

Family Solution

Whole Life Insurance

Ages 0-49

SPECIFIED FACE AMOUNTS/ MONTHLY PREMIUM

IMMEDIATE DEATH BENEFIT (Policy Form No. 9772)

RETURN OF PREMIUM DEATH BENEFIT (Policy Form No. 9471)

Underwritten By:

American-Amicable Life Insurance Company of Texas

Occidental Life Insurance Company of North Carolina

Pioneer American Insurance Company

Pioneer Security Life Insurance Company

All benefits not available in all states

RATES FOR AGENT USE ONLY

Family Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue	\$5,000				\$6,000				\$7,000				\$8,000				Issue
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Age
0-10	7.48	7.04	N/A	N/A	8.45	7.92	N/A	N/A	9.42	8.80	N/A	N/A	10.39	9.68	N/A	N/A	0-10
11	7.59	7.13	N/A	N/A	8.58	8.03	N/A	N/A	9.57	8.93	N/A	N/A	10.56	9.83	N/A	N/A	11
12	7.69	7.23	N/A	N/A	8.70	8.14	N/A	N/A	9.71	9.06	N/A	N/A	10.72	9.97	N/A	N/A	12
13	7.79	7.31	N/A	N/A	8.82	8.25	N/A	N/A	9.85	9.18	N/A	N/A	10.88	10.11	N/A	N/A	13
14	7.89	7.40	N/A	N/A	8.93	8.35	N/A	N/A	9.98	9.30	N/A	N/A	11.03	10.26	N/A	N/A	14
15	7.98	7.49	N/A	N/A	9.04	8.46	N/A	N/A	10.11	9.43	N/A	N/A	11.18	10.40	N/A	N/A	15
16	8.07	7.58	N/A	N/A	9.15	8.56	N/A	N/A	10.23	9.55	N/A	N/A	11.32	10.54	N/A	N/A	16
17	8.14	7.67	N/A	N/A	9.24	8.67	N/A	N/A	10.34	9.67	N/A	N/A	11.44	10.68	N/A	N/A	17
18	8.23	7.75	9.31	7.91	9.35	8.78	10.64	8.96	10.46	9.80	11.97	10.01	11.58	10.82	13.30	11.06	18
19	8.31	7.84	9.57	8.13	9.44	8.88	10.95	9.22	10.57	9.91	12.33	10.32	11.71	10.95	13.72	11.42	19
20	8.39	7.92	9.83	8.36	9.54	8.98	11.27	9.50	10.69	10.04	12.71	10.64	11.84	11.09	14.15	11.78	20
21	8.55	8.03	10.08	8.54	9.73	9.11	11.57	9.72	10.91	10.19	13.06	10.90	12.09	11.27	14.54	12.08	21
22	8.72	8.15	10.34	8.73	9.93	9.25	11.88	9.95	11.15	10.35	13.42	11.16	12.36	11.45	14.96	12.38	22
23	8.89	8.26	10.61	8.93	10.14	9.39	12.20	10.18	11.39	10.51	13.79	11.44	12.64	11.64	15.39	12.70	23
24	9.07	8.38	10.89	9.13	10.36	9.53	12.53	10.43	11.64	10.68	14.18	11.72	12.93	11.83	15.83	13.02	24
25	9.26	8.50	11.18	9.34	10.58	9.67	12.88	10.68	11.90	10.84	14.59	12.02	13.23	12.01	16.30	13.36	25
26	9.45	8.62	11.48	9.56	10.81	9.81	13.24	10.95	12.17	11.00	15.01	12.33	13.54	12.20	16.77	13.71	26
27	9.65	8.74	11.79	9.79	11.05	9.96	13.62	11.22	12.45	11.18	15.45	12.65	13.85	12.40	17.27	14.08	27
