



Symetra Protector Term Life Insurance **Agent Guide**

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union

SYMETRA[®]
FINANCIAL

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PRODUCT DETAILS

Symetra Protector is term life insurance that provides level death benefit protection for 15, 20 or 30 years with premiums expected to remain level during the initial term period. Protector Term also offers a variety of optional features that your clients can choose from to best meet their needs.

Riders Included at No Additional Cost*

Safety Benefit
Transportation Benefit
Common Carrier Accidental Death Benefit
Accelerated Death Benefit for Terminal Illness

Riders Available For An Additional Premium*

Return of Premium Rider
Additional Insured Term Rider
Disability Income Rider for Accidental Injury
Insured Children's Benefit Rider
Waiver of Premium Rider
Accidental Death Benefit

** Rider and Benefit availability may vary by state.*

Premium Guarantees

- Full Premium Guarantee – Level premiums are guaranteed for the full initial term period.
- Partial Premium Guarantee – Level premiums are guaranteed for the first 10 years of the initial level term period. After the guarantee period we may only increase the premium by class based on any changes to future expectations of mortality, lapse or expenses.

Issue Ages (Age Last Birthday)

- Minimum Issue Age: 16 (Standard), 20 (Preferred)
- Maximum Issue Age:
Without Return of Premium Rider

| Initial Term Period | Full Premium Guarantee | Partial Premium Guarantee |
|---------------------|------------------------|---------------------------|
| 15 yrs | Age 60 | Age 70 |
| 20 yrs | Age 55 | Age 65 |
| 30 yrs | Age 45 | Age 55 |

Issue ages for the Return of Premium Rider vary; refer to the rate section of this guide for availability and details.

Minimum Face Amount

Ages 16-50 – \$150,000
Ages 51-60 – \$100,000
Ages 61-70 – \$75,000

Premium Bands

- \$75,000-\$299,999
- \$300,000 +

Policy Fee

- \$65 – fully commissionable

Modal Factors – to determine the modal premium, multiply the annual premium by the factor below.

- Annual: 1.00
- Semi-annual: 0.515
- Quarterly: 0.265
- EFT - Monthly: 0.0875

Renewable to age 95

After the end of the initial term period, coverage may be continued at annually increasing premium rates to age 95. Annually increasing renewal premiums are set and guaranteed at the time of policy issue.

Conversion

Policyholders can convert their term policy to a Symetra Life permanent policy that is available for conversion through age 75 or prior to the end of the initial term period, whichever happens first. The conversion policy will be issued at the insured's attained age for the same face amount. No new evidence of insurability will be required as long as the conversion request is for an equivalent rate class.

BENEFITS AND RIDERS

RIDERS INCLUDED AT NO COST

(Automatically included in all states where available and are subject to certain conditions and limitations.)

Safety Benefit

Provides the beneficiary an additional \$10,000 in death benefit if the insured dies in an automobile accident and was wearing a seatbelt at the time of the accident.

Transportation Benefit

Provides the beneficiary with an additional \$5,000 of death benefit to help cover the cost of transporting the insured if death occurs more than 100 miles from their principal residence.

Common Carrier Accidental Death

Provides the beneficiary with an additional death benefit equal to the policy's face amount or \$250,000, whichever is less in the event the insured dies within 90 days after injury on a common carrier airline traveling within the United States or Canada. A common carrier is an entity licensed to transport fare paying passengers such as an airplane, train or bus. This benefit is included for both the primary insured and any additional insured covered under a term rider if attached to the base policy.

Accelerated Benefits Option*

Provides a living benefit that allows access to a portion of the death benefit in advance if the insured is diagnosed as terminally ill and has less than 12 months to live.

- Minimum accelerated amount is \$25,000 or 50% of the death benefit whichever is larger.
- Maximum advanced amount is \$250,000 or 50% of the death benefit which ever is less.

* *Terminal illness period and benefit percentage available for acceleration may vary by state.*

RIDERS INCLUDED FOR AN ADDITIONAL PREMIUM

(May not be available in all states. Subject to certain conditions and limitations.)

Additional Term Insurance Rider

A level term rider is available for one family member or business associate. The coverage is added to primary insured's policy and does not have an additional policy fee. The level period on the rider will be the same as the primary insured's base coverage level period.

Minimum Issue Size: Same as base coverage.

Issue Age Limits: Same as base coverage.

Disability Income Rider for Accidental Injury

Provides benefits for disabilities that are caused by an accident.

Disability is defined as the inability to perform the material duties of the job for which the insured qualifies based on education, training and experience. **Accident** is defined as a bodily injury resulting from a sudden, unforeseen event that occurs in a definite time and place and is independent of all other causes. Rider is available at issue only.

- Issue ages: 16-55 (or the maximum issue age of the base policy if lower).
- Coverage Period: rider expires on the anniversary following insured's 65th birthday.
- For a list of the most common conditions or occupations typically resulting in a decline of the rider at time of issue, refer to the Underwriting Section in this guide.
- Benefits:
 - Minimum Monthly Benefit Amount: \$50.00
 - Maximum Benefit Limit is the lesser of:
 - \$3,000 monthly benefit, or
 - 1.5% of the face amount monthly
 - 90-day elimination period
 - 2-year (24 month) total benefit period per occurrence

Return of Premium Rider

Provides for a return of the total premiums paid by the client at the end of the initial term period. Rider is only available at the time of policy issue.

- Issue Ages (Age Last Birthday):
 - Minimum issue age: 16
 - Maximum Issue Age varies; please refer to the rate section of this guide.
- If the policy is terminated prior to the end of the initial period, the Return of Premium benefit will be the total premiums paid, times the percentages shown in the table that follows.

NOTE: Total premiums paid will be reduced by the premium paid for any rider benefits exercised and any reinstatement interest paid.

Percentage¹ of Premium Returned by Policy Year

| End of Year | 15 Year Term | 20 Year Term | 30 Year Term |
|-------------|--------------|--------------|--------------|
| 1 – 5 | 0% | 0% | 0% |
| 6 | 5% | 3% | 1% |
| 7 | 10% | 6% | 2% |
| 8 | 15% | 9% | 3% |
| 9 | 20% | 12% | 4% |
| 10 | 25% | 15% | 5% |
| 11 | 40% | 22% | 7% |
| 12 | 55% | 29% | 9% |
| 13 | 70% | 36% | 11% |
| 14 | 85% | 43% | 13% |
| 15 | 100% | 50% | 15% |
| 16 | | 60% | 17% |
| 17 | | 70% | 19% |
| 18 | | 80% | 21% |
| 19 | | 90% | 23% |
| 20 | | 100% | 25% |
| 21 | | | 30% |
| 22 | | | 35% |
| 23 | | | 40% |
| 24 | | | 45% |
| 25 | | | 50% |
| 26 | | | 60% |
| 27 | | | 70% |
| 28 | | | 80% |
| 29 | | | 90% |
| 30 | | | 100% |

¹ Percentages shown are minimums and may vary based on age, rate class and state requirements.

Insured Children's Benefit Rider

This rider provides up to \$10,000 of term life insurance for each child in the family through age 25, at which point it is convertible to a permanent plan of insurance.

- Issue ages for child: 15 days through 17 years
- Issue age for the base insured: 18 years – Maximum issue age of the base policy
- Each unit provides \$1,000 of death benefit for each insured child
 - Minimum: 1 unit
 - Maximum: 10 units
- Conversion for each insured child to a selected permanent plan is available without evidence of insurability. The face amount of the plan converted to may not be less than the minimum face amount for the permanent plan, and cannot exceed 5 times the amount of the rider. Conversions are available through the earlier of the termination of the base policy or when the insured child turns 25.

Accidental Death Benefit

Provides an additional death benefit up to the lesser of three times the policy face amount or \$250,000, if death is accidental.

Waiver of Premium Rider

This rider waives all premiums while the base insured is totally disabled for longer than six months and is under care of a physician.

- Issue Ages: 16-55 (or the maximum issue age of the policy if lower).
- Elimination period: 6 months (after which time premiums paid during the elimination period will be refunded).
- Coverage Period: Disability must commence before policy anniversary following the insured's 60th birthday or the rider will expire.

NEW BUSINESS

Submitting the Application

1. Answer all questions on the application. Provide details to all “yes” answers including doctors’ names, date of last visit and results/treatment. Commonly missed questions that delay processing include:
 - Health details
 - Product choice
 - Date of trust when owner or beneficiary is a trust
 - Bank information for Electronic Funds Transfer (EFT)
 - Signature line including date, year and place signed
2. Complete and obtain signatures on the following:
 - Initial Premium Information/Receipt
 - HIPAA
 - All state required forms included in the application package
 - The replacement form, if required
3. Provide the applicant with the Notice of Insurance Information Practices, the Symetra Privacy Notice and any state required disclosures included in the application package.
4. Complete the Application/Fax cover sheet and fax the application, all other forms and a copy of the premium check, if collected, to Symetra’s New Business team.
 - Write the policy owner’s name in the memo section of the check, if collected, and mail it to Symetra in the green postage paid envelope V-4913/LIC.

Applications can also be mailed using Symetra’s oversize postage paid envelope V-4812/LA.

Cash With App (CWA)

- We do not accept COD applications *except* when:
 - Proposed insured has been rated or declined in the past
 - Proposed insured has significant medical problems
 - Either of the Temporary Life Insurance Agreement questions on the Part I Application are answered “yes”
 - The total amount applied for on all current applications to Symetra exceeds \$1,000,000

In the cases listed above, do not collect premium or EFT information. For COD applications, no Temporary Insurance coverage will be available.

- If EFT is selected, please provide bank information in the Payment Options section of the Part I Application. Remind your client to deduct the initial payment from the checking or savings account register immediately. The initial payment will be drafted as soon as the policy is put in force. EFT authorization is considered by the home office to be the same as CWA.

PLEASE NOTE:

- Do not send partial premiums. A full modal premium is required. Make check payable to Symetra Life.
- We cannot accept checks that are postdated.
- Agency checks must be written on the agency trust account.
- We cannot accept cash or money orders.

Exam Requirements

It is the agent's responsibility to schedule exam requirements for fully underwritten applications using a Symetra-appointed paramed company. For a list of paramed companies, please refer to the Symetra Contact Information sheet that can be found in the inside-front pocket of this Agent Guide.

To make the exam process go smoothly, we suggest preparing the client for the exam by explaining the following at time of application:

- Within a few days they will receive a call from the examiner to schedule the exam. The exam can usually be completed at their home or place of business.
- To speed the issuance of the policy the exam should be completed as soon as possible.
- The exam will typically consist of height and weight measurements, pulse and blood pressure readings and collection of laboratory samples for testing (if required).
- For the exam, it is helpful to have the following information available:
 - Drivers license
 - All doctor names and addresses
 - Current medications
 - Family medical history (parents, brothers, sisters)
 - Dates of hospital stays
 - Details of any hazardous hobbies like scuba diving, mountain climbing, private aviation
- As an added benefit, Symetra will include a summary of the test results when the policy is delivered.

Policy Dating

Once approved, policies will be given a current effective date. If a specific EFT draft date is requested, the effective date of the policy will be 3 days after that date. If it is requested that we preserve a younger age, the policy will be effective the day prior to the insured's birthday.

Please note special requests, such as date to save age or issue family member or partners together, in the remarks section of the application.

Policy Delivery

The policy should be delivered promptly to the applicant. We provide instructions on all delivery requirements in the delivery letter sent with the policy. We will hold our file open for 35 days for delivery requirements. If delivery requirements have not been received after 35 days we will close the case and notify the applicant.

Under the following circumstances, call your underwriter and **do not deliver the policy**:

- If there has been a change in health
- If full payment of the first premium has not been made
- If all papers required to put the policy in force have not been fully completed and signed by the applicant
- If the delivery deadline has passed

UNDERWRITING

Underwriting Requirements

If the insured has other Symetra life insurance in force, issued within the last five years, add that coverage to the face amount applied for to determine underwriting requirements.

Test Results

Whenever lab tests are completed, we'll include a copy of the test results in the policy packet along with a brochure explaining the results. If we receive a significantly abnormal result from a completed test, we send the results directly to the proposed insured to share with their physician.

Underwriting Requirements Chart Terminology (Chart on next page)

MHI – Medical History Interview – Part II Application

PM – Physical Measurements – A brief exam completed by a paramedical examiner that includes measurements such as height, weight, pulse and blood pressure.

M.D. – Exam completed by a medical doctor and includes a medical history interview, physical measurements and a medical assessment.

OFT – Oral Fluid Test – A swab is briefly placed between the cheek and gum to test for nicotine, HIV and other findings of significance.

Full Blood – Blood sample drawn from a vein in the arm and tested for a variety of body system functions – kidney, liver, lipids, sugars, as well as HIV.

Urinalysis – Urine sample tested for protein, sugar, nicotine, and drugs of abuse, and may include HIV.

EKG – Should be ordered as 12-lead, resting and uninterpreted.

Financial Statements are required for \$2,000,000 face amounts and above. This may include a balance sheet, income statement, or tax return from the applicant or the applicant's business.

Underwriting Requirements Chart

| Amount | Ages 16-49 | Ages 50-59 | Ages 60-70 |
|-----------------------------|--|---|---|
| \$75,000– \$100,000 | *See NOTE below | MHI PM Urinalysis | MHI PM Urinalysis EKG |
| \$100,001– \$199,999 | MHI PM OFT | MHI PM Urinalysis | MHI PM Urinalysis EKG |
| \$200,000– \$499,999 | MHI PM Urinalysis Full Blood | MHI PM Urinalysis Full Blood | MHI PM Urinalysis Full Blood EKG |
| \$500,000– \$1,000,000 | MHI PM Urinalysis Full Blood | MHI PM Urinalysis Full Blood EKG | M.D. Exam Urinalysis Full Blood EKG |
| \$1,000,001– \$2,000,000 | M.D. Exam Urinalysis Full Blood EKG (ages 40-49 only) | M.D. Exam Urinalysis Full Blood EKG | M.D. Exam Urinalysis Full Blood Exercise EKG |
| Over \$2,000,000 | M.D. Exam Urinalysis Full Blood Financial Statements Exercise EKG (ages 40-49 only) | M.D. Exam Urinalysis Full Blood Exercise EKG Financial Statements | M.D. Exam Urinalysis Full Blood Exercise EKG Financial Statements |

NOTE: All ME and VT applications under \$200,000 need a paramed-administered oral fluid test.

Underwriting Classes

Ratings are available through Table 8.

Rates are Sex Distinct (Unisex in MT).

- **Standard Nicotine** – A user of nicotine products who does not qualify for Preferred Nicotine rates and does not have a ratable impairment.
- **Standard Non-Nicotine** – No use of nicotine in any form within the past 12 months, does not qualify for Preferred and has no ratable impairments.
- **Preferred Nicotine** – A user of nicotine within the past 36 months that meets all the other Preferred criteria.
- **Preferred Non-Nicotine** – No use of nicotine products in any form in the past 36 months and meets preferred underwriting guidelines, below.

Preferred Underwriting Guidelines

| | Preferred |
|---|--|
| Nicotine Use | No use of nicotine products of any kind for the past 36 months |
| Medical History | Standard insurance risk and no history of diabetes, cancer or cardiovascular disease |
| Family History – Heart Disease or Coronary Artery Disease | No death of parent or sibling prior to age 60 |
| Cholesterol Ratio | Cholesterol/HDL ratio no greater than 6.0. If under treatment must have taken medication for 2 years or more |
| Blood Pressure | 140 / 90 less than age 60 145 / 92 age 61 and over If treated must have taken medication for more than 2 years |
| Pulse | Less than 100 |
| Aviation | None, except commercial |
| Hobbies/Activities | No ratable hazardous avocation |
| Driving | No DWI in the past 5 yrs and no more than 2 moving violations in 3 yrs |
| Alcohol and/or Drug Use | No counseling or treatment in the past 10 yrs |
| Criminal Record | None for 10 years |

Maximum Height/Weight for Preferred and Standard

| Height | Preferred Male | Preferred Female | Standard Male & Female |
|--------|----------------|------------------|------------------------|
| 4' 8" | 138 | 134 | 168 |
| 4' 9" | 142 | 139 | 174 |
| 4' 10" | 147 | 144 | 180 |
| 4' 11" | 152 | 149 | 186 |
| 5' 0" | 158 | 154 | 193 |
| 5' 1" | 163 | 159 | 199 |
| 5' 2" | 169 | 164 | 206 |
| 5' 3" | 175 | 169 | 212 |
| 5' 4" | 181 | 174 | 219 |
| 5' 5" | 187 | 179 | 226 |
| 5' 6" | 194 | 184 | 233 |
| 5' 7" | 200 | 189 | 240 |
| 5' 8" | 206 | 194 | 247 |
| 5' 9" | 213 | 200 | 254 |
| 5' 10" | 219 | 205 | 262 |
| 5' 11" | 224 | 209 | 269 |
| 6' 0" | 230 | 215 | 277 |
| 6' 1" | 237 | 221 | 285 |
| 6' 2" | 244 | 226 | 293 |
| 6' 3" | 251 | 232 | 301 |
| 6' 4" | 258 | 237 | 309 |
| 6' 5" | 265 | 241 | 317 |
| 6' 6" | 273 | 248 | 325 |
| 6' 7" | 280 | 264 | 333 |

Medical Impairment Guide

Please provide detailed information on the application if any medical impairments exist. The following list of medical impairments can be used by producers to anticipate impairments that will not qualify for this product.

NOTE: This list of medical impairments is not comprehensive and other situations or conditions may also result in a decline.

| MEDICAL IMPAIRMENT GUIDE | | | |
|--------------------------|--|----------|----------|
| Impairment | Criteria | Life | DI Rider |
| Abscess | Present | Decline | Decline |
| Abscess | Removed, with full recovery and confirmed to be benign | Standard | Standard |
| Addison's Disease | Acute Single Episode | Standard | Standard |
| Addison's Disease | Others | Decline | Decline |
| AIDS | | Decline | Decline |
| Alcoholism | Post Treatment, More than 10 years of abstinence | Standard | Decline |
| Alcoholism | Otherwise | Decline | Decline |
| Alzheimer's | | Decline | Decline |
| Amputation | Resulting from trauma | Standard | Standard |
| Amputation | Resulting from disease | Decline | Decline |
| Anemia | Iron Deficiency on vitamins only | Standard | Standard |
| Anemia | Others | Decline | Decline |
| Aneurysm | | Decline | Decline |
| Angina | | Decline | Decline |
| Angioplasty | | Decline | Decline |
| Ankylosis | | Standard | Decline |
| Anxiety/Depression | Mild-Moderate (one medication only) | Standard | Decline |
| Anxiety/Depression | Severe | Decline | Decline |
| Anxiety/Depression | Bipolar Disorder, Schizophrenia, Major Depression, PTSD | Decline | Decline |
| Aortic Insufficiency | | Decline | Decline |
| Aortic Stenosis | | Decline | Decline |
| Appendectomy | | Standard | Standard |
| Arteriosclerosis | | Decline | Decline |
| Arthritis | Osteoarthritis | Standard | Standard |
| Arthritis | Rheumatoid- Mild | Standard | Decline |
| Arthritis | Rheumatoid- Severe or w/ use of steroid | Decline | Decline |
| Asthma | Mild, Seasonal, Allergic, or Exercise Induced with no limitations or hospitalizations | Standard | Decline |
| Asthma | Moderate, no more than 1 episode per month. No hospitalizations in the last two years. | Standard | Decline |
| Asthma | Severe. Hospitalizations or prolonged steroid use. | Decline | Decline |
| Aviation | Commercial pilot for regularly scheduled airline | Standard | Standard |
| Aviation | Other pilots flying for pay | Decline | Decline |

| Impairment | Criteria | Life | DI Rider |
|----------------------------------|--|--------------------------|--------------------------|
| Aviation | Student Pilot | Decline | Decline |
| Aviation | Private Pilot with more than 100 solo hours | Standard | Standard |
| Bankruptcy | | Decline | Decline |
| Blindness | Related to Diabetes | Decline | Decline |
| Blindness | Other causes | Standard | Decline |
| Blood Pressure | See Hypertension | | |
| Bronchitis | Acute- Recovered | Standard | Standard |
| Bronchitis | Chronic | Decline | Decline |
| Buerger's Disease | | Decline | Decline |
| By-Pass Sugery (CABG or Stent) | See Heart Disease | | |
| Cancer | Basal Cell | Standard | Standard |
| Cancer | Others, within 10 years of treatment | Decline | Decline |
| Cancer | Others, more than 10 years since treatment; no recurrence | Standard | Standard |
| Cerebral Palsy | | Decline | Decline |
| Chronic Obstructive Lung Disease | | Decline | Decline |
| Cirrhosis of Liver | | Decline | Decline |
| Colitis – Ulcerative | Last flare up within 4 years | Decline | Decline |
| Colitis – Ulcerative | Last flare up more than 4 years | Standard | Decline |
| Concussion – Cerebral | Full recovery with no residual effects | Standard | Standard |
| Congestive Heart Failure | | Decline | Decline |
| Criminal History | Within 10 years | Decline | Decline |
| Crohns Disease | Last flare up within 2 years | Decline | Decline |
| Crohns Disease | Last flare up more than 2 years | Standard | Decline |
| CVA – Stroke | | Decline | Decline |
| Cystic Fibrosis | | Decline | Decline |
| Dementia | | Decline | Decline |
| Depression/Anxiety | Mild-Moderate (one medication only) | Standard | Decline |
| Depression/Anxiety | Severe | Decline | Decline |
| Depression/Anxiety | Bipolar Disorder, Schizophrenia, Major Depression, PTSD | Decline | Decline |
| Diabetes | Oral Medication or Diet Control with no complications (also see height/weight chart) | Individual Consideration | Individual Consideration |
| Diabetes | Insulin Dependent | Decline | Decline |
| Diverticulitis/ Diverticulosis | Acute, with full recovery | Standard | Standard |
| Down's Syndrome | | Decline | Decline |
| Driving Record | DUI/DWI or 3 or more moving violations within 3 years | Decline | Decline |
| Driving Record | License currently suspended or revoked | Decline | Decline |

| Impairment | Criteria | Life | DI Rider |
|------------------------------------|---|----------|----------|
| Drug Use | Current, or within 10 years | Decline | Decline |
| Drug Use | Last use more than 10 years ago | Standard | Decline |
| Duodenitis | | Standard | Standard |
| Edema | Refer to cause | | |
| Emphysema | | Decline | Decline |
| Epilepsy | Petit Mal | Standard | Decline |
| Epilepsy | Grand Mal | Decline | Decline |
| Fibrillation | | Decline | Decline |
| Fibromyalgia | | Standard | Decline |
| Gallbladder disorder | | Standard | Standard |
| Gastric Bypass | Procedure in the last 12 months | Decline | Decline |
| Gastric Bypass | Procedure more than 12 months ago, no complications | Standard | Decline |
| Gastritis | | Standard | Standard |
| Glomerulosclerosis | Acute – after one year | Standard | Standard |
| Gout | | Standard | Standard |
| Heart Disease | Heart attack, Myocardial Infarction, Coronary Artery Disease (CAD), Angina Pectoris | Decline | Decline |
| Heart Murmur | Asymptomatic, functional | Standard | Standard |
| Heart Murmur | Others, or with current or past medication or surgery recommended | Decline | Decline |
| Hemophilia | | Decline | Decline |
| Hepatitis | Hep A | Standard | Standard |
| Hepatitis | Hep B or C | Decline | Decline |
| Hepatomegaly | | Decline | Decline |
| HIV | | Decline | Decline |
| Hodgkin's Disease | | Decline | Decline |
| Hypertension (High Blood Pressure) | Controlled | Standard | Standard |
| Hysterectomy | No cancer | Standard | Standard |
| Kidney Disease | Stones or Infection (resolved) | Standard | Standard |
| Kidney Disease | Polycystic Kidney Disease | Decline | Decline |
| Kidney Disease | Dialysis | Decline | Decline |
| Kidney Disease | Failure | Decline | Decline |
| Kidney Disease | Nephrectomy or transplant | Decline | Decline |
| Leukemia | | Decline | Decline |
| Liver Impairments | | Decline | Decline |
| Lupus Erythematosus | Discoid | Standard | Standard |
| Lupus Erythematosus | Systemic | Decline | Decline |
| Marfan's Syndrome | | Decline | Decline |

| Impairment | Criteria | Life | DI Rider |
|---------------------------------|--|----------|----------|
| Meniere's Disease | | Standard | Decline |
| Military Personnel | Pay Grade E-5 or lower | Decline | Decline |
| Mitral Insufficiency | | Decline | Decline |
| Multiple Sclerosis | | Decline | Decline |
| Muscular Dystrophy | | Decline | Decline |
| Narcolepsy | More than 2 years from diagnosis | Standard | Decline |
| Nervous Disorder | See anxiety/depression | | |
| Pacemaker | | Decline | Decline |
| Pancreatitis | Single Attack | Standard | Standard |
| Paralysis | Paraplegia and Quadriplegia | Decline | Decline |
| Parkinson's Disease | | Decline | Decline |
| Peripheral Vascular Disease | | Decline | Decline |
| Pregnancy | Current; no complications | Standard | Standard |
| Prostate Disorder | Infection, Benign Prostatic Hypertrophy. Confirmed, with stable PSA level | Standard | Standard |
| Prostate Disorder | Cancer | Decline | Decline |
| Pulmonary Disease | Asthma-- See Asthma | | |
| Pulmonary Disease | Others | Decline | Decline |
| Quadriplegia | | Decline | Decline |
| Rheumatic Fever | One attack-recovered | Standard | Standard |
| Sarcoidosis | Localized, non-pulmonary | Standard | Standard |
| Sarcoidosis | Pulmonary | Decline | Decline |
| Sleep Apnea | Currently using CPAP nightly or resolved by past surgical procedure (also see height/weight chart) | Standard | Decline |
| Sleep Apnea | Otherwise | Decline | Decline |
| Spina Bifida | | Decline | Decline |
| Spina Bifida Occulta | Asymptomatic | Standard | Standard |
| Splenectomy | | Standard | Standard |
| Stroke | | Decline | Decline |
| Suicide Attempt | | Decline | Decline |
| Thyroid Disorder | | Standard | Standard |
| Transient Ischemic Attack (TIA) | | Decline | Decline |
| Tuberculosis | Within 2 years of diagnosis | Decline | Decline |
| Tuberculosis | After 2 years of diagnosis | Standard | Standard |
| Ulcer | Peptic, Duodenal, or Gastric | Standard | Standard |
| Ulcer | Others | Decline | Decline |
| Valve Replacement | | Decline | Decline |
| Vascular Impairments | | Decline | Decline |

Disability Income Rider Occupational Guidelines

The Disability Income Rider (DI) is issued on an accept/reject basis and is not available for applicants in occupations listed below. We are unable to list every occupation — other occupations may also be declined for the DI Rider.

| Profession | Comment |
|-------------------------------------|---|
| Acrobat | |
| Actor/Actress | |
| Armed Forces Personnel | |
| Athlete- Professional | |
| Automobile Industry | Factory or assembly work |
| Aviation/Aircraft Crew | Anyone flying for pay |
| Bail bondsman | |
| Bartender | |
| Bill Collector | Repossession |
| Blaster/Explosive hander | |
| Casino Workers | Dealers, Pit Bosses, Floor Workers |
| Chemical Industry | Materials Handlers, Machine Operator, Other Workers |
| Circus or Carnival workers | Performers, Animal Handlers/attendants |
| Construction or Building worker | |
| Diver | |
| Dockworker, Stevedore, Wharf worker | |
| Drivers | |
| Engineer | Mining only |
| Factory workers | |
| Fashion Model | |
| Firefighter | |
| Fisherman | |
| Gambler- Professional | |
| Garbage Collector | |
| Guard | Prison or Correctional facility |
| Guide | Mountain, River, or Adventure |
| Jockey | |
| Laborer | |
| Landscaping | |
| Law Enforcement | Police officer, probation officer, detective |
| Long shore Worker | |
| Lumber Industry | Laborer/Faller/Chainsaw--all non-clerical workers |
| Marine Industry- Seagoing vessels | Crew |
| Masseur/Masseuse | |
| Metal Industry | Working in furnace rooms or near hot metal. |
| Military personnel | |
| Mining Industry | Open Pit or Underground Mines |

| Profession | Comment |
|---------------------------|--|
| Missionaries | |
| Mover | Packer/Mover/Laborer |
| Musicians | Professional |
| Oil Industry | All non-clerical workers |
| Police Officer | See law enforcement |
| Public Utilities/Electric | Lineman, Tunnel Workers, Cable, Maintenance (non supervisor) |
| Quarries | Blaster |
| Radium Workers | |
| Ranch Hand | |
| Restaurant worker | |
| Rodeo Performer | |
| Roofer | |
| Structural Steel Worker | |
| Stunt lady/Stunt man | |
| Taxicab Driver | |
| Tree Trimmer | |
| Truck Driver | |
| Window Washer | |
| Zoo Attendant | Wild animal handlers |

RATES

Sample Monthly Premium Calculation

Insured: Male Age 35, Preferred Non-Nicotine

Base policy: \$150,000, 15-year term with Full Premium Guarantee

Additional Benefits: Waiver of Premium Benefit and Return of Premium Rider

NOTE: Rates are rounded to the nearest penny.

| Coverage | Rate Per \$1,000 | | Units | | Annual Premium |
|------------------------------------|---------------------|---|-------|---|-------------------|
| Base with Return of Premium | 2.52 | x | 150 | = | \$378.00 |
| Waiver Benefit | 0.25 | x | 150 | = | \$37.50 |
| Summary of Annual Coverage Charges | | | | | \$415.50 |
| Add Policy Fee | | | | | \$65.00 |
| Annual Premium | | | | | \$480.50 |
| Times Monthly Modal Factor | | | | | x 0.0875 |
| Total Monthly Policy Premium | | | | | \$42.04 |

Full Premium Guarantee

15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.97 | – | 2.37 | – | 0.91 | – | 2.33 |
| 17 | – | 0.97 | – | 2.37 | – | 0.91 | – | 2.33 |
| 18 | – | 0.97 | – | 2.37 | – | 0.91 | – | 2.33 |
| 19 | – | 0.97 | – | 2.37 | – | 0.91 | – | 2.33 |
| 20 | 0.80 | 0.97 | 1.62 | 2.37 | 0.74 | 0.91 | 1.58 | 2.33 |
| 21 | 0.80 | 0.97 | 1.62 | 2.37 | 0.74 | 0.91 | 1.58 | 2.33 |
| 22 | 0.80 | 0.97 | 1.62 | 2.37 | 0.74 | 0.91 | 1.58 | 2.33 |
| 23 | 0.80 | 0.97 | 1.62 | 2.37 | 0.74 | 0.91 | 1.58 | 2.33 |
| 24 | 0.80 | 0.97 | 1.62 | 2.37 | 0.74 | 0.91 | 1.58 | 2.33 |
| 25 | 0.80 | 0.97 | 1.62 | 2.37 | 0.74 | 0.91 | 1.58 | 2.33 |
| 26 | 0.80 | 0.97 | 1.64 | 2.41 | 0.74 | 0.91 | 1.60 | 2.36 |
| 27 | 0.80 | 0.97 | 1.67 | 2.44 | 0.74 | 0.91 | 1.63 | 2.40 |
| 28 | 0.80 | 0.97 | 1.69 | 2.48 | 0.74 | 0.91 | 1.65 | 2.43 |
| 29 | 0.80 | 0.97 | 1.71 | 2.51 | 0.74 | 0.91 | 1.67 | 2.47 |
| 30 | 0.80 | 0.97 | 1.75 | 2.57 | 0.74 | 0.91 | 1.71 | 2.52 |
| 31 | 0.83 | 1.02 | 1.78 | 2.63 | 0.77 | 0.97 | 1.74 | 2.57 |
| 32 | 0.86 | 1.07 | 1.81 | 2.69 | 0.79 | 1.03 | 1.77 | 2.63 |
| 33 | 0.89 | 1.11 | 1.85 | 2.75 | 0.82 | 1.08 | 1.81 | 2.68 |
| 34 | 0.92 | 1.16 | 1.88 | 2.82 | 0.84 | 1.14 | 1.84 | 2.75 |
| 35 | 0.97 | 1.16 | 1.94 | 2.89 | 0.88 | 1.14 | 1.90 | 2.82 |
| 36 | 1.02 | 1.22 | 2.08 | 3.10 | 0.94 | 1.20 | 2.03 | 3.03 |
| 37 | 1.07 | 1.28 | 2.23 | 3.32 | 0.99 | 1.26 | 2.18 | 3.24 |
| 38 | 1.12 | 1.36 | 2.39 | 3.55 | 1.05 | 1.34 | 2.34 | 3.47 |
| 39 | 1.18 | 1.43 | 2.57 | 3.80 | 1.12 | 1.41 | 2.51 | 3.71 |
| 40 | 1.24 | 1.51 | 2.77 | 4.07 | 1.18 | 1.49 | 2.70 | 3.98 |
| 41 | 1.35 | 1.63 | 3.10 | 4.52 | 1.28 | 1.60 | 3.04 | 4.42 |
| 42 | 1.46 | 1.76 | 3.49 | 5.02 | 1.41 | 1.74 | 3.41 | 4.91 |
| 43 | 1.58 | 1.90 | 3.92 | 5.58 | 1.54 | 1.87 | 3.82 | 5.46 |
| 44 | 1.72 | 2.05 | 4.39 | 6.19 | 1.68 | 2.03 | 4.29 | 6.06 |
| 45 | 1.87 | 2.23 | 4.93 | 6.85 | 1.85 | 2.20 | 4.82 | 6.71 |
| 46 | 2.05 | 2.43 | 5.39 | 7.43 | 2.03 | 2.40 | 5.27 | 7.28 |
| 47 | 2.24 | 2.66 | 5.90 | 8.07 | 2.21 | 2.63 | 5.77 | 7.91 |
| 48 | 2.45 | 2.90 | 6.46 | 8.77 | 2.43 | 2.86 | 6.32 | 8.58 |
| 49 | 2.69 | 3.16 | 7.06 | 9.53 | 2.65 | 3.12 | 6.91 | 9.34 |
| 50 | 2.95 | 3.47 | 7.72 | 10.37 | 2.92 | 3.42 | 7.56 | 10.16 |
| 51 | 3.21 | 3.80 | 8.39 | 11.21 | 3.17 | 3.74 | 8.22 | 10.99 |
| 52 | 3.51 | 4.17 | 9.12 | 12.12 | 3.46 | 4.10 | 8.92 | 11.88 |
| 53 | 3.83 | 4.57 | 9.92 | 13.12 | 3.78 | 4.50 | 9.71 | 12.85 |
| 54 | 4.17 | 5.00 | 10.79 | 14.19 | 4.11 | 4.93 | 10.56 | 13.90 |
| 55 | 4.55 | 5.49 | 11.75 | 15.35 | 4.49 | 5.41 | 11.51 | 15.04 |
| 56 | 5.12 | 6.25 | 12.92 | 16.54 | 5.05 | 6.14 | 12.66 | 16.20 |
| 57 | 5.77 | 7.10 | 14.21 | 17.82 | 5.67 | 6.98 | 13.92 | 17.46 |
| 58 | 6.49 | 8.06 | 15.62 | 19.20 | 6.37 | 7.91 | 15.30 | 18.81 |
| 59 | 7.29 | 9.14 | 17.18 | 20.69 | 7.15 | 8.97 | 16.82 | 20.28 |
| 60 | 8.21 | 10.35 | 18.86 | 22.28 | 8.05 | 10.14 | 18.46 | 21.83 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Full Premium Guarantee with Return of Premium Rider

