

Golden Solution

*Whole Life Insurance
(Issue Ages 50-85)*

SPECIFIED FACE AMOUNTS/ MONTHLY PREMIUM

IMMEDIATE DEATH BENEFIT (Policy Form No. 9772)

GRADED DEATH BENEFIT (Policy Form No. 9465)

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

AGENT RATES FOR AGENT USE ONLY

Golden Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$2,500				\$3,000				\$4,000				\$5,000				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	
50	9.68	8.47	11.85	9.60	11.09	9.64	13.70	10.99	13.91	11.97	17.38	13.77	16.72	14.30	21.06	16.55	50
51	10.10	8.91	12.26	9.83	11.59	10.17	14.19	11.26	14.57	12.68	18.03	14.13	17.55	15.18	21.88	17.01	51
52	10.48	9.18	12.70	10.19	12.04	10.48	14.72	11.70	15.18	13.10	18.74	14.72	18.31	15.71	22.76	17.74	52
53	11.00	9.52	13.20	10.61	12.68	10.90	15.31	12.20	16.02	13.65	19.53	15.39	19.36	16.40	23.76	18.57	53
54	11.39	9.85	13.67	10.92	13.14	11.29	15.87	12.57	16.64	14.18	20.28	15.88	20.13	17.06	24.69	19.19	54
55	11.72	10.18	14.14	11.39	13.53	11.69	16.44	13.14	17.16	14.70	21.04	16.64	20.79	17.71	25.63	20.13	55
56	12.08	10.42	14.62	11.66	13.97	11.98	17.01	13.47	17.74	15.09	21.80	17.08	21.52	18.20	26.59	20.68	56
57	12.32	10.70	15.09	12.09	14.26	12.31	17.58	13.97	18.13	15.53	22.56	17.75	22.00	18.75	27.54	21.53	57
58	12.82	10.93	15.69	12.45	14.85	12.58	18.30	14.41	18.92	15.89	23.52	18.33	22.99	19.21	28.74	22.26	58
59	13.22	11.22	16.17	12.83	15.33	12.94	18.88	14.87	19.56	16.37	24.29	18.95	23.79	19.80	29.70	23.02	59
60	13.42	11.29	16.70	13.11	15.58	13.02	19.51	15.21	19.89	16.48	25.14	19.39	24.20	19.94	30.76	23.58	60
61	14.05	11.80	17.60	13.64	16.33	13.63	20.60	15.83	20.89	17.29	26.58	20.23	25.45	20.95	32.56	24.63	61
62	14.63	12.15	18.26	14.19	17.02	14.05	21.39	16.50	21.81	17.85	27.64	21.12	26.61	21.65	33.88	25.74	62
63	15.18	12.56	18.88	14.79	17.69	14.55	22.13	17.22	22.71	18.52	28.62	22.07	27.72	22.48	35.12	26.93	63
64	15.84	13.00	19.66	15.41	18.48	15.08	23.06	17.97	23.76	19.22	29.86	23.08	29.04	23.36	36.67	28.18	64
65	16.50	13.42	20.46	16.01	19.28	15.58	24.03	18.68	24.82	19.89	31.16	24.03	30.36	24.20	38.28	29.37	65
66	17.43	14.09	21.55	16.72	20.39	16.38	25.33	19.53	26.31	20.96	32.89	25.16	32.22	25.54	40.45	30.79	66
67	18.40	14.68	22.55	17.45	21.56	17.09	26.54	20.41	27.86	21.90	34.50	26.34	34.16	26.71	42.46	32.26	67
68	19.46	15.34	23.76	18.04	22.82	17.88	27.99	21.12	29.54	22.96	36.44	27.28	36.27	28.04	44.88	33.44	68
69	20.40	16.00	24.97	19.12	23.95	18.67	29.44	22.41	31.05	24.01	38.37	29.00	38.15	29.35	47.30	35.59	69
70	21.13	16.66	25.87	19.52	24.82	19.46	30.51	22.90	32.22	25.07	39.80	29.65	39.61	30.67	49.09	36.40	70
71	22.30	17.49	27.24	20.42	26.23	20.46	32.16	23.97	34.10	26.40	42.00	31.08	41.96	32.34	51.84	38.19	71
72	23.54	18.37	28.69	21.36	27.72	21.52	33.90	25.10	36.08	27.81	44.31	32.59	44.44	34.10	54.73	40.07	72
73	24.94	19.48	30.33	22.43	29.40	22.85	35.86	26.38	38.32	29.59	46.94	34.29	47.24	36.32	58.01	42.21	73
74	26.51	20.52	32.01	23.52	31.29	24.09	37.89	27.70	40.84	31.24	49.64	36.05	50.38	38.39	61.38	44.40	74
75	28.22	21.84	34.16	24.92	33.33	25.68	40.46	29.37	43.56	33.36	53.07	38.28	53.79	41.03	65.67	47.19	75
76	30.14	23.11	36.30	26.67	35.64	27.21	43.04	31.48	46.64	35.40	56.50	41.09	57.64	43.58	69.96	50.70	76
77	32.12	24.28	38.55	28.27	38.02	28.61	45.73	33.40	49.81	37.26	60.09	43.65	61.60	45.91	74.45	53.90	77
78	34.74	25.74	41.28	29.95	41.16	30.36	49.00	35.42	54.00	39.60	64.46	46.34	66.84	48.84	79.91	57.26	78
79	37.23	27.55	43.56	32.35	44.15	32.53	51.75	38.29	57.98	42.49	68.12	50.17	71.81	52.45	84.48	62.05	79
80	39.82	29.59	46.12	34.82	47.26	34.98	54.81	41.25	62.13	45.76	72.20	54.12	77.00	56.54	89.59	66.99	80
81	42.77	31.64	48.84	37.70	50.80	37.44	58.08	44.72	66.85	49.04	76.56	58.74	82.90	60.64	95.04	72.76	81
82	45.98	33.88	51.68	40.99	54.65	40.13	61.48	48.65	71.99	52.63	81.10	63.99	89.32	65.12	100.71	79.33	82
83	49.00	36.41	55.21	44.44	58.27	43.17	65.72	52.80	76.81	56.68	86.74	69.52	95.35	70.18	107.77	86.24	83
84	52.36	39.16	59.60	48.51	62.31	46.47	70.99	57.69	82.20	61.08	93.77	76.04	102.08	75.68	116.55	94.38	84
85	55.72	42.30	64.52	53.08	66.33	50.23	76.89	63.17	87.56	66.09	101.64	83.34	108.79	81.95	126.39	103.51	85