28	9.86	8.86	12.12	10.02	11.30	10.10	14.01	11.50	12.75	11.34	15.91	12.98	14.19	12.59	17.80	14.45	28
29	10.08	8.98	12.47	10.27	11.57	10.24	14.44	11.79	13.06	11.51	16.40	13.31	14.54	12.78	18.37	14.84	29
30	10.31	9.10	12.84	10.52	11.84	10.39	14.88	12.10	13.38	11.68	16.92	13.67	14.91	12.97	18.96	15.25	30
31	10.56	9.32	13.28	10.89	12.14	10.65	15.41	12.53	13.73	11.98	17.53	14.18	15.31	13.32	19.66	15.83	31
32	10.82	9.54	13.75	11.26	12.46	10.91	15.97	12.99	14.09	12.29	18.19	14.71	15.73	13.67	20.41	16.44	32
33	11.10	9.77	14.24	11.67	12.79	11.19	16.56	13.47	14.48	12.62	18.88	15.28	16.17	14.04	21.20	17.08	33
34	11.38	10.01	14.77	12.09	13.13	11.48	17.19	13.98	14.88	12.95	19.62	15.87	16.63	14.42	22.04	17.76	34
35	11.68	10.26	15.32	12.53	13.48	11.78	17.85	14.51	15.29	13.30	20.39	16.49	17.10	14.82	22.92	18.46	35
36	11.99	10.51	15.90	13.00	13.86	12.09	18.55	15.07	15.73	13.66	21.21	17.14	17.60	15.23	23.86	19.21	36
37	12.32	10.78	16.52	13.49	14.25	12.41	19.29	15.66	16.18	14.03	22.07	17.83	18.12	15.66	24.84	20.00	37
38	12.65	11.06	17.16	14.01	14.65	12.74	20.07	16.28	16.65	14.42	22.97	18.56	18.65	16.11	25.88	20.83	38
39	13.01	11.35	17.85	14.56	15.08	13.09	20.89	16.94	17.15	14.83	23.93	19.33	19.22	16.57	26.98	21.71	39
40	13.37	11.65	18.57	15.14	15.52	13.45	21.76	17.64	17.66	15.25	24.94	20.14	19.81	17.06	28.13	22.64	40
41	13.67	11.89	18.86	15.33	15.88	13.74	22.11	17.87	18.08	15.59	25.35	20.40	20.29	17.44	28.59	22.94	41
42	13.98	12.14	19.14	15.51	16.25	14.04	22.44	18.09	18.51	15.94	25.74	20.66	20.78	17.84	29.04	23.24	42
43	14.29	12.39	19.42	15.70	16.62	14.34	22.77	18.31	18.95	16.29	26.13	20.92	21.28	18.24	29.48	23.53	43
44	14.61	12.65	19.68	15.86	17.01	14.65	23.09	18.51	19.40	16.65	26.50	21.15	21.79	18.65	29.90	23.79	44
45	14.94	12.91	19.93	16.02	17.40	14.97	23.39	18.70	19.86	17.02	26.85	21.37	22.31	19.08	30.31	24.05	45
46	15.27	13.18	20.17	16.17	17.80	15.29	23.68	18.87	20.32	17.40	27.19	21.57	22.85	19.51	30.69	24.28	46
47	15.62	13.46	20.40	16.29	18.21	15.62	23.96	19.02	20.80	17.79	27.51	21.75	23.40	19.95	31.06	24.48	47
48	15.97	13.74	20.63	16.40	18.64	15.96	24.23	19.16	21.30	18.17	27.83	21.91	23.97	20.39	31.42	24.66	48
49	16.34	14.02	20.85	16.49	19.08	16.29	24.49	19.26	21.82	18.57	28.14	22.02	24.56	20.84	31.78	24.79	49