15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.68 | – | 5.36 | – | 2.21 | – | 4.74 |
| 17 | – | 2.68 | – | 5.36 | – | 2.21 | – | 4.74 |
| 18 | – | 2.68 | – | 5.36 | – | 2.21 | – | 4.74 |
| 19 | – | 2.68 | – | 5.36 | – | 2.21 | – | 4.74 |
| 20 | 2.21 | 2.68 | 3.90 | 5.36 | 1.80 | 2.21 | 3.81 | 4.74 |
| 21 | 2.21 | 2.68 | 3.90 | 5.36 | 1.80 | 2.21 | 3.81 | 4.74 |
| 22 | 2.21 | 2.68 | 3.90 | 5.36 | 1.80 | 2.21 | 3.81 | 4.74 |
| 23 | 2.21 | 2.68 | 3.90 | 5.36 | 1.80 | 2.21 | 3.81 | 4.74 |
| 24 | 2.21 | 2.68 | 3.90 | 5.36 | 1.80 | 2.21 | 3.81 | 4.74 |
| 25 | 2.21 | 2.68 | 3.90 | 5.36 | 1.80 | 2.21 | 3.81 | 4.74 |
| 26 | 2.21 | 2.68 | 3.96 | 5.47 | 1.85 | 2.25 | 3.87 | 4.89 |
| 27 | 2.21 | 2.68 | 4.01 | 5.58 | 1.90 | 2.29 | 3.92 | 5.03 |
| 28 | 2.21 | 2.68 | 4.07 | 5.69 | 1.94 | 2.33 | 3.98 | 5.18 |
| 29 | 2.21 | 2.68 | 4.12 | 5.80 | 1.99 | 2.36 | 4.04 | 5.33 |
| 30 | 2.21 | 2.68 | 4.21 | 5.99 | 2.06 | 2.42 | 4.12 | 5.57 |
| 31 | 2.27 | 2.74 | 4.29 | 6.18 | 2.14 | 2.48 | 4.21 | 5.77 |
| 32 | 2.32 | 2.80 | 4.38 | 6.36 | 2.21 | 2.54 | 4.30 | 6.01 |
| 33 | 2.38 | 2.85 | 4.50 | 6.55 | 2.28 | 2.60 | 4.38 | 6.25 |
| 34 | 2.44 | 2.91 | 4.63 | 6.77 | 2.35 | 2.65 | 4.47 | 6.55 |
| 35 | 2.52 | 2.91 | 4.68 | 6.99 | 2.47 | 2.75 | 4.61 | 6.84 |
| 36 | 2.69 | 3.10 | 5.02 | 7.49 | 2.62 | 2.95 | 4.92 | 7.35 |
| 37 | 2.86 | 3.32 | 5.38 | 8.03 | 2.76 | 3.17 | 5.28 | 7.85 |
| 38 | 3.03 | 3.57 | 5.78 | 8.59 | 2.91 | 3.43 | 5.68 | 8.41 |
| 39 | 3.22 | 3.81 | 6.20 | 9.21 | 3.08 | 3.65 | 6.10 | 9.00 |
| 40 | 3.42 | 4.09 | 6.67 | 9.85 | 3.25 | 3.93 | 6.55 | 9.65 |
| 41 | 3.76 | 4.47 | 7.49 | 10.94 | 3.52 | 4.33 | 7.36 | 10.72 |
| 42 | 4.13 | 4.90 | 8.42 | 12.15 | 3.84 | 4.78 | 8.26 | 11.90 |
| 43 | 4.52 | 5.37 | 9.46 | 13.50 | 4.18 | 5.23 | 9.27 | 13.22 |
| 44 | 4.97 | 5.89 | 10.61 | 14.98 | 4.55 | 5.76 | 10.40 | 14.68 |
| 45 | 5.48 | 6.49 | 11.90 | 16.58 | 4.99 | 6.35 | 11.69 | 16.25 |
| 46 | 5.85 | 7.01 | 13.02 | 17.99 | 5.38 | 6.87 | 12.78 | 17.64 |
| 47 | 6.25 | 7.58 | 14.26 | 19.53 | 5.80 | 7.44 | 13.99 | 19.15 |
| 48 | 6.70 | 8.20 | 15.60 | 21.21 | 6.28 | 8.03 | 15.31 | 20.78 |
| 49 | 7.19 | 8.87 | 17.06 | 23.07 | 6.78 | 8.68 | 16.74 | 22.62 |
| 50 | 7.74 | 9.64 | 18.66 | 25.10 | 7.37 | 9.45 | 18.31 | 24.60 |
| 51 | 8.29 | 10.48 | 20.29 | 27.13 | 7.94 | 10.26 | 19.91 | 26.60 |
| 52 | 8.89 | 11.42 | 22.06 | 29.34 | 8.60 | 11.18 | 21.62 | 28.76 |
| 53 | 9.57 | 12.44 | 24.00 | 31.74 | 9.29 | 12.20 | 23.52 | 31.11 |
| 54 | 10.28 | 13.55 | 26.10 | 34.34 | 10.04 | 13.29 | 25.57 | 33.66 |
| 55 | 11.07 | 14.79 | 28.43 | 37.14 | 10.89 | 14.50 | 27.87 | 36.41 |
| 56 | 12.45 | 16.39 | 30.88 | 39.81 | 12.24 | 16.05 | 30.26 | 39.00 |
| 57 | 14.00 | 18.18 | 33.39 | 42.46 | 13.74 | 17.82 | 32.72 | 41.61 |
| 58 | 15.73 | 20.21 | 36.24 | 45.46 | 15.43 | 19.81 | 35.50 | 44.53 |
| 59 | 17.66 | 22.48 | 39.16 | 48.42 | 17.31 | 22.04 | 38.34 | 47.45 |
| 60 | 19.86 | 25.04 | 42.43 | 49.23 | 19.48 | 24.53 | 41.53 | 48.24 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Full Premium Guarantee

15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.85 | – | 1.85 | – | 0.78 | – | 1.68 |
| 17 | – | 0.85 | – | 1.85 | – | 0.78 | – | 1.68 |
| 18 | – | 0.85 | – | 1.85 | – | 0.78 | – | 1.68 |
| 19 | – | 0.85 | – | 1.85 | – | 0.78 | – | 1.68 |
| 20 | 0.69 | 0.85 | 1.20 | 1.85 | 0.60 | 0.78 | 1.18 | 1.68 |
| 21 | 0.69 | 0.85 | 1.20 | 1.85 | 0.60 | 0.78 | 1.18 | 1.68 |
| 22 | 0.69 | 0.85 | 1.20 | 1.85 | 0.60 | 0.78 | 1.18 | 1.68 |
| 23 | 0.69 | 0.85 | 1.20 | 1.85 | 0.60 | 0.78 | 1.18 | 1.68 |
| 24 | 0.69 | 0.85 | 1.20 | 1.85 | 0.60 | 0.78 | 1.18 | 1.68 |
| 25 | 0.69 | 0.85 | 1.20 | 1.85 | 0.60 | 0.78 | 1.18 | 1.68 |
| 26 | 0.71 | 0.87 | 1.24 | 1.87 | 0.62 | 0.81 | 1.22 | 1.71 |
| 27 | 0.72 | 0.89 | 1.27 | 1.90 | 0.64 | 0.83 | 1.25 | 1.74 |
| 28 | 0.74 | 0.91 | 1.31 | 1.92 | 0.65 | 0.86 | 1.29 | 1.78 |
| 29 | 0.74 | 0.93 | 1.34 | 1.94 | 0.65 | 0.88 | 1.32 | 1.81 |
| 30 | 0.74 | 0.93 | 1.37 | 1.95 | 0.65 | 0.88 | 1.35 | 1.83 |
| 31 | 0.77 | 0.95 | 1.39 | 2.00 | 0.69 | 0.91 | 1.37 | 1.89 |
| 32 | 0.80 | 0.98 | 1.41 | 2.04 | 0.73 | 0.93 | 1.39 | 1.94 |
| 33 | 0.83 | 1.00 | 1.44 | 2.09 | 0.76 | 0.96 | 1.42 | 2.00 |
| 34 | 0.86 | 1.02 | 1.46 | 2.13 | 0.78 | 0.98 | 1.43 | 2.07 |
| 35 | 0.88 | 1.08 | 1.46 | 2.19 | 0.80 | 1.06 | 1.43 | 2.15 |
| 36 | 0.91 | 1.11 | 1.58 | 2.35 | 0.83 | 1.09 | 1.55 | 2.31 |
| 37 | 0.95 | 1.14 | 1.70 | 2.53 | 0.87 | 1.12 | 1.67 | 2.48 |
| 38 | 0.98 | 1.18 | 1.84 | 2.71 | 0.90 | 1.16 | 1.81 | 2.66 |
| 39 | 1.01 | 1.22 | 2.00 | 2.91 | 0.94 | 1.20 | 1.96 | 2.85 |
| 40 | 1.06 | 1.26 | 2.16 | 3.12 | 0.98 | 1.24 | 2.11 | 3.06 |
| 41 | 1.12 | 1.36 | 2.36 | 3.40 | 1.05 | 1.34 | 2.31 | 3.33 |
| 42 | 1.20 | 1.47 | 2.57 | 3.70 | 1.12 | 1.44 | 2.51 | 3.63 |
| 43 | 1.27 | 1.59 | 2.80 | 4.03 | 1.20 | 1.56 | 2.73 | 3.95 |
| 44 | 1.36 | 1.73 | 3.04 | 4.39 | 1.28 | 1.70 | 2.98 | 4.30 |
| 45 | 1.45 | 1.89 | 3.31 | 4.80 | 1.37 | 1.86 | 3.23 | 4.70 |
| 46 | 1.55 | 2.01 | 3.58 | 5.16 | 1.48 | 1.98 | 3.50 | 5.05 |
| 47 | 1.66 | 2.14 | 3.87 | 5.56 | 1.59 | 2.11 | 3.78 | 5.44 |
| 48 | 1.78 | 2.28 | 4.18 | 5.98 | 1.71 | 2.25 | 4.09 | 5.85 |
| 49 | 1.91 | 2.43 | 4.51 | 6.45 | 1.85 | 2.40 | 4.41 | 6.31 |
| 50 | 2.03 | 2.59 | 4.87 | 6.94 | 1.97 | 2.55 | 4.78 | 6.79 |
| 51 | 2.18 | 2.76 | 5.28 | 7.40 | 2.13 | 2.73 | 5.17 | 7.25 |
| 52 | 2.34 | 2.95 | 5.72 | 7.88 | 2.29 | 2.92 | 5.60 | 7.72 |
| 53 | 2.50 | 3.16 | 6.19 | 8.41 | 2.46 | 3.13 | 6.06 | 8.24 |
| 54 | 2.69 | 3.37 | 6.70 | 8.97 | 2.65 | 3.34 | 6.56 | 8.78 |
| 55 | 2.88 | 3.60 | 7.26 | 9.58 | 2.85 | 3.57 | 7.11 | 9.38 |
| 56 | 3.20 | 3.99 | 7.91 | 10.26 | 3.15 | 3.94 | 7.75 | 10.05 |
| 57 | 3.55 | 4.41 | 8.62 | 10.98 | 3.50 | 4.35 | 8.44 | 10.76 |
| 58 | 3.94 | 4.88 | 9.38 | 11.76 | 3.87 | 4.80 | 9.20 | 11.52 |
| 59 | 4.36 | 5.41 | 10.22 | 12.59 | 4.28 | 5.31 | 10.01 | 12.34 |
| 60 | 4.84 | 6.00 | 11.12 | 13.50 | 4.74 | 5.88 | 10.90 | 13.22 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Full Premium Guarantee with Return of Premium Rider

15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.33 | – | 3.75 | – | 1.90 | – | 3.68 |
| 17 | – | 2.33 | – | 3.75 | – | 1.90 | – | 3.68 |
| 18 | – | 2.33 | – | 3.75 | – | 1.90 | – | 3.68 |
| 19 | – | 2.33 | – | 3.75 | – | 1.90 | – | 3.68 |
| 20 | 1.79 | 2.33 | 2.92 | 3.75 | 1.47 | 1.90 | 2.67 | 3.68 |
| 21 | 1.79 | 2.33 | 2.92 | 3.75 | 1.47 | 1.90 | 2.67 | 3.68 |
| 22 | 1.79 | 2.33 | 2.92 | 3.75 | 1.47 | 1.90 | 2.67 | 3.68 |
| 23 | 1.79 | 2.33 | 2.92 | 3.75 | 1.47 | 1.90 | 2.67 | 3.68 |
| 24 | 1.79 | 2.33 | 2.92 | 3.75 | 1.47 | 1.90 | 2.67 | 3.68 |
| 25 | 1.79 | 2.33 | 2.92 | 3.75 | 1.47 | 1.90 | 2.67 | 3.68 |
| 26 | 1.82 | 2.36 | 3.00 | 3.85 | 1.52 | 1.96 | 2.78 | 3.78 |
| 27 | 1.85 | 2.38 | 3.09 | 3.96 | 1.58 | 2.03 | 2.90 | 3.89 |
| 28 | 1.88 | 2.41 | 3.17 | 4.06 | 1.63 | 2.09 | 3.01 | 3.99 |
| 29 | 1.88 | 2.44 | 3.25 | 4.17 | 1.63 | 2.15 | 3.12 | 4.10 |
| 30 | 1.88 | 2.44 | 3.31 | 4.22 | 1.63 | 2.15 | 3.20 | 4.15 |
| 31 | 1.94 | 2.47 | 3.36 | 4.43 | 1.74 | 2.21 | 3.27 | 4.36 |
| 32 | 1.99 | 2.49 | 3.42 | 4.63 | 1.85 | 2.28 | 3.35 | 4.52 |
| 33 | 2.05 | 2.52 | 3.47 | 4.84 | 1.96 | 2.34 | 3.42 | 4.73 |
| 34 | 2.11 | 2.55 | 3.53 | 5.05 | 2.07 | 2.40 | 3.46 | 4.94 |
| 35 | 2.14 | 2.63 | 3.53 | 5.31 | 2.07 | 2.59 | 3.46 | 5.20 |
| 36 | 2.25 | 2.71 | 3.81 | 5.70 | 2.18 | 2.67 | 3.74 | 5.59 |
| 37 | 2.36 | 2.80 | 4.12 | 6.12 | 2.29 | 2.76 | 4.05 | 6.01 |
| 38 | 2.48 | 2.91 | 4.46 | 6.57 | 2.41 | 2.87 | 4.38 | 6.44 |
| 39 | 2.59 | 3.03 | 4.82 | 7.05 | 2.52 | 2.98 | 4.75 | 6.91 |
| 40 | 2.73 | 3.14 | 5.22 | 7.55 | 2.66 | 3.09 | 5.11 | 7.42 |
| 41 | 2.95 | 3.42 | 5.69 | 8.23 | 2.88 | 3.37 | 5.59 | 8.07 |
| 42 | 3.20 | 3.73 | 6.20 | 8.96 | 3.14 | 3.65 | 6.09 | 8.80 |
| 43 | 3.45 | 4.07 | 6.76 | 9.77 | 3.39 | 3.98 | 6.63 | 9.58 |
| 44 | 3.73 | 4.47 | 7.35 | 10.64 | 3.64 | 4.37 | 7.21 | 10.43 |
| 45 | 4.04 | 4.92 | 8.00 | 11.62 | 3.95 | 4.82 | 7.83 | 11.41 |
| 46 | 4.31 | 5.28 | 8.65 | 12.63 | 4.22 | 5.16 | 8.48 | 12.39 |
| 47 | 4.60 | 5.68 | 9.35 | 13.73 | 4.51 | 5.55 | 9.15 | 13.46 |
| 48 | 4.92 | 6.10 | 10.10 | 14.91 | 4.80 | 5.97 | 9.91 | 14.61 |
| 49 | 5.26 | 6.55 | 10.92 | 16.20 | 5.15 | 6.40 | 10.69 | 15.87 |
| 50 | 5.58 | 6.99 | 11.79 | 17.58 | 5.46 | 6.85 | 11.57 | 17.21 |
| 51 | 5.97 | 7.53 | 12.77 | 18.84 | 5.85 | 7.38 | 12.52 | 18.47 |
| 52 | 6.38 | 8.09 | 13.84 | 20.19 | 6.24 | 7.92 | 13.56 | 19.79 |
| 53 | 6.82 | 8.70 | 14.99 | 21.65 | 6.68 | 8.54 | 14.68 | 21.22 |
| 54 | 7.31 | 9.35 | 16.22 | 23.22 | 7.15 | 9.15 | 15.89 | 22.74 |
| 55 | 7.82 | 10.02 | 17.57 | 24.91 | 7.66 | 9.83 | 17.21 | 24.39 |
| 56 | 8.45 | 10.74 | 18.90 | 25.93 | 8.27 | 10.53 | 18.52 | 25.39 |
| 57 | 9.14 | 11.54 | 20.25 | 26.91 | 8.97 | 11.31 | 19.84 | 26.36 |
| 58 | 9.92 | 12.43 | 21.76 | 28.03 | 9.72 | 12.17 | 21.33 | 27.44 |
| 59 | 10.76 | 13.41 | 23.29 | 29.11 | 10.54 | 13.13 | 22.81 | 28.51 |
| 60 | 11.71 | 14.52 | 25.02 | 30.37 | 11.47 | 14.22 | 24.52 | 29.74 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Full Premium Guarantee

20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.10 | – | 2.67 | – | 1.06 | – | 2.44 |
| 17 | – | 1.10 | – | 2.67 | – | 1.06 | – | 2.44 |
| 18 | – | 1.10 | – | 2.67 | – | 1.06 | – | 2.44 |
| 19 | – | 1.10 | – | 2.67 | – | 1.06 | – | 2.44 |
| 20 | 0.85 | 1.10 | 2.15 | 2.67 | 0.83 | 1.06 | 1.95 | 2.44 |
| 21 | 0.85 | 1.10 | 2.15 | 2.67 | 0.83 | 1.06 | 1.95 | 2.44 |
| 22 | 0.85 | 1.10 | 2.15 | 2.67 | 0.83 | 1.06 | 1.95 | 2.44 |
| 23 | 0.85 | 1.10 | 2.15 | 2.67 | 0.83 | 1.06 | 1.95 | 2.44 |
| 24 | 0.85 | 1.10 | 2.15 | 2.67 | 0.83 | 1.06 | 1.95 | 2.44 |
| 25 | 0.85 | 1.10 | 2.15 | 2.67 | 0.83 | 1.06 | 1.95 | 2.44 |
| 26 | 0.85 | 1.11 | 2.15 | 2.72 | 0.83 | 1.07 | 1.95 | 2.50 |
| 27 | 0.85 | 1.12 | 2.15 | 2.76 | 0.83 | 1.08 | 1.95 | 2.55 |
| 28 | 0.85 | 1.13 | 2.15 | 2.81 | 0.83 | 1.09 | 1.95 | 2.61 |
| 29 | 0.85 | 1.14 | 2.15 | 2.86 | 0.83 | 1.10 | 1.97 | 2.66 |
| 30 | 0.90 | 1.15 | 2.17 | 2.91 | 0.86 | 1.11 | 1.98 | 2.74 |
| 31 | 0.92 | 1.19 | 2.26 | 3.03 | 0.87 | 1.14 | 2.10 | 2.88 |
| 32 | 0.95 | 1.22 | 2.36 | 3.15 | 0.89 | 1.17 | 2.23 | 3.02 |
| 33 | 0.97 | 1.25 | 2.47 | 3.27 | 0.90 | 1.19 | 2.36 | 3.16 |
| 34 | 0.99 | 1.29 | 2.57 | 3.40 | 0.91 | 1.22 | 2.50 | 3.31 |
| 35 | 1.04 | 1.33 | 2.68 | 3.54 | 0.94 | 1.26 | 2.63 | 3.48 |
| 36 | 1.09 | 1.41 | 2.89 | 3.88 | 1.00 | 1.34 | 2.84 | 3.81 |
| 37 | 1.16 | 1.49 | 3.11 | 4.25 | 1.06 | 1.43 | 3.06 | 4.18 |
| 38 | 1.22 | 1.58 | 3.35 | 4.66 | 1.13 | 1.51 | 3.29 | 4.58 |
| 39 | 1.29 | 1.67 | 3.61 | 5.11 | 1.20 | 1.61 | 3.55 | 5.02 |
| 40 | 1.36 | 1.76 | 3.88 | 5.61 | 1.27 | 1.70 | 3.80 | 5.51 |
| 41 | 1.46 | 1.96 | 4.23 | 6.05 | 1.37 | 1.90 | 4.17 | 5.93 |
| 42 | 1.57 | 2.18 | 4.62 | 6.51 | 1.48 | 2.13 | 4.54 | 6.38 |
| 43 | 1.69 | 2.42 | 5.05 | 7.01 | 1.61 | 2.37 | 4.96 | 6.87 |
| 44 | 1.81 | 2.70 | 5.51 | 7.55 | 1.73 | 2.65 | 5.41 | 7.41 |
| 45 | 1.95 | 3.01 | 6.01 | 8.14 | 1.87 | 2.97 | 5.91 | 7.98 |
| 46 | 2.21 | 3.31 | 6.51 | 8.72 | 2.13 | 3.26 | 6.40 | 8.55 |
| 47 | 2.50 | 3.65 | 7.04 | 9.35 | 2.42 | 3.59 | 6.92 | 9.16 |
| 48 | 2.83 | 4.02 | 7.63 | 10.03 | 2.74 | 3.97 | 7.49 | 9.84 |
| 49 | 3.20 | 4.43 | 8.25 | 10.77 | 3.11 | 4.37 | 8.10 | 10.56 |
| 50 | 3.63 | 4.88 | 8.95 | 11.57 | 3.55 | 4.81 | 8.78 | 11.35 |
| 51 | 4.02 | 5.40 | 9.72 | 12.58 | 3.93 | 5.31 | 9.53 | 12.34 |
| 52 | 4.44 | 5.96 | 10.54 | 13.69 | 4.35 | 5.87 | 10.34 | 13.44 |
| 53 | 4.91 | 6.60 | 11.44 | 14.91 | 4.82 | 6.48 | 11.21 | 14.64 |
| 54 | 5.43 | 7.29 | 12.41 | 16.25 | 5.34 | 7.17 | 12.17 | 15.96 |
| 55 | 6.00 | 8.06 | 13.47 | 17.73 | 5.91 | 7.92 | 13.20 | 17.41 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Full Premium Guarantee with Return of Premium Rider

20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.01 | – | 4.66 | – | 2.00 | – | 4.23 |
| 17 | – | 2.01 | – | 4.66 | – | 2.00 | – | 4.23 |
| 18 | – | 2.01 | – | 4.66 | – | 2.00 | – | 4.23 |
| 19 | – | 2.01 | – | 4.66 | – | 2.00 | – | 4.23 |
| 20 | 1.71 | 2.01 | 4.02 | 4.66 | 1.56 | 2.00 | 3.65 | 4.23 |
| 21 | 1.71 | 2.01 | 4.02 | 4.66 | 1.56 | 2.00 | 3.65 | 4.23 |
| 22 | 1.71 | 2.01 | 4.02 | 4.66 | 1.56 | 2.00 | 3.65 | 4.23 |
| 23 | 1.71 | 2.01 | 4.02 | 4.66 | 1.56 | 2.00 | 3.65 | 4.23 |
| 24 | 1.71 | 2.01 | 4.02 | 4.66 | 1.56 | 2.00 | 3.65 | 4.23 |
| 25 | 1.71 | 2.01 | 4.02 | 4.66 | 1.56 | 2.00 | 3.65 | 4.23 |
| 26 | 1.71 | 2.07 | 4.02 | 4.77 | 1.56 | 2.04 | 3.65 | 4.35 |
| 27 | 1.71 | 2.13 | 4.02 | 4.87 | 1.56 | 2.08 | 3.65 | 4.48 |
| 28 | 1.71 | 2.20 | 4.02 | 4.98 | 1.56 | 2.12 | 3.65 | 4.60 |
| 29 | 1.71 | 2.26 | 4.02 | 5.08 | 1.56 | 2.16 | 3.65 | 4.72 |
| 30 | 1.80 | 2.33 | 4.06 | 5.21 | 1.68 | 2.20 | 3.71 | 4.88 |
| 31 | 1.85 | 2.43 | 4.24 | 5.48 | 1.74 | 2.32 | 3.93 | 5.19 |
| 32 | 1.90 | 2.54 | 4.43 | 5.74 | 1.80 | 2.45 | 4.17 | 5.49 |
| 33 | 1.94 | 2.65 | 4.63 | 6.03 | 1.86 | 2.53 | 4.42 | 5.80 |
| 34 | 1.99 | 2.75 | 4.82 | 6.32 | 1.92 | 2.65 | 4.67 | 6.14 |
| 35 | 2.08 | 2.89 | 5.04 | 6.64 | 2.04 | 2.81 | 4.92 | 6.51 |
| 36 | 2.21 | 3.04 | 5.43 | 7.36 | 2.17 | 2.96 | 5.31 | 7.20 |
| 37 | 2.36 | 3.21 | 5.84 | 8.14 | 2.32 | 3.14 | 5.72 | 7.99 |
| 38 | 2.51 | 3.39 | 6.30 | 9.00 | 2.47 | 3.31 | 6.16 | 8.83 |
| 39 | 2.68 | 3.58 | 6.78 | 9.96 | 2.65 | 3.50 | 6.63 | 9.77 |
| 40 | 2.86 | 3.77 | 7.28 | 11.02 | 2.80 | 3.67 | 7.11 | 10.81 |
| 41 | 3.09 | 4.17 | 7.95 | 11.93 | 3.04 | 4.07 | 7.78 | 11.70 |
| 42 | 3.35 | 4.60 | 8.67 | 12.91 | 3.30 | 4.51 | 8.48 | 12.65 |
| 43 | 3.63 | 5.10 | 9.47 | 13.97 | 3.58 | 4.99 | 9.26 | 13.70 |
| 44 | 3.94 | 5.65 | 10.34 | 15.12 | 3.86 | 5.53 | 10.11 | 14.82 |
| 45 | 4.26 | 6.28 | 11.27 | 16.36 | 4.19 | 6.16 | 11.04 | 16.04 |
| 46 | 4.71 | 6.81 | 12.20 | 17.42 | 4.64 | 6.67 | 11.95 | 17.09 |
| 47 | 5.21 | 7.40 | 13.20 | 18.58 | 5.12 | 7.25 | 12.93 | 18.21 |
| 48 | 5.77 | 8.05 | 14.28 | 19.84 | 5.67 | 7.90 | 13.99 | 19.46 |
| 49 | 6.42 | 8.77 | 15.45 | 21.20 | 6.30 | 8.60 | 15.14 | 20.79 |
| 50 | 7.17 | 9.55 | 16.76 | 22.67 | 7.05 | 9.37 | 16.42 | 22.23 |
| 51 | 7.83 | 10.45 | 18.19 | 24.53 | 7.70 | 10.26 | 17.81 | 24.05 |
| 52 | 8.56 | 11.44 | 19.73 | 26.57 | 8.42 | 11.23 | 19.32 | 26.06 |
| 53 | 9.37 | 12.55 | 21.40 | 28.82 | 9.21 | 12.31 | 20.95 | 28.27 |
| 54 | 10.27 | 13.75 | 23.22 | 31.29 | 10.10 | 13.50 | 22.75 | 30.69 |
| 55 | 11.25 | 15.10 | 25.19 | 33.20 | 11.06 | 14.82 | 24.68 | 32.57 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Full Premium Guarantee

20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | - | 1.00 | - | 1.97 | - | 0.84 | - | 1.94 |
| 17 | - | 1.00 | - | 1.97 | - | 0.84 | - | 1.94 |
| 18 | - | 1.00 | - | 1.97 | - | 0.84 | - | 1.94 |
| 19 | - | 1.00 | - | 1.97 | - | 0.84 | - | 1.94 |
| 20 | 0.73 | 1.00 | 1.60 | 1.97 | 0.69 | 0.84 | 1.46 | 1.94 |
| 21 | 0.73 | 1.00 | 1.60 | 1.97 | 0.69 | 0.84 | 1.46 | 1.94 |
| 22 | 0.73 | 1.00 | 1.60 | 1.97 | 0.69 | 0.84 | 1.46 | 1.94 |
| 23 | 0.73 | 1.00 | 1.60 | 1.97 | 0.69 | 0.84 | 1.46 | 1.94 |
| 24 | 0.73 | 1.00 | 1.60 | 1.97 | 0.69 | 0.84 | 1.46 | 1.94 |
| 25 | 0.73 | 1.00 | 1.60 | 1.97 | 0.69 | 0.84 | 1.46 | 1.94 |
| 26 | 0.74 | 1.01 | 1.60 | 1.97 | 0.69 | 0.86 | 1.46 | 1.94 |
| 27 | 0.75 | 1.03 | 1.60 | 1.97 | 0.69 | 0.87 | 1.46 | 1.94 |
| 28 | 0.76 | 1.04 | 1.60 | 1.97 | 0.69 | 0.89 | 1.46 | 1.94 |
| 29 | 0.77 | 1.05 | 1.60 | 1.97 | 0.69 | 0.90 | 1.46 | 1.94 |
| 30 | 0.78 | 1.07 | 1.62 | 2.01 | 0.73 | 0.92 | 1.49 | 1.97 |
| 31 | 0.81 | 1.11 | 1.70 | 2.20 | 0.73 | 0.97 | 1.59 | 2.13 |
| 32 | 0.85 | 1.15 | 1.79 | 2.40 | 0.75 | 1.02 | 1.69 | 2.27 |
| 33 | 0.88 | 1.19 | 1.87 | 2.62 | 0.78 | 1.06 | 1.80 | 2.45 |
| 34 | 0.91 | 1.23 | 1.96 | 2.84 | 0.80 | 1.11 | 1.91 | 2.62 |
| 35 | 0.94 | 1.27 | 2.04 | 3.07 | 0.86 | 1.16 | 2.00 | 2.81 |
| 36 | 0.98 | 1.31 | 2.18 | 3.22 | 0.90 | 1.20 | 2.14 | 2.96 |
| 37 | 1.03 | 1.36 | 2.33 | 3.37 | 0.95 | 1.25 | 2.29 | 3.12 |
| 38 | 1.07 | 1.41 | 2.49 | 3.53 | 0.99 | 1.30 | 2.45 | 3.29 |
| 39 | 1.12 | 1.46 | 2.67 | 3.71 | 1.04 | 1.35 | 2.61 | 3.48 |
| 40 | 1.17 | 1.51 | 2.83 | 3.88 | 1.09 | 1.40 | 2.78 | 3.65 |
| 41 | 1.25 | 1.62 | 3.08 | 4.23 | 1.17 | 1.51 | 3.02 | 4.03 |
| 42 | 1.33 | 1.75 | 3.34 | 4.61 | 1.25 | 1.64 | 3.27 | 4.42 |
| 43 | 1.43 | 1.88 | 3.64 | 5.03 | 1.34 | 1.77 | 3.56 | 4.86 |
| 44 | 1.53 | 2.03 | 3.95 | 5.48 | 1.45 | 1.93 | 3.86 | 5.34 |
| 45 | 1.63 | 2.20 | 4.30 | 5.98 | 1.55 | 2.10 | 4.21 | 5.86 |
| 46 | 1.76 | 2.37 | 4.56 | 6.31 | 1.68 | 2.27 | 4.46 | 6.18 |
| 47 | 1.90 | 2.55 | 4.84 | 6.66 | 1.82 | 2.45 | 4.74 | 6.53 |
| 48 | 2.06 | 2.75 | 5.14 | 7.05 | 1.99 | 2.65 | 5.05 | 6.91 |
| 49 | 2.23 | 2.95 | 5.47 | 7.46 | 2.16 | 2.86 | 5.37 | 7.32 |
| 50 | 2.42 | 3.17 | 5.84 | 7.91 | 2.35 | 3.09 | 5.73 | 7.76 |
| 51 | 2.65 | 3.44 | 6.25 | 8.47 | 2.59 | 3.36 | 6.14 | 8.32 |
| 52 | 2.89 | 3.75 | 6.71 | 9.08 | 2.83 | 3.66 | 6.59 | 8.91 |
| 53 | 3.16 | 4.08 | 7.20 | 9.75 | 3.10 | 4.01 | 7.09 | 9.58 |
| 54 | 3.45 | 4.43 | 7.74 | 10.47 | 3.40 | 4.37 | 7.61 | 10.29 |
| 55 | 3.77 | 4.83 | 8.32 | 11.28 | 3.72 | 4.77 | 8.19 | 11.09 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Full Premium Guarantee with Return of Premium Rider

20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.79 | – | 3.69 | – | 1.58 | – | 3.64 |
| 17 | – | 1.79 | – | 3.69 | – | 1.58 | – | 3.64 |
| 18 | – | 1.79 | – | 3.69 | – | 1.58 | – | 3.64 |
| 19 | – | 1.79 | – | 3.69 | – | 1.58 | – | 3.64 |
| 20 | 1.48 | 1.79 | 3.00 | 3.69 | 1.31 | 1.58 | 2.72 | 3.64 |
| 21 | 1.48 | 1.79 | 3.00 | 3.69 | 1.31 | 1.58 | 2.72 | 3.64 |
| 22 | 1.48 | 1.79 | 3.00 | 3.69 | 1.31 | 1.58 | 2.72 | 3.64 |
| 23 | 1.48 | 1.79 | 3.00 | 3.69 | 1.31 | 1.58 | 2.72 | 3.64 |
| 24 | 1.48 | 1.79 | 3.00 | 3.69 | 1.31 | 1.58 | 2.72 | 3.64 |
| 25 | 1.48 | 1.79 | 3.00 | 3.69 | 1.31 | 1.58 | 2.72 | 3.64 |
| 26 | 1.48 | 1.82 | 3.00 | 3.73 | 1.31 | 1.62 | 2.72 | 3.64 |
| 27 | 1.48 | 1.85 | 3.00 | 3.77 | 1.31 | 1.66 | 2.72 | 3.64 |
| 28 | 1.48 | 1.88 | 3.00 | 3.81 | 1.31 | 1.70 | 2.72 | 3.64 |
| 29 | 1.48 | 1.90 | 3.00 | 3.85 | 1.31 | 1.73 | 2.72 | 3.64 |
| 30 | 1.59 | 1.93 | 3.04 | 3.92 | 1.46 | 1.80 | 2.78 | 3.71 |
| 31 | 1.64 | 2.02 | 3.19 | 4.13 | 1.46 | 1.89 | 2.97 | 4.07 |
| 32 | 1.69 | 2.10 | 3.34 | 4.50 | 1.54 | 2.00 | 3.16 | 4.41 |
| 33 | 1.75 | 2.19 | 3.49 | 4.91 | 1.61 | 2.12 | 3.35 | 4.81 |
| 34 | 1.80 | 2.27 | 3.66 | 5.32 | 1.69 | 2.23 | 3.57 | 5.21 |
| 35 | 1.96 | 2.36 | 3.81 | 5.76 | 1.91 | 2.35 | 3.74 | 5.64 |
| 36 | 2.06 | 2.47 | 4.07 | 6.04 | 2.01 | 2.46 | 4.00 | 5.90 |
| 37 | 2.15 | 2.60 | 4.35 | 6.32 | 2.11 | 2.59 | 4.28 | 6.18 |
| 38 | 2.25 | 2.73 | 4.66 | 6.63 | 2.20 | 2.69 | 4.58 | 6.49 |
| 39 | 2.37 | 2.86 | 4.98 | 6.95 | 2.32 | 2.82 | 4.89 | 6.81 |
| 40 | 2.48 | 2.99 | 5.29 | 7.27 | 2.44 | 2.95 | 5.19 | 7.12 |
| 41 | 2.66 | 3.27 | 5.74 | 7.92 | 2.61 | 3.23 | 5.64 | 7.77 |
| 42 | 2.85 | 3.60 | 6.24 | 8.64 | 2.79 | 3.55 | 6.12 | 8.46 |
| 43 | 3.06 | 3.94 | 6.78 | 9.42 | 3.00 | 3.87 | 6.66 | 9.22 |
| 44 | 3.30 | 4.34 | 7.37 | 10.26 | 3.24 | 4.25 | 7.22 | 10.07 |
| 45 | 3.53 | 4.77 | 8.02 | 11.19 | 3.47 | 4.68 | 7.87 | 10.98 |
| 46 | 3.76 | 5.05 | 8.61 | 11.85 | 3.67 | 4.94 | 8.44 | 11.62 |
| 47 | 4.00 | 5.34 | 9.26 | 12.56 | 3.91 | 5.24 | 9.07 | 12.30 |
| 48 | 4.27 | 5.66 | 9.97 | 13.34 | 4.18 | 5.55 | 9.78 | 13.05 |
| 49 | 4.55 | 6.00 | 10.73 | 14.17 | 4.44 | 5.89 | 10.52 | 13.85 |
| 50 | 4.84 | 6.36 | 11.57 | 15.06 | 4.76 | 6.25 | 11.34 | 14.71 |
| 51 | 5.22 | 6.80 | 12.52 | 16.18 | 5.14 | 6.68 | 12.27 | 15.80 |
| 52 | 5.63 | 7.30 | 13.57 | 17.41 | 5.53 | 7.16 | 13.30 | 16.97 |
| 53 | 6.06 | 7.84 | 14.72 | 18.75 | 5.97 | 7.71 | 14.42 | 18.28 |
| 54 | 6.55 | 8.42 | 15.95 | 20.20 | 6.44 | 8.28 | 15.63 | 19.68 |
| 55 | 7.08 | 9.07 | 17.29 | 21.82 | 6.96 | 8.92 | 16.94 | 21.24 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Full Premium Guarantee

