

# Voya TermSmart Voya TermSmart NY

Product Guide/  
Rate Card

November 2012

Term Life Insurance issued by  
ReliaStar Life Insurance Company and  
ReliaStar Life Insurance Company of New York

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RETIREMENT  
INVESTMENTS  
INSURANCE

**VOYA**  
FINANCIAL™

# Competitive Premiums. More Options!

Voya TermSmart, issued by ReliaStar Life Insurance Company, and Voya TermSmart NY, issued by ReliaStar Life Insurance Company of New York, offers 10-, 15-, and 20-year level premium terms providing valuable term life insurance protection renewable to age 95. Combine these competitive rates with our underwriting advantages and you've got a product that deserves attention.

## Advantages

- ▶ Exchange option for select cash value policies issued by a Voya™ life insurance company without evidence of insurability.
- ▶ Six competitive underwriting classes.
- ▶ Easier Underwriting — Competitive age/amount requirements and criteria for preferred and super preferred classes. (Please refer to the Underwriting Requirements Guide #113151.)
- ▶ Speed Quote Online Calculator enhanced to offer comparison option and printout capability (available at [voyaprofessionals.com](http://voyaprofessionals.com)).
- ▶ Life Illustration Express Mobile — Instantly view and compare premium quotes for multiple products, face amounts and more! Optimized for iPhone, iPad and Android (available at [presents1.voya.com/life/express](http://presents1.voya.com/life/express)).
- ▶ Credit/Debit (VISA, Mastercard and Discover) cards accepted on initial premium payment only, except in NY. NY does not allow the use of Credit/Debit Cards.\*

\*Payment by credit, charge, or debit card is at the option of the consumer and the same insurance coverage is available to the consumer regardless of the method of payment.



## General Description

Premiums are guaranteed to remain level for the selected 10, 15, and 20 year term period.

## Underwriting Classes

- Super Preferred No Tobacco (SPNT)
- Preferred No Tobacco (PNT)
- Select No Tobacco (SLNT)
- Standard No Tobacco (SNT)
- Preferred Tobacco (PT)
- Standard Tobacco (ST)

## Product Specifications

### Issue Ages

(Same for Voya TermSmart and Voya TermSmart NY)

Guaranteed Level Premium Periods	Issue Age (Age nearest birthday)	Underwriting Class
10-year	18-80	All classes
15-year	18-75	All classes
20-year	18-70	No tobacco classes only
	18-65	Tobacco classes only

### Minimum Policy Size

\$100,000 for all ages and underwriting classes

## Product Specifications (Continued)

### Rate Bands

#### Band 1

\$100,000 – \$199,999

#### Band 2

\$200,000 – \$499,999

#### Band 3

\$500,000 – \$999,999

#### Band 4

\$1,000,000+

### Policy Fee

#### Band 1

\$75 (commissionable)

#### Bands 2 & 3

\$75 (non-commissionable)

#### Bands 4

\$100 (non-commissionable)

### Exchange Option

The policy may be exchanged for select cash value policies issued by a Voya life insurance company, without evidence of insurability, on or before the earlier of the policy anniversary coinciding with the insured's age 70 or the end of the Level Premium Period. The exchange will be to a policy with the same class, if available, otherwise to the most comparable class available at the time of the exchange.

### Non-Illustrated

Designed to simplify and expedite the entire process for you and your clients.

- ▶ No signed illustrations required
- ▶ Software illustrates guarantees only
- ▶ One-page Term Premium Summary Report is available to illustrate:
  - Up to four policies
  - Three different face amounts
  - Multiple underwriting classes



## Product Specifications (Continued)

### Substandard Rates

Extra premium is a percentage (25 percent per table) of the Standard No Tobacco or Standard Tobacco rate. It is calculated by multiplying the gross premium per thousand for that duration by .25, rounding the result to the nearest penny and multiplying this result by the substandard table number.

Substandard ratings are not removed and continue beyond the level term period.

### Modal Factors

If premiums are paid more frequently than annually, a modal factor is applied to the annual premium amount (see below), increasing the premium dollars paid each year:

Semiannual	.52
Quarterly	.265
Monthly EFT	.0875
Monthly List Bill	.092
Monthly Military Allotment	.0875
Monthly Direct	.095

### Policy Features

The Voya TermSmart portfolio policies have current and maximum billed premiums. After the guaranteed level premium period, premiums charged may vary, but can never exceed the maximum guaranteed premiums shown in the policy.

### Accidental Death Benefit Rider

This rider provides accidental death benefit protection up to the face amount, to a maximum of \$300,000 on any one life (includes any accidental death benefit already in force).

The rider automatically expires on the policy anniversary nearest the insured's 70th birthday (65th birthday in NY). The issue ages are 18-60.

**Minimum:** \$100,000 (\$50,000 for NY)

**Maximum:** \$300,000

### Accelerated Benefit Rider\*

This rider is automatically included, at no additional premium for eligible policies. A \$150 Administrative Expense Charge is assessed when benefits are paid under this rider.

The rider allows prepayment of a portion of the eligible death benefit if the insured is terminally ill with a life expectancy of 12 months or less. The eligible death benefit is reduced by an actuarial discount consisting of an interest charge and a premium charge.

The owner can request payment of up to 25 percent of the eligible death benefit not to exceed \$250,000. The eligible death benefit is reduced by the Administrative Expense Charge and an actuarial discount consisting of an interest charge and a premium charge.

\*The accelerated benefits under this rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Your clients should consult with a qualified tax or legal advisor concerning how receipt of such a payment will affect your clients, your clients' spouses and your clients' families' and their eligibility for public assistance.

## Children's Term Insurance Rider

Provides level term insurance on each insured child. Each unit provides \$1,000 of death benefit for each insured child. Each unit costs \$6.00 per year, regardless of the number of children covered.

**Minimum:** \$2,000 (2 units)

**Maximum:** \$10,000 (10 units)\*\*

Issue ages for the insured parent are 18-60. Issue ages for children are 15 days but less than age 18. The rider terminates at the earlier of the insured's death, the insured's age 65, or when the youngest child reaches age 25.†

This rider is not available on policies rated over Table 4.

Conversions to select cash value policies are available without evidence of insurability. The conversion feature will be available:

- ▶ For each insured child at the earlier of the insured's death or at the insured's age 65
- ▶ For an insured child when he/she attains age 25
- ▶ To a select cash value policy issued at that time by a Voya life insurance company for a face amount of up to 5 times the rider coverage amount

If waiver of premium is purchased for a base policy, a \$0.30/unit premium charge will be applied to an accompanying Children's Term Rider.

## Waiver of Premium Rider (Disability)

**Issue ages:** 18–55

**Maximum face amount:** \$5,000,000

In the event of total disability before the insured's age 60 and after a waiting period of six months, premiums will be waived retroactively from the beginning of the disability. Premiums will continue to be waived for the duration of the total disability.

\*\*If both parents buy policies, their children can only be insured on one of the policies.

†The premium for this rider will continue to be deducted following the youngest child's 25th birthday until the policy owner notifies the company to cancel the benefit.

# 10 Year Term — Male Premium Rates

Rates are per \$1000 face amount. (Effective June 2012)

Band 1 — \$100,000 - \$199,999							Band 2 — \$200,000 - \$499,999					
IA*	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.41	0.49	0.60	0.89	1.30	1.88	0.25	0.35	0.46	0.63	1.10	1.54
19	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
20	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
21	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
22	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
23	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
24	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
25	0.41	0.49	0.60	0.89	1.30	1.89	0.25	0.35	0.46	0.63	1.10	1.55
26	0.41	0.49	0.60	0.89	1.32	1.90	0.25	0.35	0.46	0.64	1.11	1.56
27	0.41	0.49	0.60	0.89	1.35	1.92	0.25	0.35	0.46	0.65	1.12	1.58
28	0.41	0.49	0.60	0.89	1.37	1.93	0.25	0.35	0.46	0.66	1.13	1.59
29	0.41	0.49	0.60	0.89	1.41	1.95	0.25	0.35	0.46	0.67	1.14	1.61
30	0.41	0.49	0.60	0.89	1.45	1.98	0.25	0.35	0.46	0.70	1.16	1.63
31	0.41	0.49	0.60	0.90	1.47	2.02	0.25	0.35	0.47	0.72	1.16	1.64
32	0.42	0.50	0.61	0.91	1.49	2.07	0.26	0.36	0.47	0.75	1.17	1.66
33	0.42	0.50	0.61	0.93	1.52	2.14	0.26	0.37	0.48	0.78	1.18	1.68
34	0.43	0.51	0.62	0.95	1.56	2.22	0.27	0.38	0.50	0.82	1.19	1.71
35	0.44	0.52	0.63	0.97	1.60	2.31	0.28	0.39	0.51	0.87	1.20	1.74
36	0.46	0.54	0.67	1.02	1.66	2.39	0.30	0.42	0.54	0.89	1.30	1.88
37	0.48	0.57	0.72	1.08	1.73	2.48	0.32	0.44	0.58	0.91	1.41	2.04
38	0.51	0.60	0.78	1.14	1.81	2.58	0.35	0.48	0.62	0.94	1.53	2.22
39	0.53	0.64	0.84	1.21	1.89	2.69	0.37	0.51	0.66	0.96	1.66	2.40
40	0.56	0.67	0.90	1.28	1.98	2.80	0.40	0.55	0.71	0.99	1.80	2.60
41	0.61	0.73	0.98	1.35	2.18	3.10	0.44	0.60	0.79	1.06	1.98	2.88
42	0.67	0.79	1.06	1.44	2.39	3.43	0.48	0.65	0.87	1.14	2.17	3.18
43	0.73	0.87	1.16	1.52	2.63	3.78	0.52	0.71	0.97	1.23	2.38	3.50
44	0.80	0.94	1.26	1.62	2.88	4.17	0.57	0.77	1.07	1.32	2.61	3.86
45	0.88	1.03	1.37	1.73	3.16	4.59	0.63	0.84	1.18	1.43	2.86	4.25
46	0.95	1.12	1.47	1.87	3.43	4.93	0.68	0.91	1.27	1.56	3.07	4.59
47	1.03	1.23	1.58	2.03	3.74	5.32	0.73	0.98	1.37	1.70	3.31	4.97
48	1.12	1.35	1.70	2.21	4.07	5.74	0.79	1.07	1.48	1.86	3.57	5.39
49	1.22	1.48	1.84	2.41	4.45	6.21	0.86	1.16	1.60	2.04	3.86	5.85
50	1.33	1.63	2.00	2.64	4.86	6.73	0.93	1.27	1.74	2.24	4.18	6.37
51	1.45	1.79	2.19	2.87	5.27	7.25	1.05	1.38	1.89	2.43	4.57	6.88
52	1.59	1.97	2.41	3.12	5.72	7.83	1.18	1.50	2.07	2.65	5.01	7.45
53	1.74	2.17	2.65	3.42	6.22	8.48	1.33	1.64	2.27	2.90	5.49	8.08
54	1.92	2.40	2.93	3.74	6.78	9.20	1.49	1.80	2.49	3.18	6.03	8.79
55	2.11	2.65	3.24	4.11	7.39	9.98	1.68	1.97	2.74	3.49	6.62	9.55
56	2.38	2.96	3.57	4.46	8.04	10.81	1.86	2.20	3.02	3.84	7.28	10.30
57	2.67	3.30	3.93	4.85	8.73	11.69	2.06	2.45	3.32	4.23	7.99	11.09
58	2.99	3.66	4.31	5.26	9.46	12.62	2.28	2.71	3.65	4.65	8.73	11.93
59	3.33	4.06	4.74	5.72	10.25	13.63	2.51	3.01	4.02	5.11	9.53	12.83
60	3.71	4.50	5.20	6.22	11.09	14.70	2.77	3.33	4.41	5.61	10.38	13.80
61	4.08	4.98	5.90	7.00	12.70	16.18	3.15	3.81	5.02	6.29	11.84	15.32
62	4.48	5.50	6.66	7.85	14.40	17.75	3.56	4.34	5.69	7.04	13.39	16.93
63	4.92	6.08	7.50	8.79	16.21	19.43	4.01	4.92	6.43	7.85	15.04	18.65
64	5.40	6.71	8.41	9.81	18.13	21.20	4.51	5.55	7.23	8.75	16.78	20.47
65	5.93	7.39	9.41	10.93	20.15	23.06	5.05	6.24	8.11	9.72	18.62	22.38
66	6.77	8.37	10.53	12.61	22.03	26.43	5.67	7.10	9.14	11.42	20.53	25.23
67	7.70	9.44	11.77	14.45	24.07	30.07	6.34	8.05	10.26	13.29	22.60	28.31
68	8.72	10.64	13.14	16.50	26.31	34.08	7.09	9.11	11.52	15.36	24.87	31.69
69	9.88	11.98	14.68	18.80	28.80	38.52	7.94	10.29	12.92	17.69	27.39	35.45
70	11.18	13.49	16.42	21.40	31.59	43.51	8.89	11.63	14.51	20.32	30.22	39.66
71	12.86	15.67	19.11	24.69	36.25	51.47	10.52	13.07	17.25	22.26	34.67	47.81
72	14.73	18.10	22.11	28.37	41.41	60.31	12.35	14.69	20.32	24.43	39.60	56.86
73	16.79	20.76	25.40	32.40	46.97	69.81	14.34	16.46	23.67	26.80	44.91	66.58
74	19.03	23.68	29.00	36.81	52.97	80.08	16.53	18.39	27.35	29.40	50.65	77.10
75	21.50	26.88	32.96	41.65	59.51	91.27	18.93	20.52	31.38	32.25	56.90	88.55
76	24.76	30.19	37.64	46.45	68.65	105.00	22.25	24.12	36.26	37.56	65.93	102.35
77	28.36	33.85	42.80	51.73	78.64	119.99	25.91	28.08	41.63	43.42	75.79	117.43
78	32.30	37.84	48.45	57.52	89.47	136.25	29.92	32.42	47.51	49.84	86.48	133.78
79	36.57	42.18	54.59	63.81	101.09	153.70	34.27	37.14	53.90	56.80	97.95	151.32
80	41.17	46.85	61.18	70.56	113.42	172.22	38.95	42.20	60.76	64.28	110.13	169.94