Golden Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$6,000				\$7,000				\$8,000				\$9,000				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	
50	19.54	16.64	24.75	19.33	22.36	18.97	28.43	22.11	25.17	21.30	32.11	24.89	27.99	23.63	35.80	27.67	50
51	20.53	17.69	25.73	19.88	23.52	20.20	29.58	22.75	26.50	22.71	33.42	25.62	29.48	25.22	37.27	28.50	51
52	21.44	18.32	26.79	20.76	24.57	20.93	30.81	23.78	27.71	23.55	34.83	26.80	30.84	26.16	38.86	29.82	52
53	22.71	19.16	27.98	21.76	26.05	21.91	32.20	24.94	29.40	24.66	36.42	28.13	32.74	27.41	40.65	31.32	53
54	23.63	19.94	29.10	22.50	27.13	22.83	33.51	25.81	30.63	25.71	37.92	29.12	34.13	28.59	42.33	32.42	54
55	24.42	20.73	30.23	23.63	28.05	23.74	34.83	27.13	31.68	26.76	39.43	30.63	35.31	29.77	44.03	34.13	55
56	25.29	21.32	31.38	24.29	29.07	24.43	36.17	27.90	32.84	27.54	40.96	31.51	36.61	30.65	45.75	35.12	56
57	25.88	21.97	32.52	25.30	29.75	25.19	37.50	29.08	33.62	28.41	42.48	32.85	37.49	31.63	47.46	36.63	57
58	27.06	22.52	33.96	26.18	31.13	25.83	39.17	30.10	35.20	29.14	44.39	34.02	39.27	32.46	49.61	37.94	58
59	28.02	23.24	35.12	27.10	32.25	26.67	40.53	31.17	36.48	30.10	45.94	35.25	40.71	33.53	51.35	39.32	59
60	28.52	23.40	36.38	27.77	32.83	26.85	42.01	31.95	37.14	30.31	47.63	36.14	41.45	33.77	53.25	40.33	60
61	30.01	24.61	38.55	29.02	34.57	28.27	44.53	33.42	39.13	31.93	50.52	37.82	43.69	35.59	56.50	42.21	61
62	31.40	25.45	40.13	30.36	36.19	29.26	46.38	34.98	40.98	33.06	52.63	39.60	45.78	36.86	58.88	44.22	62
63	32.74	26.45	41.61	31.79	37.76	30.42	48.11	36.64	42.77	34.39	54.60	41.50	47.79	38.36	61.09	46.36	63
64	34.32	27.51	43.47	33.29	39.60	31.65	50.27	38.40	44.88	35.80	57.08	43.51	50.16	39.94	63.88	48.61	64
65	35.91	28.52	45.41	34.72	41.45	32.83	52.54	40.07	47.00	37.14	59.67	45.41	52.54	41.45	66.80	50.76	65
66	38.14	30.12	48.02	36.42	44.05	34.70	55.58	42.04	49.97	39.27	63.14	47.67	55.88	43.85	70.70	53.30	66
67	40.47	31.53	50.43	38.18	46.77	36.34	58.39	44.11	53.07	41.15	66.36	50.03	59.38	45.97	74.32	55.95	67
68	42.99	33.12	53.33	39.60	49.71	38.20	61.78	45.76	56.44	43.28	70.23	51.92	63.16	48.36	78.68	58.08	68
69	45.25	34.69	56.24	42.18	52.36	40.04	65.17	48.76	59.46	45.38	74.10	55.35	66.56	50.72	83.03	61.94	69
70	47.00	36.28	58.38	43.15	54.40	41.88	67.66	49.90	61.79	47.49	76.95	56.66	69.18	53.10	86.24	63.41	70
71	49.82	38.28	61.68	45.30	57.68	44.22	71.51	52.41	65.55	50.16	81.35	59.51	73.41	56.10	91.19	66.62	71
72	52.79	40.40	65.15	47.56	61.15	46.69	75.57	55.04	69.51	52.98	85.98	62.53	77.87	59.27	96.40	70.01	72
73	56.16	43.06	69.08	50.12	65.08	49.79	80.16	58.03	74.00	56.53	91.23	65.94	82.92	63.26	102.30	73.85	73
74	59.93	45.54	73.13	52.75	69.48	52.69	84.88	61.10	79.03	59.84	96.63	69.45	88.58	66.99	108.38	77.81	74
75	64.02	48.71	78.28	56.10	74.25	56.39	90.89	65.01	84.48	64.07	103.49	73.92	94.71	71.75	116.10	82.83	75
76	68.64	51.77	83.43	60.31	79.64	59.96	96.89	69.92	90.64	68.15	110.36	79.53	101.64	76.33	123.82	89.14	76
77	73.40	54.57	88.81	64.16	85.19	63.22	103.18	74.41	96.98	71.88	117.54	84.66	108.77	80.53	131.90	94.91	77
78	79.68	58.08	95.36	68.19	92.52	67.32	110.81	79.11	105.36	76.56	126.27	90.03	118.20	85.80	141.72	100.96	78
79	85.65	62.41	100.85	73.93	99.48	72.38	117.22	85.81	113.31	82.34	133.59	97.69	127.15	92.30	149.96	109.57	79
80	91.88	67.32	106.98	79.85	106.75	78.10	124.37	92.72	121.62	88.88	141.76	105.59	136.49	99.66	159.14	118.46	80
81	98.95	72.24	113.52	86.79	115.00	83.83	132.00	100.81	131.05	95.43	150.48	114.83	147.11	107.03	168.96	128.86	81
82	106.66	77.62	120.32	94.66	124.00	90.12	139.93	110.00	141.33	102.61	159.55	125.34	158.67	115.11	179.16	140.67	82
83	113.89	83.69	128.79	102.96	132.44	97.20	149.81	119.68	150.98	110.71	170.84	136.40	169.52	124.22	191.86	153.12	83
84	121.97	90.29	139.33	112.73	141.86	104.90	162.11	131.08	161.75	119.51	184.89	149.43	181.64	134.12	207.67	167.78	84
85	130.02	97.82	151.14	123.69	151.25	113.68	175.89	143.86	172.48	129.54	200.64	164.04	193.71	145.40	225.39	184.21	85

