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PRODUCT AND RATE GUIDE

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TRUE TERM<sup>SM</sup>

TERM INSURANCE TO AGE 95

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LINCOLN BENEFIT LIFE  
AN ALLSTATE COMPANY

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Lincoln Benefit Life's TrueTerm<sup>SM</sup> is term life insurance with guaranteed level premiums for the premium period selected (10-, 15-, 20- or 30-years). Offering an ideal solution for customers looking for a low-cost term life insurance product with fully guaranteed level premiums.

TrueTerm<sup>SM</sup> — an affordable alternative to permanent life insurance.

This guide is not applicable to Washington. If you are selling in Washington, please refer to LBL7200WA for product information and rates.

## Product Features

<b>Issue ages</b>	Issue age is the age last birthday. Based on the term and face amount of the policy.		
	<u>Term</u>		
	10 year	18-80	
	15 year	18-75	
	Male SM & PS	18-70	
	Male SNT <\$200k	18-73	
	Female SM & PS <\$200k	18-73	
	20 year	18-65	
	Male SM <\$500k	18-63	
	30 year	18-50	
	Male PS & SM <\$500k	18-47	
<b>Policy size</b>	Minimum face amount: \$50,000		
<b>Policy fee</b>	Annual fee that varies according to policy face amount		
	<u>Face amount</u>	<u>Policy fee</u>	
	\$50,000 - \$499,999	\$75	
	\$500,000+	\$60	
<b>Premium payment</b>	Payment modes Annual, annual-automatic, semi-annual, semi-annual automatic, quarterly, quarterly automatic, monthly automatic		
<b>Modal factors</b>	<u>Frequency</u>	<u>Direct bill</u>	<u>Auto deduction</u>
	Semi-annual	.52	.51
	Quarterly	.27	.26
	Monthly	n/a	.0875
<b>Rate band</b>	Six bands: \$50,000 - \$99,999 \$100,000 - \$199,999 \$200,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$4,999,999 \$5 million and above		
<b>Underwriting classes</b>	Preferred Elite (PE) Preferred (P) Standard Select (SSL) Standard No-Tobacco (SNT) Preferred Smoker (PS) Standard Smoker (SM)		
<b>Conversion option</b>	A conversion privilege is available within this policy until year 10 or the anniversary following age 60, whichever is earlier. A conversion credit is offered for conversions during the first 10 years, except for conversions in the first policy year. The conversion credit is equal to the total first-year premium associated with the base term coverage only. Partial conversions will be allowed, with a pro rata conversion credit based on the reduction in base coverage premium.		

Riders<sup>1,3</sup>

<b>Additional Insured Rider (AIR)</b> (LR0601)	<p>This rider allows coverage for two persons under one policy; only one AIR can be added to each policy. Each policy is convertible to a permanent policy until year 10 or the anniversary following age 60, whichever is earlier. There is no conversion credit associated with the AIR. Partial conversions are allowed. Issue ages and premium rates are the same as the base policy. It remains in force for the life of the coverage with the same conversion privileges as the base policy as long as the base policy remains in force.</p> <p><b>Minimum coverage:</b> \$50,000</p>
<b>Children's Level Term Rider (CLTR)</b> (LR0603)	<p>Provides coverage for natural or legally adopted children and stepchildren of the insured who are less than 18 years old at issue. Coverage on each child lasts until their age 25 or the insured's age 65 if sooner.</p> <p><b>Issue ages:</b> 18-64 (base insured)</p> <p><b>Issue limits:</b> The maximum benefit is 4 units, or \$20,000 and the minimum benefit is one-half unit, or \$2,500</p> <p><b>Fees:</b> 1 unit (\$5,000) = \$30 annual premium</p>
<b>Accelerated Death Benefit Rider<sup>2,3,4</sup></b> (LR0806)	<p>Provides for payment of up to the lesser of 80% of the death benefit in effect or \$250,000, if the insured is diagnosed with a terminal illness. Terminal illness means the insured has a medical condition that, notwithstanding appropriate medical care, will result in death within 12 months. This rider is issued with all contracts.</p> <p><b>Issue ages:</b> All</p> <p><b>Fees:</b> The amount paid by the rider will be reduced by an interest discount to reflect the early payment of benefits and may be reduced by a claims administration charge.</p>
<b>Accidental Death Benefit Rider (ADB)</b> (LR0604)	<p>Provides for additional insurance if the insured dies as a result of an accident. Available for both the base insured and additional insured</p> <p><b>Issue ages:</b> 18-60, all classes</p> <p><b>Minimum coverage:</b> \$5,000</p> <p><b>Maximum coverage:</b> Lesser of total coverage on the base insured or \$250,000 of ADB in all policies in-force in ALIC, ALICNY and LBL</p> <p><b>Fees:</b> Vary by issue age; rates are level for all years rider is in force</p>
<b>Waiver of Premium Rider (WP)</b> (LR0605)	<p>Waives the cost of policy premiums if the insured becomes totally disabled for as long as the insured remains totally or permanently disabled. The insured must satisfy policy requirements for confirming total disability. Disability must occur before the rider coverage terminates. Rider coverage terminates on the policy anniversary following attainment of age 60.</p> <p><b>Issue ages:</b> 18-55</p> <p><b>Issue limits:</b> Up to a maximum premium amount of \$10,000. For premiums greater than \$10,000, this benefit is not allowed.</p> <p><b>Fees:</b> Rates vary by issue age. Premiums for the rider follow the same pattern as the base policy.</p>

<sup>1</sup>All guarantees are based on the claims-paying ability of the issuing insurance company.

<sup>2</sup>This rider is available at no additional cost. However, the amount paid by the rider will be reduced by benefit discounts resulting from early payment and uncollected insurance charges. The \$250,000 maximum includes all other accelerated death benefits paid under contracts issued by LBL, ALIC and ALICNY on the life of the insured. Also, the insured may be assessed an administrative fee for each accelerated benefit request as provided by the terms of the rider.

<sup>3</sup>Please see rider for terms, conditions and restrictions. Subject to state availability and variations.

<sup>4</sup>In IL, KS, MA and WA, terminal illness is defined as a life expectancy of less than 24 months.

10-YEAR LEVEL RATE PERIOD																				
Face amount: \$50,000 - \$99,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue	Age						Issue	Age						Issue	Age					
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	1.07	1.52	2.17	2.87	3.26	4.08	18	0.91	1.27	1.75	1.78	2.48	2.83	18	1.04	1.47	2.09	2.65	3.10	3.83
19	1.07	1.52	2.17	2.87	3.26	4.14	19	0.91	1.27	1.75	1.87	2.48	3.00	19	1.04	1.47	2.09	2.67	3.10	3.91
20	1.07	1.52	2.17	2.87	3.26	4.24	20	0.91	1.27	1.75	1.96	2.48	3.15	20	1.04	1.47	2.09	2.69	3.10	4.02
21	1.07	1.52	2.17	2.87	3.26	4.38	21	0.91	1.27	1.75	2.08	2.48	3.15	21	1.04	1.47	2.09	2.71	3.10	4.13
22	1.07	1.52	2.17	2.87	3.26	4.56	22	0.91	1.27	1.75	2.20	2.48	3.15	22	1.04	1.47	2.09	2.74	3.10	4.28
23	1.07	1.52	2.17	2.87	3.26	4.79	23	0.91	1.27	1.75	2.32	2.48	3.15	23	1.04	1.47	2.09	2.76	3.10	4.46
24	1.07	1.52	2.17	2.87	3.26	4.79	24	0.91	1.27	1.75	2.32	2.48	3.15	24	1.04	1.47	2.09	2.76	3.10	4.46
25	1.07	1.52	2.17	2.87	3.26	4.79	25	0.91	1.27	1.75	2.32	2.48	3.15	25	1.04	1.47	2.09	2.76	3.10	4.46
26	1.07	1.52	2.17	2.87	3.27	4.80	26	0.91	1.27	1.75	2.32	2.49	3.16	26	1.04	1.47	2.09	2.76	3.11	4.47
27	1.07	1.52	2.17	2.87	3.28	4.81	27	0.91	1.27	1.75	2.32	2.50	3.19	27	1.04	1.47	2.09	2.76	3.12	4.49
28	1.07	1.52	2.18	2.87	3.29	4.82	28	0.91	1.27	1.75	2.32	2.51	3.22	28	1.04	1.47	2.09	2.76	3.13	4.50
29	1.07	1.52	2.18	2.87	3.30	4.84	29	0.91	1.28	1.75	2.32	2.52	3.24	29	1.04	1.47	2.09	2.76	3.14	4.52
30	1.07	1.52	2.18	2.87	3.31	4.85	30	0.91	1.28	1.75	2.32	2.54	3.27	30	1.04	1.47	2.09	2.76	3.16	4.53
31	1.07	1.53	2.18	2.87	3.33	4.88	31	0.91	1.28	1.76	2.33	2.56	3.32	31	1.04	1.48	2.10	2.76	3.18	4.57
32	1.07	1.53	2.19	2.87	3.35	4.91	32	0.91	1.28	1.76	2.33	2.59	3.39	32	1.04	1.48	2.10	2.76	3.20	4.61
33	1.08	1.53	2.19	2.88	3.38	4.95	33	0.92	1.29	1.76	2.33	2.62	3.45	33	1.05	1.48	2.10	2.77	3.23	4.65
34	1.08	1.53	2.20	2.88	3.41	4.99	34	0.92	1.29	1.76	2.33	2.66	3.53	34	1.05	1.48	2.11	2.77	3.26	4.70
35	1.08	1.54	2.21	2.88	3.46	5.06	35	0.92	1.30	1.77	2.34	2.73	3.68	35	1.05	1.49	2.12	2.77	3.31	4.78
36	1.17	1.65	2.30	3.00	3.83	5.11	36	0.96	1.39	1.90	2.48	2.93	3.96	36	1.13	1.60	2.22	2.90	3.65	4.88
37	1.33	1.84	2.48	3.22	4.18	5.57	37	1.04	1.53	2.04	2.61	3.14	4.23	37	1.27	1.78	2.39	3.10	3.97	5.30
38	1.37	1.93	2.58	3.39	4.50	6.00	38	1.17	1.68	2.22	2.82	3.41	4.56	38	1.33	1.88	2.51	3.28	4.28	5.71
39	1.50	2.07	2.77	3.61	4.85	6.50	39	1.29	1.78	2.34	2.93	3.75	4.95	39	1.46	2.01	2.68	3.47	4.63	6.19
40	1.62	2.21	2.92	3.81	5.30	7.12	40	1.36	1.89	2.44	3.06	4.03	5.31	40	1.57	2.15	2.82	3.66	5.05	6.76
41	1.80	2.45	3.20	4.16	5.76	7.74	41	1.53	2.11	2.74	3.38	4.31	5.69	41	1.75	2.38	3.11	4.00	5.47	7.33
42	1.97	2.68	3.45	4.50	6.30	8.48	42	1.69	2.26	2.94	3.58	4.65	6.16	42	1.91	2.60	3.35	4.32	5.97	8.02
43	2.18	2.93	3.74	4.89	6.79	9.15	43	1.82	2.42	3.12	3.79	5.03	6.67	43	2.11	2.83	3.62	4.67	6.44	8.65
44	2.46	3.25	4.01	5.25	7.45	10.08	44	2.00	2.62	3.31	4.00	5.42	7.21	44	2.37	3.12	3.87	5.00	7.04	9.51
45	2.60	3.42	4.21	5.53	7.99	10.79	45	2.11	2.72	3.49	4.22	5.79	7.74	45	2.50	3.28	4.07	5.27	7.55	10.18
46	2.87	3.67	4.48	5.83	8.39	11.37	46	2.26	2.90	3.61	4.33	6.14	8.16	46	2.75	3.52	4.31	5.53	7.94	10.73
47	3.11	3.90	4.78	6.17	8.79	11.93	47	2.45	3.13	3.78	4.50	6.65	8.78	47	2.98	3.75	4.58	5.84	8.36	11.30
48	3.42	4.22	5.13	6.56	9.30	12.65	48	2.61	3.26	3.90	4.62	7.02	9.24	48	3.26	4.03	4.88	6.17	8.84	11.97
49	3.66	4.47	5.45	6.92	9.73	13.27	49	2.81	3.44	4.09	4.82	7.60	9.96	49	3.49	4.26	5.18	6.50	9.30	12.61
50	3.98	4.81	5.90	7.40	10.31	14.07	50	3.06	3.63	4.28	5.01	8.14	10.64	50	3.80	4.57	5.58	6.92	9.88	13.38
51	4.28	5.16	6.30	7.84	10.89	14.88	51	3.27	3.83	4.48	5.22	8.75	11.39	51	4.08	4.89	5.94	7.32	10.46	14.18
52	4.63	5.53	6.73	8.32	11.50	15.75	52	3.47	4.05	4.69	5.43	9.41	12.21	52	4.40	5.23	6.32	7.74	11.08	15.04
53	5.02	5.96	7.26	8.89	12.23	16.79	53	3.69	4.27	4.92	5.66	10.08	13.06	53	4.75	5.62	6.79	8.24	11.80	16.04
54	5.44	6.40	7.78	9.46	13.00	17.87	54	3.93	4.53	5.16	5.88	10.84	13.98	54	5.14	6.03	7.26	8.74	12.57	17.09
55	5.91	6.91	8.39	10.11	13.82	19.03	55	4.20	4.80	5.43	6.15	11.66	15.00	55	5.57	6.49	7.80	9.32	13.39	18.22
56	6.26	7.25	8.89	10.73	14.61	20.15	56	4.42	5.02	5.71	6.47	12.30	15.62	56	5.89	6.80	8.25	9.88	14.15	19.24
57	6.63	7.61	9.43	11.40	15.44	21.32	57	4.68	5.28	6.02	6.83	13.06	16.34	57	6.24	7.14	8.75	10.49	14.96	20.32
58	7.08	8.04	10.07	12.21	16.45	22.73	58	4.95	5.54	6.36	7.21	13.85	17.10	58	6.65	7.54	9.33	11.21	15.93	21.60
59	7.56	8.51	10.75	13.06	17.53	24.23	59	5.24	5.82	6.71	7.62	14.68	17.89	59	7.10	7.97	9.94	11.97	16.96	22.96
60	8.08	9.01	11.52	14.04	18.71	25.91	60	5.56	6.12	7.10	8.07	15.57	18.75	60	7.58	8.43	10.64	12.85	18.08	24.48
61	8.67	9.59	12.37	15.13	20.03	27.76	61	5.91	6.45	7.52	8.58	16.57	19.70	61	8.12	8.96	11.40	13.82	19.34	26.15
62	9.30	10.20	13.27	16.33	21.45	29.75	62	6.27	6.82	7.97	9.11	17.64	20.72	62	8.69	9.52	12.21	14.89	20.69	27.94
63	10.02	10.91	14.32	17.70	23.07	32.04	63	6.68	7.22	8.46	9.71	18.80	21.84	63	9.35	10.17	13.15	16.10	22.22	30.00
64	10.82	11.68	15.46	19.21	24.86	34.57	64	7.11	7.63	8.99	10.33	20.04	23.03	64	10.08	10.87	14.17	17.43	23.90	32.26
65	11.70	12.54	16.72	20.90	26.84	37.34	65	7.60	8.11	9.58	11.05	21.43	24.36	65	10.88	11.65	15.29	18.93	25.76	34.74
66	12.88	14.03	18.53	23.26	30.95	43.07	66	8.21	8.88	10.56	12.37	23.08	26.93	66	11.95	13.00	16.94	21.08	29.38	39.84
67	14.21	15.70	20.56	25.86	35.55	49.44	67	8.89	9.77	11.66	13.83	24.95	29.86	67	13.15	14.51	18.78	23.45	33.43	45.52
68	15.69	17.56	22.82	28.71	40.60	56.45	68	9.70	10.78	12.95	15.52	27.11	33.21	68	14.49	16.20	20.85	26.07	37.90	51.80
69	17.46	19.80	25.53	32.13	46.11	64.10	69	10.67	12.01	14.51	17.56	29.47	36.90	69	16.10	18.24	23.33	29.22	42.78	58.66
70	19.40	22.28	28.53	35.79	52.08	72.39	70	11.80	13.47	16.33	19.91	32.23	41.21	70	17.88	20.52	26.09	32.61	48.11	66.15
71	21.45	24.85	31.65	39.50	58.76	81.66	71	12.88	14.86	18.07	22.07	35.02	45.55	71	19.74	22.85	28.93	36.01	54.01	74.44
72	23.94	28.00	35.43	44.01	66.88	92.94	72	14.21	16.56	20.20	24.69	38.41	50.86	72	21.99	25.71	32.38	40.15	61.19	84.52
73	26.94	31.78	40.03	49.44	76.66	106.50	73	15.84	18.64	22.79	27.88	42.55	57.30	73	24.72	29.15	36.58	45.13	69.84	96.66
74	30.60	36.41	45.64	56.04	88.56	123.02	74	17.81	21.15	25.94	31.70	47.53	65.08	74	28.04	33.36	41.70	51.17	80.35	111.43
75	34.51	41.36	51.63	62.89	101.09	140.43	75	19.91	23.84	29.33	35.73	52.81	73.31	75	31.59	37.86	47.17	57.46	91.43	127.01
76	39.71	47.59	59.40	72.35	112.84	156.74	76	22.92	27.44	33.76	41.12	59.59	82.72	76	36.35	43.56	54.27	66.10	102.19	141.94
77	45.70	54.76	68.34	83.23	125.95	174.94	77	26.39	31.59	38.85	47.31	67.24	93.33	77	41.84	50.13	62.44	76.05	114.21	158.62
78	52.58	63.00	78.61	95.74	140.58	195.26	78	30.38	36.35	44.70	54.43	75.87	105.29	78	48.14	57.67	71.83	87.48	127.64	177.27
79	60.49	72.47	90.43	110.12	156.90	217.93	79	34.96												

10-YEAR LEVEL RATE PERIOD																				
Face amount: \$100,000 - \$199,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue	Age						Issue	Age						Issue	Age					
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.75	1.07	1.52	2.14	2.45	3.67	18	0.64	0.89	1.23	1.63	1.82	2.36	18	0.73	1.03	1.46	2.04	2.32	3.41
19	0.75	1.07	1.52	2.14	2.45	3.67	19	0.64	0.89	1.23	1.63	1.82	2.36	19	0.73	1.03	1.46	2.04	2.32	3.41
20	0.75	1.07	1.52	2.14	2.45	3.67	20	0.64	0.89	1.23	1.63	1.82	2.36	20	0.73	1.03	1.46	2.04	2.32	3.41
21	0.75	1.07	1.52	2.14	2.45	3.67	21	0.64	0.89	1.23	1.63	1.82	2.36	21	0.73	1.03	1.46	2.04	2.32	3.41
22	0.75	1.07	1.52	2.14	2.45	3.67	22	0.64	0.89	1.23	1.63	1.82	2.36	22	0.73	1.03	1.46	2.04	2.32	3.41
23	0.75	1.07	1.52	2.14	2.45	3.67	23	0.64	0.89	1.23	1.63	1.82	2.36	23	0.73	1.03	1.46	2.04	2.32	3.41
24	0.75	1.07	1.52	2.14	2.45	3.67	24	0.64	0.89	1.23	1.63	1.82	2.36	24	0.73	1.03	1.46	2.04	2.32	3.41
25	0.75	1.07	1.52	2.14	2.45	3.67	25	0.64	0.89	1.23	1.63	1.82	2.36	25	0.73	1.03	1.46	2.04	2.32	3.41
26	0.75	1.07	1.52	2.14	2.45	3.68	26	0.64	0.89	1.23	1.63	1.83	2.37	26	0.73	1.03	1.46	2.04	2.33	3.42
27	0.75	1.07	1.52	2.14	2.46	3.69	27	0.64	0.89	1.23	1.63	1.84	2.39	27	0.73	1.03	1.46	2.04	2.34	3.43
28	0.75	1.07	1.52	2.14	2.47	3.70	28	0.64	0.89	1.23	1.63	1.85	2.41	28	0.73	1.03	1.46	2.04	2.35	3.44
29	0.75	1.07	1.53	2.14	2.48	3.71	29	0.64	0.89	1.23	1.63	1.86	2.43	29	0.73	1.03	1.47	2.04	2.36	3.45
30	0.75	1.07	1.53	2.14	2.49	3.72	30	0.64	0.89	1.23	1.63	1.87	2.45	30	0.73	1.03	1.47	2.04	2.37	3.47
31	0.75	1.07	1.53	2.14	2.50	3.74	31	0.64	0.90	1.23	1.63	1.89	2.50	31	0.73	1.04	1.47	2.04	2.38	3.49
32	0.75	1.07	1.53	2.14	2.52	3.77	32	0.64	0.90	1.23	1.63	1.91	2.55	32	0.73	1.04	1.47	2.04	2.40	3.53
33	0.76	1.08	1.54	2.15	2.54	3.80	33	0.65	0.90	1.24	1.64	1.94	2.60	33	0.74	1.04	1.48	2.05	2.42	3.56
34	0.76	1.08	1.54	2.15	2.57	3.83	34	0.65	0.90	1.24	1.64	1.97	2.66	34	0.74	1.04	1.48	2.05	2.45	3.60
35	0.76	1.08	1.55	2.15	2.61	3.89	35	0.65	0.91	1.24	1.64	2.03	2.78	35	0.74	1.05	1.49	2.05	2.49	3.67
36	0.81	1.14	1.67	2.23	2.89	3.93	36	0.68	0.96	1.32	1.77	2.19	3.01	36	0.78	1.10	1.60	2.14	2.75	3.75
37	0.92	1.25	1.78	2.39	3.15	4.27	37	0.73	1.05	1.41	1.89	2.35	3.23	37	0.88	1.21	1.71	2.29	2.99	4.06
38	0.95	1.36	1.90	2.50	3.39	4.59	38	0.81	1.13	1.49	2.07	2.57	3.48	38	0.92	1.31	1.82	2.41	3.23	4.37
39	1.03	1.44	2.04	2.66	3.65	4.95	39	0.89	1.21	1.55	2.19	2.84	3.79	39	1.00	1.39	1.94	2.57	3.49	4.72
40	1.11	1.55	2.16	2.80	3.98	5.42	40	0.94	1.32	1.66	2.31	3.07	4.09	40	1.08	1.50	2.06	2.70	3.80	5.15
41	1.22	1.69	2.39	3.05	4.32	5.88	41	1.05	1.45	1.83	2.52	3.30	4.39	41	1.19	1.64	2.28	2.94	4.12	5.58
42	1.33	1.85	2.59	3.28	4.72	6.43	42	1.16	1.53	2.03	2.68	3.57	4.77	42	1.30	1.79	2.48	3.16	4.49	6.10
43	1.47	2.04	2.82	3.55	5.08	6.92	43	1.24	1.64	2.20	2.87	3.86	5.19	43	1.42	1.96	2.70	3.41	4.84	6.57
44	1.66	2.21	3.04	3.80	5.57	7.60	44	1.37	1.75	2.37	3.05	4.17	5.62	44	1.60	2.12	2.91	3.65	5.29	7.20
45	1.82	2.40	3.20	4.00	5.97	8.14	45	1.48	1.91	2.57	3.24	4.47	6.04	45	1.75	2.30	3.07	3.85	5.67	7.72
46	2.00	2.65	3.41	4.21	6.32	8.63	46	1.59	2.08	2.68	3.39	4.75	6.39	46	1.92	2.54	3.26	4.05	6.01	8.18
47	2.19	2.90	3.64	4.45	6.66	9.11	47	1.70	2.25	2.84	3.55	5.16	6.90	47	2.09	2.77	3.48	4.27	6.36	8.67
48	2.42	3.15	3.92	4.74	7.10	9.72	48	1.86	2.41	2.95	3.65	5.46	7.27	48	2.31	3.00	3.73	4.52	6.77	9.23
49	2.63	3.39	4.17	4.99	7.48	10.25	49	2.00	2.61	3.13	3.81	5.92	7.86	49	2.50	3.23	3.96	4.75	7.17	9.77
50	2.92	3.67	4.51	5.34	7.98	10.94	50	2.14	2.84	3.32	3.97	6.35	8.42	50	2.76	3.50	4.27	5.07	7.65	10.44
51	3.21	3.95	4.82	5.66	8.48	11.63	51	2.38	3.09	3.51	4.14	6.83	9.04	51	3.04	3.78	4.56	5.36	8.15	11.11
52	3.48	4.24	5.16	6.00	9.00	12.38	52	2.60	3.30	3.71	4.31	7.36	9.71	52	3.30	4.05	4.87	5.66	8.67	11.85
53	3.76	4.59	5.56	6.41	9.64	13.26	53	2.84	3.51	3.93	4.50	7.90	10.41	53	3.58	4.37	5.23	6.03	9.29	12.69
54	4.04	4.96	5.97	6.82	10.31	14.18	54	3.13	3.75	4.15	4.69	8.51	11.17	54	3.86	4.72	5.61	6.39	9.95	13.58
55	4.37	5.36	6.44	7.28	11.01	15.18	55	3.35	4.00	4.40	4.90	9.17	12.00	55	4.17	5.09	6.03	6.80	10.64	14.54
56	4.61	5.65	6.86	7.82	11.82	16.32	56	3.48	4.12	4.61	5.17	9.59	12.36	56	4.38	5.34	6.41	7.29	11.37	15.53
57	4.87	5.96	7.31	8.41	12.68	17.51	57	3.63	4.27	4.84	5.47	10.08	12.79	57	4.62	5.62	6.82	7.82	12.16	16.57
58	5.18	6.34	7.84	9.11	13.71	18.94	58	3.79	4.41	5.08	5.79	10.61	13.23	58	4.90	5.95	7.29	8.45	13.09	17.80
59	5.51	6.74	8.41	9.86	14.81	20.47	59	3.96	4.57	5.34	6.13	11.14	13.69	59	5.20	6.31	7.80	9.11	14.08	19.11
60	5.88	7.17	9.05	10.72	16.03	22.17	60	4.15	4.74	5.62	6.51	11.73	14.19	60	5.53	6.68	8.36	9.88	15.17	20.57
61	6.29	7.67	9.75	11.67	17.37	24.06	61	4.35	4.93	5.93	6.93	12.38	14.75	61	5.90	7.12	8.99	10.72	16.37	22.20
62	6.73	8.19	10.50	12.71	18.83	26.08	62	4.56	5.13	6.26	7.38	13.08	15.34	62	6.30	7.58	9.65	11.64	17.68	23.93
63	7.23	8.80	11.37	13.90	20.50	28.41	63	4.80	5.35	6.62	7.87	13.84	15.99	63	6.74	8.11	10.42	12.69	19.17	25.93
64	7.79	9.46	12.32	15.22	22.33	30.98	64	5.05	5.58	6.99	8.39	14.66	16.69	64	7.24	8.68	11.25	13.85	20.80	28.12
65	8.40	10.20	13.37	16.70	24.35	33.80	65	5.34	5.85	7.43	9.00	15.57	17.47	65	7.79	9.33	12.18	15.16	22.59	30.53
66	9.39	11.38	14.82	18.59	27.48	38.16	66	5.87	6.50	8.23	10.24	16.97	19.63	66	8.69	10.40	13.50	16.92	25.38	34.45
67	10.51	12.71	16.44	20.68	30.99	43.02	67	6.45	7.24	9.12	11.61	18.56	22.10	67	9.70	11.62	14.98	18.87	28.50	38.84
68	11.76	14.19	18.25	22.95	34.83	48.36	68	7.15	8.10	10.17	13.20	20.39	24.92	68	10.84	12.97	16.63	21.00	31.94	43.67
69	13.25	15.97	20.42	25.69	39.02	54.19	69	7.98	9.14	11.43	15.13	22.40	28.02	69	12.20	14.60	18.62	23.58	35.70	48.96
70	14.89	17.93	22.82	28.62	43.57	60.51	70	8.96	10.36	12.91	17.34	24.75	31.65	70	13.70	16.42	20.84	26.36	39.81	54.74
71	16.61	19.98	25.32	31.59	48.65	67.57	71	9.88	11.52	14.33	19.37	27.12	35.29	71	15.26	18.29	23.12	29.15	44.34	61.11
72	18.70	22.48	28.35	35.20	54.83	76.16	72	11.03	12.96	16.06	21.84	30.01	39.76	72	17.17	20.58	25.89	32.53	49.87	68.88
73	21.23	25.48	32.02	39.55	62.27	86.50	73	12.43	14.70	18.16	24.84	33.52	45.18	73	19.47	23.32	29.25	36.61	56.52	78.24
74	24.31	29.16	36.51	44.83	71.34	99.08	74	14.12	16.81	20.71	28.45	37.76	51.72	74	22.27	26.69	33.35	41.55	64.62	89.61
75	27.61	33.09	41.30	50.31	80.87	112.34	75	15.93	19.07	23.46	32.24	42.25	58.65	75	25.27	30.29	37.73	46.70	73.15	101.60
76	31.76	38.06	47.50	57.86	90.26	125.38	76	18.33	21.94	26.99	37.10	47.66	66.16	76	29.07	34.84	43.40	53.71	81.74	113.54
77	36.53	43.78	54.63	66.55	100.73	139.92	77	21.08	25.23	31.04	42.67	53.77	74.64	77	33.44	40.07	49.91	61.77	91.34	126.86
78	42.01	50.35	62.83	76.53	112.42	156.16	78	24.25	29.03	35.70	49.09	60.66	84.19	78	38.46	46.09	57.40	71.04	102.07	141.77
79	48.32	57.91	72.26	88.02	125.46	174.28	79	27.90	33.39	41.06	56.47	68.43	94.98	79	44.24	53.01</				

**10-YEAR LEVEL RATE PERIOD**

Face amount: \$200,000 - \$499,999 • Annual rates per \$1,000 • Add \$75 policy fee

