

SNF
 Whole Life Policy
 2001 CSO , ANB, Continuous
 Premiums per \$1,000 Face Amount

Reserves 4% Continuous CRVM
 Cash Values 4% Continuous CRVM
 Male/Female at Issue ages 0-15
 Male Non-Tobacco, Male Tobacco, Female Non-Tobacco, Female Tobacco Ages 16 - 85

MALE NON-TOBACCO				TOBACCO			FEMALE NON-TOBACCO				TOBACCO			Accidental			Waiver of Premium Benefit			Waiver of Premium Benefit		Issue
Issue	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Issue	Death Benefit	MALE			FEMALE		Issue		
Age	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	Age	Gross	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Age			
0	11.25	5.25	3.25				10.90	4.90	2.90				0	\$0.52	\$0.10		\$0.10		0			
1	11.40	5.40	3.40				11.02	5.02	3.02				1	0.52	0.10		0.10		1			
2	11.55	5.55	3.55				11.14	5.14	3.14				2	0.52	0.10		0.10		2			
3	11.70	5.70	3.70				11.26	5.26	3.26				3	0.52	0.10		0.10		3			
4	11.85	5.85	3.85				11.38	5.38	3.38				4	0.52	0.10		0.10		4			
5	12.00	6.00	4.00				11.50	5.50	3.50				5	0.52	0.10		0.10		5			
6	12.16	6.16	4.16				11.63	5.63	3.63				6	0.52	0.10		0.10		6			
7	12.33	6.33	4.33				11.76	5.76	3.76				7	0.52	0.10		0.10		7			
8	12.50	6.50	4.50				11.89	5.89	3.89				8	0.52	0.10		0.10		8			
9	12.67	6.67	4.67				12.02	6.02	4.02				9	0.52	0.10		0.10		9			
10	12.84	6.84	4.84				12.16	6.16	4.16				10	0.52	0.10		0.10		10			
11	13.02	7.02	5.02				12.30	6.30	4.30				11	0.52	0.10		0.10		11			
12	13.21	7.21	5.21				12.45	6.45	4.45				12	0.52	0.10		0.10		12			
13	13.40	7.40	5.40				12.61	6.61	4.61				13	0.52	0.10		0.10		13			
14	13.60	7.60	5.60				12.78	6.78	4.78				14	0.52	0.10		0.10		14			
15	13.80	7.80	5.80				12.95	6.95	4.95				15	0.52	0.10		0.10		15			
	Male Nonsmoker						Female Nonsmoker															
16	14.02	8.02	6.02	17.91	11.91	9.91	13.13	7.13	5.13	16.07	10.07	8.07	16	0.52	0.10	\$0.11	0.11	\$0.12	16			
17	14.25	8.25	6.25	18.15	12.15	10.15	13.33	7.33	5.33	16.27	10.27	8.27	17	0.52	0.11	0.12	0.12	0.12	17			
18	14.49	8.49	6.49	18.42	12.42	10.42	13.54	7.54	5.54	16.50	10.50	8.50	18	0.52	0.11	0.12	0.12	0.13	18			
19	14.74	8.74	6.74	18.70	12.70	10.70	13.76	7.76	5.76	16.74	10.74	8.74	19	0.52	0.12	0.13	0.13	0.13	19			
20	15.00	9.00	7.00	19.00	13.00	11.00	14.00	8.00	6.00	17.00	11.00	9.00	20	0.52	0.12	0.13	0.13	0.14	20			
21	15.28	9.28	7.28	19.32	13.32	11.32	14.25	8.25	6.25	17.28	11.28	9.28	21	0.52	0.13	0.14	0.14	0.14	21			
22	15.57	9.57	7.57	19.67	13.67	11.67	14.52	8.52	6.52	17.58	11.58	9.58	22	0.52	0.14	0.14	0.15	0.15	22			