Golden Solution Immediate Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$10,000				\$15,000				\$20,000				\$25,000				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	
50	30.80	25.96	39.48	30.45	44.88	37.62	57.90	44.36	58.96	49.28	76.32	58.26	73.04	60.94	94.74	72.16	50
51	32.46	27.72	41.12	31.37	47.37	40.26	60.36	45.73	62.27	52.80	79.59	60.09	77.18	65.34	98.83	74.45	51
52	33.97	28.77	42.88	32.84	49.64	41.84	63.00	47.93	65.30	54.90	83.11	63.03	80.96	67.96	103.23	78.13	52
53	36.08	30.16	44.87	34.50	52.80	43.92	65.98	50.43	69.52	57.68	87.09	66.36	86.24	71.44	108.20	82.28	53
54	37.62	31.47	46.74	35.73	55.11	45.89	68.79	52.28	72.60	60.30	90.84	68.82	90.09	74.72	112.89	85.36	54
55	38.94	32.78	48.62	37.62	57.09	47.85	71.61	55.11	75.24	62.92	94.60	72.60	93.39	77.99	117.59	90.09	55
56	40.39	33.76	50.53	38.72	59.26	49.32	74.48	56.76	78.13	64.88	98.42	74.80	97.00	80.44	122.37	92.84	56
57	41.36	34.85	52.44	40.41	60.72	50.96	77.34	59.29	80.08	67.06	102.24	78.17	99.44	83.16	127.14	97.05	57
58	43.34	35.77	54.83	41.87	63.69	52.33	80.92	61.48	84.04	68.89	107.01	81.09	104.39	85.45	133.10	100.70	58
59	44.94	36.96	56.76	43.40	66.08	54.12	83.82	63.77	87.23	71.28	110.88	84.15	108.38	88.44	137.94	104.53	59
60	45.76	37.23	58.88	44.52	67.32	54.52	86.99	65.45	88.88	71.81	115.11	86.39	110.44	89.10	143.22	107.32	60
61	48.26	39.25	62.48	46.61	71.06	57.56	92.40	68.59	93.87	75.86	122.32	90.57	116.67	94.16	152.24	112.56	61
62	50.57	40.66	65.12	48.84	74.53	59.67	96.36	71.94	98.49	78.68	127.60	95.04	122.46	97.68	158.84	118.14	62
63	52.80	42.32	67.59	51.21	77.88	62.16	100.06	75.50	102.96	82.00	132.53	99.78	128.04	101.84	165.00	124.06	63
64	55.44	44.08	70.69	53.72	81.84	64.80	104.71	79.26	108.24	85.52	138.73	104.80	134.64	106.24	172.75	130.33	64
65	58.08	45.76	73.92	56.10	85.80	67.32	109.56	82.83	113.52	88.88	145.20	109.56	141.24	110.44	180.84	136.29	65
66	61.80	48.43	78.26	58.93	91.38	71.32	116.07	87.07	120.95	94.22	153.88	115.21	150.53	117.11	191.69	143.36	66
67	65.68	50.78	82.28	61.88	97.20	74.85	122.10	91.49	128.71	98.92	161.92	121.11	160.23	122.98	201.74	150.73	67
68	69.89	53.44	87.12	64.24	103.51	78.84	129.36	95.04	137.13	104.23	171.60	125.84	170.75	129.63	213.84	156.64	68
69	73.66	56.06	91.96	68.53	109.17	82.77	136.62	101.47	144.68	109.48	181.28	134.42	180.18	136.18	225.94	167.36	69
70	76.57	58.70	95.53	70.16	113.54	86.73	141.97	103.92	150.50	114.76	188.41	137.67	187.47	142.78	234.85	171.43	70
71	81.27	62.04	101.03	73.73	120.59	91.74	150.22	109.27	159.90	121.44	199.41	144.82	199.21	151.14	248.60	180.36	71
72	86.23	65.56	106.82	77.50	128.02	97.02	158.91	114.92	169.81	128.48	210.99	152.35	211.60	159.94	263.08	189.78	72
73	91.84	70.00	113.38	81.77	136.44	103.68	168.74	121.33	181.04	137.36	224.11	160.89	225.64	171.03	279.47	200.45	73
74	98.12	74.14	120.12	86.16	145.86	109.89	178.86	127.91	193.60	145.64	237.60	169.67	241.34	181.39	296.34	211.42	74
75	104.94	79.42	128.70	91.74	156.09	117.81	191.73	136.29	207.24	156.20	254.76	180.84	258.39	194.59	317.79	225.39	75
76	112.64	84.52	137.28	98.75	167.64	125.46	204.60	146.80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	76
77	120.56	89.18	146.26	105.16	179.52	132.45	218.07	156.42	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	77
78	131.04	95.04	157.17	111.88	195.23	141.24	234.44	166.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	78
79	140.98	102.26	166.32	121.45	210.15	152.07	248.16	180.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	79
80	151.36	110.44	176.53	131.33	225.72	164.34	263.48	195.67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	80
81	163.16	118.63	187.44	142.88	243.41	176.62	279.84	213.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	81
82	176.00	127.60	198.77	156.01	262.68	190.08	296.83	232.69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	82
83	188.06	137.72	212.89	169.84	280.77	205.26	318.01	253.43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	83
84	201.52	148.72	230.45	186.12	300.96	221.76	344.35	277.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84
85	214.94	161.26	250.14	204.38	321.09	240.57	373.89	305.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	85

