

# RATE BOOKLET

## Individual Whole Life Insurance

Insured by Loyal American Life Insurance Company

This booklet features the rates for the primary applicant, divided up by sex and non-tobacco/tobacco usage. Please note that the Accidental Death Rider is rated as uni-sex and uni-tobacco.

### Calculating Premiums

To calculate a modal premium not shown on the following rate, multiply the annual rate by the modal factor listed below:

For *quarterly*, multiply by .265

For *semi-annual*, multiply by .520

**To find the rate for the 5% spousal discount**, you need to find the correct primary rate for the spouse and multiply that rate by .95 (95%).

ex.  $\$43.80 \times .95 = \$41.43$

CALCULATING THE SPOUSAL DISCOUNT		
Enter the correct rate for the spouse that the discount will be applied to. <i>Note: The spousal discount only applies to the youngest of both applicants.</i>	1.	
Multiply Line 1 by .95 (95%)	2.	<b>x .95</b>
Enter the result in line 3. <b>This is the discounted rate that should be entered on the application for the spouse.</b>	3.	



# INDIVIDUAL WHOLE LIFE

## LEVEL Benefit Premiums for Primary Applicant



### MALE, NON-TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual
50	3.12	35.66	6.24	71.32	7.80	89.15	15.60	178.30	23.40	267.45	31.20	356.60	39.00	445.75	46.80	534.90	62.40	713.20	78.01	891.50
51	3.25	37.11	6.49	74.22	8.12	92.78	16.24	185.55	24.35	278.33	32.47	371.10	40.59	463.88	48.71	556.65	64.94	742.20	81.18	927.75
52	3.38	38.65	6.76	77.30	8.45	96.63	16.91	193.25	25.36	289.88	33.82	386.50	42.27	483.13	50.73	579.75	67.64	773.00	84.55	966.25
53	3.52	40.28	7.05	80.56	8.81	100.70	17.62	201.40	26.43	302.10	35.25	402.80	44.06	503.50	52.87	604.20	70.49	805.60	88.11	1,007.00
54	3.68	42.01	7.35	84.02	9.19	105.03	18.38	210.05	27.57	315.08	36.76	420.10	45.95	525.13	55.14	630.15	73.52	840.20	91.90	1,050.25
55	3.84	43.84	7.67	87.68	9.59	109.60	19.18	219.20	28.77	328.80	38.36	438.40	47.95	548.00	57.54	657.60	76.72	876.80	95.90	1,096.00
56	4.01	45.78	8.01	91.56	10.01	114.45	20.03	228.90	30.04	343.35	40.06	457.80	50.07	572.25	60.09	686.70	80.12	915.60	100.14	1,144.50
57	4.19	47.84	8.37	95.68	10.47	119.60	20.93	239.20	31.40	358.80	41.86	478.40	52.33	598.00	62.79	717.60	83.72	956.80	104.65	1,196.00
58	4.38	50.03	8.76	100.06	10.94	125.08	21.89	250.15	32.83	375.23	43.78	500.30	54.72	625.38	65.66	750.45	87.55	1,000.60	109.44	1,250.75
59	4.58	52.35	9.16	104.70	11.45	130.88	22.90	261.75	34.35	392.63	45.81	523.50	57.26	654.38	68.71	785.25	91.61	1,047.00	114.52	1,308.75
60	4.80	54.82	9.59	109.64	11.99	137.05	23.98	274.10	35.98	411.15	47.97	548.20	59.96	685.25	71.95	822.30	95.94	1,096.40	119.92	1,370.50
61	5.03	57.44	10.05	114.88	12.57	143.60	25.13	287.20	37.70	430.80	50.26	574.40	62.83	718.00	75.39	861.60	100.52	1,148.80	125.65	1,436.00
62	5.27	60.23	10.54	120.46	13.18	150.58	26.35	301.15	39.53	451.73	52.70	602.30	65.88	752.88	79.05	903.45	105.40	1,204.60	131.75	1,505.75
63	5.53	63.20	11.06	126.40	13.83	158.00	27.65	316.00	41.48	474.00	55.30	632.00	69.13	790.00	82.95	948.00	110.60	1,264.00	138.25	1,580.00
64	5.81	66.36	11.61	132.72	14.52	165.90	29.03	331.80	43.55	497.70	58.07	663.60	72.58	829.50	87.10	995.40	116.13	1,327.20	145.16	1,659.00
65	6.10	69.73	12.20	139.46	15.25	174.33	30.51	348.65	45.76	522.98	61.01	697.30	76.27	871.63	91.52	1,045.95	122.03	1,394.60	152.53	1,743.25
66	6.42	73.32	12.83	146.64	16.04	183.30	32.08	366.60	48.12	549.90	64.16	733.20	80.19	916.50	96.23	1,099.80	128.31	1,466.40	160.39	1,833.00
67	6.75	77.14	13.50	154.28	16.87	192.85	33.75	385.70	50.62	578.55	67.50	771.40	84.37	964.25	101.25	1,157.10	135.00	1,542.80	168.74	1,928.50
68	7.11	81.22	14.21	162.44	17.77	203.05	35.53	406.10	53.30	609.15	71.07	812.20	88.83	1,015.25	106.60	1,218.30	142.14	1,624.40	177.67	2,030.50
69	7.49	85.57	14.97	171.14	18.72	213.93	37.44	427.85	56.16	641.78	74.87	855.70	93.59	1,069.63	112.31	1,283.55	149.75	1,711.40	187.18	2,139.25
70	7.89	90.22	15.79	180.44	19.74	225.55	39.47	451.10	59.21	676.65	78.94	902.20	98.68	1,127.75	118.41	1,353.30	157.89	1,804.40	197.36	2,255.50
71	8.33	95.18	16.66	190.36	20.82	237.95	41.64	475.90	62.46	713.85	83.28	951.80	104.10	1,189.75	124.92	1,427.70	166.57	1,903.60	208.21	2,379.50
72	8.79	100.48	17.58	200.96	21.98	251.20	43.96	502.40	65.94	753.60	87.92	1,004.80	109.90	1,256.00	131.88	1,507.20	175.84	2,009.60	219.80	2,512.00
73	9.29	106.15	18.58	212.30	23.22	265.38	46.44	530.75	69.66	796.13	92.88	1,061.50	116.10	1,326.88	139.32	1,592.25	185.76	2,123.00	232.20	2,653.75
74	9.82	112.22	19.64	224.44	24.55	280.55	49.10	561.10	73.64	841.65	98.19	1,122.20	122.74	1,402.75	147.29	1,683.30	196.39	2,244.40	245.48	2,805.50
75	10.39	118.71	20.77	237.42	25.97	296.78	51.94	593.55	77.90	890.33	103.87	1,187.10	129.84	1,483.88	155.81	1,780.65	207.74	2,374.20	259.68	2,967.75
76	11.00	125.66	21.99	251.32	27.49	314.15	54.98	628.30	82.46	942.45	109.95	1,256.60	137.44	1,570.75	164.93	1,884.90	219.91	2,513.20	274.88	3,141.50
77	11.65	133.11	23.29	266.22	29.12	332.78	58.24	665.55	87.35	998.33	116.47	1,331.10	145.59	1,663.88	174.71	1,996.65	232.94	2,662.20	291.18	3,327.75
78	12.35	141.10	24.69	282.20	30.87	352.75	61.73	705.50	92.60	1,058.25	123.46	1,411.00	154.33	1,763.75	185.19	2,116.50	246.93	2,822.00	308.66	3,527.50
79	13.10	149.67	26.19	299.34	32.74	374.18	65.48	748.35	98.22	1,122.53	130.96	1,496.70	163.70	1,870.88	196.44	2,245.05	261.92	2,993.40	327.40	3,741.75
80	13.90	158.86	27.80	317.72	34.75	397.15	69.50	794.30	104.25	1,191.45	139.00	1,588.60	173.75	1,985.75	208.50	2,382.90	278.01	3,177.20	347.51	3,971.50
81	14.76	168.73	29.53	337.46	36.91	421.83	73.82	843.65	110.73	1,265.48	147.64	1,687.30	184.55	2,109.13	221.46	2,530.95	295.28	3,374.60	369.10	4,218.25
82	15.69	179.34	31.38	358.68	39.23	448.35	78.46	896.70	117.69	1,345.05	156.92	1,793.40	196.15	2,241.75	235.38	2,690.10	313.85	3,586.80	392.31	4,483.50
83	16.69	190.74	33.38	381.48	41.72	476.85	83.45	953.70	125.17	1,430.55	166.90	1,907.40	208.62	2,384.25	250.35	2,861.10	333.80	3,814.80	417.24	4,768.50
84	17.76	203.00	35.53	406.00	44.41	507.50	88.81	1,015.00	133.22	1,522.50	177.63	2,030.00	222.03	2,537.50	266.44	3,045.00	355.25	4,060.00	444.06	5,075.00
85	18.92	216.20	37.84	432.40	47.29	540.50	94.59	1,081.00	141.88	1,621.50	189.18	2,162.00	236.47	2,702.50	283.76	3,243.00	378.35	4,324.00	472.94	5,405.00

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## LEVEL Benefit Premiums for Primary Applicant