30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000–\$299,999 | | | | \$300,000 + | | | |
|-----------|---------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.37 | – | 2.84 | – | 1.36 | – | 2.80 |
| 17 | – | 1.37 | – | 2.84 | – | 1.36 | – | 2.80 |
| 18 | – | 1.37 | – | 2.84 | – | 1.36 | – | 2.80 |
| 19 | – | 1.37 | – | 2.84 | – | 1.36 | – | 2.80 |
| 20 | 1.14 | 1.37 | 2.50 | 2.84 | 1.13 | 1.36 | 2.47 | 2.80 |
| 21 | 1.14 | 1.37 | 2.50 | 2.84 | 1.13 | 1.36 | 2.47 | 2.80 |
| 22 | 1.14 | 1.37 | 2.50 | 2.84 | 1.13 | 1.36 | 2.47 | 2.80 |
| 23 | 1.14 | 1.37 | 2.50 | 2.84 | 1.13 | 1.36 | 2.47 | 2.80 |
| 24 | 1.14 | 1.37 | 2.50 | 2.84 | 1.13 | 1.36 | 2.47 | 2.80 |
| 25 | 1.14 | 1.37 | 2.50 | 2.84 | 1.13 | 1.36 | 2.47 | 2.80 |
| 26 | 1.16 | 1.43 | 2.62 | 3.01 | 1.15 | 1.42 | 2.57 | 2.97 |
| 27 | 1.18 | 1.49 | 2.76 | 3.18 | 1.17 | 1.48 | 2.66 | 3.13 |
| 28 | 1.20 | 1.56 | 2.90 | 3.37 | 1.19 | 1.55 | 2.77 | 3.32 |
| 29 | 1.21 | 1.62 | 3.05 | 3.56 | 1.20 | 1.61 | 2.89 | 3.51 |
| 30 | 1.24 | 1.70 | 3.20 | 3.78 | 1.23 | 1.68 | 3.01 | 3.72 |
| 31 | 1.28 | 1.79 | 3.33 | 3.99 | 1.27 | 1.77 | 3.10 | 3.93 |
| 32 | 1.32 | 1.88 | 3.45 | 4.23 | 1.30 | 1.86 | 3.19 | 4.16 |
| 33 | 1.36 | 1.98 | 3.58 | 4.47 | 1.34 | 1.95 | 3.29 | 4.40 |
| 34 | 1.39 | 2.07 | 3.70 | 4.73 | 1.38 | 2.05 | 3.38 | 4.65 |
| 35 | 1.43 | 2.18 | 3.84 | 5.00 | 1.42 | 2.15 | 3.49 | 4.92 |
| 36 | 1.57 | 2.37 | 4.16 | 5.59 | 1.56 | 2.34 | 3.82 | 5.50 |
| 37 | 1.71 | 2.56 | 4.51 | 6.24 | 1.69 | 2.53 | 4.18 | 6.13 |
| 38 | 1.88 | 2.78 | 4.91 | 6.97 | 1.86 | 2.74 | 4.59 | 6.85 |
| 39 | 2.06 | 3.01 | 5.33 | 7.79 | 2.04 | 2.97 | 5.04 | 7.65 |
| 40 | 2.25 | 3.25 | 5.81 | 8.69 | 2.22 | 3.20 | 5.53 | 8.53 |
| 41 | 2.56 | 3.65 | 6.36 | 9.26 | 2.53 | 3.59 | 6.09 | 9.09 |
| 42 | 2.90 | 4.10 | 6.98 | 9.88 | 2.86 | 4.04 | 6.74 | 9.70 |
| 43 | 3.28 | 4.61 | 7.67 | 10.53 | 3.23 | 4.54 | 7.44 | 10.33 |
| 44 | 3.71 | 5.18 | 8.42 | 11.24 | 3.65 | 5.09 | 8.23 | 11.03 |
| 45 | 4.19 | 5.81 | 9.27 | 11.99 | 4.12 | 5.71 | 9.10 | 11.76 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Full Premium Guarantee with Return of Premium Rider
 30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000 – \$299,999 | | | | \$300,000 + | | | |
|-----------|-----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.77 | – | 4.09 | – | 1.76 | – | 4.02 |
| 17 | – | 1.77 | – | 4.09 | – | 1.76 | – | 4.02 |
| 18 | – | 1.77 | – | 4.09 | – | 1.76 | – | 4.02 |
| 19 | – | 1.77 | – | 4.09 | – | 1.76 | – | 4.02 |
| 20 | 1.47 | 1.77 | 3.61 | 4.09 | 1.46 | 1.76 | 3.54 | 4.02 |
| 21 | 1.47 | 1.77 | 3.61 | 4.09 | 1.46 | 1.76 | 3.54 | 4.02 |
| 22 | 1.47 | 1.77 | 3.61 | 4.09 | 1.46 | 1.76 | 3.54 | 4.02 |
| 23 | 1.47 | 1.77 | 3.61 | 4.09 | 1.46 | 1.76 | 3.54 | 4.02 |
| 24 | 1.47 | 1.77 | 3.61 | 4.09 | 1.46 | 1.76 | 3.54 | 4.02 |
| 25 | 1.47 | 1.77 | 3.61 | 4.09 | 1.46 | 1.76 | 3.54 | 4.02 |
| 26 | 1.52 | 1.89 | 3.77 | 4.37 | 1.51 | 1.87 | 3.70 | 4.30 |
| 27 | 1.57 | 2.00 | 3.95 | 4.66 | 1.56 | 1.99 | 3.86 | 4.57 |
| 28 | 1.62 | 2.14 | 4.12 | 4.97 | 1.61 | 2.12 | 4.04 | 4.88 |
| 29 | 1.67 | 2.27 | 4.32 | 5.30 | 1.63 | 2.26 | 4.23 | 5.21 |
| 30 | 1.74 | 2.43 | 4.51 | 5.66 | 1.71 | 2.39 | 4.42 | 5.55 |
| 31 | 1.84 | 2.60 | 4.67 | 6.02 | 1.81 | 2.56 | 4.58 | 5.91 |
| 32 | 1.94 | 2.78 | 4.83 | 6.41 | 1.90 | 2.74 | 4.72 | 6.28 |
| 33 | 2.04 | 2.97 | 4.99 | 6.82 | 2.00 | 2.93 | 4.88 | 6.69 |
| 34 | 2.14 | 3.17 | 5.15 | 7.24 | 2.10 | 3.12 | 5.04 | 7.09 |
| 35 | 2.24 | 3.38 | 5.33 | 7.70 | 2.20 | 3.31 | 5.22 | 7.55 |
| 36 | 2.41 | 3.59 | 5.85 | 8.49 | 2.37 | 3.52 | 5.73 | 8.33 |
| 37 | 2.58 | 3.81 | 6.44 | 9.38 | 2.53 | 3.74 | 6.30 | 9.19 |
| 38 | 2.78 | 4.06 | 7.08 | 10.37 | 2.73 | 3.98 | 6.94 | 10.16 |
| 39 | 3.00 | 4.32 | 7.78 | 11.46 | 2.94 | 4.24 | 7.63 | 11.23 |
| 40 | 3.23 | 4.60 | 8.56 | 12.68 | 3.17 | 4.51 | 8.39 | 12.42 |
| 41 | 3.60 | 5.05 | 9.47 | 13.46 | 3.53 | 4.96 | 9.28 | 13.18 |
| 42 | 4.01 | 5.56 | 10.49 | 14.29 | 3.94 | 5.47 | 10.28 | 14.00 |
| 43 | 4.47 | 6.14 | 11.61 | 15.17 | 4.39 | 6.04 | 11.37 | 14.85 |
| 44 | 4.99 | 6.78 | 12.85 | 16.12 | 4.89 | 6.66 | 12.60 | 15.79 |
| 45 | 5.57 | 7.50 | 14.24 | 17.14 | 5.46 | 7.37 | 13.96 | 16.78 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Full Premium Guarantee

30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000–\$299,999 | | | | \$300,000 + | | | |
|-----------|---------------------|------|------|------|-------------|------|------|------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.28 | – | 2.43 | – | 1.27 | – | 2.40 |
| 17 | – | 1.28 | – | 2.43 | – | 1.27 | – | 2.40 |
| 18 | – | 1.28 | – | 2.43 | – | 1.27 | – | 2.40 |
| 19 | – | 1.28 | – | 2.43 | – | 1.27 | – | 2.40 |
| 20 | 0.88 | 1.28 | 2.10 | 2.43 | 0.87 | 1.27 | 2.08 | 2.40 |
| 21 | 0.88 | 1.28 | 2.10 | 2.43 | 0.87 | 1.27 | 2.08 | 2.40 |
| 22 | 0.88 | 1.28 | 2.10 | 2.43 | 0.87 | 1.27 | 2.08 | 2.40 |
| 23 | 0.88 | 1.28 | 2.10 | 2.43 | 0.87 | 1.27 | 2.08 | 2.40 |
| 24 | 0.88 | 1.28 | 2.10 | 2.43 | 0.87 | 1.27 | 2.08 | 2.40 |
| 25 | 0.88 | 1.28 | 2.10 | 2.43 | 0.87 | 1.27 | 2.08 | 2.40 |
| 26 | 0.92 | 1.30 | 2.16 | 2.54 | 0.90 | 1.29 | 2.14 | 2.51 |
| 27 | 0.95 | 1.32 | 2.23 | 2.64 | 0.93 | 1.31 | 2.20 | 2.61 |
| 28 | 0.99 | 1.34 | 2.29 | 2.76 | 0.96 | 1.33 | 2.26 | 2.72 |
| 29 | 1.02 | 1.36 | 2.36 | 2.88 | 0.98 | 1.35 | 2.33 | 2.84 |
| 30 | 1.05 | 1.40 | 2.43 | 3.02 | 1.00 | 1.39 | 2.40 | 2.98 |
| 31 | 1.06 | 1.43 | 2.51 | 3.13 | 1.01 | 1.42 | 2.48 | 3.09 |
| 32 | 1.07 | 1.47 | 2.59 | 3.25 | 1.02 | 1.46 | 2.56 | 3.20 |
| 33 | 1.08 | 1.51 | 2.66 | 3.38 | 1.03 | 1.50 | 2.62 | 3.33 |
| 34 | 1.10 | 1.55 | 2.74 | 3.50 | 1.04 | 1.54 | 2.70 | 3.45 |
| 35 | 1.12 | 1.58 | 2.82 | 3.63 | 1.06 | 1.57 | 2.78 | 3.58 |
| 36 | 1.20 | 1.75 | 3.07 | 4.01 | 1.14 | 1.73 | 3.03 | 3.95 |
| 37 | 1.27 | 1.92 | 3.35 | 4.44 | 1.21 | 1.90 | 3.30 | 4.37 |
| 38 | 1.36 | 2.12 | 3.65 | 4.91 | 1.30 | 2.10 | 3.59 | 4.83 |
| 39 | 1.44 | 2.33 | 3.98 | 5.43 | 1.38 | 2.30 | 3.92 | 5.34 |
| 40 | 1.53 | 2.57 | 4.33 | 6.01 | 1.48 | 2.54 | 4.26 | 5.91 |
| 41 | 1.70 | 2.81 | 4.63 | 6.32 | 1.66 | 2.77 | 4.55 | 6.21 |
| 42 | 1.89 | 3.08 | 4.95 | 6.65 | 1.84 | 3.04 | 4.87 | 6.53 |
| 43 | 2.10 | 3.38 | 5.31 | 7.01 | 2.06 | 3.33 | 5.22 | 6.89 |
| 44 | 2.33 | 3.70 | 5.68 | 7.37 | 2.29 | 3.64 | 5.58 | 7.24 |
| 45 | 2.57 | 4.06 | 6.08 | 7.75 | 2.54 | 4.00 | 5.98 | 7.61 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Full Premium Guarantee with Return of Premium Rider

30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000–\$299,999 | | | | \$300,000 + | | | |
|-----------|---------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.73 | – | 3.50 | – | 1.69 | – | 3.44 |
| 17 | – | 1.73 | – | 3.50 | – | 1.69 | – | 3.44 |
| 18 | – | 1.73 | – | 3.50 | – | 1.69 | – | 3.44 |
| 19 | – | 1.73 | – | 3.50 | – | 1.69 | – | 3.44 |
| 20 | 1.19 | 1.73 | 3.03 | 3.50 | 1.16 | 1.69 | 2.98 | 3.44 |
| 21 | 1.19 | 1.73 | 3.03 | 3.50 | 1.16 | 1.69 | 2.98 | 3.44 |
| 22 | 1.19 | 1.73 | 3.03 | 3.50 | 1.16 | 1.69 | 2.98 | 3.44 |
| 23 | 1.19 | 1.73 | 3.03 | 3.50 | 1.16 | 1.69 | 2.98 | 3.44 |
| 24 | 1.19 | 1.73 | 3.03 | 3.50 | 1.16 | 1.69 | 2.98 | 3.44 |
| 25 | 1.19 | 1.73 | 3.03 | 3.50 | 1.16 | 1.69 | 2.98 | 3.44 |
| 26 | 1.26 | 1.78 | 3.14 | 3.69 | 1.23 | 1.74 | 3.09 | 3.63 |
| 27 | 1.33 | 1.83 | 3.27 | 3.88 | 1.30 | 1.79 | 3.20 | 3.82 |
| 28 | 1.40 | 1.87 | 3.39 | 4.09 | 1.38 | 1.83 | 3.32 | 4.00 |
| 29 | 1.47 | 1.92 | 3.52 | 4.29 | 1.45 | 1.88 | 3.45 | 4.21 |
| 30 | 1.52 | 2.02 | 3.65 | 4.53 | 1.50 | 1.98 | 3.57 | 4.45 |
| 31 | 1.54 | 2.11 | 3.79 | 4.74 | 1.52 | 2.07 | 3.71 | 4.65 |
| 32 | 1.57 | 2.21 | 3.94 | 4.95 | 1.54 | 2.17 | 3.86 | 4.84 |
| 33 | 1.59 | 2.30 | 4.08 | 5.17 | 1.57 | 2.26 | 3.98 | 5.07 |
| 34 | 1.61 | 2.40 | 4.23 | 5.40 | 1.59 | 2.36 | 4.13 | 5.29 |
| 35 | 1.66 | 2.47 | 4.37 | 5.62 | 1.64 | 2.43 | 4.27 | 5.51 |
| 36 | 1.78 | 2.70 | 4.76 | 6.20 | 1.76 | 2.64 | 4.66 | 6.08 |
| 37 | 1.90 | 2.93 | 5.18 | 6.86 | 1.87 | 2.88 | 5.06 | 6.72 |
| 38 | 2.04 | 3.20 | 5.64 | 7.58 | 2.00 | 3.14 | 5.51 | 7.42 |
| 39 | 2.17 | 3.49 | 6.13 | 8.37 | 2.14 | 3.42 | 6.01 | 8.20 |
| 40 | 2.32 | 3.81 | 6.67 | 9.25 | 2.29 | 3.74 | 6.53 | 9.06 |
| 41 | 2.59 | 4.14 | 7.13 | 9.73 | 2.56 | 4.06 | 6.98 | 9.53 |
| 42 | 2.89 | 4.51 | 7.62 | 10.24 | 2.84 | 4.43 | 7.48 | 10.02 |
| 43 | 3.22 | 4.91 | 8.16 | 10.77 | 3.17 | 4.81 | 8.00 | 10.56 |
| 44 | 3.58 | 5.35 | 8.73 | 11.33 | 3.52 | 5.23 | 8.56 | 11.09 |
| 45 | 3.97 | 5.84 | 9.34 | 11.91 | 3.91 | 5.72 | 9.17 | 11.66 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Partial Premium Guarantee – Initial Premium is guaranteed for 10 years

15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.96 | – | 2.20 | – | 0.85 | – | 2.16 |
| 17 | – | 0.96 | – | 2.20 | – | 0.85 | – | 2.16 |
| 18 | – | 0.96 | – | 2.20 | – | 0.85 | – | 2.16 |
| 19 | – | 0.96 | – | 2.20 | – | 0.85 | – | 2.16 |
| 20 | 0.79 | 0.96 | 1.61 | 2.20 | 0.71 | 0.85 | 1.56 | 2.16 |
| 21 | 0.79 | 0.96 | 1.61 | 2.20 | 0.71 | 0.85 | 1.56 | 2.16 |
| 22 | 0.79 | 0.96 | 1.61 | 2.20 | 0.71 | 0.85 | 1.56 | 2.16 |
| 23 | 0.79 | 0.96 | 1.61 | 2.20 | 0.71 | 0.85 | 1.56 | 2.16 |
| 24 | 0.79 | 0.96 | 1.61 | 2.20 | 0.71 | 0.85 | 1.56 | 2.16 |
| 25 | 0.79 | 0.96 | 1.61 | 2.20 | 0.71 | 0.85 | 1.56 | 2.16 |
| 26 | 0.79 | 0.96 | 1.63 | 2.24 | 0.71 | 0.85 | 1.58 | 2.20 |
| 27 | 0.79 | 0.96 | 1.65 | 2.27 | 0.71 | 0.85 | 1.59 | 2.23 |
| 28 | 0.79 | 0.96 | 1.67 | 2.31 | 0.71 | 0.85 | 1.61 | 2.27 |
| 29 | 0.79 | 0.96 | 1.69 | 2.34 | 0.71 | 0.85 | 1.63 | 2.30 |
| 30 | 0.79 | 0.96 | 1.69 | 2.39 | 0.71 | 0.85 | 1.63 | 2.35 |
| 31 | 0.80 | 0.97 | 1.74 | 2.43 | 0.73 | 0.88 | 1.68 | 2.39 |
| 32 | 0.82 | 0.98 | 1.80 | 2.48 | 0.75 | 0.92 | 1.73 | 2.44 |
| 33 | 0.84 | 1.00 | 1.84 | 2.53 | 0.79 | 0.95 | 1.78 | 2.49 |
| 34 | 0.86 | 1.02 | 1.88 | 2.57 | 0.83 | 0.98 | 1.83 | 2.53 |
| 35 | 0.88 | 1.04 | 1.93 | 2.62 | 0.86 | 1.02 | 1.85 | 2.57 |
| 36 | 0.92 | 1.09 | 2.07 | 2.81 | 0.90 | 1.07 | 1.96 | 2.76 |
| 37 | 0.97 | 1.15 | 2.21 | 3.00 | 0.94 | 1.13 | 2.07 | 2.95 |
| 38 | 1.01 | 1.21 | 2.36 | 3.21 | 0.98 | 1.19 | 2.18 | 3.15 |
| 39 | 1.06 | 1.27 | 2.53 | 3.43 | 1.03 | 1.25 | 2.32 | 3.37 |
| 40 | 1.11 | 1.33 | 2.71 | 3.66 | 1.08 | 1.31 | 2.46 | 3.60 |
| 41 | 1.20 | 1.47 | 3.06 | 4.07 | 1.16 | 1.44 | 2.73 | 3.99 |
| 42 | 1.30 | 1.62 | 3.45 | 4.52 | 1.25 | 1.59 | 3.04 | 4.43 |
| 43 | 1.40 | 1.79 | 3.89 | 5.03 | 1.34 | 1.76 | 3.38 | 4.93 |
| 44 | 1.51 | 1.97 | 4.38 | 5.60 | 1.44 | 1.93 | 3.76 | 5.49 |
| 45 | 1.65 | 2.17 | 4.92 | 6.23 | 1.57 | 2.13 | 4.19 | 6.10 |
| 46 | 1.79 | 2.34 | 5.33 | 6.73 | 1.71 | 2.29 | 4.55 | 6.59 |
| 47 | 1.95 | 2.52 | 5.78 | 7.26 | 1.87 | 2.47 | 4.94 | 7.11 |
| 48 | 2.12 | 2.72 | 6.27 | 7.84 | 2.05 | 2.68 | 5.38 | 7.68 |
| 49 | 2.31 | 2.92 | 6.80 | 8.47 | 2.24 | 2.88 | 5.85 | 8.29 |
| 50 | 2.53 | 3.15 | 7.39 | 9.12 | 2.46 | 3.11 | 6.37 | 8.93 |
| 51 | 2.76 | 3.43 | 8.02 | 9.92 | 2.70 | 3.38 | 6.93 | 9.72 |
| 52 | 3.02 | 3.74 | 8.70 | 10.80 | 2.96 | 3.68 | 7.53 | 10.58 |
| 53 | 3.30 | 4.07 | 9.44 | 11.75 | 3.24 | 4.01 | 8.19 | 11.52 |
| 54 | 3.61 | 4.43 | 10.25 | 12.78 | 3.57 | 4.38 | 8.90 | 12.53 |
| 55 | 3.94 | 4.83 | 11.15 | 13.92 | 3.90 | 4.77 | 9.70 | 13.64 |
| 56 | 4.39 | 5.41 | 12.30 | 14.73 | 4.35 | 5.35 | 10.70 | 14.92 |
| 57 | 4.90 | 6.06 | 13.57 | 15.61 | 4.85 | 5.98 | 11.80 | 16.30 |
| 58 | 5.46 | 6.79 | 14.96 | 16.57 | 5.40 | 6.70 | 13.02 | 17.83 |
| 59 | 6.08 | 7.60 | 16.51 | 17.62 | 6.02 | 7.50 | 14.37 | 19.49 |
| 60 | 6.79 | 8.51 | 18.19 | 18.78 | 6.72 | 8.40 | 15.83 | 21.32 |
| 61 | 7.52 | 9.51 | 19.97 | 21.44 | 7.44 | 9.39 | 17.37 | 23.45 |
| 62 | 8.35 | 10.62 | 21.92 | 24.36 | 8.26 | 10.49 | 19.07 | 25.79 |
| 63 | 9.25 | 11.86 | 24.06 | 27.59 | 9.16 | 11.72 | 20.94 | 28.37 |
| 64 | 10.26 | 13.25 | 26.41 | 31.12 | 10.16 | 13.09 | 22.99 | 31.20 |
| 65 | 11.37 | 14.79 | 28.97 | 35.03 | 11.25 | 14.60 | 25.22 | 34.33 |
| 66 | 12.40 | 16.36 | 31.69 | 38.70 | 12.34 | 16.24 | 27.73 | 38.11 |
| 67 | 13.53 | 18.09 | 34.65 | 42.75 | 13.46 | 17.96 | 30.32 | 42.10 |
| 68 | 14.77 | 20.01 | 37.91 | 47.21 | 14.69 | 19.86 | 33.16 | 46.50 |
| 69 | 16.11 | 22.14 | 41.46 | 52.16 | 16.03 | 21.98 | 36.27 | 51.37 |
| 70 | 17.58 | 24.50 | 45.34 | 57.61 | 17.49 | 24.32 | 39.67 | 56.74 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

*Minimum face amount for ages 51-60 is \$100,000 and for ages 61-70 is \$75,000.

Partial Premium Guarantee with Return of Premium Rider – Initial Premium is guaranteed for 10 years
 15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.35 | – | 5.34 | – | 2.07 | – | 4.38 |
| 17 | – | 2.35 | – | 5.34 | – | 2.07 | – | 4.38 |
| 18 | – | 2.35 | – | 5.34 | – | 2.07 | – | 4.38 |
| 19 | – | 2.35 | – | 5.34 | – | 2.07 | – | 4.38 |
| 20 | 2.14 | 2.35 | 3.89 | 5.34 | 1.79 | 2.07 | 3.76 | 4.38 |
| 21 | 2.14 | 2.35 | 3.89 | 5.34 | 1.79 | 2.07 | 3.76 | 4.38 |
| 22 | 2.14 | 2.35 | 3.89 | 5.34 | 1.79 | 2.07 | 3.76 | 4.38 |
| 23 | 2.14 | 2.35 | 3.89 | 5.34 | 1.79 | 2.07 | 3.76 | 4.38 |
| 24 | 2.14 | 2.35 | 3.89 | 5.34 | 1.79 | 2.07 | 3.76 | 4.38 |
| 25 | 2.14 | 2.35 | 3.89 | 5.34 | 1.79 | 2.07 | 3.76 | 4.38 |
| 26 | 2.15 | 2.39 | 3.94 | 5.42 | 1.82 | 2.11 | 3.79 | 4.54 |
| 27 | 2.16 | 2.42 | 3.98 | 5.51 | 1.85 | 2.14 | 3.82 | 4.69 |
| 28 | 2.18 | 2.46 | 4.03 | 5.59 | 1.87 | 2.18 | 3.85 | 4.85 |
| 29 | 2.19 | 2.50 | 4.07 | 5.68 | 1.90 | 2.22 | 3.88 | 5.01 |
| 30 | 2.19 | 2.55 | 4.07 | 5.79 | 1.90 | 2.27 | 3.88 | 5.22 |
| 31 | 2.23 | 2.59 | 4.21 | 5.90 | 1.99 | 2.32 | 3.96 | 5.43 |
| 32 | 2.26 | 2.64 | 4.35 | 6.01 | 2.07 | 2.36 | 4.05 | 5.63 |
| 33 | 2.30 | 2.69 | 4.49 | 6.13 | 2.16 | 2.41 | 4.13 | 5.84 |
| 34 | 2.34 | 2.74 | 4.62 | 6.24 | 2.24 | 2.48 | 4.22 | 6.05 |
| 35 | 2.35 | 2.79 | 4.67 | 6.35 | 2.27 | 2.55 | 4.25 | 6.21 |
| 36 | 2.49 | 2.95 | 4.97 | 6.80 | 2.41 | 2.68 | 4.60 | 6.66 |
| 37 | 2.63 | 3.11 | 5.28 | 7.28 | 2.55 | 2.85 | 4.93 | 7.14 |
| 38 | 2.77 | 3.30 | 5.61 | 7.78 | 2.69 | 3.05 | 5.28 | 7.61 |
| 39 | 2.94 | 3.48 | 5.97 | 8.31 | 2.86 | 3.26 | 5.71 | 8.15 |
| 40 | 3.11 | 3.67 | 6.37 | 8.88 | 3.03 | 3.46 | 6.15 | 8.71 |
| 41 | 3.39 | 4.07 | 7.13 | 9.86 | 3.31 | 3.87 | 6.80 | 9.66 |
| 42 | 3.70 | 4.53 | 7.98 | 10.95 | 3.62 | 4.37 | 7.56 | 10.73 |
| 43 | 4.04 | 5.03 | 8.92 | 12.19 | 3.93 | 4.92 | 8.49 | 11.94 |
| 44 | 4.40 | 5.59 | 9.98 | 13.56 | 4.29 | 5.51 | 9.54 | 13.28 |
| 45 | 4.85 | 6.18 | 11.16 | 15.08 | 4.74 | 6.15 | 10.75 | 14.77 |
| 46 | 5.21 | 6.66 | 12.21 | 16.29 | 5.05 | 6.62 | 11.58 | 15.95 |
| 47 | 5.62 | 7.17 | 13.35 | 17.58 | 5.42 | 7.14 | 12.49 | 17.21 |
| 48 | 6.05 | 7.74 | 14.60 | 18.98 | 5.81 | 7.72 | 13.51 | 18.59 |
| 49 | 6.52 | 8.33 | 15.94 | 20.49 | 6.23 | 8.29 | 14.58 | 20.08 |
| 50 | 7.07 | 8.98 | 17.44 | 22.07 | 6.73 | 8.95 | 15.78 | 21.62 |
| 51 | 7.67 | 9.78 | 19.05 | 24.00 | 7.26 | 9.75 | 17.07 | 23.53 |
| 52 | 8.32 | 10.64 | 20.78 | 26.13 | 7.85 | 10.60 | 18.46 | 25.61 |
| 53 | 9.03 | 11.58 | 22.68 | 28.43 | 8.48 | 11.56 | 19.99 | 27.88 |
| 54 | 9.82 | 12.63 | 24.74 | 30.93 | 9.21 | 12.60 | 21.62 | 30.32 |
| 55 | 10.66 | 13.76 | 27.03 | 33.68 | 9.95 | 13.73 | 23.47 | 33.02 |
| 56 | 11.69 | 15.05 | 29.45 | 36.37 | 11.01 | 15.00 | 25.56 | 35.66 |
| 57 | 12.83 | 16.48 | 31.94 | 39.08 | 12.18 | 16.39 | 27.73 | 38.31 |
| 58 | 14.10 | 18.09 | 34.78 | 41.10 | 13.48 | 17.98 | 30.20 | 40.30 |
| 59 | 15.53 | 19.89 | 37.71 | 43.34 | 14.93 | 19.74 | 32.75 | 42.49 |
| 60 | 17.13 | 21.91 | 41.01 | 45.67 | 16.58 | 21.71 | 35.60 | 44.78 |
| 61 | 18.79 | 24.12 | – | – | 18.28 | 23.88 | – | – |
| 62 | 20.66 | 26.58 | – | – | 20.21 | 26.31 | – | – |
| 63 | 22.72 | 29.33 | – | – | 22.32 | 29.01 | – | – |
| 64 | 25.00 | 32.39 | – | – | 24.66 | 32.01 | – | – |
| 65 | 27.52 | 35.80 | – | – | 27.23 | 35.34 | – | – |
| 66 | 30.02 | 39.60 | – | – | 29.88 | 39.31 | – | – |
| 67 | 32.76 | 43.79 | – | – | 32.59 | 43.47 | – | – |
| 68 | 35.75 | 47.64 | – | – | 35.57 | 47.28 | – | – |
| 69 | 39.00 | 50.72 | – | – | 38.80 | 50.34 | – | – |
| 70 | 42.55 | 53.92 | – | – | 42.34 | 53.52 | – | – |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

*Minimum face amount for ages 51-60 is \$100,000 and for ages 61-70 is \$75,000.

Partial Premium Guarantee – Initial Premium is guaranteed for 10 years

15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.84 | – | 1.80 | – | 0.73 | – | 1.65 |
| 17 | – | 0.84 | – | 1.80 | – | 0.73 | – | 1.65 |
| 18 | – | 0.84 | – | 1.80 | – | 0.73 | – | 1.65 |
| 19 | – | 0.84 | – | 1.80 | – | 0.73 | – | 1.65 |
| 20 | 0.67 | 0.84 | 1.19 | 1.80 | 0.58 | 0.73 | 1.17 | 1.65 |
| 21 | 0.67 | 0.84 | 1.19 | 1.80 | 0.58 | 0.73 | 1.17 | 1.65 |
| 22 | 0.67 | 0.84 | 1.19 | 1.80 | 0.58 | 0.73 | 1.17 | 1.65 |
| 23 | 0.67 | 0.84 | 1.19 | 1.80 | 0.58 | 0.73 | 1.17 | 1.65 |
| 24 | 0.67 | 0.84 | 1.19 | 1.80 | 0.58 | 0.73 | 1.17 | 1.65 |
| 25 | 0.67 | 0.84 | 1.19 | 1.80 | 0.58 | 0.73 | 1.17 | 1.65 |
| 26 | 0.67 | 0.84 | 1.21 | 1.80 | 0.59 | 0.73 | 1.18 | 1.65 |
| 27 | 0.68 | 0.84 | 1.22 | 1.80 | 0.60 | 0.73 | 1.20 | 1.65 |
| 28 | 0.68 | 0.84 | 1.24 | 1.80 | 0.60 | 0.73 | 1.21 | 1.65 |
| 29 | 0.68 | 0.84 | 1.25 | 1.80 | 0.61 | 0.73 | 1.23 | 1.65 |
| 30 | 0.68 | 0.84 | 1.25 | 1.80 | 0.61 | 0.73 | 1.23 | 1.65 |
| 31 | 0.69 | 0.84 | 1.28 | 1.84 | 0.63 | 0.73 | 1.26 | 1.71 |
| 32 | 0.70 | 0.84 | 1.31 | 1.88 | 0.65 | 0.73 | 1.29 | 1.76 |
| 33 | 0.70 | 0.84 | 1.34 | 1.91 | 0.66 | 0.73 | 1.31 | 1.82 |
| 34 | 0.71 | 0.84 | 1.37 | 1.95 | 0.68 | 0.73 | 1.34 | 1.88 |
| 35 | 0.72 | 0.92 | 1.43 | 2.00 | 0.71 | 0.90 | 1.40 | 1.95 |
| 36 | 0.75 | 0.97 | 1.51 | 2.14 | 0.74 | 0.95 | 1.47 | 2.08 |
| 37 | 0.80 | 1.01 | 1.61 | 2.29 | 0.78 | 0.99 | 1.57 | 2.23 |
| 38 | 0.85 | 1.06 | 1.70 | 2.45 | 0.82 | 1.04 | 1.66 | 2.39 |
| 39 | 0.89 | 1.11 | 1.80 | 2.62 | 0.85 | 1.09 | 1.76 | 2.55 |
| 40 | 0.94 | 1.15 | 1.90 | 2.81 | 0.89 | 1.13 | 1.86 | 2.74 |
| 41 | 1.02 | 1.26 | 2.12 | 3.06 | 0.96 | 1.24 | 2.07 | 2.99 |
| 42 | 1.11 | 1.37 | 2.35 | 3.34 | 1.04 | 1.35 | 2.31 | 3.26 |
| 43 | 1.21 | 1.50 | 2.61 | 3.65 | 1.13 | 1.47 | 2.57 | 3.58 |
| 44 | 1.33 | 1.64 | 2.91 | 3.99 | 1.23 | 1.61 | 2.85 | 3.90 |
| 45 | 1.44 | 1.80 | 3.25 | 4.36 | 1.33 | 1.77 | 3.20 | 4.26 |
| 46 | 1.52 | 1.92 | 3.51 | 4.67 | 1.40 | 1.89 | 3.40 | 4.57 |
| 47 | 1.60 | 2.04 | 3.79 | 5.01 | 1.49 | 2.00 | 3.63 | 4.90 |
| 48 | 1.69 | 2.17 | 4.07 | 5.37 | 1.57 | 2.13 | 3.85 | 5.26 |
| 49 | 1.78 | 2.31 | 4.39 | 5.77 | 1.67 | 2.27 | 4.11 | 5.64 |
| 50 | 1.89 | 2.45 | 4.71 | 6.20 | 1.76 | 2.41 | 4.36 | 6.06 |
| 51 | 2.01 | 2.64 | 5.05 | 6.67 | 1.89 | 2.58 | 4.64 | 6.53 |
| 52 | 2.13 | 2.83 | 5.42 | 7.18 | 2.02 | 2.78 | 4.93 | 7.03 |
| 53 | 2.27 | 3.05 | 5.82 | 7.73 | 2.15 | 3.00 | 5.25 | 7.57 |
| 54 | 2.42 | 3.28 | 6.25 | 8.32 | 2.29 | 3.22 | 5.59 | 8.15 |
| 55 | 2.57 | 3.54 | 6.70 | 8.95 | 2.45 | 3.48 | 5.96 | 8.76 |
| 56 | 2.84 | 3.90 | 7.33 | 9.67 | 2.70 | 3.83 | 6.52 | 9.46 |
| 57 | 3.14 | 4.29 | 8.00 | 10.45 | 3.00 | 4.22 | 7.11 | 10.22 |
| 58 | 3.47 | 4.73 | 8.75 | 11.30 | 3.31 | 4.65 | 7.77 | 11.05 |
| 59 | 3.84 | 5.21 | 9.57 | 12.20 | 3.66 | 5.12 | 8.50 | 11.94 |
| 60 | 4.24 | 5.74 | 10.45 | 13.19 | 4.05 | 5.64 | 9.29 | 12.90 |
| 61 | 4.68 | 6.44 | 11.43 | 14.28 | 4.47 | 6.33 | 10.16 | 13.96 |
| 62 | 5.16 | 7.21 | 12.51 | 15.46 | 4.92 | 7.09 | 11.11 | 15.12 |
| 63 | 5.69 | 8.08 | 13.69 | 16.74 | 5.43 | 7.94 | 12.17 | 16.37 |
| 64 | 6.28 | 9.05 | 14.98 | 18.12 | 5.99 | 8.89 | 13.32 | 17.73 |
| 65 | 6.93 | 10.12 | 16.41 | 19.62 | 6.61 | 9.95 | 14.58 | 19.19 |
| 66 | 7.49 | 11.07 | 17.93 | 21.22 | 7.18 | 10.94 | 16.02 | 20.87 |
| 67 | 8.09 | 12.11 | 19.59 | 22.95 | 7.76 | 11.96 | 17.50 | 22.56 |
| 68 | 8.74 | 13.25 | 21.41 | 24.82 | 8.38 | 13.08 | 19.13 | 24.40 |
| 69 | 9.44 | 14.50 | 23.39 | 26.84 | 9.05 | 14.32 | 20.90 | 26.39 |
| 70 | 10.20 | 15.86 | 25.58 | 29.02 | 9.78 | 15.66 | 22.85 | 28.54 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

*Minimum face amount for ages 51-60 is \$100,000 and for ages 61-70 is \$75,000.

