

RFP 2017-144

Voluntary Benefits Consultant

Attachment A

# Hospital Confinement

Deductions per year: 26

## Medical Bridge

● \$1,500 Hospital Confinement Benefit, and Outpatient Surgical Procedure Benefit with a calendar year maximum of \$1,500

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-49	\$11.03	\$23.68	\$18.85	\$28.68
50-59	\$15.28	\$32.68	\$22.75	\$37.08
60-64	\$19.92	\$43.43	\$27.97	\$47.10
65-74	\$24.99	\$54.37	\$35.01	\$58.98

Cancer

Deductions per year: 26

## Cancer Assist for GA

- with \$75 Health Screening Benefit  
*\$5,000 Initial Diagnosis Benefit*

COVERAGE LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE AND SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Level 3	17-75	\$14.88	\$24.90	\$15.32	\$25.34

Accident

Deductions per year: 26

## Group Accident for GA

● On/Off-Job Accident Coverage, Health Screening Benefit (\$50)

ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
17-99	\$8.09	\$13.22	\$14.38	\$19.51

Term Life



**TERM LIFE 1000 - 10-YEAR TERM POLICY**  
**MONTHLY PREMIUMS - NON-TOBACCO/TOBACCO**

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		\$100,000 Face Amount	
	Non-tobacco 10TE1N	Tobacco 10TE1T	Non-tobacco 10TE1N	Tobacco 10TE1T	Non-tobacco 10TE1N	Tobacco 10TE1T	Non-tobacco 10TE1N	Tobacco 10TE1T	Non-tobacco 10TE1N	Tobacco 10TE1T
15	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
16	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
17	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
18	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
19	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
20	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
21	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
22	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
23	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
24	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
25	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
26	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
27	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
28	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
29	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
30	5.13	5.74	6.83	8.35	9.67	12.71	12.50	17.06	15.33	21.42
31	5.13	5.82	6.83	8.54	9.67	13.08	12.50	17.63	15.33	22.17
32	5.13	5.89	6.83	8.73	9.67	13.46	12.50	18.19	15.33	22.92
33	5.13	5.98	6.83	8.94	9.67	13.88	12.50	18.81	15.33	23.75
34	5.13	6.07	6.83	9.17	9.67	14.33	12.50	19.50	15.33	24.67
35	5.13	6.17	6.83	9.42	9.67	14.83	12.50	20.25	15.33	25.67
36	5.22	6.37	7.04	9.92	10.08	15.83	13.13	21.75	16.17	27.67
37	5.31	6.59	7.27	10.48	10.54	16.96	13.81	23.44	17.08	29.92
38	5.41	6.85	7.52	11.13	11.04	18.25	14.56	25.38	18.08	32.50
39	5.53	7.14	7.81	11.85	11.63	19.71	15.44	27.56	19.25	35.42
40	5.66	7.48	8.15	12.69	12.29	21.38	16.44	30.06	20.58	38.75
41	5.79	7.83	8.48	13.58	12.96	23.17	17.44	32.75	21.92	42.33
42	5.93	8.25	8.83	14.63	13.67	25.25	18.50	35.88	23.33	46.50
43	6.09	8.72	9.23	15.79	14.46	27.58	19.69	39.38	24.92	51.17
44	6.28	9.26	9.69	17.15	15.38	30.29	21.06	43.44	26.75	56.58
45	6.48	9.88	10.21	18.69	16.42	33.38	22.63	48.06	28.83	62.75
46	6.69	10.51	10.73	20.27	17.46	36.54	24.19	52.81	30.92	69.08
47	6.93	11.24	11.33	22.10	18.67	40.21	26.00	58.31	33.33	76.42
48	7.19	12.07	11.98	24.17	19.96	44.33	27.94	64.50	35.92	84.67
49	7.49	13.01	12.73	26.52	21.46	49.04	30.19	71.56	38.92	94.08
50	7.83	14.09	13.56	29.23	23.13	54.46	32.69	79.69	42.25	104.92
51	8.14	15.05	14.35	31.63	24.71	59.25	35.06	86.88	45.42	114.50
52	8.50	16.11	15.25	34.27	26.50	64.54	37.75	94.81	49.00	125.08
53	8.90	17.30	16.25	37.25	28.50	70.50	40.75	103.75	53.00	137.00
54	9.34	18.63	17.35	40.58	30.71	77.17	44.06	113.75	57.42	150.33
55	9.83	20.12	18.58	44.29	33.17	84.58	47.75	124.88	62.33	165.17
56	10.43	21.44	20.06	47.60	36.13	91.21	52.19	134.81	68.25	178.42
57	11.09	22.90	21.73	51.25	39.46	98.50	57.19	145.75	74.92	193.00
58	11.84	24.49	23.60	55.23	43.21	106.46	62.81	157.69	82.42	208.92
59	12.69	26.24	25.73	59.60	47.46	115.21	69.19	170.81	90.92	226.42
60	13.65	28.16	28.13	64.40	52.25	124.79	76.38	185.19	100.50	245.58
61	14.58	29.51	30.46	67.77	56.92	131.54	83.38	195.31	109.83	259.08
62	15.63	30.93	33.08	71.31	62.17	138.63	91.25	205.94	120.33	273.25
63	16.80	32.43	36.00	75.06	68.00	146.13	100.00	217.19	132.00	288.25
64	18.11	34.00	39.27	79.00	74.54	154.00	109.81	229.00	145.08	304.00
65	19.58	35.67	42.96	83.17	81.92	162.33	120.88	241.50	159.83	320.67
66	21.46	38.20	47.65	89.50	91.29	175.00	134.94	260.50	178.58	346.00
67	23.61	40.96	53.02	96.40	102.04	188.79	151.06	281.19	200.08	373.58
68	26.06	43.97	59.15	103.92	114.29	203.83	169.44	303.75	224.58	403.67
69	28.87	47.25	66.17	112.13	128.33	220.25	190.50	328.38	252.67	436.50
70	32.10	50.83	74.25	121.06	144.50	238.13	214.75	355.19	285.00	472.25
71	35.57	54.80	82.92	131.00	161.83	258.00	240.75	385.00	319.67	512.00
72	39.53	59.16	92.81	141.90	181.63	279.79	270.44	417.69	359.25	555.58
73	44.05	63.92	104.13	153.79	204.25	303.58	304.38	453.38	404.50	603.17
74	49.24	69.14	117.10	166.85	230.21	329.71	343.31	492.56	456.42	655.42
75	55.20	74.87	132.00	181.17	260.00	358.33	388.00	535.50	516.00	712.67

**NOTE:** Figures within the boxed area exceed simplified issue limits and require full underwriting.  
**10-year level term:** Provides coverage for 10 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.  
**Exclusions and limitations:** If the insured commits suicide within two years (one year in CO and ND), from the coverage effective date, whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premium paid.

