

Critical PROVIDER

MONEY PURCHASE
RATE BOOK



16D202

ADL12-07

G·T·L

Table of Contents

10 Year - Non Smoker	1
10 Year - Smoker	2
10 Year - Non Smoker with Waiver + ADB Riders	3
10 Year - Smoker with Waiver + ADB Riders	4
10 Year - Non Smoker 50% Limited Benefit	5
10 Year - Smoker 50% Limited Benefit	6
10 Year - Non Smoker 50% Limited Benefit with Waiver + ADB Riders	7
10 Year - Smoker 50% Limited Benefit with Waiver + ADB Riders	8
20 Year - Non Smoker	9
20 Year - Smoker	10
20 Year - Non Smoker with ROP Rider	11
20 Year - Smoker with ROP Rider	12
20 Year - Non Smoker with all Riders	13
20 Year - Smoker with all Riders	14
20 Year - Non Smoker 50% Limited Benefit	15
20 Year - Smoker 50% Limited Benefit	16
20 Year - Non Smoker 50% Limited Benefit with ROP Rider	17
20 Year - Smoker 50% Limited Benefit with ROP Rider	18
20 Year - Non Smoker 50% Limited Benefit with all Riders	19
20 Year - Smoker 50% Limited Benefit with all Riders	20
20 Year - Non Smoker with Waiver + ADB only	21
20 Year - Smoker with Waiver + ADB only	22
20 Year - Non Smoker 50% Limited Benefit with Waiver + ADB only	23
20 Year - Smoker 50% Limited Benefit with Waiver + ADB only	24

Please note: Not all riders are approved in all states. Contact the sales department for state specific information.

10 Year - Non Smoker

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: center;">10 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Base Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%; text-align: center;">100%</td> <td style="width: 20%; text-align: center;">of Table</td> </tr> </table>							10 Year Term			Table of 100% Base Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
10 Year Term																	
Table of 100% Base Benefit Amounts																	
Maximum Critical Illness Benefit:	100%	of Table															
Base	100%																
CI	100%																
Waiver	NO																
ADB	NO																
ROP	N/A																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	52,825	67,121	95,714	-	-	-	-	-									
21	51,543	65,492	93,391	-	-	-	-	-									
22	50,202	63,789	90,962	-	-	-	-	-									
23	48,818	62,029	88,453	-	-	-	-	-									
24	47,401	60,229	85,886	-	-	-	-	-									
25	45,865	58,278	83,104	-	-	-	-	-									
26	44,333	56,331	80,328	-	-	-	-	-									
27	42,728	54,291	77,419	-	-	-	-	-									
28	40,995	52,090	74,280	96,470	-	-	-	-									
29	39,325	49,968	71,254	92,539	-	-	-	-									
30	37,652	47,842	68,222	88,602	-	-	-	-									
31	35,871	45,579	64,995	84,411	-	-	-	-									
32	34,086	43,311	61,761	80,211	98,661	-	-	-									
33	32,322	41,070	58,565	76,060	93,555	-	-	-									
34	30,643	38,936	55,522	72,109	88,695	-	-	-									
35	28,971	36,811	52,493	68,174	83,855	99,536	-	-									
36	27,225	34,593	49,330	64,066	78,802	93,538	-	-									
37	25,493	32,392	46,191	59,990	73,788	87,587	-	-									
38	23,727	30,148	42,991	55,834	68,677	81,519	94,362	-									
39	22,029	27,990	39,914	51,837	63,761	75,684	87,608	-									
40	20,399	25,920	36,962	48,003	59,045	70,086	81,128	-									
41	18,876	23,985	34,202	44,419	54,636	64,853	75,070	95,504									
42	17,435	22,153	31,590	41,027	50,464	59,901	69,338	88,212									
43	16,100	20,457	29,171	37,886	46,600	55,314	64,029	81,458									
44	14,860	18,882	26,926	34,969	43,013	51,057	59,100	75,187									
45	13,718	17,431	24,856	32,281	39,706	47,132	54,557	69,407									
46	12,670	16,099	22,958	29,816	36,674	43,532	50,390	64,107									
47	11,713	14,883	21,223	27,563	33,903	40,243	46,582	59,262									
48	10,840	13,774	19,641	25,509	31,376	37,243	43,111	54,846									
49	10,040	12,758	18,192	23,627	29,062	34,496	39,931	50,800									
50	9,310	11,829	16,868	21,908	26,947	31,986	37,025	47,103									
51	8,601	10,929	15,584	20,239	24,895	29,550	34,206	43,517									
52	7,865	9,994	14,251	18,508	22,765	27,022	31,279	39,794									
53	7,140	9,073	12,938	16,803	20,668	24,533	28,397	36,127									
54	6,453	8,199	11,692	15,184	18,677	22,169	25,662	32,647									
55	5,815	7,388	10,536	13,683	16,831	19,978	23,125	29,420									
56	5,236	6,653	9,486	12,320	15,154	17,988	20,822	26,490									
57	4,715	5,991	8,543	11,095	13,647	16,199	18,751	23,855									
58	4,251	5,402	7,703	10,004	12,305	14,607	16,908	21,510									
59	3,841	4,880	6,959	9,038	11,117	13,196	15,275	19,433									
60	3,477	4,418	6,300	8,183	10,065	11,947	13,829	17,593									

10 Year - Smoker

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: center;">10 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of Base 100% Benefit Amounts</td> </tr> <tr> <td style="text-align: right;">Maximum Critical Illness Benefit:</td> <td style="text-align: center;">100%</td> <td style="text-align: left;">of Table</td> </tr> </table>							10 Year Term			Table of Base 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
10 Year Term																	
Table of Base 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%								of Table								
CI	100%																
Waiver	NO																
ADB	NO																
ROP	N/A																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	41,885	53,220	75,892	98,563	-	-	-	-									
21	39,992	50,815	72,461	94,108	-	-	-	-									
22	38,540	48,971	69,831	90,692	-	-	-	-									
23	37,387	47,505	67,741	87,978	-	-	-	-									
24	36,300	46,124	65,773	85,421	-	-	-	-									
25	35,334	44,896	64,022	83,147	-	-	-	-									
26	34,306	43,591	62,160	80,729	99,298	-	-	-									
27	33,233	42,227	60,214	78,202	96,190	-	-	-									
28	32,030	40,698	58,035	75,371	92,708	-	-	-									
29	30,732	39,049	55,683	72,317	88,952	-	-	-									
30	29,291	37,218	53,072	68,926	84,780	-	-	-									
31	27,687	35,180	50,166	65,152	80,138	95,124	-	-									
32	25,992	33,027	47,095	61,164	75,233	89,302	-	-									
33	24,242	30,802	43,924	57,045	70,166	83,287	96,409	-									
34	22,448	28,523	40,673	52,824	64,974	77,124	89,275	-									
35	20,657	26,248	37,429	48,610	59,791	70,973	82,154	-									
36	18,726	23,794	33,930	44,066	54,202	64,338	74,474	94,746									
37	17,112	21,743	31,005	40,267	49,529	58,791	68,053	86,577									
38	15,695	19,943	28,438	36,934	45,429	53,924	62,420	79,411									
39	14,397	18,293	26,086	33,879	41,672	49,464	57,257	72,842									
40	13,190	16,759	23,899	31,038	38,177	45,317	52,456	66,734									
41	12,052	15,314	21,837	28,361	34,884	41,407	47,931	60,978									
42	10,969	13,937	19,874	25,812	31,749	37,686	43,623	55,497									
43	9,946	12,638	18,022	23,406	28,789	34,173	39,557	50,324									
44	8,987	11,419	16,283	21,147	26,012	30,876	35,740	45,469									
45	8,090	10,279	14,658	19,037	23,415	27,794	32,173	40,930									
46	7,263	9,228	13,159	17,090	21,021	24,952	28,883	36,745									
47	6,504	8,264	11,785	15,305	18,826	22,346	25,866	32,907									
48	5,816	7,391	10,539	13,687	16,835	19,984	23,132	29,428									
49	5,196	6,602	9,414	12,227	15,039	17,852	20,664	26,289									
50	4,640	5,895	8,407	10,918	13,429	15,941	18,452	23,474									
51	4,173	5,302	7,561	9,819	12,078	14,337	16,595	21,113									
52	3,739	4,750	6,774	8,798	10,821	12,845	14,869	18,916									
53	3,343	4,247	6,057	7,866	9,675	11,484	13,294	16,912									
54	2,988	3,797	5,415	7,032	8,650	10,267	11,885	15,120									
55	2,675	3,399	4,847	6,294	7,742	9,190	10,638	13,534									
56	2,399	3,048	4,346	5,645	6,943	8,241	9,540	12,136									
57	2,157	2,740	3,907	5,075	6,242	7,409	8,577	10,911									
58	1,944	2,470	3,523	4,575	5,628	6,680	7,732	9,837									
59	1,758	2,234	3,186	4,138	5,089	6,041	6,993	8,896									
60	1,595	2,027	2,890	3,754	4,617	5,481	6,344	8,071									

10 Year - Non Smoker (with Waiver + ADB Riders)

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: center;">10 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Base Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%; text-align: center;">100%</td> <td style="width: 20%; text-align: center;">of Table</td> </tr> </table>							10 Year Term			Table of 100% Base Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
10 Year Term																	
Table of 100% Base Benefit Amounts																	
Maximum Critical Illness Benefit:	100%	of Table															
Base	100%																
CI	100%																
Waiver	YES																
ADB	YES																
ROP	N/A																
AGE		Monthly Premium															
		\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100								
20		39,619	50,341	71,785	93,230	-	-	-	-								
21		38,893	49,419	70,471	91,522	-	-	-	-								
22		38,125	48,443	69,079	89,715	-	-	-	-								
23		37,321	47,421	67,622	87,823	-	-	-	-								
24		36,487	46,362	66,112	85,861	-	-	-	-								
25		35,690	45,349	64,667	83,985	-	-	-	-								
26		34,642	44,018	62,768	81,519	-	-	-	-								
27		33,495	42,560	60,689	78,819	96,949	-	-	-								
28		32,175	40,883	58,299	75,714	93,130	-	-	-								
29		31,001	39,391	56,171	72,951	89,731	-	-	-								
30		29,909	38,004	54,193	70,382	86,571	-	-	-								
31		28,697	36,463	51,996	67,529	83,062	98,594	-	-								
32		27,330	34,727	49,520	64,313	79,106	93,899	-	-								
33		26,120	33,189	47,327	61,465	75,603	89,741	-	-								
34		24,954	31,707	45,214	58,721	72,227	85,734	99,241	-								
35		23,674	30,081	42,895	55,709	68,523	81,338	94,152	-								
36		22,283	28,313	40,375	52,436	64,497	76,558	88,619	-								
37		21,005	26,689	38,058	49,428	60,797	72,166	83,535	-								
38		19,663	24,984	35,627	46,270	56,913	67,555	78,198	99,484								
39		18,370	23,341	33,285	43,228	53,171	63,114	73,057	92,943								
40		17,153	21,795	31,080	40,365	49,649	58,934	68,218	86,787								
41		16,015	20,349	29,017	37,686	46,354	55,022	63,691	81,028								
42		14,871	18,895	26,945	34,994	43,043	51,092	59,141	75,240								
43		13,780	17,510	24,969	32,428	39,887	47,346	54,805	69,723								
44		12,769	16,225	23,137	30,049	36,961	43,872	50,784	64,608								
45		11,811	15,007	21,400	27,793	34,185	40,578	46,971	59,757								
46		10,912	13,866	19,772	25,679	31,586	37,492	43,399	55,212								
47		10,055	12,776	18,218	23,661	29,103	34,545	39,988	50,872								
48		9,253	11,757	16,766	21,774	26,782	31,791	36,799	46,816								
49		8,501	10,802	15,403	20,005	24,606	29,207	33,809	43,011								
50		7,859	9,986	14,240	18,494	22,748	27,002	31,256	39,764								
51		7,218	9,172	13,079	16,985	20,892	24,799	28,706	36,520								
52		6,564	8,341	11,894	15,447	19,000	22,553	26,106	33,213								
53		5,932	7,537	10,748	13,958	17,169	20,380	23,591	30,012								
54		5,333	6,776	9,663	12,549	15,436	18,322	21,209	26,982								
55		4,781	6,074	8,662	11,250	13,837	16,425	19,013	24,188								
56		4,264	5,418	7,726	10,034	12,342	14,651	16,959	21,575								
57		3,810	4,842	6,904	8,967	11,029	13,092	15,154	19,279								
58		3,409	4,332	6,177	8,022	9,868	11,713	13,558	17,249								
59		3,053	3,880	5,532	7,185	8,838	10,490	12,143	15,448								
60		3,380	4,295	6,125	7,955	9,784	11,614	13,444	17,103								