Golden Solution Graded Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$2,500				\$3,000				\$4,000				\$5,000				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	
50	11.21	9.39	15.58	11.06	12.92	10.74	18.16	12.75	16.35	13.44	23.34	16.12	19.77	16.14	28.51	19.48	50
51	11.69	9.74	16.23	11.55	13.50	11.16	18.94	13.33	17.12	14.00	24.38	16.90	20.74	16.84	29.81	20.46	51
52	12.17	10.09	16.88	12.04	14.08	11.58	19.73	13.92	17.89	14.56	25.42	17.68	21.70	17.54	31.11	21.44	52
53	12.72	10.49	17.62	12.59	14.73	12.06	20.61	14.58	18.76	15.20	26.60	18.56	22.79	18.34	32.59	22.54	53
54	13.26	10.89	18.35	13.15	15.39	12.53	21.49	15.25	19.64	15.83	27.78	19.45	23.88	19.13	34.06	23.65	54
55	13.81	11.28	19.09	13.70	16.04	13.01	22.38	15.91	20.51	16.46	28.96	20.33	24.97	19.91	35.53	24.75	55
56	14.29	11.64	19.75	14.31	16.62	13.44	23.17	16.64	21.27	17.03	30.01	21.31	25.93	20.63	36.85	25.98	56
57	14.79	12.02	20.44	14.95	17.22	13.89	24.00	17.42	22.08	17.64	31.12	22.34	26.93	21.39	38.24	27.26	57
58	15.32	12.41	21.17	15.63	17.85	14.37	24.87	18.23	22.92	18.27	32.28	23.42	27.99	22.18	39.69	28.61	58
59	15.87	12.83	21.93	16.34	18.51	14.87	25.79	19.08	23.80	18.94	33.50	24.55	29.09	23.01	41.22	30.03	59
60	16.30	13.15	22.52	16.89	19.03	15.25	26.50	19.73	24.49	19.45	34.45	25.43	29.95	23.65	42.40	31.13	60
61	17.02	13.70	23.53	17.82	19.90	15.91	27.70	20.85	25.65	20.33	36.06	26.92	31.40	24.75	44.41	32.99	61
62	17.83	14.30	24.64	18.85	20.86	16.63	29.03	22.09	26.94	21.30	37.83	28.57	33.01	25.96	46.63	35.05	62
63	18.66	14.93	25.78	19.91	21.86	17.38	30.41	23.36	28.26	22.29	39.66	30.27	34.67	27.21	48.92	37.18	63
64	19.54	15.59	26.99	21.04	22.91	18.17	31.86	24.72	29.67	23.35	41.60	32.07	36.43	28.53	51.34	39.43	64
65	20.46	16.28	28.27	22.22	24.03	19.01	33.40	26.14	31.16	24.47	43.65	33.97	38.28	29.92	53.90	41.80	65
66	21.83	17.23	29.89	23.42	25.67	20.14	35.34	27.58	33.35	25.98	46.24	35.89	41.02	31.81	57.13	44.20	66
67	23.32	18.25	31.65	24.73	27.46	21.38	37.45	29.15	35.73	27.62	49.06	37.98	44.00	33.86	60.66	46.81	67
68	24.91	19.35	33.52	26.12	29.36	22.69	39.70	30.81	38.27	29.37	52.05	40.20	47.18	36.05	64.40	49.59	68
69	26.62	20.52	35.54	27.28	31.42	24.10	42.12	32.21	41.01	31.25	55.28	42.07	50.60	38.40	68.44	51.92	69
70	27.43	21.08	36.50	28.32	32.38	24.77	43.27	33.46	42.30	32.14	56.81	43.73	52.21	39.51	70.35	54.00	70
71	29.11	22.23	38.48	29.92	34.40	26.15	45.65	35.38	44.98	33.99	59.98	46.29	55.57	41.82	74.31	57.20	71
72	31.24	23.54	40.72	31.45	36.96	27.72	48.33	37.21	48.40	36.07	63.56	48.73	59.84	44.43	78.79	60.25	72
73	33.44	25.04	43.29	33.35	39.60	29.51	51.42	39.50	51.92	38.47	67.67	51.78	64.24	47.43	83.93	64.06	73
74	35.75	26.84	46.29	35.15	42.38	31.68	55.02	41.65	55.62	41.36	72.48	54.65	68.86	51.04	89.94	67.65	74
75	38.12	28.44	49.12	37.68	45.21	33.60	58.41	44.69	59.40	43.92	77.00	58.70	73.59	54.23	95.59	72.71	75
76	40.99	30.36	53.29	39.87	48.66	35.91	63.42	47.32	64.00	47.00	83.68	62.21	79.34	58.08	103.93	77.10	76
77	44.66	32.67	57.27	41.26	53.07	38.68	68.20	48.98	69.88	50.69	90.05	64.43	86.68	62.70	111.90	79.87	77
78	48.62	35.64	61.20	43.97	57.82	42.24	72.91	52.24	76.21	55.44	96.33	68.77	94.60	68.64	119.75	85.30	78
79	52.69	38.39	65.81	46.90	62.70	45.54	78.44	55.76	82.72	59.84	103.70	73.46	102.74	74.14	128.97	91.16	79
80	56.94	41.58	69.52	50.60	67.80	49.37	82.90	60.20	89.52	64.95	109.65	79.38	111.24	80.52	136.40	98.56	80
81	60.28	44.88	70.17	53.66	71.81	53.33	83.68	63.86	94.87	70.23	110.69	84.27	117.92	87.12	137.70	104.68	81
82	63.28	48.18	71.11	57.76	75.40	57.29	84.80	68.79	99.66	75.51	112.19	90.84	123.91	93.72	139.57	112.88	82
83	66.00	51.26	72.16	62.08	78.68	60.99	86.07	73.97	104.02	80.44	113.88	97.74	129.36	99.88	141.68	121.52	83
84	68.42	54.12	74.42	67.02	81.58	64.42	88.78	79.89	107.89	85.01	117.49	105.64	134.20	105.60	146.20	131.39	84
85	69.36	55.72	79.48	72.88	82.70	66.33	94.85	86.93	109.39	87.56	125.58	115.02	136.07	108.79	156.31	143.11	85