### MALE, TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual	Month	Annual
50	4.21	48.09	8.42	96.18	10.52	120.23	21.04	240.45	31.56	360.68	42.08	480.90	52.60	601.13	63.12	721.35	84.16	961.80	105.20	1,202.25
51	4.38	50.04	8.76	100.08	10.95	125.10	21.89	250.20	32.84	375.30	43.79	500.40	54.73	625.50	65.68	750.60	87.57	1,000.80	109.46	1,251.00
52	4.56	52.11	9.12	104.22	11.40	130.28	22.80	260.55	34.20	390.83	45.60	521.10	57.00	651.38	68.39	781.65	91.19	1,042.20	113.99	1,302.75
53	4.75	54.31	9.50	108.62	11.88	135.78	23.76	271.55	35.64	407.33	47.52	543.10	59.40	678.88	71.28	814.65	95.04	1,086.20	118.80	1,357.75
54	4.96	56.64	9.91	113.28	12.39	141.60	24.78	283.20	37.17	424.80	49.56	566.40	61.95	708.00	74.34	849.60	99.12	1,132.80	123.90	1,416.00
55	5.17	59.11	10.34	118.22	12.93	147.78	25.86	295.55	38.79	443.33	51.72	591.10	64.65	738.88	77.58	886.65	103.44	1,182.20	129.30	1,477.75
56	5.40	61.73	10.80	123.46	13.50	154.33	27.01	308.65	40.51	462.98	54.01	617.30	67.52	771.63	81.02	925.95	108.03	1,234.60	135.03	1,543.25
57	5.64	64.51	11.29	129.02	14.11	161.28	28.22	322.55	42.33	483.83	56.45	645.10	70.56	806.38	84.67	967.65	112.89	1,290.20	141.12	1,612.75
58	5.90	67.46	11.81	134.92	14.76	168.65	29.51	337.30	44.27	505.95	59.03	674.60	73.78	843.25	88.54	1,011.90	118.06	1,349.20	147.57	1,686.50
59	6.18	70.59	12.35	141.18	15.44	176.48	30.88	352.95	46.32	529.43	61.77	705.90	77.21	882.38	92.65	1,058.85	123.53	1,411.80	154.42	1,764.75
60	6.47	73.92	12.94	147.84	16.17	184.80	32.34	369.60	48.51	554.40	64.68	739.20	80.85	924.00	97.02	1,108.80	129.36	1,478.40	161.70	1,848.00
61	6.78	77.46	13.56	154.92	16.94	193.65	33.89	387.30	50.83	580.95	67.78	774.60	84.72	968.25	101.67	1,161.90	135.56	1,549.20	169.44	1,936.50
62	7.11	81.22	14.21	162.44	17.77	203.05	35.53	406.10	53.30	609.15	71.07	812.20	88.83	1,015.25	106.60	1,218.30	142.14	1,624.40	177.67	2,030.50
63	7.46	85.22	14.91	170.44	18.64	213.05	37.28	426.10	55.93	639.15	74.57	852.20	93.21	1,065.25	111.85	1,278.30	149.14	1,704.40	186.42	2,130.50
64	7.83	89.48	15.66	178.96	19.57	223.70	39.15	447.40	58.72	671.10	78.30	894.80	97.87	1,118.50	117.44	1,342.20	156.59	1,789.60	195.74	2,237.00
65	8.23	94.02	16.45	188.04	20.57	235.05	41.13	470.10	61.70	705.15	82.27	940.20	102.83	1,175.25	123.40	1,410.30	164.54	1,880.40	205.67	2,350.50
66	8.65	98.86	17.30	197.72	21.63	247.15	43.25	494.30	64.88	741.45	86.50	988.60	108.13	1,235.75	129.75	1,482.90	173.01	1,977.20	216.26	2,471.50
67	9.10	104.01	18.20	208.02	22.75	260.03	45.50	520.05	68.26	780.08	91.01	1,040.10	113.76	1,300.13	136.51	1,560.15	182.02	2,080.20	227.52	2,600.25
68	9.58	109.51	19.16	219.02	23.96	273.78	47.91	547.55	71.87	821.33	95.82	1,095.10	119.78	1,368.88	143.73	1,642.65	191.64	2,190.20	239.55	2,737.75
69	10.10	115.38	20.19	230.76	25.24	288.45	50.48	576.90	75.72	865.35	100.96	1,153.80	126.20	1,442.25	151.44	1,730.70	201.92	2,307.60	252.39	2,884.50
70	10.64	121.64	21.29	243.28	26.61	304.10	53.22	608.20	79.83	912.30	106.44	1,216.40	133.04	1,520.50	159.65	1,824.60	212.87	2,432.80	266.09	3,041.00
71	11.23	128.33	22.46	256.66	28.07	320.83	56.14	641.65	84.22	962.48	112.29	1,283.30	140.36	1,604.13	168.43	1,924.95	224.58	2,566.60	280.72	3,208.25
72	11.85	135.48	23.71	270.96	29.64	338.70	59.27	677.40	88.91	1,016.10	118.55	1,354.80	148.18	1,693.50	177.82	2,032.20	237.09	2,709.60	296.36	3,387.00
73	12.52	143.12	25.05	286.24	31.31	357.80	62.62	715.60	93.92	1,073.40	125.23	1,431.20	156.54	1,789.00	187.85	2,146.80	250.46	2,862.40	313.08	3,578.00
74	13.24	151.30	26.48	302.60	33.10	378.25	66.19	756.50	99.29	1,134.75	132.39	1,513.00	165.48	1,891.25	198.58	2,269.50	264.78	3,026.00	330.97	3,782.50
75	14.00	160.05	28.01	320.10	35.01	400.13	70.02	800.25	105.03	1,200.38	140.04	1,600.50	175.05	2,000.63	210.07	2,400.75	280.09	3,201.00	350.11	4,001.25
76	14.82	169.42	29.65	338.84	37.06	423.55	74.12	847.10	111.18	1,270.65	148.24	1,694.20	185.30	2,117.75	222.36	2,541.30	296.49	3,388.40	370.61	4,235.50
77	15.70	179.46	31.41	358.92	39.26	448.65	78.51	897.30	117.77	1,345.95	157.03	1,794.60	196.28	2,243.25	235.54	2,691.90	314.06	3,589.20	392.57	4,486.50
78	16.65	190.23	33.29	380.46	41.61	475.58	83.23	951.15	124.84	1,426.73	166.45	1,902.30	208.06	2,377.88	249.68	2,853.45	332.90	3,804.60	416.13	4,755.75
79	17.66	201.78	35.31	403.56	44.14	504.45	88.28	1,008.90	132.42	1,513.35	176.56	2,017.80	220.70	2,522.25	264.84	3,026.70	353.12	4,035.60	441.39	5,044.50
80	18.74	214.18	37.48	428.36	46.85	535.45	93.70	1,070.90	140.56	1,606.35	187.41	2,141.80	234.26	2,677.25	281.11	3,212.70	374.82	4,283.60	468.52	5,354.50
81	19.91	227.49	39.81	454.98	49.76	568.73	99.53	1,137.45	149.29	1,706.18	199.05	2,274.90	248.82	2,843.63	298.58	3,412.35	398.11	4,549.80	497.63	5,687.25
82	21.16	241.79	42.31	483.58	52.89	604.48	105.78	1,208.95	158.67	1,813.43	211.57	2,417.90	264.46	3,022.38	317.35	3,626.85	423.13	4,835.80	528.92	6,044.75
83	22.50	257.16	45.00	514.32	56.25	642.90	112.51	1,285.80	168.76	1,928.70	225.02	2,571.60	281.27	3,214.50	337.52	3,857.40	450.03	5,143.20	562.54	6,429.00
84	23.95	273.69	47.90	547.38	59.87	684.23	119.74	1,368.45	179.61	2,052.68	239.48	2,736.90	299.35	3,421.13	359.22	4,105.35	478.96	5,473.80	598.70	6,842.25
85	25.50	291.48	51.01	582.96	63.76	728.70	127.52	1,457.40	191.28	2,186.10	255.05	2,914.80	318.81	3,643.50	382.57	4,372.20	510.09	5,829.60	637.61	7,287.00

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## LEVEL Benefit Premiums for Primary Applicant



