

EASY TERM

**LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 10-20-30 YEAR LEVEL PREMIUM PERIOD
Form No. 06-9690 (AA, OL, PA, PS); Form No. LT101 (IAA)**

**LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 20-30 YEAR LEVEL PREMIUM PERIOD WITH
RETURN OF PREMIUM* (Form No. 06-9691 in AK, AZ, AR, CO, CT, DE, DC, HI, ID, KS, KY, MD, MI, MS, MO,
NV, ND, OH, OK, PR, SC, SD, TN, VA, WA, WV, WI, WY)**

**LEVEL TERM LIFE INSURANCE TO AGE 95 WITH 20-30 YEAR LEVEL PREMIUM PERIOD WITH
RETURN OF PREMIUM* Form No. 07-9734 (AA, OL, PA, PS); Form No. LTL102 (IAA) in AI, AL, BVI, CA, FL, GA,
GU, IA, IL, IN, LA, MA, MN, NC, NE, NJ, NM, OR, PA, RI, TX, USVI)**

Quick Quote

Monthly Premiums

Underwritten by:

American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company

All products and riders not available in all states. IAA approval may vary from the states listed above. Please check with the State Approval Grid on the company website or check with the Home Office Marketing Sales Team at (800) 736-7311 (menu extension 112) for other state approvals.

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue Age	Male Non-Tobacco																Issue Age
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	NA	NA	16.59	NA	NA	NA	15.14	16.65	18.92	22.71	30.27	34.06	37.84	18
19	NA	NA	NA	NA	NA	16.65	NA	NA	NA	15.23	16.76	19.04	22.85	30.46	34.27	38.07	19
20	NA	NA	NA	NA	NA	16.72	NA	NA	NA	15.33	16.86	19.16	22.99	30.65	34.48	38.31	20
21	NA	NA	NA	NA	NA	16.78	NA	NA	NA	15.42	16.96	19.27	23.13	30.84	34.69	38.54	21
22	NA	NA	NA	NA	NA	16.85	NA	NA	NA	15.51	17.07	19.39	23.27	31.02	34.90	38.78	22
23	NA	NA	NA	NA	NA	16.92	NA	NA	NA	15.61	17.17	19.51	23.41	31.21	35.11	39.01	23
24	NA	NA	NA	NA	NA	16.98	NA	NA	NA	15.70	17.27	19.63	23.55	31.40	35.33	39.25	24
25	NA	NA	NA	NA	NA	17.05	NA	NA	NA	15.80	17.38	19.74	23.69	31.59	35.54	39.48	25
26	NA	NA	NA	NA	NA	17.18	NA	NA	NA	15.89	17.48	19.86	23.83	31.78	35.75	39.72	26
27	NA	NA	NA	NA	NA	17.31	NA	NA	NA	15.98	17.58	19.98	23.97	31.96	35.96	39.95	27
28	NA	NA	NA	NA	NA	17.44	NA	NA	NA	16.08	17.69	20.10	24.12	32.15	36.17	40.19	28
29	NA	NA	NA	NA	15.06	17.57	NA	NA	NA	16.17	17.79	20.21	24.26	32.34	36.38	40.42	29
30	NA	NA	NA	NA	15.18	17.71	NA	NA	NA	16.27	17.89	20.33	24.40	32.53	36.59	40.66	30
31	NA	NA	NA	NA	15.29	17.84	NA	NA	NA	16.45	18.10	20.57	24.68	32.90	37.02	41.13	31
32	NA	NA	NA	NA	15.40	17.97	NA	NA	NA	16.64	18.31	20.80	24.96	33.28	37.44	41.60	32
33	NA	NA	NA	NA	15.51	18.10	NA	NA	15.23	16.92	18.62	21.15	25.38	33.84	38.07	42.30	33
34	NA	NA	NA	NA	15.63	18.23	NA	NA	15.49	17.21	18.93	21.51	25.81	34.41	38.71	43.01	34
35	NA	NA	NA	NA	15.80	18.43	NA	NA	15.83	17.58	19.34	21.98	26.37	35.16	39.56	43.95	35
36	NA	NA	NA	NA	16.02	18.69	NA	NA	16.25	18.05	19.86	22.56	27.08	36.10	40.61	45.12	36
37	NA	NA	NA	NA	16.36	19.09	NA	NA	16.76	18.62	20.48	23.27	27.92	37.23	41.88	46.53	37
38	NA	NA	NA	NA	16.81	19.61	NA	15.42	17.35	19.27	21.20	24.09	28.91	38.54	43.36	48.18	38
39	NA	NA	NA	NA	17.38	20.27	15.02	16.02	18.02	20.03	22.03	25.03	30.04	40.05	45.05	50.06	39
40	NA	NA	NA	15.00	18.00	21.00	15.73	16.77	18.87	20.97	23.06	26.21	31.45	41.93	47.17	52.41	40
41	NA	NA	NA	15.84	19.01	22.18	16.78	17.90	20.14	22.38	24.61	27.97	33.56	44.75	50.34	55.93	41
42	NA	NA	NA	16.69	20.03	23.36	17.91	19.11	21.49	23.88	26.27	29.85	35.82	47.76	53.73	59.69	42
43	NA	NA	NA	17.58	21.10	24.61	19.11	20.38	22.93	25.48	28.03	31.85	38.22	50.95	57.32	63.69	43
44	NA	NA	NA	18.52	22.23	25.93	20.38	21.74	24.45	27.17	29.89	33.96	40.75	54.34	61.13	67.92	44
45	NA	NA	15.65	19.56	23.47	27.38	21.72	23.17	26.06	28.96	31.85	36.19	43.43	57.91	65.15	72.38	45
46	NA	NA	16.55	20.68	24.82	28.96	23.34	24.90	28.01	31.12	34.23	38.90	46.68	62.23	70.01	77.79	46
47	NA	NA	17.56	21.95	26.34	30.73	25.10	26.78	30.12	33.47	36.82	41.83	50.20	66.93	75.30	83.66	47
48	NA	NA	18.69	23.36	28.04	32.71	27.15	28.96	32.58	36.19	39.81	45.24	54.29	72.38	81.43	90.48	48
49	NA	NA	19.93	24.91	29.90	34.88	29.40	31.36	35.28	39.20	43.12	49.00	58.80	78.40	88.20	98.00	49
50	NA	15.94	21.25	26.56	31.87	37.18	31.87	34.00	38.24	42.49	46.74	53.11	63.74	84.98	95.60	106.22	50
51	NA	17.09	22.79	28.49	34.18	39.88	34.34	36.63	41.21	45.78	50.36	57.23	68.67	91.56	103.01	114.45	51
52	15.26	18.31	24.41	30.51	36.61	42.71	37.09	39.56	44.50	49.45	54.39	61.81	74.17	98.89	111.25	123.61	52
53	16.38	19.66	26.21	32.76	39.32	45.87	40.05	42.72	48.06	53.40	58.74	66.74	80.09	106.79	120.14	133.48	53
54	17.58	21.10	28.13	35.16	42.19	49.22	43.29	46.18	51.95	57.72	63.49	72.15	86.58	115.44	129.87	144.29	54
55	18.85	22.62	30.16	37.70	45.24	52.78	46.75	49.86	56.09	62.33	68.56	77.91	93.49	124.65	140.23	155.81	55
56	20.14	24.17	32.23	40.28	48.34	56.40	50.34	53.70	60.41	67.12	73.83	83.90	100.68	134.24	151.02	167.79	56
57	21.48	25.78	34.37	42.96	51.55	60.15	54.15	57.76	64.98	72.20	79.42	90.24	108.29	144.39	162.44	180.48	57
58	22.87	27.44	36.59	45.74	54.88	64.03	58.17	62.04	69.80	77.55	85.31	96.94	116.33	155.10	174.49	193.88	58
59	24.26	29.11	38.81	48.51	58.21	67.91	62.33	66.48	74.79	83.10	91.41	103.87	124.65	166.20	186.97	207.74	59
60	25.67	30.80	41.06	51.33	61.59	71.86	66.63	71.07	79.95	88.83	97.72	111.04	133.25	177.66	199.87	222.08	60
61	28.04	33.65	44.86	56.08	67.29	78.50	73.11	77.99	87.74	97.48	107.23	121.85	146.22	194.96	219.33	243.70	61
62	30.55	36.66	48.88	61.10	73.32	85.54	80.02	85.36	96.03	106.69	117.36	133.37	160.04	213.38	240.06	266.73	62
63	33.30	39.96	53.28	66.60	79.92	93.24	87.64	93.48	105.16	116.85	128.53	146.06	175.27	233.69	262.90	292.11	63
64	36.31	43.57	58.10	72.62	87.14	101.67	95.88	102.28	115.06	127.84	140.63	159.80	191.76	255.68	287.64	319.60	64
65	39.56	47.47	63.29	79.11	94.93	110.75	104.91	111.90	125.89	139.88	153.86	174.84	209.81	279.75	314.72	349.68	65
66	43.08	51.70	68.93	86.16	103.39	120.62	114.85	122.51	137.82	153.13	168.44	191.41	229.69	306.26	344.54	382.82	66
67	46.96	56.35	75.13	93.91	112.69	131.47	125.78	134.16	150.93	167.70	184.47	209.62	251.55	335.40	377.32	419.24	67
68	51.28	61.54	82.05	102.56	123.07	143.58	137.90	147.10	165.48	183.87	202.26	229.83	275.80	367.73	413.70	459.66	68
69	56.10	67.32	89.76	112.19	134.63	157.07	151.65	161.76	181.98	202.20	222.42	252.75	303.30	404.39	454.94	505.49	69
70	61.50	73.80	98.40	123.00	147.60	172.20	167.02	178.15	200.42	222.69	244.96	278.36	334.03	445.38	501.05	556.72	70

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue Age	Male Tobacco																Issue Age
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	15.53	19.42	23.30	27.18	22.00	23.47	26.40	29.33	32.27	36.66	44.00	58.66	65.99	73.32	18
19	NA	NA	15.57	19.46	23.35	27.25	22.07	23.54	26.48	29.43	32.37	36.78	44.14	58.85	66.20	73.56	19
20	NA	NA	15.61	19.51	23.41	27.31	22.14	23.62	26.57	29.52	32.47	36.90	44.28	59.04	66.42	73.79	20
21	NA	NA	15.65	19.56	23.47	27.38	22.21	23.69	26.65	29.61	32.58	37.02	44.42	59.22	66.63	74.03	21
22	NA	NA	15.68	19.60	23.52	27.44	22.28	23.77	26.74	29.71	32.68	37.13	44.56	59.41	66.84	74.26	22
23	NA	NA	15.72	19.65	23.58	27.51	22.35	23.84	26.82	29.80	32.78	37.25	44.70	59.60	67.05	74.50	23
24	NA	NA	15.76	19.70	23.64	27.58	22.42	23.92	26.91	29.90	32.89	37.37	44.84	59.79	67.26	74.73	24
25	NA	NA	15.80	19.74	23.69	27.64	22.49	23.99	26.99	29.99	32.99	37.49	44.98	59.98	67.47	74.97	25
26	NA	NA	15.87	19.84	23.81	27.77	22.64	24.14	27.16	30.18	33.20	37.72	45.27	60.35	67.90	75.44	26
27	NA	NA	15.95	19.93	23.92	27.90	22.78	24.29	27.33	30.37	33.40	37.96	45.55	60.73	68.32	75.91	27
28	NA	NA	16.02	20.03	24.03	28.04	22.92	24.44	27.50	30.55	33.61	38.19	45.83	61.10	68.74	76.38	28
29	NA	NA	16.14	20.17	24.20	28.23	23.13	24.67	27.75	30.84	33.92	38.54	46.25	61.67	69.38	77.08	29
30	NA	NA	16.29	20.36	24.43	28.50	23.41	24.97	28.09	31.21	34.33	39.01	46.82	62.42	70.22	78.02	30
31	NA	NA	16.47	20.59	24.71	28.83	23.76	25.35	28.52	31.68	34.85	39.60	47.52	63.36	71.28	79.20	31
32	NA	NA	16.70	20.87	25.05	29.22	24.19	25.80	29.02	32.25	35.47	40.31	48.37	64.49	72.55	80.61	32
33	NA	NA	17.00	21.25	25.50	29.75	24.75	26.40	29.70	33.00	36.30	41.25	49.50	65.99	74.24	82.49	33
34	NA	NA	17.38	21.72	26.06	30.40	25.46	27.15	30.55	33.94	37.33	42.42	50.91	67.87	76.36	84.84	34
35	NA	NA	17.83	22.28	26.74	31.19	26.30	28.05	31.56	35.07	38.57	43.83	52.60	70.13	78.89	87.66	35
36	NA	NA	18.39	22.99	27.58	32.18	27.29	29.11	32.75	36.38	40.02	45.48	54.57	72.76	81.86	90.95	36
37	NA	NA	19.14	23.93	28.71	33.50	28.56	30.46	34.27	38.07	41.88	47.59	57.11	76.14	85.66	95.18	37
38	NA	15.12	20.16	25.20	30.24	35.27	30.11	32.12	36.13	40.14	44.16	50.18	60.21	80.28	90.32	100.35	38
39	NA	15.97	21.29	26.61	31.93	37.25	31.87	34.00	38.24	42.49	46.74	53.11	63.74	84.98	95.60	106.22	39
40	NA	16.92	22.56	28.20	33.84	39.48	34.27	36.55	41.12	45.69	50.26	57.11	68.53	91.37	102.79	114.21	40
41	15.14	18.17	24.22	30.27	36.33	42.38	37.02	39.48	44.42	49.35	54.29	61.69	74.03	98.70	111.04	123.38	41
42	16.22	19.46	25.95	32.43	38.92	45.41	39.98	42.64	47.97	53.30	58.63	66.63	79.95	106.60	119.93	133.25	42
43	17.37	20.84	27.79	34.74	41.68	48.63	43.15	46.03	51.78	57.53	63.29	71.91	86.30	115.06	129.44	143.82	43
44	18.59	22.31	29.75	37.18	44.62	52.05	46.53	49.64	55.84	62.04	68.25	77.55	93.06	124.08	139.59	155.10	44
45	19.91	23.89	31.85	39.81	47.78	55.74	50.27	53.62	60.32	67.03	73.73	83.78	100.54	134.05	150.80	167.56	45
46	21.41	25.70	34.26	42.82	51.39	59.95	54.43	58.06	65.32	72.57	79.83	90.71	108.86	145.14	163.28	181.42	46
47	23.08	27.70	36.93	46.16	55.39	64.62	59.15	63.10	70.98	78.87	86.76	98.59	118.30	157.74	177.45	197.17	47
48	24.99	29.98	39.97	49.97	59.96	69.95	64.51	68.81	77.41	86.01	94.62	107.52	129.02	172.02	193.53	215.03	48
49	27.05	32.46	43.28	54.10	64.92	75.74	70.50	75.20	84.60	94.00	103.40	117.50	141.00	188.00	211.50	235.00	49
50	29.31	35.17	46.89	58.61	70.34	82.06	76.99	82.12	92.39	102.65	112.92	128.31	153.98	205.30	230.96	256.62	50
51	31.75	38.10	50.80	63.50	76.20	88.90	83.69	89.27	100.43	111.58	122.74	139.48	167.37	223.16	251.06	278.95	51
52	34.39	41.26	55.01	68.77	82.52	96.27	90.95	97.01	109.14	121.26	133.39	151.58	181.89	242.52	272.84	303.15	52
53	37.30	44.76	59.68	74.59	89.51	104.43	98.92	105.51	118.70	131.89	145.08	164.86	197.83	263.77	296.74	329.71	53
54	40.42	48.51	64.68	80.84	97.01	113.18	107.59	114.76	129.10	143.45	157.79	179.31	215.17	286.89	322.75	358.61	54
55	43.76	52.51	70.02	87.52	105.02	122.52	116.82	124.61	140.19	155.76	171.34	194.70	233.64	311.52	350.46	389.40	55
56	47.26	56.72	75.62	94.52	113.43	132.33	126.69	135.14	152.03	168.92	185.81	211.15	253.38	337.84	380.07	422.30	56
57	50.93	61.11	81.48	101.85	122.22	142.59	136.99	146.12	164.38	182.65	200.91	228.31	273.97	365.29	410.95	456.61	57
58	54.81	65.77	87.69	109.61	131.53	153.45	147.98	157.85	177.58	197.31	217.04	246.64	295.96	394.62	443.94	493.27	58
59	58.90	70.67	94.23	117.79	141.34	164.90	159.62	170.26	191.54	212.82	234.10	266.02	319.23	425.64	478.84	532.04	59
60	63.13	75.75	101.00	126.25	151.50	176.74	171.74	183.19	206.09	228.99	251.89	286.23	343.48	457.97	515.22	572.46	60
61	69.71	83.65	111.53	139.41	167.29	195.17	190.07	202.74	228.09	253.43	278.77	316.78	380.14	506.85	570.21	633.56	61
62	76.71	92.05	122.73	153.41	184.09	214.78	209.53	223.50	251.44	279.37	307.31	349.21	419.06	558.74	628.58	698.42	62
63	84.28	101.13	134.84	168.55	202.26	235.96	230.68	246.06	276.82	307.57	338.33	384.46	461.36	615.14	692.03	768.92	63
64	92.45	110.94	147.92	184.90	221.88	258.86	253.52	270.42	304.23	338.03	371.83	422.53	507.04	676.05	760.56	845.06	64
65	101.27	121.52	162.02	202.53	243.03	283.54	278.20	296.74	333.84	370.93	408.02	463.66	556.39	741.85	834.58	927.31	65
66	110.97	133.17	177.55	221.94	266.33	310.71	305.34	325.70	366.41	407.12	447.83	508.90	610.68	814.23	916.01	1017.79	66
67	121.69	146.02	194.70	243.37	292.04	340.72	335.37	357.73	402.45	447.16	491.88	558.95	670.74	894.32	1006.11	1117.90	67
68	133.67	160.41	213.87	267.34	320.81	374.28	369.00	393.60	442.80	492.00	541.20	615.00	738.00	984.00	1107.00	1229.99	68
69	147.21	176.65	235.53	294.41	353.29	412.18	407.00	434.13	488.40	542.67	596.93	678.33	814.00	1085.33	1220.99	1356.66	69
70	162.46	194.95	259.93	324.92	389.90	454.88	449.87	479.86	539.84	599.82	659.80	749.77	899.73	1199.63	1349.59	1499.54	70