**TERM LIFE 1000 - 10-YEAR TERM POLICY**  
**MONTHLY PREMIUMS - NON-TOBACCO/TOBACCO - FULLY UNDERWRITTEN**

Issue Age	\$150,000 Face Amount		\$200,000 Face Amount		\$250,000 Face Amount		\$300,000 Face Amount		\$500,000 Face Amount	
	Non-tobacco 10TE2N	Tobacco 10TE2T	Non-tobacco 10TE2N	Tobacco 10TE2T	Non-tobacco 10TE2N	Tobacco 10TE2T	Non-tobacco 10TE3N	Tobacco 10TE3T	Non-tobacco 10TE3N	Tobacco 10TE3T
15	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
16	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
17	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
18	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
19	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
20	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
21	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
22	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
23	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
24	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
25	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
26	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
27	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
28	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
29	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
30	19.75	28.75	25.00	37.00	30.25	45.25	34.50	51.50	54.83	83.17
31	19.75	29.50	25.00	38.00	30.25	46.50	34.50	52.75	54.83	85.25
32	19.75	30.38	25.00	39.17	30.25	47.96	34.50	54.25	54.83	87.75
33	19.75	31.25	25.00	40.33	30.25	49.42	34.50	55.75	54.83	90.25
34	19.75	32.25	25.00	41.67	30.25	51.08	34.50	57.25	54.83	92.75
35	19.75	33.25	25.00	43.00	30.25	52.75	34.50	59.00	54.83	95.67
36	21.00	35.38	26.67	45.83	32.33	56.29	37.00	63.00	59.00	102.33
37	22.38	37.75	28.50	49.00	34.63	60.25	39.25	67.25	62.75	109.42
38	23.88	40.38	30.50	52.50	37.13	64.63	42.00	72.25	67.33	117.75
39	25.50	43.25	32.67	56.33	39.83	69.42	45.00	77.75	72.33	126.92
40	27.25	46.50	35.00	60.67	42.75	74.83	48.25	83.75	77.75	136.92
41	29.00	49.88	37.33	65.17	45.67	80.46	51.50	89.75	83.17	146.92
42	30.88	53.50	39.83	70.00	48.79	86.50	55.00	96.75	89.00	158.58
43	32.88	57.63	42.50	75.50	52.13	93.38	58.75	104.25	95.25	171.08
44	35.00	62.25	45.33	81.67	55.67	101.08	63.00	112.50	102.33	184.83
45	37.50	67.38	48.67	88.50	59.83	109.63	67.75	122.00	110.25	200.67
46	38.75	72.50	50.33	95.33	61.92	118.17	70.25	131.25	114.42	216.08
47	40.13	78.25	52.17	103.00	64.21	127.75	73.00	141.75	119.00	233.58
48	41.50	84.63	54.00	111.50	66.50	138.38	75.75	153.25	123.58	252.75
49	43.00	91.63	56.00	120.83	69.00	150.04	78.75	166.00	128.58	274.00
50	44.63	99.50	58.17	131.33	71.71	163.17	82.00	180.00	134.00	297.33
51	49.75	107.00	65.00	141.33	80.25	175.67	90.00	193.50	147.33	319.83
52	55.63	115.13	72.83	152.17	90.04	189.21	99.00	208.50	162.33	344.83
53	62.63	124.13	82.17	164.17	101.71	204.21	109.25	224.75	179.42	371.92
54	70.75	134.13	93.00	177.50	115.25	220.88	121.00	243.00	199.00	402.33
55	80.25	145.00	105.67	192.00	131.08	239.00	134.25	262.75	221.08	435.25
56	83.13	155.25	109.50	205.67	135.88	256.08	142.00	281.25	234.00	466.08
57	86.13	166.25	113.50	220.33	140.88	274.42	150.25	301.50	247.75	499.83
58	89.13	178.38	117.50	236.50	145.88	294.63	159.00	323.25	262.33	536.08
59	92.38	191.50	121.83	254.00	151.29	316.50	168.75	347.25	278.58	576.08
60	95.75	205.75	126.33	273.00	156.92	340.25	179.00	373.25	295.67	619.42
61	106.75	216.63	141.00	287.50	175.25	358.38	195.25	397.25	322.75	659.42
62	119.25	228.13	157.67	302.83	196.08	377.54	213.25	423.00	352.75	702.33
63	133.63	240.25	176.83	319.00	220.04	397.75	233.25	450.75	386.08	748.58
64	150.25	253.13	199.00	336.17	247.75	419.21	255.75	480.75	423.58	798.58
65	169.38	266.75	224.50	354.33	279.63	441.92	281.00	513.00	465.67	852.33
66	180.00	285.13	238.67	378.83	297.33	472.54	306.25	548.50	507.75	911.50
67	191.38	304.88	253.83	405.17	316.29	505.46	334.50	586.75	554.83	975.25
68	203.63	326.25	270.17	433.67	336.71	541.08	365.75	628.00	606.92	1,044.00
69	216.75	349.38	287.67	464.50	358.58	579.63	400.75	672.75	665.25	1,118.58
70	231.00	374.38	306.67	497.83	382.33	621.29	439.75	721.25	730.25	1,199.42
71	259.88	403.00	345.17	536.00	430.46	669.00	488.00	776.25	810.67	1,291.08
72	293.13	434.13	389.50	577.50	485.88	720.88	542.50	836.25	901.50	1,391.08
73	331.25	468.13	440.33	622.83	549.42	777.54	604.50	901.50	1,004.83	1,499.83
74	375.38	505.00	499.17	672.00	622.96	839.00	674.50	972.75	1,121.50	1,618.58
75	426.38	545.38	567.17	725.83	707.96	906.29	754.25	1,050.25	1,254.42	1,747.75

**10-year level term:** Provides coverage for 10 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.

**Exclusions and limitations:** If the insured commits suicide within two years (one year in CO and ND), from the coverage effective date, whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premium paid.

**TERM LIFE 1000 - 20-YEAR TERM POLICY  
MONTHLY PREMIUMS - NON-TOBACCO/TOBACCO**

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		\$100,000 Face Amount	
	Non-tobacco 20TE1N	Tobacco 20TE1T	Non-tobacco 20TE1N	Tobacco 20TE1T	Non-tobacco 20TE1N	Tobacco 20TE1T	Non-tobacco 20TE1N	Tobacco 20TE1T	Non-tobacco 20TE1N	Tobacco 20TE1T
15	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
16	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
17	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
18	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
19	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
20	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
21	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
22	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
23	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
24	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
25	5.22	5.90	7.04	8.75	10.08	13.50	13.13	18.25	16.17	23.00
26	5.23	5.98	7.06	8.94	10.13	13.88	13.19	18.81	16.25	23.75
27	5.25	6.06	7.13	9.15	10.25	14.29	13.38	19.44	16.50	24.58
28	5.27	6.15	7.17	9.38	10.33	14.75	13.50	20.13	16.67	25.50
29	5.29	6.24	7.23	9.60	10.46	15.21	13.69	20.81	16.92	26.42
30	5.32	6.34	7.29	9.85	10.58	15.71	13.88	21.56	17.17	27.42
31	5.35	6.47	7.38	10.17	10.75	16.33	14.13	22.50	17.50	28.67
32	5.39	6.60	7.48	10.50	10.96	17.00	14.44	23.50	17.92	30.00
33	5.43	6.74	7.58	10.85	11.17	17.71	14.75	24.56	18.33	31.42
34	5.48	6.90	7.69	11.25	11.38	18.50	15.06	25.75	18.75	33.00
35	5.53	7.07	7.81	11.67	11.63	19.33	15.44	27.00	19.25	34.67
36	5.66	7.36	8.15	12.40	12.29	20.79	16.44	29.19	20.58	37.58
37	5.80	7.69	8.50	13.23	13.00	22.46	17.50	31.69	22.00	40.92
38	5.97	8.08	8.92	14.19	13.83	24.38	18.75	34.56	23.67	44.75
39	6.16	8.50	9.40	15.25	14.79	26.50	20.19	37.75	25.58	49.00
40	6.38	8.99	9.94	16.48	15.88	28.96	21.81	41.44	27.75	53.92
41	6.58	9.50	10.44	17.75	16.88	31.50	23.31	45.25	29.75	59.00
42	6.80	10.08	11.00	19.19	18.00	34.38	25.00	49.56	32.00	64.75
43	7.05	10.73	11.63	20.83	19.25	37.67	26.88	54.50	34.50	71.33
44	7.34	11.48	12.35	22.69	20.71	41.38	29.06	60.06	37.42	78.75
45	7.66	12.33	13.15	24.81	22.29	45.63	31.44	66.44	40.58	87.25
46	8.00	13.12	14.00	26.79	24.00	49.58	34.00	72.38	44.00	95.17
47	8.39	14.00	14.98	29.00	25.96	54.00	36.94	79.00	47.92	104.00
48	8.83	14.98	16.08	31.46	28.17	58.92	40.25	86.38	52.33	113.83
49	9.33	16.08	17.33	34.21	30.67	64.42	44.00	94.63	57.33	124.83
50	9.89	17.33	18.73	37.31	33.46	70.63	48.19	103.94	62.92	137.25
51	10.43	18.40	20.06	40.00	36.13	76.00	52.19	112.00	68.25	148.00
52	11.02	19.58	21.54	42.94	39.08	81.88	56.63	120.81	74.17	159.75
53	11.68	20.87	23.19	46.17	42.38	88.33	61.56	130.50	80.75	172.67
54	12.42	22.28	25.04	49.69	46.08	95.38	67.13	141.06	88.17	186.75
55	13.24	23.83	27.10	53.56	50.21	103.13	73.31	152.69	96.42	202.25
56	14.22	25.44	29.54	57.60	55.08	111.21	80.63	164.81	106.17	218.42
57	15.32	27.21	32.29	62.02	60.58	120.04	88.88	178.06	117.17	236.08
58	16.57	29.14	35.42	66.85	66.83	129.71	98.25	192.56	129.67	255.42
59	17.98	31.26	38.96	72.15	73.92	140.29	108.88	208.44	143.83	276.58
60	19.58	33.58	42.96	77.94	81.92	151.88	120.88	225.81	159.83	299.75
61	21.08	35.59	46.69	82.98	89.38	161.96	132.06	240.94	174.75	319.92
62	22.73	37.76	50.83	88.40	97.67	172.79	144.50	257.19	191.33	341.58
63	24.58	40.08	55.44	94.21	106.88	184.42	158.31	274.63	209.75	364.83
64	26.64	42.58	60.60	100.44	117.21	196.88	173.81	293.31	230.42	389.75
65	28.94	45.24	66.35	107.10	128.71	210.21	191.06	313.31	253.42	416.42

**NOTE:** Figures within the boxed area exceed simplified issue limits and require full underwriting.

**20-year level term:** Provides coverage for 20 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.

**Exclusions and limitations:** If the insured commits suicide within two years (one year in CO and ND), from the coverage effective date, whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premium paid.