### FEMALE, NON-TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	2.25	25.67	4.49	51.34	5.62	64.18	11.23	128.35	16.85	192.53	22.46	256.70	28.08	320.88	33.69	385.05	44.92	513.40	56.15	641.75
51	2.34	26.79	4.69	53.58	5.86	66.98	11.72	133.95	17.58	200.93	23.44	267.90	29.30	334.88	35.16	401.85	46.88	535.80	58.60	669.75
52	2.45	27.98	4.90	55.96	6.12	69.95	12.24	139.90	18.36	209.85	24.48	279.80	30.60	349.75	36.72	419.70	48.97	559.60	61.21	699.50
53	2.56	29.25	5.12	58.50	6.40	73.13	12.80	146.25	19.20	219.38	25.59	292.50	31.99	365.63	38.39	438.75	51.19	585.00	63.98	731.25
54	2.68	30.60	5.36	61.20	6.69	76.50	13.39	153.00	20.08	229.50	26.78	306.00	33.47	382.50	40.16	459.00	53.55	612.00	66.94	765.00
55	2.80	32.03	5.61	64.06	7.01	80.08	14.01	160.15	21.02	240.23	28.03	320.30	35.03	400.38	42.04	480.45	56.05	640.60	70.07	800.75
56	2.94	33.56	5.87	67.12	7.34	83.90	14.68	167.80	22.02	251.70	29.37	335.60	36.71	419.50	44.05	503.40	58.73	671.20	73.41	839.00
57	3.08	35.19	6.16	70.38	7.70	87.98	15.40	175.95	23.09	263.93	30.79	351.90	38.49	439.88	46.19	527.85	61.58	703.80	76.98	879.75
58	3.23	36.92	6.46	73.84	8.08	92.30	16.15	184.60	24.23	276.90	32.31	369.20	40.38	461.50	48.46	553.80	64.61	738.40	80.76	923.00
59	3.39	38.77	6.78	77.54	8.48	96.93	16.96	193.85	25.44	290.78	33.92	387.70	42.40	484.63	50.89	581.55	67.85	775.40	84.81	969.25
60	3.56	40.74	7.13	81.48	8.91	101.85	17.82	203.70	26.74	305.55	35.65	407.40	44.56	509.25	53.47	611.10	71.30	814.80	89.12	1,018.50
61	3.75	42.84	7.50	85.68	9.37	107.10	18.74	214.20	28.11	321.30	37.49	428.40	46.86	535.50	56.23	642.60	74.97	856.80	93.71	1,071.00
62	3.95	45.09	7.89	90.18	9.86	112.73	19.73	225.45	29.59	338.18	39.45	450.90	49.32	563.63	59.18	676.35	78.91	901.80	98.63	1,127.25
63	4.16	47.49	8.31	94.98	10.39	118.73	20.78	237.45	31.17	356.18	41.55	474.90	51.94	593.63	62.33	712.35	83.11	949.80	103.88	1,187.25
64	4.38	50.06	8.76	100.12	10.95	125.15	21.90	250.30	32.85	375.45	43.80	500.60	54.75	625.75	65.70	750.90	87.61	1,001.20	109.51	1,251.50
65	4.62	52.81	9.24	105.62	11.55	132.03	23.10	264.05	34.66	396.08	46.21	528.10	57.76	660.13	69.31	792.15	92.42	1,056.20	115.52	1,320.25
66	4.88	55.75	9.76	111.50	12.20	139.38	24.39	278.75	36.59	418.13	48.78	557.50	60.98	696.88	73.17	836.25	97.56	1,115.00	121.95	1,393.75
67	5.15	58.90	10.31	117.80	12.88	147.25	25.77	294.50	38.65	441.75	51.54	589.00	64.42	736.25	77.31	883.50	103.08	1,178.00	128.84	1,472.50
68	5.45	62.27	10.90	124.54	13.62	155.68	27.24	311.35	40.86	467.03	54.49	622.70	68.11	778.38	81.73	934.05	108.97	1,245.40	136.22	1,556.75
69	5.76	65.85	11.52	131.70	14.40	164.63	28.81	329.25	43.21	493.88	57.62	658.50	72.02	823.13	86.43	987.75	115.24	1,317.00	144.05	1,646.25
70	6.10	69.66	12.19	139.32	15.24	174.15	30.48	348.30	45.71	522.45	60.95	696.60	76.19	870.75	91.43	1,044.90	121.91	1,393.20	152.38	1,741.50
71	6.45	73.70	12.90	147.40	16.12	184.25	32.24	368.50	48.37	552.75	64.49	737.00	80.61	921.25	96.73	1,105.50	128.98	1,474.00	161.22	1,842.50
72	6.83	78.00	13.65	156.00	17.06	195.00	34.13	390.00	51.19	585.00	68.25	780.00	85.31	975.00	102.38	1,170.00	136.50	1,560.00	170.63	1,950.00
73	7.22	82.57	14.45	165.14	18.06	206.43	36.12	412.85	54.19	619.28	72.25	825.70	90.31	1,032.13	108.37	1,238.55	144.50	1,651.40	180.62	2,064.25
74	7.65	87.43	15.30	174.86	19.13	218.58	38.25	437.15	57.38	655.73	76.50	874.30	95.63	1,092.88	114.75	1,311.45	153.00	1,748.60	191.25	2,185.75
75	8.10	92.60	16.21	185.20	20.26	231.50	40.51	463.00	60.77	694.50	81.03	926.00	101.28	1,157.50	121.54	1,389.00	162.05	1,852.00	202.56	2,315.00
76	8.58	98.10	17.17	196.20	21.46	245.25	42.92	490.50	64.38	735.75	85.84	981.00	107.30	1,226.25	128.76	1,471.50	171.68	1,962.00	214.59	2,452.50
77	9.10	103.95	18.19	207.90	22.74	259.88	45.48	519.75	68.22	779.63	90.96	1,039.50	113.70	1,299.38	136.43	1,559.25	181.91	2,079.00	227.39	2,598.75
78	9.64	110.18	19.28	220.36	24.10	275.45	48.20	550.90	72.31	826.35	96.41	1,101.80	120.51	1,377.25	144.61	1,652.70	192.82	2,203.60	241.02	2,754.50
79	10.22	116.81	20.44	233.62	25.55	292.03	51.10	584.05	76.66	876.08	102.21	1,168.10	127.76	1,460.13	153.31	1,752.15	204.42	2,336.20	255.52	2,920.25
80	10.84	123.87	21.68	247.74	27.10	309.68	54.19	619.35	81.29	929.03	108.39	1,238.70	135.48	1,548.38	162.58	1,858.05	216.77	2,477.40	270.97	3,096.75
81	11.50	131.39	22.99	262.78	28.74	328.48	57.48	656.95	86.22	985.43	114.97	1,313.90	143.71	1,642.38	172.45	1,970.85	229.93	2,627.80	287.42	3,284.75
82	12.20	139.40	24.40	278.80	30.49	348.50	60.99	697.00	91.48	1,045.50	121.98	1,394.00	152.47	1,742.50	182.96	2,091.00	243.95	2,788.00	304.94	3,485.00
83	12.94	147.94	25.89	295.88	32.36	369.85	64.72	739.70	97.09	1,109.55	129.45	1,479.40	161.81	1,849.25	194.17	2,219.10	258.90	2,958.80	323.62	3,698.50
84	13.74	157.04	27.48	314.08	34.35	392.60	68.70	785.20	103.06	1,177.80	137.41	1,570.40	171.76	1,963.00	206.12	2,355.60	274.82	3,140.80	343.53	3,926.00
85	14.59	166.74	29.18	333.48	36.47	416.85	72.95	833.70	109.42	1,250.55	145.90	1,667.40	182.37	2,084.25	218.85	2,501.10	291.80	3,334.80	364.74	4,168.50

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## LEVEL Benefit Premiums for Primary Applicant