MALE							FEMALE							UNISEX*						
Issue Age	PE	P	SSL	SNT	PS	SM	Issue Age	PE	P	SSL	SNT	PS	SM	Issue Age	PE	P	SSL	SNT	PS	SM
18	0.47	0.67	0.95	1.35	1.80	2.68	18	0.40	0.56	0.77	1.02	1.31	1.70	18	0.46	0.65	0.91	1.28	1.70	2.48
19	0.47	0.67	0.95	1.35	1.80	2.68	19	0.40	0.56	0.77	1.02	1.31	1.70	19	0.46	0.65	0.91	1.28	1.70	2.48
20	0.47	0.67	0.95	1.35	1.80	2.68	20	0.40	0.56	0.77	1.02	1.31	1.70	20	0.46	0.65	0.91	1.28	1.70	2.48
21	0.47	0.67	0.95	1.35	1.80	2.68	21	0.40	0.56	0.77	1.02	1.31	1.70	21	0.46	0.65	0.91	1.28	1.70	2.48
22	0.47	0.67	0.95	1.35	1.80	2.68	22	0.40	0.56	0.77	1.02	1.31	1.70	22	0.46	0.65	0.91	1.28	1.70	2.48
23	0.47	0.67	0.95	1.35	1.80	2.68	23	0.40	0.56	0.77	1.02	1.31	1.70	23	0.46	0.65	0.91	1.28	1.70	2.48
24	0.47	0.67	0.95	1.35	1.80	2.68	24	0.40	0.56	0.77	1.02	1.31	1.70	24	0.46	0.65	0.91	1.28	1.70	2.48
25	0.47	0.67	0.95	1.35	1.80	2.68	25	0.40	0.56	0.77	1.02	1.31	1.70	25	0.46	0.65	0.91	1.28	1.70	2.48
26	0.47	0.67	0.95	1.35	1.80	2.68	26	0.40	0.56	0.77	1.02	1.31	1.71	26	0.46	0.65	0.91	1.28	1.70	2.49
27	0.47	0.67	0.95	1.35	1.81	2.69	27	0.40	0.56	0.77	1.02	1.32	1.72	27	0.46	0.65	0.91	1.28	1.71	2.50
28	0.47	0.67	0.95	1.35	1.81	2.70	28	0.40	0.56	0.77	1.02	1.33	1.73	28	0.46	0.65	0.91	1.28	1.71	2.51
29	0.47	0.67	0.95	1.36	1.82	2.71	29	0.40	0.56	0.77	1.02	1.34	1.74	29	0.46	0.65	0.91	1.29	1.72	2.52
30	0.47	0.67	0.95	1.36	1.82	2.72	30	0.40	0.56	0.77	1.02	1.34	1.75	30	0.46	0.65	0.91	1.29	1.72	2.53
31	0.47	0.67	0.96	1.36	1.83	2.74	31	0.40	0.56	0.77	1.02	1.36	1.77	31	0.46	0.65	0.92	1.29	1.74	2.55
32	0.47	0.67	0.96	1.36	1.84	2.76	32	0.40	0.56	0.77	1.02	1.38	1.79	32	0.46	0.65	0.92	1.29	1.75	2.57
33	0.48	0.68	0.96	1.37	1.85	2.78	33	0.41	0.57	0.78	1.03	1.40	1.82	33	0.47	0.66	0.92	1.30	1.76	2.59
34	0.48	0.68	0.96	1.37	1.87	2.80	34	0.41	0.57	0.78	1.03	1.42	1.85	34	0.47	0.66	0.92	1.30	1.78	2.61
35	0.48	0.68	0.97	1.38	1.89	2.85	35	0.41	0.57	0.78	1.03	1.46	1.90	35	0.47	0.66	0.93	1.31	1.80	2.66
36	0.51	0.71	1.04	1.48	2.04	2.88	36	0.42	0.61	0.83	1.11	1.57	2.03	36	0.49	0.69	1.00	1.41	1.95	2.71
37	0.57	0.78	1.10	1.56	2.19	3.08	37	0.46	0.65	0.89	1.18	1.68	2.15	37	0.55	0.75	1.06	1.48	2.09	2.89
38	0.60	0.84	1.17	1.67	2.33	3.28	38	0.50	0.71	0.94	1.29	1.82	2.31	38	0.58	0.81	1.12	1.59	2.23	3.09
39	0.64	0.90	1.25	1.78	2.51	3.54	39	0.56	0.76	0.97	1.37	2.00	2.50	39	0.62	0.87	1.19	1.70	2.41	3.33
40	0.70	0.97	1.35	1.89	2.74	3.85	40	0.60	0.83	1.03	1.42	2.20	2.72	40	0.68	0.94	1.29	1.80	2.63	3.62
41	0.76	1.05	1.49	2.01	2.96	4.14	41	0.66	0.91	1.14	1.54	2.38	2.92	41	0.74	1.02	1.42	1.92	2.84	3.90
42	0.83	1.16	1.63	2.15	3.21	4.50	42	0.73	0.97	1.25	1.68	2.59	3.15	42	0.81	1.12	1.55	2.06	3.09	4.23
43	0.91	1.28	1.80	2.28	3.45	4.80	43	0.77	1.04	1.36	1.79	2.83	3.41	43	0.88	1.23	1.71	2.18	3.33	4.52
44	1.03	1.38	2.00	2.43	3.76	5.24	44	0.86	1.10	1.45	1.91	3.07	3.68	44	1.00	1.32	1.89	2.33	3.62	4.93
45	1.14	1.50	2.20	2.60	4.00	5.58	45	0.93	1.20	1.61	2.03	3.30	3.94	45	1.10	1.44	2.08	2.49	3.86	5.25
46	1.23	1.64	2.34	2.76	4.30	6.00	46	0.99	1.29	1.68	2.12	3.48	4.16	46	1.18	1.57	2.21	2.63	4.14	5.63
47	1.33	1.79	2.49	2.93	4.61	6.42	47	1.06	1.37	1.78	2.22	3.71	4.48	47	1.28	1.71	2.35	2.79	4.43	6.03
48	1.45	1.95	2.65	3.13	4.99	6.96	48	1.15	1.47	1.88	2.32	3.97	4.82	48	1.39	1.85	2.50	2.97	4.79	6.53
49	1.56	2.12	2.84	3.32	5.41	7.55	49	1.23	1.57	1.98	2.42	4.25	5.18	49	1.49	2.01	2.67	3.14	5.18	7.08
50	1.72	2.31	3.02	3.54	5.91	8.25	50	1.32	1.69	2.10	2.53	4.55	5.60	50	1.64	2.19	2.84	3.34	5.64	7.72
51	1.88	2.55	3.26	3.81	6.35	8.87	51	1.46	1.82	2.23	2.67	4.85	6.00	51	1.80	2.40	3.05	3.58	6.05	8.30
52	2.09	2.80	3.53	4.08	6.82	9.54	52	1.59	1.98	2.37	2.80	5.17	6.44	52	1.99	2.64	3.30	3.82	6.49	8.92
53	2.28	3.09	3.81	4.39	7.39	10.33	53	1.73	2.12	2.55	2.97	5.51	6.89	53	2.17	2.90	3.56	4.11	7.01	9.64
54	2.50	3.40	4.12	4.74	7.99	11.16	54	1.91	2.29	2.71	3.12	5.89	7.39	54	2.38	3.18	3.84	4.42	7.57	10.41
55	2.76	3.74	4.48	5.10	8.62	12.06	55	2.10	2.50	2.90	3.30	6.30	7.94	55	2.63	3.49	4.16	4.74	8.16	11.24
56	3.01	4.03	4.87	5.60	9.48	13.28	56	2.21	2.65	3.14	3.57	6.79	8.56	56	2.85	3.75	4.52	5.19	8.94	12.34
57	3.30	4.35	5.32	6.15	10.41	14.57	57	2.38	2.83	3.40	3.86	7.36	9.28	57	3.12	4.05	4.94	5.69	9.80	13.51
58	3.60	4.70	5.79	6.79	11.50	16.10	58	2.54	3.03	3.68	4.17	7.96	10.04	58	3.39	4.37	5.37	6.27	10.79	14.89
59	3.94	5.09	6.33	7.48	12.69	17.76	59	2.71	3.24	4.01	4.54	8.59	10.83	59	3.69	4.72	5.87	6.89	11.87	16.37
60	4.34	5.51	6.91	8.21	13.98	19.59	60	2.88	3.47	4.37	4.94	9.27	11.69	60	4.05	5.10	6.40	7.56	13.04	18.01
61	4.78	6.03	7.60	9.07	15.43	21.62	61	3.11	3.70	4.68	5.37	10.01	12.63	61	4.45	5.56	7.02	8.33	14.35	19.82
62	5.30	6.58	8.34	10.02	16.98	23.79	62	3.33	3.94	5.01	5.87	10.82	13.66	62	4.91	6.05	7.67	9.19	15.75	21.76
63	5.86	7.20	9.15	11.05	18.77	26.30	63	3.58	4.20	5.40	6.41	11.71	14.77	63	5.40	6.60	8.40	10.12	17.36	23.99
64	6.47	7.91	10.09	12.21	20.74	29.07	64	3.87	4.47	5.81	7.02	12.64	15.97	64	5.95	7.22	9.23	11.17	19.12	26.45
65	7.18	8.70	11.10	13.50	22.90	32.10	65	4.15	4.79	6.24	7.69	13.70	17.30	65	6.57	7.92	10.13	12.34	21.06	29.14
66	7.94	9.59	12.45	15.27	25.67	35.94	66	4.58	5.28	6.93	8.80	14.97	19.15	66	7.27	8.73	11.35	13.98	23.53	32.58
67	8.78	10.57	13.94	17.23	28.75	40.21	67	5.02	5.85	7.72	10.04	16.41	21.28	67	8.03	9.63	12.70	15.79	26.28	36.42
68	9.69	11.67	15.64	19.50	32.14	44.91	68	5.57	6.48	8.61	11.43	18.07	23.69	68	8.87	10.63	14.23	17.89	29.33	40.67
69	10.81	13.00	17.51	22.03	35.85	50.03	69	6.21	7.29	9.73	13.00	19.90	26.37	69	9.89	11.86	15.95	20.22	32.66	45.30
70	12.01	14.43	19.56	24.92	39.86	55.59	70	6.94	8.17	10.97	14.75	22.02	29.48	70	11.00	13.18	17.84	22.89	36.29	50.37
71	13.50	16.19	22.08	28.68	44.34	61.80	71	7.78	9.19	12.42	16.96	24.18	32.62	71	12.36	14.79	20.15	26.34	40.31	55.96
72	15.32	18.37	25.17	33.04	49.80	69.35	72	8.82	10.46	14.17	19.43	26.81	36.47	72	14.02	16.79	22.97	30.32	45.20	62.77
73	17.54	21.01	28.94	38.02	56.35	78.43	73	10.06	11.98	16.30	22.38	29.99	41.12	73	16.04	19.20	26.41	34.89	51.08	70.97
74	20.25	24.24	33.53	43.74	64.35	89.50	74	11.61	13.85	18.91	25.56	33.83	46.75	74	18.52	22.16	30.61	40.10	58.25	80.95
75	23.20	27.74	38.54	50.14	72.76	101.17	75	13.28	15.88	21.76	28.75	37.91	52.71	75	21.22	25.37	35.18	45.86	65.79	91.48
76	26.69	31.90	44.32	57.67	81.20	112.91	76	15.27	18.26	25.03	33.07	42.77	59.46	76	24.41	29.17	40.46	52.75	73.51	102.22
77	30.69	36.69	50.98	66.32	90.63	126.01	77	17.57	21.01	28.79	38.03	48.25	67.08	77	28.07	33.55	46.54	60.66	82.15	114.22
78	35.30	42.20	58.63	76.28	101.14	140.63	78	20.21	24.16	33.12	43.74	54.43	75.67	78	32.28	38.59	53.53	69.77	91.80	127.64
79	40.61	48.54	67.43	87.72	112.88	156.95	79	23.25	27.79	38.09	50.31	61.40	85.36	79	37.14	44.39	61.56	80.24	102.58	142.63
80	4																			



10-YEAR LEVEL RATE PERIOD																				
Face amount: \$500,000 - \$999,999 • Annual rates per \$1,000 • Add \$60 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.38	0.54	0.77	1.09	1.65	2.15	18	0.32	0.45	0.62	0.82	1.17	1.55	18	0.37	0.52	0.74	1.04	1.55	2.03
19	0.38	0.54	0.77	1.09	1.65	2.15	19	0.32	0.45	0.62	0.82	1.17	1.55	19	0.37	0.52	0.74	1.04	1.55	2.03
20	0.38	0.54	0.77	1.09	1.65	2.15	20	0.32	0.45	0.62	0.82	1.17	1.55	20	0.37	0.52	0.74	1.04	1.55	2.03
21	0.38	0.54	0.77	1.09	1.65	2.15	21	0.32	0.45	0.62	0.82	1.17	1.55	21	0.37	0.52	0.74	1.04	1.55	2.03
22	0.38	0.54	0.77	1.09	1.65	2.15	22	0.32	0.45	0.62	0.82	1.17	1.55	22	0.37	0.52	0.74	1.04	1.55	2.03
23	0.38	0.54	0.77	1.09	1.65	2.15	23	0.32	0.45	0.62	0.82	1.17	1.55	23	0.37	0.52	0.74	1.04	1.55	2.03
24	0.38	0.54	0.77	1.09	1.65	2.15	24	0.32	0.45	0.62	0.82	1.17	1.55	24	0.37	0.52	0.74	1.04	1.55	2.03
25	0.38	0.54	0.77	1.09	1.65	2.15	25	0.32	0.45	0.62	0.82	1.17	1.55	25	0.37	0.52	0.74	1.04	1.55	2.03
26	0.38	0.54	0.77	1.09	1.65	2.16	26	0.32	0.45	0.62	0.82	1.17	1.56	26	0.37	0.52	0.74	1.04	1.55	2.04
27	0.38	0.54	0.77	1.09	1.65	2.18	27	0.32	0.45	0.62	0.82	1.18	1.57	27	0.37	0.52	0.74	1.04	1.56	2.06
28	0.38	0.54	0.77	1.09	1.66	2.21	28	0.32	0.45	0.62	0.82	1.18	1.58	28	0.37	0.52	0.74	1.04	1.56	2.08
29	0.38	0.54	0.77	1.09	1.66	2.23	29	0.32	0.45	0.62	0.82	1.19	1.59	29	0.37	0.52	0.74	1.04	1.57	2.10
30	0.38	0.54	0.77	1.09	1.66	2.25	30	0.32	0.45	0.62	0.82	1.19	1.60	30	0.37	0.52	0.74	1.04	1.57	2.12
31	0.38	0.54	0.77	1.10	1.67	2.30	31	0.32	0.45	0.62	0.82	1.20	1.63	31	0.37	0.52	0.74	1.04	1.58	2.17
32	0.38	0.54	0.77	1.10	1.67	2.35	32	0.32	0.45	0.62	0.82	1.22	1.66	32	0.37	0.52	0.74	1.04	1.58	2.21
33	0.39	0.55	0.78	1.10	1.68	2.41	33	0.33	0.46	0.63	0.83	1.23	1.69	33	0.38	0.53	0.75	1.05	1.59	2.27
34	0.39	0.55	0.78	1.10	1.69	2.48	34	0.33	0.46	0.63	0.83	1.24	1.72	34	0.38	0.53	0.75	1.05	1.60	2.33
35	0.39	0.55	0.78	1.11	1.70	2.60	35	0.33	0.46	0.63	0.83	1.27	1.79	35	0.38	0.53	0.75	1.05	1.61	2.44
36	0.42	0.58	0.83	1.20	1.82	2.61	36	0.34	0.49	0.67	0.90	1.36	1.92	36	0.40	0.56	0.80	1.14	1.73	2.47
37	0.47	0.63	0.89	1.28	1.98	2.83	37	0.37	0.53	0.71	0.95	1.48	2.08	37	0.45	0.61	0.85	1.21	1.88	2.68
38	0.49	0.69	0.94	1.39	2.10	2.99	38	0.41	0.57	0.75	1.03	1.61	2.24	38	0.47	0.67	0.90	1.32	2.00	2.84
39	0.53	0.73	1.01	1.48	2.30	3.27	39	0.45	0.61	0.78	1.10	1.72	2.38	39	0.51	0.71	0.96	1.40	2.18	3.09
40	0.57	0.78	1.09	1.58	2.47	3.51	40	0.48	0.66	0.83	1.20	1.88	2.57	40	0.55	0.76	1.04	1.50	2.35	3.32
41	0.62	0.85	1.20	1.70	2.70	3.81	41	0.53	0.73	0.91	1.26	2.01	2.74	41	0.60	0.83	1.14	1.61	2.56	3.60
42	0.68	0.93	1.32	1.82	2.92	4.12	42	0.59	0.77	1.01	1.35	2.20	2.97	42	0.66	0.90	1.26	1.73	2.78	3.89
43	0.74	1.02	1.46	1.95	3.17	4.47	43	0.63	0.82	1.09	1.44	2.39	3.21	43	0.72	0.98	1.39	1.85	3.01	4.22
44	0.84	1.11	1.62	2.08	3.42	4.81	44	0.70	0.88	1.17	1.54	2.61	3.48	44	0.81	1.06	1.53	1.97	3.26	4.54
45	0.92	1.20	1.78	2.24	3.72	5.22	45	0.75	0.96	1.29	1.63	2.82	3.75	45	0.89	1.15	1.68	2.12	3.54	4.93
46	1.01	1.32	1.92	2.39	4.05	5.68	46	0.80	1.04	1.36	1.74	3.06	4.04	46	0.97	1.26	1.81	2.26	3.85	5.35
47	1.11	1.44	2.07	2.54	4.37	6.13	47	0.86	1.12	1.45	1.87	3.31	4.37	47	1.06	1.38	1.95	2.41	4.16	5.78
48	1.23	1.56	2.23	2.72	4.75	6.65	48	0.94	1.20	1.54	1.99	3.55	4.68	48	1.17	1.49	2.09	2.57	4.51	6.26
49	1.34	1.71	2.41	2.89	5.10	7.13	49	1.01	1.30	1.64	2.12	3.85	5.07	49	1.27	1.63	2.26	2.74	4.85	6.72
50	1.49	1.88	2.58	3.09	5.56	7.77	50	1.08	1.40	1.74	2.25	4.14	5.40	50	1.41	1.78	2.41	2.92	5.28	7.30
51	1.64	2.06	2.81	3.33	5.97	8.32	51	1.20	1.53	1.86	2.42	4.46	5.83	51	1.55	1.95	2.62	3.15	5.67	7.82
52	1.84	2.27	3.08	3.56	6.44	8.99	52	1.31	1.67	1.98	2.59	4.85	6.29	52	1.73	2.15	2.86	3.37	6.12	8.45
53	2.03	2.51	3.35	3.84	7.02	9.78	53	1.43	1.81	2.14	2.79	5.23	6.80	53	1.91	2.37	3.11	3.63	6.66	9.18
54	2.25	2.77	3.66	4.15	7.55	10.51	54	1.58	1.97	2.29	2.98	5.63	7.30	54	2.12	2.61	3.39	3.92	7.17	9.87
55	2.49	3.05	4.00	4.48	7.88	10.98	55	1.74	2.16	2.46	3.20	5.83	7.55	55	2.34	2.87	3.69	4.22	7.47	10.29
56	2.73	3.34	4.35	4.93	8.68	12.09	56	1.86	2.32	2.70	3.45	6.27	8.10	56	2.56	3.14	4.02	4.63	8.20	11.29
57	3.01	3.66	4.75	5.41	9.47	13.20	57	2.01	2.48	2.97	3.73	6.78	8.80	57	2.81	3.42	4.39	5.07	8.93	12.32
58	3.30	4.02	5.18	5.97	10.48	14.61	58	2.18	2.69	3.26	4.03	7.31	9.47	58	3.08	3.75	4.80	5.58	9.85	13.58
59	3.63	4.41	5.66	6.58	11.51	16.04	59	2.35	2.89	3.60	4.36	7.89	10.22	59	3.37	4.11	5.25	6.14	10.79	14.88
60	4.01	4.84	6.20	7.23	12.70	17.73	60	2.53	3.12	3.96	4.74	8.53	11.05	60	3.71	4.50	5.75	6.73	11.87	16.39
61	4.43	5.36	6.81	7.98	13.97	19.52	61	2.75	3.35	4.28	5.15	9.21	11.93	61	4.09	4.96	6.30	7.41	13.02	18.00
62	4.93	5.92	7.49	8.81	15.36	21.49	62	2.98	3.58	4.62	5.61	9.91	12.85	62	4.54	5.45	6.92	8.17	14.27	19.76
63	5.47	6.56	8.22	9.73	16.97	23.73	63	3.23	3.84	5.01	6.12	10.71	13.90	63	5.02	6.02	7.58	9.01	15.72	21.76
64	6.06	7.28	9.07	10.75	18.73	26.20	64	3.51	4.11	5.43	6.68	11.55	14.98	64	5.55	6.65	8.34	9.94	17.29	23.96
65	6.74	8.08	9.98	11.88	20.68	28.94	65	3.80	4.42	5.87	7.32	12.48	16.18	65	6.15	7.35	9.16	10.97	19.04	26.39
66	7.41	8.87	11.19	13.49	23.29	32.56	66	4.18	4.85	6.48	8.27	13.69	17.93	66	6.76	8.07	10.25	12.45	21.37	29.63
67	8.16	9.74	12.53	15.26	26.20	36.59	67	4.58	5.36	7.18	9.32	15.03	19.88	67	7.44	8.86	11.46	14.07	23.97	33.25
68	8.96	10.71	14.07	17.31	29.38	41.00	68	5.07	5.92	7.96	10.52	16.59	22.11	68	8.18	9.75	12.85	15.95	26.82	37.22
69	9.95	11.89	15.75	19.60	32.90	45.88	69	5.65	6.65	8.95	11.86	18.35	24.65	69	9.09	10.84	14.39	18.05	29.99	41.63
70	11.01	13.16	17.60	22.22	36.64	51.08	70	6.30	7.43	10.05	13.36	20.30	27.46	70	10.07	12.01	16.09	20.45	33.37	46.36
71	12.33	14.73	19.87	25.62	40.88	56.95	71	7.05	8.35	11.33	15.25	22.35	30.40	71	11.27	13.45	18.16	23.55	37.17	51.64
72	13.93	16.66	22.65	29.56	46.04	64.08	72	7.98	9.47	12.89	17.36	24.83	33.98	72	12.74	15.22	20.70	27.12	41.80	58.06
73	15.89	19.00	26.05	34.07	52.22	72.66	73	9.09	10.84	14.76	19.89	27.83	38.31	73	14.53	17.37	23.79	31.23	47.34	65.79
74	18.29	21.87	30.19	39.25	59.77	83.12	74	10.48	12.50	17.08	23.01	31.45	43.52	74	16.73	20.00	27.57	36.00	54.11	75.20
75	20.90	24.98	34.70	45.22	67.72	94.17	75	11.97	14.31	19.60	26.34	35.29	49.06	75	19.11	22.85	31.68	41.44	61.23	85.15
76	24.04	28.73	39.91	52.01	75.58	105.09	76	13.76	16.45	22.55	30.29	39.81	55.34	76	21.98	26.27	36.44	47.67	68.43	95.14
77	27.64	33.04	45.90	59.81	84.35	117.28	77	15.83	18.93	25.93	34.83	44.91	62.43	77	25.28	30.22	41.91	54.81	76.46	106.31
78	31.79	38.00	52.78	68.79	94.13	130.89	78	18.21	21.76	29.82	40.06	50.66	70.42	78	29.07	34.75	48.19	63.04	85.44	118.80
79	36.56	43.70	60.70	79.10	105.06	146.08	79	20.94	25.03	34.30	46.08	57.14	79.44	79	33.44	39.97	55.42	72.50	95.48	132.75
80	42.05	50.26																		



10-YEAR LEVEL RATE PERIOD																				
Face amount: \$1,000,000 - \$4,999,999 • Annual rates per \$1,000 • Add \$60 policy fee																				
MALE							FEMALE							UNISEX*						
Issue	Age						Issue	Age						Issue	Age					
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.36	0.52	0.75	1.05	1.60	2.05	18	0.30	0.42	0.60	0.79	1.11	1.40	18	0.35	0.50	0.72	1.00	1.50	1.92
19	0.36	0.52	0.75	1.05	1.60	2.05	19	0.30	0.42	0.60	0.79	1.11	1.40	19	0.35	0.50	0.72	1.00	1.50	1.92
20	0.36	0.52	0.75	1.05	1.60	2.05	20	0.30	0.42	0.60	0.79	1.11	1.40	20	0.35	0.50	0.72	1.00	1.50	1.92
21	0.36	0.52	0.75	1.05	1.60	2.05	21	0.30	0.42	0.60	0.79	1.11	1.40	21	0.35	0.50	0.72	1.00	1.50	1.92
22	0.36	0.52	0.75	1.05	1.60	2.05	22	0.30	0.42	0.60	0.79	1.11	1.40	22	0.35	0.50	0.72	1.00	1.50	1.92
23	0.36	0.52	0.75	1.05	1.60	2.05	23	0.30	0.42	0.60	0.79	1.11	1.40	23	0.35	0.50	0.72	1.00	1.50	1.92
24	0.36	0.52	0.75	1.05	1.60	2.05	24	0.30	0.42	0.60	0.79	1.11	1.40	24	0.35	0.50	0.72	1.00	1.50	1.92
25	0.36	0.52	0.75	1.05	1.60	2.05	25	0.30	0.42	0.60	0.79	1.11	1.40	25	0.35	0.50	0.72	1.00	1.50	1.92
26	0.36	0.52	0.75	1.05	1.60	2.06	26	0.30	0.42	0.60	0.79	1.11	1.41	26	0.35	0.50	0.72	1.00	1.50	1.93
27	0.36	0.52	0.75	1.05	1.61	2.09	27	0.30	0.42	0.60	0.79	1.12	1.42	27	0.35	0.50	0.72	1.00	1.51	1.96
28	0.36	0.52	0.75	1.06	1.61	2.11	28	0.30	0.42	0.60	0.79	1.13	1.44	28	0.35	0.50	0.72	1.01	1.51	1.98
29	0.36	0.52	0.75	1.06	1.61	2.13	29	0.30	0.42	0.60	0.79	1.13	1.45	29	0.35	0.50	0.72	1.01	1.51	1.99
30	0.36	0.52	0.75	1.06	1.62	2.16	30	0.30	0.42	0.60	0.79	1.14	1.47	30	0.35	0.50	0.72	1.01	1.52	2.02
31	0.36	0.52	0.75	1.06	1.62	2.21	31	0.30	0.42	0.60	0.80	1.16	1.50	31	0.35	0.50	0.72	1.01	1.53	2.07
32	0.36	0.52	0.75	1.07	1.63	2.27	32	0.30	0.42	0.60	0.80	1.17	1.54	32	0.35	0.50	0.72	1.02	1.54	2.12
33	0.37	0.53	0.76	1.07	1.64	2.33	33	0.31	0.43	0.61	0.80	1.19	1.57	33	0.36	0.51	0.73	1.02	1.55	2.18
34	0.37	0.53	0.76	1.08	1.65	2.40	34	0.31	0.43	0.61	0.80	1.21	1.62	34	0.36	0.51	0.73	1.02	1.56	2.24
35	0.37	0.53	0.76	1.09	1.67	2.53	35	0.31	0.43	0.61	0.81	1.25	1.70	35	0.36	0.51	0.73	1.03	1.59	2.36
36	0.40	0.56	0.81	1.18	1.79	2.54	36	0.32	0.46	0.65	0.88	1.33	1.82	36	0.38	0.54	0.78	1.12	1.70	2.40
37	0.45	0.61	0.87	1.25	1.94	2.75	37	0.35	0.50	0.69	0.93	1.45	1.97	37	0.43	0.59	0.83	1.19	1.84	2.59
38	0.47	0.66	0.92	1.35	2.06	2.91	38	0.39	0.54	0.73	1.01	1.57	2.12	38	0.45	0.64	0.88	1.28	1.96	2.75
39	0.51	0.70	0.99	1.44	2.25	3.18	39	0.43	0.58	0.76	1.07	1.67	2.25	39	0.49	0.68	0.94	1.37	2.13	2.99
40	0.55	0.75	1.07	1.53	2.42	3.42	40	0.46	0.63	0.81	1.16	1.82	2.42	40	0.53	0.73	1.02	1.46	2.30	3.22
41	0.60	0.82	1.17	1.64	2.64	3.71	41	0.51	0.69	0.89	1.23	1.95	2.59	41	0.58	0.79	1.11	1.56	2.50	3.49
42	0.66	0.90	1.30	1.76	2.85	4.02	42	0.57	0.73	0.98	1.31	2.13	2.81	42	0.64	0.87	1.24	1.67	2.71	3.78
43	0.72	0.99	1.43	1.88	3.09	4.35	43	0.61	0.79	1.06	1.40	2.31	3.02	43	0.70	0.95	1.36	1.78	2.93	4.08
44	0.82	1.07	1.59	2.00	3.33	4.69	44	0.68	0.84	1.14	1.49	2.51	3.28	44	0.79	1.02	1.50	1.90	3.17	4.41
45	0.90	1.16	1.75	2.15	3.62	5.09	45	0.73	0.92	1.26	1.58	2.71	3.53	45	0.87	1.11	1.65	2.04	3.44	4.78
46	0.99	1.28	1.89	2.30	3.94	5.54	46	0.78	0.99	1.32	1.67	2.94	3.80	46	0.95	1.22	1.78	2.17	3.74	5.19
47	1.09	1.41	2.03	2.45	4.26	5.98	47	0.84	1.07	1.40	1.78	3.17	4.13	47	1.04	1.34	1.90	2.32	4.04	5.61
48	1.21	1.53	2.18	2.63	4.63	6.49	48	0.92	1.14	1.49	1.88	3.40	4.42	48	1.15	1.45	2.04	2.48	4.38	6.08
49	1.32	1.68	2.36	2.80	4.98	6.96	49	0.99	1.23	1.58	1.99	3.68	4.80	49	1.25	1.59	2.20	2.64	4.72	6.53
50	1.46	1.84	2.53	3.00	5.43	7.58	50	1.05	1.33	1.67	2.10	3.95	5.11	50	1.38	1.74	2.36	2.82	5.13	7.09
51	1.61	2.03	2.75	3.24	5.82	8.12	51	1.17	1.44	1.78	2.23	4.26	5.53	51	1.52	1.91	2.56	3.04	5.51	7.60
52	1.81	2.24	3.01	3.47	6.28	8.77	52	1.28	1.58	1.90	2.37	4.61	5.97	52	1.70	2.11	2.79	3.25	5.95	8.21
53	2.00	2.48	3.27	3.75	6.85	9.55	53	1.40	1.71	2.04	2.54	4.97	6.46	53	1.88	2.33	3.02	3.51	6.47	8.93
54	2.22	2.74	3.57	4.06	7.38	10.26	54	1.55	1.86	2.19	2.70	5.35	6.94	54	2.09	2.56	3.29	3.79	6.97	9.60
55	2.46	3.03	3.90	4.39	7.70	10.72	55	1.71	2.03	2.34	2.88	5.54	7.18	55	2.31	2.83	3.59	4.09	7.27	10.01
56	2.69	3.31	4.24	4.82	8.48	11.80	56	1.82	2.18	2.58	3.14	5.96	7.70	56	2.52	3.08	3.91	4.48	7.98	10.98
57	2.96	3.62	4.63	5.29	9.25	12.88	57	1.97	2.34	2.84	3.42	6.45	8.37	57	2.76	3.36	4.27	4.92	8.69	11.98
58	3.24	3.97	5.05	5.84	10.23	14.26	58	2.13	2.54	3.12	3.73	6.96	9.02	58	3.02	3.68	4.66	5.42	9.58	13.21
59	3.56	4.34	5.52	6.43	11.23	15.65	59	2.28	2.73	3.45	4.08	7.51	9.73	59	3.30	4.02	5.11	5.96	10.49	14.47
60	3.92	4.75	6.04	7.06	12.39	17.29	60	2.45	2.96	3.80	4.47	8.13	10.53	60	3.63	4.39	5.59	6.54	11.54	15.94
61	4.33	5.26	6.64	7.79	13.63	19.03	61	2.67	3.18	4.12	4.89	8.78	11.37	61	4.00	4.84	6.14	7.21	12.66	17.50
62	4.81	5.80	7.30	8.60	14.99	20.95	62	2.88	3.41	4.45	5.36	9.45	12.25	62	4.42	5.32	6.73	7.95	13.88	19.21
63	5.33	6.41	8.01	9.49	16.55	23.13	63	3.12	3.66	4.83	5.89	10.22	13.25	63	4.89	5.86	7.37	8.77	15.28	21.15
64	5.90	7.10	8.83	10.48	18.27	25.53	64	3.39	3.92	5.24	6.47	11.03	14.28	64	5.40	6.46	8.11	9.68	16.82	23.28
65	6.56	7.87	9.72	11.58	20.17	28.20	65	3.66	4.22	5.67	7.12	11.92	15.43	65	5.98	7.14	8.91	10.69	18.52	25.65
66	7.13	8.54	10.76	12.96	22.53	31.47	66	3.99	4.59	6.20	7.96	13.02	17.03	66	6.50	7.75	9.85	11.96	20.63	28.58
67	7.76	9.28	11.90	14.50	25.16	35.12	67	4.33	5.03	6.79	8.89	14.24	18.80	67	7.07	8.43	10.88	13.38	22.98	31.86
68	8.44	10.10	13.21	16.26	28.03	39.11	68	4.75	5.51	7.47	9.94	15.66	20.84	68	7.70	9.18	12.06	15.00	25.56	35.46
69	9.29	11.11	14.66	18.23	31.22	43.51	69	5.24	6.14	8.31	11.13	17.25	23.15	69	8.48	10.12	13.39	16.81	28.43	39.44
70	10.18	12.19	16.23	20.48	34.60	48.21	70	5.80	6.81	9.25	12.45	19.03	25.71	70	9.30	11.11	14.83	18.87	31.49	43.71
71	11.31	13.52	18.18	23.42	38.42	53.51	71	6.44	7.60	10.35	14.12	20.90	28.40	71	10.34	12.34	16.61	21.56	34.92	48.49
72	12.67	15.15	20.56	26.81	43.08	59.96	72	7.24	8.57	11.69	15.99	23.15	31.66	72	11.58	13.83	18.79	24.65	39.09	54.30
73	14.33	17.14	23.46	30.69	48.67	67.72	73	8.19	9.74	13.29	18.22	25.87	35.61	73	13.10	15.66	21.43	28.20	44.11	61.30
74	16.37	19.58	27.00	35.16	55.49	77.18	74	9.37	11.18	15.28	20.98	29.17	40.36	74	14.97	17.90	24.66	32.32	50.23	69.82
75	18.59	22.22	30.86	40.30	62.68	87.16	75	10.65	12.73	17.44	23.92	32.66	45.41	75	17.00	20.32	28.18	37.02	56.68	78.81
76	21.38	25.55	35.49	46.35	69.95	97.27	76	12.25	14.64	20.06	27.51	36.84	51.22	76	19.55	23.37	32.40	42.58	63.33	88.06
77	24.59	29.39	40.81	53.30	78.07	108.55	77	14.08	16.84	23.06	31.63	41.56	57.78	77	22.49	26.88	37.26	48.97	70.77	98.40
78	28.27	33.79	46.93	61.29	87.12	121.15	78	16.20	19.36	26.52	36.38	46.88	65.17	78	25.86	30.90	42.85	56.31	79.07	109.95
79	32.51	38.86	53.97	70.48	97.23	135.20	79	18.63	22.26	30.50	41.84	52.88	73.52	79	29.73	35.54	49.28	64.75	88.36	122.86
80	37.39	44.69																		