**TERM LIFE 1000 - 20-YEAR TERM POLICY**  
**MONTHLY PREMIUMS - NON-TOBACCO/TOBACCO - FULLY UNDERWRITTEN**

Issue Age	\$150,000 Face Amount		\$200,000 Face Amount		\$250,000 Face Amount		\$300,000 Face Amount		\$500,000 Face Amount	
	Non-tobacco 20TE2N	Tobacco 20TE2T	Non-tobacco 20TE2N	Tobacco 20TE2T	Non-tobacco 20TE2N	Tobacco 20TE2T	Non-tobacco 20TE3N	Tobacco 20TE3T	Non-tobacco 20TE3N	Tobacco 20TE3T
15	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
16	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
17	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
18	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
19	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
20	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
21	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
22	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
23	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
24	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
25	21.63	31.63	27.50	40.83	33.38	50.04	38.00	57.50	60.67	93.17
26	21.75	32.75	27.67	42.33	33.58	51.92	38.25	59.50	61.08	96.50
27	22.13	33.88	28.17	43.83	34.21	53.79	38.75	61.75	61.92	100.25
28	22.38	35.13	28.50	45.50	34.63	55.88	39.25	64.00	62.75	104.00
29	22.75	36.38	29.00	47.17	35.25	57.96	40.00	66.25	64.00	107.75
30	23.13	37.75	29.50	49.00	35.88	60.25	40.75	68.75	65.25	111.92
31	23.63	39.63	30.17	51.50	36.71	63.38	42.00	72.25	67.33	117.75
32	24.25	41.50	31.00	54.00	37.75	66.50	43.25	76.00	69.42	124.00
33	24.88	43.63	31.83	56.83	38.79	70.04	44.50	80.25	71.50	131.08
34	25.50	46.00	32.67	60.00	39.83	74.00	46.00	84.75	74.00	138.58
35	26.13	48.50	33.50	63.33	40.88	78.17	47.50	89.50	76.50	146.50
36	27.88	52.00	35.83	68.00	43.79	84.00	50.75	96.50	81.92	158.17
37	29.88	55.88	38.50	73.17	47.13	90.46	54.50	104.25	88.17	171.08
38	32.00	60.25	41.33	79.00	50.67	97.75	58.75	112.75	95.25	185.25
39	34.50	65.00	44.67	85.33	54.83	105.67	63.50	122.50	103.17	201.50
40	37.38	70.38	48.50	92.50	59.63	114.63	68.75	133.25	111.92	219.42
41	40.13	76.13	52.17	100.17	64.21	124.21	74.25	144.50	121.08	238.17
42	43.25	82.50	56.33	108.67	69.42	134.83	80.25	157.00	131.08	259.00
43	46.75	89.75	61.00	118.33	75.25	146.92	87.00	170.75	142.33	281.92
44	50.63	97.63	66.17	128.83	81.71	160.04	94.75	186.25	155.25	307.75
45	55.00	106.63	72.00	140.83	89.00	175.04	103.25	203.75	169.42	336.92
46	59.38	114.88	77.83	151.83	96.29	188.79	111.75	219.75	183.58	363.58
47	64.25	124.00	84.33	164.00	104.42	204.00	121.25	237.50	199.42	393.17
48	69.75	134.00	91.67	177.33	113.58	220.67	132.00	257.00	217.33	425.67
49	75.75	145.00	99.67	192.00	123.58	239.00	143.75	278.25	236.92	461.08
50	82.63	157.13	108.83	208.17	135.04	259.21	157.25	302.00	259.42	500.67
51	89.63	169.00	118.17	224.00	146.71	279.00	170.50	325.25	281.50	539.42
52	97.50	182.00	128.67	241.33	159.83	300.67	185.50	350.50	306.50	581.50
53	106.25	196.25	140.33	260.33	174.42	324.42	202.00	378.25	334.00	627.75
54	116.00	211.88	153.33	281.17	190.67	350.46	220.50	408.50	364.83	678.17
55	127.00	228.88	168.00	303.83	209.00	378.79	241.00	441.75	399.00	733.58
56	138.25	246.13	183.00	326.83	227.75	407.54	262.75	475.50	435.25	789.83
57	150.88	265.00	199.83	352.00	248.79	439.00	286.75	512.00	475.25	850.67
58	164.88	285.50	218.50	379.33	272.13	473.17	313.75	552.00	520.25	917.33
59	180.50	307.88	239.33	409.17	298.17	510.46	343.75	595.50	570.25	989.83
60	198.00	332.25	262.67	441.67	327.33	551.08	377.25	643.00	626.08	1,069.00
61	215.00	354.63	285.33	471.50	355.67	588.38	409.75	686.50	680.25	1,141.50
62	233.88	378.50	310.50	503.33	387.13	628.17	445.75	733.00	740.25	1,219.00
63	254.75	404.25	338.33	537.67	421.92	671.08	485.50	783.25	806.50	1,302.75
64	277.75	432.00	369.00	574.67	460.25	717.33	529.25	837.00	879.42	1,392.33
65	303.38	461.75	403.17	614.33	502.96	766.92	578.00	895.00	960.67	1,489.00

**20-year level term:** Provides coverage for 20 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.  
**Exclusions and limitations:** If the insured commits suicide within two years (one year in CO and ND), from the coverage effective date, whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premium paid.

**TERM LIFE 1000 - 30-YEAR TERM POLICY  
MONTHLY PREMIUMS - NON-TOBACCO/TOBACCO**

Issue Age	\$10,000 Face Amount		\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		\$100,000 Face Amount	
	Non-tobacco 30TE1N	Tobacco 30TE1T	Non-tobacco 30TE1N	Tobacco 30TE1T	Non-tobacco 30TE1N	Tobacco 30TE1T	Non-tobacco 30TE1N	Tobacco 30TE1T	Non-tobacco 30TE1N	Tobacco 30TE1T
15	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
16	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
17	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
18	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
19	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
20	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
21	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
22	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
23	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
24	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
25	5.55	7.07	7.88	11.67	11.75	19.33	15.63	27.00	19.50	34.67
26	5.58	7.08	7.96	11.69	11.92	19.38	15.88	27.06	19.83	34.75
27	5.63	7.08	8.06	11.71	12.13	19.42	16.19	27.13	20.25	34.83
28	5.68	7.09	8.19	11.73	12.38	19.46	16.56	27.19	20.75	34.92
29	5.73	7.11	8.31	11.77	12.63	19.54	16.94	27.31	21.25	35.08
30	5.79	7.13	8.48	11.81	12.96	19.63	17.44	27.44	21.92	35.25
31	5.88	7.40	8.69	12.50	13.38	21.00	18.06	29.50	22.75	38.00
32	5.97	7.72	8.92	13.29	13.83	22.58	18.75	31.88	23.67	41.17
33	6.07	8.07	9.17	14.17	14.33	24.33	19.50	34.50	24.67	44.67
34	6.18	8.47	9.44	15.17	14.88	26.33	20.31	37.50	25.75	48.67
35	6.29	8.92	9.73	16.29	15.46	28.58	21.19	40.88	26.92	53.17
36	6.50	9.30	10.25	17.25	16.50	30.50	22.75	43.75	29.00	57.00
37	6.73	9.72	10.83	18.29	17.67	32.58	24.50	46.88	31.33	61.17
38	7.00	10.18	11.50	19.46	19.00	34.92	26.50	50.38	34.00	65.83
39	7.31	10.69	12.27	20.73	20.54	37.46	28.81	54.19	37.08	70.92
40	7.65	11.25	13.13	22.13	22.25	40.25	31.38	58.38	40.50	76.50
41	7.99	11.82	13.98	23.54	23.96	43.08	33.94	62.63	43.92	82.17
42	8.38	12.44	14.94	25.10	25.88	46.21	36.81	67.31	47.75	88.42
43	8.81	13.13	16.02	26.81	28.04	49.63	40.06	72.44	52.08	95.25
44	9.30	13.88	17.25	28.69	30.50	53.38	43.75	78.06	57.00	102.75
45	9.85	14.70	18.63	30.75	33.25	57.50	47.88	84.25	62.50	111.00