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue Age	Female Non-Tobacco																Issue Age	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age	
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.37	20.50	23.06	25.62	18	
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.51	20.68	23.27	25.85	19	
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.66	20.87	23.48	26.09	20	
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.80	21.06	23.69	26.32	21	
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.94	21.25	23.90	26.56	22	
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.08	21.44	24.12	26.79	23	
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.22	21.62	24.33	27.03	24	
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.36	21.81	24.54	27.26	25	
26	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.50	22.00	24.75	27.50	26	
27	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.78	22.38	25.17	27.97	27	
28	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.21	22.94	25.81	28.67	28	
29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	17.63	23.50	26.44	29.38	29	
30	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.16	18.19	24.26	27.29	30.32	30	
31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	15.63	18.76	25.01	28.13	31.26	31	
32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.22	19.46	25.95	29.19	32.43	32	
33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	16.81	20.17	26.89	30.25	33.61	33	
34	NA	NA	NA	NA	NA	15.20	NA	NA	NA	NA	15.41	17.51	21.01	28.02	31.52	35.02	34	
35	NA	NA	NA	NA	NA	15.67	NA	NA	NA	NA	16.03	18.22	21.86	29.14	32.79	36.43	35	
36	NA	NA	NA	NA	NA	16.19	NA	NA	NA	15.23	16.76	19.04	22.85	30.46	34.27	38.07	36	
37	NA	NA	NA	NA	NA	16.78	NA	NA	NA	15.89	17.48	19.86	23.83	31.78	35.75	39.72	37	
38	NA	NA	NA	NA	NA	17.44	NA	NA	NA	16.64	18.31	20.80	24.96	33.28	37.44	41.60	38	
39	NA	NA	NA	NA	15.57	18.17	NA	NA	NA	15.66	17.39	19.13	21.74	26.09	34.78	39.13	43.48	39
40	NA	NA	NA	NA	16.25	18.96	NA	NA	NA	16.42	18.24	20.06	22.80	27.36	36.48	41.04	45.59	40
41	NA	NA	NA	NA	16.98	19.81	NA	15.35	17.26	19.18	21.10	23.97	28.77	38.36	43.15	47.94	41	
42	NA	NA	NA	NA	17.77	20.73	15.23	16.25	18.28	20.31	22.34	25.38	30.46	40.61	45.69	50.76	42	
43	NA	NA	NA	15.56	18.67	21.78	16.08	17.15	19.29	21.44	23.58	26.79	32.15	42.87	48.23	53.58	43	
44	NA	NA	NA	16.31	19.58	22.84	17.07	18.20	20.48	22.75	25.03	28.44	34.13	45.50	51.19	56.87	44	
45	NA	NA	NA	17.07	20.48	23.89	18.05	19.26	21.66	24.07	26.48	30.08	36.10	48.13	54.15	60.16	45	
46	NA	NA	NA	17.82	21.38	24.94	19.04	20.31	22.85	25.38	27.92	31.73	38.07	50.76	57.11	63.45	46	
47	NA	NA	NA	18.52	22.23	25.93	20.03	21.36	24.03	26.70	29.37	33.37	40.05	53.40	60.07	66.74	47	
48	NA	NA	15.31	19.13	22.96	26.79	21.01	22.41	25.22	28.02	30.82	35.02	42.02	56.03	63.03	70.03	48	
49	NA	NA	15.76	19.70	23.64	27.58	22.00	23.47	26.40	29.33	32.27	36.66	44.00	58.66	65.99	73.32	49	
50	NA	NA	16.06	20.07	24.09	28.10	22.85	24.37	27.42	30.46	33.51	38.07	45.69	60.92	68.53	76.14	50	
51	NA	NA	17.11	21.39	25.67	29.94	24.47	26.10	29.36	32.62	35.88	40.78	48.93	65.24	73.40	81.55	51	
52	NA	NA	18.13	22.66	27.19	31.72	26.16	27.90	31.39	34.88	38.37	43.60	52.32	69.75	78.47	87.19	52	
53	NA	NA	19.18	23.97	28.77	33.56	27.78	29.63	33.34	37.04	40.74	46.30	55.56	74.08	83.34	92.59	53	
54	NA	15.15	20.20	25.24	30.29	35.34	29.54	31.51	35.45	39.39	43.33	49.24	59.08	78.78	88.62	98.47	54	
55	NA	15.91	21.21	26.51	31.81	37.12	31.24	33.32	37.48	41.65	45.81	52.06	62.47	83.29	93.70	104.11	55	
56	NA	16.64	22.19	27.73	33.28	38.83	32.93	35.12	39.51	43.90	48.29	54.88	65.85	87.80	98.78	109.75	56	
57	NA	17.35	23.13	28.91	34.69	40.47	34.69	37.00	41.63	46.25	50.88	57.81	69.38	92.50	104.06	115.62	57	
58	15.04	18.05	24.07	30.08	36.10	42.12	36.45	38.88	43.74	48.60	53.46	60.75	72.90	97.20	109.35	121.50	58	
59	15.61	18.73	24.97	31.21	37.45	43.70	38.29	40.84	45.94	51.05	56.15	63.81	76.57	102.09	114.85	127.61	59	
60	16.20	19.43	25.91	32.39	38.86	45.34	40.12	42.79	48.14	53.49	58.84	66.86	80.23	106.98	120.35	133.72	60	
61	17.30	20.76	27.68	34.60	41.52	48.43	43.08	45.95	51.70	57.44	63.18	71.80	86.16	114.87	129.23	143.59	61	
62	18.48	22.17	29.56	36.95	44.34	51.72	46.32	49.41	55.59	61.76	67.94	77.20	92.64	123.52	138.96	154.40	62	
63	19.77	23.72	31.63	39.53	47.44	55.34	49.85	53.17	59.82	66.46	73.11	83.08	99.69	132.92	149.54	166.15	63	
64	21.18	25.41	33.88	42.35	50.82	59.29	53.73	57.31	64.47	71.63	78.80	89.54	107.45	143.26	161.17	179.07	64	
65	22.71	27.25	36.33	45.41	54.49	63.57	57.96	61.82	69.55	77.27	85.00	96.59	115.91	154.54	173.86	193.17	65	
66	24.37	29.25	39.00	48.74	58.49	68.24	62.54	66.71	75.05	83.38	91.72	104.23	125.07	166.76	187.61	208.45	66	
67	26.16	31.39	41.85	52.32	62.78	73.24	67.61	72.12	81.14	90.15	99.17	112.69	135.22	180.30	202.83	225.37	67	
68	28.11	33.73	44.97	56.22	67.46	78.70	73.11	77.99	87.74	97.48	107.23	121.85	146.22	194.96	219.33	243.70	68	
69	30.20	36.24	48.32	60.40	72.48	84.56	79.11	84.38	94.93	105.47	116.02	131.84	158.21	210.94	237.31	263.67	69	
70	32.46	38.95	51.93	64.91	77.89	90.87	85.66	91.37	102.79	114.21	125.64	142.77	171.32	228.42	256.98	285.53	70	

Easy Term 10 Year - Monthly Premium for Specified Face Amounts

Issue Age	Female Tobacco																Issue Age
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	NA	NA	17.18	NA	NA	NA	15.89	17.48	19.86	23.83	31.78	35.75	39.72	18
19	NA	NA	NA	NA	NA	17.24	NA	NA	NA	15.98	17.58	19.98	23.97	31.96	35.96	39.95	19
20	NA	NA	NA	NA	NA	17.31	NA	NA	NA	16.08	17.69	20.10	24.12	32.15	36.17	40.19	20
21	NA	NA	NA	NA	NA	17.38	NA	NA	NA	16.17	17.79	20.21	24.26	32.34	36.38	40.42	21
22	NA	NA	NA	NA	15.01	17.51	NA	NA	NA	16.36	18.00	20.45	24.54	32.72	36.81	40.89	22
23	NA	NA	NA	NA	15.18	17.71	NA	NA	NA	16.64	18.31	20.80	24.96	33.28	37.44	41.60	23
24	NA	NA	NA	NA	15.46	18.03	NA	NA	15.40	17.11	18.82	21.39	25.67	34.22	38.50	42.77	24
25	NA	NA	NA	NA	15.80	18.43	NA	NA	15.91	17.68	19.44	22.09	26.51	35.35	39.77	44.18	25
26	NA	NA	NA	NA	16.19	18.89	NA	NA	16.50	18.33	20.17	22.92	27.50	36.66	41.25	45.83	26
27	NA	NA	NA	NA	16.64	19.42	NA	15.27	17.18	19.09	21.00	23.86	28.63	38.17	42.94	47.71	27
28	NA	NA	NA	NA	17.15	20.01	NA	15.95	17.94	19.93	21.93	24.91	29.90	39.86	44.84	49.82	28
29	NA	NA	NA	NA	17.71	20.67	15.66	16.70	18.79	20.87	22.96	26.09	31.31	41.74	46.96	52.17	29
30	NA	NA	NA	15.33	18.39	21.46	16.50	17.60	19.80	22.00	24.20	27.50	33.00	44.00	49.50	54.99	30
31	NA	NA	NA	15.94	19.12	22.31	17.42	18.58	20.90	23.22	25.54	29.03	34.83	46.44	52.25	58.05	31
32	NA	NA	NA	16.60	19.91	23.23	18.41	19.63	22.09	24.54	26.99	30.67	36.81	49.07	55.21	61.34	32
33	NA	NA	NA	17.30	20.76	24.22	19.46	20.76	23.35	25.95	28.54	32.43	38.92	51.89	58.38	64.86	33
34	NA	NA	NA	18.05	21.66	25.27	20.59	21.96	24.71	27.45	30.20	34.31	41.18	54.90	61.76	68.62	34
35	NA	NA	15.08	18.85	22.62	26.39	21.79	23.24	26.15	29.05	31.96	36.31	43.57	58.10	65.36	72.62	35
36	NA	NA	15.76	19.70	23.64	27.58	23.06	24.60	27.67	30.74	33.82	38.43	46.11	61.48	69.17	76.85	36
37	NA	NA	16.51	20.64	24.76	28.89	24.33	25.95	29.19	32.43	35.68	40.54	48.65	64.86	72.97	81.08	37
38	NA	NA	17.34	21.67	26.01	30.34	25.67	27.38	30.80	34.22	37.64	42.77	51.33	68.44	76.99	85.54	38
39	NA	NA	18.24	22.80	27.36	31.92	27.08	28.88	32.49	36.10	39.71	45.12	54.15	72.20	81.22	90.24	39
40	NA	NA	19.29	24.12	28.94	33.76	28.49	30.39	34.18	37.98	41.78	47.47	56.97	75.96	85.45	94.94	40
41	NA	15.35	20.46	25.57	30.69	35.80	30.39	32.42	36.47	40.52	44.57	50.65	60.78	81.03	91.16	101.29	41
42	NA	16.33	21.78	27.22	32.66	38.10	32.43	34.60	38.92	43.24	47.57	54.05	64.86	86.48	97.29	108.10	42
43	NA	17.38	23.17	28.96	34.75	40.54	34.76	37.08	41.71	46.35	50.98	57.93	69.52	92.69	104.27	115.86	43
44	15.40	18.48	24.63	30.79	36.95	43.10	37.23	39.71	44.67	49.64	54.60	62.04	74.45	99.27	111.68	124.08	44
45	16.36	19.63	26.17	32.72	39.26	45.80	39.77	42.42	47.72	53.02	58.32	66.27	79.53	106.04	119.29	132.54	45
46	17.32	20.79	27.72	34.64	41.57	48.50	42.45	45.28	50.93	56.59	62.25	70.74	84.89	113.18	127.33	141.47	46
47	18.29	21.94	29.26	36.57	43.88	51.20	45.20	48.21	54.23	60.26	66.28	75.32	90.39	120.51	135.58	150.64	47
48	19.18	23.02	30.69	38.36	46.03	53.70	47.80	50.99	57.36	63.74	70.11	79.67	95.60	127.47	143.40	159.33	48
49	19.98	23.97	31.96	39.95	47.94	55.93	50.34	53.70	60.41	67.12	73.83	83.90	100.68	134.24	151.02	167.79	49
50	20.66	24.79	33.06	41.32	49.58	57.84	52.67	56.18	63.20	70.22	77.24	87.78	105.33	140.44	158.00	175.55	50
51	22.21	26.65	35.54	44.42	53.30	62.19	56.83	60.62	68.19	75.77	83.35	94.71	113.65	151.53	170.47	189.41	51
52	23.79	28.54	38.06	47.57	57.08	66.59	61.06	65.13	73.27	81.41	89.55	101.76	122.11	162.81	183.16	203.51	52
53	25.38	30.46	40.61	50.76	60.92	71.07	65.43	69.79	78.51	87.24	95.96	109.04	130.85	174.47	196.28	218.08	53
54	27.01	32.41	43.21	54.01	64.81	75.61	69.94	74.60	83.93	93.25	102.58	116.56	139.88	186.50	209.81	233.12	54
55	28.65	34.38	45.84	57.30	68.76	80.22	74.52	79.49	89.43	99.36	109.30	124.20	149.04	198.72	223.56	248.40	55
56	30.32	36.38	48.51	60.63	72.76	84.89	79.18	84.45	95.01	105.57	116.12	131.96	158.35	211.13	237.52	263.91	56
57	31.99	38.39	51.18	63.97	76.77	89.56	83.97	89.57	100.76	111.96	123.15	139.95	167.94	223.91	251.90	279.89	57
58	33.73	40.47	53.96	67.45	80.94	94.43	88.91	94.83	106.69	118.54	130.39	148.17	177.81	237.07	266.71	296.34	58
59	35.49	42.59	56.78	70.97	85.17	99.36	94.05	100.32	112.86	125.40	137.94	156.75	188.10	250.80	282.15	313.49	59
60	37.35	44.81	59.75	74.69	89.62	104.56	99.48	106.11	119.38	132.64	145.90	165.80	198.96	265.27	298.43	331.59	60
61	40.26	48.31	64.41	80.52	96.62	112.72	107.59	114.76	129.10	143.45	157.79	179.31	215.17	286.89	322.75	358.61	61
62	43.43	52.12	69.49	86.86	104.23	121.60	116.33	124.08	139.59	155.10	170.61	193.88	232.65	310.20	348.98	387.75	62
63	46.89	56.26	75.02	93.77	112.52	131.28	125.99	134.39	151.19	167.98	184.78	209.98	251.97	335.96	377.96	419.95	63
64	50.69	60.83	81.11	101.38	121.66	141.94	136.56	145.67	163.88	182.08	200.29	227.60	273.12	364.16	409.68	455.20	64
65	54.88	65.85	87.80	109.75	131.70	153.65	148.27	158.15	177.92	197.69	217.46	247.11	296.53	395.37	444.79	494.21	65
66	59.41	71.29	95.06	118.82	142.58	166.35	161.03	171.76	193.23	214.70	236.17	268.37	322.05	429.40	483.07	536.74	66
67	64.35	77.22	102.95	128.69	154.43	180.17	174.84	186.50	209.81	233.12	256.44	291.40	349.68	466.24	524.52	582.80	67
68	69.71	83.65	111.53	139.41	167.29	195.17	189.93	202.59	227.92	253.24	278.56	316.55	379.86	506.48	569.79	633.09	68
69	75.49	90.58	120.78	150.97	181.16	211.35	206.29	220.04	247.54	275.05	302.55	343.81	412.57	550.09	618.85	687.61	69
70	81.74	98.08	130.78	163.47	196.16	228.86	223.98	238.92	268.78	298.64	328.51	373.30	447.96	597.28	671.94	746.60	70