### FEMALE, TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	3.03	34.62	6.06	69.24	7.57	86.55	15.15	173.10	22.72	259.65	30.29	346.20	37.87	432.75	45.44	519.30	60.59	692.40	75.73	865.50
51	3.16	36.13	6.32	72.26	7.90	90.33	15.81	180.65	23.71	270.98	31.61	361.30	39.52	451.63	47.42	541.95	63.23	722.60	79.03	903.25
52	3.30	37.74	6.60	75.48	8.26	94.35	16.51	188.70	24.77	283.05	33.02	377.40	41.28	471.75	49.53	566.10	66.05	754.80	82.56	943.50
53	3.45	39.45	6.90	78.90	8.63	98.63	17.26	197.25	25.89	295.88	34.52	394.50	43.15	493.13	51.78	591.75	69.04	789.00	86.30	986.25
54	3.61	41.27	7.22	82.54	9.03	103.18	18.06	206.35	27.08	309.53	36.11	412.70	45.14	515.88	54.17	619.05	72.22	825.40	90.28	1,031.75
55	3.78	43.20	7.56	86.40	9.45	108.00	18.90	216.00	28.35	324.00	37.80	432.00	47.25	540.00	56.70	648.00	75.60	864.00	94.50	1,080.00
56	3.96	45.26	7.92	90.52	9.90	113.15	19.80	226.30	29.70	339.45	39.60	452.60	49.50	565.75	59.40	678.90	79.20	905.20	99.01	1,131.50
57	4.15	47.45	8.30	94.90	10.38	118.63	20.76	237.25	31.14	355.88	41.52	474.50	51.90	593.13	62.28	711.75	83.04	949.00	103.80	1,186.25
58	4.36	49.79	8.71	99.58	10.89	124.48	21.78	248.95	32.67	373.43	43.57	497.90	54.46	622.38	65.35	746.85	87.13	995.80	108.92	1,244.75
59	4.57	52.28	9.15	104.56	11.44	130.70	22.87	261.40	34.31	392.10	45.75	522.80	57.18	653.50	68.62	784.20	91.49	1,045.60	114.36	1,307.00
60	4.81	54.94	9.61	109.88	12.02	137.35	24.04	274.70	36.05	412.05	48.07	549.40	60.09	686.75	72.11	824.10	96.15	1,098.80	120.18	1,373.50
61	5.06	57.78	10.11	115.56	12.64	144.45	25.28	288.90	37.92	433.35	50.56	577.80	63.20	722.25	75.84	866.70	101.12	1,155.60	126.39	1,444.50
62	5.32	60.81	10.64	121.62	13.30	152.03	26.60	304.05	39.91	456.08	53.21	608.10	66.51	760.13	79.81	912.15	106.42	1,216.20	133.02	1,520.25
63	5.60	64.05	11.21	128.10	14.01	160.13	28.02	320.25	42.03	480.38	56.04	640.50	70.05	800.63	84.07	960.75	112.09	1,281.00	140.11	1,601.25
64	5.91	67.51	11.81	135.02	14.77	168.78	29.54	337.55	44.30	506.33	59.07	675.10	73.84	843.88	88.61	1,012.65	118.14	1,350.20	147.68	1,687.75
65	6.23	71.21	12.46	142.42	15.58	178.03	31.15	356.05	46.73	534.08	62.31	712.10	77.89	890.13	93.46	1,068.15	124.62	1,424.20	155.77	1,780.25
66	6.58	75.17	13.15	150.34	16.44	187.93	32.89	375.85	49.33	563.78	65.77	751.70	82.22	939.63	98.66	1,127.55	131.55	1,503.40	164.43	1,879.25
67	6.95	79.42	13.90	158.84	17.37	198.55	34.75	397.10	52.12	595.65	69.49	794.20	86.87	992.75	104.24	1,191.30	138.99	1,588.40	173.73	1,985.50
68	7.35	83.97	14.69	167.94	18.37	209.93	36.74	419.85	55.11	629.78	73.47	839.70	91.84	1,049.63	110.21	1,259.55	146.95	1,679.40	183.68	2,099.25
69	7.77	88.80	15.54	177.60	19.43	222.00	38.85	444.00	58.28	666.00	77.70	888.00	97.13	1,110.00	116.55	1,332.00	155.40	1,776.00	194.25	2,220.00
70	8.22	93.93	16.44	187.86	20.55	234.83	41.09	469.65	61.64	704.48	82.19	939.30	102.74	1,174.13	123.28	1,408.95	164.38	1,878.60	205.47	2,348.25
71	8.70	99.38	17.39	198.76	21.74	248.45	43.48	496.90	65.22	745.35	86.96	993.80	108.70	1,242.25	130.44	1,490.70	173.92	1,987.60	217.39	2,484.50
72	9.20	105.18	18.41	210.36	23.01	262.95	46.02	525.90	69.02	788.85	92.03	1,051.80	115.04	1,314.75	138.05	1,577.70	184.07	2,103.60	230.08	2,629.50
73	9.74	111.34	19.48	222.68	24.36	278.35	48.71	556.70	73.07	835.05	97.42	1,113.40	121.78	1,391.75	146.13	1,670.10	194.85	2,226.80	243.56	2,783.50
74	10.32	117.89	20.63	235.78	25.79	294.73	51.58	589.45	77.37	884.18	103.15	1,178.90	128.94	1,473.63	154.73	1,768.35	206.31	2,357.80	257.88	2,947.25
75	10.93	124.86	21.85	249.72	27.31	312.15	54.63	624.30	81.94	936.45	109.25	1,248.60	136.57	1,560.75	163.88	1,872.90	218.51	2,497.20	273.13	3,121.50
76	11.57	132.28	23.15	264.56	28.94	330.70	57.87	661.40	86.81	992.10	115.75	1,322.80	144.68	1,653.50	173.62	1,984.20	231.49	2,645.60	289.36	3,307.00
77	12.26	140.17	24.53	280.34	30.66	350.43	61.32	700.85	91.99	1,051.28	122.65	1,401.70	153.31	1,752.13	183.97	2,102.55	245.30	2,803.40	306.62	3,504.25
78	13.00	148.57	26.00	297.14	32.50	371.43	65.00	742.85	97.50	1,114.28	130.00	1,485.70	162.50	1,857.13	195.00	2,228.55	260.00	2,971.40	325.00	3,714.25
79	13.78	157.51	27.56	315.02	34.46	393.78	68.91	787.55	103.37	1,181.33	137.82	1,575.10	172.28	1,968.88	206.73	2,362.65	275.64	3,150.20	344.55	3,937.75
80	14.62	167.03	29.23	334.06	36.54	417.58	73.08	835.15	109.61	1,252.73	146.15	1,670.30	182.69	2,087.88	219.23	2,505.45	292.30	3,340.60	365.38	4,175.75
81	15.50	177.17	31.00	354.34	38.76	442.93	77.51	885.85	116.27	1,328.78	155.02	1,771.70	193.78	2,214.63	232.54	2,657.55	310.05	3,543.40	387.56	4,429.25
82	16.45	187.98	32.90	375.96	41.12	469.95	82.24	939.90	123.36	1,409.85	164.48	1,879.80	205.60	2,349.75	246.72	2,819.70	328.97	3,759.60	411.21	4,699.50
83	17.46	199.50	34.91	399.00	43.64	498.75	87.28	997.50	130.92	1,496.25	174.56	1,995.00	218.20	2,493.75	261.84	2,992.50	349.13	3,990.00	436.41	4,987.50
84	18.53	211.77	37.06	423.54	46.32	529.43	92.65	1,058.85	138.97	1,588.28	185.30	2,117.70	231.62	2,647.13	277.95	3,176.55	370.60	4,235.40	463.25	5,294.25
85	19.68	224.86	39.35	449.72	49.19	562.15	98.38	1,124.30	147.56	1,686.45	196.75	2,248.60	245.94	2,810.75	295.13	3,372.90	393.51	4,497.20	491.88	5,621.50

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## MODIFIED Benefit Premiums for Primary Applicant