Partial Premium Guarantee with Return of Premium Rider – Initial Premium is guaranteed for 10 years
 15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.19 | – | 3.74 | – | 1.79 | – | 3.67 |
| 17 | – | 2.19 | – | 3.74 | – | 1.79 | – | 3.67 |
| 18 | – | 2.19 | – | 3.74 | – | 1.79 | – | 3.67 |
| 19 | – | 2.19 | – | 3.74 | – | 1.79 | – | 3.67 |
| 20 | 1.76 | 2.19 | 2.89 | 3.74 | 1.46 | 1.79 | 2.66 | 3.67 |
| 21 | 1.76 | 2.19 | 2.89 | 3.74 | 1.46 | 1.79 | 2.66 | 3.67 |
| 22 | 1.76 | 2.19 | 2.89 | 3.74 | 1.46 | 1.79 | 2.66 | 3.67 |
| 23 | 1.76 | 2.19 | 2.89 | 3.74 | 1.46 | 1.79 | 2.66 | 3.67 |
| 24 | 1.76 | 2.19 | 2.89 | 3.74 | 1.46 | 1.79 | 2.66 | 3.67 |
| 25 | 1.76 | 2.19 | 2.89 | 3.74 | 1.46 | 1.79 | 2.66 | 3.67 |
| 26 | 1.78 | 2.19 | 2.93 | 3.77 | 1.48 | 1.83 | 2.70 | 3.67 |
| 27 | 1.80 | 2.19 | 2.96 | 3.80 | 1.51 | 1.86 | 2.75 | 3.67 |
| 28 | 1.81 | 2.19 | 3.00 | 3.84 | 1.53 | 1.90 | 2.79 | 3.67 |
| 29 | 1.83 | 2.19 | 3.03 | 3.84 | 1.55 | 1.93 | 2.83 | 3.67 |
| 30 | 1.83 | 2.19 | 3.03 | 3.84 | 1.55 | 1.93 | 2.83 | 3.67 |
| 31 | 1.87 | 2.19 | 3.10 | 4.06 | 1.60 | 2.00 | 2.92 | 3.89 |
| 32 | 1.91 | 2.19 | 3.18 | 4.29 | 1.64 | 2.07 | 3.01 | 4.11 |
| 33 | 1.94 | 2.19 | 3.25 | 4.54 | 1.69 | 2.14 | 3.09 | 4.33 |
| 34 | 1.98 | 2.29 | 3.32 | 4.80 | 1.73 | 2.21 | 3.18 | 4.56 |
| 35 | 2.05 | 2.41 | 3.46 | 5.09 | 1.82 | 2.35 | 3.35 | 4.85 |
| 36 | 2.13 | 2.53 | 3.66 | 5.44 | 1.91 | 2.46 | 3.52 | 5.15 |
| 37 | 2.24 | 2.64 | 3.88 | 5.83 | 2.02 | 2.57 | 3.74 | 5.51 |
| 38 | 2.35 | 2.76 | 4.11 | 6.24 | 2.14 | 2.68 | 3.96 | 5.90 |
| 39 | 2.45 | 2.88 | 4.34 | 6.69 | 2.22 | 2.79 | 4.18 | 6.28 |
| 40 | 2.56 | 2.99 | 4.59 | 7.16 | 2.34 | 2.90 | 4.43 | 6.72 |
| 41 | 2.75 | 3.25 | 5.10 | 7.81 | 2.54 | 3.14 | 4.90 | 7.33 |
| 42 | 2.97 | 3.54 | 5.66 | 8.52 | 2.77 | 3.42 | 5.45 | 7.96 |
| 43 | 3.21 | 3.86 | 6.28 | 9.32 | 3.03 | 3.69 | 6.06 | 8.71 |
| 44 | 3.48 | 4.21 | 6.99 | 10.17 | 3.31 | 4.02 | 6.73 | 9.48 |
| 45 | 3.75 | 4.62 | 7.81 | 11.12 | 3.60 | 4.40 | 7.53 | 10.33 |
| 46 | 3.99 | 4.91 | 8.39 | 11.64 | 3.82 | 4.69 | 8.03 | 10.85 |
| 47 | 4.26 | 5.24 | 9.00 | 12.19 | 4.09 | 4.99 | 8.59 | 11.40 |
| 48 | 4.53 | 5.56 | 9.64 | 12.78 | 4.36 | 5.31 | 9.15 | 12.00 |
| 49 | 4.83 | 5.92 | 10.34 | 13.43 | 4.65 | 5.66 | 9.80 | 12.64 |
| 50 | 5.16 | 6.27 | 11.04 | 14.14 | 4.95 | 6.02 | 10.41 | 13.34 |
| 51 | 5.54 | 6.74 | 11.80 | 14.92 | 5.33 | 6.46 | 11.12 | 14.14 |
| 52 | 5.94 | 7.24 | 12.62 | 15.76 | 5.73 | 6.96 | 11.84 | 14.97 |
| 53 | 6.37 | 7.80 | 13.50 | 16.66 | 6.16 | 7.52 | 12.66 | 15.87 |
| 54 | 6.83 | 8.39 | 14.45 | 17.63 | 6.59 | 8.07 | 13.50 | 16.84 |
| 55 | 7.32 | 9.04 | 15.45 | 18.66 | 7.08 | 8.72 | 14.42 | 17.87 |
| 56 | 7.91 | 9.88 | 17.02 | 20.31 | 7.62 | 9.55 | 15.77 | 19.48 |
| 57 | 8.56 | 10.81 | 18.73 | 21.94 | 8.25 | 10.48 | 17.20 | 21.12 |
| 58 | 9.27 | 11.84 | 20.59 | 23.81 | 8.92 | 11.51 | 18.80 | 22.99 |
| 59 | 10.08 | 12.96 | 22.64 | 25.64 | 9.67 | 12.61 | 20.57 | 24.79 |
| 60 | 10.94 | 14.21 | 24.86 | 27.74 | 10.51 | 13.85 | 22.48 | 26.87 |
| 61 | 11.90 | 15.84 | 25.32 | 30.53 | 11.40 | 15.48 | 22.86 | 29.64 |
| 62 | 12.94 | 17.67 | 27.82 | 33.55 | 12.39 | 17.30 | 25.00 | 32.64 |
| 63 | 14.09 | 19.71 | 30.57 | 36.81 | 13.47 | 19.31 | 27.38 | 35.88 |
| 64 | 15.37 | 22.00 | 33.59 | 40.33 | 14.66 | 21.57 | 29.96 | 39.40 |
| 65 | 16.78 | 24.50 | 36.93 | 44.15 | 16.00 | 24.08 | 32.81 | 43.18 |
| 66 | 18.14 | 26.80 | 40.36 | 47.76 | 17.39 | 26.47 | 36.05 | 46.96 |
| 67 | 19.59 | 29.32 | 44.10 | 51.65 | 18.78 | 28.94 | 39.39 | 50.77 |
| 68 | 21.16 | 32.07 | 48.18 | 55.85 | 20.29 | 31.67 | 43.04 | 54.91 |
| 69 | 22.86 | 35.10 | 52.65 | 60.40 | 21.91 | 34.64 | 47.04 | 59.37 |
| 70 | 24.70 | 38.40 | 57.57 | 65.31 | 23.68 | 37.90 | 51.42 | 64.22 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

*Minimum face amount for ages 51-60 is \$100,000 and for ages 61-70 is \$75,000.

Partial Premium Guarantee – Initial Premium is guaranteed for 10 years

20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.99 | – | 2.44 | – | 0.99 | – | 2.38 |
| 17 | – | 0.99 | – | 2.44 | – | 0.99 | – | 2.38 |
| 18 | – | 0.99 | – | 2.44 | – | 0.99 | – | 2.38 |
| 19 | – | 0.99 | – | 2.44 | – | 0.99 | – | 2.38 |
| 20 | 0.79 | 0.99 | 1.94 | 2.44 | 0.79 | 0.99 | 1.91 | 2.38 |
| 21 | 0.79 | 0.99 | 1.94 | 2.44 | 0.79 | 0.99 | 1.91 | 2.38 |
| 22 | 0.79 | 0.99 | 1.94 | 2.44 | 0.79 | 0.99 | 1.91 | 2.38 |
| 23 | 0.79 | 0.99 | 1.94 | 2.44 | 0.79 | 0.99 | 1.91 | 2.38 |
| 24 | 0.79 | 0.99 | 1.94 | 2.44 | 0.79 | 0.99 | 1.91 | 2.38 |
| 25 | 0.79 | 0.99 | 1.94 | 2.44 | 0.79 | 0.99 | 1.91 | 2.38 |
| 26 | 0.79 | 1.02 | 1.95 | 2.45 | 0.79 | 1.01 | 1.91 | 2.39 |
| 27 | 0.79 | 1.04 | 1.96 | 2.46 | 0.79 | 1.03 | 1.91 | 2.40 |
| 28 | 0.79 | 1.07 | 1.98 | 2.47 | 0.79 | 1.05 | 1.92 | 2.41 |
| 29 | 0.79 | 1.09 | 1.99 | 2.47 | 0.79 | 1.07 | 1.92 | 2.41 |
| 30 | 0.86 | 1.12 | 2.00 | 2.47 | 0.84 | 1.09 | 1.94 | 2.41 |
| 31 | 0.86 | 1.14 | 2.06 | 2.60 | 0.84 | 1.11 | 1.97 | 2.54 |
| 32 | 0.86 | 1.18 | 2.12 | 2.74 | 0.84 | 1.14 | 2.02 | 2.67 |
| 33 | 0.86 | 1.22 | 2.18 | 2.88 | 0.84 | 1.17 | 2.08 | 2.81 |
| 34 | 0.86 | 1.25 | 2.24 | 3.03 | 0.84 | 1.19 | 2.17 | 2.96 |
| 35 | 1.01 | 1.28 | 2.31 | 3.18 | 0.93 | 1.21 | 2.27 | 3.11 |
| 36 | 1.06 | 1.35 | 2.48 | 3.42 | 0.98 | 1.28 | 2.44 | 3.34 |
| 37 | 1.12 | 1.41 | 2.67 | 3.69 | 1.03 | 1.35 | 2.62 | 3.61 |
| 38 | 1.18 | 1.48 | 2.88 | 3.98 | 1.09 | 1.42 | 2.83 | 3.89 |
| 39 | 1.24 | 1.55 | 3.10 | 4.29 | 1.15 | 1.49 | 3.05 | 4.20 |
| 40 | 1.31 | 1.63 | 3.34 | 4.62 | 1.21 | 1.57 | 3.28 | 4.52 |
| 41 | 1.41 | 1.79 | 3.64 | 5.06 | 1.30 | 1.73 | 3.58 | 4.95 |
| 42 | 1.52 | 1.96 | 3.96 | 5.53 | 1.40 | 1.91 | 3.89 | 5.41 |
| 43 | 1.64 | 2.16 | 4.32 | 6.05 | 1.51 | 2.12 | 4.25 | 5.94 |
| 44 | 1.77 | 2.38 | 4.70 | 6.62 | 1.64 | 2.34 | 4.62 | 6.49 |
| 45 | 1.91 | 2.61 | 5.12 | 7.26 | 1.76 | 2.58 | 5.03 | 7.11 |
| 46 | 2.10 | 2.84 | 5.53 | 7.81 | 1.96 | 2.80 | 5.42 | 7.65 |
| 47 | 2.31 | 3.10 | 5.97 | 8.41 | 2.18 | 3.06 | 5.86 | 8.24 |
| 48 | 2.54 | 3.37 | 6.44 | 9.07 | 2.42 | 3.32 | 6.33 | 8.88 |
| 49 | 2.80 | 3.67 | 6.96 | 9.77 | 2.68 | 3.61 | 6.82 | 9.58 |
| 50 | 3.10 | 3.99 | 7.49 | 10.53 | 2.99 | 3.94 | 7.34 | 10.31 |
| 51 | 3.36 | 4.38 | 8.15 | 11.39 | 3.25 | 4.32 | 7.99 | 11.16 |
| 52 | 3.64 | 4.81 | 8.87 | 12.34 | 3.54 | 4.74 | 8.70 | 12.10 |
| 53 | 3.94 | 5.28 | 9.66 | 13.37 | 3.86 | 5.20 | 9.46 | 13.11 |
| 54 | 4.28 | 5.78 | 10.52 | 14.50 | 4.20 | 5.69 | 10.31 | 14.20 |
| 55 | 4.64 | 6.34 | 11.45 | 15.73 | 4.57 | 6.24 | 11.21 | 15.41 |
| 56 | 5.10 | 6.84 | 12.58 | 17.15 | 5.02 | 6.73 | 12.31 | 16.79 |
| 57 | 5.60 | 7.36 | 13.81 | 18.69 | 5.52 | 7.25 | 13.52 | 18.31 |
| 58 | 6.15 | 7.93 | 15.16 | 20.38 | 6.06 | 7.81 | 14.85 | 19.96 |
| 59 | 6.76 | 8.55 | 16.65 | 22.22 | 6.67 | 8.41 | 16.30 | 21.76 |
| 60 | 7.42 | 9.21 | 18.29 | 24.20 | 7.32 | 9.06 | 17.90 | 23.71 |
| 61 | 8.25 | 10.44 | 20.05 | 26.42 | 8.17 | 10.33 | 19.73 | 26.01 |
| 62 | 9.16 | 11.84 | 21.99 | 28.84 | 9.08 | 11.71 | 21.65 | 28.40 |
| 63 | 10.18 | 13.43 | 24.11 | 31.48 | 10.08 | 13.28 | 23.74 | 30.99 |
| 64 | 11.30 | 15.24 | 26.45 | 34.35 | 11.20 | 15.07 | 26.03 | 33.82 |
| 65 | 12.55 | 17.29 | 29.01 | 37.50 | 12.44 | 17.10 | 28.56 | 36.92 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000 and for ages 61-65 is \$75,000.

Partial Premium Guarantee with Return of Premium Rider – Initial Premium is guaranteed for 10 years
 20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.96 | – | 4.55 | – | 1.87 | – | 3.75 |
| 17 | – | 1.96 | – | 4.55 | – | 1.87 | – | 3.75 |
| 18 | – | 1.96 | – | 4.55 | – | 1.87 | – | 3.75 |
| 19 | – | 1.96 | – | 4.55 | – | 1.87 | – | 3.75 |
| 20 | 1.69 | 1.96 | 3.64 | 4.55 | 1.48 | 1.87 | 3.09 | 3.75 |
| 21 | 1.69 | 1.96 | 3.64 | 4.55 | 1.48 | 1.87 | 3.09 | 3.75 |
| 22 | 1.69 | 1.96 | 3.64 | 4.55 | 1.48 | 1.87 | 3.09 | 3.75 |
| 23 | 1.69 | 1.96 | 3.64 | 4.55 | 1.48 | 1.87 | 3.09 | 3.75 |
| 24 | 1.69 | 1.96 | 3.64 | 4.55 | 1.48 | 1.87 | 3.09 | 3.75 |
| 25 | 1.69 | 1.96 | 3.64 | 4.55 | 1.48 | 1.87 | 3.09 | 3.75 |
| 26 | 1.69 | 2.03 | 3.66 | 4.57 | 1.48 | 1.93 | 3.13 | 3.78 |
| 27 | 1.69 | 2.10 | 3.68 | 4.59 | 1.48 | 1.99 | 3.17 | 3.82 |
| 28 | 1.69 | 2.17 | 3.71 | 4.62 | 1.48 | 2.05 | 3.20 | 3.85 |
| 29 | 1.69 | 2.24 | 3.73 | 4.62 | 1.48 | 2.11 | 3.24 | 3.85 |
| 30 | 1.76 | 2.31 | 3.75 | 4.62 | 1.60 | 2.17 | 3.28 | 3.85 |
| 31 | 1.76 | 2.38 | 3.86 | 4.85 | 1.60 | 2.23 | 3.43 | 4.21 |
| 32 | 1.76 | 2.49 | 3.97 | 5.11 | 1.60 | 2.32 | 3.62 | 4.58 |
| 33 | 1.76 | 2.59 | 4.08 | 5.38 | 1.67 | 2.41 | 3.81 | 4.97 |
| 34 | 1.81 | 2.70 | 4.19 | 5.66 | 1.75 | 2.47 | 4.00 | 5.40 |
| 35 | 1.89 | 2.77 | 4.32 | 5.94 | 1.85 | 2.53 | 4.23 | 5.83 |
| 36 | 2.00 | 2.90 | 4.65 | 6.34 | 1.96 | 2.65 | 4.56 | 6.21 |
| 37 | 2.13 | 3.03 | 4.99 | 6.78 | 2.09 | 2.77 | 4.88 | 6.65 |
| 38 | 2.26 | 3.17 | 5.38 | 7.26 | 2.22 | 2.89 | 5.27 | 7.11 |
| 39 | 2.39 | 3.32 | 5.79 | 7.77 | 2.35 | 3.03 | 5.69 | 7.62 |
| 40 | 2.54 | 3.47 | 6.25 | 8.30 | 2.50 | 3.17 | 6.12 | 8.13 |
| 41 | 2.75 | 3.79 | 6.81 | 9.03 | 2.70 | 3.45 | 6.68 | 8.84 |
| 42 | 2.99 | 4.15 | 7.42 | 9.81 | 2.94 | 3.78 | 7.27 | 9.60 |
| 43 | 3.25 | 4.54 | 8.09 | 10.67 | 3.20 | 4.14 | 7.94 | 10.46 |
| 44 | 3.53 | 4.98 | 8.81 | 11.60 | 3.48 | 4.53 | 8.64 | 11.37 |
| 45 | 3.83 | 5.45 | 9.59 | 12.65 | 3.76 | 4.96 | 9.40 | 12.38 |
| 46 | 4.17 | 5.85 | 10.13 | 13.56 | 4.10 | 5.37 | 9.93 | 13.27 |
| 47 | 4.54 | 6.29 | 10.72 | 14.55 | 4.47 | 5.84 | 10.51 | 14.25 |
| 48 | 4.96 | 6.76 | 11.35 | 15.62 | 4.88 | 6.32 | 11.13 | 15.30 |
| 49 | 5.43 | 7.28 | 12.03 | 16.78 | 5.33 | 6.86 | 11.79 | 16.45 |
| 50 | 5.96 | 7.84 | 12.74 | 18.02 | 5.87 | 7.45 | 12.49 | 17.66 |
| 51 | 6.42 | 8.51 | 13.62 | 19.44 | 6.31 | 8.15 | 13.36 | 19.05 |
| 52 | 6.92 | 9.25 | 14.57 | 21.00 | 6.81 | 8.92 | 14.30 | 20.60 |
| 53 | 7.47 | 10.06 | 15.62 | 22.70 | 7.34 | 9.76 | 15.32 | 22.26 |
| 54 | 8.06 | 10.93 | 16.77 | 24.54 | 7.93 | 10.68 | 16.44 | 24.06 |
| 55 | 8.71 | 11.89 | 18.00 | 26.57 | 8.56 | 11.68 | 17.65 | 26.06 |
| 56 | 9.56 | 12.82 | 19.77 | 28.96 | 9.40 | 12.59 | 19.38 | 28.40 |
| 57 | 10.50 | 13.80 | 21.70 | 31.57 | 10.33 | 13.56 | 21.28 | 30.95 |
| 58 | 11.53 | 14.87 | 23.84 | 34.42 | 11.35 | 14.62 | 23.38 | 33.75 |
| 59 | 12.67 | 16.01 | 26.17 | 36.52 | 12.48 | 15.73 | 25.66 | 35.81 |
| 60 | 13.90 | 17.24 | 28.74 | 38.47 | 13.70 | 16.95 | 28.18 | 37.73 |
| 61 | 15.44 | 19.55 | – | – | 15.29 | 19.32 | – | – |
| 62 | 17.14 | 22.16 | – | – | 16.98 | 21.91 | – | – |
| 63 | 19.04 | 25.14 | – | – | 18.86 | 24.85 | – | – |
| 64 | 21.14 | 28.51 | – | – | 20.96 | 28.19 | – | – |
| 65 | 23.47 | 32.34 | – | – | 23.27 | 31.98 | – | – |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000 and for ages 61-65 is \$75,000.

Partial Premium Guarantee – Initial Premium is guaranteed for 10 years

20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.84 | – | 1.96 | – | 0.83 | – | 1.76 |
| 17 | – | 0.84 | – | 1.96 | – | 0.83 | – | 1.76 |
| 18 | – | 0.84 | – | 1.96 | – | 0.83 | – | 1.76 |
| 19 | – | 0.84 | – | 1.96 | – | 0.83 | – | 1.76 |
| 20 | 0.68 | 0.84 | 1.47 | 1.96 | 0.64 | 0.83 | 1.34 | 1.76 |
| 21 | 0.68 | 0.84 | 1.47 | 1.96 | 0.64 | 0.83 | 1.34 | 1.76 |
| 22 | 0.68 | 0.84 | 1.47 | 1.96 | 0.64 | 0.83 | 1.34 | 1.76 |
| 23 | 0.68 | 0.84 | 1.47 | 1.96 | 0.64 | 0.83 | 1.34 | 1.76 |
| 24 | 0.68 | 0.84 | 1.47 | 1.96 | 0.64 | 0.83 | 1.34 | 1.76 |
| 25 | 0.68 | 0.84 | 1.47 | 1.96 | 0.64 | 0.83 | 1.34 | 1.76 |
| 26 | 0.68 | 0.84 | 1.49 | 1.98 | 0.64 | 0.83 | 1.36 | 1.78 |
| 27 | 0.68 | 0.84 | 1.50 | 1.99 | 0.64 | 0.83 | 1.38 | 1.80 |
| 28 | 0.68 | 0.84 | 1.52 | 2.01 | 0.64 | 0.83 | 1.40 | 1.82 |
| 29 | 0.68 | 0.84 | 1.52 | 2.01 | 0.64 | 0.83 | 1.40 | 1.82 |
| 30 | 0.70 | 0.92 | 1.52 | 2.01 | 0.64 | 0.90 | 1.40 | 1.82 |
| 31 | 0.74 | 0.96 | 1.57 | 2.12 | 0.64 | 0.93 | 1.46 | 1.96 |
| 32 | 0.76 | 0.99 | 1.61 | 2.23 | 0.66 | 0.97 | 1.52 | 2.10 |
| 33 | 0.78 | 1.03 | 1.66 | 2.36 | 0.68 | 1.00 | 1.59 | 2.26 |
| 34 | 0.80 | 1.07 | 1.71 | 2.49 | 0.71 | 1.04 | 1.65 | 2.42 |
| 35 | 0.82 | 1.11 | 1.79 | 2.63 | 0.79 | 1.07 | 1.75 | 2.58 |
| 36 | 0.86 | 1.16 | 1.88 | 2.76 | 0.83 | 1.12 | 1.84 | 2.71 |
| 37 | 0.90 | 1.20 | 1.99 | 2.90 | 0.86 | 1.16 | 1.95 | 2.85 |
| 38 | 0.94 | 1.25 | 2.09 | 3.05 | 0.90 | 1.21 | 2.06 | 3.00 |
| 39 | 0.98 | 1.31 | 2.21 | 3.20 | 0.94 | 1.27 | 2.17 | 3.13 |
| 40 | 1.02 | 1.37 | 2.34 | 3.36 | 0.98 | 1.33 | 2.30 | 3.30 |
| 41 | 1.10 | 1.49 | 2.56 | 3.63 | 1.06 | 1.44 | 2.52 | 3.56 |
| 42 | 1.18 | 1.63 | 2.79 | 3.92 | 1.16 | 1.58 | 2.75 | 3.84 |
| 43 | 1.28 | 1.78 | 3.05 | 4.23 | 1.26 | 1.73 | 3.01 | 4.15 |
| 44 | 1.39 | 1.94 | 3.33 | 4.57 | 1.36 | 1.90 | 3.28 | 4.47 |
| 45 | 1.50 | 2.13 | 3.64 | 4.94 | 1.47 | 2.07 | 3.60 | 4.83 |
| 46 | 1.60 | 2.24 | 3.91 | 5.23 | 1.57 | 2.19 | 3.86 | 5.13 |
| 47 | 1.70 | 2.36 | 4.19 | 5.55 | 1.67 | 2.31 | 4.14 | 5.44 |
| 48 | 1.82 | 2.49 | 4.51 | 5.90 | 1.79 | 2.43 | 4.44 | 5.78 |
| 49 | 1.94 | 2.64 | 4.86 | 6.27 | 1.91 | 2.58 | 4.78 | 6.15 |
| 50 | 2.09 | 2.79 | 5.22 | 6.68 | 2.06 | 2.74 | 5.14 | 6.56 |
| 51 | 2.24 | 2.98 | 5.58 | 7.10 | 2.22 | 2.92 | 5.48 | 6.97 |
| 52 | 2.42 | 3.18 | 5.96 | 7.55 | 2.39 | 3.13 | 5.86 | 7.41 |
| 53 | 2.61 | 3.40 | 6.38 | 8.04 | 2.58 | 3.35 | 6.26 | 7.90 |
| 54 | 2.82 | 3.65 | 6.84 | 8.57 | 2.79 | 3.60 | 6.70 | 8.43 |
| 55 | 3.04 | 3.92 | 7.33 | 9.14 | 3.01 | 3.87 | 7.18 | 8.99 |
| 56 | 3.32 | 4.22 | 7.96 | 9.84 | 3.28 | 4.16 | 7.69 | 9.68 |
| 57 | 3.62 | 4.55 | 8.63 | 10.59 | 3.59 | 4.49 | 8.24 | 10.42 |
| 58 | 3.95 | 4.90 | 9.36 | 11.40 | 3.91 | 4.84 | 8.83 | 11.22 |
| 59 | 4.30 | 5.28 | 10.14 | 12.27 | 4.26 | 5.21 | 9.47 | 12.08 |
| 60 | 4.69 | 5.79 | 10.96 | 13.22 | 4.64 | 5.67 | 10.14 | 13.01 |
| 61 | 5.19 | 6.49 | 12.12 | 14.38 | 5.17 | 6.36 | 11.13 | 14.23 |
| 62 | 5.74 | 7.22 | 13.39 | 15.66 | 5.71 | 7.17 | 12.17 | 15.49 |
| 63 | 6.35 | 8.14 | 14.77 | 17.05 | 6.32 | 8.08 | 13.30 | 16.86 |
| 64 | 7.03 | 9.18 | 16.28 | 18.56 | 6.99 | 9.11 | 14.54 | 18.35 |
| 65 | 7.77 | 10.36 | 17.96 | 20.20 | 7.73 | 10.28 | 15.91 | 19.98 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000 and for ages 61-65 is \$75,000.

Partial Premium Guarantee with Return of Premium Rider – Initial Premium is guaranteed for 10 years
 20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.78 | – | 3.68 | – | 1.56 | – | 3.29 |
| 17 | – | 1.78 | – | 3.68 | – | 1.56 | – | 3.29 |
| 18 | – | 1.78 | – | 3.68 | – | 1.56 | – | 3.29 |
| 19 | – | 1.78 | – | 3.68 | – | 1.56 | – | 3.29 |
| 20 | 1.47 | 1.78 | 2.75 | 3.68 | 1.21 | 1.56 | 2.25 | 3.29 |
| 21 | 1.47 | 1.78 | 2.75 | 3.68 | 1.21 | 1.56 | 2.25 | 3.29 |
| 22 | 1.47 | 1.78 | 2.75 | 3.68 | 1.21 | 1.56 | 2.25 | 3.29 |
| 23 | 1.47 | 1.78 | 2.75 | 3.68 | 1.21 | 1.56 | 2.25 | 3.29 |
| 24 | 1.47 | 1.78 | 2.75 | 3.68 | 1.21 | 1.56 | 2.25 | 3.29 |
| 25 | 1.47 | 1.78 | 2.75 | 3.68 | 1.21 | 1.56 | 2.25 | 3.29 |
| 26 | 1.47 | 1.78 | 2.79 | 3.71 | 1.21 | 1.56 | 2.29 | 3.33 |
| 27 | 1.47 | 1.78 | 2.82 | 3.74 | 1.21 | 1.56 | 2.34 | 3.36 |
| 28 | 1.47 | 1.78 | 2.86 | 3.77 | 1.21 | 1.56 | 2.38 | 3.40 |
| 29 | 1.47 | 1.78 | 2.86 | 3.77 | 1.21 | 1.56 | 2.38 | 3.40 |
| 30 | 1.47 | 1.94 | 2.86 | 3.77 | 1.38 | 1.78 | 2.38 | 3.40 |
| 31 | 1.47 | 2.02 | 2.96 | 3.98 | 1.46 | 1.89 | 2.51 | 3.66 |
| 32 | 1.67 | 2.11 | 3.07 | 4.18 | 1.54 | 1.99 | 2.64 | 3.92 |
| 33 | 1.72 | 2.19 | 3.17 | 4.42 | 1.62 | 2.10 | 2.77 | 4.22 |
| 34 | 1.77 | 2.27 | 3.28 | 4.65 | 1.71 | 2.21 | 2.90 | 4.51 |
| 35 | 1.82 | 2.35 | 3.45 | 4.92 | 1.79 | 2.32 | 3.11 | 4.81 |
| 36 | 1.90 | 2.47 | 3.61 | 5.16 | 1.88 | 2.41 | 3.28 | 5.05 |
| 37 | 1.99 | 2.58 | 3.79 | 5.42 | 1.94 | 2.50 | 3.48 | 5.31 |
| 38 | 2.07 | 2.70 | 3.97 | 5.70 | 2.03 | 2.59 | 3.68 | 5.59 |
| 39 | 2.16 | 2.81 | 4.17 | 5.99 | 2.11 | 2.71 | 3.97 | 5.85 |
| 40 | 2.24 | 2.93 | 4.47 | 6.29 | 2.20 | 2.82 | 4.36 | 6.15 |
| 41 | 2.41 | 3.19 | 4.77 | 6.79 | 2.37 | 3.05 | 4.63 | 6.65 |
| 42 | 2.60 | 3.47 | 5.18 | 7.34 | 2.57 | 3.33 | 4.94 | 7.17 |
| 43 | 2.81 | 3.79 | 5.62 | 7.92 | 2.79 | 3.63 | 5.42 | 7.76 |
| 44 | 3.04 | 4.14 | 6.10 | 8.55 | 3.00 | 3.95 | 5.92 | 8.37 |
| 45 | 3.27 | 4.54 | 6.64 | 9.25 | 3.24 | 4.29 | 6.51 | 9.04 |
| 46 | 3.43 | 4.78 | 7.05 | 9.80 | 3.39 | 4.48 | 6.91 | 9.60 |
| 47 | 3.61 | 5.03 | 7.50 | 10.40 | 3.56 | 4.68 | 7.36 | 10.18 |
| 48 | 3.81 | 5.30 | 7.99 | 11.05 | 3.74 | 4.89 | 7.84 | 10.81 |
| 49 | 4.01 | 5.60 | 8.53 | 11.75 | 3.92 | 5.13 | 8.36 | 11.51 |
| 50 | 4.27 | 5.92 | 9.10 | 12.52 | 4.16 | 5.39 | 8.93 | 12.26 |
| 51 | 4.54 | 6.30 | 9.65 | 13.30 | 4.41 | 5.68 | 9.47 | 13.03 |
| 52 | 4.83 | 6.72 | 10.25 | 14.15 | 4.67 | 6.02 | 10.06 | 13.87 |
| 53 | 5.16 | 7.19 | 10.90 | 15.07 | 4.97 | 6.39 | 10.69 | 14.78 |
| 54 | 5.52 | 7.70 | 11.60 | 16.07 | 5.29 | 6.79 | 11.38 | 15.76 |
| 55 | 5.89 | 8.27 | 12.37 | 17.14 | 5.64 | 7.24 | 12.14 | 16.81 |
| 56 | 6.40 | 8.79 | 13.62 | 18.45 | 6.15 | 7.79 | 13.16 | 18.11 |
| 57 | 6.95 | 9.36 | 14.97 | 19.84 | 6.72 | 8.41 | 14.28 | 19.48 |
| 58 | 7.55 | 9.96 | 16.43 | 21.35 | 7.32 | 9.05 | 15.48 | 20.98 |
| 59 | 8.20 | 10.61 | 17.99 | 22.99 | 7.97 | 9.74 | 16.76 | 22.59 |
| 60 | 8.91 | 11.31 | 19.63 | 24.75 | 8.68 | 10.49 | 18.12 | 24.32 |
| 61 | 9.82 | 12.56 | 21.94 | 26.92 | 9.67 | 11.89 | 20.12 | 26.61 |
| 62 | 10.83 | 13.97 | 24.46 | 29.30 | 10.69 | 13.41 | 22.21 | 28.96 |
| 63 | 11.94 | 15.55 | 27.22 | 31.90 | 11.82 | 15.11 | 24.48 | 31.54 |
| 64 | 13.17 | 17.34 | 30.24 | 34.71 | 13.08 | 17.04 | 26.99 | 34.32 |
| 65 | 14.53 | 19.38 | 33.59 | 37.78 | 14.46 | 19.23 | 29.76 | 37.37 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000 and for ages 61-65 is \$75,000.

Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.15 | – | 2.81 | – | 1.15 | – | 2.48 |
| 17 | – | 1.15 | – | 2.81 | – | 1.15 | – | 2.48 |
| 18 | – | 1.15 | – | 2.81 | – | 1.15 | – | 2.48 |
| 19 | – | 1.15 | – | 2.81 | – | 1.15 | – | 2.48 |
| 20 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 21 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 22 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 23 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 24 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 25 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 26 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 27 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 28 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 29 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 30 | 0.89 | 1.15 | 2.22 | 2.81 | 0.89 | 1.15 | 1.96 | 2.48 |
| 31 | 0.93 | 1.21 | 2.36 | 2.95 | 0.92 | 1.21 | 2.14 | 2.67 |
| 32 | 0.98 | 1.28 | 2.49 | 3.10 | 0.94 | 1.25 | 2.32 | 2.86 |
| 33 | 1.02 | 1.34 | 2.63 | 3.25 | 0.97 | 1.32 | 2.48 | 3.07 |
| 34 | 1.06 | 1.41 | 2.78 | 3.41 | 0.99 | 1.38 | 2.68 | 3.29 |
| 35 | 1.13 | 1.47 | 2.93 | 3.57 | 1.03 | 1.44 | 2.88 | 3.50 |
| 36 | 1.19 | 1.58 | 3.16 | 3.91 | 1.10 | 1.55 | 3.10 | 3.83 |
| 37 | 1.25 | 1.69 | 3.42 | 4.27 | 1.16 | 1.66 | 3.36 | 4.19 |
| 38 | 1.32 | 1.82 | 3.70 | 4.67 | 1.23 | 1.79 | 3.62 | 4.58 |
| 39 | 1.40 | 1.96 | 3.99 | 5.10 | 1.31 | 1.92 | 3.92 | 5.01 |
| 40 | 1.47 | 2.12 | 4.31 | 5.58 | 1.38 | 2.08 | 4.22 | 5.48 |
| 41 | 1.62 | 2.30 | 4.65 | 6.06 | 1.54 | 2.25 | 4.56 | 5.94 |
| 42 | 1.79 | 2.49 | 5.01 | 6.56 | 1.72 | 2.45 | 4.92 | 6.44 |
| 43 | 1.98 | 2.70 | 5.41 | 7.12 | 1.92 | 2.67 | 5.30 | 6.98 |
| 44 | 2.19 | 2.93 | 5.85 | 7.72 | 2.15 | 2.89 | 5.73 | 7.57 |
| 45 | 2.44 | 3.20 | 6.33 | 8.38 | 2.41 | 3.15 | 6.20 | 8.21 |
| 46 | 2.63 | 3.54 | 6.87 | 9.19 | 2.60 | 3.49 | 6.73 | 9.01 |
| 47 | 2.85 | 3.92 | 7.45 | 10.09 | 2.81 | 3.86 | 7.30 | 9.89 |
| 48 | 3.07 | 4.33 | 8.08 | 11.07 | 3.03 | 4.27 | 7.92 | 10.86 |
| 49 | 3.31 | 4.79 | 8.76 | 12.14 | 3.27 | 4.72 | 8.59 | 11.91 |
| 50 | 3.57 | 5.29 | 9.51 | 13.32 | 3.53 | 5.21 | 9.31 | 13.05 |
| 51 | 4.12 | 5.93 | 10.44 | 14.44 | 4.07 | 5.84 | 10.23 | 14.15 |
| 52 | 4.76 | 6.64 | 11.46 | 15.66 | 4.70 | 6.54 | 11.24 | 15.35 |
| 53 | 5.49 | 7.45 | 12.59 | 16.99 | 5.43 | 7.34 | 12.34 | 16.66 |
| 54 | 6.34 | 8.34 | 13.82 | 18.42 | 6.27 | 8.23 | 13.54 | 18.07 |
| 55 | 7.31 | 9.35 | 15.18 | 19.98 | 7.22 | 9.22 | 14.88 | 19.59 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Partial Premium Guarantee with Return of Premium Rider – Initial Premium is guaranteed for 10 years
 30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.52 | – | 3.62 | – | 1.49 | – | 3.20 |
| 17 | – | 1.52 | – | 3.62 | – | 1.49 | – | 3.20 |
| 18 | – | 1.52 | – | 3.62 | – | 1.49 | – | 3.20 |
| 19 | – | 1.52 | – | 3.62 | – | 1.49 | – | 3.20 |
| 20 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 21 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 22 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 23 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 24 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 25 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 26 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 27 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 28 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 29 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 30 | 1.15 | 1.52 | 2.87 | 3.62 | 1.15 | 1.49 | 2.54 | 3.20 |
| 31 | 1.23 | 1.64 | 2.99 | 3.80 | 1.22 | 1.60 | 2.72 | 3.45 |
| 32 | 1.30 | 1.76 | 3.12 | 4.00 | 1.30 | 1.67 | 2.90 | 3.69 |
| 33 | 1.38 | 1.88 | 3.24 | 4.19 | 1.37 | 1.78 | 3.06 | 3.96 |
| 34 | 1.46 | 2.00 | 3.38 | 4.40 | 1.44 | 1.89 | 3.26 | 4.24 |
| 35 | 1.57 | 2.12 | 3.52 | 4.61 | 1.55 | 2.00 | 3.46 | 4.51 |
| 36 | 1.66 | 2.31 | 3.84 | 5.03 | 1.64 | 2.16 | 3.77 | 4.94 |
| 37 | 1.75 | 2.53 | 4.19 | 5.50 | 1.73 | 2.33 | 4.11 | 5.40 |
| 38 | 1.86 | 2.76 | 4.57 | 6.00 | 1.83 | 2.51 | 4.47 | 5.90 |
| 39 | 1.97 | 3.01 | 4.97 | 6.55 | 1.93 | 2.71 | 4.88 | 6.46 |
| 40 | 2.07 | 3.27 | 5.40 | 7.15 | 2.04 | 2.95 | 5.29 | 7.06 |
| 41 | 2.29 | 3.50 | 5.86 | 7.75 | 2.26 | 3.20 | 5.75 | 7.66 |
| 42 | 2.55 | 3.75 | 6.36 | 8.39 | 2.50 | 3.48 | 6.24 | 8.30 |
| 43 | 2.83 | 4.03 | 6.91 | 9.08 | 2.79 | 3.80 | 6.77 | 8.99 |
| 44 | 3.15 | 4.32 | 7.51 | 9.85 | 3.10 | 4.13 | 7.35 | 9.76 |
| 45 | 3.52 | 4.61 | 8.16 | 10.68 | 3.46 | 4.51 | 7.99 | 10.58 |
| 46 | 3.75 | 5.02 | 8.86 | 11.73 | 3.70 | 4.92 | 8.67 | 11.61 |
| 47 | 4.01 | 5.48 | 9.61 | 12.90 | 3.95 | 5.37 | 9.41 | 12.74 |
| 48 | 4.28 | 5.98 | 10.42 | 14.18 | 4.22 | 5.87 | 10.21 | 14.00 |
| 49 | 4.58 | 6.53 | 11.30 | 15.57 | 4.50 | 6.42 | 11.08 | 15.35 |
| 50 | 4.89 | 7.14 | 12.26 | 17.11 | 4.82 | 7.02 | 12.01 | 16.83 |
| 51 | 5.56 | 7.92 | 13.46 | 18.57 | 5.48 | 7.79 | 13.20 | 18.26 |
| 52 | 6.33 | 8.79 | 14.79 | 20.16 | 6.25 | 8.64 | 14.50 | 19.81 |
| 53 | 7.23 | 9.76 | 16.24 | 21.89 | 7.14 | 9.61 | 15.92 | 21.50 |
| 54 | 8.26 | 10.85 | 17.83 | 23.76 | 8.16 | 10.69 | 17.47 | 23.31 |
| 55 | 9.43 | 12.07 | 19.59 | 25.78 | 9.32 | 11.90 | 19.20 | 25.28 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Partial Premium Guarantee – Initial Premium is guaranteed for 10 years