Golden Solution Graded Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$6,000				\$7,000				\$8,000				\$9,000				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	
50	23.20	18.84	33.68	22.85	26.63	21.54	38.85	26.22	30.05	24.24	44.03	29.59	33.48	26.94	49.20	32.95	50
51	24.36	19.68	35.24	24.02	27.97	22.52	40.68	27.59	31.59	25.36	46.11	31.15	35.21	28.20	51.54	34.71	51
52	25.51	20.52	36.81	25.20	29.32	23.50	42.50	28.95	33.14	26.48	48.19	32.71	36.95	29.46	53.89	36.47	52
53	26.82	21.47	38.58	26.52	30.85	24.61	44.56	30.50	34.88	27.75	50.55	34.48	38.91	30.89	56.54	38.46	53
54	28.13	22.42	40.34	27.85	32.38	25.72	46.63	32.05	36.63	29.02	52.91	36.25	40.87	32.31	59.19	40.45	54
55	29.44	23.37	42.11	29.18	33.91	26.82	48.69	33.60	38.37	30.28	55.27	38.02	42.84	33.73	61.85	42.44	55
56	30.59	24.23	43.69	30.64	35.24	27.83	50.53	35.31	39.90	31.42	57.37	39.98	44.56	35.02	64.22	44.64	56
57	31.79	25.14	45.35	32.19	36.65	28.89	52.47	37.11	41.51	32.64	59.59	42.03	46.36	36.38	66.71	46.96	57
58	33.06	26.09	47.10	33.81	38.13	30.00	54.51	39.00	43.20	33.90	61.92	44.20	48.26	37.81	69.33	49.39	58
59	34.38	27.09	48.93	35.51	39.67	31.16	56.65	40.98	44.96	35.23	64.36	46.46	50.25	39.31	72.08	51.94	59
60	35.41	27.86	50.35	36.82	40.87	32.06	58.30	42.52	46.33	36.26	66.25	48.21	51.79	40.46	74.20	53.91	60
61	37.16	29.17	52.76	39.06	42.91	33.59	61.12	45.13	48.66	38.01	69.47	51.20	54.41	42.44	77.82	57.27	61
62	39.08	30.62	55.42	41.53	45.16	35.29	64.22	48.01	51.23	39.95	73.02	54.49	57.30	44.61	81.81	60.98	62
63	41.07	32.12	58.17	44.08	47.48	37.03	67.42	50.99	53.88	41.94	76.68	57.89	60.29	46.85	85.93	64.80	63
64	43.18	33.70	61.08	46.79	49.94	38.88	70.82	54.14	56.70	44.05	80.56	61.50	63.45	49.23	90.30	68.86	64
65	45.41	35.38	64.16	49.64	52.54	40.84	74.41	57.47	59.67	46.29	84.66	65.30	66.80	51.75	94.91	73.13	65
66	48.70	37.64	68.03	52.51	56.37	43.47	78.93	60.82	64.05	49.31	89.83	69.13	71.72	55.14	100.73	77.44	66
67	52.28	40.11	72.26	55.65	60.55	46.35	83.86	64.48	68.82	52.59	95.47	73.31	77.09	58.84	107.07	82.15	67
68	56.08	42.73	76.76	58.98	64.99	49.41	89.11	68.37	73.90	56.09	101.46	77.75	82.80	62.77	113.81	87.14	68
69	60.19	45.55	81.60	61.78	69.78	52.70	94.76	71.64	79.37	59.85	107.91	81.49	88.96	67.00	121.07	91.35	69
70	62.12	46.89	83.89	64.27	72.04	54.26	97.43	74.54	81.95	61.63	110.97	84.81	91.86	69.01	124.51	95.08	70
71	66.15	49.66	88.65	68.12	76.74	57.49	102.98	79.03	87.32	65.33	117.31	89.94	97.91	73.16	131.65	100.85	71
72	71.28	52.79	94.02	71.78	82.72	61.15	109.25	83.30	94.16	69.50	124.48	94.82	105.60	77.86	139.71	106.34	72
73	76.56	56.38	100.19	76.35	88.88	65.34	116.44	88.63	101.20	74.30	132.70	100.92	113.52	83.25	148.96	113.20	73
74	82.11	60.72	107.40	80.66	95.35	70.40	124.86	93.66	108.60	80.08	142.32	106.66	121.84	89.76	159.78	119.66	74
75	87.78	64.55	114.18	86.73	101.97	74.87	132.77	100.74	116.16	85.19	151.36	114.76	130.35	95.51	169.95	128.77	75
76	94.68	69.17	124.19	91.99	110.01	80.26	144.45	106.88	125.35	91.35	164.71	121.77	140.69	102.44	184.96	136.66	76
77	103.49	74.72	133.75	95.32	120.30	86.73	155.60	110.77	137.11	98.74	177.46	126.21	153.92	110.75	199.31	141.66	77
78	113.00	81.84	143.17	101.84	131.39	95.04	166.59	118.37	149.78	108.24	190.01	134.90	168.17	121.44	213.43	151.43	78
79	122.76	88.44	154.23	108.87	142.78	102.74	179.50	126.57	162.80	117.04	204.76	144.28	182.82	131.34	230.03	161.98	79
80	132.96	96.10	163.16	117.75	154.67	111.68	189.91	136.93	176.39	127.25	216.66	156.12	198.11	142.83	243.41	175.30	80
81	140.98	104.02	164.71	125.08	164.04	120.92	191.72	145.49	187.09	137.81	218.73	165.90	210.15	154.71	245.74	186.30	81
82	148.16	111.94	166.96	134.93	172.41	130.16	194.34	156.98	196.67	148.37	221.73	179.03	220.92	166.59	249.12	201.07	82
83	154.71	119.33	169.49	145.29	180.05	138.78	197.30	169.07	205.40	158.23	225.11	192.84	230.74	177.68	252.92	216.62	83
84	160.52	126.20	174.92	157.14	186.83	146.79	203.63	182.89	213.14	167.38	232.34	208.64	239.45	187.97	261.05	234.39	84
85	162.76	130.02	187.05	171.21	189.45	151.25	217.78	199.30	216.13	172.48	248.52	227.40	242.82	193.71	279.25	255.49	85