**30-year level term:** Provides coverage for 30 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.  
**Exclusions and limitations:** If the insured commits suicide within two years (one year in CO and ND), from the coverage effective date, whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premium paid. |

**TERM LIFE 1000 - 30-YEAR TERM POLICY**  
**MONTHLY PREMIUMS - NON-TOBACCO/TOBACCO - FULLY UNDERWRITTEN**

Issue Age	\$150,000 Face Amount		\$200,000 Face Amount		\$250,000 Face Amount		\$300,000 Face Amount		\$500,000 Face Amount	
	Non-tobacco 30TE2N	Tobacco 30TE2T	Non-tobacco 30TE2N	Tobacco 30TE2T	Non-tobacco 30TE2N	Tobacco 30TE2T	Non-tobacco 30TE3N	Tobacco 30TE3T	Non-tobacco 30TE3N	Tobacco 30TE3T
15	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
16	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
17	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
18	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
19	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
20	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
21	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
22	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
23	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
24	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
25	26.13	45.38	33.50	59.17	40.88	72.96	46.00	82.50	74.00	134.83
26	26.63	45.75	34.17	59.67	41.71	73.58	47.00	83.50	75.67	136.50
27	27.25	46.38	35.00	60.50	42.75	74.63	48.25	85.00	77.75	139.00
28	27.88	47.13	35.83	61.50	43.79	75.88	49.75	86.75	80.25	141.92
29	28.75	48.25	37.00	63.00	45.25	77.75	51.50	89.25	83.17	146.08
30	29.63	49.63	38.17	64.83	46.71	80.04	53.50	93.25	86.50	152.75
31	31.00	53.75	40.00	70.33	49.00	86.92	56.25	101.00	91.08	165.67
32	32.50	58.50	42.00	76.67	51.50	94.83	59.50	110.00	96.50	180.67
33	34.13	63.75	44.17	83.67	54.21	103.58	62.75	119.75	101.92	196.92
34	35.88	69.75	46.50	91.67	57.13	113.58	66.50	131.00	108.17	215.67
35	37.75	76.63	49.00	100.83	60.25	125.04	70.75	143.75	115.25	236.92
36	40.75	82.25	53.00	108.33	65.25	134.42	76.75	155.00	125.25	255.67
37	44.25	88.38	57.67	116.50	71.08	144.63	83.50	167.50	136.50	276.50
38	48.25	95.25	63.00	125.67	77.75	156.08	91.25	181.25	149.42	299.42
39	52.63	102.63	68.83	135.50	85.04	168.38	99.75	196.50	163.58	324.83
40	57.75	110.88	75.67	146.50	93.58	182.13	109.75	213.50	180.25	353.17
41	62.50	119.63	82.00	158.17	101.50	196.71	119.25	230.50	196.08	381.50
42	67.88	129.13	89.17	170.83	110.46	212.54	130.25	249.25	214.42	412.75
43	74.00	139.75	97.33	185.00	120.67	230.25	142.25	270.00	234.42	447.33
44	80.75	151.38	106.33	200.50	131.92	249.63	156.00	292.75	257.33	485.25
45	88.38	164.13	116.50	217.50	144.63	270.88	171.50	317.75	283.17	526.92

**30-year level term:** Provides coverage for 30 years with guaranteed level premiums based upon the insured's age at issue and may be renewed annually thereafter without evidence of insurability.  
**Exclusions and limitations:** If the insured commits suicide within two years (one year in CO and ND), from the coverage effective date, whether he is sane or insane (not applicable in AZ), we will not pay the death benefit. We will terminate this policy and return the premium paid.

# Universal Life



**Universal Life Policy – Sample Death Benefits**  
**Target Premiums by Face Amount – Non-Tobacco 1**  
**Guaranteed Cash Value at Age 65**

Issue Age	\$5,000			\$10,000			\$25,000			\$35,000			\$50,000			\$75,000			\$100,000			\$125,000			\$150,000				
	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.		
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**NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.**

Projected values are based upon the Company's current guaranteed mortality rates and a guaranteed interest rate of 4%. Values after age 55 are for the 10th year rather than age 65. The minimum issue is \$3 per week target premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$20 PER WEEK UP TO \$150,000. FOR SPOUSES, IT IS UP TO \$10 PER WEEK TARGET PREMIUMS. TO \$75,000. Larger insurance amounts available with additional underwriting requirements.



**Universal Life Policy – Sample Death Benefits**  
**Target Premiums by Face Amount – Non-Tobacco**  
**Guaranteed Cash Value at Age 65**