Rates for Agent Use Only
Issue Ages Based on Age Last Birthday

Family Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue	\$9,000				\$10,000				\$12,000				\$15,000				Issue
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
0-10	11.36	10.56	N/A	N/A	12.32	11.44	N/A	N/A	14.26	13.20	N/A	N/A	17.16	15.84	N/A	N/A	0-10
11	11.55	10.72	N/A	N/A	12.54	11.62	N/A	N/A	14.51	13.42	N/A	N/A	17.48	16.11	N/A	N/A	11
12	11.73	10.89	N/A	N/A	12.74	11.81	N/A	N/A	14.76	13.64	N/A	N/A	17.79	16.39	N/A	N/A	12
13	11.91	11.05	N/A	N/A	12.94	11.98	N/A	N/A	15.00	13.85	N/A	N/A	18.09	16.65	N/A	N/A	13
14	12.08	11.21	N/A	N/A	13.13	12.16	N/A	N/A	15.22	14.06	N/A	N/A	18.37	16.91	N/A	N/A	14
15	12.24	11.36	N/A	N/A	13.31	12.33	N/A	N/A	15.44	14.27	N/A	N/A	18.64	17.18	N/A	N/A	15
16	12.40	11.52	N/A	N/A	13.49	12.51	N/A	N/A	15.65	14.48	N/A	N/A	18.91	17.44	N/A	N/A	16
17	12.54	11.68	N/A	N/A	13.64	12.69	N/A	N/A	15.84	14.69	N/A	N/A	19.14	17.71	N/A	N/A	17
18	12.70	11.84	14.64	12.12	13.81	12.86	15.97	13.17	16.05	14.91	18.63	15.27	19.40	17.97	22.63	18.43	18
19	12.84	11.99	15.10	12.51	13.97	13.03	16.49	13.61	16.24	15.11	19.26	15.80	19.63	18.22	23.41	19.09	19
20	12.99	12.15	15.59	12.93	14.14	13.20	17.02	14.07	16.44	15.32	19.90	16.35	19.88	18.48	24.21	19.78	20
21	13.27	12.35	16.03	13.26	14.45	13.42	17.52	14.44	16.82	15.58	20.49	16.80	20.36	18.81	24.95	20.33	21
22	13.57	12.55	16.50	13.60	14.79	13.65	18.04	14.82	17.22	15.86	21.11	17.25	20.86	19.16	25.73	20.90	22
23	13.89	12.76	16.98	13.95	15.14	13.88	18.57	15.21	17.64	16.13	21.76	17.72	21.39	19.50	26.54	21.49	23
24	14.22	12.97	17.48	14.32	15.50	14.12	19.13	15.62	18.07	16.42	22.42	18.21	21.93	19.86	27.37	22.10	24
25	14.55	13.18	18.00	14.70	15.87	14.35	19.71	16.04	18.52	16.69	23.12	18.72	22.48	20.20	28.24	22.74	25
26	14.90	13.39	18.54	15.10	16.26	14.59	20.31	16.48	18.98	16.97	23.84	19.25	23.07	20.56	29.14	23.40	26
27	15.25	13.61	19.10	15.51	16.65	14.83	20.93	16.94	19.46	17.27	24.59	19.79	23.66	20.93	30.07	24.08	27
28	15.63	13.83	19.70	15.93	17.08	15.07	21.59	17.40	19.96	17.56	25.38	20.35	24.29	21.28	31.06	24.78	28