Rates for policy years 11+ are available on illustration software.

Modal Factors for all classes: Semiannual .52; Quarterly .265; Monthly EFT .0875; Monthly List Bill .092; Monthly Military Allotment .0875; Monthly Direct .095

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco



# 10 Year Term — Male Premium Rates (Continued)

Rates are per \$1000 face amount. (Effective June 2012)

Band 3 — \$500,000 - \$999,999							Band 4 — \$1,000,000+					
IA*	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.24	0.34	0.46	0.63	1.10	1.52	0.26	0.35	0.44	0.62	1.07	1.44
19	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
20	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
21	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
22	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
23	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
24	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
25	0.24	0.34	0.46	0.63	1.10	1.53	0.26	0.35	0.44	0.62	1.07	1.44
26	0.24	0.34	0.46	0.64	1.11	1.54	0.26	0.35	0.44	0.62	1.08	1.45
27	0.24	0.34	0.46	0.65	1.11	1.56	0.26	0.35	0.44	0.62	1.10	1.46
28	0.24	0.34	0.46	0.65	1.12	1.57	0.26	0.35	0.44	0.62	1.11	1.46
29	0.25	0.34	0.46	0.67	1.13	1.59	0.27	0.35	0.44	0.62	1.13	1.48
30	0.25	0.34	0.46	0.69	1.14	1.61	0.27	0.35	0.44	0.62	1.15	1.49
31	0.25	0.34	0.46	0.70	1.14	1.62	0.27	0.35	0.45	0.63	1.15	1.50
32	0.26	0.35	0.47	0.72	1.15	1.64	0.28	0.35	0.46	0.64	1.16	1.52
33	0.26	0.36	0.48	0.74	1.16	1.67	0.28	0.35	0.48	0.65	1.16	1.54
34	0.27	0.37	0.49	0.77	1.17	1.70	0.28	0.36	0.50	0.66	1.17	1.56
35	0.28	0.38	0.50	0.80	1.18	1.73	0.29	0.36	0.52	0.68	1.18	1.59
36	0.30	0.40	0.53	0.82	1.28	1.87	0.30	0.38	0.54	0.72	1.26	1.70
37	0.32	0.42	0.57	0.84	1.39	2.02	0.32	0.41	0.56	0.77	1.34	1.83
38	0.34	0.45	0.61	0.87	1.51	2.19	0.34	0.44	0.59	0.82	1.44	1.98
39	0.36	0.48	0.65	0.89	1.64	2.37	0.36	0.48	0.61	0.87	1.54	2.13
40	0.39	0.51	0.70	0.92	1.78	2.56	0.38	0.51	0.64	0.93	1.64	2.29
41	0.42	0.56	0.77	1.00	1.94	2.79	0.42	0.55	0.70	0.99	1.82	2.55
42	0.46	0.62	0.85	1.09	2.10	3.04	0.46	0.60	0.76	1.06	2.02	2.83
43	0.50	0.69	0.93	1.19	2.28	3.31	0.50	0.66	0.83	1.13	2.23	3.13
44	0.55	0.76	1.03	1.30	2.48	3.60	0.55	0.71	0.91	1.21	2.46	3.47
45	0.60	0.84	1.13	1.42	2.70	3.92	0.61	0.78	0.99	1.30	2.72	3.83
46	0.65	0.91	1.22	1.55	2.93	4.30	0.66	0.84	1.08	1.41	2.95	4.22
47	0.71	0.98	1.33	1.69	3.18	4.73	0.71	0.92	1.17	1.54	3.20	4.66
48	0.77	1.06	1.45	1.84	3.46	5.19	0.76	1.00	1.28	1.69	3.47	5.14
49	0.84	1.16	1.58	2.02	3.77	5.71	0.83	1.09	1.40	1.85	3.78	5.68
50	0.92	1.26	1.73	2.22	4.11	6.29	0.90	1.19	1.54	2.03	4.12	6.27
51	1.03	1.37	1.86	2.39	4.50	6.69	1.00	1.31	1.69	2.20	4.51	6.67
52	1.15	1.49	2.02	2.59	4.94	7.13	1.11	1.44	1.86	2.40	4.94	7.11
53	1.29	1.63	2.19	2.81	5.42	7.63	1.24	1.59	2.05	2.62	5.41	7.60
54	1.45	1.79	2.38	3.05	5.96	8.17	1.39	1.76	2.26	2.87	5.94	8.15
55	1.62	1.96	2.60	3.33	6.55	8.77	1.55	1.95	2.50	3.15	6.52	8.74
56	1.81	2.19	2.90	3.67	7.17	9.61	1.73	2.15	2.72	3.42	7.13	9.49
57	2.02	2.44	3.23	4.04	7.82	10.50	1.92	2.37	2.97	3.72	7.77	10.28
58	2.24	2.71	3.59	4.44	8.52	11.44	2.12	2.61	3.23	4.05	8.45	11.11
59	2.48	3.01	3.98	4.88	9.26	12.46	2.35	2.87	3.52	4.40	9.18	12.02
60	2.75	3.33	4.41	5.36	10.06	13.54	2.60	3.15	3.84	4.79	9.96	12.98
61	3.12	3.77	4.99	5.96	11.28	15.11	2.93	3.58	4.41	5.40	11.20	14.41
62	3.51	4.25	5.63	6.62	12.57	16.76	3.29	4.04	5.04	6.06	12.51	15.92
63	3.95	4.77	6.33	7.34	13.95	18.53	3.69	4.55	5.73	6.79	13.91	17.53
64	4.43	5.34	7.09	8.12	15.41	20.40	4.12	5.10	6.48	7.58	15.39	19.24
65	4.95	5.97	7.92	8.98	16.94	22.37	4.59	5.71	7.30	8.45	16.94	21.03
66	5.56	6.68	8.96	10.20	19.09	24.62	5.04	6.42	8.29	9.55	18.55	23.50
67	6.23	7.46	10.11	11.54	21.42	27.05	5.54	7.20	9.37	10.75	20.28	26.18
68	6.98	8.32	11.38	13.03	23.98	29.73	6.09	8.07	10.57	12.09	22.19	29.12
69	7.81	9.29	12.81	14.69	26.82	32.70	6.70	9.04	11.92	13.59	24.31	32.38
70	8.76	10.39	14.42	16.58	30.01	36.03	7.40	10.14	13.45	15.29	26.69	36.04
71	10.01	11.94	17.13	19.08	34.41	44.64	8.66	11.65	16.05	17.98	30.26	43.18
72	11.41	13.68	20.16	21.87	39.29	54.19	10.06	13.34	18.97	20.98	34.22	51.09
73	12.95	15.58	23.48	24.92	44.54	64.47	11.60	15.19	22.15	24.27	38.49	59.61
74	14.63	17.66	27.11	28.27	50.22	75.57	13.29	17.22	25.64	27.87	43.09	68.81
75	16.47	19.94	31.10	31.94	56.40	87.67	15.14	19.44	29.47	31.82	48.11	78.84
76	20.12	23.60	36.00	37.08	65.49	97.34	18.58	22.97	33.49	36.93	57.80	90.00
77	24.14	27.62	41.40	42.75	75.42	107.91	22.37	26.86	37.92	42.57	68.38	102.20
78	28.54	32.04	47.31	48.95	86.18	119.36	26.52	31.12	42.77	48.74	79.85	115.42
79	33.31	36.82	53.72	55.69	97.74	131.65	31.02	35.75	48.03	55.44	92.16	129.61
80	38.45	41.97	60.62	62.93	110.00	144.70	35.86	40.72	53.69	62.64	105.23	144.67

IA\* - Issue Age (Age nearest birthday)

Policy Fee:

\$75 Bands 1-3 (Commissionable for Band 1 only)

\$100 Band 4 (Non-commissionable)