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Male Non-Tobacco															Issue	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	18
19	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	19
20	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	20
21	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	21
22	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	22
23	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	23
24	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	24
25	NA	NA	NA	NA	17.32	20.21	16.43	17.53	19.72	21.91	24.10	27.38	32.86	43.81	49.28	54.76	25
26	NA	NA	NA	NA	17.49	20.40	16.64	17.75	19.97	22.19	24.41	27.73	33.28	44.37	49.92	55.46	26
27	NA	NA	NA	NA	17.66	20.60	16.85	17.98	20.22	22.47	24.72	28.09	33.70	44.94	50.55	56.17	27
28	NA	NA	NA	NA	17.71	20.67	16.92	18.05	20.31	22.56	24.82	28.20	33.84	45.12	50.76	56.40	28
29	NA	NA	NA	NA	17.77	20.73	17.00	18.13	20.39	22.66	24.92	28.32	33.99	45.31	50.98	56.64	29
30	NA	NA	NA	NA	17.77	20.73	17.00	18.13	20.39	22.66	24.92	28.32	33.99	45.31	50.98	56.64	30
31	NA	NA	NA	15.14	18.17	21.19	17.49	18.65	20.99	23.32	25.65	29.14	34.97	46.63	52.46	58.28	31
32	NA	NA	NA	15.14	18.17	21.19	17.49	18.65	20.99	23.32	25.65	29.14	34.97	46.63	52.46	58.28	32
33	NA	NA	NA	15.14	18.17	21.19	17.49	18.65	20.99	23.32	25.65	29.14	34.97	46.63	52.46	58.28	33
34	NA	NA	NA	15.28	18.33	21.39	17.77	18.96	21.32	23.69	26.06	29.61	35.54	47.38	53.30	59.22	34
35	NA	NA	NA	15.37	18.45	21.52	17.91	19.11	21.49	23.88	26.27	29.85	35.82	47.76	53.73	59.69	35
36	NA	NA	NA	15.80	18.96	22.11	18.55	19.78	22.25	24.73	27.20	30.91	37.09	49.45	55.63	61.81	36
37	NA	NA	NA	16.50	19.80	23.10	19.67	20.99	23.61	26.23	28.85	32.79	39.34	52.46	59.01	65.57	37
38	NA	NA	NA	17.11	20.53	23.96	20.59	21.96	24.71	27.45	30.20	34.31	41.18	54.90	61.76	68.62	38
39	NA	NA	NA	17.86	21.44	25.01	21.79	23.24	26.15	29.05	31.96	36.31	43.57	58.10	65.36	72.62	39
40	NA	NA	NA	18.71	22.45	26.19	23.13	24.67	27.75	30.84	33.92	38.54	46.25	61.67	69.38	77.08	40
41	NA	NA	15.91	19.89	23.86	27.84	24.96	26.63	29.95	33.28	36.61	41.60	49.92	66.56	74.88	83.19	41
42	NA	NA	17.04	21.30	25.55	29.81	27.15	28.96	32.58	36.19	39.81	45.24	54.29	72.38	81.43	90.48	42
43	NA	NA	18.24	22.80	27.36	31.92	29.47	31.44	35.37	39.30	43.23	49.12	58.94	78.59	88.41	98.23	43
44	NA	NA	19.52	24.40	29.28	34.16	32.01	34.15	38.41	42.68	46.95	53.35	64.02	85.36	96.03	106.69	44
45	NA	15.85	21.14	26.42	31.70	36.98	35.11	37.45	42.14	46.82	51.50	58.52	70.22	93.63	105.33	117.03	45
46	NA	16.92	22.56	28.20	33.84	39.48	37.93	40.46	45.52	50.58	55.63	63.22	75.86	101.15	113.79	126.43	46
47	15.14	18.17	24.22	30.27	36.33	42.38	41.18	43.92	49.41	54.90	60.39	68.62	82.35	109.80	123.52	137.24	47
48	16.20	19.43	25.91	32.39	38.86	45.34	44.49	47.46	53.39	59.32	65.25	74.15	88.98	118.63	133.46	148.29	48
49	17.35	20.82	27.75	34.69	41.63	48.57	48.09	51.29	57.70	64.11	70.52	80.14	96.17	128.22	144.25	160.27	49
50	18.57	22.28	29.71	37.13	44.56	51.99	51.89	55.35	62.27	69.19	76.11	86.48	103.78	138.37	155.67	172.96	50
51	19.96	23.95	31.93	39.91	47.89	55.87	56.19	59.94	67.43	74.92	82.41	93.65	112.38	149.84	168.57	187.30	51
52	21.37	25.64	34.18	42.73	51.27	59.82	60.63	64.68	72.76	80.84	88.93	101.05	121.26	161.68	181.89	202.10	52
53	22.05	26.46	35.27	44.09	52.91	61.73	62.75	66.93	75.30	83.66	92.03	104.58	125.49	167.32	188.24	209.15	53
54	23.79	28.54	38.06	47.57	57.08	66.59	68.18	72.72	81.81	90.90	99.99	113.63	136.35	181.80	204.53	227.25	54
55	25.85	31.02	41.36	51.70	62.04	72.38	74.66	79.64	89.60	99.55	109.51	124.44	149.32	199.10	223.98	248.87	55
56	28.28	33.93	45.24	56.55	67.85	79.16	82.21	87.69	98.65	109.61	120.57	137.01	164.41	219.21	246.61	274.01	56
57	31.28	37.54	50.05	62.56	75.07	87.58	91.58	97.69	109.90	122.11	134.32	152.64	183.16	244.22	274.74	305.27	57
58	33.37	40.05	53.40	66.74	80.09	93.44	98.14	104.68	117.77	130.85	143.94	163.56	196.28	261.70	294.41	327.12	58
59	36.38	43.66	58.21	72.76	87.31	101.86	107.52	114.68	129.02	143.35	157.69	179.19	215.03	286.70	322.54	358.38	59
60	41.01	49.21	65.62	82.02	98.42	114.83	122.04	130.18	146.45	162.72	178.99	203.40	244.08	325.43	366.11	406.79	60
61	45.03	54.04	72.05	90.06	108.07	126.08	134.03	142.96	160.83	178.70	196.57	223.37	268.05	357.39	402.07	446.74	61
62	49.43	59.31	79.08	98.85	118.61	138.38	147.07	156.87	176.48	196.09	215.70	245.11	294.13	392.17	441.19	490.21	62
63	54.15	64.98	86.64	108.29	129.95	151.61	161.17	171.91	193.40	214.89	236.38	268.61	322.33	429.77	483.49	537.21	63
64	59.27	71.13	94.83	118.54	142.25	165.95	176.40	188.16	211.67	235.19	258.71	293.99	352.79	470.38	529.18	587.97	64
65	64.77	77.72	103.63	129.54	155.44	181.35	192.75	205.60	231.30	257.00	282.70	321.25	385.50	514.00	578.25	642.49	65

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue Age	Male Tobacco															Issue Age	
	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000		\$250,000
18	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	18
19	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	19
20	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	20
21	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	21
22	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	22
23	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	23
24	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	24
25	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	25
26	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	26
27	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	27
28	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	28
29	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	29
30	NA	NA	19.78	24.73	29.67	34.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	30
31	NA	15.43	20.57	25.71	30.86	36.00	34.06	36.33	40.87	45.41	49.95	56.76	68.11	90.81	102.16	113.51	31
32	NA	15.97	21.29	26.61	31.93	37.25	35.47	37.83	42.56	47.29	52.02	59.11	70.93	94.57	106.39	118.21	32
33	NA	16.59	22.11	27.64	33.17	38.70	37.09	39.56	44.50	49.45	54.39	61.81	74.17	98.89	111.25	123.61	33
34	NA	17.24	22.98	28.72	34.47	40.21	38.71	41.29	46.45	51.61	56.77	64.51	77.41	103.22	116.12	129.02	34
35	NA	17.86	23.81	29.76	35.71	41.66	40.33	43.02	48.40	53.77	59.15	67.21	80.66	107.54	120.98	134.42	35
36	15.49	18.59	24.78	30.98	37.17	43.37	42.23	45.05	50.68	56.31	61.94	70.39	84.46	112.62	126.69	140.77	36
37	15.96	19.15	25.54	31.92	38.30	44.68	43.71	46.63	52.46	58.28	64.11	72.85	87.42	116.56	131.13	145.70	37
38	16.85	20.22	26.96	33.70	40.44	47.18	46.53	49.64	55.84	62.04	68.25	77.55	93.06	124.08	139.59	155.10	38
39	17.89	21.47	28.62	35.77	42.93	50.08	49.78	53.10	59.73	66.37	73.01	82.96	99.55	132.73	149.32	165.91	39
40	19.30	23.16	30.87	38.59	46.31	54.03	54.15	57.76	64.98	72.20	79.42	90.24	108.29	144.39	162.44	180.48	40
41	20.90	25.07	33.43	41.79	50.14	58.50	59.15	63.10	70.98	78.87	86.76	98.59	118.30	157.74	177.45	197.17	41
42	22.71	27.25	36.33	45.41	54.49	63.57	64.79	69.11	77.75	86.39	95.03	107.99	129.58	172.78	194.37	215.97	42
43	24.63	29.56	39.41	49.26	59.11	68.96	70.86	75.58	85.03	94.47	103.92	118.09	141.71	188.94	212.56	236.18	43
44	27.01	32.41	43.21	54.01	64.81	75.61	78.26	83.48	93.91	104.34	114.78	130.43	156.51	208.68	234.77	260.85	44
45	29.22	35.06	46.74	58.43	70.11	81.79	85.17	90.85	102.20	113.56	124.91	141.94	170.33	227.11	255.50	283.88	45
46	32.34	38.81	51.74	64.68	77.61	90.55	94.90	101.22	113.88	126.53	139.18	158.16	189.79	253.05	284.68	316.31	46
47	35.42	42.50	56.67	70.83	85.00	99.17	104.56	111.53	125.47	139.41	153.35	174.26	209.11	278.81	313.66	348.51	47
48	38.36	46.03	61.37	76.71	92.05	107.39	113.72	121.30	136.46	151.63	166.79	189.53	227.44	303.25	341.15	379.06	48
49	41.41	49.69	66.26	82.82	99.38	115.94	123.24	131.45	147.89	164.32	180.75	205.39	246.47	328.63	369.71	410.78	49
50	44.07	52.88	70.50	88.13	105.75	123.38	131.56	140.33	157.87	175.41	192.95	219.26	263.11	350.81	394.66	438.51	50
51	47.00	56.40	75.20	94.00	112.80	131.60	140.72	150.10	168.87	187.63	206.39	234.53	281.44	375.25	422.16	469.06	51
52	49.59	59.51	79.34	99.17	119.01	138.84	148.83	158.75	178.60	198.44	218.28	248.05	297.66	396.87	446.48	496.09	52
53	53.98	64.78	86.37	107.96	129.56	151.15	162.58	173.42	195.09	216.77	238.45	270.96	325.15	433.53	487.72	541.91	53
54	58.54	70.25	93.67	117.08	140.50	163.91	176.82	188.61	212.18	235.76	259.33	294.69	353.63	471.51	530.45	589.38	54
55	63.17	75.81	101.07	126.34	151.61	176.88	191.27	204.02	229.52	255.03	280.53	318.78	382.54	510.05	573.80	637.56	55
56	72.41	86.89	115.85	144.81	173.77	202.73	220.11	234.78	264.13	293.47	322.82	366.84	440.21	586.94	660.31	733.67	56
57	81.97	98.37	131.15	163.94	196.73	229.52	250.00	266.66	300.00	333.33	366.66	416.66	499.99	666.65	749.98	833.31	57
58	87.59	105.11	140.14	175.17	210.21	245.24	267.55	285.39	321.06	356.73	392.41	445.92	535.10	713.46	802.65	891.83	58
59	92.52	111.03	148.04	185.04	222.05	259.06	282.99	301.86	339.59	377.32	415.05	471.65	565.98	754.64	848.97	943.29	59
60	96.80	116.16	154.88	193.60	232.32	271.04	296.39	316.15	355.66	395.18	434.70	493.97	592.77	790.36	889.15	987.94	60
61	104.56	125.47	167.29	209.11	250.93	292.75	320.15	341.49	384.17	426.86	469.54	533.57	640.29	853.71	960.43	1067.14	61
62	112.78	135.34	180.45	225.56	270.67	315.78	345.38	368.41	414.46	460.51	506.56	575.64	690.76	921.02	1036.14	1151.27	62
63	121.48	145.77	194.36	242.95	291.54	340.13	371.96	396.76	446.35	495.95	545.54	619.93	743.92	991.89	1115.88	1239.86	63
64	130.62	156.74	208.99	261.23	313.48	365.72	399.95	426.61	479.94	533.27	586.59	666.58	799.90	1066.53	1199.84	1333.16	64
65	140.28	168.33	224.44	280.55	336.66	392.77	429.49	458.12	515.39	572.65	629.92	715.81	858.98	1145.30	1288.46	1431.62	65

