

TERM

YRT, 10, 15, 20, 25, 30

TRENDSETTER[®]

SUPER SERIES



2015 TERM PORTFOLIO PRODUCT GUIDE – EFFECTIVE JUNE 2015



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TRENDSETTER[®] SUPER SERIES

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Dos and Don'ts of Non-Illustratable Life Insurance

Trendsetter® Super YRT, 10, 15, 20, 25 and 30 are designed to be “non-illustratable” under the NAIC Illustration Regulation.¹ Guaranteed premiums may be quoted on the basis of specific risk class, age, sex, etc., and presented to prospective applicants, but signed sales illustrations are not required. In fact, any presentation showing **non-guaranteed** elements over a period of years—including a sales illustration—is **PROHIBITED** during the first policy year. Quotes are available on TransWare®.

No sales illustrations or other presentations showing any non-guaranteed policy element over a period of years are allowed during the first policy year. Non-guaranteed elements include the premiums, benefits, values, credits, and charges under a policy of life insurance that are not guaranteed or not determined at issue. Guaranteed elements include the premiums, benefits, values, credits, or charges under a policy of life insurance that are guaranteed at issue. Therefore:

- Do discuss guaranteed premiums only.

- Do tell clients that the premiums will increase after the initial level premium period.

- Do tell clients that the premiums will never exceed the guaranteed premium amount.

- Do not talk about or show any premium or coverage period based on non-guaranteed premiums.

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499 (Policy Form Nos. 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107). Premiums increase annually for Trendsetter Super YRT, and beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.



Features

- “Age nearest birthday” —issue age is based on the insured’s age at nearest birthday.

- Rate band break on multiple policies for same insured.

- Policy fee waived on multiple policies for same insured.

- Non-medical underwriting on Band 1 (\$25,000 to \$99,999):
 - Ages 18 to 60 – Non-medical underwriting for face amounts of \$25,000 to \$99,999
 - Ages 61 to 70 – Non-medical underwriting for face amounts of \$25,000 to \$50,000
 - See *Underwriting Guide* for details.

- Income Protection Option.

- Riders: Waiver of Premium, Children’s Insurance, and Accident Indemnity.

- Advanced premiums accepted.

- Commissions paid on policy fees.

- Underwriting classifications:
 - Three Preferred classes:
 - Preferred Plus
 - Preferred Nonsmoker
 - Preferred Smoker
 - Three Standard classes:
 - Standard Plus
 - Standard Nonsmoker
 - Standard Smoker
 - Unisex/Unismoker risk class for:
 - Trendsetter® Super YRT

- Guaranteed level premiums for 1, 10, 15, 20, 25 or 30 years. Premiums increase annually thereafter.

- Seven premium rate bands for Trendsetter Super 10, 15, 20, 25 and 30:

▪ Band 1: \$ 25,000 – \$ 99,999	▪ Band 5: \$ 1,000,000 – \$ 3,000,000
▪ Band 2: \$100,000 – \$249,999	▪ Band 6: \$ 3,000,001 – \$10,000,000
▪ Band 3: \$250,000 – \$499,999	▪ Band 7: \$10,000,001 and up
▪ Band 4: \$500,000 – \$999,999	

- Two premium rate bands for Trendsetter Super YRT
 - Band 1: \$ 100,000 – \$999,999
 - Band 2: \$1,000,000 and up
 - Unisex/Unismoker risk class has one band

- Conversion to the earlier of the end of the initial level premium period or 70th birthday (75th birthday for Preferred Plus class). For YRT, conversion is available until the insured’s 70th birthday (75th birthday for Preferred Plus class).



Policy Description

Trendsetter Super 10, 15, 20, 25 and 30 are level death benefit term life insurance policies guaranteed renewable to age 105. Trendsetter Super YRT is a level death benefit term life insurance policy guaranteed renewable to age 95. Premiums increase annually to age 95, but are guaranteed for the first five years for Trendsetter Super YRT. On Trendsetter Super 10, 15, 20, 25 and 30, premiums are guaranteed level for the first 10, 15, 20, 25 and 30 years, respectively. Premiums increase annually until age 105 once the original level premium period ends.

Issue Ages

Product	Issue Ages For Face Amounts Under \$100,000 (Age Nearest)	Issue Ages For Face Amounts of \$100,000 and Over (Age Nearest)	Washington Issue Age (Age Nearest)
Trendsetter Super YRT	N/A	18 to 80	18 to 80
Trendsetter Super 10	18 to 80	18 to 80	18 to 70
Trendsetter Super 15	18 to 75 (nonsmokers) 18 to 70 (smokers)	18 to 78 (nonsmokers) 18 to 73 (smokers)	18 to 65
Trendsetter Super 20	18 to 65	18 to 70 (nonsmokers) 18 to 65 (smokers)	18 to 60
Trendsetter Super 25	18 to 60 (nonsmokers) 18 to 55 (smokers)	18 to 65 (nonsmokers) 18 to 60 (smokers)	18 to 55
Trendsetter Super 30	18 to 50 (nonsmokers) 18 to 45 (smokers)	18 to 58 (nonsmokers) 18 to 53 (smokers)	\$25,000 and over: 18 to 50 (nonsmokers) Under \$100,000: 18 to 45 (smokers) \$100,000 and over: 18 to 50 (smokers)



Kind Codes

Trendsetter® Super YRT		Trendsetter® Super 10		Trendsetter® Super 15	
Preferred Plus	6848	Preferred Plus	6855	Preferred Plus	6861
Preferred Nonsmoker	6847	Preferred Nonsmoker	6854	Preferred Nonsmoker	6860
Preferred Smoker	6846	Preferred Smoker	6853	Preferred Smoker	6859
Standard Plus	6845	Standard Plus	6852	Standard Plus	6858
Standard Nonsmoker	6844	Standard Nonsmoker	6851	Standard Nonsmoker	6857
Standard Smoker	6843	Standard Smoker	6850	Standard Smoker	6856
Unisex/Unismoker	6849				

Trendsetter® Super 20		Trendsetter® Super 25		Trendsetter® Super 30	
Preferred Plus	6867	Preferred Plus	6873	Preferred Plus	6879
Preferred Nonsmoker	6866	Preferred Nonsmoker	6872	Preferred Nonsmoker	6878
Preferred Smoker	6865	Preferred Smoker	6871	Preferred Smoker	6877
Standard Plus	6864	Standard Plus	6870	Standard Plus	6876
Standard Nonsmoker	6863	Standard Nonsmoker	6869	Standard Nonsmoker	6875
Standard Smoker	6862	Standard Smoker	6868	Standard Smoker	6874



Underwriting

Trendsetter Super 10, 15, 20, 25 and 30 are available based on six risk classifications: Preferred Plus, Preferred Nonsmoker, Preferred Smoker, Standard Plus, Standard Nonsmoker, and Standard Smoker. The minimum face amount for Preferred classes and Standard Plus is \$100,000. The minimum face amount for Standard Nonsmoker and Standard Smoker is \$25,000.

Trendsetter Super YRT is available based on seven risk classifications: Preferred Plus, Preferred Nonsmoker, Preferred Smoker, Standard Plus, Standard Nonsmoker, Standard Smoker, and Unisex/Unismoker. The minimum face amount for Preferred Plus is \$250,000, and \$100,000 for all other classes.

Substandard class rates are available through Table P. Substandard rates are 25% per table based on Standard Nonsmoker or Standard Smoker rates.

The maximum face amount for the Unisex/Unismoker risk class is \$3,000,000, subject to limitations on rated cases or ages above 65. Contact Underwriting for details.

Policy Fees

The level premium products have a \$30 annual policy fee for face amounts of \$100,000 or more. The policy fee for face amounts of \$25,000 to \$99,999 is \$60.

Trendsetter Super YRT has a \$70 annual policy fee.

Commissions are paid on policy fees.

Non-Guaranteed and Guaranteed Premiums (Definition)

There are two schedules of premiums for all six Trendsetter products: Non-guaranteed Premiums and Guaranteed Maximum Premiums. Each product has its own set of schedules. The Non-guaranteed Premiums are always less than or equal to the Guaranteed Maximum Premiums for the same attained age.

Guaranteed attained age Annual Renewable Term (ART) premiums are available on TransWare® or upon request. Non-guaranteed attained age ART premiums are provided in the policy, but may not be quoted to a proposed policy owner in a state that has adopted the NAIC Illustration Regulation. ART premiums are those premiums due after the initial level premium period.

Montana requires unisex rates for all insureds. Use male rates for Montana insureds.



Rate Band Break for Multiple Policies

We will give a rate band break (lower rate) in the following situation:

1. Same insured applying for two or more policies.
2. The policies will be underwritten simultaneously (same evidence of insurability).
3. The total face amount of the policies is high enough to place them in a higher (better rate) band than if they were a single policy.

Trendsetter Super YRT, 10, 15, 20, 25, and 30 are eligible for band breaks. Rate band break for multiple policies are not available for bands 6 and 7.

Policy Fee Waiver for Multiple Policies

We will waive the policy fees (on secondary policies) in the following situation:

1. Same insured applying for two or more policies.
2. The policies will be underwritten simultaneously (same evidence of insurability).
3. Policy fees will be waived on the shorter (secondary) duration policy.

Trendsetter Super YRT, 10, 15, 20, 25, and 30 are eligible for the policy fee waiver. Policy fee waiver for multiple policies are not available for bands 6 and 7.

Endorsements and Riders

This is a brief description of the policy endorsements and riders that may be available with the Trendsetter Super Series. It is not intended to replace the descriptions, definitions, limitations, and exclusions contained in endorsements, riders, or base policy contract forms. Riders will not be available on Unisex/Unismoker class.

For a more precise description of policy features and the availability of endorsements and riders, please consult the specific policy contract.

Endorsements

Income Protection Option (IPO)

Only available at time of issue.

The Income Protection Option lets policy owners select from a combination of a monthly income stream and an optional front-end and/or back-end lump sum payout to help meet their specific goals. This endorsement is supported on TransWare® and is available at no additional cost.

This endorsement can be applied to one or multiple beneficiaries in each payout option and can be modified or even cancelled at anytime, prior to the death of the insured.

**Payout options requirements:**

Minimum lump sum benefit amount is \$10,000.

Minimum monthly benefit amount is \$100.

Monthly payout duration is 5 to 25 years.

Accelerated Death Benefit (ADB) (Subject to State Availability)

The Accelerated Death Benefit is automatically included on Trendsetter Super products, with face amounts of \$50,000 and above. This benefit provides up to 75% of the current death benefit to a maximum of \$250,000 per life, with a minimum payment of \$10,000. The execution of this endorsement may be requested after the insured has been diagnosed and certified as having 12 months or fewer to live from the date of the physician's statement. A physician must have made the diagnosis after the date the policy was issued.

This is not available on Unisex/Unismoker risk class.

Availability of this endorsement is subject to state approval.

Conversion

The Conversion endorsement is automatically included on all Trendsetter Super products (where applicable based on jurisdiction availability and issue age). This endorsement allows the policy owner to exchange a Trendsetter term policy to a designated universal life insurance policy that is made available by Transamerica Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount.

The new policy will be issued at the same class of risk as the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the endorsement is exercised. (To qualify for a better class of risk, full underwriting evidence may be required.) This endorsement must be exercised no later than the earlier of the end of the level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class).

For Trendsetter Super YRT, this endorsement must be exercised no later than the insured's 70th birthday (75th birthday for Preferred Plus class). For Unisex/Unismoker class, this endorsement must be exercised no later than the earlier of the first anniversary or age 70.

Upon exercise of this endorsement, full first-year commissions will be paid on the new policy.

Policies issued on a non-med basis may convert to whole life only.



Riders

Waiver of Premium Rider (WP)

Only available at time of issue.

In the event of total disability, before the policy anniversary nearest the insured's age 65 and after the total disability has continued uninterrupted for a waiting period of no less than 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. This rider is only available at issue.

Among other reasons, premiums will not be waived if the disability results directly or indirectly from intentionally self-inflicted injury(ies), from participation in insurrection, or from war or any act of war.

Issue Ages: 18 to 55

Issue Limits: Not issued over Table D or face amounts over \$5,000,000.

Participation Limits: Total waiver of premium in force and applied for with all companies cannot exceed \$5,000,000.

Premiums: Premiums vary by plan, sex, and smoker status. Annually increasing premium policies have annually increasing WP premiums. The premiums are on TransWare®.

This is not available on Unisex/Unismoker risk class.

Accident Indemnity Rider (AI)

Only available at time of issue.

Accident Indemnity Rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double this additional amount is payable if the accidental bodily injury occurs while the insured is a fare-paying passenger on a common carrier. Death must occur within 90 days from the accident and before age 70 of the insured. The insured cannot be engaged in hazardous occupations, as determined by the Company.

Issue Ages: 18 to 65

Issue Limits: Not issued over Table D. Rider amount cannot be greater than \$300,000 or face amount of policy, whichever is less.

Participation Limits: Total accidental death benefits in force and applied for with all companies cannot exceed \$300,000.

Premiums: Premiums are available on TransWare®.

This is not available on Unisex/Unismoker risk class.



Children's Insurance Rider (CIR)

May be added after policy issue.

Provides insurance on the children of an insured. Each unit is equal to \$1,000 of level term insurance, which expires at the child's age 25 or the anniversary nearest the insured's age 65, whichever occurs first. If the insured dies before the children, the rider will automatically be changed to a paid-up term policy for \$1,000 per unit.

Issue Ages:	Minimum	Maximum
Insured	18 years	55 years
Child	15 days	18 years

Issue Limits:

Minimum: One unit

Maximum: The amount of insurance cannot exceed the base policy or 99 units, whichever is less. The non-medical limit is 20 units for all issue ages.

Premiums: Premiums apply per unit of CIR. If Waiver of Premium is issued on the base policy, it will cover the CIR without an additional premium charge. Premiums are available on TransWare®.

Conversions: Insurance that terminates under the rider may be converted within 31 days to any permanent life insurance policy made available by Transamerica Life Insurance Company. The face amount of the converted coverage cannot exceed five times the amount of rider coverage or \$50,000, whichever is lower.

Modes and Modal Factors

Modes	Modal Factor
Annual (PAC & Direct)	1.0000
Semi-Annual (PAC & Direct)	0.5100
Quarterly (PAC & Direct)	0.2575
Monthly ¹ (PAC & Direct)	0.0860

Premium modes other than annual will result in higher annual payments.

¹ Direct monthly is allowed only for annual basic premiums of \$1,000 or more, excluding policy fees, substandard extras, all riders, and additional benefits.



Substandard Premiums

Substandard premiums can easily be calculated by using the applicable rates in this *Guide*. The Substandard Table extra premiums are 25% additional per Table, ranging from Table A at 25% to Table P at 400%.

Substandard Table extra premiums are the same for all products. They are obtained by taking percentages of the standard rate according to the table below:

Table Rating	Percentage Extra	Table Rating	Percentage Extra
A	25%	F	150%
B	50%	H	200%
C	75%	J	250%
D	100%	L	300%
E	125%	P	400%

Discount Factors for Advanced Premium Payments

To calculate the advanced premium payment amount, multiply the annual premium by the appropriate Single Sum Factor. The number of years of advanced premium payments cannot exceed the number of years of the level premium period.



Single Sum		Single Sum	
Years	Factor	Years	Factor
1	1.00000	16	12.93794
2	1.97087	17	13.56110
3	2.91347	18	14.16612
4	3.82861	19	14.75351
5	4.71710	20	15.32380
6	5.57971	21	15.87747
7	6.41719	22	16.41502
8	7.23028	23	16.93692
9	8.01969	24	17.44361
10	8.78611	25	17.93554
11	9.53020	26	18.41315
12	10.25262	27	18.87684
13	10.95400	28	19.32703
14	11.63496	29	19.76411
15	12.29607	30	20.18845

Underwriting Classes as Used in the Rate Tables

PP	Preferred Plus
PNS	Preferred Nonsmoker
PS	Preferred Smoker
SP	Standard Plus
SNS	Standard Nonsmoker
SS	Standard Smoker
UU	Unisex/Unismoker

For a detailed description of the criteria for each class, see the producer underwriting guide.



TRENDSETTER® SUPER 10

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee: \$60

Male			Female		
Issue Age	SNS	SS	Issue Age	SNS	SS
18	1.38	2.63	18	1.05	2.20
19	1.38	2.63	19	1.05	2.20
20	1.38	2.63	20	1.05	2.20
21	1.38	2.73	21	1.05	2.20
22	1.38	2.82	22	1.05	2.20
23	1.37	2.92	23	1.05	2.20
24	1.37	3.01	24	1.05	2.20
25	1.37	3.11	25	1.05	2.20
26	1.37	3.21	26	1.05	2.20
27	1.37	3.31	27	1.05	2.20
28	1.37	3.40	28	1.04	2.20
29	1.37	3.50	29	1.04	2.20
30	1.37	3.60	30	1.04	2.20
31	1.42	3.60	31	1.07	2.28
32	1.47	3.60	32	1.10	2.36
33	1.52	3.60	33	1.12	2.45
34	1.57	3.60	34	1.15	2.53
35	1.62	3.60	35	1.18	2.61
36	1.71	3.82	36	1.25	2.79
37	1.80	4.04	37	1.31	2.97
38	1.88	4.25	38	1.38	3.14
39	1.97	4.47	39	1.44	3.32
40	2.06	4.69	40	1.51	3.50
41	2.20	5.05	41	1.69	3.85
42	2.35	5.41	42	1.86	4.19
43	2.49	5.78	43	2.04	4.54
44	2.64	6.14	44	2.21	4.88
45	2.78	6.50	45	2.39	5.23
46	3.04	7.23	46	2.52	5.75
47	3.30	7.96	47	2.65	6.27
48	3.56	8.69	48	2.79	6.80
49	3.82	9.42	49	2.92	7.32
50	4.08	10.15	50	3.05	7.84
51	4.48	11.43	51	3.30	8.87
52	4.89	12.72	52	3.55	9.91
53	5.29	14.00	53	3.79	10.94
54	5.70	15.29	54	4.04	11.98
55	6.10	16.57	55	4.29	13.01
56	6.80	18.86	56	4.60	14.72
57	7.50	21.15	57	4.91	16.43
58	8.21	23.43	58	5.22	18.14
59	8.91	25.72	59	5.53	19.85
60	9.61	28.01	60	5.84	21.56
61	10.78	31.80	61	6.68	24.45
62	11.95	35.60	62	7.52	27.34
63	13.12	39.39	63	8.36	30.23
64	14.29	43.19	64	9.20	33.12
65	15.46	46.98	65	10.04	36.01
66	17.31	52.38	66	11.56	39.73
67	19.16	57.78	67	13.08	43.45
68	21.01	63.19	68	14.59	47.16
69	22.86	68.59	69	16.11	50.88
70	24.71	73.99	70	17.63	54.60
71	29.79	82.35	71	21.49	60.56
72	34.88	90.71	72	25.36	66.52
73	39.96	99.08	73	29.22	72.48
74	45.05	107.44	74	33.09	78.44
75	50.13	115.80	75	36.95	84.40
76	58.81	132.53	76	43.63	98.64
77	67.49	149.26	77	50.30	112.88
78	76.18	166.00	78	56.98	127.12
79	84.86	182.73	79	63.65	141.36
80	93.54	199.46	80	70.33	155.60



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.88	1.02	1.19	1.39	1.54	1.98	18	0.69	0.72	0.85	0.98	1.32	1.60
19	0.88	1.02	1.19	1.39	1.54	1.98	19	0.69	0.72	0.85	0.98	1.32	1.60
20	0.88	1.02	1.19	1.39	1.54	1.98	20	0.69	0.72	0.85	0.98	1.32	1.60
21	0.88	1.00	1.16	1.35	1.54	1.99	21	0.69	0.72	0.85	0.98	1.32	1.61
22	0.88	0.98	1.14	1.32	1.54	2.00	22	0.69	0.72	0.85	0.98	1.32	1.62
23	0.87	0.95	1.11	1.28	1.54	2.01	23	0.69	0.72	0.85	0.98	1.32	1.64
24	0.87	0.93	1.09	1.25	1.54	2.02	24	0.69	0.72	0.85	0.98	1.32	1.65
25	0.87	0.91	1.06	1.21	1.54	2.03	25	0.69	0.72	0.85	0.98	1.32	1.66
26	0.82	0.87	1.03	1.17	1.56	2.06	26	0.66	0.71	0.84	0.96	1.33	1.67
27	0.77	0.84	1.00	1.13	1.59	2.09	27	0.64	0.69	0.84	0.94	1.35	1.68
28	0.72	0.80	0.98	1.10	1.61	2.11	28	0.61	0.68	0.83	0.92	1.36	1.70
29	0.67	0.77	0.95	1.06	1.64	2.14	29	0.59	0.66	0.83	0.90	1.38	1.71
30	0.62	0.73	0.92	1.02	1.66	2.17	30	0.56	0.65	0.82	0.88	1.39	1.72
31	0.63	0.74	0.93	1.03	1.68	2.21	31	0.56	0.65	0.83	0.89	1.41	1.75
32	0.64	0.75	0.93	1.04	1.70	2.26	32	0.57	0.66	0.83	0.90	1.43	1.78
33	0.65	0.76	0.94	1.05	1.71	2.30	33	0.57	0.66	0.84	0.90	1.46	1.80
34	0.66	0.77	0.94	1.06	1.73	2.35	34	0.58	0.67	0.84	0.91	1.48	1.83
35	0.67	0.78	0.95	1.07	1.75	2.39	35	0.58	0.67	0.85	0.92	1.50	1.86
36	0.70	0.82	0.99	1.13	1.87	2.54	36	0.61	0.70	0.88	0.97	1.59	2.00
37	0.73	0.87	1.03	1.18	1.98	2.69	37	0.64	0.74	0.91	1.01	1.68	2.15
38	0.77	0.91	1.07	1.24	2.10	2.85	38	0.67	0.77	0.95	1.06	1.77	2.29
39	0.80	0.96	1.11	1.29	2.21	3.00	39	0.70	0.81	0.98	1.10	1.86	2.44
40	0.83	1.00	1.15	1.35	2.33	3.15	40	0.73	0.84	1.01	1.15	1.95	2.58
41	0.88	1.05	1.23	1.46	2.57	3.46	41	0.76	0.90	1.07	1.23	2.12	2.83
42	0.92	1.11	1.30	1.56	2.81	3.78	42	0.79	0.96	1.12	1.32	2.29	3.09
43	0.97	1.16	1.38	1.67	3.05	4.09	43	0.83	1.02	1.18	1.40	2.45	3.34
44	1.01	1.22	1.45	1.77	3.29	4.41	44	0.86	1.08	1.23	1.49	2.62	3.60
45	1.06	1.27	1.53	1.88	3.53	4.72	45	0.89	1.14	1.29	1.57	2.79	3.85
46	1.17	1.40	1.70	2.03	3.92	5.35	46	0.97	1.22	1.41	1.69	3.09	4.29
47	1.27	1.53	1.87	2.19	4.30	5.97	47	1.05	1.30	1.53	1.81	3.39	4.74
48	1.38	1.66	2.04	2.34	4.69	6.60	48	1.13	1.38	1.66	1.92	3.68	5.18
49	1.48	1.79	2.21	2.50	5.07	7.22	49	1.21	1.46	1.78	2.04	3.98	5.63
50	1.59	1.92	2.38	2.65	5.46	7.85	50	1.29	1.54	1.90	2.16	4.28	6.07
51	1.75	2.10	2.61	2.96	6.19	8.90	51	1.44	1.70	2.09	2.39	4.83	6.87
52	1.92	2.28	2.84	3.26	6.91	9.95	52	1.58	1.85	2.28	2.62	5.38	7.68
53	2.08	2.47	3.06	3.57	7.64	11.01	53	1.73	2.01	2.46	2.85	5.92	8.48
54	2.25	2.65	3.29	3.87	8.36	12.06	54	1.87	2.16	2.65	3.08	6.47	9.29
55	2.41	2.83	3.52	4.18	9.09	13.11	55	2.02	2.32	2.84	3.31	7.02	10.09
56	2.70	3.17	3.94	4.69	10.21	14.73	56	2.25	2.62	3.18	3.73	7.90	11.33
57	2.99	3.52	4.35	5.20	11.34	16.34	57	2.49	2.91	3.52	4.15	8.78	12.57
58	3.27	3.86	4.77	5.70	12.46	17.96	58	2.72	3.21	3.87	4.58	9.65	13.82
59	3.56	4.21	5.18	6.21	13.59	19.57	59	2.96	3.50	4.21	5.00	10.53	15.06
60	3.85	4.55	5.60	6.72	14.71	21.19	60	3.19	3.80	4.55	5.42	11.41	16.30
61	4.48	5.34	6.49	7.80	16.56	23.86	61	3.67	4.42	5.27	6.29	12.95	18.48
62	5.10	6.14	7.38	8.88	18.40	26.52	62	4.15	5.03	6.00	7.16	14.48	20.65
63	5.73	6.93	8.26	9.95	20.25	29.19	63	4.64	5.65	6.72	8.03	16.02	22.83
64	6.35	7.73	9.15	11.03	22.09	31.85	64	5.12	6.26	7.45	8.90	17.55	25.00
65	6.98	8.52	10.04	12.11	23.94	34.52	65	5.60	6.88	8.17	9.77	19.09	27.18
66	7.93	9.50	11.21	13.56	26.27	37.97	66	6.34	7.72	9.07	10.88	20.74	29.61
67	8.88	10.47	12.38	15.00	28.59	41.43	67	7.08	8.55	9.96	11.99	22.39	32.04
68	9.83	11.45	13.56	16.45	30.92	44.88	68	7.83	9.39	10.86	13.09	24.05	34.47
69	10.78	12.42	14.73	17.89	33.24	48.34	69	8.57	10.22	11.75	14.20	25.70	36.90
70	11.73	13.40	15.90	19.34	35.57	51.79	70	9.31	11.06	12.65	15.31	27.35	39.33
71	13.02	14.95	18.60	21.56	38.70	55.44	71	10.43	12.20	14.06	17.00	29.05	41.63
72	14.31	16.50	21.30	23.77	41.83	59.09	72	11.55	13.35	15.47	18.68	30.75	43.93
73	15.59	18.06	23.99	25.99	44.95	62.73	73	12.67	14.49	16.87	20.37	32.45	46.22
74	16.88	19.61	26.69	28.20	48.08	66.38	74	13.79	15.64	18.28	22.05	34.15	48.52
75	18.17	21.16	29.39	30.42	51.21	70.03	75	14.91	16.78	19.69	23.74	35.85	50.82
76	22.76	26.28	35.18	38.38	62.63	90.21	76	18.43	20.41	23.58	28.43	43.40	60.44
77	27.35	31.39	40.97	46.34	74.05	110.39	77	21.95	24.04	27.48	33.12	50.94	70.06
78	31.94	36.51	46.75	54.30	85.47	130.58	78	25.48	27.66	31.37	37.81	58.49	79.69
79	36.53	41.62	52.54	62.26	96.89	150.76	79	29.00	31.29	35.27	42.50	66.03	89.31
80	41.12	46.74	58.33	70.22	108.31	170.94	80	32.52	34.92	39.16	47.19	73.58	98.93

TRENDSETTER® SUPER 10

Face Amounts of \$250,000–\$499,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.61	0.71	0.83	1.02	1.25	1.65	18	0.40	0.43	0.55	0.59	0.98	1.24
19	0.61	0.71	0.83	1.02	1.25	1.65	19	0.40	0.43	0.55	0.59	0.98	1.24
20	0.61	0.71	0.83	1.02	1.25	1.65	20	0.40	0.43	0.55	0.59	0.98	1.24
21	0.59	0.68	0.79	0.96	1.25	1.66	21	0.40	0.43	0.55	0.59	0.98	1.25
22	0.57	0.65	0.75	0.91	1.25	1.67	22	0.40	0.43	0.55	0.59	0.98	1.26
23	0.56	0.62	0.71	0.85	1.25	1.68	23	0.40	0.43	0.55	0.59	0.98	1.27
24	0.55	0.59	0.67	0.81	1.25	1.69	24	0.40	0.43	0.55	0.59	0.98	1.28
25	0.55	0.56	0.63	0.81	1.25	1.70	25	0.40	0.43	0.55	0.59	0.98	1.29
26	0.50	0.54	0.63	0.73	1.26	1.71	26	0.38	0.42	0.55	0.58	0.99	1.30
27	0.48	0.52	0.63	0.71	1.27	1.73	27	0.37	0.41	0.55	0.58	1.00	1.32
28	0.45	0.51	0.63	0.70	1.29	1.74	28	0.35	0.39	0.56	0.57	1.01	1.33
29	0.43	0.49	0.63	0.68	1.30	1.76	29	0.34	0.38	0.56	0.57	1.02	1.35
30	0.41	0.47	0.63	0.67	1.31	1.77	30	0.32	0.37	0.56	0.56	1.03	1.36
31	0.42	0.48	0.63	0.68	1.32	1.80	31	0.33	0.38	0.56	0.56	1.07	1.39
32	0.43	0.49	0.63	0.70	1.33	1.82	32	0.34	0.39	0.56	0.57	1.11	1.43
33	0.43	0.50	0.64	0.71	1.35	1.85	33	0.34	0.40	0.57	0.57	1.14	1.46
34	0.44	0.51	0.64	0.73	1.36	1.87	34	0.35	0.41	0.57	0.58	1.18	1.50
35	0.45	0.52	0.64	0.74	1.37	1.90	35	0.36	0.42	0.57	0.58	1.22	1.53
36	0.48	0.55	0.69	0.79	1.49	2.07	36	0.38	0.45	0.60	0.63	1.30	1.64
37	0.50	0.58	0.73	0.84	1.60	2.23	37	0.41	0.48	0.63	0.67	1.38	1.76
38	0.53	0.62	0.78	0.89	1.72	2.40	38	0.43	0.51	0.66	0.72	1.46	1.87
39	0.55	0.65	0.82	0.94	1.83	2.56	39	0.46	0.54	0.69	0.76	1.54	1.99
40	0.58	0.68	0.87	0.99	1.95	2.73	40	0.48	0.57	0.72	0.81	1.62	2.10
41	0.62	0.73	0.94	1.06	2.16	3.02	41	0.51	0.61	0.78	0.87	1.78	2.33
42	0.66	0.77	1.01	1.13	2.37	3.30	42	0.54	0.65	0.84	0.93	1.94	2.56
43	0.69	0.82	1.09	1.20	2.59	3.59	43	0.56	0.69	0.90	0.99	2.10	2.80
44	0.73	0.86	1.16	1.27	2.80	3.87	44	0.59	0.73	0.96	1.05	2.26	3.03
45	0.77	0.91	1.23	1.34	3.01	4.16	45	0.62	0.77	1.02	1.11	2.42	3.26
46	0.86	1.02	1.36	1.50	3.35	4.68	46	0.69	0.84	1.10	1.22	2.66	3.62
47	0.94	1.12	1.49	1.66	3.68	5.20	47	0.75	0.91	1.19	1.33	2.90	3.97
48	1.03	1.23	1.61	1.83	4.02	5.71	48	0.82	0.99	1.27	1.43	3.13	4.33
49	1.11	1.33	1.74	1.99	4.35	6.23	49	0.88	1.06	1.36	1.54	3.37	4.68
50	1.20	1.44	1.87	2.15	4.69	6.75	50	0.95	1.13	1.44	1.65	3.61	5.04
51	1.35	1.61	2.06	2.40	5.31	7.64	51	1.06	1.26	1.58	1.84	4.07	5.70
52	1.49	1.78	2.25	2.66	5.93	8.53	52	1.17	1.39	1.72	2.04	4.54	6.36
53	1.64	1.95	2.43	2.91	6.56	9.42	53	1.29	1.52	1.87	2.23	5.00	7.02
54	1.78	2.12	2.62	3.17	7.18	10.31	54	1.40	1.65	2.01	2.43	5.47	7.68
55	1.93	2.29	2.81	3.42	7.80	11.20	55	1.51	1.78	2.15	2.62	5.93	8.34
56	2.17	2.58	3.16	3.86	8.80	12.66	56	1.71	2.03	2.46	2.98	6.69	9.46
57	2.41	2.87	3.52	4.30	9.81	14.11	57	1.91	2.27	2.76	3.34	7.45	10.58
58	2.64	3.17	3.87	4.74	10.81	15.57	58	2.10	2.52	3.07	3.70	8.22	11.70
59	2.88	3.46	4.23	5.18	11.82	17.02	59	2.30	2.76	3.37	4.06	8.98	12.82
60	3.12	3.75	4.58	5.62	12.82	18.48	60	2.50	3.01	3.68	4.42	9.74	13.94
61	3.62	4.35	5.27	6.45	14.35	20.68	61	2.89	3.51	4.26	5.13	11.01	15.76
62	4.12	4.95	5.95	7.28	15.88	22.88	62	3.28	4.02	4.84	5.84	12.27	17.57
63	4.62	5.55	6.64	8.12	17.40	25.08	63	3.67	4.52	5.42	6.55	13.54	19.39
64	5.12	6.15	7.32	8.95	18.93	27.28	64	4.06	5.03	6.00	7.26	14.80	21.20
65	5.62	6.75	8.01	9.78	20.46	29.48	65	4.45	5.53	6.58	7.97	16.07	23.02
66	6.42	7.65	9.07	11.10	22.53	32.53	66	5.10	6.18	7.35	8.93	17.53	25.17
67	7.21	8.54	10.14	12.41	24.59	35.58	67	5.75	6.83	8.12	9.89	19.00	27.31
68	8.01	9.44	11.20	13.73	26.66	38.64	68	6.40	7.49	8.90	10.85	20.46	29.46
69	8.80	10.33	12.27	15.04	28.72	41.69	69	7.05	8.14	9.67	11.81	21.93	31.60
70	9.60	11.23	13.33	16.36	30.79	44.74	70	7.70	8.79	10.44	12.77	23.39	33.75
71	10.94	12.88	15.90	18.93	33.65	48.05	71	8.56	9.81	11.62	14.19	24.82	35.67
72	12.28	14.53	18.47	21.51	36.51	51.36	72	9.41	10.83	12.80	15.61	26.24	37.59
73	13.61	16.19	21.03	24.08	39.37	54.66	73	10.27	11.84	13.99	17.04	27.67	39.52
74	14.95	17.84	23.60	26.66	42.23	57.97	74	11.12	12.86	15.17	18.46	29.09	41.44
75	16.29	19.49	26.17	29.23	45.09	61.28	75	11.98	13.88	16.35	19.88	30.52	43.36
76	20.24	23.98	32.36	36.14	57.73	77.23	76	15.06	17.15	19.90	23.83	38.63	54.40
77	24.19	28.46	38.54	43.05	70.38	93.18	77	18.13	20.42	23.45	27.77	46.73	65.44
78	28.13	32.95	44.73	49.96	83.02	109.12	78	21.21	23.70	27.01	31.72	54.84	76.48
79	32.08	37.43	50.91	56.87	95.67	125.07	79	24.28	26.97	30.56	35.66	62.94	87.52
80	36.03	41.92	57.10	63.78	108.31	141.02	80	27.36	30.24	34.11	39.61	71.05	98.56



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	1.18	1.55	18	0.28	0.33	0.45	0.49	0.89	1.15
19	0.53	0.62	0.73	0.91	1.18	1.55	19	0.28	0.33	0.45	0.49	0.89	1.15
20	0.53	0.62	0.73	0.91	1.18	1.55	20	0.28	0.33	0.45	0.49	0.89	1.15
21	0.50	0.58	0.69	0.85	1.18	1.56	21	0.28	0.33	0.45	0.49	0.89	1.16
22	0.47	0.55	0.65	0.79	1.18	1.56	22	0.28	0.33	0.45	0.49	0.89	1.17
23	0.45	0.51	0.61	0.73	1.18	1.57	23	0.28	0.33	0.45	0.49	0.89	1.17
24	0.42	0.48	0.57	0.67	1.18	1.57	24	0.28	0.33	0.45	0.49	0.89	1.18
25	0.39	0.44	0.53	0.61	1.18	1.58	25	0.28	0.33	0.45	0.49	0.89	1.19
26	0.38	0.43	0.53	0.60	1.19	1.58	26	0.28	0.33	0.45	0.49	0.89	1.19
27	0.37	0.42	0.53	0.59	1.21	1.58	27	0.27	0.32	0.45	0.49	0.89	1.20
28	0.36	0.42	0.53	0.59	1.22	1.58	28	0.27	0.32	0.44	0.48	0.90	1.20
29	0.35	0.41	0.53	0.58	1.24	1.58	29	0.26	0.31	0.44	0.48	0.90	1.21
30	0.34	0.40	0.53	0.57	1.25	1.58	30	0.26	0.31	0.44	0.48	0.90	1.21
31	0.35	0.41	0.53	0.58	1.25	1.61	31	0.27	0.32	0.44	0.48	0.93	1.24
32	0.36	0.42	0.53	0.59	1.25	1.64	32	0.28	0.32	0.45	0.48	0.96	1.27
33	0.36	0.42	0.54	0.61	1.26	1.66	33	0.28	0.33	0.45	0.48	0.98	1.30
34	0.37	0.43	0.54	0.62	1.26	1.69	34	0.29	0.33	0.46	0.48	1.01	1.33
35	0.38	0.44	0.54	0.63	1.26	1.72	35	0.30	0.34	0.46	0.48	1.04	1.36
36	0.40	0.47	0.58	0.68	1.38	1.90	36	0.32	0.37	0.48	0.52	1.12	1.48
37	0.43	0.50	0.62	0.73	1.50	2.08	37	0.34	0.39	0.51	0.56	1.21	1.60
38	0.45	0.54	0.65	0.77	1.61	2.25	38	0.37	0.42	0.53	0.60	1.29	1.72
39	0.48	0.57	0.69	0.82	1.73	2.43	39	0.39	0.44	0.56	0.64	1.38	1.84
40	0.50	0.60	0.73	0.87	1.85	2.61	40	0.41	0.47	0.58	0.68	1.46	1.96
41	0.54	0.64	0.79	0.95	2.04	2.88	41	0.44	0.52	0.64	0.75	1.61	2.20
42	0.58	0.69	0.86	1.03	2.22	3.15	42	0.46	0.56	0.70	0.82	1.75	2.44
43	0.61	0.73	0.92	1.10	2.41	3.43	43	0.49	0.61	0.75	0.88	1.90	2.67
44	0.65	0.78	0.99	1.18	2.59	3.70	44	0.51	0.65	0.81	0.95	2.04	2.91
45	0.69	0.82	1.05	1.26	2.78	3.97	45	0.54	0.70	0.87	1.02	2.19	3.15
46	0.77	0.92	1.16	1.42	3.10	4.43	46	0.60	0.76	0.96	1.12	2.42	3.46
47	0.85	1.01	1.28	1.57	3.42	4.89	47	0.66	0.82	1.04	1.22	2.65	3.77
48	0.92	1.11	1.39	1.73	3.74	5.36	48	0.72	0.89	1.13	1.31	2.88	4.07
49	1.00	1.20	1.51	1.88	4.06	5.82	49	0.78	0.95	1.21	1.41	3.11	4.38
50	1.08	1.30	1.62	2.04	4.38	6.28	50	0.84	1.01	1.30	1.51	3.34	4.69
51	1.21	1.46	1.79	2.26	4.96	7.11	51	0.94	1.13	1.43	1.68	3.76	5.30
52	1.34	1.61	1.96	2.48	5.55	7.93	52	1.04	1.24	1.55	1.85	4.19	5.92
53	1.47	1.77	2.14	2.70	6.13	8.76	53	1.14	1.36	1.68	2.02	4.61	6.53
54	1.60	1.92	2.31	2.92	6.72	9.58	54	1.24	1.47	1.80	2.19	5.04	7.15
55	1.73	2.08	2.48	3.14	7.30	10.41	55	1.34	1.59	1.93	2.36	5.46	7.76
56	1.96	2.35	2.81	3.55	8.24	11.77	56	1.53	1.82	2.21	2.70	6.20	8.81
57	2.19	2.62	3.15	3.96	9.18	13.13	57	1.72	2.05	2.48	3.04	6.93	9.86
58	2.41	2.90	3.48	4.36	10.13	14.49	58	1.90	2.29	2.76	3.39	7.67	10.91
59	2.64	3.17	3.82	4.77	11.07	15.85	59	2.09	2.52	3.03	3.73	8.40	11.96
60	2.87	3.44	4.15	5.18	12.01	17.21	60	2.28	2.75	3.31	4.07	9.14	13.01
61	3.34	4.00	4.80	5.96	13.46	19.32	61	2.64	3.22	3.86	4.73	10.32	14.73
62	3.81	4.56	5.45	6.74	14.90	21.43	62	3.00	3.69	4.41	5.39	11.51	16.46
63	4.28	5.11	6.10	7.53	16.35	23.53	63	3.37	4.16	4.95	6.05	12.69	18.18
64	4.75	5.67	6.75	8.31	17.79	25.64	64	3.73	4.63	5.50	6.71	13.88	19.91
65	5.22	6.23	7.40	9.09	19.24	27.75	65	4.09	5.10	6.05	7.37	15.06	21.63
66	5.97	7.08	8.42	10.34	21.21	30.65	66	4.71	5.72	6.78	8.28	16.45	23.67
67	6.72	7.94	9.44	11.60	23.17	33.55	67	5.33	6.33	7.52	9.19	17.84	25.71
68	7.46	8.79	10.45	12.85	25.14	36.45	68	5.94	6.95	8.25	10.11	19.24	27.74
69	8.21	9.65	11.47	14.11	27.10	39.35	69	6.56	7.56	8.99	11.02	20.63	29.78
70	8.96	10.50	12.49	15.36	29.07	42.25	70	7.18	8.18	9.72	11.93	22.02	31.82
71	10.27	12.22	15.04	17.90	32.14	46.04	71	7.97	9.14	10.93	13.27	23.36	33.62
72	11.57	13.94	17.59	20.44	35.20	49.84	72	8.77	10.09	12.14	14.60	24.70	35.42
73	12.88	15.65	20.14	22.97	38.27	53.63	73	9.56	11.05	13.34	15.94	26.04	37.23
74	14.18	17.37	22.69	25.51	41.33	57.43	74	10.36	12.00	14.55	17.27	27.38	39.03
75	15.49	19.09	25.24	28.05	44.40	61.22	75	11.15	12.96	15.76	18.61	28.72	40.83
76	19.58	23.48	30.90	35.04	56.97	77.17	76	14.09	16.09	19.27	22.80	37.02	52.05
77	23.67	27.87	36.56	42.03	69.53	93.12	77	17.04	19.22	22.78	26.99	45.32	63.27
78	27.75	32.26	42.23	49.02	82.10	109.07	78	19.98	22.36	26.30	31.17	53.63	74.49
79	31.84	36.65	47.89	56.01	94.66	125.02	79	22.93	25.49	29.81	35.36	61.93	85.71
80	35.93	41.04	53.55	63.00	107.23	140.97	80	25.87	28.62	33.32	39.55	70.23	96.93