# 10 Year Term — Female Premium Rates

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 1 — \$100,000 - \$199,999						Band 2 — \$200,000 - \$499,999					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.33	0.41	0.53	0.77	1.13	1.60	0.22	0.28	0.40	0.50	1.02	1.11
19	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
20	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
21	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
22	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
23	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
24	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
25	0.33	0.41	0.53	0.77	1.13	1.61	0.22	0.28	0.40	0.50	1.02	1.11
26	0.33	0.41	0.53	0.77	1.16	1.63	0.22	0.29	0.40	0.51	1.02	1.12
27	0.33	0.41	0.53	0.78	1.18	1.66	0.22	0.30	0.41	0.52	1.02	1.14
28	0.33	0.42	0.54	0.78	1.21	1.69	0.22	0.31	0.41	0.53	1.03	1.15
29	0.33	0.42	0.54	0.79	1.25	1.72	0.22	0.32	0.42	0.54	1.03	1.17
30	0.33	0.42	0.54	0.79	1.28	1.75	0.22	0.33	0.42	0.55	1.03	1.19
31	0.34	0.43	0.55	0.81	1.30	1.78	0.23	0.34	0.42	0.57	1.04	1.24
32	0.35	0.44	0.55	0.83	1.33	1.80	0.23	0.34	0.43	0.60	1.04	1.29
33	0.36	0.45	0.56	0.85	1.35	1.83	0.24	0.35	0.43	0.63	1.05	1.34
34	0.37	0.46	0.57	0.87	1.38	1.87	0.24	0.35	0.44	0.66	1.06	1.40
35	0.38	0.47	0.58	0.90	1.41	1.90	0.25	0.36	0.44	0.69	1.07	1.47
36	0.40	0.49	0.61	0.93	1.44	2.01	0.27	0.38	0.47	0.72	1.13	1.56
37	0.42	0.52	0.65	0.97	1.48	2.12	0.29	0.41	0.50	0.76	1.20	1.66
38	0.45	0.55	0.69	1.01	1.52	2.25	0.31	0.44	0.53	0.80	1.27	1.77
39	0.48	0.58	0.74	1.06	1.57	2.41	0.33	0.47	0.57	0.85	1.36	1.90
40	0.51	0.62	0.80	1.12	1.63	2.59	0.36	0.51	0.62	0.90	1.47	2.05
41	0.54	0.67	0.86	1.18	1.78	2.82	0.39	0.55	0.67	0.96	1.60	2.24
42	0.58	0.73	0.93	1.25	1.94	3.09	0.42	0.59	0.72	1.03	1.75	2.46
43	0.62	0.79	1.00	1.33	2.13	3.39	0.46	0.64	0.78	1.11	1.92	2.71
44	0.67	0.87	1.09	1.42	2.35	3.74	0.51	0.69	0.85	1.20	2.11	2.99
45	0.72	0.95	1.19	1.52	2.59	4.12	0.56	0.75	0.93	1.30	2.32	3.30
46	0.78	1.03	1.25	1.60	2.76	4.46	0.61	0.82	1.00	1.38	2.52	3.56
47	0.84	1.13	1.32	1.69	2.94	4.83	0.67	0.90	1.08	1.46	2.73	3.85
48	0.91	1.23	1.39	1.78	3.14	5.24	0.73	0.98	1.16	1.56	2.97	4.16
49	0.99	1.35	1.47	1.89	3.36	5.68	0.80	1.08	1.26	1.66	3.22	4.49
50	1.07	1.47	1.56	2.00	3.59	6.14	0.87	1.18	1.36	1.77	3.49	4.85
51	1.16	1.56	1.70	2.16	4.04	6.56	0.93	1.28	1.46	1.93	3.78	5.19
52	1.25	1.65	1.85	2.33	4.51	7.01	1.00	1.39	1.57	2.09	4.09	5.55
53	1.34	1.74	2.01	2.52	5.01	7.48	1.08	1.51	1.68	2.27	4.41	5.93
54	1.45	1.85	2.18	2.71	5.54	7.98	1.16	1.64	1.80	2.46	4.76	6.34
55	1.56	1.96	2.36	2.92	6.09	8.51	1.24	1.77	1.93	2.66	5.12	6.76
56	1.68	2.11	2.54	3.17	6.67	9.12	1.38	1.90	2.13	2.86	5.61	7.30
57	1.82	2.27	2.73	3.43	7.29	9.77	1.52	2.05	2.35	3.06	6.13	7.86
58	1.96	2.44	2.94	3.72	7.94	10.45	1.67	2.20	2.58	3.29	6.68	8.46
59	2.11	2.63	3.16	4.02	8.63	11.19	1.84	2.36	2.83	3.53	7.27	9.10
60	2.28	2.83	3.40	4.35	9.38	11.97	2.02	2.54	3.10	3.79	7.90	9.79
61	2.52	3.11	3.78	5.02	10.06	12.94	2.23	2.79	3.44	4.30	8.67	10.59
62	2.79	3.43	4.19	5.76	10.80	14.00	2.47	3.06	3.82	4.86	9.51	11.46
63	3.09	3.77	4.65	6.57	11.61	15.15	2.72	3.36	4.24	5.47	10.42	12.40
64	3.41	4.15	5.15	7.46	12.49	16.40	3.01	3.69	4.69	6.15	11.42	13.43
65	3.77	4.57	5.71	8.45	13.45	17.78	3.32	4.06	5.20	6.90	12.51	14.56
66	4.27	5.26	6.55	9.40	14.42	19.25	3.72	4.73	5.88	8.07	13.60	16.08
67	4.83	6.02	7.47	10.45	15.47	20.86	4.16	5.48	6.63	9.36	14.80	17.73
68	5.44	6.86	8.49	11.62	16.61	22.59	4.64	6.30	7.45	10.78	16.09	19.53
69	6.11	7.79	9.61	12.89	17.85	24.47	5.17	7.20	8.36	12.35	17.48	21.46
70	6.85	8.81	10.85	14.30	19.18	26.50	5.76	8.20	9.36	14.07	18.99	23.56
71	8.10	10.02	12.40	16.42	22.97	32.09	7.04	9.48	10.79	15.11	21.91	29.13
72	9.52	11.37	14.14	18.81	27.14	38.25	8.49	10.93	12.40	16.28	25.13	35.27
73	11.10	12.90	16.10	21.50	31.72	45.02	10.11	12.55	14.22	17.60	28.66	42.01
74	12.86	14.59	18.27	24.48	36.67	52.34	11.91	14.35	16.22	19.06	32.49	49.31
75	14.81	16.46	20.68	27.78	42.03	60.25	13.91	16.35	18.45	20.68	36.62	57.19
76	16.99	20.08	24.40	30.94	48.72	75.10	15.99	18.55	22.52	24.92	43.40	68.02
77	19.36	24.00	28.45	34.38	55.81	90.84	18.26	20.94	26.95	29.53	50.58	79.50
78	22.02	28.42	32.99	38.23	63.56	108.05	20.80	23.62	31.92	34.71	58.44	92.05
79	24.99	33.33	38.05	42.53	71.98	126.75	23.63	26.60	37.45	40.48	66.98	105.68
80	28.28	38.79	43.67	47.30	81.09	146.98	26.77	29.92	43.60	46.88	76.21	120.43

Rates for policy years 11+ are available on illustration software.

Modal Factors for all classes: Semiannual .52; Quarterly .265; Monthly EFT .0875; Monthly List Bill .092; Monthly Military Allotment .0875; Monthly Direct .095

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 10 Year Term — Female Premium Rates (Continued)

Rates are per \$1000 face amount. (Effective June 2012)

Band 3 — \$500,000 - \$999,999							Band 4 — \$1,000,000+					
IA*	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
19	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
20	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
21	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
22	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
23	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
24	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
25	0.20	0.27	0.39	0.46	0.97	1.11	0.21	0.27	0.40	0.47	0.81	1.12
26	0.20	0.27	0.39	0.46	0.98	1.12	0.21	0.27	0.40	0.47	0.82	1.13
27	0.20	0.27	0.39	0.46	0.98	1.13	0.21	0.27	0.40	0.47	0.83	1.13
28	0.21	0.27	0.39	0.47	0.99	1.15	0.22	0.28	0.40	0.48	0.84	1.14
29	0.21	0.27	0.39	0.47	1.00	1.16	0.22	0.28	0.40	0.48	0.85	1.15
30	0.21	0.27	0.39	0.47	1.01	1.18	0.22	0.28	0.40	0.48	0.86	1.16
31	0.22	0.28	0.40	0.50	1.02	1.20	0.22	0.29	0.41	0.50	0.88	1.18
32	0.23	0.30	0.41	0.53	1.02	1.22	0.23	0.29	0.42	0.51	0.90	1.20
33	0.24	0.31	0.42	0.56	1.03	1.24	0.23	0.30	0.43	0.53	0.92	1.23
34	0.25	0.33	0.43	0.60	1.04	1.26	0.24	0.31	0.44	0.55	0.94	1.25
35	0.26	0.35	0.44	0.64	1.05	1.28	0.24	0.32	0.45	0.57	0.96	1.28
36	0.28	0.37	0.46	0.66	1.11	1.39	0.26	0.34	0.47	0.61	1.03	1.37
37	0.29	0.39	0.49	0.69	1.17	1.52	0.28	0.37	0.49	0.66	1.11	1.47
38	0.31	0.42	0.52	0.72	1.23	1.66	0.30	0.39	0.52	0.71	1.21	1.59
39	0.33	0.45	0.55	0.76	1.32	1.83	0.33	0.42	0.55	0.77	1.31	1.72
40	0.36	0.48	0.59	0.80	1.41	2.03	0.36	0.46	0.58	0.84	1.44	1.88
41	0.39	0.52	0.64	0.87	1.54	2.20	0.39	0.50	0.62	0.88	1.54	2.05
42	0.42	0.57	0.70	0.94	1.70	2.40	0.42	0.54	0.66	0.93	1.66	2.24
43	0.46	0.62	0.77	1.03	1.88	2.63	0.45	0.59	0.71	0.99	1.80	2.46
44	0.51	0.68	0.84	1.13	2.08	2.89	0.49	0.64	0.77	1.06	1.95	2.71
45	0.56	0.75	0.93	1.24	2.30	3.18	0.54	0.70	0.83	1.13	2.12	2.99
46	0.61	0.80	1.00	1.31	2.47	3.43	0.58	0.74	0.90	1.21	2.30	3.20
47	0.67	0.86	1.07	1.40	2.65	3.71	0.63	0.79	0.97	1.30	2.50	3.43
48	0.73	0.92	1.15	1.49	2.85	4.02	0.68	0.85	1.06	1.40	2.71	3.68
49	0.80	0.99	1.24	1.58	3.07	4.34	0.74	0.91	1.15	1.50	2.94	3.94
50	0.87	1.07	1.33	1.69	3.30	4.69	0.80	0.97	1.25	1.62	3.19	4.23
51	0.93	1.16	1.43	1.80	3.59	5.00	0.88	1.07	1.36	1.73	3.50	4.62
52	1.00	1.25	1.54	1.92	3.89	5.32	0.96	1.17	1.47	1.85	3.82	5.03
53	1.07	1.34	1.66	2.05	4.21	5.67	1.05	1.28	1.59	1.97	4.17	5.46
54	1.15	1.45	1.79	2.18	4.55	6.03	1.14	1.40	1.72	2.11	4.53	5.92
55	1.23	1.56	1.92	2.33	4.90	6.41	1.24	1.52	1.86	2.25	4.91	6.40
56	1.35	1.72	2.10	2.58	5.43	7.01	1.34	1.66	2.04	2.51	5.34	6.81
57	1.47	1.90	2.29	2.84	5.98	7.64	1.45	1.82	2.22	2.79	5.79	7.24
58	1.60	2.08	2.49	3.12	6.57	8.31	1.56	1.98	2.42	3.08	6.26	7.69
59	1.75	2.28	2.71	3.42	7.20	9.02	1.69	2.16	2.64	3.40	6.77	8.18
60	1.90	2.50	2.95	3.75	7.87	9.79	1.82	2.35	2.87	3.75	7.32	8.70
61	2.13	2.75	3.31	4.26	8.60	10.51	2.00	2.59	3.21	4.12	7.98	9.46
62	2.38	3.02	3.71	4.81	9.39	11.29	2.19	2.86	3.59	4.53	8.69	10.29
63	2.65	3.33	4.15	5.43	10.25	12.13	2.41	3.16	4.00	4.97	9.46	11.19
64	2.95	3.66	4.63	6.10	11.19	13.06	2.65	3.48	4.46	5.47	10.31	12.17
65	3.29	4.03	5.17	6.85	12.22	14.07	2.91	3.84	4.96	6.01	11.24	13.25
66	3.67	4.59	5.85	7.91	13.35	15.60	3.28	4.26	5.60	6.69	12.54	14.88
67	4.09	5.21	6.61	9.07	14.59	17.26	3.70	4.73	6.31	7.44	13.95	16.66
68	4.55	5.89	7.44	10.36	15.92	19.06	4.15	5.24	7.10	8.27	15.48	18.59
69	5.05	6.64	8.35	11.78	17.37	21.01	4.66	5.81	7.96	9.18	17.14	20.67
70	5.61	7.47	9.36	13.34	18.93	23.12	5.21	6.43	8.91	10.18	18.93	22.92
71	6.90	8.49	10.78	14.45	20.92	28.33	6.13	7.49	10.12	11.75	20.69	27.61
72	8.34	9.64	12.39	15.70	23.11	34.07	7.16	8.68	11.47	13.51	22.63	32.78
73	9.97	10.93	14.19	17.11	25.51	40.37	8.32	10.02	13.00	15.49	24.76	38.46
74	11.77	12.36	16.19	18.67	28.12	47.20	9.60	11.50	14.69	17.69	27.07	44.60
75	13.77	13.94	18.40	20.40	30.93	54.57	11.03	13.15	16.56	20.12	29.56	51.24
76	15.87	16.50	21.23	24.66	38.64	65.83	13.18	15.75	19.69	23.35	37.41	63.02
77	18.16	19.27	24.31	29.30	46.80	77.76	15.51	18.58	23.10	26.85	45.72	75.50
78	20.73	22.39	27.77	34.50	55.73	90.81	18.14	21.76	26.92	30.79	54.82	89.14
79	23.59	25.86	31.62	40.30	65.43	104.98	21.06	25.30	31.18	35.17	64.70	103.97
80	26.77	29.72	35.89	46.73	75.93	120.32	24.30	29.23	35.91	40.04	75.39	120.01