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Female Non-Tobacco																Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	18
19	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	19
20	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	20
21	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	21
22	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	22
23	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	23
24	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	24
25	NA	NA	NA	NA	15.57	18.17	NA	15.12	17.01	18.90	20.79	23.62	28.35	37.79	42.52	47.24	25
26	NA	NA	NA	NA	15.63	18.23	NA	15.20	17.09	18.99	20.89	23.74	28.49	37.98	42.73	47.47	26
27	NA	NA	NA	NA	15.85	18.49	NA	15.50	17.43	19.37	21.31	24.21	29.05	38.73	43.57	48.41	27
28	NA	NA	NA	NA	15.91	18.56	NA	15.57	17.52	19.46	21.41	24.33	29.19	38.92	43.79	48.65	28
29	NA	NA	NA	NA	15.97	18.63	NA	15.65	17.60	19.56	21.51	24.44	29.33	39.11	44.00	48.88	29
30	NA	NA	NA	NA	16.14	18.82	NA	15.87	17.86	19.84	21.82	24.80	29.76	39.67	44.63	49.59	30
31	NA	NA	NA	NA	16.25	18.96	15.02	16.02	18.02	20.03	22.03	25.03	30.04	40.05	45.05	50.06	31
32	NA	NA	NA	NA	16.30	19.02	15.09	16.10	18.11	20.12	22.13	25.15	30.18	40.24	45.27	50.29	32
33	NA	NA	NA	NA	16.42	19.15	15.23	16.25	18.28	20.31	22.34	25.38	30.46	40.61	45.69	50.76	33
34	NA	NA	NA	NA	16.53	19.28	15.37	16.40	18.45	20.50	22.55	25.62	30.74	40.99	46.11	51.23	34
35	NA	NA	NA	NA	16.59	19.35	15.44	16.47	18.53	20.59	22.65	25.74	30.88	41.18	46.32	51.47	35
36	NA	NA	NA	NA	16.92	19.74	15.87	16.92	19.04	21.15	23.27	26.44	31.73	42.30	47.59	52.88	36
37	NA	NA	NA	NA	17.66	20.60	16.85	17.98	20.22	22.47	24.72	28.09	33.70	44.94	50.55	56.17	37
38	NA	NA	NA	15.14	18.17	21.19	17.49	18.65	20.99	23.32	25.65	29.14	34.97	46.63	52.46	58.28	38
39	NA	NA	NA	15.75	18.90	22.05	18.48	19.71	22.17	24.63	27.10	30.79	36.95	49.26	55.42	61.57	39
40	NA	NA	NA	16.36	19.63	22.90	19.46	20.76	23.35	25.95	28.54	32.43	38.92	51.89	58.38	64.86	40
41	NA	NA	NA	17.16	20.59	24.02	20.66	22.04	24.79	27.55	30.30	34.43	41.32	55.09	61.97	68.86	41
42	NA	NA	NA	17.82	21.38	24.94	21.72	23.17	26.06	28.96	31.85	36.19	43.43	57.91	65.15	72.38	42
43	NA	NA	15.08	18.85	22.62	26.39	23.34	24.90	28.01	31.12	34.23	38.90	46.68	62.23	70.01	77.79	43
44	NA	NA	15.57	19.46	23.35	27.25	24.26	25.87	29.11	32.34	35.57	40.42	48.51	64.68	72.76	80.84	44
45	NA	NA	16.25	20.31	24.37	28.43	25.60	27.30	30.71	34.13	37.54	42.66	51.19	68.25	76.78	85.31	45
46	NA	NA	17.23	21.53	25.84	30.14	27.50	29.33	33.00	36.66	40.33	45.83	54.99	73.32	82.49	91.65	46
47	NA	NA	18.09	22.61	27.13	31.65	29.19	31.14	35.03	38.92	42.81	48.65	58.38	77.84	87.57	97.29	47
48	NA	NA	19.03	23.79	28.54	33.30	31.02	33.09	37.23	41.36	45.50	51.70	62.04	82.72	93.06	103.40	48
49	NA	15.01	20.01	25.01	30.01	35.01	32.93	35.12	39.51	43.90	48.29	54.88	65.85	87.80	98.78	109.75	49
50	NA	15.85	21.14	26.42	31.70	36.98	35.11	37.45	42.14	46.82	51.50	58.52	70.22	93.63	105.33	117.03	50
51	NA	16.67	22.23	27.78	33.34	38.89	37.30	39.79	44.76	49.73	54.70	62.16	74.59	99.46	111.89	124.32	51
52	NA	17.63	23.50	29.38	35.25	41.13	39.77	42.42	47.72	53.02	58.32	66.27	79.53	106.04	119.29	132.54	52
53	15.54	18.65	24.86	31.07	37.29	43.50	42.45	45.28	50.93	56.59	62.25	70.74	84.89	113.18	127.33	141.47	53
54	16.43	19.72	26.29	32.86	39.43	46.00	45.20	48.21	54.23	60.26	66.28	75.32	90.39	120.51	135.58	150.64	54
55	17.42	20.90	27.87	34.83	41.80	48.76	48.30	51.52	57.96	64.39	70.83	80.49	96.59	128.78	144.88	160.98	55
56	18.43	22.11	29.48	36.85	44.22	51.59	51.47	54.90	61.76	68.62	75.49	85.78	102.93	137.24	154.40	171.55	56
57	19.49	23.38	31.18	38.97	46.76	54.55	54.78	58.44	65.74	73.04	80.35	91.30	109.56	146.08	164.34	182.60	57
58	21.37	25.64	34.18	42.73	51.27	59.82	60.63	64.68	72.76	80.84	88.93	101.05	121.26	161.68	181.89	202.10	58
59	23.25	27.89	37.19	46.49	55.78	65.08	66.49	70.92	79.78	88.65	97.51	110.81	132.97	177.29	199.45	221.61	59
60	25.34	30.40	40.54	50.67	60.80	70.94	73.04	77.91	87.65	97.39	107.13	121.73	146.08	194.77	219.12	243.46	60
61	27.57	33.08	44.11	55.14	66.16	77.19	79.46	84.76	95.35	105.94	116.54	132.43	158.91	211.88	238.37	264.85	61
62	30.04	36.04	48.06	60.07	72.08	84.10	86.58	92.35	103.89	115.44	126.98	144.29	173.15	230.87	259.73	288.58	62
63	32.76	39.32	52.42	65.52	78.63	91.73	94.47	100.77	113.37	125.96	138.56	157.45	188.94	251.92	283.41	314.90	63
64	35.77	42.93	57.23	71.54	85.85	100.15	103.15	110.02	123.77	137.53	151.28	171.91	206.29	275.05	309.43	343.81	64
65	39.06	46.87	62.50	78.12	93.74	109.36	112.59	120.10	135.11	150.12	165.13	187.65	225.18	300.24	337.77	375.30	65

Easy Term 20 Year - Monthly Premium for Specified Face Amounts

Issue	Female Tobacco															Issue	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	18
19	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	19
20	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	20
21	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	21
22	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	22
23	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	23
24	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	24
25	NA	NA	15.38	19.23	23.07	26.92	23.90	25.50	28.68	31.87	35.06	39.84	47.80	63.74	71.70	79.67	25
26	NA	NA	15.76	19.70	23.64	27.58	24.61	26.25	29.53	32.81	36.09	41.01	49.21	65.62	73.82	82.02	26
27	NA	NA	16.14	20.17	24.20	28.23	25.38	27.08	30.46	33.84	37.23	42.30	50.76	67.68	76.14	84.60	27
28	NA	NA	16.44	20.54	24.65	28.76	25.95	27.68	31.14	34.60	38.06	43.24	51.89	69.19	77.84	86.48	28
29	NA	NA	16.77	20.97	25.16	29.35	26.65	28.43	31.98	35.54	39.09	44.42	53.30	71.07	79.95	88.83	29
30	NA	NA	17.23	21.53	25.84	30.14	27.50	29.33	33.00	36.66	40.33	45.83	54.99	73.32	82.49	91.65	30
31	NA	NA	17.53	21.91	26.29	30.67	28.06	29.93	33.68	37.42	41.16	46.77	56.12	74.83	84.18	93.53	31
32	NA	NA	17.86	22.33	26.79	31.26	28.77	30.69	34.52	38.36	42.19	47.94	57.53	76.71	86.30	95.88	32
33	NA	NA	18.24	22.80	27.36	31.92	29.47	31.44	35.37	39.30	43.23	49.12	58.94	78.59	88.41	98.23	33
34	NA	NA	18.62	23.27	27.92	32.58	30.25	32.27	36.30	40.33	44.36	50.41	60.49	80.66	90.74	100.82	34
35	NA	NA	18.92	23.65	28.37	33.10	30.81	32.87	36.98	41.08	45.19	51.35	61.62	82.16	92.43	102.70	35
36	NA	15.01	20.01	25.01	30.01	35.01	32.93	35.12	39.51	43.90	48.29	54.88	65.85	87.80	98.78	109.75	36
37	NA	15.85	21.14	26.42	31.70	36.98	35.11	37.45	42.14	46.82	51.50	58.52	70.22	93.63	105.33	117.03	37
38	NA	16.76	22.34	27.92	33.51	39.09	37.51	40.01	45.01	50.01	55.01	62.51	75.02	100.02	112.52	125.02	38
39	NA	17.94	23.92	29.90	35.88	41.85	40.61	43.32	48.73	54.15	59.56	67.68	81.22	108.29	121.83	135.36	39
40	16.10	19.32	25.76	32.20	38.64	45.08	44.21	47.16	53.05	58.94	64.84	73.68	88.41	117.88	132.62	147.35	40
41	17.23	20.68	27.57	34.46	41.35	48.24	47.73	50.92	57.28	63.64	70.01	79.55	95.46	127.28	143.19	159.10	41
42	18.29	21.94	29.26	36.57	43.88	51.20	50.98	54.37	61.17	67.97	74.76	84.96	101.95	135.93	152.92	169.91	42
43	19.46	23.35	31.14	38.92	46.70	54.49	54.64	58.28	65.57	72.85	80.14	91.07	109.28	145.70	163.92	182.13	43
44	20.54	24.65	32.87	41.08	49.30	57.51	58.03	61.89	69.63	77.37	85.10	96.71	116.05	154.73	174.07	193.41	44
45	21.58	25.89	34.52	43.15	51.78	60.41	61.27	65.35	73.52	81.69	89.86	102.11	122.53	163.38	183.80	204.22	45
46	23.46	28.15	37.53	46.91	56.29	65.67	67.19	71.67	80.63	89.59	98.55	111.98	134.38	179.17	201.56	223.96	46
47	25.03	30.04	40.05	50.06	60.07	70.08	72.06	76.86	86.47	96.07	105.68	120.09	144.11	192.14	216.16	240.17	47
48	26.56	31.87	42.49	53.11	63.74	74.36	76.85	81.97	92.22	102.46	112.71	128.08	153.69	204.92	230.54	256.15	48
49	28.32	33.99	45.31	56.64	67.97	79.29	82.35	87.84	98.82	109.80	120.78	137.24	164.69	219.59	247.04	274.48	49
50	30.13	36.16	48.21	60.26	72.31	84.36	87.99	93.85	105.59	117.32	129.05	146.64	175.97	234.63	263.96	293.28	50
51	31.89	38.27	51.03	63.78	76.54	89.30	93.56	99.80	112.27	124.74	137.22	155.93	187.11	249.48	280.67	311.85	51
52	33.99	40.78	54.37	67.97	81.56	95.15	100.04	106.71	120.05	133.39	146.73	166.74	200.08	266.78	300.12	333.47	52
53	36.36	43.63	58.17	72.71	87.26	101.80	107.45	114.61	128.94	143.26	157.59	179.07	214.89	286.52	322.33	358.14	53
54	38.45	46.14	61.52	76.90	92.28	107.65	114.00	121.60	136.80	152.00	167.20	190.00	228.00	304.00	342.00	380.00	54
55	40.87	49.04	65.39	81.74	98.08	114.43	121.55	129.65	145.86	162.06	178.27	202.57	243.09	324.12	364.63	405.14	55
56	43.46	52.15	69.53	86.91	104.29	121.67	129.65	138.30	155.58	172.87	190.16	216.09	259.30	345.74	388.95	432.17	56
57	45.20	54.23	72.31	90.39	108.46	126.54	135.08	144.09	162.10	180.11	198.12	225.13	270.16	360.21	405.24	450.26	57
58	49.40	59.28	79.04	98.80	118.56	138.32	148.27	158.15	177.92	197.69	217.46	247.11	296.53	395.37	444.79	494.21	58
59	53.07	63.68	84.91	106.13	127.36	148.58	159.69	170.33	191.62	212.91	234.21	266.14	319.37	425.82	479.05	532.28	59
60	56.85	68.22	90.96	113.70	136.44	159.18	171.53	182.97	205.84	228.71	251.58	285.88	343.06	457.41	514.58	571.76	60
61	61.15	73.38	97.84	122.30	146.76	171.22	184.50	196.80	221.40	246.00	270.60	307.50	369.00	492.00	553.50	615.00	61
62	65.80	78.96	105.28	131.60	157.92	184.24	198.53	211.77	238.24	264.71	291.18	330.88	397.06	529.41	595.59	661.76	62
63	70.86	85.03	113.37	141.71	170.05	198.39	213.83	228.09	256.60	285.11	313.62	356.38	427.66	570.21	641.48	712.76	63
64	76.31	91.57	122.09	152.61	183.14	213.66	230.26	245.61	276.31	307.01	337.71	383.76	460.51	614.01	690.76	767.51	64
65	82.18	98.62	131.49	164.36	197.24	230.11	247.95	264.48	297.54	330.60	363.66	413.25	495.90	661.20	743.85	826.50	65

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue Age	Male Non-Tobacco															Issue Age	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	18
19	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	19
20	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	20
21	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	21
22	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	22
23	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	23
24	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	24
25	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	25
26	NA	NA	NA	17.39	20.87	24.35	21.01	22.41	25.22	28.02	30.82	35.02	42.02	56.03	63.03	70.03	26
27	NA	NA	NA	17.72	21.27	24.81	21.58	23.02	25.89	28.77	31.65	35.96	43.15	57.53	64.72	71.91	27
28	NA	NA	NA	18.10	21.72	25.34	22.14	23.62	26.57	29.52	32.47	36.90	44.28	59.04	66.42	73.79	28
29	NA	NA	NA	18.52	22.23	25.93	22.78	24.29	27.33	30.37	33.40	37.96	45.55	60.73	68.32	75.91	29
30	NA	NA	15.12	18.90	22.68	26.46	23.41	24.97	28.09	31.21	34.33	39.01	46.82	62.42	70.22	78.02	30
31	NA	NA	15.50	19.37	23.24	27.11	24.12	25.72	28.94	32.15	35.37	40.19	48.23	64.30	72.34	80.37	31
32	NA	NA	15.98	19.98	23.97	27.97	25.10	26.78	30.12	33.47	36.82	41.83	50.20	66.93	75.30	83.66	32
33	NA	NA	16.29	20.36	24.43	28.50	25.67	27.38	30.80	34.22	37.64	42.77	51.33	68.44	76.99	85.54	33
34	NA	NA	16.62	20.78	24.93	29.09	26.30	28.05	31.56	35.07	38.57	43.83	52.60	70.13	78.89	87.66	34
35	NA	NA	16.89	21.11	25.33	29.55	26.87	28.66	32.24	35.82	39.40	44.77	53.73	71.63	80.59	89.54	35
36	NA	NA	17.98	22.47	26.96	31.46	28.98	30.91	34.78	38.64	42.50	48.30	57.96	77.27	86.93	96.59	36
37	NA	NA	19.14	23.93	28.71	33.50	31.24	33.32	37.48	41.65	45.81	52.06	62.47	83.29	93.70	104.11	37
38	NA	15.29	20.38	25.48	30.57	35.67	33.70	35.95	40.44	44.94	49.43	56.17	67.40	89.87	101.10	112.33	38
39	NA	16.36	21.81	27.26	32.72	38.17	36.45	38.88	43.74	48.60	53.46	60.75	72.90	97.20	109.35	121.50	39
40	NA	17.52	23.35	29.19	35.03	40.87	39.48	42.12	47.38	52.64	57.91	65.80	78.96	105.28	118.44	131.60	40
41	15.68	18.81	25.08	31.35	37.62	43.89	42.87	45.73	51.44	57.16	62.87	71.44	85.73	114.31	128.60	142.88	41
42	16.83	20.20	26.93	33.66	40.39	47.12	46.46	49.56	55.76	61.95	68.15	77.44	92.92	123.90	139.38	154.87	42
43	18.15	21.78	29.03	36.29	43.55	50.80	50.55	53.92	60.66	67.40	74.14	84.25	101.10	134.80	151.65	168.50	43
44	19.53	23.44	31.25	39.06	46.87	54.68	54.92	58.59	65.91	73.23	80.55	91.54	109.84	146.46	164.76	183.07	44
45	21.11	25.33	33.77	42.21	50.65	59.09	59.79	63.77	71.75	79.72	87.69	99.64	119.57	159.43	179.36	199.28	45
46	22.87	27.44	36.59	45.74	54.88	64.03	65.36	69.72	78.43	87.14	95.86	108.93	130.71	174.28	196.07	217.85	46
47	24.87	29.84	39.79	49.73	59.68	69.62	71.56	76.33	85.87	95.41	104.96	119.27	143.12	190.82	214.68	238.53	47
48	27.05	32.46	43.28	54.10	64.92	75.74	78.40	83.63	94.08	104.53	114.99	130.66	156.80	209.06	235.19	261.32	48
49	29.43	35.31	47.08	58.85	70.62	82.39	85.80	91.52	102.96	114.40	125.84	143.00	171.60	228.80	257.40	286.00	49
50	32.08	38.50	51.33	64.16	76.99	89.82	94.12	100.40	112.95	125.49	138.04	156.87	188.24	250.98	282.36	313.73	50
51	37.39	44.87	59.83	74.78	89.74	104.69	110.69	118.07	132.83	147.58	162.34	184.48	221.37	295.16	332.06	368.95	51
52	43.71	52.46	69.94	87.42	104.91	122.39	130.50	139.20	156.60	174.00	191.40	217.50	261.00	347.99	391.49	434.99	52
53	51.26	61.51	82.01	102.51	123.01	143.51	154.05	164.32	184.86	205.39	225.93	256.74	308.09	410.78	462.13	513.48	53
54	60.12	72.14	96.19	120.23	144.28	168.32	181.75	193.87	218.10	242.34	266.57	302.92	363.50	484.67	545.25	605.83	54
55	70.69	84.83	113.11	141.38	169.66	197.93	214.75	229.06	257.70	286.33	314.96	357.91	429.49	572.65	644.23	715.81	55