10 Year - Smoker (with Waiver + ADB Riders)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">10 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Benefit Amounts</td> </tr> <tr> <td style="text-align: right;">Maximum Critical Illness Benefit:</td> <td style="text-align: center;">100%</td> <td style="text-align: left;">of Table</td> </tr> </table>							10 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
10 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%								of Table								
CI	100%																
Waiver	YES																
ADB	YES																
ROP	N/A																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	33,129	42,095	60,027	77,958	95,890	-	-	-									
21	31,933	40,576	57,860	75,145	92,429	-	-	-									
22	31,001	39,391	56,171	72,951	89,731	-	-	-									
23	30,250	38,437	54,811	71,184	87,558	-	-	-									
24	29,535	37,528	53,515	69,501	85,488	-	-	-									
25	28,971	36,811	52,493	68,174	83,855	99,536	-	-									
26	28,201	35,834	51,098	66,363	81,628	96,892	-	-									
27	27,366	34,772	49,584	64,396	79,208	94,020	-	-									
28	26,380	33,519	47,798	62,076	76,355	90,633	-	-									
29	25,401	32,276	46,025	59,774	73,523	87,272	-	-									
30	24,381	30,979	44,176	57,372	70,569	83,766	96,962	-									
31	23,208	29,489	42,051	54,613	67,175	79,737	92,299	-									
32	21,870	27,789	39,626	51,464	63,301	75,139	86,976	-									
33	20,577	26,146	37,284	48,422	59,560	70,697	81,835	-									
34	19,235	24,441	34,852	45,264	55,675	66,087	76,498	97,321									
35	17,815	22,637	32,279	41,922	51,565	61,208	70,851	90,136									
36	16,248	20,645	29,439	38,234	47,028	55,822	64,617	82,205									
37	14,965	19,015	27,116	35,216	43,316	51,416	59,517	75,717									
38	13,807	17,544	25,018	32,491	39,965	47,438	54,912	69,859									
39	12,739	16,186	23,082	29,977	36,872	43,767	50,662	64,453									
40	11,752	14,932	21,293	27,654	34,015	40,376	46,737	59,459									
41	10,818	13,746	19,601	25,457	31,312	37,167	43,023	54,734									
42	9,895	12,574	17,930	23,286	28,642	33,998	39,354	50,066									
43	9,010	11,448	16,325	21,201	26,078	30,955	35,831	45,584									
44	8,177	10,390	14,816	19,242	23,668	28,094	32,520	41,372									
45	7,386	9,385	13,383	17,381	21,379	25,377	29,375	37,371									
46	6,649	8,448	12,047	15,645	19,244	22,843	26,441	33,639									
47	5,958	7,571	10,796	14,021	17,246	20,471	23,696	30,147									
48	5,326	6,768	9,651	12,534	15,416	18,299	21,182	26,948									
49	4,751	6,036	8,608	11,179	13,751	16,322	18,894	24,036									
50	4,249	5,399	7,698	9,998	12,298	14,598	16,898	21,497									
51	3,818	4,851	6,918	8,984	11,051	13,118	15,184	19,317									
52	3,417	4,342	6,191	8,040	9,890	11,739	13,589	17,288									
53	3,052	3,877	5,529	7,181	8,833	10,484	12,136	15,439									
54	2,724	3,461	4,935	6,409	7,883	9,357	10,832	13,780									
55	2,433	3,091	4,408	5,725	7,042	8,358	9,675	12,309									
56	2,172	2,760	3,935	5,111	6,287	7,462	8,638	10,989									
57	1,945	2,472	3,525	4,578	5,631	6,684	7,737	9,843									
58	1,747	2,220	3,165	4,111	5,056	6,002	6,948	8,839									
59	1,573	1,998	2,850	3,701	4,552	5,403	6,254	7,957									
60	1,575	2,001	2,853	3,705	4,557	5,410	6,262	7,966									

10 Year - Non Smoker (50% Limited Benefit)

NONSMOKER		10 Year Term Table of 100% Base Benefit Amounts									
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Maximum Critical Illness Benefit:</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">of Table</td> </tr> </table>							Maximum Critical Illness Benefit:	50%	of Table
Maximum Critical Illness Benefit:	50%								of Table		
CI	50%										
Waiver	NO										
ADB	NO										
ROP	NO										
		Monthly Premium									
AGE	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100			
20	73,480	93,366	-	-	-	-	-	-			
21	72,725	92,407	-	-	-	-	-	-			
22	71,500	90,851	-	-	-	-	-	-			
23	70,317	89,347	-	-	-	-	-	-			
24	68,947	87,606	-	-	-	-	-	-			
25	67,201	85,388	-	-	-	-	-	-			
26	65,340	83,024	-	-	-	-	-	-			
27	63,390	80,546	-	-	-	-	-	-			
28	61,198	77,760	-	-	-	-	-	-			
29	58,662	74,538	-	-	-	-	-	-			
30	56,179	71,383	-	-	-	-	-	-			
31	53,625	68,138	97,164	-	-	-	-	-			
32	50,925	64,707	92,271	-	-	-	-	-			
33	48,153	61,185	87,249	-	-	-	-	-			
34	45,472	57,779	82,392	-	-	-	-	-			
35	42,814	54,401	77,575	-	-	-	-	-			
36	40,143	51,007	72,735	94,464	-	-	-	-			
37	37,453	47,589	67,861	88,133	-	-	-	-			
38	34,870	44,307	63,181	82,055	-	-	-	-			
39	32,322	41,070	58,565	76,060	93,555	-	-	-			
40	29,952	38,057	54,269	70,481	86,693	-	-	-			
41	27,687	35,180	50,166	65,152	80,138	95,124	-	-			
42	25,585	32,509	46,358	60,206	74,055	87,903	-	-			
43	23,595	29,981	42,752	55,524	68,295	81,066	93,838	-			
44	21,780	27,675	39,464	51,253	63,042	74,831	86,620	-			
45	20,090	25,528	36,402	47,277	58,151	69,025	79,900	-			
46	18,482	23,484	33,487	43,491	53,495	63,498	73,502	93,510			
47	17,029	21,638	30,856	40,073	49,291	58,508	67,726	86,161			
48	15,684	19,928	28,417	36,906	45,396	53,885	62,374	79,352			
49	14,436	18,343	26,157	33,971	41,785	49,599	57,413	73,040			
50	13,289	16,885	24,078	31,271	38,464	45,657	52,850	67,236			
51	12,247	15,561	22,190	28,818	35,447	42,076	48,705	61,962			
52	11,200	14,231	20,294	26,356	32,419	38,481	44,543	56,668			
53	10,190	12,948	18,463	23,979	29,494	35,009	40,525	51,556			
54	9,233	11,732	16,729	21,727	26,724	31,722	36,719	46,714			
55	8,347	10,606	15,125	19,643	24,161	28,679	33,197	42,234			
56	7,520	9,555	13,625	17,695	21,765	25,836	29,906	38,046			
57	6,774	8,607	12,273	15,940	19,606	23,273	26,939	34,272			
58	6,106	7,758	11,063	14,368	17,673	20,978	24,282	30,892			
59	5,511	7,003	9,986	12,969	15,953	18,936	21,919	27,885			
60	4,981	6,330	9,026	11,722	14,418	17,115	19,811	25,204			

10 Year - Smoker (50% Limited Benefit)

SMOKER									
Base	100%	10 Year Term Table of 100% Benefit Amounts							
CI	50%	Maximum Critical Illness Benefit:						50%	of Table
Waiver	NO								
ADB	NO								
ROP	N/A								
AGE	Monthly Premium								
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100	
20	55,446	70,451	-	-	-	-	-	-	
21	54,173	68,834	98,156	-	-	-	-	-	
22	52,957	67,289	95,953	-	-	-	-	-	
23	51,921	65,973	94,076	-	-	-	-	-	
24	50,925	64,707	92,271	-	-	-	-	-	
25	49,849	63,340	90,322	-	-	-	-	-	
26	48,818	62,029	88,453	-	-	-	-	-	
27	47,614	60,499	86,271	-	-	-	-	-	
28	46,164	58,658	83,646	-	-	-	-	-	
29	44,426	56,449	80,496	-	-	-	-	-	
30	42,218	53,644	76,495	99,346	-	-	-	-	
31	39,767	50,530	72,054	93,579	-	-	-	-	
32	37,125	47,173	67,268	87,362	-	-	-	-	
33	34,529	43,874	62,564	81,254	99,944	-	-	-	
34	31,885	40,515	57,773	75,032	92,291	-	-	-	
35	29,331	37,269	53,145	69,021	84,897	-	-	-	
36	26,644	33,855	48,277	62,699	77,121	91,543	-	-	
37	24,353	30,944	44,125	57,306	70,488	83,669	96,851	-	
38	22,330	28,373	40,460	52,546	64,633	76,719	88,805	-	
39	20,498	26,045	37,140	48,235	59,330	70,424	81,519	-	
40	18,809	23,900	34,081	44,262	54,442	64,623	74,804	95,166	
41	17,237	21,902	31,231	40,561	49,891	59,221	68,550	87,210	
42	15,707	19,958	28,459	36,961	45,463	53,964	62,466	79,469	
43	14,271	18,134	25,858	33,583	41,307	49,032	56,757	72,206	
44	12,901	16,393	23,376	30,359	37,342	44,325	51,309	65,275	
45	11,617	14,761	21,049	27,337	33,624	39,912	46,200	58,776	
46	10,430	13,253	18,898	24,544	30,189	35,835	41,480	52,771	
47	9,351	11,881	16,943	22,004	27,065	32,127	37,188	47,311	
48	8,374	10,640	15,172	19,705	24,237	28,770	33,302	42,367	
49	7,496	9,524	13,582	17,639	21,696	25,754	29,811	37,925	
50	6,712	8,528	12,161	15,794	19,427	23,059	26,692	33,958	
51	6,069	7,712	10,997	14,282	17,567	20,852	24,137	30,707	
52	5,473	6,954	9,917	12,879	15,842	18,804	21,767	27,691	
53	4,927	6,261	8,927	11,594	14,261	16,928	19,595	24,929	
54	4,435	5,635	8,036	10,437	12,837	15,238	17,639	22,440	
55	3,994	5,075	7,237	9,398	11,560	13,722	15,884	20,207	
56	3,597	4,570	6,517	8,464	10,411	12,358	14,305	18,198	
57	3,245	4,123	5,880	7,636	9,393	11,149	12,906	16,418	
58	2,934	3,728	5,316	6,904	8,492	10,080	11,668	14,844	
59	2,659	3,378	4,817	6,257	7,696	9,135	10,574	13,452	
60	2,416	3,069	4,377	5,684	6,992	8,299	9,607	12,222	