29	16.03	14.04	20.33	16.36	17.52	15.31	22.30	17.89	20.49	17.84	26.23	20.93	24.95	21.64	32.12	25.51	29
30	16.44	14.26	21.00	16.82	17.97	15.55	23.03	18.40	21.04	18.14	27.11	21.55	25.64	22.01	33.23	26.27	30
31	16.89	14.65	21.79	17.48	18.48	15.99	23.91	19.13	21.64	18.65	28.17	22.42	26.39	22.66	34.55	27.37	31
32	17.36	15.05	22.64	18.16	19.00	16.43	24.86	19.88	22.27	19.18	29.30	23.33	27.17	23.32	35.96	28.50	32
33	17.86	15.47	23.52	18.89	19.55	16.89	25.84	20.69	22.93	19.74	30.48	24.30	28.00	24.02	37.44	29.72	33
34	18.37	15.90	24.46	19.65	20.12	17.37	26.89	21.54	23.62	20.31	31.74	25.32	28.86	24.73	39.01	30.99	34
35	18.90	16.35	25.45	20.44	20.71	17.87	27.99	22.42	24.32	20.91	33.06	26.37	29.74	25.48	40.66	32.31	35
36	19.47	16.81	26.51	21.28	21.34	18.38	29.16	23.35	25.07	21.53	34.46	27.49	30.68	26.25	42.42	33.70	36
37	20.05	17.29	27.62	22.17	21.99	18.92	30.39	24.34	25.86	22.17	35.94	28.68	31.66	27.05	44.26	35.18	37
38	20.66	17.79	28.78	23.10	22.66	19.47	31.68	25.38	26.66	22.84	37.49	29.92	32.66	27.88	46.20	36.74	38
39	21.30	18.31	30.02	24.09	23.37	20.05	33.06	26.48	27.51	23.53	39.14	31.24	33.73	28.75	48.26	38.39	39
40	21.95	18.86	31.32	25.14	24.10	20.66	34.50	27.64	28.39	24.26	40.87	32.64	34.83	29.67	50.43	40.13	40
41	22.49	19.29	31.84	25.48	24.70	21.14	35.08	28.02	29.11	24.84	41.57	33.09	35.72	30.39	51.30	40.70	41
42	23.05	19.74	32.34	25.81	25.31	21.64	35.64	28.38	29.85	25.43	42.24	33.53	36.65	31.13	52.14	41.25	42
43	23.61	20.19	32.84	26.14	25.94	22.14	36.19	28.75	30.60	26.04	42.90	33.97	37.59	31.88	52.96	41.80	43
44	24.19	20.66	33.31	26.44	26.58	22.66	36.72	29.08	31.37	26.66	43.53	34.37	38.55	32.66	53.76	42.30	44
45	24.77	21.13	33.76	26.72	27.23	23.18	37.22	29.40	32.15	27.29	44.14	34.75	39.53	33.45	54.51	42.77	45
46	25.38	21.61	34.20	26.98	27.90	23.72	37.70	29.69	32.95	27.94	44.72	35.10	40.53	34.26	55.23	43.21	46
47	25.99	22.11	34.61	27.21	28.59	24.28	38.16	29.94	33.78	28.60	45.27	35.40	41.56	35.09	55.92	43.59	47
48	26.63	22.61	35.02	27.41	29.30	24.83	38.62	30.16	34.63	29.27	45.81	35.67	42.63	35.92	56.61	43.92	48
49	27.30	23.12	35.42	27.56	30.04	25.39	39.06	30.33	35.52	29.94	46.34	35.87	43.74	36.77	57.27	44.17	49