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue Age	Male Tobacco															Issue Age	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	18
19	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	19
20	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	20
21	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	21
22	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	22
23	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	23
24	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	24
25	NA	16.30	21.74	27.17	32.60	38.04	36.31	38.73	43.57	48.41	53.26	60.52	72.62	96.82	108.93	121.03	25
26	NA	16.78	22.38	27.97	33.56	39.16	37.58	40.09	45.10	50.11	55.12	62.63	75.16	100.21	112.73	125.26	26
27	NA	17.26	23.02	28.77	34.52	40.27	38.85	41.44	46.62	51.80	56.98	64.75	77.70	103.59	116.54	129.49	27
28	NA	17.77	23.69	29.61	35.54	41.46	40.12	42.79	48.14	53.49	58.84	66.86	80.23	106.98	120.35	133.72	28
29	15.21	18.25	24.33	30.41	36.50	42.58	41.39	44.15	49.67	55.18	60.70	68.98	82.77	110.36	124.16	137.95	29
30	15.63	18.76	25.01	31.26	37.51	43.76	42.73	45.58	51.27	56.97	62.67	71.21	85.45	113.93	128.17	142.41	30
31	16.29	19.55	26.06	32.58	39.09	45.60	44.77	47.76	53.73	59.69	65.66	74.62	89.54	119.38	134.31	149.23	31
32	16.67	20.00	26.66	33.33	39.99	46.66	45.97	49.04	55.16	61.29	67.42	76.61	91.94	122.58	137.90	153.22	32
33	17.07	20.48	27.30	34.13	40.95	47.78	47.17	50.31	56.60	62.89	69.18	78.61	94.33	125.78	141.50	157.22	33
34	17.47	20.96	27.94	34.93	41.91	48.89	48.44	51.67	58.13	64.58	71.04	80.73	96.87	129.16	145.31	161.45	34
35	17.84	21.41	28.54	35.68	42.81	49.95	49.64	52.95	59.56	66.18	72.80	82.72	99.27	132.36	148.90	165.44	35
36	19.35	23.21	30.95	38.69	46.42	54.16	54.29	57.91	65.15	72.38	79.62	90.48	108.57	144.76	162.86	180.95	36
37	20.92	25.10	33.47	41.83	50.20	58.57	59.22	63.17	71.07	78.96	86.86	98.70	118.44	157.92	177.66	197.40	37
38	22.71	27.25	36.33	45.41	54.49	63.57	64.79	69.11	77.75	86.39	95.03	107.99	129.58	172.78	194.37	215.97	38
39	24.63	29.56	39.41	49.26	59.11	68.96	70.86	75.58	85.03	94.47	103.92	118.09	141.71	188.94	212.56	236.18	39
40	26.75	32.10	42.79	53.49	64.19	74.89	77.48	82.65	92.98	103.31	113.64	129.14	154.96	206.62	232.44	258.27	40
41	29.14	34.97	46.63	58.28	69.94	81.60	84.96	90.62	101.95	113.27	124.60	141.59	169.91	226.54	254.86	283.18	41
42	31.82	38.19	50.92	63.64	76.37	89.10	93.28	99.49	111.93	124.37	136.80	155.46	186.55	248.73	279.82	310.91	42
43	34.69	41.63	55.50	69.38	83.25	97.13	102.30	109.12	122.76	136.40	150.04	170.50	204.60	272.79	306.89	340.99	43
44	37.93	45.52	60.69	75.86	91.03	106.21	112.38	119.87	134.86	149.84	164.82	187.30	224.76	299.68	337.14	374.59	44
45	41.48	49.78	66.37	82.96	99.55	116.14	123.52	131.76	148.22	164.69	181.16	205.86	247.04	329.38	370.55	411.72	45
46	45.43	54.52	72.69	90.86	109.03	127.20	135.86	144.92	163.03	181.14	199.26	226.43	271.71	362.28	407.57	452.85	46
47	49.78	59.73	79.64	99.55	119.46	139.37	149.39	159.35	179.27	199.19	219.11	248.99	298.78	398.38	448.17	497.97	47
48	54.60	65.51	87.35	109.19	131.02	152.86	164.48	175.45	197.38	219.31	241.24	274.13	328.96	438.61	493.43	548.26	48
49	59.93	71.91	95.88	119.85	143.82	167.79	181.12	193.19	217.34	241.49	265.64	301.86	362.23	482.98	543.35	603.72	49
50	65.73	78.88	105.17	131.46	157.76	184.05	199.31	212.60	239.17	265.74	292.32	332.18	398.61	531.48	597.92	664.35	50
51	77.27	92.73	123.63	154.54	185.45	216.36	235.33	251.02	282.40	313.78	345.15	392.22	470.66	627.55	705.99	784.43	51
52	91.09	109.31	145.74	182.18	218.61	255.05	278.48	297.04	334.17	371.30	408.43	464.13	556.95	742.60	835.43	928.25	52
53	107.45	128.94	171.91	214.89	257.87	300.84	329.59	351.56	395.51	439.45	483.40	549.32	659.18	878.90	988.77	1098.63	53
54	126.72	152.06	202.74	253.43	304.11	354.80	389.87	415.86	467.84	519.82	571.81	649.78	779.73	1039.64	1169.60	1299.55	54
55	149.70	179.64	239.52	299.39	359.27	419.15	461.64	492.41	553.97	615.52	677.07	769.39	923.27	1231.03	1384.91	1538.78	55

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue Age	Female Non-Tobacco															Issue Age	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	18
19	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	19
20	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	20
21	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	21
22	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	22
23	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	23
24	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	24
25	NA	NA	NA	NA	17.15	20.01	16.22	17.30	19.46	21.62	23.79	27.03	32.43	43.24	48.65	54.05	25
26	NA	NA	NA	NA	17.60	20.53	16.78	17.90	20.14	22.38	24.61	27.97	33.56	44.75	50.34	55.93	26
27	NA	NA	NA	15.04	18.05	21.06	17.35	18.50	20.82	23.13	25.44	28.91	34.69	46.25	52.03	57.81	27
28	NA	NA	NA	15.37	18.45	21.52	17.91	19.11	21.49	23.88	26.27	29.85	35.82	47.76	53.73	59.69	28
29	NA	NA	NA	15.75	18.90	22.05	18.48	19.71	22.17	24.63	27.10	30.79	36.95	49.26	55.42	61.57	29
30	NA	NA	NA	16.08	19.29	22.51	18.97	20.23	22.76	25.29	27.82	31.61	37.93	50.58	56.90	63.22	30
31	NA	NA	NA	16.69	20.03	23.36	19.96	21.29	23.95	26.61	29.27	33.26	39.91	53.21	59.86	66.51	31
32	NA	NA	NA	17.02	20.42	23.82	20.45	21.81	24.54	27.26	29.99	34.08	40.89	54.52	61.34	68.15	32
33	NA	NA	NA	17.39	20.87	24.35	21.01	22.41	25.22	28.02	30.82	35.02	42.02	56.03	63.03	70.03	33
34	NA	NA	NA	17.72	21.27	24.81	21.58	23.02	25.89	28.77	31.65	35.96	43.15	57.53	64.72	71.91	34
35	NA	NA	NA	18.15	21.78	25.40	22.21	23.69	26.65	29.61	32.58	37.02	44.42	59.22	66.63	74.03	35
36	NA	NA	15.16	18.95	22.73	26.52	23.48	25.05	28.18	31.31	34.44	39.13	46.96	62.61	70.43	78.26	36
37	NA	NA	15.80	19.74	23.69	27.64	24.75	26.40	29.70	33.00	36.30	41.25	49.50	65.99	74.24	82.49	37
38	NA	NA	16.55	20.68	24.82	28.96	26.16	27.90	31.39	34.88	38.37	43.60	52.32	69.75	78.47	87.19	38
39	NA	NA	17.34	21.67	26.01	30.34	27.71	29.56	33.25	36.95	40.64	46.18	55.42	73.89	83.12	92.36	39
40	NA	NA	18.17	22.71	27.25	31.79	29.33	31.29	35.20	39.11	43.02	48.88	58.66	78.21	87.99	97.76	40
41	NA	NA	19.07	23.83	28.60	33.37	31.10	33.17	37.31	41.46	45.60	51.82	62.19	82.91	93.28	103.64	41
42	NA	15.04	20.05	25.06	30.07	35.08	33.00	35.20	39.60	44.00	48.40	54.99	65.99	87.99	98.99	109.98	42
43	NA	15.83	21.10	26.37	31.65	36.92	35.04	37.38	42.05	46.72	51.39	58.40	70.08	93.44	105.12	116.80	43
44	NA	16.64	22.19	27.73	33.28	38.83	37.23	39.71	44.67	49.64	54.60	62.04	74.45	99.27	111.68	124.08	44
45	NA	17.57	23.43	29.29	35.14	41.00	39.63	42.27	47.55	52.83	58.12	66.04	79.25	105.66	118.87	132.07	45
46	15.59	18.70	24.93	31.17	37.40	43.63	42.59	45.43	51.10	56.78	62.46	70.97	85.17	113.56	127.75	141.94	46
47	16.60	19.91	26.55	33.19	39.82	46.46	45.69	48.73	54.83	60.92	67.01	76.14	91.37	121.83	137.06	152.28	47
48	17.70	21.24	28.32	35.40	42.47	49.55	49.14	52.42	58.97	65.52	72.07	81.90	98.28	131.04	147.42	163.80	48
49	18.90	22.68	30.24	37.79	45.35	52.91	52.95	56.48	63.54	70.60	77.66	88.25	105.90	141.19	158.84	176.49	49
50	20.21	24.26	32.34	40.42	48.51	56.59	57.04	60.84	68.45	76.05	83.66	95.06	114.07	152.10	171.11	190.12	50
51	23.29	27.95	37.27	46.58	55.90	65.21	66.63	71.07	79.95	88.83	97.72	111.04	133.25	177.66	199.87	222.08	51
52	26.89	32.27	43.02	53.77	64.53	75.28	77.91	83.10	93.49	103.87	114.26	129.84	155.81	207.74	233.71	259.68	52
53	31.14	37.37	49.82	62.28	74.73	87.19	91.16	97.24	109.39	121.55	133.70	151.93	182.32	243.09	273.47	303.86	53
54	36.12	43.35	57.80	72.24	86.69	101.14	106.74	113.86	128.09	142.32	156.55	177.90	213.48	284.64	320.22	355.79	54
55	42.02	50.43	67.23	84.04	100.85	117.66	125.21	133.56	150.25	166.95	183.64	208.68	250.42	333.89	375.63	417.36	55

Easy Term 30 Year - Monthly Premium for Specified Face Amounts

Issue Age	Female Tobacco															Issue Age	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	18
19	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	19
20	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	20
21	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	21
22	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	22
23	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	23
24	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	24
25	NA	NA	16.21	20.26	24.31	28.36	25.53	27.23	30.63	34.03	37.44	42.54	51.05	68.06	76.57	85.07	25
26	NA	NA	16.77	20.97	25.16	29.35	26.65	28.43	31.98	35.54	39.09	44.42	53.30	71.07	79.95	88.83	26
27	NA	NA	17.41	21.77	26.12	30.47	27.85	29.71	33.42	37.13	40.85	46.42	55.70	74.26	83.55	92.83	27
28	NA	NA	18.02	22.52	27.02	31.52	29.05	30.99	34.86	38.73	42.61	48.41	58.10	77.46	87.14	96.82	28
29	NA	NA	18.62	23.27	27.92	32.58	30.25	32.27	36.30	40.33	44.36	50.41	60.49	80.66	90.74	100.82	29
30	NA	NA	19.22	24.02	28.83	33.63	31.38	33.47	37.65	41.83	46.02	52.29	62.75	83.66	94.12	104.58	30
31	NA	15.09	20.12	25.15	30.18	35.21	33.14	35.35	39.77	44.18	48.60	55.23	66.27	88.36	99.41	110.45	31
32	NA	15.54	20.72	25.90	31.08	36.26	34.34	36.63	41.21	45.78	50.36	57.23	68.67	91.56	103.01	114.45	32
33	NA	16.02	21.36	26.70	32.04	37.38	35.61	37.98	42.73	47.47	52.22	59.34	71.21	94.94	106.81	118.68	33
34	NA	16.53	22.04	27.55	33.06	38.56	36.88	39.33	44.25	49.17	54.08	61.46	73.75	98.33	110.62	122.91	34
35	NA	17.04	22.72	28.39	34.07	39.75	38.22	40.76	45.86	50.95	56.05	63.69	76.43	101.90	114.64	127.37	35
36	15.07	18.08	24.11	30.13	36.16	42.18	40.97	43.70	49.16	54.62	60.08	68.27	81.93	109.23	122.89	136.54	36
37	16.03	19.24	25.65	32.06	38.47	44.88	43.93	46.85	52.71	58.57	64.42	73.21	87.85	117.13	131.77	146.41	37
38	17.09	20.51	27.34	34.17	41.01	47.84	47.24	50.39	56.69	62.98	69.28	78.73	94.47	125.96	141.71	157.45	38
39	18.22	21.86	29.14	36.43	43.71	51.00	50.76	54.15	60.92	67.68	74.45	84.60	101.52	135.36	152.28	169.20	39
40	19.46	23.35	31.14	38.92	46.70	54.49	54.64	58.28	65.57	72.85	80.14	91.07	109.28	145.70	163.92	182.13	40
41	20.83	24.99	33.32	41.65	49.98	58.30	58.94	62.87	70.73	78.59	86.45	98.23	117.88	157.17	176.82	196.46	41
42	22.28	26.74	35.65	44.56	53.47	62.38	63.53	67.76	76.23	84.70	93.17	105.87	127.05	169.39	190.57	211.74	42
43	23.93	28.71	38.28	47.85	57.42	66.99	68.60	73.17	82.32	91.47	100.61	114.33	137.20	182.93	205.79	228.66	43
44	25.67	30.80	41.06	51.33	61.59	71.86	74.10	79.04	88.92	98.80	108.68	123.50	148.20	197.59	222.29	246.99	44
45	27.52	33.03	44.03	55.04	66.05	77.06	79.88	85.21	95.86	106.51	117.16	133.13	159.76	213.01	239.63	266.26	45
46	29.36	35.23	46.97	58.71	70.45	82.19	85.59	91.30	102.71	114.12	125.53	142.65	171.18	228.24	256.77	285.29	46
47	31.40	37.68	50.24	62.80	75.36	87.91	92.01	98.14	110.41	122.67	134.94	153.34	184.01	245.34	276.01	306.68	47
48	33.49	40.19	53.58	66.98	80.37	93.77	98.49	105.06	118.19	131.32	144.45	164.15	196.98	262.64	295.47	328.30	48
49	35.82	42.98	57.31	71.63	85.96	100.28	105.75	112.80	126.90	141.00	155.10	176.25	211.50	282.00	317.25	352.50	49
50	38.31	45.97	61.29	76.61	91.94	107.26	113.58	121.15	136.30	151.44	166.58	189.30	227.16	302.87	340.73	378.59	50
51	44.77	53.73	71.63	89.54	107.45	125.35	133.74	142.66	160.49	178.32	196.15	222.90	267.48	356.64	401.22	445.80	51
52	52.50	63.00	84.00	105.00	126.00	147.00	157.92	168.45	189.51	210.56	231.62	263.20	315.84	421.12	473.76	526.40	52
53	61.67	74.00	98.67	123.33	148.00	172.66	186.55	198.98	223.86	248.73	273.60	310.91	373.09	497.45	559.63	621.81	53
54	72.48	86.97	115.96	144.95	173.94	202.93	220.32	235.00	264.38	293.75	323.13	367.19	440.63	587.50	660.94	734.38	54
55	85.33	102.40	136.53	170.66	204.79	238.92	260.50	277.87	312.60	347.33	382.07	434.17	521.00	694.66	781.50	868.33	55