10 Year - Non Smoker (50% Limited Benefit with Waiver + ADB Riders)

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: center;">10 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Base Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%; text-align: center;">50%</td> <td style="width: 20%; text-align: center;">of Table</td> </tr> </table>							10 Year Term			Table of 100% Base Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
10 Year Term																	
Table of 100% Base Benefit Amounts																	
Maximum Critical Illness Benefit:	50%								of Table								
Base	100%																
CI	50%																
Waiver	YES																
ADB	YES																
ROP	N/A																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	50,925	64,707	92,271	-	-	-	-	-									
21	50,561	64,245	91,612	-	-	-	-	-									
22	50,084	63,639	90,748	-	-	-	-	-									
23	49,500	62,897	89,690	-	-	-	-	-									
24	48,930	62,172	88,657	-	-	-	-	-									
25	48,263	61,324	87,448	-	-	-	-	-									
26	47,086	59,829	85,315	-	-	-	-	-									
27	45,865	58,278	83,104	-	-	-	-	-									
28	44,333	56,331	80,328	-	-	-	-	-									
29	42,814	54,401	77,575	-	-	-	-	-									
30	41,395	52,598	75,004	97,410	-	-	-	-									
31	39,842	50,624	72,190	93,755	-	-	-	-									
32	37,989	48,270	68,832	89,394	-	-	-	-									
33	36,300	46,124	65,773	85,421	-	-	-	-									
34	34,642	44,018	62,768	81,519	-	-	-	-									
35	32,822	41,704	59,470	77,235	95,001	-	-	-									
36	30,911	39,276	56,007	72,738	89,469	-	-	-									
37	29,130	37,013	52,781	68,548	84,315	-	-	-									
38	27,330	34,727	49,520	64,313	79,106	93,899	-	-									
39	25,585	32,509	46,358	60,206	74,055	87,903	-	-									
40	23,941	30,420	43,379	56,337	69,296	82,255	95,213	-									
41	22,400	28,463	40,588	52,712	64,837	76,962	89,087	-									
42	20,840	26,480	37,760	49,040	60,319	71,599	82,879	-									
43	19,340	24,574	35,043	45,511	55,980	66,448	76,916	97,853									
44	17,951	22,809	32,525	42,241	51,957	61,674	71,390	90,822									
45	16,629	21,130	30,131	39,132	48,133	57,134	66,135	84,137									
46	15,333	19,482	27,781	36,080	44,379	52,679	60,978	77,576									
47	14,110	17,929	25,566	33,203	40,841	48,478	56,116	71,390									
48	12,949	16,453	23,462	30,470	37,479	44,488	51,496	65,514									
49	11,844	15,049	21,460	27,870	34,281	40,691	47,102	59,923									
50	10,896	13,844	19,742	25,639	31,537	37,434	43,332	55,127									
51	9,998	12,704	18,115	23,527	28,939	34,350	39,762	50,585									
52	9,098	11,561	16,485	21,410	26,335	31,260	36,184	46,034									
53	8,244	10,475	14,937	19,399	23,861	28,323	32,785	41,709									
54	7,433	9,444	13,468	17,491	21,514	25,537	29,560	37,607									
55	6,688	8,499	12,119	15,739	19,359	22,979	26,600	33,840									
56	5,970	7,586	10,817	14,049	17,280	20,512	23,743	30,206									
57	5,338	6,783	9,672	12,562	15,451	18,341	21,230	27,009									
58	4,776	6,069	8,654	11,240	13,825	16,410	18,996	24,166									
59	4,277	5,435	7,750	10,065	12,380	14,695	17,010	21,640									
60	4,785	6,080	8,670	11,260	13,850	16,440	19,030	24,210									

10 Year - Smoker (50% Limited Benefit with Waiver + ADB Riders)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3">10 Year Term</th> </tr> <tr> <td colspan="3">Table of 100% Benefit Amounts</td> </tr> <tr> <td>Maximum Critical Illness Benefit:</td> <td>50%</td> <td>of Table</td> </tr> </table>							10 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
10 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	50%								of Table								
CI	50%																
Waiver	YES																
ADB	YES																
ROP	N/A																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	41,557	52,804	75,297	97,791	-	-	-	-									
21	40,838	51,890	73,994	96,099	-	-	-	-									
22	40,219	51,104	72,873	94,643	-	-	-	-									
23	39,619	50,341	71,785	93,230	-	-	-	-									
24	39,108	49,692	70,860	92,028	-	-	-	-									
25	38,610	49,060	69,958	90,857	-	-	-	-									
26	37,853	48,098	68,586	89,075	-	-	-	-									
27	36,996	47,008	67,033	87,058	-	-	-	-									
28	35,871	45,579	64,995	84,411	-	-	-	-									
29	34,699	44,089	62,871	81,652	-	-	-	-									
30	33,285	42,293	60,309	78,325	96,341	-	-	-									
31	31,648	40,213	57,343	74,473	91,603	-	-	-									
32	29,742	37,791	53,889	69,988	86,086	-	-	-									
33	27,978	35,550	50,694	65,838	80,982	96,126	-	-									
34	26,152	33,230	47,385	61,541	75,696	89,852	-	-									
35	24,269	30,837	43,974	57,110	70,246	83,383	96,519	-									
36	22,236	28,254	40,290	52,326	64,362	76,398	88,434	-									
37	20,537	26,096	37,212	48,328	59,444	70,561	81,677	-									
38	18,977	24,113	34,385	44,657	54,929	65,201	75,473	96,017									
39	17,565	22,318	31,825	41,333	50,840	60,347	69,854	88,869									
40	16,248	20,645	29,439	38,234	47,028	55,822	64,617	82,205									
41	15,029	19,096	27,231	35,365	43,500	51,635	59,769	76,039									
42	13,780	17,510	24,969	32,428	39,887	47,346	54,805	69,723									
43	12,595	16,004	22,821	29,639	36,456	43,274	50,091	63,726									
44	11,454	14,554	20,754	26,953	33,153	39,353	45,552	57,952									
45	10,369	13,175	18,788	24,400	30,012	35,625	41,237	52,462									
46	9,347	11,876	16,935	21,994	27,053	32,113	37,172	47,290									
47	8,397	10,669	15,214	19,759	24,304	28,849	33,394	42,484									
48	7,525	9,562	13,635	17,708	21,781	25,854	29,927	38,073									
49	6,731	8,552	12,196	15,839	19,482	23,125	26,768	34,055									
50	6,041	7,676	10,947	14,217	17,487	20,757	24,027	30,567									
51	5,460	6,938	9,894	12,849	15,805	18,761	21,716	27,627									
52	4,918	6,249	8,911	11,573	14,235	16,897	19,559	24,882									
53	4,422	5,619	8,013	10,406	12,800	15,194	17,587	22,375									
54	3,973	5,048	7,199	9,349	11,500	13,650	15,801	20,102									
55	3,570	4,536	6,469	8,401	10,334	12,266	14,199	18,064									
56	3,200	4,066	5,797	7,529	9,261	10,993	12,725	16,188									
57	2,875	3,653	5,209	6,765	8,321	9,877	11,433	14,545									
58	2,588	3,288	4,689	6,090	7,490	8,891	10,292	13,093									
59	2,334	2,965	4,229	5,492	6,755	8,018	9,282	11,808									
60	2,368	3,009	4,291	5,573	6,855	8,137	9,419	11,983									

20 Year - Non Smoker

NONSMOKER								
Base	100%	20 Year Term						
CI	100%	Table of Base 100% Benefit Amounts						
Waiver	NO	Maximum Critical Illness Benefit:		100%	of Table			
ADB	NO							
ROP	NO							
AGE	Monthly Premium							
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100
20	38,822	49,329	70,342	91,355	-	-	-	-
21	37,853	48,098	68,586	89,075	-	-	-	-
22	36,867	46,845	66,800	86,756	-	-	-	-
23	35,871	45,579	64,995	84,411	-	-	-	-
24	34,813	44,234	63,077	81,920	-	-	-	-
25	33,707	42,830	61,075	79,319	97,564	-	-	-
26	32,570	41,385	59,014	76,643	94,272	-	-	-
27	31,367	39,856	56,835	73,813	90,791	-	-	-
28	30,164	38,328	54,655	70,982	87,309	-	-	-
29	28,892	36,711	52,350	67,988	83,627	99,265	-	-
30	27,615	35,088	50,035	64,982	79,929	94,876	-	-
31	26,347	33,477	47,738	61,999	76,260	90,521	-	-
32	25,042	31,819	45,374	58,928	72,483	86,037	99,592	-
33	23,780	30,216	43,087	55,959	68,830	81,702	94,573	-
34	22,519	28,614	40,803	52,992	65,181	77,370	89,559	-
35	21,278	27,037	38,554	50,071	61,589	73,106	84,623	-
36	20,015	25,431	36,265	47,098	57,932	68,765	79,599	-
37	18,710	23,773	33,900	44,028	54,155	64,282	74,409	94,663
38	17,435	22,153	31,590	41,027	50,464	59,901	69,338	88,212
39	16,186	20,566	29,327	38,088	46,849	55,610	64,370	81,892
40	14,997	19,056	27,173	35,290	43,408	51,525	59,643	75,877
41	13,870	17,624	25,132	32,640	40,147	47,655	55,163	70,178
42	12,816	16,284	23,221	30,158	37,094	44,031	50,968	64,842
43	11,830	15,032	21,436	27,839	34,243	40,646	47,050	59,857
44	10,918	13,873	19,783	25,692	31,602	37,511	43,421	55,240
45	10,083	12,812	18,270	23,728	29,186	34,644	40,102	51,017
46	9,314	11,835	16,876	21,917	26,959	32,000	37,041	47,124
47	8,611	10,942	15,603	20,264	24,925	29,586	34,247	43,570
48	7,968	10,125	14,438	18,751	23,064	27,377	31,690	40,316
49	7,381	9,379	13,374	17,369	21,364	25,360	29,355	37,345
50	6,846	8,699	12,404	16,109	19,815	23,520	27,226	34,637
51	6,362	8,084	11,527	14,970	18,414	21,857	25,301	32,188
52	5,920	7,522	10,727	13,931	17,136	20,340	23,544	29,953
53	5,520	7,014	10,002	12,990	15,978	18,965	21,953	27,929
54	5,154	6,549	9,339	12,129	14,919	17,709	20,499	26,078
55	4,821	6,125	8,735	11,344	13,954	16,563	19,172	24,391
56	4,515	5,737	8,181	10,625	13,069	15,513	17,957	22,846
57	4,164	5,291	7,545	9,798	12,052	14,306	16,560	21,067
58	3,834	4,871	6,947	9,022	11,097	13,172	15,247	19,397
59	3,591	4,563	6,506	8,450	10,393	12,337	14,280	18,167
60	3,477	4,418	6,300	8,183	10,065	11,947	13,829	17,593