TRENDSETTER® SUPER 10

Face Amounts of \$1,000,000–\$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	0.98	1.46	18	0.25	0.28	0.38	0.44	0.82	1.09
19	0.53	0.62	0.73	0.91	0.98	1.46	19	0.25	0.28	0.38	0.44	0.82	1.09
20	0.53	0.62	0.73	0.91	0.98	1.46	20	0.25	0.28	0.38	0.44	0.82	1.09
21	0.50	0.58	0.69	0.85	0.98	1.46	21	0.25	0.29	0.38	0.44	0.82	1.09
22	0.47	0.55	0.65	0.79	0.98	1.46	22	0.26	0.29	0.38	0.44	0.82	1.09
23	0.45	0.51	0.61	0.73	0.98	1.46	23	0.26	0.30	0.38	0.44	0.82	1.09
24	0.42	0.48	0.57	0.67	0.98	1.46	24	0.27	0.30	0.38	0.44	0.82	1.09
25	0.39	0.44	0.53	0.61	0.98	1.46	25	0.27	0.31	0.38	0.44	0.82	1.09
26	0.37	0.42	0.51	0.59	0.98	1.46	26	0.26	0.30	0.38	0.44	0.82	1.09
27	0.36	0.41	0.50	0.57	0.98	1.46	27	0.25	0.29	0.38	0.44	0.82	1.09
28	0.34	0.39	0.48	0.56	0.97	1.45	28	0.25	0.28	0.39	0.44	0.82	1.09
29	0.33	0.38	0.47	0.54	0.97	1.45	29	0.24	0.27	0.39	0.44	0.82	1.09
30	0.31	0.36	0.45	0.52	0.97	1.45	30	0.23	0.26	0.39	0.44	0.82	1.09
31	0.32	0.37	0.46	0.53	1.02	1.48	31	0.24	0.27	0.39	0.44	0.85	1.13
32	0.33	0.38	0.47	0.55	1.06	1.52	32	0.25	0.28	0.39	0.44	0.88	1.17
33	0.34	0.40	0.47	0.56	1.11	1.55	33	0.26	0.30	0.40	0.44	0.91	1.21
34	0.35	0.41	0.48	0.58	1.15	1.59	34	0.27	0.31	0.40	0.44	0.94	1.25
35	0.36	0.42	0.49	0.59	1.20	1.62	35	0.28	0.32	0.40	0.44	0.97	1.29
36	0.38	0.45	0.53	0.63	1.29	1.76	36	0.30	0.34	0.43	0.48	1.06	1.39
37	0.41	0.48	0.56	0.68	1.38	1.91	37	0.32	0.37	0.45	0.52	1.15	1.50
38	0.43	0.50	0.60	0.72	1.47	2.05	38	0.34	0.39	0.48	0.56	1.25	1.60
39	0.46	0.53	0.63	0.77	1.56	2.20	39	0.36	0.42	0.50	0.60	1.34	1.71
40	0.48	0.56	0.67	0.81	1.65	2.34	40	0.38	0.44	0.53	0.64	1.43	1.81
41	0.51	0.60	0.73	0.89	1.86	2.63	41	0.40	0.48	0.59	0.71	1.57	2.04
42	0.54	0.64	0.79	0.97	2.07	2.92	42	0.43	0.52	0.65	0.77	1.70	2.27
43	0.58	0.69	0.86	1.04	2.27	3.22	43	0.45	0.55	0.70	0.84	1.84	2.49
44	0.61	0.73	0.92	1.12	2.48	3.51	44	0.48	0.59	0.76	0.90	1.97	2.72
45	0.64	0.77	0.98	1.20	2.69	3.80	45	0.50	0.63	0.82	0.97	2.11	2.95
46	0.71	0.86	1.10	1.35	2.99	4.23	46	0.56	0.69	0.90	1.07	2.32	3.24
47	0.78	0.95	1.22	1.49	3.28	4.67	47	0.61	0.75	0.98	1.16	2.53	3.53
48	0.86	1.04	1.35	1.64	3.58	5.10	48	0.67	0.82	1.07	1.26	2.73	3.83
49	0.93	1.13	1.47	1.78	3.87	5.54	49	0.72	0.88	1.15	1.35	2.94	4.12
50	1.00	1.22	1.59	1.93	4.17	5.97	50	0.78	0.94	1.23	1.45	3.15	4.41
51	1.12	1.36	1.74	2.15	4.72	6.74	51	0.87	1.05	1.35	1.60	3.55	4.98
52	1.24	1.51	1.89	2.37	5.27	7.51	52	0.96	1.16	1.48	1.75	3.95	5.55
53	1.37	1.65	2.03	2.58	5.82	8.29	53	1.06	1.26	1.60	1.89	4.36	6.11
54	1.49	1.80	2.18	2.80	6.37	9.06	54	1.15	1.37	1.73	2.04	4.76	6.68
55	1.61	1.94	2.33	3.02	6.92	9.83	55	1.24	1.48	1.85	2.19	5.16	7.25
56	1.82	2.20	2.64	3.39	7.81	11.11	56	1.42	1.70	2.09	2.51	5.85	8.23
57	2.04	2.45	2.95	3.76	8.70	12.39	57	1.59	1.91	2.34	2.84	6.53	9.21
58	2.25	2.71	3.26	4.13	9.58	13.67	58	1.77	2.13	2.58	3.16	7.22	10.20
59	2.47	2.96	3.57	4.50	10.47	14.95	59	1.94	2.34	2.83	3.49	7.90	11.18
60	2.68	3.22	3.88	4.87	11.36	16.23	60	2.12	2.56	3.07	3.81	8.59	12.16
61	3.10	3.72	4.50	5.57	12.71	18.19	61	2.44	2.98	3.57	4.41	9.68	13.78
62	3.53	4.22	5.12	6.28	14.06	20.15	62	2.75	3.41	4.06	5.01	10.78	15.39
63	3.95	4.72	5.74	6.98	15.40	22.12	63	3.07	3.83	4.56	5.60	11.87	17.01
64	4.38	5.22	6.36	7.69	16.75	24.08	64	3.38	4.26	5.05	6.20	12.97	18.62
65	4.80	5.72	6.98	8.39	18.10	26.04	65	3.70	4.68	5.55	6.80	14.06	20.24
66	5.51	6.53	7.95	9.58	19.97	28.79	66	4.29	5.26	6.24	7.66	15.38	22.18
67	6.21	7.35	8.93	10.78	21.84	31.54	67	4.88	5.84	6.94	8.52	16.71	24.11
68	6.92	8.16	9.90	11.97	23.72	34.29	68	5.48	6.42	7.63	9.39	18.03	26.05
69	7.62	8.98	10.88	13.17	25.59	37.04	69	6.07	7.00	8.33	10.25	19.36	27.98
70	8.33	9.79	11.85	14.36	27.46	39.79	70	6.66	7.58	9.02	11.11	20.68	29.92
71	9.66	11.54	14.36	16.63	30.18	43.10	71	7.40	8.47	10.19	12.36	21.95	31.61
72	10.99	13.30	16.86	18.91	32.90	46.41	72	8.13	9.37	11.36	13.61	23.21	33.29
73	12.32	15.05	19.37	21.18	35.61	49.72	73	8.87	10.26	12.54	14.86	24.48	34.98
74	13.65	16.81	21.87	23.46	38.33	53.03	74	9.60	11.16	13.71	16.11	25.74	36.66
75	14.98	18.56	24.38	25.73	41.05	56.34	75	10.34	12.05	14.88	17.36	27.01	38.35
76	18.91	23.00	30.07	32.96	53.56	69.19	76	13.16	15.35	18.57	21.75	35.60	49.78
77	22.84	27.43	35.76	40.19	66.06	82.05	77	15.97	18.64	22.26	26.14	44.19	61.20
78	26.77	31.87	41.44	47.41	78.57	94.90	78	18.79	21.94	25.94	30.52	52.79	72.63
79	30.70	36.30	47.13	54.64	91.07	107.76	79	21.60	25.23	29.63	34.91	61.38	84.05
80	34.63	40.74	52.82	61.87	103.58	120.61	80	24.42	28.53	33.32	39.30	69.97	95.48



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.62	0.72	0.82	0.99	0.98	1.46	18	0.25	0.28	0.38	0.44	0.82	1.09
19	0.62	0.72	0.82	0.99	0.98	1.46	19	0.25	0.28	0.38	0.44	0.82	1.09
20	0.62	0.72	0.82	0.99	0.98	1.46	20	0.25	0.28	0.38	0.44	0.82	1.09
21	0.59	0.69	0.78	0.93	0.98	1.46	21	0.25	0.29	0.38	0.44	0.82	1.09
22	0.56	0.66	0.73	0.87	0.98	1.46	22	0.26	0.29	0.38	0.44	0.82	1.09
23	0.54	0.62	0.69	0.82	0.98	1.46	23	0.26	0.30	0.38	0.44	0.82	1.09
24	0.51	0.59	0.64	0.76	0.98	1.46	24	0.27	0.30	0.38	0.44	0.82	1.09
25	0.48	0.56	0.60	0.70	0.98	1.46	25	0.27	0.31	0.38	0.44	0.82	1.09
26	0.48	0.55	0.59	0.68	0.98	1.46	26	0.28	0.32	0.38	0.44	0.82	1.09
27	0.48	0.54	0.57	0.66	0.98	1.46	27	0.29	0.33	0.38	0.44	0.82	1.09
28	0.47	0.54	0.56	0.65	0.97	1.45	28	0.29	0.34	0.39	0.44	0.82	1.09
29	0.47	0.53	0.54	0.63	0.97	1.45	29	0.30	0.35	0.39	0.44	0.82	1.09
30	0.47	0.52	0.53	0.61	0.97	1.45	30	0.31	0.36	0.39	0.44	0.82	1.09
31	0.49	0.55	0.56	0.64	1.02	1.48	31	0.33	0.38	0.41	0.46	0.85	1.13
32	0.52	0.57	0.59	0.67	1.06	1.52	32	0.36	0.41	0.43	0.48	0.88	1.17
33	0.54	0.60	0.61	0.70	1.11	1.55	33	0.38	0.43	0.44	0.51	0.91	1.21
34	0.57	0.62	0.64	0.73	1.15	1.59	34	0.41	0.46	0.46	0.53	0.94	1.25
35	0.59	0.65	0.67	0.76	1.20	1.62	35	0.43	0.48	0.48	0.55	0.97	1.29
36	0.63	0.69	0.71	0.81	1.30	1.76	36	0.46	0.51	0.51	0.59	1.06	1.39
37	0.67	0.73	0.75	0.86	1.41	1.91	37	0.49	0.54	0.55	0.63	1.15	1.50
38	0.70	0.77	0.79	0.90	1.51	2.05	38	0.53	0.58	0.58	0.68	1.25	1.60
39	0.74	0.81	0.83	0.95	1.62	2.20	39	0.56	0.61	0.62	0.72	1.34	1.71
40	0.78	0.85	0.87	1.00	1.72	2.34	40	0.59	0.64	0.65	0.76	1.43	1.81
41	0.81	0.89	0.92	1.06	1.91	2.63	41	0.62	0.67	0.69	0.81	1.57	2.04
42	0.85	0.93	0.97	1.12	2.11	2.92	42	0.65	0.71	0.73	0.87	1.70	2.27
43	0.88	0.97	1.01	1.19	2.30	3.22	43	0.67	0.74	0.78	0.92	1.84	2.49
44	0.92	1.01	1.06	1.25	2.50	3.51	44	0.70	0.78	0.82	0.98	1.97	2.72
45	0.95	1.05	1.11	1.31	2.69	3.80	45	0.73	0.81	0.86	1.03	2.11	2.95
46	1.01	1.13	1.21	1.44	3.02	4.24	46	0.77	0.87	0.94	1.12	2.36	3.27
47	1.07	1.21	1.31	1.57	3.35	4.68	47	0.82	0.93	1.01	1.22	2.61	3.58
48	1.14	1.28	1.42	1.71	3.69	5.12	48	0.86	0.98	1.09	1.31	2.85	3.90
49	1.20	1.36	1.52	1.84	4.02	5.56	49	0.91	1.04	1.16	1.41	3.10	4.21
50	1.26	1.44	1.62	1.97	4.35	6.00	50	0.95	1.10	1.24	1.50	3.35	4.53
51	1.37	1.58	1.79	2.19	4.92	6.77	51	1.04	1.21	1.37	1.66	3.76	5.10
52	1.48	1.72	1.96	2.41	5.48	7.55	52	1.12	1.31	1.50	1.82	4.18	5.67
53	1.58	1.87	2.14	2.62	6.05	8.32	53	1.21	1.42	1.62	1.97	4.59	6.25
54	1.69	2.01	2.31	2.84	6.61	9.10	54	1.29	1.52	1.75	2.13	5.01	6.82
55	1.80	2.15	2.48	3.06	7.18	9.87	55	1.38	1.63	1.88	2.29	5.42	7.39
56	2.01	2.41	2.79	3.46	8.07	11.14	56	1.55	1.84	2.13	2.60	6.10	8.34
57	2.22	2.67	3.11	3.85	8.97	12.41	57	1.72	2.05	2.38	2.92	6.77	9.30
58	2.44	2.94	3.42	4.25	9.86	13.69	58	1.89	2.26	2.63	3.23	7.45	10.25
59	2.65	3.20	3.74	4.64	10.76	14.96	59	2.06	2.47	2.88	3.55	8.12	11.21
60	2.86	3.46	4.05	5.04	11.65	16.23	60	2.23	2.68	3.13	3.86	8.80	12.16
61	3.25	3.94	4.64	5.73	12.99	18.19	61	2.52	3.08	3.61	4.45	9.85	13.78
62	3.65	4.42	5.22	6.43	14.33	20.15	62	2.82	3.48	4.10	5.04	10.90	15.39
63	4.04	4.90	5.81	7.12	15.68	22.12	63	3.11	3.88	4.58	5.62	11.96	17.01
64	4.44	5.38	6.39	7.82	17.02	24.08	64	3.41	4.28	5.07	6.21	13.01	18.62
65	4.83	5.86	6.98	8.51	18.36	26.04	65	3.70	4.68	5.55	6.80	14.06	20.24
66	5.56	6.72	7.97	9.76	20.27	28.79	66	4.29	5.28	6.24	7.66	15.38	22.18
67	6.28	7.59	8.96	11.01	22.18	31.54	67	4.88	5.88	6.94	8.52	16.71	24.11
68	7.01	8.45	9.95	12.26	24.10	34.29	68	5.48	6.49	7.63	9.39	18.03	26.05
69	7.73	9.32	10.94	13.51	26.01	37.04	69	6.07	7.09	8.33	10.25	19.36	27.98
70	8.46	10.18	11.93	14.76	27.92	39.79	70	6.66	7.69	9.02	11.11	20.68	29.92
71	9.76	11.86	14.42	16.95	30.55	43.10	71	7.40	8.59	10.19	12.42	21.95	31.61
72	11.07	13.53	16.91	19.15	33.17	46.41	72	8.15	9.49	11.36	13.73	23.21	33.29
73	12.37	15.21	19.40	21.34	35.80	49.72	73	8.89	10.40	12.54	15.03	24.48	34.98
74	13.68	16.88	21.89	23.54	38.42	53.03	74	9.64	11.30	13.71	16.34	25.74	36.66
75	14.98	18.56	24.38	25.73	41.05	56.34	75	10.38	12.20	14.88	17.65	27.01	38.35
76	18.91	23.00	30.07	32.96	53.56	69.19	76	13.19	15.47	18.63	21.98	35.60	49.78
77	22.84	27.43	35.76	40.19	66.06	82.05	77	16.00	18.73	22.37	26.31	44.19	61.20
78	26.77	31.87	41.44	47.41	78.57	94.90	78	18.80	22.00	26.12	30.64	52.79	72.63
79	30.70	36.30	47.13	54.64	91.07	107.76	79	21.61	25.26	29.86	34.97	61.38	84.05
80	34.63	40.74	52.82	61.87	103.58	120.61	80	24.42	28.53	33.61	39.30	69.97	95.48

TRENDSETTER® SUPER 10

Face Amounts of \$10,000,001 or more
 Level Annual Premium Rates per \$1,000 for Years 1–10
 Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.76	0.85	1.00	1.09	1.46	18	0.33	0.37	0.38	0.44	0.82	1.09
19	0.65	0.76	0.85	1.00	1.09	1.46	19	0.33	0.37	0.38	0.44	0.82	1.09
20	0.65	0.76	0.85	1.00	1.09	1.46	20	0.33	0.37	0.38	0.44	0.82	1.09
21	0.65	0.75	0.83	0.96	1.07	1.46	21	0.35	0.39	0.39	0.44	0.82	1.09
22	0.64	0.73	0.81	0.93	1.05	1.46	22	0.36	0.40	0.41	0.44	0.82	1.09
23	0.64	0.72	0.78	0.89	1.02	1.46	23	0.38	0.42	0.42	0.45	0.82	1.09
24	0.63	0.70	0.76	0.86	1.00	1.46	24	0.39	0.43	0.44	0.45	0.82	1.09
25	0.63	0.69	0.74	0.82	0.98	1.46	25	0.41	0.45	0.45	0.45	0.82	1.09
26	0.64	0.71	0.75	0.82	0.98	1.46	26	0.42	0.47	0.47	0.47	0.82	1.09
27	0.66	0.72	0.75	0.81	0.99	1.46	27	0.43	0.48	0.48	0.48	0.82	1.09
28	0.67	0.74	0.76	0.81	0.99	1.45	28	0.45	0.50	0.50	0.50	0.82	1.09
29	0.69	0.75	0.76	0.80	1.00	1.45	29	0.46	0.51	0.51	0.51	0.82	1.09
30	0.70	0.77	0.77	0.80	1.00	1.45	30	0.47	0.53	0.53	0.53	0.82	1.09
31	0.74	0.81	0.81	0.85	1.10	1.51	31	0.51	0.57	0.57	0.57	0.86	1.13
32	0.78	0.85	0.85	0.89	1.19	1.57	32	0.55	0.61	0.61	0.62	0.90	1.17
33	0.81	0.89	0.89	0.94	1.29	1.62	33	0.58	0.65	0.65	0.66	0.93	1.21
34	0.85	0.93	0.93	0.98	1.38	1.68	34	0.62	0.69	0.69	0.71	0.97	1.25
35	0.89	0.97	0.97	1.03	1.48	1.74	35	0.66	0.73	0.73	0.75	1.01	1.29
36	0.94	1.02	1.02	1.09	1.62	1.92	36	0.70	0.77	0.77	0.80	1.12	1.42
37	0.99	1.08	1.08	1.15	1.76	2.10	37	0.75	0.81	0.81	0.85	1.23	1.56
38	1.05	1.13	1.13	1.21	1.91	2.28	38	0.79	0.86	0.86	0.90	1.34	1.69
39	1.10	1.19	1.19	1.27	2.05	2.46	39	0.84	0.90	0.90	0.95	1.45	1.83
40	1.15	1.24	1.24	1.33	2.19	2.64	40	0.88	0.94	0.94	1.00	1.56	1.96
41	1.19	1.28	1.29	1.40	2.37	2.89	41	0.91	0.98	0.98	1.06	1.75	2.17
42	1.23	1.33	1.33	1.46	2.56	3.14	42	0.94	1.02	1.03	1.13	1.93	2.38
43	1.27	1.37	1.38	1.53	2.74	3.40	43	0.98	1.06	1.07	1.19	2.12	2.60
44	1.31	1.42	1.42	1.59	2.93	3.65	44	1.01	1.10	1.12	1.26	2.30	2.81
45	1.35	1.46	1.47	1.66	3.11	3.90	45	1.04	1.14	1.16	1.32	2.49	3.02
46	1.40	1.54	1.56	1.78	3.44	4.37	46	1.08	1.20	1.22	1.40	2.75	3.39
47	1.46	1.62	1.65	1.90	3.77	4.84	47	1.12	1.25	1.28	1.49	3.01	3.75
48	1.51	1.69	1.75	2.01	4.10	5.32	48	1.16	1.31	1.35	1.57	3.26	4.12
49	1.57	1.77	1.84	2.13	4.43	5.79	49	1.20	1.36	1.41	1.66	3.52	4.48
50	1.62	1.85	1.93	2.25	4.76	6.26	50	1.24	1.42	1.47	1.74	3.78	4.85
51	1.73	1.98	2.08	2.45	5.33	7.04	51	1.31	1.50	1.57	1.87	4.19	5.42
52	1.83	2.10	2.23	2.65	5.89	7.81	52	1.38	1.59	1.67	2.01	4.60	5.99
53	1.94	2.23	2.38	2.85	6.46	8.59	53	1.46	1.67	1.78	2.14	5.01	6.56
54	2.04	2.35	2.53	3.05	7.02	9.36	54	1.53	1.76	1.88	2.28	5.42	7.13
55	2.15	2.48	2.68	3.25	7.59	10.14	55	1.60	1.84	1.98	2.41	5.83	7.70
56	2.34	2.74	3.00	3.66	8.51	11.41	56	1.75	2.04	2.22	2.71	6.50	8.63
57	2.53	3.00	3.32	4.06	9.44	12.68	57	1.90	2.24	2.47	3.02	7.17	9.57
58	2.71	3.26	3.65	4.47	10.36	13.95	58	2.05	2.43	2.71	3.32	7.85	10.50
59	2.90	3.52	3.97	4.87	11.29	15.22	59	2.20	2.63	2.96	3.63	8.52	11.44
60	3.09	3.78	4.29	5.28	12.21	16.49	60	2.35	2.83	3.20	3.93	9.19	12.37
61	3.46	4.25	4.85	5.99	13.59	18.40	61	2.62	3.20	3.67	4.50	10.21	13.94
62	3.82	4.71	5.41	6.70	14.97	20.31	62	2.89	3.57	4.14	5.08	11.22	15.52
63	4.19	5.18	5.96	7.41	16.35	22.22	63	3.16	3.94	4.61	5.65	12.24	17.09
64	4.55	5.64	6.52	8.12	17.73	24.13	64	3.43	4.31	5.08	6.23	13.25	18.67
65	4.92	6.11	7.08	8.83	19.11	26.04	65	3.70	4.68	5.55	6.80	14.27	20.24
66	5.68	7.05	8.16	10.17	21.12	28.79	66	4.29	5.33	6.27	7.72	15.62	22.18
67	6.44	7.98	9.24	11.51	23.14	31.54	67	4.88	5.98	6.99	8.63	16.98	24.11
68	7.21	8.92	10.32	12.86	25.15	34.29	68	5.48	6.64	7.72	9.55	18.33	26.05
69	7.97	9.85	11.40	14.20	27.17	37.04	69	6.07	7.29	8.44	10.46	19.69	27.98
70	8.73	10.79	12.48	15.54	29.18	39.79	70	6.66	7.94	9.16	11.38	21.04	29.92
71	9.98	12.34	14.86	17.58	31.55	43.10	71	7.47	8.89	10.30	12.82	22.33	31.61
72	11.23	13.90	17.24	19.62	33.93	46.41	72	8.28	9.85	11.45	14.25	23.62	33.29
73	12.48	15.45	19.62	21.65	36.30	49.72	73	9.10	10.80	12.59	15.69	24.90	34.98
74	13.73	17.01	22.00	23.69	38.68	53.03	74	9.91	11.76	13.74	17.12	26.19	36.66
75	14.98	18.56	24.38	25.73	41.05	56.34	75	10.72	12.71	14.88	18.56	27.48	38.35
76	18.91	23.00	30.07	32.96	53.56	69.19	76	13.46	15.87	18.63	22.71	35.98	49.78
77	22.84	27.43	35.76	40.19	66.06	82.05	77	16.20	19.04	22.37	26.86	44.48	61.20
78	26.77	31.87	41.44	47.41	78.57	94.90	78	18.94	22.20	26.12	31.00	52.97	72.63
79	30.70	36.30	47.13	54.64	91.07	107.76	79	21.68	25.37	29.86	35.15	61.47	84.05
80	34.63	40.74	52.82	61.87	103.58	120.61	80	24.42	28.53	33.61	39.30	69.97	95.48



Male			Female		
Issue Age	SNS	SS	Issue Age	SNS	SS
18	1.53	3.24	18	1.29	2.75
19	1.53	3.24	19	1.29	2.75
20	1.53	3.24	20	1.29	2.75
21	1.53	3.36	21	1.29	2.75
22	1.53	3.48	22	1.29	2.75
23	1.53	3.60	23	1.29	2.75
24	1.53	3.72	24	1.29	2.75
25	1.53	3.84	25	1.29	2.75
26	1.53	3.93	26	1.29	2.81
27	1.53	4.03	27	1.29	2.86
28	1.53	4.12	28	1.29	2.92
29	1.53	4.22	29	1.29	2.97
30	1.53	4.31	30	1.29	3.03
31	1.61	4.50	31	1.34	3.03
32	1.69	4.69	32	1.39	3.03
33	1.77	4.87	33	1.44	3.03
34	1.85	5.06	34	1.49	3.03
35	1.93	5.25	35	1.54	3.03
36	2.05	5.39	36	1.63	3.26
37	2.17	5.52	37	1.72	3.49
38	2.30	5.66	38	1.81	3.73
39	2.42	5.79	39	1.90	3.96
40	2.54	5.93	40	1.99	4.19
41	2.59	6.19	41	2.10	4.59
42	2.64	6.45	42	2.22	4.99
43	2.68	6.70	43	2.33	5.39
44	2.73	6.96	44	2.45	5.79
45	2.78	7.22	45	2.56	6.19
46	3.15	8.05	46	2.73	6.84
47	3.52	8.88	47	2.89	7.50
48	3.89	9.71	48	3.06	8.15
49	4.26	10.54	49	3.22	8.81
50	4.63	11.37	50	3.39	9.46
51	5.04	12.87	51	3.68	10.48
52	5.44	14.37	52	3.97	11.50
53	5.85	15.87	53	4.26	12.51
54	6.25	17.37	54	4.55	13.53
55	6.66	18.87	55	4.84	14.55
56	7.67	21.19	56	5.52	16.36
57	8.68	23.52	57	6.19	18.17
58	9.70	25.84	58	6.87	19.98
59	10.71	28.17	59	7.54	21.79
60	11.72	30.49	60	8.22	23.60
61	13.27	34.24	61	9.05	26.53
62	14.82	37.99	62	9.88	29.45
63	16.37	41.74	63	10.71	32.38
64	17.92	45.49	64	11.54	35.30
65	19.47	49.24	65	12.37	38.23
66	22.43	54.58	66	14.62	42.18
67	25.39	59.92	67	16.87	46.12
68	28.34	65.25	68	19.12	50.07
69	31.30	70.59	69	21.37	54.01
70	34.26	75.93	70	23.62	57.96
71	38.77	NA	71	27.85	NA
72	43.29	NA	72	32.08	NA
73	47.80	NA	73	36.32	NA
74	52.32	NA	74	40.55	NA
75	56.83	NA	75	44.78	NA

TRENDSETTER® SUPER 15

Face Amounts of \$100,000–\$249,999

Level Annual Premium Rates per \$1,000 for Years 1–15

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.91	1.04	1.21	1.43	1.69	2.34	18	0.69	0.77	0.94	1.03	1.44	1.87
19	0.91	1.04	1.21	1.43	1.69	2.34	19	0.69	0.77	0.94	1.03	1.44	1.87
20	0.91	1.04	1.21	1.43	1.69	2.34	20	0.69	0.77	0.94	1.03	1.44	1.87
21	0.91	1.02	1.18	1.40	1.69	2.35	21	0.69	0.77	0.94	1.03	1.44	1.88
22	0.91	1.00	1.16	1.37	1.69	2.36	22	0.69	0.77	0.94	1.03	1.44	1.90
23	0.92	0.99	1.13	1.33	1.69	2.38	23	0.69	0.77	0.94	1.03	1.44	1.91
24	0.92	0.97	1.11	1.30	1.69	2.39	24	0.69	0.77	0.94	1.03	1.44	1.93
25	0.92	0.95	1.08	1.27	1.69	2.40	25	0.69	0.77	0.94	1.03	1.44	1.94
26	0.87	0.91	1.07	1.24	1.71	2.41	26	0.67	0.76	0.94	1.03	1.46	1.97
27	0.82	0.87	1.06	1.21	1.73	2.43	27	0.65	0.74	0.95	1.03	1.47	2.00
28	0.76	0.84	1.06	1.19	1.76	2.44	28	0.64	0.73	0.95	1.04	1.49	2.02
29	0.71	0.80	1.05	1.16	1.78	2.46	29	0.62	0.71	0.96	1.04	1.50	2.05
30	0.66	0.76	1.04	1.13	1.80	2.47	30	0.60	0.70	0.96	1.04	1.52	2.08
31	0.68	0.78	1.05	1.14	1.88	2.54	31	0.61	0.71	0.96	1.04	1.57	2.14
32	0.70	0.80	1.06	1.15	1.95	2.60	32	0.62	0.72	0.96	1.05	1.62	2.20
33	0.72	0.83	1.06	1.17	2.03	2.67	33	0.64	0.74	0.95	1.05	1.66	2.26
34	0.74	0.85	1.07	1.18	2.10	2.73	34	0.65	0.75	0.95	1.06	1.71	2.32
35	0.76	0.87	1.08	1.19	2.18	2.80	35	0.66	0.76	0.95	1.06	1.76	2.38
36	0.80	0.92	1.15	1.27	2.34	3.01	36	0.69	0.80	1.01	1.12	1.88	2.55
37	0.84	0.98	1.22	1.35	2.49	3.23	37	0.72	0.84	1.08	1.18	2.00	2.71
38	0.88	1.03	1.28	1.42	2.65	3.44	38	0.75	0.88	1.14	1.25	2.13	2.88
39	0.92	1.09	1.35	1.50	2.80	3.66	39	0.78	0.92	1.21	1.31	2.25	3.04
40	0.96	1.14	1.42	1.58	2.96	3.87	40	0.81	0.96	1.27	1.37	2.37	3.21
41	1.04	1.23	1.54	1.70	3.22	4.26	41	0.88	1.03	1.35	1.46	2.58	3.53
42	1.12	1.32	1.66	1.82	3.48	4.65	42	0.94	1.10	1.44	1.55	2.78	3.85
43	1.20	1.40	1.79	1.95	3.75	5.03	43	1.01	1.16	1.52	1.65	2.99	4.17
44	1.28	1.49	1.91	2.07	4.01	5.42	44	1.07	1.23	1.61	1.74	3.19	4.49
45	1.36	1.58	2.03	2.19	4.27	5.81	45	1.14	1.30	1.69	1.83	3.40	4.81
46	1.47	1.70	2.17	2.38	4.75	6.48	46	1.22	1.40	1.81	1.97	3.77	5.28
47	1.59	1.82	2.31	2.57	5.23	7.14	47	1.30	1.50	1.93	2.10	4.15	5.74
48	1.70	1.95	2.44	2.76	5.71	7.81	48	1.39	1.59	2.06	2.24	4.52	6.21
49	1.82	2.07	2.58	2.95	6.19	8.47	49	1.47	1.69	2.18	2.37	4.90	6.67
50	1.93	2.19	2.72	3.14	6.67	9.14	50	1.55	1.79	2.30	2.51	5.27	7.14
51	2.13	2.44	3.02	3.51	7.46	10.20	51	1.72	1.99	2.50	2.79	5.88	7.96
52	2.33	2.69	3.33	3.88	8.25	11.27	52	1.89	2.20	2.69	3.07	6.49	8.78
53	2.52	2.94	3.63	4.24	9.04	12.33	53	2.07	2.40	2.89	3.36	7.10	9.59
54	2.72	3.19	3.94	4.61	9.83	13.40	54	2.24	2.61	3.08	3.64	7.71	10.41
55	2.92	3.44	4.24	4.98	10.62	14.46	55	2.41	2.81	3.28	3.92	8.32	11.23
56	3.27	3.83	4.77	5.59	11.76	16.04	56	2.69	3.13	3.66	4.40	9.19	12.46
57	3.61	4.22	5.30	6.20	12.89	17.62	57	2.97	3.46	4.04	4.88	10.07	13.69
58	3.96	4.61	5.83	6.80	14.03	19.20	58	3.25	3.78	4.43	5.37	10.94	14.91
59	4.30	5.00	6.36	7.41	15.16	20.78	59	3.53	4.11	4.81	5.85	11.82	16.14
60	4.65	5.39	6.89	8.02	16.30	22.36	60	3.81	4.43	5.19	6.33	12.69	17.37
61	5.34	6.21	7.86	9.18	18.18	24.99	61	4.37	5.07	5.93	7.23	14.17	19.48
62	6.03	7.04	8.82	10.33	20.06	27.63	62	4.93	5.71	6.67	8.13	15.65	21.60
63	6.72	7.86	9.79	11.49	21.94	30.26	63	5.49	6.36	7.40	9.04	17.14	23.71
64	7.41	8.69	10.75	12.64	23.82	32.90	64	6.05	7.00	8.14	9.94	18.62	25.83
65	8.10	9.51	11.72	13.80	25.70	35.53	65	6.61	7.64	8.88	10.84	20.10	27.94
66	9.34	11.11	13.73	16.09	28.65	39.06	66	7.57	8.63	10.04	12.25	21.93	30.50
67	10.58	12.71	15.75	18.38	31.59	42.58	67	8.54	9.62	11.19	13.65	23.75	33.05
68	11.81	14.31	17.76	20.66	34.54	46.11	68	9.50	10.60	12.35	15.06	25.58	35.61
69	13.05	15.91	19.78	22.95	37.48	49.63	69	10.47	11.59	13.50	16.46	27.40	38.16
70	14.29	17.51	21.79	25.24	40.43	53.16	70	11.43	12.58	14.66	17.87	29.23	40.72
71	18.23	21.75	25.88	29.76	46.18	61.16	71	13.29	14.60	17.04	20.32	32.95	46.37
72	22.17	25.98	29.98	34.28	51.38	68.49	72	15.15	16.62	19.41	22.77	37.08	52.64
73	26.12	30.22	34.07	38.79	55.21	78.67	73	17.00	18.63	21.79	25.22	41.00	58.69
74	30.06	34.45	38.17	43.31	NA	NA	74	18.86	20.65	24.16	27.67	NA	NA
75	34.00	38.69	42.26	47.83	NA	NA	75	20.72	22.67	26.54	30.12	NA	NA
76	40.21	45.08	49.38	54.83	NA	NA	76	24.08	26.30	30.51	34.91	NA	NA
77	46.53	51.44	56.50	61.58	NA	NA	77	27.75	29.74	35.07	40.00	NA	NA
78	54.28	59.52	65.54	68.27	NA	NA	78	32.16	34.15	40.30	45.56	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.63	0.73	0.85	1.05	1.45	1.95	18	0.41	0.49	0.63	0.74	1.15	1.40
19	0.63	0.73	0.85	1.05	1.45	1.95	19	0.41	0.49	0.63	0.74	1.15	1.40
20	0.63	0.73	0.85	1.05	1.45	1.95	20	0.41	0.49	0.63	0.74	1.15	1.40
21	0.62	0.71	0.82	1.01	1.45	1.96	21	0.41	0.49	0.63	0.74	1.15	1.41
22	0.61	0.69	0.79	0.97	1.45	1.97	22	0.41	0.49	0.63	0.74	1.15	1.42
23	0.59	0.66	0.76	0.93	1.45	1.97	23	0.41	0.49	0.63	0.74	1.15	1.43
24	0.58	0.64	0.73	0.89	1.45	1.98	24	0.41	0.49	0.63	0.74	1.15	1.44
25	0.57	0.62	0.70	0.85	1.45	1.99	25	0.41	0.49	0.63	0.74	1.15	1.45
26	0.54	0.60	0.70	0.85	1.45	1.99	26	0.40	0.48	0.63	0.74	1.16	1.46
27	0.52	0.58	0.70	0.85	1.45	1.99	27	0.39	0.48	0.63	0.73	1.17	1.47
28	0.49	0.56	0.69	0.84	1.44	1.98	28	0.39	0.47	0.64	0.73	1.19	1.49
29	0.47	0.54	0.69	0.84	1.44	1.98	29	0.38	0.47	0.64	0.72	1.20	1.50
30	0.44	0.52	0.69	0.84	1.44	1.98	30	0.37	0.46	0.64	0.72	1.21	1.51
31	0.46	0.54	0.71	0.85	1.50	2.04	31	0.38	0.47	0.64	0.73	1.25	1.58
32	0.48	0.56	0.72	0.85	1.55	2.10	32	0.40	0.48	0.64	0.74	1.30	1.65
33	0.50	0.58	0.74	0.86	1.61	2.16	33	0.41	0.49	0.64	0.74	1.34	1.71
34	0.52	0.60	0.75	0.86	1.66	2.22	34	0.43	0.50	0.64	0.75	1.39	1.78
35	0.54	0.62	0.77	0.87	1.72	2.28	35	0.44	0.51	0.64	0.76	1.43	1.85
36	0.58	0.66	0.82	0.93	1.85	2.48	36	0.47	0.55	0.68	0.82	1.54	2.00
37	0.62	0.71	0.87	1.00	1.99	2.68	37	0.50	0.59	0.72	0.87	1.64	2.16
38	0.65	0.75	0.91	1.06	2.12	2.88	38	0.54	0.62	0.77	0.93	1.75	2.31
39	0.69	0.80	0.96	1.13	2.26	3.08	39	0.57	0.66	0.81	0.98	1.85	2.47
40	0.73	0.84	1.01	1.19	2.39	3.28	40	0.60	0.70	0.85	1.04	1.96	2.62
41	0.79	0.91	1.10	1.32	2.67	3.63	41	0.65	0.75	0.93	1.13	2.17	2.90
42	0.85	0.99	1.19	1.44	2.95	3.98	42	0.69	0.81	1.01	1.21	2.38	3.18
43	0.91	1.06	1.27	1.57	3.23	4.34	43	0.74	0.86	1.10	1.30	2.58	3.45
44	0.97	1.14	1.36	1.69	3.51	4.69	44	0.78	0.92	1.18	1.38	2.79	3.73
45	1.03	1.21	1.45	1.82	3.79	5.04	45	0.83	0.97	1.26	1.47	3.00	4.01
46	1.12	1.32	1.60	2.00	4.20	5.64	46	0.90	1.06	1.36	1.59	3.31	4.44
47	1.21	1.43	1.75	2.18	4.61	6.24	47	0.97	1.14	1.46	1.71	3.62	4.87
48	1.31	1.55	1.89	2.37	5.01	6.83	48	1.04	1.23	1.56	1.84	3.92	5.31
49	1.40	1.66	2.04	2.55	5.42	7.43	49	1.11	1.31	1.66	1.96	4.23	5.74
50	1.49	1.77	2.19	2.73	5.83	8.03	50	1.18	1.40	1.76	2.08	4.54	6.17
51	1.67	1.99	2.47	3.06	6.52	8.96	51	1.32	1.57	1.94	2.31	5.07	6.89
52	1.85	2.20	2.75	3.38	7.21	9.89	52	1.46	1.74	2.11	2.54	5.60	7.61
53	2.03	2.42	3.02	3.71	7.89	10.83	53	1.59	1.91	2.29	2.78	6.13	8.33
54	2.21	2.63	3.30	4.03	8.58	11.76	54	1.73	2.08	2.46	3.01	6.66	9.05
55	2.39	2.85	3.58	4.36	9.27	12.69	55	1.87	2.25	2.64	3.24	7.19	9.77
56	2.68	3.20	4.02	4.91	10.30	14.12	56	2.13	2.54	2.98	3.66	7.98	10.87
57	2.98	3.56	4.46	5.46	11.33	15.55	57	2.39	2.83	3.32	4.08	8.78	11.97
58	3.27	3.91	4.91	6.01	12.37	16.99	58	2.65	3.11	3.65	4.49	9.57	13.08
59	3.57	4.27	5.35	6.56	13.40	18.42	59	2.91	3.40	3.99	4.91	10.37	14.18
60	3.86	4.62	5.79	7.11	14.43	19.85	60	3.17	3.69	4.33	5.33	11.16	15.28
61	4.45	5.29	6.75	8.20	16.09	22.15	61	3.63	4.23	4.96	6.11	12.45	17.09
62	5.04	5.96	7.70	9.28	17.75	24.45	62	4.09	4.77	5.59	6.89	13.74	18.90
63	5.62	6.64	8.66	10.37	19.40	26.75	63	4.56	5.30	6.22	7.66	15.04	20.70
64	6.21	7.31	9.61	11.45	21.06	29.05	64	5.02	5.84	6.85	8.44	16.33	22.51
65	6.80	7.98	10.57	12.54	22.72	31.35	65	5.48	6.38	7.48	9.22	17.62	24.32
66	7.88	9.34	12.06	14.63	25.43	34.51	66	6.26	7.28	8.53	10.49	19.27	26.61
67	8.95	10.70	13.54	16.72	28.15	37.67	67	7.04	8.19	9.57	11.77	20.93	28.90
68	10.03	12.06	15.03	18.82	30.86	40.83	68	7.83	9.09	10.62	13.04	22.58	31.20
69	11.10	13.42	16.51	20.91	33.58	43.99	69	8.61	10.00	11.66	14.32	24.24	33.49
70	12.18	14.78	18.00	23.00	36.29	47.15	70	9.39	10.90	12.71	15.59	25.89	35.78
71	15.70	18.71	22.79	27.12	41.71	54.28	71	11.06	12.70	15.02	17.78	29.12	40.87
72	19.22	22.64	27.58	31.25	45.26	60.82	72	12.74	14.50	17.32	19.97	32.69	46.52
73	22.73	26.56	32.37	35.37	48.81	69.90	73	14.41	16.29	19.63	22.16	36.08	52.00
74	26.25	30.49	37.16	39.50	NA	NA	74	16.09	18.09	21.93	24.35	NA	NA
75	29.77	34.42	41.95	43.62	NA	NA	75	17.76	19.89	24.24	26.54	NA	NA
76	35.03	40.41	48.44	49.72	NA	NA	76	20.84	23.30	28.16	30.67	NA	NA
77	40.14	46.43	54.78	55.51	NA	NA	77	24.16	26.56	32.68	35.31	NA	NA
78	46.88	54.08	62.84	62.84	NA	NA	78	28.07	30.77	37.90	40.04	NA	NA