10-YEAR LEVEL RATE PERIOD																				
Face amount: \$5,000,000+ • Annual rates per \$1,000 • Add \$60 policy fee																				
MALE							FEMALE							UNISEX*						
Issue	Age						Issue	Age						Issue	Age					
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.34	0.49	0.73	1.00	1.55	1.95	18	0.29	0.39	0.58	0.76	1.05	1.25	18	0.33	0.47	0.70	0.95	1.45	1.81
19	0.34	0.49	0.73	1.00	1.55	1.95	19	0.29	0.39	0.58	0.76	1.05	1.25	19	0.33	0.47	0.70	0.95	1.45	1.81
20	0.34	0.49	0.73	1.00	1.55	1.95	20	0.29	0.39	0.58	0.76	1.05	1.25	20	0.33	0.47	0.70	0.95	1.45	1.81
21	0.34	0.49	0.73	1.00	1.55	1.95	21	0.29	0.39	0.58	0.76	1.05	1.25	21	0.33	0.47	0.70	0.95	1.45	1.81
22	0.34	0.49	0.73	1.00	1.55	1.95	22	0.29	0.39	0.58	0.76	1.05	1.25	22	0.33	0.47	0.70	0.95	1.45	1.81
23	0.34	0.49	0.73	1.00	1.55	1.95	23	0.29	0.39	0.58	0.76	1.05	1.25	23	0.33	0.47	0.70	0.95	1.45	1.81
24	0.34	0.49	0.73	1.00	1.55	1.95	24	0.29	0.39	0.58	0.76	1.05	1.25	24	0.33	0.47	0.70	0.95	1.45	1.81
25	0.34	0.49	0.73	1.00	1.55	1.95	25	0.29	0.39	0.58	0.76	1.05	1.25	25	0.33	0.47	0.70	0.95	1.45	1.81
26	0.34	0.49	0.73	1.00	1.55	1.96	26	0.29	0.39	0.58	0.76	1.05	1.26	26	0.33	0.47	0.70	0.95	1.45	1.82
27	0.34	0.49	0.73	1.00	1.56	1.99	27	0.29	0.39	0.58	0.76	1.06	1.28	27	0.33	0.47	0.70	0.95	1.46	1.85
28	0.34	0.49	0.73	1.01	1.56	2.01	28	0.29	0.39	0.58	0.76	1.07	1.29	28	0.33	0.47	0.70	0.96	1.46	1.87
29	0.34	0.49	0.73	1.01	1.57	2.04	29	0.29	0.39	0.58	0.76	1.08	1.31	29	0.33	0.47	0.70	0.96	1.47	1.89
30	0.34	0.49	0.73	1.01	1.57	2.06	30	0.29	0.39	0.58	0.76	1.09	1.33	30	0.33	0.47	0.70	0.96	1.47	1.91
31	0.34	0.49	0.73	1.02	1.58	2.11	31	0.29	0.39	0.58	0.77	1.11	1.36	31	0.33	0.47	0.70	0.97	1.49	1.96
32	0.34	0.49	0.73	1.03	1.59	2.18	32	0.29	0.39	0.58	0.77	1.13	1.41	32	0.33	0.47	0.70	0.98	1.50	2.03
33	0.35	0.50	0.74	1.03	1.60	2.24	33	0.30	0.40	0.59	0.77	1.15	1.45	33	0.34	0.48	0.71	0.98	1.51	2.08
34	0.35	0.50	0.74	1.04	1.62	2.31	34	0.30	0.40	0.59	0.77	1.17	1.50	34	0.34	0.48	0.71	0.99	1.53	2.15
35	0.35	0.50	0.74	1.06	1.64	2.45	35	0.30	0.40	0.59	0.78	1.22	1.60	35	0.34	0.48	0.71	1.00	1.56	2.28
36	0.38	0.53	0.78	1.15	1.76	2.46	36	0.31	0.43	0.63	0.85	1.30	1.71	36	0.37	0.51	0.75	1.09	1.67	2.31
37	0.42	0.58	0.84	1.22	1.89	2.67	37	0.34	0.47	0.66	0.90	1.41	1.85	37	0.40	0.56	0.80	1.16	1.79	2.51
38	0.43	0.62	0.89	1.30	2.01	2.82	38	0.38	0.50	0.70	0.97	1.53	1.99	38	0.42	0.60	0.85	1.23	1.91	2.65
39	0.47	0.66	0.96	1.39	2.19	3.09	39	0.39	0.54	0.73	1.03	1.63	2.11	39	0.45	0.64	0.91	1.32	2.08	2.89
40	0.50	0.72	1.04	1.49	2.35	3.33	40	0.43	0.59	0.78	1.13	1.76	2.27	40	0.49	0.69	0.99	1.42	2.23	3.12
41	0.57	0.77	1.13	1.59	2.56	3.61	41	0.49	0.65	0.85	1.20	1.88	2.42	41	0.55	0.75	1.07	1.51	2.42	3.37
42	0.62	0.85	1.27	1.70	2.77	3.90	42	0.54	0.70	0.94	1.26	2.06	2.63	42	0.60	0.82	1.20	1.61	2.63	3.65
43	0.69	0.93	1.39	1.81	3.00	4.23	43	0.57	0.76	1.04	1.36	2.22	2.84	43	0.67	0.90	1.32	1.72	2.84	3.95
44	0.79	1.03	1.56	1.92	3.23	4.56	44	0.63	0.80	1.11	1.45	2.42	3.08	44	0.76	0.98	1.47	1.83	3.07	4.26
45	0.87	1.12	1.72	2.05	3.52	4.95	45	0.70	0.88	1.23	1.53	2.60	3.31	45	0.84	1.07	1.62	1.95	3.34	4.62
46	0.96	1.23	1.85	2.20	3.83	5.39	46	0.75	0.95	1.29	1.60	2.82	3.57	46	0.92	1.17	1.74	2.08	3.63	5.03
47	1.06	1.35	1.99	2.35	4.14	5.81	47	0.81	1.01	1.36	1.68	3.03	3.88	47	1.01	1.28	1.86	2.22	3.92	5.42
48	1.18	1.48	2.13	2.52	4.51	6.32	48	0.87	1.08	1.45	1.76	3.25	4.16	48	1.12	1.40	1.99	2.37	4.26	5.89
49	1.29	1.62	2.30	2.70	4.84	6.78	49	0.96	1.17	1.51	1.84	3.51	4.52	49	1.22	1.53	2.14	2.53	4.57	6.33
50	1.43	1.80	2.46	2.89	5.28	7.39	50	1.02	1.26	1.61	1.93	3.76	4.82	50	1.35	1.69	2.29	2.70	4.98	6.88
51	1.58	2.00	2.69	3.14	5.67	7.91	51	1.13	1.37	1.71	2.04	4.05	5.23	51	1.49	1.87	2.49	2.92	5.35	7.37
52	1.77	2.20	2.93	3.38	6.13	8.55	52	1.25	1.49	1.81	2.15	4.38	5.65	52	1.67	2.06	2.71	3.13	5.78	7.97
53	1.97	2.44	3.20	3.66	6.68	9.31	53	1.37	1.61	1.95	2.28	4.72	6.11	53	1.85	2.27	2.95	3.38	6.29	8.67
54	2.17	2.70	3.47	3.96	7.19	10.00	54	1.52	1.74	2.08	2.41	5.07	6.56	54	2.04	2.51	3.19	3.65	6.77	9.31
55	2.43	3.01	3.80	4.30	7.51	10.46	55	1.68	1.89	2.22	2.55	5.25	6.80	55	2.28	2.79	3.48	3.95	7.06	9.73
56	2.66	3.27	4.15	4.72	8.26	11.51	56	1.79	2.04	2.46	2.81	5.64	7.31	56	2.49	3.02	3.81	4.34	7.74	10.67
57	2.93	3.56	4.54	5.16	9.01	12.55	57	1.94	2.20	2.71	3.10	6.11	7.94	57	2.73	3.29	4.17	4.75	8.43	11.63
58	3.21	3.91	4.96	5.70	9.97	13.90	58	2.08	2.40	3.00	3.42	6.60	8.56	58	2.98	3.61	4.57	5.24	9.30	12.83
59	3.52	4.28	5.43	6.27	10.94	15.26	59	2.24	2.59	3.33	3.77	7.14	9.24	59	3.26	3.94	5.01	5.77	10.18	14.06
60	3.89	4.67	5.95	6.89	12.08	16.85	60	2.41	2.82	3.68	4.18	7.72	10.00	60	3.59	4.30	5.50	6.35	11.21	15.48
61	4.29	5.17	6.55	7.60	13.28	18.54	61	2.60	3.03	4.00	4.61	8.34	10.80	61	3.95	4.74	6.04	7.00	12.29	16.99
62	4.74	5.70	7.17	8.38	14.60	20.40	62	2.80	3.25	4.31	5.10	8.98	11.64	62	4.35	5.21	6.60	7.72	13.48	18.65
63	5.23	6.30	7.85	9.24	16.13	22.53	63	3.03	3.49	4.68	5.64	9.73	12.59	63	4.79	5.74	7.22	8.52	14.85	20.54
64	5.78	6.93	8.62	10.20	17.80	24.86	64	3.27	3.74	5.06	6.24	10.50	13.58	64	5.28	6.29	7.91	9.41	16.34	22.60
65	6.38	7.65	9.46	11.27	19.65	27.45	65	3.52	4.01	5.46	6.91	11.35	14.67	65	5.81	6.92	8.66	10.40	17.99	24.89
66	7.01	8.38	10.53	12.65	22.02	30.74	66	3.87	4.43	6.01	7.74	12.48	16.30	66	6.38	7.59	9.63	11.67	20.11	27.85
67	7.68	9.12	11.75	14.18	24.67	34.41	67	4.24	4.87	6.64	8.68	13.72	18.11	67	6.99	8.27	10.73	13.08	22.48	31.15
68	8.36	9.94	13.07	15.93	27.57	38.43	68	4.67	5.35	7.33	9.73	15.16	20.18	68	7.62	9.02	11.92	14.69	25.09	34.78
69	9.20	10.94	14.50	17.90	30.75	42.84	69	5.15	5.98	8.17	10.91	16.79	22.53	69	8.39	9.95	13.23	16.50	27.96	38.78
70	10.08	12.02	16.06	20.15	34.12	47.51	70	5.71	6.66	9.11	12.24	18.58	25.11	70	9.21	10.95	14.67	18.57	31.01	43.03
71	11.19	13.33	17.99	23.07	37.92	52.80	71	6.36	7.45	10.21	13.90	20.46	27.82	71	10.22	12.15	16.43	21.24	34.43	47.80
72	12.54	14.97	20.35	26.46	42.56	59.22	72	7.14	8.42	11.53	15.77	22.74	31.10	72	11.46	13.66	18.59	24.32	38.60	53.60
73	14.19	16.94	23.22	30.33	48.11	66.94	73	8.09	9.59	13.14	17.99	25.49	35.09	73	12.97	15.47	21.20	27.86	43.59	60.57
74	16.21	19.37	26.73	34.77	54.90	76.35	74	9.27	11.04	15.11	20.74	28.81	39.87	74	14.82	17.70	24.41	31.96	49.68	69.05
75	18.40	22.00	30.55	39.90	62.05	86.29	75	10.54	12.60	17.25	23.68	32.33	44.96	75	16.83	20.12	27.89	36.66	56.11	78.02
76	21.16	25.30	35.13	45.89	69.25	96.30	76	12.12	14.49	19.84	27.23	36.47	50.71	76	19.35	23.14	32.07	42.16	62.69	87.18
77	24.33	29.10	40.40	52.77	77.28	107.47	77	13.94	16.66	22.81	31.32	41.14	57.21	77	22.25	26.61	36.88	48.48	70.05	97.42
78	27.98	33.46	46.46	60.68	86.25	119.94	78	16.03	19.16	26.24	36.01	46.40	64.53	78	25.59	30.60	42.42	55.75	78.28	108.86
79	32.18	38.48	53.43	69.79	96.25	133.85	79	18.43	22.04	30.17	41.42	52.34	72.79	79	29.43	35.19	48.78	64.12	87.47	121.64
80	37.01	44.25	61.45	80.25																

15-YEAR LEVEL RATE PERIOD																				
Face amount: \$50,000 - \$99,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue	Age						Issue	Age						Issue	Age					
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	1.37	1.87	2.57	3.14	3.56	4.80	18	1.20	1.60	2.03	2.35	2.87	3.44	18	1.34	1.82	2.46	2.98	3.42	4.53
19	1.37	1.87	2.57	3.20	3.56	5.08	19	1.20	1.60	2.03	2.42	2.87	3.44	19	1.34	1.82	2.46	3.04	3.42	4.75
20	1.37	1.87	2.57	3.22	3.56	5.33	20	1.20	1.60	2.03	2.42	2.87	3.44	20	1.34	1.82	2.46	3.06	3.42	4.95
21	1.37	1.87	2.57	3.22	3.56	5.33	21	1.20	1.60	2.03	2.42	2.87	3.44	21	1.34	1.82	2.46	3.06	3.42	4.95
22	1.37	1.87	2.57	3.22	3.56	5.33	22	1.20	1.60	2.03	2.42	2.87	3.44	22	1.34	1.82	2.46	3.06	3.42	4.95
23	1.37	1.87	2.57	3.22	3.56	5.33	23	1.20	1.60	2.03	2.42	2.87	3.44	23	1.34	1.82	2.46	3.06	3.42	4.95
24	1.37	1.87	2.57	3.22	3.56	5.33	24	1.20	1.60	2.03	2.42	2.87	3.44	24	1.34	1.82	2.46	3.06	3.42	4.95
25	1.37	1.87	2.57	3.22	3.56	5.33	25	1.20	1.60	2.03	2.42	2.87	3.44	25	1.34	1.82	2.46	3.06	3.42	4.95
26	1.37	1.87	2.57	3.22	3.57	5.34	26	1.20	1.60	2.04	2.43	2.88	3.46	26	1.34	1.82	2.46	3.06	3.43	4.96
27	1.37	1.88	2.58	3.23	3.59	5.36	27	1.20	1.60	2.05	2.46	2.89	3.49	27	1.34	1.82	2.47	3.08	3.45	4.99
28	1.38	1.88	2.58	3.23	3.62	5.39	28	1.21	1.61	2.07	2.48	2.90	3.53	28	1.35	1.83	2.48	3.08	3.48	5.02
29	1.38	1.88	2.58	3.23	3.64	5.41	29	1.21	1.61	2.08	2.50	2.92	3.56	29	1.35	1.83	2.48	3.08	3.50	5.04
30	1.38	1.89	2.59	3.24	3.66	5.43	30	1.21	1.61	2.10	2.53	2.93	3.60	30	1.35	1.83	2.49	3.10	3.51	5.06
31	1.39	1.90	2.59	3.25	3.71	5.48	31	1.22	1.62	2.12	2.58	2.96	3.67	31	1.36	1.84	2.50	3.12	3.56	5.12
32	1.39	1.91	2.60	3.26	3.77	5.54	32	1.22	1.62	2.16	2.64	2.99	3.76	32	1.36	1.85	2.51	3.14	3.61	5.18
33	1.40	1.92	2.61	3.27	3.82	5.59	33	1.23	1.63	2.20	2.70	3.03	3.85	33	1.37	1.86	2.53	3.16	3.66	5.24
34	1.41	1.93	2.62	3.28	3.89	5.66	34	1.24	1.64	2.24	2.77	3.07	3.95	34	1.38	1.87	2.54	3.18	3.73	5.32
35	1.42	1.95	2.64	3.30	4.02	5.79	35	1.25	1.65	2.32	2.90	3.14	4.15	35	1.39	1.89	2.58	3.22	3.84	5.46
36	1.59	2.12	2.83	3.55	4.37	5.88	36	1.39	1.78	2.40	2.99	3.34	4.39	36	1.55	2.05	2.74	3.44	4.16	5.58
37	1.75	2.30	3.03	3.82	4.74	6.37	37	1.51	1.94	2.51	3.10	3.61	4.76	37	1.70	2.23	2.93	3.68	4.51	6.05
38	1.89	2.49	3.22	4.06	5.11	6.92	38	1.64	2.06	2.66	3.28	3.88	5.14	38	1.84	2.40	3.11	3.90	4.86	6.56
39	2.08	2.64	3.41	4.32	5.61	7.58	39	1.76	2.21	2.82	3.47	4.18	5.56	39	2.02	2.55	3.29	4.15	5.32	7.18
40	2.27	2.87	3.62	4.64	6.11	8.31	40	1.92	2.38	2.95	3.63	4.52	5.99	40	2.20	2.77	3.49	4.44	5.79	7.85
41	2.51	3.11	3.84	4.91	6.67	9.04	41	2.07	2.54	3.14	3.86	4.88	6.49	41	2.42	3.00	3.70	4.70	6.31	8.53
42	2.73	3.32	4.07	5.23	7.31	9.93	42	2.25	2.73	3.31	4.06	5.28	7.04	42	2.63	3.20	3.92	5.00	6.90	9.35
43	2.97	3.53	4.34	5.59	7.96	10.81	43	2.44	2.96	3.50	4.29	5.72	7.66	43	2.86	3.42	4.17	5.33	7.51	10.18
44	3.25	3.82	4.61	5.99	8.77	11.96	44	2.62	3.12	3.70	4.55	6.18	8.31	44	3.12	3.68	4.43	5.70	8.25	11.23
45	3.49	4.06	4.89	6.38	9.57	13.05	45	2.84	3.34	3.92	4.80	6.64	8.92	45	3.36	3.92	4.70	6.06	8.98	12.22
46	3.70	4.34	5.19	6.66	10.10	13.69	46	3.00	3.51	4.10	4.98	7.15	9.53	46	3.56	4.17	4.97	6.32	9.51	12.86
47	3.95	4.65	5.53	6.99	10.68	14.41	47	3.18	3.68	4.29	5.19	7.75	10.25	47	3.80	4.46	5.28	6.63	10.09	13.58
48	4.21	4.97	5.88	7.32	11.30	15.16	48	3.33	3.86	4.51	5.42	8.33	10.94	48	4.03	4.75	5.61	6.94	10.71	14.32
49	4.52	5.37	6.31	7.72	12.04	16.06	49	3.49	4.06	4.75	5.66	9.06	11.85	49	4.31	5.11	6.00	7.31	11.44	15.22
50	4.83	5.78	6.74	8.13	12.82	17.02	50	3.67	4.27	5.00	5.91	9.73	12.65	50	4.60	5.48	6.39	7.69	12.20	16.15
51	5.19	6.21	7.21	8.55	13.65	18.03	51	3.87	4.52	5.27	6.19	10.54	13.65	51	4.93	5.87	6.82	8.08	13.03	17.15
52	5.58	6.70	7.73	9.03	14.59	19.18	52	4.07	4.77	5.56	6.48	11.41	14.70	52	5.28	6.31	7.30	8.52	13.95	18.28
53	6.01	7.26	8.32	9.58	15.65	20.46	53	4.31	5.04	5.88	6.81	12.34	15.82	53	5.67	6.82	7.83	9.03	14.99	19.53
54	6.47	7.85	8.94	10.14	16.76	21.82	54	4.56	5.34	6.24	7.17	13.36	17.04	54	6.09	7.35	8.40	9.55	16.08	20.86
55	7.00	8.50	9.64	10.78	18.00	23.33	55	4.83	5.66	6.60	7.53	14.47	18.38	55	6.57	7.93	9.03	10.13	17.29	22.34
56	7.42	8.99	10.33	11.74	19.35	25.30	56	5.11	6.03	7.05	8.10	15.32	19.43	56	6.96	8.40	9.67	11.01	18.54	24.13
57	7.87	9.52	11.07	12.79	20.84	27.49	57	5.38	6.41	7.51	8.68	16.17	20.51	57	7.37	8.90	10.36	11.97	19.91	26.09
58	8.38	10.13	11.94	14.02	22.52	29.95	58	5.69	6.83	8.01	9.33	17.13	21.70	58	7.84	9.47	11.15	13.08	21.44	28.30
59	8.93	10.77	12.85	15.33	24.28	32.53	59	6.04	7.30	8.60	10.10	18.21	23.05	59	8.35	10.08	12.00	14.28	23.07	30.63
60	9.55	11.49	13.89	16.84	26.31	35.49	60	6.41	7.80	9.19	10.87	19.34	24.47	60	8.92	10.75	12.95	15.65	24.92	33.29
61	10.26	12.32	15.08	18.28	28.59	38.83	61	6.88	8.39	9.90	11.65	20.61	26.06	61	9.58	11.53	14.04	16.95	26.99	36.28
62	11.07	13.25	16.38	19.91	31.08	42.48	62	7.35	9.03	10.65	12.50	21.98	27.75	62	10.33	12.41	15.23	18.43	29.26	39.53
63	11.92	14.26	17.83	21.65	33.86	46.54	63	7.86	9.70	11.46	13.42	23.46	29.60	63	11.11	13.35	16.56	20.00	31.78	43.15
64	12.86	15.37	19.38	23.58	36.80	50.81	64	8.43	10.48	12.39	14.41	25.17	31.70	64	11.97	14.39	17.98	21.75	34.47	46.99
65	13.81	16.55	21.13	25.71	40.17	55.73	65	9.00	11.30	13.40	15.50	27.00	34.00	65	12.85	15.50	19.58	23.67	37.54	51.38
66	15.16	18.14	23.60	29.36	45.77	63.42	66	9.92	12.27	14.95	18.21	29.37	37.49	66	14.11	16.97	21.87	27.13	42.49	58.23
67	16.94	20.33	26.39	33.45	52.21	72.28	67	11.06	13.48	16.79	21.47	32.24	41.67	67	15.76	18.96	24.47	31.05	48.22	66.16
68	19.68	23.62	30.56	39.55	59.60	82.50	68	12.52	14.96	19.09	25.44	35.67	46.69	68	18.25	21.89	28.27	36.73	54.81	75.34
69	22.85	27.42	35.40	46.64	68.13	94.21	69	14.34	16.67	21.79	30.22	39.77	52.68	69	21.15	25.27	32.68	43.36	62.46	85.90
70	26.54	31.84	41.00	54.86	76.64	108.13	70	16.28	19.13	24.22	36.71	47.94	60.12	70	24.49	29.30	37.64	51.23	70.90	98.53
71	31.61	37.60	47.50	63.80			71	19.28	22.33	27.91	42.59	59.37	75.57	71	29.14	34.55	43.58	59.56		
72	37.65	44.40	55.04	74.08			72	22.86	26.11	32.18	49.34	67.76	86.93	72	34.69	40.74	50.47	69.13		
73	44.84	52.42	63.80	85.90			73	27.11	30.57	37.14	57.11	77.42	100.00	73	41.29	48.05	58.47	80.14		
74	53.40	61.89	73.94				74	32.19	35.82	42.90	66.03			74	49.16	56.68	67.73			
75	63.58	73.06	79.78				75	38.21	42.02	49.57	76.31			75	58.51	66.85	73.74			

\*Unisex rates available in Montana only.