IA\* - Issue Age (Age nearest birthday)

Policy Fee:

\$75 Bands 1-3 (Commissionable for Band 1 only)

\$100 Band 4 (Non-commissionable)

# 15 Year Term — Male Premium Rates

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 1 — \$100,000 - \$199,999						Band 2 — \$200,000 - \$499,999					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.53	0.56	0.72	0.94	2.01	2.44	0.32	0.39	0.51	0.75	1.45	1.88
19	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
20	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
21	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
22	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
23	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
24	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
25	0.53	0.56	0.72	0.94	2.02	2.45	0.32	0.39	0.51	0.75	1.45	1.89
26	0.53	0.56	0.72	0.94	2.02	2.50	0.32	0.39	0.52	0.76	1.46	1.91
27	0.53	0.56	0.73	0.94	2.03	2.56	0.32	0.39	0.52	0.77	1.47	1.93
28	0.53	0.56	0.73	0.94	2.03	2.63	0.32	0.39	0.53	0.78	1.49	1.95
29	0.53	0.56	0.73	0.94	2.03	2.71	0.32	0.39	0.54	0.79	1.51	1.98
30	0.53	0.56	0.74	0.94	2.04	2.81	0.32	0.39	0.56	0.81	1.53	2.01
31	0.53	0.57	0.75	0.96	2.04	2.87	0.32	0.40	0.57	0.82	1.55	2.05
32	0.53	0.58	0.76	0.98	2.05	2.93	0.32	0.41	0.57	0.83	1.56	2.09
33	0.53	0.59	0.78	1.00	2.05	3.00	0.32	0.42	0.58	0.85	1.58	2.14
34	0.53	0.60	0.79	1.03	2.06	3.08	0.32	0.44	0.59	0.86	1.61	2.20
35	0.53	0.61	0.81	1.06	2.06	3.17	0.32	0.45	0.60	0.88	1.63	2.26
36	0.56	0.65	0.86	1.10	2.20	3.26	0.35	0.48	0.65	0.93	1.73	2.43
37	0.58	0.70	0.91	1.14	2.35	3.36	0.38	0.51	0.70	0.98	1.84	2.61
38	0.62	0.75	0.97	1.19	2.51	3.47	0.41	0.54	0.76	1.03	1.96	2.82
39	0.65	0.81	1.04	1.24	2.70	3.59	0.45	0.58	0.83	1.10	2.09	3.04
40	0.69	0.88	1.11	1.30	2.91	3.73	0.49	0.62	0.90	1.17	2.24	3.30
41	0.76	0.97	1.22	1.46	3.20	4.13	0.55	0.69	0.97	1.28	2.50	3.62
42	0.85	1.07	1.34	1.64	3.53	4.56	0.63	0.78	1.04	1.41	2.80	3.97
43	0.94	1.18	1.48	1.84	3.88	5.04	0.71	0.87	1.13	1.55	3.12	4.35
44	1.04	1.30	1.63	2.06	4.26	5.56	0.80	0.97	1.22	1.70	3.46	4.76
45	1.15	1.43	1.79	2.29	4.66	6.10	0.89	1.08	1.32	1.87	3.82	5.20
46	1.29	1.56	1.95	2.46	5.06	6.60	0.97	1.17	1.44	2.01	4.16	5.61
47	1.44	1.71	2.12	2.64	5.51	7.15	1.07	1.28	1.58	2.17	4.54	6.06
48	1.62	1.87	2.31	2.85	6.00	7.76	1.17	1.39	1.74	2.35	4.96	6.55
49	1.81	2.06	2.54	3.09	6.56	8.45	1.29	1.53	1.92	2.56	5.43	7.12
50	2.04	2.27	2.79	3.36	7.18	9.23	1.43	1.68	2.12	2.79	5.96	7.75
51	2.18	2.50	3.06	3.67	7.83	10.03	1.58	1.86	2.34	3.09	6.64	8.62
52	2.34	2.75	3.35	4.01	8.53	10.90	1.74	2.07	2.59	3.41	7.37	9.56
53	2.51	3.03	3.67	4.38	9.29	11.83	1.92	2.29	2.85	3.77	8.16	10.57
54	2.70	3.33	4.02	4.78	10.09	12.82	2.11	2.53	3.15	4.16	9.00	11.64
55	2.90	3.66	4.40	5.22	10.93	13.86	2.32	2.79	3.46	4.58	9.88	12.77
56	3.19	4.02	4.81	5.76	11.97	14.91	2.56	3.09	3.83	5.06	10.61	13.78
57	3.50	4.42	5.25	6.34	13.07	16.03	2.82	3.42	4.24	5.59	11.38	14.85
58	3.84	4.86	5.74	6.99	14.25	17.23	3.10	3.79	4.68	6.18	12.21	16.00
59	4.23	5.34	6.29	7.71	15.55	18.55	3.42	4.19	5.18	6.82	13.12	17.26
60	4.65	5.88	6.89	8.51	16.95	19.97	3.77	4.64	5.73	7.54	14.10	18.62
61	5.44	6.78	8.01	9.92	19.34	22.33	4.41	5.28	6.71	8.48	15.96	20.48
62	6.31	7.76	9.24	11.47	21.89	24.86	5.10	5.98	7.79	9.50	17.95	22.47
63	7.26	8.84	10.57	13.15	24.60	27.55	5.86	6.74	8.96	10.62	20.07	24.59
64	8.29	10.01	12.03	14.98	27.49	30.41	6.68	7.57	10.24	11.84	22.32	26.85
65	9.42	11.29	13.63	17.00	30.59	33.48	7.59	8.48	11.64	13.18	24.73	29.26
66	11.24	13.18	16.08	20.09	35.29	39.63	8.62	9.94	13.55	15.71	29.55	34.39
67	13.24	15.26	18.78	23.49	40.37	46.29	9.76	11.56	15.66	18.51	34.78	39.94
68	15.44	17.55	21.75	27.24	45.88	53.51	11.01	13.33	17.98	21.58	40.44	45.96
69	17.86	20.06	25.00	31.34	51.84	61.32	12.38	15.27	20.52	24.94	46.57	52.47
70	20.51	22.82	28.58	35.85	58.33	69.82	13.88	17.41	23.31	28.64	53.23	59.56
71	23.60	25.72	31.37	38.66	62.79	74.58	17.22	21.15	26.95	32.37	56.99	66.09
72	26.96	28.89	34.41	41.73	67.63	79.75	20.86	25.23	30.93	36.45	61.06	73.17
73	30.59	32.30	37.68	45.03	72.78	85.24	24.78	29.63	35.21	40.83	65.40	80.71
74	34.49	35.96	41.21	48.59	78.28	91.12	28.99	34.36	39.82	45.55	70.03	88.77
75	38.69	39.91	45.00	52.41	84.19	97.42	33.53	39.45	44.78	50.63	75.00	97.41

Rates for policy years 16+ are available on illustration software.