Rates for Agent Use Only
Issue Ages Based on Age Last Birthday

Family Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue	\$18,000				\$20,000				\$22,000				\$25,000				Issue
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
0-10	20.07	18.48	N/A	N/A	22.00	20.24	N/A	N/A	23.94	22.00	N/A	N/A	26.84	24.64	N/A	N/A	0-10
11	20.45	18.80	N/A	N/A	22.43	20.60	N/A	N/A	24.41	22.39	N/A	N/A	27.37	25.08	N/A	N/A	11
12	20.81	19.13	N/A	N/A	22.83	20.97	N/A	N/A	24.85	22.80	N/A	N/A	27.88	25.55	N/A	N/A	12
13	21.18	19.45	N/A	N/A	23.24	21.32	N/A	N/A	25.30	23.19	N/A	N/A	28.38	25.99	N/A	N/A	13
14	21.51	19.77	N/A	N/A	23.61	21.67	N/A	N/A	25.70	23.57	N/A	N/A	28.85	26.43	N/A	N/A	14
15	21.84	20.08	N/A	N/A	23.98	22.02	N/A	N/A	26.11	23.96	N/A	N/A	29.31	26.87	N/A	N/A	15
16	22.16	20.40	N/A	N/A	24.33	22.37	N/A	N/A	26.50	24.35	N/A	N/A	29.75	27.31	N/A	N/A	16
17	22.44	20.72	N/A	N/A	24.64	22.73	N/A	N/A	26.84	24.73	N/A	N/A	30.14	27.75	N/A	N/A	17
18	22.75	21.04	26.63	21.59	24.98	23.08	29.29	23.69	27.21	25.12	31.96	25.80	30.56	28.19	35.95	28.96	18
19	23.03	21.34	27.56	22.38	25.30	23.41	30.33	24.57	27.56	25.49	33.10	26.77	30.96	28.60	37.25	30.06	19
20	23.33	21.65	28.53	23.21	25.63	23.76	31.40	25.49	27.93	25.88	34.28	27.77	31.38	29.04	38.59	31.20	20
21	23.90	22.05	29.41	23.87	26.26	24.20	32.39	26.23	28.63	26.36	35.36	28.59	32.17	29.59	39.82	32.12	21
22	24.50	22.46	30.35	24.55	26.93	24.66	33.43	26.99	29.36	26.86	36.51	29.42	33.00	30.17	41.12	33.07	22
23	25.14	22.87	31.32	25.26	27.64	25.12	34.50	27.78	30.14	27.37	37.69	30.29	33.88	30.74	42.46	34.06	23
24	25.79	23.30	32.31	25.99	28.36	25.60	35.61	28.59	30.93	27.89	38.91	31.18	34.79	31.33	43.85	35.07	24
25	26.45	23.71	33.36	26.75	29.10	26.05	36.77	29.43	31.74	28.39	40.18	32.11	35.71	31.90	45.30	36.13	25
26	27.15	24.14	34.44	27.55	29.87	26.53	37.97	30.31	32.59	28.92	41.50	33.08	36.68	32.50	46.80	37.23	26
27	27.86	24.58	35.56	28.37	30.66	27.02	39.22	31.23	33.47	29.46	42.88	34.09	37.67	33.11	48.36	38.37	27
28	28.62	25.01	36.75	29.21	31.51	27.50	40.54	32.16	34.40	29.98	44.33	35.11	38.72	33.71	50.01	39.54	28
29	29.41	25.44	38.02	30.08	32.39	27.97	41.95	33.13	35.36	30.50	45.88	36.18	39.82	34.30	51.77	40.75	29
30	30.24	25.88	39.35	31.00	33.30	28.46	43.42	34.15	36.37	31.05	47.50	37.30	40.97	34.92	53.62	42.02	30
31	31.14	26.66	40.93	32.31	34.31	29.33	45.18	35.61	37.47	31.99	49.44	38.91	42.22	36.00	55.82	43.85	31
32	32.08	27.45	42.63	33.68	35.35	30.21	47.07	37.12	38.62	32.96	51.51	40.57	43.52	37.10	58.17	45.74	32
33	33.07	28.29	44.40	35.13	36.45	31.14	49.04	38.74	39.84	33.99	53.68	42.35	44.91	38.26	60.64	47.77	33
34	34.10	29.15	46.28	36.65	37.60	32.09	51.13	40.43	41.09	35.03	55.98	44.21	46.34	39.45	63.25	49.88	34
35	35.16	30.05	48.26	38.24	38.78	33.09	53.33	42.19	42.39	36.14	58.40	46.15	47.81	40.70	66.00	52.08	35
36	36.29	30.97	50.37	39.92	40.03	34.11	55.67	44.06	43.77	37.26	60.98	48.20	49.37	41.98	68.93	54.41	36
37	37.46	31.93	52.59	41.69	41.33	35.19	58.14	46.03	45.20	38.44	63.69	50.37	51.00	43.32	72.01	56.87	37
38	38.67	32.93	54.92	43.56	42.67	36.30	60.72	48.11	46.67	39.66	66.53	52.65	52.67	44.71	75.24	59.47	38
39	39.95	33.98	57.39	45.54	44.09	37.46	63.47	50.31	48.24	40.94	69.55	55.07	54.45	46.16	78.68	62.22	39
40	41.26	35.07	59.99	47.63	45.55	38.67	66.36	52.63	49.84	42.27	72.73	57.63	56.28	47.68	82.28	65.12	40
41	42.34	35.94	61.03	48.31	46.75	39.64	67.52	53.39	51.16	43.34	74.01	58.46	57.78	48.89	83.74	66.07	41
42	43.45	36.83	62.04	48.98	47.98	40.63	68.64	54.12	52.52	44.42	75.24	59.27	59.32	50.12	85.14	66.99	42
43	44.57	37.73	63.03	49.63	49.23	41.63	69.74	54.85	53.89	45.53	76.45	60.07	60.88	51.37	86.51	67.90	43
44	45.73	38.67	63.98	50.23	50.52	42.67	70.79	55.52	55.30	46.67	77.61	60.80	62.48	52.67	87.83	68.73	44
45	46.90	39.62	64.88	50.80	51.82	43.72	71.80	56.15	56.74	47.83	78.71	61.50	64.11	53.99	89.08	69.52	45
46	48.11	40.58	65.75	51.32	53.16	44.80	72.76	56.73	58.21	49.01	79.78	62.14	65.78	55.33	90.29	70.25	46
47	49.34	41.58	66.58	51.78	54.53	45.91	73.68	57.24	59.72	50.23	80.78	62.70	67.50	56.72	91.44	70.89	47
48	50.62	42.58	67.40	52.18	55.96	47.01	74.59	57.68	61.29	51.45	81.79	63.18	69.28	58.11	92.58	71.44	48
49	51.95	43.59	68.19	52.48	57.43	48.14	75.47	58.01	62.91	52.69	82.76	63.55	71.13	59.51	93.68	71.86	49