Issue Age	\$5,000			\$10,000			\$25,000			\$35,000			\$50,000			\$75,000			\$100,000			\$125,000			\$150,000		
	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.
50	\$4.77	\$20.65	2.510	\$10.79	\$46.75	6.355	\$14.80	\$64.15	8.917	\$20.83	\$90.25	12.762	\$30.87	\$133.75	19.169	\$40.90	\$177.25	25.575	\$50.94	\$220.75	31.982	\$60.98	\$264.25	38.388	\$84.10	\$277.75	39.398
51	4.97	21.55	2.383	11.31	49.00	6.028	15.53	67.30	8.455	21.87	94.75	12.102	32.42	140.50	18.175	42.98	186.25	24.250	53.54	232.00	30.323	64.10	277.75	39.398	67.21	291.25	34.096
52	5.18	22.45	2.232	11.83	51.25	5.648	16.26	70.45	7.922	22.90	99.25	11.337	33.98	147.25	17.027	45.06	195.25	22.717	56.13	243.25	28.406	67.21	291.25	34.096	74.48	302.25	31.796
53	5.41	23.45	2.083	12.40	53.75	5.278	17.07	73.95	7.388	24.06	104.25	10.573	35.71	154.75	15.879	47.37	205.25	21.185	59.02	255.75	26.490	70.87	308.25	31.796	82.25	322.75	29.440
54	5.67	24.55	1.931	13.04	56.50	4.878	17.95	77.80	6.842	25.33	109.75	9.791	37.82	163.00	14.702	49.90	216.25	19.615	62.19	269.50	24.526	74.48	302.25	29.440	94.75	327.25	27.090
55	5.92	25.65	1.755	13.67	59.25	4.435	18.84	81.65	6.219	26.60	115.25	8.899	39.52	171.25	13.364	52.44	227.25	17.828	65.37	283.25	22.232	78.29	339.25	26.757	107.00	346.75	24.240
56	6.20	26.85	1.804	14.37	62.25	4.557	19.81	85.85	6.391	27.98	121.25	9.144	41.80	180.25	13.142	55.21	239.25	18.319	68.83	298.25	22.906	82.44	357.25	27.493	120.00	366.75	24.993
57	6.50	28.15	1.858	15.12	65.50	4.693	20.86	90.40	6.593	29.48	127.75	9.418	43.85	190.00	14.141	58.21	252.25	18.966	72.58	314.50	23.589	86.94	376.75	28.314	133.00	386.75	25.744
58	6.82	29.55	1.918	15.92	69.00	4.840	21.98	95.30	6.788	31.10	134.75	9.712	46.27	200.50	14.582	61.44	266.25	19.454	76.62	332.00	24.325	91.79	397.75	29.197	146.00	407.75	26.493
59	7.14	30.95	1.982	16.73	72.50	4.954	23.12	100.20	6.949	32.71	141.75	9.941	48.69	211.00	14.926	64.67	280.25	19.913	80.65	349.50	24.898	96.63	418.75	29.885	159.00	428.75	27.242
60	7.49	32.45	2.009	17.60	76.25	5.073	24.33	105.45	7.113	34.44	149.25	10.177	51.29	222.25	15.280	68.13	295.25	20.384	84.98	368.25	25.488	101.83	441.25	30.592	172.00	449.75	28.091
61	7.86	34.05	2.057	18.52	80.25	5.190	25.63	111.05	7.279	36.29	157.25	10.412	54.06	234.25	15.634	71.83	311.25	20.858	89.60	388.25	26.078	107.37	465.25	31.300	187.00	470.75	28.841
62	8.27	35.85	2.118	19.56	84.75	5.343	27.08	117.35	7.493	38.37	166.25	10.718	57.17	247.75	16.093	75.98	329.25	21.468	94.79	410.75	26.844	113.60	492.25	32.219	203.00	491.75	29.590
63	8.69	37.65	2.159	20.60	89.25	5.499	28.53	123.65	7.740	40.44	175.25	10.930	60.29	261.25	16.410	80.13	347.25	21.891	99.98	433.25	27.372	119.83	519.25	33.053	219.00	512.75	30.338
64	9.15	39.65	2.213	21.75	94.25	5.584	30.15	130.65	7.829	42.75	185.25	11.200	63.75	276.25	16.816	84.75	367.25	22.432	105.75	458.25	28.048	126.75	549.25	33.665	235.00	533.75	31.147
65	9.63	41.75	2.262	22.96	99.50	5.704	31.85	138.00	7.999	45.17	195.75	11.443	67.38	292.00	17.181	89.60	388.25	22.920	111.81	484.50	28.657	134.02	580.75	34.396	251.00	554.75	31.956
66	10.17	44.05	2.325	24.29	105.25	5.865	33.70	146.05	8.224	47.83	207.25	11.764	71.37	309.25	17.663	94.90	411.25	23.561	118.44	513.25	29.460	141.98	615.25	35.359	267.00	575.75	32.768
67	10.72	46.45	2.373	25.67	111.25	5.989	35.64	154.45	8.396	50.60	219.25	12.012	75.52	327.25	18.035	100.44	435.25	24.058	125.37	543.25	30.081	150.29	651.25	36.104	283.00	596.75	33.577
68	11.32	49.05	2.420	27.17	117.75	6.103	37.74	163.95	8.598	53.60	232.25	12.241	80.02	346.75	18.379	106.44	461.25	24.517	132.87	575.75	30.655	159.29	690.25	36.793	299.00	617.75	34.386
69	11.99	51.95	2.471	28.85	125.00	6.233	40.08	173.70	8.742	56.94	246.75	12.505	85.04	368.50	18.774	113.13	490.25	25.046	141.23	612.00	31.315	169.33	733.75	37.586	315.00	638.75	35.195
70	12.70	55.05	2.508	30.63	132.75	6.327	42.59	184.55	8.872	60.40	262.25	12.690	90.40	391.75	19.054	120.29	521.25	25.418	150.17	650.75	31.782	180.06	780.25	38.145	331.00	659.75	36.004
71	13.47	58.35	2.521	32.54	141.00	6.361	45.25	196.10	8.920	64.33	278.75	12.762	95.12	416.50	19.160	127.90	554.25	25.621	159.69	692.00	31.960	191.48	829.75	38.661	347.00	680.75	36.813
72	14.32	62.05	2.546	34.67	150.25	6.426	48.24	209.05	9.012	68.60	297.25	12.892	102.52	444.25	19.357	136.44	591.25	25.823	170.37	738.25	32.289	204.29	885.25	38.754	363.00	701.75	37.622
73	15.22	65.95	2.542	36.92	160.00	6.420	51.39	222.70	9.005	73.10	316.75	12.883	109.27	473.50	19.344	145.44	630.25	25.807	181.82	787.00	32.268	217.79	943.75	38.731	379.00	722.75	38.480
74	16.21	70.25	2.544	39.40	170.75	6.424	54.87	237.75	9.011	78.06	338.25	12.891	116.71	505.75	19.358	155.37	673.25	25.825	194.02	840.75	32.292	232.67	1,008.25	38.759	395.00	743.75	39.289
75	17.30	74.95	2.535	42.12	182.50	6.408	58.66	254.20	8.991	83.48	361.75	12.864	124.85	541.00	19.317	166.21	720.25	25.773	207.58	899.50	32.226	248.94	1,078.75	38.682	411.00	764.75	40.146
76	18.50	80.15	2.535	45.12	195.50	6.412	62.86	272.40	8.997	89.48	387.75	12.874	133.85	580.00	19.333	178.21	772.25	25.796	222.58	964.50	32.255	266.94	1,156.75	38.717	427.00	785.75	41.001
77	19.79	85.75	2.466	48.35	209.50	6.240	67.38	292.00	8.756	95.94	415.75	12.533	143.54	622.00	18.823	191.13	828.25	25.116	238.73	1,034.50	31.406	286.33	1,240.75	37.699	442.00	806.75	41.856
78	21.22	91.95	2.340	51.92	225.00	5.937	72.39	313.70	8.335	103.10	446.75	11.931	154.27	668.50	17.923	205.44	890.25	23.917	256.62	1,112.00	29.908	307.79	1,333.75	35.902	457.00	827.75	42.701
79	22.77	98.65	2.107	55.79	241.75	5.362	77.80	337.15	7.528	110.83	480.25	10.783	165.87	718.75	16.204	220.90	957.25	21.626	275.94	1,195.75	27.047	330.88	1,434.25	32.468	472.00	848.75	43.556

**NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.**

Projected values are based upon the Company's current guaranteed mortality rates and a guaranteed interest rate of 4%. Values after age 55 are for the 10th year rather than age 65. The minimum issue is \$3 per week target premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$20 PER WEEK UP TO \$150,000, FOR SPOUSES, IT IS UP TO \$10 PER WEEK TARGET PREMIUMS, TO \$75,000. Larger insurance amounts available with additional underwriting requirements. I

**Universal Life Policy – Sample Death Benefits**  
**Target Premiums - Tobacco (**  
**Guaranteed Cash Value at Age 65**

Issue Age	\$5,000			\$10,000			\$25,000			\$35,000			\$50,000			\$75,000			\$100,000			\$125,000			\$150,000				
	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.	Wkly Prem.	Mo. Prem.	4% Guar.		
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**NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.**

Projected values are based upon the Company's current guaranteed mortality rates and a guaranteed interest rate of 4%. Values after age 55 are for the 10th year rather than age 65. The minimum issue is \$3 per week target premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$20 PER WEEK UP TO \$150,000. FOR SPOUSES, IT IS UP TO \$10 PER WEEK TARGET PREMIUMS, TO \$75,000. Larger insurance amounts available with additional underwriting requirements.

Universal Life Policy – Sample Death Benefits  
Target Premiums – Tobacco  
Guaranteed Cash Value at Age 65