23	15.87	9.87	7.87	20.04	14.04	12.04	14.80	8.80	6.80	17.91	11.91	9.91	23	0.52	0.14	0.15	0.15	0.15	23			
24	16.19	10.19	8.19	20.42	14.42	12.42	15.10	9.10	7.10	18.25	12.25	10.25	24	0.52	0.15	0.15	0.16	0.16	24			
25	16.52	10.52	8.52	20.82	14.82	12.82	15.40	9.40	7.40	18.60	12.60	10.60	25	0.52	0.15	0.16	0.16	0.17	25			
26	16.87	10.87	8.87	21.24	15.24	13.24	15.72	9.72	7.72	18.98	12.98	10.98	26	0.52	0.16	0.17	0.17	0.18	26			
27	17.22	11.22	9.22	21.67	15.67	13.67	16.05	10.05	8.05	19.37	13.37	11.37	27	0.52	0.16	0.18	0.17	0.19	27			
28	17.59	11.59	9.59	22.12	16.12	14.12	16.39	10.39	8.39	19.78	13.78	11.78	28	0.52	0.17	0.19	0.18	0.20	28			
29	17.97	11.97	9.97	22.58	16.58	14.58	16.74	10.74	8.74	20.20	14.20	12.20	29	0.52	0.17	0.20	0.19	0.21	29			
30	18.37	12.37	10.37	23.05	17.05	15.05	17.10	11.10	9.10	20.64	14.64	12.64	30	0.52	0.18	0.21	0.20	0.23	30			
31	18.77	12.77	10.77	23.52	17.52	15.52	17.47	11.47	9.47	21.08	15.08	13.08	31	0.52	0.19	0.22	0.21	0.24	31			
32	19.19	13.19	11.19	24.01	18.01	16.01	17.84	11.84	9.84	21.55	15.55	13.55	32	0.52	0.20	0.24	0.22	0.25	32			
33	19.61	13.61	11.61	24.50	18.50	16.50	18.22	12.22	10.22	22.02	16.02	14.02	33	0.52	0.21	0.26	0.23	0.27	33			
34	20.05	14.05	12.05	25.00	19.00	17.00	18.61	12.61	10.61	22.50	16.50	14.50	34	0.52	0.22	0.28	0.25	0.29	34			
35	20.50	14.50	12.50	25.50	19.50	17.50	19.00	13.00	11.00	23.00	17.00	15.00	35	0.52	0.24	0.30	0.27	0.31	35			

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MALE				FEMALE				NON-TOBACCO				TOBACCO				Waiver of Premium Benefit				
NON-TOBACCO			TOBACCO			NON-TOBACCO			TOBACCO			NON-TOBACCO			TOBACCO			Waiver of Premium Benefit		
Issue	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Issue	Accidental	Waiver of Premium Benefit			Waiver of Premium Benefit		
Age	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 & Over	Age	Death Benefit Gross	MALE			FEMALE		
															Non Tobacco	Tobacco		Non Tobacco	Tobacco	Age
36	20.96	14.96	12.96	26.00	20.00	18.00	19.40	13.40	11.40	23.51	17.51	15.51	36	0.52	0.26	0.32	0.29	0.33	36	
37	21.43	15.43	13.43	26.52	20.52	18.52	19.80	13.80	11.80	24.02	18.02	16.02	37	0.52	0.28	0.34	0.31	0.36	37	
38	21.92	15.92	13.92	27.04	21.04	19.04	20.21	14.21	12.21	24.55	18.55	16.55	38	0.52	0.30	0.37	0.33	0.39	38	
39	22.43	16.43	14.43	27.58	21.58	19.58	20.63	14.63	12.63	25.10	19.10	17.10	39	0.52	0.32	0.40	0.36	0.42	39	
40	22.96	16.96	14.96	28.14	22.14	20.14	21.06	15.06	13.06	25.67	19.67	17.67	40	0.52	0.35	0.44	0.39	0.45	40	