15-YEAR LEVEL RATE PERIOD																				
Face amount: \$100,000 - \$199,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.96	1.31	1.93	2.32	2.85	3.90	18	0.84	1.12	1.56	2.04	2.27	2.75	18	0.94	1.27	1.86	2.26	2.73	3.67
19	0.96	1.31	1.93	2.32	2.85	3.90	19	0.84	1.12	1.56	2.04	2.27	2.75	19	0.94	1.27	1.86	2.26	2.73	3.67
20	0.96	1.31	1.93	2.32	2.85	3.90	20	0.84	1.12	1.56	2.04	2.27	2.75	20	0.94	1.27	1.86	2.26	2.73	3.67
21	0.96	1.31	1.93	2.32	2.85	3.90	21	0.84	1.12	1.56	2.04	2.27	2.75	21	0.94	1.27	1.86	2.26	2.73	3.67
22	0.96	1.31	1.93	2.32	2.85	3.90	22	0.84	1.12	1.56	2.04	2.27	2.75	22	0.94	1.27	1.86	2.26	2.73	3.67
23	0.96	1.31	1.93	2.32	2.85	3.90	23	0.84	1.12	1.56	2.04	2.27	2.75	23	0.94	1.27	1.86	2.26	2.73	3.67
24	0.96	1.31	1.93	2.32	2.85	3.90	24	0.84	1.12	1.56	2.04	2.27	2.75	24	0.94	1.27	1.86	2.26	2.73	3.67
25	0.96	1.31	1.93	2.32	2.85	3.90	25	0.84	1.12	1.56	2.04	2.27	2.75	25	0.94	1.27	1.86	2.26	2.73	3.67
26	0.96	1.31	1.93	2.32	2.86	3.92	26	0.84	1.12	1.56	2.04	2.28	2.77	26	0.94	1.27	1.86	2.26	2.74	3.69
27	0.96	1.31	1.94	2.33	2.88	3.96	27	0.84	1.12	1.57	2.05	2.29	2.80	27	0.94	1.27	1.87	2.27	2.76	3.73
28	0.97	1.32	1.94	2.33	2.90	4.01	28	0.85	1.13	1.57	2.05	2.30	2.83	28	0.95	1.28	1.87	2.27	2.78	3.77
29	0.97	1.32	1.94	2.33	2.92	4.05	29	0.85	1.13	1.57	2.05	2.31	2.86	29	0.95	1.28	1.87	2.27	2.80	3.81
30	0.97	1.32	1.95	2.34	2.94	4.09	30	0.85	1.13	1.58	2.06	2.32	2.89	30	0.95	1.28	1.88	2.28	2.82	3.85
31	0.97	1.33	1.95	2.35	2.98	4.18	31	0.85	1.13	1.59	2.07	2.34	2.95	31	0.95	1.29	1.88	2.29	2.85	3.93
32	0.98	1.34	1.96	2.36	3.03	4.28	32	0.86	1.14	1.60	2.08	2.37	3.02	32	0.96	1.30	1.89	2.30	2.90	4.03
33	0.98	1.34	1.97	2.37	3.07	4.39	33	0.86	1.14	1.61	2.09	2.40	3.10	33	0.96	1.30	1.90	2.31	2.94	4.13
34	0.99	1.35	1.98	2.38	3.13	4.52	34	0.87	1.15	1.62	2.10	2.44	3.19	34	0.97	1.31	1.91	2.32	2.99	4.25
35	1.00	1.37	2.00	2.40	3.24	4.75	35	0.88	1.16	1.64	2.12	2.50	3.36	35	0.98	1.33	1.93	2.34	3.09	4.47
36	1.08	1.48	2.16	2.55	3.48	4.81	36	0.96	1.24	1.72	2.18	2.68	3.56	36	1.06	1.43	2.07	2.48	3.32	4.56
37	1.19	1.59	2.33	2.71	3.72	5.14	37	1.01	1.33	1.83	2.26	2.90	3.87	37	1.15	1.54	2.23	2.62	3.56	4.89
38	1.27	1.70	2.48	2.86	3.97	5.50	38	1.12	1.44	1.91	2.33	3.13	4.20	38	1.24	1.65	2.37	2.75	3.80	5.24
39	1.38	1.83	2.64	3.05	4.30	5.94	39	1.18	1.55	2.05	2.38	3.39	4.56	39	1.34	1.77	2.52	2.92	4.12	5.66
40	1.49	1.94	2.82	3.26	4.63	6.42	40	1.26	1.66	2.13	2.43	3.67	4.93	40	1.44	1.88	2.68	3.09	4.44	6.12
41	1.71	2.22	2.99	3.52	5.00	6.90	41	1.39	1.83	2.38	2.61	3.98	5.36	41	1.65	2.14	2.87	3.34	4.80	6.59
42	1.96	2.49	3.18	3.74	5.43	7.49	42	1.53	2.03	2.53	2.80	4.32	5.83	42	1.87	2.40	3.05	3.55	5.21	7.16
43	2.23	2.79	3.40	3.99	5.85	8.07	43	1.63	2.22	2.69	3.00	4.70	6.36	43	2.11	2.68	3.26	3.79	5.62	7.73
44	2.52	3.01	3.63	4.25	6.39	8.83	44	1.79	2.42	2.87	3.20	5.09	6.91	44	2.37	2.89	3.48	4.04	6.13	8.45
45	2.70	3.20	3.86	4.52	6.92	9.55	45	2.01	2.60	3.05	3.36	5.48	7.44	45	2.56	3.08	3.70	4.29	6.63	9.13
46	2.87	3.44	4.09	4.78	7.39	10.07	46	2.09	2.70	3.17	3.51	5.88	7.89	46	2.71	3.29	3.91	4.53	7.09	9.63
47	3.08	3.70	4.34	5.08	7.90	10.65	47	2.20	2.83	3.31	3.68	6.34	8.42	47	2.90	3.53	4.13	4.80	7.59	10.20
48	3.29	3.98	4.61	5.38	8.46	11.25	48	2.32	2.94	3.45	3.87	6.79	8.92	48	3.10	3.77	4.38	5.08	8.13	10.78
49	3.54	4.32	4.93	5.74	9.11	11.99	49	2.42	3.07	3.62	4.07	7.36	9.59	49	3.32	4.07	4.67	5.41	8.76	11.51
50	3.79	4.66	5.25	6.11	9.81	12.76	50	2.54	3.21	3.78	4.28	7.88	10.18	50	3.54	4.37	4.96	5.74	9.42	12.24
51	4.08	5.04	5.60	6.50	10.54	13.57	51	2.71	3.37	3.97	4.51	8.51	10.91	51	3.81	4.71	5.27	6.10	10.13	13.04
52	4.39	5.45	5.99	6.94	11.38	14.51	52	2.87	3.54	4.16	4.75	9.18	11.69	52	4.09	5.07	5.62	6.50	10.94	13.95
53	4.75	5.93	6.44	7.43	12.32	15.55	53	3.06	3.72	4.38	5.02	9.91	12.52	53	4.41	5.49	6.03	6.95	11.84	14.94
54	5.12	6.44	6.90	7.95	13.31	16.65	54	3.24	3.91	4.62	5.32	10.70	13.41	54	4.74	5.93	6.44	7.42	12.79	16.00
55	5.55	6.99	7.43	8.53	14.41	17.87	55	3.45	4.12	4.87	5.62	11.56	14.40	55	5.13	6.42	6.92	7.95	13.84	17.18
56	5.93	7.42	8.07	9.40	15.39	19.36	56	3.71	4.42	5.32	6.27	12.20	15.19	56	5.49	6.82	7.52	8.77	14.75	18.53
57	6.34	7.90	8.76	10.35	16.47	21.01	57	3.95	4.72	5.78	6.93	12.84	15.99	57	5.86	7.26	8.16	9.67	15.74	20.01
58	6.81	8.44	9.56	11.46	17.69	22.86	58	4.22	5.07	6.28	7.68	13.57	16.88	58	6.29	7.77	8.90	10.70	16.87	21.66
59	7.32	9.00	10.41	12.65	18.96	24.81	59	4.56	5.44	6.88	8.55	14.37	17.89	59	6.77	8.29	9.70	11.83	18.04	23.43
60	7.89	9.64	11.37	14.00	20.43	27.04	60	4.89	5.84	7.47	9.44	15.22	18.95	60	7.29	8.88	10.59	13.09	19.39	25.42
61	8.53	10.36	12.46	15.30	22.07	29.55	61	5.27	6.31	8.17	10.32	16.17	20.13	61	7.88	9.55	11.60	14.30	20.89	27.67
62	9.26	11.19	13.66	16.75	23.88	32.30	62	5.64	6.82	8.92	11.28	17.19	21.39	62	8.54	10.32	12.71	15.66	22.54	30.12
63	10.04	12.07	14.99	18.31	25.88	35.35	63	6.05	7.33	9.72	12.32	18.30	22.77	63	9.24	11.12	13.94	17.11	24.36	32.83
64	10.89	13.04	16.42	20.06	28.00	38.56	64	6.52	7.95	10.64	13.45	19.58	24.32	64	10.02	12.02	15.26	18.74	26.32	35.71
65	11.75	14.08	18.02	21.96	30.43	42.26	65	6.98	8.60	11.64	14.68	20.94	26.03	65	10.80	12.98	16.74	20.50	28.53	39.01
66	12.89	15.42	20.12	25.06	35.79	49.60	66	7.74	9.45	12.93	16.91	23.05	29.16	66	11.86	14.23	18.68	23.43	33.24	45.51
67	14.38	17.28	22.48	28.53	41.94	58.05	67	8.68	10.50	14.47	19.59	25.60	32.90	67	13.24	15.92	20.88	26.74	38.67	53.02
68	16.69	20.05	26.01	33.71	49.01	67.79	68	9.88	11.78	16.38	22.84	28.66	37.39	68	15.33	18.40	24.08	31.54	44.94	61.71
69	19.37	23.27	30.10	39.72	57.18	78.96	69	11.38	13.27	18.65	26.77	32.30	42.75	69	17.77	21.27	27.81	37.13	52.20	71.72
70	22.48	27.00	34.85	46.69	65.32	92.24	70	12.98	15.42	20.67	32.10	39.57	49.42	70	20.58	24.68	32.01	43.77	60.17	83.68
71	26.76	31.87	40.35	54.26			71	15.46	18.21	23.75	36.92	49.72	63.24	71	24.50	29.14	37.03	50.79		
72	31.86	37.61	46.74	62.99			72	18.41	21.50	27.32	42.46	57.18	73.41	72	29.17	34.39	42.86	58.88		
73	37.92	44.39	54.15	73.01			73	21.91	25.37	31.46	48.84	65.77	85.10	73	34.72	40.59	49.61	68.18		
74	45.13	52.39	62.75				74	26.09	29.95	36.27	56.17			74	41.32	47.90	57.45			
75	53.72	61.82	72.72				75	31.06	35.35	41.83	64.61			75	49.19	56.53	66.54			

\*Unisex rates available in Montana only.

15-YEAR LEVEL RATE PERIOD																				
Face amount: \$200,000 - \$499,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue	Age						Issue	Age						Issue	Age					
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.60	0.82	1.21	1.45	2.20	2.80	18	0.53	0.70	0.98	1.28	1.65	2.00	18	0.59	0.80	1.16	1.42	2.09	2.64
19	0.60	0.82	1.21	1.45	2.20	2.80	19	0.53	0.70	0.98	1.28	1.65	2.00	19	0.59	0.80	1.16	1.42	2.09	2.64
20	0.60	0.82	1.21	1.45	2.20	2.80	20	0.53	0.70	0.98	1.28	1.65	2.00	20	0.59	0.80	1.16	1.42	2.09	2.64
21	0.60	0.82	1.21	1.45	2.20	2.80	21	0.53	0.70	0.98	1.28	1.65	2.00	21	0.59	0.80	1.16	1.42	2.09	2.64
22	0.60	0.82	1.21	1.45	2.20	2.80	22	0.53	0.70	0.98	1.28	1.65	2.00	22	0.59	0.80	1.16	1.42	2.09	2.64
23	0.60	0.82	1.21	1.45	2.20	2.80	23	0.53	0.70	0.98	1.28	1.65	2.00	23	0.59	0.80	1.16	1.42	2.09	2.64
24	0.60	0.82	1.21	1.45	2.20	2.80	24	0.53	0.70	0.98	1.28	1.65	2.00	24	0.59	0.80	1.16	1.42	2.09	2.64
25	0.60	0.82	1.21	1.45	2.20	2.80	25	0.53	0.70	0.98	1.28	1.65	2.00	25	0.59	0.80	1.16	1.42	2.09	2.64
26	0.60	0.82	1.21	1.45	2.20	2.81	26	0.53	0.70	0.98	1.28	1.65	2.01	26	0.59	0.80	1.16	1.42	2.09	2.65
27	0.60	0.82	1.21	1.45	2.21	2.83	27	0.53	0.70	0.98	1.28	1.66	2.04	27	0.59	0.80	1.16	1.42	2.10	2.67
28	0.60	0.83	1.22	1.46	2.22	2.86	28	0.53	0.70	0.99	1.29	1.67	2.07	28	0.59	0.80	1.17	1.43	2.11	2.70
29	0.61	0.83	1.22	1.46	2.23	2.88	29	0.53	0.71	0.99	1.29	1.68	2.09	29	0.59	0.81	1.17	1.43	2.12	2.72
30	0.61	0.83	1.22	1.46	2.24	2.90	30	0.53	0.71	0.99	1.29	1.69	2.12	30	0.59	0.81	1.17	1.43	2.13	2.74
31	0.61	0.83	1.22	1.47	2.26	2.95	31	0.54	0.71	1.00	1.30	1.70	2.18	31	0.60	0.81	1.18	1.44	2.15	2.80
32	0.61	0.84	1.23	1.47	2.29	3.00	32	0.54	0.71	1.00	1.30	1.72	2.24	32	0.60	0.81	1.18	1.44	2.18	2.85
33	0.62	0.84	1.23	1.48	2.31	3.06	33	0.54	0.72	1.01	1.31	1.74	2.31	33	0.60	0.82	1.19	1.45	2.20	2.91
34	0.62	0.85	1.24	1.49	2.34	3.13	34	0.54	0.72	1.02	1.32	1.77	2.39	34	0.60	0.82	1.20	1.46	2.23	2.98
35	0.63	0.86	1.25	1.50	2.39	3.25	35	0.55	0.73	1.03	1.33	1.81	2.54	35	0.61	0.83	1.21	1.47	2.27	3.11
36	0.68	0.92	1.31	1.59	2.54	3.31	36	0.60	0.77	1.08	1.36	1.94	2.69	36	0.66	0.89	1.26	1.54	2.42	3.19
37	0.74	0.99	1.39	1.69	2.79	3.65	37	0.63	0.83	1.14	1.38	2.13	2.92	37	0.72	0.96	1.34	1.63	2.66	3.50
38	0.79	1.05	1.47	1.77	3.03	3.98	38	0.70	0.89	1.18	1.41	2.26	3.06	38	0.77	1.02	1.41	1.70	2.88	3.80
39	0.85	1.14	1.57	1.89	3.27	4.32	39	0.74	0.96	1.25	1.44	2.44	3.30	39	0.83	1.10	1.51	1.80	3.10	4.12
40	0.91	1.21	1.65	2.00	3.53	4.71	40	0.78	1.03	1.30	1.47	2.69	3.59	40	0.88	1.17	1.58	1.89	3.36	4.49
41	1.03	1.36	1.79	2.18	3.85	5.14	41	0.88	1.14	1.43	1.59	2.94	3.84	41	1.00	1.32	1.72	2.06	3.67	4.88
42	1.16	1.53	1.96	2.38	4.17	5.58	42	0.96	1.25	1.55	1.73	3.18	4.13	42	1.12	1.47	1.88	2.25	3.97	5.29
43	1.30	1.69	2.15	2.60	4.58	6.16	43	1.03	1.37	1.66	1.87	3.48	4.50	43	1.25	1.63	2.05	2.45	4.36	5.83
44	1.51	1.92	2.34	2.84	5.01	6.78	44	1.12	1.49	1.83	2.02	3.77	4.85	44	1.43	1.83	2.24	2.68	4.76	6.39
45	1.70	2.14	2.58	3.10	5.50	7.45	45	1.26	1.63	1.98	2.18	4.09	5.21	45	1.61	2.04	2.46	2.92	5.22	7.00
46	1.80	2.31	2.75	3.33	5.94	8.08	46	1.33	1.72	2.10	2.29	4.41	5.63	46	1.71	2.19	2.62	3.12	5.63	7.59
47	1.93	2.49	2.96	3.59	6.39	8.72	47	1.43	1.83	2.21	2.41	4.75	6.07	47	1.83	2.36	2.81	3.35	6.06	8.19
48	2.07	2.67	3.18	3.86	6.92	9.45	48	1.53	1.95	2.35	2.54	5.08	6.50	48	1.96	2.53	3.01	3.60	6.55	8.86
49	2.22	2.89	3.42	4.17	7.51	10.30	49	1.62	2.05	2.48	2.68	5.45	7.01	49	2.10	2.72	3.23	3.87	7.10	9.64
50	2.37	3.13	3.69	4.51	8.10	11.15	50	1.72	2.20	2.63	2.82	5.84	7.53	50	2.24	2.94	3.48	4.17	7.65	10.43
51	2.55	3.37	4.00	4.92	8.82	12.15	51	1.86	2.36	2.82	3.07	6.33	8.17	51	2.41	3.17	3.76	4.55	8.32	11.35
52	2.75	3.65	4.34	5.37	9.57	13.22	52	2.00	2.54	3.05	3.35	6.80	8.80	52	2.60	3.43	4.08	4.97	9.02	12.34
53	2.98	3.95	4.74	5.87	10.43	14.45	53	2.17	2.74	3.27	3.65	7.38	9.56	53	2.82	3.71	4.45	5.43	9.82	13.47
54	3.22	4.25	5.16	6.41	11.33	15.73	54	2.32	2.95	3.52	4.00	7.95	10.30	54	3.04	3.99	4.83	5.93	10.65	14.64
55	3.49	4.61	5.63	7.03	12.36	17.19	55	2.51	3.18	3.78	4.38	8.58	11.16	55	3.29	4.32	5.26	6.50	11.60	15.98
56	3.82	5.06	6.20	7.73	13.46	18.71	56	2.69	3.43	4.14	4.84	9.21	11.94	56	3.59	4.73	5.79	7.15	12.61	17.36
57	4.18	5.54	6.84	8.48	14.70	20.43	57	2.85	3.71	4.51	5.32	9.87	12.80	57	3.91	5.17	6.37	7.85	13.73	18.90
58	4.58	6.10	7.54	9.33	16.05	22.30	58	3.04	4.01	4.92	5.85	10.61	13.73	58	4.27	5.68	7.02	8.63	14.96	20.59
59	5.04	6.69	8.31	10.26	17.51	24.33	59	3.28	4.31	5.36	6.42	11.44	14.79	59	4.69	6.21	7.72	9.49	16.30	22.42
60	5.52	7.37	9.20	11.31	19.16	26.62	60	3.51	4.67	5.87	7.07	12.33	15.93	60	5.12	6.83	8.53	10.46	17.79	24.48
61	6.05	8.07	10.13	12.40	20.99	29.17	61	3.76	5.05	6.39	7.73	13.29	17.15	61	5.59	7.47	9.38	11.47	19.45	26.77
62	6.64	8.88	11.15	13.65	23.00	31.97	62	4.03	5.46	6.94	8.47	14.32	18.46	62	6.12	8.20	10.31	12.61	21.26	29.27
63	7.27	9.75	12.29	14.99	25.24	35.07	63	4.31	5.89	7.54	9.26	15.43	19.91	63	6.68	8.98	11.34	13.84	23.28	32.04
64	7.96	10.69	13.52	16.47	27.59	38.34	64	4.64	6.38	8.23	10.12	16.72	21.52	64	7.30	9.83	12.46	15.20	25.42	34.98
65	8.66	11.70	14.90	18.10	30.30	42.10	65	4.95	6.90	8.98	11.06	18.10	23.30	65	7.92	10.74	13.72	16.69	27.86	38.34
66	9.50	12.80	16.75	20.40	34.33	47.67	66	5.41	7.51	9.96	12.96	19.91	25.93	66	8.68	11.74	15.39	18.91	31.45	43.32
67	10.60	14.31	18.84	22.99	38.95	54.09	67	5.98	8.26	11.15	15.24	22.09	29.06	67	9.68	13.10	17.30	21.44	35.58	49.08
68	12.29	16.57	21.96	26.86	44.26	61.48	68	6.70	9.18	12.61	18.01	24.70	32.84	68	11.17	15.09	20.09	25.09	40.35	55.75
69	14.26	19.19	25.59	31.35	50.38	69.95	69	7.59	10.25	14.34	21.37	27.82	37.34	69	12.93	17.40	23.34	29.35	45.87	63.43
70	16.54	22.24	29.79	36.55	56.49	80.02	70	8.55	11.80	15.89	25.91	34.04	42.93	70	14.94	20.15	27.01	34.42	52.00	72.60
71	19.68	26.21	34.66	42.21			71	10.04	13.79	18.25	30.02	42.72	54.53	71	17.75	23.73	31.38	39.77		
72	23.43	30.90	40.31	48.71			72	11.81	16.15	20.98	34.76	49.10	63.07	72	21.11	27.95	36.44	45.92		
73	27.89	36.43	46.87	56.20			73	13.92	18.94	24.15	40.19	56.45	72.87	73	25.10	32.93	42.33	53.00		
74	33.18	42.95	54.48	64.79			74	16.43	22.22	27.84	46.45	64.89	84.16	74	29.83	38.80	49.15	61.12		
75	39.49	50.66	63.30	74.69			75	19.41	26.10	32.10	53.64	74.61	97.14	75	35.47	45.75	57.06	70.48		

\*Unisex rates available in Montana only.

15-YEAR LEVEL RATE PERIOD																				
Face amount: \$500,000 - \$999,999 • Annual rates per \$1,000 • Add \$60 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.48	0.66	0.97	1.19	1.86	2.45	18	0.43	0.56	0.79	1.10	1.36	1.67	18	0.47	0.64	0.93	1.17	1.76	2.29
19	0.48	0.66	0.97	1.19	1.86	2.45	19	0.43	0.56	0.79	1.10	1.36	1.67	19	0.47	0.64	0.93	1.17	1.76	2.29
20	0.48	0.66	0.97	1.19	1.86	2.45	20	0.43	0.56	0.79	1.10	1.36	1.67	20	0.47	0.64	0.93	1.17	1.76	2.29
21	0.48	0.66	0.97	1.19	1.86	2.45	21	0.43	0.56	0.79	1.10	1.36	1.67	21	0.47	0.64	0.93	1.17	1.76	2.29
22	0.48	0.66	0.97	1.19	1.86	2.45	22	0.43	0.56	0.79	1.10	1.36	1.67	22	0.47	0.64	0.93	1.17	1.76	2.29
23	0.48	0.66	0.97	1.19	1.86	2.45	23	0.43	0.56	0.79	1.10	1.36	1.67	23	0.47	0.64	0.93	1.17	1.76	2.29
24	0.48	0.66	0.97	1.19	1.86	2.45	24	0.43	0.56	0.79	1.10	1.36	1.67	24	0.47	0.64	0.93	1.17	1.76	2.29
25	0.48	0.66	0.97	1.19	1.86	2.45	25	0.43	0.56	0.79	1.10	1.36	1.67	25	0.47	0.64	0.93	1.17	1.76	2.29
26	0.48	0.66	0.97	1.19	1.87	2.47	26	0.43	0.56	0.79	1.10	1.36	1.68	26	0.47	0.64	0.93	1.17	1.77	2.31
27	0.48	0.66	0.97	1.20	1.88	2.50	27	0.43	0.56	0.79	1.11	1.37	1.71	27	0.47	0.64	0.93	1.18	1.78	2.34
28	0.48	0.66	0.98	1.20	1.89	2.54	28	0.43	0.56	0.80	1.11	1.38	1.73	28	0.47	0.64	0.94	1.18	1.79	2.38
29	0.49	0.67	0.98	1.20	1.90	2.57	29	0.43	0.57	0.80	1.11	1.39	1.76	29	0.48	0.65	0.94	1.18	1.80	2.41
30	0.49	0.67	0.98	1.21	1.92	2.61	30	0.43	0.57	0.80	1.12	1.40	1.78	30	0.48	0.65	0.94	1.19	1.82	2.44
31	0.49	0.67	0.99	1.21	1.94	2.67	31	0.43	0.57	0.80	1.12	1.42	1.83	31	0.48	0.65	0.95	1.19	1.84	2.50
32	0.49	0.67	1.00	1.22	1.97	2.76	32	0.43	0.57	0.81	1.13	1.44	1.89	32	0.48	0.65	0.96	1.20	1.86	2.59
33	0.50	0.68	1.00	1.23	2.00	2.85	33	0.44	0.58	0.81	1.14	1.46	1.95	33	0.49	0.66	0.96	1.21	1.89	2.67
34	0.50	0.68	1.01	1.24	2.04	2.95	34	0.44	0.58	0.82	1.15	1.48	2.03	34	0.49	0.66	0.97	1.22	1.93	2.77
35	0.51	0.69	1.03	1.26	2.11	3.14	35	0.44	0.59	0.83	1.17	1.53	2.16	35	0.50	0.67	0.99	1.24	1.99	2.94
36	0.55	0.74	1.10	1.34	2.26	3.16	36	0.48	0.63	0.87	1.19	1.66	2.34	36	0.54	0.72	1.05	1.31	2.14	3.00
37	0.60	0.80	1.18	1.43	2.46	3.41	37	0.51	0.67	0.92	1.22	1.84	2.54	37	0.58	0.77	1.13	1.39	2.34	3.24
38	0.65	0.85	1.24	1.51	2.73	3.76	38	0.56	0.73	0.97	1.24	2.02	2.76	38	0.63	0.83	1.19	1.46	2.59	3.56
39	0.70	0.92	1.35	1.62	2.95	4.06	39	0.59	0.78	1.03	1.27	2.24	3.03	39	0.68	0.89	1.29	1.55	2.81	3.85
40	0.75	0.97	1.43	1.73	3.21	4.41	40	0.63	0.83	1.07	1.31	2.41	3.23	40	0.73	0.94	1.36	1.65	3.05	4.17
41	0.86	1.11	1.57	1.89	3.51	4.80	41	0.70	0.92	1.20	1.42	2.66	3.51	41	0.83	1.07	1.50	1.80	3.34	4.54
42	0.98	1.24	1.74	2.08	3.83	5.24	42	0.77	1.01	1.30	1.55	2.88	3.77	42	0.94	1.19	1.65	1.97	3.64	4.95
43	1.12	1.39	1.93	2.29	4.18	5.71	43	0.82	1.11	1.41	1.68	3.19	4.17	43	1.06	1.33	1.83	2.17	3.98	5.40
44	1.29	1.58	2.12	2.52	4.61	6.27	44	0.90	1.20	1.56	1.83	3.46	4.48	44	1.21	1.50	2.01	2.38	4.38	5.91
45	1.47	1.77	2.36	2.76	5.03	6.85	45	1.01	1.31	1.71	1.99	3.78	4.90	45	1.38	1.68	2.23	2.61	4.78	6.46
46	1.56	1.95	2.53	2.97	5.46	7.44	46	1.06	1.40	1.82	2.09	4.11	5.29	46	1.46	1.84	2.39	2.79	5.19	7.01
47	1.68	2.15	2.74	3.20	5.89	8.04	47	1.15	1.51	1.93	2.20	4.38	5.68	47	1.57	2.02	2.58	3.00	5.59	7.57
48	1.80	2.35	2.95	3.45	6.40	8.74	48	1.23	1.62	2.06	2.32	4.69	6.07	48	1.69	2.20	2.77	3.22	6.06	8.21
49	1.93	2.58	3.19	3.73	6.97	9.56	49	1.29	1.73	2.19	2.45	5.06	6.55	49	1.80	2.41	2.99	3.47	6.59	8.96
50	2.07	2.85	3.46	4.04	7.50	10.29	50	1.37	1.87	2.33	2.58	5.44	7.05	50	1.93	2.65	3.23	3.75	7.09	9.64
51	2.24	3.11	3.77	4.41	8.17	11.21	51	1.50	2.03	2.51	2.81	5.89	7.64	51	2.09	2.89	3.52	4.09	7.71	10.50
52	2.42	3.41	4.11	4.82	8.88	12.21	52	1.60	2.21	2.73	3.07	6.33	8.21	52	2.26	3.17	3.83	4.47	8.37	11.41
53	2.63	3.73	4.51	5.27	9.69	13.35	53	1.74	2.41	2.94	3.35	6.84	8.88	53	2.45	3.47	4.20	4.89	9.12	12.46
54	2.84	4.07	4.93	5.76	10.54	14.54	54	1.86	2.62	3.18	3.67	7.33	9.50	54	2.64	3.78	4.58	5.34	9.90	13.53
55	3.08	4.46	5.39	6.32	11.52	15.92	55	2.01	2.85	3.43	4.02	7.96	10.34	55	2.87	4.14	5.00	5.86	10.81	14.80
56	3.38	4.83	5.86	6.92	12.51	17.30	56	2.20	3.09	3.77	4.46	8.55	11.08	56	3.14	4.48	5.44	6.43	11.72	16.06
57	3.69	5.23	6.40	7.57	13.57	18.77	57	2.37	3.35	4.13	4.94	9.17	11.90	57	3.43	4.85	5.95	7.04	12.69	17.40
58	4.05	5.68	6.98	8.31	14.78	20.43	58	2.57	3.63	4.54	5.45	9.88	12.81	58	3.75	5.27	6.49	7.74	13.80	18.91
59	4.45	6.17	7.62	9.12	16.10	22.27	59	2.82	3.93	4.96	6.02	10.62	13.78	59	4.12	5.72	7.09	8.50	15.00	20.57
60	4.89	6.73	8.35	10.01	17.51	24.26	60	3.05	4.27	5.45	6.64	11.47	14.87	60	4.52	6.24	7.77	9.34	16.30	22.38
61	5.35	7.31	9.13	10.96	19.10	26.48	61	3.33	4.63	5.96	7.30	12.37	16.05	61	4.95	6.77	8.50	10.23	17.75	24.39
62	5.88	7.96	9.97	12.04	20.87	28.94	62	3.60	5.02	6.50	8.01	13.34	17.29	62	5.42	7.37	9.28	11.23	19.36	26.61
63	6.44	8.67	10.92	13.19	22.83	31.68	63	3.90	5.42	7.08	8.78	14.38	18.66	63	5.93	8.02	10.15	12.31	21.14	29.08
64	7.06	9.45	11.94	14.48	24.90	34.56	64	4.23	5.89	7.74	9.62	15.59	20.20	64	6.49	8.74	11.10	13.51	23.04	31.69
65	7.68	10.28	13.08	15.88	27.28	37.88	65	4.57	6.39	8.47	10.54	16.88	21.88	65	7.06	9.50	12.16	14.81	25.20	34.68
66	8.44	11.27	14.76	17.98	31.23	43.33	66	4.98	6.93	9.34	12.22	18.69	24.51	66	7.75	10.40	13.68	16.83	28.72	39.57
67	9.43	12.65	16.66	20.33	35.75	49.61	67	5.48	7.60	10.38	14.25	20.87	27.66	67	8.64	11.64	15.40	19.11	32.77	45.22
68	10.93	14.69	19.49	23.84	40.95	56.85	68	6.13	8.43	11.68	16.71	23.49	31.44	68	9.97	13.44	17.93	22.41	37.46	51.77
69	12.74	17.08	22.78	27.90	46.96	65.14	69	6.93	9.38	13.21	19.68	26.61	35.95	69	11.58	15.54	20.87	26.26	42.89	59.30
70	14.81	19.84	26.59	32.62	52.95	75.00	70	7.79	10.76	14.58	23.71	32.84	41.55	70	13.41	18.02	24.19	30.84	48.93	68.31
71	17.65	23.45	31.02	37.76			71	9.12	12.54	16.67	27.35	37.93	48.36	71	15.94	21.27	28.15	35.68		
72	21.04	27.69	36.13	43.67			72	10.70	14.65	19.08	31.56	43.79	56.17	72	18.97	25.08	32.72	41.25		
73	25.07	32.72	42.09	50.45			73	12.59	17.13	21.89	36.37	50.51	65.18	73	22.57	29.60	38.05	47.63		
74	29.86	38.63	48.98	58.26			74	14.82	20.05	25.13	41.91	58.26	75.53	74	26.85	34.91	44.21	54.99		
75	35.56	45.61	56.99	67.24			75	17.49	23.51	28.91	48.29	67.17	87.44	75	31.95	41.19	51.37	63.45		

\*Unisex rates available in Montana only.