Modal Factors for all classes: Semiannual .52; Quarterly .265; Monthly EFT .0875; Monthly List Bill .092; Monthly Military Allotment .0875; Monthly Direct .095

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 15 Year Term — Male Premium Rates (Continued)

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 3 — \$500,000 - \$999,999							Band 4 — \$1,000,000+				
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.25	0.39	0.50	0.70	1.39	1.88	0.27	0.40	0.54	0.70	1.23	1.79
19	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
20	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
21	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
22	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
23	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
24	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
25	0.25	0.39	0.50	0.70	1.39	1.89	0.27	0.40	0.54	0.70	1.23	1.80
26	0.26	0.39	0.50	0.71	1.40	1.90	0.27	0.40	0.54	0.70	1.25	1.81
27	0.26	0.39	0.51	0.72	1.41	1.92	0.27	0.40	0.55	0.70	1.27	1.82
28	0.27	0.39	0.51	0.74	1.42	1.94	0.27	0.40	0.55	0.70	1.30	1.83
29	0.28	0.39	0.52	0.76	1.44	1.96	0.28	0.40	0.55	0.71	1.33	1.84
30	0.30	0.39	0.53	0.78	1.46	1.99	0.28	0.40	0.56	0.71	1.37	1.86
31	0.30	0.40	0.54	0.79	1.49	2.03	0.29	0.41	0.56	0.72	1.39	1.89
32	0.30	0.41	0.54	0.80	1.52	2.07	0.29	0.42	0.57	0.73	1.41	1.93
33	0.30	0.42	0.55	0.81	1.55	2.12	0.30	0.43	0.57	0.75	1.44	1.97
34	0.30	0.44	0.56	0.82	1.59	2.18	0.31	0.44	0.58	0.76	1.47	2.02
35	0.30	0.45	0.57	0.83	1.63	2.24	0.32	0.45	0.58	0.78	1.50	2.07
36	0.33	0.48	0.61	0.88	1.73	2.38	0.35	0.48	0.62	0.83	1.61	2.22
37	0.36	0.50	0.66	0.93	1.84	2.53	0.37	0.50	0.67	0.89	1.73	2.38
38	0.39	0.54	0.71	1.00	1.96	2.69	0.41	0.54	0.73	0.96	1.86	2.57
39	0.43	0.57	0.77	1.06	2.09	2.88	0.44	0.57	0.79	1.04	2.01	2.77
40	0.47	0.61	0.83	1.14	2.24	3.09	0.48	0.61	0.86	1.12	2.18	3.00
41	0.53	0.67	0.91	1.24	2.45	3.44	0.54	0.68	0.93	1.22	2.40	3.36
42	0.61	0.74	1.00	1.34	2.69	3.82	0.60	0.75	1.00	1.33	2.65	3.76
43	0.69	0.82	1.10	1.46	2.94	4.25	0.68	0.83	1.08	1.46	2.92	4.20
44	0.78	0.91	1.20	1.59	3.22	4.70	0.75	0.92	1.17	1.59	3.21	4.66
45	0.87	1.00	1.32	1.73	3.51	5.18	0.84	1.02	1.27	1.74	3.52	5.16
46	0.95	1.11	1.44	1.87	3.90	5.59	0.92	1.12	1.39	1.88	3.87	5.56
47	1.04	1.22	1.57	2.03	4.33	6.04	1.01	1.23	1.53	2.04	4.25	6.00
48	1.14	1.36	1.72	2.21	4.80	6.55	1.11	1.36	1.69	2.22	4.67	6.48
49	1.26	1.51	1.89	2.41	5.34	7.11	1.23	1.51	1.87	2.42	5.14	7.03
50	1.39	1.68	2.09	2.64	5.94	7.75	1.36	1.67	2.07	2.65	5.68	7.65
51	1.52	1.86	2.31	2.93	6.62	8.61	1.49	1.85	2.27	2.90	6.29	8.38
52	1.67	2.07	2.55	3.24	7.35	9.54	1.64	2.06	2.50	3.19	6.95	9.18
53	1.83	2.29	2.82	3.59	8.14	10.54	1.80	2.28	2.75	3.49	7.66	10.04
54	2.01	2.53	3.11	3.96	8.97	11.60	1.98	2.52	3.02	3.83	8.41	10.95
55	2.20	2.79	3.42	4.37	9.85	12.71	2.17	2.78	3.31	4.19	9.20	11.90
56	2.43	3.06	3.80	4.81	10.58	13.71	2.40	3.05	3.70	4.66	9.87	12.88
57	2.68	3.36	4.21	5.29	11.36	14.77	2.66	3.34	4.13	5.16	10.58	13.92
58	2.96	3.68	4.66	5.82	12.19	15.91	2.94	3.67	4.60	5.72	11.35	15.05
59	3.27	4.05	5.17	6.41	13.10	17.15	3.25	4.03	5.13	6.34	12.19	16.27
60	3.61	4.45	5.73	7.06	14.09	18.50	3.60	4.43	5.71	7.03	13.09	17.60
61	4.26	5.09	6.54	8.06	15.95	20.37	4.11	5.06	6.52	8.02	14.74	19.52
62	4.96	5.79	7.43	9.15	17.93	22.37	4.66	5.74	7.41	9.10	16.49	21.57
63	5.74	6.56	8.40	10.33	20.04	24.50	5.26	6.48	8.38	10.27	18.37	23.75
64	6.58	7.39	9.45	11.63	22.29	26.77	5.92	7.30	9.44	11.55	20.36	26.07
65	7.50	8.31	10.61	13.05	24.70	29.20	6.64	8.19	10.60	12.96	22.49	28.56
66	8.52	9.78	12.65	15.57	29.52	34.33	7.69	9.67	12.64	15.45	26.09	33.20
67	9.65	11.41	14.91	18.34	34.75	39.88	8.85	11.30	14.89	18.20	29.99	38.22
68	10.89	13.19	17.38	21.39	40.41	45.90	10.12	13.09	17.36	21.23	34.22	43.66
69	12.26	15.15	20.10	24.73	46.54	52.41	11.51	15.05	20.07	24.54	38.79	49.55
70	13.75	17.30	23.08	28.40	53.20	59.50	13.04	17.21	23.05	28.18	43.77	55.96
71	17.09	21.03	26.69	32.08	56.94	66.04	16.49	20.90	26.66	31.90	48.88	63.11
72	20.73	25.10	30.63	36.10	61.00	73.13	20.26	24.93	30.61	35.96	54.42	70.86
73	24.65	29.48	34.87	40.43	65.32	80.68	24.32	29.26	34.85	40.33	60.32	79.11
74	28.86	34.19	39.44	45.09	69.94	88.74	28.68	33.93	39.42	45.03	66.63	87.92
75	33.40	39.26	44.35	50.10	74.89	97.40	33.38	38.95	44.34	50.09	73.39	97.38

IA\* - Issue Age (Age nearest birthday)

Policy Fee:

\$75 Bands 1-3 (Commissionable for Band 1 only)

\$100 Band 4 (Non-commissionable)

# 15 Year Term — Female Premium Rates

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 1 — \$100,000 - \$199,999						Band 2 — \$200,000 - \$499,999					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.41	0.54	0.68	0.83	1.52	1.82	0.23	0.33	0.45	0.61	1.08	1.31
19	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
20	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
21	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
22	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
23	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
24	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
25	0.41	0.54	0.68	0.83	1.53	1.83	0.23	0.33	0.45	0.61	1.08	1.31
26	0.41	0.54	0.68	0.83	1.56	1.86	0.24	0.33	0.46	0.62	1.09	1.34
27	0.41	0.54	0.68	0.83	1.60	1.89	0.24	0.34	0.46	0.62	1.09	1.38
28	0.41	0.54	0.68	0.83	1.64	1.92	0.25	0.34	0.47	0.63	1.10	1.41
29	0.41	0.54	0.68	0.83	1.68	1.95	0.25	0.35	0.48	0.64	1.11	1.46
30	0.41	0.54	0.68	0.83	1.73	1.99	0.26	0.35	0.49	0.65	1.12	1.50
31	0.41	0.54	0.69	0.85	1.76	2.05	0.26	0.36	0.50	0.68	1.15	1.54
32	0.42	0.55	0.71	0.88	1.79	2.11	0.27	0.37	0.52	0.70	1.18	1.58
33	0.43	0.56	0.72	0.91	1.83	2.17	0.28	0.38	0.53	0.73	1.21	1.63
34	0.43	0.56	0.74	0.94	1.87	2.25	0.28	0.40	0.55	0.77	1.25	1.68
35	0.44	0.57	0.76	0.98	1.92	2.34	0.29	0.41	0.57	0.81	1.29	1.74
36	0.47	0.61	0.80	1.01	2.05	2.52	0.31	0.43	0.61	0.85	1.40	1.87
37	0.51	0.66	0.85	1.05	2.20	2.72	0.34	0.46	0.65	0.90	1.52	2.02
38	0.55	0.71	0.90	1.10	2.36	2.94	0.37	0.49	0.70	0.95	1.66	2.18
39	0.60	0.76	0.95	1.14	2.55	3.19	0.40	0.52	0.75	1.01	1.81	2.37
40	0.65	0.83	1.02	1.20	2.76	3.48	0.44	0.56	0.81	1.08	1.99	2.58
41	0.69	0.90	1.09	1.30	3.01	3.73	0.49	0.62	0.88	1.18	2.17	2.82
42	0.74	0.98	1.16	1.42	3.29	4.02	0.54	0.70	0.95	1.30	2.38	3.08
43	0.80	1.07	1.25	1.55	3.61	4.33	0.61	0.78	1.04	1.42	2.61	3.37
44	0.86	1.16	1.34	1.70	3.95	4.68	0.67	0.87	1.14	1.56	2.86	3.69
45	0.93	1.27	1.44	1.86	4.32	5.05	0.75	0.97	1.24	1.72	3.13	4.04
46	1.01	1.37	1.54	2.01	4.43	5.33	0.82	1.06	1.35	1.85	3.36	4.37
47	1.09	1.47	1.65	2.17	4.55	5.64	0.89	1.16	1.46	2.00	3.61	4.73
48	1.18	1.58	1.77	2.35	4.68	5.96	0.97	1.27	1.58	2.16	3.87	5.11
49	1.28	1.70	1.89	2.54	4.82	6.31	1.06	1.39	1.72	2.33	4.16	5.53
50	1.39	1.83	2.03	2.74	4.97	6.68	1.15	1.51	1.86	2.51	4.46	5.96
51	1.48	1.96	2.18	2.94	5.38	7.15	1.25	1.65	2.01	2.68	4.83	6.50
52	1.58	2.09	2.34	3.15	5.81	7.64	1.36	1.81	2.17	2.87	5.21	7.08
53	1.69	2.24	2.52	3.38	6.27	8.16	1.47	1.97	2.34	3.07	5.63	7.69
54	1.81	2.40	2.71	3.62	6.76	8.72	1.60	2.15	2.52	3.29	6.06	8.34
55	1.93	2.57	2.91	3.89	7.28	9.31	1.73	2.34	2.72	3.52	6.53	9.03
56	2.18	2.88	3.31	4.32	7.99	10.29	1.94	2.59	3.00	3.93	7.28	9.74
57	2.45	3.21	3.73	4.79	8.75	11.34	2.18	2.86	3.31	4.38	8.09	10.51
58	2.74	3.56	4.20	5.30	9.57	12.47	2.43	3.15	3.65	4.87	8.95	11.33
59	3.06	3.95	4.71	5.85	10.46	13.69	2.70	3.46	4.01	5.39	9.88	12.22
60	3.41	4.38	5.26	6.45	11.41	15.00	3.00	3.81	4.41	5.97	10.89	13.18
61	3.77	4.79	5.90	7.26	12.52	16.52	3.34	4.25	4.99	6.69	12.07	14.47
62	4.17	5.24	6.60	8.15	13.72	18.16	3.70	4.73	5.63	7.47	13.34	15.86
63	4.60	5.73	7.37	9.12	15.01	19.91	4.10	5.26	6.33	8.33	14.70	17.35
64	5.08	6.28	8.21	10.18	16.39	21.81	4.55	5.84	7.10	9.27	16.17	18.96
65	5.60	6.87	9.13	11.35	17.89	23.85	5.03	6.47	7.94	10.30	17.75	20.69
66	6.30	7.73	10.10	13.37	20.32	27.02	5.67	7.34	8.99	11.87	19.68	23.79
67	7.08	8.68	11.19	15.62	23.00	30.50	6.39	8.31	10.16	13.63	21.79	27.20
68	7.95	9.75	12.40	18.14	25.92	34.31	7.19	9.39	11.47	15.59	24.11	30.93
69	8.90	10.92	13.74	20.91	29.09	38.43	8.08	10.58	12.91	17.75	26.62	34.96
70	9.96	12.22	15.21	23.97	32.51	42.88	9.05	11.90	14.50	20.13	29.33	39.32
71	11.76	14.27	17.42	25.11	34.50	47.92	10.77	13.64	16.58	21.60	31.82	44.09
72	13.70	16.48	19.82	26.35	36.59	53.23	12.64	15.51	18.84	23.19	34.45	49.12
73	15.84	18.93	22.46	27.71	38.84	58.93	14.70	17.59	21.33	24.95	37.27	54.53
74	18.20	21.61	25.37	29.21	41.24	65.02	16.97	19.87	24.07	26.89	40.28	60.30
75	20.78	24.55	28.55	30.85	43.79	71.48	19.44	22.36	27.06	29.00	43.48	66.42