Issue Age	\$5,000		\$10,000		\$25,000		\$35,000		\$50,000		\$75,000		\$100,000		\$125,000		\$150,000										
	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.	Wkly Prem.	Mo. Prem.									
50	\$3.50	\$15.15	1,368	\$6.24	\$27.05	2,793	\$14.48	\$62.75	7,066	\$19.97	\$86.55	9,914	\$28.21	\$122.25	14,188	\$41.94	\$181.75	21,309	\$55.67	\$241.25	28,430	\$69.40	\$300.75	35,552	\$83.13	\$360.25	42,673
51	3.63	15.75	1,293	6.52	28.25	2,636	15.17	65.75	6,664	20.84	90.75	3,350	29.60	128.25	13,378	44.02	190.75	20,092	58.44	253.25	26,806	72.87	315.75	33,520	87.29	378.25	40,234
52	3.77	16.35	1,203	6.80	29.45	2,451	15.87	68.75	6,199	21.91	94.95	3,694	30.98	134.25	12,443	46.10	199.75	18,686	61.21	265.25	24,930	76.33	347.00	31,174	91.44	396.25	37,418
53	3.92	17.00	1,113	7.10	30.75	2,268	16.62	72.00	5,728	22.96	99.50	3,038	32.48	140.75	11,501	48.35	209.50	17,271	64.21	278.25	23,043	80.06	340.00	28,813	95.94	415.75	34,564
54	4.08	17.70	1,021	7.42	32.15	2,078	17.42	75.50	5,251	24.09	104.40	2,367	34.10	147.75	10,541	50.77	220.00	15,828	67.44	292.25	21,117	84.12	364.50	26,404	100.79	436.75	31,693
55	4.26	18.45	925	7.77	33.65	1,884	18.29	79.25	4,759	25.30	109.65	1,674	35.83	155.25	9,549	53.37	231.25	14,339	70.90	307.25	19,129	88.44	383.25	23,920	105.98	459.25	28,710
56	4.43	19.20	834	8.11	35.15	1,699	19.15	83.00	4,297	26.52	114.90	1,130	37.56	162.75	8,628	55.96	242.50	14,458	74.37	322.25	19,289	92.77	402.00	24,118	111.17	481.75	28,949
57	4.60	19.95	734	8.46	36.65	1,502	20.02	86.75	3,807	27.73	120.15	6,742	39.29	170.25	7,647	58.56	253.75	14,487	77.93	337.25	19,326	97.10	420.75	24,166	116.37	504.25	29,006
58	4.79	20.75	637	8.83	38.25	1,307	20.94	90.75	3,317	29.02	125.75	5,757	41.13	178.25	6,667	61.33	265.75	14,517	81.52	353.25	19,367	101.71	440.75	24,216	121.90	528.25	29,066
59	5.00	21.65	545	9.24	40.05	1,124	21.98	95.25	2,862	30.47	132.05	4,819	43.21	187.25	5,651	64.44	279.25	14,640	85.87	371.25	19,545	106.90	463.25	24,440	128.13	555.25	29,334
60	5.20	22.55	444	9.66	41.85	922	23.02	99.75	2,408	31.93	138.35	3,913	45.29	196.25	4,749	67.56	292.75	14,763	89.83	389.25	19,531	112.10	485.75	24,422	134.37	582.25	29,314
61	5.42	23.50	345	10.10	43.75	726	24.12	104.50	1,955	33.46	145.00	3,025	47.48	205.75	3,766	70.85	307.00	14,886	94.21	408.25	19,567	117.58	509.50	24,466	140.94	610.75	29,367
62	5.67	24.55	253	10.58	45.85	541	25.33	109.75	1,508	35.16	152.35	2,141	49.90	216.25	2,850	74.48	322.75	14,993	99.06	429.25	19,736	123.63	535.75	24,678	148.21	642.25	29,620
63	5.91	25.60	169	11.07	47.95	355	26.54	115.00	1,064	36.85	159.70	1,204	52.33	226.75	1,922	78.12	338.50	14,749	103.90	450.25	19,678	129.69	562.00	24,606	156.48	673.75	29,535
64	6.16	26.70	94	11.57	50.15	1,922	27.81	120.50	6,861	38.63	167.40	6,821	54.87	237.75	9,759	81.92	355.00	14,657	108.98	472.25	19,593	136.04	589.50	24,452	163.10	706.75	29,351
65	6.43	27.85	930	12.10	52.45	1,897	29.13	126.25	4,903	40.49	175.45	6,737	57.52	249.25	9,642	85.90	372.25	14,481	114.29	495.25	19,321	142.67	618.25	24,160	171.06	741.25	29,000
66	6.70	29.05	883	12.66	54.85	1,856	30.52	132.25	4,698	42.43	183.85	6,592	60.29	261.25	9,434	90.06	390.25	14,170	119.93	519.25	18,906	149.60	648.25	23,642	179.37	777.25	28,378
67	7.00	30.35	800	13.26	57.45	1,805	32.02	138.75	4,574	44.53	192.95	6,417	63.29	274.25	9,186	94.56	409.75	13,798	125.83	545.25	18,411	157.10	680.75	23,023	186.37	816.25	27,695
68	7.32	31.70	741	13.88	60.15	1,717	33.58	145.50	4,355	46.71	202.40	6,114	66.40	287.75	8,751	99.23	430.00	13,146	132.06	572.25	17,542	164.88	714.50	21,937	197.71	856.75	26,334
69	7.67	33.25	680	14.60	63.25	1,640	35.37	153.25	4,163	49.21	213.25	5,844	69.98	303.25	8,386	104.60	453.25	12,570	139.21	603.25	16,774	173.83	753.25	20,978	208.44	903.25	25,182
70	8.05	34.90	741	15.36	66.55	1,524	37.27	161.50	3,873	51.88	224.80	5,440	73.79	319.75	7,792	110.31	478.00	11,708	146.63	636.25	15,626	183.35	794.50	19,543	219.87	952.75	23,461
71	8.48	36.75	679	16.21	70.25	1,402	39.40	170.75	3,572	54.87	237.75	5,019	78.06	338.25	7,188	116.71	505.75	10,805	155.37	673.25	14,421	194.02	840.75	18,038	232.67	1,008.25	21,654
72	8.94	38.75	601	17.13	74.25	1,249	41.71	180.75	3,192	58.10	251.75	4,488	82.67	358.25	6,431	123.63	536.75	9,669	164.60	713.25	12,908	205.56	890.75	16,146	246.52	1,068.25	19,384
73	9.44	40.90	507	18.13	78.55	1,063	44.19	191.50	2,731	61.57	266.80	3,943	87.63	379.75	5,514	131.08	568.00	8,293	174.52	756.25	11,076	217.96	944.50	13,855	261.40	1,132.75	16,638
74	9.96	43.15	375	19.17	83.05	804	46.79	202.75	2,087	65.20	282.55	2,942	92.83	402.25	4,225	138.87	601.75	6,363	184.90	801.25	8,501	230.94	1,000.75	10,639	276.98	1,200.25	12,777
75	10.52	45.60	219	20.30	87.95	494	49.62	215.00	1,321	69.16	299.70	1,372	98.48	426.75	2,699	147.35	638.50	4,074	196.21	850.25	5,452	245.06	1,062.00	6,828	293.94	1,273.75	8,205
76	11.13	48.25	33	21.52	93.25	124	52.67	228.25	386	73.44	318.25	578	104.60	453.25	850	156.52	678.25	1,305	208.44	903.25	1,759	260.37	1,128.25	2,213	312.29	1,353.25	2,667
77	11.80	51.15	0	22.86	99.05	0	56.02	242.75	0	78.13	338.55	0	111.29	482.25	0	166.56	721.75	0	221.83	961.25	0	277.10	1,200.75	0	332.37	1,440.25	0
78	12.54	54.35	0	24.33	105.45	0	59.71	258.75	0	83.30	360.95	0	118.67	514.25	0	177.63	769.75	0	236.60	1,025.25	0	295.56	1,280.75	0	354.52	1,536.25	0
79	13.34	57.80	0	25.93	112.35	0	63.69	276.00	0	88.87	385.10	0	126.63	548.75	0	189.58	821.50	0	252.52	1,094.25	0	315.46	1,367.00	0	378.40	1,639.75	0

NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.

Projected values are based upon the Company's current guaranteed mortality rates and a guaranteed interest rate of 4%. Values after age 55 are for the 10th year rather than age 65. The minimum issue is \$3 per week target premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$20 PER WEEK UP TO \$150,000. FOR SPOUSES, IT IS UP TO \$10 PER WEEK TARGET PREMIUMS, TO \$75,000. Larger insurance amounts available with additional underwriting requirements.

**Whole Life**

WL1000 Paid-Up at Age 65 - Whole Life Policy  
 Non-Tobacco Premiums  
 Guaranteed Cash Value at Age 65