15-YEAR LEVEL RATE PERIOD																				
Face amount: \$1,000,000 - \$4,999,999 • Annual rates per \$1,000 • Add \$60 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.46	0.64	0.94	1.14	1.81	2.37	18	0.41	0.55	0.77	1.03	1.31	1.62	18	0.45	0.62	0.91	1.12	1.71	2.22
19	0.46	0.64	0.94	1.14	1.81	2.37	19	0.41	0.55	0.77	1.03	1.31	1.62	19	0.45	0.62	0.91	1.12	1.71	2.22
20	0.46	0.64	0.94	1.14	1.81	2.37	20	0.41	0.55	0.77	1.03	1.31	1.62	20	0.45	0.62	0.91	1.12	1.71	2.22
21	0.46	0.64	0.94	1.14	1.81	2.37	21	0.41	0.55	0.77	1.03	1.31	1.62	21	0.45	0.62	0.91	1.12	1.71	2.22
22	0.46	0.64	0.94	1.14	1.81	2.37	22	0.41	0.55	0.77	1.03	1.31	1.62	22	0.45	0.62	0.91	1.12	1.71	2.22
23	0.46	0.64	0.94	1.14	1.81	2.37	23	0.41	0.55	0.77	1.03	1.31	1.62	23	0.45	0.62	0.91	1.12	1.71	2.22
24	0.46	0.64	0.94	1.14	1.81	2.37	24	0.41	0.55	0.77	1.03	1.31	1.62	24	0.45	0.62	0.91	1.12	1.71	2.22
25	0.46	0.64	0.94	1.14	1.81	2.37	25	0.41	0.55	0.77	1.03	1.31	1.62	25	0.45	0.62	0.91	1.12	1.71	2.22
26	0.46	0.64	0.94	1.14	1.82	2.39	26	0.41	0.55	0.77	1.03	1.31	1.63	26	0.45	0.62	0.91	1.12	1.72	2.24
27	0.46	0.64	0.94	1.15	1.83	2.42	27	0.41	0.55	0.77	1.04	1.32	1.66	27	0.45	0.62	0.91	1.13	1.73	2.27
28	0.46	0.64	0.95	1.15	1.84	2.45	28	0.41	0.55	0.77	1.04	1.33	1.68	28	0.45	0.62	0.91	1.13	1.74	2.30
29	0.47	0.65	0.95	1.16	1.86	2.49	29	0.41	0.55	0.78	1.05	1.34	1.71	29	0.46	0.63	0.92	1.14	1.76	2.33
30	0.47	0.65	0.95	1.16	1.87	2.52	30	0.41	0.55	0.78	1.05	1.35	1.73	30	0.46	0.63	0.92	1.14	1.77	2.36
31	0.47	0.65	0.96	1.17	1.89	2.59	31	0.41	0.56	0.78	1.06	1.37	1.78	31	0.46	0.63	0.92	1.15	1.79	2.43
32	0.47	0.65	0.97	1.19	1.93	2.67	32	0.41	0.56	0.78	1.07	1.40	1.85	32	0.46	0.63	0.93	1.17	1.82	2.51
33	0.48	0.66	0.97	1.20	1.96	2.76	33	0.42	0.56	0.79	1.08	1.42	1.91	33	0.47	0.64	0.93	1.18	1.85	2.59
34	0.48	0.66	0.98	1.21	2.00	2.86	34	0.42	0.56	0.79	1.10	1.45	1.98	34	0.47	0.64	0.94	1.19	1.89	2.68
35	0.49	0.67	1.00	1.24	2.07	3.04	35	0.42	0.57	0.80	1.12	1.50	2.12	35	0.48	0.65	0.96	1.22	1.96	2.86
36	0.53	0.72	1.07	1.32	2.22	3.06	36	0.46	0.61	0.84	1.14	1.63	2.29	36	0.52	0.70	1.02	1.28	2.10	2.91
37	0.58	0.78	1.14	1.41	2.41	3.30	37	0.49	0.65	0.89	1.17	1.80	2.48	37	0.56	0.75	1.09	1.36	2.29	3.14
38	0.62	0.83	1.21	1.49	2.66	3.65	38	0.54	0.70	0.94	1.19	1.97	2.70	38	0.60	0.80	1.16	1.43	2.52	3.46
39	0.67	0.89	1.31	1.59	2.87	3.94	39	0.56	0.75	1.00	1.22	2.20	2.96	39	0.65	0.86	1.25	1.52	2.74	3.74
40	0.72	0.95	1.39	1.70	3.12	4.29	40	0.60	0.81	1.04	1.26	2.35	3.15	40	0.70	0.92	1.32	1.61	2.97	4.06
41	0.83	1.08	1.52	1.85	3.41	4.68	41	0.67	0.89	1.17	1.37	2.60	3.42	41	0.80	1.04	1.45	1.75	3.25	4.43
42	0.94	1.21	1.69	2.03	3.71	5.11	42	0.73	0.98	1.27	1.49	2.81	3.67	42	0.90	1.16	1.61	1.92	3.53	4.82
43	1.07	1.35	1.87	2.23	4.05	5.57	43	0.79	1.07	1.38	1.63	3.11	4.05	43	1.01	1.29	1.77	2.11	3.86	5.27
44	1.24	1.54	2.06	2.46	4.46	6.12	44	0.87	1.16	1.53	1.77	3.38	4.34	44	1.17	1.46	1.95	2.32	4.24	5.76
45	1.41	1.72	2.29	2.69	4.86	6.69	45	0.97	1.27	1.68	1.93	3.69	4.75	45	1.32	1.63	2.17	2.54	4.63	6.30
46	1.50	1.89	2.46	2.89	5.28	7.27	46	1.02	1.36	1.78	2.03	4.00	5.13	46	1.40	1.78	2.32	2.72	5.02	6.84
47	1.61	2.09	2.65	3.11	5.71	7.85	47	1.11	1.46	1.89	2.14	4.27	5.50	47	1.51	1.96	2.50	2.92	5.42	7.38
48	1.72	2.28	2.86	3.35	6.21	8.54	48	1.19	1.58	2.01	2.25	4.56	5.88	48	1.61	2.14	2.69	3.13	5.88	8.01
49	1.85	2.52	3.09	3.61	6.76	9.34	49	1.25	1.68	2.14	2.38	4.92	6.35	49	1.73	2.35	2.90	3.36	6.39	8.74
50	1.98	2.78	3.35	3.91	7.29	10.05	50	1.33	1.82	2.28	2.51	5.28	6.83	50	1.85	2.59	3.14	3.63	6.89	9.41
51	2.14	3.03	3.66	4.26	7.94	10.94	51	1.46	1.97	2.45	2.74	5.71	7.39	51	2.00	2.82	3.42	3.96	7.49	10.23
52	2.31	3.33	3.98	4.66	8.65	11.91	52	1.56	2.15	2.66	2.99	6.13	7.94	52	2.16	3.09	3.72	4.33	8.15	11.12
53	2.51	3.65	4.36	5.08	9.44	13.03	53	1.70	2.34	2.87	3.26	6.62	8.59	53	2.35	3.39	4.06	4.72	8.88	12.14
54	2.71	3.98	4.77	5.55	10.28	14.18	54	1.82	2.54	3.10	3.57	7.08	9.19	54	2.53	3.69	4.44	5.15	9.64	13.18
55	2.94	4.36	5.22	6.08	11.24	15.53	55	1.97	2.77	3.34	3.92	7.69	10.00	55	2.75	4.04	4.84	5.65	10.53	14.42
56	3.23	4.72	5.68	6.68	12.21	16.87	56	2.15	3.00	3.67	4.34	8.25	10.70	56	3.01	4.38	5.28	6.21	11.42	15.64
57	3.54	5.11	6.21	7.32	13.25	18.31	57	2.31	3.25	4.01	4.80	8.84	11.47	57	3.29	4.74	5.77	6.82	12.37	16.94
58	3.90	5.54	6.78	8.05	14.42	19.93	58	2.50	3.52	4.40	5.29	9.52	12.34	58	3.62	5.14	6.30	7.50	13.44	18.41
59	4.29	6.02	7.41	8.85	15.71	21.72	59	2.74	3.80	4.81	5.83	10.22	13.26	59	3.98	5.58	6.89	8.25	14.61	20.03
60	4.72	6.56	8.12	9.73	17.09	23.65	60	2.96	4.13	5.28	6.43	11.03	14.29	60	4.37	6.07	7.55	9.07	15.88	21.78
61	5.18	7.12	8.89	10.68	18.64	25.82	61	3.23	4.48	5.76	7.06	11.88	15.40	61	4.79	6.59	8.26	9.96	17.29	23.74
62	5.70	7.76	9.72	11.74	20.37	28.21	62	3.49	4.85	6.28	7.74	12.80	16.57	62	5.26	7.18	9.03	10.94	18.86	25.88
63	6.25	8.45	10.65	12.88	22.28	30.88	63	3.77	5.24	6.84	8.48	13.79	17.87	63	5.75	7.81	9.89	12.00	20.58	28.28
64	6.86	9.21	11.65	14.15	24.30	33.69	64	4.09	5.69	7.47	9.28	14.95	19.33	64	6.31	8.51	10.81	13.18	22.43	30.82
65	7.47	10.01	12.77	15.54	26.62	36.92	65	4.41	6.17	8.17	10.16	16.17	20.92	65	6.86	9.24	11.85	14.46	24.53	33.72
66	8.13	10.87	14.22	17.35	30.12	41.77	66	4.76	6.64	8.92	11.62	17.73	23.20	66	7.46	10.02	13.16	16.20	27.64	38.06
67	8.99	12.06	15.86	19.37	34.14	47.36	67	5.20	7.21	9.81	13.38	19.63	25.93	67	8.23	11.09	14.65	18.17	31.24	43.07
68	10.29	13.83	18.31	22.39	38.76	53.81	68	5.75	7.92	10.93	15.52	21.89	29.20	68	9.38	12.65	16.83	21.02	35.39	48.89
69	11.85	15.89	21.14	25.90	44.08	61.19	69	6.45	8.74	12.24	18.10	24.59	33.11	69	10.77	14.46	19.36	24.34	40.18	55.57
70	13.64	18.28	24.43	29.96	49.40	69.97	70	7.19	9.93	13.42	21.60	29.99	37.96	70	12.35	16.61	22.23	28.29	45.52	63.57
71	16.11	21.39	28.25	34.39			71	8.34	11.47	15.21	24.76	34.40	43.87	71	14.56	19.41	25.64	32.46		
72	19.05	25.06	32.67	39.48			72	9.70	13.28	17.28	28.41	39.47	50.64	72	17.18	22.70	29.59	37.27		
73	22.53	29.40	37.81	45.32			73	11.33	15.42	19.69	32.59	45.30	58.45	73	20.29	26.60	34.19	42.77		
74	26.68	34.52	43.76	52.04			74	13.25	17.93	22.47	37.40	52.01	67.42	74	23.99	31.20	39.50	49.11		
75	31.62	40.55	50.67	59.78			75	15.56	20.91	25.71	42.94	59.72	77.74	75	28.41	36.62	45.68	56.41		

\*Unisex rates available in Montana only.

15-YEAR LEVEL RATE PERIOD																					
Face amount: \$5,000,000+ • Annual rates per \$1,000 • Add \$60 policy fee																					
MALE							FEMALE							UNISEX*							
Issue							Issue							Issue							
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	
18	0.45	0.62	0.90	1.08	1.76	2.29	18	0.39	0.53	0.74	0.96	1.26	1.56	18	0.44	0.60	0.87	1.06	1.66	2.14	
19	0.45	0.62	0.90	1.08	1.76	2.29	19	0.39	0.53	0.74	0.96	1.26	1.56	19	0.44	0.60	0.87	1.06	1.66	2.14	
20	0.45	0.62	0.90	1.08	1.76	2.29	20	0.39	0.53	0.74	0.96	1.26	1.56	20	0.44	0.60	0.87	1.06	1.66	2.14	
21	0.45	0.62	0.90	1.08	1.76	2.29	21	0.39	0.53	0.74	0.96	1.26	1.56	21	0.44	0.60	0.87	1.06	1.66	2.14	
22	0.45	0.62	0.90	1.08	1.76	2.29	22	0.39	0.53	0.74	0.96	1.26	1.56	22	0.44	0.60	0.87	1.06	1.66	2.14	
23	0.45	0.62	0.90	1.08	1.76	2.29	23	0.39	0.53	0.74	0.96	1.26	1.56	23	0.44	0.60	0.87	1.06	1.66	2.14	
24	0.45	0.62	0.90	1.08	1.76	2.29	24	0.39	0.53	0.74	0.96	1.26	1.56	24	0.44	0.60	0.87	1.06	1.66	2.14	
25	0.45	0.62	0.90	1.08	1.76	2.29	25	0.39	0.53	0.74	0.96	1.26	1.56	25	0.44	0.60	0.87	1.06	1.66	2.14	
26	0.45	0.62	0.90	1.08	1.77	2.31	26	0.39	0.53	0.74	0.96	1.27	1.57	26	0.44	0.60	0.87	1.06	1.67	2.16	
27	0.45	0.62	0.90	1.09	1.78	2.34	27	0.39	0.53	0.74	0.97	1.28	1.60	27	0.44	0.60	0.87	1.07	1.68	2.19	
28	0.45	0.62	0.91	1.10	1.79	2.37	28	0.39	0.53	0.74	0.97	1.29	1.63	28	0.44	0.60	0.88	1.07	1.69	2.22	
29	0.45	0.63	0.91	1.10	1.81	2.40	29	0.39	0.53	0.74	0.98	1.30	1.65	29	0.44	0.61	0.88	1.08	1.71	2.25	
30	0.45	0.63	0.91	1.11	1.82	2.43	30	0.39	0.53	0.74	0.98	1.31	1.68	30	0.44	0.61	0.88	1.08	1.72	2.28	
31	0.46	0.63	0.92	1.12	1.85	2.50	31	0.39	0.53	0.75	1.00	1.33	1.73	31	0.45	0.61	0.89	1.10	1.75	2.35	
32	0.46	0.63	0.93	1.14	1.88	2.58	32	0.39	0.53	0.75	1.01	1.35	1.79	32	0.45	0.61	0.89	1.11	1.77	2.42	
33	0.46	0.64	0.93	1.15	1.92	2.66	33	0.40	0.54	0.75	1.02	1.38	1.86	33	0.45	0.62	0.89	1.12	1.81	2.50	
34	0.46	0.64	0.94	1.17	1.96	2.75	34	0.40	0.54	0.75	1.04	1.41	1.94	34	0.45	0.62	0.90	1.14	1.85	2.59	
35	0.47	0.65	0.96	1.21	2.03	2.93	35	0.40	0.54	0.76	1.07	1.46	2.08	35	0.46	0.63	0.92	1.18	1.92	2.76	
36	0.51	0.69	1.01	1.29	2.17	2.95	36	0.44	0.59	0.83	1.09	1.59	2.25	36	0.50	0.67	0.97	1.25	2.05	2.81	
37	0.55	0.75	1.10	1.37	2.35	3.19	37	0.47	0.63	0.87	1.12	1.76	2.42	37	0.53	0.73	1.05	1.32	2.23	3.04	
38	0.60	0.80	1.18	1.45	2.59	3.54	38	0.51	0.68	0.92	1.14	1.91	2.63	38	0.58	0.78	1.13	1.39	2.45	3.36	
39	0.65	0.87	1.28	1.55	2.78	3.82	39	0.54	0.73	0.99	1.17	2.14	2.87	39	0.63	0.84	1.22	1.47	2.65	3.63	
40	0.69	0.92	1.36	1.66	3.03	4.16	40	0.59	0.78	1.03	1.21	2.29	3.06	40	0.67	0.89	1.29	1.57	2.88	3.94	
41	0.80	1.06	1.49	1.81	3.30	4.54	41	0.64	0.86	1.15	1.32	2.53	3.32	41	0.77	1.02	1.42	1.71	3.15	4.30	
42	0.92	1.18	1.65	1.98	3.59	4.97	42	0.71	0.95	1.26	1.44	2.73	3.57	42	0.88	1.13	1.57	1.87	3.42	4.69	
43	1.05	1.32	1.83	2.17	3.91	5.42	43	0.77	1.04	1.37	1.58	3.02	3.93	43	0.99	1.26	1.74	2.05	3.73	5.12	
44	1.19	1.49	2.00	2.39	4.29	5.97	44	0.83	1.12	1.50	1.72	3.28	4.20	44	1.12	1.42	1.90	2.26	4.09	5.62	
45	1.35	1.67	2.22	2.62	4.68	6.53	45	0.93	1.23	1.64	1.87	3.59	4.59	45	1.27	1.58	2.10	2.47	4.46	6.14	
46	1.44	1.84	2.39	2.81	5.09	7.09	46	1.00	1.31	1.75	1.97	3.89	4.96	46	1.35	1.73	2.26	2.64	4.85	6.66	
47	1.53	2.03	2.58	3.01	5.51	7.66	47	1.07	1.39	1.84	2.08	4.14	5.31	47	1.44	1.90	2.43	2.82	5.24	7.19	
48	1.64	2.20	2.78	3.24	6.00	8.32	48	1.15	1.52	1.97	2.19	4.42	5.68	48	1.54	2.06	2.62	3.03	5.68	7.79	
49	1.75	2.43	2.99	3.50	6.56	9.10	49	1.21	1.61	2.09	2.31	4.76	6.13	49	1.64	2.27	2.81	3.26	6.20	8.51	
50	1.87	2.67	3.24	3.77	7.06	9.79	50	1.29	1.73	2.22	2.44	5.12	6.60	50	1.75	2.48	3.04	3.50	6.67	9.15	
51	2.04	2.94	3.53	4.11	7.71	10.66	51	1.42	1.89	2.38	2.65	5.53	7.14	51	1.92	2.73	3.30	3.82	7.27	9.96	
52	2.20	3.23	3.84	4.48	8.40	11.62	52	1.52	2.07	2.58	2.90	5.92	7.66	52	2.06	3.00	3.59	4.16	7.90	10.83	
53	2.39	3.54	4.21	4.87	9.18	12.71	53	1.65	2.25	2.79	3.16	6.40	8.30	53	2.24	3.28	3.93	4.53	8.62	11.83	
54	2.58	3.88	4.60	5.32	10.00	13.82	54	1.78	2.48	3.01	3.48	6.85	8.87	54	2.42	3.60	4.28	4.95	9.37	12.83	
55	2.80	4.25	5.04	5.83	10.95	15.13	55	1.93	2.69	3.25	3.81	7.42	9.65	55	2.63	3.94	4.68	5.43	10.24	14.03	
56	3.10	4.60	5.51	6.42	11.89	16.44	56	2.10	2.92	3.57	4.22	7.95	10.31	56	2.90	4.26	5.12	5.98	11.10	15.21	
57	3.42	4.99	6.04	7.06	12.90	17.84	57	2.27	3.17	3.93	4.66	8.51	11.04	57	3.19	4.63	5.62	6.58	12.02	16.48	
58	3.76	5.43	6.64	7.77	14.05	19.41	58	2.45	3.42	4.32	5.12	9.15	11.85	58	3.50	5.03	6.18	7.24	13.07	17.90	
59	4.15	5.91	7.26	8.58	15.32	21.16	59	2.68	3.72	4.71	5.64	9.83	12.72	59	3.86	5.47	6.75	7.99	14.22	19.47	
60	4.57	6.45	7.96	9.45	16.65	23.03	60	2.89	4.04	5.15	6.21	10.58	13.69	60	4.23	5.97	7.40	8.80	15.44	21.16	
61	5.01	6.99	8.70	10.38	18.17	25.14	61	3.13	4.35	5.60	6.82	11.39	14.75	61	4.63	6.46	8.08	9.67	16.81	23.06	
62	5.52	7.59	9.51	11.43	19.86	27.48	62	3.38	4.71	6.09	7.46	12.26	15.85	62	5.09	7.01	8.83	10.64	18.34	25.15	
63	6.06	8.25	10.41	12.56	21.71	30.07	63	3.65	5.08	6.61	8.17	13.20	17.06	63	5.58	7.62	9.65	11.68	20.01	27.47	
64	6.65	8.97	11.37	13.81	23.69	32.81	64	3.96	5.51	7.20	8.93	14.29	18.44	64	6.11	8.28	10.54	12.83	21.81	29.94	
65	7.25	9.73	12.46	15.19	25.95	35.95	65	4.25	5.94	7.86	9.78	15.45	19.95	65	6.65	8.97	11.54	14.11	23.85	32.75	
66	7.90	10.58	13.90	17.14	29.41	40.76	66	4.61	6.42	8.61	11.22	17.00	22.20	66	7.24	9.75	12.84	15.96	26.93	37.05	
67	8.77	11.80	15.53	19.14	33.36	46.29	67	5.05	7.00	9.51	12.95	18.88	24.89	67	8.03	10.84	14.33	17.90	30.46	42.01	
68	10.06	13.56	17.96	22.14	37.93	52.66	68	5.60	7.70	10.62	15.06	21.12	28.14	68	9.17	12.39	16.49	20.72	34.57	47.76	
69	11.62	15.61	20.78	25.61	43.18	59.98	69	6.29	8.52	11.94	17.59	23.79	32.02	69	10.55	14.19	19.01	24.01	39.30	54.39	
70	13.40	17.99	24.05	29.64	48.42	68.66	70	7.03	9.70	13.12	21.04	29.13	36.83	70	12.13	16.33	21.86	27.92	44.56	62.29	
71	15.85	21.09	27.86	34.02			71	8.18	11.23	14.92	24.16	33.50	42.68	71	14.32	19.12	25.27	32.05			
72	18.78	24.74	32.26	39.06			72	9.53	13.04	17.00	27.74	38.52	49.39	72	16.93	22.40	29.21	36.80			
73	22.25	29.05	37.36	44.85			73	11.16	15.16	19.41	31.86	44.30	57.12	73	20.03	26.27	33.77	42.25			
74	26.39	34.14	43.30	51.52			74	13.09	17.68	22.20	36.60	50.93	66.01	74	23.73	30.85	39.08	48.54			
75	31.31	40.15	50.16	59.18			75	15.39	20.64	25.46	42.06	58.57	76.23	75	28.13	36.25	45.22	55.76			

\*Unisex rates available in Montana only.

20-YEAR LEVEL RATE PERIOD																				
Face amount: \$50,000 - \$99,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	1.87	2.55	2.99	3.76	4.18	6.36	18	1.63	2.13	2.65	3.27	3.46	4.26	18	1.82	2.47	2.92	3.66	4.04	5.94
19	1.87	2.55	2.99	3.76	4.18	6.36	19	1.63	2.13	2.65	3.27	3.46	4.26	19	1.82	2.47	2.92	3.66	4.04	5.94
20	1.87	2.55	2.99	3.76	4.18	6.36	20	1.63	2.13	2.65	3.27	3.46	4.26	20	1.82	2.47	2.92	3.66	4.04	5.94
21	1.87	2.55	2.99	3.76	4.18	6.36	21	1.63	2.13	2.65	3.27	3.46	4.26	21	1.82	2.47	2.92	3.66	4.04	5.94
22	1.87	2.55	2.99	3.76	4.18	6.36	22	1.63	2.13	2.65	3.27	3.46	4.26	22	1.82	2.47	2.92	3.66	4.04	5.94
23	1.87	2.55	2.99	3.76	4.18	6.36	23	1.63	2.13	2.65	3.27	3.46	4.26	23	1.82	2.47	2.92	3.66	4.04	5.94
24	1.87	2.55	2.99	3.76	4.18	6.36	24	1.63	2.13	2.65	3.27	3.46	4.26	24	1.82	2.47	2.92	3.66	4.04	5.94
25	1.87	2.55	2.99	3.76	4.18	6.36	25	1.63	2.13	2.65	3.27	3.46	4.26	25	1.82	2.47	2.92	3.66	4.04	5.94
26	1.87	2.55	3.00	3.77	4.20	6.37	26	1.63	2.13	2.65	3.27	3.48	4.29	26	1.82	2.47	2.93	3.67	4.06	5.95
27	1.87	2.56	3.01	3.79	4.24	6.38	27	1.63	2.14	2.66	3.28	3.51	4.36	27	1.82	2.48	2.94	3.69	4.09	5.98
28	1.87	2.56	3.03	3.81	4.27	6.40	28	1.63	2.14	2.67	3.28	3.55	4.42	28	1.82	2.48	2.96	3.70	4.13	6.00
29	1.87	2.56	3.04	3.83	4.31	6.42	29	1.63	2.14	2.67	3.28	3.58	4.48	29	1.82	2.48	2.97	3.72	4.16	6.03
30	1.87	2.57	3.06	3.85	4.35	6.43	30	1.63	2.15	2.68	3.29	3.62	4.55	30	1.82	2.49	2.98	3.74	4.20	6.05
31	1.87	2.57	3.09	3.89	4.42	6.46	31	1.63	2.16	2.69	3.30	3.68	4.68	31	1.82	2.49	3.01	3.77	4.27	6.10
32	1.87	2.58	3.13	3.94	4.51	6.50	32	1.63	2.17	2.71	3.31	3.77	4.84	32	1.82	2.50	3.05	3.81	4.36	6.17
33	1.88	2.59	3.17	4.00	4.61	6.54	33	1.64	2.18	2.72	3.32	3.86	5.00	33	1.83	2.51	3.08	3.86	4.46	6.23
34	1.88	2.60	3.21	4.06	4.72	6.59	34	1.64	2.19	2.74	3.33	3.96	5.19	34	1.83	2.52	3.12	3.91	4.57	6.31
35	1.88	2.62	3.30	4.17	4.92	6.68	35	1.64	2.21	2.78	3.35	4.15	5.54	35	1.83	2.54	3.20	4.01	4.77	6.45
36	2.00	2.78	3.47	4.35	5.26	7.15	36	1.80	2.40	2.91	3.47	4.42	5.90	36	1.96	2.70	3.36	4.17	5.09	6.90
37	2.25	2.97	3.70	4.58	5.71	7.76	37	1.95	2.54	3.09	3.62	4.76	6.38	37	2.19	2.88	3.58	4.39	5.52	7.48
38	2.41	3.13	3.88	4.77	6.06	8.25	38	2.08	2.67	3.23	3.76	5.04	6.76	38	2.34	3.04	3.75	4.57	5.86	7.95
39	2.64	3.33	4.13	5.04	6.58	8.94	39	2.25	2.83	3.39	3.92	5.38	7.28	39	2.56	3.23	3.98	4.82	6.34	8.61
40	2.84	3.53	4.34	5.26	7.07	9.62	40	2.41	3.03	3.61	4.12	5.83	7.84	40	2.75	3.43	4.19	5.03	6.82	9.26
41	3.08	3.80	4.66	5.60	7.73	10.48	41	2.58	3.19	3.80	4.29	6.22	8.39	41	2.98	3.68	4.49	5.34	7.43	10.06
42	3.36	4.04	4.93	5.88	8.33	11.29	42	2.79	3.37	4.00	4.48	6.62	8.92	42	3.25	3.91	4.74	5.60	7.99	10.82
43	3.66	4.31	5.26	6.23	9.02	12.24	43	2.97	3.59	4.22	4.69	7.12	9.64	43	3.52	4.17	5.05	5.92	8.64	11.72
44	3.92	4.62	5.60	6.61	9.83	13.34	44	3.19	3.79	4.48	4.93	7.65	10.33	44	3.77	4.45	5.38	6.27	9.39	12.74
45	4.22	4.94	5.97	7.00	10.69	14.50	45	3.40	4.03	4.73	5.18	8.22	11.17	45	4.06	4.76	5.72	6.64	10.20	13.83
46	4.42	5.18	6.24	7.31	11.34	15.21	46	3.57	4.16	4.89	5.38	8.69	11.69	46	4.25	4.98	5.97	6.92	10.81	14.51
47	4.67	5.49	6.60	7.72	12.16	16.08	47	3.74	4.32	5.07	5.61	9.25	12.35	47	4.48	5.26	6.29	7.30	11.58	15.33
48	4.92	5.80	6.95	8.11	13.03	17.00	48	3.93	4.50	5.27	5.87	9.84	13.06	48	4.72	5.54	6.61	7.66	12.39	16.21
49	5.21	6.15	7.35	8.57	13.95	18.00	49	4.13	4.70	5.50	6.15	10.51	13.87	49	4.99	5.86	6.98	8.09	13.26	17.17
50	5.54	6.54	7.81	9.08	15.00	19.12	50	4.34	4.90	5.75	6.46	11.24	14.71	50	5.30	6.21	7.40	8.56	14.25	18.24
51	5.90	6.99	8.31	9.64	16.21	20.43	51	4.58	5.13	6.02	6.79	12.05	15.68	51	5.64	6.62	7.85	9.07	15.38	19.48
52	6.30	7.47	8.87	10.26	17.50	21.81	52	4.86	5.39	6.32	7.16	12.95	16.75	52	6.01	7.05	8.36	9.64	16.59	20.80
53	6.74	8.02	9.48	10.94	18.97	23.41	53	5.13	5.65	6.62	7.53	13.90	17.88	53	6.42	7.55	8.91	10.26	17.96	22.30
54	7.23	8.62	10.16	11.68	20.59	25.12	54	5.45	5.97	6.98	7.97	15.02	19.17	54	6.87	8.09	9.52	10.94	19.48	23.93
55	7.78	9.28	10.90	12.50	22.34	26.10	55	5.80	6.30	7.38	8.45	16.23	20.63	55	7.38	8.68	10.20	11.69	21.12	25.01
56	8.54	10.25	12.13	14.15	25.04	30.08	56	6.17	6.78	7.98	9.25	17.30	22.21	56	8.07	9.56	11.30	13.17	23.49	28.51
57	9.44	11.33	13.45	15.89	28.01	34.42	57	6.68	7.38	8.69	10.20	18.61	24.12	57	8.89	10.54	12.50	14.75	26.13	32.36
58	10.42	12.50	14.90	17.84	31.29	39.23	58	7.15	7.99	9.44	11.20	19.91	26.05	58	9.77	11.60	13.81	16.51	29.01	36.59
59	11.47	13.70	16.41	19.84	34.64	44.20	59	7.71	8.69	10.27	12.30	21.54	28.45	59	10.72	12.70	15.18	18.33	32.02	41.05
60	12.61	15.09	18.12	22.10	38.46	49.84	60	8.34	9.45	11.18	13.54	23.15	30.87	60	11.76	13.96	16.73	20.39	35.40	46.05
61	13.78	16.49	19.82	24.37	42.63	56.01	61	8.92	10.28	12.11	14.76	24.95	33.53	61	12.81	15.25	18.28	22.45	39.09	51.51
62	15.84	19.24	22.85	28.42	47.45	63.14	62	10.08	11.96	14.01	17.27	26.88	36.45	62	14.69	17.78	21.08	26.19	43.34	57.80
63	18.16	22.06	26.32	33.04	52.98	68.40	63	11.43	13.69	16.09	20.06	29.03	39.66	63	16.81	20.39	24.27	30.44	48.19	62.65
64	20.82	25.28	30.30	38.33	59.61		64	12.97	15.67	18.48	23.24	31.41	43.22	64	19.25	23.36	27.94	35.31	53.97	
65	23.86	28.98	34.85	44.40	63.00		65	14.73	17.93	21.21	26.89	36.35	48.30	65	22.03	26.77	32.12	40.90	57.67	

\*Unisex rates available in Montana only.