Easy Term 20 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Male Non-Tobacco															Issue	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	15.99	21.32	26.65	31.98	37.31	26.30	28.05	31.56	35.07	38.57	43.83	52.60	70.13	78.89	87.66	18
19	NA	16.02	21.36	26.70	32.04	37.38	26.37	28.13	31.65	35.16	38.68	43.95	52.74	70.32	79.11	87.89	19
20	NA	16.05	21.40	26.75	32.10	37.45	26.44	28.20	31.73	35.25	38.78	44.07	52.88	70.50	79.32	88.13	20
21	NA	16.08	21.44	26.79	32.15	37.51	26.51	28.28	31.81	35.35	38.88	44.18	53.02	70.69	79.53	88.36	21
22	NA	16.11	21.47	26.84	32.21	37.58	26.58	28.36	31.90	35.44	38.99	44.30	53.16	70.88	79.74	88.60	22
23	NA	16.14	21.51	26.89	32.27	37.64	26.72	28.51	32.07	35.63	39.19	44.54	53.44	71.26	80.16	89.07	23
24	NA	16.19	21.59	26.98	32.38	37.77	26.87	28.66	32.24	35.82	39.40	44.77	53.73	71.63	80.59	89.54	24
25	NA	16.25	21.66	27.08	32.49	37.91	27.08	28.88	32.49	36.10	39.71	45.12	54.15	72.20	81.22	90.24	25
26	NA	16.33	21.78	27.22	32.66	38.10	27.36	29.18	32.83	36.48	40.12	45.59	54.71	72.95	82.07	91.18	26
27	NA	16.45	21.93	27.41	32.89	38.37	27.64	29.48	33.17	36.85	40.54	46.06	55.28	73.70	82.91	92.12	27
28	NA	16.59	22.11	27.64	33.17	38.70	27.92	29.78	33.51	37.23	40.95	46.53	55.84	74.45	83.76	93.06	28
29	NA	16.73	22.30	27.88	33.45	39.02	28.20	30.08	33.84	37.60	41.36	47.00	56.40	75.20	84.60	94.00	29
30	NA	16.90	22.53	28.16	33.79	39.42	28.91	30.84	34.69	38.54	42.40	48.18	57.81	77.08	86.72	96.35	30
31	NA	17.40	23.20	29.00	34.80	40.60	29.97	31.96	35.96	39.95	43.95	49.94	59.93	79.90	89.89	99.88	31
32	NA	17.97	23.96	29.94	35.93	41.92	31.17	33.24	37.40	41.55	45.71	51.94	62.33	83.10	93.49	103.87	32
33	15.51	18.62	24.82	31.02	37.23	43.43	32.58	34.75	39.09	43.43	47.78	54.29	65.15	86.86	97.72	108.57	33
34	16.10	19.32	25.76	32.20	38.64	45.08	34.06	36.33	40.87	45.41	49.95	56.76	68.11	90.81	102.16	113.51	34
35	16.76	20.11	26.81	33.52	40.22	46.92	35.75	38.13	42.90	47.66	52.43	59.58	71.49	95.32	107.24	119.15	35
36	17.49	20.99	27.98	34.97	41.97	48.96	37.65	40.16	45.18	50.20	55.22	62.75	75.30	100.40	112.95	125.49	36
37	18.26	21.92	29.22	36.52	43.83	51.13	39.77	42.42	47.72	53.02	58.32	66.27	79.53	106.04	119.29	132.54	37
38	19.09	22.90	30.54	38.17	45.80	53.43	42.02	44.82	50.43	56.03	61.63	70.03	84.04	112.05	126.06	140.06	38
39	19.91	23.89	31.85	39.81	47.78	55.74	44.35	47.31	53.22	59.13	65.04	73.91	88.69	118.26	133.04	147.82	39
40	20.71	24.85	33.13	41.41	49.69	57.97	46.75	49.86	56.09	62.33	68.56	77.91	93.49	124.65	140.23	155.81	40
41	22.05	26.46	35.27	44.09	52.91	61.73	50.27	53.62	60.32	67.03	73.73	83.78	100.54	134.05	150.80	167.56	41
42	23.48	28.18	37.57	46.96	56.35	65.74	54.08	57.68	64.89	72.10	79.31	90.13	108.15	144.20	162.23	180.25	42
43	25.03	30.04	40.05	50.06	60.07	70.08	58.31	62.20	69.97	77.74	85.52	97.18	116.61	155.48	174.92	194.35	43
44	26.68	32.01	42.68	53.35	64.02	74.69	62.89	67.08	75.47	83.85	92.24	104.81	125.78	167.70	188.66	209.62	44
45	28.44	34.13	45.50	56.87	68.25	79.62	67.83	72.35	81.39	90.43	99.48	113.04	135.65	180.86	203.47	226.07	45
46	30.30	36.35	48.47	60.59	72.70	84.82	73.18	78.06	87.82	97.58	107.33	121.97	146.36	195.15	219.54	243.93	46
47	32.22	38.67	51.55	64.44	77.33	90.22	78.96	84.23	94.76	105.28	115.81	131.60	157.92	210.56	236.88	263.20	47
48	34.24	41.09	54.79	68.48	82.18	95.88	85.10	90.77	102.12	113.46	124.81	141.83	170.19	226.92	255.29	283.65	48
49	36.34	43.60	58.13	72.67	87.20	101.73	91.73	97.84	110.07	122.30	134.53	152.87	183.45	244.59	275.17	305.74	49
50	38.50	46.20	61.59	76.99	92.39	107.79	98.78	105.36	118.53	131.70	144.87	164.62	197.55	263.39	296.32	329.24	50
51	40.99	49.19	65.58	81.97	98.37	114.76	105.75	112.80	126.90	141.00	155.10	176.25	211.50	282.00	317.25	352.50	51
52	43.55	52.26	69.68	87.10	104.51	121.93	113.02	120.55	135.62	150.69	165.76	188.36	226.03	301.37	339.04	376.71	52
53	46.28	55.53	74.04	92.55	111.06	129.57	120.84	128.90	145.01	161.12	177.23	201.40	241.68	322.24	362.52	402.79	53
54	49.07	58.89	78.51	98.14	117.77	137.40	129.02	137.62	154.82	172.02	189.23	215.03	258.03	344.04	387.05	430.05	54
55	51.92	62.30	83.06	103.83	124.59	145.36	137.48	146.64	164.97	183.30	201.63	229.13	274.95	366.60	412.43	458.25	55
56	54.81	65.77	87.69	109.61	131.53	153.45	146.22	155.97	175.47	194.96	214.46	243.70	292.44	389.92	438.66	487.39	56
57	57.70	69.24	92.31	115.39	138.47	161.54	155.25	165.60	186.29	206.99	227.69	258.74	310.49	413.98	465.73	517.47	57
58	60.66	72.79	97.05	121.31	145.57	169.83	164.69	175.67	197.63	219.59	241.55	274.48	329.38	439.17	494.07	548.96	58
59	63.69	76.43	101.90	127.37	152.85	178.32	174.56	186.20	209.47	232.75	256.02	290.93	349.12	465.49	523.68	581.86	59
60	66.72	80.06	106.75	133.44	160.12	186.81	184.79	197.10	221.74	246.38	271.02	307.97	369.57	492.75	554.35	615.94	60

Easy Term 20 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Male Tobacco															Issue	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	22.24	26.68	35.57	44.47	53.36	62.25	49.71	53.02	59.65	66.27	72.90	82.84	99.41	132.54	149.11	165.68	18
19	22.26	26.71	35.61	44.51	53.42	62.32	49.78	53.10	59.73	66.37	73.01	82.96	99.55	132.73	149.32	165.91	19
20	22.28	26.74	35.65	44.56	53.47	62.38	49.85	53.17	59.82	66.46	73.11	83.08	99.69	132.92	149.54	166.15	20
21	22.31	26.77	35.69	44.61	53.53	62.45	49.92	53.25	59.90	66.56	73.21	83.19	99.83	133.11	149.75	166.38	21
22	22.35	26.82	35.76	44.70	53.64	62.58	50.06	53.40	60.07	66.74	73.42	83.43	100.11	133.48	150.17	166.85	22
23	22.40	26.88	35.84	44.80	53.75	62.71	50.27	53.62	60.32	67.03	73.73	83.78	100.54	134.05	150.80	167.56	23
24	22.47	26.96	35.95	44.94	53.92	62.91	50.55	53.92	60.66	67.40	74.14	84.25	101.10	134.80	151.65	168.50	24
25	22.56	27.08	36.10	45.12	54.15	63.17	50.91	54.30	61.09	67.87	74.66	84.84	101.81	135.74	152.71	169.67	25
26	22.68	27.22	36.29	45.36	54.43	63.50	51.40	54.83	61.68	68.53	75.38	85.66	102.79	137.06	154.19	171.32	26
27	22.82	27.39	36.51	45.64	54.77	63.90	51.82	55.28	62.19	69.09	76.00	86.37	103.64	138.18	155.46	172.73	27
28	22.96	27.56	36.74	45.92	55.11	64.29	52.46	55.95	62.95	69.94	76.93	87.42	104.91	139.88	157.36	174.84	28
29	23.13	27.75	37.00	46.25	55.50	64.75	53.09	56.63	63.71	70.79	77.87	88.48	106.18	141.57	159.26	176.96	29
30	23.29	27.95	37.27	46.58	55.90	65.21	53.66	57.23	64.39	71.54	78.69	89.42	107.31	143.07	160.96	178.84	30
31	24.30	29.16	38.88	48.60	58.32	68.04	56.40	60.16	67.68	75.20	82.72	94.00	112.80	150.40	169.20	188.00	31
32	25.43	30.52	40.69	50.86	61.03	71.20	59.51	63.47	71.41	79.34	87.27	99.17	119.01	158.68	178.51	198.34	32
33	26.65	31.98	42.64	53.30	63.96	74.62	62.96	67.16	75.55	83.95	92.34	104.93	125.92	167.89	188.87	209.86	33
34	28.02	33.62	44.82	56.03	67.23	78.44	66.77	71.22	80.12	89.02	97.92	111.28	133.53	178.04	200.30	222.55	34
35	29.54	35.45	47.27	59.08	70.90	82.72	71.07	75.81	85.28	94.76	104.23	118.44	142.13	189.51	213.20	236.88	35
36	31.24	37.48	49.98	62.47	74.96	87.45	75.86	80.92	91.03	101.15	111.26	126.43	151.72	202.29	227.58	252.86	36
37	33.05	39.65	52.87	66.09	79.30	92.52	81.15	86.56	97.38	108.20	119.02	135.25	162.30	216.39	243.44	270.49	37
38	34.97	41.97	55.95	69.94	83.93	97.92	86.79	92.58	104.15	115.72	127.29	144.65	173.58	231.43	260.36	289.29	38
39	36.92	44.31	59.07	73.84	88.61	103.38	92.78	98.97	111.34	123.71	136.08	154.63	185.56	247.41	278.34	309.26	39
40	38.94	46.73	62.31	77.88	93.46	109.04	99.06	105.66	118.87	132.07	145.28	165.09	198.11	264.14	297.16	330.18	40
41	41.65	49.98	66.63	83.29	99.95	116.60	106.39	113.48	127.67	141.85	156.04	177.31	212.77	283.70	319.16	354.62	41
42	44.54	53.44	71.26	89.07	106.88	124.70	114.29	121.90	137.14	152.38	167.62	190.47	228.57	304.75	342.85	380.94	42
43	47.64	57.17	76.22	95.27	114.33	133.38	122.82	131.00	147.38	163.75	180.13	204.69	245.63	327.50	368.44	409.37	43
44	50.95	61.14	81.52	101.90	122.28	142.66	131.98	140.78	158.38	175.97	193.57	219.96	263.96	351.94	395.93	439.92	44
45	54.45	65.34	87.12	108.90	130.68	152.46	141.78	151.23	170.14	189.04	207.94	236.30	283.56	378.07	425.33	472.59	45
46	58.14	69.77	93.03	116.28	139.54	162.79	152.14	162.29	182.57	202.86	223.14	253.57	304.28	405.71	456.42	507.13	46
47	61.97	74.37	99.16	123.94	148.73	173.52	163.07	173.94	195.68	217.43	239.17	271.78	326.14	434.85	489.20	543.56	47
48	66.04	79.25	105.66	132.07	158.49	184.90	174.70	186.35	209.64	232.94	256.23	291.17	349.40	465.87	524.10	582.33	48
49	70.29	84.35	112.47	140.58	168.70	196.81	187.04	199.51	224.45	249.39	274.33	311.73	374.08	498.77	561.11	623.46	49
50	74.69	89.62	119.50	149.37	179.24	209.12	199.94	213.27	239.93	266.59	293.25	333.23	399.88	533.17	599.82	666.46	50
51	79.88	95.86	127.81	159.76	191.71	223.66	215.88	230.27	259.05	287.83	316.62	359.79	431.75	575.66	647.62	719.57	51
52	85.31	102.37	136.49	170.61	204.74	238.86	232.73	248.24	279.27	310.30	341.33	387.87	465.45	620.59	698.17	775.74	52
53	91.04	109.25	145.67	182.08	218.50	254.91	250.84	267.57	301.01	334.46	367.90	418.07	501.68	668.91	752.52	836.13	53
54	97.01	116.41	155.22	194.02	232.82	271.63	270.09	288.10	324.11	360.12	396.13	450.15	540.18	720.23	810.26	900.29	54
55	103.19	123.83	165.11	206.38	247.66	288.93	290.25	309.60	348.30	387.00	425.70	483.75	580.50	774.00	870.75	967.50	55
56	109.61	131.53	175.37	219.21	263.05	306.90	311.54	332.31	373.85	415.39	456.93	519.24	623.08	830.78	934.62	1038.47	56
57	116.26	139.51	186.01	232.51	279.02	325.52	334.10	356.38	400.92	445.47	490.02	556.84	668.20	890.94	1002.30	1113.67	57
58	123.33	148.00	197.33	246.66	295.99	345.32	358.43	382.32	430.11	477.90	525.69	597.37	716.85	955.80	1075.27	1194.74	58
59	130.85	157.02	209.36	261.70	314.04	366.38	384.58	410.22	461.50	512.77	564.05	640.97	769.16	1025.54	1153.74	1281.93	59
60	138.77	166.53	222.03	277.54	333.05	388.55	412.71	440.23	495.25	550.28	605.31	687.85	825.42	1100.56	1238.13	1375.69	60