Rates for Agent Use Only
Issue Ages Based on Age Last Birthday

Family Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue	\$28,000				\$30,000				\$32,000				\$35,000				Issue
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Age
0-10	29.75	27.28	N/A	N/A	31.68	29.04	N/A	N/A	33.62	30.80	N/A	N/A	36.52	33.44	N/A	N/A	0-10
11	30.34	27.78	N/A	N/A	32.32	29.57	N/A	N/A	34.30	31.37	N/A	N/A	37.26	34.06	N/A	N/A	11
12	30.91	28.30	N/A	N/A	32.93	30.13	N/A	N/A	34.94	31.96	N/A	N/A	37.97	34.71	N/A	N/A	12
13	31.47	28.79	N/A	N/A	33.53	30.66	N/A	N/A	35.59	32.52	N/A	N/A	38.68	35.32	N/A	N/A	13
14	31.99	29.28	N/A	N/A	34.09	31.18	N/A	N/A	36.18	33.09	N/A	N/A	39.33	35.94	N/A	N/A	14
15	32.51	29.77	N/A	N/A	34.64	31.71	N/A	N/A	36.77	33.65	N/A	N/A	39.97	36.56	N/A	N/A	15
16	33.00	30.27	N/A	N/A	35.17	32.24	N/A	N/A	37.34	34.21	N/A	N/A	40.59	37.17	N/A	N/A	16
17	33.44	30.76	N/A	N/A	35.64	32.77	N/A	N/A	37.84	34.78	N/A	N/A	41.14	37.79	N/A	N/A	17
18	33.91	31.25	39.95	32.11	36.15	33.30	42.61	34.22	38.38	35.34	45.28	36.32	41.73	38.40	49.28	39.48	18
19	34.36	31.72	41.40	33.35	36.62	33.80	44.17	35.54	38.89	35.87	46.94	37.73	42.28	38.99	51.09	41.02	19
20	34.82	32.21	42.91	34.63	37.12	34.32	45.78	36.91	39.42	36.44	48.66	39.20	42.87	39.60	52.97	42.62	20
21	35.71	32.83	44.29	35.66	38.07	34.98	47.26	38.02	40.44	37.14	50.24	40.38	43.98	40.37	54.70	43.92	21
22	36.65	33.47	45.74	36.72	39.08	35.67	48.82	39.16	41.51	37.87	51.90	41.59	45.15	41.18	56.51	45.24	22
23	37.63	34.11	47.24	37.83	40.13	36.36	50.43	40.34	42.63	38.61	53.61	42.86	46.38	41.98	58.39	46.63	23
24	38.64	34.78	48.80	38.96	41.22	37.07	52.09	41.56	43.79	39.37	55.39	44.15	47.64	42.81	60.33	48.04	24
25	39.68	35.42	50.42	40.15	42.32	37.76	53.83	42.83	44.97	40.10	57.25	45.50	48.94	43.61	62.37	49.52	25
26	40.76	36.08	52.10	41.38	43.49	38.47	55.63	44.15	46.21	40.86	59.16	46.91	50.29	44.44	64.46	51.06	26
27	41.87	36.77	53.85	42.66	44.67	39.21	57.50	45.52	47.48	41.65	61.16	48.38	51.68	45.30	66.65	52.66	27
28	43.05	37.44	55.69	43.97	45.94	39.92	59.48	46.92	48.83	42.41	63.27	49.87	53.16	46.13	68.96	54.30	28
29	44.29	38.10	57.67	45.32	47.26	40.63	61.60	48.37	50.24	43.17	65.53	51.42	54.70	46.97	71.42	55.99	29
30	45.57	38.79	59.74	46.75	48.63	41.37	63.81	49.90	51.70	43.96	67.89	53.05	56.30	47.83	74.01	57.78	30
31	46.97	40.00	62.20	48.80	50.14	42.67	66.45	52.09	53.30	45.34	70.71	55.39	58.05	49.34	77.09	60.33	31
32	48.43	41.23	64.84	50.91	51.70	43.99	69.28	54.36	54.97	46.74	73.72	57.81	59.87	50.88	80.38	62.98	32
33	49.98	42.54	67.60	53.18	53.36	45.39	72.24	56.79	56.74	48.24	76.87	60.40	61.81	52.51	83.83	65.82	33
34	51.58	43.87	70.53	55.55	55.08	46.81	75.38	59.33	58.57	49.76	80.23	63.10	63.81	54.17	87.50	68.77	34
35	53.23	45.27	73.61	58.01	56.84	48.32	78.68	61.97	60.46	51.36	83.75	65.92	65.88	55.93	91.35	71.85	35
36	54.98	46.70	76.89	60.62	58.72	49.85	82.19	64.76	62.46	53.00	87.49	68.91	68.06	57.72	95.45	75.12	36
37	56.80	48.20	80.33	63.38	60.67	51.46	85.88	67.72	64.54	54.71	91.43	72.06	70.34	59.59	99.76	78.57	37
38	58.68	49.76	83.96	66.29	62.68	53.12	89.76	70.84	66.68	56.49	95.57	75.38	72.68	61.53	104.28	82.20	38
39	60.67	51.38	87.80	69.37	64.82	54.86	93.88	74.14	68.96	58.35	99.97	78.90	75.18	63.57	109.09	86.05	39
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	40
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	41
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	42
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	43
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	44
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	45
46	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	47
48	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	48
49	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	49