Issue Age	\$5,000			\$10,000			\$25,000			\$40,000			\$50,000			\$75,000			\$100,000			\$150,000			\$200,000		
	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value
16				4.71	20.40	11,900	7.12	30.83	19,040	8.72	37.79	23,800	10.92	47.31	35,700	14.33	62.08	47,600	21.14	91.63	71,400	27.96	121.17	95,200	38.23	122.33	95,200
17				4.75	20.56	11,900	7.18	31.10	19,040	8.80	38.13	23,800	11.02	47.75	35,700	14.46	62.67	47,600	21.55	92.50	71,400	28.50	123.50	95,200	38.77	124.87	95,200
18				4.79	20.75	11,900	7.25	31.40	19,040	8.88	38.50	23,800	11.12	48.19	35,700	14.60	63.25	47,600	21.95	93.25	71,400	29.04	125.83	95,200	39.28	126.33	95,200
19				4.83	20.94	11,900	7.32	31.70	19,040	8.97	38.88	23,800	11.22	48.63	35,700	14.73	63.83	47,600	22.35	94.25	71,400	29.58	127.33	95,200	39.81	127.83	95,200
20				4.88	21.13	11,900	7.38	32.00	19,040	9.06	39.25	23,800	11.32	49.06	35,700	14.87	64.42	47,600	22.78	95.13	71,400	30.08	128.33	95,200	40.34	128.83	95,200
21				4.92	21.31	11,900	7.45	32.30	19,040	9.14	39.63	23,800	11.43	49.50	35,700	15.00	65.17	47,600	23.20	96.00	71,400	30.60	129.33	95,200	40.86	129.33	95,200
22				5.00	21.87	11,900	7.58	32.87	19,040	9.31	40.33	23,800	11.57	50.38	35,700	15.17	66.17	47,600	23.62	96.75	71,400	31.10	130.33	95,200	41.37	130.33	95,200
23				5.12	22.19	11,900	7.78	33.70	19,040	9.55	41.38	23,800	11.73	51.38	35,700	15.33	67.33	47,600	24.03	97.50	71,400	31.60	131.33	95,200	41.88	131.33	95,200
24				5.28	22.90	11,900	8.04	34.83	19,040	9.88	42.79	23,800	11.92	52.63	35,700	15.50	68.63	47,600	24.44	98.25	71,400	32.00	132.33	95,200	42.39	132.33	95,200
25				5.48	23.73	11,900	8.35	36.17	19,040	10.28	44.46	23,800	12.12	54.19	35,700	15.67	70.00	47,600	24.85	99.00	71,400	32.39	133.33	95,200	42.88	133.33	95,200
26				5.71	24.73	11,900	8.72	37.77	19,040	10.72	46.46	23,800	12.32	55.88	35,700	15.83	71.33	47,600	25.26	99.75	71,400	32.78	134.33	95,200	43.37	134.33	95,200
27				5.94	25.75	11,900	9.09	39.40	19,040	11.19	48.50	23,800	12.52	57.63	35,700	16.00	72.67	47,600	25.63	100.50	71,400	33.17	135.33	95,200	43.86	135.33	95,200
28				6.18	26.77	11,900	9.47	41.03	19,040	11.66	50.54	23,800	12.72	59.38	35,700	16.17	74.00	47,600	26.00	101.25	71,400	33.56	136.33	95,200	44.35	136.33	95,200
29				6.42	27.81	11,900	9.85	42.70	19,040	12.14	52.63	23,800	12.92	61.19	35,700	16.30	75.33	47,600	26.37	102.00	71,400	33.95	137.33	95,200	44.84	137.33	95,200
30	3.08	13.34	4,760	6.66	28.85	11,900	10.24	44.37	19,040	12.63	54.71	23,800	13.12	56.92	35,700	16.43	76.67	47,600	26.68	102.75	71,400	34.34	138.33	95,200	45.33	138.33	95,200
31	3.18	13.78	4,760	6.81	29.86	11,900	10.65	46.13	19,040	13.13	56.92	23,800	13.32	58.63	35,700	16.56	78.00	47,600	27.00	103.50	71,400	34.73	139.33	95,200	45.82	139.33	95,200
32	3.29	14.25	4,760	7.18	31.13	11,900	11.08	48.00	19,040	13.67	59.25	23,800	13.52	60.38	35,700	16.69	79.33	47,600	27.31	104.25	71,400	35.12	140.33	95,200	46.31	140.33	95,200
33	3.41	14.77	4,760	7.48	32.42	11,900	11.55	50.07	19,040	14.27	61.83	23,800	13.72	62.13	35,700	16.82	80.67	47,600	27.62	105.00	71,400	35.51	141.33	95,200	46.80	141.33	95,200
34	3.54	15.34	4,760	7.81	33.95	11,900	12.08	52.37	19,040	14.93	64.71	23,800	13.92	63.88	35,700	16.95	82.00	47,600	27.93	105.75	71,400	35.90	142.33	95,200	47.29	142.33	95,200
35	3.69	15.99	4,760	8.19	35.48	11,900	12.68	54.97	19,040	15.68	67.96	23,800	14.12	65.63	35,700	17.08	83.33	47,600	28.24	106.50	71,400	36.29	143.33	95,200	47.78	143.33	95,200
36	3.86	16.73	4,760	8.62	37.33	11,900	13.37	57.93	19,040	16.54	71.87	23,800	14.32	67.38	35,700	17.21	84.67	47,600	28.55	107.25	71,400	36.68	144.33	95,200	48.27	144.33	95,200
37	4.06	17.58	4,760	9.11	39.46	11,900	14.15	61.33	19,040	17.52	76.92	23,800	14.52	69.13	35,700	17.34	86.00	47,600	28.86	108.00	71,400	37.07	145.33	95,200	48.76	145.33	95,200
38	4.28	18.53	4,760	9.65	41.83	11,900	15.03	65.13	19,040	18.52	80.67	23,800	14.72	70.88	35,700	17.47	87.33	47,600	29.17	108.75	71,400	37.46	146.33	95,200	49.25	146.33	95,200
39	4.53	19.61	4,760	10.27	44.52	11,900	16.02	69.43	19,040	19.86	86.04	23,800	14.92	72.63	35,700	17.60	88.67	47,600	29.48	109.50	71,400	37.85	147.33	95,200	49.74	147.33	95,200
40	4.80	20.78	4,760	10.95	47.46	11,900	17.11	74.13	19,040	21.21	91.92	23,800	15.12	74.38	35,700	17.73	90.00	47,600	29.79	110.25	71,400	38.24	148.33	95,200	50.23	148.33	95,200
41	5.09	22.07	4,760	11.69	50.67	11,900	18.29	79.27	19,040	22.69	98.33	23,800	15.32	76.13	35,700	17.86	91.33	47,600	30.10	111.00	71,400	38.63	149.33	95,200	50.72	149.33	95,200
42	5.41	23.43	4,760	12.48	54.06	11,900	19.55	84.70	19,040	24.26	105.13	23,800	15.52	77.88	35,700	17.99	92.67	47,600	30.41	111.75	71,400	39.02	150.33	95,200	51.21	150.33	95,200
43	5.73	24.84	4,760	13.28	57.60	11,900	20.95	90.37	19,040	25.96	112.21	23,800	15.72	79.63	35,700	18.12	94.00	47,600	30.72	112.50	71,400	39.41	151.33	95,200	51.70	151.33	95,200
44	6.07	26.28	4,760	14.13	61.21	11,900	22.18	96.13	19,040	27.56	119.42	23,800	15.92	81.38	35,700	18.25	95.33	47,600	31.03	113.25	71,400	39.80	152.33	95,200	52.19	152.33	95,200
45	6.34	27.68	4,760	14.93	64.71	11,900	23.48	101.73	19,040	29.17	126.42	23,800	16.12	83.13	35,700	18.38	96.67	47,600	31.34	114.00	71,400	40.19	153.33	95,200	52.68	153.33	95,200

NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.



WL1000 Paid-Up at Age 65 - Whole Life Policy  
Tobacco Premiums  
Guaranteed Cash Value at Age 65

Issue Age	\$5,000			\$10,000			\$25,000			\$40,000			\$50,000			\$75,000			\$100,000			\$150,000			\$200,000				
	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value	Wkly Prem.	Mo. Prem.	Guar. Cash Value		
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NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.

The minimum issue is \$3 per week premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$24 PER WEEK UP TO \$150,000 (\$10 PER WEEK UP TO \$50,000 FOR SPOUSES).

Paid-Up at Age 95 — Whole Life Policy  
 Non-Tobacco Premiums  
 Guaranteed Cash Value at Age 65\*

Issue Age	\$5,000			\$10,000			\$25,000			\$40,000			\$50,000			\$75,000			\$100,000			\$150,000			\$200,000			
	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	
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NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.

The minimum issue amount is \$3 per week premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$24 PER WEEK, UP TO \$150,000 (\$10 PER WEEK, UP TO \$50,000 FOR SPOUSES).

\*10th year cash value, if later than age 55

Paid-Up at Age 95 — Whole Life Policy  
Tobacco Premiums  
Guaranteed Cash Value at Age 65\*

Issue Age	\$5,000			\$10,000			\$25,000			\$40,000			\$50,000			\$75,000			\$100,000			\$150,000			\$200,000				
	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*		
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NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.

The minimum issue amount is \$3 per week premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$24 PER WEEK, UP TO \$150,000 (\$10 PER WEEK, UP TO \$50,000 FOR SPOUSES).

\*10th year cash value, if later than age 55



• Paid-Up at Age 95 — Whole Life Policy  
Tobacco Premiums  
Guaranteed Cash Value at Age 65\*