30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 0.93 | – | 2.02 | – | 0.93 | – | 2.00 |
| 17 | – | 0.93 | – | 2.02 | – | 0.93 | – | 2.00 |
| 18 | – | 0.93 | – | 2.02 | – | 0.93 | – | 2.00 |
| 19 | – | 0.93 | – | 2.02 | – | 0.93 | – | 2.00 |
| 20 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 21 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 22 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 23 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 24 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 25 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 26 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 27 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 28 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 29 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 30 | 0.71 | 0.93 | 1.70 | 2.02 | 0.71 | 0.93 | 1.43 | 2.00 |
| 31 | 0.78 | 0.97 | 1.79 | 2.17 | 0.77 | 0.97 | 1.57 | 2.15 |
| 32 | 0.84 | 1.01 | 1.88 | 2.35 | 0.83 | 1.00 | 1.71 | 2.33 |
| 33 | 0.91 | 1.05 | 1.97 | 2.53 | 0.89 | 1.04 | 1.85 | 2.48 |
| 34 | 0.91 | 1.09 | 2.08 | 2.70 | 0.89 | 1.08 | 1.98 | 2.65 |
| 35 | 0.91 | 1.21 | 2.18 | 2.90 | 0.89 | 1.19 | 2.14 | 2.85 |
| 36 | 0.96 | 1.31 | 2.39 | 3.09 | 0.94 | 1.29 | 2.35 | 3.04 |
| 37 | 1.01 | 1.42 | 2.62 | 3.30 | 0.99 | 1.39 | 2.57 | 3.24 |
| 38 | 1.07 | 1.55 | 2.86 | 3.53 | 1.05 | 1.52 | 2.81 | 3.47 |
| 39 | 1.13 | 1.68 | 3.13 | 3.78 | 1.11 | 1.65 | 3.08 | 3.71 |
| 40 | 1.20 | 1.81 | 3.43 | 4.06 | 1.18 | 1.78 | 3.37 | 3.98 |
| 41 | 1.30 | 1.94 | 3.63 | 4.31 | 1.28 | 1.89 | 3.57 | 4.23 |
| 42 | 1.42 | 2.07 | 3.84 | 4.59 | 1.39 | 2.02 | 3.77 | 4.50 |
| 43 | 1.54 | 2.21 | 4.06 | 4.88 | 1.51 | 2.17 | 3.99 | 4.78 |
| 44 | 1.67 | 2.37 | 4.29 | 5.20 | 1.64 | 2.32 | 4.22 | 5.10 |
| 45 | 1.79 | 2.52 | 4.52 | 5.55 | 1.76 | 2.46 | 4.44 | 5.44 |
| 46 | 1.95 | 2.74 | 4.89 | 5.92 | 1.91 | 2.68 | 4.81 | 5.80 |
| 47 | 2.12 | 2.96 | 5.29 | 6.31 | 2.08 | 2.90 | 5.20 | 6.18 |
| 48 | 2.32 | 3.21 | 5.72 | 6.73 | 2.28 | 3.14 | 5.62 | 6.60 |
| 49 | 2.52 | 3.49 | 6.18 | 7.17 | 2.47 | 3.41 | 6.07 | 7.03 |
| 50 | 2.76 | 3.79 | 6.69 | 7.64 | 2.71 | 3.70 | 6.57 | 7.49 |
| 51 | 3.05 | 4.20 | 7.19 | 8.20 | 2.99 | 4.10 | 7.07 | 8.04 |
| 52 | 3.38 | 4.67 | 7.72 | 8.81 | 3.32 | 4.56 | 7.59 | 8.63 |
| 53 | 3.73 | 5.18 | 8.30 | 9.46 | 3.66 | 5.05 | 8.16 | 9.27 |
| 54 | 4.12 | 5.74 | 8.92 | 10.16 | 4.04 | 5.60 | 8.77 | 9.96 |
| 55 | 4.54 | 6.38 | 9.58 | 10.91 | 4.46 | 6.23 | 9.41 | 10.69 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Partial Premium Guarantee with Return of Premium Rider – Initial Premium is guaranteed for 10 years
 30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.26 | – | 2.62 | – | 1.20 | – | 2.59 |
| 17 | – | 1.26 | – | 2.62 | – | 1.20 | – | 2.59 |
| 18 | – | 1.26 | – | 2.62 | – | 1.20 | – | 2.59 |
| 19 | – | 1.26 | – | 2.62 | – | 1.20 | – | 2.59 |
| 20 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 21 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 22 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 23 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 24 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 25 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 26 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 27 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 28 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 29 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 30 | 1.06 | 1.26 | 2.18 | 2.62 | 0.92 | 1.20 | 1.79 | 2.59 |
| 31 | 1.14 | 1.38 | 2.30 | 2.82 | 1.01 | 1.28 | 1.98 | 2.78 |
| 32 | 1.22 | 1.49 | 2.42 | 3.04 | 1.09 | 1.36 | 2.16 | 3.00 |
| 33 | 1.30 | 1.61 | 2.54 | 3.27 | 1.18 | 1.44 | 2.35 | 3.19 |
| 34 | 1.38 | 1.72 | 2.68 | 3.50 | 1.26 | 1.52 | 2.54 | 3.41 |
| 35 | 1.46 | 2.07 | 2.81 | 3.75 | 1.35 | 1.76 | 2.75 | 3.66 |
| 36 | 1.55 | 2.20 | 3.08 | 4.00 | 1.44 | 1.91 | 3.02 | 3.91 |
| 37 | 1.63 | 2.33 | 3.38 | 4.26 | 1.53 | 2.06 | 3.30 | 4.17 |
| 38 | 1.74 | 2.46 | 3.69 | 4.55 | 1.65 | 2.25 | 3.62 | 4.46 |
| 39 | 1.84 | 2.58 | 4.04 | 4.88 | 1.76 | 2.44 | 3.96 | 4.77 |
| 40 | 1.97 | 2.71 | 4.42 | 5.24 | 1.89 | 2.64 | 4.33 | 5.12 |
| 41 | 2.14 | 3.00 | 4.68 | 5.56 | 2.07 | 2.81 | 4.59 | 5.45 |
| 42 | 2.33 | 3.32 | 4.95 | 5.92 | 2.26 | 3.01 | 4.84 | 5.80 |
| 43 | 2.54 | 3.68 | 5.23 | 6.30 | 2.48 | 3.22 | 5.13 | 6.17 |
| 44 | 2.77 | 4.06 | 5.53 | 6.71 | 2.72 | 3.45 | 5.43 | 6.58 |
| 45 | 2.98 | 4.51 | 5.83 | 7.16 | 2.94 | 3.66 | 5.71 | 7.02 |
| 46 | 3.15 | 4.72 | 6.31 | 7.64 | 3.10 | 3.91 | 6.19 | 7.48 |
| 47 | 3.33 | 4.94 | 6.82 | 8.14 | 3.28 | 4.17 | 6.69 | 7.98 |
| 48 | 3.53 | 5.18 | 7.37 | 8.68 | 3.48 | 4.45 | 7.23 | 8.52 |
| 49 | 3.75 | 5.44 | 7.97 | 9.25 | 3.68 | 4.76 | 7.82 | 9.07 |
| 50 | 4.00 | 5.74 | 8.63 | 9.86 | 3.93 | 5.10 | 8.47 | 9.67 |
| 51 | 4.30 | 6.13 | 9.27 | 10.58 | 4.23 | 5.57 | 9.11 | 10.38 |
| 52 | 4.64 | 6.58 | 9.96 | 11.37 | 4.56 | 6.09 | 9.79 | 11.14 |
| 53 | 5.01 | 7.08 | 10.71 | 12.21 | 4.93 | 6.67 | 10.53 | 11.97 |
| 54 | 5.42 | 7.62 | 11.51 | 13.11 | 5.32 | 7.31 | 11.31 | 12.86 |
| 55 | 5.86 | 8.24 | 12.36 | 14.08 | 5.76 | 8.04 | 12.14 | 13.80 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

RIDERS AND ADDITIONAL BENEFITS

Additional Term Rider with Full Premium Guarantee

15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.19 | – | 2.59 | – | 1.00 | – | 2.42 |
| 17 | – | 1.19 | – | 2.59 | – | 1.00 | – | 2.42 |
| 18 | – | 1.19 | – | 2.59 | – | 1.00 | – | 2.42 |
| 19 | – | 1.19 | – | 2.59 | – | 1.00 | – | 2.42 |
| 20 | 1.02 | 1.19 | 1.84 | 2.59 | 0.83 | 1.00 | 1.67 | 2.42 |
| 21 | 1.02 | 1.19 | 1.84 | 2.59 | 0.83 | 1.00 | 1.67 | 2.42 |
| 22 | 1.02 | 1.19 | 1.84 | 2.59 | 0.83 | 1.00 | 1.67 | 2.42 |
| 23 | 1.02 | 1.19 | 1.84 | 2.59 | 0.83 | 1.00 | 1.67 | 2.42 |
| 24 | 1.02 | 1.19 | 1.84 | 2.59 | 0.83 | 1.00 | 1.67 | 2.42 |
| 25 | 1.02 | 1.19 | 1.84 | 2.59 | 0.83 | 1.00 | 1.67 | 2.42 |
| 26 | 1.02 | 1.19 | 1.86 | 2.63 | 0.83 | 1.00 | 1.69 | 2.45 |
| 27 | 1.02 | 1.19 | 1.89 | 2.66 | 0.83 | 1.00 | 1.72 | 2.49 |
| 28 | 1.02 | 1.19 | 1.91 | 2.70 | 0.83 | 1.00 | 1.74 | 2.52 |
| 29 | 1.02 | 1.19 | 1.93 | 2.73 | 0.83 | 1.00 | 1.76 | 2.56 |
| 30 | 1.02 | 1.19 | 1.97 | 2.79 | 0.83 | 1.00 | 1.80 | 2.61 |
| 31 | 1.05 | 1.24 | 2.00 | 2.85 | 0.86 | 1.06 | 1.83 | 2.66 |
| 32 | 1.08 | 1.29 | 2.03 | 2.91 | 0.88 | 1.12 | 1.86 | 2.72 |
| 33 | 1.11 | 1.33 | 2.07 | 2.97 | 0.91 | 1.17 | 1.90 | 2.77 |
| 34 | 1.14 | 1.38 | 2.10 | 3.04 | 0.93 | 1.23 | 1.93 | 2.84 |
| 35 | 1.19 | 1.38 | 2.16 | 3.11 | 0.97 | 1.23 | 1.99 | 2.91 |
| 36 | 1.24 | 1.44 | 2.30 | 3.32 | 1.03 | 1.29 | 2.12 | 3.12 |
| 37 | 1.29 | 1.50 | 2.45 | 3.54 | 1.08 | 1.35 | 2.27 | 3.33 |
| 38 | 1.34 | 1.58 | 2.61 | 3.77 | 1.14 | 1.43 | 2.43 | 3.56 |
| 39 | 1.40 | 1.65 | 2.79 | 4.02 | 1.21 | 1.50 | 2.60 | 3.80 |
| 40 | 1.46 | 1.73 | 2.99 | 4.29 | 1.27 | 1.58 | 2.79 | 4.07 |
| 41 | 1.57 | 1.85 | 3.32 | 4.74 | 1.37 | 1.69 | 3.13 | 4.51 |
| 42 | 1.68 | 1.98 | 3.71 | 5.24 | 1.50 | 1.83 | 3.50 | 5.00 |
| 43 | 1.80 | 2.12 | 4.14 | 5.80 | 1.63 | 1.96 | 3.91 | 5.55 |
| 44 | 1.94 | 2.27 | 4.61 | 6.41 | 1.77 | 2.12 | 4.38 | 6.15 |
| 45 | 2.09 | 2.45 | 5.15 | 7.07 | 1.94 | 2.29 | 4.91 | 6.80 |
| 46 | 2.27 | 2.65 | 5.61 | 7.65 | 2.12 | 2.49 | 5.36 | 7.37 |
| 47 | 2.46 | 2.88 | 6.12 | 8.29 | 2.30 | 2.72 | 5.86 | 8.00 |
| 48 | 2.67 | 3.12 | 6.68 | 8.99 | 2.52 | 2.95 | 6.41 | 8.67 |
| 49 | 2.91 | 3.38 | 7.28 | 9.75 | 2.74 | 3.21 | 7.00 | 9.43 |
| 50 | 3.17 | 3.69 | 7.94 | 10.59 | 3.01 | 3.51 | 7.65 | 10.25 |
| 51 | 3.43 | 4.02 | 8.61 | 11.43 | 3.26 | 3.83 | 8.31 | 11.08 |
| 52 | 3.73 | 4.39 | 9.34 | 12.34 | 3.55 | 4.19 | 9.01 | 11.97 |
| 53 | 4.05 | 4.79 | 10.14 | 13.34 | 3.87 | 4.59 | 9.80 | 12.94 |
| 54 | 4.39 | 5.22 | 11.01 | 14.41 | 4.20 | 5.02 | 10.65 | 13.99 |
| 55 | 4.77 | 5.71 | 11.97 | 15.57 | 4.58 | 5.50 | 11.60 | 15.13 |
| 56 | 5.34 | 6.47 | 13.14 | 16.76 | 5.14 | 6.23 | 12.75 | 16.29 |
| 57 | 5.99 | 7.32 | 14.43 | 18.04 | 5.76 | 7.07 | 14.01 | 17.55 |
| 58 | 6.71 | 8.28 | 15.84 | 19.42 | 6.46 | 8.00 | 15.39 | 18.90 |
| 59 | 7.51 | 9.36 | 17.40 | 20.91 | 7.24 | 9.06 | 16.91 | 20.37 |
| 60 | 8.43 | 10.57 | 19.08 | 22.50 | 8.14 | 10.23 | 18.55 | 21.92 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Additional Term Rider with Full Premium Guarantee and Return of Premium
 15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.90 | – | 5.58 | – | 2.30 | – | 4.83 |
| 17 | – | 2.90 | – | 5.58 | – | 2.30 | – | 4.83 |
| 18 | – | 2.90 | – | 5.58 | – | 2.30 | – | 4.83 |
| 19 | – | 2.90 | – | 5.58 | – | 2.30 | – | 4.83 |
| 20 | 2.43 | 2.90 | 4.12 | 5.58 | 1.89 | 2.30 | 3.90 | 4.83 |
| 21 | 2.43 | 2.90 | 4.12 | 5.58 | 1.89 | 2.30 | 3.90 | 4.83 |
| 22 | 2.43 | 2.90 | 4.12 | 5.58 | 1.89 | 2.30 | 3.90 | 4.83 |
| 23 | 2.43 | 2.90 | 4.12 | 5.58 | 1.89 | 2.30 | 3.90 | 4.83 |
| 24 | 2.43 | 2.90 | 4.12 | 5.58 | 1.89 | 2.30 | 3.90 | 4.83 |
| 25 | 2.43 | 2.90 | 4.12 | 5.58 | 1.89 | 2.30 | 3.90 | 4.83 |
| 26 | 2.43 | 2.90 | 4.18 | 5.69 | 1.94 | 2.34 | 3.96 | 4.98 |
| 27 | 2.43 | 2.90 | 4.23 | 5.80 | 1.99 | 2.38 | 4.01 | 5.12 |
| 28 | 2.43 | 2.90 | 4.29 | 5.91 | 2.03 | 2.42 | 4.07 | 5.27 |
| 29 | 2.43 | 2.90 | 4.34 | 6.02 | 2.08 | 2.45 | 4.13 | 5.42 |
| 30 | 2.43 | 2.90 | 4.43 | 6.21 | 2.15 | 2.51 | 4.21 | 5.66 |
| 31 | 2.49 | 2.96 | 4.51 | 6.40 | 2.23 | 2.57 | 4.30 | 5.86 |
| 32 | 2.54 | 3.02 | 4.60 | 6.58 | 2.30 | 2.63 | 4.39 | 6.10 |
| 33 | 2.60 | 3.07 | 4.72 | 6.77 | 2.37 | 2.69 | 4.47 | 6.34 |
| 34 | 2.66 | 3.13 | 4.85 | 6.99 | 2.44 | 2.74 | 4.56 | 6.64 |
| 35 | 2.74 | 3.13 | 4.90 | 7.21 | 2.56 | 2.84 | 4.70 | 6.93 |
| 36 | 2.91 | 3.32 | 5.24 | 7.71 | 2.71 | 3.04 | 5.01 | 7.44 |
| 37 | 3.08 | 3.54 | 5.60 | 8.25 | 2.85 | 3.26 | 5.37 | 7.94 |
| 38 | 3.25 | 3.79 | 6.00 | 8.81 | 3.00 | 3.52 | 5.77 | 8.50 |
| 39 | 3.44 | 4.03 | 6.42 | 9.43 | 3.17 | 3.74 | 6.19 | 9.09 |
| 40 | 3.64 | 4.31 | 6.89 | 10.07 | 3.34 | 4.02 | 6.64 | 9.74 |
| 41 | 3.98 | 4.69 | 7.71 | 11.16 | 3.61 | 4.42 | 7.45 | 10.81 |
| 42 | 4.35 | 5.12 | 8.64 | 12.37 | 3.93 | 4.87 | 8.35 | 11.99 |
| 43 | 4.74 | 5.59 | 9.68 | 13.72 | 4.27 | 5.32 | 9.36 | 13.31 |
| 44 | 5.19 | 6.11 | 10.83 | 15.20 | 4.64 | 5.85 | 10.49 | 14.77 |
| 45 | 5.70 | 6.71 | 12.12 | 16.80 | 5.08 | 6.44 | 11.78 | 16.34 |
| 46 | 6.07 | 7.23 | 13.24 | 18.21 | 5.47 | 6.96 | 12.87 | 17.73 |
| 47 | 6.47 | 7.80 | 14.48 | 19.75 | 5.89 | 7.53 | 14.08 | 19.24 |
| 48 | 6.92 | 8.42 | 15.82 | 21.43 | 6.37 | 8.12 | 15.40 | 20.87 |
| 49 | 7.41 | 9.09 | 17.28 | 23.29 | 6.87 | 8.77 | 16.83 | 22.71 |
| 50 | 7.96 | 9.86 | 18.88 | 25.32 | 7.46 | 9.54 | 18.40 | 24.69 |
| 51 | 8.51 | 10.70 | 20.51 | 27.35 | 8.03 | 10.35 | 20.00 | 26.69 |
| 52 | 9.11 | 11.64 | 22.28 | 29.56 | 8.69 | 11.27 | 21.71 | 28.85 |
| 53 | 9.79 | 12.66 | 24.22 | 31.96 | 9.38 | 12.29 | 23.61 | 31.20 |
| 54 | 10.50 | 13.77 | 26.32 | 34.56 | 10.13 | 13.38 | 25.66 | 33.75 |
| 55 | 11.29 | 15.01 | 28.65 | 37.36 | 10.98 | 14.59 | 27.96 | 36.50 |
| 56 | 12.67 | 16.61 | 31.10 | 40.03 | 12.33 | 16.14 | 30.35 | 39.09 |
| 57 | 14.22 | 18.40 | 33.61 | 42.68 | 13.83 | 17.91 | 32.81 | 41.70 |
| 58 | 15.95 | 20.43 | 36.46 | 45.68 | 15.52 | 19.90 | 35.59 | 44.62 |
| 59 | 17.88 | 22.70 | 39.38 | 48.64 | 17.40 | 22.13 | 38.43 | 47.54 |
| 60 | 20.08 | 25.26 | 42.65 | 49.45 | 19.57 | 24.62 | 41.62 | 48.33 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Additional Term Rider with Full Premium Guarantee

15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.07 | – | 2.07 | – | 0.87 | – | 1.77 |
| 17 | – | 1.07 | – | 2.07 | – | 0.87 | – | 1.77 |
| 18 | – | 1.07 | – | 2.07 | – | 0.87 | – | 1.77 |
| 19 | – | 1.07 | – | 2.07 | – | 0.87 | – | 1.77 |
| 20 | 0.91 | 1.07 | 1.42 | 2.07 | 0.69 | 0.87 | 1.27 | 1.77 |
| 21 | 0.91 | 1.07 | 1.42 | 2.07 | 0.69 | 0.87 | 1.27 | 1.77 |
| 22 | 0.91 | 1.07 | 1.42 | 2.07 | 0.69 | 0.87 | 1.27 | 1.77 |
| 23 | 0.91 | 1.07 | 1.42 | 2.07 | 0.69 | 0.87 | 1.27 | 1.77 |
| 24 | 0.91 | 1.07 | 1.42 | 2.07 | 0.69 | 0.87 | 1.27 | 1.77 |
| 25 | 0.91 | 1.07 | 1.42 | 2.07 | 0.69 | 0.87 | 1.27 | 1.77 |
| 26 | 0.93 | 1.09 | 1.46 | 2.09 | 0.71 | 0.90 | 1.31 | 1.80 |
| 27 | 0.94 | 1.11 | 1.49 | 2.12 | 0.73 | 0.92 | 1.34 | 1.83 |
| 28 | 0.96 | 1.13 | 1.53 | 2.14 | 0.74 | 0.95 | 1.38 | 1.87 |
| 29 | 0.96 | 1.15 | 1.56 | 2.16 | 0.74 | 0.97 | 1.41 | 1.90 |
| 30 | 0.96 | 1.15 | 1.59 | 2.17 | 0.74 | 0.97 | 1.44 | 1.92 |
| 31 | 0.99 | 1.17 | 1.61 | 2.22 | 0.78 | 1.00 | 1.46 | 1.98 |
| 32 | 1.02 | 1.20 | 1.63 | 2.26 | 0.82 | 1.02 | 1.48 | 2.03 |
| 33 | 1.05 | 1.22 | 1.66 | 2.31 | 0.85 | 1.05 | 1.51 | 2.09 |
| 34 | 1.08 | 1.24 | 1.68 | 2.35 | 0.87 | 1.07 | 1.52 | 2.16 |
| 35 | 1.10 | 1.30 | 1.68 | 2.41 | 0.89 | 1.15 | 1.52 | 2.24 |
| 36 | 1.13 | 1.33 | 1.80 | 2.57 | 0.92 | 1.18 | 1.64 | 2.40 |
| 37 | 1.17 | 1.36 | 1.92 | 2.75 | 0.96 | 1.21 | 1.76 | 2.57 |
| 38 | 1.20 | 1.40 | 2.06 | 2.93 | 0.99 | 1.25 | 1.90 | 2.75 |
| 39 | 1.23 | 1.44 | 2.22 | 3.13 | 1.03 | 1.29 | 2.05 | 2.94 |
| 40 | 1.28 | 1.48 | 2.38 | 3.34 | 1.07 | 1.33 | 2.20 | 3.15 |
| 41 | 1.34 | 1.58 | 2.58 | 3.62 | 1.14 | 1.43 | 2.40 | 3.42 |
| 42 | 1.42 | 1.69 | 2.79 | 3.92 | 1.21 | 1.53 | 2.60 | 3.72 |
| 43 | 1.49 | 1.81 | 3.02 | 4.25 | 1.29 | 1.65 | 2.82 | 4.04 |
| 44 | 1.58 | 1.95 | 3.26 | 4.61 | 1.37 | 1.79 | 3.07 | 4.39 |
| 45 | 1.67 | 2.11 | 3.53 | 5.02 | 1.46 | 1.95 | 3.32 | 4.79 |
| 46 | 1.77 | 2.23 | 3.80 | 5.38 | 1.57 | 2.07 | 3.59 | 5.14 |
| 47 | 1.88 | 2.36 | 4.09 | 5.78 | 1.68 | 2.20 | 3.87 | 5.53 |
| 48 | 2.00 | 2.50 | 4.40 | 6.20 | 1.80 | 2.34 | 4.18 | 5.94 |
| 49 | 2.13 | 2.65 | 4.73 | 6.67 | 1.94 | 2.49 | 4.50 | 6.40 |
| 50 | 2.25 | 2.81 | 5.09 | 7.16 | 2.06 | 2.64 | 4.87 | 6.88 |
| 51 | 2.40 | 2.98 | 5.50 | 7.62 | 2.22 | 2.82 | 5.26 | 7.34 |
| 52 | 2.56 | 3.17 | 5.94 | 8.10 | 2.38 | 3.01 | 5.69 | 7.81 |
| 53 | 2.72 | 3.38 | 6.41 | 8.63 | 2.55 | 3.22 | 6.15 | 8.33 |
| 54 | 2.91 | 3.59 | 6.92 | 9.19 | 2.74 | 3.43 | 6.65 | 8.87 |
| 55 | 3.10 | 3.82 | 7.48 | 9.80 | 2.94 | 3.66 | 7.20 | 9.47 |
| 56 | 3.42 | 4.21 | 8.13 | 10.48 | 3.24 | 4.03 | 7.84 | 10.14 |
| 57 | 3.77 | 4.63 | 8.84 | 11.20 | 3.59 | 4.44 | 8.53 | 10.85 |
| 58 | 4.16 | 5.10 | 9.60 | 11.98 | 3.96 | 4.89 | 9.29 | 11.61 |
| 59 | 4.58 | 5.63 | 10.44 | 12.81 | 4.37 | 5.40 | 10.10 | 12.43 |
| 60 | 5.06 | 6.22 | 11.34 | 13.72 | 4.83 | 5.97 | 10.99 | 13.31 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Additional Term Rider with Full Premium Guarantee and Return of Premium

15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.55 | – | 3.97 | – | 1.99 | – | 3.77 |
| 17 | – | 2.55 | – | 3.97 | – | 1.99 | – | 3.77 |
| 18 | – | 2.55 | – | 3.97 | – | 1.99 | – | 3.77 |
| 19 | – | 2.55 | – | 3.97 | – | 1.99 | – | 3.77 |
| 20 | 2.01 | 2.55 | 3.14 | 3.97 | 1.56 | 1.99 | 2.76 | 3.77 |
| 21 | 2.01 | 2.55 | 3.14 | 3.97 | 1.56 | 1.99 | 2.76 | 3.77 |
| 22 | 2.01 | 2.55 | 3.14 | 3.97 | 1.56 | 1.99 | 2.76 | 3.77 |
| 23 | 2.01 | 2.55 | 3.14 | 3.97 | 1.56 | 1.99 | 2.76 | 3.77 |
| 24 | 2.01 | 2.55 | 3.14 | 3.97 | 1.56 | 1.99 | 2.76 | 3.77 |
| 25 | 2.01 | 2.55 | 3.14 | 3.97 | 1.56 | 1.99 | 2.76 | 3.77 |
| 26 | 2.04 | 2.58 | 3.22 | 4.07 | 1.61 | 2.05 | 2.87 | 3.87 |
| 27 | 2.07 | 2.60 | 3.31 | 4.18 | 1.67 | 2.12 | 2.99 | 3.98 |
| 28 | 2.10 | 2.63 | 3.39 | 4.28 | 1.72 | 2.18 | 3.10 | 4.08 |
| 29 | 2.10 | 2.66 | 3.47 | 4.39 | 1.72 | 2.24 | 3.21 | 4.19 |
| 30 | 2.10 | 2.66 | 3.53 | 4.44 | 1.72 | 2.24 | 3.29 | 4.24 |
| 31 | 2.16 | 2.69 | 3.58 | 4.65 | 1.83 | 2.30 | 3.36 | 4.45 |
| 32 | 2.21 | 2.71 | 3.64 | 4.85 | 1.94 | 2.37 | 3.44 | 4.61 |
| 33 | 2.27 | 2.74 | 3.69 | 5.06 | 2.05 | 2.43 | 3.51 | 4.82 |
| 34 | 2.33 | 2.77 | 3.75 | 5.27 | 2.16 | 2.49 | 3.55 | 5.03 |
| 35 | 2.36 | 2.85 | 3.75 | 5.53 | 2.16 | 2.68 | 3.55 | 5.29 |
| 36 | 2.47 | 2.93 | 4.03 | 5.92 | 2.27 | 2.76 | 3.83 | 5.68 |
| 37 | 2.58 | 3.02 | 4.34 | 6.34 | 2.38 | 2.85 | 4.14 | 6.10 |
| 38 | 2.70 | 3.13 | 4.68 | 6.79 | 2.50 | 2.96 | 4.47 | 6.53 |
| 39 | 2.81 | 3.25 | 5.04 | 7.27 | 2.61 | 3.07 | 4.84 | 7.00 |
| 40 | 2.95 | 3.36 | 5.44 | 7.77 | 2.75 | 3.18 | 5.20 | 7.51 |
| 41 | 3.17 | 3.64 | 5.91 | 8.45 | 2.97 | 3.46 | 5.68 | 8.16 |
| 42 | 3.42 | 3.95 | 6.42 | 9.18 | 3.23 | 3.74 | 6.18 | 8.89 |
| 43 | 3.67 | 4.29 | 6.98 | 9.99 | 3.48 | 4.07 | 6.72 | 9.67 |
| 44 | 3.95 | 4.69 | 7.57 | 10.86 | 3.73 | 4.46 | 7.30 | 10.52 |
| 45 | 4.26 | 5.14 | 8.22 | 11.84 | 4.04 | 4.91 | 7.92 | 11.50 |
| 46 | 4.53 | 5.50 | 8.87 | 12.85 | 4.31 | 5.25 | 8.57 | 12.48 |
| 47 | 4.82 | 5.90 | 9.57 | 13.95 | 4.60 | 5.64 | 9.24 | 13.55 |
| 48 | 5.14 | 6.32 | 10.32 | 15.13 | 4.89 | 6.06 | 10.00 | 14.70 |
| 49 | 5.48 | 6.77 | 11.14 | 16.42 | 5.24 | 6.49 | 10.78 | 15.96 |
| 50 | 5.80 | 7.21 | 12.01 | 17.80 | 5.55 | 6.94 | 11.66 | 17.30 |
| 51 | 6.19 | 7.75 | 12.99 | 19.06 | 5.94 | 7.47 | 12.61 | 18.56 |
| 52 | 6.60 | 8.31 | 14.06 | 20.41 | 6.33 | 8.01 | 13.65 | 19.88 |
| 53 | 7.04 | 8.92 | 15.21 | 21.87 | 6.77 | 8.63 | 14.77 | 21.31 |
| 54 | 7.53 | 9.57 | 16.44 | 23.44 | 7.24 | 9.24 | 15.98 | 22.83 |
| 55 | 8.04 | 10.24 | 17.79 | 25.13 | 7.75 | 9.92 | 17.30 | 24.48 |
| 56 | 8.67 | 10.96 | 19.12 | 26.15 | 8.36 | 10.62 | 18.61 | 25.48 |
| 57 | 9.36 | 11.76 | 20.47 | 27.13 | 9.06 | 11.40 | 19.93 | 26.45 |
| 58 | 10.14 | 12.65 | 21.98 | 28.25 | 9.81 | 12.26 | 21.42 | 27.53 |
| 59 | 10.98 | 13.63 | 23.51 | 29.33 | 10.63 | 13.22 | 22.90 | 28.60 |
| 60 | 11.93 | 14.74 | 25.24 | 30.59 | 11.56 | 14.31 | 24.61 | 29.83 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-60 is \$100,000.

Additional Term Rider with Full Premium Guarantee

20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.32 | – | 2.89 | – | 1.15 | – | 2.53 |
| 17 | – | 1.32 | – | 2.89 | – | 1.15 | – | 2.53 |
| 18 | – | 1.32 | – | 2.89 | – | 1.15 | – | 2.53 |
| 19 | – | 1.32 | – | 2.89 | – | 1.15 | – | 2.53 |
| 20 | 1.07 | 1.32 | 2.37 | 2.89 | 0.92 | 1.15 | 2.04 | 2.53 |
| 21 | 1.07 | 1.32 | 2.37 | 2.89 | 0.92 | 1.15 | 2.04 | 2.53 |
| 22 | 1.07 | 1.32 | 2.37 | 2.89 | 0.92 | 1.15 | 2.04 | 2.53 |
| 23 | 1.07 | 1.32 | 2.37 | 2.89 | 0.92 | 1.15 | 2.04 | 2.53 |
| 24 | 1.07 | 1.32 | 2.37 | 2.89 | 0.92 | 1.15 | 2.04 | 2.53 |
| 25 | 1.07 | 1.32 | 2.37 | 2.89 | 0.92 | 1.15 | 2.04 | 2.53 |
| 26 | 1.07 | 1.33 | 2.37 | 2.94 | 0.92 | 1.16 | 2.04 | 2.59 |
| 27 | 1.07 | 1.34 | 2.37 | 2.98 | 0.92 | 1.17 | 2.04 | 2.64 |
| 28 | 1.07 | 1.35 | 2.37 | 3.03 | 0.92 | 1.18 | 2.04 | 2.70 |
| 29 | 1.07 | 1.36 | 2.37 | 3.08 | 0.92 | 1.19 | 2.06 | 2.75 |
| 30 | 1.12 | 1.37 | 2.39 | 3.13 | 0.95 | 1.20 | 2.07 | 2.83 |
| 31 | 1.14 | 1.41 | 2.48 | 3.25 | 0.96 | 1.23 | 2.19 | 2.97 |
| 32 | 1.17 | 1.44 | 2.58 | 3.37 | 0.98 | 1.26 | 2.32 | 3.11 |
| 33 | 1.19 | 1.47 | 2.69 | 3.49 | 0.99 | 1.28 | 2.45 | 3.25 |
| 34 | 1.21 | 1.51 | 2.79 | 3.62 | 1.00 | 1.31 | 2.59 | 3.40 |
| 35 | 1.26 | 1.55 | 2.90 | 3.76 | 1.03 | 1.35 | 2.72 | 3.57 |
| 36 | 1.31 | 1.63 | 3.11 | 4.10 | 1.09 | 1.43 | 2.93 | 3.90 |
| 37 | 1.38 | 1.71 | 3.33 | 4.47 | 1.15 | 1.52 | 3.15 | 4.27 |
| 38 | 1.44 | 1.80 | 3.57 | 4.88 | 1.22 | 1.60 | 3.38 | 4.67 |
| 39 | 1.51 | 1.89 | 3.83 | 5.33 | 1.29 | 1.70 | 3.64 | 5.11 |
| 40 | 1.58 | 1.98 | 4.10 | 5.83 | 1.36 | 1.79 | 3.89 | 5.60 |
| 41 | 1.68 | 2.18 | 4.45 | 6.27 | 1.46 | 1.99 | 4.26 | 6.02 |
| 42 | 1.79 | 2.40 | 4.84 | 6.73 | 1.57 | 2.22 | 4.63 | 6.47 |
| 43 | 1.91 | 2.64 | 5.27 | 7.23 | 1.70 | 2.46 | 5.05 | 6.96 |
| 44 | 2.03 | 2.92 | 5.73 | 7.77 | 1.82 | 2.74 | 5.50 | 7.50 |
| 45 | 2.17 | 3.23 | 6.23 | 8.36 | 1.96 | 3.06 | 6.00 | 8.07 |
| 46 | 2.43 | 3.53 | 6.73 | 8.94 | 2.22 | 3.35 | 6.49 | 8.64 |
| 47 | 2.72 | 3.87 | 7.26 | 9.57 | 2.51 | 3.68 | 7.01 | 9.25 |
| 48 | 3.05 | 4.24 | 7.85 | 10.25 | 2.83 | 4.06 | 7.58 | 9.93 |
| 49 | 3.42 | 4.65 | 8.47 | 10.99 | 3.20 | 4.46 | 8.19 | 10.65 |
| 50 | 3.85 | 5.10 | 9.17 | 11.79 | 3.64 | 4.90 | 8.87 | 11.44 |
| 51 | 4.24 | 5.62 | 9.94 | 12.80 | 4.02 | 5.40 | 9.62 | 12.43 |
| 52 | 4.66 | 6.18 | 10.76 | 13.91 | 4.44 | 5.96 | 10.43 | 13.53 |
| 53 | 5.13 | 6.82 | 11.66 | 15.13 | 4.91 | 6.57 | 11.30 | 14.73 |
| 54 | 5.65 | 7.51 | 12.63 | 16.47 | 5.43 | 7.26 | 12.26 | 16.05 |
| 55 | 6.22 | 8.28 | 13.69 | 17.95 | 6.00 | 8.01 | 13.29 | 17.50 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Additional Term Rider with Full Premium Guarantee and Return of Premium
 20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.23 | – | 4.88 | – | 2.09 | – | 4.32 |
| 17 | – | 2.23 | – | 4.88 | – | 2.09 | – | 4.32 |
| 18 | – | 2.23 | – | 4.88 | – | 2.09 | – | 4.32 |
| 19 | – | 2.23 | – | 4.88 | – | 2.09 | – | 4.32 |
| 20 | 1.93 | 2.23 | 4.24 | 4.88 | 1.65 | 2.09 | 3.74 | 4.32 |
| 21 | 1.93 | 2.23 | 4.24 | 4.88 | 1.65 | 2.09 | 3.74 | 4.32 |
| 22 | 1.93 | 2.23 | 4.24 | 4.88 | 1.65 | 2.09 | 3.74 | 4.32 |
| 23 | 1.93 | 2.23 | 4.24 | 4.88 | 1.65 | 2.09 | 3.74 | 4.32 |
| 24 | 1.93 | 2.23 | 4.24 | 4.88 | 1.65 | 2.09 | 3.74 | 4.32 |
| 25 | 1.93 | 2.23 | 4.24 | 4.88 | 1.65 | 2.09 | 3.74 | 4.32 |
| 26 | 1.93 | 2.29 | 4.24 | 4.99 | 1.65 | 2.13 | 3.74 | 4.44 |
| 27 | 1.93 | 2.35 | 4.24 | 5.09 | 1.65 | 2.17 | 3.74 | 4.57 |
| 28 | 1.93 | 2.42 | 4.24 | 5.20 | 1.65 | 2.21 | 3.74 | 4.69 |
| 29 | 1.93 | 2.48 | 4.24 | 5.30 | 1.65 | 2.25 | 3.74 | 4.81 |
| 30 | 2.02 | 2.55 | 4.28 | 5.43 | 1.77 | 2.29 | 3.80 | 4.97 |
| 31 | 2.07 | 2.65 | 4.46 | 5.70 | 1.83 | 2.41 | 4.02 | 5.28 |
| 32 | 2.12 | 2.76 | 4.65 | 5.96 | 1.89 | 2.54 | 4.26 | 5.58 |
| 33 | 2.16 | 2.87 | 4.85 | 6.25 | 1.95 | 2.62 | 4.51 | 5.89 |
| 34 | 2.21 | 2.97 | 5.04 | 6.54 | 2.01 | 2.74 | 4.76 | 6.23 |
| 35 | 2.30 | 3.11 | 5.26 | 6.86 | 2.13 | 2.90 | 5.01 | 6.60 |
| 36 | 2.43 | 3.26 | 5.65 | 7.58 | 2.26 | 3.05 | 5.40 | 7.29 |
| 37 | 2.58 | 3.43 | 6.06 | 8.36 | 2.41 | 3.23 | 5.81 | 8.08 |
| 38 | 2.73 | 3.61 | 6.52 | 9.22 | 2.56 | 3.40 | 6.25 | 8.92 |
| 39 | 2.90 | 3.80 | 7.00 | 10.18 | 2.74 | 3.59 | 6.72 | 9.86 |
| 40 | 3.08 | 3.99 | 7.50 | 11.24 | 2.89 | 3.76 | 7.20 | 10.90 |
| 41 | 3.31 | 4.39 | 8.17 | 12.15 | 3.13 | 4.16 | 7.87 | 11.79 |
| 42 | 3.57 | 4.82 | 8.89 | 13.13 | 3.39 | 4.60 | 8.57 | 12.74 |
| 43 | 3.85 | 5.32 | 9.69 | 14.19 | 3.67 | 5.08 | 9.35 | 13.79 |
| 44 | 4.16 | 5.87 | 10.56 | 15.34 | 3.95 | 5.62 | 10.20 | 14.91 |
| 45 | 4.48 | 6.50 | 11.49 | 16.58 | 4.28 | 6.25 | 11.13 | 16.13 |
| 46 | 4.93 | 7.03 | 12.42 | 17.64 | 4.73 | 6.76 | 12.04 | 17.18 |
| 47 | 5.43 | 7.62 | 13.42 | 18.80 | 5.21 | 7.34 | 13.02 | 18.30 |
| 48 | 5.99 | 8.27 | 14.50 | 20.06 | 5.76 | 7.99 | 14.08 | 19.55 |
| 49 | 6.64 | 8.99 | 15.67 | 21.42 | 6.39 | 8.69 | 15.23 | 20.88 |
| 50 | 7.39 | 9.77 | 16.98 | 22.89 | 7.14 | 9.46 | 16.51 | 22.32 |
| 51 | 8.05 | 10.67 | 18.41 | 24.75 | 7.79 | 10.35 | 17.90 | 24.14 |
| 52 | 8.78 | 11.66 | 19.95 | 26.79 | 8.51 | 11.32 | 19.41 | 26.15 |
| 53 | 9.59 | 12.77 | 21.62 | 29.04 | 9.30 | 12.40 | 21.04 | 28.36 |
| 54 | 10.49 | 13.97 | 23.44 | 31.51 | 10.19 | 13.59 | 22.84 | 30.78 |
| 55 | 11.47 | 15.32 | 25.41 | 33.42 | 11.15 | 14.91 | 24.77 | 32.66 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Additional Term Rider with Full Premium Guarantee