20 Year - Smoker

SMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">20 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of Base 100% Benefit Amounts</td> </tr> <tr> <td style="text-align: left;">Maximum Critical Illness Benefit:</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">of Table</td> </tr> </table>							20 Year Term			Table of Base 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
20 Year Term																	
Table of Base 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%								of Table								
Base	100%																
CI	100%																
Waiver	NO																
ADB	NO																
ROP	NO																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	31,046	39,448	56,253	73,057	89,862	-	-	-									
21	29,659	37,685	53,739	69,792	85,846	-	-	-									
22	28,581	36,316	51,786	67,256	82,726	98,196	-	-									
23	27,687	35,180	50,166	65,152	80,138	95,124	-	-									
24	26,915	34,199	48,767	63,335	77,903	92,471	-	-									
25	26,152	33,230	47,385	61,541	75,696	89,852	-	-									
26	25,401	32,276	46,025	59,774	73,523	87,272	-	-									
27	24,607	31,266	44,585	57,904	71,223	84,542	97,861	-									
28	23,727	30,148	42,991	55,834	68,677	81,519	94,362	-									
29	22,761	28,920	41,240	53,560	65,879	78,199	90,519	-									
30	21,691	27,562	39,302	51,043	62,784	74,525	86,266	-									
31	20,518	26,070	37,176	48,281	59,387	70,493	81,598	-									
32	19,270	24,485	34,916	45,346	55,776	66,207	76,637	97,498									
33	17,966	22,828	32,552	42,277	52,001	61,726	71,450	90,899									
34	16,629	21,130	30,131	39,132	48,133	57,134	66,135	84,137									
35	15,310	19,454	27,741	36,028	44,315	52,603	60,890	77,464									
36	13,879	17,636	25,148	32,661	40,174	47,686	55,199	70,224									
37	12,678	16,109	22,971	29,834	36,696	43,558	50,420	64,145									
38	11,623	14,769	21,060	27,352	33,643	39,934	46,226	58,808									
39	10,666	13,552	19,325	25,099	30,872	36,645	42,418	53,964									
40	9,772	12,417	17,707	22,996	28,286	33,576	38,865	49,444									
41	8,926	11,342	16,174	21,005	25,837	30,668	35,500	45,163									
42	8,127	10,326	14,725	19,124	23,523	27,922	32,321	41,118									
43	7,368	9,363	13,351	17,339	21,327	25,316	29,304	37,281									
44	6,657	8,459	12,062	15,665	19,268	22,871	26,475	33,681									
45	5,994	7,616	10,860	14,104	17,348	20,593	23,837	30,325									
46	5,380	6,836	9,748	12,661	15,573	18,485	21,397	27,221									
47	4,818	6,121	8,729	11,336	13,944	16,552	19,159	24,374									
48	4,308	5,474	7,806	10,138	12,470	14,802	17,134	21,798									
49	3,848	4,890	6,973	9,056	11,139	13,222	15,305	19,471									
50	3,437	4,367	6,227	8,087	9,947	11,808	13,668	17,388									
51	3,109	3,951	5,634	7,316	8,999	10,682	12,365	15,731									
52	2,835	3,602	5,136	6,671	8,205	9,740	11,274	14,343									
53	2,603	3,308	4,717	6,126	7,535	8,944	10,354	13,172									
54	2,405	3,056	4,359	5,661	6,963	8,265	9,567	12,171									
55	2,234	2,839	4,049	5,258	6,467	7,677	8,886	11,305									
56	2,085	2,649	3,778	4,906	6,035	7,163	8,292	10,549									
57	1,935	2,459	3,506	4,553	5,601	6,648	7,695	9,790									
58	1,822	2,315	3,301	4,287	5,273	6,259	7,245	9,217									
59	1,686	2,142	3,054	3,966	4,879	5,791	6,703	8,528									
60	1,595	2,027	2,890	3,754	4,617	5,481	6,344	8,071									

20 Year - Non Smoker (with ROP Rider)

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">20 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of Base 100% Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%;">100%</td> <td style="width: 20%;">of Table</td> </tr> </table>							20 Year Term			Table of Base 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
20 Year Term																	
Table of Base 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%								of Table								
Base	100%																
CI	100%																
Waiver	NO																
ADB	NO																
ROP	YES																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	22,184	28,188	40,195	52,203	64,211	76,218	88,226	-									
21	21,630	27,484	39,192	50,900	62,608	74,316	86,024	-									
22	21,067	26,769	38,172	49,575	60,978	72,381	83,784	-									
23	20,498	26,045	37,140	48,235	59,330	70,424	81,519	-									
24	19,893	25,277	36,044	46,811	57,579	68,346	79,114	-									
25	19,261	24,474	34,900	45,325	55,751	66,177	76,602	97,454									
26	18,611	23,648	33,722	43,796	53,870	63,944	74,018	94,165									
27	17,924	22,775	32,477	42,179	51,881	61,582	71,284	90,688									
28	17,237	21,902	31,231	40,561	49,891	59,221	68,550	87,210									
29	16,510	20,978	29,914	38,850	47,787	56,723	65,659	83,532									
30	15,780	20,050	28,592	37,133	45,674	54,215	62,756	79,838									
31	15,055	19,130	27,279	35,428	43,577	51,726	59,875	76,173									
32	14,310	18,182	25,928	33,673	41,419	49,164	56,910	72,401									
33	13,589	17,266	24,621	31,976	39,332	46,687	54,042	68,752									
34	12,868	16,351	23,316	30,281	37,246	44,211	51,177	65,107									
35	12,159	15,450	22,031	28,612	35,194	41,775	48,356	61,519									
36	11,437	14,532	20,723	26,913	33,104	39,294	45,485	57,866									
37	10,691	13,585	19,372	25,159	30,946	36,732	42,519	54,093									
38	9,963	12,659	18,052	23,444	28,837	34,229	39,622	50,407									
39	9,249	11,752	16,758	21,764	26,771	31,777	36,783	46,796									
40	8,570	10,889	15,527	20,166	24,804	29,443	34,082	43,359									
41	7,926	10,071	14,361	18,651	22,941	27,231	31,522	40,102									
42	7,323	9,305	13,269	17,233	21,197	25,161	29,125	37,052									
43	6,760	8,590	12,249	15,908	19,567	23,226	26,885	34,204									
44	6,239	7,927	11,304	14,681	18,058	21,435	24,812	31,566									
45	5,762	7,321	10,440	13,559	16,678	19,796	22,915	29,153									
46	5,322	6,763	9,643	12,524	15,405	18,286	21,166	26,928									
47	4,921	6,253	8,916	11,579	14,243	16,906	19,570	24,897									
48	4,553	5,786	8,250	10,715	13,179	15,644	18,109	23,038									
49	4,218	5,359	7,642	9,925	12,208	14,491	16,774	21,340									
50	3,912	4,971	7,088	9,205	11,323	13,440	15,558	19,792									
51	3,632	4,604	6,527	8,497	10,414	12,487	14,531	18,288									
52	3,380	4,272	6,027	7,831	9,536	11,534	13,544	16,823									
53	3,150	3,971	5,567	7,200	8,698	10,581	12,593	15,409									
54	2,940	3,699	5,139	6,603	7,899	9,729	11,679	14,134									
55	2,750	3,450	4,735	6,134	7,134	8,954	10,772	12,891									
56	2,580	3,220	4,381	5,695	6,409	8,153	9,957	11,686									
57	2,430	2,991	4,045	5,298	5,998	7,406	9,160	10,567									
58	2,290	2,771	3,727	4,922	5,597	6,712	8,347	9,497									
59	2,160	2,563	3,426	4,570	5,203	6,237	7,528	8,467									
60	2,040	2,368	3,140	4,233	4,823	5,797	6,929	7,473									

20 Year - Smoker (with ROP Rider)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3">20 Year Term</th> </tr> <tr> <td colspan="3">Table of Base 100% Benefit Amounts</td> </tr> <tr> <td>Maximum Critical Illness Benefit:</td> <td>100%</td> <td>of Table</td> </tr> </table>							20 Year Term			Table of Base 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
20 Year Term																	
Table of Base 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%								of Table								
CI	100%																
Waiver	NO																
ADB	NO																
ROP	YES																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	17,741	22,542	32,145	41,747	51,350	60,952	70,555	89,760									
21	16,948	21,535	30,708	39,881	49,055	58,228	67,401	85,748									
22	16,332	20,752	29,592	38,432	47,272	56,112	64,952	82,632									
23	15,821	20,103	28,666	37,229	45,793	54,356	62,920	80,047									
24	15,380	19,542	27,867	36,191	44,516	52,841	61,165	77,815									
25	14,944	18,989	27,077	35,166	43,255	51,344	59,433	75,611									
26	14,515	18,443	26,300	34,157	42,013	49,870	57,727	73,440									
27	14,061	17,866	25,477	33,088	40,699	48,310	55,921	71,142									
28	13,558	17,228	24,566	31,905	39,244	46,582	53,921	68,599									
29	13,006	16,526	23,566	30,606	37,645	44,685	51,725	65,805									
30	12,395	15,749	22,458	29,168	35,877	42,586	49,295	62,713									
31	11,724	14,897	21,243	27,589	33,935	40,281	46,627	59,320									
32	11,011	13,992	19,952	25,912	31,872	37,832	43,793	55,713									
33	10,266	13,045	18,601	24,158	29,715	35,272	40,829	51,942									
34	9,502	12,074	17,218	22,361	27,504	32,648	37,791	48,078									
35	8,749	11,117	15,852	20,588	25,323	30,059	34,794	44,265									
36	7,931	10,078	14,370	18,663	22,956	27,249	31,542	40,128									
37	7,245	9,205	13,126	17,048	20,969	24,890	28,812	36,654									
38	6,642	8,439	12,034	15,629	19,224	22,820	26,415	33,605									
39	6,095	7,744	11,043	14,342	17,641	20,940	24,239	30,837									
40	5,584	7,096	10,118	13,141	16,163	19,186	22,209	28,254									
41	5,101	6,481	9,242	12,003	14,764	17,525	20,286	25,807									
42	4,644	5,901	8,414	10,928	13,442	15,955	18,469	23,496									
43	4,210	5,350	7,629	9,908	12,187	14,466	16,745	21,303									
44	3,804	4,833	6,892	8,951	11,010	13,069	15,128	19,246									
45	3,425	4,352	6,206	8,060	9,913	11,767	13,621	17,329									
46	3,074	3,906	5,571	7,235	8,899	10,563	12,227	15,555									
47	2,753	3,498	4,988	6,478	7,968	9,458	10,948	13,928									
48	2,462	3,128	4,461	5,793	7,126	8,458	9,791	12,456									
49	2,199	2,794	3,985	5,175	6,365	7,556	8,746	11,126									
50	1,964	2,495	3,558	4,621	5,684	6,747	7,810	9,936									
51	3,109	3,951	5,634	7,316	8,999	10,682	12,365	15,731									
52	2,835	3,602	5,136	6,671	8,205	9,740	11,274	14,343									
53	2,603	3,308	4,717	6,126	7,535	8,944	10,354	13,172									
54	2,405	3,056	4,359	5,661	6,963	8,265	9,567	12,171									
55	2,234	2,839	4,049	5,258	6,467	7,677	8,886	11,305									
56	2,085	2,649	3,778	4,906	6,035	7,163	8,292	10,549									
57	1,935	2,459	3,506	4,553	5,601	6,648	7,695	9,790									
58	1,822	2,315	3,301	4,287	5,273	6,259	7,245	9,217									
59	1,686	2,142	3,054	3,966	4,879	5,791	6,703	8,528									
60	1,595	2,027	2,890	3,754	4,617	5,481	6,344	8,071									