Rates for policy years 16+ are available on illustration software.

Modal Factors for all classes: Semiannual .52; Quarterly .265; Monthly EFT .0875; Monthly List Bill .092; Monthly Military Allotment .0875; Monthly Direct .095

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 15 Year Term — Female Premium Rates (Continued)

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 3 — \$500,000 - \$999,999							Band 4 — \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST	
18	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
19	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
20	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
21	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
22	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
23	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
24	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
25	0.23	0.33	0.45	0.60	1.07	1.30	0.24	0.34	0.46	0.61	0.97	1.28	
26	0.23	0.33	0.45	0.60	1.07	1.33	0.24	0.34	0.47	0.61	0.98	1.30	
27	0.24	0.33	0.46	0.60	1.07	1.37	0.24	0.34	0.47	0.62	1.00	1.32	
28	0.24	0.34	0.46	0.61	1.08	1.40	0.25	0.34	0.48	0.62	1.01	1.34	
29	0.25	0.34	0.47	0.61	1.08	1.45	0.25	0.34	0.48	0.63	1.03	1.36	
30	0.25	0.34	0.47	0.61	1.08	1.49	0.25	0.34	0.49	0.63	1.05	1.38	
31	0.25	0.35	0.48	0.62	1.10	1.52	0.26	0.35	0.50	0.64	1.07	1.43	
32	0.26	0.36	0.49	0.64	1.13	1.56	0.27	0.36	0.50	0.64	1.09	1.49	
33	0.26	0.38	0.50	0.65	1.16	1.60	0.28	0.38	0.51	0.65	1.12	1.55	
34	0.27	0.39	0.52	0.67	1.19	1.64	0.29	0.39	0.52	0.66	1.15	1.63	
35	0.27	0.41	0.53	0.69	1.23	1.69	0.30	0.41	0.53	0.67	1.18	1.71	
36	0.29	0.43	0.57	0.74	1.34	1.82	0.32	0.43	0.57	0.73	1.30	1.82	
37	0.32	0.46	0.61	0.80	1.47	1.96	0.35	0.46	0.62	0.79	1.42	1.94	
38	0.35	0.48	0.66	0.86	1.61	2.12	0.38	0.48	0.67	0.86	1.57	2.08	
39	0.38	0.51	0.72	0.93	1.78	2.30	0.41	0.51	0.72	0.95	1.73	2.24	
40	0.42	0.55	0.78	1.01	1.96	2.51	0.45	0.55	0.79	1.04	1.92	2.42	
41	0.47	0.60	0.84	1.10	2.12	2.74	0.49	0.60	0.85	1.10	2.07	2.64	
42	0.52	0.66	0.90	1.20	2.30	3.00	0.54	0.66	0.91	1.18	2.24	2.88	
43	0.58	0.73	0.97	1.31	2.50	3.29	0.60	0.72	0.98	1.26	2.42	3.14	
44	0.65	0.80	1.05	1.43	2.71	3.60	0.66	0.79	1.06	1.35	2.62	3.43	
45	0.72	0.88	1.14	1.57	2.95	3.94	0.73	0.87	1.15	1.45	2.84	3.75	
46	0.79	0.96	1.24	1.70	3.21	4.28	0.80	0.95	1.24	1.56	3.07	4.09	
47	0.87	1.04	1.35	1.84	3.49	4.65	0.88	1.04	1.33	1.68	3.31	4.45	
48	0.95	1.13	1.47	1.99	3.80	5.04	0.97	1.14	1.43	1.80	3.58	4.85	
49	1.04	1.23	1.59	2.15	4.12	5.46	1.06	1.25	1.54	1.94	3.86	5.27	
50	1.14	1.34	1.73	2.32	4.46	5.91	1.16	1.36	1.66	2.09	4.16	5.71	
51	1.24	1.48	1.86	2.52	4.79	6.45	1.23	1.46	1.81	2.28	4.54	6.11	
52	1.34	1.63	2.01	2.74	5.13	7.02	1.31	1.57	1.98	2.49	4.94	6.52	
53	1.45	1.79	2.16	2.98	5.50	7.62	1.40	1.68	2.15	2.72	5.36	6.97	
54	1.57	1.96	2.33	3.23	5.89	8.26	1.49	1.81	2.34	2.96	5.81	7.44	
55	1.70	2.15	2.51	3.50	6.30	8.94	1.59	1.94	2.55	3.22	6.29	7.94	
56	1.91	2.37	2.81	3.91	7.09	9.65	1.76	2.14	2.85	3.64	6.96	8.80	
57	2.15	2.62	3.14	4.36	7.93	10.41	1.94	2.36	3.17	4.10	7.68	9.72	
58	2.40	2.88	3.49	4.85	8.84	11.22	2.14	2.59	3.52	4.60	8.45	10.70	
59	2.67	3.17	3.88	5.37	9.81	12.10	2.35	2.85	3.90	5.15	9.29	11.77	
60	2.97	3.48	4.30	5.95	10.87	13.05	2.59	3.13	4.32	5.74	10.19	12.92	
61	3.31	3.85	4.86	6.67	11.70	14.33	2.95	3.53	4.80	6.31	11.14	13.91	
62	3.68	4.27	5.48	7.45	12.60	15.71	3.33	3.96	5.33	6.93	12.16	14.97	
63	4.09	4.71	6.15	8.31	13.56	17.19	3.76	4.44	5.90	7.62	13.26	16.11	
64	4.53	5.21	6.89	9.25	14.59	18.78	4.23	4.97	6.54	8.37	14.44	17.34	
65	5.02	5.75	7.70	10.28	15.71	20.50	4.74	5.54	7.23	9.19	15.72	18.66	
66	5.59	6.72	8.79	11.85	17.92	23.58	5.36	6.53	8.35	10.71	17.34	21.26	
67	6.23	7.81	10.00	13.61	20.35	26.96	6.04	7.64	9.60	12.42	19.11	24.12	
68	6.95	9.03	11.35	15.58	23.01	30.66	6.81	8.87	11.00	14.32	21.05	27.25	
69	7.73	10.37	12.85	17.74	25.89	34.67	7.66	10.24	12.54	16.42	23.16	30.63	
70	8.60	11.85	14.49	20.13	29.00	39.00	8.59	11.74	14.24	18.73	25.43	34.29	
71	10.39	13.48	16.56	21.54	31.54	43.83	10.18	13.38	16.32	20.37	28.05	39.95	
72	12.33	15.25	18.80	23.06	34.23	48.92	11.90	15.16	18.57	22.15	30.82	45.91	
73	14.48	17.20	21.27	24.74	37.11	54.38	13.81	17.13	21.05	24.11	33.79	52.32	
74	16.84	19.35	23.99	26.58	40.19	60.22	15.90	19.29	23.79	26.27	36.96	59.16	
75	19.41	21.69	26.96	28.60	43.45	66.41	18.18	21.65	26.77	28.63	40.33	66.42	

IA\* - Issue Age (Age nearest birthday)

Policy Fee:

\$75 Bands 1-3 (Commissionable for Band 1 only)

\$100 Band 4 (Non-commissionable)