20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.22 | – | 2.19 | – | 0.93 | – | 2.03 |
| 17 | – | 1.22 | – | 2.19 | – | 0.93 | – | 2.03 |
| 18 | – | 1.22 | – | 2.19 | – | 0.93 | – | 2.03 |
| 19 | – | 1.22 | – | 2.19 | – | 0.93 | – | 2.03 |
| 20 | 0.95 | 1.22 | 1.82 | 2.19 | 0.78 | 0.93 | 1.55 | 2.03 |
| 21 | 0.95 | 1.22 | 1.82 | 2.19 | 0.78 | 0.93 | 1.55 | 2.03 |
| 22 | 0.95 | 1.22 | 1.82 | 2.19 | 0.78 | 0.93 | 1.55 | 2.03 |
| 23 | 0.95 | 1.22 | 1.82 | 2.19 | 0.78 | 0.93 | 1.55 | 2.03 |
| 24 | 0.95 | 1.22 | 1.82 | 2.19 | 0.78 | 0.93 | 1.55 | 2.03 |
| 25 | 0.95 | 1.22 | 1.82 | 2.19 | 0.78 | 0.93 | 1.55 | 2.03 |
| 26 | 0.96 | 1.23 | 1.82 | 2.19 | 0.78 | 0.95 | 1.55 | 2.03 |
| 27 | 0.97 | 1.25 | 1.82 | 2.19 | 0.78 | 0.96 | 1.55 | 2.03 |
| 28 | 0.98 | 1.26 | 1.82 | 2.19 | 0.78 | 0.98 | 1.55 | 2.03 |
| 29 | 0.99 | 1.27 | 1.82 | 2.19 | 0.78 | 0.99 | 1.55 | 2.03 |
| 30 | 1.00 | 1.29 | 1.84 | 2.23 | 0.82 | 1.01 | 1.58 | 2.06 |
| 31 | 1.03 | 1.33 | 1.92 | 2.42 | 0.82 | 1.06 | 1.68 | 2.22 |
| 32 | 1.07 | 1.37 | 2.01 | 2.62 | 0.84 | 1.11 | 1.78 | 2.36 |
| 33 | 1.10 | 1.41 | 2.09 | 2.84 | 0.87 | 1.15 | 1.89 | 2.54 |
| 34 | 1.13 | 1.45 | 2.18 | 3.06 | 0.89 | 1.20 | 2.00 | 2.71 |
| 35 | 1.16 | 1.49 | 2.26 | 3.29 | 0.95 | 1.25 | 2.09 | 2.90 |
| 36 | 1.20 | 1.53 | 2.40 | 3.44 | 0.99 | 1.29 | 2.23 | 3.05 |
| 37 | 1.25 | 1.58 | 2.55 | 3.59 | 1.04 | 1.34 | 2.38 | 3.21 |
| 38 | 1.29 | 1.63 | 2.71 | 3.75 | 1.08 | 1.39 | 2.54 | 3.38 |
| 39 | 1.34 | 1.68 | 2.89 | 3.93 | 1.13 | 1.44 | 2.70 | 3.57 |
| 40 | 1.39 | 1.73 | 3.05 | 4.10 | 1.18 | 1.49 | 2.87 | 3.74 |
| 41 | 1.47 | 1.84 | 3.30 | 4.45 | 1.26 | 1.60 | 3.11 | 4.12 |
| 42 | 1.55 | 1.97 | 3.56 | 4.83 | 1.34 | 1.73 | 3.36 | 4.51 |
| 43 | 1.65 | 2.10 | 3.86 | 5.25 | 1.43 | 1.86 | 3.65 | 4.95 |
| 44 | 1.75 | 2.25 | 4.17 | 5.70 | 1.54 | 2.02 | 3.95 | 5.43 |
| 45 | 1.85 | 2.42 | 4.52 | 6.20 | 1.64 | 2.19 | 4.30 | 5.95 |
| 46 | 1.98 | 2.59 | 4.78 | 6.53 | 1.77 | 2.36 | 4.55 | 6.27 |
| 47 | 2.12 | 2.77 | 5.06 | 6.88 | 1.91 | 2.54 | 4.83 | 6.62 |
| 48 | 2.28 | 2.97 | 5.36 | 7.27 | 2.08 | 2.74 | 5.14 | 7.00 |
| 49 | 2.45 | 3.17 | 5.69 | 7.68 | 2.25 | 2.95 | 5.46 | 7.41 |
| 50 | 2.64 | 3.39 | 6.06 | 8.13 | 2.44 | 3.18 | 5.82 | 7.85 |
| 51 | 2.87 | 3.66 | 6.47 | 8.69 | 2.68 | 3.45 | 6.23 | 8.41 |
| 52 | 3.11 | 3.97 | 6.93 | 9.30 | 2.92 | 3.75 | 6.68 | 9.00 |
| 53 | 3.38 | 4.30 | 7.42 | 9.97 | 3.19 | 4.10 | 7.18 | 9.67 |
| 54 | 3.67 | 4.65 | 7.96 | 10.69 | 3.49 | 4.46 | 7.70 | 10.38 |
| 55 | 3.99 | 5.05 | 8.54 | 11.50 | 3.81 | 4.86 | 8.28 | 11.18 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Additional Term Rider with Full Premium Guarantee and Return of Premium
 20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.01 | – | 3.91 | – | 1.67 | – | 3.73 |
| 17 | – | 2.01 | – | 3.91 | – | 1.67 | – | 3.73 |
| 18 | – | 2.01 | – | 3.91 | – | 1.67 | – | 3.73 |
| 19 | – | 2.01 | – | 3.91 | – | 1.67 | – | 3.73 |
| 20 | 1.70 | 2.01 | 3.22 | 3.91 | 1.40 | 1.67 | 2.81 | 3.73 |
| 21 | 1.70 | 2.01 | 3.22 | 3.91 | 1.40 | 1.67 | 2.81 | 3.73 |
| 22 | 1.70 | 2.01 | 3.22 | 3.91 | 1.40 | 1.67 | 2.81 | 3.73 |
| 23 | 1.70 | 2.01 | 3.22 | 3.91 | 1.40 | 1.67 | 2.81 | 3.73 |
| 24 | 1.70 | 2.01 | 3.22 | 3.91 | 1.40 | 1.67 | 2.81 | 3.73 |
| 25 | 1.70 | 2.01 | 3.22 | 3.91 | 1.40 | 1.67 | 2.81 | 3.73 |
| 26 | 1.70 | 2.04 | 3.22 | 3.95 | 1.40 | 1.71 | 2.81 | 3.73 |
| 27 | 1.70 | 2.07 | 3.22 | 3.99 | 1.40 | 1.75 | 2.81 | 3.73 |
| 28 | 1.70 | 2.10 | 3.22 | 4.03 | 1.40 | 1.79 | 2.81 | 3.73 |
| 29 | 1.70 | 2.12 | 3.22 | 4.07 | 1.40 | 1.82 | 2.81 | 3.73 |
| 30 | 1.81 | 2.15 | 3.26 | 4.14 | 1.55 | 1.89 | 2.87 | 3.80 |
| 31 | 1.86 | 2.24 | 3.41 | 4.35 | 1.55 | 1.98 | 3.06 | 4.16 |
| 32 | 1.91 | 2.32 | 3.56 | 4.72 | 1.63 | 2.09 | 3.25 | 4.50 |
| 33 | 1.97 | 2.41 | 3.71 | 5.13 | 1.70 | 2.21 | 3.44 | 4.90 |
| 34 | 2.02 | 2.49 | 3.88 | 5.54 | 1.78 | 2.32 | 3.66 | 5.30 |
| 35 | 2.18 | 2.58 | 4.03 | 5.98 | 2.00 | 2.44 | 3.83 | 5.73 |
| 36 | 2.28 | 2.69 | 4.29 | 6.26 | 2.10 | 2.55 | 4.09 | 5.99 |
| 37 | 2.37 | 2.82 | 4.57 | 6.54 | 2.20 | 2.68 | 4.37 | 6.27 |
| 38 | 2.47 | 2.95 | 4.88 | 6.85 | 2.29 | 2.78 | 4.67 | 6.58 |
| 39 | 2.59 | 3.08 | 5.20 | 7.17 | 2.41 | 2.91 | 4.98 | 6.90 |
| 40 | 2.70 | 3.21 | 5.51 | 7.49 | 2.53 | 3.04 | 5.28 | 7.21 |
| 41 | 2.88 | 3.49 | 5.96 | 8.14 | 2.70 | 3.32 | 5.73 | 7.86 |
| 42 | 3.07 | 3.82 | 6.46 | 8.86 | 2.88 | 3.64 | 6.21 | 8.55 |
| 43 | 3.28 | 4.16 | 7.00 | 9.64 | 3.09 | 3.96 | 6.75 | 9.31 |
| 44 | 3.52 | 4.56 | 7.59 | 10.48 | 3.33 | 4.34 | 7.31 | 10.16 |
| 45 | 3.75 | 4.99 | 8.24 | 11.41 | 3.56 | 4.77 | 7.96 | 11.07 |
| 46 | 3.98 | 5.27 | 8.83 | 12.07 | 3.76 | 5.03 | 8.53 | 11.71 |
| 47 | 4.22 | 5.56 | 9.48 | 12.78 | 4.00 | 5.33 | 9.16 | 12.39 |
| 48 | 4.49 | 5.88 | 10.19 | 13.56 | 4.27 | 5.64 | 9.87 | 13.14 |
| 49 | 4.77 | 6.22 | 10.95 | 14.39 | 4.53 | 5.98 | 10.61 | 13.94 |
| 50 | 5.06 | 6.58 | 11.79 | 15.28 | 4.85 | 6.34 | 11.43 | 14.80 |
| 51 | 5.44 | 7.02 | 12.74 | 16.40 | 5.23 | 6.77 | 12.36 | 15.89 |
| 52 | 5.85 | 7.52 | 13.79 | 17.63 | 5.62 | 7.25 | 13.39 | 17.06 |
| 53 | 6.28 | 8.06 | 14.94 | 18.97 | 6.06 | 7.80 | 14.51 | 18.37 |
| 54 | 6.77 | 8.64 | 16.17 | 20.42 | 6.53 | 8.37 | 15.72 | 19.77 |
| 55 | 7.30 | 9.29 | 17.51 | 22.04 | 7.05 | 9.01 | 17.03 | 21.33 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51-55 is \$100,000.

Additional Term Rider with Full Premium Guarantee

30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000–\$299,999 | | | | \$300,000 + | | | |
|-----------|---------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.59 | – | 3.06 | – | 1.45 | – | 2.89 |
| 17 | – | 1.59 | – | 3.06 | – | 1.45 | – | 2.89 |
| 18 | – | 1.59 | – | 3.06 | – | 1.45 | – | 2.89 |
| 19 | – | 1.59 | – | 3.06 | – | 1.45 | – | 2.89 |
| 20 | 1.36 | 1.59 | 2.72 | 3.06 | 1.22 | 1.45 | 2.56 | 2.89 |
| 21 | 1.36 | 1.59 | 2.72 | 3.06 | 1.22 | 1.45 | 2.56 | 2.89 |
| 22 | 1.36 | 1.59 | 2.72 | 3.06 | 1.22 | 1.45 | 2.56 | 2.89 |
| 23 | 1.36 | 1.59 | 2.72 | 3.06 | 1.22 | 1.45 | 2.56 | 2.89 |
| 24 | 1.36 | 1.59 | 2.72 | 3.06 | 1.22 | 1.45 | 2.56 | 2.89 |
| 25 | 1.36 | 1.59 | 2.72 | 3.06 | 1.22 | 1.45 | 2.56 | 2.89 |
| 26 | 1.38 | 1.65 | 2.84 | 3.23 | 1.24 | 1.51 | 2.66 | 3.06 |
| 27 | 1.40 | 1.71 | 2.98 | 3.40 | 1.26 | 1.57 | 2.75 | 3.22 |
| 28 | 1.42 | 1.78 | 3.12 | 3.59 | 1.28 | 1.64 | 2.86 | 3.41 |
| 29 | 1.43 | 1.84 | 3.27 | 3.78 | 1.29 | 1.70 | 2.98 | 3.60 |
| 30 | 1.46 | 1.92 | 3.42 | 4.00 | 1.32 | 1.77 | 3.10 | 3.81 |
| 31 | 1.50 | 2.01 | 3.55 | 4.21 | 1.36 | 1.86 | 3.19 | 4.02 |
| 32 | 1.54 | 2.10 | 3.67 | 4.45 | 1.39 | 1.95 | 3.28 | 4.25 |
| 33 | 1.58 | 2.20 | 3.80 | 4.69 | 1.43 | 2.04 | 3.38 | 4.49 |
| 34 | 1.61 | 2.29 | 3.92 | 4.95 | 1.47 | 2.14 | 3.47 | 4.74 |
| 35 | 1.65 | 2.40 | 4.06 | 5.22 | 1.51 | 2.24 | 3.58 | 5.01 |
| 36 | 1.79 | 2.59 | 4.38 | 5.81 | 1.65 | 2.43 | 3.91 | 5.59 |
| 37 | 1.93 | 2.78 | 4.73 | 6.46 | 1.78 | 2.62 | 4.27 | 6.22 |
| 38 | 2.10 | 3.00 | 5.13 | 7.19 | 1.95 | 2.83 | 4.68 | 6.94 |
| 39 | 2.28 | 3.23 | 5.55 | 8.01 | 2.13 | 3.06 | 5.13 | 7.74 |
| 40 | 2.47 | 3.47 | 6.03 | 8.91 | 2.31 | 3.29 | 5.62 | 8.62 |
| 41 | 2.78 | 3.87 | 6.58 | 9.48 | 2.62 | 3.68 | 6.18 | 9.18 |
| 42 | 3.12 | 4.32 | 7.20 | 10.10 | 2.95 | 4.13 | 6.83 | 9.79 |
| 43 | 3.50 | 4.83 | 7.89 | 10.75 | 3.32 | 4.63 | 7.53 | 10.42 |
| 44 | 3.93 | 5.40 | 8.64 | 11.46 | 3.74 | 5.18 | 8.32 | 11.12 |
| 45 | 4.41 | 6.03 | 9.49 | 12.21 | 4.21 | 5.80 | 9.19 | 11.85 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Additional Term Rider with Full Premium Guarantee and Return of Premium
 30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000–\$299,999 | | | | \$300,000 + | | | |
|-----------|---------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.99 | – | 4.31 | – | 1.85 | – | 4.11 |
| 17 | – | 1.99 | – | 4.31 | – | 1.85 | – | 4.11 |
| 18 | – | 1.99 | – | 4.31 | – | 1.85 | – | 4.11 |
| 19 | – | 1.99 | – | 4.31 | – | 1.85 | – | 4.11 |
| 20 | 1.69 | 1.99 | 3.83 | 4.31 | 1.55 | 1.85 | 3.63 | 4.11 |
| 21 | 1.69 | 1.99 | 3.83 | 4.31 | 1.55 | 1.85 | 3.63 | 4.11 |
| 22 | 1.69 | 1.99 | 3.83 | 4.31 | 1.55 | 1.85 | 3.63 | 4.11 |
| 23 | 1.69 | 1.99 | 3.83 | 4.31 | 1.55 | 1.85 | 3.63 | 4.11 |
| 24 | 1.69 | 1.99 | 3.83 | 4.31 | 1.55 | 1.85 | 3.63 | 4.11 |
| 25 | 1.69 | 1.99 | 3.83 | 4.31 | 1.55 | 1.85 | 3.63 | 4.11 |
| 26 | 1.74 | 2.11 | 3.99 | 4.59 | 1.60 | 1.96 | 3.79 | 4.39 |
| 27 | 1.79 | 2.22 | 4.17 | 4.88 | 1.65 | 2.08 | 3.95 | 4.66 |
| 28 | 1.84 | 2.36 | 4.34 | 5.19 | 1.70 | 2.21 | 4.13 | 4.97 |
| 29 | 1.89 | 2.49 | 4.54 | 5.52 | 1.72 | 2.35 | 4.32 | 5.30 |
| 30 | 1.96 | 2.65 | 4.73 | 5.88 | 1.80 | 2.48 | 4.51 | 5.64 |
| 31 | 2.06 | 2.82 | 4.89 | 6.24 | 1.90 | 2.65 | 4.67 | 6.00 |
| 32 | 2.16 | 3.00 | 5.05 | 6.63 | 1.99 | 2.83 | 4.81 | 6.37 |
| 33 | 2.26 | 3.19 | 5.21 | 7.04 | 2.09 | 3.02 | 4.97 | 6.78 |
| 34 | 2.36 | 3.39 | 5.37 | 7.46 | 2.19 | 3.21 | 5.13 | 7.18 |
| 35 | 2.46 | 3.60 | 5.55 | 7.92 | 2.29 | 3.40 | 5.31 | 7.64 |
| 36 | 2.63 | 3.81 | 6.07 | 8.71 | 2.46 | 3.61 | 5.82 | 8.42 |
| 37 | 2.80 | 4.03 | 6.66 | 9.60 | 2.62 | 3.83 | 6.39 | 9.28 |
| 38 | 3.00 | 4.28 | 7.30 | 10.59 | 2.82 | 4.07 | 7.03 | 10.25 |
| 39 | 3.22 | 4.54 | 8.00 | 11.68 | 3.03 | 4.33 | 7.72 | 11.32 |
| 40 | 3.45 | 4.82 | 8.78 | 12.90 | 3.26 | 4.60 | 8.48 | 12.51 |
| 41 | 3.82 | 5.27 | 9.69 | 13.68 | 3.62 | 5.05 | 9.37 | 13.27 |
| 42 | 4.23 | 5.78 | 10.71 | 14.51 | 4.03 | 5.56 | 10.37 | 14.09 |
| 43 | 4.69 | 6.36 | 11.83 | 15.39 | 4.48 | 6.13 | 11.46 | 14.94 |
| 44 | 5.21 | 7.00 | 13.07 | 16.34 | 4.98 | 6.75 | 12.69 | 15.88 |
| 45 | 5.79 | 7.72 | 14.46 | 17.36 | 5.55 | 7.46 | 14.05 | 16.87 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Additional Term Rider with Full Premium Guarantee

30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000–\$299,999 | | | | \$300,000 + | | | |
|-----------|---------------------|------|------|------|-------------|------|------|------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.50 | – | 2.65 | – | 1.36 | – | 2.49 |
| 17 | – | 1.50 | – | 2.65 | – | 1.36 | – | 2.49 |
| 18 | – | 1.50 | – | 2.65 | – | 1.36 | – | 2.49 |
| 19 | – | 1.50 | – | 2.65 | – | 1.36 | – | 2.49 |
| 20 | 1.10 | 1.50 | 2.32 | 2.65 | 0.96 | 1.36 | 2.17 | 2.49 |
| 21 | 1.10 | 1.50 | 2.32 | 2.65 | 0.96 | 1.36 | 2.17 | 2.49 |
| 22 | 1.10 | 1.50 | 2.32 | 2.65 | 0.96 | 1.36 | 2.17 | 2.49 |
| 23 | 1.10 | 1.50 | 2.32 | 2.65 | 0.96 | 1.36 | 2.17 | 2.49 |
| 24 | 1.10 | 1.50 | 2.32 | 2.65 | 0.96 | 1.36 | 2.17 | 2.49 |
| 25 | 1.10 | 1.50 | 2.32 | 2.65 | 0.96 | 1.36 | 2.17 | 2.49 |
| 26 | 1.14 | 1.52 | 2.38 | 2.76 | 0.99 | 1.38 | 2.23 | 2.60 |
| 27 | 1.17 | 1.54 | 2.45 | 2.86 | 1.02 | 1.40 | 2.29 | 2.70 |
| 28 | 1.21 | 1.56 | 2.51 | 2.98 | 1.05 | 1.42 | 2.35 | 2.81 |
| 29 | 1.24 | 1.58 | 2.58 | 3.10 | 1.07 | 1.44 | 2.42 | 2.93 |
| 30 | 1.27 | 1.62 | 2.65 | 3.24 | 1.09 | 1.48 | 2.49 | 3.07 |
| 31 | 1.28 | 1.65 | 2.73 | 3.35 | 1.10 | 1.51 | 2.57 | 3.18 |
| 32 | 1.29 | 1.69 | 2.81 | 3.47 | 1.11 | 1.55 | 2.65 | 3.29 |
| 33 | 1.30 | 1.73 | 2.88 | 3.60 | 1.12 | 1.59 | 2.71 | 3.42 |
| 34 | 1.32 | 1.77 | 2.96 | 3.72 | 1.13 | 1.63 | 2.79 | 3.54 |
| 35 | 1.34 | 1.80 | 3.04 | 3.85 | 1.15 | 1.66 | 2.87 | 3.67 |
| 36 | 1.42 | 1.97 | 3.29 | 4.23 | 1.23 | 1.82 | 3.12 | 4.04 |
| 37 | 1.49 | 2.14 | 3.57 | 4.66 | 1.30 | 1.99 | 3.39 | 4.46 |
| 38 | 1.58 | 2.34 | 3.87 | 5.13 | 1.39 | 2.19 | 3.68 | 4.92 |
| 39 | 1.66 | 2.55 | 4.20 | 5.65 | 1.47 | 2.39 | 4.01 | 5.43 |
| 40 | 1.75 | 2.79 | 4.55 | 6.23 | 1.57 | 2.63 | 4.35 | 6.00 |
| 41 | 1.92 | 3.03 | 4.85 | 6.54 | 1.75 | 2.86 | 4.64 | 6.30 |
| 42 | 2.11 | 3.30 | 5.17 | 6.87 | 1.93 | 3.13 | 4.96 | 6.62 |
| 43 | 2.32 | 3.60 | 5.53 | 7.23 | 2.15 | 3.42 | 5.31 | 6.98 |
| 44 | 2.55 | 3.92 | 5.90 | 7.59 | 2.38 | 3.73 | 5.67 | 7.33 |
| 45 | 2.79 | 4.28 | 6.30 | 7.97 | 2.63 | 4.09 | 6.07 | 7.70 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Additional Term Rider with Full Premium Guarantee and Return of Premium
 30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000 – \$299,999 | | | | \$300,000 + | | | |
|-----------|-----------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.95 | – | 3.72 | – | 1.78 | – | 3.53 |
| 17 | – | 1.95 | – | 3.72 | – | 1.78 | – | 3.53 |
| 18 | – | 1.95 | – | 3.72 | – | 1.78 | – | 3.53 |
| 19 | – | 1.95 | – | 3.72 | – | 1.78 | – | 3.53 |
| 20 | 1.41 | 1.95 | 3.25 | 3.72 | 1.25 | 1.78 | 3.07 | 3.53 |
| 21 | 1.41 | 1.95 | 3.25 | 3.72 | 1.25 | 1.78 | 3.07 | 3.53 |
| 22 | 1.41 | 1.95 | 3.25 | 3.72 | 1.25 | 1.78 | 3.07 | 3.53 |
| 23 | 1.41 | 1.95 | 3.25 | 3.72 | 1.25 | 1.78 | 3.07 | 3.53 |
| 24 | 1.41 | 1.95 | 3.25 | 3.72 | 1.25 | 1.78 | 3.07 | 3.53 |
| 25 | 1.41 | 1.95 | 3.25 | 3.72 | 1.25 | 1.78 | 3.07 | 3.53 |
| 26 | 1.48 | 2.00 | 3.36 | 3.91 | 1.32 | 1.83 | 3.18 | 3.72 |
| 27 | 1.55 | 2.05 | 3.49 | 4.10 | 1.39 | 1.88 | 3.29 | 3.91 |
| 28 | 1.62 | 2.09 | 3.61 | 4.31 | 1.47 | 1.92 | 3.41 | 4.09 |
| 29 | 1.69 | 2.14 | 3.74 | 4.51 | 1.54 | 1.97 | 3.54 | 4.30 |
| 30 | 1.74 | 2.24 | 3.87 | 4.75 | 1.59 | 2.07 | 3.66 | 4.54 |
| 31 | 1.76 | 2.33 | 4.01 | 4.96 | 1.61 | 2.16 | 3.80 | 4.74 |
| 32 | 1.79 | 2.43 | 4.16 | 5.17 | 1.63 | 2.26 | 3.95 | 4.93 |
| 33 | 1.81 | 2.52 | 4.30 | 5.39 | 1.66 | 2.35 | 4.07 | 5.16 |
| 34 | 1.83 | 2.62 | 4.45 | 5.62 | 1.68 | 2.45 | 4.22 | 5.38 |
| 35 | 1.88 | 2.69 | 4.59 | 5.84 | 1.73 | 2.52 | 4.36 | 5.60 |
| 36 | 2.00 | 2.92 | 4.98 | 6.42 | 1.85 | 2.73 | 4.75 | 6.17 |
| 37 | 2.12 | 3.15 | 5.40 | 7.08 | 1.96 | 2.97 | 5.15 | 6.81 |
| 38 | 2.26 | 3.42 | 5.86 | 7.80 | 2.09 | 3.23 | 5.60 | 7.51 |
| 39 | 2.39 | 3.71 | 6.35 | 8.59 | 2.23 | 3.51 | 6.10 | 8.29 |
| 40 | 2.54 | 4.03 | 6.89 | 9.47 | 2.38 | 3.83 | 6.62 | 9.15 |
| 41 | 2.81 | 4.36 | 7.35 | 9.95 | 2.65 | 4.15 | 7.07 | 9.62 |
| 42 | 3.11 | 4.73 | 7.84 | 10.46 | 2.93 | 4.52 | 7.57 | 10.11 |
| 43 | 3.44 | 5.13 | 8.38 | 10.99 | 3.26 | 4.90 | 8.09 | 10.65 |
| 44 | 3.80 | 5.57 | 8.95 | 11.55 | 3.61 | 5.32 | 8.65 | 11.18 |
| 45 | 4.19 | 6.06 | 9.56 | 12.13 | 4.00 | 5.81 | 9.26 | 11.75 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.18 | – | 2.42 | – | 0.94 | – | 2.25 |
| 17 | – | 1.18 | – | 2.42 | – | 0.94 | – | 2.25 |
| 18 | – | 1.18 | – | 2.42 | – | 0.94 | – | 2.25 |
| 19 | – | 1.18 | – | 2.42 | – | 0.94 | – | 2.25 |
| 20 | 1.01 | 1.18 | 1.83 | 2.42 | 0.80 | 0.94 | 1.65 | 2.25 |
| 21 | 1.01 | 1.18 | 1.83 | 2.42 | 0.80 | 0.94 | 1.65 | 2.25 |
| 22 | 1.01 | 1.18 | 1.83 | 2.42 | 0.80 | 0.94 | 1.65 | 2.25 |
| 23 | 1.01 | 1.18 | 1.83 | 2.42 | 0.80 | 0.94 | 1.65 | 2.25 |
| 24 | 1.01 | 1.18 | 1.83 | 2.42 | 0.80 | 0.94 | 1.65 | 2.25 |
| 25 | 1.01 | 1.18 | 1.83 | 2.42 | 0.80 | 0.94 | 1.65 | 2.25 |
| 26 | 1.01 | 1.18 | 1.85 | 2.46 | 0.80 | 0.94 | 1.67 | 2.29 |
| 27 | 1.01 | 1.18 | 1.87 | 2.49 | 0.80 | 0.94 | 1.68 | 2.32 |
| 28 | 1.01 | 1.18 | 1.89 | 2.53 | 0.80 | 0.94 | 1.70 | 2.36 |
| 29 | 1.01 | 1.18 | 1.91 | 2.56 | 0.80 | 0.94 | 1.72 | 2.39 |
| 30 | 1.01 | 1.18 | 1.91 | 2.61 | 0.80 | 0.94 | 1.72 | 2.44 |
| 31 | 1.02 | 1.19 | 1.96 | 2.65 | 0.82 | 0.97 | 1.77 | 2.48 |
| 32 | 1.04 | 1.20 | 2.02 | 2.70 | 0.84 | 1.01 | 1.82 | 2.53 |
| 33 | 1.06 | 1.22 | 2.06 | 2.75 | 0.88 | 1.04 | 1.87 | 2.58 |
| 34 | 1.08 | 1.24 | 2.10 | 2.79 | 0.92 | 1.07 | 1.92 | 2.62 |
| 35 | 1.10 | 1.26 | 2.15 | 2.84 | 0.95 | 1.11 | 1.94 | 2.66 |
| 36 | 1.14 | 1.31 | 2.29 | 3.03 | 0.99 | 1.16 | 2.05 | 2.85 |
| 37 | 1.19 | 1.37 | 2.43 | 3.22 | 1.03 | 1.22 | 2.16 | 3.04 |
| 38 | 1.23 | 1.43 | 2.58 | 3.43 | 1.07 | 1.28 | 2.27 | 3.24 |
| 39 | 1.28 | 1.49 | 2.75 | 3.65 | 1.12 | 1.34 | 2.41 | 3.46 |
| 40 | 1.33 | 1.55 | 2.93 | 3.88 | 1.17 | 1.40 | 2.55 | 3.69 |
| 41 | 1.42 | 1.69 | 3.28 | 4.29 | 1.25 | 1.53 | 2.82 | 4.08 |
| 42 | 1.52 | 1.84 | 3.67 | 4.74 | 1.34 | 1.68 | 3.13 | 4.52 |
| 43 | 1.62 | 2.01 | 4.11 | 5.25 | 1.43 | 1.85 | 3.47 | 5.02 |
| 44 | 1.73 | 2.19 | 4.60 | 5.82 | 1.53 | 2.02 | 3.85 | 5.58 |
| 45 | 1.87 | 2.39 | 5.14 | 6.45 | 1.66 | 2.22 | 4.28 | 6.19 |
| 46 | 2.01 | 2.56 | 5.55 | 6.95 | 1.80 | 2.38 | 4.64 | 6.68 |
| 47 | 2.17 | 2.74 | 6.00 | 7.48 | 1.96 | 2.56 | 5.03 | 7.20 |
| 48 | 2.34 | 2.94 | 6.49 | 8.06 | 2.14 | 2.77 | 5.47 | 7.77 |
| 49 | 2.53 | 3.14 | 7.02 | 8.69 | 2.33 | 2.97 | 5.94 | 8.38 |
| 50 | 2.75 | 3.37 | 7.61 | 9.34 | 2.55 | 3.20 | 6.46 | 9.02 |
| 51 | 2.98 | 3.65 | 8.24 | 10.14 | 2.79 | 3.47 | 7.02 | 9.81 |
| 52 | 3.24 | 3.96 | 8.92 | 11.02 | 3.05 | 3.77 | 7.62 | 10.67 |
| 53 | 3.52 | 4.29 | 9.66 | 11.97 | 3.33 | 4.10 | 8.28 | 11.61 |
| 54 | 3.83 | 4.65 | 10.47 | 13.00 | 3.66 | 4.47 | 8.99 | 12.62 |
| 55 | 4.16 | 5.05 | 11.37 | 14.14 | 3.99 | 4.86 | 9.79 | 13.73 |
| 56 | 4.61 | 5.63 | 12.52 | 14.95 | 4.44 | 5.44 | 10.79 | 15.01 |
| 57 | 5.12 | 6.28 | 13.79 | 15.83 | 4.94 | 6.07 | 11.89 | 16.39 |
| 58 | 5.68 | 7.01 | 15.18 | 16.79 | 5.49 | 6.79 | 13.11 | 17.92 |
| 59 | 6.30 | 7.82 | 16.73 | 17.84 | 6.11 | 7.59 | 14.46 | 19.58 |
| 60 | 7.01 | 8.73 | 18.41 | 19.00 | 6.81 | 8.49 | 15.92 | 21.41 |
| 61 | 7.74 | 9.73 | 20.19 | 21.66 | 7.53 | 9.48 | 17.46 | 23.54 |
| 62 | 8.57 | 10.84 | 22.14 | 24.58 | 8.35 | 10.58 | 19.16 | 25.88 |
| 63 | 9.47 | 12.08 | 24.28 | 27.81 | 9.25 | 11.81 | 21.03 | 28.46 |
| 64 | 10.48 | 13.47 | 26.63 | 31.34 | 10.25 | 13.18 | 23.08 | 31.29 |
| 65 | 11.59 | 15.01 | 29.19 | 35.25 | 11.34 | 14.69 | 25.31 | 34.42 |
| 66 | 12.62 | 16.58 | 31.91 | 38.92 | 12.43 | 16.33 | 27.82 | 38.20 |
| 67 | 13.75 | 18.31 | 34.87 | 42.97 | 13.55 | 18.05 | 30.41 | 42.19 |
| 68 | 14.99 | 20.23 | 38.13 | 47.43 | 14.78 | 19.95 | 33.25 | 46.59 |
| 69 | 16.33 | 22.36 | 41.68 | 52.38 | 16.12 | 22.07 | 36.36 | 51.46 |
| 70 | 17.80 | 24.72 | 45.56 | 57.83 | 17.58 | 24.41 | 39.76 | 56.83 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 70 is \$75,000.