Golden Solution Graded Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$10,000				\$12,000				\$14,000				\$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	
50	36.90	29.64	54.37	36.32	43.76	35.04	64.72	43.06	50.61	40.44	75.06	49.79	54.03	43.14	80.23	53.16	50
51	38.83	31.04	56.98	38.28	46.07	36.72	67.84	45.40	53.30	42.40	78.71	52.53	56.92	45.24	84.14	56.09	51
52	40.76	32.44	59.58	40.23	48.38	38.40	70.97	47.75	56.00	44.36	82.36	55.26	59.81	47.34	88.05	59.02	52
53	42.94	34.03	62.53	42.44	51.00	40.30	74.51	50.40	59.06	46.58	86.48	58.36	63.09	49.72	92.47	62.34	53
54	45.12	35.61	65.48	44.65	53.62	42.20	78.04	53.05	62.11	48.80	90.61	61.45	66.36	52.09	96.89	65.65	54
55	47.30	37.18	68.42	46.86	56.24	44.09	81.58	55.71	65.17	51.00	94.74	64.55	69.63	54.45	101.31	68.97	55
56	49.21	38.62	71.06	49.31	58.53	45.81	84.74	58.64	67.84	53.01	98.42	67.98	72.50	56.61	105.26	72.64	56
57	51.22	40.13	73.83	51.88	60.94	47.63	88.06	61.73	70.65	55.13	102.30	71.58	75.51	58.88	109.42	76.50	57
58	53.33	41.72	76.74	54.58	63.47	49.53	91.56	64.97	73.61	57.35	106.38	75.36	78.68	61.25	113.79	80.55	58
59	55.54	43.38	79.79	57.42	66.12	51.53	95.22	68.37	76.70	59.67	110.65	79.32	81.99	63.75	118.37	84.80	59
60	57.25	44.66	82.15	59.61	68.17	53.07	98.05	71.00	79.09	61.47	113.96	82.39	84.55	65.67	121.91	88.09	60
61	60.16	46.86	86.17	63.34	71.67	55.70	102.88	75.48	83.17	64.54	119.59	87.62	88.92	68.96	127.94	93.69	61
62	63.37	49.28	90.61	67.46	75.52	58.60	108.20	80.42	87.67	67.93	125.80	93.38	93.74	72.59	134.59	99.86	62
63	66.69	51.77	95.19	71.71	79.50	61.59	113.69	85.52	92.31	71.42	132.20	99.33	98.71	76.33	141.46	106.24	63
64	70.21	54.41	100.03	76.21	83.72	64.76	119.51	90.93	97.24	75.11	138.99	105.64	103.99	80.29	148.73	113.00	64
65	73.92	57.20	105.16	80.96	88.18	68.12	125.67	96.63	102.44	79.03	146.17	112.29	109.56	84.48	156.42	120.12	65
66	79.40	60.97	111.62	85.75	94.75	72.64	133.42	102.37	110.10	84.30	155.22	119.00	117.78	90.13	166.11	127.31	66
67	85.36	65.08	118.67	90.98	101.91	77.57	141.88	108.65	118.45	90.06	165.08	126.31	126.72	96.30	176.69	135.15	67
68	91.71	69.45	126.16	96.53	109.52	82.81	150.87	115.31	127.34	96.17	175.57	134.09	136.24	102.85	187.92	143.48	68
69	98.55	74.15	134.23	101.20	117.73	88.46	160.55	120.92	136.91	102.76	186.87	140.63	146.50	109.91	200.02	150.48	69
70	101.78	76.38	138.05	105.35	121.60	91.13	165.13	125.89	141.43	105.87	192.21	146.43	151.34	113.25	205.75	156.70	70
71	108.49	81.00	145.98	111.76	129.66	96.67	174.65	133.59	150.83	112.34	203.31	155.41	161.41	120.18	217.65	166.32	71
72	117.04	86.22	154.94	117.86	139.92	102.93	185.40	140.91	162.80	119.65	215.85	163.95	174.24	128.01	231.08	175.47	72
73	125.84	92.21	165.22	125.48	150.48	110.12	197.73	150.05	175.12	128.04	230.24	174.62	187.44	136.99	246.50	186.90	73
74	135.08	99.44	177.24	132.66	161.57	118.80	212.16	158.67	188.06	138.16	247.07	184.67	201.30	147.84	264.53	197.67	74
75	144.54	105.82	188.54	142.78	172.92	126.46	225.72	170.81	201.30	147.10	262.90	198.84	215.49	157.41	281.49	212.85	75
76	156.03	113.52	205.22	151.55	186.71	135.70	245.74	181.33	217.38	157.88	286.25	211.11	232.72	168.96	306.51	226.00	76
77	170.72	122.76	221.16	157.10	204.34	146.79	264.86	187.99	237.96	170.81	308.56	218.89	254.76	182.82	330.41	234.33	77
78	186.56	134.64	236.85	167.96	223.35	161.04	283.69	201.03	260.13	187.44	330.53	234.09	278.52	200.64	353.95	250.62	78
79	202.84	145.64	255.29	179.68	242.88	174.24	305.82	215.09	282.92	202.84	356.35	250.50	302.94	217.14	381.62	268.20	79
80	219.83	158.40	270.16	194.48	263.27	189.56	323.67	232.85	306.70	220.71	377.17	271.22	328.42	236.28	403.92	290.40	80
81	233.20	171.60	272.75	206.71	279.32	205.40	326.77	247.52	325.43	239.19	380.80	288.33	348.48	256.08	407.81	308.74	81
82	245.17	184.80	276.50	223.12	293.68	221.24	331.27	267.22	342.18	257.67	386.04	311.31	366.44	275.88	413.43	333.36	82
83	256.08	197.12	280.72	240.39	306.77	236.02	336.34	287.94	357.46	274.92	391.96	335.49	382.80	294.36	419.76	359.27	83
84	265.76	208.56	289.76	260.14	318.39	249.75	347.19	311.64	371.01	290.93	404.61	363.14	397.32	311.52	433.32	388.89	84
85	269.50	214.94	309.98	283.58	322.88	257.40	371.45	339.77	376.25	299.86	432.92	395.96	402.93	321.09	463.65	424.05	85

