

SNF
 LIFE INSURANCE WITH EDUCATIONAL FUND PLAN
 SINGLE PREMIUM RATE SCHEDULE
 BASED ON 5.5% ANNUITY RIDER
 PER \$1,000;\$5,000 TO \$9,999
 11/1/2008 EDITION MALE

ISSUE AGE	SINGLE PREMIUM	ANNUITY @ 5.5%	TOTAL
0	70.00	381.00	451.00
1	72.00	402.00	474.00
2	74.00	425.00	499.00
3	76.00	448.00	524.00
4	78.00	473.00	551.00
5	80.00	499.00	579.00
6	83.00	526.00	609.00
7	86.00	555.00	641.00
8	88.00	585.00	673.00
9	91.00	618.00	709.00
10	94.00	652.00	746.00
11	97.00	687.00	784.00
12	100.00	725.00	825.00
13	103.00	765.00	868.00
14	107.00	807.00	914.00
15	110.00	852.00	962.00

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ISSUE AGE	SINGLE PREMIUM	ANNUITY @ 5.5%	TOTAL
0	65.00	381.00	446.00
1	67.00	402.00	469.00
2	69.00	425.00	494.00
3	71.00	448.00	519.00
4	73.00	473.00	546.00
5	75.00	499.00	574.00
6	78.00	526.00	604.00
7	81.00	555.00	636.00
8	83.00	585.00	668.00
9	86.00	618.00	704.00
10	89.00	652.00	741.00
11	92.00	687.00	779.00
12	95.00	725.00	820.00
13	98.00	765.00	863.00
14	102.00	807.00	909.00
15	105.00	852.00	957.00

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ISSUE AGE	SINGLE PREMIUM	ANNUITY @ 5.5%	TOTAL
0	57.00	381.00	438.00
1	59.00	402.00	461.00
2	61.00	425.00	486.00
3	63.00	448.00	511.00
4	65.00	473.00	538.00
5	67.00	499.00	566.00
6	69.00	526.00	595.00
7	71.00	555.00	626.00
8	74.00	585.00	659.00
9	76.00	618.00	694.00
10	78.00	652.00	730.00
11	81.00	687.00	768.00
12	83.00	725.00	808.00
13	86.00	765.00	851.00
14	89.00	807.00	896.00
15	92.00	852.00	944.00

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ISSUE AGE	SINGLE PREMIUM	ANNUITY @ 5.5%	TOTAL
0	52.00	381.00	433.00
1	54.00	402.00	456.00
2	56.00	425.00	481.00
3	58.00	448.00	506.00
4	60.00	473.00	533.00
5	62.00	499.00	561.00
6	64.00	526.00	590.00
7	66.00	555.00	621.00
8	69.00	585.00	654.00
9	71.00	618.00	689.00
10	73.00	652.00	725.00
11	76.00	687.00	763.00
12	78.00	725.00	803.00
13	81.00	765.00	846.00
14	84.00	807.00	891.00
15	87.00	852.00	939.00

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ISSUE AGE	ANNUAL PREMIUM	ANNUITY @ 5.0%	TOTAL
0	11.25	37.95	49.20
1	11.40	41.32	52.72
2	11.55	45.13	56.68
3	11.70	49.48	61.18
4	11.85	54.47	66.32
5	12.00	60.27	72.27
6	12.16	67.07	79.23
7	12.33	75.15	87.48
8	12.50	84.88	97.38
9	12.67	96.82	109.49
10	12.84	111.80	124.64
11	13.02	131.12	144.14
12	13.21	156.96	170.17
13	13.40	193.21	206.61
14	13.60	247.70	261.30
15	13.80	338.66	352.46

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ISSUE AGE	ANNUAL PREMIUM	ANNUITY @ 5.0%	TOTAL
0	5.25	37.78	43.03
1	5.40	41.13	46.53
2	5.55	44.93	50.48
3	5.70	49.26	54.96
4	5.85	54.23	60.08
5	6.00	60.00	66.00
6	6.16	66.77	72.93
7	6.33	74.81	81.14
8	6.50	84.50	91.00
9	6.67	96.39	103.06
10	6.84	111.30	118.14
11	7.02	130.54	137.56
12	7.21	156.26	163.47
13	7.40	192.35	199.75
14	7.60	246.60	254.20
15	7.80	337.15	344.95

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ISSUE AGE	ANNUAL PREMIUM	ANNUITY @ 5.0%	TOTAL
0	10.90	37.31	48.21
1	11.02	40.62	51.64
2	11.14	44.36	55.50
3	11.26	48.64	59.90
4	11.38	53.55	64.93
5	11.50	59.25	70.75
6	11.63	65.94	77.57
7	11.76	73.87	85.63
8	11.89	83.44	95.33
9	12.02	95.18	107.20
10	12.16	109.91	122.07
11	12.30	128.90	141.20
12	12.45	154.30	166.75
13	12.61	189.94	202.55
14	12.78	243.50	256.28
15	12.95	332.92	345.87

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ISSUE AGE	ANNUAL PREMIUM	ANNUITY @ 5.0%	TOTAL
0	4.90	37.14	42.04
1	5.02	40.43	45.45
2	5.14	44.16	49.30
3	5.26	48.42	53.68
4	5.38	53.31	58.69
5	5.50	58.98	64.48
6	5.63	65.64	71.27
7	5.76	73.54	79.30
8	5.89	83.06	88.95
9	6.02	94.75	100.77
10	6.16	109.41	115.57
11	6.30	128.32	134.62
12	6.45	153.60	160.05
13	6.61	189.08	195.69
14	6.78	242.40	249.18
15	6.95	331.41	338.36