20-YEAR LEVEL RATE PERIOD																				
Face amount: \$100,000 - \$199,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	1.31	1.79	2.28	2.76	3.39	4.50	18	1.15	1.50	1.90	2.30	2.77	3.40	18	1.28	1.73	2.20	2.67	3.27	4.28
19	1.31	1.79	2.28	2.76	3.39	4.50	19	1.15	1.50	1.90	2.30	2.77	3.40	19	1.28	1.73	2.20	2.67	3.27	4.28
20	1.31	1.79	2.28	2.76	3.39	4.50	20	1.15	1.50	1.90	2.30	2.77	3.40	20	1.28	1.73	2.20	2.67	3.27	4.28
21	1.31	1.79	2.28	2.76	3.39	4.50	21	1.15	1.50	1.90	2.30	2.77	3.40	21	1.28	1.73	2.20	2.67	3.27	4.28
22	1.31	1.79	2.28	2.76	3.39	4.50	22	1.15	1.50	1.90	2.30	2.77	3.40	22	1.28	1.73	2.20	2.67	3.27	4.28
23	1.31	1.79	2.28	2.76	3.39	4.50	23	1.15	1.50	1.90	2.30	2.77	3.40	23	1.28	1.73	2.20	2.67	3.27	4.28
24	1.31	1.79	2.28	2.76	3.39	4.50	24	1.15	1.50	1.90	2.30	2.77	3.40	24	1.28	1.73	2.20	2.67	3.27	4.28
25	1.31	1.79	2.28	2.76	3.39	4.50	25	1.15	1.50	1.90	2.30	2.77	3.40	25	1.28	1.73	2.20	2.67	3.27	4.28
26	1.31	1.79	2.29	2.77	3.41	4.53	26	1.15	1.50	1.90	2.30	2.78	3.42	26	1.28	1.73	2.21	2.68	3.28	4.31
27	1.31	1.79	2.30	2.78	3.44	4.58	27	1.15	1.50	1.90	2.30	2.81	3.46	27	1.28	1.73	2.22	2.68	3.31	4.36
28	1.31	1.80	2.31	2.79	3.47	4.63	28	1.15	1.51	1.91	2.31	2.84	3.51	28	1.28	1.74	2.23	2.69	3.34	4.41
29	1.31	1.80	2.32	2.80	3.50	4.68	29	1.15	1.51	1.91	2.31	2.87	3.55	29	1.28	1.74	2.24	2.70	3.37	4.45
30	1.31	1.80	2.33	2.81	3.53	4.73	30	1.15	1.51	1.91	2.31	2.90	3.59	30	1.28	1.74	2.25	2.71	3.40	4.50
31	1.31	1.81	2.35	2.84	3.60	4.83	31	1.15	1.52	1.92	2.32	2.96	3.67	31	1.28	1.75	2.26	2.74	3.47	4.60
32	1.31	1.81	2.37	2.87	3.68	4.95	32	1.15	1.53	1.92	2.32	3.04	3.78	32	1.28	1.75	2.28	2.76	3.55	4.72
33	1.32	1.82	2.40	2.90	3.76	5.08	33	1.16	1.53	1.93	2.33	3.11	3.88	33	1.29	1.76	2.31	2.79	3.63	4.84
34	1.32	1.83	2.43	2.93	3.85	5.23	34	1.16	1.54	1.94	2.34	3.20	4.01	34	1.29	1.77	2.33	2.81	3.72	4.99
35	1.32	1.84	2.48	3.00	4.03	5.50	35	1.16	1.56	1.95	2.35	3.36	4.24	35	1.29	1.78	2.37	2.87	3.90	5.25
36	1.41	1.92	2.62	3.12	4.24	5.80	36	1.21	1.64	2.02	2.43	3.59	4.54	36	1.37	1.86	2.50	2.98	4.11	5.55
37	1.53	2.01	2.77	3.28	4.51	6.18	37	1.32	1.71	2.10	2.52	3.87	4.93	37	1.49	1.95	2.64	3.13	4.38	5.93
38	1.64	2.13	2.88	3.41	4.73	6.50	38	1.40	1.79	2.21	2.62	4.12	5.25	38	1.59	2.06	2.75	3.25	4.61	6.25
39	1.77	2.25	3.04	3.59	5.04	6.94	39	1.51	1.91	2.30	2.71	4.41	5.68	39	1.72	2.18	2.89	3.41	4.91	6.69
40	1.90	2.34	3.18	3.74	5.34	7.38	40	1.59	1.99	2.41	2.83	4.79	6.14	40	1.84	2.27	3.03	3.56	5.23	7.13
41	2.07	2.54	3.38	3.97	5.74	7.92	41	1.76	2.17	2.63	2.99	5.13	6.60	41	2.01	2.47	3.23	3.77	5.62	7.66
42	2.28	2.75	3.55	4.17	6.11	8.45	42	1.95	2.37	2.86	3.16	5.47	7.04	42	2.21	2.67	3.41	3.97	5.98	8.17
43	2.51	3.00	3.76	4.41	6.53	9.04	43	2.14	2.62	3.00	3.33	5.90	7.64	43	2.44	2.92	3.61	4.19	6.40	8.76
44	2.73	3.26	3.97	4.66	7.02	9.75	44	2.38	2.87	3.16	3.48	6.34	8.21	44	2.66	3.18	3.81	4.42	6.88	9.44
45	2.96	3.46	4.20	4.93	7.55	10.49	45	2.60	3.03	3.33	3.63	6.83	8.90	45	2.89	3.37	4.03	4.67	7.41	10.17
46	3.13	3.65	4.46	5.29	8.07	11.22	46	2.72	3.13	3.46	3.81	7.17	9.29	46	3.05	3.55	4.26	4.99	7.89	10.83
47	3.33	3.91	4.79	5.76	8.73	12.14	47	2.84	3.24	3.62	4.01	7.57	9.79	47	3.23	3.78	4.56	5.41	8.50	11.67
48	3.55	4.18	5.11	6.21	9.43	13.09	48	2.97	3.37	3.79	4.24	8.00	10.32	48	3.43	4.02	4.85	5.82	9.14	12.54
49	3.78	4.46	5.49	6.73	10.17	14.13	49	3.12	3.51	3.99	4.48	8.48	10.93	49	3.65	4.27	5.19	6.28	9.83	13.49
50	4.05	4.79	5.91	7.32	11.02	15.31	50	3.27	3.65	4.20	4.76	9.01	11.56	50	3.89	4.56	5.57	6.81	10.62	14.56
51	4.35	5.16	6.38	7.96	12.00	16.67	51	3.43	3.82	4.42	5.05	9.59	12.28	51	4.17	4.89	5.99	7.38	11.52	15.79
52	4.68	5.56	6.90	8.67	13.04	18.11	52	3.63	4.00	4.68	5.37	10.24	13.09	52	4.47	5.25	6.46	8.01	12.48	17.11
53	5.05	6.01	7.46	9.44	14.23	19.77	53	3.82	4.19	4.94	5.69	10.92	13.93	53	4.80	5.65	6.96	8.69	13.57	18.60
54	5.46	6.51	8.10	10.30	15.53	21.56	54	4.05	4.42	5.24	6.08	11.73	14.91	54	5.18	6.09	7.53	9.46	14.77	20.23
55	5.91	7.06	8.79	11.23	16.94	23.54	55	4.30	4.66	5.58	6.50	12.60	16.00	55	5.59	6.58	8.15	10.28	16.07	22.03
56	6.58	7.92	9.86	12.60	19.33	27.04	56	4.63	5.09	6.12	7.20	13.57	17.44	56	6.19	7.35	9.11	11.52	18.18	25.12
57	7.38	8.88	11.00	14.05	21.99	30.88	57	5.09	5.63	6.76	8.05	14.76	19.18	57	6.92	8.23	10.15	12.85	20.54	28.54
58	8.25	9.92	12.27	15.66	24.91	35.13	58	5.53	6.19	7.42	8.93	15.95	20.93	58	7.71	9.17	11.30	14.31	23.12	32.29
59	9.19	10.99	13.58	17.33	27.89	39.51	59	6.03	6.81	8.16	9.91	17.44	23.10	59	8.56	10.15	12.50	15.85	25.80	36.23
60	10.20	12.23	15.06	19.21	31.28	44.50	60	6.60	7.50	8.98	10.99	18.90	25.30	60	9.48	11.28	13.84	17.57	28.80	40.66
61	11.24	13.47	16.53	21.10	35.00	49.94	61	7.13	8.24	9.81	12.07	20.55	27.72	61	10.42	12.42	15.19	19.29	32.11	45.50
62	13.06	15.91	19.17	24.45	39.28	56.23	62	8.18	9.77	11.50	14.30	22.30	30.37	62	12.08	14.68	17.64	22.42	35.88	51.06
63	15.13	18.40	22.18	28.30	44.21	63.46	63	9.41	11.33	13.36	16.76	24.26	33.29	63	13.99	16.99	20.42	25.99	40.22	57.43
64	17.49	21.27	25.64	32.70	50.10		64	10.80	13.11	15.50	19.58	26.42	36.53	64	16.15	19.64	23.61	30.08	45.36	
65	20.19	24.55	29.60	37.73	58.55		65	12.40	15.14	17.94	22.80	30.92	41.14	65	18.63	22.67	27.27	34.74	53.02	

\*Unisex rates available in Montana only.



20-YEAR LEVEL RATE PERIOD																				
Face amount: \$200,000 - \$499,999 • Annual rates per \$1,000 • Add \$75 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.82	1.12	1.43	1.73	2.50	2.95	18	0.72	0.97	1.20	1.50	2.00	2.30	18	0.80	1.09	1.38	1.68	2.40	2.82
19	0.82	1.12	1.43	1.73	2.50	2.95	19	0.72	0.97	1.20	1.50	2.00	2.30	19	0.80	1.09	1.38	1.68	2.40	2.82
20	0.82	1.12	1.43	1.73	2.50	2.95	20	0.72	0.97	1.20	1.50	2.00	2.30	20	0.80	1.09	1.38	1.68	2.40	2.82
21	0.82	1.12	1.43	1.73	2.50	2.95	21	0.72	0.97	1.20	1.50	2.00	2.30	21	0.80	1.09	1.38	1.68	2.40	2.82
22	0.82	1.12	1.43	1.73	2.50	2.95	22	0.72	0.97	1.20	1.50	2.00	2.30	22	0.80	1.09	1.38	1.68	2.40	2.82
23	0.82	1.12	1.43	1.73	2.50	2.95	23	0.72	0.97	1.20	1.50	2.00	2.30	23	0.80	1.09	1.38	1.68	2.40	2.82
24	0.82	1.12	1.43	1.73	2.50	2.95	24	0.72	0.97	1.20	1.50	2.00	2.30	24	0.80	1.09	1.38	1.68	2.40	2.82
25	0.82	1.12	1.43	1.73	2.50	2.95	25	0.72	0.97	1.20	1.50	2.00	2.30	25	0.80	1.09	1.38	1.68	2.40	2.82
26	0.82	1.12	1.43	1.74	2.51	2.97	26	0.72	0.97	1.20	1.50	2.01	2.32	26	0.80	1.09	1.38	1.69	2.41	2.84
27	0.82	1.12	1.44	1.75	2.53	3.02	27	0.72	0.97	1.20	1.51	2.03	2.35	27	0.80	1.09	1.39	1.70	2.43	2.89
28	0.82	1.12	1.45	1.76	2.55	3.06	28	0.72	0.97	1.20	1.51	2.05	2.39	28	0.80	1.09	1.40	1.71	2.45	2.93
29	0.82	1.13	1.45	1.78	2.57	3.11	29	0.72	0.97	1.20	1.52	2.07	2.42	29	0.80	1.10	1.40	1.73	2.47	2.97
30	0.82	1.13	1.46	1.79	2.59	3.15	30	0.72	0.97	1.20	1.52	2.09	2.46	30	0.80	1.10	1.41	1.74	2.49	3.01
31	0.82	1.13	1.47	1.81	2.63	3.24	31	0.72	0.97	1.21	1.53	2.13	2.53	31	0.80	1.10	1.42	1.75	2.53	3.10
32	0.82	1.13	1.48	1.85	2.68	3.35	32	0.72	0.97	1.21	1.55	2.18	2.62	32	0.80	1.10	1.43	1.79	2.58	3.20
33	0.83	1.14	1.50	1.88	2.73	3.46	33	0.73	0.98	1.21	1.56	2.23	2.70	33	0.81	1.11	1.44	1.82	2.63	3.31
34	0.83	1.14	1.52	1.92	2.79	3.60	34	0.73	0.98	1.21	1.57	2.29	2.81	34	0.81	1.11	1.46	1.85	2.69	3.44
35	0.83	1.15	1.55	1.99	2.90	3.84	35	0.73	0.98	1.22	1.60	2.40	3.00	35	0.81	1.12	1.48	1.91	2.80	3.67
36	0.88	1.21	1.64	2.08	3.08	4.12	36	0.76	1.03	1.26	1.65	2.57	3.21	36	0.86	1.17	1.56	1.99	2.98	3.94
37	0.96	1.27	1.75	2.18	3.34	4.51	37	0.83	1.09	1.31	1.71	2.74	3.46	37	0.93	1.23	1.66	2.09	3.22	4.30
38	1.02	1.35	1.88	2.28	3.57	4.84	38	0.88	1.14	1.38	1.76	2.98	3.76	38	0.99	1.31	1.78	2.18	3.45	4.62
39	1.10	1.44	2.01	2.39	3.83	5.25	39	0.95	1.22	1.43	1.83	3.14	3.98	39	1.07	1.40	1.89	2.28	3.69	5.00
40	1.18	1.50	2.16	2.52	4.13	5.68	40	1.00	1.28	1.49	1.90	3.39	4.28	40	1.14	1.46	2.03	2.40	3.98	5.40
41	1.28	1.65	2.28	2.68	4.50	6.20	41	1.10	1.39	1.63	2.00	3.60	4.57	41	1.24	1.60	2.15	2.54	4.32	5.87
42	1.40	1.79	2.42	2.87	4.86	6.74	42	1.22	1.52	1.76	2.11	3.88	4.90	42	1.36	1.74	2.29	2.72	4.66	6.37
43	1.54	1.98	2.56	3.07	5.24	7.29	43	1.34	1.70	1.91	2.23	4.18	5.31	43	1.50	1.92	2.43	2.90	5.03	6.89
44	1.68	2.16	2.72	3.28	5.66	7.93	44	1.49	1.86	2.07	2.36	4.44	5.64	44	1.64	2.10	2.59	3.10	5.42	7.47
45	1.85	2.38	2.89	3.51	6.18	8.70	45	1.64	2.05	2.27	2.50	4.75	6.06	45	1.81	2.31	2.77	3.31	5.89	8.17
46	1.97	2.55	3.10	3.78	6.71	9.43	46	1.72	2.16	2.41	2.68	5.10	6.51	46	1.92	2.47	2.96	3.56	6.39	8.85
47	2.13	2.75	3.34	4.06	7.36	10.32	47	1.82	2.28	2.57	2.87	5.47	7.01	47	2.07	2.66	3.19	3.82	6.98	9.66
48	2.28	2.97	3.60	4.38	8.02	11.21	48	1.91	2.43	2.73	3.07	5.87	7.57	48	2.21	2.86	3.43	4.12	7.59	10.48
49	2.45	3.21	3.89	4.71	8.74	12.20	49	2.02	2.58	2.90	3.29	6.33	8.20	49	2.36	3.08	3.69	4.43	8.26	11.40
50	2.65	3.47	4.23	5.10	9.60	13.38	50	2.16	2.72	3.11	3.53	6.80	8.81	50	2.55	3.32	4.01	4.79	9.04	12.47
51	2.85	3.74	4.57	5.52	10.51	14.64	51	2.30	2.90	3.34	3.82	7.33	9.55	51	2.74	3.57	4.32	5.18	9.87	13.62
52	3.08	4.05	4.96	5.96	11.54	16.04	52	2.44	3.09	3.60	4.12	7.97	10.41	52	2.95	3.86	4.69	5.59	10.83	14.91
53	3.33	4.38	5.39	6.47	12.68	17.62	53	2.61	3.29	3.87	4.46	8.58	11.24	53	3.19	4.16	5.09	6.07	11.86	16.34
54	3.60	4.76	5.85	7.00	13.96	19.36	54	2.80	3.52	4.17	4.83	9.34	12.25	54	3.44	4.51	5.51	6.57	13.04	17.94
55	3.93	5.16	6.39	7.62	15.38	21.30	55	3.00	3.77	4.50	5.23	10.10	13.30	55	3.74	4.88	6.01	7.14	14.32	19.70
56	4.38	5.70	7.24	8.68	17.35	24.41	56	3.23	4.05	4.85	5.68	10.93	14.52	56	4.15	5.37	6.76	8.08	16.07	22.43
57	4.91	6.31	8.14	9.81	19.53	27.80	57	3.53	4.40	5.27	6.23	11.95	15.98	57	4.63	5.93	7.57	9.09	18.01	25.44
58	5.49	6.96	9.16	11.07	21.93	31.55	58	3.81	4.75	5.71	6.81	12.97	17.45	58	5.15	6.52	8.47	10.22	20.14	28.73
59	6.11	7.62	10.20	12.35	24.39	35.44	59	4.14	5.16	6.21	7.44	14.25	19.29	59	5.72	7.13	9.40	11.37	22.36	32.21
60	6.77	8.40	11.38	13.81	27.18	39.84	60	4.52	5.60	6.74	8.15	15.51	21.15	60	6.32	7.84	10.45	12.68	24.85	36.10
61	7.46	9.18	12.56	15.28	30.24	44.66	61	4.87	6.08	7.29	8.85	16.90	23.18	61	6.94	8.56	11.51	13.99	27.57	40.36
62	8.67	10.72	14.65	17.89	33.76	50.22	62	5.56	7.06	8.41	10.31	18.41	25.43	62	8.05	9.99	13.40	16.37	30.69	45.26
63	10.04	12.28	17.06	20.87	37.81	56.62	63	6.36	8.06	9.64	11.90	20.08	27.90	63	9.30	11.44	15.58	19.08	34.26	50.88
64	11.61	14.08	19.80	24.29	42.67		64	7.28	9.21	11.05	13.74	21.95	30.62	64	10.74	13.11	18.05	22.18	38.53	
65	13.40	16.14	22.95	28.20	49.61		65	8.33	10.53	12.67	15.84	25.80	34.51	65	12.39	15.02	20.89	25.73	44.85	

\*Unisex rates available in Montana only.

20-YEAR LEVEL RATE PERIOD																				
Face amount: \$500,000 - \$999,999 • Annual rates per \$1,000 • Add \$60 policy fee																				
MALE							FEMALE							UNISEX*						
Issue							Issue							Issue						
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM
18	0.66	0.90	1.15	1.40	2.10	2.70	18	0.58	0.78	1.00	1.20	1.60	1.87	18	0.64	0.88	1.12	1.36	2.00	2.53
19	0.66	0.90	1.15	1.40	2.10	2.70	19	0.58	0.78	1.00	1.20	1.60	1.87	19	0.64	0.88	1.12	1.36	2.00	2.53
20	0.66	0.90	1.15	1.40	2.10	2.70	20	0.58	0.78	1.00	1.20	1.60	1.87	20	0.64	0.88	1.12	1.36	2.00	2.53
21	0.66	0.90	1.15	1.40	2.10	2.70	21	0.58	0.78	1.00	1.20	1.60	1.87	21	0.64	0.88	1.12	1.36	2.00	2.53
22	0.66	0.90	1.15	1.40	2.10	2.70	22	0.58	0.78	1.00	1.20	1.60	1.87	22	0.64	0.88	1.12	1.36	2.00	2.53
23	0.66	0.90	1.15	1.40	2.10	2.70	23	0.58	0.78	1.00	1.20	1.60	1.87	23	0.64	0.88	1.12	1.36	2.00	2.53
24	0.66	0.90	1.15	1.40	2.10	2.70	24	0.58	0.78	1.00	1.20	1.60	1.87	24	0.64	0.88	1.12	1.36	2.00	2.53
25	0.66	0.90	1.15	1.40	2.10	2.70	25	0.58	0.78	1.00	1.20	1.60	1.87	25	0.64	0.88	1.12	1.36	2.00	2.53
26	0.66	0.90	1.15	1.41	2.11	2.72	26	0.58	0.78	1.00	1.20	1.61	1.90	26	0.64	0.88	1.12	1.37	2.01	2.56
27	0.66	0.90	1.16	1.42	2.13	2.76	27	0.58	0.78	1.00	1.21	1.63	1.95	27	0.64	0.88	1.13	1.38	2.03	2.60
28	0.66	0.90	1.16	1.44	2.15	2.80	28	0.58	0.78	1.01	1.21	1.65	2.00	28	0.64	0.88	1.13	1.39	2.05	2.64
29	0.66	0.90	1.17	1.45	2.17	2.84	29	0.58	0.78	1.01	1.22	1.67	2.05	29	0.64	0.88	1.14	1.40	2.07	2.68
30	0.66	0.90	1.17	1.47	2.19	2.88	30	0.58	0.78	1.01	1.22	1.69	2.10	30	0.64	0.88	1.14	1.42	2.09	2.72
31	0.66	0.91	1.18	1.50	2.23	2.96	31	0.58	0.78	1.01	1.23	1.72	2.20	31	0.64	0.88	1.15	1.45	2.13	2.81
32	0.66	0.91	1.19	1.54	2.28	3.06	32	0.58	0.78	1.02	1.24	1.77	2.33	32	0.64	0.88	1.16	1.48	2.18	2.91
33	0.67	0.91	1.20	1.57	2.34	3.16	33	0.59	0.79	1.02	1.25	1.82	2.46	33	0.65	0.89	1.16	1.51	2.24	3.02
34	0.67	0.91	1.22	1.62	2.40	3.28	34	0.59	0.79	1.03	1.27	1.88	2.62	34	0.65	0.89	1.18	1.55	2.30	3.15
35	0.67	0.92	1.24	1.70	2.51	3.50	35	0.59	0.79	1.04	1.29	1.98	2.90	35	0.65	0.89	1.20	1.62	2.40	3.38
36	0.72	0.97	1.34	1.79	2.71	3.50	36	0.62	0.83	1.08	1.34	2.14	3.12	36	0.70	0.94	1.29	1.70	2.60	3.42
37	0.80	1.04	1.46	1.87	2.91	3.88	37	0.67	0.87	1.13	1.40	2.33	3.32	37	0.77	1.01	1.39	1.78	2.79	3.77
38	0.86	1.12	1.59	1.97	3.15	4.18	38	0.71	0.91	1.20	1.46	2.53	3.47	38	0.83	1.08	1.51	1.87	3.03	4.04
39	0.94	1.20	1.72	2.07	3.41	4.58	39	0.77	0.98	1.25	1.52	2.75	3.71	39	0.91	1.16	1.63	1.96	3.28	4.41
40	1.02	1.27	1.88	2.19	3.69	4.96	40	0.81	1.02	1.32	1.59	2.97	4.02	40	0.98	1.22	1.77	2.07	3.55	4.77
41	1.12	1.41	2.01	2.34	4.05	5.41	41	0.89	1.11	1.45	1.70	3.22	4.30	41	1.07	1.35	1.90	2.21	3.88	5.19
42	1.25	1.55	2.16	2.51	4.43	5.95	42	0.98	1.22	1.59	1.80	3.52	4.60	42	1.20	1.48	2.05	2.37	4.25	5.68
43	1.39	1.73	2.30	2.69	4.87	6.49	43	1.08	1.36	1.75	1.93	3.83	4.91	43	1.33	1.66	2.19	2.54	4.66	6.17
44	1.52	1.90	2.48	2.89	5.35	7.04	44	1.20	1.49	1.91	2.06	4.16	5.25	44	1.46	1.82	2.37	2.72	5.11	6.68
45	1.70	2.12	2.65	3.10	5.90	7.94	45	1.32	1.64	2.11	2.20	4.52	5.77	45	1.62	2.02	2.54	2.92	5.62	7.51
46	1.82	2.30	2.87	3.38	6.37	8.53	46	1.41	1.75	2.23	2.37	4.82	6.13	46	1.74	2.19	2.74	3.18	6.06	8.05
47	2.05	2.60	3.12	3.69	6.90	9.34	47	1.53	1.94	2.37	2.65	5.14	6.57	47	1.95	2.47	2.97	3.48	6.55	8.79
48	2.20	2.88	3.39	4.04	7.48	10.14	48	1.64	2.10	2.51	2.84	5.50	7.09	48	2.09	2.72	3.21	3.80	7.08	9.53
49	2.38	3.10	3.70	4.45	8.14	11.02	49	1.77	2.26	2.71	3.14	5.89	7.64	49	2.26	2.93	3.50	4.19	7.69	10.34
50	2.61	3.40	4.05	4.90	8.86	12.10	50	1.92	2.53	2.85	3.33	6.32	8.16	50	2.47	3.23	3.81	4.59	8.35	11.31
51	2.81	3.66	4.41	5.26	9.88	13.50	51	2.08	2.63	3.06	3.65	6.83	8.98	51	2.66	3.45	4.14	4.94	9.27	12.60
52	3.04	3.94	4.81	5.75	10.96	14.50	52	2.25	2.80	3.29	3.90	7.54	9.60	52	2.88	3.71	4.51	5.38	10.28	13.52
53	3.28	4.28	5.26	6.29	11.86	15.94	53	2.44	3.00	3.52	4.22	7.97	10.35	53	3.11	4.02	4.91	5.88	11.08	14.82
54	3.54	4.63	5.75	6.88	12.70	17.51	54	2.66	3.10	3.79	4.43	8.64	11.25	54	3.36	4.32	5.36	6.39	11.89	16.26
55	3.84	5.06	6.31	7.54	13.94	19.22	55	2.90	3.35	4.08	4.81	9.38	12.20	55	3.65	4.72	5.86	6.99	13.03	17.82
56	4.22	5.51	7.03	8.44	15.75	21.86	56	3.09	3.60	4.39	5.20	10.14	13.37	56	3.99	5.13	6.50	7.79	14.63	20.16
57	4.66	6.01	7.79	9.38	17.76	24.74	57	3.34	3.90	4.76	5.68	11.07	14.78	57	4.40	5.59	7.18	8.64	16.42	22.75
58	5.15	6.56	8.64	10.44	19.97	27.94	58	3.58	4.22	5.14	6.17	12.00	16.21	58	4.84	6.09	7.94	9.59	18.38	25.59
59	5.67	7.12	9.51	11.52	22.23	31.24	59	3.86	4.57	5.56	6.73	13.16	17.98	59	5.31	6.61	8.72	10.56	20.42	28.59
60	6.24	7.77	10.50	12.75	24.80	34.98	60	4.17	4.96	6.03	7.33	14.30	19.77	60	5.83	7.21	9.61	11.67	22.70	31.94
61	6.82	8.42	11.49	13.98	27.61	39.08	61	4.46	5.38	6.51	7.94	15.58	21.74	61	6.35	7.81	10.49	12.77	25.20	35.61
62	7.84	9.70	13.25	16.18	30.86	43.81	62	5.04	6.25	7.48	9.19	16.95	23.90	62	7.28	9.01	12.10	14.78	28.08	39.83
63	9.00	11.01	15.28	18.69	34.58	49.25	63	5.72	7.14	8.55	10.58	18.48	26.27	63	8.34	10.24	13.93	17.07	31.36	44.65
64	10.32	12.51	17.58	21.56	39.05	55.78	64	6.49	8.14	9.78	12.16	20.18	28.91	64	9.55	11.64	16.02	19.68	35.28	50.41
65	11.83	14.23	20.23	24.85	45.44	63.00	65	7.37	9.30	11.18	13.97	23.69	32.66	65	10.94	13.24	18.42	22.67	41.09	56.93

\*Unisex rates available in Montana only.