TRENDSETTER® SUPER 15

Face Amounts of \$500,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–15

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.55	0.64	0.75	0.94	1.36	1.85	18	0.34	0.39	0.53	0.66	1.08	1.32
19	0.55	0.64	0.75	0.94	1.36	1.85	19	0.34	0.39	0.53	0.66	1.08	1.32
20	0.55	0.64	0.75	0.94	1.36	1.85	20	0.34	0.39	0.53	0.66	1.08	1.32
21	0.53	0.62	0.72	0.90	1.36	1.86	21	0.34	0.39	0.53	0.66	1.08	1.33
22	0.51	0.60	0.69	0.86	1.36	1.87	22	0.34	0.39	0.53	0.66	1.08	1.34
23	0.50	0.58	0.67	0.83	1.36	1.87	23	0.34	0.39	0.53	0.66	1.08	1.36
24	0.48	0.56	0.64	0.79	1.36	1.88	24	0.34	0.39	0.53	0.66	1.08	1.37
25	0.46	0.54	0.61	0.75	1.36	1.89	25	0.34	0.39	0.53	0.66	1.08	1.38
26	0.45	0.52	0.61	0.75	1.36	1.89	26	0.33	0.39	0.53	0.66	1.08	1.39
27	0.43	0.50	0.61	0.74	1.36	1.89	27	0.32	0.39	0.54	0.66	1.09	1.40
28	0.42	0.48	0.61	0.74	1.35	1.90	28	0.32	0.38	0.54	0.65	1.09	1.41
29	0.40	0.46	0.61	0.73	1.35	1.90	29	0.31	0.38	0.55	0.65	1.10	1.42
30	0.39	0.44	0.61	0.73	1.35	1.90	30	0.30	0.38	0.55	0.65	1.10	1.43
31	0.41	0.46	0.62	0.74	1.39	1.94	31	0.31	0.39	0.55	0.66	1.13	1.49
32	0.42	0.48	0.63	0.75	1.43	1.98	32	0.33	0.40	0.55	0.66	1.15	1.55
33	0.44	0.51	0.63	0.75	1.48	2.01	33	0.34	0.41	0.56	0.67	1.18	1.62
34	0.45	0.53	0.64	0.76	1.52	2.05	34	0.36	0.42	0.56	0.67	1.20	1.68
35	0.47	0.55	0.65	0.77	1.56	2.09	35	0.37	0.43	0.56	0.68	1.23	1.74
36	0.50	0.59	0.70	0.84	1.70	2.29	36	0.40	0.47	0.60	0.74	1.36	1.89
37	0.54	0.63	0.75	0.91	1.84	2.49	37	0.43	0.51	0.64	0.79	1.48	2.05
38	0.57	0.68	0.80	0.97	1.99	2.69	38	0.46	0.54	0.69	0.85	1.61	2.20
39	0.61	0.72	0.85	1.04	2.13	2.89	39	0.49	0.58	0.73	0.90	1.73	2.36
40	0.64	0.76	0.90	1.11	2.27	3.09	40	0.52	0.62	0.77	0.96	1.86	2.51
41	0.70	0.83	0.99	1.24	2.53	3.45	41	0.56	0.67	0.85	1.05	2.07	2.78
42	0.75	0.90	1.09	1.36	2.78	3.82	42	0.60	0.72	0.93	1.13	2.28	3.05
43	0.81	0.96	1.18	1.49	3.04	4.18	43	0.65	0.77	1.02	1.22	2.48	3.33
44	0.86	1.03	1.28	1.61	3.29	4.55	44	0.69	0.82	1.10	1.30	2.69	3.60
45	0.92	1.10	1.37	1.74	3.55	4.91	45	0.73	0.87	1.18	1.39	2.90	3.87
46	1.01	1.21	1.52	1.92	3.93	5.44	46	0.80	0.95	1.28	1.51	3.16	4.26
47	1.11	1.33	1.67	2.10	4.32	5.96	47	0.87	1.03	1.38	1.63	3.43	4.64
48	1.20	1.44	1.82	2.29	4.70	6.49	48	0.93	1.12	1.48	1.75	3.69	5.03
49	1.30	1.56	1.97	2.47	5.09	7.01	49	1.00	1.20	1.58	1.87	3.96	5.41
50	1.39	1.67	2.12	2.65	5.47	7.54	50	1.07	1.28	1.68	1.99	4.22	5.80
51	1.55	1.89	2.38	2.98	6.12	8.43	51	1.20	1.43	1.84	2.19	4.72	6.48
52	1.71	2.11	2.65	3.30	6.77	9.32	52	1.32	1.59	2.01	2.39	5.22	7.16
53	1.88	2.32	2.91	3.63	7.43	10.20	53	1.45	1.74	2.17	2.59	5.73	7.84
54	2.04	2.54	3.18	3.95	8.08	11.09	54	1.57	1.90	2.34	2.79	6.23	8.52
55	2.20	2.76	3.44	4.28	8.73	11.98	55	1.70	2.05	2.50	2.99	6.73	9.20
56	2.48	3.09	3.90	4.78	9.72	13.35	56	1.95	2.32	2.81	3.39	7.49	10.25
57	2.75	3.42	4.35	5.29	10.70	14.72	57	2.20	2.60	3.12	3.78	8.25	11.30
58	3.03	3.74	4.81	5.79	11.69	16.09	58	2.44	2.87	3.42	4.18	9.01	12.36
59	3.30	4.07	5.26	6.30	12.67	17.46	59	2.69	3.15	3.73	4.57	9.77	13.41
60	3.58	4.40	5.72	6.80	13.66	18.83	60	2.94	3.42	4.04	4.97	10.53	14.46
61	4.17	5.09	6.61	7.93	15.24	21.02	61	3.38	3.93	4.64	5.71	11.76	16.18
62	4.77	5.78	7.51	9.06	16.82	23.22	62	3.81	4.45	5.24	6.45	12.99	17.90
63	5.36	6.46	8.40	10.19	18.40	25.41	63	4.25	4.96	5.83	7.20	14.22	19.62
64	5.96	7.15	9.30	11.32	19.98	27.61	64	4.68	5.48	6.43	7.94	15.45	21.34
65	6.55	7.84	10.19	12.45	21.56	29.80	65	5.12	5.99	7.03	8.68	16.68	23.06
66	7.66	9.21	11.73	14.53	24.48	32.82	66	5.87	6.86	8.09	9.90	18.26	25.25
67	8.78	10.57	13.27	16.61	27.41	35.83	67	6.62	7.73	9.15	11.13	19.85	27.44
68	9.89	11.94	14.81	18.69	30.33	38.85	68	7.38	8.59	10.22	12.35	21.43	29.64
69	11.01	13.30	16.35	20.77	33.26	41.86	69	8.13	9.46	11.28	13.58	23.02	31.83
70	12.12	14.67	17.89	22.85	36.18	44.88	70	8.88	10.33	12.34	14.80	24.60	34.02
71	15.53	18.43	22.68	26.97	41.47	51.40	71	10.49	12.20	14.58	17.10	27.69	38.85
72	18.95	22.19	27.47	31.10	45.26	57.33	72	12.09	14.07	16.83	19.41	31.13	44.23
73	22.36	25.95	32.26	35.22	48.81	65.61	73	13.70	15.93	19.07	21.71	34.39	49.43
74	25.78	29.71	37.05	39.35	NA	NA	74	15.30	17.80	21.32	24.02	NA	NA
75	29.19	33.47	41.84	43.47	NA	NA	75	16.91	19.67	23.56	26.32	NA	NA
76	34.36	39.34	48.20	49.56	NA	NA	76	19.89	23.08	27.62	30.35	NA	NA
77	39.39	45.05	54.07	55.08	NA	NA	77	23.08	26.36	31.95	34.53	NA	NA
78	46.03	52.37	61.51	62.07	NA	NA	78	26.89	30.56	36.92	39.28	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	1.28	1.79	18	0.30	0.35	0.49	0.61	0.99	1.26
19	0.53	0.62	0.73	0.91	1.28	1.79	19	0.30	0.35	0.49	0.61	0.99	1.26
20	0.53	0.62	0.73	0.91	1.28	1.79	20	0.30	0.35	0.49	0.61	0.99	1.26
21	0.50	0.58	0.70	0.86	1.28	1.80	21	0.30	0.35	0.49	0.61	0.99	1.27
22	0.47	0.55	0.67	0.81	1.28	1.81	22	0.30	0.35	0.49	0.61	0.99	1.28
23	0.45	0.51	0.63	0.77	1.28	1.81	23	0.30	0.35	0.49	0.61	0.99	1.30
24	0.42	0.48	0.60	0.72	1.28	1.82	24	0.30	0.35	0.49	0.61	0.99	1.31
25	0.39	0.44	0.57	0.67	1.28	1.83	25	0.30	0.35	0.49	0.61	0.99	1.32
26	0.38	0.44	0.57	0.67	1.28	1.83	26	0.29	0.35	0.49	0.61	0.99	1.33
27	0.38	0.43	0.57	0.67	1.28	1.83	27	0.29	0.35	0.49	0.61	0.99	1.34
28	0.37	0.43	0.57	0.67	1.28	1.83	28	0.28	0.34	0.49	0.60	0.99	1.34
29	0.37	0.42	0.57	0.67	1.28	1.83	29	0.28	0.34	0.49	0.60	0.99	1.35
30	0.36	0.42	0.57	0.67	1.28	1.83	30	0.27	0.34	0.49	0.60	0.99	1.36
31	0.38	0.44	0.58	0.68	1.32	1.87	31	0.28	0.35	0.49	0.61	1.01	1.40
32	0.39	0.46	0.58	0.69	1.36	1.91	32	0.30	0.36	0.50	0.61	1.04	1.45
33	0.41	0.47	0.59	0.70	1.40	1.94	33	0.31	0.38	0.50	0.62	1.06	1.49
34	0.42	0.49	0.59	0.71	1.44	1.98	34	0.33	0.39	0.51	0.62	1.09	1.54
35	0.44	0.51	0.60	0.72	1.48	2.02	35	0.34	0.40	0.51	0.63	1.11	1.58
36	0.47	0.55	0.65	0.78	1.62	2.21	36	0.37	0.43	0.55	0.68	1.22	1.75
37	0.50	0.59	0.70	0.85	1.76	2.40	37	0.40	0.47	0.59	0.73	1.34	1.92
38	0.54	0.63	0.75	0.91	1.91	2.60	38	0.42	0.50	0.62	0.79	1.45	2.08
39	0.57	0.67	0.80	0.98	2.05	2.79	39	0.45	0.54	0.66	0.84	1.57	2.25
40	0.60	0.71	0.85	1.04	2.19	2.98	40	0.48	0.57	0.70	0.89	1.68	2.42
41	0.65	0.77	0.94	1.16	2.44	3.35	41	0.52	0.62	0.78	0.98	1.89	2.68
42	0.70	0.84	1.03	1.27	2.69	3.72	42	0.56	0.67	0.87	1.06	2.10	2.93
43	0.76	0.90	1.11	1.39	2.94	4.08	43	0.60	0.71	0.95	1.15	2.31	3.19
44	0.81	0.97	1.20	1.50	3.19	4.45	44	0.64	0.76	1.04	1.23	2.52	3.44
45	0.86	1.03	1.29	1.62	3.44	4.82	45	0.68	0.81	1.12	1.32	2.73	3.70
46	0.95	1.15	1.44	1.80	3.80	5.30	46	0.75	0.89	1.21	1.43	3.00	4.10
47	1.04	1.27	1.59	1.98	4.16	5.77	47	0.81	0.97	1.30	1.55	3.26	4.49
48	1.12	1.39	1.74	2.16	4.51	6.25	48	0.88	1.05	1.40	1.66	3.53	4.89
49	1.21	1.51	1.89	2.34	4.87	6.72	49	0.94	1.13	1.49	1.78	3.79	5.28
50	1.30	1.63	2.04	2.52	5.23	7.20	50	1.01	1.21	1.58	1.89	4.06	5.68
51	1.45	1.85	2.29	2.82	5.85	8.05	51	1.13	1.35	1.75	2.08	4.53	6.30
52	1.60	2.06	2.53	3.12	6.47	8.90	52	1.24	1.49	1.92	2.26	5.00	6.91
53	1.76	2.28	2.78	3.41	7.08	9.74	53	1.36	1.64	2.09	2.45	5.47	7.53
54	1.91	2.49	3.02	3.71	7.70	10.59	54	1.47	1.78	2.26	2.63	5.94	8.14
55	2.06	2.71	3.27	4.01	8.32	11.44	55	1.59	1.92	2.43	2.82	6.41	8.76
56	2.33	3.03	3.70	4.47	9.27	12.75	56	1.82	2.18	2.71	3.20	7.14	9.77
57	2.61	3.34	4.14	4.93	10.22	14.07	57	2.06	2.44	2.99	3.58	7.87	10.78
58	2.88	3.66	4.57	5.38	11.17	15.38	58	2.29	2.71	3.26	3.95	8.60	11.80
59	3.16	3.97	5.01	5.84	12.12	16.70	59	2.53	2.97	3.54	4.33	9.33	12.81
60	3.43	4.29	5.44	6.30	13.07	18.01	60	2.76	3.23	3.82	4.71	10.06	13.82
61	3.94	4.99	6.31	7.33	14.56	20.08	61	3.16	3.70	4.38	5.40	11.22	15.43
62	4.45	5.68	7.18	8.35	16.05	22.16	62	3.56	4.18	4.93	6.09	12.37	17.04
63	4.97	6.38	8.04	9.38	17.55	24.23	63	3.96	4.65	5.49	6.79	13.53	18.66
64	5.48	7.07	8.91	10.40	19.04	26.31	64	4.36	5.13	6.04	7.48	14.68	20.27
65	5.99	7.77	9.78	11.43	20.53	28.38	65	4.76	5.60	6.60	8.17	15.84	21.88
66	7.12	9.08	11.26	13.47	23.23	31.37	66	5.48	6.43	7.60	9.34	17.36	23.96
67	8.25	10.39	12.74	15.51	25.92	34.37	67	6.21	7.27	8.59	10.51	18.88	26.04
68	9.38	11.71	14.23	17.56	28.62	37.36	68	6.93	8.10	9.59	11.69	20.41	28.13
69	10.51	13.02	15.71	19.60	31.31	40.36	69	7.66	8.94	10.58	12.86	21.93	30.21
70	11.64	14.33	17.19	21.64	34.01	43.35	70	8.38	9.77	11.58	14.03	23.45	32.29
71	15.11	18.14	21.95	25.84	38.98	49.64	71	9.92	11.70	13.84	16.42	26.29	36.99
72	18.57	21.94	26.71	30.05	42.49	55.36	72	11.45	13.64	16.09	18.81	29.43	42.23
73	22.04	25.75	31.48	34.25	45.99	63.36	73	12.99	15.57	18.35	21.20	32.40	47.30
74	25.50	29.55	36.24	38.46	NA	NA	74	14.52	17.51	20.60	23.59	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	75	16.06	19.44	22.86	25.98	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	76	18.83	22.80	26.66	29.97	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	77	21.93	26.05	31.06	34.48	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	78	25.57	30.21	36.14	39.22	NA	NA

TRENDSETTER® SUPER 15

Face Amounts of \$3,000,001–\$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1–15

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.62	0.72	0.82	0.99	1.28	1.79	18	0.30	0.35	0.49	0.61	0.99	1.26
19	0.62	0.72	0.82	0.99	1.28	1.79	19	0.30	0.35	0.49	0.61	0.99	1.26
20	0.62	0.72	0.82	0.99	1.28	1.79	20	0.30	0.35	0.49	0.61	0.99	1.26
21	0.59	0.69	0.78	0.93	1.28	1.80	21	0.30	0.35	0.49	0.61	0.99	1.27
22	0.56	0.66	0.73	0.87	1.28	1.81	22	0.30	0.35	0.49	0.61	0.99	1.28
23	0.54	0.62	0.69	0.82	1.28	1.81	23	0.30	0.35	0.49	0.61	0.99	1.30
24	0.51	0.59	0.64	0.76	1.28	1.82	24	0.30	0.35	0.49	0.61	0.99	1.31
25	0.48	0.56	0.60	0.70	1.28	1.83	25	0.30	0.35	0.49	0.61	0.99	1.32
26	0.48	0.55	0.59	0.69	1.28	1.83	26	0.31	0.36	0.49	0.61	0.99	1.33
27	0.48	0.55	0.59	0.69	1.28	1.83	27	0.31	0.36	0.49	0.61	0.99	1.34
28	0.48	0.54	0.58	0.68	1.28	1.83	28	0.32	0.37	0.49	0.60	0.99	1.34
29	0.48	0.54	0.58	0.68	1.28	1.83	29	0.32	0.37	0.49	0.60	0.99	1.35
30	0.48	0.53	0.57	0.67	1.28	1.83	30	0.33	0.38	0.49	0.60	0.99	1.36
31	0.50	0.55	0.59	0.70	1.32	1.87	31	0.35	0.40	0.49	0.61	1.01	1.40
32	0.52	0.58	0.61	0.72	1.36	1.91	32	0.37	0.42	0.50	0.61	1.04	1.45
33	0.55	0.60	0.64	0.75	1.40	1.94	33	0.40	0.45	0.50	0.62	1.06	1.49
34	0.57	0.63	0.66	0.77	1.44	1.98	34	0.42	0.47	0.51	0.62	1.09	1.54
35	0.59	0.65	0.68	0.80	1.48	2.02	35	0.44	0.49	0.51	0.63	1.11	1.58
36	0.63	0.69	0.73	0.87	1.62	2.21	36	0.47	0.53	0.56	0.68	1.22	1.75
37	0.67	0.74	0.79	0.93	1.76	2.40	37	0.51	0.57	0.60	0.73	1.34	1.92
38	0.70	0.78	0.84	1.00	1.91	2.60	38	0.54	0.60	0.65	0.79	1.45	2.08
39	0.74	0.83	0.90	1.06	2.05	2.79	39	0.58	0.64	0.69	0.84	1.57	2.25
40	0.78	0.87	0.95	1.13	2.19	2.98	40	0.61	0.68	0.74	0.89	1.68	2.42
41	0.82	0.92	1.02	1.23	2.44	3.35	41	0.64	0.72	0.82	0.98	1.89	2.68
42	0.85	0.98	1.09	1.33	2.69	3.72	42	0.67	0.77	0.89	1.06	2.10	2.93
43	0.89	1.03	1.16	1.42	2.94	4.08	43	0.70	0.81	0.97	1.15	2.31	3.19
44	0.92	1.09	1.23	1.52	3.19	4.45	44	0.73	0.86	1.04	1.23	2.52	3.44
45	0.96	1.14	1.30	1.62	3.44	4.82	45	0.76	0.90	1.12	1.32	2.73	3.70
46	1.04	1.25	1.45	1.80	3.82	5.30	46	0.82	0.98	1.21	1.43	3.03	4.10
47	1.12	1.35	1.60	1.98	4.21	5.78	47	0.88	1.06	1.30	1.55	3.33	4.49
48	1.21	1.46	1.74	2.16	4.59	6.26	48	0.95	1.14	1.40	1.66	3.62	4.89
49	1.29	1.56	1.89	2.34	4.98	6.74	49	1.01	1.22	1.49	1.78	3.92	5.28
50	1.37	1.67	2.04	2.52	5.36	7.22	50	1.07	1.30	1.58	1.89	4.22	5.68
51	1.53	1.88	2.29	2.82	6.02	8.09	51	1.19	1.44	1.75	2.09	4.73	6.34
52	1.69	2.09	2.53	3.12	6.68	8.96	52	1.31	1.58	1.92	2.29	5.23	7.00
53	1.84	2.29	2.78	3.41	7.34	9.83	53	1.42	1.73	2.09	2.48	5.74	7.65
54	2.00	2.50	3.02	3.71	8.00	10.70	54	1.54	1.87	2.26	2.68	6.24	8.31
55	2.16	2.71	3.27	4.01	8.66	11.57	55	1.66	2.01	2.43	2.88	6.75	8.97
56	2.44	3.03	3.70	4.47	9.66	12.90	56	1.89	2.28	2.72	3.26	7.51	9.99
57	2.72	3.36	4.14	4.93	10.65	14.24	57	2.12	2.55	3.02	3.65	8.27	11.00
58	3.01	3.68	4.57	5.38	11.65	15.57	58	2.36	2.82	3.31	4.03	9.02	12.02
59	3.29	4.01	5.01	5.84	12.64	16.91	59	2.59	3.09	3.61	4.42	9.78	13.03
60	3.57	4.33	5.44	6.30	13.64	18.24	60	2.82	3.36	3.90	4.80	10.54	14.05
61	4.09	5.02	6.31	7.33	15.16	20.27	61	3.21	3.83	4.45	5.48	11.69	15.62
62	4.61	5.71	7.18	8.35	16.67	22.30	62	3.60	4.30	5.00	6.16	12.83	17.18
63	5.13	6.39	8.04	9.38	18.19	24.32	63	3.98	4.78	5.54	6.84	13.98	18.75
64	5.65	7.08	8.91	10.40	19.70	26.35	64	4.37	5.25	6.09	7.52	15.12	20.31
65	6.17	7.77	9.78	11.43	21.22	28.38	65	4.76	5.72	6.64	8.20	16.27	21.88
66	7.26	9.08	11.26	13.47	23.78	31.37	66	5.49	6.60	7.64	9.42	17.82	23.96
67	8.36	10.39	12.74	15.51	26.34	34.37	67	6.23	7.48	8.64	10.64	19.37	26.04
68	9.45	11.71	14.23	17.56	28.89	37.36	68	6.96	8.35	9.65	11.87	20.91	28.13
69	10.55	13.02	15.71	19.60	31.45	40.36	69	7.70	9.23	10.65	13.09	22.46	30.21
70	11.64	14.33	17.19	21.64	34.01	43.35	70	8.43	10.11	11.65	14.31	24.01	32.29
71	15.11	18.14	21.95	25.84	38.98	49.64	71	9.97	11.98	13.89	16.64	26.92	36.99
72	18.57	21.94	26.71	30.05	42.49	55.36	72	11.51	13.84	16.13	18.98	30.14	42.23
73	22.04	25.75	31.48	34.25	45.99	63.36	73	13.05	15.71	18.38	21.31	33.18	47.30
74	25.50	29.55	36.24	38.46	NA	NA	74	14.59	17.57	20.62	23.65	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	75	16.13	19.44	22.86	25.98	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	76	18.91	22.80	26.66	29.97	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	77	22.02	26.05	31.06	34.48	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	78	25.67	30.21	36.14	39.22	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.76	0.85	1.00	1.28	1.79	18	0.33	0.37	0.49	0.61	0.99	1.26
19	0.65	0.76	0.85	1.00	1.28	1.79	19	0.33	0.37	0.49	0.61	0.99	1.26
20	0.65	0.76	0.85	1.00	1.28	1.79	20	0.33	0.37	0.49	0.61	0.99	1.26
21	0.65	0.75	0.83	0.96	1.28	1.80	21	0.35	0.39	0.49	0.61	0.99	1.27
22	0.64	0.73	0.81	0.93	1.28	1.81	22	0.36	0.40	0.49	0.61	0.99	1.28
23	0.64	0.72	0.78	0.89	1.28	1.81	23	0.38	0.42	0.49	0.61	0.99	1.30
24	0.63	0.70	0.76	0.86	1.28	1.82	24	0.39	0.43	0.49	0.61	0.99	1.31
25	0.63	0.69	0.74	0.82	1.28	1.83	25	0.41	0.45	0.49	0.61	0.99	1.32
26	0.64	0.71	0.75	0.82	1.28	1.83	26	0.42	0.47	0.50	0.61	0.99	1.33
27	0.66	0.72	0.75	0.81	1.28	1.83	27	0.43	0.48	0.51	0.61	0.99	1.34
28	0.67	0.74	0.76	0.81	1.28	1.83	28	0.45	0.50	0.51	0.60	0.99	1.34
29	0.69	0.75	0.76	0.80	1.28	1.83	29	0.46	0.51	0.52	0.60	0.99	1.35
30	0.70	0.77	0.77	0.80	1.28	1.83	30	0.47	0.53	0.53	0.60	0.99	1.36
31	0.74	0.81	0.81	0.85	1.32	1.87	31	0.51	0.57	0.57	0.63	1.01	1.40
32	0.78	0.85	0.85	0.89	1.36	1.91	32	0.55	0.61	0.61	0.66	1.04	1.45
33	0.81	0.89	0.89	0.94	1.40	1.94	33	0.58	0.65	0.65	0.69	1.06	1.49
34	0.85	0.93	0.93	0.98	1.44	1.98	34	0.62	0.69	0.69	0.72	1.09	1.54
35	0.89	0.97	0.97	1.03	1.48	2.02	35	0.66	0.73	0.73	0.75	1.11	1.58
36	0.94	1.02	1.02	1.09	1.65	2.21	36	0.70	0.77	0.77	0.81	1.24	1.75
37	0.99	1.08	1.08	1.15	1.82	2.40	37	0.75	0.81	0.81	0.87	1.38	1.92
38	1.05	1.13	1.13	1.21	1.98	2.60	38	0.79	0.86	0.86	0.92	1.51	2.08
39	1.10	1.19	1.19	1.27	2.15	2.79	39	0.84	0.90	0.90	0.98	1.65	2.25
40	1.15	1.24	1.24	1.33	2.32	2.98	40	0.88	0.94	0.94	1.04	1.78	2.42
41	1.19	1.28	1.29	1.41	2.56	3.35	41	0.91	0.98	0.98	1.11	2.00	2.68
42	1.23	1.33	1.33	1.48	2.81	3.72	42	0.94	1.02	1.03	1.18	2.21	2.93
43	1.27	1.37	1.38	1.56	3.05	4.08	43	0.98	1.06	1.07	1.24	2.43	3.19
44	1.31	1.42	1.42	1.63	3.30	4.45	44	1.01	1.10	1.12	1.31	2.64	3.44
45	1.35	1.46	1.47	1.71	3.54	4.82	45	1.04	1.14	1.16	1.38	2.86	3.70
46	1.40	1.54	1.60	1.88	3.96	5.34	46	1.08	1.20	1.25	1.50	3.20	4.14
47	1.46	1.63	1.72	2.05	4.38	5.86	47	1.12	1.27	1.35	1.62	3.53	4.57
48	1.51	1.71	1.85	2.22	4.79	6.38	48	1.16	1.33	1.44	1.75	3.87	5.01
49	1.57	1.80	1.97	2.39	5.21	6.90	49	1.20	1.40	1.54	1.87	4.20	5.44
50	1.62	1.88	2.10	2.56	5.63	7.42	50	1.24	1.46	1.63	1.99	4.54	5.88
51	1.75	2.07	2.33	2.85	6.33	8.32	51	1.34	1.59	1.79	2.18	5.07	6.57
52	1.88	2.26	2.57	3.14	7.03	9.21	52	1.43	1.72	1.95	2.37	5.60	7.26
53	2.00	2.44	2.80	3.43	7.74	10.11	53	1.53	1.84	2.11	2.55	6.14	7.94
54	2.13	2.63	3.04	3.72	8.44	11.00	54	1.62	1.97	2.27	2.74	6.67	8.63
55	2.26	2.82	3.27	4.01	9.14	11.90	55	1.72	2.10	2.43	2.93	7.20	9.32
56	2.57	3.20	3.70	4.52	10.20	13.28	56	1.95	2.38	2.74	3.33	8.00	10.36
57	2.87	3.58	4.14	5.04	11.26	14.67	57	2.18	2.66	3.05	3.72	8.80	11.40
58	3.18	3.96	4.57	5.55	12.33	16.05	58	2.41	2.95	3.37	4.12	9.60	12.45
59	3.48	4.34	5.01	6.07	13.39	17.44	59	2.64	3.23	3.68	4.51	10.40	13.49
60	3.79	4.72	5.44	6.58	14.45	18.82	60	2.87	3.51	3.99	4.91	11.20	14.53
61	4.31	5.38	6.31	7.55	16.03	20.83	61	3.25	3.99	4.54	5.60	12.36	16.03
62	4.83	6.03	7.18	8.52	17.61	22.85	62	3.63	4.47	5.10	6.29	13.52	17.53
63	5.36	6.69	8.04	9.49	19.18	24.86	63	4.00	4.94	5.65	6.97	14.68	19.04
64	5.88	7.34	8.91	10.46	20.76	26.88	64	4.38	5.42	6.21	7.66	15.84	20.54
65	6.40	8.00	9.78	11.43	22.34	28.89	65	4.76	5.90	6.76	8.35	17.00	22.04
66	7.45	9.27	11.26	13.47	24.67	31.81	66	5.52	6.83	7.81	9.64	18.60	24.12
67	8.50	10.53	12.74	15.51	27.01	34.74	67	6.28	7.77	8.86	10.93	20.21	26.20
68	9.54	11.80	14.23	17.56	29.34	37.66	68	7.04	8.70	9.92	12.22	21.81	28.27
69	10.59	13.06	15.71	19.60	31.68	40.59	69	7.80	9.64	10.97	13.51	23.42	30.35
70	11.64	14.33	17.19	21.64	34.01	43.51	70	8.56	10.57	12.02	14.80	25.02	32.43
71	15.11	18.14	21.95	25.84	38.98	49.82	71	10.13	12.36	14.19	17.12	28.05	37.15
72	18.57	21.94	26.71	30.05	42.49	55.56	72	11.70	14.16	16.36	19.45	31.41	42.41
73	22.04	25.75	31.48	34.25	45.99	63.59	73	13.27	15.95	18.52	21.77	34.58	47.50
74	25.50	29.55	36.24	38.46	NA	NA	74	14.84	17.75	20.69	24.10	NA	NA
75	28.97	33.36	41.00	42.66	NA	NA	75	16.41	19.54	22.86	26.42	NA	NA
76	34.13	39.05	47.19	48.36	NA	NA	76	19.24	22.92	26.66	30.48	NA	NA
77	39.13	44.71	53.22	53.68	NA	NA	77	22.40	26.19	31.06	35.07	NA	NA
78	45.74	51.99	60.86	60.86	NA	NA	78	26.11	30.37	36.14	39.89	NA	NA



TRENDSETTER® SUPER 20

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–20

Annual Policy Fee: \$60

Male			Female		
Issue Age	SNS	SS	Issue Age	SNS	SS
18	1.76	3.96	18	1.43	2.77
19	1.76	3.96	19	1.43	2.77
20	1.76	3.96	20	1.43	2.77
21	1.76	4.02	21	1.43	2.77
22	1.76	4.08	22	1.43	2.77
23	1.76	4.15	23	1.43	2.77
24	1.76	4.21	24	1.43	2.77
25	1.76	4.27	25	1.43	2.77
26	1.76	4.28	26	1.43	2.82
27	1.76	4.29	27	1.43	2.87
28	1.76	4.29	28	1.43	2.93
29	1.76	4.30	29	1.43	2.98
30	1.76	4.31	30	1.43	3.03
31	1.84	4.50	31	1.49	3.09
32	1.91	4.69	32	1.55	3.15
33	1.99	4.88	33	1.60	3.22
34	2.06	5.07	34	1.66	3.28
35	2.14	5.26	35	1.72	3.34
36	2.25	5.57	36	1.83	3.74
37	2.36	5.88	37	1.93	4.14
38	2.48	6.20	38	2.04	4.54
39	2.59	6.51	39	2.14	4.94
40	2.70	6.82	40	2.25	5.34
41	2.92	7.26	41	2.38	5.79
42	3.14	7.71	42	2.51	6.24
43	3.35	8.15	43	2.65	6.69
44	3.57	8.60	44	2.78	7.14
45	3.79	9.04	45	2.91	7.59
46	4.15	9.97	46	3.18	8.21
47	4.51	10.90	47	3.45	8.82
48	4.86	11.84	48	3.71	9.44
49	5.22	12.77	49	3.98	10.05
50	5.58	13.70	50	4.25	10.67
51	6.18	15.16	51	4.63	11.80
52	6.78	16.62	52	5.01	12.94
53	7.38	18.09	53	5.38	14.07
54	7.98	19.55	54	5.76	15.21
55	8.58	21.01	55	6.14	16.34
56	9.78	23.47	56	6.97	18.24
57	10.97	25.93	57	7.79	20.14
58	12.17	28.38	58	8.62	22.04
59	13.36	30.84	59	9.44	23.94
60	14.56	33.30	60	10.27	25.84
61	16.41	37.14	61	11.56	29.02
62	18.27	40.98	62	12.85	32.20
63	20.12	44.83	63	14.15	35.37
64	21.98	48.67	64	15.44	38.55
65	23.83	52.51	65	16.73	41.73



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.94	1.07	1.25	1.47	1.94	2.44	18	0.69	0.83	0.99	1.08	1.54	1.94
19	0.94	1.07	1.25	1.47	1.94	2.44	19	0.69	0.83	0.99	1.08	1.54	1.94
20	0.94	1.07	1.25	1.47	1.94	2.44	20	0.69	0.83	0.99	1.08	1.54	1.94
21	0.95	1.06	1.23	1.43	1.94	2.45	21	0.69	0.83	0.99	1.08	1.54	1.95
22	0.96	1.04	1.21	1.39	1.94	2.46	22	0.69	0.83	0.99	1.08	1.54	1.97
23	0.96	1.03	1.19	1.36	1.94	2.47	23	0.69	0.83	0.99	1.08	1.54	1.98
24	0.97	1.01	1.17	1.32	1.94	2.48	24	0.69	0.83	0.99	1.08	1.54	2.00
25	0.98	1.00	1.15	1.28	1.94	2.49	25	0.69	0.83	0.99	1.08	1.54	2.01
26	0.94	0.99	1.15	1.29	1.96	2.51	26	0.69	0.82	0.99	1.08	1.56	2.04
27	0.90	0.98	1.16	1.30	1.97	2.54	27	0.69	0.82	1.00	1.09	1.58	2.07
28	0.87	0.98	1.16	1.30	1.99	2.56	28	0.70	0.81	1.00	1.09	1.61	2.11
29	0.83	0.97	1.17	1.31	2.00	2.59	29	0.70	0.81	1.01	1.10	1.63	2.14
30	0.79	0.96	1.17	1.32	2.02	2.61	30	0.70	0.80	1.01	1.10	1.65	2.17
31	0.81	0.97	1.19	1.34	2.09	2.74	31	0.71	0.81	1.04	1.13	1.73	2.27
32	0.82	0.98	1.22	1.36	2.16	2.86	32	0.71	0.83	1.07	1.16	1.81	2.36
33	0.84	1.00	1.24	1.37	2.24	2.99	33	0.72	0.84	1.09	1.20	1.90	2.46
34	0.85	1.01	1.27	1.39	2.31	3.11	34	0.72	0.86	1.12	1.23	1.98	2.55
35	0.87	1.02	1.29	1.41	2.38	3.24	35	0.73	0.87	1.15	1.26	2.06	2.65
36	0.93	1.09	1.37	1.51	2.59	3.52	36	0.78	0.92	1.21	1.34	2.21	2.87
37	1.00	1.17	1.45	1.61	2.80	3.79	37	0.83	0.98	1.27	1.42	2.36	3.09
38	1.06	1.24	1.53	1.72	3.01	4.07	38	0.89	1.03	1.34	1.49	2.51	3.32
39	1.13	1.32	1.61	1.82	3.22	4.34	39	0.94	1.09	1.40	1.57	2.66	3.54
40	1.19	1.39	1.69	1.92	3.43	4.62	40	0.99	1.14	1.46	1.65	2.81	3.76
41	1.27	1.50	1.85	2.08	3.82	5.14	41	1.05	1.21	1.58	1.75	3.07	4.10
42	1.35	1.61	2.01	2.23	4.21	5.66	42	1.11	1.28	1.69	1.85	3.33	4.44
43	1.43	1.72	2.16	2.39	4.59	6.19	43	1.18	1.36	1.81	1.95	3.59	4.78
44	1.51	1.83	2.32	2.54	4.98	6.71	44	1.24	1.43	1.92	2.05	3.85	5.12
45	1.59	1.94	2.48	2.70	5.37	7.23	45	1.30	1.50	2.04	2.15	4.11	5.46
46	1.74	2.11	2.71	2.95	5.92	7.89	46	1.42	1.63	2.21	2.34	4.53	6.02
47	1.90	2.29	2.95	3.21	6.47	8.56	47	1.53	1.75	2.38	2.53	4.96	6.57
48	2.05	2.46	3.18	3.46	7.01	9.22	48	1.65	1.88	2.54	2.72	5.38	7.13
49	2.21	2.64	3.42	3.72	7.56	9.89	49	1.76	2.00	2.71	2.91	5.81	7.68
50	2.36	2.81	3.65	3.97	8.11	10.55	50	1.88	2.13	2.88	3.10	6.23	8.24
51	2.62	3.13	4.05	4.42	9.02	11.71	51	2.09	2.37	3.11	3.40	6.91	9.15
52	2.89	3.45	4.45	4.87	9.93	12.86	52	2.30	2.61	3.34	3.70	7.59	10.06
53	3.15	3.76	4.85	5.33	10.85	14.02	53	2.50	2.86	3.56	4.01	8.28	10.97
54	3.42	4.08	5.25	5.78	11.76	15.17	54	2.71	3.10	3.79	4.31	8.96	11.88
55	3.68	4.40	5.65	6.23	12.67	16.33	55	2.92	3.34	4.02	4.61	9.64	12.79
56	4.17	4.95	6.42	7.07	13.88	18.07	56	3.28	3.76	4.51	5.20	10.66	14.15
57	4.66	5.50	7.19	7.91	15.10	19.82	57	3.65	4.17	5.00	5.79	11.68	15.51
58	5.14	6.06	7.97	8.74	16.31	21.56	58	4.01	4.59	5.49	6.37	12.71	16.88
59	5.63	6.61	8.74	9.58	17.53	23.31	59	4.38	5.00	5.98	6.96	13.73	18.24
60	6.12	7.16	9.51	10.42	18.74	25.05	60	4.74	5.42	6.47	7.55	14.75	19.60
61	7.17	8.36	10.94	12.16	20.81	27.81	61	5.47	6.24	7.43	8.65	16.38	21.78
62	8.22	9.56	12.38	13.89	22.88	30.56	62	6.19	7.06	8.39	9.74	18.01	23.95
63	9.27	10.75	13.81	15.63	24.94	33.32	63	6.92	7.87	9.36	10.84	19.65	26.13
64	10.32	11.95	15.25	17.36	27.01	36.07	64	7.64	8.69	10.32	11.93	21.28	28.30
65	11.37	13.15	16.68	19.10	29.08	38.83	65	8.37	9.51	11.28	13.03	22.91	30.48
66	13.24	15.31	19.09	22.47	NA	NA	66	9.77	11.03	12.87	15.16	NA	NA
67	15.11	17.48	21.50	25.83	NA	NA	67	11.18	12.56	14.45	17.29	NA	NA
68	16.98	19.64	23.92	29.20	NA	NA	68	12.58	14.08	16.04	19.42	NA	NA
69	18.85	21.81	26.33	32.56	NA	NA	69	13.99	15.61	17.62	21.55	NA	NA
70	20.72	23.97	28.74	35.93	NA	NA	70	15.39	17.13	19.21	23.68	NA	NA