Additional Term Rider with Partial Premium Guarantee and Return of Premium

– Initial Premium is guaranteed for 10 years

15-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.57 | – | 5.56 | – | 2.16 | – | 4.47 |
| 17 | – | 2.57 | – | 5.56 | – | 2.16 | – | 4.47 |
| 18 | – | 2.57 | – | 5.56 | – | 2.16 | – | 4.47 |
| 19 | – | 2.57 | – | 5.56 | – | 2.16 | – | 4.47 |
| 20 | 2.36 | 2.57 | 4.11 | 5.56 | 1.88 | 2.16 | 3.85 | 4.47 |
| 21 | 2.36 | 2.57 | 4.11 | 5.56 | 1.88 | 2.16 | 3.85 | 4.47 |
| 22 | 2.36 | 2.57 | 4.11 | 5.56 | 1.88 | 2.16 | 3.85 | 4.47 |
| 23 | 2.36 | 2.57 | 4.11 | 5.56 | 1.88 | 2.16 | 3.85 | 4.47 |
| 24 | 2.36 | 2.57 | 4.11 | 5.56 | 1.88 | 2.16 | 3.85 | 4.47 |
| 25 | 2.36 | 2.57 | 4.11 | 5.56 | 1.88 | 2.16 | 3.85 | 4.47 |
| 26 | 2.37 | 2.61 | 4.16 | 5.64 | 1.91 | 2.20 | 3.88 | 4.63 |
| 27 | 2.38 | 2.64 | 4.20 | 5.73 | 1.94 | 2.23 | 3.91 | 4.78 |
| 28 | 2.40 | 2.68 | 4.25 | 5.81 | 1.96 | 2.27 | 3.94 | 4.94 |
| 29 | 2.41 | 2.72 | 4.29 | 5.90 | 1.99 | 2.31 | 3.97 | 5.10 |
| 30 | 2.41 | 2.77 | 4.29 | 6.01 | 1.99 | 2.36 | 3.97 | 5.31 |
| 31 | 2.45 | 2.81 | 4.43 | 6.12 | 2.08 | 2.41 | 4.05 | 5.52 |
| 32 | 2.48 | 2.86 | 4.57 | 6.23 | 2.16 | 2.45 | 4.14 | 5.72 |
| 33 | 2.52 | 2.91 | 4.71 | 6.35 | 2.25 | 2.50 | 4.22 | 5.93 |
| 34 | 2.56 | 2.96 | 4.84 | 6.46 | 2.33 | 2.57 | 4.31 | 6.14 |
| 35 | 2.57 | 3.01 | 4.89 | 6.57 | 2.36 | 2.64 | 4.34 | 6.30 |
| 36 | 2.71 | 3.17 | 5.19 | 7.02 | 2.50 | 2.77 | 4.69 | 6.75 |
| 37 | 2.85 | 3.33 | 5.50 | 7.50 | 2.64 | 2.94 | 5.02 | 7.23 |
| 38 | 2.99 | 3.52 | 5.83 | 8.00 | 2.78 | 3.14 | 5.37 | 7.70 |
| 39 | 3.16 | 3.70 | 6.19 | 8.53 | 2.95 | 3.35 | 5.80 | 8.24 |
| 40 | 3.33 | 3.89 | 6.59 | 9.10 | 3.12 | 3.55 | 6.24 | 8.80 |
| 41 | 3.61 | 4.29 | 7.35 | 10.08 | 3.40 | 3.96 | 6.89 | 9.75 |
| 42 | 3.92 | 4.75 | 8.20 | 11.17 | 3.71 | 4.46 | 7.65 | 10.82 |
| 43 | 4.26 | 5.25 | 9.14 | 12.41 | 4.02 | 5.01 | 8.58 | 12.03 |
| 44 | 4.62 | 5.81 | 10.20 | 13.78 | 4.38 | 5.60 | 9.63 | 13.37 |
| 45 | 5.07 | 6.40 | 11.38 | 15.30 | 4.83 | 6.24 | 10.84 | 14.86 |
| 46 | 5.43 | 6.88 | 12.43 | 16.51 | 5.14 | 6.71 | 11.67 | 16.04 |
| 47 | 5.84 | 7.39 | 13.57 | 17.80 | 5.51 | 7.23 | 12.58 | 17.30 |
| 48 | 6.27 | 7.96 | 14.82 | 19.20 | 5.90 | 7.81 | 13.60 | 18.68 |
| 49 | 6.74 | 8.55 | 16.16 | 20.71 | 6.32 | 8.38 | 14.67 | 20.17 |
| 50 | 7.29 | 9.20 | 17.66 | 22.29 | 6.82 | 9.04 | 15.87 | 21.71 |
| 51 | 7.89 | 10.00 | 19.27 | 24.22 | 7.35 | 9.84 | 17.16 | 23.62 |
| 52 | 8.54 | 10.86 | 21.00 | 26.35 | 7.94 | 10.69 | 18.55 | 25.70 |
| 53 | 9.25 | 11.80 | 22.90 | 28.65 | 8.57 | 11.65 | 20.08 | 27.97 |
| 54 | 10.04 | 12.85 | 24.96 | 31.15 | 9.30 | 12.69 | 21.71 | 30.41 |
| 55 | 10.88 | 13.98 | 27.25 | 33.90 | 10.04 | 13.82 | 23.56 | 33.11 |
| 56 | 11.91 | 15.27 | 29.67 | 36.59 | 11.10 | 15.09 | 25.65 | 35.75 |
| 57 | 13.05 | 16.70 | 32.16 | 39.30 | 12.27 | 16.48 | 27.82 | 38.40 |
| 58 | 14.32 | 18.31 | 35.00 | 41.32 | 13.57 | 18.07 | 30.29 | 40.39 |
| 59 | 15.75 | 20.11 | 37.93 | 43.56 | 15.02 | 19.83 | 32.84 | 42.58 |
| 60 | 17.35 | 22.13 | 41.23 | 45.89 | 16.67 | 21.80 | 35.69 | 44.87 |
| 61 | 19.01 | 24.34 | – | – | 18.37 | 23.97 | – | – |
| 62 | 20.88 | 26.80 | – | – | 20.30 | 26.40 | – | – |
| 63 | 22.94 | 29.55 | – | – | 22.41 | 29.10 | – | – |
| 64 | 25.22 | 32.61 | – | – | 24.75 | 32.10 | – | – |
| 65 | 27.74 | 36.02 | – | – | 27.32 | 35.43 | – | – |
| 66 | 30.24 | 39.82 | – | – | 29.97 | 39.40 | – | – |
| 67 | 32.98 | 44.01 | – | – | 32.68 | 43.56 | – | – |
| 68 | 35.97 | 47.86 | – | – | 35.66 | 47.37 | – | – |
| 69 | 39.22 | 50.94 | – | – | 38.89 | 50.43 | – | – |
| 70 | 42.77 | 54.14 | – | – | 42.43 | 53.61 | – | – |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 70 is \$75,000.

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.06 | – | 2.02 | – | 0.82 | – | 1.74 |
| 17 | – | 1.06 | – | 2.02 | – | 0.82 | – | 1.74 |
| 18 | – | 1.06 | – | 2.02 | – | 0.82 | – | 1.74 |
| 19 | – | 1.06 | – | 2.02 | – | 0.82 | – | 1.74 |
| 20 | 0.89 | 1.06 | 1.41 | 2.02 | 0.67 | 0.82 | 1.26 | 1.74 |
| 21 | 0.89 | 1.06 | 1.41 | 2.02 | 0.67 | 0.82 | 1.26 | 1.74 |
| 22 | 0.89 | 1.06 | 1.41 | 2.02 | 0.67 | 0.82 | 1.26 | 1.74 |
| 23 | 0.89 | 1.06 | 1.41 | 2.02 | 0.67 | 0.82 | 1.26 | 1.74 |
| 24 | 0.89 | 1.06 | 1.41 | 2.02 | 0.67 | 0.82 | 1.26 | 1.74 |
| 25 | 0.89 | 1.06 | 1.41 | 2.02 | 0.67 | 0.82 | 1.26 | 1.74 |
| 26 | 0.89 | 1.06 | 1.43 | 2.02 | 0.68 | 0.82 | 1.27 | 1.74 |
| 27 | 0.90 | 1.06 | 1.44 | 2.02 | 0.69 | 0.82 | 1.29 | 1.74 |
| 28 | 0.90 | 1.06 | 1.46 | 2.02 | 0.69 | 0.82 | 1.30 | 1.74 |
| 29 | 0.90 | 1.06 | 1.47 | 2.02 | 0.70 | 0.82 | 1.32 | 1.74 |
| 30 | 0.90 | 1.06 | 1.47 | 2.02 | 0.70 | 0.82 | 1.32 | 1.74 |
| 31 | 0.91 | 1.06 | 1.50 | 2.06 | 0.72 | 0.82 | 1.35 | 1.80 |
| 32 | 0.92 | 1.06 | 1.53 | 2.10 | 0.74 | 0.82 | 1.38 | 1.85 |
| 33 | 0.92 | 1.06 | 1.56 | 2.13 | 0.75 | 0.82 | 1.40 | 1.91 |
| 34 | 0.93 | 1.06 | 1.59 | 2.17 | 0.77 | 0.82 | 1.43 | 1.97 |
| 35 | 0.94 | 1.14 | 1.65 | 2.22 | 0.80 | 0.99 | 1.49 | 2.04 |
| 36 | 0.97 | 1.19 | 1.73 | 2.36 | 0.83 | 1.04 | 1.56 | 2.17 |
| 37 | 1.02 | 1.23 | 1.83 | 2.51 | 0.87 | 1.08 | 1.66 | 2.32 |
| 38 | 1.07 | 1.28 | 1.92 | 2.67 | 0.91 | 1.13 | 1.75 | 2.48 |
| 39 | 1.11 | 1.33 | 2.02 | 2.84 | 0.94 | 1.18 | 1.85 | 2.64 |
| 40 | 1.16 | 1.37 | 2.12 | 3.03 | 0.98 | 1.22 | 1.95 | 2.83 |
| 41 | 1.24 | 1.48 | 2.34 | 3.28 | 1.05 | 1.33 | 2.16 | 3.08 |
| 42 | 1.33 | 1.59 | 2.57 | 3.56 | 1.13 | 1.44 | 2.40 | 3.35 |
| 43 | 1.43 | 1.72 | 2.83 | 3.87 | 1.22 | 1.56 | 2.66 | 3.67 |
| 44 | 1.55 | 1.86 | 3.13 | 4.21 | 1.32 | 1.70 | 2.94 | 3.99 |
| 45 | 1.66 | 2.02 | 3.47 | 4.58 | 1.42 | 1.86 | 3.29 | 4.35 |
| 46 | 1.74 | 2.14 | 3.73 | 4.89 | 1.49 | 1.98 | 3.49 | 4.66 |
| 47 | 1.82 | 2.26 | 4.01 | 5.23 | 1.58 | 2.09 | 3.72 | 4.99 |
| 48 | 1.91 | 2.39 | 4.29 | 5.59 | 1.66 | 2.22 | 3.94 | 5.35 |
| 49 | 2.00 | 2.53 | 4.61 | 5.99 | 1.76 | 2.36 | 4.20 | 5.73 |
| 50 | 2.11 | 2.67 | 4.93 | 6.42 | 1.85 | 2.50 | 4.45 | 6.15 |
| 51 | 2.23 | 2.86 | 5.27 | 6.89 | 1.98 | 2.67 | 4.73 | 6.62 |
| 52 | 2.35 | 3.05 | 5.64 | 7.40 | 2.11 | 2.87 | 5.02 | 7.12 |
| 53 | 2.49 | 3.27 | 6.04 | 7.95 | 2.24 | 3.09 | 5.34 | 7.66 |
| 54 | 2.64 | 3.50 | 6.47 | 8.54 | 2.38 | 3.31 | 5.68 | 8.24 |
| 55 | 2.79 | 3.76 | 6.92 | 9.17 | 2.54 | 3.57 | 6.05 | 8.85 |
| 56 | 3.06 | 4.12 | 7.55 | 9.89 | 2.79 | 3.92 | 6.61 | 9.55 |
| 57 | 3.36 | 4.51 | 8.22 | 10.67 | 3.09 | 4.31 | 7.20 | 10.31 |
| 58 | 3.69 | 4.95 | 8.97 | 11.52 | 3.40 | 4.74 | 7.86 | 11.14 |
| 59 | 4.06 | 5.43 | 9.79 | 12.42 | 3.75 | 5.21 | 8.59 | 12.03 |
| 60 | 4.46 | 5.96 | 10.67 | 13.41 | 4.14 | 5.73 | 9.38 | 12.99 |
| 61 | 4.90 | 6.66 | 11.65 | 14.50 | 4.56 | 6.42 | 10.25 | 14.05 |
| 62 | 5.38 | 7.43 | 12.73 | 15.68 | 5.01 | 7.18 | 11.20 | 15.21 |
| 63 | 5.91 | 8.30 | 13.91 | 16.96 | 5.52 | 8.03 | 12.26 | 16.46 |
| 64 | 6.50 | 9.27 | 15.20 | 18.34 | 6.08 | 8.98 | 13.41 | 17.82 |
| 65 | 7.15 | 10.34 | 16.63 | 19.84 | 6.70 | 10.04 | 14.67 | 19.28 |
| 66 | 7.71 | 11.29 | 18.15 | 21.44 | 7.27 | 11.03 | 16.11 | 20.96 |
| 67 | 8.31 | 12.33 | 19.81 | 23.17 | 7.85 | 12.05 | 17.59 | 22.65 |
| 68 | 8.96 | 13.47 | 21.63 | 25.04 | 8.47 | 13.17 | 19.22 | 24.49 |
| 69 | 9.66 | 14.72 | 23.61 | 27.06 | 9.14 | 14.41 | 20.99 | 26.48 |
| 70 | 10.42 | 16.08 | 25.80 | 29.24 | 9.87 | 15.75 | 22.94 | 28.63 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 70 is \$75,000.

Additional Term Rider with Partial Premium Guarantee and Return of Premium

– Initial Premium is guaranteed for 10 years

15-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.41 | – | 3.96 | – | 1.88 | – | 3.76 |
| 17 | – | 2.41 | – | 3.96 | – | 1.88 | – | 3.76 |
| 18 | – | 2.41 | – | 3.96 | – | 1.88 | – | 3.76 |
| 19 | – | 2.41 | – | 3.96 | – | 1.88 | – | 3.76 |
| 20 | 1.98 | 2.41 | 3.11 | 3.96 | 1.55 | 1.88 | 2.75 | 3.76 |
| 21 | 1.98 | 2.41 | 3.11 | 3.96 | 1.55 | 1.88 | 2.75 | 3.76 |
| 22 | 1.98 | 2.41 | 3.11 | 3.96 | 1.55 | 1.88 | 2.75 | 3.76 |
| 23 | 1.98 | 2.41 | 3.11 | 3.96 | 1.55 | 1.88 | 2.75 | 3.76 |
| 24 | 1.98 | 2.41 | 3.11 | 3.96 | 1.55 | 1.88 | 2.75 | 3.76 |
| 25 | 1.98 | 2.41 | 3.11 | 3.96 | 1.55 | 1.88 | 2.75 | 3.76 |
| 26 | 2.00 | 2.41 | 3.15 | 3.99 | 1.57 | 1.92 | 2.79 | 3.76 |
| 27 | 2.02 | 2.41 | 3.18 | 4.02 | 1.60 | 1.95 | 2.84 | 3.76 |
| 28 | 2.03 | 2.41 | 3.22 | 4.06 | 1.62 | 1.99 | 2.88 | 3.76 |
| 29 | 2.05 | 2.41 | 3.25 | 4.06 | 1.64 | 2.02 | 2.92 | 3.76 |
| 30 | 2.05 | 2.41 | 3.25 | 4.06 | 1.64 | 2.02 | 2.92 | 3.76 |
| 31 | 2.09 | 2.41 | 3.32 | 4.28 | 1.69 | 2.09 | 3.01 | 3.98 |
| 32 | 2.13 | 2.41 | 3.40 | 4.51 | 1.73 | 2.16 | 3.10 | 4.20 |
| 33 | 2.16 | 2.41 | 3.47 | 4.76 | 1.78 | 2.23 | 3.18 | 4.42 |
| 34 | 2.20 | 2.51 | 3.54 | 5.02 | 1.82 | 2.30 | 3.27 | 4.65 |
| 35 | 2.27 | 2.63 | 3.68 | 5.31 | 1.91 | 2.44 | 3.44 | 4.94 |
| 36 | 2.35 | 2.75 | 3.88 | 5.66 | 2.00 | 2.55 | 3.61 | 5.24 |
| 37 | 2.46 | 2.86 | 4.10 | 6.05 | 2.11 | 2.66 | 3.83 | 5.60 |
| 38 | 2.57 | 2.98 | 4.33 | 6.46 | 2.23 | 2.77 | 4.05 | 5.99 |
| 39 | 2.67 | 3.10 | 4.56 | 6.91 | 2.31 | 2.88 | 4.27 | 6.37 |
| 40 | 2.78 | 3.21 | 4.81 | 7.38 | 2.43 | 2.99 | 4.52 | 6.81 |
| 41 | 2.97 | 3.47 | 5.32 | 8.03 | 2.63 | 3.23 | 4.99 | 7.42 |
| 42 | 3.19 | 3.76 | 5.88 | 8.74 | 2.86 | 3.51 | 5.54 | 8.05 |
| 43 | 3.43 | 4.08 | 6.50 | 9.54 | 3.12 | 3.78 | 6.15 | 8.80 |
| 44 | 3.70 | 4.43 | 7.21 | 10.39 | 3.40 | 4.11 | 6.82 | 9.57 |
| 45 | 3.97 | 4.84 | 8.03 | 11.34 | 3.69 | 4.49 | 7.62 | 10.42 |
| 46 | 4.21 | 5.13 | 8.61 | 11.86 | 3.91 | 4.78 | 8.12 | 10.94 |
| 47 | 4.48 | 5.46 | 9.22 | 12.41 | 4.18 | 5.08 | 8.68 | 11.49 |
| 48 | 4.75 | 5.78 | 9.86 | 13.00 | 4.45 | 5.40 | 9.24 | 12.09 |
| 49 | 5.05 | 6.14 | 10.56 | 13.65 | 4.74 | 5.75 | 9.89 | 12.73 |
| 50 | 5.38 | 6.49 | 11.26 | 14.36 | 5.04 | 6.11 | 10.50 | 13.43 |
| 51 | 5.76 | 6.96 | 12.02 | 15.14 | 5.42 | 6.55 | 11.21 | 14.23 |
| 52 | 6.16 | 7.46 | 12.84 | 15.98 | 5.82 | 7.05 | 11.93 | 15.06 |
| 53 | 6.59 | 8.02 | 13.72 | 16.88 | 6.25 | 7.61 | 12.75 | 15.96 |
| 54 | 7.05 | 8.61 | 14.67 | 17.85 | 6.68 | 8.16 | 13.59 | 16.93 |
| 55 | 7.54 | 9.26 | 15.67 | 18.88 | 7.17 | 8.81 | 14.51 | 17.96 |
| 56 | 8.13 | 10.10 | 17.24 | 20.53 | 7.71 | 9.64 | 15.86 | 19.57 |
| 57 | 8.78 | 11.03 | 18.95 | 22.16 | 8.34 | 10.57 | 17.29 | 21.21 |
| 58 | 9.49 | 12.06 | 20.81 | 24.03 | 9.01 | 11.60 | 18.89 | 23.08 |
| 59 | 10.30 | 13.18 | 22.86 | 25.86 | 9.76 | 12.70 | 20.66 | 24.88 |
| 60 | 11.16 | 14.43 | 25.08 | 27.96 | 10.60 | 13.94 | 22.57 | 26.96 |
| 61 | 12.12 | 16.06 | 25.54 | 30.75 | 11.49 | 15.57 | 22.95 | 29.73 |
| 62 | 13.16 | 17.89 | 28.04 | 33.77 | 12.48 | 17.39 | 25.09 | 32.73 |
| 63 | 14.31 | 19.93 | 30.79 | 37.03 | 13.56 | 19.40 | 27.47 | 35.97 |
| 64 | 15.59 | 22.22 | 33.81 | 40.55 | 14.75 | 21.66 | 30.05 | 39.49 |
| 65 | 17.00 | 24.72 | 37.15 | 44.37 | 16.09 | 24.17 | 32.90 | 43.27 |
| 66 | 18.36 | 27.02 | 40.58 | 47.98 | 17.48 | 26.56 | 36.14 | 47.05 |
| 67 | 19.81 | 29.54 | 44.32 | 51.87 | 18.87 | 29.03 | 39.48 | 50.86 |
| 68 | 21.38 | 32.29 | 48.40 | 56.07 | 20.38 | 31.76 | 43.13 | 55.00 |
| 69 | 23.08 | 35.32 | 52.87 | 60.62 | 22.00 | 34.73 | 47.13 | 59.46 |
| 70 | 24.92 | 38.62 | 57.79 | 65.53 | 23.77 | 37.99 | 51.51 | 64.31 |

For policies issued in Montana, use Male Rates

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* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 70 is \$75,000.

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.21 | – | 2.66 | – | 1.08 | – | 2.47 |
| 17 | – | 1.21 | – | 2.66 | – | 1.08 | – | 2.47 |
| 18 | – | 1.21 | – | 2.66 | – | 1.08 | – | 2.47 |
| 19 | – | 1.21 | – | 2.66 | – | 1.08 | – | 2.47 |
| 20 | 1.01 | 1.21 | 2.16 | 2.66 | 0.88 | 1.08 | 2.00 | 2.47 |
| 21 | 1.01 | 1.21 | 2.16 | 2.66 | 0.88 | 1.08 | 2.00 | 2.47 |
| 22 | 1.01 | 1.21 | 2.16 | 2.66 | 0.88 | 1.08 | 2.00 | 2.47 |
| 23 | 1.01 | 1.21 | 2.16 | 2.66 | 0.88 | 1.08 | 2.00 | 2.47 |
| 24 | 1.01 | 1.21 | 2.16 | 2.66 | 0.88 | 1.08 | 2.00 | 2.47 |
| 25 | 1.01 | 1.21 | 2.16 | 2.66 | 0.88 | 1.08 | 2.00 | 2.47 |
| 26 | 1.01 | 1.24 | 2.17 | 2.67 | 0.88 | 1.10 | 2.00 | 2.48 |
| 27 | 1.01 | 1.26 | 2.18 | 2.68 | 0.88 | 1.12 | 2.00 | 2.49 |
| 28 | 1.01 | 1.29 | 2.20 | 2.69 | 0.88 | 1.14 | 2.01 | 2.50 |
| 29 | 1.01 | 1.31 | 2.21 | 2.69 | 0.88 | 1.16 | 2.01 | 2.50 |
| 30 | 1.08 | 1.34 | 2.22 | 2.69 | 0.93 | 1.18 | 2.03 | 2.50 |
| 31 | 1.08 | 1.36 | 2.28 | 2.82 | 0.93 | 1.20 | 2.06 | 2.63 |
| 32 | 1.08 | 1.40 | 2.34 | 2.96 | 0.93 | 1.23 | 2.11 | 2.76 |
| 33 | 1.08 | 1.44 | 2.40 | 3.10 | 0.93 | 1.26 | 2.17 | 2.90 |
| 34 | 1.08 | 1.47 | 2.46 | 3.25 | 0.93 | 1.28 | 2.26 | 3.05 |
| 35 | 1.23 | 1.50 | 2.53 | 3.40 | 1.02 | 1.30 | 2.36 | 3.20 |
| 36 | 1.28 | 1.57 | 2.70 | 3.64 | 1.07 | 1.37 | 2.53 | 3.43 |
| 37 | 1.34 | 1.63 | 2.89 | 3.91 | 1.12 | 1.44 | 2.71 | 3.70 |
| 38 | 1.40 | 1.70 | 3.10 | 4.20 | 1.18 | 1.51 | 2.92 | 3.98 |
| 39 | 1.46 | 1.77 | 3.32 | 4.51 | 1.24 | 1.58 | 3.14 | 4.29 |
| 40 | 1.53 | 1.85 | 3.56 | 4.84 | 1.30 | 1.66 | 3.37 | 4.61 |
| 41 | 1.63 | 2.01 | 3.86 | 5.28 | 1.39 | 1.82 | 3.67 | 5.04 |
| 42 | 1.74 | 2.18 | 4.18 | 5.75 | 1.49 | 2.00 | 3.98 | 5.50 |
| 43 | 1.86 | 2.38 | 4.54 | 6.27 | 1.60 | 2.21 | 4.34 | 6.03 |
| 44 | 1.99 | 2.60 | 4.92 | 6.84 | 1.73 | 2.43 | 4.71 | 6.58 |
| 45 | 2.13 | 2.83 | 5.34 | 7.48 | 1.85 | 2.67 | 5.12 | 7.20 |
| 46 | 2.32 | 3.06 | 5.75 | 8.03 | 2.05 | 2.89 | 5.51 | 7.74 |
| 47 | 2.53 | 3.32 | 6.19 | 8.63 | 2.27 | 3.15 | 5.95 | 8.33 |
| 48 | 2.76 | 3.59 | 6.66 | 9.29 | 2.51 | 3.41 | 6.42 | 8.97 |
| 49 | 3.02 | 3.89 | 7.18 | 9.99 | 2.77 | 3.70 | 6.91 | 9.67 |
| 50 | 3.32 | 4.21 | 7.71 | 10.75 | 3.08 | 4.03 | 7.43 | 10.40 |
| 51 | 3.58 | 4.60 | 8.37 | 11.61 | 3.34 | 4.41 | 8.08 | 11.25 |
| 52 | 3.86 | 5.03 | 9.09 | 12.56 | 3.63 | 4.83 | 8.79 | 12.19 |
| 53 | 4.16 | 5.50 | 9.88 | 13.59 | 3.95 | 5.29 | 9.55 | 13.20 |
| 54 | 4.50 | 6.00 | 10.74 | 14.72 | 4.29 | 5.78 | 10.40 | 14.29 |
| 55 | 4.86 | 6.56 | 11.67 | 15.95 | 4.66 | 6.33 | 11.30 | 15.50 |
| 56 | 5.32 | 7.06 | 12.80 | 17.37 | 5.11 | 6.82 | 12.40 | 16.88 |
| 57 | 5.82 | 7.58 | 14.03 | 18.91 | 5.61 | 7.34 | 13.61 | 18.40 |
| 58 | 6.37 | 8.15 | 15.38 | 20.60 | 6.15 | 7.90 | 14.94 | 20.05 |
| 59 | 6.98 | 8.77 | 16.87 | 22.44 | 6.76 | 8.50 | 16.39 | 21.85 |
| 60 | 7.64 | 9.43 | 18.51 | 24.42 | 7.41 | 9.15 | 17.99 | 23.80 |
| 61 | 8.47 | 10.66 | 20.27 | 26.64 | 8.26 | 10.42 | 19.82 | 26.10 |
| 62 | 9.38 | 12.06 | 22.21 | 29.06 | 9.17 | 11.80 | 21.74 | 28.49 |
| 63 | 10.40 | 13.65 | 24.33 | 31.70 | 10.17 | 13.37 | 23.83 | 31.08 |
| 64 | 11.52 | 15.46 | 26.67 | 34.57 | 11.29 | 15.16 | 26.12 | 33.91 |
| 65 | 12.77 | 17.51 | 29.23 | 37.72 | 12.53 | 17.19 | 28.65 | 37.01 |

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Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 65 is \$75,000.

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– Initial Premium is guaranteed for 10 years

20-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 2.18 | – | 4.77 | – | 1.96 | – | 3.84 |
| 17 | – | 2.18 | – | 4.77 | – | 1.96 | – | 3.84 |
| 18 | – | 2.18 | – | 4.77 | – | 1.96 | – | 3.84 |
| 19 | – | 2.18 | – | 4.77 | – | 1.96 | – | 3.84 |
| 20 | 1.91 | 2.18 | 3.86 | 4.77 | 1.57 | 1.96 | 3.18 | 3.84 |
| 21 | 1.91 | 2.18 | 3.86 | 4.77 | 1.57 | 1.96 | 3.18 | 3.84 |
| 22 | 1.91 | 2.18 | 3.86 | 4.77 | 1.57 | 1.96 | 3.18 | 3.84 |
| 23 | 1.91 | 2.18 | 3.86 | 4.77 | 1.57 | 1.96 | 3.18 | 3.84 |
| 24 | 1.91 | 2.18 | 3.86 | 4.77 | 1.57 | 1.96 | 3.18 | 3.84 |
| 25 | 1.91 | 2.18 | 3.86 | 4.77 | 1.57 | 1.96 | 3.18 | 3.84 |
| 26 | 1.91 | 2.25 | 3.88 | 4.79 | 1.57 | 2.02 | 3.22 | 3.87 |
| 27 | 1.91 | 2.32 | 3.90 | 4.81 | 1.57 | 2.08 | 3.26 | 3.91 |
| 28 | 1.91 | 2.39 | 3.93 | 4.84 | 1.57 | 2.14 | 3.29 | 3.94 |
| 29 | 1.91 | 2.46 | 3.95 | 4.84 | 1.57 | 2.20 | 3.33 | 3.94 |
| 30 | 1.98 | 2.53 | 3.97 | 4.84 | 1.69 | 2.26 | 3.37 | 3.94 |
| 31 | 1.98 | 2.60 | 4.08 | 5.07 | 1.69 | 2.32 | 3.52 | 4.30 |
| 32 | 1.98 | 2.71 | 4.19 | 5.33 | 1.69 | 2.41 | 3.71 | 4.67 |
| 33 | 1.98 | 2.81 | 4.30 | 5.60 | 1.76 | 2.50 | 3.90 | 5.06 |
| 34 | 2.03 | 2.92 | 4.41 | 5.88 | 1.84 | 2.56 | 4.09 | 5.49 |
| 35 | 2.11 | 2.99 | 4.54 | 6.16 | 1.94 | 2.62 | 4.32 | 5.92 |
| 36 | 2.22 | 3.12 | 4.87 | 6.56 | 2.05 | 2.74 | 4.65 | 6.30 |
| 37 | 2.35 | 3.25 | 5.21 | 7.00 | 2.18 | 2.86 | 4.97 | 6.74 |
| 38 | 2.48 | 3.39 | 5.60 | 7.48 | 2.31 | 2.98 | 5.36 | 7.20 |
| 39 | 2.61 | 3.54 | 6.01 | 7.99 | 2.44 | 3.12 | 5.78 | 7.71 |
| 40 | 2.76 | 3.69 | 6.47 | 8.52 | 2.59 | 3.26 | 6.21 | 8.22 |
| 41 | 2.97 | 4.01 | 7.03 | 9.25 | 2.79 | 3.54 | 6.77 | 8.93 |
| 42 | 3.21 | 4.37 | 7.64 | 10.03 | 3.03 | 3.87 | 7.36 | 9.69 |
| 43 | 3.47 | 4.76 | 8.31 | 10.89 | 3.29 | 4.23 | 8.03 | 10.55 |
| 44 | 3.75 | 5.20 | 9.03 | 11.82 | 3.57 | 4.62 | 8.73 | 11.46 |
| 45 | 4.05 | 5.67 | 9.81 | 12.87 | 3.85 | 5.05 | 9.49 | 12.47 |
| 46 | 4.39 | 6.07 | 10.35 | 13.78 | 4.19 | 5.46 | 10.02 | 13.36 |
| 47 | 4.76 | 6.51 | 10.94 | 14.77 | 4.56 | 5.93 | 10.60 | 14.34 |
| 48 | 5.18 | 6.98 | 11.57 | 15.84 | 4.97 | 6.41 | 11.22 | 15.39 |
| 49 | 5.65 | 7.50 | 12.25 | 17.00 | 5.42 | 6.95 | 11.88 | 16.54 |
| 50 | 6.18 | 8.06 | 12.96 | 18.24 | 5.96 | 7.54 | 12.58 | 17.75 |
| 51 | 6.64 | 8.73 | 13.84 | 19.66 | 6.40 | 8.24 | 13.45 | 19.14 |
| 52 | 7.14 | 9.47 | 14.79 | 21.22 | 6.90 | 9.01 | 14.39 | 20.69 |
| 53 | 7.69 | 10.28 | 15.84 | 22.92 | 7.43 | 9.85 | 15.41 | 22.35 |
| 54 | 8.28 | 11.15 | 16.99 | 24.76 | 8.02 | 10.77 | 16.53 | 24.15 |
| 55 | 8.93 | 12.11 | 18.22 | 26.79 | 8.65 | 11.77 | 17.74 | 26.15 |
| 56 | 9.78 | 13.04 | 19.99 | 29.18 | 9.49 | 12.68 | 19.47 | 28.49 |
| 57 | 10.72 | 14.02 | 21.92 | 31.79 | 10.42 | 13.65 | 21.37 | 31.04 |
| 58 | 11.75 | 15.09 | 24.06 | 34.64 | 11.44 | 14.71 | 23.47 | 33.84 |
| 59 | 12.89 | 16.23 | 26.39 | 36.74 | 12.57 | 15.82 | 25.75 | 35.90 |
| 60 | 14.12 | 17.46 | 28.96 | 38.69 | 13.79 | 17.04 | 28.27 | 37.82 |
| 61 | 15.66 | 19.77 | – | – | 15.38 | 19.41 | – | – |
| 62 | 17.36 | 22.38 | – | – | 17.07 | 22.00 | – | – |
| 63 | 19.26 | 25.36 | – | – | 18.95 | 24.94 | – | – |
| 64 | 21.36 | 28.73 | – | – | 21.05 | 28.28 | – | – |
| 65 | 23.69 | 32.56 | – | – | 23.36 | 32.07 | – | – |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 65 is \$75,000.

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.06 | – | 2.18 | – | 0.92 | – | 1.85 |
| 17 | – | 1.06 | – | 2.18 | – | 0.92 | – | 1.85 |
| 18 | – | 1.06 | – | 2.18 | – | 0.92 | – | 1.85 |
| 19 | – | 1.06 | – | 2.18 | – | 0.92 | – | 1.85 |
| 20 | 0.90 | 1.06 | 1.69 | 2.18 | 0.73 | 0.92 | 1.43 | 1.85 |
| 21 | 0.90 | 1.06 | 1.69 | 2.18 | 0.73 | 0.92 | 1.43 | 1.85 |
| 22 | 0.90 | 1.06 | 1.69 | 2.18 | 0.73 | 0.92 | 1.43 | 1.85 |
| 23 | 0.90 | 1.06 | 1.69 | 2.18 | 0.73 | 0.92 | 1.43 | 1.85 |
| 24 | 0.90 | 1.06 | 1.69 | 2.18 | 0.73 | 0.92 | 1.43 | 1.85 |
| 25 | 0.90 | 1.06 | 1.69 | 2.18 | 0.73 | 0.92 | 1.43 | 1.85 |
| 26 | 0.90 | 1.06 | 1.71 | 2.20 | 0.73 | 0.92 | 1.45 | 1.87 |
| 27 | 0.90 | 1.06 | 1.72 | 2.21 | 0.73 | 0.92 | 1.47 | 1.89 |
| 28 | 0.90 | 1.06 | 1.74 | 2.23 | 0.73 | 0.92 | 1.49 | 1.91 |
| 29 | 0.90 | 1.06 | 1.74 | 2.23 | 0.73 | 0.92 | 1.49 | 1.91 |
| 30 | 0.92 | 1.14 | 1.74 | 2.23 | 0.73 | 0.99 | 1.49 | 1.91 |
| 31 | 0.96 | 1.18 | 1.79 | 2.34 | 0.73 | 1.02 | 1.55 | 2.05 |
| 32 | 0.98 | 1.21 | 1.83 | 2.45 | 0.75 | 1.06 | 1.61 | 2.19 |
| 33 | 1.00 | 1.25 | 1.88 | 2.58 | 0.77 | 1.09 | 1.68 | 2.35 |
| 34 | 1.02 | 1.29 | 1.93 | 2.71 | 0.80 | 1.13 | 1.74 | 2.51 |
| 35 | 1.04 | 1.33 | 2.01 | 2.85 | 0.88 | 1.16 | 1.84 | 2.67 |
| 36 | 1.08 | 1.38 | 2.10 | 2.98 | 0.92 | 1.21 | 1.93 | 2.80 |
| 37 | 1.12 | 1.42 | 2.21 | 3.12 | 0.95 | 1.25 | 2.04 | 2.94 |
| 38 | 1.16 | 1.47 | 2.31 | 3.27 | 0.99 | 1.30 | 2.15 | 3.09 |
| 39 | 1.20 | 1.53 | 2.43 | 3.42 | 1.03 | 1.36 | 2.26 | 3.22 |
| 40 | 1.24 | 1.59 | 2.56 | 3.58 | 1.07 | 1.42 | 2.39 | 3.39 |
| 41 | 1.32 | 1.71 | 2.78 | 3.85 | 1.15 | 1.53 | 2.61 | 3.65 |
| 42 | 1.40 | 1.85 | 3.01 | 4.14 | 1.25 | 1.67 | 2.84 | 3.93 |
| 43 | 1.50 | 2.00 | 3.27 | 4.45 | 1.35 | 1.82 | 3.10 | 4.24 |
| 44 | 1.61 | 2.16 | 3.55 | 4.79 | 1.45 | 1.99 | 3.37 | 4.56 |
| 45 | 1.72 | 2.35 | 3.86 | 5.16 | 1.56 | 2.16 | 3.69 | 4.92 |
| 46 | 1.82 | 2.46 | 4.13 | 5.45 | 1.66 | 2.28 | 3.95 | 5.22 |
| 47 | 1.92 | 2.58 | 4.41 | 5.77 | 1.76 | 2.40 | 4.23 | 5.53 |
| 48 | 2.04 | 2.71 | 4.73 | 6.12 | 1.88 | 2.52 | 4.53 | 5.87 |
| 49 | 2.16 | 2.86 | 5.08 | 6.49 | 2.00 | 2.67 | 4.87 | 6.24 |
| 50 | 2.31 | 3.01 | 5.44 | 6.90 | 2.15 | 2.83 | 5.23 | 6.65 |
| 51 | 2.46 | 3.20 | 5.80 | 7.32 | 2.31 | 3.01 | 5.57 | 7.06 |
| 52 | 2.64 | 3.40 | 6.18 | 7.77 | 2.48 | 3.22 | 5.95 | 7.50 |
| 53 | 2.83 | 3.62 | 6.60 | 8.26 | 2.67 | 3.44 | 6.35 | 7.99 |
| 54 | 3.04 | 3.87 | 7.06 | 8.79 | 2.88 | 3.69 | 6.79 | 8.52 |
| 55 | 3.26 | 4.14 | 7.55 | 9.36 | 3.10 | 3.96 | 7.27 | 9.08 |
| 56 | 3.54 | 4.44 | 8.18 | 10.06 | 3.37 | 4.25 | 7.78 | 9.77 |
| 57 | 3.84 | 4.77 | 8.85 | 10.81 | 3.68 | 4.58 | 8.33 | 10.51 |
| 58 | 4.17 | 5.12 | 9.58 | 11.62 | 4.00 | 4.93 | 8.92 | 11.31 |
| 59 | 4.52 | 5.50 | 10.36 | 12.49 | 4.35 | 5.30 | 9.56 | 12.17 |
| 60 | 4.91 | 6.01 | 11.18 | 13.44 | 4.73 | 5.76 | 10.23 | 13.10 |
| 61 | 5.41 | 6.71 | 12.34 | 14.60 | 5.26 | 6.45 | 11.22 | 14.32 |
| 62 | 5.96 | 7.44 | 13.61 | 15.88 | 5.80 | 7.26 | 12.26 | 15.58 |
| 63 | 6.57 | 8.36 | 14.99 | 17.27 | 6.41 | 8.17 | 13.39 | 16.95 |
| 64 | 7.25 | 9.40 | 16.50 | 18.78 | 7.08 | 9.20 | 14.63 | 18.44 |
| 65 | 7.99 | 10.58 | 18.18 | 20.42 | 7.82 | 10.37 | 16.00 | 20.07 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 65 is \$75,000.