### MALE, NON-TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	4.89	55.91	9.78	111.82	12.23	139.78	24.46	279.55	36.69	419.33	48.92	559.10	61.15	698.88	73.38	838.65	97.84	1,118.20	122.30	1,397.75
51	5.14	58.69	10.27	117.38	12.84	146.73	25.68	293.45	38.52	440.18	51.35	586.90	64.19	733.63	77.03	880.35	102.71	1,173.80	128.38	1,467.25
52	5.39	61.60	10.78	123.20	13.48	154.00	26.95	308.00	40.43	462.00	53.90	616.00	67.38	770.00	80.85	924.00	107.80	1,232.00	134.75	1,540.00
53	5.66	64.64	11.31	129.28	14.14	161.60	28.28	323.20	42.42	484.80	56.56	646.40	70.70	808.00	84.84	969.60	113.12	1,292.80	141.40	1,616.00
54	5.93	67.81	11.87	135.62	14.83	169.53	29.67	339.05	44.50	508.58	59.33	678.10	74.17	847.63	89.00	1,017.15	118.67	1,356.20	148.33	1,695.25
55	6.22	71.12	12.45	142.24	15.56	177.80	31.12	355.60	46.67	533.40	62.23	711.20	77.79	889.00	93.35	1,066.80	124.46	1,422.40	155.58	1,778.00
56	6.53	74.58	13.05	149.16	16.31	186.45	32.63	372.90	48.94	559.35	65.26	745.80	81.57	932.25	97.89	1,118.70	130.52	1,491.60	163.14	1,864.50
57	6.84	78.19	13.68	156.38	17.10	195.48	34.21	390.95	51.31	586.43	68.42	781.90	85.52	977.38	102.62	1,172.85	136.83	1,563.80	171.04	1,954.75
58	7.17	81.96	14.34	163.92	17.93	204.90	35.86	409.80	53.79	614.70	71.72	819.60	89.64	1,024.50	107.57	1,229.40	143.43	1,639.20	179.29	2,049.00
59	7.52	85.89	15.03	171.78	18.79	214.73	37.58	429.45	56.37	644.18	75.15	858.90	93.94	1,073.63	112.73	1,288.35	150.31	1,717.80	187.88	2,147.25
60	7.87	89.99	15.75	179.98	19.69	224.98	39.37	449.95	59.06	674.93	78.74	899.90	98.43	1,124.88	118.11	1,349.85	157.48	1,799.80	196.85	2,249.75
61	8.25	94.26	16.50	188.52	20.62	235.65	41.24	471.30	61.86	706.95	82.48	942.60	103.10	1,178.25	123.72	1,413.90	164.96	1,885.20	206.19	2,356.50
62	8.64	98.71	17.27	197.42	21.59	246.78	43.19	493.55	64.78	740.33	86.37	987.10	107.96	1,233.88	129.56	1,480.65	172.74	1,974.20	215.93	2,467.75
63	9.04	103.35	18.09	206.70	22.61	258.38	45.22	516.75	67.82	775.13	90.43	1,033.50	113.04	1,291.88	135.65	1,550.25	180.86	2,067.00	226.08	2,583.75
64	9.47	108.19	18.93	216.38	23.67	270.48	47.33	540.95	71.00	811.43	94.67	1,081.90	118.33	1,352.38	142.00	1,622.85	189.33	2,163.80	236.67	2,704.75
65	9.91	113.23	19.82	226.46	24.77	283.08	49.54	566.15	74.31	849.23	99.08	1,132.30	123.85	1,415.38	148.61	1,698.45	198.15	2,264.60	247.69	2,830.75
66	10.37	118.48	20.73	236.96	25.92	296.20	51.84	592.40	77.75	888.60	103.67	1,184.80	129.59	1,481.00	155.51	1,777.20	207.34	2,369.60	259.18	2,962.00
67	10.84	123.94	21.69	247.88	27.11	309.85	54.22	619.70	81.34	929.55	108.45	1,239.40	135.56	1,549.25	162.67	1,859.10	216.90	2,478.80	271.12	3,098.50
68	11.34	129.63	22.69	259.26	28.36	324.08	56.71	648.15	85.07	972.23	113.43	1,296.30	141.78	1,620.38	170.14	1,944.45	226.85	2,592.60	283.57	3,240.75
69	11.86	135.55	23.72	271.10	29.65	338.88	59.30	677.75	88.95	1,016.63	118.61	1,355.50	148.26	1,694.38	177.91	2,033.25	237.21	2,711.00	296.52	3,388.75
70	12.40	141.71	24.80	283.42	31.00	354.28	62.00	708.55	93.00	1,062.83	124.00	1,417.10	155.00	1,771.38	185.99	2,125.65	247.99	2,834.20	309.99	3,542.75
71	12.96	148.12	25.92	296.24	32.40	370.30	64.80	740.60	97.20	1,110.90	129.61	1,481.20	162.01	1,851.50	194.41	2,221.80	259.21	2,962.40	324.01	3,703.00
72	13.54	154.78	27.09	309.56	33.86	386.95	67.72	773.90	101.57	1,160.85	135.43	1,547.80	169.29	1,934.75	203.15	2,321.70	270.87	3,095.60	338.58	3,869.50
73	14.15	161.71	28.30	323.42	35.37	404.28	70.75	808.55	106.12	1,212.83	141.50	1,617.10	176.87	2,021.38	212.24	2,425.65	282.99	3,234.20	353.74	4,042.75
74	14.78	168.91	29.56	337.82	36.95	422.28	73.90	844.55	110.85	1,266.83	147.80	1,689.10	184.75	2,111.38	221.69	2,533.65	295.59	3,378.20	369.49	4,222.75
75	15.43	176.39	30.87	352.78	38.59	440.98	77.17	881.95	115.76	1,322.93	154.34	1,763.90	192.93	2,204.88	231.51	2,645.85	308.68	3,527.80	385.85	4,409.75
76	16.11	184.16	32.23	368.32	40.29	460.40	80.57	920.80	120.86	1,381.20	161.14	1,841.60	201.43	2,302.00	241.71	2,762.40	322.28	3,683.20	402.85	4,604.00
77	16.82	192.23	33.64	384.46	42.05	480.58	84.10	961.15	126.15	1,441.73	168.20	1,922.30	210.25	2,402.88	252.30	2,883.45	336.40	3,844.60	420.50	4,805.75
78	17.55	200.61	35.11	401.22	43.88	501.53	87.77	1,003.05	131.65	1,504.58	175.53	2,006.10	219.42	2,507.63	263.30	3,009.15	351.07	4,012.20	438.83	5,015.25
79	18.31	209.31	36.63	418.62	45.79	523.28	91.57	1,046.55	137.36	1,569.83	183.15	2,093.10	228.93	2,616.38	274.72	3,139.65	366.29	4,186.20	457.87	5,232.75
80	19.10	218.34	38.21	436.68	47.76	545.85	95.52	1,091.70	143.29	1,637.55	191.05	2,183.40	238.81	2,729.25	286.57	3,275.10	382.10	4,366.80	477.62	5,458.50
81	19.92	227.71	39.85	455.42	49.81	569.28	99.62	1,138.55	149.43	1,707.83	199.25	2,277.10	249.06	2,846.38	298.87	3,415.65	398.49	4,554.20	498.12	5,692.75
82	20.78	237.43	41.55	474.86	51.94	593.58	103.88	1,187.15	155.81	1,780.73	207.75	2,374.30	259.69	2,967.88	311.63	3,561.45	415.50	4,748.60	519.38	5,935.75
83	21.66	247.51	43.31	495.02	54.14	618.78	108.29	1,237.55	162.43	1,856.33	216.57	2,475.10	270.71	3,093.88	324.86	3,712.65	433.14	4,950.20	541.43	6,187.75
84	22.57	257.96	45.14	515.92	56.43	644.90	112.86	1,289.80	169.29	1,934.70	225.72	2,579.60	282.14	3,224.50	338.57	3,869.40	451.43	5,159.20	564.29	6,449.00
85	23.52	268.79	47.04	537.58	58.80	671.98	117.60	1,343.95	176.39	2,015.93	235.19	2,687.90	293.99	3,359.88	352.79	4,031.85	470.38	5,375.80	587.98	6,719.75

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## MODIFIED Benefit Premiums for Primary Applicant



### MALE, TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	8.16	93.30	16.33	186.60	20.41	233.25	40.82	466.50	61.23	699.75	81.64	933.00	102.05	1,166.25	122.46	1,399.50	163.28	1,866.00	204.09	2,332.50
51	8.57	97.94	17.14	195.88	21.42	244.85	42.85	489.70	64.27	734.55	85.70	979.40	107.12	1,224.25	128.55	1,469.10	171.40	1,958.80	214.24	2,448.50
52	8.99	102.79	17.99	205.58	22.49	256.98	44.97	513.95	67.46	770.93	89.94	1,027.90	112.43	1,284.88	134.91	1,541.85	179.88	2,055.80	224.85	2,569.75
53	9.44	107.86	18.88	215.72	23.59	269.65	47.19	539.30	70.78	808.95	94.38	1,078.60	117.97	1,348.25	141.57	1,617.90	188.76	2,157.20	235.94	2,696.50
54	9.90	113.15	19.80	226.30	24.75	282.88	49.50	565.75	74.25	848.63	99.01	1,131.50	123.76	1,414.38	148.51	1,697.25	198.01	2,263.00	247.52	2,828.75
55	10.38	118.68	20.77	237.36	25.96	296.70	51.92	593.40	77.88	890.10	103.85	1,186.80	129.81	1,483.50	155.77	1,780.20	207.69	2,373.60	259.61	2,967.00
56	10.89	124.45	21.78	248.90	27.22	311.13	54.45	622.25	81.67	933.38	108.89	1,244.50	136.12	1,555.63	163.34	1,866.75	217.79	2,489.00	272.23	3,111.25
57	11.42	130.47	22.83	260.94	28.54	326.18	57.08	652.35	85.62	978.53	114.16	1,304.70	142.70	1,630.88	171.24	1,957.05	228.32	2,609.40	285.40	3,261.75
58	11.97	136.75	23.93	273.50	29.91	341.88	59.83	683.75	89.74	1,025.63	119.66	1,367.50	149.57	1,709.38	179.48	2,051.25	239.31	2,735.00	299.14	3,418.75
59	12.54	143.31	25.08	286.62	31.35	358.28	62.70	716.55	94.05	1,074.83	125.40	1,433.10	156.75	1,791.38	188.09	2,149.65	250.79	2,866.20	313.49	3,582.75
60	13.14	150.15	26.28	300.30	32.85	375.38	65.69	750.75	98.54	1,126.13	131.38	1,501.50	164.23	1,876.88	197.07	2,252.25	262.76	3,003.00	328.45	3,753.75
61	13.76	157.28	27.52	314.56	34.41	393.20	68.81	786.40	103.22	1,179.60	137.62	1,572.80	172.03	1,966.00	206.43	2,359.20	275.24	3,145.60	344.05	3,932.00
62	14.41	164.71	28.82	329.42	36.03	411.78	72.06	823.55	108.09	1,235.33	144.12	1,647.10	180.15	2,058.88	216.18	2,470.65	288.24	3,294.20	360.30	4,117.75
63	15.09	172.46	30.18	344.92	37.73	431.15	75.45	862.30	113.18	1,293.45	150.90	1,724.60	188.63	2,155.75	226.35	2,586.90	301.81	3,449.20	377.26	4,311.50
64	15.80	180.53	31.59	361.06	39.49	451.33	78.98	902.65	118.47	1,353.98	157.96	1,805.30	197.45	2,256.63	236.95	2,707.95	315.93	3,610.60	394.91	4,513.25
65	16.53	188.94	33.06	377.88	41.33	472.35	82.66	944.70	123.99	1,417.05	165.32	1,889.40	206.65	2,361.75	247.98	2,834.10	330.65	3,778.80	413.31	4,723.50
66	17.30	197.70	34.60	395.40	43.25	494.25	86.49	988.50	129.74	1,482.75	172.99	1,977.00	216.23	2,471.25	259.48	2,965.50	345.98	3,954.00	432.47	4,942.50
67	18.10	206.82	36.19	413.64	45.24	517.05	90.48	1,034.10	135.73	1,551.15	180.97	2,068.20	226.21	2,585.25	271.45	3,102.30	361.94	4,136.40	452.42	5,170.50
68	18.93	216.31	37.85	432.62	47.32	540.78	94.64	1,081.55	141.95	1,622.33	189.27	2,163.10	236.59	2,703.88	283.91	3,244.65	378.54	4,326.20	473.18	5,407.75
69	19.79	226.19	39.58	452.38	49.48	565.48	98.96	1,130.95	148.44	1,696.43	197.92	2,261.90	247.40	2,827.38	296.87	3,392.85	395.83	4,523.80	494.79	5,654.75
70	20.69	236.47	41.38	472.94	51.73	591.18	103.46	1,182.35	155.18	1,773.53	206.91	2,364.70	258.64	2,955.88	310.37	3,547.05	413.82	4,729.40	517.28	5,911.75
71	21.63	247.16	43.25	494.32	54.07	617.90	108.13	1,235.80	162.20	1,853.70	216.27	2,471.60	270.33	3,089.50	324.40	3,707.40	432.53	4,943.20	540.66	6,179.00
72	22.60	258.28	45.20	516.56	56.50	645.70	113.00	1,291.40	169.50	1,937.10	226.00	2,582.80	282.49	3,228.50	338.99	3,874.20	451.99	5,165.60	564.99	6,457.00
73	23.61	269.84	47.22	539.68	59.03	674.60	118.06	1,349.20	177.08	2,023.80	236.11	2,698.40	295.14	3,373.00	354.17	4,047.60	472.22	5,396.80	590.28	6,746.00
74	24.66	281.85	49.32	563.70	61.65	704.63	123.31	1,409.25	184.96	2,113.88	246.62	2,818.50	308.27	3,523.13	369.93	4,227.75	493.24	5,637.00	616.55	7,046.25
75	25.75	294.33	51.51	588.66	64.38	735.83	128.77	1,471.65	193.15	2,207.48	257.54	2,943.30	321.92	3,679.13	386.31	4,414.95	515.08	5,886.60	643.85	7,358.25
76	26.89	307.30	53.78	614.60	67.22	768.25	134.44	1,536.50	201.67	2,304.75	268.89	3,073.00	336.11	3,841.25	403.33	4,609.50	537.78	6,146.00	672.22	7,682.50
77	28.07	320.77	56.13	641.54	70.17	801.93	140.34	1,603.85	210.51	2,405.78	280.67	3,207.70	350.84	4,009.63	421.01	4,811.55	561.35	6,415.40	701.68	8,019.25
78	29.29	334.76	58.58	669.52	73.23	836.90	146.46	1,673.80	219.69	2,510.70	292.92	3,347.60	366.14	4,184.50	439.37	5,021.40	585.83	6,695.20	732.29	8,369.00
79	30.56	349.28	61.12	698.56	76.41	873.20	152.81	1,746.40	229.22	2,619.60	305.62	3,492.80	382.03	4,366.00	458.43	5,239.20	611.24	6,985.60	764.05	8,732.00
80	31.88	364.35	63.76	728.70	79.70	910.88	159.40	1,821.75	239.10	2,732.63	318.81	3,643.50	398.51	4,554.38	478.21	5,465.25	637.61	7,287.00	797.02	9,108.75
81	33.25	379.99	66.50	759.98	83.12	949.98	166.25	1,899.95	249.37	2,849.93	332.49	3,799.90	415.61	4,749.88	498.74	5,699.85	664.98	7,599.80	831.23	9,499.75
82	34.67	396.21	69.34	792.42	86.67	990.53	173.34	1,981.05	260.01	2,971.58	346.68	3,962.10	433.35	4,952.63	520.03	5,943.15	693.37	7,924.20	866.71	9,905.25
83	36.14	413.03	72.28	826.06	90.35	1,032.58	180.70	2,065.15	271.05	3,097.73	361.40	4,130.30	451.75	5,162.88	542.10	6,195.45	722.80	8,260.60	903.50	10,325.75
84	37.67	430.47	75.33	860.94	94.17	1,076.18	188.33	2,152.35	282.50	3,228.53	376.66	4,304.70	470.83	5,380.88	564.99	6,457.05	753.32	8,609.40	941.65	10,761.75
85	39.25	448.55	78.50	897.10	98.12	1,121.38	196.24	2,242.75	294.36	3,364.13	392.48	4,485.50	490.60	5,606.88	588.72	6,728.25	784.96	8,971.00	981.20	11,213.75