20-YEAR LEVEL RATE PERIOD

Face amount: \$1,000,000 - \$4,999,999 • Annual rates per \$1,000 • Add \$60 policy fee

MALE							FEMALE							UNISEX*									
Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM
	18	0.63	0.85	1.08	1.33	2.05	2.61	18	0.56	0.74	0.92	1.10	1.50	1.82	18	0.62	0.83	1.05	1.28	1.94	2.45		
	19	0.63	0.85	1.08	1.33	2.05	2.61	19	0.56	0.74	0.92	1.10	1.50	1.82	19	0.62	0.83	1.05	1.28	1.94	2.45		
	20	0.63	0.85	1.08	1.33	2.05	2.61	20	0.56	0.74	0.92	1.10	1.50	1.82	20	0.62	0.83	1.05	1.28	1.94	2.45		
	21	0.63	0.85	1.08	1.33	2.05	2.61	21	0.56	0.74	0.92	1.10	1.50	1.82	21	0.62	0.83	1.05	1.28	1.94	2.45		
	22	0.63	0.85	1.08	1.33	2.05	2.61	22	0.56	0.74	0.92	1.10	1.50	1.82	22	0.62	0.83	1.05	1.28	1.94	2.45		
	23	0.63	0.85	1.08	1.33	2.05	2.61	23	0.56	0.74	0.92	1.10	1.50	1.82	23	0.62	0.83	1.05	1.28	1.94	2.45		
	24	0.63	0.85	1.08	1.33	2.05	2.61	24	0.56	0.74	0.92	1.10	1.50	1.82	24	0.62	0.83	1.05	1.28	1.94	2.45		
	25	0.63	0.85	1.08	1.33	2.05	2.61	25	0.56	0.74	0.92	1.10	1.50	1.82	25	0.62	0.83	1.05	1.28	1.94	2.45		
	26	0.63	0.85	1.08	1.34	2.06	2.63	26	0.56	0.74	0.92	1.10	1.51	1.85	26	0.62	0.83	1.05	1.29	1.95	2.47		
	27	0.63	0.85	1.09	1.35	2.08	2.67	27	0.56	0.74	0.93	1.11	1.53	1.90	27	0.62	0.83	1.06	1.30	1.97	2.52		
	28	0.63	0.86	1.10	1.36	2.10	2.71	28	0.56	0.74	0.93	1.12	1.55	1.95	28	0.62	0.84	1.07	1.31	1.99	2.56		
	29	0.63	0.86	1.10	1.38	2.12	2.74	29	0.56	0.75	0.94	1.12	1.58	2.00	29	0.62	0.84	1.07	1.33	2.01	2.59		
	30	0.63	0.86	1.11	1.39	2.14	2.78	30	0.56	0.75	0.94	1.13	1.60	2.05	30	0.62	0.84	1.08	1.34	2.03	2.63		
	31	0.64	0.87	1.12	1.42	2.17	2.86	31	0.56	0.75	0.95	1.15	1.64	2.15	31	0.62	0.85	1.09	1.37	2.06	2.72		
	32	0.64	0.87	1.14	1.45	2.22	2.96	32	0.56	0.75	0.96	1.16	1.69	2.27	32	0.62	0.85	1.10	1.39	2.11	2.82		
	33	0.64	0.88	1.15	1.49	2.27	3.05	33	0.57	0.76	0.97	1.18	1.75	2.40	33	0.63	0.86	1.11	1.43	2.17	2.92		
	34	0.64	0.89	1.17	1.53	2.33	3.17	34	0.57	0.76	0.99	1.20	1.81	2.55	34	0.63	0.86	1.13	1.46	2.23	3.05		
	35	0.65	0.90	1.21	1.60	2.43	3.38	35	0.57	0.77	1.01	1.24	1.93	2.83	35	0.63	0.87	1.17	1.53	2.33	3.27		
	36	0.70	0.95	1.30	1.69	2.62	3.38	36	0.60	0.81	1.05	1.29	2.09	3.04	36	0.68	0.92	1.25	1.61	2.51	3.31		
	37	0.78	1.02	1.42	1.77	2.81	3.75	37	0.65	0.85	1.09	1.35	2.27	3.24	37	0.75	0.99	1.35	1.69	2.70	3.65		
	38	0.84	1.10	1.55	1.88	3.04	4.05	38	0.69	0.89	1.15	1.41	2.47	3.38	38	0.81	1.06	1.47	1.79	2.93	3.92		
	39	0.91	1.18	1.68	1.99	3.30	4.44	39	0.74	0.95	1.20	1.47	2.68	3.61	39	0.88	1.13	1.58	1.89	3.18	4.27		
	40	0.99	1.25	1.83	2.10	3.56	4.82	40	0.78	0.99	1.26	1.54	2.89	3.92	40	0.95	1.20	1.72	1.99	3.43	4.64		
	41	1.09	1.38	1.96	2.26	3.91	5.26	41	0.86	1.09	1.38	1.65	3.13	4.19	41	1.04	1.32	1.84	2.14	3.75	5.05		
	42	1.21	1.53	2.10	2.44	4.27	5.79	42	0.95	1.19	1.50	1.75	3.42	4.48	42	1.16	1.46	1.98	2.30	4.10	5.53		
	43	1.35	1.70	2.24	2.63	4.69	6.32	43	1.04	1.32	1.65	1.88	3.72	4.77	43	1.29	1.62	2.12	2.48	4.50	6.01		
	44	1.48	1.88	2.42	2.83	5.16	6.87	44	1.16	1.46	1.79	2.01	4.04	5.11	44	1.42	1.80	2.29	2.67	4.94	6.52		
	45	1.65	2.09	2.58	3.05	5.68	7.76	45	1.28	1.60	1.97	2.15	4.39	5.61	45	1.58	1.99	2.46	2.87	5.42	7.33		
	46	1.80	2.29	2.82	3.36	6.23	8.44	46	1.38	1.72	2.12	2.35	4.73	6.02	46	1.72	2.18	2.68	3.16	5.93	7.96		
	47	1.99	2.54	3.11	3.64	6.84	9.20	47	1.51	1.87	2.29	2.55	5.10	6.53	47	1.89	2.41	2.95	3.42	6.49	8.67		
	48	2.15	2.80	3.34	3.99	7.31	10.00	48	1.63	2.03	2.46	2.77	5.39	6.96	48	2.05	2.65	3.16	3.75	6.93	9.39		
	49	2.35	3.04	3.65	4.39	8.00	10.91	49	1.73	2.19	2.65	3.03	5.79	7.52	49	2.23	2.87	3.45	4.12	7.56	10.23		
	50	2.59	3.35	4.00	4.81	8.70	12.02	50	1.89	2.38	2.79	3.28	6.24	8.05	50	2.45	3.16	3.76	4.50	8.21	11.23		
	51	2.79	3.60	4.32	5.15	9.72	13.27	51	2.04	2.54	2.99	3.54	6.75	8.83	51	2.64	3.39	4.05	4.83	9.13	12.38		
	52	3.01	3.89	4.70	5.58	10.58	14.32	52	2.23	2.70	3.27	3.80	7.33	9.48	52	2.85	3.65	4.41	5.22	9.93	13.35		
	53	3.25	4.20	5.15	6.25	11.59	15.62	53	2.40	2.88	3.50	4.09	7.95	10.31	53	3.08	3.94	4.82	5.82	10.86	14.56		
	54	3.50	4.52	5.53	6.75	12.55	17.31	54	2.58	3.08	3.74	4.41	8.52	11.08	54	3.32	4.23	5.17	6.28	11.74	16.06		
	55	3.81	4.96	6.08	7.20	13.60	18.74	55	2.76	3.29	4.01	4.73	9.13	11.88	55	3.60	4.63	5.67	6.71	12.71	17.37		
	56	4.20	5.40	6.78	8.08	15.39	21.37	56	2.98	3.56	4.34	5.17	9.98	13.17	56	3.96	5.03	6.29	7.50	14.31	19.73		
	57	4.64	5.90	7.56	9.08	17.40	24.32	57	3.22	3.86	4.71	5.64	10.91	14.60	57	4.36	5.49	6.99	8.39	16.10	22.38		
	58	5.13	6.46	8.44	10.19	19.67	27.64	58	3.50	4.20	5.11	6.08	11.94	16.18	58	4.80	6.01	7.77	9.37	18.12	25.35		
	59	5.59	7.09	9.43	11.44	22.20	30.18	59	3.79	4.46	5.42	6.63	13.08	17.91	59	5.23	6.56	8.63	10.48	20.38	27.73		
	60	6.15	7.48	10.05	12.69	23.90	33.62	60	4.12	4.81	5.85	7.15	13.88	19.02	60	5.74	6.95	9.21	11.58	21.90	30.70		
	61	6.65	8.35	11.40	13.81	27.45	38.96	61	4.39	5.36	6.49	7.93	15.46	21.54	61	6.20	7.75	10.42	12.63	25.05	35.48		
	62	7.73	9.51	13.00	15.81	30.35	43.22	62	4.92	6.14	7.36	9.05	16.67	23.45	62	7.17	8.84	11.87	14.46	27.61	39.27		
	63	8.76	10.69	14.83	18.10	33.68	48.12	63	5.53	6.93	8.32	10.29	18.02	25.54	63	8.11	9.94	13.53	16.54	30.55	43.60		
	64	9.94	12.04	16.91	20.72	37.67	54.00	64	6.24	7.83	9.42	11.71	19.52	27.86	64	9.20	11.20	15.41	18.92	34.04	48.77		
	65	11.29	13.59	19.31	23.72	43.38	60.51	65	7.04	8.87	10.67	13.34	22.62	31.17	65	10.44	12.65	17.58	21.64	39.23	54.64		

\*Unisex rates available in Montana only.

20-YEAR LEVEL RATE PERIOD																					
Face amount: \$5,000,000+ • Annual rates per \$1,000 • Add \$60 policy fee																					
MALE							FEMALE							UNISEX*							
Issue							Issue							Issue							
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	
18	0.60	0.80	1.00	1.25	2.00	2.52	18	0.53	0.70	0.84	1.00	1.40	1.77	18	0.59	0.78	0.97	1.20	1.88	2.37	
19	0.60	0.80	1.00	1.25	2.00	2.52	19	0.53	0.70	0.84	1.00	1.40	1.77	19	0.59	0.78	0.97	1.20	1.88	2.37	
20	0.60	0.80	1.00	1.25	2.00	2.52	20	0.53	0.70	0.84	1.00	1.40	1.77	20	0.59	0.78	0.97	1.20	1.88	2.37	
21	0.60	0.80	1.00	1.25	2.00	2.52	21	0.53	0.70	0.84	1.00	1.40	1.77	21	0.59	0.78	0.97	1.20	1.88	2.37	
22	0.60	0.80	1.00	1.25	2.00	2.52	22	0.53	0.70	0.84	1.00	1.40	1.77	22	0.59	0.78	0.97	1.20	1.88	2.37	
23	0.60	0.80	1.00	1.25	2.00	2.52	23	0.53	0.70	0.84	1.00	1.40	1.77	23	0.59	0.78	0.97	1.20	1.88	2.37	
24	0.60	0.80	1.00	1.25	2.00	2.52	24	0.53	0.70	0.84	1.00	1.40	1.77	24	0.59	0.78	0.97	1.20	1.88	2.37	
25	0.60	0.80	1.00	1.25	2.00	2.52	25	0.53	0.70	0.84	1.00	1.40	1.77	25	0.59	0.78	0.97	1.20	1.88	2.37	
26	0.60	0.80	1.00	1.26	2.01	2.54	26	0.53	0.70	0.84	1.00	1.41	1.79	26	0.59	0.78	0.97	1.21	1.89	2.39	
27	0.60	0.81	1.01	1.27	2.03	2.57	27	0.53	0.70	0.85	1.01	1.44	1.84	27	0.59	0.79	0.98	1.22	1.91	2.42	
28	0.60	0.81	1.02	1.28	2.04	2.61	28	0.53	0.71	0.86	1.02	1.46	1.89	28	0.59	0.79	0.99	1.23	1.92	2.47	
29	0.60	0.81	1.03	1.29	2.06	2.65	29	0.53	0.71	0.86	1.03	1.48	1.94	29	0.59	0.79	1.00	1.24	1.94	2.51	
30	0.60	0.82	1.04	1.31	2.08	2.68	30	0.53	0.71	0.87	1.04	1.51	1.99	30	0.59	0.80	1.01	1.26	1.97	2.54	
31	0.61	0.82	1.06	1.33	2.11	2.76	31	0.53	0.72	0.88	1.06	1.55	2.09	31	0.59	0.80	1.02	1.28	2.00	2.63	
32	0.61	0.83	1.08	1.36	2.16	2.85	32	0.53	0.72	0.90	1.09	1.61	2.22	32	0.59	0.81	1.04	1.31	2.05	2.72	
33	0.61	0.84	1.10	1.39	2.20	2.94	33	0.54	0.73	0.91	1.11	1.67	2.34	33	0.60	0.82	1.06	1.33	2.09	2.82	
34	0.61	0.85	1.13	1.43	2.25	3.05	34	0.54	0.74	0.93	1.14	1.74	2.49	34	0.60	0.83	1.09	1.37	2.15	2.94	
35	0.62	0.87	1.18	1.50	2.35	3.25	35	0.54	0.75	0.97	1.19	1.87	2.76	35	0.60	0.85	1.14	1.44	2.25	3.15	
36	0.67	0.92	1.27	1.60	2.53	3.25	36	0.58	0.79	1.00	1.25	2.02	2.96	36	0.65	0.89	1.22	1.53	2.43	3.19	
37	0.74	0.99	1.39	1.69	2.72	3.61	37	0.62	0.83	1.06	1.30	2.19	3.15	37	0.72	0.96	1.32	1.61	2.61	3.52	
38	0.80	1.07	1.51	1.79	2.94	3.91	38	0.67	0.86	1.11	1.37	2.39	3.30	38	0.77	1.03	1.43	1.71	2.83	3.79	
39	0.88	1.15	1.65	1.91	3.17	4.30	39	0.71	0.93	1.16	1.43	2.58	3.52	39	0.85	1.11	1.55	1.81	3.05	4.14	
40	0.95	1.22	1.80	2.03	3.44	4.68	40	0.75	0.97	1.20	1.50	2.80	3.81	40	0.91	1.17	1.68	1.92	3.31	4.51	
41	1.05	1.35	1.90	2.19	3.76	5.11	41	0.83	1.05	1.32	1.60	3.03	4.07	41	1.01	1.29	1.78	2.07	3.61	4.90	
42	1.17	1.50	2.04	2.38	4.11	5.64	42	0.92	1.16	1.42	1.72	3.31	4.36	42	1.12	1.43	1.92	2.25	3.95	5.38	
43	1.29	1.66	2.18	2.57	4.50	6.16	43	1.01	1.28	1.55	1.83	3.60	4.64	43	1.23	1.58	2.05	2.42	4.32	5.86	
44	1.43	1.85	2.34	2.77	4.95	6.71	44	1.12	1.41	1.68	1.96	3.92	4.96	44	1.37	1.76	2.21	2.61	4.74	6.36	
45	1.60	2.05	2.50	3.00	5.45	7.58	45	1.24	1.55	1.83	2.10	4.25	5.45	45	1.53	1.95	2.37	2.82	5.21	7.15	
46	1.74	2.25	2.73	3.27	5.96	8.20	46	1.33	1.67	1.98	2.29	4.56	5.82	46	1.66	2.13	2.58	3.07	5.68	7.72	
47	1.92	2.48	2.99	3.59	6.52	9.06	47	1.45	1.82	2.15	2.49	4.91	6.28	47	1.83	2.35	2.82	3.37	6.20	8.50	
48	2.11	2.73	3.28	3.94	7.16	9.89	48	1.56	1.96	2.31	2.72	5.29	6.83	48	2.00	2.58	3.09	3.70	6.79	9.28	
49	2.32	2.99	3.60	4.32	7.86	10.80	49	1.70	2.12	2.51	2.96	5.69	7.40	49	2.20	2.82	3.38	4.05	7.43	10.12	
50	2.57	3.30	3.95	4.73	8.64	11.94	50	1.85	2.30	2.72	3.23	6.15	7.95	50	2.43	3.10	3.70	4.43	8.14	11.14	
51	2.77	3.55	4.23	5.08	9.52	13.09	51	1.99	2.45	2.91	3.47	6.67	8.69	51	2.61	3.33	3.97	4.76	8.95	12.21	
52	2.98	3.84	4.54	5.47	10.29	14.15	52	2.12	2.61	3.12	3.73	7.13	9.31	52	2.81	3.59	4.26	5.12	9.66	13.18	
53	3.21	4.14	4.87	5.89	11.13	15.30	53	2.28	2.78	3.34	4.01	7.62	9.96	53	3.02	3.87	4.56	5.51	10.43	14.23	
54	3.46	4.46	5.23	6.34	12.05	16.55	54	2.43	2.97	3.58	4.30	8.17	10.68	54	3.25	4.16	4.90	5.93	11.27	15.38	
55	3.76	4.85	5.85	6.85	13.25	18.25	55	2.62	3.23	3.94	4.65	8.87	11.55	55	3.53	4.53	5.47	6.41	12.37	16.91	
56	4.12	5.27	6.51	7.69	14.94	20.73	56	2.83	3.48	4.25	5.06	9.67	12.76	56	3.86	4.91	6.06	7.16	13.89	19.14	
57	4.54	5.73	7.25	8.64	16.83	23.51	57	3.06	3.76	4.60	5.50	10.53	14.11	57	4.24	5.34	6.72	8.01	15.57	21.63	
58	4.99	6.26	8.09	9.70	18.97	26.64	58	3.32	4.07	4.95	5.99	11.42	15.44	58	4.66	5.82	7.46	8.96	17.46	24.40	
59	5.51	6.76	8.87	10.89	20.93	29.42	59	3.60	4.36	5.30	6.53	12.36	16.85	59	5.13	6.28	8.16	10.02	19.22	26.91	
60	6.04	7.28	9.69	11.96	23.01	32.48	60	3.88	4.68	5.68	7.06	13.27	18.28	60	5.61	6.76	8.89	10.98	21.06	29.64	
61	6.52	7.81	10.51	13.02	25.30	35.84	61	4.14	5.02	6.07	7.57	14.29	19.85	61	6.04	7.25	9.62	11.93	23.10	32.64	
62	7.36	8.85	11.96	14.90	27.93	39.70	62	4.64	5.72	6.84	8.61	15.37	21.58	62	6.82	8.22	10.94	13.64	25.42	36.08	
63	8.39	10.22	14.14	17.23	30.94	44.14	63	5.26	6.64	7.96	9.85	16.60	23.48	63	7.76	9.50	12.90	15.75	28.07	40.01	
64	9.49	11.49	16.12	19.73	34.58	49.48	64	5.93	7.48	8.99	11.18	17.94	25.57	64	8.78	10.69	14.69	18.02	31.25	44.70	
65	10.75	12.94	18.39	22.59	39.76	57.63	65	6.70	8.45	10.16	12.70	20.74	28.56	65	9.94	12.04	16.74	20.61	35.96	51.82	

\*Unisex rates available in Montana only.

**30-YEAR LEVEL RATE PERIOD**

Face amount: \$50,000 - \$99,999 • Annual rates per \$1,000 • Add \$75 policy fee

MALE							FEMALE							UNISEX*									
Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM
	18	2.29	2.73	3.31	3.98	5.60	7.00	18	1.99	2.38	2.76	3.45	4.23	5.14	5.14	18	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	19	2.29	2.73	3.31	3.98	5.60	7.00	19	1.99	2.38	2.76	3.45	4.23	5.14	5.14	19	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	20	2.29	2.73	3.31	3.98	5.60	7.00	20	1.99	2.38	2.76	3.45	4.23	5.14	5.14	20	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	21	2.29	2.73	3.31	3.98	5.60	7.00	21	1.99	2.38	2.76	3.45	4.23	5.14	5.14	21	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	22	2.29	2.73	3.31	3.98	5.60	7.00	22	1.99	2.38	2.76	3.45	4.23	5.14	5.14	22	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	23	2.29	2.73	3.31	3.98	5.60	7.00	23	1.99	2.38	2.76	3.45	4.23	5.14	5.14	23	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	24	2.29	2.73	3.31	3.98	5.60	7.00	24	1.99	2.38	2.76	3.45	4.23	5.14	5.14	24	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	25	2.29	2.73	3.31	3.98	5.60	7.00	25	1.99	2.38	2.76	3.45	4.23	5.14	5.14	25	2.23	2.66	3.20	3.87	5.33	6.63	6.63
	26	2.31	2.75	3.33	4.00	5.64	7.05	26	2.00	2.39	2.78	3.47	4.26	5.19	5.19	26	2.25	2.68	3.22	3.89	5.36	6.68	6.68
	27	2.34	2.78	3.37	4.03	5.71	7.14	27	2.02	2.41	2.81	3.51	4.32	5.28	5.28	27	2.28	2.71	3.26	3.93	5.43	6.77	6.77
	28	2.37	2.82	3.40	4.07	5.78	7.23	28	2.05	2.43	2.85	3.55	4.38	5.37	5.37	28	2.31	2.74	3.29	3.97	5.50	6.86	6.86
	29	2.41	2.85	3.44	4.11	5.85	7.32	29	2.07	2.45	2.89	3.60	4.44	5.47	5.47	29	2.34	2.77	3.33	4.01	5.57	6.95	6.95
	30	2.44	2.89	3.48	4.14	5.92	7.41	30	2.09	2.47	2.92	3.64	4.50	5.56	5.56	30	2.37	2.81	3.37	4.04	5.64	7.04	7.04
	31	2.51	2.96	3.55	4.21	6.07	7.59	31	2.14	2.52	3.00	3.72	4.61	5.74	5.74	31	2.44	2.87	3.44	4.11	5.78	7.22	7.22
	32	2.59	3.05	3.64	4.30	6.25	7.81	32	2.19	2.57	3.09	3.82	4.76	5.98	5.98	32	2.51	2.95	3.53	4.20	5.95	7.44	7.44
	33	2.68	3.14	3.74	4.39	6.43	8.04	33	2.25	2.62	3.18	3.93	4.91	6.21	6.21	33	2.59	3.04	3.63	4.30	6.13	7.67	7.67
	34	2.78	3.24	3.85	4.50	6.64	8.31	34	2.32	2.68	3.29	4.05	5.09	6.49	6.49	34	2.69	3.13	3.74	4.41	6.33	7.95	7.95
	35	2.96	3.44	4.05	4.70	7.04	8.81	35	2.44	2.80	3.49	4.28	5.41	7.00	7.00	35	2.86	3.31	3.94	4.62	6.71	8.45	8.45
	36	3.06	3.57	4.19	5.01	7.50	9.71	36	2.61	3.01	3.82	4.57	5.82	7.42	7.42	36	2.97	3.46	4.12	4.92	7.16	9.25	9.25
	37	3.23	3.87	4.52	5.42	8.35	10.66	37	2.73	3.24	4.08	4.83	6.19	7.90	7.90	37	3.13	3.74	4.43	5.30	7.92	10.11	10.11
	38	3.35	4.04	4.73	5.76	8.90	11.33	38	2.85	3.36	4.30	5.11	6.61	8.41	8.41	38	3.25	3.90	4.64	5.63	8.44	10.75	10.75
	39	3.49	4.27	4.97	6.18	9.67	12.18	39	3.02	3.58	4.57	5.45	7.06	8.97	8.97	39	3.40	4.13	4.89	6.03	9.15	11.54	11.54
	40	3.64	4.50	5.21	6.60	10.45	13.12	40	3.16	3.83	4.89	5.78	7.54	9.40	9.40	40	3.54	4.37	5.15	6.44	9.87	12.38	12.38
	41	3.83	4.78	5.59	7.09	11.37	14.20	41	3.35	4.04	5.20	6.25	8.08	10.02	10.02	41	3.73	4.63	5.51	6.92	10.71	13.36	13.36
	42	4.06	5.09	6.08	7.67	12.43	15.41	42	3.58	4.32	5.55	6.61	8.69	10.69	10.69	42	3.96	4.94	5.97	7.46	11.68	14.47	14.47
	43	4.25	5.35	6.51	8.23	13.41	15.90	43	3.78	4.53	5.85	7.06	9.34	11.50	11.50	43	4.16	5.19	6.38	8.00	12.60	15.02	15.02
	44	4.45	5.59	6.91	8.79	14.40	16.36	44	3.97	4.77	6.19	7.47	10.00	12.20	12.20	44	4.35	5.43	6.77	8.53	13.52	15.53	15.53
	45	4.75	6.00	7.50	9.50	15.00	18.00	45	4.20	5.05	6.53	8.00	10.80	13.00	13.00	45	4.64	5.81	7.31	9.20	14.16	17.00	17.00
	46	5.25	6.59	8.27	10.07	16.65	19.07	46	4.34	5.26	6.86	8.98	11.74	14.10	14.10	46	5.07	6.32	7.99	9.85	14.79	18.08	18.08
	47	5.66	7.10	8.98	10.64	18.66	20.36	47	4.45	5.41	7.11	9.69	12.70	15.21	15.21	47	5.42	6.76	8.61	10.45	17.47	19.33	19.33
	48	6.09	7.62	9.61	11.20			48	4.60	5.56	7.38	10.39	13.78	15.69	15.69	48	5.79	7.21	9.16	11.04	19.18	21.06	21.06
	49	6.51	8.13	10.29	11.77			49	4.72	5.73	7.67	11.17	14.97	16.42	16.42	49	6.15	7.65	9.77	11.65	21.06	23.00	23.00
	50	7.05	8.80	11.15	12.34			50	4.83	5.91	7.97	12.04	16.24	17.01	17.01	50	6.61	8.22	10.51	12.28	23.12	25.08	25.08

\*Unisex rates available in Montana only.

30-YEAR LEVEL RATE PERIOD																					
Face amount: \$100,000 - \$199,999 • Annual rates per \$1,000 • Add \$75 policy fee																					
MALE							FEMALE							UNISEX*							
Issue							Issue							Issue							
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	
18	2.02	2.40	2.83	3.07	4.70	5.50	18	1.72	2.10	2.40	2.70	3.50	3.60	18	1.96	2.34	2.74	3.00	4.46	5.12	
19	2.02	2.40	2.83	3.07	4.70	5.50	19	1.72	2.10	2.40	2.70	3.50	3.60	19	1.96	2.34	2.74	3.00	4.46	5.12	
20	2.02	2.40	2.83	3.07	4.70	5.50	20	1.72	2.10	2.40	2.70	3.50	3.60	20	1.96	2.34	2.74	3.00	4.46	5.12	
21	2.02	2.40	2.83	3.07	4.70	5.50	21	1.72	2.10	2.40	2.70	3.50	3.60	21	1.96	2.34	2.74	3.00	4.46	5.12	
22	2.02	2.40	2.83	3.07	4.70	5.50	22	1.72	2.10	2.40	2.70	3.50	3.60	22	1.96	2.34	2.74	3.00	4.46	5.12	
23	2.02	2.40	2.83	3.07	4.70	5.50	23	1.72	2.10	2.40	2.70	3.50	3.60	23	1.96	2.34	2.74	3.00	4.46	5.12	
24	2.02	2.40	2.83	3.07	4.70	5.50	24	1.72	2.10	2.40	2.70	3.50	3.60	24	1.96	2.34	2.74	3.00	4.46	5.12	
25	2.02	2.40	2.83	3.07	4.70	5.50	25	1.72	2.10	2.40	2.70	3.50	3.60	25	1.96	2.34	2.74	3.00	4.46	5.12	
26	2.03	2.41	2.84	3.09	4.71	5.52	26	1.73	2.11	2.40	2.71	3.52	3.64	26	1.97	2.35	2.75	3.01	4.47	5.14	
27	2.05	2.43	2.85	3.13	4.72	5.57	27	1.74	2.12	2.41	2.72	3.57	3.71	27	1.99	2.37	2.76	3.05	4.49	5.20	
28	2.07	2.44	2.87	3.16	4.73	5.62	28	1.76	2.13	2.42	2.74	3.61	3.78	28	2.01	2.38	2.78	3.08	4.51	5.25	
29	2.09	2.46	2.88	3.20	4.75	5.66	29	1.77	2.14	2.43	2.75	3.66	3.85	29	2.03	2.40	2.79	3.11	4.53	5.30	
30	2.11	2.48	2.90	3.24	4.76	5.71	30	1.78	2.15	2.44	2.77	3.70	3.92	30	2.04	2.41	2.81	3.15	4.55	5.35	
31	2.14	2.51	2.93	3.31	4.79	5.80	31	1.81	2.17	2.46	2.80	3.79	4.06	31	2.07	2.44	2.84	3.21	4.59	5.45	
32	2.19	2.56	2.97	3.40	4.82	5.92	32	1.85	2.19	2.48	2.84	3.91	4.23	32	2.12	2.49	2.87	3.29	4.64	5.58	
33	2.24	2.60	3.00	3.50	4.86	6.03	33	1.88	2.22	2.50	2.87	4.02	4.41	33	2.17	2.52	2.90	3.37	4.69	5.71	
34	2.30	2.65	3.05	3.61	4.90	6.17	34	1.92	2.25	2.53	2.92	4.15	4.62	34	2.22	2.57	2.95	3.47	4.75	5.86	
35	2.40	2.75	3.13	3.81	4.97	6.43	35	2.00	2.30	2.58	3.00	4.40	5.00	35	2.32	2.66	3.02	3.65	4.86	6.14	
36	2.49	2.86	3.29	4.14	5.46	7.38	36	2.09	2.41	2.89	3.27	4.80	5.48	36	2.41	2.77	3.21	3.97	5.33	7.00	
37	2.65	3.13	3.65	4.58	6.38	8.38	37	2.16	2.54	3.13	3.57	5.16	6.01	37	2.55	3.01	3.55	4.38	6.14	7.91	
38	2.75	3.28	3.89	4.94	6.97	9.08	38	2.22	2.61	3.34	3.91	5.57	6.58	38	2.64	3.15	3.78	4.73	6.69	8.58	
39	2.88	3.48	4.15	5.39	7.79	9.98	39	2.31	2.73	3.60	4.34	6.01	7.21	39	2.77	3.33	4.04	5.18	7.43	9.43	
40	3.02	3.68	4.42	5.84	8.63	10.97	40	2.39	2.87	3.90	4.75	6.48	7.70	40	2.89	3.52	4.32	5.62	8.20	10.32	
41	3.18	3.92	4.85	6.37	9.62	12.11	41	2.49	2.98	4.18	5.28	7.00	8.39	41	3.04	3.73	4.72	6.15	9.10	11.37	
42	3.40	4.20	5.39	6.99	10.76	13.38	42	2.61	3.14	4.51	5.70	7.60	9.15	42	3.24	3.99	5.21	6.73	10.13	12.53	
43	3.57	4.43	5.87	7.59	11.81	13.90	43	2.72	3.25	4.80	6.23	8.23	10.05	43	3.40	4.19	5.66	7.32	11.09	13.13	
44	3.75	4.64	6.32	8.19	12.88	14.38	44	2.82	3.39	5.11	6.71	8.88	10.84	44	3.56	4.39	6.08	7.89	12.08	13.67	
45	4.02	5.00	6.98	8.95	13.52	16.11	45	2.94	3.54	5.43	7.32	9.66	11.74	45	3.80	4.71	6.67	8.62	12.75	15.24	
46	4.60	5.71	7.75	9.51	15.43	17.65	46	3.32	4.05	5.93	8.33	10.66	12.96	46	4.34	5.38	7.39	9.27	13.46	16.71	
47	5.09	6.33	8.45	10.07	17.77	19.50	47	3.61	4.41	6.30	9.06	11.69	14.20	47	4.79	5.95	8.02	9.87	16.55	18.44	
48	5.59	6.96	9.09	10.63			48	4.00	4.79	6.71	9.77	12.84	14.73	48	5.27	6.53	8.61	10.46	18.21	20.11	
49	6.08	7.57	9.76	11.19			49	4.30	5.19	7.14	10.58	14.11	15.54	49	5.72	7.09	9.24	11.07	20.03	21.99	
50	6.71	8.38	10.62	11.75			50	4.60	5.63	7.59	11.47	15.47	16.20	50	6.29	7.83	10.01	11.69	22.02	24.01	

\*Unisex rates available in Montana only.