20 Year - Non Smoker (with all Riders)

NONSMOKER									
Base	100%	20 Year Term Table of 100% Benefit Amounts							
CI	100%	Maximum Critical Illness Benefit: 100% of Table							
Waiver	YES								
ADB	YES								
ROP	YES								
		Monthly Premium							
AGE		\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100
20		17,586	22,346	31,865	41,384	50,903	60,422	69,941	88,979
21		17,237	21,902	31,231	40,561	49,891	59,221	68,550	87,210
22		16,854	21,415	30,537	39,660	48,782	57,905	67,027	85,272
23		16,487	20,949	29,873	38,798	47,722	56,646	65,570	83,418
24		16,072	20,422	29,122	37,821	46,521	55,220	63,920	81,319
25		15,678	19,921	28,407	36,893	45,379	53,865	62,351	79,323
26		15,206	19,322	27,552	35,783	44,014	52,245	60,475	76,937
27		14,673	18,644	26,586	34,528	42,471	50,413	58,355	74,239
28		14,094	17,908	25,536	33,165	40,793	48,422	56,050	71,307
29		13,543	17,208	24,539	31,869	39,200	46,530	53,861	68,522
30		13,034	16,561	23,616	30,671	37,726	44,781	51,836	65,946
31		12,510	15,896	22,667	29,438	36,209	42,981	49,752	63,295
32		11,897	15,116	21,556	27,995	34,434	40,874	47,313	60,192
33		11,373	14,451	20,606	26,762	32,918	39,073	45,229	57,541
34		10,844	13,779	19,649	25,518	31,388	37,258	43,127	54,867
35		10,266	13,045	18,601	24,158	29,715	35,272	40,829	51,942
36		9,661	12,276	17,505	22,735	27,964	33,194	38,423	48,882
37		9,083	11,541	16,457	21,374	26,290	31,206	36,122	45,955
38		8,498	10,797	15,397	19,997	24,596	29,196	33,795	42,994
39		7,926	10,071	14,361	18,651	22,941	27,231	31,522	40,102
40		7,395	9,396	13,398	17,401	21,404	25,406	29,409	37,414
41		6,891	8,756	12,485	16,215	19,945	23,675	27,405	34,864
42		6,393	8,124	11,584	15,045	18,505	21,966	25,426	32,348
43		5,914	7,514	10,715	13,916	17,117	20,317	23,518	29,920
44		5,473	6,955	9,917	12,880	15,843	18,805	21,768	27,693
45		5,058	6,427	9,165	11,903	14,641	17,379	20,116	25,592
46		4,667	5,930	8,456	10,983	13,509	16,035	18,561	23,614
47		4,297	5,460	7,786	10,112	12,437	14,763	17,089	21,741
48		3,949	5,017	7,155	9,292	11,430	13,567	15,704	19,979
49		3,626	4,607	6,569	8,532	10,494	12,456	14,419	18,344
50		3,350	4,257	6,070	7,884	9,697	11,511	13,324	16,951
51		5,410	6,875	9,803	12,732	15,660	18,588	21,517	27,374
52		4,998	6,350	9,056	11,761	14,466	17,171	19,876	25,287
53		4,631	5,884	8,390	10,896	13,403	15,909	18,416	23,428
54		4,294	5,457	7,781	10,105	12,430	14,754	17,079	21,728
55		3,989	5,068	7,227	9,386	11,545	13,704	15,863	20,181
56		3,696	4,696	6,696	8,697	10,697	12,697	14,698	18,699
57		3,379	4,293	6,122	7,951	9,780	11,609	13,437	17,095
58		3,088	3,924	5,595	7,266	8,938	10,609	12,281	15,623
59		2,863	3,637	5,187	6,736	8,286	9,836	11,385	14,484
60		3,380	4,295	6,125	7,955	9,784	11,614	13,444	17,103

20 Year - Smoker (with all Riders)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">20 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Benefit Amounts</td> </tr> <tr> <td style="text-align: right;">Maximum Critical Illness Benefit:</td> <td style="text-align: center;">100%</td> <td style="text-align: left;">of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%	of Table															
CI	100%																
Waiver	YES																
ADB	YES																
ROP	YES																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	14,673	18,644	26,586	34,528	42,471	50,413	58,355	74,239									
21	14,126	17,950	25,596	33,242	40,888	48,535	56,181	71,473									
22	13,681	17,383	24,788	32,193	39,598	47,003	54,407	69,217									
23	13,320	16,925	24,135	31,345	38,555	45,764	52,974	67,394									
24	12,992	16,508	23,541	30,573	37,605	44,637	51,670	65,734									
25	12,693	16,128	22,999	29,869	36,740	43,610	50,481	64,221									
26	12,357	15,701	22,390	29,078	35,767	42,455	49,144	62,521									
27	11,979	15,221	21,705	28,189	34,672	41,156	47,640	60,608									
28	11,535	14,657	20,900	27,144	33,387	39,631	45,874	58,361									
29	11,092	14,094	20,098	26,101	32,105	38,109	44,113	56,120									
30	10,635	13,513	19,270	25,026	30,783	36,539	42,296	53,809									
31	10,121	12,860	18,338	23,816	29,294	34,772	40,250	51,206									
32	9,525	12,103	17,258	22,414	27,569	32,725	37,880	48,191									
33	8,949	11,371	16,215	21,058	25,902	30,746	35,590	45,277									
34	8,351	10,612	15,132	19,652	24,173	28,693	33,214	42,254									
35	7,724	9,815	13,995	18,176	22,357	26,538	30,719	39,081									
36	7,035	8,938	12,746	16,554	20,361	24,169	27,976	35,592									
37	6,468	8,219	11,720	15,221	18,722	22,224	25,725	32,727									
38	5,957	7,569	10,794	14,018	17,243	20,467	23,691	30,140									
39	5,491	6,977	9,949	12,921	15,893	18,865	21,837	27,781									
40	5,060	6,430	9,169	11,908	14,647	17,386	20,125	25,603									
41	4,651	5,910	8,427	10,945	13,462	15,980	18,497	23,532									
42	4,252	5,402	7,704	10,005	12,307	14,608	16,909	21,512									
43	3,866	4,912	7,004	9,097	11,189	13,282	15,374	19,559									
44	3,505	4,454	6,351	8,248	10,145	12,043	13,940	17,734									
45	3,163	4,019	5,732	7,444	9,156	10,868	12,581	16,005									
46	2,844	3,613	5,153	6,692	8,231	9,771	11,310	14,389									
47	2,546	3,235	4,613	5,991	7,370	8,748	10,126	12,882									
48	2,274	2,889	4,120	5,350	6,581	7,812	9,042	11,504									
49	2,026	2,575	3,672	4,769	5,866	6,962	8,059	10,253									
50	1,811	2,302	3,282	4,263	5,243	6,224	7,204	9,165									
51	2,863	3,638	5,188	6,737	8,287	9,837	11,387	14,486									
52	2,605	3,310	4,719	6,129	7,539	8,949	10,359	13,178									
53	2,387	3,033	4,325	5,617	6,909	8,201	9,493	12,078									
54	2,200	2,795	3,986	5,177	6,368	7,558	8,749	11,130									
55	2,037	2,589	3,692	4,794	5,897	7,000	8,103	10,308									
56	1,891	2,403	3,427	4,451	5,474	6,498	7,522	9,569									
57	1,746	2,219	3,164	4,109	5,055	6,000	6,945	8,836									
58	1,634	2,076	2,961	3,845	4,730	5,614	6,499	8,268									
59	1,506	1,913	2,728	3,543	4,358	5,173	5,988	7,618									
60	1,575	2,001	2,853	3,705	4,557	5,410	6,262	7,966									

20 Year - Non Smoker (50% Limited Benefit)

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">20 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%; text-align: center;">50%</td> <td style="width: 20%; text-align: center;">of Table</td> </tr> </table>								20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
20 Year Term																		
Table of 100% Benefit Amounts																		
Maximum Critical Illness Benefit:	50%									of Table								
Base	100%																	
CI	50%																	
Waiver	NO																	
ADB	NO																	
ROP	NO																	
		Monthly Premium																
AGE	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100										
20	54,731	69,543	99,168	-	-	-	-	-										
21	54,035	68,658	97,906	-	-	-	-	-										
22	53,222	67,626	96,434	-	-	-	-	-										
23	52,434	66,624	95,005	-	-	-	-	-										
24	51,294	65,176	92,940	-	-	-	-	-										
25	50,084	63,639	90,748	-	-	-	-	-										
26	48,706	61,887	88,250	-	-	-	-	-										
27	47,086	59,829	85,315	-	-	-	-	-										
28	45,472	57,779	82,392	-	-	-	-	-										
29	43,605	55,406	79,008	-	-	-	-	-										
30	41,802	53,116	75,742	98,369	-	-	-	-										
31	39,842	50,624	72,190	93,755	-	-	-	-										
32	37,853	48,098	68,586	89,075	-	-	-	-										
33	35,811	45,502	64,885	84,269	-	-	-	-										
34	33,815	42,966	61,269	79,572	97,875	-	-	-										
35	31,838	40,454	57,687	74,919	92,152	-	-	-										
36	29,867	37,950	54,117	70,283	86,449	-	-	-										
37	27,832	35,364	50,429	65,493	80,558	95,622	-	-										
38	25,929	32,946	46,980	61,015	75,049	89,084	-	-										
39	24,049	30,558	43,575	56,593	69,610	82,627	95,644	-										
40	22,283	28,313	40,375	52,436	64,497	76,558	88,619	-										
41	20,617	26,197	37,356	48,516	59,675	70,835	81,994	-										
42	19,045	24,200	34,509	44,817	55,126	65,435	75,744	96,361										
43	17,565	22,318	31,825	41,333	50,840	60,347	69,854	88,869										
44	16,198	20,582	29,349	38,117	46,884	55,652	64,420	81,955										
45	14,944	18,989	27,077	35,166	43,255	51,344	59,433	75,611										
46	13,754	17,476	24,920	32,365	39,809	47,254	54,698	69,587										
47	12,678	16,109	22,971	29,834	36,696	43,558	50,420	64,145										
48	11,674	14,834	21,153	27,472	33,791	40,110	46,429	59,067										
49	10,747	13,655	19,472	25,289	31,106	36,923	42,740	54,374										
50	9,895	12,574	17,930	23,286	28,642	33,998	39,354	50,066										
51	9,157	11,636	16,592	21,549	26,505	31,462	36,418	46,331										
52	8,484	10,780	15,372	19,965	24,557	29,149	33,741	42,926										
53	7,865	9,994	14,251	18,508	22,765	27,022	31,279	39,794										
54	7,297	9,272	13,222	17,172	21,122	25,072	29,022	36,922										
55	6,774	8,607	12,273	15,940	19,606	23,273	26,939	34,272										
56	6,272	7,969	11,364	14,758	18,153	21,547	24,942	31,731										
57	5,799	7,368	10,507	13,646	16,785	19,923	23,062	29,340										
58	5,383	6,840	9,753	12,667	15,581	18,494	21,408	27,235										
59	5,112	6,496	9,263	12,030	14,797	17,564	20,331	25,865										
60	4,981	6,330	9,026	11,722	14,418	17,115	19,811	25,204										