Golden Solution ROP Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$2,500				\$3,000				\$4,000				\$5,000				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	
50	12.41	10.51	17.07	11.64	14.36	12.08	19.96	13.44	18.27	15.23	25.73	17.04	22.17	18.37	31.50	20.64	50
51	12.87	10.94	17.81	12.16	14.92	12.60	20.85	14.07	19.01	15.91	26.91	17.88	23.10	19.23	32.98	21.68	51
52	13.34	11.36	18.55	12.69	15.48	13.11	21.73	14.70	19.75	16.59	28.10	18.71	24.03	20.08	34.46	22.73	52
53	13.86	11.85	19.39	13.28	16.11	13.69	22.74	15.41	20.59	17.37	29.44	19.66	25.08	21.05	36.14	23.92	53
54	14.39	12.33	20.23	13.88	16.74	14.27	23.75	16.12	21.43	18.14	30.79	20.61	26.13	22.02	37.82	25.11	54
55	14.91	12.82	21.07	14.47	17.36	14.85	24.75	16.83	22.27	18.92	32.12	21.56	27.17	22.99	39.49	26.29	55
56	15.53	13.33	21.91	15.20	18.10	15.47	25.76	17.71	23.26	19.75	33.47	22.73	28.41	24.02	41.18	27.76	56
57	16.18	13.87	22.79	15.97	18.89	16.12	26.82	18.63	24.30	20.61	34.88	23.96	29.71	25.10	42.94	29.29	57
58	16.86	14.44	23.72	16.78	19.71	16.80	27.94	19.60	25.39	21.52	36.37	25.25	31.08	26.23	44.80	30.91	58
59	17.58	15.03	24.70	17.62	20.57	17.51	29.11	20.62	26.54	22.47	37.93	26.61	32.52	27.42	46.75	32.60	59
60	18.14	15.49	25.45	18.27	21.23	18.06	30.01	21.40	27.43	23.20	39.13	27.65	33.63	28.34	48.25	33.90	60
61	19.08	16.27	26.73	19.39	22.37	19.00	31.55	22.74	28.94	24.45	41.18	29.43	35.52	29.90	50.82	36.13	61
62	20.12	17.14	28.15	20.61	23.62	20.03	33.25	24.21	30.61	25.83	43.45	31.40	37.60	31.63	53.65	38.58	62
63	21.20	18.03	29.60	21.88	24.91	21.10	35.00	25.73	32.33	27.26	45.78	33.42	39.75	33.41	56.56	41.12	63
64	22.34	18.97	31.15	23.23	26.28	22.24	36.85	27.34	34.16	28.77	48.25	35.57	42.03	35.30	59.66	43.81	64
65	23.54	19.97	32.78	24.64	27.72	23.43	38.81	29.04	36.08	30.36	50.87	37.84	44.44	37.29	62.92	46.64	65
66	24.85	21.03	34.43	26.08	29.29	24.71	40.78	30.77	38.17	32.07	53.49	40.14	47.05	39.42	66.21	49.52	66
67	26.26	22.20	36.21	27.65	30.99	26.11	42.93	32.65	40.43	33.93	56.36	42.65	49.88	41.75	69.78	52.65	67
68	27.77	23.43	38.12	29.31	32.79	27.59	45.21	34.64	42.84	35.90	59.40	45.31	52.89	44.22	73.59	55.98	68
69	29.39	24.76	40.17	31.11	34.74	29.18	47.67	36.80	45.44	38.03	62.68	48.18	56.14	46.88	77.69	59.57	69
70	30.16	25.39	41.14	31.96	35.66	29.94	48.83	37.82	46.67	39.04	64.23	49.54	57.68	48.14	79.63	61.27	70
71	31.76	26.70	43.15	33.72	37.58	31.51	51.25	39.93	49.22	41.13	67.45	52.36	60.87	50.75	83.65	64.79	71
72	33.56	28.17	45.42	35.71	39.74	33.28	53.98	42.32	52.10	43.49	71.09	55.55	64.47	53.70	88.20	68.77	72
73	35.63	29.87	48.03	37.99	42.22	35.31	57.11	45.06	55.41	46.20	75.27	59.20	68.61	57.09	93.42	73.34	73
74	37.57	31.46	50.49	40.15	44.56	37.23	60.06	47.65	58.53	48.76	79.20	62.65	72.50	60.28	98.34	77.65	74
75	40.32	33.72	53.96	43.18	47.85	39.93	64.22	51.29	62.92	52.36	84.75	67.50	77.99	64.79	105.27	83.71	75
76	42.95	35.64	56.95	46.31	51.01	42.23	67.81	55.05	67.13	55.43	89.53	72.52	83.25	68.63	111.25	89.98	76
77	46.57	36.85	58.84	48.30	55.35	43.69	70.08	57.43	72.92	57.37	92.55	75.70	90.49	71.06	115.03	93.96	77
78	50.34	39.23	62.54	52.19	59.88	46.54	74.51	62.10	78.96	61.18	98.47	81.91	98.04	75.81	122.43	101.73	78
79	54.26	41.79	66.53	56.38	64.58	49.62	79.31	67.13	85.22	65.28	104.86	88.62	105.87	80.94	130.41	110.12	79
80	58.30	44.55	70.82	60.89	69.44	52.93	84.45	72.53	91.70	69.69	111.72	95.83	113.96	86.45	138.99	119.13	80
81	61.78	47.71	75.73	66.05	73.61	56.72	90.35	78.73	97.26	74.74	119.59	104.09	120.91	92.77	148.82	129.46	81
82	65.56	51.30	81.32	71.92	78.15	61.03	97.06	85.78	103.32	80.49	128.53	113.49	128.48	99.95	160.00	141.20	82
83	69.60	55.08	87.21	78.10	83.00	65.56	104.12	93.20	109.78	86.53	137.95	123.38	136.56	107.51	171.77	153.56	83
84	75.53	59.39	93.93	85.17	90.10	70.74	112.19	101.67	119.26	93.44	148.71	134.68	148.41	116.14	185.22	167.69	84
85	82.56	64.52	101.92	93.56	98.54	76.89	121.77	111.74	130.51	101.64	161.48	148.11	162.47	126.39	201.19	184.47	85