Easy Term 20 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Female Non-Tobacco															Issue	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	16.74	20.92	25.10	29.29	19.96	21.29	23.95	26.61	29.27	33.26	39.91	53.21	59.86	66.51	18
19	NA	NA	16.92	21.15	25.38	29.61	20.24	21.59	24.29	26.98	29.68	33.73	40.47	53.96	60.71	67.45	19
20	NA	NA	17.11	21.39	25.67	29.94	20.52	21.89	24.62	27.36	30.09	34.20	41.04	54.71	61.55	68.39	20
21	NA	NA	17.30	21.62	25.95	30.27	20.80	22.19	24.96	27.73	30.51	34.67	41.60	55.46	62.40	69.33	21
22	NA	NA	17.53	21.91	26.29	30.67	21.15	22.56	25.38	28.20	31.02	35.25	42.30	56.40	63.45	70.50	22
23	NA	NA	17.75	22.19	26.63	31.06	21.51	22.94	25.81	28.67	31.54	35.84	43.01	57.34	64.51	71.68	23
24	NA	NA	18.02	22.52	27.02	31.52	21.86	23.32	26.23	29.14	32.06	36.43	43.71	58.28	65.57	72.85	24
25	NA	NA	18.28	22.85	27.42	31.98	22.28	23.77	26.74	29.71	32.68	37.13	44.56	59.41	66.84	74.26	25
26	NA	NA	18.54	23.18	27.81	32.44	22.64	24.14	27.16	30.18	33.20	37.72	45.27	60.35	67.90	75.44	26
27	NA	NA	18.84	23.55	28.26	32.97	23.06	24.60	27.67	30.74	33.82	38.43	46.11	61.48	69.17	76.85	27
28	NA	NA	19.14	23.93	28.71	33.50	23.55	25.12	28.26	31.40	34.54	39.25	47.10	62.80	70.65	78.49	28
29	NA	NA	19.44	24.30	29.16	34.02	24.05	25.65	28.85	32.06	35.26	40.07	48.09	64.11	72.13	80.14	29
30	NA	NA	19.74	24.68	29.61	34.55	24.54	26.17	29.45	32.72	35.99	40.89	49.07	65.43	73.61	81.78	30
31	NA	15.37	20.50	25.62	30.74	35.87	25.67	27.38	30.80	34.22	37.64	42.77	51.33	68.44	76.99	85.54	31
32	NA	15.99	21.32	26.65	31.98	37.31	26.87	28.66	32.24	35.82	39.40	44.77	53.73	71.63	80.59	89.54	32
33	NA	16.67	22.23	27.78	33.34	38.89	28.13	30.01	33.76	37.51	41.26	46.89	56.26	75.02	84.39	93.77	33
34	NA	17.35	23.13	28.91	34.69	40.47	29.54	31.51	35.45	39.39	43.33	49.24	59.08	78.78	88.62	98.47	34
35	15.04	18.05	24.07	30.08	36.10	42.12	31.02	33.09	37.23	41.36	45.50	51.70	62.04	82.72	93.06	103.40	35
36	15.66	18.79	25.05	31.31	37.57	43.83	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	36
37	16.27	19.52	26.02	32.53	39.03	45.54	34.13	36.40	40.95	45.50	50.05	56.87	68.25	91.00	102.37	113.74	37
38	16.88	20.25	27.00	33.75	40.50	47.25	35.75	38.13	42.90	47.66	52.43	59.58	71.49	95.32	107.24	119.15	38
39	17.49	20.99	27.98	34.97	41.97	48.96	37.51	40.01	45.01	50.01	55.01	62.51	75.02	100.02	112.52	125.02	39
40	18.08	21.69	28.92	36.15	43.38	50.61	39.27	41.89	47.13	52.36	57.60	65.45	78.54	104.72	117.81	130.90	40
41	19.13	22.96	30.61	38.26	45.91	53.57	42.02	44.82	50.43	56.03	61.63	70.03	84.04	112.05	126.06	140.06	41
42	20.21	24.26	32.34	40.42	48.51	56.59	44.84	47.83	53.81	59.79	65.77	74.73	89.68	119.57	134.52	149.46	42
43	21.32	25.58	34.11	42.63	51.16	59.69	47.87	51.07	57.45	63.83	70.21	79.79	95.74	127.66	143.61	159.57	43
44	22.45	26.94	35.91	44.89	53.87	62.84	51.05	54.45	61.26	68.06	74.87	85.07	102.09	136.12	153.13	170.14	44
45	23.55	28.26	37.68	47.10	56.52	65.94	54.29	57.91	65.15	72.38	79.62	90.48	108.57	144.76	162.86	180.95	45
46	24.66	29.59	39.45	49.31	59.17	69.03	57.67	61.52	69.21	76.90	84.59	96.12	115.34	153.79	173.01	192.23	46
47	25.74	30.88	41.18	51.47	61.76	72.06	61.13	65.20	73.35	81.50	89.65	101.88	122.25	163.00	183.38	203.75	47
48	26.77	32.12	42.83	53.54	64.24	74.95	64.65	68.96	77.58	86.20	94.82	107.75	129.30	172.40	193.95	215.50	48
49	27.76	33.31	44.41	55.51	66.61	77.71	68.25	72.80	81.90	91.00	100.10	113.74	136.49	181.99	204.74	227.48	49
50	28.67	34.41	45.88	57.34	68.81	80.28	71.91	76.71	86.30	95.88	105.47	119.85	143.82	191.76	215.73	239.70	50
51	30.41	36.50	48.66	60.82	72.99	85.15	76.78	81.90	92.13	102.37	112.61	127.96	153.55	204.74	230.33	255.92	51
52	32.22	38.67	51.55	64.44	77.33	90.22	81.93	87.39	98.31	109.23	120.16	136.54	163.85	218.46	245.77	273.07	52
53	34.10	40.92	54.56	68.20	81.84	95.48	87.35	93.18	104.82	116.47	128.12	145.59	174.70	232.94	262.05	291.17	53
54	36.05	43.26	57.68	72.10	86.52	100.94	93.06	99.27	111.68	124.08	136.49	155.10	186.12	248.16	279.18	310.20	54
55	38.07	45.69	60.92	76.14	91.37	106.60	99.13	105.74	118.95	132.17	145.39	165.21	198.25	264.33	297.37	330.41	55
56	40.17	48.20	64.26	80.33	96.39	112.46	105.47	112.50	126.57	140.63	154.69	175.78	210.94	281.25	316.41	351.56	56
57	42.33	50.79	67.72	84.65	101.58	118.51	112.10	119.57	134.52	149.46	164.41	186.83	224.19	298.92	336.29	373.65	57
58	44.56	53.47	71.29	89.12	106.94	124.76	119.15	127.09	142.98	158.86	174.75	198.58	238.29	317.72	357.44	397.15	58
59	46.84	56.21	74.94	93.68	112.41	131.14	126.55	134.99	151.86	168.73	185.61	210.92	253.10	337.46	379.65	421.83	59
60	49.21	59.06	78.74	98.42	118.11	137.79	134.38	143.34	161.25	179.17	197.09	223.96	268.75	358.33	403.12	447.91	60

Easy Term 20 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue Age	Female Tobacco															Issue Age	
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	16.56	22.08	27.59	33.11	38.63	30.04	32.04	36.04	40.05	44.05	50.06	60.07	80.09	90.10	100.11	18
19	NA	17.04	22.72	28.39	34.07	39.75	31.02	33.09	37.23	41.36	45.50	51.70	62.04	82.72	93.06	103.40	19
20	NA	17.52	23.35	29.19	35.03	40.87	32.01	34.15	38.41	42.68	46.95	53.35	64.02	85.36	96.03	106.69	20
21	15.00	18.00	23.99	29.99	35.99	41.99	33.00	35.20	39.60	44.00	48.40	54.99	65.99	87.99	98.99	109.98	21
22	15.40	18.48	24.63	30.79	36.95	43.10	33.99	36.25	40.78	45.31	49.84	56.64	67.97	90.62	101.95	113.27	22
23	15.80	18.96	25.27	31.59	37.91	44.22	35.04	37.38	42.05	46.72	51.39	58.40	70.08	93.44	105.12	116.80	23
24	16.17	19.41	25.87	32.34	38.81	45.28	36.10	38.51	43.32	48.13	52.95	60.16	72.20	96.26	108.29	120.32	24
25	16.57	19.89	26.51	33.14	39.77	46.39	37.16	39.64	44.59	49.54	54.50	61.93	74.31	99.08	111.47	123.85	25
26	16.97	20.37	27.15	33.94	40.73	47.51	38.22	40.76	45.86	50.95	56.05	63.69	76.43	101.90	114.64	127.37	26
27	17.35	20.82	27.75	34.69	41.63	48.57	39.34	41.97	47.21	52.46	57.70	65.57	78.68	104.91	118.02	131.13	27
28	17.75	21.30	28.39	35.49	42.59	49.68	40.54	43.24	48.65	54.05	59.46	67.57	81.08	108.10	121.62	135.13	28
29	18.15	21.78	29.03	36.29	43.55	50.80	41.81	44.60	50.17	55.75	61.32	69.68	83.62	111.49	125.42	139.36	29
30	18.59	22.31	29.75	37.18	44.62	52.05	43.15	46.03	51.78	57.53	63.29	71.91	86.30	115.06	129.44	143.82	30
31	19.65	23.58	31.44	39.30	47.16	55.01	45.83	48.88	54.99	61.10	67.21	76.38	91.65	122.20	137.48	152.75	31
32	20.83	24.99	33.32	41.65	49.98	58.30	48.79	52.04	58.55	65.05	71.56	81.31	97.58	130.10	146.36	162.62	32
33	22.07	26.48	35.31	44.14	52.96	61.79	52.03	55.50	62.44	69.38	76.31	86.72	104.06	138.75	156.09	173.43	33
34	23.41	28.09	37.45	46.82	56.18	65.54	55.56	59.26	66.67	74.08	81.48	92.59	111.11	148.15	166.67	185.18	34
35	24.82	29.78	39.71	49.64	59.56	69.49	59.22	63.17	71.07	78.96	86.86	98.70	118.44	157.92	177.66	197.40	35
36	26.28	31.53	42.04	52.55	63.06	73.57	63.17	67.38	75.81	84.23	92.65	105.28	126.34	168.45	189.51	210.56	36
37	27.83	33.39	44.52	55.65	66.78	77.91	67.40	71.90	80.88	89.87	98.86	112.33	134.80	179.73	202.20	224.66	37
38	29.45	35.34	47.12	58.90	70.67	82.45	71.84	76.63	86.21	95.79	105.37	119.74	143.68	191.58	215.52	239.47	38
39	31.12	37.34	49.79	62.23	74.68	87.12	76.50	81.60	91.80	101.99	112.19	127.49	152.99	203.98	229.48	254.98	39
40	32.81	39.37	52.49	65.62	78.74	91.86	81.43	86.86	97.72	108.57	119.43	135.72	162.86	217.14	244.29	271.43	40
41	34.88	41.85	55.80	69.75	83.70	97.65	87.28	93.10	104.74	116.38	128.01	145.47	174.56	232.75	261.84	290.93	41
42	37.02	44.42	59.22	74.03	88.83	103.64	93.35	99.57	112.02	124.46	136.91	155.57	186.69	248.92	280.03	311.14	42
43	39.20	47.04	62.72	78.40	94.08	109.76	99.69	106.34	119.63	132.92	146.21	166.15	199.38	265.84	299.07	332.29	43
44	41.41	49.69	66.26	82.82	99.38	115.94	106.32	113.41	127.58	141.76	155.93	177.19	212.63	283.51	318.95	354.38	44
45	43.62	52.34	69.79	87.24	104.68	122.13	113.09	120.63	135.70	150.78	165.86	188.47	226.17	301.56	339.25	376.94	45
46	45.81	54.97	73.29	91.61	109.93	128.25	120.07	128.07	144.08	160.09	176.10	200.11	240.13	320.17	360.19	400.21	46
47	47.97	57.56	76.75	95.93	115.12	134.30	127.12	135.59	152.54	169.49	186.44	211.86	254.23	338.97	381.34	423.71	47
48	50.04	60.04	80.06	100.07	120.08	140.09	134.31	143.26	161.17	179.07	196.98	223.84	268.61	358.14	402.91	447.68	48
49	52.01	62.41	83.21	104.02	124.82	145.62	141.43	150.86	169.71	188.57	207.43	235.71	282.85	377.13	424.27	471.41	49
50	53.89	64.67	86.22	107.78	129.33	150.88	148.62	158.53	178.34	198.16	217.97	247.69	297.23	396.31	445.85	495.38	50
51	57.06	68.47	91.30	114.12	136.94	159.77	157.36	167.85	188.83	209.81	230.79	262.26	314.72	419.62	472.07	524.52	51
52	60.33	72.39	96.52	120.65	144.78	168.91	166.31	177.40	199.58	221.75	243.93	277.19	332.62	443.50	498.93	554.37	52
53	63.69	76.43	101.90	127.37	152.85	178.32	175.62	187.33	210.74	234.16	257.57	292.70	351.24	468.31	526.85	585.39	53
54	67.14	80.57	107.43	134.28	161.14	188.00	185.07	197.40	222.08	246.75	271.43	308.44	370.13	493.50	555.19	616.88	54
55	70.69	84.83	113.11	141.38	169.66	197.93	194.87	207.86	233.84	259.82	285.80	324.77	389.73	519.64	584.59	649.54	55
56	74.31	89.17	118.90	148.62	178.34	208.06	204.81	218.46	245.77	273.07	300.38	341.34	409.61	546.14	614.41	682.68	56
57	78.00	93.60	124.80	156.00	187.20	218.40	214.96	229.29	257.95	286.61	315.27	358.26	429.91	573.22	644.87	716.52	57
58	81.76	98.11	130.82	163.52	196.22	228.92	225.32	240.34	270.39	300.43	330.47	375.53	450.64	600.85	675.96	751.06	58
59	85.59	102.71	136.94	171.18	205.41	239.65	235.90	251.62	283.08	314.53	345.98	393.16	471.79	629.05	707.68	786.31	59
60	89.49	107.39	143.19	178.98	214.78	250.57	246.61	263.05	295.94	328.82	361.70	411.02	493.22	657.63	739.83	822.03	60

Easy Term 30 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Male Non-Tobacco																Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	15.50	19.37	23.24	27.11	22.64	24.14	27.16	30.18	33.20	37.72	45.27	60.35	67.90	75.44	18
19	NA	NA	15.61	19.51	23.41	27.31	22.85	24.37	27.42	30.46	33.51	38.07	45.69	60.92	68.53	76.14	19
20	NA	NA	15.72	19.65	23.58	27.51	23.06	24.60	27.67	30.74	33.82	38.43	46.11	61.48	69.17	76.85	20
21	NA	NA	15.83	19.79	23.75	27.71	23.27	24.82	27.92	31.02	34.13	38.78	46.53	62.04	69.80	77.55	21
22	NA	NA	16.02	20.03	24.03	28.04	23.55	25.12	28.26	31.40	34.54	39.25	47.10	62.80	70.65	78.49	22
23	NA	NA	16.21	20.26	24.31	28.36	23.83	25.42	28.60	31.78	34.95	39.72	47.66	63.55	71.49	79.43	23
24	NA	NA	16.47	20.59	24.71	28.83	24.19	25.80	29.02	32.25	35.47	40.31	48.37	64.49	72.55	80.61	24
25	NA	NA	16.74	20.92	25.10	29.29	24.68	26.32	29.61	32.90	36.19	41.13	49.35	65.80	74.03	82.25	25
26	NA	NA	17.08	21.34	25.61	29.88	25.17	26.85	30.21	33.56	36.92	41.95	50.34	67.12	75.51	83.90	26
27	NA	NA	17.45	21.81	26.17	30.54	25.74	27.45	30.88	34.31	37.75	42.89	51.47	68.62	77.20	85.78	27
28	NA	NA	17.86	22.33	26.79	31.26	26.37	28.13	31.65	35.16	38.68	43.95	52.74	70.32	79.11	87.89	28
29	NA	NA	18.32	22.89	27.47	32.05	27.08	28.88	32.49	36.10	39.71	45.12	54.15	72.20	81.22	90.24	29
30	NA	NA	18.77	23.46	28.15	32.84	27.78	29.63	33.34	37.04	40.74	46.30	55.56	74.08	83.34	92.59	30
31	NA	NA	19.59	24.49	29.39	34.29	29.19	31.14	35.03	38.92	42.81	48.65	58.38	77.84	87.57	97.29	31
32	NA	15.40	20.53	25.67	30.80	35.93	30.74	32.79	36.89	40.99	45.09	51.23	61.48	81.97	92.22	102.46	32
33	NA	16.14	21.51	26.89	32.27	37.64	32.43	34.60	38.92	43.24	47.57	54.05	64.86	86.48	97.29	108.10	33
34	NA	16.92	22.56	28.20	33.84	39.48	34.27	36.55	41.12	45.69	50.26	57.11	68.53	91.37	102.79	114.21	34
35	NA	17.77	23.69	29.61	35.54	41.46	36.24	38.66	43.49	48.32	53.15	60.40	72.48	96.64	108.72	120.79	35
36	15.54	18.65	24.86	31.07	37.29	43.50	38.36	40.91	46.03	51.14	56.25	63.92	76.71	102.28	115.06	127.84	36
37	16.27	19.52	26.02	32.53	39.03	45.54	40.54	43.24	48.65	54.05	59.46	67.57	81.08	108.10	121.62	135.13	37
38	17.00	20.39	27.19	33.99	40.78	47.58	42.80	45.65	51.36	57.06	62.77	71.33	85.59	114.12	128.39	142.65	38
39	17.70	21.24	28.32	35.40	42.47	49.55	45.05	48.06	54.06	60.07	66.08	75.09	90.10	120.14	135.15	150.17	39
40	18.38	22.06	29.41	36.76	44.11	51.46	47.31	50.46	56.77	63.08	69.39	78.85	94.62	126.15	141.92	157.69	40
41	19.84	23.81	31.74	39.67	47.61	55.54	51.68	55.13	62.02	68.91	75.80	86.13	103.36	137.81	155.03	172.26	41
42	21.37	25.64	34.18	42.73	51.27	59.82	56.33	60.09	67.60	75.11	82.62	93.89	112.66	150.22	168.99	187.77	42
43	23.06	27.67	36.89	46.11	55.33	64.55	61.55	65.65	73.86	82.07	90.27	102.58	123.10	164.13	184.64	205.16	43
44	24.84	29.81	39.75	49.68	59.62	69.56	67.19	71.67	80.63	89.59	98.55	111.98	134.38	179.17	201.56	223.96	44
45	26.75	32.10	42.79	53.49	64.19	74.89	73.25	78.14	87.90	97.67	107.44	122.09	146.50	195.34	219.75	244.17	45
46	28.79	34.55	46.06	57.58	69.09	80.61	79.88	85.21	95.86	106.51	117.16	133.13	159.76	213.01	239.63	266.26	46
47	30.95	37.14	49.52	61.90	74.28	86.66	87.07	92.88	104.49	116.09	127.70	145.12	174.14	232.18	261.21	290.23	47
48	33.30	39.96	53.28	66.60	79.92	93.24	94.90	101.22	113.88	126.53	139.18	158.16	189.79	253.05	284.68	316.31	48
49	35.80	42.95	57.27	71.59	85.90	100.22	103.50	110.40	124.20	138.00	151.80	172.49	206.99	275.99	310.49	344.98	49
50	38.50	46.20	61.59	76.99	92.39	107.79	112.88	120.40	135.45	150.50	165.55	188.12	225.75	300.99	338.62	376.24	50