20 Year - Smoker (50% Limited Benefit)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="3">20 Year Term</td> </tr> <tr> <td colspan="3">Table of 100% Benefit Amounts</td> </tr> <tr> <td>Maximum Critical Illness Benefit:</td> <td>50%</td> <td>of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	50%								of Table								
CI	50%																
Waiver	NO																
ADB	NO																
ROP	NO																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	42,728	54,291	77,419	-	-	-	-	-									
21	41,638	52,907	75,445	97,983	-	-	-	-									
22	40,681	51,691	73,711	95,730	-	-	-	-									
23	39,842	50,624	72,190	93,755	-	-	-	-									
24	39,036	49,601	70,730	91,859	-	-	-	-									
25	38,125	48,443	69,079	89,715	-	-	-	-									
26	36,996	47,008	67,033	87,058	-	-	-	-									
27	35,452	45,046	64,235	83,424	-	-	-	-									
28	33,869	43,035	61,367	79,699	98,031	-	-	-									
29	32,127	40,821	58,210	75,599	92,989	-	-	-									
30	30,380	38,602	55,046	71,490	87,934	-	-	-									
31	28,504	36,218	51,647	67,076	82,504	97,933	-	-									
32	26,611	33,813	48,217	62,621	77,024	91,428	-	-									
33	24,693	31,375	44,741	58,106	71,472	84,837	98,202	-									
34	22,809	28,983	41,329	53,675	66,021	78,367	90,713	-									
35	20,963	26,636	37,983	49,330	60,677	72,023	83,370	-									
36	19,063	24,222	34,540	44,858	55,176	65,494	75,812	96,448									
37	17,435	22,153	31,590	41,027	50,464	59,901	69,338	88,212									
38	15,979	20,303	28,952	37,601	46,249	54,898	63,547	80,845									
39	14,655	18,622	26,554	34,487	42,419	50,352	58,284	74,149									
40	13,440	17,078	24,353	31,627	38,902	46,177	53,452	68,002									
41	12,296	15,624	22,280	28,935	35,591	42,247	48,902	62,213									
42	11,224	14,262	20,337	26,412	32,487	38,562	44,637	56,788									
43	10,219	12,985	18,516	24,048	29,579	35,111	40,642	51,705									
44	9,281	11,793	16,817	21,841	26,864	31,888	36,912	46,959									
45	8,407	10,682	15,232	19,783	24,333	28,884	33,434	42,535									
46	7,600	9,657	13,771	17,885	21,999	26,113	30,227	38,455									
47	6,859	8,715	12,428	16,141	19,853	23,566	27,278	34,704									
48	6,184	7,858	11,205	14,552	17,899	21,246	24,593	31,288									
49	5,571	7,078	10,094	13,109	16,124	19,139	22,155	28,185									
50	5,018	6,376	9,092	11,808	14,524	17,240	19,956	25,388									
51	4,563	5,798	8,268	10,737	13,207	15,677	18,147	23,086									
52	4,183	5,315	7,579	9,843	12,107	14,371	16,635	21,163									
53	3,848	4,890	6,973	9,056	11,139	13,222	15,305	19,471									
54	3,557	4,520	6,445	8,370	10,296	12,221	14,146	17,997									
55	3,326	4,227	6,027	7,828	9,628	11,429	13,229	16,830									
56	3,117	3,961	5,648	7,336	9,023	10,710	12,398	15,773									
57	2,889	3,671	5,234	6,798	8,362	9,925	11,489	14,616									
58	2,728	3,467	4,944	6,421	7,897	9,374	10,851	13,805									
59	2,545	3,233	4,611	5,988	7,366	8,743	10,120	12,875									
60	2,416	3,069	4,377	5,684	6,992	8,299	9,607	12,222									

**20 Year - Non Smoker
(50% Limited Benefit with ROP Rider)**

NONSMOKER		20 Year Term Table of 100% Benefit Amounts									
Base	100%	<table border="1"> <tr> <td>Maximum Critical Illness Benefit:</td> <td>50%</td> <td>of Table</td> </tr> </table>							Maximum Critical Illness Benefit:	50%	of Table
Maximum Critical Illness Benefit:	50%								of Table		
CI	50%										
Waiver	NO										
ADB	NO										
ROP	YES										

AGE	Monthly Premium							
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100
20	31,275	39,739	56,667	73,595	90,524	-	-	-
21	30,877	39,233	55,946	72,659	89,372	-	-	-
22	30,413	38,643	55,105	71,566	88,028	-	-	-
23	29,962	38,071	54,289	70,506	86,724	-	-	-
24	29,311	37,243	53,108	68,973	84,839	-	-	-
25	28,619	36,365	51,856	67,347	82,838	98,329	-	-
26	27,832	35,364	50,429	65,493	80,558	95,622	-	-
27	26,906	34,188	48,751	63,315	77,878	92,442	-	-
28	25,984	33,017	47,081	61,146	75,210	89,275	-	-
29	24,917	31,661	45,148	58,635	72,121	85,608	99,095	-
30	23,887	30,352	43,281	56,211	69,140	82,069	94,999	-
31	22,767	28,928	41,251	53,574	65,897	78,220	90,543	-
32	21,630	27,484	39,192	50,900	62,608	74,316	86,024	-
33	20,463	26,001	37,077	48,153	59,230	70,306	81,382	-
34	19,323	24,552	35,011	45,470	55,929	66,387	76,846	97,764
35	18,193	23,117	32,964	42,811	52,658	62,506	72,353	92,048
36	17,067	21,686	30,924	40,162	49,400	58,638	67,875	86,351
37	15,904	20,208	28,816	37,425	46,033	54,641	63,250	80,466
38	14,816	18,826	26,846	34,866	42,885	50,905	58,925	74,964
39	13,743	17,462	24,900	32,339	39,777	47,216	54,654	69,531
40	12,733	16,179	23,071	29,963	36,855	43,747	50,639	64,424
41	11,781	14,970	21,346	27,723	34,100	40,477	46,854	59,608
42	10,883	13,828	19,719	25,610	31,501	37,391	43,282	55,063
43	10,037	12,753	18,186	23,619	29,051	34,484	39,917	50,782
44	9,256	11,761	16,771	21,781	26,791	31,801	36,811	46,831
45	8,540	10,851	15,473	20,095	24,717	29,339	33,962	43,206
46	7,859	9,986	14,240	18,494	22,748	27,002	31,256	39,764
47	7,245	9,205	13,126	17,048	20,969	24,890	28,812	36,654
48	6,671	8,476	12,087	15,698	19,309	22,920	26,531	33,752
49	6,141	7,803	11,127	14,451	17,775	21,099	24,423	31,071
50	5,655	7,185	10,246	13,306	16,367	19,427	22,488	28,609
51	9,157	11,636	16,592	21,549	26,505	31,462	36,418	46,331
52	8,484	10,780	15,372	19,965	24,557	29,149	33,741	42,926
53	7,865	9,994	14,251	18,508	22,765	27,022	31,279	39,794
54	7,297	9,272	13,222	17,172	21,122	25,072	29,022	36,922
55	6,774	8,607	12,273	15,940	19,606	23,273	26,939	34,272
56	6,272	7,969	11,364	14,758	18,153	21,547	24,942	31,731
57	5,799	7,368	10,507	13,646	16,785	19,923	23,062	29,340
58	5,383	6,840	9,753	12,667	15,581	18,494	21,408	27,235
59	5,112	6,496	9,263	12,030	14,797	17,564	20,331	25,865
60	4,981	6,330	9,026	11,722	14,418	17,115	19,811	25,204

20 Year - Smoker (50% Limited Benefit with ROP Rider)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3">20 Year Term</th> </tr> <tr> <td colspan="3">Table of 100% Benefit Amounts</td> </tr> <tr> <td>Maximum Critical Illness Benefit:</td> <td>50%</td> <td>of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	50%								of Table								
CI	50%																
Waiver	NO																
ADB	NO																
ROP	YES																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	24,416	31,024	44,239	57,455	70,670	83,886	97,101	-									
21	23,793	30,233	43,111	55,990	68,869	81,748	94,626	-									
22	23,246	29,538	42,120	54,703	67,286	79,868	92,451	-									
23	22,767	28,928	41,251	53,574	65,897	78,220	90,543	-									
24	22,306	28,343	40,417	52,491	64,565	76,638	88,712	-									
25	21,786	27,682	39,474	51,266	63,058	74,850	86,642	-									
26	21,140	26,862	38,305	49,747	61,190	72,633	84,076	-									
27	20,258	25,741	36,706	47,671	58,636	69,601	80,567	-									
28	19,354	24,591	35,067	45,542	56,018	66,493	76,969	97,920									
29	18,358	23,326	33,263	43,200	53,136	63,073	73,010	92,883									
30	17,360	22,058	31,455	40,851	50,248	59,644	69,041	87,834									
31	16,288	20,696	29,513	38,329	47,145	55,961	64,778	82,410									
32	15,206	19,322	27,552	35,783	44,014	52,245	60,475	76,937									
33	14,110	17,929	25,566	33,203	40,841	48,478	56,116	71,390									
34	13,034	16,561	23,616	30,671	37,726	44,781	51,836	65,946									
35	11,979	15,221	21,705	28,189	34,672	41,156	47,640	60,608									
36	10,893	13,841	19,737	25,633	31,529	37,425	43,321	55,113									
37	9,963	12,659	18,052	23,444	28,837	34,229	39,622	50,407									
38	9,131	11,602	16,544	21,486	26,428	31,370	36,313	46,197									
39	8,374	10,641	15,174	19,707	24,240	28,772	33,305	42,371									
40	7,680	9,759	13,916	18,073	22,230	26,387	30,544	38,858									
41	7,026	8,928	12,731	16,534	20,338	24,141	27,944	35,551									
42	6,414	8,149	11,621	15,092	18,564	22,036	25,507	32,450									
43	5,840	7,420	10,581	13,742	16,902	20,063	23,224	29,546									
44	5,304	6,739	9,610	12,480	15,351	18,222	21,092	26,834									
45	4,804	6,104	8,704	11,304	13,905	16,505	19,105	24,306									
46	4,343	5,519	7,869	10,220	12,571	14,922	17,273	21,974									
47	3,919	4,980	7,102	9,223	11,345	13,466	15,588	19,831									
48	3,534	4,490	6,403	8,315	10,228	12,141	14,053	17,879									
49	3,183	4,045	5,768	7,491	9,214	10,937	12,660	16,106									
50	2,867	3,643	5,195	6,747	8,299	9,851	11,403	14,507									
51	4,563	5,798	8,268	10,737	13,207	15,677	18,147	23,086									
52	4,183	5,315	7,579	9,843	12,107	14,371	16,635	21,163									
53	3,848	4,890	6,973	9,056	11,139	13,222	15,305	19,471									
54	3,557	4,520	6,445	8,370	10,296	12,221	14,146	17,997									
55	3,326	4,227	6,027	7,828	9,628	11,429	13,229	16,830									
56	3,117	3,961	5,648	7,336	9,023	10,710	12,398	15,773									
57	2,889	3,671	5,234	6,798	8,362	9,925	11,489	14,616									
58	2,728	3,467	4,944	6,421	7,897	9,374	10,851	13,805									
59	2,545	3,233	4,611	5,988	7,366	8,743	10,120	12,875									
60	2,416	3,069	4,377	5,684	6,992	8,299	9,607	12,222									