TRENDSETTER® SUPER 20

Face Amounts of \$250,000–\$499,999

Level Annual Premium Rates per \$1,000 for Years 1–20

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.75	0.88	1.08	1.66	2.03	18	0.43	0.53	0.68	0.77	1.29	1.50
19	0.65	0.75	0.88	1.08	1.66	2.03	19	0.43	0.53	0.68	0.77	1.29	1.50
20	0.65	0.75	0.88	1.08	1.66	2.03	20	0.43	0.53	0.68	0.77	1.29	1.50
21	0.63	0.73	0.85	1.06	1.66	2.04	21	0.43	0.53	0.68	0.77	1.29	1.52
22	0.62	0.72	0.82	1.03	1.66	2.05	22	0.43	0.53	0.68	0.77	1.29	1.53
23	0.60	0.70	0.79	1.01	1.66	2.05	23	0.43	0.53	0.68	0.77	1.29	1.55
24	0.59	0.69	0.76	0.98	1.66	2.06	24	0.43	0.53	0.68	0.77	1.29	1.56
25	0.57	0.67	0.73	0.96	1.66	2.07	25	0.43	0.53	0.68	0.77	1.29	1.58
26	0.56	0.67	0.75	0.96	1.68	2.08	26	0.43	0.53	0.68	0.77	1.31	1.60
27	0.55	0.67	0.77	0.97	1.69	2.09	27	0.43	0.54	0.68	0.78	1.32	1.61
28	0.53	0.67	0.79	0.97	1.71	2.11	28	0.44	0.54	0.69	0.78	1.34	1.63
29	0.52	0.67	0.81	0.98	1.72	2.12	29	0.44	0.55	0.69	0.79	1.35	1.64
30	0.51	0.67	0.83	0.98	1.74	2.13	30	0.44	0.55	0.69	0.79	1.37	1.66
31	0.54	0.69	0.85	1.00	1.81	2.26	31	0.46	0.56	0.71	0.82	1.45	1.76
32	0.56	0.70	0.87	1.01	1.88	2.39	32	0.47	0.57	0.72	0.85	1.53	1.86
33	0.59	0.72	0.88	1.03	1.95	2.51	33	0.49	0.59	0.74	0.89	1.60	1.95
34	0.61	0.73	0.90	1.04	2.02	2.64	34	0.50	0.60	0.75	0.92	1.68	2.05
35	0.64	0.75	0.92	1.06	2.09	2.77	35	0.52	0.61	0.77	0.95	1.76	2.15
36	0.69	0.81	0.99	1.16	2.28	3.03	36	0.56	0.66	0.83	1.01	1.89	2.34
37	0.75	0.87	1.06	1.25	2.47	3.29	37	0.60	0.71	0.88	1.07	2.01	2.53
38	0.80	0.94	1.13	1.35	2.66	3.56	38	0.65	0.77	0.94	1.13	2.14	2.73
39	0.86	1.00	1.20	1.44	2.85	3.82	39	0.69	0.82	0.99	1.19	2.26	2.92
40	0.91	1.06	1.27	1.54	3.04	4.08	40	0.73	0.87	1.05	1.25	2.39	3.11
41	0.98	1.15	1.41	1.70	3.41	4.57	41	0.78	0.94	1.14	1.36	2.64	3.46
42	1.05	1.24	1.55	1.86	3.77	5.07	42	0.84	1.00	1.23	1.47	2.89	3.81
43	1.12	1.33	1.69	2.01	4.14	5.56	43	0.89	1.07	1.33	1.59	3.15	4.15
44	1.19	1.42	1.83	2.17	4.50	6.06	44	0.95	1.13	1.42	1.70	3.40	4.50
45	1.26	1.51	1.97	2.33	4.87	6.55	45	1.00	1.20	1.51	1.81	3.65	4.85
46	1.39	1.66	2.17	2.56	5.39	7.13	46	1.10	1.31	1.65	1.98	4.03	5.35
47	1.53	1.80	2.37	2.78	5.92	7.71	47	1.20	1.42	1.79	2.16	4.40	5.85
48	1.66	1.95	2.56	3.01	6.44	8.28	48	1.31	1.54	1.92	2.33	4.78	6.35
49	1.80	2.09	2.76	3.23	6.97	8.86	49	1.41	1.65	2.06	2.51	5.15	6.85
50	1.93	2.24	2.96	3.46	7.49	9.44	50	1.51	1.76	2.20	2.68	5.53	7.35
51	2.15	2.50	3.29	3.93	8.25	10.49	51	1.68	1.97	2.41	2.94	6.14	8.17
52	2.37	2.76	3.62	4.40	9.01	11.54	52	1.86	2.17	2.62	3.20	6.76	8.99
53	2.59	3.03	3.96	4.86	9.78	12.59	53	2.03	2.38	2.84	3.47	7.37	9.82
54	2.81	3.29	4.29	5.33	10.54	13.64	54	2.21	2.58	3.05	3.73	7.99	10.64
55	3.03	3.55	4.62	5.80	11.30	14.69	55	2.38	2.79	3.26	3.99	8.60	11.46
56	3.46	4.04	5.32	6.53	12.50	16.30	56	2.73	3.18	3.71	4.52	9.54	12.71
57	3.89	4.52	6.01	7.26	13.70	17.90	57	3.07	3.57	4.16	5.06	10.48	13.97
58	4.33	5.01	6.71	7.99	14.89	19.51	58	3.42	3.97	4.62	5.59	11.43	15.22
59	4.76	5.49	7.40	8.72	16.09	21.11	59	3.76	4.36	5.07	6.13	12.37	16.48
60	5.19	5.98	8.10	9.45	17.29	22.72	60	4.11	4.75	5.52	6.66	13.31	17.73
61	6.13	7.13	9.23	11.14	19.17	25.19	61	4.75	5.47	6.35	7.68	14.77	19.67
62	7.07	8.28	10.36	12.84	21.04	27.66	62	5.39	6.19	7.19	8.70	16.23	21.60
63	8.00	9.44	11.49	14.53	22.92	30.12	63	6.02	6.91	8.02	9.72	17.68	23.54
64	8.94	10.59	12.62	16.23	24.79	32.59	64	6.66	7.63	8.86	10.74	19.14	25.47
65	9.88	11.74	13.75	17.92	26.67	35.06	65	7.30	8.35	9.69	11.76	20.60	27.41
66	11.66	13.85	16.05	20.36	NA	NA	66	8.61	9.77	11.22	13.77	NA	NA
67	13.44	15.96	18.35	22.81	NA	NA	67	9.93	11.19	12.75	15.78	NA	NA
68	15.23	18.08	20.65	25.25	NA	NA	68	11.24	12.62	14.28	17.79	NA	NA
69	17.01	20.19	22.95	27.70	NA	NA	69	12.56	14.04	15.81	19.80	NA	NA
70	18.79	22.30	25.25	30.14	NA	NA	70	13.87	15.46	17.34	21.81	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.57	0.66	0.77	0.97	1.59	1.96	18	0.34	0.45	0.60	0.69	1.23	1.44
19	0.57	0.66	0.77	0.97	1.59	1.96	19	0.34	0.45	0.60	0.69	1.23	1.44
20	0.57	0.66	0.77	0.97	1.59	1.96	20	0.34	0.45	0.60	0.69	1.23	1.44
21	0.55	0.64	0.75	0.95	1.59	1.97	21	0.34	0.45	0.60	0.69	1.23	1.45
22	0.53	0.63	0.73	0.93	1.59	1.98	22	0.34	0.45	0.60	0.69	1.23	1.46
23	0.52	0.61	0.70	0.90	1.59	2.00	23	0.34	0.45	0.60	0.69	1.23	1.48
24	0.50	0.60	0.68	0.88	1.59	2.01	24	0.34	0.45	0.60	0.69	1.23	1.49
25	0.48	0.58	0.66	0.86	1.59	2.02	25	0.34	0.45	0.60	0.69	1.23	1.50
26	0.47	0.58	0.67	0.87	1.60	2.03	26	0.34	0.45	0.60	0.69	1.24	1.52
27	0.46	0.58	0.68	0.87	1.61	2.04	27	0.35	0.45	0.61	0.70	1.26	1.53
28	0.46	0.59	0.70	0.88	1.61	2.05	28	0.35	0.45	0.61	0.70	1.27	1.55
29	0.45	0.59	0.71	0.88	1.62	2.06	29	0.36	0.45	0.62	0.71	1.29	1.56
30	0.44	0.59	0.72	0.89	1.63	2.07	30	0.36	0.45	0.62	0.71	1.30	1.58
31	0.46	0.61	0.73	0.91	1.71	2.19	31	0.38	0.47	0.64	0.74	1.37	1.68
32	0.49	0.62	0.75	0.93	1.78	2.32	32	0.40	0.48	0.65	0.77	1.44	1.78
33	0.51	0.64	0.76	0.94	1.86	2.44	33	0.41	0.50	0.67	0.81	1.51	1.88
34	0.54	0.65	0.78	0.96	1.93	2.57	34	0.43	0.51	0.68	0.84	1.58	1.98
35	0.56	0.67	0.79	0.98	2.01	2.69	35	0.45	0.53	0.70	0.87	1.65	2.08
36	0.61	0.73	0.86	1.07	2.20	2.95	36	0.49	0.58	0.75	0.93	1.79	2.27
37	0.66	0.79	0.94	1.16	2.39	3.21	37	0.53	0.63	0.80	0.99	1.93	2.46
38	0.72	0.85	1.01	1.24	2.59	3.47	38	0.58	0.68	0.86	1.05	2.07	2.66
39	0.77	0.91	1.09	1.33	2.78	3.73	39	0.62	0.73	0.91	1.11	2.21	2.85
40	0.82	0.97	1.16	1.42	2.97	3.99	40	0.66	0.78	0.96	1.17	2.35	3.04
41	0.89	1.06	1.31	1.58	3.34	4.47	41	0.71	0.84	1.06	1.28	2.60	3.37
42	0.96	1.14	1.46	1.74	3.71	4.94	42	0.76	0.91	1.15	1.39	2.85	3.70
43	1.03	1.23	1.60	1.89	4.09	5.42	43	0.81	0.97	1.25	1.50	3.09	4.04
44	1.10	1.31	1.75	2.05	4.46	5.89	44	0.86	1.04	1.34	1.61	3.34	4.37
45	1.17	1.40	1.90	2.21	4.83	6.37	45	0.91	1.10	1.44	1.72	3.59	4.70
46	1.29	1.55	2.09	2.44	5.32	6.98	46	1.01	1.20	1.58	1.89	3.92	5.16
47	1.42	1.69	2.29	2.67	5.81	7.58	47	1.11	1.31	1.72	2.06	4.25	5.61
48	1.54	1.84	2.48	2.90	6.30	8.19	48	1.20	1.41	1.85	2.22	4.58	6.07
49	1.67	1.98	2.68	3.13	6.79	8.79	49	1.30	1.52	1.99	2.39	4.91	6.52
50	1.79	2.13	2.87	3.36	7.28	9.40	50	1.40	1.62	2.13	2.56	5.24	6.98
51	2.00	2.39	3.19	3.82	8.08	10.43	51	1.56	1.81	2.33	2.82	5.82	7.76
52	2.21	2.65	3.51	4.27	8.87	11.45	52	1.72	2.01	2.53	3.07	6.40	8.55
53	2.43	2.90	3.84	4.73	9.67	12.48	53	1.89	2.20	2.74	3.33	6.99	9.33
54	2.64	3.16	4.16	5.18	10.46	13.50	54	2.05	2.40	2.94	3.58	7.57	10.12
55	2.85	3.42	4.48	5.64	11.26	14.53	55	2.21	2.59	3.14	3.84	8.15	10.90
56	3.26	3.89	5.11	6.37	12.45	15.97	56	2.54	2.97	3.56	4.37	9.06	12.10
57	3.67	4.36	5.73	7.10	13.65	17.40	57	2.87	3.35	3.98	4.89	9.97	13.31
58	4.08	4.83	6.36	7.84	14.84	18.84	58	3.21	3.73	4.39	5.42	10.87	14.51
59	4.49	5.30	6.98	8.57	16.04	20.27	59	3.54	4.11	4.81	5.94	11.78	15.72
60	4.90	5.77	7.61	9.30	17.23	21.71	60	3.87	4.49	5.23	6.47	12.69	16.92
61	5.86	6.91	8.82	11.01	19.10	24.07	61	4.49	5.19	6.10	7.49	14.12	18.78
62	6.81	8.05	10.03	12.72	20.96	26.44	62	5.11	5.88	6.98	8.52	15.54	20.64
63	7.77	9.19	11.24	14.43	22.83	28.80	63	5.72	6.58	7.85	9.54	16.97	22.49
64	8.72	10.33	12.45	16.14	24.69	31.17	64	6.34	7.27	8.73	10.57	18.39	24.35
65	9.68	11.47	13.66	17.85	26.56	33.53	65	6.96	7.97	9.60	11.59	19.82	26.21
66	11.49	13.62	15.97	20.30	NA	NA	66	8.24	9.35	11.02	13.61	NA	NA
67	13.30	15.78	18.27	22.74	NA	NA	67	9.52	10.73	12.43	15.62	NA	NA
68	15.11	17.93	20.58	25.19	NA	NA	68	10.80	12.12	13.85	17.64	NA	NA
69	16.92	20.09	22.88	27.63	NA	NA	69	12.08	13.50	15.26	19.65	NA	NA
70	18.73	22.24	25.19	30.08	NA	NA	70	13.36	14.88	16.68	21.67	NA	NA

TRENDSETTER® SUPER 20

Face Amounts of \$1,000,000–\$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1–20

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.53	0.62	0.73	0.91	1.50	1.94	18	0.31	0.41	0.54	0.66	1.11	1.39
19	0.53	0.62	0.73	0.91	1.50	1.94	19	0.31	0.41	0.54	0.66	1.11	1.39
20	0.53	0.62	0.73	0.91	1.50	1.94	20	0.31	0.41	0.54	0.66	1.11	1.39
21	0.52	0.61	0.71	0.89	1.50	1.95	21	0.31	0.41	0.54	0.66	1.11	1.40
22	0.50	0.59	0.69	0.86	1.50	1.95	22	0.31	0.41	0.54	0.66	1.11	1.42
23	0.49	0.58	0.68	0.84	1.50	1.96	23	0.31	0.41	0.54	0.66	1.11	1.43
24	0.47	0.56	0.66	0.81	1.50	1.96	24	0.31	0.41	0.54	0.66	1.11	1.45
25	0.46	0.55	0.64	0.79	1.50	1.97	25	0.31	0.41	0.54	0.66	1.11	1.46
26	0.45	0.55	0.64	0.80	1.51	1.98	26	0.31	0.41	0.54	0.66	1.13	1.47
27	0.44	0.55	0.65	0.80	1.52	1.99	27	0.31	0.41	0.54	0.66	1.14	1.48
28	0.43	0.55	0.65	0.81	1.54	2.01	28	0.32	0.41	0.55	0.67	1.16	1.49
29	0.42	0.55	0.66	0.81	1.55	2.02	29	0.32	0.41	0.55	0.67	1.17	1.50
30	0.41	0.55	0.66	0.82	1.56	2.03	30	0.32	0.41	0.55	0.67	1.19	1.51
31	0.43	0.56	0.68	0.84	1.64	2.14	31	0.34	0.43	0.57	0.70	1.25	1.61
32	0.45	0.58	0.70	0.87	1.72	2.25	32	0.36	0.44	0.59	0.73	1.31	1.72
33	0.48	0.59	0.71	0.89	1.79	2.37	33	0.38	0.46	0.61	0.77	1.38	1.82
34	0.50	0.61	0.73	0.92	1.87	2.48	34	0.40	0.47	0.63	0.80	1.44	1.93
35	0.52	0.62	0.75	0.94	1.95	2.59	35	0.42	0.49	0.65	0.83	1.50	2.03
36	0.57	0.68	0.82	1.02	2.13	2.85	36	0.46	0.54	0.70	0.89	1.65	2.22
37	0.62	0.74	0.89	1.10	2.30	3.11	37	0.50	0.59	0.75	0.95	1.80	2.41
38	0.67	0.80	0.96	1.19	2.48	3.38	38	0.53	0.63	0.79	1.00	1.94	2.59
39	0.72	0.86	1.03	1.27	2.65	3.64	39	0.57	0.68	0.84	1.06	2.09	2.78
40	0.77	0.92	1.10	1.35	2.83	3.90	40	0.61	0.73	0.89	1.12	2.24	2.97
41	0.84	1.00	1.25	1.52	3.21	4.37	41	0.66	0.79	0.99	1.22	2.47	3.31
42	0.90	1.09	1.41	1.68	3.58	4.84	42	0.71	0.85	1.09	1.32	2.70	3.65
43	0.97	1.17	1.56	1.85	3.96	5.32	43	0.76	0.92	1.19	1.42	2.93	3.99
44	1.03	1.26	1.72	2.01	4.33	5.79	44	0.81	0.98	1.29	1.52	3.16	4.33
45	1.10	1.34	1.87	2.18	4.71	6.26	45	0.86	1.04	1.39	1.62	3.39	4.67
46	1.22	1.49	2.06	2.38	5.20	6.86	46	0.95	1.14	1.51	1.79	3.72	5.08
47	1.34	1.64	2.24	2.58	5.69	7.46	47	1.04	1.24	1.64	1.96	4.05	5.49
48	1.46	1.79	2.43	2.79	6.17	8.07	48	1.14	1.34	1.76	2.13	4.37	5.90
49	1.58	1.94	2.61	2.99	6.66	8.67	49	1.23	1.44	1.89	2.30	4.70	6.31
50	1.70	2.09	2.80	3.19	7.15	9.27	50	1.32	1.54	2.01	2.47	5.03	6.72
51	1.92	2.34	3.08	3.65	7.90	10.25	51	1.47	1.72	2.21	2.72	5.59	7.47
52	2.14	2.58	3.37	4.12	8.66	11.22	52	1.63	1.91	2.41	2.97	6.16	8.23
53	2.36	2.83	3.65	4.58	9.41	12.20	53	1.78	2.09	2.61	3.22	6.72	8.98
54	2.58	3.07	3.94	5.05	10.17	13.17	54	1.94	2.28	2.81	3.47	7.29	9.74
55	2.80	3.32	4.22	5.51	10.92	14.15	55	2.09	2.46	3.01	3.72	7.85	10.49
56	3.21	3.78	4.84	6.22	12.00	15.59	56	2.41	2.83	3.41	4.19	8.73	11.65
57	3.62	4.25	5.45	6.94	13.08	17.04	57	2.73	3.20	3.81	4.66	9.61	12.81
58	4.02	4.71	6.07	7.65	14.17	18.48	58	3.06	3.57	4.22	5.14	10.48	13.98
59	4.43	5.18	6.68	8.37	15.25	19.93	59	3.38	3.94	4.62	5.61	11.36	15.14
60	4.84	5.64	7.30	9.08	16.33	21.37	60	3.70	4.31	5.02	6.08	12.24	16.30
61	5.69	6.73	8.56	10.66	17.90	23.53	61	4.28	4.97	5.83	7.11	13.57	18.07
62	6.54	7.81	9.82	12.23	19.46	25.70	62	4.87	5.63	6.64	8.14	14.90	19.84
63	7.39	8.90	11.09	13.81	21.03	27.86	63	5.45	6.28	7.44	9.17	16.23	21.61
64	8.24	9.98	12.35	15.38	22.59	30.03	64	6.04	6.94	8.25	10.20	17.56	23.38
65	9.09	11.07	13.61	16.96	24.16	32.19	65	6.62	7.60	9.06	11.23	18.89	25.15
66	10.88	13.30	15.82	19.57	NA	NA	66	7.86	8.94	10.45	13.30	NA	NA
67	12.67	15.53	18.02	22.19	NA	NA	67	9.11	10.28	11.85	15.37	NA	NA
68	14.45	17.75	20.23	24.80	NA	NA	68	10.35	11.63	13.24	17.43	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	69	11.60	12.97	14.64	19.50	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	70	12.84	14.31	16.03	21.57	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.62	0.72	0.82	0.99	1.50	1.94	18	0.31	0.41	0.54	0.66	1.11	1.39
19	0.62	0.72	0.82	0.99	1.50	1.94	19	0.31	0.41	0.54	0.66	1.11	1.39
20	0.62	0.72	0.82	0.99	1.50	1.94	20	0.31	0.41	0.54	0.66	1.11	1.39
21	0.59	0.69	0.78	0.95	1.50	1.95	21	0.31	0.41	0.54	0.66	1.11	1.40
22	0.56	0.66	0.75	0.91	1.50	1.95	22	0.31	0.41	0.54	0.66	1.11	1.42
23	0.54	0.62	0.71	0.87	1.50	1.96	23	0.31	0.41	0.54	0.66	1.11	1.43
24	0.51	0.59	0.68	0.83	1.50	1.96	24	0.31	0.41	0.54	0.66	1.11	1.45
25	0.48	0.56	0.64	0.79	1.50	1.97	25	0.31	0.41	0.54	0.66	1.11	1.46
26	0.48	0.56	0.64	0.80	1.51	1.98	26	0.32	0.41	0.54	0.66	1.13	1.47
27	0.49	0.56	0.65	0.80	1.52	1.99	27	0.33	0.41	0.54	0.66	1.14	1.48
28	0.49	0.55	0.65	0.81	1.54	2.01	28	0.35	0.41	0.55	0.67	1.16	1.49
29	0.50	0.55	0.66	0.81	1.55	2.02	29	0.36	0.41	0.55	0.67	1.17	1.50
30	0.50	0.55	0.66	0.82	1.56	2.03	30	0.37	0.41	0.55	0.67	1.19	1.51
31	0.52	0.58	0.68	0.84	1.64	2.14	31	0.39	0.43	0.57	0.70	1.25	1.61
32	0.54	0.61	0.70	0.87	1.72	2.25	32	0.41	0.46	0.59	0.73	1.31	1.72
33	0.57	0.63	0.73	0.89	1.79	2.37	33	0.43	0.48	0.61	0.77	1.38	1.82
34	0.59	0.66	0.75	0.92	1.87	2.48	34	0.45	0.51	0.63	0.80	1.44	1.93
35	0.61	0.69	0.77	0.94	1.95	2.59	35	0.47	0.53	0.65	0.83	1.50	2.03
36	0.65	0.75	0.84	1.02	2.13	2.85	36	0.51	0.58	0.70	0.89	1.65	2.22
37	0.69	0.80	0.91	1.11	2.30	3.11	37	0.54	0.62	0.75	0.95	1.80	2.41
38	0.74	0.86	0.99	1.19	2.48	3.38	38	0.58	0.67	0.79	1.00	1.94	2.59
39	0.78	0.91	1.06	1.28	2.65	3.64	39	0.61	0.71	0.84	1.06	2.09	2.78
40	0.82	0.97	1.13	1.36	2.83	3.90	40	0.65	0.76	0.89	1.12	2.24	2.97
41	0.88	1.05	1.28	1.52	3.21	4.37	41	0.70	0.83	0.99	1.22	2.47	3.31
42	0.95	1.14	1.43	1.69	3.58	4.84	42	0.75	0.89	1.09	1.32	2.70	3.65
43	1.01	1.22	1.57	1.85	3.96	5.32	43	0.80	0.96	1.19	1.42	2.93	3.99
44	1.08	1.31	1.72	2.02	4.33	5.79	44	0.85	1.02	1.29	1.52	3.16	4.33
45	1.14	1.39	1.87	2.18	4.71	6.26	45	0.90	1.09	1.39	1.62	3.39	4.67
46	1.26	1.54	2.06	2.38	5.20	6.86	46	0.99	1.20	1.51	1.79	3.77	5.11
47	1.39	1.68	2.24	2.58	5.69	7.46	47	1.08	1.31	1.64	1.96	4.15	5.55
48	1.51	1.83	2.43	2.79	6.17	8.07	48	1.18	1.41	1.76	2.13	4.52	5.99
49	1.64	1.97	2.61	2.99	6.66	8.67	49	1.27	1.52	1.89	2.30	4.90	6.43
50	1.76	2.12	2.80	3.19	7.15	9.27	50	1.36	1.63	2.01	2.47	5.28	6.87
51	1.98	2.38	3.08	3.65	7.90	10.25	51	1.52	1.83	2.21	2.72	5.89	7.65
52	2.19	2.65	3.37	4.12	8.66	11.22	52	1.68	2.02	2.42	2.97	6.50	8.44
53	2.41	2.91	3.65	4.58	9.41	12.20	53	1.85	2.22	2.62	3.22	7.10	9.22
54	2.62	3.18	3.94	5.05	10.17	13.17	54	2.01	2.41	2.83	3.47	7.71	10.01
55	2.84	3.44	4.22	5.51	10.92	14.15	55	2.17	2.61	3.03	3.72	8.32	10.79
56	3.25	3.93	4.84	6.22	12.02	15.59	56	2.50	3.00	3.47	4.23	9.23	11.96
57	3.66	4.42	5.45	6.94	13.13	17.04	57	2.83	3.39	3.91	4.75	10.14	13.13
58	4.08	4.90	6.07	7.65	14.23	18.48	58	3.16	3.77	4.34	5.26	11.05	14.31
59	4.49	5.39	6.68	8.37	15.34	19.93	59	3.49	4.16	4.78	5.78	11.96	15.48
60	4.90	5.88	7.30	9.08	16.44	21.37	60	3.82	4.55	5.22	6.29	12.87	16.65
61	5.74	6.92	8.56	10.66	18.18	23.57	61	4.40	5.22	5.99	7.28	14.22	18.38
62	6.58	7.96	9.82	12.23	19.92	25.77	62	4.98	5.89	6.76	8.27	15.57	20.10
63	7.41	8.99	11.09	13.81	21.65	27.97	63	5.57	6.57	7.52	9.25	16.92	21.83
64	8.25	10.03	12.35	15.38	23.39	30.17	64	6.15	7.24	8.29	10.24	18.27	23.55
65	9.09	11.07	13.61	16.96	25.13	32.37	65	6.73	7.91	9.06	11.23	19.62	25.28
66	10.88	13.30	15.82	19.57	NA	NA	66	7.96	9.29	10.54	13.30	NA	NA
67	12.67	15.53	18.02	22.19	NA	NA	67	9.20	10.67	12.03	15.37	NA	NA
68	14.45	17.75	20.23	24.80	NA	NA	68	10.43	12.04	13.51	17.43	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	69	11.67	13.42	15.00	19.50	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	70	12.90	14.80	16.48	21.57	NA	NA

TRENDSETTER® SUPER 20

Face Amounts of \$10,000,001 or more
 Level Annual Premium Rates per \$1,000 for Years 1–20
 Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.76	0.85	1.00	1.50	1.94	18	0.33	0.41	0.54	0.66	1.11	1.39
19	0.65	0.76	0.85	1.00	1.50	1.94	19	0.33	0.41	0.54	0.66	1.11	1.39
20	0.65	0.76	0.85	1.00	1.50	1.94	20	0.33	0.41	0.54	0.66	1.11	1.39
21	0.65	0.75	0.83	0.96	1.50	1.95	21	0.35	0.42	0.54	0.66	1.11	1.40
22	0.64	0.73	0.81	0.93	1.50	1.95	22	0.36	0.43	0.54	0.66	1.11	1.42
23	0.64	0.72	0.78	0.89	1.50	1.96	23	0.38	0.43	0.54	0.66	1.11	1.43
24	0.63	0.70	0.76	0.86	1.50	1.96	24	0.39	0.44	0.54	0.66	1.11	1.45
25	0.63	0.69	0.74	0.82	1.50	1.97	25	0.41	0.45	0.54	0.66	1.11	1.46
26	0.64	0.71	0.75	0.82	1.51	1.98	26	0.42	0.47	0.54	0.66	1.13	1.47
27	0.66	0.72	0.75	0.82	1.52	1.99	27	0.43	0.48	0.54	0.66	1.14	1.48
28	0.67	0.74	0.76	0.82	1.54	2.01	28	0.45	0.50	0.55	0.67	1.16	1.49
29	0.69	0.75	0.76	0.82	1.55	2.02	29	0.46	0.51	0.55	0.67	1.17	1.50
30	0.70	0.77	0.77	0.82	1.56	2.03	30	0.47	0.53	0.55	0.67	1.19	1.51
31	0.74	0.81	0.81	0.86	1.64	2.14	31	0.51	0.57	0.59	0.70	1.25	1.61
32	0.78	0.85	0.85	0.90	1.72	2.25	32	0.55	0.61	0.62	0.73	1.31	1.72
33	0.81	0.89	0.89	0.95	1.79	2.37	33	0.58	0.65	0.66	0.77	1.38	1.82
34	0.85	0.93	0.93	0.99	1.87	2.48	34	0.62	0.69	0.69	0.80	1.44	1.93
35	0.89	0.97	0.97	1.03	1.95	2.59	35	0.66	0.73	0.73	0.83	1.50	2.03
36	0.94	1.02	1.02	1.11	2.13	2.85	36	0.70	0.77	0.77	0.89	1.65	2.22
37	0.99	1.08	1.08	1.18	2.30	3.11	37	0.75	0.81	0.82	0.95	1.80	2.41
38	1.05	1.13	1.13	1.26	2.48	3.38	38	0.79	0.86	0.86	1.00	1.94	2.59
39	1.10	1.19	1.19	1.33	2.65	3.64	39	0.84	0.90	0.91	1.06	2.09	2.78
40	1.15	1.24	1.24	1.41	2.83	3.90	40	0.88	0.94	0.95	1.12	2.24	2.97
41	1.19	1.30	1.37	1.56	3.21	4.37	41	0.91	0.99	1.04	1.23	2.51	3.31
42	1.23	1.35	1.49	1.72	3.58	4.84	42	0.94	1.04	1.13	1.33	2.77	3.65
43	1.27	1.41	1.62	1.87	3.96	5.32	43	0.98	1.10	1.21	1.44	3.04	3.99
44	1.31	1.46	1.74	2.03	4.33	5.79	44	1.01	1.15	1.30	1.54	3.30	4.33
45	1.35	1.52	1.87	2.18	4.71	6.26	45	1.04	1.20	1.39	1.65	3.57	4.67
46	1.45	1.68	2.06	2.39	5.20	6.86	46	1.12	1.32	1.52	1.81	3.99	5.17
47	1.56	1.84	2.24	2.60	5.69	7.46	47	1.20	1.43	1.66	1.98	4.40	5.67
48	1.66	2.00	2.43	2.82	6.17	8.07	48	1.29	1.55	1.79	2.14	4.82	6.18
49	1.77	2.16	2.61	3.03	6.66	8.67	49	1.37	1.66	1.93	2.31	5.23	6.68
50	1.87	2.32	2.80	3.24	7.15	9.27	50	1.45	1.78	2.06	2.47	5.65	7.18
51	2.10	2.61	3.09	3.69	7.96	10.25	51	1.61	1.98	2.28	2.74	6.31	7.99
52	2.33	2.89	3.39	4.15	8.76	11.24	52	1.77	2.18	2.50	3.01	6.96	8.81
53	2.56	3.18	3.68	4.60	9.57	12.22	53	1.93	2.38	2.73	3.29	7.62	9.62
54	2.79	3.46	3.98	5.06	10.37	13.21	54	2.09	2.58	2.95	3.56	8.27	10.44
55	3.02	3.75	4.27	5.51	11.18	14.19	55	2.25	2.78	3.17	3.83	8.93	11.25
56	3.46	4.29	4.88	6.22	12.44	15.77	56	2.59	3.19	3.63	4.38	9.89	12.45
57	3.90	4.83	5.48	6.94	13.70	17.35	57	2.93	3.60	4.08	4.92	10.84	13.65
58	4.34	5.36	6.09	7.65	14.97	18.93	58	3.27	4.01	4.54	5.47	11.80	14.85
59	4.78	5.90	6.69	8.37	16.23	20.51	59	3.61	4.42	4.99	6.01	12.75	16.05
60	5.22	6.44	7.30	9.08	17.49	22.09	60	3.95	4.83	5.45	6.56	13.71	17.25
61	5.99	7.37	8.56	10.66	19.30	24.31	61	4.54	5.52	6.23	7.49	15.11	18.97
62	6.77	8.29	9.82	12.23	21.12	26.52	62	5.12	6.22	7.00	8.43	16.51	20.70
63	7.54	9.22	11.09	13.81	22.93	28.74	63	5.71	6.91	7.78	9.36	17.90	22.42
64	8.32	10.14	12.35	15.38	24.75	30.95	64	6.29	7.61	8.55	10.30	19.30	24.15
65	9.09	11.07	13.61	16.96	26.56	33.17	65	6.88	8.30	9.33	11.23	20.70	25.87
66	10.88	13.30	15.82	19.57	NA	NA	66	8.11	9.73	10.88	13.30	NA	NA
67	12.67	15.53	18.02	22.19	NA	NA	67	9.33	11.16	12.43	15.37	NA	NA
68	14.45	17.75	20.23	24.80	NA	NA	68	10.56	12.58	13.98	17.43	NA	NA
69	16.24	19.98	22.43	27.42	NA	NA	69	11.78	14.01	15.53	19.50	NA	NA
70	18.03	22.21	24.64	30.03	NA	NA	70	13.01	15.44	17.08	21.57	NA	NA



Male			Female		
Issue Age	SNS	SS	Issue Age	SNS	SS
18	2.70	4.24	18	2.26	2.99
19	2.70	4.24	19	2.26	2.99
20	2.70	4.24	20	2.26	2.99
21	2.70	4.31	21	2.26	2.99
22	2.70	4.37	22	2.26	2.99
23	2.70	4.44	23	2.26	2.99
24	2.70	4.50	24	2.26	2.99
25	2.70	4.57	25	2.26	2.99
26	2.74	4.60	26	2.30	3.12
27	2.78	4.63	27	2.33	3.25
28	2.82	4.65	28	2.37	3.38
29	2.86	4.68	29	2.40	3.51
30	2.90	4.71	30	2.44	3.64
31	2.99	4.94	31	2.51	3.86
32	3.08	5.18	32	2.58	4.08
33	3.18	5.41	33	2.64	4.31
34	3.27	5.65	34	2.71	4.53
35	3.36	5.88	35	2.78	4.75
36	3.47	6.32	36	2.89	5.19
37	3.58	6.76	37	3.00	5.63
38	3.68	7.20	38	3.12	6.06
39	3.79	7.64	39	3.23	6.50
40	3.90	8.08	40	3.34	6.94
41	4.13	8.74	41	3.55	7.63
42	4.35	9.39	42	3.75	8.31
43	4.58	10.05	43	3.96	9.00
44	4.80	10.70	44	4.16	9.68
45	5.03	11.36	45	4.37	10.37
46	5.49	12.59	46	4.73	11.49
47	5.95	13.83	47	5.08	12.61
48	6.40	15.06	48	5.44	13.73
49	6.86	16.30	49	5.79	14.85
50	7.32	17.53	50	6.15	15.97
51	8.31	19.19	51	6.61	17.06
52	9.29	20.85	52	7.07	18.15
53	10.28	22.51	53	7.53	19.25
54	11.26	24.17	54	7.99	20.34
55	12.25	25.83	55	8.45	21.43
56	13.48	NA	56	9.59	NA
57	14.70	NA	57	10.73	NA
58	15.93	NA	58	11.87	NA
59	17.15	NA	59	13.01	NA
60	18.38	NA	60	14.15	NA