41	23.51	17.51	15.51	28.73	22.73	20.73	21.51	15.51	13.51	26.26	20.26	18.26	41	0.52	0.38	0.48	0.42	0.48	41	
42	24.09	18.09	16.09	29.35	23.35	21.35	21.97	15.97	13.97	26.88	20.88	18.88	42	0.52	0.41	0.52	0.46	0.52	42	
43	24.69	18.69	16.69	30.01	24.01	22.01	22.45	16.45	14.45	27.52	21.52	19.52	43	0.52	0.45	0.57	0.50	0.57	43	
44	25.33	19.33	17.33	30.70	24.70	22.70	22.95	16.95	14.95	28.19	22.19	20.19	44	0.52	0.49	0.63	0.55	0.63	44	
45	26.01	20.01	18.01	31.44	25.44	23.44	23.48	17.48	15.48	28.90	22.90	20.90	45	0.56	0.54	0.69	0.60	0.69	45	
46	26.72	20.72	18.72	32.24	26.24	24.24	24.02	18.02	16.02	29.64	23.64	21.64	46	0.56	0.60	0.76	0.66	0.76	46	
47	27.47	21.47	19.47	33.08	27.08	25.08	24.60	18.60	16.60	30.42	24.42	22.42	47	0.56	0.67	0.85	0.72	0.85	47	
48	28.27	22.27	20.27	33.99	27.99	25.99	25.20	19.20	17.20	31.23	25.23	23.23	48	0.56	0.73	0.95	0.80	0.94	48	
49	29.11	23.11	21.11	34.96	28.96	26.96	25.83	19.83	17.83	32.09	26.09	24.09	49	0.56	0.81	1.06	0.89	1.04	49	
50	30.00	24.00	22.00	36.00	30.00	28.00	26.50	20.50	18.50	33.00	27.00	25.00	50	0.60	0.90	1.18	0.99	1.15	50	
51	30.94	24.94	22.94	37.11	31.11	29.11	27.20	21.20	19.20	33.95	27.95	25.95	51	0.60	1.01	1.32	1.11	1.28	51	
52	31.93	25.93	23.93	38.30	32.30	30.30	27.93	21.93	19.93	34.95	28.95	26.95	52	0.60	1.14	1.49	1.24	1.44	52	
53	32.97	26.97	24.97	39.56	33.56	31.56	28.68	22.68	20.68	35.99	29.99	27.99	53	0.60	1.29	1.69	1.40	1.62	53	
54	34.05	28.05	26.05	40.90	34.90	32.90	29.46	23.46	21.46	37.08	31.08	29.08	54	0.60	1.46	1.91	1.58	1.82	54	
55	35.17	29.17	27.17	42.31	36.31	34.31	30.26	24.26	22.26	38.21	32.21	30.21	55	0.67	1.65	2.16	1.78	2.04	55	
56	36.34	30.34	28.34	43.79	37.79	35.79	31.08	25.08	23.08	39.38	33.38	31.38	56	0.69	1.65	2.16	1.78	2.04	56	
57	37.55	31.55	29.55	45.35	39.35	37.35	31.90	25.90	23.90	40.59	34.59	32.59	57	0.71	1.65	2.16	1.78	2.04	57	
58	38.80	32.80	30.80	46.99	40.99	38.99	32.74	26.74	24.74	41.84	35.84	33.84	58	0.73	1.65	2.16	1.78	2.04	58	
59	40.09	34.09	32.09	48.69	42.69	40.69	33.58	27.58	25.58	43.12	37.12	35.12	59	0.75	1.65	2.16	1.78	2.04	59	
60	41.41	35.41	33.41	50.48	44.48	42.48	34.42	28.42	26.42	44.44	38.44	36.44	60	0.77						
61	42.77	36.77	34.77	52.33	46.33	44.33	35.26	29.26	27.26	45.79	39.79	37.79	61	0.79						
62	44.16	38.16	36.16	54.26	48.26	46.26	36.09	30.09	28.09	47.17	41.17	39.17	62	0.81						
63	45.58	39.58	37.58	56.27	50.27	48.27	36.91	30.91	28.91	48.59	42.59	40.59	63	0.83						
