

SNF

Ten Year Renewable and Convertible Term

2001 CSO , ANB, Continuous

Reserves 4% Continuous CRVM

Male Non-Tobacco, Male Tobacco, Female Non-Tobacco, Female Tobacco Ages 16 - 65

Rates per \$1,000

Add \$50 Policy Fee

MALE				FEMALE				
Issue	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco	Issue	Accidental Death Benefit	Disability Waiver Benefit	Issue
Age					Age			Age
16	\$0.75	\$0.95	\$0.60	\$0.73	16	0.90	0.13	16
17	0.75	0.95	0.60	0.73	17	0.90	0.13	17
18	0.75	0.95	0.60	0.73	18	0.90	0.13	18
19	0.75	0.95	0.60	0.73	19	0.90	0.13	19
20	0.75	0.95	0.60	0.73	20	0.90	0.13	20
21	0.75	0.96	0.60	0.74	21	0.90	0.13	21
22	0.75	0.97	0.60	0.75	22	0.90	0.13	22
23	0.75	0.98	0.60	0.76	23	0.90	0.13	23
24	0.75	0.98	0.60	0.77	24	0.90	0.13	24
25	0.75	0.98	0.60	0.78	25	0.90	0.13	25
26	0.75	0.98	0.60	0.79	26	0.90	0.13	26
27	0.75	0.98	0.60	0.81	27	0.90	0.13	27
28	0.75	0.98	0.60	0.87	28	0.91	0.13	28
29	0.75	0.98	0.60	0.96	29	0.92	0.13	29
30	0.75	1.21	0.60	1.05	30	0.93	0.14	30
31	0.75	1.35	0.60	1.13	31	0.94	0.14	31
32	0.75	1.52	0.60	1.20	32	0.95	0.14	32
33	0.75	1.72	0.60	1.28	33	0.97	0.14	33
34	0.81	1.94	0.60	1.38	34	0.99	0.14	34
35	0.87	2.20	0.66	1.50	35	1.01	0.15	35
36	0.95	2.48	0.74	1.65	36	1.03	0.15	36
37	1.06	2.50	0.83	1.83	37	1.05	0.15	37
38	1.16	3.13	0.92	2.02	38	1.08	0.17	38

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Issue	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco	Issue	Accidental	Disability Waiver	Issue	
Age					Age	Death Benefit	Benefit	Age	
39	1.25	3.50	1.00	2.22	39	1.11	0.18	39	
40	1.35	3.89	1.08	2.46	40	1.14	0.19	40	
41	1.47	4.30	1.16	2.71	41	1.17	0.20	41	
42	1.60	4.74	1.25	2.96	42	1.20	0.21	42	
43	1.75	5.16	1.34	3.23	43	1.22	0.22	43	
44	1.91	5.53	1.43	3.51	44	1.24	0.24	44	
45	2.10	5.91	1.54	3.80	45	1.26	0.26	45	
46	2.31	6.28	1.65	3.95	46	1.28	0.30	46	
47	2.54	6.67	1.78	4.12	47	1.30	0.34	47	
48	2.78	7.09	1.91	4.31	48	1.33	0.40	48	
49	3.04	7.56	2.06	4.52	49	1.36	0.46	49	
50	3.30	8.12	2.21	4.78	50	1.39	0.55	50	
51	3.57	8.77	2.37	5.07	51	1.42	0.65	51	
52	3.86	9.50	2.55	5.41	52	1.45	0.78	52	
53	4.17	10.30	2.73	5.81	53	1.49	0.94	53	
54	4.51	11.13	2.92	6.27	54	1.53	1.11	54	
55	4.89	11.98	3.12	6.80	55	1.57	1.27	55	
56	5.32	12.85	3.33	7.41	56	1.61	1.43 *	56	
57	5.82	13.79	3.57	7.97	57	1.65	1.51 *	57	
58	6.38	14.90	3.87	8.47	58	1.71	1.56 *	58	
59	7.03	16.24	4.24	9.11	59	1.77	1.60 *	59	
60	7.77	17.91	4.71	9.95	60	1.83			
61	8.61	19.95	5.30	11.03	61	1.89 *			
62	9.57	22.30	5.98	12.30	62	1.95 *			

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Issue	Standard Non-Tobacco	Standard Tobacco	Standard Non-Tobacco	Standard Tobacco	Issue	Accidental	Disability Waiver	Issue	
Age					Age	Death Benefit	Benefit	Age	
63	10.66	24.87	6.73	13.70	63	2.01 *			
64	11.89	27.55	7.54	15.19	64	2.07 *			
65	13.28	30.26	8.36	16.99	65	2.13 *			
66 *	14.83	32.93	9.19	18.06	66 *	2.19 *			
67 *	16.56	35.65	10.04	19.67	67 *	2.25 *			
68 *	18.47	38.53	10.95	21.22	68 *	2.31 *			
69 *	20.58	41.67	11.95	22.74	69 *	2.37 *			
70 *	22.88	45.20	13.06	24.34	70 *	* Renewal Only			
71 *	25.39	49.20	14.32	26.23	71 *				
72 *	28.16	53.70	15.74	28.26	72 *				
73 *	31.21	58.67	17.34	30.45	73 *				
74 *	34.60	64.13	19.15	34.26	74 *				

* Renewal Only