TRENDSETTER® SUPER 25

Face Amounts of \$100,000–\$249,999

Level Annual Premium Rates per \$1,000 for Years 1–25

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	1.00	1.20	1.40	1.59	2.37	2.84	18	0.88	0.99	1.18	1.32	1.70	2.06
19	1.00	1.20	1.40	1.59	2.37	2.84	19	0.88	0.99	1.18	1.32	1.70	2.06
20	1.00	1.20	1.40	1.59	2.37	2.84	20	0.88	0.99	1.18	1.32	1.70	2.06
21	1.00	1.20	1.40	1.59	2.37	2.87	21	0.88	0.99	1.18	1.32	1.70	2.08
22	1.00	1.20	1.40	1.59	2.37	2.90	22	0.88	0.99	1.18	1.32	1.70	2.09
23	1.00	1.20	1.40	1.59	2.37	2.92	23	0.88	0.99	1.18	1.32	1.70	2.11
24	1.00	1.20	1.40	1.59	2.37	2.95	24	0.88	0.99	1.18	1.32	1.70	2.12
25	1.00	1.20	1.40	1.59	2.37	2.98	25	0.88	0.99	1.18	1.32	1.70	2.14
26	1.01	1.21	1.43	1.62	2.46	3.08	26	0.89	1.01	1.21	1.34	1.80	2.23
27	1.03	1.23	1.46	1.66	2.54	3.19	27	0.91	1.04	1.23	1.37	1.90	2.31
28	1.04	1.24	1.50	1.69	2.63	3.29	28	0.92	1.06	1.26	1.39	2.01	2.40
29	1.06	1.26	1.53	1.73	2.71	3.40	29	0.94	1.09	1.28	1.42	2.11	2.48
30	1.07	1.27	1.56	1.76	2.80	3.50	30	0.95	1.11	1.31	1.44	2.21	2.57
31	1.10	1.30	1.60	1.81	2.90	3.66	31	0.98	1.13	1.34	1.48	2.29	2.71
32	1.14	1.32	1.63	1.86	3.00	3.82	32	1.01	1.15	1.38	1.51	2.37	2.85
33	1.17	1.35	1.67	1.90	3.10	3.99	33	1.03	1.16	1.41	1.55	2.45	2.99
34	1.21	1.37	1.70	1.95	3.20	4.15	34	1.06	1.18	1.45	1.58	2.53	3.13
35	1.24	1.40	1.74	2.00	3.30	4.31	35	1.09	1.20	1.48	1.62	2.61	3.27
36	1.32	1.50	1.87	2.17	3.57	4.70	36	1.15	1.27	1.56	1.74	2.84	3.56
37	1.40	1.60	2.00	2.34	3.85	5.09	37	1.20	1.34	1.64	1.85	3.07	3.84
38	1.47	1.70	2.12	2.51	4.12	5.49	38	1.26	1.41	1.71	1.97	3.30	4.13
39	1.55	1.80	2.25	2.68	4.40	5.88	39	1.31	1.48	1.79	2.08	3.53	4.41
40	1.63	1.90	2.38	2.85	4.67	6.27	40	1.37	1.55	1.87	2.20	3.76	4.70
41	1.80	2.09	2.61	3.12	5.26	6.99	41	1.47	1.65	2.00	2.37	4.12	5.19
42	1.97	2.28	2.84	3.38	5.85	7.71	42	1.56	1.76	2.13	2.54	4.47	5.68
43	2.13	2.48	3.06	3.65	6.43	8.44	43	1.66	1.86	2.25	2.72	4.83	6.18
44	2.30	2.67	3.29	3.91	7.02	9.16	44	1.75	1.97	2.38	2.89	5.18	6.67
45	2.47	2.86	3.52	4.18	7.61	9.88	45	1.85	2.07	2.51	3.06	5.54	7.16
46	2.70	3.13	3.86	4.65	8.40	10.54	46	2.03	2.27	2.75	3.39	6.07	7.87
47	2.93	3.40	4.20	5.12	9.19	11.20	47	2.20	2.47	3.00	3.71	6.60	8.57
48	3.17	3.68	4.53	5.60	9.99	11.87	48	2.38	2.68	3.24	4.04	7.13	9.28
49	3.40	3.95	4.87	6.07	10.78	12.53	49	2.55	2.88	3.49	4.36	7.66	9.98
50	3.63	4.22	5.21	6.54	11.57	13.19	50	2.73	3.08	3.73	4.69	8.19	10.69
51	4.18	4.84	5.92	7.25	12.84	14.53	51	3.12	3.50	4.25	5.24	8.98	11.69
52	4.73	5.46	6.63	7.96	14.10	15.87	52	3.50	3.92	4.77	5.79	9.77	12.70
53	5.28	6.07	7.35	8.68	15.37	17.20	53	3.89	4.34	5.30	6.35	10.55	13.70
54	5.83	6.69	8.06	9.39	16.63	18.54	54	4.27	4.76	5.82	6.90	11.34	14.71
55	6.38	7.31	8.77	10.10	17.90	19.88	55	4.66	5.18	6.34	7.45	12.13	15.71
56	7.37	8.37	9.78	10.92	19.96	21.95	56	5.34	5.90	7.25	8.34	13.54	17.11
57	8.35	9.44	10.80	11.73	22.02	24.02	57	6.01	6.61	8.16	9.23	14.94	18.52
58	9.34	10.50	11.81	12.55	24.08	26.09	58	6.69	7.33	9.08	10.11	16.35	19.92
59	10.32	11.57	12.83	13.36	26.14	28.16	59	7.36	8.04	9.99	11.00	17.75	21.33
60	11.31	12.63	13.84	14.18	28.20	30.23	60	8.04	8.76	10.90	11.89	19.16	22.73
61	12.65	13.79	15.03	15.31	NA	NA	61	9.12	9.71	11.94	13.09	NA	NA
62	13.99	14.95	16.21	16.44	NA	NA	62	10.21	10.65	12.99	14.28	NA	NA
63	15.32	16.10	17.40	17.58	NA	NA	63	11.29	11.60	14.03	15.48	NA	NA
64	16.66	17.26	18.58	18.71	NA	NA	64	12.38	12.54	15.08	16.67	NA	NA
65	18.00	18.42	19.77	19.84	NA	NA	65	13.46	13.49	16.12	17.87	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.71	0.91	1.10	1.37	2.15	2.63	18	0.58	0.70	0.85	1.07	1.49	1.83
19	0.71	0.91	1.10	1.37	2.15	2.63	19	0.58	0.70	0.85	1.07	1.49	1.83
20	0.71	0.91	1.10	1.37	2.15	2.63	20	0.58	0.70	0.85	1.07	1.49	1.83
21	0.71	0.91	1.10	1.37	2.15	2.66	21	0.58	0.70	0.85	1.07	1.49	1.85
22	0.71	0.91	1.10	1.37	2.15	2.69	22	0.58	0.70	0.85	1.07	1.49	1.87
23	0.71	0.91	1.10	1.37	2.15	2.73	23	0.58	0.70	0.85	1.07	1.49	1.89
24	0.71	0.91	1.10	1.37	2.15	2.76	24	0.58	0.70	0.85	1.07	1.49	1.91
25	0.71	0.91	1.10	1.37	2.15	2.79	25	0.58	0.70	0.85	1.07	1.49	1.93
26	0.72	0.92	1.12	1.39	2.18	2.84	26	0.59	0.71	0.87	1.09	1.53	1.99
27	0.72	0.92	1.13	1.41	2.22	2.89	27	0.59	0.73	0.88	1.11	1.56	2.04
28	0.73	0.93	1.15	1.44	2.25	2.95	28	0.60	0.74	0.90	1.12	1.60	2.10
29	0.73	0.93	1.16	1.46	2.29	3.00	29	0.60	0.76	0.91	1.14	1.63	2.15
30	0.74	0.94	1.18	1.48	2.32	3.05	30	0.61	0.77	0.93	1.16	1.67	2.21
31	0.77	0.96	1.21	1.51	2.44	3.22	31	0.63	0.79	0.95	1.18	1.79	2.38
32	0.80	0.98	1.25	1.54	2.56	3.40	32	0.66	0.81	0.97	1.21	1.90	2.54
33	0.82	1.00	1.28	1.57	2.69	3.57	33	0.68	0.82	0.99	1.23	2.02	2.71
34	0.85	1.02	1.32	1.60	2.81	3.75	34	0.71	0.84	1.01	1.26	2.13	2.87
35	0.88	1.04	1.35	1.63	2.93	3.92	35	0.73	0.86	1.03	1.28	2.25	3.04
36	0.94	1.13	1.45	1.77	3.23	4.31	36	0.78	0.92	1.10	1.39	2.43	3.30
37	1.00	1.21	1.55	1.92	3.52	4.70	37	0.82	0.97	1.18	1.49	2.61	3.56
38	1.07	1.30	1.66	2.06	3.82	5.10	38	0.87	1.03	1.25	1.60	2.79	3.82
39	1.13	1.38	1.76	2.21	4.11	5.49	39	0.91	1.08	1.33	1.70	2.97	4.08
40	1.19	1.47	1.86	2.35	4.41	5.88	40	0.96	1.14	1.40	1.81	3.15	4.34
41	1.32	1.63	2.06	2.61	4.98	6.53	41	1.05	1.25	1.55	1.96	3.50	4.79
42	1.44	1.80	2.27	2.87	5.55	7.18	42	1.15	1.36	1.69	2.11	3.85	5.24
43	1.57	1.96	2.47	3.13	6.13	7.83	43	1.24	1.48	1.84	2.26	4.19	5.69
44	1.69	2.13	2.68	3.39	6.70	8.48	44	1.34	1.59	1.98	2.41	4.54	6.14
45	1.82	2.29	2.88	3.65	7.27	9.13	45	1.43	1.70	2.13	2.56	4.89	6.59
46	2.02	2.54	3.20	4.04	7.91	9.83	46	1.59	1.87	2.34	2.88	5.36	7.25
47	2.23	2.79	3.52	4.44	8.55	10.53	47	1.75	2.05	2.55	3.19	5.83	7.92
48	2.43	3.03	3.83	4.83	9.19	11.23	48	1.91	2.22	2.75	3.51	6.29	8.58
49	2.64	3.28	4.15	5.23	9.83	11.93	49	2.07	2.40	2.96	3.82	6.76	9.25
50	2.84	3.53	4.47	5.62	10.47	12.63	50	2.23	2.57	3.17	4.14	7.23	9.91
51	3.36	4.05	5.06	6.33	11.80	13.70	51	2.53	2.92	3.57	4.62	8.13	10.93
52	3.87	4.58	5.66	7.04	13.13	14.76	52	2.82	3.27	3.97	5.10	9.04	11.95
53	4.39	5.10	6.25	7.74	14.45	15.83	53	3.12	3.63	4.37	5.58	9.94	12.97
54	4.90	5.63	6.85	8.45	15.78	16.89	54	3.41	3.98	4.77	6.06	10.85	13.99
55	5.42	6.15	7.44	9.16	17.11	17.96	55	3.71	4.33	5.17	6.54	11.75	15.01
56	6.35	7.33	8.48	9.97	18.72	20.40	56	4.28	5.16	5.97	7.50	13.06	16.42
57	7.28	8.51	9.52	10.78	20.33	22.85	57	4.85	5.99	6.77	8.46	14.37	17.83
58	8.20	9.68	10.57	11.60	21.95	25.29	58	5.42	6.83	7.56	9.43	15.67	19.23
59	9.13	10.86	11.61	12.41	23.56	27.74	59	5.99	7.66	8.36	10.39	16.98	20.64
60	10.06	12.04	12.65	13.22	25.17	30.18	60	6.56	8.49	9.16	11.35	18.29	22.05
61	11.27	13.17	14.00	14.49	NA	NA	61	7.54	9.29	10.16	12.60	NA	NA
62	12.49	14.29	15.35	15.76	NA	NA	62	8.51	10.08	11.16	13.85	NA	NA
63	13.70	15.42	16.71	17.03	NA	NA	63	9.49	10.88	12.15	15.11	NA	NA
64	14.92	16.54	18.06	18.30	NA	NA	64	10.46	11.67	13.15	16.36	NA	NA
65	16.13	17.67	19.41	19.57	NA	NA	65	11.44	12.47	14.15	17.61	NA	NA



TRENDSETTER® SUPER 25

Face Amounts of \$500,000–\$999,999

Level Annual Premium Rates per \$1,000 for Years 1–25

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.60	0.83	0.96	1.18	2.09	2.55	18	0.50	0.64	0.76	1.00	1.40	1.76
19	0.60	0.83	0.96	1.18	2.09	2.55	19	0.50	0.64	0.76	1.00	1.40	1.76
20	0.60	0.83	0.96	1.18	2.09	2.55	20	0.50	0.64	0.76	1.00	1.40	1.76
21	0.60	0.83	0.96	1.18	2.09	2.58	21	0.50	0.64	0.76	1.00	1.40	1.78
22	0.60	0.83	0.96	1.19	2.09	2.62	22	0.50	0.64	0.76	1.00	1.40	1.80
23	0.60	0.83	0.96	1.19	2.09	2.65	23	0.50	0.64	0.76	1.00	1.40	1.82
24	0.60	0.83	0.96	1.20	2.09	2.69	24	0.50	0.64	0.76	1.00	1.40	1.84
25	0.60	0.83	0.96	1.20	2.09	2.72	25	0.50	0.64	0.76	1.00	1.40	1.86
26	0.60	0.83	0.97	1.21	2.13	2.78	26	0.50	0.65	0.78	1.00	1.44	1.91
27	0.61	0.83	0.99	1.23	2.16	2.84	27	0.50	0.65	0.80	1.00	1.48	1.97
28	0.61	0.84	1.00	1.24	2.20	2.89	28	0.51	0.66	0.81	0.99	1.51	2.02
29	0.62	0.84	1.02	1.26	2.23	2.95	29	0.51	0.66	0.83	0.99	1.55	2.08
30	0.62	0.84	1.03	1.27	2.27	3.01	30	0.51	0.67	0.85	0.99	1.59	2.13
31	0.65	0.86	1.07	1.30	2.39	3.18	31	0.53	0.69	0.87	1.03	1.70	2.30
32	0.68	0.87	1.11	1.33	2.51	3.34	32	0.56	0.70	0.89	1.07	1.82	2.47
33	0.70	0.89	1.15	1.37	2.63	3.51	33	0.58	0.72	0.92	1.10	1.93	2.64
34	0.73	0.90	1.19	1.40	2.75	3.67	34	0.61	0.73	0.94	1.14	2.05	2.81
35	0.76	0.92	1.23	1.43	2.87	3.84	35	0.63	0.75	0.96	1.18	2.16	2.98
36	0.83	1.00	1.33	1.57	3.16	4.22	36	0.68	0.81	1.03	1.28	2.34	3.24
37	0.89	1.09	1.43	1.71	3.45	4.60	37	0.72	0.87	1.10	1.37	2.52	3.49
38	0.96	1.17	1.54	1.85	3.74	4.97	38	0.77	0.92	1.16	1.47	2.69	3.75
39	1.02	1.26	1.64	1.99	4.03	5.35	39	0.81	0.98	1.23	1.56	2.87	4.00
40	1.09	1.34	1.74	2.13	4.32	5.73	40	0.86	1.04	1.30	1.66	3.05	4.26
41	1.22	1.49	1.93	2.39	4.88	6.40	41	0.95	1.14	1.43	1.81	3.39	4.70
42	1.34	1.64	2.13	2.65	5.45	7.07	42	1.04	1.25	1.57	1.95	3.74	5.13
43	1.47	1.78	2.32	2.91	6.01	7.73	43	1.14	1.35	1.70	2.10	4.08	5.57
44	1.59	1.93	2.52	3.17	6.58	8.40	44	1.23	1.46	1.84	2.24	4.43	6.00
45	1.72	2.08	2.71	3.43	7.14	9.07	45	1.32	1.56	1.97	2.39	4.77	6.44
46	1.91	2.30	2.97	3.77	7.70	9.75	46	1.46	1.73	2.17	2.69	5.23	7.09
47	2.11	2.52	3.23	4.12	8.26	10.43	47	1.61	1.90	2.38	2.99	5.69	7.75
48	2.30	2.73	3.48	4.46	8.81	11.10	48	1.75	2.07	2.58	3.28	6.16	8.40
49	2.50	2.95	3.74	4.81	9.37	11.78	49	1.90	2.24	2.79	3.58	6.62	9.06
50	2.69	3.17	4.00	5.15	9.93	12.46	50	2.04	2.41	2.99	3.88	7.08	9.71
51	3.13	3.64	4.62	5.78	11.35	13.54	51	2.32	2.69	3.37	4.30	8.00	10.70
52	3.57	4.11	5.25	6.42	12.77	14.62	52	2.59	2.97	3.76	4.72	8.91	11.69
53	4.02	4.58	5.87	7.05	14.19	15.69	53	2.87	3.24	4.14	5.14	9.83	12.68
54	4.46	5.05	6.50	7.69	15.61	16.77	54	3.14	3.52	4.53	5.56	10.74	13.67
55	4.90	5.52	7.12	8.32	17.03	17.85	55	3.42	3.80	4.91	5.98	11.66	14.66
56	5.81	6.78	8.18	9.25	18.60	20.31	56	4.04	4.46	5.60	6.84	12.93	15.90
57	6.71	8.04	9.25	10.18	20.16	22.76	57	4.66	5.11	6.29	7.69	14.20	17.15
58	7.62	9.29	10.31	11.10	21.73	25.22	58	5.27	5.77	6.99	8.55	15.46	18.39
59	8.52	10.55	11.38	12.03	23.29	27.67	59	5.89	6.42	7.68	9.40	16.73	19.64
60	9.43	11.81	12.44	12.96	24.86	30.13	60	6.51	7.08	8.37	10.26	18.00	20.88
61	10.55	12.87	13.78	14.23	NA	NA	61	7.30	8.11	9.47	11.72	NA	NA
62	11.67	13.93	15.13	15.50	NA	NA	62	8.09	9.13	10.57	13.19	NA	NA
63	12.79	15.00	16.47	16.77	NA	NA	63	8.88	10.16	11.66	14.65	NA	NA
64	13.91	16.06	17.82	18.04	NA	NA	64	9.67	11.18	12.76	16.12	NA	NA
65	15.03	17.12	19.16	19.31	NA	NA	65	10.46	12.21	13.86	17.58	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.56	0.78	0.91	1.15	2.00	2.49	18	0.46	0.58	0.72	0.96	1.33	1.69
19	0.56	0.78	0.91	1.15	2.00	2.49	19	0.46	0.58	0.72	0.96	1.33	1.69
20	0.56	0.78	0.91	1.15	2.00	2.49	20	0.46	0.58	0.72	0.96	1.33	1.69
21	0.56	0.78	0.91	1.15	2.00	2.52	21	0.46	0.58	0.72	0.96	1.33	1.71
22	0.56	0.78	0.91	1.15	2.00	2.55	22	0.46	0.58	0.72	0.96	1.33	1.73
23	0.56	0.78	0.91	1.16	2.00	2.59	23	0.46	0.58	0.72	0.96	1.33	1.75
24	0.56	0.78	0.91	1.16	2.00	2.62	24	0.46	0.58	0.72	0.96	1.33	1.77
25	0.56	0.78	0.91	1.16	2.00	2.65	25	0.46	0.58	0.72	0.96	1.33	1.79
26	0.56	0.78	0.92	1.17	2.04	2.70	26	0.46	0.59	0.74	0.96	1.37	1.84
27	0.56	0.77	0.94	1.19	2.08	2.76	27	0.46	0.60	0.75	0.96	1.41	1.90
28	0.57	0.77	0.95	1.20	2.11	2.81	28	0.47	0.60	0.77	0.96	1.44	1.95
29	0.57	0.76	0.97	1.22	2.15	2.87	29	0.47	0.61	0.78	0.96	1.48	2.01
30	0.57	0.76	0.98	1.23	2.19	2.92	30	0.47	0.62	0.80	0.96	1.52	2.06
31	0.60	0.78	1.01	1.26	2.31	3.10	31	0.49	0.64	0.82	1.00	1.63	2.24
32	0.63	0.80	1.04	1.30	2.44	3.27	32	0.52	0.66	0.85	1.03	1.75	2.41
33	0.66	0.83	1.08	1.33	2.56	3.45	33	0.54	0.67	0.87	1.07	1.86	2.59
34	0.69	0.85	1.11	1.37	2.69	3.62	34	0.57	0.69	0.90	1.10	1.98	2.76
35	0.72	0.87	1.14	1.40	2.81	3.80	35	0.59	0.71	0.92	1.14	2.09	2.94
36	0.79	0.95	1.24	1.54	3.09	4.18	36	0.63	0.77	0.99	1.24	2.28	3.20
37	0.85	1.03	1.34	1.68	3.38	4.56	37	0.67	0.83	1.06	1.33	2.46	3.46
38	0.92	1.10	1.43	1.81	3.66	4.93	38	0.72	0.88	1.12	1.43	2.65	3.72
39	0.98	1.18	1.53	1.95	3.95	5.31	39	0.76	0.94	1.19	1.52	2.83	3.98
40	1.05	1.26	1.63	2.09	4.23	5.69	40	0.80	1.00	1.26	1.62	3.02	4.24
41	1.18	1.40	1.82	2.35	4.79	6.36	41	0.90	1.10	1.39	1.77	3.35	4.66
42	1.31	1.55	2.01	2.60	5.34	7.03	42	0.99	1.20	1.51	1.91	3.69	5.08
43	1.43	1.69	2.19	2.86	5.90	7.69	43	1.09	1.30	1.64	2.06	4.02	5.50
44	1.56	1.84	2.38	3.11	6.45	8.36	44	1.18	1.40	1.76	2.20	4.36	5.92
45	1.69	1.98	2.57	3.37	7.01	9.03	45	1.28	1.50	1.89	2.35	4.69	6.34
46	1.87	2.19	2.84	3.69	7.56	9.67	46	1.41	1.67	2.10	2.63	5.15	6.99
47	2.05	2.41	3.12	4.01	8.11	10.30	47	1.54	1.83	2.30	2.91	5.60	7.64
48	2.22	2.62	3.39	4.34	8.67	10.94	48	1.67	2.00	2.51	3.20	6.06	8.28
49	2.40	2.84	3.67	4.66	9.22	11.57	49	1.80	2.16	2.71	3.48	6.51	8.93
50	2.58	3.05	3.94	4.98	9.77	12.21	50	1.93	2.33	2.92	3.76	6.97	9.58
51	2.99	3.52	4.52	5.62	11.21	13.31	51	2.20	2.61	3.31	4.15	7.90	10.59
52	3.40	3.98	5.10	6.26	12.66	14.41	52	2.48	2.89	3.70	4.54	8.83	11.60
53	3.82	4.45	5.67	6.90	14.10	15.51	53	2.75	3.18	4.08	4.93	9.76	12.60
54	4.23	4.91	6.25	7.54	15.55	16.61	54	3.03	3.46	4.47	5.32	10.69	13.61
55	4.64	5.38	6.83	8.18	16.99	17.71	55	3.30	3.74	4.86	5.71	11.62	14.62
56	5.33	6.30	7.70	9.10	18.47	20.18	56	3.89	4.41	5.55	6.47	12.87	15.83
57	6.03	7.22	8.57	10.03	19.95	22.65	57	4.48	5.07	6.25	7.23	14.13	17.05
58	6.72	8.15	9.45	10.95	21.43	25.13	58	5.08	5.74	6.94	7.98	15.38	18.26
59	7.42	9.07	10.32	11.88	22.91	27.60	59	5.67	6.40	7.64	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	60	6.26	7.07	8.33	9.50	17.89	20.69
61	9.36	11.34	12.73	14.05	NA	NA	61	7.07	7.91	9.34	10.81	NA	NA
62	10.61	12.70	14.27	15.30	NA	NA	62	7.89	8.75	10.35	12.12	NA	NA
63	11.87	14.05	15.81	16.54	NA	NA	63	8.70	9.60	11.35	13.44	NA	NA
64	13.12	15.41	17.35	17.79	NA	NA	64	9.52	10.44	12.36	14.75	NA	NA
65	14.37	16.76	18.89	19.04	NA	NA	65	10.33	11.28	13.37	16.06	NA	NA

TRENDSETTER® SUPER 25

Face Amounts of \$3,000,001–\$10,000,000

Level Annual Premium Rates per \$1,000 for Years 1–25

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.62	0.78	0.91	1.15	2.00	2.49	18	0.46	0.58	0.72	0.96	1.33	1.69
19	0.62	0.78	0.91	1.15	2.00	2.49	19	0.46	0.58	0.72	0.96	1.33	1.69
20	0.62	0.78	0.91	1.15	2.00	2.49	20	0.46	0.58	0.72	0.96	1.33	1.69
21	0.61	0.78	0.91	1.15	2.00	2.52	21	0.46	0.58	0.72	0.96	1.33	1.71
22	0.60	0.78	0.91	1.15	2.00	2.55	22	0.46	0.58	0.72	0.96	1.33	1.73
23	0.58	0.78	0.91	1.16	2.00	2.59	23	0.46	0.58	0.72	0.96	1.33	1.75
24	0.57	0.78	0.91	1.16	2.00	2.62	24	0.46	0.58	0.72	0.96	1.33	1.77
25	0.56	0.78	0.91	1.16	2.00	2.65	25	0.46	0.58	0.72	0.96	1.33	1.79
26	0.56	0.78	0.92	1.17	2.04	2.70	26	0.46	0.59	0.74	0.96	1.37	1.84
27	0.56	0.77	0.94	1.19	2.08	2.76	27	0.46	0.60	0.75	0.96	1.41	1.90
28	0.57	0.77	0.95	1.20	2.11	2.81	28	0.47	0.60	0.77	0.96	1.44	1.95
29	0.57	0.76	0.97	1.22	2.15	2.87	29	0.47	0.61	0.78	0.96	1.48	2.01
30	0.57	0.76	0.98	1.23	2.19	2.92	30	0.47	0.62	0.80	0.96	1.52	2.06
31	0.60	0.78	1.01	1.26	2.31	3.10	31	0.49	0.64	0.82	1.00	1.63	2.24
32	0.63	0.80	1.04	1.30	2.44	3.27	32	0.52	0.66	0.85	1.03	1.75	2.41
33	0.66	0.83	1.08	1.33	2.56	3.45	33	0.54	0.67	0.87	1.07	1.86	2.59
34	0.69	0.85	1.11	1.37	2.69	3.62	34	0.57	0.69	0.90	1.10	1.98	2.76
35	0.72	0.87	1.14	1.40	2.81	3.80	35	0.59	0.71	0.92	1.14	2.09	2.94
36	0.79	0.95	1.24	1.54	3.09	4.18	36	0.63	0.77	0.99	1.24	2.28	3.20
37	0.85	1.03	1.34	1.68	3.38	4.56	37	0.67	0.83	1.06	1.33	2.46	3.46
38	0.92	1.10	1.43	1.81	3.66	4.93	38	0.72	0.88	1.12	1.43	2.65	3.72
39	0.98	1.18	1.53	1.95	3.95	5.31	39	0.76	0.94	1.19	1.52	2.83	3.98
40	1.05	1.26	1.63	2.09	4.23	5.69	40	0.80	1.00	1.26	1.62	3.02	4.24
41	1.18	1.40	1.82	2.35	4.79	6.36	41	0.90	1.10	1.39	1.77	3.35	4.66
42	1.31	1.55	2.01	2.60	5.34	7.03	42	0.99	1.20	1.51	1.91	3.69	5.08
43	1.43	1.69	2.19	2.86	5.90	7.69	43	1.09	1.30	1.64	2.06	4.02	5.50
44	1.56	1.84	2.38	3.11	6.45	8.36	44	1.18	1.40	1.76	2.20	4.36	5.92
45	1.69	1.98	2.57	3.37	7.01	9.03	45	1.28	1.50	1.89	2.35	4.69	6.34
46	1.87	2.19	2.84	3.69	7.56	9.67	46	1.41	1.67	2.10	2.63	5.15	6.99
47	2.05	2.41	3.12	4.01	8.11	10.30	47	1.54	1.83	2.30	2.91	5.60	7.64
48	2.22	2.62	3.39	4.34	8.67	10.94	48	1.67	2.00	2.51	3.20	6.06	8.28
49	2.40	2.84	3.67	4.66	9.22	11.57	49	1.80	2.16	2.71	3.48	6.51	8.93
50	2.58	3.05	3.94	4.98	9.77	12.21	50	1.93	2.33	2.92	3.76	6.97	9.58
51	2.99	3.52	4.52	5.62	11.21	13.31	51	2.20	2.61	3.31	4.15	7.90	10.59
52	3.40	3.98	5.10	6.26	12.66	14.41	52	2.48	2.89	3.70	4.54	8.83	11.60
53	3.82	4.45	5.67	6.90	14.10	15.51	53	2.75	3.18	4.08	4.93	9.76	12.60
54	4.23	4.91	6.25	7.54	15.55	16.61	54	3.03	3.46	4.47	5.32	10.69	13.61
55	4.64	5.38	6.83	8.18	16.99	17.71	55	3.30	3.74	4.86	5.71	11.62	14.62
56	5.33	6.30	7.70	9.10	18.47	20.18	56	3.89	4.41	5.55	6.47	12.87	15.83
57	6.03	7.22	8.57	10.03	19.95	22.65	57	4.48	5.07	6.25	7.23	14.13	17.05
58	6.72	8.15	9.45	10.95	21.43	25.13	58	5.08	5.74	6.94	7.98	15.38	18.26
59	7.42	9.07	10.32	11.88	22.91	27.60	59	5.67	6.40	7.64	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	60	6.26	7.07	8.33	9.50	17.89	20.69
61	9.36	11.34	12.73	14.05	NA	NA	61	7.07	7.91	9.34	10.81	NA	NA
62	10.61	12.70	14.27	15.30	NA	NA	62	7.89	8.75	10.35	12.12	NA	NA
63	11.87	14.05	15.81	16.54	NA	NA	63	8.70	9.60	11.35	13.44	NA	NA
64	13.12	15.41	17.35	17.79	NA	NA	64	9.52	10.44	12.36	14.75	NA	NA
65	14.37	16.76	18.89	19.04	NA	NA	65	10.33	11.28	13.37	16.06	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.78	0.91	1.15	2.00	2.49	18	0.46	0.58	0.72	0.96	1.33	1.69
19	0.65	0.78	0.91	1.15	2.00	2.49	19	0.46	0.58	0.72	0.96	1.33	1.69
20	0.65	0.78	0.91	1.15	2.00	2.49	20	0.46	0.58	0.72	0.96	1.33	1.69
21	0.65	0.78	0.91	1.15	2.00	2.52	21	0.46	0.58	0.72	0.96	1.33	1.71
22	0.64	0.78	0.91	1.15	2.00	2.55	22	0.46	0.58	0.72	0.96	1.33	1.73
23	0.64	0.78	0.91	1.16	2.00	2.59	23	0.46	0.58	0.72	0.96	1.33	1.75
24	0.63	0.78	0.91	1.16	2.00	2.62	24	0.46	0.58	0.72	0.96	1.33	1.77
25	0.63	0.78	0.91	1.16	2.00	2.65	25	0.46	0.58	0.72	0.96	1.33	1.79
26	0.64	0.78	0.92	1.17	2.04	2.70	26	0.46	0.59	0.74	0.96	1.37	1.84
27	0.66	0.78	0.94	1.19	2.08	2.76	27	0.46	0.60	0.75	0.96	1.41	1.90
28	0.67	0.77	0.95	1.20	2.11	2.81	28	0.47	0.60	0.77	0.96	1.44	1.95
29	0.69	0.77	0.97	1.22	2.15	2.87	29	0.47	0.61	0.78	0.96	1.48	2.01
30	0.70	0.77	0.98	1.23	2.19	2.92	30	0.47	0.62	0.80	0.96	1.52	2.06
31	0.74	0.81	1.01	1.26	2.31	3.10	31	0.51	0.64	0.82	1.00	1.63	2.24
32	0.78	0.85	1.04	1.30	2.44	3.27	32	0.55	0.66	0.85	1.03	1.75	2.41
33	0.81	0.89	1.08	1.33	2.56	3.45	33	0.58	0.69	0.87	1.07	1.86	2.59
34	0.85	0.93	1.11	1.37	2.69	3.62	34	0.62	0.71	0.90	1.10	1.98	2.76
35	0.89	0.97	1.14	1.40	2.81	3.80	35	0.66	0.73	0.92	1.14	2.09	2.94
36	0.94	1.03	1.24	1.54	3.09	4.18	36	0.70	0.79	0.99	1.24	2.28	3.20
37	0.99	1.09	1.34	1.68	3.38	4.56	37	0.75	0.85	1.06	1.33	2.46	3.46
38	1.05	1.14	1.43	1.81	3.66	4.93	38	0.79	0.90	1.12	1.43	2.65	3.72
39	1.10	1.20	1.53	1.95	3.95	5.31	39	0.84	0.96	1.19	1.52	2.83	3.98
40	1.15	1.26	1.63	2.09	4.23	5.69	40	0.88	1.02	1.26	1.62	3.02	4.24
41	1.26	1.40	1.82	2.35	4.79	6.36	41	0.96	1.12	1.39	1.77	3.35	4.66
42	1.37	1.55	2.01	2.60	5.34	7.03	42	1.04	1.21	1.51	1.91	3.69	5.08
43	1.47	1.69	2.19	2.86	5.90	7.69	43	1.12	1.31	1.64	2.06	4.02	5.50
44	1.58	1.84	2.38	3.11	6.45	8.36	44	1.20	1.40	1.76	2.20	4.36	5.92
45	1.69	1.98	2.57	3.37	7.01	9.03	45	1.28	1.50	1.89	2.35	4.69	6.34
46	1.87	2.20	2.84	3.69	7.56	9.67	46	1.41	1.68	2.10	2.63	5.18	6.99
47	2.05	2.42	3.12	4.01	8.11	10.30	47	1.55	1.86	2.30	2.91	5.68	7.64
48	2.22	2.63	3.39	4.34	8.67	10.94	48	1.68	2.05	2.51	3.20	6.17	8.28
49	2.40	2.85	3.67	4.66	9.22	11.57	49	1.82	2.23	2.71	3.48	6.67	8.93
50	2.58	3.07	3.94	4.98	9.77	12.21	50	1.95	2.41	2.92	3.76	7.16	9.58
51	2.99	3.53	4.52	5.62	11.21	13.31	51	2.22	2.71	3.31	4.15	8.05	10.59
52	3.40	3.99	5.10	6.26	12.66	14.41	52	2.49	3.01	3.70	4.54	8.94	11.60
53	3.82	4.46	5.67	6.90	14.10	15.51	53	2.76	3.30	4.08	4.93	9.84	12.60
54	4.23	4.92	6.25	7.54	15.55	16.61	54	3.03	3.60	4.47	5.32	10.73	13.61
55	4.64	5.38	6.83	8.18	16.99	17.71	55	3.30	3.90	4.86	5.71	11.62	14.62
56	5.33	6.30	7.70	9.10	18.47	20.18	56	3.89	4.53	5.55	6.47	12.87	15.83
57	6.03	7.22	8.57	10.03	19.95	22.65	57	4.48	5.17	6.25	7.23	14.13	17.05
58	6.72	8.15	9.45	10.95	21.43	25.13	58	5.08	5.80	6.94	7.98	15.38	18.26
59	7.42	9.07	10.32	11.88	22.91	27.60	59	5.67	6.44	7.64	8.74	16.64	19.48
60	8.11	9.99	11.19	12.80	24.39	30.07	60	6.26	7.07	8.33	9.50	17.89	20.69
61	9.36	11.34	12.73	14.05	NA	NA	61	7.12	7.97	9.34	10.81	NA	NA
62	10.61	12.70	14.27	15.30	NA	NA	62	7.98	8.87	10.35	12.12	NA	NA
63	11.87	14.05	15.81	16.54	NA	NA	63	8.85	9.77	11.35	13.44	NA	NA
64	13.12	15.41	17.35	17.79	NA	NA	64	9.71	10.67	12.36	14.75	NA	NA
65	14.37	16.76	18.89	19.04	NA	NA	65	10.57	11.57	13.37	16.06	NA	NA



TRENDSETTER® SUPER 30

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–30

Annual Policy Fee: \$60

Male			Female		
Issue Age	SNS	SS	Issue Age	SNS	SS
18	2.71	4.46	18	2.27	3.15
19	2.71	4.46	19	2.27	3.15
20	2.71	4.46	20	2.27	3.15
21	2.71	4.53	21	2.27	3.15
22	2.71	4.60	22	2.27	3.15
23	2.71	4.67	23	2.27	3.15
24	2.71	4.74	24	2.27	3.15
25	2.71	4.81	25	2.27	3.15
26	2.77	4.84	26	2.32	3.31
27	2.82	4.87	27	2.37	3.47
28	2.88	4.91	28	2.43	3.62
29	2.93	4.94	29	2.48	3.78
30	2.99	4.97	30	2.53	3.94
31	3.11	5.23	31	2.62	4.18
32	3.23	5.49	32	2.70	4.43
33	3.34	5.75	33	2.79	4.67
34	3.46	6.01	34	2.87	4.92
35	3.58	6.27	35	2.96	5.16
36	3.70	6.75	36	3.07	5.63
37	3.82	7.24	37	3.18	6.10
38	3.93	7.72	38	3.29	6.58
39	4.05	8.21	39	3.40	7.05
40	4.17	8.69	40	3.51	7.52
41	4.44	9.37	41	3.74	8.26
42	4.71	10.06	42	3.96	8.99
43	4.97	10.74	43	4.19	9.73
44	5.24	11.43	44	4.41	10.46
45	5.51	12.11	45	4.64	11.20
46	6.20	NA	46	5.04	NA
47	6.90	NA	47	5.45	NA
48	7.59	NA	48	5.85	NA
49	8.29	NA	49	6.26	NA
50	8.98	NA	50	6.66	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	1.13	1.32	1.54	1.67	2.79	3.41	18	1.04	1.11	1.38	1.41	1.96	2.31
19	1.13	1.32	1.54	1.67	2.79	3.41	19	1.04	1.11	1.38	1.41	1.96	2.31
20	1.13	1.32	1.54	1.67	2.79	3.41	20	1.04	1.11	1.38	1.41	1.96	2.31
21	1.13	1.32	1.54	1.67	2.79	3.45	21	1.04	1.11	1.38	1.41	1.96	2.34
22	1.13	1.32	1.54	1.68	2.79	3.49	22	1.04	1.11	1.38	1.42	1.96	2.37
23	1.13	1.32	1.54	1.68	2.79	3.54	23	1.04	1.11	1.38	1.42	1.96	2.39
24	1.13	1.32	1.54	1.69	2.79	3.58	24	1.04	1.11	1.38	1.43	1.96	2.42
25	1.13	1.32	1.54	1.69	2.79	3.62	25	1.04	1.11	1.38	1.43	1.96	2.45
26	1.14	1.32	1.55	1.73	2.85	3.70	26	1.04	1.12	1.39	1.47	2.03	2.54
27	1.15	1.33	1.57	1.76	2.91	3.78	27	1.04	1.13	1.40	1.51	2.10	2.62
28	1.15	1.33	1.58	1.80	2.97	3.85	28	1.05	1.13	1.40	1.54	2.17	2.71
29	1.16	1.34	1.60	1.83	3.03	3.93	29	1.05	1.14	1.41	1.58	2.24	2.79
30	1.17	1.34	1.61	1.87	3.09	4.01	30	1.05	1.15	1.42	1.62	2.31	2.88
31	1.20	1.37	1.66	1.95	3.24	4.22	31	1.06	1.17	1.46	1.67	2.44	3.03
32	1.23	1.41	1.72	2.03	3.39	4.42	32	1.07	1.19	1.50	1.72	2.57	3.19
33	1.26	1.44	1.77	2.11	3.54	4.63	33	1.08	1.20	1.55	1.78	2.71	3.34
34	1.29	1.48	1.83	2.19	3.69	4.83	34	1.09	1.22	1.59	1.83	2.84	3.50
35	1.32	1.51	1.88	2.27	3.84	5.04	35	1.10	1.24	1.63	1.88	2.97	3.65
36	1.41	1.63	2.02	2.45	4.23	5.54	36	1.16	1.32	1.73	2.00	3.24	4.00
37	1.50	1.74	2.16	2.63	4.62	6.03	37	1.22	1.40	1.83	2.12	3.51	4.35
38	1.60	1.86	2.29	2.81	5.01	6.53	38	1.27	1.48	1.93	2.25	3.79	4.70
39	1.69	1.97	2.43	2.99	5.40	7.02	39	1.33	1.56	2.03	2.37	4.06	5.05
40	1.78	2.09	2.57	3.17	5.79	7.52	40	1.39	1.64	2.13	2.49	4.33	5.40
41	1.95	2.33	2.91	3.51	6.55	8.40	41	1.51	1.77	2.28	2.70	4.76	6.02
42	2.12	2.57	3.24	3.84	7.31	9.27	42	1.63	1.90	2.42	2.90	5.19	6.64
43	2.29	2.81	3.58	4.18	8.06	10.15	43	1.76	2.04	2.57	3.11	5.62	7.27
44	2.46	3.05	3.91	4.51	8.82	11.02	44	1.88	2.17	2.71	3.31	6.05	7.89
45	2.63	3.29	4.25	4.85	9.58	11.90	45	2.00	2.30	2.86	3.52	6.48	8.51
46	2.95	3.59	4.68	5.37	10.32	12.49	46	2.23	2.58	3.18	3.89	7.27	9.34
47	3.26	3.89	5.11	5.89	11.07	13.08	47	2.47	2.87	3.50	4.26	8.06	10.18
48	3.58	4.18	5.55	6.41	11.81	13.68	48	2.70	3.15	3.82	4.63	8.86	11.01
49	3.89	4.48	5.98	6.93	12.56	14.27	49	2.94	3.44	4.14	5.00	9.65	11.85
50	4.21	4.78	6.41	7.45	13.30	14.86	50	3.17	3.72	4.46	5.37	10.44	12.68
51	5.03	5.64	7.20	8.18	14.48	16.09	51	3.67	4.20	5.16	5.95	11.36	13.69
52	5.85	6.50	7.99	8.91	15.72	16.90	52	4.18	4.68	5.86	6.53	12.23	14.70
53	6.66	7.37	8.77	9.63	16.98	17.54	53	4.68	5.17	6.57	7.10	13.16	15.38
54	7.48	8.23	9.56	10.36	NA	NA	54	5.19	5.65	7.27	7.68	NA	NA
55	8.30	9.09	10.35	11.09	NA	NA	55	5.69	6.13	7.97	8.26	NA	NA
56	9.13	9.90	11.39	12.05	NA	NA	56	6.33	6.80	8.66	9.06	NA	NA
57	10.06	10.80	12.08	12.16	NA	NA	57	7.05	7.55	9.41	9.95	NA	NA
58	11.04	11.73	12.93	12.96	NA	NA	58	7.85	8.38	10.22	10.92	NA	NA