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## MODIFIED Benefit Premiums for Primary Applicant



### FEMALE, NON-TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	3.42	39.14	6.85	78.28	8.56	97.85	17.12	195.70	25.69	293.55	34.25	391.40	42.81	489.25	51.37	587.10	68.50	782.80	85.62	978.50
51	3.60	41.19	7.21	82.38	9.01	102.98	18.02	205.95	27.03	308.93	36.04	411.90	45.05	514.88	54.06	617.85	72.08	823.80	90.10	1,029.75
52	3.79	43.34	7.58	86.68	9.48	108.35	18.96	216.70	28.44	325.05	37.92	433.40	47.40	541.75	56.88	650.10	75.85	866.80	94.81	1,083.50
53	3.99	45.60	7.98	91.20	9.98	114.00	19.95	228.00	29.93	342.00	39.90	456.00	49.88	570.00	59.85	684.00	79.80	912.00	99.75	1,140.00
54	4.20	47.97	8.39	95.94	10.49	119.93	20.99	239.85	31.48	359.78	41.97	479.70	52.47	599.63	62.96	719.55	83.95	959.40	104.93	1,199.25
55	4.42	50.46	8.83	100.92	11.04	126.15	22.08	252.30	33.11	378.45	44.15	504.60	55.19	630.75	66.23	756.90	88.31	1,009.20	110.38	1,261.50
56	4.64	53.07	9.29	106.14	11.61	132.68	23.22	265.35	34.83	398.03	46.44	530.70	58.05	663.38	69.65	796.05	92.87	1,061.40	116.09	1,326.75
57	4.88	55.80	9.77	111.60	12.21	139.50	24.41	279.00	36.62	418.50	48.83	558.00	61.03	697.50	73.24	837.00	97.65	1,116.00	122.06	1,395.00
58	5.13	58.66	10.27	117.32	12.83	146.65	25.66	293.30	38.50	439.95	51.33	586.60	64.16	733.25	76.99	879.90	102.66	1,173.20	128.32	1,466.50
59	5.40	61.66	10.79	123.32	13.49	154.15	26.98	308.30	40.46	462.45	53.95	616.60	67.44	770.75	80.93	924.90	107.91	1,233.20	134.88	1,541.50
60	5.67	64.80	11.34	129.60	14.18	162.00	28.35	324.00	42.52	486.00	56.70	648.00	70.88	810.00	85.05	972.00	113.40	1,296.00	141.75	1,620.00
61	5.96	68.09	11.92	136.18	14.89	170.23	29.79	340.45	44.68	510.68	59.58	680.90	74.47	851.13	89.37	1,021.35	119.16	1,361.80	148.95	1,702.25
62	6.26	71.54	12.52	143.08	15.65	178.85	31.30	357.70	46.95	536.55	62.60	715.40	78.25	894.25	93.90	1,073.10	125.20	1,430.80	156.49	1,788.50
63	6.58	75.15	13.15	150.30	16.44	187.88	32.88	375.75	49.32	563.63	65.76	751.50	82.20	939.38	98.63	1,127.25	131.51	1,503.00	164.39	1,878.75
64	6.91	78.93	13.81	157.86	17.27	197.33	34.53	394.65	51.80	591.98	69.06	789.30	86.33	986.63	103.60	1,183.95	138.13	1,578.60	172.66	1,973.25
65	7.25	82.88	14.50	165.76	18.13	207.20	36.26	414.40	54.39	621.60	72.52	828.80	90.65	1,036.00	108.78	1,243.20	145.04	1,657.60	181.30	2,072.00
66	7.61	87.02	15.23	174.04	19.04	217.55	38.07	435.10	57.11	652.65	76.14	870.20	95.18	1,087.75	114.21	1,305.30	152.29	1,740.40	190.36	2,175.50
67	7.99	91.35	15.99	182.70	19.98	228.38	39.97	456.75	59.95	685.13	79.93	913.50	99.91	1,141.88	119.90	1,370.25	159.86	1,827.00	199.83	2,283.75
68	8.39	95.88	16.78	191.76	20.97	239.70	41.95	479.40	62.92	719.10	83.90	958.80	104.87	1,198.50	125.84	1,438.20	167.79	1,917.60	209.74	2,397.00
69	8.80	100.59	17.60	201.18	22.00	251.48	44.01	502.95	66.01	754.43	88.02	1,005.90	110.02	1,257.38	132.02	1,508.85	176.03	2,011.80	220.04	2,514.75
70	9.23	105.48	18.46	210.96	23.07	263.70	46.15	527.40	69.22	791.10	92.30	1,054.80	115.37	1,318.50	138.44	1,582.20	184.59	2,109.60	230.74	2,637.00
71	9.67	110.56	19.35	221.12	24.19	276.40	48.37	552.80	72.56	829.20	96.74	1,105.60	120.93	1,382.00	145.11	1,658.40	193.48	2,211.20	241.85	2,764.00
72	10.14	115.83	20.27	231.66	25.34	289.58	50.68	579.15	76.01	868.73	101.35	1,158.30	126.69	1,447.88	152.03	1,737.45	202.70	2,316.60	253.38	2,895.75
73	10.61	121.30	21.23	242.60	26.53	303.25	53.07	606.50	79.60	909.75	106.14	1,213.00	132.67	1,516.25	159.21	1,819.50	212.28	2,426.00	265.34	3,032.50
74	11.11	126.97	22.22	253.94	27.77	317.43	55.55	634.85	83.32	952.28	111.10	1,269.70	138.87	1,587.13	166.65	1,904.55	222.20	2,539.40	277.75	3,174.25
75	11.62	132.85	23.25	265.70	29.06	332.13	58.12	664.25	87.18	996.38	116.24	1,328.50	145.30	1,660.63	174.37	1,992.75	232.49	2,657.00	290.61	3,321.25
76	12.16	138.94	24.31	277.88	30.39	347.35	60.79	694.70	91.18	1,042.05	121.57	1,389.40	151.97	1,736.75	182.36	2,084.10	243.15	2,778.80	303.93	3,473.50
77	12.71	145.24	25.42	290.48	31.77	363.10	63.54	726.20	95.31	1,089.30	127.09	1,452.40	158.86	1,815.50	190.63	2,178.60	254.17	2,904.80	317.71	3,631.00
78	13.28	151.76	26.56	303.52	33.20	379.40	66.40	758.80	99.59	1,138.20	132.79	1,517.60	165.99	1,897.00	199.19	2,276.40	265.58	3,035.20	331.98	3,794.00
79	13.87	158.50	27.74	317.00	34.67	396.25	69.34	792.50	104.02	1,188.75	138.69	1,585.00	173.36	1,981.25	208.03	2,377.50	277.38	3,170.00	346.72	3,962.50
80	14.48	165.47	28.96	330.94	36.20	413.68	72.39	827.35	108.59	1,241.03	144.79	1,654.70	180.98	2,068.38	217.18	2,482.05	289.57	3,309.40	361.97	4,136.75
81	15.11	172.67	30.22	345.34	37.77	431.68	75.54	863.35	113.31	1,295.03	151.09	1,726.70	188.86	2,158.38	226.63	2,590.05	302.17	3,453.40	377.72	4,316.75
82	15.76	180.10	31.52	360.20	39.40	450.25	78.79	900.50	118.19	1,350.75	157.59	1,801.00	196.98	2,251.25	236.38	2,701.50	315.18	3,602.00	393.97	4,502.50
83	16.43	187.77	32.86	375.54	41.07	469.43	82.15	938.85	123.22	1,408.28	164.30	1,877.70	205.37	2,347.13	246.45	2,816.55	328.60	3,755.40	410.75	4,694.25
84	17.12	195.67	34.24	391.34	42.80	489.18	85.61	978.35	128.41	1,467.53	171.21	1,956.70	214.01	2,445.88	256.82	2,935.05	342.42	3,913.40	428.03	4,891.75
85	17.83	203.82	35.67	407.64	44.59	509.55	89.17	1,019.10	133.76	1,528.65	178.34	2,038.20	222.93	2,547.75	267.51	3,057.30	356.69	4,076.40	445.86	5,095.50