**30-YEAR LEVEL RATE PERIOD**

Face amount: \$200,000 - \$499,999 • Annual rates per \$1,000 • Add \$75 policy fee

MALE							FEMALE							UNISEX*									
Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM
	18	1.32	1.52	1.77	1.92	3.18	4.58	18	1.18	1.32	1.51	1.70	2.24	3.00	18	1.29	1.48	1.72	1.88	2.99	4.26		
	19	1.32	1.52	1.77	1.92	3.18	4.58	19	1.18	1.32	1.51	1.70	2.24	3.00	19	1.29	1.48	1.72	1.88	2.99	4.26		
	20	1.32	1.52	1.77	1.92	3.18	4.58	20	1.18	1.32	1.51	1.70	2.24	3.00	20	1.29	1.48	1.72	1.88	2.99	4.26		
	21	1.32	1.52	1.77	1.92	3.18	4.58	21	1.18	1.32	1.51	1.70	2.24	3.00	21	1.29	1.48	1.72	1.88	2.99	4.26		
	22	1.32	1.52	1.77	1.92	3.18	4.58	22	1.18	1.32	1.51	1.70	2.24	3.00	22	1.29	1.48	1.72	1.88	2.99	4.26		
	23	1.32	1.52	1.77	1.92	3.18	4.58	23	1.18	1.32	1.51	1.70	2.24	3.00	23	1.29	1.48	1.72	1.88	2.99	4.26		
	24	1.32	1.52	1.77	1.92	3.18	4.58	24	1.18	1.32	1.51	1.70	2.24	3.00	24	1.29	1.48	1.72	1.88	2.99	4.26		
	25	1.32	1.52	1.77	1.92	3.18	4.58	25	1.18	1.32	1.51	1.70	2.24	3.00	25	1.29	1.48	1.72	1.88	2.99	4.26		
	26	1.33	1.53	1.78	1.94	3.21	4.62	26	1.19	1.33	1.52	1.71	2.26	3.03	26	1.30	1.49	1.73	1.89	3.02	4.30		
	27	1.34	1.54	1.80	1.97	3.27	4.69	27	1.20	1.34	1.53	1.72	2.31	3.08	27	1.31	1.50	1.75	1.92	3.08	4.37		
	28	1.35	1.55	1.82	2.00	3.33	4.76	28	1.21	1.35	1.54	1.74	2.35	3.13	28	1.32	1.51	1.76	1.95	3.13	4.43		
	29	1.36	1.56	1.83	2.04	3.38	4.83	29	1.22	1.36	1.55	1.75	2.40	3.18	29	1.33	1.52	1.77	1.98	3.18	4.50		
	30	1.37	1.57	1.85	2.07	3.44	4.90	30	1.23	1.37	1.56	1.77	2.44	3.23	30	1.34	1.53	1.79	2.01	3.24	4.57		
	31	1.39	1.59	1.89	2.13	3.56	5.04	31	1.25	1.40	1.58	1.80	2.53	3.33	31	1.36	1.55	1.83	2.06	3.35	4.70		
	32	1.41	1.61	1.93	2.22	3.70	5.21	32	1.28	1.43	1.60	1.84	2.65	3.45	32	1.38	1.57	1.86	2.14	3.49	4.86		
	33	1.44	1.64	1.98	2.30	3.85	5.39	33	1.31	1.46	1.63	1.87	2.76	3.58	33	1.41	1.60	1.91	2.21	3.63	5.03		
	34	1.47	1.67	2.03	2.40	4.02	5.60	34	1.34	1.49	1.66	1.92	2.89	3.73	34	1.44	1.63	1.96	2.30	3.79	5.23		
	35	1.52	1.73	2.13	2.58	4.34	5.98	35	1.40	1.56	1.71	2.00	3.14	4.00	35	1.50	1.70	2.05	2.46	4.10	5.58		
	36	1.62	1.87	2.31	2.84	4.68	6.70	36	1.47	1.69	1.90	2.16	3.49	4.38	36	1.59	1.83	2.23	2.70	4.44	6.24		
	37	1.75	2.08	2.57	3.06	5.33	7.46	37	1.53	1.79	2.07	2.34	3.81	4.80	37	1.71	2.02	2.47	2.92	5.03	6.93		
	38	1.87	2.23	2.78	3.33	5.74	8.01	38	1.59	1.89	2.21	2.55	4.17	5.25	38	1.81	2.16	2.67	3.17	5.43	7.46		
	39	2.00	2.43	3.06	3.62	6.31	8.69	39	1.66	2.00	2.38	2.81	4.57	5.75	39	1.93	2.34	2.92	3.46	5.96	8.10		
	40	2.14	2.64	3.31	3.95	6.90	9.44	40	1.74	2.15	2.58	3.06	4.98	6.14	40	2.06	2.54	3.16	3.77	6.52	8.78		
	41	2.30	2.86	3.60	4.30	7.50	10.24	41	1.84	2.31	2.81	3.34	5.43	6.67	41	2.21	2.75	3.44	4.11	7.09	9.53		
	42	2.47	3.11	3.93	4.69	8.17	11.11	42	1.95	2.49	3.05	3.65	5.91	7.24	42	2.37	2.99	3.75	4.48	7.72	10.34		
	43	2.65	3.39	4.28	5.11	8.90	12.06	43	2.08	2.68	3.32	3.99	6.44	7.86	43	2.54	3.25	4.09	4.89	8.41	11.22		
	44	2.86	3.68	4.65	5.58	9.70	13.11	44	2.21	2.89	3.60	4.37	7.01	8.54	44	2.73	3.52	4.44	5.34	9.16	12.20		
	45	3.10	4.10	5.06	6.02	10.70	14.30	45	2.36	3.15	3.95	4.75	7.62	9.22	45	2.95	3.91	4.84	5.77	10.08	13.28		
	46	3.39	4.38	5.45	6.65	12.43	15.88	46	2.51	3.28	4.12	5.14	8.41	10.20	46	3.21	4.16	5.18	6.35	11.63	14.74		
	47	3.72	4.69	5.86	7.34	14.32	17.63	47	2.68	3.42	4.31	5.58	9.27	11.29	47	3.51	4.44	5.55	6.99	13.31	16.36		
	48	4.08	5.02	6.32	8.11			48	2.87	3.57	4.52	6.04	10.21	12.48	48	3.84	4.73	5.96	7.70	14.64	18.01		
	49	4.47	5.40	6.84	8.95			49	3.08	3.73	4.74	6.54	11.24	13.78	49	4.19	5.07	6.42	8.47	16.11	19.82		
	50	4.91	5.81	7.40	9.88			50	3.30	3.91	4.98	7.09	12.38	15.20	50	4.59	5.43	6.92	9.32	17.72	21.81		

\*Unisex rates available in Montana only.

30-YEAR LEVEL RATE PERIOD																					
Face amount: \$500,000 - \$999,999 • Annual rates per \$1,000 • Add \$60 policy fee																					
MALE							FEMALE							UNISEX*							
Issue							Issue							Issue							
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	
18	1.06	1.24	1.42	1.60	3.04	4.32	18	0.95	1.09	1.22	1.48	2.10	2.78	18	1.04	1.21	1.38	1.58	2.85	4.01	
19	1.06	1.24	1.42	1.60	3.04	4.32	19	0.95	1.09	1.22	1.48	2.10	2.78	19	1.04	1.21	1.38	1.58	2.85	4.01	
20	1.06	1.24	1.42	1.60	3.04	4.32	20	0.95	1.09	1.22	1.48	2.10	2.78	20	1.04	1.21	1.38	1.58	2.85	4.01	
21	1.06	1.24	1.42	1.60	3.04	4.32	21	0.95	1.09	1.22	1.48	2.10	2.78	21	1.04	1.21	1.38	1.58	2.85	4.01	
22	1.06	1.24	1.42	1.60	3.04	4.32	22	0.95	1.09	1.22	1.48	2.10	2.78	22	1.04	1.21	1.38	1.58	2.85	4.01	
23	1.06	1.24	1.42	1.60	3.04	4.32	23	0.95	1.09	1.22	1.48	2.10	2.78	23	1.04	1.21	1.38	1.58	2.85	4.01	
24	1.06	1.24	1.42	1.60	3.04	4.32	24	0.95	1.09	1.22	1.48	2.10	2.78	24	1.04	1.21	1.38	1.58	2.85	4.01	
25	1.06	1.24	1.42	1.60	3.04	4.32	25	0.95	1.09	1.22	1.48	2.10	2.78	25	1.04	1.21	1.38	1.58	2.85	4.01	
26	1.07	1.25	1.43	1.62	3.07	4.35	26	0.96	1.10	1.23	1.49	2.12	2.81	26	1.05	1.22	1.39	1.59	2.88	4.04	
27	1.09	1.26	1.46	1.65	3.13	4.41	27	0.97	1.11	1.24	1.51	2.17	2.86	27	1.07	1.23	1.42	1.62	2.94	4.10	
28	1.10	1.28	1.48	1.69	3.19	4.48	28	0.98	1.12	1.26	1.53	2.21	2.91	28	1.08	1.25	1.44	1.66	2.99	4.17	
29	1.12	1.29	1.50	1.72	3.24	4.54	29	0.99	1.13	1.27	1.55	2.25	2.96	29	1.09	1.26	1.45	1.69	3.04	4.22	
30	1.14	1.31	1.53	1.76	3.30	4.60	30	1.00	1.14	1.29	1.57	2.30	3.01	30	1.11	1.28	1.48	1.72	3.10	4.28	
31	1.17	1.34	1.58	1.83	3.42	4.73	31	1.02	1.16	1.31	1.62	2.39	3.12	31	1.14	1.30	1.53	1.79	3.21	4.41	
32	1.21	1.38	1.64	1.92	3.56	4.89	32	1.04	1.19	1.35	1.67	2.50	3.25	32	1.18	1.34	1.58	1.87	3.35	4.56	
33	1.26	1.42	1.70	2.00	3.71	5.04	33	1.07	1.22	1.39	1.72	2.61	3.38	33	1.22	1.38	1.64	1.94	3.49	4.71	
34	1.31	1.46	1.77	2.11	3.88	5.23	34	1.10	1.25	1.43	1.78	2.74	3.53	34	1.27	1.42	1.70	2.04	3.65	4.89	
35	1.40	1.55	1.90	2.30	4.20	5.58	35	1.16	1.31	1.51	1.90	2.98	3.82	35	1.35	1.50	1.82	2.22	3.96	5.23	
36	1.48	1.65	2.03	2.50	4.50	5.99	36	1.23	1.41	1.65	2.03	3.27	4.15	36	1.43	1.60	1.95	2.41	4.25	5.62	
37	1.57	1.79	2.22	2.67	5.01	6.71	37	1.28	1.49	1.77	2.17	3.53	4.52	37	1.51	1.73	2.13	2.57	4.71	6.27	
38	1.66	1.89	2.37	2.86	5.37	7.20	38	1.34	1.56	1.88	2.34	3.80	4.81	38	1.60	1.82	2.27	2.76	5.06	6.72	
39	1.76	2.03	2.57	3.08	5.86	7.88	39	1.40	1.64	2.00	2.55	4.19	5.31	39	1.69	1.95	2.46	2.97	5.53	7.37	
40	1.86	2.17	2.75	3.32	6.33	8.52	40	1.48	1.75	2.15	2.75	4.53	5.70	40	1.78	2.09	2.63	3.21	5.97	7.96	
41	2.00	2.36	3.00	3.62	6.89	9.25	41	1.60	1.93	2.39	3.06	4.97	6.22	41	1.92	2.27	2.88	3.51	6.51	8.64	
42	2.18	2.61	3.33	4.00	7.61	10.22	42	1.75	2.10	2.65	3.35	5.45	6.78	42	2.09	2.51	3.19	3.87	7.18	9.53	
43	2.35	2.83	3.63	4.39	8.29	11.10	43	1.87	2.26	2.86	3.69	5.87	7.29	43	2.25	2.72	3.48	4.25	7.81	10.34	
44	2.52	3.05	3.92	4.79	8.95	11.97	44	2.02	2.44	3.14	4.07	6.44	7.94	44	2.42	2.93	3.76	4.65	8.45	11.16	
45	2.78	3.41	4.34	5.26	9.92	13.24	45	2.20	2.70	3.44	4.48	7.08	8.68	45	2.66	3.27	4.16	5.10	9.35	12.33	
46	3.17	3.84	4.88	6.14	11.27	14.50	46	2.43	2.93	3.75	5.01	7.82	9.57	46	3.02	3.66	4.65	5.91	10.58	13.51	
47	3.50	4.19	5.35	6.80	12.71	15.86	47	2.60	3.13	3.99	5.41	8.62	10.55	47	3.32	3.98	5.08	6.52	11.89	14.80	
48	3.83	4.54	5.80	7.53	14.28	17.35	48	2.79	3.33	4.24	5.76	9.51	11.59	48	3.62	4.30	5.49	7.18	13.33	16.20	
49	4.18	4.93	6.30	8.28	15.99	18.71	49	2.98	3.51	4.48	6.19	10.45	12.75	49	3.94	4.65	5.94	7.86	14.88	17.52	
50	4.61	5.39	6.87	9.15	17.62	20.20	50	3.18	3.73	4.76	6.63	11.51	14.01	50	4.32	5.06	6.45	8.65	16.40	18.96	

\*Unisex rates available in Montana only.



**30-YEAR LEVEL RATE PERIOD**

Face amount: \$1,000,000 - \$4,999,999 • Annual rates per \$1,000 • Add \$60 policy fee

MALE							FEMALE							UNISEX*									
Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM	Issue	Age	PE	P	SSL	SNT	PS	SM
	18	0.98	1.15	1.33	1.54	3.00	4.24	18	0.93	1.07	1.20	1.41	2.07	2.74	18	0.97	1.13	1.30	1.51	2.81	3.94		
	19	0.98	1.15	1.33	1.54	3.00	4.24	19	0.93	1.07	1.20	1.41	2.07	2.74	19	0.97	1.13	1.30	1.51	2.81	3.94		
	20	0.98	1.15	1.33	1.54	3.00	4.24	20	0.93	1.07	1.20	1.41	2.07	2.74	20	0.97	1.13	1.30	1.51	2.81	3.94		
	21	0.98	1.15	1.33	1.54	3.00	4.24	21	0.93	1.07	1.20	1.41	2.07	2.74	21	0.97	1.13	1.30	1.51	2.81	3.94		
	22	0.98	1.15	1.33	1.54	3.00	4.24	22	0.93	1.07	1.20	1.41	2.07	2.74	22	0.97	1.13	1.30	1.51	2.81	3.94		
	23	0.98	1.15	1.33	1.54	3.00	4.24	23	0.93	1.07	1.20	1.41	2.07	2.74	23	0.97	1.13	1.30	1.51	2.81	3.94		
	24	0.98	1.15	1.33	1.54	3.00	4.24	24	0.93	1.07	1.20	1.41	2.07	2.74	24	0.97	1.13	1.30	1.51	2.81	3.94		
	25	0.98	1.15	1.33	1.54	3.00	4.24	25	0.93	1.07	1.20	1.41	2.07	2.74	25	0.97	1.13	1.30	1.51	2.81	3.94		
	26	0.99	1.16	1.34	1.56	3.03	4.27	26	0.94	1.08	1.21	1.42	2.09	2.77	26	0.98	1.14	1.31	1.53	2.84	3.97		
	27	1.00	1.17	1.37	1.59	3.08	4.33	27	0.95	1.09	1.22	1.44	2.13	2.82	27	0.99	1.15	1.34	1.56	2.89	4.03		
	28	1.02	1.19	1.39	1.62	3.13	4.39	28	0.96	1.10	1.24	1.46	2.18	2.87	28	1.01	1.17	1.36	1.59	2.94	4.09		
	29	1.04	1.21	1.41	1.66	3.19	4.46	29	0.97	1.11	1.25	1.48	2.22	2.92	29	1.03	1.19	1.38	1.62	3.00	4.15		
	30	1.05	1.22	1.44	1.69	3.24	4.52	30	0.98	1.12	1.27	1.50	2.26	2.97	30	1.04	1.20	1.41	1.65	3.04	4.21		
	31	1.09	1.26	1.49	1.75	3.34	4.64	31	1.00	1.14	1.29	1.54	2.35	3.07	31	1.07	1.24	1.45	1.71	3.14	4.33		
	32	1.13	1.30	1.55	1.84	3.48	4.79	32	1.02	1.16	1.33	1.59	2.45	3.20	32	1.11	1.27	1.51	1.79	3.27	4.47		
	33	1.17	1.34	1.61	1.92	3.61	4.95	33	1.05	1.19	1.37	1.65	2.56	3.33	33	1.15	1.31	1.56	1.87	3.40	4.63		
	34	1.22	1.39	1.68	2.02	3.77	5.13	34	1.08	1.22	1.41	1.71	2.69	3.49	34	1.19	1.36	1.63	1.96	3.55	4.80		
	35	1.31	1.48	1.81	2.20	4.06	5.47	35	1.13	1.28	1.49	1.82	2.92	3.77	35	1.27	1.44	1.75	2.12	3.83	5.13		
	36	1.39	1.58	1.94	2.40	4.36	5.88	36	1.19	1.38	1.63	1.94	3.20	4.10	36	1.35	1.54	1.88	2.31	4.13	5.52		
	37	1.48	1.72	2.14	2.57	4.85	6.58	37	1.24	1.46	1.75	2.08	3.46	4.46	37	1.43	1.67	2.06	2.47	4.57	6.16		
	38	1.57	1.82	2.29	2.77	5.21	7.06	38	1.29	1.53	1.86	2.25	3.72	4.75	38	1.51	1.76	2.20	2.67	4.91	6.60		
	39	1.68	1.97	2.49	2.99	5.70	7.73	39	1.35	1.61	1.98	2.45	4.10	5.24	39	1.61	1.90	2.39	2.88	5.38	7.23		
	40	1.78	2.10	2.67	3.23	6.15	8.36	40	1.42	1.73	2.13	2.64	4.43	5.62	40	1.71	2.03	2.56	3.11	5.81	7.81		
	41	1.93	2.30	2.92	3.54	6.71	9.07	41	1.53	1.90	2.37	2.94	4.86	6.13	41	1.85	2.22	2.81	3.42	6.34	8.48		
	42	2.11	2.54	3.26	3.93	7.42	10.02	42	1.66	2.08	2.63	3.22	5.33	6.68	42	2.02	2.45	3.13	3.79	7.00	9.35		
	43	2.28	2.77	3.56	4.32	8.09	10.89	43	1.77	2.23	2.84	3.55	5.74	7.19	43	2.18	2.66	3.42	4.17	7.62	10.15		
	44	2.45	2.99	3.86	4.73	8.74	11.73	44	1.91	2.42	3.12	3.91	6.30	7.83	44	2.34	2.88	3.71	4.57	8.25	10.95		
	45	2.72	3.35	4.28	5.20	9.69	12.98	45	2.07	2.68	3.42	4.31	6.92	8.56	45	2.59	3.22	4.11	5.02	9.14	12.10		
	46	3.08	3.74	4.77	5.99	10.93	14.20	46	2.30	2.87	3.68	4.81	7.59	9.36	46	2.92	3.57	4.55	5.75	10.26	13.23		
	47	3.37	4.05	5.18	6.59	12.26	15.51	47	2.47	3.04	3.88	5.17	8.32	10.23	47	3.19	3.85	4.92	6.31	11.47	14.45		
	48	3.68	4.37	5.58	7.25	13.71	16.94	48	2.65	3.21	4.09	5.50	9.13	11.17	48	3.47	4.14	5.28	6.90	12.79	15.79		
	49	4.00	4.72	6.03	7.93	15.28	18.26	49	2.84	3.36	4.30	5.90	9.99	12.21	49	3.77	4.45	5.68	7.52	14.22	17.05		
	50	4.39	5.13	6.54	8.71	16.78	19.70	50	3.03	3.55	4.53	6.31	10.96	13.34	50	4.12	4.81	6.14	8.23	15.62	18.43		

\*Unisex rates available in Montana only.

30-YEAR LEVEL RATE PERIOD																					
Face amount: \$5,000,000+ • Annual rates per \$1,000 • Add \$60 policy fee																					
MALE							FEMALE							UNISEX*							
Issue							Issue							Issue							
Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	Age	PE	P	SSL	SNT	PS	SM	
18	0.90	1.06	1.23	1.47	2.95	4.15	18	0.88	1.04	1.18	1.34	2.04	2.70	18	0.90	1.06	1.22	1.44	2.77	3.86	
19	0.90	1.06	1.23	1.47	2.95	4.15	19	0.88	1.04	1.18	1.34	2.04	2.70	19	0.90	1.06	1.22	1.44	2.77	3.86	
20	0.90	1.06	1.23	1.47	2.95	4.15	20	0.88	1.04	1.18	1.34	2.04	2.70	20	0.90	1.06	1.22	1.44	2.77	3.86	
21	0.90	1.06	1.23	1.47	2.95	4.15	21	0.88	1.04	1.18	1.34	2.04	2.70	21	0.90	1.06	1.22	1.44	2.77	3.86	
22	0.90	1.06	1.23	1.47	2.95	4.15	22	0.88	1.04	1.18	1.34	2.04	2.70	22	0.90	1.06	1.22	1.44	2.77	3.86	
23	0.90	1.06	1.23	1.47	2.95	4.15	23	0.88	1.04	1.18	1.34	2.04	2.70	23	0.90	1.06	1.22	1.44	2.77	3.86	
24	0.90	1.06	1.23	1.47	2.95	4.15	24	0.88	1.04	1.18	1.34	2.04	2.70	24	0.90	1.06	1.22	1.44	2.77	3.86	
25	0.90	1.06	1.23	1.47	2.95	4.15	25	0.88	1.04	1.18	1.34	2.04	2.70	25	0.90	1.06	1.22	1.44	2.77	3.86	
26	0.91	1.07	1.24	1.49	2.97	4.18	26	0.89	1.05	1.19	1.35	2.06	2.73	26	0.91	1.07	1.23	1.46	2.79	3.89	
27	0.92	1.09	1.27	1.52	3.02	4.24	27	0.90	1.06	1.20	1.37	2.10	2.78	27	0.92	1.08	1.26	1.49	2.84	3.95	
28	0.94	1.10	1.29	1.55	3.07	4.30	28	0.91	1.07	1.22	1.39	2.14	2.83	28	0.93	1.09	1.28	1.52	2.88	4.01	
29	0.96	1.12	1.31	1.58	3.12	4.36	29	0.92	1.08	1.23	1.41	2.18	2.88	29	0.95	1.11	1.29	1.55	2.93	4.06	
30	0.97	1.14	1.34	1.61	3.17	4.42	30	0.93	1.09	1.25	1.43	2.22	2.93	30	0.96	1.13	1.32	1.57	2.98	4.12	
31	1.00	1.17	1.39	1.67	3.27	4.54	31	0.95	1.11	1.27	1.47	2.30	3.03	31	0.99	1.16	1.37	1.63	3.08	4.24	
32	1.04	1.21	1.45	1.75	3.39	4.69	32	0.98	1.14	1.31	1.52	2.40	3.16	32	1.03	1.20	1.42	1.70	3.19	4.38	
33	1.08	1.26	1.51	1.83	3.51	4.84	33	1.01	1.17	1.35	1.57	2.51	3.29	33	1.07	1.24	1.48	1.78	3.31	4.53	
34	1.13	1.31	1.58	1.93	3.65	5.02	34	1.04	1.20	1.39	1.63	2.63	3.44	34	1.11	1.29	1.54	1.87	3.45	4.70	
35	1.22	1.40	1.71	2.10	3.92	5.35	35	1.10	1.26	1.47	1.74	2.85	3.72	35	1.20	1.37	1.66	2.03	3.71	5.02	
36	1.29	1.48	1.85	2.31	4.22	5.75	36	1.15	1.35	1.62	1.86	3.13	4.05	36	1.26	1.45	1.80	2.22	4.00	5.41	
37	1.39	1.63	2.05	2.46	4.70	6.44	37	1.20	1.42	1.73	1.98	3.38	4.39	37	1.35	1.59	1.99	2.36	4.44	6.03	
38	1.48	1.72	2.19	2.66	5.06	6.92	38	1.24	1.49	1.83	2.14	3.63	4.69	38	1.43	1.67	2.12	2.56	4.77	6.47	
39	1.58	1.85	2.37	2.87	5.53	7.57	39	1.29	1.57	1.93	2.32	4.01	5.17	39	1.52	1.79	2.28	2.76	5.23	7.09	
40	1.68	1.98	2.54	3.11	5.98	8.18	40	1.34	1.68	2.07	2.49	4.33	5.55	40	1.61	1.92	2.45	2.99	5.65	7.65	
41	1.83	2.19	2.79	3.42	6.52	8.89	41	1.44	1.85	2.31	2.79	4.74	6.06	41	1.75	2.12	2.69	3.29	6.16	8.32	
42	2.01	2.44	3.15	3.82	7.23	9.81	42	1.57	2.03	2.57	3.07	5.20	6.59	42	1.92	2.36	3.03	3.67	6.82	9.17	
43	2.19	2.67	3.46	4.22	7.88	10.66	43	1.68	2.19	2.79	3.39	5.60	7.09	43	2.09	2.57	3.33	4.05	7.42	9.95	
44	2.38	2.90	3.78	4.64	8.52	11.49	44	1.79	2.39	3.09	3.75	6.15	7.72	44	2.26	2.80	3.64	4.46	8.05	10.74	
45	2.66	3.28	4.21	5.13	9.45	12.72	45	1.94	2.66	3.40	4.14	6.75	8.44	45	2.52	3.16	4.05	4.93	8.91	11.86	
46	2.97	3.63	4.64	5.82	10.61	13.91	46	2.17	2.82	3.60	4.58	7.38	9.16	46	2.81	3.47	4.43	5.57	9.96	12.96	
47	3.26	3.90	5.00	6.34	11.84	15.20	47	2.33	2.95	3.77	4.91	8.06	9.94	47	3.07	3.71	4.75	6.05	11.08	14.15	
48	3.52	4.17	5.35	6.91	13.18	16.59	48	2.51	3.09	3.94	5.20	8.79	10.79	48	3.32	3.95	5.07	6.57	12.30	15.43	
49	3.82	4.48	5.73	7.49	14.64	17.89	49	2.69	3.20	4.09	5.56	9.59	11.72	49	3.59	4.22	5.40	7.10	13.63	16.66	
50	4.17	4.84	6.18	8.15	16.04	19.29	50	2.87	3.36	4.28	5.91	10.47	12.74	50	3.91	4.54	5.80	7.70	14.93	17.98	

\*Unisex rates available in Montana only.

<b>ART RATES</b>						
<b>Guaranteed Annual Premiums per \$1,000 • Male, Female, Unisex*</b>						
<b>These are the maximum annual renewable term rates that apply after the level term period.</b>						
<b>Issue Age</b>	<b>MN</b>	<b>MS</b>	<b>FN</b>	<b>FS</b>	<b>UN</b>	<b>US</b>
28	2.94	5.34	1.80	2.85	2.71	4.84
29	2.97	5.37	1.89	3.03	2.75	4.90
30	3.00	5.40	1.98	3.21	2.80	4.96
31	3.03	5.43	2.10	3.45	2.84	5.03
32	3.06	5.52	2.22	3.69	2.89	5.15
33	3.15	5.70	2.37	3.99	2.99	5.36
34	3.21	5.91	2.55	4.38	3.08	5.60
35	3.36	6.15	2.76	4.77	3.24	5.87
36	3.51	6.51	2.97	5.16	3.40	6.24
37	3.72	6.93	3.15	5.49	3.61	6.64
38	3.99	7.44	3.30	5.82	3.85	7.12
39	4.23	8.01	3.48	6.18	4.08	7.64
40	4.56	8.70	3.69	6.57	4.39	8.27
41	4.95	9.54	3.93	7.02	4.75	9.04
42	5.43	10.53	4.20	7.59	5.18	9.94
43	6.00	11.70	4.53	8.22	5.71	11.00
44	6.63	13.02	4.92	8.97	6.29	12.21
45	7.32	14.34	5.37	9.84	6.93	13.44
46	8.01	15.66	5.91	10.86	7.59	14.70
47	8.58	16.77	6.54	12.12	8.17	15.84
48	9.03	17.61	7.23	13.62	8.67	16.81
49	9.60	18.69	8.01	15.30	9.28	18.01
50	10.35	20.10	8.88	17.10	10.06	19.50
51	11.31	21.93	9.87	19.08	11.02	21.36
52	12.48	24.15	10.98	21.21	12.18	23.56
53	13.83	26.82	12.15	23.52	13.49	26.16
54	15.54	30.00	13.38	25.98	15.11	29.20
55	17.46	33.39	14.79	28.59	16.93	32.43
56	19.44	36.90	16.32	31.38	18.82	35.80
57	21.36	40.14	17.94	34.20	20.68	38.95
58	23.28	43.23	19.62	37.14	22.55	42.01
59	25.53	46.86	21.33	40.29	24.69	45.55
60	28.26	51.33	23.13	43.56	27.23	49.78
61	31.59	56.79	25.11	47.10	30.29	54.85
62	35.46	63.06	27.21	50.85	33.81	60.62
63	39.69	69.78	29.43	54.69	37.64	66.76
64	44.10	76.50	31.86	58.83	41.65	72.97
65	48.69	83.07	34.56	63.30	45.86	79.12
66	53.34	89.43	37.50	68.16	50.17	85.18
67	58.20	95.85	40.77	73.56	54.71	91.39
68	63.33	102.42	44.40	79.47	59.54	97.83
69	69.09	109.65	48.36	85.98	64.94	104.92
70	75.81	117.93	52.83	93.33	71.21	113.01
71	83.97	128.10	57.93	101.55	78.76	122.79
72	93.51	139.92	63.51	110.49	87.51	134.03
73	103.56	151.83	69.60	120.24	96.77	145.51
74	114.36	164.73	76.35	130.44	106.76	157.87
75	126.12	179.07	83.76	141.15	117.65	171.49
76	139.38	194.97	91.89	152.73	129.88	186.52
77	154.80	213.36	100.89	165.21	144.02	203.73
78	172.71	234.45	110.70	178.68	160.31	223.30
79	192.78	257.67	121.47	193.17	178.52	244.77
80	215.16	283.05	134.85	211.23	199.10	268.69
81	239.49	310.02	151.29	233.31	221.85	294.68
82	265.26	337.77	168.69	256.05	245.95	321.43
83	293.40	367.35	186.96	279.27	272.11	349.73
84	324.69	400.80	207.33	303.45	301.22	381.33
85	359.49	438.72	227.97	325.80	333.19	416.14
86	397.77	479.85	252.36	351.63	368.69	454.21
87	439.14	523.56	282.48	383.67	407.81	495.58
88	483.12	569.13	314.25	415.74	449.35	538.45
89	529.26	615.99	345.87	445.08	492.58	581.81
90	575.22	661.26	369.15	461.76	534.01	621.36
91	620.46	704.34	391.41	475.44	574.65	658.56
92	667.86	748.56	428.31	504.99	619.95	699.85
93	717.84	794.28	478.32	546.81	669.94	744.79
94	770.49	843.06	540.60	605.10	724.51	795.47

\*Unisex rates available in Montana only.

WAIVER OF PREMIUM (Form LR0605)	
Issue Age	Waiver Rate
18	15%
19	15%
20	15%
21	15%
22	15%
23	15%
24	15%
25	15%
26	15%
27	15%
28	15%
29	15%
30	15%
31	16%
32	17%
33	18%
34	19%
35	20%
36	20%
37	20%
38	20%
39	20%
40	20%
41	20%
42	20%
43	20%
44	20%
45	20%
46	20%
47	20%
48	20%
49	20%
50	20%
51	20%
52	20%
53	20%
54	20%
55	20%
56	20%
57	20%
58	20%
59	20%
60	20%

- Annual premium rates are expressed as a percentage of policy premiums
- Applied to premiums for all coverages and riders, excluding Waiver of Premium itself
- Applies to substandard rates; Waiver of Premium rate remains level for duration of policy, based on issue age
- Waiver of Premium rate doesn't vary by sex, underwriting class, term period or face amount
- Waiver of Premium is issued to age 55, expiring at age 60

**ACCIDENTAL DEATH BENEFIT**  
(Form LR0602)

Issue Age	Annual Premium Rate per \$1,000
18	1.00
19	1.00
20	1.00
21	1.00
22	1.00
23	1.00
24	1.00
25	1.00
26	1.00
27	1.00
28	1.00
29	1.00
30	1.00
31	1.00
32	1.00
33	1.00
34	1.00
35	1.00
36	1.00
37	1.00
38	1.00
39	1.00
40	1.20
41	1.20
42	1.20
43	1.20
44	1.20
45	1.20
46	1.20
47	1.20
48	1.20
49	1.20
50	1.40
51	1.40
52	1.40
53	1.40
54	1.40
55	1.60
56	1.60
57	1.60
58	1.60
59	1.60
60	1.60

- Premium rate remains level for duration of the policy, based on issue age
- Applies to ADB on primary insured and/or additional insured
- No variation by sex or underwriting class

There is strength in our numbers®

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# LINCOLN BENEFIT LIFE

AN ALLSTATE COMPANY

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TrueTerm<sup>SM</sup> is a term life insurance policy issued by Lincoln Benefit Life Company, Home Office, Lincoln, NE. TrueTerm is available with contract #LP0600.

Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

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Guide effective date 10/09.

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Lincoln Benefit Life  
2940 South 84th Street, Lincoln, Nebraska 68506-4142  
accessallstate.com  
888-525-7355

Not FDIC, NCUA/ NCUSIF insured	Not insured by any federal government agency	Not a deposit	No bank or credit union guarantee	May go down in value
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