TRENDSETTER® SUPER 30

Face Amounts of \$250,000–\$499,999

Level Annual Premium Rates per \$1,000 for Years 1–30

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.84	1.01	1.29	1.51	2.55	3.10	18	0.70	0.78	0.98	1.21	1.74	2.09
19	0.84	1.01	1.29	1.51	2.55	3.10	19	0.70	0.78	0.98	1.21	1.74	2.09
20	0.84	1.01	1.29	1.51	2.55	3.10	20	0.70	0.78	0.98	1.21	1.74	2.09
21	0.84	1.01	1.29	1.51	2.55	3.14	21	0.70	0.78	0.98	1.21	1.74	2.12
22	0.84	1.01	1.29	1.52	2.55	3.17	22	0.70	0.78	0.98	1.22	1.74	2.15
23	0.84	1.01	1.29	1.52	2.55	3.21	23	0.70	0.78	0.98	1.22	1.74	2.17
24	0.84	1.01	1.29	1.53	2.55	3.24	24	0.70	0.78	0.98	1.23	1.74	2.20
25	0.84	1.01	1.29	1.53	2.55	3.28	25	0.70	0.78	0.98	1.23	1.74	2.23
26	0.84	1.01	1.31	1.55	2.61	3.36	26	0.70	0.79	1.00	1.24	1.80	2.30
27	0.84	1.02	1.32	1.57	2.67	3.44	27	0.70	0.80	1.03	1.24	1.85	2.37
28	0.83	1.02	1.34	1.58	2.73	3.51	28	0.70	0.82	1.05	1.25	1.91	2.44
29	0.83	1.03	1.35	1.60	2.79	3.59	29	0.70	0.83	1.08	1.25	1.96	2.51
30	0.83	1.03	1.37	1.62	2.85	3.67	30	0.70	0.84	1.10	1.26	2.02	2.58
31	0.86	1.05	1.40	1.66	2.96	3.85	31	0.72	0.86	1.12	1.30	2.15	2.74
32	0.88	1.07	1.43	1.70	3.07	4.03	32	0.75	0.89	1.14	1.33	2.27	2.91
33	0.91	1.09	1.46	1.73	3.19	4.22	33	0.77	0.91	1.17	1.37	2.40	3.07
34	0.93	1.11	1.49	1.77	3.30	4.40	34	0.80	0.94	1.19	1.40	2.52	3.24
35	0.96	1.13	1.52	1.81	3.41	4.58	35	0.82	0.96	1.21	1.44	2.65	3.40
36	1.03	1.23	1.64	1.98	3.77	5.02	36	0.87	1.03	1.32	1.55	2.86	3.70
37	1.10	1.33	1.76	2.14	4.12	5.46	37	0.93	1.11	1.43	1.65	3.07	3.99
38	1.17	1.44	1.89	2.31	4.48	5.90	38	0.98	1.18	1.53	1.76	3.27	4.29
39	1.24	1.54	2.01	2.47	4.83	6.34	39	1.04	1.26	1.64	1.86	3.48	4.58
40	1.31	1.64	2.13	2.64	5.19	6.78	40	1.09	1.33	1.75	1.97	3.69	4.88
41	1.46	1.82	2.38	2.92	5.82	7.54	41	1.20	1.46	1.89	2.16	4.11	5.40
42	1.62	2.00	2.62	3.20	6.45	8.30	42	1.31	1.59	2.02	2.34	4.53	5.92
43	1.77	2.19	2.87	3.48	7.09	9.06	43	1.41	1.72	2.16	2.53	4.96	6.43
44	1.93	2.37	3.11	3.76	7.72	9.82	44	1.52	1.85	2.29	2.71	5.38	6.95
45	2.08	2.55	3.36	4.04	8.35	10.58	45	1.63	1.98	2.43	2.90	5.80	7.47
46	2.32	2.83	3.77	4.53	9.18	11.29	46	1.84	2.21	2.69	3.26	6.46	8.16
47	2.55	3.11	4.17	5.02	10.02	12.01	47	2.04	2.43	2.95	3.63	7.11	8.86
48	2.79	3.40	4.58	5.52	10.85	12.72	48	2.25	2.66	3.21	3.99	7.77	9.55
49	3.02	3.68	4.98	6.01	11.69	13.44	49	2.45	2.88	3.47	4.36	8.42	10.25
50	3.26	3.96	5.39	6.50	12.52	14.15	50	2.66	3.11	3.73	4.72	9.08	10.94
51	3.85	4.60	6.12	7.27	13.88	15.35	51	3.08	3.56	4.21	5.30	9.86	11.84
52	4.43	5.24	6.84	8.03	15.19	16.14	52	3.49	4.02	4.69	5.88	10.58	12.72
53	5.02	5.88	7.57	8.80	16.61	16.61	53	3.91	4.47	5.18	6.46	11.63	13.63
54	5.60	6.52	8.29	9.56	NA	NA	54	4.32	4.93	5.66	7.04	NA	NA
55	6.19	7.16	9.02	10.33	NA	NA	55	4.74	5.38	6.14	7.62	NA	NA
56	6.91	7.96	9.98	11.23	NA	NA	56	5.33	5.99	6.82	8.42	NA	NA
57	7.73	8.86	11.05	11.87	NA	NA	57	5.96	6.67	7.58	9.31	NA	NA
58	8.61	9.83	12.20	12.20	NA	NA	58	6.66	7.44	8.43	10.29	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.71	0.92	1.16	1.42	2.47	3.02	18	0.61	0.73	0.91	1.15	1.67	2.03
19	0.71	0.92	1.16	1.42	2.47	3.02	19	0.61	0.73	0.91	1.15	1.67	2.03
20	0.71	0.92	1.16	1.42	2.47	3.02	20	0.61	0.73	0.91	1.15	1.67	2.03
21	0.71	0.92	1.16	1.43	2.47	3.06	21	0.61	0.73	0.91	1.15	1.67	2.06
22	0.71	0.92	1.16	1.43	2.47	3.10	22	0.61	0.73	0.91	1.15	1.67	2.09
23	0.71	0.92	1.16	1.44	2.47	3.13	23	0.61	0.73	0.91	1.15	1.67	2.11
24	0.71	0.92	1.16	1.44	2.47	3.17	24	0.61	0.73	0.91	1.15	1.67	2.14
25	0.71	0.92	1.16	1.45	2.47	3.21	25	0.61	0.73	0.91	1.15	1.67	2.17
26	0.71	0.92	1.18	1.47	2.52	3.27	26	0.61	0.73	0.93	1.16	1.73	2.25
27	0.72	0.93	1.20	1.49	2.58	3.33	27	0.61	0.74	0.96	1.16	1.78	2.32
28	0.72	0.93	1.23	1.50	2.63	3.38	28	0.60	0.74	0.98	1.17	1.84	2.40
29	0.73	0.94	1.25	1.52	2.69	3.44	29	0.60	0.75	1.01	1.17	1.89	2.47
30	0.73	0.94	1.27	1.54	2.74	3.50	30	0.60	0.75	1.03	1.18	1.95	2.55
31	0.75	0.96	1.30	1.58	2.86	3.65	31	0.62	0.77	1.05	1.22	2.04	2.71
32	0.78	0.97	1.33	1.62	2.98	3.79	32	0.64	0.79	1.06	1.25	2.13	2.86
33	0.80	0.99	1.37	1.65	3.09	3.94	33	0.67	0.80	1.08	1.29	2.21	3.02
34	0.83	1.00	1.40	1.69	3.21	4.08	34	0.69	0.82	1.09	1.32	2.30	3.17
35	0.85	1.02	1.43	1.73	3.33	4.23	35	0.71	0.84	1.11	1.36	2.39	3.33
36	0.92	1.11	1.55	1.88	3.66	4.65	36	0.77	0.91	1.20	1.46	2.62	3.59
37	1.00	1.21	1.67	2.04	3.99	5.07	37	0.82	0.98	1.28	1.57	2.84	3.86
38	1.07	1.30	1.78	2.19	4.31	5.48	38	0.88	1.05	1.37	1.67	3.07	4.12
39	1.15	1.40	1.90	2.35	4.64	5.90	39	0.93	1.12	1.45	1.78	3.29	4.39
40	1.22	1.49	2.02	2.50	4.97	6.32	40	0.99	1.19	1.54	1.88	3.52	4.65
41	1.37	1.68	2.26	2.79	5.58	7.16	41	1.09	1.32	1.69	2.06	3.96	5.13
42	1.52	1.86	2.51	3.08	6.19	8.00	42	1.20	1.44	1.84	2.24	4.40	5.62
43	1.67	2.05	2.75	3.36	6.79	8.83	43	1.30	1.57	1.98	2.42	4.83	6.10
44	1.82	2.23	3.00	3.65	7.40	9.67	44	1.41	1.69	2.13	2.60	5.27	6.59
45	1.97	2.42	3.24	3.94	8.01	10.51	45	1.51	1.82	2.28	2.78	5.71	7.07
46	2.20	2.69	3.64	4.43	8.88	11.23	46	1.72	2.06	2.53	3.15	6.26	7.83
47	2.43	2.96	4.03	4.92	9.76	11.94	47	1.93	2.29	2.78	3.53	6.80	8.58
48	2.65	3.24	4.43	5.40	10.63	12.66	48	2.13	2.53	3.03	3.90	7.35	9.34
49	2.88	3.51	4.82	5.89	11.51	13.37	49	2.34	2.76	3.28	4.28	7.89	10.09
50	3.11	3.78	5.22	6.38	12.38	14.09	50	2.55	3.00	3.53	4.65	8.44	10.85
51	3.68	4.40	5.94	7.16	13.62	15.26	51	2.96	3.44	4.01	5.22	9.20	11.75
52	4.25	5.02	6.65	7.93	14.83	16.08	52	3.37	3.88	4.49	5.79	9.93	12.53
53	4.82	5.63	7.37	8.71	16.15	16.55	53	3.77	4.33	4.97	6.35	10.80	13.63
54	5.39	6.25	8.08	9.48	NA	NA	54	4.18	4.77	5.45	6.92	NA	NA
55	5.96	6.87	8.80	10.26	NA	NA	55	4.59	5.21	5.93	7.49	NA	NA
56	6.64	7.65	9.76	11.07	NA	NA	56	5.12	5.80	6.55	8.27	NA	NA
57	7.40	8.53	10.83	11.91	NA	NA	57	5.72	6.47	7.25	9.14	NA	NA
58	8.23	9.48	11.98	12.25	NA	NA	58	6.38	7.21	8.01	10.09	NA	NA



TRENDSETTER® SUPER 30

Face Amounts of \$1,000,000–\$3,000,000

Level Annual Premium Rates per \$1,000 for Years 1–30

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.62	0.86	1.10	1.32	2.35	2.96	18	0.55	0.65	0.86	1.09	1.60	1.95
19	0.62	0.86	1.10	1.32	2.35	2.96	19	0.55	0.65	0.86	1.09	1.60	1.95
20	0.62	0.86	1.10	1.32	2.35	2.96	20	0.55	0.65	0.86	1.09	1.60	1.95
21	0.62	0.86	1.10	1.33	2.35	3.00	21	0.55	0.65	0.86	1.09	1.60	1.98
22	0.62	0.86	1.10	1.34	2.35	3.04	22	0.55	0.65	0.86	1.09	1.60	2.01
23	0.62	0.86	1.10	1.34	2.35	3.07	23	0.55	0.65	0.86	1.09	1.60	2.03
24	0.62	0.86	1.10	1.35	2.35	3.11	24	0.55	0.65	0.86	1.09	1.60	2.06
25	0.62	0.86	1.10	1.36	2.35	3.15	25	0.55	0.65	0.86	1.09	1.60	2.09
26	0.63	0.87	1.12	1.38	2.41	3.21	26	0.55	0.66	0.88	1.09	1.66	2.16
27	0.64	0.87	1.13	1.40	2.48	3.27	27	0.55	0.67	0.90	1.09	1.71	2.24
28	0.66	0.88	1.15	1.41	2.54	3.32	28	0.54	0.68	0.91	1.10	1.77	2.31
29	0.67	0.88	1.16	1.43	2.61	3.38	29	0.54	0.69	0.93	1.10	1.82	2.39
30	0.68	0.89	1.18	1.45	2.67	3.44	30	0.54	0.70	0.95	1.10	1.88	2.46
31	0.70	0.90	1.22	1.49	2.79	3.59	31	0.56	0.72	0.97	1.14	1.97	2.58
32	0.72	0.91	1.25	1.53	2.91	3.74	32	0.58	0.74	0.99	1.18	2.06	2.70
33	0.75	0.93	1.29	1.56	3.02	3.88	33	0.61	0.75	1.02	1.22	2.15	2.81
34	0.77	0.94	1.32	1.60	3.14	4.03	34	0.63	0.77	1.04	1.26	2.24	2.93
35	0.79	0.95	1.36	1.64	3.26	4.18	35	0.65	0.79	1.06	1.30	2.33	3.05
36	0.86	1.05	1.48	1.78	3.59	4.60	36	0.71	0.86	1.15	1.40	2.55	3.35
37	0.94	1.15	1.60	1.93	3.93	5.02	37	0.77	0.93	1.24	1.51	2.77	3.64
38	1.01	1.25	1.71	2.07	4.26	5.44	38	0.82	1.00	1.32	1.61	3.00	3.94
39	1.09	1.35	1.83	2.22	4.60	5.86	39	0.88	1.07	1.41	1.72	3.22	4.23
40	1.16	1.45	1.95	2.36	4.93	6.28	40	0.94	1.14	1.50	1.82	3.44	4.53
41	1.30	1.62	2.18	2.63	5.54	6.99	41	1.04	1.26	1.64	2.00	3.85	5.02
42	1.44	1.78	2.41	2.91	6.15	7.70	42	1.15	1.39	1.78	2.18	4.27	5.51
43	1.59	1.95	2.65	3.18	6.75	8.41	43	1.25	1.51	1.91	2.36	4.68	6.01
44	1.73	2.11	2.88	3.46	7.36	9.12	44	1.36	1.64	2.05	2.54	5.10	6.50
45	1.87	2.28	3.11	3.73	7.97	9.83	45	1.46	1.76	2.19	2.72	5.51	6.99
46	2.10	2.57	3.50	4.19	8.83	10.63	46	1.66	1.99	2.44	3.02	6.09	7.74
47	2.33	2.86	3.89	4.64	9.69	11.43	47	1.86	2.22	2.68	3.32	6.67	8.49
48	2.57	3.14	4.29	5.10	10.56	12.23	48	2.07	2.46	2.93	3.63	7.24	9.25
49	2.80	3.43	4.68	5.55	11.42	13.03	49	2.27	2.69	3.17	3.93	7.82	10.00
50	3.03	3.72	5.07	6.01	12.28	13.83	50	2.47	2.92	3.42	4.23	8.40	10.75
51	3.56	4.31	5.71	6.84	13.47	15.16	51	2.87	3.36	3.87	4.84	9.19	11.66
52	4.09	4.90	6.35	7.68	14.66	16.02	52	3.27	3.79	4.32	5.45	9.88	12.45
53	4.61	5.50	7.00	8.51	15.94	16.49	53	3.68	4.23	4.77	6.07	10.82	13.61
54	5.14	6.09	7.64	9.35	NA	NA	54	4.08	4.66	5.22	6.68	NA	NA
55	5.67	6.68	8.28	10.18	NA	NA	55	4.48	5.10	5.67	7.29	NA	NA
56	6.36	7.46	9.18	11.00	NA	NA	56	5.05	5.74	6.29	8.02	NA	NA
57	7.13	8.35	10.19	11.85	NA	NA	57	5.63	6.36	6.97	8.84	NA	NA
58	7.87	9.21	11.28	12.25	NA	NA	58	6.27	6.97	7.73	9.71	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.62	0.86	1.10	1.32	2.35	2.96	18	0.55	0.65	0.86	1.09	1.60	1.95
19	0.62	0.86	1.10	1.32	2.35	2.96	19	0.55	0.65	0.86	1.09	1.60	1.95
20	0.62	0.86	1.10	1.32	2.35	2.96	20	0.55	0.65	0.86	1.09	1.60	1.95
21	0.62	0.86	1.10	1.33	2.35	3.00	21	0.55	0.65	0.86	1.09	1.60	1.98
22	0.62	0.86	1.10	1.34	2.35	3.04	22	0.55	0.65	0.86	1.09	1.60	2.01
23	0.62	0.86	1.10	1.34	2.35	3.07	23	0.55	0.65	0.86	1.09	1.60	2.03
24	0.62	0.86	1.10	1.35	2.35	3.11	24	0.55	0.65	0.86	1.09	1.60	2.06
25	0.62	0.86	1.10	1.36	2.35	3.15	25	0.55	0.65	0.86	1.09	1.60	2.09
26	0.63	0.87	1.12	1.38	2.41	3.21	26	0.55	0.66	0.88	1.09	1.66	2.16
27	0.64	0.87	1.13	1.40	2.48	3.27	27	0.55	0.67	0.90	1.09	1.71	2.24
28	0.66	0.88	1.15	1.41	2.54	3.32	28	0.54	0.68	0.91	1.10	1.77	2.31
29	0.67	0.88	1.16	1.43	2.61	3.38	29	0.54	0.69	0.93	1.10	1.82	2.39
30	0.68	0.89	1.18	1.45	2.67	3.44	30	0.54	0.70	0.95	1.10	1.88	2.46
31	0.70	0.90	1.22	1.49	2.79	3.59	31	0.56	0.72	0.97	1.14	1.97	2.58
32	0.72	0.92	1.25	1.53	2.91	3.74	32	0.58	0.74	0.99	1.18	2.06	2.70
33	0.75	0.93	1.29	1.56	3.02	3.88	33	0.61	0.75	1.02	1.22	2.15	2.81
34	0.77	0.95	1.32	1.60	3.14	4.03	34	0.63	0.77	1.04	1.26	2.24	2.93
35	0.79	0.96	1.36	1.64	3.26	4.18	35	0.65	0.79	1.06	1.30	2.33	3.05
36	0.87	1.06	1.48	1.78	3.59	4.60	36	0.71	0.87	1.15	1.40	2.55	3.35
37	0.95	1.17	1.60	1.93	3.93	5.02	37	0.78	0.95	1.24	1.51	2.77	3.64
38	1.03	1.27	1.71	2.07	4.26	5.44	38	0.84	1.04	1.32	1.61	3.00	3.94
39	1.11	1.38	1.83	2.22	4.60	5.86	39	0.91	1.12	1.41	1.72	3.22	4.23
40	1.19	1.48	1.95	2.36	4.93	6.28	40	0.97	1.20	1.50	1.82	3.44	4.53
41	1.33	1.65	2.18	2.63	5.54	6.99	41	1.08	1.33	1.64	2.00	3.85	5.02
42	1.46	1.81	2.41	2.91	6.15	7.70	42	1.19	1.46	1.78	2.18	4.27	5.51
43	1.60	1.98	2.65	3.18	6.75	8.41	43	1.29	1.59	1.91	2.36	4.68	6.01
44	1.73	2.14	2.88	3.46	7.36	9.12	44	1.40	1.72	2.05	2.54	5.10	6.50
45	1.87	2.31	3.11	3.73	7.97	9.83	45	1.51	1.85	2.19	2.72	5.51	6.99
46	2.12	2.61	3.50	4.19	8.83	10.63	46	1.72	2.10	2.45	3.02	6.09	7.74
47	2.37	2.91	3.89	4.64	9.69	11.43	47	1.93	2.35	2.71	3.32	6.68	8.49
48	2.62	3.21	4.29	5.10	10.56	12.23	48	2.14	2.59	2.98	3.63	7.26	9.25
49	2.87	3.51	4.68	5.55	11.42	13.03	49	2.35	2.84	3.24	3.93	7.85	10.00
50	3.12	3.81	5.07	6.01	12.28	13.83	50	2.56	3.09	3.50	4.23	8.43	10.75
51	3.63	4.38	5.71	6.84	13.47	15.16	51	2.95	3.53	3.97	4.84	9.22	11.66
52	4.14	4.96	6.35	7.68	14.66	16.02	52	3.34	3.97	4.45	5.45	9.91	12.45
53	4.65	5.53	7.00	8.51	15.94	16.49	53	3.73	4.40	4.92	6.07	10.85	13.61
54	5.16	6.11	7.64	9.35	NA	NA	54	4.12	4.84	5.40	6.68	NA	NA
55	5.67	6.68	8.28	10.18	NA	NA	55	4.51	5.28	5.87	7.29	NA	NA
56	6.36	7.46	9.18	11.00	NA	NA	56	5.08	5.94	6.51	8.02	NA	NA
57	7.13	8.35	10.19	11.85	NA	NA	57	5.66	6.58	7.21	8.84	NA	NA
58	7.87	9.21	11.28	12.25	NA	NA	58	6.30	7.21	8.00	9.71	NA	NA

TRENDSETTER® SUPER 30

Face Amounts of \$10,000,001 or more
 Level Annual Premium Rates per \$1,000 for Years 1–30
 Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.86	1.10	1.32	2.35	2.96	18	0.55	0.65	0.86	1.09	1.60	1.95
19	0.65	0.86	1.10	1.32	2.35	2.96	19	0.55	0.65	0.86	1.09	1.60	1.95
20	0.65	0.86	1.10	1.32	2.35	2.96	20	0.55	0.65	0.86	1.09	1.60	1.95
21	0.65	0.86	1.10	1.33	2.35	3.00	21	0.55	0.65	0.86	1.09	1.60	1.98
22	0.64	0.86	1.10	1.34	2.35	3.04	22	0.55	0.65	0.86	1.09	1.60	2.01
23	0.64	0.86	1.10	1.34	2.35	3.07	23	0.55	0.65	0.86	1.09	1.60	2.03
24	0.63	0.86	1.10	1.35	2.35	3.11	24	0.55	0.65	0.86	1.09	1.60	2.06
25	0.63	0.86	1.10	1.36	2.35	3.15	25	0.55	0.65	0.86	1.09	1.60	2.09
26	0.64	0.87	1.12	1.38	2.41	3.21	26	0.55	0.66	0.88	1.09	1.66	2.16
27	0.66	0.87	1.13	1.40	2.48	3.27	27	0.55	0.67	0.90	1.09	1.71	2.24
28	0.67	0.88	1.15	1.41	2.54	3.32	28	0.54	0.68	0.91	1.10	1.77	2.31
29	0.69	0.88	1.16	1.43	2.61	3.38	29	0.54	0.69	0.93	1.10	1.82	2.39
30	0.70	0.89	1.18	1.45	2.67	3.44	30	0.54	0.70	0.95	1.10	1.88	2.46
31	0.74	0.92	1.22	1.49	2.79	3.59	31	0.57	0.73	0.97	1.14	1.97	2.58
32	0.78	0.95	1.25	1.53	2.91	3.74	32	0.59	0.76	0.99	1.18	2.06	2.70
33	0.81	0.97	1.29	1.56	3.02	3.88	33	0.62	0.78	1.02	1.22	2.15	2.81
34	0.85	1.00	1.32	1.60	3.14	4.03	34	0.64	0.81	1.04	1.26	2.24	2.93
35	0.89	1.03	1.36	1.64	3.26	4.18	35	0.67	0.84	1.06	1.30	2.33	3.05
36	0.96	1.15	1.48	1.78	3.59	4.60	36	0.75	0.93	1.15	1.40	2.59	3.35
37	1.04	1.26	1.60	1.93	3.93	5.02	37	0.82	1.03	1.24	1.51	2.86	3.64
38	1.11	1.38	1.71	2.07	4.26	5.44	38	0.90	1.12	1.32	1.61	3.12	3.94
39	1.19	1.49	1.83	2.22	4.60	5.86	39	0.97	1.22	1.41	1.72	3.39	4.23
40	1.26	1.61	1.95	2.36	4.93	6.28	40	1.05	1.31	1.50	1.82	3.65	4.53
41	1.40	1.78	2.18	2.63	5.54	6.99	41	1.16	1.45	1.65	2.00	4.06	5.02
42	1.54	1.95	2.41	2.91	6.15	7.70	42	1.27	1.59	1.81	2.18	4.47	5.51
43	1.67	2.13	2.65	3.18	6.75	8.41	43	1.38	1.73	1.96	2.37	4.88	6.01
44	1.81	2.30	2.88	3.46	7.36	9.12	44	1.49	1.87	2.12	2.55	5.29	6.50
45	1.95	2.47	3.11	3.73	7.97	9.83	45	1.60	2.01	2.27	2.73	5.70	6.99
46	2.21	2.79	3.50	4.19	8.83	10.63	46	1.82	2.28	2.56	3.07	6.33	7.74
47	2.47	3.12	3.89	4.64	9.69	11.43	47	2.04	2.54	2.85	3.41	6.96	8.49
48	2.74	3.44	4.29	5.10	10.56	12.23	48	2.25	2.81	3.14	3.74	7.59	9.25
49	3.00	3.77	4.68	5.55	11.42	13.03	49	2.47	3.07	3.43	4.08	8.22	10.00
50	3.26	4.09	5.07	6.01	12.28	13.83	50	2.69	3.34	3.72	4.42	8.85	10.75
51	3.74	4.62	5.71	6.84	13.47	15.16	51	3.06	3.77	4.20	4.99	9.68	11.66
52	4.22	5.15	6.35	7.68	14.66	16.02	52	3.42	4.20	4.68	5.57	10.40	12.45
53	4.71	5.67	7.00	8.51	15.94	16.49	53	3.79	4.62	5.17	6.14	11.39	13.61
54	5.19	6.20	7.64	9.35	NA	NA	54	4.15	5.05	5.65	6.72	NA	NA
55	5.67	6.73	8.28	10.18	NA	NA	55	4.52	5.48	6.13	7.29	NA	NA
56	6.36	7.52	9.18	11.00	NA	NA	56	5.09	6.17	6.80	8.02	NA	NA
57	7.13	8.42	10.19	11.85	NA	NA	57	5.67	6.83	7.53	8.84	NA	NA
58	7.87	9.29	11.28	12.25	NA	NA	58	6.31	7.48	8.36	9.71	NA	NA



Male (Preferred Plus)						Female (Preferred Plus)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.48	0.48	0.48	0.48	0.48	18	0.43	0.43	0.43	0.43	0.43
19	0.48	0.48	0.48	0.48	0.48	19	0.43	0.43	0.43	0.43	0.43
20	0.48	0.48	0.48	0.48	0.48	20	0.43	0.43	0.43	0.43	0.43
21	0.48	0.48	0.48	0.48	0.48	21	0.43	0.43	0.43	0.43	0.43
22	0.48	0.48	0.48	0.48	0.48	22	0.43	0.43	0.43	0.43	0.43
23	0.48	0.48	0.48	0.48	0.48	23	0.43	0.43	0.43	0.43	0.43
24	0.48	0.48	0.48	0.48	0.48	24	0.43	0.43	0.43	0.43	0.43
25	0.48	0.48	0.48	0.48	0.48	25	0.43	0.43	0.43	0.43	0.43
26	0.48	0.48	0.48	0.48	0.48	26	0.43	0.43	0.43	0.43	0.43
27	0.48	0.48	0.48	0.48	0.48	27	0.43	0.43	0.43	0.43	0.43
28	0.48	0.48	0.48	0.48	0.48	28	0.43	0.43	0.43	0.43	0.43
29	0.48	0.48	0.48	0.48	0.49	29	0.43	0.43	0.43	0.43	0.44
30	0.48	0.48	0.48	0.49	0.49	30	0.43	0.43	0.43	0.44	0.44
31	0.48	0.48	0.49	0.49	0.49	31	0.43	0.43	0.44	0.44	0.44
32	0.48	0.49	0.49	0.49	0.51	32	0.43	0.44	0.44	0.44	0.47
33	0.49	0.49	0.49	0.51	0.54	33	0.44	0.44	0.44	0.47	0.49
34	0.49	0.49	0.51	0.54	0.57	34	0.44	0.44	0.47	0.49	0.51
35	0.49	0.51	0.54	0.57	0.60	35	0.44	0.47	0.49	0.51	0.54
36	0.51	0.54	0.57	0.60	0.63	36	0.47	0.49	0.51	0.54	0.57
37	0.54	0.57	0.60	0.63	0.65	37	0.49	0.51	0.54	0.57	0.59
38	0.57	0.60	0.63	0.65	0.67	38	0.51	0.54	0.57	0.59	0.61
39	0.60	0.63	0.65	0.67	0.68	39	0.54	0.57	0.59	0.61	0.64
40	0.63	0.65	0.67	0.68	0.69	40	0.57	0.59	0.61	0.64	0.66
41	0.65	0.67	0.68	0.69	0.70	41	0.59	0.61	0.64	0.66	0.68
42	0.67	0.68	0.69	0.70	0.76	42	0.61	0.64	0.66	0.68	0.71
43	0.68	0.69	0.70	0.76	0.82	43	0.64	0.66	0.68	0.71	0.74
44	0.69	0.70	0.76	0.82	0.89	44	0.66	0.68	0.71	0.74	0.77
45	0.70	0.76	0.82	0.89	0.97	45	0.68	0.71	0.74	0.77	0.79
46	0.76	0.82	0.89	0.97	1.05	46	0.71	0.74	0.77	0.79	0.82
47	0.82	0.89	0.97	1.05	1.13	47	0.74	0.77	0.79	0.82	0.85
48	0.89	0.97	1.05	1.13	1.22	48	0.77	0.79	0.82	0.85	0.89
49	0.97	1.05	1.13	1.22	1.31	49	0.79	0.82	0.85	0.89	0.94
50	1.05	1.13	1.22	1.31	1.42	50	0.82	0.85	0.89	0.94	0.98
51	1.13	1.22	1.31	1.42	1.53	51	0.85	0.89	0.94	0.98	1.03
52	1.22	1.31	1.42	1.53	1.68	52	0.89	0.94	0.98	1.03	1.12
53	1.31	1.42	1.53	1.68	1.86	53	0.94	0.98	1.03	1.12	1.22
54	1.42	1.53	1.68	1.86	2.05	54	0.98	1.03	1.12	1.22	1.34
55	1.53	1.68	1.86	2.05	2.26	55	1.03	1.12	1.22	1.34	1.47
56	1.68	1.86	2.05	2.26	2.50	56	1.12	1.22	1.34	1.47	1.61
57	1.86	2.05	2.26	2.50	2.83	57	1.22	1.34	1.47	1.61	1.76
58	2.05	2.26	2.50	2.83	3.20	58	1.34	1.47	1.61	1.76	1.93
59	2.26	2.50	2.83	3.20	3.65	59	1.47	1.61	1.76	1.93	2.11
60	2.50	2.83	3.20	3.65	4.16	60	1.61	1.76	1.93	2.11	2.30
61	2.83	3.20	3.65	4.16	4.73	61	1.76	1.93	2.11	2.30	2.52
62	3.20	3.65	4.16	4.73	5.37	62	1.93	2.11	2.30	2.52	2.89
63	3.65	4.16	4.73	5.37	6.09	63	2.11	2.30	2.52	2.89	3.35
64	4.16	4.73	5.37	6.09	6.91	64	2.30	2.52	2.89	3.35	3.88
65	4.73	5.37	6.09	6.91	7.84	65	2.52	2.89	3.35	3.88	4.51
66	5.37	6.09	6.91	7.84	8.89	66	2.89	3.35	3.88	4.51	5.23
67	6.09	6.91	7.84	8.89	9.95	67	3.35	3.88	4.51	5.23	5.96
68	6.91	7.84	8.89	9.95	11.07	68	3.88	4.51	5.23	5.96	6.76
69	7.84	8.89	9.95	11.07	12.34	69	4.51	5.23	5.96	6.76	7.67
70	8.89	9.95	11.07	12.34	13.73	70	5.23	5.96	6.76	7.67	8.69
71	9.95	11.07	12.34	13.73	15.30	71	5.96	6.76	7.67	8.69	9.86
72	11.07	12.34	13.73	15.30	18.77	72	6.76	7.67	8.69	9.86	11.17
73	12.34	13.73	15.30	18.77	23.56	73	7.67	8.69	9.86	11.17	12.65
74	13.73	15.30	18.77	23.56	29.59	74	8.69	9.86	11.17	12.65	14.34
75	15.30	18.77	23.56	29.59	37.17	75	9.86	11.17	12.65	14.34	16.25
76	18.77	23.56	29.59	37.17	46.67	76	11.17	12.65	14.34	16.25	18.41
77	23.56	29.59	37.17	46.67	56.70	77	12.65	14.34	16.25	18.41	22.98
78	29.59	37.17	46.67	56.70	67.34	78	14.34	16.25	18.41	22.98	28.61
79	37.17	46.67	56.70	67.34	79.95	79	16.25	18.41	22.98	28.61	36.13
80	46.67	56.70	67.34	79.95	94.91	80	18.41	22.98	28.61	36.13	45.38



TRENDSETTER® SUPER YRT

Face Amounts of \$100,000–\$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee: \$70

Male (Preferred Nonsmoker)						Female (Preferred Nonsmoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.53	0.53	0.53	0.53	0.53	18	0.48	0.48	0.48	0.48	0.48
19	0.53	0.53	0.53	0.53	0.53	19	0.48	0.48	0.48	0.48	0.48
20	0.53	0.53	0.53	0.53	0.53	20	0.48	0.48	0.48	0.48	0.48
21	0.53	0.53	0.53	0.53	0.53	21	0.48	0.48	0.48	0.48	0.48
22	0.53	0.53	0.53	0.53	0.53	22	0.48	0.48	0.48	0.48	0.48
23	0.53	0.53	0.53	0.53	0.53	23	0.48	0.48	0.48	0.48	0.48
24	0.53	0.53	0.53	0.53	0.53	24	0.48	0.48	0.48	0.48	0.48
25	0.53	0.53	0.53	0.53	0.53	25	0.48	0.48	0.48	0.48	0.48
26	0.53	0.53	0.53	0.53	0.53	26	0.48	0.48	0.48	0.48	0.48
27	0.53	0.53	0.53	0.53	0.53	27	0.48	0.48	0.48	0.48	0.48
28	0.53	0.53	0.53	0.53	0.53	28	0.48	0.48	0.48	0.48	0.48
29	0.53	0.53	0.53	0.53	0.54	29	0.48	0.48	0.48	0.48	0.49
30	0.53	0.53	0.53	0.54	0.54	30	0.48	0.48	0.48	0.49	0.49
31	0.53	0.53	0.54	0.54	0.54	31	0.48	0.48	0.49	0.49	0.49
32	0.53	0.54	0.54	0.54	0.57	32	0.48	0.49	0.49	0.49	0.52
33	0.54	0.54	0.54	0.57	0.60	33	0.49	0.49	0.49	0.52	0.54
34	0.54	0.54	0.57	0.60	0.63	34	0.49	0.49	0.52	0.54	0.57
35	0.54	0.57	0.60	0.63	0.67	35	0.49	0.52	0.54	0.57	0.60
36	0.57	0.60	0.63	0.67	0.70	36	0.52	0.54	0.57	0.60	0.63
37	0.60	0.63	0.67	0.70	0.72	37	0.54	0.57	0.60	0.63	0.65
38	0.63	0.67	0.70	0.72	0.74	38	0.57	0.60	0.63	0.65	0.68
39	0.67	0.70	0.72	0.74	0.75	39	0.60	0.63	0.65	0.68	0.71
40	0.70	0.72	0.74	0.75	0.77	40	0.63	0.65	0.68	0.71	0.73
41	0.72	0.74	0.75	0.77	0.78	41	0.65	0.68	0.71	0.73	0.76
42	0.74	0.75	0.77	0.78	0.84	42	0.68	0.71	0.73	0.76	0.79
43	0.75	0.77	0.78	0.84	0.91	43	0.71	0.73	0.76	0.79	0.82
44	0.77	0.78	0.84	0.91	0.99	44	0.73	0.76	0.79	0.82	0.85
45	0.78	0.84	0.91	0.99	1.08	45	0.76	0.79	0.82	0.85	0.88
46	0.84	0.91	0.99	1.08	1.17	46	0.79	0.82	0.85	0.88	0.91
47	0.91	0.99	1.08	1.17	1.26	47	0.82	0.85	0.88	0.91	0.94
48	0.99	1.08	1.17	1.26	1.36	48	0.85	0.88	0.91	0.94	0.99
49	1.08	1.17	1.26	1.36	1.46	49	0.88	0.91	0.94	0.99	1.04
50	1.17	1.26	1.36	1.46	1.58	50	0.91	0.94	0.99	1.04	1.09
51	1.26	1.36	1.46	1.58	1.70	51	0.94	0.99	1.04	1.09	1.14
52	1.36	1.46	1.58	1.70	1.87	52	0.99	1.04	1.09	1.14	1.24
53	1.46	1.58	1.70	1.87	2.07	53	1.04	1.09	1.14	1.24	1.36
54	1.58	1.70	1.87	2.07	2.28	54	1.09	1.14	1.24	1.36	1.49
55	1.70	1.87	2.07	2.28	2.51	55	1.14	1.24	1.36	1.49	1.63
56	1.87	2.07	2.28	2.51	2.78	56	1.24	1.36	1.49	1.63	1.79
57	2.07	2.28	2.51	2.78	3.14	57	1.36	1.49	1.63	1.79	1.95
58	2.28	2.51	2.78	3.14	3.56	58	1.49	1.63	1.79	1.95	2.14
59	2.51	2.78	3.14	3.56	4.06	59	1.63	1.79	1.95	2.14	2.34
60	2.78	3.14	3.56	4.06	4.62	60	1.79	1.95	2.14	2.34	2.56
61	3.14	3.56	4.06	4.62	5.25	61	1.95	2.14	2.34	2.56	2.80
62	3.56	4.06	4.62	5.25	5.97	62	2.14	2.34	2.56	2.80	3.21
63	4.06	4.62	5.25	5.97	6.77	63	2.34	2.56	2.80	3.21	3.72
64	4.62	5.25	5.97	6.77	7.68	64	2.56	2.80	3.21	3.72	4.31
65	5.25	5.97	6.77	7.68	8.71	65	2.80	3.21	3.72	4.31	5.01
66	5.97	6.77	7.68	8.71	9.88	66	3.21	3.72	4.31	5.01	5.81
67	6.77	7.68	8.71	9.88	11.05	67	3.72	4.31	5.01	5.81	6.62
68	7.68	8.71	9.88	11.05	12.30	68	4.31	5.01	5.81	6.62	7.51
69	8.71	9.88	11.05	12.30	13.71	69	5.01	5.81	6.62	7.51	8.52
70	9.88	11.05	12.30	13.71	15.26	70	5.81	6.62	7.51	8.52	9.66
71	11.05	12.30	13.71	15.26	17.00	71	6.62	7.51	8.52	9.66	10.95
72	12.30	13.71	15.26	17.00	20.85	72	7.51	8.52	9.66	10.95	12.41
73	13.71	15.26	17.00	20.85	26.18	73	8.52	9.66	10.95	12.41	14.06
74	15.26	17.00	20.85	26.18	32.88	74	9.66	10.95	12.41	14.06	15.93
75	17.00	20.85	26.18	32.88	41.30	75	10.95	12.41	14.06	15.93	18.05
76	20.85	26.18	32.88	41.30	51.86	76	12.41	14.06	15.93	18.05	20.45
77	26.18	32.88	41.30	51.86	63.00	77	14.06	15.93	18.05	20.45	25.53
78	32.88	41.30	51.86	63.00	74.82	78	15.93	18.05	20.45	25.53	31.79
79	41.30	51.86	63.00	74.82	88.83	79	18.05	20.45	25.53	31.79	40.14
80	51.86	63.00	74.82	88.83	105.46	80	20.45	25.53	31.79	40.14	50.42