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.



# INDIVIDUAL WHOLE LIFE

## MODIFIED Benefit Premiums for Primary Applicant



### FEMALE, TOBACCO

Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	5.71	65.31	11.43	130.62	14.29	163.28	28.57	326.55	42.86	489.83	57.15	653.10	71.43	816.38	85.72	979.65	114.29	1,306.20	142.87	1,632.75
51	6.02	68.77	12.03	137.54	15.04	171.93	30.09	343.85	45.13	515.78	60.17	687.70	75.22	859.63	90.26	1,031.55	120.35	1,375.40	150.43	1,719.25
52	6.34	72.40	12.67	144.80	15.84	181.00	31.68	362.00	47.51	543.00	63.35	724.00	79.19	905.00	95.03	1,086.00	126.70	1,448.00	158.38	1,810.00
53	6.67	76.21	13.34	152.42	16.67	190.53	33.34	381.05	50.01	571.58	66.68	762.10	83.35	952.63	100.03	1,143.15	133.37	1,524.20	166.71	1,905.25
54	7.02	80.21	14.04	160.42	17.55	200.53	35.09	401.05	52.64	601.58	70.18	802.10	87.73	1,002.63	105.28	1,203.15	140.37	1,604.20	175.46	2,005.25
55	7.39	84.40	14.77	168.80	18.46	211.00	36.93	422.00	55.39	633.00	73.85	844.00	92.31	1,055.00	110.78	1,266.00	147.70	1,688.00	184.63	2,110.00
56	7.77	88.79	15.54	177.58	19.42	221.98	38.85	443.95	58.27	665.93	77.69	887.90	97.11	1,109.88	116.54	1,331.85	155.38	1,775.80	194.23	2,219.75
57	8.17	93.39	16.34	186.78	20.43	233.48	40.86	466.95	61.29	700.43	81.72	933.90	102.15	1,167.38	122.57	1,400.85	163.43	1,867.80	204.29	2,334.75
58	8.59	98.21	17.19	196.42	21.48	245.53	42.97	491.05	64.45	736.58	85.93	982.10	107.42	1,227.63	128.90	1,473.15	171.87	1,964.20	214.83	2,455.25
59	9.04	103.26	18.07	206.52	22.59	258.15	45.18	516.30	67.76	774.45	90.35	1,032.60	112.94	1,290.75	135.53	1,548.90	180.71	2,065.20	225.88	2,581.50
60	9.50	108.55	19.00	217.10	23.75	271.38	47.49	542.75	71.24	814.13	94.98	1,085.50	118.73	1,356.88	142.47	1,628.25	189.96	2,171.00	237.45	2,713.75
61	9.98	114.09	19.97	228.18	24.96	285.23	49.91	570.45	74.87	855.68	99.83	1,140.90	124.79	1,426.13	149.74	1,711.35	199.66	2,281.80	249.57	2,852.25
62	10.49	119.89	20.98	239.78	26.23	299.73	52.45	599.45	78.68	899.18	104.90	1,198.90	131.13	1,498.63	157.36	1,798.35	209.81	2,397.80	262.26	2,997.25
63	11.02	125.96	22.04	251.92	27.55	314.90	55.11	629.80	82.66	944.70	110.22	1,259.60	137.77	1,574.50	165.32	1,889.40	220.43	2,519.20	275.54	3,149.00
64	11.58	132.31	23.15	264.62	28.94	330.78	57.89	661.55	86.83	992.33	115.77	1,323.10	144.71	1,653.88	173.66	1,984.65	231.54	2,646.20	289.43	3,307.75
65	12.16	138.95	24.32	277.90	30.40	347.38	60.79	694.75	91.19	1,042.13	121.58	1,389.50	151.98	1,736.88	182.37	2,084.25	243.16	2,779.00	303.95	3,473.75
66	12.77	145.90	25.53	291.80	31.92	364.75	63.83	729.50	95.75	1,094.25	127.66	1,459.00	159.58	1,823.75	191.49	2,188.50	255.33	2,918.00	319.16	3,647.50
67	13.40	153.17	26.80	306.34	33.51	382.93	67.01	765.85	100.52	1,148.78	134.02	1,531.70	167.53	1,914.63	201.04	2,297.55	268.05	3,063.40	335.06	3,829.25
68	14.07	160.77	28.13	321.54	35.17	401.93	70.34	803.85	105.51	1,205.78	140.67	1,607.70	175.84	2,009.63	211.01	2,411.55	281.35	3,215.40	351.68	4,019.25
69	14.76	168.67	29.52	337.34	36.90	421.68	73.79	843.35	110.69	1,265.03	147.59	1,686.70	184.48	2,108.38	221.38	2,530.05	295.17	3,373.40	368.97	4,216.75
70	15.48	176.88	30.95	353.76	38.69	442.20	77.39	884.40	116.08	1,326.60	154.77	1,768.80	193.46	2,211.00	232.16	2,653.20	309.54	3,537.60	386.93	4,422.00
71	16.22	185.40	32.45	370.80	40.56	463.50	81.11	927.00	121.67	1,390.50	162.23	1,854.00	202.78	2,317.50	243.34	2,781.00	324.45	3,708.00	405.56	4,635.00
72	17.00	194.25	33.99	388.50	42.49	485.63	84.98	971.25	127.48	1,456.88	169.97	1,942.50	212.46	2,428.13	254.95	2,913.75	339.94	3,885.00	424.92	4,856.25
73	17.80	203.43	35.60	406.86	44.50	508.58	89.00	1,017.15	133.50	1,525.73	178.00	2,034.30	222.50	2,542.88	267.00	3,051.45	356.00	4,068.60	445.00	5,085.75
74	18.63	212.94	37.26	425.88	46.58	532.35	93.16	1,064.70	139.74	1,597.05	186.32	2,129.40	232.90	2,661.75	279.48	3,194.10	372.65	4,258.80	465.81	5,323.50
75	19.50	222.80	38.99	445.60	48.74	557.00	97.48	1,114.00	146.21	1,671.00	194.95	2,228.00	243.69	2,785.00	292.43	3,342.00	389.90	4,456.00	487.38	5,570.00
76	20.39	233.01	40.78	466.02	50.97	582.53	101.94	1,165.05	152.91	1,747.58	203.88	2,330.10	254.85	2,912.63	305.83	3,495.15	407.77	4,660.20	509.71	5,825.25
77	21.31	243.58	42.63	487.16	53.28	608.95	106.57	1,217.90	159.85	1,826.85	213.13	2,435.80	266.42	3,044.75	319.70	3,653.70	426.27	4,871.60	532.83	6,089.50
78	22.27	254.52	44.54	509.04	55.68	636.30	111.35	1,272.60	167.03	1,908.90	222.71	2,545.20	278.38	3,181.50	334.06	3,817.80	445.41	5,090.40	556.76	6,363.00
79	23.26	265.83	46.52	531.66	58.15	664.58	116.30	1,329.15	174.45	1,993.73	232.60	2,658.30	290.75	3,322.88	348.90	3,987.45	465.20	5,316.60	581.50	6,645.75
80	24.28	277.52	48.57	555.04	60.71	693.80	121.42	1,387.60	182.12	2,081.40	242.83	2,775.20	303.54	3,469.00	364.25	4,162.80	485.66	5,550.40	607.08	6,938.00
81	25.34	289.59	50.68	579.18	63.35	723.98	126.70	1,447.95	190.04	2,171.93	253.39	2,895.90	316.74	3,619.88	380.09	4,343.85	506.78	5,791.80	633.48	7,239.75
82	26.43	302.05	52.86	604.10	66.07	755.13	132.15	1,510.25	198.22	2,265.38	264.29	3,020.50	330.37	3,775.63	396.44	4,530.75	528.59	6,041.00	660.73	7,551.25
83	27.55	314.91	55.11	629.82	68.89	787.28	137.77	1,574.55	206.66	2,361.83	275.55	3,149.10	344.43	3,936.38	413.32	4,723.65	551.09	6,298.20	688.87	7,872.75
84	28.71	328.17	57.43	656.34	71.79	820.43	143.57	1,640.85	215.36	2,461.28	287.15	3,281.70	358.94	4,102.13	430.72	4,922.55	574.30	6,563.40	717.87	8,204.25
85	29.91	341.83	59.82	683.66	74.78	854.58	149.55	1,709.15	224.33	2,563.73	299.10	3,418.30	373.88	4,272.88	448.65	5,127.45	598.20	6,836.60	747.75	8,545.75