20 Year - Non Smoker (50% Limited Benefit with all Riders)

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: center;">20 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%; text-align: center;">50%</td> <td style="width: 20%; text-align: center;">of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	50%	of Table															
Base	100%																
CI	50%																
Waiver	YES																
ADB	YES																
ROP	YES																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	23,202	29,481	42,040	54,598	67,157	79,716	92,274	-									
21	23,026	29,258	41,721	54,184	66,647	79,111	91,574	-									
22	22,724	28,874	41,174	53,474	65,774	78,074	90,373	-									
23	22,513	28,606	40,792	52,978	65,164	77,349	89,535	-									
24	22,103	28,085	40,049	52,013	63,977	75,940	87,904	-									
25	21,786	27,682	39,474	51,266	63,058	74,850	86,642	-									
26	21,252	27,003	38,506	50,009	61,512	73,015	84,517	-									
27	20,602	26,178	37,329	48,480	59,632	70,783	81,935	-									
28	19,893	25,277	36,044	46,811	57,579	68,346	79,114	-									
29	19,170	24,358	34,734	45,111	55,487	65,863	76,239	96,992									
30	18,526	23,540	33,568	43,595	53,623	63,651	73,679	93,734									
31	17,793	22,608	32,239	41,870	51,500	61,131	70,762	90,023									
32	16,948	21,535	30,708	39,881	49,055	58,228	67,401	85,748									
33	16,180	20,558	29,316	38,073	46,831	55,588	64,346	81,861									
34	15,419	19,592	27,938	36,283	44,629	52,975	61,321	78,012									
35	14,567	18,510	26,395	34,280	42,165	50,050	57,935	73,704									
36	13,711	17,422	24,844	32,266	39,687	47,109	54,530	69,374									
37	12,882	16,368	23,341	30,313	37,286	44,258	51,231	65,176									
38	12,074	15,342	21,877	28,413	34,948	41,484	48,019	61,090									
39	11,267	14,316	20,415	26,513	32,612	38,711	44,809	57,006									
40	10,534	13,384	19,086	24,787	30,489	36,190	41,892	53,295									
41	9,842	12,505	17,832	23,159	28,486	33,813	39,140	49,794									
42	9,144	11,619	16,569	21,518	26,468	31,418	36,367	46,267									
43	8,468	10,760	15,343	19,927	24,510	29,094	33,677	42,844									
44	7,844	9,967	14,213	18,458	22,704	26,950	31,196	39,687									
45	7,253	9,216	13,142	17,068	20,994	24,920	28,846	36,698									
46	6,678	8,486	12,101	15,715	19,330	22,945	26,560	33,790									
47	6,138	7,799	11,121	14,444	17,766	21,088	24,410	31,055									
48	5,620	7,142	10,184	13,226	16,268	19,310	22,353	28,437									
49	5,135	6,525	9,305	12,084	14,864	17,643	20,423	25,982									
50	4,718	5,995	8,549	11,102	13,656	16,210	18,763	23,871									
51	4,359	5,550	7,861	10,372	12,583	14,924	17,325	22,023									
52	4,045	5,188	7,324	9,680	11,640	13,862	16,118	20,430									
53	3,771	4,896	6,928	9,041	10,921	12,913	15,084	19,047									
54	3,533	4,655	6,637	8,549	10,312	12,144	14,216	17,881									
55	3,327	4,455	6,396	8,160	9,812	11,544	13,516	16,813									
56	3,148	4,291	6,191	7,852	9,400	11,088	12,965	15,927									
57	2,992	4,158	6,017	7,599	9,064	10,724	12,544	15,313									
58	2,856	4,051	5,868	7,396	8,792	10,412	12,232	14,927									
59	2,735	3,965	5,739	7,227	8,592	10,144	11,984	14,581									
60	2,628	3,896	5,627	7,088	8,460	9,912	11,768	14,274									

20 Year - Smoker (50% Limited Benefit with all Riders)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3">20 Year Term</th> </tr> <tr> <td colspan="3">Table of 100% Benefit Amounts</td> </tr> <tr> <td>Maximum Critical Illness Benefit:</td> <td>50%</td> <td>of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	50%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	50%								of Table								
CI	50%																
Waiver	YES																
ADB	YES																
ROP	YES																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	19,200	24,397	34,789	45,182	55,575	65,967	76,360	97,145									
21	18,843	23,942	34,141	44,340	54,539	64,738	74,937	95,335									
22	18,470	23,468	33,466	43,463	53,460	63,457	73,454	93,449									
23	18,193	23,117	32,964	42,811	52,658	62,506	72,353	92,048									
24	17,871	22,708	32,381	42,055	51,728	61,401	71,074	90,421									
25	17,586	22,346	31,865	41,384	50,903	60,422	69,941	88,979									
26	17,115	21,747	31,011	40,275	49,539	58,803	68,067	86,595									
27	16,465	20,921	29,833	38,745	47,657	56,569	65,481	83,305									
28	15,759	20,024	28,554	37,084	45,614	54,145	62,675	79,735									
29	15,037	19,106	27,245	35,384	43,523	51,662	59,801	76,079									
30	14,344	18,225	25,989	33,753	41,517	49,280	57,044	72,572									
31	13,573	17,247	24,594	31,941	39,288	46,635	53,981	68,675									
32	12,733	16,179	23,071	29,963	36,855	43,747	50,639	64,424									
33	11,932	15,161	21,619	28,078	34,536	40,994	47,453	60,369									
34	11,133	14,146	20,171	26,197	32,223	38,249	44,275	56,326									
35	10,292	13,078	18,649	24,220	29,791	35,362	40,933	52,074									
36	9,421	11,971	17,071	22,170	27,270	32,369	37,469	47,667									
37	8,686	11,037	15,739	20,440	25,142	29,843	34,545	43,948									
38	8,010	10,177	14,513	18,848	23,184	27,519	31,854	40,525									
39	7,386	9,384	13,382	17,380	21,377	25,375	29,373	37,368									
40	6,821	8,667	12,359	16,051	19,743	23,435	27,127	34,511									
41	6,287	7,989	11,392	14,795	18,199	21,602	25,005	31,811									
42	5,767	7,328	10,450	13,572	16,694	19,815	22,937	29,180									
43	5,271	6,698	9,551	12,404	15,258	18,111	20,964	26,671									
44	4,808	6,109	8,711	11,313	13,916	16,518	19,120	24,325									
45	4,368	5,550	7,915	10,279	12,643	15,008	17,372	22,101									
46	3,957	5,027	7,169	9,310	11,452	13,594	15,735	20,018									
47	3,571	4,538	6,471	8,403	10,336	12,269	14,202	18,068									
48	3,215	4,086	5,826	7,566	9,307	11,047	12,787	16,268									
49	2,890	3,672	5,236	6,800	8,365	9,929	11,493	14,622									
50	2,605	3,310	4,720	6,130	7,540	8,950	10,361	13,181									
51	4,139	5,259	7,499	9,739	11,979	14,219	16,460	20,940									
52	3,785	4,810	6,859	8,908	10,956	13,005	15,054	19,152									
53	3,476	4,416	6,297	8,179	10,060	11,941	13,822	17,585									
54	3,204	4,072	5,806	7,541	9,275	11,009	12,744	16,213									
55	2,986	3,794	5,410	7,026	8,643	10,259	11,875	15,107									
56	2,781	3,534	5,040	6,545	8,050	9,556	11,061	14,072									
57	2,564	3,258	4,646	6,034	7,422	8,811	10,199	12,975									
58	2,405	3,056	4,359	5,661	6,963	8,265	9,567	12,171									
59	2,232	2,836	4,044	5,252	6,460	7,668	8,876	11,292									
60	2,368	3,009	4,291	5,573	6,855	8,137	9,419	11,983									

20 Year - Non Smoker (with Waiver+ ADB only)

NONSMOKER		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">20 Year Term</th> </tr> <tr> <td colspan="3" style="text-align: center;">Table of 100% Benefit Amounts</td> </tr> <tr> <td style="width: 60%;">Maximum Critical Illness Benefit:</td> <td style="width: 20%; text-align: center;">100%</td> <td style="width: 20%; text-align: center;">of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%	of Table															
Base	100%																
CI	100%																
Waiver	YES																
ADB	YES																
ROP	NO																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	30,776	39,105	55,764	72,422	89,080	-	-	-									
21	30,164	38,328	54,655	70,982	87,309	-	-	-									
22	29,494	37,476	53,440	69,405	85,369	-	-	-									
23	28,853	36,661	52,279	67,896	83,513	99,130	-	-									
24	28,127	35,739	50,963	66,187	81,411	96,635	-	-									
25	27,436	34,861	49,712	64,562	79,413	94,263	-	-									
26	26,611	33,813	48,217	62,621	77,024	91,428	-	-									
27	25,678	32,627	46,526	60,425	74,323	88,222	-	-									
28	24,664	31,339	44,689	58,039	71,389	84,738	98,088	-									
29	23,700	30,115	42,943	55,772	68,600	81,428	94,257	-									
30	22,809	28,983	41,329	53,675	66,021	78,367	90,713	-									
31	21,892	27,817	39,667	51,517	63,367	75,216	87,066	-									
32	20,819	26,454	37,723	48,991	60,260	71,529	82,798	-									
33	19,902	25,288	36,061	46,833	57,606	68,378	79,151	-									
34	18,977	24,113	34,385	44,657	54,929	65,201	75,473	96,017									
35	17,966	22,828	32,552	42,277	52,001	61,726	71,450	90,899									
36	16,907	21,483	30,635	39,786	48,938	58,089	67,240	85,543									
37	15,895	20,197	28,800	37,404	46,007	54,611	63,214	80,421									
38	14,871	18,895	26,945	34,994	43,043	51,092	59,141	75,240									
39	13,870	17,624	25,132	32,640	40,147	47,655	55,163	70,178									
40	12,941	16,443	23,447	30,452	37,456	44,461	51,465	65,474									
41	12,059	15,322	21,850	28,377	34,904	41,431	47,958	61,012									
42	11,188	14,216	20,272	26,328	32,384	38,440	44,496	56,608									
43	10,349	13,149	18,751	24,352	29,954	35,555	41,157	52,360									
44	9,579	12,171	17,355	22,540	27,725	32,909	38,094	48,463									
45	8,852	11,248	16,039	20,830	25,621	30,413	35,204	44,786									
46	8,168	10,378	14,799	19,220	23,641	28,061	32,482	41,324									
47	7,520	9,555	13,625	17,695	21,765	25,836	29,906	38,046									
48	6,910	8,781	12,521	16,261	20,002	23,742	27,483	34,963									
49	6,345	8,062	11,496	14,930	18,364	21,799	25,233	32,101									
50	5,863	7,450	10,623	13,797	16,970	20,144	23,317	29,664									
51	5,410	6,875	9,803	12,732	15,660	18,588	21,517	27,374									
52	4,998	6,350	9,056	11,761	14,466	17,171	19,876	25,287									
53	4,631	5,884	8,390	10,896	13,403	15,909	18,416	23,428									
54	4,294	5,457	7,781	10,105	12,430	14,754	17,079	21,728									
55	3,989	5,068	7,227	9,386	11,545	13,704	15,863	20,181									
56	3,696	4,696	6,696	8,697	10,697	12,697	14,698	18,699									
57	3,379	4,293	6,122	7,951	9,780	11,609	13,437	17,095									
58	3,088	3,924	5,595	7,266	8,938	10,609	12,281	15,623									
59	2,863	3,637	5,187	6,736	8,286	9,836	11,385	14,484									
60	3,380	4,295	6,125	7,955	9,784	11,614	13,444	17,103									