Issue Age	\$5,000			\$10,000			\$25,000			\$40,000			\$50,000			\$75,000			\$100,000			\$150,000			\$200,000		
	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*	Wkly Prem.	Mo. Prem.	Guar. Cash Value*
50	4.47	19.36	1,315	8.24	35.72	2,630	19.57	84.79	6,575	30.89	133.87	10,520	38.44	166.88	13,150	48.04	208.19	19,725	63.83	276.58	26,300	96.39	413.38	39,450	126.96	550.17	52,800
51	4.72	20.44	1,245	8.74	37.88	2,490	20.81	90.19	6,225	32.88	142.50	9,960	40.93	177.38	12,450	50.42	218.50	18,675	67.00	290.33	24,900	100.15	434.00	37,350	133.31	577.67	49,800
52	4.99	21.80	1,165	9.28	40.21	2,330	22.16	96.02	5,825	35.04	151.83	9,320	43.63	189.04	11,650	52.90	229.25	17,475	70.31	304.67	23,300	109.12	459.50	34,950	139.92	606.33	46,800
53	5.28	22.96	1,085	9.86	42.72	2,170	23.61	102.29	5,425	37.35	161.87	8,680	46.52	201.58	10,850	55.49	240.44	16,275	73.75	319.58	21,700	110.28	477.88	32,550	146.81	636.17	43,400
54	5.59	24.21	995	10.48	45.42	1,990	25.16	109.04	4,975	39.85	172.67	7,960	49.63	215.08	9,950	58.18	252.13	14,925	77.35	335.17	19,900	115.67	501.25	29,850	154.00	667.33	39,800
55	5.92	25.65	905	11.15	48.30	1,810	26.83	116.25	4,525	42.51	184.20	7,240	52.96	229.50	9,050	61.01	284.38	13,575	81.42	351.50	18,100	121.33	525.75	27,150	161.54	700.00	36,200
56	6.24	27.02	830	11.78	51.04	1,660	28.41	123.10	4,050	45.04	195.17	7,440	56.13	243.21	9,300	63.91	276.94	13,950	84.98	368.25	18,600	127.13	550.88	27,900	169.27	733.50	37,200
57	6.57	28.47	955	12.45	53.94	1,910	30.08	130.35	4,775	47.72	206.77	7,640	59.47	257.71	9,550	66.97	290.19	14,325	89.06	385.92	19,100	133.24	577.33	28,650	177.42	788.83	38,200
58	6.92	30.00	980	13.16	57.01	1,960	31.85	138.02	4,900	50.55	219.03	7,840	63.01	273.04	9,800	70.18	304.13	14,700	93.35	404.50	19,600	139.67	605.25	29,400	186.00	806.00	39,200
59	7.30	31.62	1,005	13.90	60.23	2,010	33.71	146.08	5,025	53.62	231.93	8,040	66.73	289.17	10,050	73.59	318.88	15,075	97.88	424.17	20,100	146.48	634.75	30,150	195.08	845.33	40,200
60	7.69	33.32	1,030	14.68	63.63	2,060	35.67	154.58	5,150	56.66	245.53	8,240	70.65	306.17	10,300	77.19	334.50	15,450	102.69	445.00	20,600	153.69	666.00	30,900	204.69	887.00	41,200
61	8.19	35.48	1,065	15.68	67.97	2,130	38.17	165.42	5,325	60.66	262.87	8,520	75.65	327.33	10,650	80.86	350.36	15,975	107.58	466.17	21,300	161.02	697.75	31,950	214.46	929.33	42,600
62	8.72	37.80	1,105	16.75	72.59	2,210	40.84	176.98	5,525	64.93	281.37	8,840	80.99	350.96	11,050	84.76	367.31	16,575	112.79	488.75	22,100	168.84	731.63	33,150	224.88	974.50	44,200
63	9.29	40.25	1,145	17.89	77.51	2,290	43.68	189.27	5,725	69.47	301.03	9,160	86.66	375.54	11,450	88.95	385.44	17,175	118.37	512.92	22,900	177.20	767.88	34,350	236.04	1,022.83	45,800
64	9.89	42.87	1,190	19.09	82.74	2,380	46.70	202.35	5,950	74.30	321.97	9,520	92.70	401.71	11,900	93.46	405.00	17,850	124.38	539.00	23,800	186.23	807.00	35,700	248.08	1,075.00	47,600
65	10.54	45.66	1,235	20.38	88.32	2,470	49.91	216.29	6,175	79.45	344.27	9,880	99.13	429.88	12,350	96.32	426.06	18,525	130.87	567.08	24,700	195.95	849.13	37,050	261.04	1,131.17	49,400
66	11.13	48.24	1,280	21.57	93.48	2,560	52.89	229.21	6,400	84.22	364.93	10,240	105.10	455.42	12,800	104.19	451.50	19,200	138.69	601.00	25,600	207.69	900.00	38,400	276.69	1,199.00	51,200
67	11.76	50.98	1,330	22.84	98.96	2,660	56.05	242.90	6,650	89.27	386.83	10,640	111.41	482.79	13,300	110.60	479.25	19,950	147.23	638.00	26,600	220.50	955.50	39,900	293.77	1,273.00	53,200
68	12.43	53.88	1,375	24.18	104.77	2,750	59.40	257.42	6,875	94.63	410.07	11,000	118.12	511.83	13,750	117.59	509.56	20,625	156.56	678.42	27,500	234.49	1,016.13	41,250	312.42	1,353.83	55,000
69	13.15	56.96	1,425	25.60	110.93	2,850	62.96	272.81	7,125	100.32	434.70	11,400	125.22	542.81	14,250	125.26	542.81	21,375	166.79	722.75	28,500	249.84	1,082.63	42,750	332.88	1,442.50	57,000
70	13.90	60.24	1,470	27.11	117.48	2,940	66.74	289.21	7,350	106.37	460.93	11,760	132.79	575.42	14,700	133.70	579.38	22,050	178.04	771.50	29,400	266.71	1,155.75	44,100	355.38	1,540.00	58,800
71	14.76	63.94	1,515	28.82	124.88	3,030	71.01	307.71	7,575	113.20	490.53	12,120	141.33	612.42	15,150	142.46	617.31	22,725	189.71	822.08	30,300	284.22	1,231.63	45,450	378.73	1,641.17	60,600
72	15.67	67.91	1,560	30.65	132.82	3,120	75.99	327.54	7,800	120.52	522.27	12,480	150.48	652.08	15,600	152.09	659.06	23,400	202.56	877.75	31,200	303.49	1,315.13	46,800	404.42	1,752.50	62,400
73	16.66	72.18	1,605	32.62	141.35	3,210	80.51	348.88	8,025	128.40	556.40	12,840	160.33	694.75	16,050	162.69	705.00	24,075	216.69	939.00	32,100	324.69	1,407.00	48,150	432.69	1,875.00	64,200
74	17.72	76.78	1,650	34.74	150.55	3,300	85.82	371.88	8,250	136.89	593.20	13,200	170.94	740.75	16,500	174.40	755.75	24,750	232.31	1,006.67	33,000	348.12	1,508.50	49,500	463.92	2,010.33	66,000
75	18.87	81.75	1,695	37.04	160.50	3,390	91.56	396.75	8,475	146.08	633.00	13,560	182.42	790.50	16,950	187.31	811.69	25,425	249.52	1,081.25	33,900	373.93	1,620.38	50,850	496.35	2,159.50	67,800
76	20.08	87.01	1,745	39.47	171.02	3,490	97.63	423.04	8,725	155.78	675.07	13,960	194.56	843.08	17,450	201.85	874.69	26,175	268.90	1,165.25	34,900	403.01	1,746.38	52,350	537.12	2,327.50	69,800
77	21.40	92.72	1,805	42.10	182.43	3,610	104.21	451.58	9,025	166.32	720.73	14,440	207.73	900.17	18,050	217.90	944.25	27,075	290.31	1,258.00	36,100	435.12	1,885.50	54,150	579.92	2,513.00	72,200
78	22.83	98.92	1,870	44.96	194.84	3,740	111.37	482.60	9,350	177.78	770.37	14,960	222.05	962.21	18,700	235.63	1,021.06	28,050	313.94	1,360.42	37,400	470.57	2,039.13	56,100	627.19	2,717.83	74,800
79	24.39	105.68	1,950	48.08	208.37	3,900	119.17	516.42	9,750	190.26	824.47	15,600	237.65	1,029.83	19,500	252.22	1,105.94	29,250	340.06	1,473.58	39,000	509.74	2,208.88	58,500	679.42	2,944.17	78,000

NOTE: Figures within the boxed area exceed Simplified Issue Level 1 limits and require full underwriting.

The minimum issue amount is \$3 per week premium and \$5,000 face amount. MAXIMUM SIMPLIFIED ISSUE LEVEL 1 COVERAGE FOR EMPLOYEES IS \$24 PER WEEK, UP TO \$150,000 (\$10 PER WEEK, UP TO \$50,000 FOR SPOUSES).

\*10th year cash value, if later than age 55

## Critical Illness Insurance Rates

<b>Critical Illness</b>		
Issue Age	Non-Tobacco	Tobacco
16-29	\$0.19	\$0.30
30-39	0.36	0.66
40-49	0.68	1.30
50-59	1.16	2.25
60-69 (60-64 in California)	1.70	3.05
<b>Plan Codes</b>		
Employee	CWNE	CWTE
Spouse	CWNS	CWTS

<b>Critical Illness with Cancer option</b> (not available in MN, NH, or SD)		
Issue Age	Non-Tobacco	Tobacco
16-29	\$0.40	\$0.66
30-39	0.68	1.25
40-49	1.28	2.50
50-59	2.21	4.33
60-69 (60-64 in California)	3.50	6.22
<b>Plan Codes</b>		
Employee	CCNE	CCTE
Spouse	CCNS	CCTS

<b>Health Screening Benefit</b>	
Health Screening Benefit	\$2.00

### Instructions for calculating monthly premium

1. Multiply the unit premium amount by the number of units (one unit equals \$1,000 face amount) of critical illness coverage purchased.