For Spousal/Domestic or Civil Union Partner discounted premium, multiply above rates by .95.

# INDIVIDUAL WHOLE LIFE

## Accidental Death Rider



Issue Age	Per \$1000		\$2,000		\$2,500		\$5,000		\$7,500		\$10,000		\$12,500		\$15,000		\$20,000		\$25,000	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
50	0.22	2.50	0.44	5.00	0.55	6.25	1.09	12.50	1.64	18.75	2.19	25.00	2.73	31.25	3.28	37.50	4.38	50.00	5.47	62.50
51	0.22	2.50	0.44	5.00	0.55	6.25	1.09	12.50	1.64	18.75	2.19	25.00	2.73	31.25	3.28	37.50	4.38	50.00	5.47	62.50
52	0.22	2.50	0.44	5.00	0.55	6.25	1.09	12.50	1.64	18.75	2.19	25.00	2.73	31.25	3.28	37.50	4.38	50.00	5.47	62.50
53	0.22	2.55	0.45	5.10	0.56	6.38	1.12	12.75	1.67	19.13	2.23	25.50	2.79	31.88	3.35	38.25	4.46	51.00	5.58	63.75
54	0.23	2.60	0.46	5.20	0.57	6.50	1.14	13.00	1.71	19.50	2.28	26.00	2.84	32.50	3.41	39.00	4.55	52.00	5.69	65.00
55	0.23	2.65	0.46	5.30	0.58	6.63	1.16	13.25	1.74	19.88	2.32	26.50	2.90	33.13	3.48	39.75	4.64	53.00	5.80	66.25
56	0.24	2.70	0.47	5.40	0.59	6.75	1.18	13.50	1.77	20.25	2.36	27.00	2.95	33.75	3.54	40.50	4.73	54.00	5.91	67.50
57	0.24	2.75	0.48	5.50	0.60	6.88	1.20	13.75	1.80	20.63	2.41	27.50	3.01	34.38	3.61	41.25	4.81	55.00	6.02	68.75
58	0.25	2.90	0.51	5.80	0.63	7.25	1.27	14.50	1.90	21.75	2.54	29.00	3.17	36.25	3.81	43.50	5.08	58.00	6.34	72.50
59	0.27	3.05	0.53	6.10	0.67	7.63	1.33	15.25	2.00	22.88	2.67	30.50	3.34	38.13	4.00	45.75	5.34	61.00	6.67	76.25
60	0.28	3.20	0.56	6.40	0.70	8.00	1.40	16.00	2.10	24.00	2.80	32.00	3.50	40.00	4.20	48.00	5.60	64.00	7.00	80.00
61	0.29	3.35	0.59	6.70	0.73	8.38	1.47	16.75	2.20	25.13	2.93	33.50	3.66	41.88	4.40	50.25	5.86	67.00	7.33	83.75
62	0.31	3.50	0.61	7.00	0.77	8.75	1.53	17.50	2.30	26.25	3.06	35.00	3.83	43.75	4.59	52.50	6.13	70.00	7.66	87.50
63	0.32	3.60	0.63	7.20	0.79	9.00	1.58	18.00	2.36	27.00	3.15	36.00	3.94	45.00	4.73	54.00	6.30	72.00	7.88	90.00
64	0.32	3.70	0.65	7.40	0.81	9.25	1.62	18.50	2.43	27.75	3.24	37.00	4.05	46.25	4.86	55.50	6.48	74.00	8.09	92.50
65	0.33	3.80	0.67	7.60	0.83	9.50	1.66	19.00	2.49	28.50	3.33	38.00	4.16	47.50	4.99	57.00	6.65	76.00	8.31	95.00
66	0.34	3.90	0.68	7.80	0.85	9.75	1.71	19.50	2.56	29.25	3.41	39.00	4.27	48.75	5.12	58.50	6.83	78.00	8.53	97.50
67	0.35	4.00	0.70	8.00	0.88	10.00	1.75	20.00	2.63	30.00	3.50	40.00	4.38	50.00	5.25	60.00	7.00	80.00	8.75	100.00
68	0.38	4.30	0.75	8.60	0.94	10.75	1.88	21.50	2.82	32.25	3.76	43.00	4.70	53.75	5.64	64.50	7.53	86.00	9.41	107.50
69	0.40	4.60	0.81	9.20	1.01	11.50	2.01	23.00	3.02	34.50	4.03	46.00	5.03	57.50	6.04	69.00	8.05	92.00	10.06	115.00
70	0.43	4.90	0.86	9.80	1.07	12.25	2.14	24.50	3.22	36.75	4.29	49.00	5.36	61.25	6.43	73.50	8.58	98.00	10.72	122.50
71	0.46	5.20	0.91	10.40	1.14	13.00	2.28	26.00	3.41	39.00	4.55	52.00	5.69	65.00	6.83	78.00	9.10	104.00	11.38	130.00
72	0.48	5.50	0.96	11.00	1.20	13.75	2.41	27.50	3.61	41.25	4.81	55.00	6.02	68.75	7.22	82.50	9.63	110.00	12.03	137.50
73	0.53	6.10	1.07	12.20	1.33	15.25	2.67	30.50	4.00	45.75	5.34	61.00	6.67	76.25	8.01	91.50	10.68	122.00	13.34	152.50
74	0.59	6.70	1.17	13.40	1.47	16.75	2.93	33.50	4.40	50.25	5.86	67.00	7.33	83.75	8.79	100.50	11.73	134.00	14.66	167.50
75	0.64	7.30	1.28	14.60	1.60	18.25	3.19	36.50	4.79	54.75	6.39	73.00	7.98	91.25	9.58	109.50	12.78	146.00	15.97	182.50
76	0.69	7.90	1.38	15.80	1.73	19.75	3.46	39.50	5.18	59.25	6.91	79.00	8.64	98.75	10.37	118.50	13.83	158.00	17.28	197.50
77	0.74	8.50	1.49	17.00	1.86	21.25	3.72	42.50	5.58	63.75	7.44	85.00	9.30	106.25	11.16	127.50	14.88	170.00	18.59	212.50
78	0.84	9.55	1.67	19.10	2.09	23.88	4.18	47.75	6.27	71.62	8.36	95.50	10.45	119.38	12.53	143.25	16.71	191.00	20.89	238.75
79	0.93	10.60	1.86	21.20	2.32	26.50	4.64	53.00	6.96	79.50	9.28	106.00	11.59	132.50	13.91	159.00	18.55	212.00	23.19	265.00
80	1.02	11.65	2.04	23.30	2.55	29.13	5.10	58.25	7.65	87.38	10.19	116.50	12.74	145.63	15.29	174.75	20.39	233.00	25.48	291.25
81	1.11	12.70	2.22	25.40	2.78	31.75	5.56	63.50	8.33	95.25	11.11	127.00	13.89	158.75	16.67	190.50	22.23	254.00	27.78	317.50
82	1.20	13.75	2.41	27.50	3.01	34.38	6.02	68.75	9.02	103.13	12.03	137.50	15.04	171.88	18.05	206.25	24.06	275.00	30.08	343.75
83	1.30	14.80	2.59	29.60	3.24	37.00	6.47	74.00	9.71	111.00	12.95	148.00	16.19	185.00	19.43	222.00	25.90	296.00	32.38	370.00
84	1.39	15.85	2.77	31.70	3.47	39.62	6.93	79.25	10.40	118.88	13.87	158.50	17.34	198.13	20.80	237.75	27.74	317.00	34.67	396.25
85	1.48	16.90	2.96	33.80	3.70	42.25	7.39	84.50	11.09	126.75	14.79	169.00	18.48	211.25	22.18	253.50	29.58	338.00	36.97	422.50

Spousal/Domestic or Civil Union Partner discounted premium does not apply.