Male (Standard Plus)						Female (Standard Plus)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.62	0.62	0.62	0.62	0.62	18	0.55	0.55	0.55	0.55	0.55
19	0.62	0.62	0.62	0.62	0.62	19	0.55	0.55	0.55	0.55	0.55
20	0.62	0.62	0.62	0.62	0.62	20	0.55	0.55	0.55	0.55	0.55
21	0.62	0.62	0.62	0.62	0.62	21	0.55	0.55	0.55	0.55	0.55
22	0.62	0.62	0.62	0.62	0.62	22	0.55	0.55	0.55	0.55	0.55
23	0.62	0.62	0.62	0.62	0.62	23	0.55	0.55	0.55	0.55	0.55
24	0.62	0.62	0.62	0.62	0.62	24	0.55	0.55	0.55	0.55	0.55
25	0.62	0.62	0.62	0.62	0.62	25	0.55	0.55	0.55	0.55	0.55
26	0.62	0.62	0.62	0.62	0.62	26	0.55	0.55	0.55	0.55	0.55
27	0.62	0.62	0.62	0.62	0.62	27	0.55	0.55	0.55	0.55	0.55
28	0.62	0.62	0.62	0.62	0.62	28	0.55	0.55	0.55	0.55	0.55
29	0.62	0.62	0.62	0.62	0.63	29	0.55	0.55	0.55	0.55	0.56
30	0.62	0.62	0.62	0.63	0.63	30	0.55	0.55	0.55	0.56	0.56
31	0.62	0.62	0.63	0.63	0.63	31	0.55	0.55	0.56	0.56	0.56
32	0.62	0.63	0.63	0.63	0.67	32	0.55	0.56	0.56	0.56	0.59
33	0.63	0.63	0.63	0.67	0.73	33	0.56	0.56	0.56	0.59	0.62
34	0.63	0.63	0.67	0.73	0.79	34	0.56	0.56	0.59	0.62	0.65
35	0.63	0.67	0.73	0.79	0.86	35	0.56	0.59	0.62	0.65	0.68
36	0.67	0.73	0.79	0.86	0.93	36	0.59	0.62	0.65	0.68	0.71
37	0.73	0.79	0.86	0.93	0.95	37	0.62	0.65	0.68	0.71	0.75
38	0.79	0.86	0.93	0.95	0.95	38	0.65	0.68	0.71	0.75	0.77
39	0.86	0.93	0.95	0.95	0.96	39	0.68	0.71	0.75	0.77	0.80
40	0.93	0.95	0.95	0.96	0.96	40	0.71	0.75	0.77	0.80	0.83
41	0.95	0.95	0.96	0.96	0.97	41	0.75	0.77	0.80	0.83	0.86
42	0.95	0.96	0.96	0.97	1.03	42	0.77	0.80	0.83	0.86	0.89
43	0.96	0.96	0.97	1.03	1.10	43	0.80	0.83	0.86	0.89	0.92
44	0.96	0.97	1.03	1.10	1.17	44	0.83	0.86	0.89	0.92	0.95
45	0.97	1.03	1.10	1.17	1.25	45	0.86	0.89	0.92	0.95	0.98
46	1.03	1.10	1.17	1.25	1.34	46	0.89	0.92	0.95	0.98	1.02
47	1.10	1.17	1.25	1.34	1.44	47	0.92	0.95	0.98	1.02	1.08
48	1.17	1.25	1.34	1.44	1.55	48	0.95	0.98	1.02	1.08	1.16
49	1.25	1.34	1.44	1.55	1.67	49	0.98	1.02	1.08	1.16	1.24
50	1.34	1.44	1.55	1.67	1.81	50	1.02	1.08	1.16	1.24	1.33
51	1.44	1.55	1.67	1.81	1.95	51	1.08	1.16	1.24	1.33	1.42
52	1.55	1.67	1.81	1.95	2.15	52	1.16	1.24	1.33	1.42	1.55
53	1.67	1.81	1.95	2.15	2.37	53	1.24	1.33	1.42	1.55	1.69
54	1.81	1.95	2.15	2.37	2.62	54	1.33	1.42	1.55	1.69	1.86
55	1.95	2.15	2.37	2.62	2.89	55	1.42	1.55	1.69	1.86	2.04
56	2.15	2.37	2.62	2.89	3.19	56	1.55	1.69	1.86	2.04	2.23
57	2.37	2.62	2.89	3.19	3.61	57	1.69	1.86	2.04	2.23	2.44
58	2.62	2.89	3.19	3.61	4.10	58	1.86	2.04	2.23	2.44	2.67
59	2.89	3.19	3.61	4.10	4.66	59	2.04	2.23	2.44	2.67	2.91
60	3.19	3.61	4.10	4.66	5.31	60	2.23	2.44	2.67	2.91	3.19
61	3.61	4.10	4.66	5.31	6.04	61	2.44	2.67	2.91	3.19	3.49
62	4.10	4.66	5.31	6.04	6.86	62	2.67	2.91	3.19	3.49	3.95
63	4.66	5.31	6.04	6.86	7.78	63	2.91	3.19	3.49	3.95	4.51
64	5.31	6.04	6.86	7.78	8.83	64	3.19	3.49	3.95	4.51	5.15
65	6.04	6.86	7.78	8.83	10.02	65	3.49	3.95	4.51	5.15	5.87
66	6.86	7.78	8.83	10.02	11.36	66	3.95	4.51	5.15	5.87	6.71
67	7.78	8.83	10.02	11.36	12.70	67	4.51	5.15	5.87	6.71	7.61
68	8.83	10.02	11.36	12.70	14.15	68	5.15	5.87	6.71	7.61	8.63
69	10.02	11.36	12.70	14.15	15.76	69	5.87	6.71	7.61	8.63	9.79
70	11.36	12.70	14.15	15.76	17.55	70	6.71	7.61	8.63	9.79	11.10
71	12.70	14.15	15.76	17.55	19.55	71	7.61	8.63	9.79	11.10	12.59
72	14.15	15.76	17.55	19.55	23.98	72	8.63	9.79	11.10	12.59	14.16
73	15.76	17.55	19.55	23.98	30.11	73	9.79	11.10	12.59	14.16	15.91
74	17.55	19.55	23.98	30.11	37.81	74	11.10	12.59	14.16	15.91	17.86
75	19.55	23.98	30.11	37.81	47.49	75	12.59	14.16	15.91	17.86	20.06
76	23.98	30.11	37.81	47.49	59.64	76	14.16	15.91	17.86	20.06	22.53
77	30.11	37.81	47.49	59.64	72.45	77	15.91	17.86	20.06	22.53	28.08
78	37.81	47.49	59.64	72.45	86.03	78	17.86	20.06	22.53	28.08	34.96
79	47.49	59.64	72.45	86.03	102.15	79	20.06	22.53	28.08	34.96	44.15
80	59.64	72.45	86.03	102.15	121.27	80	22.53	28.08	34.96	44.15	55.45



TRENDSETTER® SUPER YRT

Face Amounts of \$100,000–\$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee: \$70

Male (Standard Nonsmoker)						Female (Standard Nonsmoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.88	0.88	0.88	0.88	0.88	18	0.78	0.78	0.78	0.78	0.78
19	0.88	0.88	0.88	0.88	0.88	19	0.78	0.78	0.78	0.78	0.78
20	0.88	0.88	0.88	0.88	0.88	20	0.78	0.78	0.78	0.78	0.78
21	0.88	0.88	0.88	0.88	0.88	21	0.78	0.78	0.78	0.78	0.78
22	0.88	0.88	0.88	0.88	0.88	22	0.78	0.78	0.78	0.78	0.78
23	0.88	0.88	0.88	0.88	0.88	23	0.78	0.78	0.78	0.78	0.78
24	0.88	0.88	0.88	0.88	0.88	24	0.78	0.78	0.78	0.78	0.78
25	0.88	0.88	0.88	0.88	0.88	25	0.78	0.78	0.78	0.78	0.78
26	0.88	0.88	0.88	0.88	0.88	26	0.78	0.78	0.78	0.78	0.78
27	0.88	0.88	0.88	0.88	0.88	27	0.78	0.78	0.78	0.78	0.78
28	0.88	0.88	0.88	0.88	0.88	28	0.78	0.78	0.78	0.78	0.79
29	0.88	0.88	0.88	0.88	0.89	29	0.78	0.78	0.78	0.79	0.79
30	0.88	0.88	0.88	0.89	0.89	30	0.78	0.78	0.79	0.79	0.80
31	0.88	0.88	0.89	0.89	0.89	31	0.78	0.79	0.79	0.80	0.80
32	0.88	0.89	0.89	0.89	0.96	32	0.79	0.79	0.80	0.80	0.83
33	0.89	0.89	0.89	0.96	1.04	33	0.79	0.80	0.80	0.83	0.88
34	0.89	0.89	0.96	1.04	1.13	34	0.80	0.80	0.83	0.88	0.92
35	0.89	0.96	1.04	1.13	1.22	35	0.80	0.83	0.88	0.92	0.97
36	0.96	1.04	1.13	1.22	1.32	36	0.83	0.88	0.92	0.97	1.02
37	1.04	1.13	1.22	1.32	1.35	37	0.88	0.92	0.97	1.02	1.06
38	1.13	1.22	1.32	1.35	1.36	38	0.92	0.97	1.02	1.06	1.10
39	1.22	1.32	1.35	1.36	1.37	39	0.97	1.02	1.06	1.10	1.14
40	1.32	1.35	1.36	1.37	1.38	40	1.02	1.06	1.10	1.14	1.18
41	1.35	1.36	1.37	1.38	1.39	41	1.06	1.10	1.14	1.18	1.22
42	1.36	1.37	1.38	1.39	1.47	42	1.10	1.14	1.18	1.22	1.26
43	1.37	1.38	1.39	1.47	1.56	43	1.14	1.18	1.22	1.26	1.31
44	1.38	1.39	1.47	1.56	1.66	44	1.18	1.22	1.26	1.31	1.35
45	1.39	1.47	1.56	1.66	1.76	45	1.22	1.26	1.31	1.35	1.40
46	1.47	1.56	1.66	1.76	1.87	46	1.26	1.31	1.35	1.40	1.45
47	1.56	1.66	1.76	1.87	2.02	47	1.31	1.35	1.40	1.45	1.55
48	1.66	1.76	1.87	2.02	2.18	48	1.35	1.40	1.45	1.55	1.65
49	1.76	1.87	2.02	2.18	2.34	49	1.40	1.45	1.55	1.65	1.76
50	1.87	2.02	2.18	2.34	2.52	50	1.45	1.55	1.65	1.76	1.89
51	2.02	2.18	2.34	2.52	2.72	51	1.55	1.65	1.76	1.89	2.02
52	2.18	2.34	2.52	2.72	2.99	52	1.65	1.76	1.89	2.02	2.21
53	2.34	2.52	2.72	2.99	3.31	53	1.76	1.89	2.02	2.21	2.42
54	2.52	2.72	2.99	3.31	3.66	54	1.89	2.02	2.21	2.42	2.66
55	2.72	2.99	3.31	3.66	4.04	55	2.02	2.21	2.42	2.66	2.91
56	2.99	3.31	3.66	4.04	4.46	56	2.21	2.42	2.66	2.91	3.19
57	3.31	3.66	4.04	4.46	4.98	57	2.42	2.66	2.91	3.19	3.44
58	3.66	4.04	4.46	4.98	5.58	58	2.66	2.91	3.19	3.44	3.69
59	4.04	4.46	4.98	5.58	6.26	59	2.91	3.19	3.44	3.69	3.96
60	4.46	4.98	5.58	6.26	7.02	60	3.19	3.44	3.69	3.96	4.24
61	4.98	5.58	6.26	7.02	7.87	61	3.44	3.69	3.96	4.24	4.56
62	5.58	6.26	7.02	7.87	8.91	62	3.69	3.96	4.24	4.56	5.13
63	6.26	7.02	7.87	8.91	10.11	63	3.96	4.24	4.56	5.13	5.86
64	7.02	7.87	8.91	10.11	11.48	64	4.24	4.56	5.13	5.86	6.70
65	7.87	8.91	10.11	11.48	13.01	65	4.56	5.13	5.86	6.70	7.64
66	8.91	10.11	11.48	13.01	14.77	66	5.13	5.86	6.70	7.64	8.72
67	10.11	11.48	13.01	14.77	16.51	67	5.86	6.70	7.64	8.72	9.78
68	11.48	13.01	14.77	16.51	18.39	68	6.70	7.64	8.72	9.78	10.91
69	13.01	14.77	16.51	18.39	20.48	69	7.64	8.72	9.78	10.91	12.17
70	14.77	16.51	18.39	20.48	22.81	70	8.72	9.78	10.91	12.17	13.58
71	16.51	18.39	20.48	22.81	25.41	71	9.78	10.91	12.17	13.58	15.16
72	18.39	20.48	22.81	25.41	31.16	72	10.91	12.17	13.58	15.16	17.00
73	20.48	22.81	25.41	31.16	39.14	73	12.17	13.58	15.16	17.00	19.09
74	22.81	25.41	31.16	39.14	49.16	74	13.58	15.16	17.00	19.09	21.44
75	25.41	31.16	39.14	49.16	61.73	75	15.16	17.00	19.09	21.44	24.07
76	31.16	39.14	49.16	61.73	77.53	76	17.00	19.09	21.44	24.07	27.04
77	39.14	49.16	61.73	77.53	94.19	77	19.09	21.44	24.07	27.04	33.71
78	49.16	61.73	77.53	94.19	111.84	78	21.44	24.07	27.04	33.71	42.29
79	61.73	77.53	94.19	111.84	132.78	79	24.07	27.04	33.71	42.29	53.06
80	77.53	94.19	111.84	132.78	157.64	80	27.04	33.71	42.29	53.06	66.57



Male (Preferred Smoker)						Female (Preferred Smoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	1.55	1.55	1.55	1.55	1.55	18	1.38	1.38	1.38	1.38	1.38
19	1.55	1.55	1.55	1.55	1.55	19	1.38	1.38	1.38	1.38	1.38
20	1.55	1.55	1.55	1.55	1.55	20	1.38	1.38	1.38	1.38	1.38
21	1.55	1.55	1.55	1.55	1.55	21	1.38	1.38	1.38	1.38	1.38
22	1.55	1.55	1.55	1.55	1.55	22	1.38	1.38	1.38	1.38	1.38
23	1.55	1.55	1.55	1.55	1.55	23	1.38	1.38	1.38	1.38	1.38
24	1.55	1.55	1.55	1.55	1.55	24	1.38	1.38	1.38	1.38	1.38
25	1.55	1.55	1.55	1.55	1.55	25	1.38	1.38	1.38	1.38	1.38
26	1.55	1.55	1.55	1.55	1.55	26	1.38	1.38	1.38	1.38	1.38
27	1.55	1.55	1.55	1.55	1.55	27	1.38	1.38	1.38	1.38	1.38
28	1.55	1.55	1.55	1.55	1.55	28	1.38	1.38	1.38	1.38	1.38
29	1.55	1.55	1.55	1.55	1.58	29	1.38	1.38	1.38	1.38	1.40
30	1.55	1.55	1.55	1.58	1.58	30	1.38	1.38	1.38	1.40	1.40
31	1.55	1.55	1.58	1.58	1.58	31	1.38	1.38	1.40	1.40	1.40
32	1.55	1.58	1.58	1.58	1.68	32	1.38	1.40	1.40	1.40	1.47
33	1.58	1.58	1.58	1.68	1.83	33	1.40	1.40	1.40	1.47	1.54
34	1.58	1.58	1.68	1.83	1.98	34	1.40	1.40	1.47	1.54	1.62
35	1.58	1.68	1.83	1.98	2.15	35	1.40	1.47	1.54	1.62	1.69
36	1.68	1.83	1.98	2.15	2.32	36	1.47	1.54	1.62	1.69	1.79
37	1.83	1.98	2.15	2.32	2.38	37	1.54	1.62	1.69	1.79	1.87
38	1.98	2.15	2.32	2.38	2.38	38	1.62	1.69	1.79	1.87	1.92
39	2.15	2.32	2.38	2.38	2.40	39	1.69	1.79	1.87	1.92	1.99
40	2.32	2.38	2.38	2.40	2.40	40	1.79	1.87	1.92	1.99	2.07
41	2.38	2.38	2.40	2.40	2.43	41	1.87	1.92	1.99	2.07	2.14
42	2.38	2.40	2.40	2.43	2.57	42	1.92	1.99	2.07	2.14	2.22
43	2.40	2.40	2.43	2.57	2.75	43	1.99	2.07	2.14	2.22	2.29
44	2.40	2.43	2.57	2.75	2.92	44	2.07	2.14	2.22	2.29	2.37
45	2.43	2.57	2.75	2.92	3.12	45	2.14	2.22	2.29	2.37	2.47
46	2.57	2.75	2.92	3.12	3.35	46	2.22	2.29	2.37	2.47	2.54
47	2.75	2.92	3.12	3.35	3.61	47	2.29	2.37	2.47	2.54	2.70
48	2.92	3.12	3.35	3.61	3.89	48	2.37	2.47	2.54	2.70	2.90
49	3.12	3.35	3.61	3.89	4.19	49	2.47	2.54	2.70	2.90	3.10
50	3.35	3.61	3.89	4.19	4.53	50	2.54	2.70	2.90	3.10	3.32
51	3.61	3.89	4.19	4.53	4.88	51	2.70	2.90	3.10	3.32	3.55
52	3.89	4.19	4.53	4.88	5.37	52	2.90	3.10	3.32	3.55	3.87
53	4.19	4.53	4.88	5.37	5.93	53	3.10	3.32	3.55	3.87	4.24
54	4.53	4.88	5.37	5.93	6.54	54	3.32	3.55	3.87	4.24	4.65
55	4.88	5.37	5.93	6.54	7.22	55	3.55	3.87	4.24	4.65	5.09
56	5.37	5.93	6.54	7.22	7.97	56	3.87	4.24	4.65	5.09	5.58
57	5.93	6.54	7.22	7.97	9.01	57	4.24	4.65	5.09	5.58	6.09
58	6.54	7.22	7.97	9.01	10.25	58	4.65	5.09	5.58	6.09	6.67
59	7.22	7.97	9.01	10.25	11.65	59	5.09	5.58	6.09	6.67	7.29
60	7.97	9.01	10.25	11.65	13.27	60	5.58	6.09	6.67	7.29	7.97
61	9.01	10.25	11.65	13.27	15.11	61	6.09	6.67	7.29	7.97	8.73
62	10.25	11.65	13.27	15.11	17.16	62	6.67	7.29	7.97	8.73	9.87
63	11.65	13.27	15.11	17.16	19.45	63	7.29	7.97	8.73	9.87	11.27
64	13.27	15.11	17.16	19.45	22.07	64	7.97	8.73	9.87	11.27	12.88
65	15.11	17.16	19.45	22.07	25.04	65	8.73	9.87	11.27	12.88	14.68
66	17.16	19.45	22.07	25.04	28.40	66	9.87	11.27	12.88	14.68	16.77
67	19.45	22.07	25.04	28.40	31.75	67	11.27	12.88	14.68	16.77	19.03
68	22.07	25.04	28.40	31.75	35.37	68	12.88	14.68	16.77	19.03	21.59
69	25.04	28.40	31.75	35.37	39.40	69	14.68	16.77	19.03	21.59	24.48
70	28.40	31.75	35.37	39.40	43.87	70	16.77	19.03	21.59	24.48	27.75
71	31.75	35.37	39.40	43.87	48.88	71	19.03	21.59	24.48	27.75	31.47
72	35.37	39.40	43.87	48.88	59.95	72	21.59	24.48	27.75	31.47	35.41
73	39.40	43.87	48.88	59.95	75.28	73	24.48	27.75	31.47	35.41	39.77
74	43.87	48.88	59.95	75.28	94.54	74	27.75	31.47	35.41	39.77	44.66
75	48.88	59.95	75.28	94.54	118.73	75	31.47	35.41	39.77	44.66	50.16
76	59.95	75.28	94.54	118.73	149.09	76	35.41	39.77	44.66	50.16	56.33
77	75.28	94.54	118.73	149.09	169.65	77	39.77	44.66	50.16	56.33	81.50
78	94.54	118.73	149.09	169.65	186.64	78	44.66	50.16	56.33	81.50	109.44
79	118.73	149.09	169.65	186.64	211.24	79	50.16	56.33	81.50	109.44	137.38
80	149.09	169.65	186.64	211.24	240.67	80	56.33	81.50	109.44	137.38	165.32

TRENDSETTER® SUPER YRT

Face Amounts of \$100,000–\$999,999

Guaranteed Annual Premium per \$1,000 Annually Increasing

Annual Policy Fee: \$70

Male (Standard Smoker)						Female (Standard Smoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	2.20	2.20	2.20	2.20	2.20	18	1.91	1.91	1.91	1.91	1.91
19	2.20	2.20	2.20	2.20	2.20	19	1.91	1.91	1.91	1.91	1.91
20	2.20	2.20	2.20	2.20	2.20	20	1.91	1.91	1.91	1.91	1.95
21	2.20	2.20	2.20	2.20	2.20	21	1.91	1.91	1.91	1.95	1.95
22	2.20	2.20	2.20	2.20	2.20	22	1.91	1.91	1.95	1.95	1.95
23	2.20	2.20	2.20	2.20	2.20	23	1.91	1.95	1.95	1.95	1.95
24	2.20	2.20	2.20	2.20	2.20	24	1.95	1.95	1.95	1.95	1.95
25	2.20	2.20	2.20	2.20	2.20	25	1.95	1.95	1.95	1.95	1.95
26	2.20	2.20	2.20	2.20	2.20	26	1.95	1.95	1.95	1.95	1.95
27	2.20	2.20	2.20	2.20	2.20	27	1.95	1.95	1.95	1.95	1.95
28	2.20	2.20	2.20	2.20	2.20	28	1.95	1.95	1.95	1.95	1.98
29	2.20	2.20	2.20	2.20	2.23	29	1.95	1.95	1.95	1.98	1.98
30	2.20	2.20	2.20	2.23	2.23	30	1.95	1.95	1.98	1.98	2.00
31	2.20	2.20	2.23	2.23	2.23	31	1.95	1.98	1.98	2.00	2.00
32	2.20	2.23	2.23	2.23	2.40	32	1.98	1.98	2.00	2.00	2.09
33	2.23	2.23	2.23	2.40	2.60	33	1.98	2.00	2.00	2.09	2.21
34	2.23	2.23	2.40	2.60	2.82	34	2.00	2.00	2.09	2.21	2.32
35	2.23	2.40	2.60	2.82	3.05	35	2.00	2.09	2.21	2.32	2.43
36	2.40	2.60	2.82	3.05	3.31	36	2.09	2.21	2.32	2.43	2.56
37	2.60	2.82	3.05	3.31	3.38	37	2.21	2.32	2.43	2.56	2.67
38	2.82	3.05	3.31	3.38	3.40	38	2.32	2.43	2.56	2.67	2.77
39	3.05	3.31	3.38	3.40	3.43	39	2.43	2.56	2.67	2.77	2.87
40	3.31	3.38	3.40	3.43	3.45	40	2.56	2.67	2.77	2.87	2.97
41	3.38	3.40	3.43	3.45	3.48	41	2.67	2.77	2.87	2.97	3.07
42	3.40	3.43	3.45	3.48	3.67	42	2.77	2.87	2.97	3.07	3.17
43	3.43	3.45	3.48	3.67	3.90	43	2.87	2.97	3.07	3.17	3.28
44	3.45	3.48	3.67	3.90	4.14	44	2.97	3.07	3.17	3.28	3.39
45	3.48	3.67	3.90	4.14	4.41	45	3.07	3.17	3.28	3.39	3.51
46	3.67	3.90	4.14	4.41	4.69	46	3.17	3.28	3.39	3.51	3.63
47	3.90	4.14	4.41	4.69	5.04	47	3.28	3.39	3.51	3.63	3.86
48	4.14	4.41	4.69	5.04	5.44	48	3.39	3.51	3.63	3.86	4.14
49	4.41	4.69	5.04	5.44	5.87	49	3.51	3.63	3.86	4.14	4.41
50	4.69	5.04	5.44	5.87	6.31	50	3.63	3.86	4.14	4.41	4.73
51	5.04	5.44	5.87	6.31	6.81	51	3.86	4.14	4.41	4.73	5.05
52	5.44	5.87	6.31	6.81	7.48	52	4.14	4.41	4.73	5.05	5.52
53	5.87	6.31	6.81	7.48	8.26	53	4.41	4.73	5.05	5.52	6.06
54	6.31	6.81	7.48	8.26	9.14	54	4.73	5.05	5.52	6.06	6.64
55	6.81	7.48	8.26	9.14	10.09	55	5.05	5.52	6.06	6.64	7.28
56	7.48	8.26	9.14	10.09	11.16	56	5.52	6.06	6.64	7.28	7.98
57	8.26	9.14	10.09	11.16	12.46	57	6.06	6.64	7.28	7.98	8.60
58	9.14	10.09	11.16	12.46	13.96	58	6.64	7.28	7.98	8.60	9.21
59	10.09	11.16	12.46	13.96	15.66	59	7.28	7.98	8.60	9.21	9.89
60	11.16	12.46	13.96	15.66	17.56	60	7.98	8.60	9.21	9.89	10.62
61	12.46	13.96	15.66	17.56	19.69	61	8.60	9.21	9.89	10.62	11.40
62	13.96	15.66	17.56	19.69	22.29	62	9.21	9.89	10.62	11.40	12.84
63	15.66	17.56	19.69	22.29	25.29	63	9.89	10.62	11.40	12.84	14.66
64	17.56	19.69	22.29	25.29	28.69	64	10.62	11.40	12.84	14.66	16.75
65	19.69	22.29	25.29	28.69	32.54	65	11.40	12.84	14.66	16.75	19.11
66	22.29	25.29	28.69	32.54	36.92	66	12.84	14.66	16.75	19.11	21.80
67	25.29	28.69	32.54	36.92	41.28	67	14.66	16.75	19.11	21.80	24.45
68	28.69	32.54	36.92	41.28	45.97	68	16.75	19.11	21.80	24.45	27.28
69	32.54	36.92	41.28	45.97	51.20	69	19.11	21.80	24.45	27.28	30.43
70	36.92	41.28	45.97	51.20	57.03	70	21.80	24.45	27.28	30.43	33.96
71	41.28	45.97	51.20	57.03	63.53	71	24.45	27.28	30.43	33.96	37.90
72	45.97	51.20	57.03	63.53	77.91	72	27.28	30.43	33.96	37.90	42.50
73	51.20	57.03	63.53	77.91	97.85	73	30.43	33.96	37.90	42.50	47.73
74	57.03	63.53	77.91	97.85	122.89	74	33.96	37.90	42.50	47.73	53.60
75	63.53	77.91	97.85	122.89	154.34	75	37.90	42.50	47.73	53.60	60.18
76	77.91	97.85	122.89	154.34	193.82	76	42.50	47.73	53.60	60.18	67.59
77	97.85	122.89	154.34	193.82	224.14	77	47.73	53.60	60.18	67.59	100.88
78	122.89	154.34	193.82	224.14	242.63	78	53.60	60.18	67.59	100.88	138.03
79	154.34	193.82	224.14	242.63	278.35	79	60.18	67.59	100.88	138.03	175.18
80	193.82	224.14	242.63	278.35	307.55	80	67.59	100.88	138.03	175.18	212.33



Male (Preferred Plus)						Female (Preferred Plus)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.48	0.48	0.48	0.48	0.48	18	0.43	0.43	0.43	0.43	0.43
19	0.48	0.48	0.48	0.48	0.48	19	0.43	0.43	0.43	0.43	0.43
20	0.48	0.48	0.48	0.48	0.48	20	0.43	0.43	0.43	0.43	0.43
21	0.48	0.48	0.48	0.48	0.48	21	0.43	0.43	0.43	0.43	0.43
22	0.48	0.48	0.48	0.48	0.48	22	0.43	0.43	0.43	0.43	0.43
23	0.48	0.48	0.48	0.48	0.48	23	0.43	0.43	0.43	0.43	0.43
24	0.48	0.48	0.48	0.48	0.48	24	0.43	0.43	0.43	0.43	0.43
25	0.48	0.48	0.48	0.48	0.48	25	0.43	0.43	0.43	0.43	0.43
26	0.48	0.48	0.48	0.48	0.48	26	0.43	0.43	0.43	0.43	0.43
27	0.48	0.48	0.48	0.48	0.48	27	0.43	0.43	0.43	0.43	0.43
28	0.48	0.48	0.48	0.48	0.48	28	0.43	0.43	0.43	0.43	0.43
29	0.48	0.48	0.48	0.48	0.49	29	0.43	0.43	0.43	0.43	0.44
30	0.48	0.48	0.48	0.49	0.49	30	0.43	0.43	0.43	0.44	0.44
31	0.48	0.48	0.49	0.49	0.49	31	0.43	0.43	0.44	0.44	0.44
32	0.48	0.49	0.49	0.49	0.50	32	0.43	0.44	0.44	0.44	0.46
33	0.49	0.49	0.49	0.50	0.53	33	0.44	0.44	0.44	0.46	0.48
34	0.49	0.49	0.50	0.53	0.57	34	0.44	0.44	0.46	0.48	0.50
35	0.49	0.50	0.53	0.57	0.59	35	0.44	0.46	0.48	0.50	0.53
36	0.50	0.53	0.57	0.59	0.63	36	0.46	0.48	0.50	0.53	0.56
37	0.53	0.57	0.59	0.63	0.65	37	0.48	0.50	0.53	0.56	0.58
38	0.57	0.59	0.63	0.65	0.66	38	0.50	0.53	0.56	0.58	0.60
39	0.59	0.63	0.65	0.66	0.68	39	0.53	0.56	0.58	0.60	0.63
40	0.63	0.65	0.66	0.68	0.68	40	0.56	0.58	0.60	0.63	0.65
41	0.65	0.66	0.68	0.68	0.69	41	0.58	0.60	0.63	0.65	0.67
42	0.66	0.68	0.68	0.69	0.71	42	0.60	0.63	0.65	0.67	0.67
43	0.68	0.68	0.69	0.71	0.77	43	0.63	0.65	0.67	0.67	0.68
44	0.68	0.69	0.71	0.77	0.84	44	0.65	0.67	0.67	0.68	0.71
45	0.69	0.71	0.77	0.84	0.91	45	0.67	0.67	0.68	0.71	0.74
46	0.71	0.77	0.84	0.91	0.99	46	0.67	0.68	0.71	0.74	0.77
47	0.77	0.84	0.91	0.99	1.07	47	0.68	0.71	0.74	0.77	0.80
48	0.84	0.91	0.99	1.07	1.16	48	0.71	0.74	0.77	0.80	0.85
49	0.91	0.99	1.07	1.16	1.26	49	0.74	0.77	0.80	0.85	0.89
50	0.99	1.07	1.16	1.26	1.36	50	0.77	0.80	0.85	0.89	0.94
51	1.07	1.16	1.26	1.36	1.47	51	0.80	0.85	0.89	0.94	0.98
52	1.16	1.26	1.36	1.47	1.61	52	0.85	0.89	0.94	0.98	1.06
53	1.26	1.36	1.47	1.61	1.79	53	0.89	0.94	0.98	1.06	1.16
54	1.36	1.47	1.61	1.79	1.98	54	0.94	0.98	1.06	1.16	1.28
55	1.47	1.61	1.79	1.98	2.19	55	0.98	1.06	1.16	1.28	1.40
56	1.61	1.79	1.98	2.19	2.42	56	1.06	1.16	1.28	1.40	1.54
57	1.79	1.98	2.19	2.42	2.73	57	1.16	1.28	1.40	1.54	1.69
58	1.98	2.19	2.42	2.73	3.11	58	1.28	1.40	1.54	1.69	1.85
59	2.19	2.42	2.73	3.11	3.54	59	1.40	1.54	1.69	1.85	2.03
60	2.42	2.73	3.11	3.54	4.03	60	1.54	1.69	1.85	2.03	2.22
61	2.73	3.11	3.54	4.03	4.60	61	1.69	1.85	2.03	2.22	2.44
62	3.11	3.54	4.03	4.60	5.23	62	1.85	2.03	2.22	2.44	2.78
63	3.54	4.03	4.60	5.23	5.93	63	2.03	2.22	2.44	2.78	3.23
64	4.03	4.60	5.23	5.93	6.74	64	2.22	2.44	2.78	3.23	3.75
65	4.60	5.23	5.93	6.74	7.65	65	2.44	2.78	3.23	3.75	4.37
66	5.23	5.93	6.74	7.65	8.69	66	2.78	3.23	3.75	4.37	5.08
67	5.93	6.74	7.65	8.69	9.75	67	3.23	3.75	4.37	5.08	5.81
68	6.74	7.65	8.69	9.75	10.85	68	3.75	4.37	5.08	5.81	6.60
69	7.65	8.69	9.75	10.85	12.10	69	4.37	5.08	5.81	6.60	7.48
70	8.69	9.75	10.85	12.10	13.47	70	5.08	5.81	6.60	7.48	8.49
71	9.75	10.85	12.10	13.47	15.01	71	5.81	6.60	7.48	8.49	9.63
72	10.85	12.10	13.47	15.01	18.12	72	6.60	7.48	8.49	9.63	10.93
73	12.10	13.47	15.01	18.12	22.76	73	7.48	8.49	9.63	10.93	12.38
74	13.47	15.01	18.12	22.76	28.60	74	8.49	9.63	10.93	12.38	14.03
75	15.01	18.12	22.76	28.60	35.93	75	9.63	10.93	12.38	14.03	15.90
76	18.12	22.76	28.60	35.93	45.14	76	10.93	12.38	14.03	15.90	18.03
77	22.76	28.60	35.93	45.14	55.29	77	12.38	14.03	15.90	18.03	22.21
78	28.60	35.93	45.14	55.29	65.66	78	14.03	15.90	18.03	22.21	27.69
79	35.93	45.14	55.29	65.66	77.97	79	15.90	18.03	22.21	27.69	34.90
80	45.14	55.29	65.66	77.97	92.57	80	18.03	22.21	27.69	34.90	43.90



TRENDSETTER® SUPER YRT

Face Amounts of \$1,000,000 or More
 Guaranteed Annual Premium per \$1,000 Annually Increasing
 Annual Policy Fee: \$70

Male (Preferred Nonsmoker)						Female (Preferred Nonsmoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.53	0.53	0.53	0.53	0.53	18	0.48	0.48	0.48	0.48	0.48
19	0.53	0.53	0.53	0.53	0.53	19	0.48	0.48	0.48	0.48	0.48
20	0.53	0.53	0.53	0.53	0.53	20	0.48	0.48	0.48	0.48	0.48
21	0.53	0.53	0.53	0.53	0.53	21	0.48	0.48	0.48	0.48	0.48
22	0.53	0.53	0.53	0.53	0.53	22	0.48	0.48	0.48	0.48	0.48
23	0.53	0.53	0.53	0.53	0.53	23	0.48	0.48	0.48	0.48	0.48
24	0.53	0.53	0.53	0.53	0.53	24	0.48	0.48	0.48	0.48	0.48
25	0.53	0.53	0.53	0.53	0.53	25	0.48	0.48	0.48	0.48	0.48
26	0.53	0.53	0.53	0.53	0.53	26	0.48	0.48	0.48	0.48	0.48
27	0.53	0.53	0.53	0.53	0.53	27	0.48	0.48	0.48	0.48	0.48
28	0.53	0.53	0.53	0.53	0.53	28	0.48	0.48	0.48	0.48	0.48
29	0.53	0.53	0.53	0.53	0.54	29	0.48	0.48	0.48	0.48	0.49
30	0.53	0.53	0.53	0.54	0.54	30	0.48	0.48	0.48	0.49	0.49
31	0.53	0.53	0.54	0.54	0.54	31	0.48	0.48	0.49	0.49	0.49
32	0.53	0.54	0.54	0.54	0.56	32	0.48	0.49	0.49	0.49	0.51
33	0.54	0.54	0.54	0.56	0.59	33	0.49	0.49	0.49	0.51	0.53
34	0.54	0.54	0.56	0.59	0.63	34	0.49	0.49	0.51	0.53	0.56
35	0.54	0.56	0.59	0.63	0.66	35	0.49	0.51	0.53	0.56	0.59
36	0.56	0.59	0.63	0.66	0.70	36	0.51	0.53	0.56	0.59	0.62
37	0.59	0.63	0.66	0.70	0.72	37	0.53	0.56	0.59	0.62	0.64
38	0.63	0.66	0.70	0.72	0.73	38	0.56	0.59	0.62	0.64	0.67
39	0.66	0.70	0.72	0.73	0.75	39	0.59	0.62	0.64	0.67	0.70
40	0.70	0.72	0.73	0.75	0.76	40	0.62	0.64	0.67	0.70	0.72
41	0.72	0.73	0.75	0.76	0.77	41	0.64	0.67	0.70	0.72	0.74
42	0.73	0.75	0.76	0.77	0.79	42	0.67	0.70	0.72	0.74	0.74
43	0.75	0.76	0.77	0.79	0.85	43	0.70	0.72	0.74	0.74	0.76
44	0.76	0.77	0.79	0.85	0.93	44	0.72	0.74	0.74	0.76	0.79
45	0.77	0.79	0.85	0.93	1.01	45	0.74	0.74	0.76	0.79	0.82
46	0.79	0.85	0.93	1.01	1.10	46	0.74	0.76	0.79	0.82	0.85
47	0.85	0.93	1.01	1.10	1.19	47	0.76	0.79	0.82	0.85	0.89
48	0.93	1.01	1.10	1.19	1.29	48	0.79	0.82	0.85	0.89	0.94
49	1.01	1.10	1.19	1.29	1.40	49	0.82	0.85	0.89	0.94	0.99
50	1.10	1.19	1.29	1.40	1.51	50	0.85	0.89	0.94	0.99	1.04
51	1.19	1.29	1.40	1.51	1.63	51	0.89	0.94	0.99	1.04	1.09
52	1.29	1.40	1.51	1.63	1.79	52	0.94	0.99	1.04	1.09	1.18
53	1.40	1.51	1.63	1.79	1.99	53	0.99	1.04	1.09	1.18	1.29
54	1.51	1.63	1.79	1.99	2.20	54	1.04	1.09	1.18	1.29	1.42
55	1.63	1.79	1.99	2.20	2.43	55	1.09	1.18	1.29	1.42	1.56
56	1.79	1.99	2.20	2.43	2.69	56	1.18	1.29	1.42	1.56	1.71
57	1.99	2.20	2.43	2.69	3.03	57	1.29	1.42	1.56	1.71	1.88
58	2.20	2.43	2.69	3.03	3.45	58	1.42	1.56	1.71	1.88	2.06
59	2.43	2.69	3.03	3.45	3.93	59	1.56	1.71	1.88	2.06	2.26
60	2.69	3.03	3.45	3.93	4.48	60	1.71	1.88	2.06	2.26	2.47
61	3.03	3.45	3.93	4.48	5.11	61	1.88	2.06	2.26	2.47	2.71
62	3.45	3.93	4.48	5.11	5.81	62	2.06	2.26	2.47	2.71	3.09
63	3.93	4.48	5.11	5.81	6.59	63	2.26	2.47	2.71	3.09	3.59
64	4.48	5.11	5.81	6.59	7.49	64	2.47	2.71	3.09	3.59	4.17
65	5.11	5.81	6.59	7.49	8.50	65	2.71	3.09	3.59	4.17	4.85
66	5.81	6.59	7.49	8.50	9.65	66	3.09	3.59	4.17	4.85	5.64
67	6.59	7.49	8.50	9.65	10.83	67	3.59	4.17	4.85	5.64	6.45
68	7.49	8.50	9.65	10.83	12.06	68	4.17	4.85	5.64	6.45	7.33
69	8.50	9.65	10.83	12.06	13.44	69	4.85	5.64	6.45	7.33	8.31
70	9.65	10.83	12.06	13.44	14.97	70	5.64	6.45	7.33	8.31	9.43
71	10.83	12.06	13.44	14.97	16.68	71	6.45	7.33	8.31	9.43	10.70
72	12.06	13.44	14.97	16.68	20.13	72	7.33	8.31	9.43	10.70	12.14
73	13.44	14.97	16.68	20.13	25.29	73	8.31	9.43	10.70	12.14	13.76
74	14.97	16.68	20.13	25.29	31.78	74	9.43	10.70	12.14	13.76	15.59
75	16.68	20.13	25.29	31.78	39.92	75	10.70	12.14	13.76	15.59	17.67
76	20.13	25.29	31.78	39.92	50.15	76	12.14	13.76	15.59	17.67	20.03
77	25.29	31.78	39.92	50.15	61.43	77	13.76	15.59	17.67	20.03	24.68
78	31.78	39.92	50.15	61.43	72.95	78	15.59	17.67	20.03	24.68	30.77
79	39.92	50.15	61.43	72.95	86.63	79	17.67	20.03	24.68	30.77	38.78
80	50.15	61.43	72.95	86.63	102.86	80	20.03	24.68	30.77	38.78	48.78