## 20 Year Term — Male Premium Rates

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 1 – \$100,000 - \$199,999						Band 2 – \$200,000 - \$499,999					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.55	0.70	0.95	1.09	2.09	3.15	0.37	0.53	0.65	0.85	1.83	2.22
19	0.55	0.70	0.95	1.09	2.10	3.15	0.37	0.53	0.65	0.85	1.84	2.23
20	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.65	0.85	1.84	2.23
21	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.65	0.85	1.84	2.23
22	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.65	0.85	1.84	2.23
23	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.65	0.85	1.84	2.23
24	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.65	0.85	1.84	2.23
25	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.65	0.85	1.84	2.23
26	0.55	0.70	0.95	1.09	2.10	3.16	0.37	0.53	0.66	0.85	1.86	2.28
27	0.55	0.70	0.96	1.09	2.10	3.16	0.37	0.53	0.66	0.86	1.88	2.33
28	0.55	0.70	0.96	1.10	2.10	3.17	0.37	0.54	0.67	0.87	1.90	2.39
29	0.55	0.70	0.96	1.10	2.10	3.17	0.37	0.54	0.68	0.87	1.92	2.46
30	0.55	0.70	0.97	1.10	2.10	3.17	0.37	0.54	0.69	0.88	1.95	2.53
31	0.56	0.71	0.98	1.12	2.18	3.17	0.38	0.55	0.70	0.90	1.96	2.59
32	0.57	0.73	1.00	1.13	2.27	3.17	0.40	0.56	0.72	0.93	1.98	2.65
33	0.58	0.74	1.01	1.15	2.38	3.18	0.41	0.57	0.73	0.96	1.99	2.72
34	0.59	0.76	1.03	1.17	2.50	3.18	0.43	0.58	0.75	0.99	2.01	2.80
35	0.60	0.78	1.05	1.20	2.63	3.18	0.45	0.59	0.77	1.03	2.03	2.89
36	0.63	0.83	1.11	1.29	2.69	3.48	0.49	0.63	0.83	1.09	2.18	3.11
37	0.67	0.88	1.18	1.39	2.76	3.81	0.53	0.68	0.89	1.16	2.34	3.35
38	0.72	0.94	1.25	1.50	2.84	4.17	0.57	0.74	0.96	1.24	2.53	3.63
39	0.77	1.01	1.34	1.62	2.93	4.57	0.62	0.79	1.04	1.33	2.72	3.92
40	0.82	1.08	1.43	1.75	3.02	5.00	0.68	0.86	1.12	1.42	2.94	4.24
41	0.90	1.17	1.58	1.90	3.36	5.48	0.75	0.95	1.25	1.55	3.28	4.71
42	0.98	1.28	1.75	2.06	3.74	6.00	0.83	1.04	1.39	1.70	3.65	5.22
43	1.08	1.40	1.93	2.25	4.16	6.58	0.92	1.15	1.55	1.86	4.06	5.78
44	1.18	1.53	2.14	2.45	4.61	7.21	1.02	1.27	1.73	2.04	4.51	6.40
45	1.30	1.67	2.37	2.68	5.11	7.90	1.13	1.40	1.93	2.24	5.00	7.07
46	1.45	1.86	2.57	2.90	5.82	8.51	1.25	1.53	2.09	2.45	5.47	7.63
47	1.61	2.06	2.79	3.14	6.59	9.16	1.39	1.67	2.28	2.67	5.97	8.22
48	1.78	2.28	3.03	3.40	7.41	9.86	1.53	1.82	2.47	2.92	6.51	8.86
49	1.98	2.53	3.30	3.68	8.30	10.62	1.69	1.99	2.69	3.19	7.10	9.55
50	2.19	2.80	3.59	4.00	9.26	11.44	1.87	2.18	2.93	3.49	7.73	10.30
51	2.47	3.02	3.91	4.44	10.09	12.30	2.05	2.40	3.21	3.93	8.42	11.07
52	2.78	3.26	4.26	4.92	10.98	13.22	2.24	2.65	3.51	4.41	9.17	11.90
53	3.12	3.52	4.65	5.46	11.95	14.23	2.46	2.92	3.85	4.94	9.98	12.79
54	3.49	3.81	5.08	6.05	12.99	15.30	2.70	3.22	4.22	5.53	10.85	13.76
55	3.90	4.13	5.55	6.69	14.10	16.45	2.96	3.55	4.63	6.17	11.77	14.78
56	4.54	4.78	6.19	7.52	15.50	17.78	3.34	4.08	5.18	6.82	12.89	16.03
57	5.24	5.48	6.88	8.43	16.99	19.19	3.76	4.65	5.77	7.52	14.08	17.35
58	6.00	6.24	7.64	9.42	18.58	20.70	4.22	5.28	6.42	8.28	15.35	18.77
59	6.84	7.09	8.48	10.52	20.31	22.34	4.72	5.98	7.14	9.13	16.74	20.31
60	7.76	8.02	9.40	11.72	22.19	24.12	5.27	6.74	7.93	10.06	18.24	21.98
61	8.70	8.92	11.17	13.26	24.95	26.54	6.19	7.74	8.91	11.56	21.69	24.77
62	9.73	9.90	13.11	14.94	27.89	29.13	7.20	8.84	9.98	13.20	25.38	27.76
63	10.84	10.96	15.21	16.75	31.01	31.86	8.29	10.02	11.13	14.98	29.27	30.91
64	12.04	12.10	17.46	18.70	34.27	34.72	9.46	11.29	12.38	16.88	33.36	34.22
65	13.32	13.33	19.88	20.80	37.70	37.73	10.72	12.66	13.71	18.93	37.65	37.69
66	15.09	15.18	21.38	23.39	—	—	12.35	14.63	15.83	21.27	—	—
67	16.99	17.18	22.99	26.18	—	—	14.10	16.74	18.11	23.78	—	—
68	19.04	19.32	24.73	29.18	—	—	15.98	19.02	20.56	26.49	—	—
69	21.23	21.63	26.59	32.40	—	—	18.01	21.47	23.19	29.39	—	—
70	23.59	24.10	28.59	35.86	—	—	20.18	24.09	26.02	32.51	—	—

Rates for policy years 21+ are available on illustration software.

Modal Factors for all classes: Semiannual .52; Quarterly .265; Monthly EFT .0875; Monthly List Bill .092; Monthly Military Allotment .0875; Monthly Direct .095

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco



# 20 Year Term — Male Premium Rates (Continued)

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 3 – \$500,000 - \$999,999						Band 4 – \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.37	0.53	0.64	0.84	1.81	2.20	0.38	0.55	0.66	0.85	1.61	2.09
19	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
20	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
21	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
22	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
23	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
24	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
25	0.37	0.53	0.64	0.84	1.82	2.21	0.38	0.55	0.66	0.85	1.62	2.10
26	0.37	0.53	0.65	0.84	1.84	2.26	0.38	0.55	0.66	0.86	1.63	2.12
27	0.37	0.53	0.65	0.85	1.86	2.31	0.39	0.55	0.67	0.87	1.64	2.14
28	0.37	0.54	0.66	0.86	1.88	2.37	0.39	0.55	0.68	0.88	1.66	2.17
29	0.37	0.54	0.67	0.86	1.90	2.43	0.39	0.55	0.68	0.89	1.67	2.19
30	0.37	0.54	0.68	0.87	1.93	2.50	0.40	0.55	0.69	0.91	1.69	2.22
31	0.38	0.55	0.69	0.88	1.94	2.56	0.41	0.56	0.70	0.92	1.73	2.30
32	0.39	0.55	0.70	0.89	1.96	2.62	0.42	0.57	0.71	0.93	1.78	2.40
33	0.41	0.56	0.72	0.91	1.98	2.69	0.43	0.58	0.73	0.94	1.84	2.51
34	0.42	0.57	0.73	0.92	2.00	2.77	0.44	0.59	0.74	0.95	1.90	2.63
35	0.44	0.58	0.75	0.94	2.02	2.86	0.46	0.60	0.76	0.97	1.97	2.77
36	0.48	0.62	0.81	1.01	2.17	3.08	0.49	0.64	0.81	1.03	2.11	2.98
37	0.52	0.67	0.87	1.08	2.34	3.33	0.53	0.68	0.86	1.11	2.26	3.22
38	0.57	0.73	0.94	1.17	2.52	3.61	0.57	0.73	0.92	1.19	2.43	3.48
39	0.62	0.78	1.02	1.26	2.72	3.91	0.62	0.78	0.98	1.28	2.61	3.76
40	0.68	0.85	1.10	1.36	2.94	4.24	0.67	0.84	1.05	1.38	2.81	4.07
41	0.75	0.94	1.23	1.50	3.28	4.71	0.74	0.93	1.19	1.52	3.17	4.49
42	0.82	1.03	1.37	1.65	3.65	5.22	0.82	1.02	1.34	1.67	3.56	4.95
43	0.91	1.14	1.53	1.82	4.06	5.78	0.92	1.13	1.51	1.84	3.99	5.46
44	1.00	1.26	1.70	2.02	4.50	6.40	1.02	1.26	1.71	2.03	4.47	6.02
45	1.11	1.39	1.90	2.23	4.99	7.07	1.13	1.39	1.92	2.24	4.98	6.63
46	1.23	1.52	2.06	2.42	5.44	7.63	1.24	1.51	2.08	2.42	5.43	7.18
47	1.35	1.66	2.24	2.63	5.93	8.22	1.36	1.64	2.25	2.62	5.92	7.78
48	1.49	1.82	2.44	2.87	6.45	8.86	1.49	1.79	2.44	2.84	6.44	8.41
49	1.64	1.99	2.65	3.12	7.01	9.55	1.63	1.95	2.65	3.08	7.01	9.10
50	1.81	2.18	2.89	3.40	7.62	10.30	1.79	2.12	2.88	3.34	7.62	9.85
51	1.99	2.39	3.17	3.80	8.33	11.07	1.97	2.33	3.16	3.74	8.28	10.64
52	2.18	2.62	3.49	4.25	9.10	11.90	2.17	2.57	3.48	4.17	9.00	11.48
53	2.40	2.87	3.83	4.74	9.93	12.79	2.39	2.82	3.82	4.66	9.77	12.40
54	2.64	3.15	4.21	5.28	10.82	13.76	2.63	3.11	4.20	5.19	10.60	13.38
55	2.90	3.46	4.63	5.87	11.77	14.78	2.89	3.42	4.62	5.77	11.48	14.43
56	3.25	3.86	5.17	6.53	12.89	16.03	3.24	3.80	5.14	6.38	12.49	15.74
57	3.62	4.30	5.76	7.24	14.08	17.35	3.62	4.22	5.70	7.04	13.57	17.13
58	4.03	4.77	6.40	8.02	15.35	18.77	4.03	4.68	6.32	7.76	14.73	18.62
59	4.48	5.30	7.10	8.87	16.73	20.31	4.49	5.18	6.99	8.55	15.98	20.24
60	4.98	5.88	7.88	9.82	18.23	21.98	4.99	5.74	7.74	9.43	17.34	21.99
61	5.91	7.01	8.87	11.35	21.63	24.76	5.82	6.79	8.75	10.87	20.90	24.77
62	6.92	8.25	9.95	13.02	25.26	27.73	6.73	7.94	9.86	12.43	24.71	27.74
63	8.01	9.58	11.11	14.82	29.10	30.86	7.72	9.18	11.05	14.13	28.73	30.88
64	9.19	11.02	12.36	16.76	33.12	34.15	8.77	10.51	12.34	15.95	32.95	34.17
65	10.45	12.56	13.71	18.85	37.35	37.61	9.91	11.94	13.72	17.91	37.38	37.63
66	11.97	14.54	15.74	20.88	—	—	11.36	13.85	15.64	20.10	—	—
67	13.61	16.68	17.92	23.07	—	—	12.91	15.89	17.70	22.46	—	—
68	15.37	18.97	20.27	25.42	—	—	14.59	18.10	19.93	25.00	—	—
69	17.26	21.44	22.79	27.94	—	—	16.39	20.47	22.31	27.73	—	—
70	19.29	24.08	25.50	30.65	—	—	18.32	23.01	24.87	30.65	—	—

IA\* - Issue Age (Age nearest birthday)

Policy Fee:

\$75 Bands 1-3 (Commissionable for Band 1 only)

\$100 Band 4 (Non-commissionable)