Rates for Agent Use Only
Issue Ages Based on Age Last Birthday

Family Solution ROP Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$5,000				\$6,000				\$7,000				\$8,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
18	9.70	8.37	12.37	10.05	11.11	9.52	14.31	11.53	12.53	10.67	16.26	13.01	13.94	11.81	18.20	14.49	18
19	9.87	8.56	12.60	10.49	11.31	9.74	14.59	12.05	12.76	10.92	16.58	13.62	14.20	12.11	18.57	15.19	19
20	10.08	8.77	12.94	11.36	11.57	9.99	15.00	13.10	13.06	11.22	17.06	14.84	14.54	12.44	19.12	16.58	20
21	10.35	9.07	13.35	11.87	11.90	10.35	15.49	13.71	13.44	11.64	17.63	15.56	14.98	12.92	19.77	17.40	21
22	10.67	9.29	13.73	12.28	12.28	10.62	15.95	14.21	13.88	11.95	18.17	16.14	15.49	13.28	20.39	18.06	22
23	10.97	9.49	14.19	12.50	12.63	10.86	16.50	14.47	14.30	12.23	18.81	16.44	15.96	13.60	21.12	18.41	23
24	11.29	9.69	14.72	12.87	13.01	11.10	17.13	14.92	14.74	12.51	19.55	16.96	16.47	13.92	21.96	19.01	24
25	11.55	9.93	15.05	13.23	13.33	11.38	17.53	15.35	15.11	12.84	20.02	17.47	16.89	14.30	22.50	19.58	25
26	12.18	10.42	16.05	13.47	14.09	11.97	18.73	15.63	16.00	13.53	21.41	17.80	17.91	15.08	24.10	19.96	26
27	12.86	10.88	17.02	13.79	14.91	12.53	19.89	16.02	16.95	14.18	22.76	18.25	18.99	15.82	25.64	20.48	27
28	13.52	11.31	17.97	14.14	15.70	13.05	21.03	16.44	17.87	14.78	24.09	18.73	20.05	16.51	27.16	21.03	28
29	14.06	11.76	19.02	14.49	16.34	13.59	22.29	16.86	18.62	15.41	25.57	19.23	20.91	17.23	28.84	21.60	29
30	14.55	12.17	19.73	14.88	16.93	14.07	23.14	17.33	19.31	15.98	26.56	19.78	21.70	17.88	29.97	22.22	30
31	14.84	12.50	20.16	15.25	17.28	14.47	23.66	17.77	19.72	16.44	27.16	20.29	22.16	18.41	30.66	22.81	31
32	15.10	12.77	20.57	15.46	17.59	14.80	24.16	18.02	20.08	16.83	27.74	20.58	22.57	18.85	31.33	23.15	32
33	15.32	13.06	20.96	15.73	17.85	15.14	24.62	18.35	20.39	17.22	28.28	20.96	22.92	19.30	31.95	23.58	33
34	15.48	13.26	21.34	15.91	18.05	15.38	25.08	18.56	20.61	17.50	28.82	21.21	23.18	19.63	32.56	23.86	34
35	15.58	13.41	21.75	16.05	18.16	15.57	25.58	18.73	20.75	17.72	29.40	21.41	23.34	19.87	33.22	24.09	35
36	15.92	13.69	22.15	16.16	18.57	15.90	26.05	18.87	21.23	18.11	29.95	21.57	23.88	20.32	33.85	24.27	36
37	16.18	13.87	22.49	16.27	18.89	16.12	26.46	18.99	21.59	18.37	30.43	21.72	24.30	20.61	34.40	24.44	37
38	16.43	14.04	22.81	16.36	19.18	16.32	26.85	19.10	21.94	18.60	30.88	21.84	24.69	20.88	34.92	24.58	38
39	16.66	14.19	23.11	16.43	19.47	16.50	27.21	19.19	22.27	18.81	31.30	21.95	25.07	21.12	35.40	24.71	39
40	16.86	14.30	23.41	16.51	19.70	16.64	27.57	19.29	22.54	18.97	31.72	22.06	25.38	21.30	35.87	24.84	40
41	17.08	14.45	23.69	16.57	19.96	16.81	27.89	19.35	22.85	19.17	32.10	22.14	25.74	21.53	36.31	24.92	41
42	17.35	14.59	24.01	16.62	20.29	16.97	28.28	19.41	23.23	19.36	32.56	22.21	26.17	21.75	36.83	25.00	42
43	17.55	14.75	24.38	16.66	20.53	17.18	28.73	19.47	23.52	19.60	33.08	22.27	26.50	22.02	37.42	25.07	43
44	17.60	14.96	24.64	16.69	20.60	17.43	29.04	19.50	23.59	19.89	33.44	22.31	26.58	22.36	37.84	25.12	44
45	18.70	15.18	25.96	16.72	21.92	17.69	30.63	19.54	25.13	20.20	35.29	22.36	28.34	22.71	39.96	25.17	45
46	19.39	15.81	27.05	17.49	22.74	18.45	31.93	20.46	26.08	21.08	36.81	23.43	29.43	23.72	41.70	26.40	46
47	20.13	16.50	28.24	18.34	23.63	19.27	33.35	21.47	27.12	22.04	38.47	24.61	30.62	24.81	43.59	27.75	47
48	20.94	17.24	29.52	19.24	24.59	20.15	34.90	22.56	28.25	23.07	40.27	25.88	31.91	25.99	45.65	29.20	48
49	21.74	17.97	30.80	20.15	25.56	21.04	36.44	23.65	29.38	24.11	42.07	27.15	33.20	27.17	47.70	30.65	49