Male (Standard Plus)						Female (Standard Plus)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.62	0.62	0.62	0.62	0.62	18	0.55	0.55	0.55	0.55	0.55
19	0.62	0.62	0.62	0.62	0.62	19	0.55	0.55	0.55	0.55	0.55
20	0.62	0.62	0.62	0.62	0.62	20	0.55	0.55	0.55	0.55	0.55
21	0.62	0.62	0.62	0.62	0.62	21	0.55	0.55	0.55	0.55	0.55
22	0.62	0.62	0.62	0.62	0.62	22	0.55	0.55	0.55	0.55	0.55
23	0.62	0.62	0.62	0.62	0.62	23	0.55	0.55	0.55	0.55	0.55
24	0.62	0.62	0.62	0.62	0.62	24	0.55	0.55	0.55	0.55	0.55
25	0.62	0.62	0.62	0.62	0.62	25	0.55	0.55	0.55	0.55	0.55
26	0.62	0.62	0.62	0.62	0.62	26	0.55	0.55	0.55	0.55	0.55
27	0.62	0.62	0.62	0.62	0.62	27	0.55	0.55	0.55	0.55	0.55
28	0.62	0.62	0.62	0.62	0.62	28	0.55	0.55	0.55	0.55	0.55
29	0.62	0.62	0.62	0.62	0.63	29	0.55	0.55	0.55	0.55	0.56
30	0.62	0.62	0.62	0.63	0.63	30	0.55	0.55	0.55	0.56	0.56
31	0.62	0.62	0.63	0.63	0.63	31	0.55	0.55	0.56	0.56	0.56
32	0.62	0.63	0.63	0.63	0.67	32	0.55	0.56	0.56	0.56	0.58
33	0.63	0.63	0.63	0.67	0.72	33	0.56	0.56	0.56	0.58	0.61
34	0.63	0.63	0.67	0.72	0.78	34	0.56	0.56	0.58	0.61	0.64
35	0.63	0.67	0.72	0.78	0.85	35	0.56	0.58	0.61	0.64	0.67
36	0.67	0.72	0.78	0.85	0.92	36	0.58	0.61	0.64	0.67	0.71
37	0.72	0.78	0.85	0.92	0.95	37	0.61	0.64	0.67	0.71	0.74
38	0.78	0.85	0.92	0.95	0.95	38	0.64	0.67	0.71	0.74	0.76
39	0.85	0.92	0.95	0.95	0.96	39	0.67	0.71	0.74	0.76	0.79
40	0.92	0.95	0.95	0.96	0.96	40	0.71	0.74	0.76	0.79	0.82
41	0.95	0.95	0.96	0.96	0.96	41	0.74	0.76	0.79	0.82	0.84
42	0.95	0.96	0.96	0.96	0.98	42	0.76	0.79	0.82	0.84	0.84
43	0.96	0.96	0.96	0.98	1.04	43	0.79	0.82	0.84	0.84	0.86
44	0.96	0.96	0.98	1.04	1.11	44	0.82	0.84	0.84	0.86	0.89
45	0.96	0.98	1.04	1.11	1.19	45	0.84	0.84	0.86	0.89	0.93
46	0.98	1.04	1.11	1.19	1.27	46	0.84	0.86	0.89	0.93	0.96
47	1.04	1.11	1.19	1.27	1.38	47	0.86	0.89	0.93	0.96	1.02
48	1.11	1.19	1.27	1.38	1.49	48	0.89	0.93	0.96	1.02	1.10
49	1.19	1.27	1.38	1.49	1.60	49	0.93	0.96	1.02	1.10	1.18
50	1.27	1.38	1.49	1.60	1.74	50	0.96	1.02	1.10	1.18	1.26
51	1.38	1.49	1.60	1.74	1.88	51	1.02	1.10	1.18	1.26	1.35
52	1.49	1.60	1.74	1.88	2.06	52	1.10	1.18	1.26	1.35	1.48
53	1.60	1.74	1.88	2.06	2.29	53	1.18	1.26	1.35	1.48	1.62
54	1.74	1.88	2.06	2.29	2.53	54	1.26	1.35	1.48	1.62	1.78
55	1.88	2.06	2.29	2.53	2.79	55	1.35	1.48	1.62	1.78	1.96
56	2.06	2.29	2.53	2.79	3.09	56	1.48	1.62	1.78	1.96	2.15
57	2.29	2.53	2.79	3.09	3.49	57	1.62	1.78	1.96	2.15	2.35
58	2.53	2.79	3.09	3.49	3.97	58	1.78	1.96	2.15	2.35	2.58
59	2.79	3.09	3.49	3.97	4.52	59	1.96	2.15	2.35	2.58	2.83
60	3.09	3.49	3.97	4.52	5.16	60	2.15	2.35	2.58	2.83	3.10
61	3.49	3.97	4.52	5.16	5.88	61	2.35	2.58	2.83	3.10	3.39
62	3.97	4.52	5.16	5.88	6.69	62	2.58	2.83	3.10	3.39	3.82
63	4.52	5.16	5.88	6.69	7.59	63	2.83	3.10	3.39	3.82	4.37
64	5.16	5.88	6.69	7.59	8.62	64	3.10	3.39	3.82	4.37	5.00
65	5.88	6.69	7.59	8.62	9.78	65	3.39	3.82	4.37	5.00	5.71
66	6.69	7.59	8.62	9.78	11.10	66	3.82	4.37	5.00	5.71	6.53
67	7.59	8.62	9.78	11.10	12.45	67	4.37	5.00	5.71	6.53	7.43
68	8.62	9.78	11.10	12.45	13.88	68	5.00	5.71	6.53	7.43	8.43
69	9.78	11.10	12.45	13.88	15.46	69	5.71	6.53	7.43	8.43	9.56
70	11.10	12.45	13.88	15.46	17.22	70	6.53	7.43	8.43	9.56	10.85
71	12.45	13.88	15.46	17.22	19.19	71	7.43	8.43	9.56	10.85	12.31
72	13.88	15.46	17.22	19.19	23.16	72	8.43	9.56	10.85	12.31	13.87
73	15.46	17.22	19.19	23.16	29.10	73	9.56	10.85	12.31	13.87	15.59
74	17.22	19.19	23.16	29.10	36.55	74	10.85	12.31	13.87	15.59	17.51
75	19.19	23.16	29.10	36.55	45.92	75	12.31	13.87	15.59	17.51	19.67
76	23.16	29.10	36.55	45.92	57.68	76	13.87	15.59	17.51	19.67	22.10
77	29.10	36.55	45.92	57.68	70.65	77	15.59	17.51	19.67	22.10	27.15
78	36.55	45.92	57.68	70.65	83.90	78	17.51	19.67	22.10	27.15	33.85
79	45.92	57.68	70.65	83.90	99.62	79	19.67	22.10	27.15	33.85	42.66
80	57.68	70.65	83.90	99.62	118.28	80	22.10	27.15	33.85	42.66	53.66



TRENDSETTER® SUPER YRT

Face Amounts of \$1,000,000 or More
 Guaranteed Annual Premium per \$1,000 Annually Increasing
 Annual Policy Fee: \$70

Male (Standard Nonsmoker)						Female (Standard Nonsmoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.88	0.88	0.88	0.88	0.88	18	0.78	0.78	0.78	0.78	0.78
19	0.88	0.88	0.88	0.88	0.88	19	0.78	0.78	0.78	0.78	0.78
20	0.88	0.88	0.88	0.88	0.88	20	0.78	0.78	0.78	0.78	0.78
21	0.88	0.88	0.88	0.88	0.88	21	0.78	0.78	0.78	0.78	0.78
22	0.88	0.88	0.88	0.88	0.88	22	0.78	0.78	0.78	0.78	0.78
23	0.88	0.88	0.88	0.88	0.88	23	0.78	0.78	0.78	0.78	0.78
24	0.88	0.88	0.88	0.88	0.88	24	0.78	0.78	0.78	0.78	0.78
25	0.88	0.88	0.88	0.88	0.88	25	0.78	0.78	0.78	0.78	0.78
26	0.88	0.88	0.88	0.88	0.88	26	0.78	0.78	0.78	0.78	0.78
27	0.88	0.88	0.88	0.88	0.88	27	0.78	0.78	0.78	0.78	0.78
28	0.88	0.88	0.88	0.88	0.88	28	0.78	0.78	0.78	0.78	0.79
29	0.88	0.88	0.88	0.88	0.89	29	0.78	0.78	0.78	0.79	0.79
30	0.88	0.88	0.88	0.89	0.89	30	0.78	0.78	0.79	0.79	0.80
31	0.88	0.88	0.89	0.89	0.89	31	0.78	0.79	0.79	0.80	0.80
32	0.88	0.89	0.89	0.89	0.95	32	0.79	0.79	0.80	0.80	0.83
33	0.89	0.89	0.89	0.95	1.03	33	0.79	0.80	0.80	0.83	0.88
34	0.89	0.89	0.95	1.03	1.11	34	0.80	0.80	0.83	0.88	0.92
35	0.89	0.95	1.03	1.11	1.20	35	0.80	0.83	0.88	0.92	0.97
36	0.95	1.03	1.11	1.20	1.31	36	0.83	0.88	0.92	0.97	1.02
37	1.03	1.11	1.20	1.31	1.35	37	0.88	0.92	0.97	1.02	1.06
38	1.11	1.20	1.31	1.35	1.36	38	0.92	0.97	1.02	1.06	1.10
39	1.20	1.31	1.35	1.36	1.37	39	0.97	1.02	1.06	1.10	1.14
40	1.31	1.35	1.36	1.37	1.38	40	1.02	1.06	1.10	1.14	1.18
41	1.35	1.36	1.37	1.38	1.38	41	1.06	1.10	1.14	1.18	1.21
42	1.36	1.37	1.38	1.38	1.42	42	1.10	1.14	1.18	1.21	1.22
43	1.37	1.38	1.38	1.42	1.49	43	1.14	1.18	1.21	1.22	1.26
44	1.38	1.38	1.42	1.49	1.59	44	1.18	1.21	1.22	1.26	1.30
45	1.38	1.42	1.49	1.59	1.70	45	1.21	1.22	1.26	1.30	1.35
46	1.42	1.49	1.59	1.70	1.81	46	1.22	1.26	1.30	1.35	1.40
47	1.49	1.59	1.70	1.81	1.95	47	1.26	1.30	1.35	1.40	1.48
48	1.59	1.70	1.81	1.95	2.10	48	1.30	1.35	1.40	1.48	1.59
49	1.70	1.81	1.95	2.10	2.27	49	1.35	1.40	1.48	1.59	1.70
50	1.81	1.95	2.10	2.27	2.45	50	1.40	1.48	1.59	1.70	1.82
51	1.95	2.10	2.27	2.45	2.64	51	1.48	1.59	1.70	1.82	1.95
52	2.10	2.27	2.45	2.64	2.90	52	1.59	1.70	1.82	1.95	2.13
53	2.27	2.45	2.64	2.90	3.21	53	1.70	1.82	1.95	2.13	2.34
54	2.45	2.64	2.90	3.21	3.55	54	1.82	1.95	2.13	2.34	2.57
55	2.64	2.90	3.21	3.55	3.93	55	1.95	2.13	2.34	2.57	2.82
56	2.90	3.21	3.55	3.93	4.35	56	2.13	2.34	2.57	2.82	3.10
57	3.21	3.55	3.93	4.35	4.85	57	2.34	2.57	2.82	3.10	3.35
58	3.55	3.93	4.35	4.85	5.44	58	2.57	2.82	3.10	3.35	3.60
59	3.93	4.35	4.85	5.44	6.11	59	2.82	3.10	3.35	3.60	3.87
60	4.35	4.85	5.44	6.11	6.86	60	3.10	3.35	3.60	3.87	4.15
61	4.85	5.44	6.11	6.86	7.69	61	3.35	3.60	3.87	4.15	4.46
62	5.44	6.11	6.86	7.69	8.70	62	3.60	3.87	4.15	4.46	4.99
63	6.11	6.86	7.69	8.70	9.88	63	3.87	4.15	4.46	4.99	5.70
64	6.86	7.69	8.70	9.88	11.22	64	4.15	4.46	4.99	5.70	6.52
65	7.69	8.70	9.88	11.22	12.73	65	4.46	4.99	5.70	6.52	7.45
66	8.70	9.88	11.22	12.73	14.45	66	4.99	5.70	6.52	7.45	8.50
67	9.88	11.22	12.73	14.45	16.20	67	5.70	6.52	7.45	8.50	9.57
68	11.22	12.73	14.45	16.20	18.05	68	6.52	7.45	8.50	9.57	10.69
69	12.73	14.45	16.20	18.05	20.11	69	7.45	8.50	9.57	10.69	11.93
70	14.45	16.20	18.05	20.11	22.40	70	8.50	9.57	10.69	11.93	13.32
71	16.20	18.05	20.11	22.40	24.96	71	9.57	10.69	11.93	13.32	14.87
72	18.05	20.11	22.40	24.96	30.12	72	10.69	11.93	13.32	14.87	16.66
73	20.11	22.40	24.96	30.12	37.84	73	11.93	13.32	14.87	16.66	18.72
74	22.40	24.96	30.12	37.84	47.53	74	13.32	14.87	16.66	18.72	21.03
75	24.96	30.12	37.84	47.53	59.71	75	14.87	16.66	18.72	21.03	23.62
76	30.12	37.84	47.53	59.71	74.99	76	16.66	18.72	21.03	23.62	26.53
77	37.84	47.53	59.71	74.99	91.85	77	18.72	21.03	23.62	26.53	32.61
78	47.53	59.71	74.99	91.85	109.08	78	21.03	23.62	26.53	32.61	40.92
79	59.71	74.99	91.85	109.08	129.52	79	23.62	26.53	32.61	40.92	51.34
80	74.99	91.85	109.08	129.52	153.77	80	26.53	32.61	40.92	51.34	64.43



Male (Preferred Smoker)						Female (Preferred Smoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	1.55	1.55	1.55	1.55	1.55	18	1.38	1.38	1.38	1.38	1.38
19	1.55	1.55	1.55	1.55	1.55	19	1.38	1.38	1.38	1.38	1.38
20	1.55	1.55	1.55	1.55	1.55	20	1.38	1.38	1.38	1.38	1.38
21	1.55	1.55	1.55	1.55	1.55	21	1.38	1.38	1.38	1.38	1.38
22	1.55	1.55	1.55	1.55	1.55	22	1.38	1.38	1.38	1.38	1.38
23	1.55	1.55	1.55	1.55	1.55	23	1.38	1.38	1.38	1.38	1.38
24	1.55	1.55	1.55	1.55	1.55	24	1.38	1.38	1.38	1.38	1.38
25	1.55	1.55	1.55	1.55	1.55	25	1.38	1.38	1.38	1.38	1.38
26	1.55	1.55	1.55	1.55	1.55	26	1.38	1.38	1.38	1.38	1.38
27	1.55	1.55	1.55	1.55	1.55	27	1.38	1.38	1.38	1.38	1.38
28	1.55	1.55	1.55	1.55	1.55	28	1.38	1.38	1.38	1.38	1.38
29	1.55	1.55	1.55	1.55	1.57	29	1.38	1.38	1.38	1.38	1.39
30	1.55	1.55	1.55	1.57	1.58	30	1.38	1.38	1.38	1.39	1.40
31	1.55	1.55	1.57	1.58	1.58	31	1.38	1.38	1.39	1.40	1.40
32	1.55	1.57	1.58	1.58	1.66	32	1.38	1.39	1.40	1.40	1.46
33	1.57	1.58	1.58	1.66	1.81	33	1.39	1.40	1.40	1.46	1.53
34	1.58	1.58	1.66	1.81	1.96	34	1.40	1.40	1.46	1.53	1.61
35	1.58	1.66	1.81	1.96	2.13	35	1.40	1.46	1.53	1.61	1.68
36	1.66	1.81	1.96	2.13	2.30	36	1.46	1.53	1.61	1.68	1.77
37	1.81	1.96	2.13	2.30	2.37	37	1.53	1.61	1.68	1.77	1.86
38	1.96	2.13	2.30	2.37	2.38	38	1.61	1.68	1.77	1.86	1.92
39	2.13	2.30	2.37	2.38	2.39	39	1.68	1.77	1.86	1.92	1.98
40	2.30	2.37	2.38	2.39	2.40	40	1.77	1.86	1.92	1.98	2.06
41	2.37	2.38	2.39	2.40	2.41	41	1.86	1.92	1.98	2.06	2.12
42	2.38	2.39	2.40	2.41	2.51	42	1.92	1.98	2.06	2.12	2.17
43	2.39	2.40	2.41	2.51	2.68	43	1.98	2.06	2.12	2.17	2.23
44	2.40	2.41	2.51	2.68	2.85	44	2.06	2.12	2.17	2.23	2.31
45	2.41	2.51	2.68	2.85	3.04	45	2.12	2.17	2.23	2.31	2.40
46	2.51	2.68	2.85	3.04	3.26	46	2.17	2.23	2.31	2.40	2.48
47	2.68	2.85	3.04	3.26	3.52	47	2.23	2.31	2.40	2.48	2.63
48	2.85	3.04	3.26	3.52	3.80	48	2.31	2.40	2.48	2.63	2.82
49	3.04	3.26	3.52	3.80	4.09	49	2.40	2.48	2.63	2.82	3.02
50	3.26	3.52	3.80	4.09	4.43	50	2.48	2.63	2.82	3.02	3.23
51	3.52	3.80	4.09	4.43	4.78	51	2.63	2.82	3.02	3.23	3.46
52	3.80	4.09	4.43	4.78	5.24	52	2.82	3.02	3.23	3.46	3.77
53	4.09	4.43	4.78	5.24	5.79	53	3.02	3.23	3.46	3.77	4.13
54	4.43	4.78	5.24	5.79	6.40	54	3.23	3.46	3.77	4.13	4.54
55	4.78	5.24	5.79	6.40	7.06	55	3.46	3.77	4.13	4.54	4.98
56	5.24	5.79	6.40	7.06	7.81	56	3.77	4.13	4.54	4.98	5.46
57	5.79	6.40	7.06	7.81	8.80	57	4.13	4.54	4.98	5.46	5.96
58	6.40	7.06	7.81	8.80	10.01	58	4.54	4.98	5.46	5.96	6.53
59	7.06	7.81	8.80	10.01	11.39	59	4.98	5.46	5.96	6.53	7.14
60	7.81	8.80	10.01	11.39	12.97	60	5.46	5.96	6.53	7.14	7.82
61	8.80	10.01	11.39	12.97	14.78	61	5.96	6.53	7.14	7.82	8.56
62	10.01	11.39	12.97	14.78	16.79	62	6.53	7.14	7.82	8.56	9.63
63	11.39	12.97	14.78	16.79	19.05	63	7.14	7.82	8.56	9.63	11.01
64	12.97	14.78	16.79	19.05	21.62	64	7.82	8.56	9.63	11.01	12.58
65	14.78	16.79	19.05	21.62	24.54	65	8.56	9.63	11.01	12.58	14.36
66	16.79	19.05	21.62	24.54	27.84	66	9.63	11.01	12.58	14.36	16.39
67	19.05	21.62	24.54	27.84	31.21	67	11.01	12.58	14.36	16.39	18.64
68	21.62	24.54	27.84	31.21	34.76	68	12.58	14.36	16.39	18.64	21.14
69	24.54	27.84	31.21	34.76	38.73	69	14.36	16.39	18.64	21.14	23.99
70	27.84	31.21	34.76	38.73	43.14	70	16.39	18.64	21.14	23.99	27.19
71	31.21	34.76	38.73	43.14	48.06	71	18.64	21.14	23.99	27.19	30.84
72	34.76	38.73	43.14	48.06	57.98	72	21.14	23.99	27.19	30.84	34.76
73	38.73	43.14	48.06	57.98	72.82	73	23.99	27.19	30.84	34.76	39.05
74	43.14	48.06	57.98	72.82	91.46	74	27.19	30.84	34.76	39.05	43.86
75	48.06	57.98	72.82	91.46	114.87	75	30.84	34.76	39.05	43.86	49.26
76	57.98	72.82	91.46	114.87	144.27	76	34.76	39.05	43.86	49.26	55.33
77	72.82	91.46	114.87	144.27	169.65	77	39.05	43.86	49.26	55.33	77.26
78	91.46	114.87	144.27	169.65	186.64	78	43.86	49.26	55.33	77.26	105.20
79	114.87	144.27	169.65	186.64	211.24	79	49.26	55.33	77.26	105.20	133.14
80	144.27	169.65	186.64	211.24	240.67	80	55.33	77.26	105.20	133.14	161.08



TRENDSETTER® SUPER YRT

Face Amounts of \$1,000,000 or More
 Guaranteed Annual Premium per \$1,000 Annually Increasing
 Annual Policy Fee: \$70

Male (Standard Smoker)						Female (Standard Smoker)					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	2.20	2.20	2.20	2.20	2.20	18	1.91	1.91	1.91	1.91	1.91
19	2.20	2.20	2.20	2.20	2.20	19	1.91	1.91	1.91	1.91	1.91
20	2.20	2.20	2.20	2.20	2.20	20	1.91	1.91	1.91	1.91	1.95
21	2.20	2.20	2.20	2.20	2.20	21	1.91	1.91	1.91	1.95	1.95
22	2.20	2.20	2.20	2.20	2.20	22	1.91	1.91	1.95	1.95	1.95
23	2.20	2.20	2.20	2.20	2.20	23	1.91	1.95	1.95	1.95	1.95
24	2.20	2.20	2.20	2.20	2.20	24	1.95	1.95	1.95	1.95	1.95
25	2.20	2.20	2.20	2.20	2.20	25	1.95	1.95	1.95	1.95	1.95
26	2.20	2.20	2.20	2.20	2.20	26	1.95	1.95	1.95	1.95	1.95
27	2.20	2.20	2.20	2.20	2.20	27	1.95	1.95	1.95	1.95	1.95
28	2.20	2.20	2.20	2.20	2.20	28	1.95	1.95	1.95	1.95	1.97
29	2.20	2.20	2.20	2.20	2.22	29	1.95	1.95	1.95	1.97	1.98
30	2.20	2.20	2.20	2.22	2.23	30	1.95	1.95	1.97	1.98	1.99
31	2.20	2.20	2.22	2.23	2.23	31	1.95	1.97	1.98	1.99	2.00
32	2.20	2.22	2.23	2.23	2.37	32	1.97	1.98	1.99	2.00	2.07
33	2.22	2.23	2.23	2.37	2.57	33	1.98	1.99	2.00	2.07	2.19
34	2.23	2.23	2.37	2.57	2.78	34	1.99	2.00	2.07	2.19	2.30
35	2.23	2.37	2.57	2.78	3.01	35	2.00	2.07	2.19	2.30	2.41
36	2.37	2.57	2.78	3.01	3.27	36	2.07	2.19	2.30	2.41	2.54
37	2.57	2.78	3.01	3.27	3.37	37	2.19	2.30	2.41	2.54	2.65
38	2.78	3.01	3.27	3.37	3.39	38	2.30	2.41	2.54	2.65	2.75
39	3.01	3.27	3.37	3.39	3.42	39	2.41	2.54	2.65	2.75	2.85
40	3.27	3.37	3.39	3.42	3.44	40	2.54	2.65	2.75	2.85	2.95
41	3.37	3.39	3.42	3.44	3.46	41	2.65	2.75	2.85	2.95	3.04
42	3.39	3.42	3.44	3.46	3.60	42	2.75	2.85	2.95	3.04	3.11
43	3.42	3.44	3.46	3.60	3.81	43	2.85	2.95	3.04	3.11	3.21
44	3.44	3.46	3.60	3.81	4.06	44	2.95	3.04	3.11	3.21	3.32
45	3.46	3.60	3.81	4.06	4.32	45	3.04	3.11	3.21	3.32	3.44
46	3.60	3.81	4.06	4.32	4.60	46	3.11	3.21	3.32	3.44	3.56
47	3.81	4.06	4.32	4.60	4.94	47	3.21	3.32	3.44	3.56	3.78
48	4.06	4.32	4.60	4.94	5.33	48	3.32	3.44	3.56	3.78	4.05
49	4.32	4.60	4.94	5.33	5.75	49	3.44	3.56	3.78	4.05	4.32
50	4.60	4.94	5.33	5.75	6.20	50	3.56	3.78	4.05	4.32	4.63
51	4.94	5.33	5.75	6.20	6.68	51	3.78	4.05	4.32	4.63	4.95
52	5.33	5.75	6.20	6.68	7.33	52	4.05	4.32	4.63	4.95	5.40
53	5.75	6.20	6.68	7.33	8.09	53	4.32	4.63	4.95	5.40	5.92
54	6.20	6.68	7.33	8.09	8.95	54	4.63	4.95	5.40	5.92	6.50
55	6.68	7.33	8.09	8.95	9.90	55	4.95	5.40	5.92	6.50	7.13
56	7.33	8.09	8.95	9.90	10.95	56	5.40	5.92	6.50	7.13	7.82
57	8.09	8.95	9.90	10.95	12.21	57	5.92	6.50	7.13	7.82	8.46
58	8.95	9.90	10.95	12.21	13.68	58	6.50	7.13	7.82	8.46	9.07
59	9.90	10.95	12.21	13.68	15.34	59	7.13	7.82	8.46	9.07	9.74
60	10.95	12.21	13.68	15.34	17.22	60	7.82	8.46	9.07	9.74	10.46
61	12.21	13.68	15.34	17.22	19.31	61	8.46	9.07	9.74	10.46	11.23
62	13.68	15.34	17.22	19.31	21.83	62	9.07	9.74	10.46	11.23	12.54
63	15.34	17.22	19.31	21.83	24.78	63	9.74	10.46	11.23	12.54	14.33
64	17.22	19.31	21.83	24.78	28.12	64	10.46	11.23	12.54	14.33	16.37
65	19.31	21.83	24.78	28.12	31.90	65	11.23	12.54	14.33	16.37	18.69
66	21.83	24.78	28.12	31.90	36.19	66	12.54	14.33	16.37	18.69	21.34
67	24.78	28.12	31.90	36.19	40.58	67	14.33	16.37	18.69	21.34	24.01
68	28.12	31.90	36.19	40.58	45.20	68	16.37	18.69	21.34	24.01	26.79
69	31.90	36.19	40.58	45.20	50.34	69	18.69	21.34	24.01	26.79	29.89
70	36.19	40.58	45.20	50.34	56.09	70	21.34	24.01	26.79	29.89	33.37
71	40.58	45.20	50.34	56.09	62.49	71	24.01	26.79	29.89	33.37	37.24
72	45.20	50.34	56.09	62.49	75.37	72	26.79	29.89	33.37	37.24	41.74
73	50.34	56.09	62.49	75.37	94.66	73	29.89	33.37	37.24	41.74	46.87
74	56.09	62.49	75.37	94.66	118.91	74	33.37	37.24	41.74	46.87	52.64
75	62.49	75.37	94.66	118.91	149.34	75	37.24	41.74	46.87	52.64	59.12
76	75.37	94.66	118.91	149.34	187.56	76	41.74	46.87	52.64	59.12	66.40
77	94.66	118.91	149.34	187.56	224.14	77	46.87	52.64	59.12	66.40	95.26
78	118.91	149.34	187.56	224.14	242.63	78	52.64	59.12	66.40	95.26	132.41
79	149.34	187.56	224.14	242.63	278.35	79	59.12	66.40	95.26	132.41	169.56
80	187.56	224.14	242.63	278.35	307.55	80	66.40	95.26	132.41	169.56	206.71



Unisex/Unismoker					
Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5
18	0.39	2.20	2.20	2.20	2.20
19	0.39	2.20	2.20	2.20	2.20
20	0.39	2.20	2.20	2.20	2.20
21	0.39	2.20	2.20	2.20	2.20
22	0.39	2.20	2.20	2.20	2.20
23	0.39	2.20	2.20	2.20	2.20
24	0.39	2.20	2.20	2.20	2.20
25	0.39	2.20	2.20	2.20	2.20
26	0.39	2.20	2.20	2.20	2.20
27	0.39	2.20	2.20	2.20	2.20
28	0.39	2.20	2.20	2.20	2.20
29	0.39	2.20	2.20	2.20	2.23
30	0.39	2.20	2.20	2.23	2.23
31	0.39	2.20	2.23	2.23	2.23
32	0.39	2.23	2.23	2.23	2.40
33	0.39	2.23	2.23	2.40	2.60
34	0.39	2.23	2.40	2.60	2.82
35	0.39	2.40	2.60	2.82	3.05
36	0.42	2.60	2.82	3.05	3.31
37	0.46	2.82	3.05	3.31	3.38
38	0.50	3.05	3.31	3.38	3.40
39	0.53	3.31	3.38	3.40	3.43
40	0.58	3.38	3.40	3.43	3.45
41	0.58	3.40	3.43	3.45	3.48
42	0.59	3.43	3.45	3.48	3.67
43	0.60	3.45	3.48	3.67	3.90
44	0.60	3.48	3.67	3.90	4.14
45	0.61	3.67	3.90	4.14	4.41
46	0.63	3.90	4.14	4.41	4.69
47	0.66	4.14	4.41	4.69	5.04
48	0.70	4.41	4.69	5.04	5.44
49	0.75	4.69	5.04	5.44	5.87
50	0.79	5.04	5.44	5.87	6.31
51	0.85	5.44	5.87	6.31	6.81
52	0.92	5.87	6.31	6.81	7.48
53	0.99	6.31	6.81	7.48	8.26
54	1.07	6.81	7.48	8.26	9.14
55	1.15	7.48	8.26	9.14	10.09
56	1.27	8.26	9.14	10.09	11.16
57	1.41	9.14	10.09	11.16	12.46
58	1.56	10.09	11.16	12.46	13.96
59	1.66	11.16	12.46	13.96	15.66
60	1.85	12.46	13.96	15.66	17.56
61	2.07	13.96	15.66	17.56	19.69
62	2.31	15.66	17.56	19.69	22.29
63	2.59	17.56	19.69	22.29	25.29
64	2.90	19.69	22.29	25.29	28.69
65	3.24	22.29	25.29	28.69	32.54
66	3.69	25.29	28.69	32.54	36.92
67	4.20	28.69	32.54	36.92	41.28
68	4.78	32.54	36.92	41.28	45.97
69	5.44	36.92	41.28	45.97	51.20
70	6.19	41.28	45.97	51.20	57.03
71	6.90	45.97	51.20	57.03	63.53
72	7.70	51.20	57.03	63.53	77.91
73	8.58	57.03	63.53	77.91	97.85
74	9.57	63.53	77.91	97.85	122.89
75	10.68	77.91	97.85	122.89	154.34
76	12.70	97.85	122.89	154.34	193.82
77	14.39	122.89	154.34	193.82	224.14
78	16.31	154.34	193.82	224.14	242.63
79	18.49	193.82	224.14	242.63	278.35
80	20.95	224.14	242.63	278.35	307.55



WAIVER OF PREMIUM

Rates per \$1,000

Male (Nonsmoker)							Female (Nonsmoker)						
Issue Age	YRT	TS-10	TS-15	TS-20	TS-25	TS-30	Issue Age	YRT	TS-10	TS-15	TS-20	TS-25	TS-30
18	0.08	0.09	0.12	0.14	0.14	0.14	18	0.10	0.12	0.16	0.17	0.16	0.15
19	0.08	0.09	0.12	0.14	0.14	0.14	19	0.10	0.12	0.16	0.17	0.16	0.15
20	0.08	0.09	0.12	0.14	0.14	0.14	20	0.10	0.12	0.16	0.17	0.16	0.15
21	0.08	0.09	0.12	0.14	0.14	0.14	21	0.10	0.12	0.16	0.17	0.16	0.15
22	0.08	0.09	0.12	0.14	0.14	0.14	22	0.10	0.12	0.16	0.17	0.16	0.15
23	0.08	0.09	0.12	0.14	0.14	0.14	23	0.10	0.12	0.16	0.17	0.16	0.15
24	0.08	0.09	0.12	0.14	0.14	0.14	24	0.10	0.12	0.16	0.17	0.16	0.15
25	0.08	0.09	0.12	0.14	0.14	0.14	25	0.10	0.12	0.16	0.17	0.16	0.15
26	0.08	0.09	0.12	0.14	0.15	0.15	26	0.10	0.12	0.16	0.18	0.18	0.17
27	0.08	0.09	0.12	0.14	0.15	0.15	27	0.10	0.13	0.17	0.19	0.19	0.18
28	0.08	0.10	0.12	0.15	0.16	0.16	28	0.11	0.14	0.18	0.20	0.20	0.19
29	0.08	0.10	0.13	0.15	0.16	0.16	29	0.11	0.14	0.19	0.20	0.20	0.19
30	0.08	0.10	0.13	0.15	0.16	0.16	30	0.12	0.15	0.19	0.21	0.21	0.20
31	0.08	0.10	0.13	0.16	0.17	0.17	31	0.12	0.15	0.20	0.22	0.22	0.21
32	0.08	0.10	0.13	0.16	0.17	0.17	32	0.13	0.16	0.21	0.23	0.23	0.22
33	0.08	0.11	0.14	0.17	0.18	0.18	33	0.13	0.17	0.22	0.24	0.24	0.23
34	0.08	0.11	0.14	0.17	0.18	0.18	34	0.14	0.17	0.23	0.25	0.25	0.24
35	0.09	0.11	0.14	0.18	0.19	0.19	35	0.14	0.18	0.24	0.26	0.26	0.25
36	0.09	0.12	0.15	0.19	0.20	0.20	36	0.16	0.20	0.26	0.28	0.28	0.27
37	0.10	0.13	0.17	0.21	0.22	0.22	37	0.17	0.22	0.28	0.31	0.31	0.31
38	0.10	0.15	0.18	0.23	0.24	0.25	38	0.18	0.24	0.30	0.34	0.34	0.34
39	0.11	0.16	0.20	0.25	0.26	0.27	39	0.20	0.26	0.33	0.37	0.38	0.38
40	0.12	0.18	0.21	0.28	0.29	0.30	40	0.22	0.29	0.35	0.40	0.41	0.41
41	0.13	0.20	0.23	0.30	0.32	0.33	41	0.24	0.32	0.38	0.44	0.45	0.46
42	0.14	0.22	0.25	0.33	0.35	0.36	42	0.26	0.35	0.41	0.48	0.51	0.53
43	0.14	0.24	0.27	0.36	0.38	0.40	43	0.28	0.39	0.44	0.52	0.54	0.56
44	0.15	0.26	0.29	0.40	0.42	0.44	44	0.30	0.43	0.47	0.57	0.60	0.63
45	0.17	0.29	0.32	0.44	0.47	0.49	45	0.33	0.47	0.51	0.63	0.67	0.70
46	0.21	0.35	0.38	0.52	0.55	0.58	46	0.38	0.53	0.58	0.71	0.75	0.79
47	0.26	0.41	0.46	0.62	0.66	0.69	47	0.45	0.60	0.66	0.81	0.86	0.90
48	0.32	0.49	0.56	0.75	0.80	0.84	48	0.52	0.69	0.76	0.91	0.97	1.02
49	0.40	0.59	0.67	0.89	0.95	1.01	49	0.61	0.78	0.86	1.04	1.11	1.17
50	0.50	0.70	0.80	1.07	1.14	1.21	50	0.71	0.88	0.98	1.18	1.25	1.32
51	0.62	0.84	0.97	1.28	1.36	1.50	51	0.83	1.00	1.12	1.33	1.41	1.56
52	0.78	1.00	1.16	1.53	1.63	1.80	52	0.96	1.13	1.28	1.51	1.60	1.76
53	0.97	1.19	1.40	1.83	1.97	2.17	53	1.12	1.28	1.47	1.72	1.82	2.01
54	1.21	1.42	1.68	2.19	2.36	2.60	54	1.30	1.46	1.67	1.95	2.06	2.27
55	1.50	1.70	2.02	2.62	2.82	3.11	55	1.52	1.65	1.91	2.21	2.33	2.57



Male (Smoker)							Female (Smoker)						
Issue Age	YRT	TS-10	TS-15	TS-20	TS-25	TS-30	Issue Age	YRT	TS-10	TS-15	TS-20	TS-25	TS-30
18	0.11	0.12	0.16	0.18	0.20	0.21	18	0.12	0.15	0.20	0.22	0.24	0.26
19	0.11	0.12	0.16	0.18	0.20	0.21	19	0.12	0.15	0.20	0.22	0.24	0.26
20	0.11	0.12	0.16	0.18	0.20	0.21	20	0.12	0.15	0.20	0.22	0.24	0.26
21	0.11	0.12	0.16	0.18	0.20	0.21	21	0.12	0.15	0.20	0.22	0.24	0.26
22	0.11	0.12	0.16	0.18	0.20	0.21	22	0.12	0.15	0.20	0.22	0.25	0.27
23	0.11	0.12	0.16	0.18	0.20	0.21	23	0.12	0.15	0.20	0.22	0.25	0.27
24	0.11	0.12	0.16	0.18	0.20	0.21	24	0.12	0.15	0.20	0.22	0.25	0.27
25	0.11	0.12	0.16	0.18	0.20	0.21	25	0.12	0.15	0.20	0.22	0.25	0.28
26	0.11	0.12	0.16	0.18	0.20	0.22	26	0.13	0.15	0.20	0.23	0.26	0.29
27	0.12	0.12	0.16	0.19	0.21	0.23	27	0.13	0.16	0.21	0.23	0.26	0.29
28	0.12	0.13	0.17	0.19	0.21	0.23	28	0.13	0.16	0.22	0.24	0.27	0.31
29	0.12	0.13	0.17	0.19	0.22	0.24	29	0.14	0.17	0.22	0.25	0.29	0.32
30	0.13	0.13	0.17	0.19	0.22	0.24	30	0.14	0.17	0.23	0.25	0.29	0.33
31	0.13	0.13	0.17	0.20	0.23	0.26	31	0.14	0.18	0.24	0.26	0.30	0.34
32	0.13	0.13	0.18	0.20	0.23	0.26	32	0.15	0.18	0.25	0.27	0.31	0.36
33	0.14	0.14	0.18	0.20	0.23	0.26	33	0.15	0.19	0.26	0.27	0.31	0.36
34	0.14	0.14	0.18	0.20	0.23	0.27	34	0.15	0.19	0.27	0.28	0.33	0.37
35	0.14	0.14	0.18	0.21	0.24	0.29	35	0.16	0.20	0.28	0.29	0.34	0.40
36	0.16	0.16	0.21	0.25	0.29	0.34	36	0.18	0.23	0.31	0.33	0.39	0.45
37	0.17	0.19	0.25	0.29	0.34	0.39	37	0.20	0.26	0.35	0.37	0.43	0.50
38	0.19	0.23	0.29	0.35	0.41	0.47	38	0.23	0.30	0.40	0.42	0.49	0.57
39	0.21	0.27	0.34	0.41	0.48	0.55	39	0.25	0.34	0.45	0.47	0.55	0.63
40	0.22	0.31	0.40	0.49	0.58	0.66	40	0.29	0.39	0.51	0.54	0.63	0.73
41	0.25	0.37	0.46	0.58	0.68	0.78	41	0.33	0.45	0.57	0.61	0.72	0.82
42	0.27	0.43	0.54	0.68	0.80	0.92	42	0.37	0.51	0.65	0.69	0.81	0.92
43	0.29	0.51	0.63	0.81	0.95	1.09	43	0.42	0.59	0.73	0.78	0.91	1.04
44	0.32	0.60	0.74	0.96	1.13	1.28	44	0.47	0.67	0.83	0.89	1.04	1.18
45	0.35	0.70	0.87	1.14	1.34	1.52	45	0.53	0.77	0.93	1.01	1.18	1.33
46	0.42	0.80	1.00	1.34	1.58	1.74	46	0.61	0.86	1.05	1.16	1.35	1.49
47	0.51	0.91	1.15	1.57	1.85	2.04	47	0.71	0.97	1.19	1.34	1.56	1.72
48	0.62	1.04	1.33	1.85	2.19	2.41	48	0.82	1.08	1.35	1.54	1.81	2.00
49	0.75	1.18	1.54	2.17	2.57	2.83	49	0.94	1.21	1.53	1.77	2.08	2.29
50	0.91	1.35	1.78	2.55	3.03	3.34	50	1.09	1.36	1.73	2.04	2.40	2.64
51	1.09	1.53	2.05	2.99	3.59	3.95	51	1.26	1.52	1.96	2.35	2.82	3.11
52	1.32	1.75	2.37	3.52	4.23	4.66	52	1.45	1.70	2.22	2.71	3.25	3.58
53	1.60	1.99	2.73	4.13	4.96	5.46	53	1.68	1.91	2.52	3.12	3.74	4.12
54	1.93	2.27	3.15	4.85	5.82	N/A	54	1.94	2.13	2.85	3.59	4.31	N/A
55	2.34	2.59	3.64	5.70	6.84	N/A	55	2.24	2.39	3.22	4.14	4.97	N/A



ACCIDENT INDEMNITY

Annual Rates per \$1,000 of AI Face Amount

Male/Female			
Issue Age	Rate	Issue Age	Rate
18	1.10	42	1.16
19	1.10	43	1.19
20	1.10	44	1.21
21	1.10	45	1.23
22	1.10	46	1.26
23	1.10	47	1.29
24	1.10	48	1.32
25	1.10	49	1.35
26	1.10	50	1.38
27	1.10	51	1.41
28	1.10	52	1.44
29	1.10	53	1.47
30	1.10	54	1.49
31	1.10	55	1.52
32	1.10	56	1.55
33	1.10	57	1.58
34	1.10	58	1.62
35	1.10	59	1.66
36	1.10	60	1.70
37	1.10	61	1.75
38	1.10	62	1.81
39	1.10	63	1.89
40	1.12	64	1.98
41	1.14	65	2.09

Rate for Children’s Insurance Rider (CIR) per Unit

Per unit (CIR) 5.83



For producer use only. Not for distribution to the public.

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