Additional Term Rider with Partial Premium Guarantee and Return of Premium

- Initial Premium is guaranteed for 10 years

20-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*-\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | - | 2.00 | - | 3.90 | - | 1.65 | - | 3.38 |
| 17 | - | 2.00 | - | 3.90 | - | 1.65 | - | 3.38 |
| 18 | - | 2.00 | - | 3.90 | - | 1.65 | - | 3.38 |
| 19 | - | 2.00 | - | 3.90 | - | 1.65 | - | 3.38 |
| 20 | 1.69 | 2.00 | 2.97 | 3.90 | 1.30 | 1.65 | 2.34 | 3.38 |
| 21 | 1.69 | 2.00 | 2.97 | 3.90 | 1.30 | 1.65 | 2.34 | 3.38 |
| 22 | 1.69 | 2.00 | 2.97 | 3.90 | 1.30 | 1.65 | 2.34 | 3.38 |
| 23 | 1.69 | 2.00 | 2.97 | 3.90 | 1.30 | 1.65 | 2.34 | 3.38 |
| 24 | 1.69 | 2.00 | 2.97 | 3.90 | 1.30 | 1.65 | 2.34 | 3.38 |
| 25 | 1.69 | 2.00 | 2.97 | 3.90 | 1.30 | 1.65 | 2.34 | 3.38 |
| 26 | 1.69 | 2.00 | 3.01 | 3.93 | 1.30 | 1.65 | 2.38 | 3.42 |
| 27 | 1.69 | 2.00 | 3.04 | 3.96 | 1.30 | 1.65 | 2.43 | 3.45 |
| 28 | 1.69 | 2.00 | 3.08 | 3.99 | 1.30 | 1.65 | 2.47 | 3.49 |
| 29 | 1.69 | 2.00 | 3.08 | 3.99 | 1.30 | 1.65 | 2.47 | 3.49 |
| 30 | 1.69 | 2.16 | 3.08 | 3.99 | 1.47 | 1.87 | 2.47 | 3.49 |
| 31 | 1.69 | 2.24 | 3.18 | 4.20 | 1.55 | 1.98 | 2.60 | 3.75 |
| 32 | 1.89 | 2.33 | 3.29 | 4.40 | 1.63 | 2.08 | 2.73 | 4.01 |
| 33 | 1.94 | 2.41 | 3.39 | 4.64 | 1.71 | 2.19 | 2.86 | 4.31 |
| 34 | 1.99 | 2.49 | 3.50 | 4.87 | 1.80 | 2.30 | 2.99 | 4.60 |
| 35 | 2.04 | 2.57 | 3.67 | 5.14 | 1.88 | 2.41 | 3.20 | 4.90 |
| 36 | 2.12 | 2.69 | 3.83 | 5.38 | 1.97 | 2.50 | 3.37 | 5.14 |
| 37 | 2.21 | 2.80 | 4.01 | 5.64 | 2.03 | 2.59 | 3.57 | 5.40 |
| 38 | 2.29 | 2.92 | 4.19 | 5.92 | 2.12 | 2.68 | 3.77 | 5.68 |
| 39 | 2.38 | 3.03 | 4.39 | 6.21 | 2.20 | 2.80 | 4.06 | 5.94 |
| 40 | 2.46 | 3.15 | 4.69 | 6.51 | 2.29 | 2.91 | 4.45 | 6.24 |
| 41 | 2.63 | 3.41 | 4.99 | 7.01 | 2.46 | 3.14 | 4.72 | 6.74 |
| 42 | 2.82 | 3.69 | 5.40 | 7.56 | 2.66 | 3.42 | 5.03 | 7.26 |
| 43 | 3.03 | 4.01 | 5.84 | 8.14 | 2.88 | 3.72 | 5.51 | 7.85 |
| 44 | 3.26 | 4.36 | 6.32 | 8.77 | 3.09 | 4.04 | 6.01 | 8.46 |
| 45 | 3.49 | 4.76 | 6.86 | 9.47 | 3.33 | 4.38 | 6.60 | 9.13 |
| 46 | 3.65 | 5.00 | 7.27 | 10.02 | 3.48 | 4.57 | 7.00 | 9.69 |
| 47 | 3.83 | 5.25 | 7.72 | 10.62 | 3.65 | 4.77 | 7.45 | 10.27 |
| 48 | 4.03 | 5.52 | 8.21 | 11.27 | 3.83 | 4.98 | 7.93 | 10.90 |
| 49 | 4.23 | 5.82 | 8.75 | 11.97 | 4.01 | 5.22 | 8.45 | 11.60 |
| 50 | 4.49 | 6.14 | 9.32 | 12.74 | 4.25 | 5.48 | 9.02 | 12.35 |
| 51 | 4.76 | 6.52 | 9.87 | 13.52 | 4.50 | 5.77 | 9.56 | 13.12 |
| 52 | 5.05 | 6.94 | 10.47 | 14.37 | 4.76 | 6.11 | 10.15 | 13.96 |
| 53 | 5.38 | 7.41 | 11.12 | 15.29 | 5.06 | 6.48 | 10.78 | 14.87 |
| 54 | 5.74 | 7.92 | 11.82 | 16.29 | 5.38 | 6.88 | 11.47 | 15.85 |
| 55 | 6.11 | 8.49 | 12.59 | 17.36 | 5.73 | 7.33 | 12.23 | 16.90 |
| 56 | 6.62 | 9.01 | 13.84 | 18.67 | 6.24 | 7.88 | 13.25 | 18.20 |
| 57 | 7.17 | 9.58 | 15.19 | 20.06 | 6.81 | 8.50 | 14.37 | 19.57 |
| 58 | 7.77 | 10.18 | 16.65 | 21.57 | 7.41 | 9.14 | 15.57 | 21.07 |
| 59 | 8.42 | 10.83 | 18.21 | 23.21 | 8.06 | 9.83 | 16.85 | 22.68 |
| 60 | 9.13 | 11.53 | 19.85 | 24.97 | 8.77 | 10.58 | 18.21 | 24.41 |
| 61 | 10.04 | 12.78 | 22.16 | 27.14 | 9.76 | 11.98 | 20.21 | 26.70 |
| 62 | 11.05 | 14.19 | 24.68 | 29.52 | 10.78 | 13.50 | 22.30 | 29.05 |
| 63 | 12.16 | 15.77 | 27.44 | 32.12 | 11.91 | 15.20 | 24.57 | 31.63 |
| 64 | 13.39 | 17.56 | 30.46 | 34.93 | 13.17 | 17.13 | 27.08 | 34.41 |
| 65 | 14.75 | 19.60 | 33.81 | 38.00 | 14.55 | 19.32 | 29.85 | 37.46 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 60 is \$100,000 and for ages 61 to 65 is \$75,000.

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.37 | – | 3.03 | – | 1.24 | – | 2.57 |
| 17 | – | 1.37 | – | 3.03 | – | 1.24 | – | 2.57 |
| 18 | – | 1.37 | – | 3.03 | – | 1.24 | – | 2.57 |
| 19 | – | 1.37 | – | 3.03 | – | 1.24 | – | 2.57 |
| 20 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 21 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 22 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 23 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 24 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 25 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 26 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 27 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 28 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 29 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 30 | 1.11 | 1.37 | 2.44 | 3.03 | 0.98 | 1.24 | 2.05 | 2.57 |
| 31 | 1.15 | 1.43 | 2.58 | 3.17 | 1.01 | 1.30 | 2.23 | 2.76 |
| 32 | 1.20 | 1.50 | 2.71 | 3.32 | 1.03 | 1.34 | 2.41 | 2.95 |
| 33 | 1.24 | 1.56 | 2.85 | 3.47 | 1.06 | 1.41 | 2.57 | 3.16 |
| 34 | 1.28 | 1.63 | 3.00 | 3.63 | 1.08 | 1.47 | 2.77 | 3.38 |
| 35 | 1.35 | 1.69 | 3.15 | 3.79 | 1.12 | 1.53 | 2.97 | 3.59 |
| 36 | 1.41 | 1.80 | 3.38 | 4.13 | 1.19 | 1.64 | 3.19 | 3.92 |
| 37 | 1.47 | 1.91 | 3.64 | 4.49 | 1.25 | 1.75 | 3.45 | 4.28 |
| 38 | 1.54 | 2.04 | 3.92 | 4.89 | 1.32 | 1.88 | 3.71 | 4.67 |
| 39 | 1.62 | 2.18 | 4.21 | 5.32 | 1.40 | 2.01 | 4.01 | 5.10 |
| 40 | 1.69 | 2.34 | 4.53 | 5.80 | 1.47 | 2.17 | 4.31 | 5.57 |
| 41 | 1.84 | 2.52 | 4.87 | 6.28 | 1.63 | 2.34 | 4.65 | 6.03 |
| 42 | 2.01 | 2.71 | 5.23 | 6.78 | 1.81 | 2.54 | 5.01 | 6.53 |
| 43 | 2.20 | 2.92 | 5.63 | 7.34 | 2.01 | 2.76 | 5.39 | 7.07 |
| 44 | 2.41 | 3.15 | 6.07 | 7.94 | 2.24 | 2.98 | 5.82 | 7.66 |
| 45 | 2.66 | 3.42 | 6.55 | 8.60 | 2.50 | 3.24 | 6.29 | 8.30 |
| 46 | 2.85 | 3.76 | 7.09 | 9.41 | 2.69 | 3.58 | 6.82 | 9.10 |
| 47 | 3.07 | 4.14 | 7.67 | 10.31 | 2.90 | 3.95 | 7.39 | 9.98 |
| 48 | 3.29 | 4.55 | 8.30 | 11.29 | 3.12 | 4.36 | 8.01 | 10.95 |
| 49 | 3.53 | 5.01 | 8.98 | 12.36 | 3.36 | 4.81 | 8.68 | 12.00 |
| 50 | 3.79 | 5.51 | 9.73 | 13.54 | 3.62 | 5.30 | 9.40 | 13.14 |
| 51 | 4.34 | 6.15 | 10.66 | 14.66 | 4.16 | 5.93 | 10.32 | 14.24 |
| 52 | 4.98 | 6.86 | 11.68 | 15.88 | 4.79 | 6.63 | 11.33 | 15.44 |
| 53 | 5.71 | 7.67 | 12.81 | 17.21 | 5.52 | 7.43 | 12.43 | 16.75 |
| 54 | 6.56 | 8.56 | 14.04 | 18.64 | 6.36 | 8.32 | 13.63 | 18.16 |
| 55 | 7.53 | 9.57 | 15.40 | 20.20 | 7.31 | 9.31 | 14.97 | 19.68 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 55 is \$100,000.

Additional Term Rider with Partial Premium Guarantee and Return of Premium

– Initial Premium is guaranteed for 10 years

30-YEAR TERM, MALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|-------|-------|-------|-------------|-------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.74 | – | 3.84 | – | 1.58 | – | 3.29 |
| 17 | – | 1.74 | – | 3.84 | – | 1.58 | – | 3.29 |
| 18 | – | 1.74 | – | 3.84 | – | 1.58 | – | 3.29 |
| 19 | – | 1.74 | – | 3.84 | – | 1.58 | – | 3.29 |
| 20 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 21 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 22 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 23 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 24 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 25 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 26 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 27 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 28 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 29 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 30 | 1.37 | 1.74 | 3.09 | 3.84 | 1.24 | 1.58 | 2.63 | 3.29 |
| 31 | 1.45 | 1.86 | 3.21 | 4.02 | 1.31 | 1.69 | 2.81 | 3.54 |
| 32 | 1.52 | 1.98 | 3.34 | 4.22 | 1.39 | 1.76 | 2.99 | 3.78 |
| 33 | 1.60 | 2.10 | 3.46 | 4.41 | 1.46 | 1.87 | 3.15 | 4.05 |
| 34 | 1.68 | 2.22 | 3.60 | 4.62 | 1.53 | 1.98 | 3.35 | 4.33 |
| 35 | 1.79 | 2.34 | 3.74 | 4.83 | 1.64 | 2.09 | 3.55 | 4.60 |
| 36 | 1.88 | 2.53 | 4.06 | 5.25 | 1.73 | 2.25 | 3.86 | 5.03 |
| 37 | 1.97 | 2.75 | 4.41 | 5.72 | 1.82 | 2.42 | 4.20 | 5.49 |
| 38 | 2.08 | 2.98 | 4.79 | 6.22 | 1.92 | 2.60 | 4.56 | 5.99 |
| 39 | 2.19 | 3.23 | 5.19 | 6.77 | 2.02 | 2.80 | 4.97 | 6.55 |
| 40 | 2.29 | 3.49 | 5.62 | 7.37 | 2.13 | 3.04 | 5.38 | 7.15 |
| 41 | 2.51 | 3.72 | 6.08 | 7.97 | 2.35 | 3.29 | 5.84 | 7.75 |
| 42 | 2.77 | 3.97 | 6.58 | 8.61 | 2.59 | 3.57 | 6.33 | 8.39 |
| 43 | 3.05 | 4.25 | 7.13 | 9.30 | 2.88 | 3.89 | 6.86 | 9.08 |
| 44 | 3.37 | 4.54 | 7.73 | 10.07 | 3.19 | 4.22 | 7.44 | 9.85 |
| 45 | 3.74 | 4.83 | 8.38 | 10.90 | 3.55 | 4.60 | 8.08 | 10.67 |
| 46 | 3.97 | 5.24 | 9.08 | 11.95 | 3.79 | 5.01 | 8.76 | 11.70 |
| 47 | 4.23 | 5.70 | 9.83 | 13.12 | 4.04 | 5.46 | 9.50 | 12.83 |
| 48 | 4.50 | 6.20 | 10.64 | 14.40 | 4.31 | 5.96 | 10.30 | 14.09 |
| 49 | 4.80 | 6.75 | 11.52 | 15.79 | 4.59 | 6.51 | 11.17 | 15.44 |
| 50 | 5.11 | 7.36 | 12.48 | 17.33 | 4.91 | 7.11 | 12.10 | 16.92 |
| 51 | 5.78 | 8.14 | 13.68 | 18.79 | 5.57 | 7.88 | 13.29 | 18.35 |
| 52 | 6.55 | 9.01 | 15.01 | 20.38 | 6.34 | 8.73 | 14.59 | 19.90 |
| 53 | 7.45 | 9.98 | 16.46 | 22.11 | 7.23 | 9.70 | 16.01 | 21.59 |
| 54 | 8.48 | 11.07 | 18.05 | 23.98 | 8.25 | 10.78 | 17.56 | 23.40 |
| 55 | 9.65 | 12.29 | 19.81 | 26.00 | 9.41 | 11.99 | 19.29 | 25.37 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 55 is \$100,000.

Additional Term Rider with Partial Premium Guarantee – Initial Premium is guaranteed for 10 years
 30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|------|-------|-------------|------|------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.15 | – | 2.24 | – | 1.02 | – | 2.09 |
| 17 | – | 1.15 | – | 2.24 | – | 1.02 | – | 2.09 |
| 18 | – | 1.15 | – | 2.24 | – | 1.02 | – | 2.09 |
| 19 | – | 1.15 | – | 2.24 | – | 1.02 | – | 2.09 |
| 20 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 21 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 22 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 23 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 24 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 25 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 26 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 27 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 28 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 29 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 30 | 0.93 | 1.15 | 1.92 | 2.24 | 0.80 | 1.02 | 1.52 | 2.09 |
| 31 | 1.00 | 1.19 | 2.01 | 2.39 | 0.86 | 1.06 | 1.66 | 2.24 |
| 32 | 1.06 | 1.23 | 2.10 | 2.57 | 0.92 | 1.09 | 1.80 | 2.42 |
| 33 | 1.13 | 1.27 | 2.19 | 2.75 | 0.98 | 1.13 | 1.94 | 2.57 |
| 34 | 1.13 | 1.31 | 2.30 | 2.92 | 0.98 | 1.17 | 2.07 | 2.74 |
| 35 | 1.13 | 1.43 | 2.40 | 3.12 | 0.98 | 1.28 | 2.23 | 2.94 |
| 36 | 1.18 | 1.53 | 2.61 | 3.31 | 1.03 | 1.38 | 2.44 | 3.13 |
| 37 | 1.23 | 1.64 | 2.84 | 3.52 | 1.08 | 1.48 | 2.66 | 3.33 |
| 38 | 1.29 | 1.77 | 3.08 | 3.75 | 1.14 | 1.61 | 2.90 | 3.56 |
| 39 | 1.35 | 1.90 | 3.35 | 4.00 | 1.20 | 1.74 | 3.17 | 3.80 |
| 40 | 1.42 | 2.03 | 3.65 | 4.28 | 1.27 | 1.87 | 3.46 | 4.07 |
| 41 | 1.52 | 2.16 | 3.85 | 4.53 | 1.37 | 1.98 | 3.66 | 4.32 |
| 42 | 1.64 | 2.29 | 4.06 | 4.81 | 1.48 | 2.11 | 3.86 | 4.59 |
| 43 | 1.76 | 2.43 | 4.28 | 5.10 | 1.60 | 2.26 | 4.08 | 4.87 |
| 44 | 1.89 | 2.59 | 4.51 | 5.42 | 1.73 | 2.41 | 4.31 | 5.19 |
| 45 | 2.01 | 2.74 | 4.74 | 5.77 | 1.85 | 2.55 | 4.53 | 5.53 |
| 46 | 2.17 | 2.96 | 5.11 | 6.14 | 2.00 | 2.77 | 4.90 | 5.89 |
| 47 | 2.34 | 3.18 | 5.51 | 6.53 | 2.17 | 2.99 | 5.29 | 6.27 |
| 48 | 2.54 | 3.43 | 5.94 | 6.95 | 2.37 | 3.23 | 5.71 | 6.69 |
| 49 | 2.74 | 3.71 | 6.40 | 7.39 | 2.56 | 3.50 | 6.16 | 7.12 |
| 50 | 2.98 | 4.01 | 6.91 | 7.86 | 2.80 | 3.79 | 6.66 | 7.58 |
| 51 | 3.27 | 4.42 | 7.41 | 8.42 | 3.08 | 4.19 | 7.16 | 8.13 |
| 52 | 3.60 | 4.89 | 7.94 | 9.03 | 3.41 | 4.65 | 7.68 | 8.72 |
| 53 | 3.95 | 5.40 | 8.52 | 9.68 | 3.75 | 5.14 | 8.25 | 9.36 |
| 54 | 4.34 | 5.96 | 9.14 | 10.38 | 4.13 | 5.69 | 8.86 | 10.05 |
| 55 | 4.76 | 6.60 | 9.80 | 11.13 | 4.55 | 6.32 | 9.50 | 10.78 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 55 is \$100,000.

Additional Term Rider with Partial Premium Guarantee and Return of Premium

– Initial Premium is guaranteed for 10 years

30-YEAR TERM, FEMALE, ANNUAL RATES PER \$1,000

| Issue Age | \$150,000*–\$299,999 | | | | \$300,000 + | | | |
|-----------|----------------------|------|-------|-------|-------------|------|-------|-------|
| | PNN | SNN | PN | SN | PNN | SNN | PN | SN |
| 16 | – | 1.48 | – | 2.84 | – | 1.29 | – | 2.68 |
| 17 | – | 1.48 | – | 2.84 | – | 1.29 | – | 2.68 |
| 18 | – | 1.48 | – | 2.84 | – | 1.29 | – | 2.68 |
| 19 | – | 1.48 | – | 2.84 | – | 1.29 | – | 2.68 |
| 20 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 21 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 22 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 23 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 24 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 25 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 26 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 27 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 28 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 29 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 30 | 1.28 | 1.48 | 2.40 | 2.84 | 1.01 | 1.29 | 1.88 | 2.68 |
| 31 | 1.36 | 1.60 | 2.52 | 3.04 | 1.10 | 1.37 | 2.07 | 2.87 |
| 32 | 1.44 | 1.71 | 2.64 | 3.26 | 1.18 | 1.45 | 2.25 | 3.09 |
| 33 | 1.52 | 1.83 | 2.76 | 3.49 | 1.27 | 1.53 | 2.44 | 3.28 |
| 34 | 1.60 | 1.94 | 2.90 | 3.72 | 1.35 | 1.61 | 2.63 | 3.50 |
| 35 | 1.68 | 2.29 | 3.03 | 3.97 | 1.44 | 1.85 | 2.84 | 3.75 |
| 36 | 1.77 | 2.42 | 3.30 | 4.22 | 1.53 | 2.00 | 3.11 | 4.00 |
| 37 | 1.85 | 2.55 | 3.60 | 4.48 | 1.62 | 2.15 | 3.39 | 4.26 |
| 38 | 1.96 | 2.68 | 3.91 | 4.77 | 1.74 | 2.34 | 3.71 | 4.55 |
| 39 | 2.06 | 2.80 | 4.26 | 5.10 | 1.85 | 2.53 | 4.05 | 4.86 |
| 40 | 2.19 | 2.93 | 4.64 | 5.46 | 1.98 | 2.73 | 4.42 | 5.21 |
| 41 | 2.36 | 3.22 | 4.90 | 5.78 | 2.16 | 2.90 | 4.68 | 5.54 |
| 42 | 2.55 | 3.54 | 5.17 | 6.14 | 2.35 | 3.10 | 4.93 | 5.89 |
| 43 | 2.76 | 3.90 | 5.45 | 6.52 | 2.57 | 3.31 | 5.22 | 6.26 |
| 44 | 2.99 | 4.28 | 5.75 | 6.93 | 2.81 | 3.54 | 5.52 | 6.67 |
| 45 | 3.20 | 4.73 | 6.05 | 7.38 | 3.03 | 3.75 | 5.80 | 7.11 |
| 46 | 3.37 | 4.94 | 6.53 | 7.86 | 3.19 | 4.00 | 6.28 | 7.57 |
| 47 | 3.55 | 5.16 | 7.04 | 8.36 | 3.37 | 4.26 | 6.78 | 8.07 |
| 48 | 3.75 | 5.40 | 7.59 | 8.90 | 3.57 | 4.54 | 7.32 | 8.61 |
| 49 | 3.97 | 5.66 | 8.19 | 9.47 | 3.77 | 4.85 | 7.91 | 9.16 |
| 50 | 4.22 | 5.96 | 8.85 | 10.08 | 4.02 | 5.19 | 8.56 | 9.76 |
| 51 | 4.52 | 6.35 | 9.49 | 10.80 | 4.32 | 5.66 | 9.20 | 10.47 |
| 52 | 4.86 | 6.80 | 10.18 | 11.59 | 4.65 | 6.18 | 9.88 | 11.23 |
| 53 | 5.23 | 7.30 | 10.93 | 12.43 | 5.02 | 6.76 | 10.62 | 12.06 |
| 54 | 5.64 | 7.84 | 11.73 | 13.33 | 5.41 | 7.40 | 11.40 | 12.95 |
| 55 | 6.08 | 8.46 | 12.58 | 14.30 | 5.85 | 8.13 | 12.23 | 13.89 |

For policies issued in Montana, use Male Rates

Underwriting Classes: PNN = Preferred Non-Nicotine; SNN = Standard Non-Nicotine; PN = Preferred Nicotine; SN = Standard Nicotine

* Minimum face amount for ages 51 to 55 is \$100,000.

Accidental Disability Income Rider

RATES ARE PER \$100 OF MONTHLY INCOME

| Issue Age | Accidental Disability Income Rider | Accidental Disability Income with Return of Premium Rates | | |
|-----------|------------------------------------|---|---------|---------|
| | Rate | 15-Year | 20-Year | 30-Year |
| 16 | 9.00 | 20.00 | 16.00 | 13.00 |
| 17 | 9.00 | 20.00 | 16.00 | 13.00 |
| 18 | 9.00 | 20.00 | 16.00 | 13.00 |
| 19 | 9.00 | 20.00 | 16.00 | 13.00 |
| 20 | 9.00 | 22.00 | 16.00 | 13.00 |
| 21 | 9.00 | 21.00 | 17.00 | 12.00 |
| 22 | 9.00 | 21.00 | 17.00 | 12.00 |
| 23 | 9.00 | 21.00 | 17.00 | 12.00 |
| 24 | 9.00 | 21.00 | 17.00 | 12.00 |
| 25 | 9.00 | 21.00 | 17.00 | 12.00 |
| 26 | 9.00 | 21.00 | 17.00 | 12.00 |
| 27 | 9.00 | 22.00 | 17.00 | 12.00 |
| 28 | 9.00 | 21.00 | 17.00 | 12.00 |
| 29 | 9.00 | 21.00 | 17.00 | 12.00 |
| 30 | 9.00 | 21.00 | 17.00 | 13.00 |
| 31 | 9.00 | 23.00 | 17.00 | 13.00 |
| 32 | 9.00 | 22.00 | 17.00 | 12.00 |
| 33 | 10.00 | 24.00 | 19.00 | 14.00 |
| 34 | 10.00 | 26.00 | 19.00 | 14.00 |
| 35 | 10.00 | 25.00 | 19.00 | 14.00 |
| 36 | 10.00 | 25.00 | 19.00 | 14.00 |
| 37 | 10.00 | 25.00 | 20.00 | 14.00 |
| 38 | 10.00 | 25.00 | 19.00 | 14.00 |
| 39 | 10.00 | 25.00 | 19.00 | 14.00 |
| 40 | 10.00 | 25.00 | 19.00 | 14.00 |
| 41 | 10.00 | 25.00 | 19.00 | 14.00 |
| 42 | 10.00 | 25.00 | 19.00 | 14.00 |
| 43 | 10.00 | 25.00 | 19.00 | 14.00 |
| 44 | 10.00 | 25.00 | 19.00 | 14.00 |
| 45 | 10.00 | 25.00 | 19.00 | 14.00 |
| 46 | 10.00 | 24.00 | 19.00 | 13.00 |
| 47 | 11.00 | 27.00 | 21.00 | 15.00 |
| 48 | 11.00 | 27.00 | 21.00 | 15.00 |
| 49 | 12.00 | 29.00 | 23.00 | 16.00 |
| 50 | 12.00 | 29.00 | 22.00 | 16.00 |
| 51 | 12.00 | 29.00 | 22.00 | 15.00 |
| 52 | 12.00 | 29.00 | 22.00 | 15.00 |
| 53 | 13.00 | 31.00 | 24.00 | 16.00 |
| 54 | 13.00 | 31.00 | 24.00 | 16.00 |
| 55 | 13.00 | 31.00 | 23.00 | 16.00 |

Benefit maximum is limited to \$3,000 monthly benefit.

Benefit minimum is a \$50.00 monthly benefit.

Insured Children's Benefit

ANNUAL PREMIUMS PER \$1,000 OF COVERAGE

| Ages | Premium Per \$1,000 |
|----------|---------------------|
| All Ages | \$4.20 |

- Minimum: 1 unit (\$1,000 for each child)
- Maximum: 10 units (\$10,000 for each child)
- Children Issue Ages: 15 days through age 17
- Premium is \$4.20 annually for each \$1,000 of coverage, regardless of the number of children

Waiver of Premium Benefit

ANNUAL RATES PER \$1,000

Calculate premium for the base and rider insured separately.

| Issue Age | Waiver of Premium Benefit | | Waiver of Premium with Return of Premium Rider | | |
|-----------|---------------------------|---------------|--|---------|---------|
| | 15-Year | 20- & 30-Year | 15-Year | 20-Year | 30-Year |
| 15 | 0.05 | 0.05 | – | – | – |
| 16 | 0.05 | 0.05 | 0.11 | 0.09 | 0.07 |
| 17 | 0.05 | 0.05 | 0.11 | 0.09 | 0.07 |
| 18 | 0.05 | 0.05 | 0.11 | 0.09 | 0.07 |
| 19 | 0.05 | 0.05 | 0.11 | 0.09 | 0.07 |
| 20 | 0.05 | 0.05 | 0.12 | 0.09 | 0.07 |
| 21 | 0.06 | 0.06 | 0.14 | 0.11 | 0.08 |
| 22 | 0.06 | 0.06 | 0.14 | 0.11 | 0.08 |
| 23 | 0.06 | 0.06 | 0.14 | 0.11 | 0.08 |
| 24 | 0.07 | 0.07 | 0.16 | 0.13 | 0.09 |
| 25 | 0.07 | 0.07 | 0.16 | 0.13 | 0.09 |
| 26 | 0.08 | 0.08 | 0.19 | 0.15 | 0.11 |
| 27 | 0.07 | 0.08 | 0.17 | 0.15 | 0.11 |
| 28 | 0.08 | 0.09 | 0.19 | 0.17 | 0.12 |
| 29 | 0.08 | 0.09 | 0.19 | 0.17 | 0.12 |
| 30 | 0.08 | 0.09 | 0.19 | 0.17 | 0.13 |
| 31 | 0.08 | 0.10 | 0.20 | 0.19 | 0.14 |
| 32 | 0.09 | 0.11 | 0.22 | 0.21 | 0.15 |
| 33 | 0.09 | 0.12 | 0.22 | 0.23 | 0.17 |
| 34 | 0.09 | 0.13 | 0.23 | 0.25 | 0.18 |
| 35 | 0.10 | 0.15 | 0.25 | 0.29 | 0.21 |
| 36 | 0.12 | 0.19 | 0.30 | 0.37 | 0.27 |
| 37 | 0.15 | 0.24 | 0.38 | 0.47 | 0.34 |
| 38 | 0.16 | 0.26 | 0.40 | 0.50 | 0.37 |
| 39 | 0.19 | 0.29 | 0.48 | 0.56 | 0.41 |
| 40 | 0.24 | 0.35 | 0.60 | 0.68 | 0.49 |
| 41 | 0.31 | 0.41 | 0.78 | 0.79 | 0.58 |
| 42 | 0.40 | 0.49 | 1.01 | 0.95 | 0.69 |
| 43 | 0.50 | 0.56 | 1.26 | 1.08 | 0.79 |
| 44 | 0.61 | 0.65 | 1.53 | 1.25 | 0.91 |
| 45 | 0.74 | 0.74 | 1.86 | 1.43 | 1.03 |
| 46 | 0.86 | 0.86 | 2.09 | 1.65 | 1.14 |
| 47 | 1.00 | 1.00 | 2.42 | 1.90 | 1.32 |
| 48 | 1.21 | 1.21 | 2.92 | 2.29 | 1.60 |
| 49 | 1.44 | 1.44 | 3.47 | 2.71 | 1.89 |
| 50 | 1.75 | 1.75 | 4.21 | 3.27 | 2.28 |
| 51 | 1.88 | 1.88 | 4.52 | 3.48 | 2.36 |
| 52 | 2.01 | 2.01 | 4.81 | 3.69 | 2.52 |
| 53 | 2.15 | 2.15 | 5.12 | 3.92 | 2.69 |
| 54 | 2.30 | 2.30 | 5.46 | 4.17 | 2.87 |
| 55 | 2.45 | 2.45 | 5.80 | 4.41 | 3.04 |

Accidental Death Benefit (ADB)

ANNUAL RATES PER \$1,000

| Issue Age | ADB | | ABD with Return of Premium Rider | | | | | |
|-----------|------|--------|----------------------------------|--------|---------|--------|---------|--------|
| | | | 15-Year | | 20-Year | | 30-Year | |
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 16 | 1.20 | 0.96 | 2.74 | 1.93 | 2.13 | 1.81 | 1.61 | 1.31 |
| 17 | 1.20 | 0.96 | 2.74 | 1.93 | 2.13 | 1.81 | 1.61 | 1.31 |
| 18 | 1.20 | 0.72 | 2.74 | 1.45 | 2.13 | 1.36 | 1.61 | 0.98 |
| 19 | 1.20 | 0.72 | 2.74 | 1.45 | 2.13 | 1.36 | 1.61 | 0.98 |
| 20 | 1.20 | 0.72 | 2.84 | 1.47 | 2.18 | 1.36 | 1.62 | 0.98 |
| 21 | 1.08 | 0.60 | 2.56 | 1.23 | 1.96 | 1.13 | 1.45 | 0.82 |
| 22 | 1.08 | 0.60 | 2.56 | 1.23 | 1.96 | 1.13 | 1.45 | 0.82 |
| 23 | 1.08 | 0.60 | 2.56 | 1.23 | 1.96 | 1.13 | 1.45 | 0.82 |
| 24 | 1.08 | 0.60 | 2.56 | 1.23 | 1.96 | 1.13 | 1.45 | 0.82 |
| 25 | 0.96 | 0.60 | 2.27 | 1.23 | 1.74 | 1.13 | 1.29 | 0.82 |
| 26 | 0.96 | 0.60 | 2.29 | 1.24 | 1.75 | 1.13 | 1.30 | 0.82 |
| 27 | 0.96 | 0.60 | 2.30 | 1.24 | 1.76 | 1.13 | 1.31 | 0.83 |
| 28 | 0.96 | 0.60 | 2.32 | 1.25 | 1.76 | 1.13 | 1.32 | 0.83 |
| 29 | 0.96 | 0.60 | 2.33 | 1.26 | 1.77 | 1.13 | 1.32 | 0.84 |
| 30 | 0.96 | 0.60 | 2.35 | 1.25 | 1.78 | 1.15 | 1.33 | 0.85 |
| 31 | 0.96 | 0.60 | 2.36 | 1.26 | 1.80 | 1.15 | 1.34 | 0.85 |
| 32 | 0.96 | 0.60 | 2.36 | 1.27 | 1.81 | 1.16 | 1.35 | 0.86 |
| 33 | 0.96 | 0.60 | 2.36 | 1.28 | 1.83 | 1.16 | 1.35 | 0.86 |
| 34 | 0.96 | 0.60 | 2.37 | 1.30 | 1.85 | 1.16 | 1.36 | 0.87 |
| 35 | 0.96 | 0.60 | 2.37 | 1.31 | 1.86 | 1.17 | 1.37 | 0.88 |
| 36 | 0.96 | 0.60 | 2.37 | 1.30 | 1.86 | 1.17 | 1.36 | 0.88 |
| 37 | 0.96 | 0.60 | 2.38 | 1.30 | 1.86 | 1.17 | 1.36 | 0.88 |
| 38 | 0.96 | 0.60 | 2.39 | 1.30 | 1.86 | 1.17 | 1.35 | 0.88 |
| 39 | 0.96 | 0.60 | 2.40 | 1.30 | 1.86 | 1.17 | 1.35 | 0.88 |
| 40 | 0.96 | 0.60 | 2.41 | 1.30 | 1.86 | 1.17 | 1.35 | 0.87 |
| 41 | 0.96 | 0.60 | 2.41 | 1.29 | 1.86 | 1.17 | 1.34 | 0.88 |
| 42 | 0.96 | 0.60 | 2.42 | 1.28 | 1.86 | 1.17 | 1.34 | 0.88 |
| 43 | 0.96 | 0.60 | 2.42 | 1.27 | 1.86 | 1.17 | 1.34 | 0.88 |
| 44 | 0.96 | 0.60 | 2.43 | 1.26 | 1.86 | 1.17 | 1.33 | 0.88 |
| 45 | 0.96 | 0.60 | 2.44 | 1.25 | 1.86 | 1.17 | 1.33 | 0.88 |
| 46 | 0.96 | 0.60 | 2.43 | 1.24 | 1.84 | 1.16 | 1.35 | 0.97 |
| 47 | 0.96 | 0.60 | 2.42 | 1.23 | 1.82 | 1.16 | 1.34 | 0.96 |
| 48 | 0.96 | 0.60 | 2.42 | 1.22 | 1.81 | 1.16 | 1.34 | 0.86 |
| 49 | 0.96 | 0.60 | 2.41 | 1.21 | 1.80 | 1.16 | 1.33 | 0.85 |
| 50 | 0.96 | 0.60 | 2.40 | 1.20 | 1.78 | 1.15 | 1.33 | 0.84 |
| 51 | 0.96 | 0.60 | 2.40 | 1.19 | 1.77 | 1.15 | 1.29 | 0.80 |
| 52 | 0.96 | 0.60 | 2.40 | 1.18 | 1.76 | 1.15 | 1.28 | 0.79 |
| 53 | 0.96 | 0.60 | 2.39 | 1.17 | 1.75 | 1.15 | 1.28 | 0.79 |
| 54 | 0.96 | 0.60 | 2.39 | 1.17 | 1.74 | 1.14 | 1.28 | 0.78 |
| 55 | 0.96 | 0.60 | 2.38 | 1.16 | 1.72 | 1.14 | 1.24 | 0.77 |

For policies issued in Montana, use Male Rates

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