20 Year - Smoker (with Waiver+ ADB only)

SMOKER																	
Base	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3">20 Year Term</th> </tr> <tr> <td colspan="3">Table of 100% Benefit Amounts</td> </tr> <tr> <td>Maximum Critical Illness Benefit:</td> <td>100%</td> <td>of Table</td> </tr> </table>							20 Year Term			Table of 100% Benefit Amounts			Maximum Critical Illness Benefit:	100%	of Table
20 Year Term																	
Table of 100% Benefit Amounts																	
Maximum Critical Illness Benefit:	100%								of Table								
CI	100%																
Waiver	YES																
ADB	YES																
ROP	NO																
AGE	Monthly Premium																
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100									
20	25,678	32,627	46,526	60,425	74,323	88,222	-	-									
21	24,721	31,412	44,793	58,174	71,555	84,936	98,317	-									
22	23,941	30,420	43,379	56,337	69,296	82,255	95,213	-									
23	23,310	29,619	42,236	54,853	67,470	80,088	92,705	-									
24	22,736	28,889	41,196	53,502	65,809	78,115	90,422	-									
25	22,213	28,225	40,248	52,271	64,294	76,318	88,341	-									
26	21,625	27,477	39,182	50,887	62,592	74,297	86,002	-									
27	20,963	26,636	37,983	49,330	60,677	72,023	83,370	-									
28	20,186	25,649	36,575	47,501	58,427	69,353	80,279	-									
29	19,411	24,664	35,171	45,678	56,184	66,691	77,197	98,211									
30	18,611	23,648	33,722	43,796	53,870	63,944	74,018	94,165									
31	17,711	22,504	32,091	41,677	51,264	60,851	70,437	89,610									
32	16,668	21,180	30,202	39,224	48,246	57,268	66,290	84,335									
33	15,660	19,899	28,375	36,852	45,329	53,805	62,282	79,235									
34	14,615	18,570	26,481	34,392	42,302	50,213	58,124	73,945									
35	13,517	17,176	24,492	31,809	39,125	46,442	53,758	68,391									
36	12,311	15,642	22,306	28,969	35,632	42,296	48,959	62,286									
37	11,320	14,383	20,510	26,637	32,764	38,891	45,018	57,272									
38	10,425	13,246	18,889	24,532	30,175	35,817	41,460	52,745									
39	9,609	12,209	17,410	22,611	27,812	33,013	38,214	48,617									
40	8,856	11,252	16,045	20,839	25,632	30,425	35,219	44,805									
41	8,139	10,342	14,748	19,153	23,559	27,965	32,370	41,181									
42	7,441	9,454	13,482	17,509	21,537	25,564	29,591	37,646									
43	6,765	8,596	12,258	15,919	19,581	23,243	26,905	34,228									
44	6,134	7,794	11,114	14,434	17,754	21,074	24,395	31,035									
45	5,536	7,034	10,031	13,027	16,023	19,020	22,016	28,009									
46	4,977	6,324	9,017	11,711	14,405	17,099	19,792	25,180									
47	4,456	5,662	8,073	10,485	12,897	15,308	17,720	22,544									
48	3,979	5,056	7,209	9,363	11,517	13,671	15,824	20,132									
49	3,546	4,506	6,426	8,345	10,265	12,184	14,104	17,943									
50	3,170	4,028	5,744	7,460	9,175	10,891	12,607	16,039									
51	2,863	3,638	5,188	6,737	8,287	9,837	11,387	14,486									
52	2,605	3,310	4,719	6,129	7,539	8,949	10,359	13,178									
53	2,387	3,033	4,325	5,617	6,909	8,201	9,493	12,078									
54	2,200	2,795	3,986	5,177	6,368	7,558	8,749	11,130									
55	2,037	2,589	3,692	4,794	5,897	7,000	8,103	10,308									
56	1,891	2,403	3,427	4,451	5,474	6,498	7,522	9,569									
57	1,746	2,219	3,164	4,109	5,055	6,000	6,945	8,836									
58	1,634	2,076	2,961	3,845	4,730	5,614	6,499	8,268									
59	1,506	1,913	2,728	3,543	4,358	5,173	5,988	7,618									
60	1,575	2,001	2,853	3,705	4,557	5,410	6,262	7,966									

**20 Year - Non Smoker
(50% Limited Benefit with Waiver+ ADB only)**

NONSMOKER	
Base	100%
CI	50%
Waiver	YES
ADB	YES
ROP	NO

20 Year Term		
Table of 100% Benefit Amounts		
Maximum Critical Illness Benefit:	50%	of Table

AGE	Monthly Premium							
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100
20	40,604	51,592	73,570	95,547	-	-	-	-
21	40,295	51,201	73,011	94,822	-	-	-	-
22	39,767	50,530	72,054	93,579	-	-	-	-
23	39,398	50,061	71,386	92,711	-	-	-	-
24	38,681	49,149	70,086	91,022	-	-	-	-
25	38,125	48,443	69,079	89,715	-	-	-	-
26	37,190	47,255	67,385	87,515	-	-	-	-
27	36,054	45,811	65,326	84,841	-	-	-	-
28	34,813	44,234	63,077	81,920	-	-	-	-
29	33,548	42,627	60,785	78,944	97,102	-	-	-
30	32,421	41,195	58,744	76,292	93,840	-	-	-
31	31,137	39,564	56,418	73,272	90,125	-	-	-
32	29,659	37,685	53,739	69,792	85,846	-	-	-
33	28,314	35,977	51,303	66,628	81,954	97,280	-	-
34	26,983	34,286	48,891	63,496	78,101	92,706	-	-
35	25,493	32,392	46,191	59,990	73,788	87,587	-	-
36	23,995	30,489	43,477	56,465	69,453	82,440	95,428	-
37	22,543	28,644	40,846	53,048	65,250	77,452	89,654	-
38	21,130	26,849	38,286	49,723	61,160	72,597	84,034	-
39	19,717	25,054	35,726	46,399	57,071	67,744	78,416	99,761
40	18,434	23,423	33,400	43,378	53,355	63,333	73,311	93,266
41	17,223	21,884	31,206	40,528	49,850	59,173	68,495	87,139
42	16,003	20,334	28,995	37,657	46,319	54,981	63,643	80,966
43	14,819	18,830	26,851	34,872	42,893	50,914	58,935	74,977
44	13,727	17,442	24,872	32,302	39,732	47,162	54,592	69,452
45	12,693	16,128	22,999	29,869	36,740	43,610	50,481	64,221
46	11,687	14,850	21,176	27,502	33,828	40,154	46,480	59,132
47	10,741	13,648	19,462	25,276	31,090	36,904	42,718	54,346
48	9,836	12,498	17,822	23,146	28,469	33,793	39,117	49,765
49	8,987	11,419	16,283	21,147	26,012	30,876	35,740	45,469
50	8,256	10,491	14,960	19,429	23,898	28,367	32,836	41,774
51	7,595	9,650	13,761	17,872	21,983	26,094	30,205	38,427
52	6,995	8,888	12,674	16,460	20,246	24,032	27,818	35,390
53	6,451	8,196	11,688	15,180	18,671	22,163	25,654	32,637
54	5,953	7,565	10,787	14,009	17,232	20,454	23,676	30,121
55	5,497	6,985	9,960	12,936	15,911	18,887	21,862	27,813
56	5,045	6,411	9,142	11,872	14,603	17,334	20,065	25,527
57	4,624	5,876	8,379	10,882	13,385	15,888	18,392	23,398
58	4,256	5,407	7,711	10,014	12,318	14,621	16,925	21,532
59	3,989	5,068	7,227	9,386	11,545	13,704	15,863	20,181
60	4,785	6,080	8,670	11,260	13,850	16,440	19,030	24,210

**20 Year - Smoker
(50% Limited Benefit with Waiver+ ADB only)**

SMOKER		20 Year Term Table of 100% Benefit Amounts						
Base	100%	Maximum Critical Illness Benefit: 50% of Table						
CI	50%							
Waiver	YES							
ADB	YES							
ROP	NO							
AGE	Monthly Premium							
	\$25	\$30	\$40	\$50	\$60	\$70	\$80	\$100
20	33,601	42,694	60,881	79,068	97,256	-	-	-
21	32,975	41,899	59,747	77,595	95,443	-	-	-
22	32,322	41,070	58,565	76,060	93,555	-	-	-
23	31,838	40,454	57,687	74,919	92,152	-	-	-
24	31,275	39,739	56,667	73,595	90,524	-	-	-
25	30,776	39,105	55,764	72,422	89,080	-	-	-
26	29,952	38,057	54,269	70,481	86,693	-	-	-
27	28,814	36,612	52,208	67,804	83,400	98,996	-	-
28	27,579	35,043	49,970	64,898	79,825	94,753	-	-
29	26,314	33,436	47,679	61,922	76,165	90,409	-	-
30	25,101	31,895	45,481	59,068	72,654	86,241	99,827	-
31	23,754	30,182	43,039	55,896	68,753	81,610	94,468	-
32	22,283	28,313	40,375	52,436	64,497	76,558	88,619	-
33	20,881	26,532	37,834	49,136	60,438	71,740	83,042	-
34	19,482	24,755	35,300	45,845	56,390	66,936	77,481	98,571
35	18,012	22,886	32,635	42,384	52,134	61,883	71,632	91,130
36	16,487	20,949	29,873	38,798	47,722	56,646	65,570	83,418
37	15,201	19,315	27,543	35,770	43,998	52,226	60,454	76,909
38	14,017	17,810	25,397	32,984	40,571	48,158	55,745	70,919
39	12,925	16,423	23,419	30,415	37,411	44,406	51,402	65,394
40	11,937	15,167	21,628	28,090	34,551	41,012	47,473	60,395
41	11,003	13,981	19,936	25,892	31,847	37,803	43,759	55,670
42	10,093	12,825	18,288	23,751	29,214	34,677	40,140	51,066
43	9,225	11,721	16,715	21,708	26,701	31,694	36,687	46,674
44	8,413	10,690	15,244	19,798	24,352	28,906	33,460	42,568
45	7,644	9,713	13,851	17,988	22,126	26,263	30,401	38,676
46	6,924	8,798	12,545	16,293	20,041	23,789	27,536	35,032
47	6,249	7,941	11,323	14,706	18,089	21,471	24,854	31,619
48	5,627	7,150	10,195	13,241	16,287	19,332	22,378	28,469
49	5,057	6,426	9,163	11,901	14,638	17,376	20,113	25,588
50	4,559	5,793	8,260	10,728	13,196	15,663	18,131	23,066
51	4,139	5,259	7,499	9,739	11,979	14,219	16,460	20,940
52	3,785	4,810	6,859	8,908	10,956	13,005	15,054	19,152
53	3,476	4,416	6,297	8,179	10,060	11,941	13,822	17,585
54	3,204	4,072	5,806	7,541	9,275	11,009	12,744	16,213
55	2,986	3,794	5,410	7,026	8,643	10,259	11,875	15,107
56	2,781	3,534	5,040	6,545	8,050	9,556	11,061	14,072
57	2,564	3,258	4,646	6,034	7,422	8,811	10,199	12,975
58	2,405	3,056	4,359	5,661	6,963	8,265	9,567	12,171
59	2,232	2,836	4,044	5,252	6,460	7,668	8,876	11,292
60	2,368	3,009	4,291	5,573	6,855	8,137	9,419	11,983

G·T·L

Guarantee Trust Life Insurance Company
1275 Milwaukee Ave Glenview, Il 60025
gtlic.com • agency@gtlic.com • 800-323-6907