Easy Term 30 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Male Tobacco																Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	15.16	18.19	24.26	30.32	36.38	42.45	39.41	42.04	47.30	52.55	57.81	65.69	78.82	105.10	118.23	131.37	18
19	15.44	18.53	24.71	30.88	37.06	43.24	40.19	42.87	48.23	53.58	58.94	66.98	80.37	107.16	120.56	133.95	19
20	15.73	18.87	25.16	31.45	37.74	44.03	40.97	43.70	49.16	54.62	60.08	68.27	81.93	109.23	122.89	136.54	20
21	16.01	19.21	25.61	32.01	38.41	44.81	41.74	44.52	50.09	55.65	61.22	69.56	83.48	111.30	125.21	139.12	21
22	16.27	19.52	26.02	32.53	39.03	45.54	42.52	45.35	51.02	56.69	62.36	70.86	85.03	113.37	127.54	141.71	22
23	16.55	19.86	26.48	33.09	39.71	46.33	43.29	46.18	51.95	57.72	63.49	72.15	86.58	115.44	129.87	144.29	23
24	16.83	20.20	26.93	33.66	40.39	47.12	44.14	47.08	52.96	58.85	64.73	73.56	88.27	117.69	132.40	147.11	24
25	17.14	20.56	27.42	34.27	41.12	47.97	45.05	48.06	54.06	60.07	66.08	75.09	90.10	120.14	135.15	150.17	25
26	17.44	20.93	27.90	34.88	41.85	48.83	45.97	49.04	55.16	61.29	67.42	76.61	91.94	122.58	137.90	153.22	26
27	17.77	21.32	28.43	35.54	42.64	49.75	46.96	50.09	56.35	62.61	68.87	78.26	93.91	125.21	140.86	156.51	27
28	18.10	21.72	28.96	36.19	43.43	50.67	47.94	51.14	57.53	63.92	70.32	79.90	95.88	127.84	143.82	159.80	28
29	18.41	22.09	29.45	36.81	44.17	51.53	48.93	52.19	58.72	65.24	71.76	81.55	97.86	130.48	146.79	163.09	29
30	18.71	22.45	29.93	37.42	44.90	52.38	49.92	53.25	59.90	66.56	73.21	83.19	99.83	133.11	149.75	166.38	30
31	19.74	23.69	31.59	39.48	47.38	55.28	52.81	56.33	63.37	70.41	77.45	88.01	105.61	140.82	158.42	176.02	31
32	20.90	25.07	33.43	41.79	50.14	58.50	55.91	59.64	67.09	74.55	82.00	93.18	111.82	149.09	167.72	186.36	32
33	22.12	26.54	35.39	44.23	53.08	61.92	59.30	63.25	71.15	79.06	86.96	98.82	118.59	158.11	177.88	197.64	33
34	23.46	28.15	37.53	46.91	56.29	65.67	62.96	67.16	75.55	83.95	92.34	104.93	125.92	167.89	188.87	209.86	34
35	24.89	29.87	39.82	49.78	59.73	69.69	66.91	71.37	80.29	89.21	98.13	111.51	133.81	178.42	200.72	223.02	35
36	26.37	31.65	42.19	52.74	63.29	73.83	71.07	75.81	85.28	94.76	104.23	118.44	142.13	189.51	213.20	236.88	36
37	27.95	33.53	44.71	55.89	67.06	78.24	75.37	80.39	90.44	100.49	110.54	125.61	150.73	200.98	226.10	251.22	37
38	29.52	35.42	47.23	59.04	70.84	82.65	79.88	85.21	95.86	106.51	117.16	133.13	159.76	213.01	239.63	266.26	38
39	31.14	37.37	49.82	62.28	74.73	87.19	84.39	90.02	101.27	112.52	123.77	140.65	168.78	225.04	253.17	281.30	39
40	32.79	39.34	52.46	65.57	78.68	91.80	89.05	94.98	106.85	118.73	130.60	148.41	178.09	237.45	267.13	296.81	40
41	35.84	43.01	57.34	71.68	86.01	100.35	98.35	104.91	118.02	131.13	144.25	163.92	196.70	262.26	295.05	327.83	41
42	39.16	46.99	62.65	78.31	93.97	109.63	108.43	115.66	130.12	144.58	159.03	180.72	216.86	289.15	325.29	361.43	42
43	42.73	51.27	68.36	85.45	102.54	119.63	119.50	127.47	143.40	159.33	175.27	199.17	239.00	318.66	358.50	398.33	43
44	46.58	55.90	74.53	93.16	111.79	130.42	131.56	140.33	157.87	175.41	192.95	219.26	263.11	350.81	394.66	438.51	44
45	50.72	60.86	81.15	101.43	121.72	142.00	144.53	154.16	173.43	192.70	211.97	240.88	289.05	385.40	433.58	481.75	45
46	55.18	66.22	88.29	110.36	132.43	154.50	158.63	169.20	190.35	211.50	232.65	264.38	317.25	423.00	475.88	528.75	46
47	59.98	71.97	95.96	119.95	143.94	167.93	173.93	185.52	208.71	231.90	255.09	289.88	347.85	463.80	521.78	579.75	47
48	65.22	78.26	104.34	130.43	156.51	182.60	190.71	203.42	228.85	254.27	279.70	317.84	381.41	508.54	572.11	635.68	48
49	70.90	85.08	113.44	141.80	170.16	198.52	209.04	222.97	250.84	278.71	306.59	348.39	418.07	557.42	627.10	696.78	49
50	77.11	92.53	123.37	154.21	185.05	215.89	229.13	244.40	274.95	305.50	336.05	381.88	458.25	611.00	687.38	763.75	50

Easy Term 30 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Female Non-Tobacco																Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	NA	15.70	18.84	21.98	17.98	19.18	21.58	23.97	26.37	29.97	35.96	47.94	53.94	59.93	18
19	NA	NA	NA	16.08	19.29	22.51	18.41	19.63	22.09	24.54	26.99	30.67	36.81	49.07	55.21	61.34	19
20	NA	NA	NA	16.45	19.74	23.03	18.83	20.08	22.59	25.10	27.61	31.38	37.65	50.20	56.48	62.75	20
21	NA	NA	NA	16.83	20.20	23.56	19.25	20.53	23.10	25.67	28.23	32.08	38.50	51.33	57.74	64.16	21
22	NA	NA	NA	17.25	20.70	24.15	19.67	20.99	23.61	26.23	28.85	32.79	39.34	52.46	59.01	65.57	22
23	NA	NA	NA	17.72	21.27	24.81	20.10	21.44	24.12	26.79	29.47	33.49	40.19	53.58	60.28	66.98	23
24	NA	NA	NA	18.24	21.89	25.54	20.59	21.96	24.71	27.45	30.20	34.31	41.18	54.90	61.76	68.62	24
25	NA	NA	NA	18.71	22.45	26.19	21.01	22.41	25.22	28.02	30.82	35.02	42.02	56.03	63.03	70.03	25
26	NA	NA	15.38	19.23	23.07	26.92	21.51	22.94	25.81	28.67	31.54	35.84	43.01	57.34	64.51	71.68	26
27	NA	NA	15.76	19.70	23.64	27.58	21.93	23.39	26.32	29.24	32.16	36.55	43.86	58.47	65.78	73.09	27
28	NA	NA	16.14	20.17	24.20	28.23	22.28	23.77	26.74	29.71	32.68	37.13	44.56	59.41	66.84	74.26	28
29	NA	NA	16.47	20.59	24.71	28.83	22.56	24.07	27.08	30.08	33.09	37.60	45.12	60.16	67.68	75.20	29
30	NA	NA	16.74	20.92	25.10	29.29	22.78	24.29	27.33	30.37	33.40	37.96	45.55	60.73	68.32	75.91	30
31	NA	NA	17.56	21.95	26.34	30.73	24.05	25.65	28.85	32.06	35.26	40.07	48.09	64.11	72.13	80.14	31
32	NA	NA	18.43	23.03	27.64	32.25	25.38	27.08	30.46	33.84	37.23	42.30	50.76	67.68	76.14	84.60	32
33	NA	NA	19.29	24.12	28.94	33.76	26.72	28.51	32.07	35.63	39.19	44.54	53.44	71.26	80.16	89.07	33
34	NA	15.12	20.16	25.20	30.24	35.27	28.13	30.01	33.76	37.51	41.26	46.89	56.26	75.02	84.39	93.77	34
35	NA	15.74	20.99	26.23	31.48	36.72	29.54	31.51	35.45	39.39	43.33	49.24	59.08	78.78	88.62	98.47	35
36	NA	16.36	21.81	27.26	32.72	38.17	31.02	33.09	37.23	41.36	45.50	51.70	62.04	82.72	93.06	103.40	36
37	NA	16.98	22.64	28.30	33.96	39.62	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	37
38	NA	17.57	23.43	29.29	35.14	41.00	33.99	36.25	40.78	45.31	49.84	56.64	67.97	90.62	101.95	113.27	38
39	15.14	18.17	24.22	30.27	36.33	42.38	35.47	37.83	42.56	47.29	52.02	59.11	70.93	94.57	106.39	118.21	39
40	15.59	18.70	24.93	31.17	37.40	43.63	37.02	39.48	44.42	49.35	54.29	61.69	74.03	98.70	111.04	123.38	40
41	16.48	19.77	26.36	32.95	39.54	46.13	39.56	42.19	47.47	52.74	58.01	65.92	79.11	105.47	118.66	131.84	41
42	17.39	20.87	27.83	34.78	41.74	48.70	42.23	45.05	50.68	56.31	61.94	70.39	84.46	112.62	126.69	140.77	42
43	18.36	22.03	29.37	36.71	44.05	51.39	45.12	48.13	54.15	60.16	66.18	75.20	90.24	120.32	135.36	150.40	43
44	19.37	23.24	30.99	38.73	46.48	54.22	48.16	51.37	57.79	64.21	70.63	80.26	96.31	128.41	144.46	160.51	44
45	20.38	24.45	32.60	40.75	48.90	57.05	51.40	54.83	61.68	68.53	75.38	85.66	102.79	137.06	154.19	171.32	45
46	21.44	25.72	34.30	42.87	51.44	60.01	54.78	58.44	65.74	73.04	80.35	91.30	109.56	146.08	164.34	182.60	46
47	22.52	27.02	36.03	45.03	54.04	63.04	58.38	62.27	70.05	77.84	85.62	97.29	116.75	155.67	175.13	194.58	47
48	23.60	28.32	37.76	47.19	56.63	66.07	62.19	66.33	74.62	82.91	91.20	103.64	124.37	165.82	186.55	207.27	48
49	24.68	29.61	39.48	49.35	59.22	69.09	66.13	70.54	79.36	88.18	96.99	110.22	132.26	176.35	198.39	220.43	49
50	25.76	30.91	41.21	51.52	61.82	72.12	70.22	74.90	84.27	93.63	102.99	117.03	140.44	187.25	210.66	234.06	50

Easy Term 30 Year - Return of Premium - Monthly Premium for Specified Face Amounts

Issue	Female Tobacco																Issue
Age	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$75,000	\$80,000	\$90,000	\$100,000	\$110,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	Age
18	NA	NA	17.30	21.62	25.95	30.27	27.36	29.18	32.83	36.48	40.12	45.59	54.71	72.95	82.07	91.18	18
19	NA	NA	17.98	22.47	26.96	31.46	28.35	30.24	34.01	37.79	41.57	47.24	56.69	75.58	85.03	94.47	19
20	NA	NA	18.65	23.32	27.98	32.64	29.33	31.29	35.20	39.11	43.02	48.88	58.66	78.21	87.99	97.76	20
21	NA	NA	19.33	24.16	28.99	33.83	30.32	32.34	36.38	40.42	44.47	50.53	60.63	80.84	90.95	101.05	21
22	NA	15.01	20.01	25.01	30.01	35.01	31.38	33.47	37.65	41.83	46.02	52.29	62.75	83.66	94.12	104.58	22
23	NA	15.57	20.76	25.95	31.14	36.33	32.51	34.67	39.01	43.34	47.67	54.17	65.01	86.67	97.51	108.34	23
24	NA	16.11	21.47	26.84	32.21	37.58	33.56	35.80	40.27	44.75	49.22	55.93	67.12	89.49	100.68	111.86	24
25	NA	16.67	22.23	27.78	33.34	38.89	34.62	36.93	41.54	46.16	50.77	57.70	69.24	92.31	103.85	115.39	25
26	NA	17.21	22.94	28.67	34.41	40.14	35.68	38.06	42.81	47.57	52.33	59.46	71.35	95.13	107.02	118.91	26
27	NA	17.69	23.58	29.47	35.37	41.26	36.59	39.03	43.91	48.79	53.67	60.99	73.18	97.58	109.77	121.97	27
28	15.14	18.17	24.22	30.27	36.33	42.38	37.44	39.94	44.93	49.92	54.91	62.40	74.88	99.83	112.31	124.79	28
29	15.44	18.53	24.71	30.88	37.06	43.24	38.07	40.61	45.69	50.76	55.84	63.45	76.14	101.52	114.21	126.90	29
30	15.70	18.84	25.12	31.40	37.68	43.96	38.57	41.14	46.28	51.42	56.56	64.28	77.13	102.84	115.70	128.55	30
31	16.76	20.11	26.81	33.52	40.22	46.92	41.25	44.00	49.50	54.99	60.49	68.74	82.49	109.98	123.73	137.48	31
32	17.84	21.41	28.54	35.68	42.81	49.95	44.14	47.08	52.96	58.85	64.73	73.56	88.27	117.69	132.40	147.11	32
33	18.99	22.79	30.39	37.98	45.58	53.17	47.10	50.24	56.52	62.80	69.08	78.49	94.19	125.59	141.29	156.98	33
34	20.19	24.23	32.30	40.38	48.45	56.53	50.20	53.55	60.24	66.93	73.63	83.66	100.40	133.86	150.59	167.32	34
35	21.41	25.70	34.26	42.82	51.39	59.95	53.44	57.01	64.13	71.26	78.38	89.07	106.88	142.51	160.32	178.13	35
36	22.68	27.22	36.29	45.36	54.43	63.50	56.83	60.62	68.19	75.77	83.35	94.71	113.65	151.53	170.47	189.41	36
37	23.97	28.77	38.36	47.94	57.53	67.12	60.28	64.30	72.34	80.37	88.41	100.47	120.56	160.74	180.84	200.93	37
38	25.34	30.40	40.54	50.67	60.80	70.94	63.95	68.21	76.74	85.26	93.79	106.58	127.89	170.52	191.84	213.15	38
39	26.72	32.07	42.76	53.44	64.13	74.82	67.76	72.27	81.31	90.34	99.37	112.92	135.51	180.67	203.26	225.84	39
40	28.18	33.82	45.09	56.36	67.63	78.90	71.77	76.56	86.13	95.70	105.27	119.62	143.54	191.39	215.31	239.23	40
41	29.92	35.90	47.87	59.84	71.80	83.77	77.20	82.35	92.64	102.93	113.23	128.67	154.40	205.86	231.60	257.33	41
42	31.73	38.07	50.76	63.45	76.14	88.83	82.98	88.52	99.58	110.64	121.71	138.30	165.96	221.28	248.94	276.60	42
43	33.63	40.36	53.81	67.26	80.71	94.16	89.19	95.13	107.02	118.91	130.81	148.64	178.37	237.82	267.55	297.28	43
44	35.61	42.73	56.97	71.21	85.45	99.69	95.81	102.20	114.98	127.75	140.53	159.69	191.62	255.50	287.43	319.37	44
45	37.68	45.21	60.28	75.35	90.41	105.48	102.86	109.72	123.44	137.15	150.87	171.44	205.72	274.30	308.58	342.87	45
46	39.79	47.75	63.66	79.58	95.49	111.40	110.34	117.69	132.40	147.11	161.83	183.89	220.67	294.22	331.00	367.78	46
47	41.98	50.37	67.16	83.95	100.74	117.52	118.23	126.12	141.88	157.64	173.41	197.05	236.46	315.28	354.69	394.10	47
48	44.18	53.02	70.69	88.36	106.04	123.71	126.48	134.91	151.78	168.64	185.50	210.80	252.96	337.28	379.44	421.59	48
49	46.39	55.67	74.23	92.78	111.34	129.89	135.15	144.16	162.18	180.20	198.22	225.25	270.30	360.40	405.45	450.50	49
50	48.65	58.38	77.84	97.29	116.75	136.21	144.18	153.79	173.01	192.23	211.46	240.29	288.35	384.46	432.52	480.58	50