Family Solution ROP Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$9,000				\$10,000				\$12,000				\$15,000				Issue Age
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
18	15.35	12.96	20.15	15.97	16.76	14.10	22.09	17.45	19.58	16.39	25.98	20.41	23.82	19.83	31.82	24.85	18
19	15.65	13.29	20.56	16.76	17.09	14.47	22.55	18.33	19.98	16.84	26.53	21.46	24.32	20.39	32.50	26.17	19
20	16.03	13.67	21.18	18.33	17.52	14.89	23.24	20.07	20.49	17.34	27.36	23.55	24.95	21.02	33.53	28.78	20
21	16.52	14.21	21.91	19.25	18.06	15.49	24.05	21.09	21.15	18.06	28.33	24.78	25.77	21.92	34.75	30.31	21
22	17.09	14.60	22.60	19.99	18.70	15.93	24.82	21.92	21.91	18.59	29.26	25.77	26.72	22.58	35.91	31.55	22
23	17.63	14.97	23.43	20.39	19.29	16.34	25.74	22.36	22.62	19.08	30.35	26.30	27.62	23.18	37.28	32.21	23
24	18.20	15.33	24.38	21.05	19.93	16.74	26.79	23.10	23.38	19.56	31.62	27.19	28.57	23.79	38.87	33.32	24
25	18.67	15.75	24.98	21.70	20.45	17.21	27.46	23.82	24.01	20.12	32.42	28.05	29.35	24.49	39.87	34.40	25
26	19.82	16.64	26.78	22.13	21.72	18.19	29.46	24.29	25.54	21.30	34.82	28.62	31.26	25.97	42.87	35.12	26
27	21.04	17.47	28.51	22.71	23.08	19.12	31.39	24.94	27.17	22.41	37.13	29.40	33.30	27.36	45.76	36.09	27
28	22.22	18.25	30.22	23.33	24.40	19.98	33.29	25.63	28.75	23.45	39.41	30.23	35.28	28.65	48.61	37.12	28
29	23.19	19.06	32.12	23.97	25.47	20.88	35.39	26.33	30.04	24.53	41.94	31.07	36.89	30.00	51.76	38.18	29
30	24.08	19.78	33.39	24.67	26.46	21.69	36.81	27.12	31.22	25.50	43.64	32.01	38.36	31.21	53.89	39.35	30
31	24.60	20.39	34.17	25.33	27.04	22.36	37.67	27.85	31.92	26.30	44.67	32.89	39.24	32.21	55.18	40.45	31
32	25.06	20.88	34.91	25.71	27.55	22.90	38.50	28.27	32.53	26.95	45.67	33.40	40.00	33.03	56.42	41.08	32
33	25.45	21.38	35.61	26.20	27.99	23.47	39.27	28.82	33.06	27.63	46.60	34.05	40.66	33.88	57.58	41.90	33
34	25.75	21.75	36.30	26.52	28.31	23.87	40.04	29.17	33.45	28.12	47.52	34.47	41.15	34.48	58.74	42.43	34
35	25.92	22.03	37.04	26.77	28.51	24.18	40.86	29.45	33.68	28.49	48.51	34.81	41.44	34.95	59.97	42.85	35
36	26.54	22.52	37.75	26.98	29.19	24.73	41.65	29.68	34.50	29.15	49.45	35.09	42.47	35.78	61.15	43.20	36
37	27.01	22.86	38.36	27.17	29.71	25.10	42.33	29.89	35.13	29.59	50.27	35.34	43.25	36.33	62.18	43.51	37
38	27.45	23.16	38.95	27.32	30.21	25.44	42.98	30.07	35.72	30.00	51.05	35.55	43.99	36.83	63.15	43.78	38
39	27.88	23.43	39.49	27.47	30.68	25.74	43.58	30.22	36.29	30.35	51.77	35.74	44.70	37.28	64.05	44.01	39
40	28.23	23.63	40.03	27.61	31.07	25.96	44.18	30.38	36.75	30.63	52.49	35.93	45.28	37.62	64.95	44.25	40
41	28.62	23.89	40.52	27.70	31.51	26.25	44.73	30.49	37.28	30.97	53.14	36.06	45.94	38.05	65.77	44.41	41
42	29.11	24.14	41.10	27.80	32.05	26.53	45.38	30.59	37.94	31.30	53.92	36.18	46.76	38.47	66.74	44.57	42
43	29.48	24.44	41.77	27.88	32.46	26.86	46.12	30.68	38.42	31.71	54.81	36.29	47.37	38.97	67.85	44.70	43
44	29.57	24.82	42.24	27.93	32.56	27.28	46.64	30.73	38.55	32.21	55.44	36.35	47.52	39.60	68.64	44.78	44
45	31.55	25.22	44.62	27.99	34.76	27.72	49.28	30.80	41.19	32.74	58.61	36.44	50.82	40.26	72.60	44.88	45
46	32.78	26.35	46.58	29.37	36.13	28.98	51.46	32.34	42.83	34.25	61.22	38.28	52.87	42.15	75.87	47.19	46
47	34.12	27.58	48.71	30.89	37.62	30.35	53.83	34.03	44.61	35.89	64.06	40.30	55.10	44.20	79.42	49.72	47
48	35.57	28.91	51.02	32.52	39.23	31.83	56.40	35.84	46.54	37.66	67.15	42.48	57.52	46.42	83.27	52.44	48
49	37.02	30.24	53.33	34.15	40.84	33.30	58.96	37.65	48.48	39.44	70.23	44.65	59.93	48.63	87.12	55.15	49