## 20 Year Term — Female Premium Rates

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 1 — \$100,000 - \$199,999						Band 2 — \$200,000 - \$499,999					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.45	0.63	0.86	0.95	1.75	2.08	0.30	0.39	0.56	0.65	1.27	1.46
19	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
20	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
21	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
22	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
23	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
24	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
25	0.45	0.63	0.86	0.95	1.76	2.09	0.30	0.39	0.56	0.65	1.27	1.46
26	0.45	0.63	0.86	0.95	1.80	2.11	0.30	0.39	0.56	0.65	1.30	1.50
27	0.46	0.64	0.86	0.95	1.85	2.14	0.31	0.40	0.56	0.66	1.33	1.55
28	0.46	0.64	0.86	0.95	1.90	2.17	0.32	0.40	0.57	0.66	1.37	1.61
29	0.47	0.65	0.86	0.95	1.96	2.20	0.32	0.41	0.57	0.67	1.41	1.67
30	0.47	0.65	0.86	0.95	2.03	2.24	0.33	0.41	0.57	0.67	1.45	1.74
31	0.48	0.67	0.88	0.99	2.05	2.31	0.34	0.43	0.58	0.71	1.49	1.83
32	0.49	0.68	0.90	1.03	2.07	2.39	0.36	0.46	0.60	0.75	1.54	1.93
33	0.50	0.70	0.93	1.07	2.10	2.49	0.37	0.48	0.61	0.80	1.59	2.04
34	0.51	0.73	0.96	1.12	2.13	2.59	0.39	0.52	0.63	0.85	1.65	2.17
35	0.52	0.75	0.99	1.18	2.16	2.70	0.41	0.55	0.65	0.91	1.72	2.31
36	0.55	0.79	1.04	1.23	2.29	2.85	0.44	0.59	0.69	0.96	1.82	2.43
37	0.59	0.85	1.10	1.29	2.43	3.02	0.48	0.63	0.75	1.03	1.94	2.57
38	0.63	0.90	1.17	1.36	2.59	3.20	0.52	0.68	0.80	1.09	2.06	2.72
39	0.68	0.96	1.24	1.43	2.76	3.41	0.56	0.73	0.86	1.17	2.20	2.89
40	0.73	1.03	1.32	1.51	2.95	3.63	0.61	0.79	0.93	1.25	2.35	3.07
41	0.79	1.09	1.41	1.62	3.19	4.03	0.67	0.86	1.02	1.36	2.59	3.37
42	0.85	1.16	1.51	1.73	3.44	4.47	0.75	0.95	1.11	1.48	2.85	3.69
43	0.92	1.23	1.62	1.86	3.72	4.94	0.82	1.04	1.22	1.61	3.13	4.05
44	0.99	1.31	1.73	2.00	4.02	5.46	0.91	1.13	1.34	1.75	3.43	4.43
45	1.07	1.40	1.86	2.15	4.35	6.01	1.00	1.24	1.46	1.90	3.76	4.84
46	1.17	1.52	1.99	2.33	4.65	6.38	1.10	1.38	1.58	2.07	4.05	5.25
47	1.28	1.65	2.13	2.52	4.97	6.77	1.21	1.53	1.71	2.25	4.36	5.68
48	1.40	1.79	2.29	2.74	5.32	7.20	1.33	1.70	1.86	2.45	4.70	6.15
49	1.52	1.94	2.45	2.96	5.69	7.65	1.46	1.88	2.01	2.67	5.06	6.65
50	1.66	2.11	2.63	3.21	6.08	8.13	1.60	2.07	2.18	2.90	5.44	7.18
51	1.82	2.27	2.86	3.50	6.69	8.80	1.73	2.23	2.41	3.18	5.93	7.74
52	1.99	2.44	3.11	3.81	7.35	9.52	1.86	2.40	2.66	3.48	6.45	8.35
53	2.18	2.62	3.38	4.15	8.05	10.28	2.01	2.59	2.93	3.81	7.01	8.99
54	2.39	2.82	3.68	4.52	8.81	11.10	2.17	2.79	3.23	4.16	7.61	9.68
55	2.61	3.04	4.00	4.92	9.61	11.98	2.35	3.01	3.55	4.55	8.25	10.42
56	2.95	3.42	4.44	5.79	10.37	13.09	2.62	3.35	3.97	5.13	9.25	11.46
57	3.32	3.83	4.91	6.74	11.19	14.27	2.91	3.72	4.43	5.75	10.32	12.57
58	3.72	4.27	5.42	7.76	12.06	15.53	3.23	4.13	4.93	6.43	11.46	13.75
59	4.16	4.76	5.98	8.87	12.98	16.88	3.58	4.56	5.46	7.17	12.67	15.01
60	4.63	5.28	6.58	10.08	13.97	18.31	3.95	5.04	6.05	7.97	13.97	16.35
61	5.30	6.10	7.68	10.76	15.77	20.90	4.47	5.67	6.77	8.84	15.73	18.41
62	6.03	7.01	8.90	11.51	17.72	23.70	5.04	6.36	7.57	9.81	17.63	20.64
63	6.85	8.02	10.24	12.34	19.84	26.73	5.67	7.13	8.45	10.88	19.69	23.05
64	7.74	9.12	11.72	13.25	22.10	29.99	6.36	7.98	9.41	12.05	21.90	25.65
65	8.72	10.33	13.33	14.24	24.54	33.49	7.12	8.90	10.47	13.33	24.28	28.43
66	9.95	11.45	14.26	15.97	—	—	8.61	10.14	11.82	15.21	—	—
67	11.27	12.66	15.26	17.84	—	—	10.22	11.47	13.27	17.24	—	—
68	12.73	13.99	16.36	19.90	—	—	11.99	12.94	14.87	19.47	—	—
69	14.31	15.44	17.56	22.13	—	—	13.92	14.54	16.61	21.90	—	—
70	16.03	17.01	18.86	24.56	—	—	16.01	16.27	18.50	24.54	—	—

Rates for policy years 21+ are available on illustration software.

Modal Factors for all classes: Semiannual .52; Quarterly .265; Monthly EFT .0875; Monthly List Bill .092; Monthly Military Allotment .0875; Monthly Direct .095

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 20 Year Term — Female Premium Rates (Continued)

Rates are per \$1000 face amount. (Effective June 2012)

IA*	Band 3 — \$500,000 - \$999,999						Band 4 — \$1,000,000+					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
18	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
19	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
20	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
21	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
22	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
23	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
24	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
25	0.30	0.38	0.55	0.64	1.27	1.45	0.31	0.40	0.58	0.64	1.23	1.44
26	0.30	0.38	0.55	0.64	1.30	1.49	0.31	0.40	0.58	0.65	1.24	1.46
27	0.30	0.39	0.55	0.65	1.33	1.54	0.31	0.41	0.58	0.65	1.25	1.49
28	0.31	0.39	0.56	0.66	1.36	1.60	0.32	0.41	0.59	0.66	1.27	1.51
29	0.31	0.40	0.56	0.66	1.40	1.66	0.32	0.42	0.59	0.67	1.28	1.55
30	0.31	0.40	0.56	0.67	1.44	1.73	0.32	0.42	0.59	0.68	1.30	1.58
31	0.32	0.42	0.57	0.70	1.48	1.82	0.34	0.44	0.60	0.71	1.35	1.68
32	0.34	0.45	0.59	0.73	1.53	1.92	0.35	0.46	0.61	0.74	1.40	1.79
33	0.36	0.47	0.61	0.77	1.58	2.03	0.37	0.48	0.62	0.77	1.46	1.91
34	0.38	0.51	0.63	0.81	1.64	2.15	0.40	0.50	0.64	0.81	1.53	2.05
35	0.40	0.54	0.65	0.85	1.71	2.29	0.42	0.53	0.65	0.85	1.60	2.20
36	0.44	0.57	0.69	0.91	1.81	2.41	0.45	0.56	0.69	0.91	1.71	2.34
37	0.47	0.61	0.75	0.99	1.91	2.54	0.49	0.60	0.73	0.98	1.83	2.50
38	0.52	0.65	0.80	1.06	2.03	2.69	0.53	0.64	0.78	1.06	1.97	2.67
39	0.57	0.70	0.86	1.15	2.16	2.85	0.58	0.68	0.83	1.15	2.12	2.85
40	0.62	0.75	0.93	1.25	2.30	3.03	0.63	0.73	0.89	1.24	2.28	3.06
41	0.67	0.81	1.01	1.36	2.51	3.33	0.67	0.80	0.97	1.33	2.48	3.36
42	0.72	0.89	1.10	1.48	2.74	3.66	0.72	0.88	1.07	1.44	2.70	3.68
43	0.78	0.96	1.19	1.61	2.99	4.02	0.77	0.97	1.17	1.55	2.94	4.04
44	0.84	1.05	1.30	1.75	3.27	4.40	0.83	1.07	1.28	1.68	3.19	4.42
45	0.91	1.14	1.41	1.90	3.56	4.82	0.89	1.17	1.40	1.81	3.47	4.83
46	0.99	1.26	1.54	2.07	3.88	5.20	0.98	1.28	1.53	1.97	3.81	5.16
47	1.08	1.39	1.68	2.25	4.23	5.61	1.08	1.39	1.67	2.14	4.17	5.52
48	1.17	1.53	1.83	2.45	4.61	6.06	1.18	1.51	1.82	2.32	4.56	5.90
49	1.28	1.68	1.99	2.67	5.00	6.53	1.30	1.65	1.98	2.52	4.97	6.31
50	1.39	1.85	2.17	2.90	5.43	7.03	1.42	1.79	2.16	2.73	5.41	6.74
51	1.55	1.98	2.39	3.18	5.90	7.53	1.57	1.92	2.37	3.00	5.83	7.26
52	1.71	2.11	2.64	3.48	6.40	8.07	1.73	2.06	2.59	3.30	6.28	7.82
53	1.90	2.26	2.90	3.80	6.94	8.65	1.90	2.22	2.84	3.62	6.76	8.42
54	2.10	2.42	3.19	4.16	7.51	9.26	2.09	2.39	3.10	3.96	7.27	9.06
55	2.31	2.60	3.50	4.54	8.13	9.92	2.30	2.57	3.39	4.34	7.82	9.75
56	2.57	2.96	3.93	5.09	9.09	11.04	2.56	2.93	3.78	4.84	8.80	10.67
57	2.84	3.35	4.39	5.68	10.10	12.24	2.83	3.32	4.21	5.39	9.84	11.65
58	3.15	3.78	4.89	6.32	11.19	13.51	3.14	3.74	4.67	5.97	10.95	12.69
59	3.47	4.24	5.43	7.02	12.34	14.87	3.46	4.19	5.17	6.61	12.14	13.81
60	3.83	4.74	6.02	7.78	13.58	16.32	3.82	4.69	5.72	7.31	13.40	15.00
61	4.30	5.41	6.74	8.68	15.39	18.38	4.26	5.30	6.48	8.29	15.21	17.19
62	4.82	6.16	7.54	9.68	17.36	20.62	4.74	5.98	7.31	9.38	17.18	19.57
63	5.39	6.99	8.42	10.79	19.48	23.04	5.28	6.72	8.24	10.59	19.30	22.14
64	6.02	7.89	9.39	12.00	21.77	25.64	5.87	7.54	9.25	11.91	21.58	24.90
65	6.71	8.88	10.45	13.32	24.22	28.43	6.51	8.44	10.36	13.35	24.03	27.86
66	7.86	10.12	11.80	15.20	—	—	7.57	9.72	11.64	15.14	—	—
67	9.10	11.45	13.26	17.22	—	—	8.72	11.09	13.03	17.07	—	—
68	10.47	12.92	14.86	19.45	—	—	9.98	12.61	14.55	19.19	—	—
69	11.96	14.52	16.61	21.87	—	—	11.35	14.25	16.20	21.50	—	—
70	13.57	16.25	18.50	24.50	—	—	12.84	16.04	18.00	24.01	—	—

IA\* - Issue Age (Age nearest birthday)

Policy Fee:

\$75 Bands 1-3 (Commissionable for Band 1 only)

\$100 Band 4 (Non-commissionable)



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