64	47.02	41.02	39.02	58.35	52.35	50.35	37.71	31.71	29.71	50.03	44.03	42.03	64	0.86						
65	48.50	42.50	40.50	60.50	54.50	52.50	38.50	32.50	30.50	51.50	45.50	43.50	65	0.89						
66	50.01	44.01	42.01	62.73	56.73	54.73	39.28	33.28	31.28	53.00	47.00	45.00								
67	51.58	45.58	43.58	65.07	59.07	57.07	40.08	34.08	32.08	54.58	48.58	46.58								
68	53.27	47.27	45.27	67.53	61.53	59.53	40.97	34.97	32.97	56.26	50.26	48.26								
69	55.11	49.11	47.11	70.16	64.16	62.16	42.00	36.00	34.00	58.10	52.10	50.10								
70	57.14	51.14	49.14	72.97	66.97	64.97	43.22	37.22	35.22	60.13	54.13	52.13								
71	59.41	53.41	51.41	75.99	69.99	67.99	44.68	38.68	36.68	62.40	56.40	54.40								
72	61.96	55.96	53.96	79.26	73.26	71.26	46.44	40.44	38.44	64.95	58.95	56.95								
73	64.83	58.83	56.83	82.80	76.80	74.80	48.55	42.55	40.55	67.83	61.83	59.83								
74	68.07	62.07	60.07	86.64	80.64	78.64	51.05	45.05	43.05	71.06	65.06	63.06								

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MALE NON-TOBACCO			TOBACCO			FEMALE NON-TOBACCO			TOBACCO			Accidental			Waiver of Premium Benefit			Waiver of Premium Benefit	
Issue	Band 1 \$5,000- \$9,999	Band 2 \$10,000- \$24,999	Band 3 \$25,000 & Over	Band 1 \$5,000- \$9,999	Band 2 \$10,000- \$24,999	Band 3 \$25,000 & Over	Band 1 \$5,000- \$9,999	Band 2 \$10,000- \$24,999	Band 3 \$25,000 & Over	Band 1 \$5,000- \$9,999	Band 2 \$10,000- \$24,999	Band 3 \$25,000 & Over	Issue	Death Benefit	MALE		FEMALE		Issue
Age													Age	Gross	Non Tobacco	Tobacco	Non Tobacco	Tobacco	Age
75	71.71	65.71	63.71	90.80	84.80	82.80	54.02	48.02	46.02	74.71	68.71	66.71							
76	75.80	69.80	67.80	95.32	89.32	87.32	57.49	51.49	49.49	78.80	72.80	70.80							
77	80.39	74.39	72.39	100.22	94.22	92.22	61.52	55.52	53.52	83.38	77.38	75.38							
78	85.50	79.50	77.50	105.53	99.53	97.53	66.16	60.16	58.16	88.50	82.50	80.50							
79	91.19	85.19	83.19	111.28	105.28	103.28	71.47	65.47	63.47	94.19	88.19	86.19							
80	97.50	91.50	89.50	117.50	111.50	109.50	77.50	71.50	69.50	100.50	94.50	92.50							
81	104.45	98.45	96.45	124.20	118.20	116.20	84.28	78.28	76.28	107.56	101.46	99.46							
82	112.03	106.03	104.03	131.36	125.36	123.36	91.79	85.79	83.79	115.03	109.03	107.03							
83	120.17	114.17	112.17	138.96	132.96	130.96	99.96	93.96	91.96	123.17	117.17	115.17							
84	128.84	122.84	120.84	146.94	140.94	138.94	108.75	102.75	100.75	131.84	125.84	123.84							
85	138.00	132.00	130.00	155.30	149.30	147.30	118.11	112.11	110.11	141.00	135.00	133.00							