Golden Solution ROP Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$6,000				\$7,000				\$8,000				\$9,000				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	
50	26.08	21.52	37.27	24.23	29.98	24.67	43.04	27.83	33.89	27.81	48.81	31.43	37.79	30.96	54.58	35.03	50
51	27.19	22.55	39.05	25.49	31.28	25.86	45.11	29.30	35.37	29.18	51.18	33.11	39.47	32.50	57.25	36.91	51
52	28.31	23.57	40.82	26.75	32.58	27.06	47.19	30.77	36.86	30.54	53.55	34.78	41.14	34.03	59.91	38.80	52
53	29.57	24.73	42.84	28.17	34.05	28.41	49.54	32.43	38.54	32.09	56.24	36.68	43.03	35.77	62.94	40.94	53
54	30.83	25.89	44.86	29.60	35.53	29.77	51.89	34.09	40.22	33.64	58.93	38.58	44.92	37.52	65.97	43.08	54
55	32.08	27.06	46.86	31.02	36.99	31.13	54.23	35.75	41.89	35.20	61.60	40.48	46.80	39.27	68.97	45.21	55
56	33.56	28.30	48.88	32.78	38.72	32.57	56.59	37.80	43.87	36.85	64.29	42.82	49.02	41.12	72.00	47.84	56
57	35.13	29.59	51.00	34.62	40.54	34.08	59.06	39.95	45.96	38.57	67.12	45.28	51.37	43.06	75.18	50.61	57
58	36.77	30.95	53.23	36.56	42.46	35.67	61.66	42.21	48.14	40.39	70.10	47.86	53.83	45.10	78.53	53.52	58
59	38.49	32.38	55.57	38.59	44.47	37.33	64.39	44.58	50.44	42.29	73.21	50.57	56.41	47.24	82.03	56.56	59
60	39.82	33.47	57.37	40.15	46.02	38.61	66.49	46.41	52.21	43.75	75.61	52.66	58.41	48.89	84.74	58.91	60
61	42.09	35.35	60.45	42.83	48.67	40.81	70.08	49.52	55.24	46.26	79.72	56.22	61.82	51.71	89.35	62.92	61
62	44.59	37.42	63.85	45.77	51.59	43.22	74.05	52.96	58.58	49.02	84.25	60.15	65.57	54.81	94.45	67.34	62
63	47.18	39.56	67.35	48.81	54.60	45.72	78.13	56.51	62.02	51.87	88.91	64.20	69.44	58.02	99.70	71.90	63
64	49.91	41.83	71.06	52.04	57.79	48.36	82.46	60.27	65.67	54.89	93.86	68.50	73.54	61.42	105.26	76.74	64
65	52.80	44.22	74.98	55.44	61.16	51.15	87.04	64.24	69.52	58.08	99.09	73.04	77.88	65.01	111.15	81.84	65
66	55.93	46.78	78.92	58.89	64.81	54.14	91.63	68.27	73.69	61.49	104.34	77.64	82.57	68.85	117.06	87.02	66
67	59.33	49.57	83.21	62.65	68.77	57.39	96.64	72.65	78.22	65.21	110.07	82.65	87.67	73.03	123.50	92.66	67
68	62.94	52.53	87.77	66.64	72.99	60.84	101.96	77.31	83.04	69.16	116.15	87.98	93.09	77.47	130.34	98.64	68
69	66.84	55.72	92.70	70.95	77.54	64.57	107.70	82.34	88.24	73.42	122.71	93.72	98.94	82.26	137.72	105.11	69
70	68.68	57.23	95.02	72.99	79.69	66.33	110.42	84.71	90.69	75.43	125.82	96.44	101.70	84.53	141.21	108.16	70
71	72.51	60.37	99.86	77.22	84.15	69.99	116.06	89.65	95.80	79.61	132.26	102.08	107.44	89.23	148.46	114.51	71
72	76.83	63.91	105.31	82.00	89.20	74.13	122.43	95.22	101.56	84.34	139.54	108.45	113.93	94.55	156.65	121.67	72
73	81.80	67.98	111.58	87.48	94.99	78.87	129.73	101.62	108.18	89.76	147.89	115.76	121.37	100.65	166.04	129.90	73
74	86.48	71.81	117.48	92.65	100.45	83.34	136.62	107.65	114.42	94.87	155.76	122.65	128.39	106.40	174.90	137.65	74
75	93.06	77.22	125.80	99.93	108.13	89.65	146.33	116.14	123.20	102.08	166.85	132.36	138.27	114.51	187.38	148.57	75
76	99.37	81.82	132.97	107.45	115.50	95.02	154.69	124.92	131.62	108.22	176.41	142.39	147.74	121.41	198.13	159.86	76
77	108.06	84.74	137.51	112.22	125.63	98.42	159.98	130.48	143.20	112.10	182.46	148.75	160.77	125.79	204.94	167.01	77
78	117.12	90.44	146.38	121.55	136.19	105.07	170.34	141.36	155.27	119.71	194.29	161.18	174.35	134.34	218.25	181.00	78
79	126.51	96.60	155.97	131.61	147.16	112.26	181.52	153.11	167.80	127.91	207.07	174.60	188.45	143.57	232.63	196.10	79
80	136.23	103.21	166.26	142.42	158.49	119.97	193.52	165.72	180.76	136.73	220.79	189.01	203.02	153.49	248.06	212.31	80
81	144.57	110.79	178.06	154.82	168.22	128.81	207.29	180.18	191.87	146.84	236.53	205.54	215.53	164.86	265.76	230.91	81
82	153.65	119.41	191.47	168.91	178.82	138.87	222.95	196.62	203.99	158.33	254.42	224.33	229.16	177.79	285.89	252.05	82
83	163.35	128.48	205.60	183.75	190.13	149.45	239.42	213.93	216.91	170.42	273.25	244.12	243.70	191.39	307.07	274.30	83
84	177.56	138.84	221.74	200.70	206.71	161.54	258.25	233.71	235.87	184.24	294.77	266.72	265.02	206.94	331.29	299.73	84
85	194.44	151.14	240.90	220.84	226.41	175.89	280.61	257.21	258.37	200.64	320.32	293.57	290.34	225.39	360.03	329.94	85

Golden Solution ROP Death Benefit
Specified Face Amounts/Monthly Premium

Issue Age	\$10,000				\$12,000				\$14,000				\$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	
50	41.70	34.10	60.35	38.63	49.51	40.40	71.89	45.82	57.32	46.69	83.43	53.02	61.23	49.83	89.20	56.62	50
51	43.56	35.81	63.31	40.72	51.74	42.45	75.45	48.34	59.92	49.08	87.58	55.95	64.01	52.40	93.65	59.76	51
52	45.41	37.52	66.28	42.82	53.97	44.49	79.00	50.85	62.52	51.47	91.73	58.89	66.80	54.96	98.09	62.90	52
53	47.52	39.46	69.64	45.19	56.49	46.82	83.04	53.70	65.46	54.18	96.44	62.21	69.95	57.86	103.14	66.47	53
54	49.62	41.39	73.00	47.57	59.01	49.14	87.07	56.55	68.41	56.89	101.14	65.54	73.11	60.76	108.18	70.03	54
55	51.70	43.34	76.34	49.94	61.52	51.48	91.08	59.40	71.33	59.62	105.82	68.86	76.23	63.69	113.19	73.59	55
56	54.18	45.40	79.71	52.87	64.48	53.95	95.12	62.91	74.79	62.50	110.53	72.96	79.94	66.77	118.24	77.98	56
57	56.78	47.55	83.24	55.94	67.61	56.53	99.36	66.60	78.44	65.51	115.48	77.25	83.85	70.00	123.54	82.58	57
58	59.52	49.82	86.96	59.17	70.89	59.26	103.82	70.47	82.27	68.69	120.68	81.78	87.96	73.41	129.11	87.43	58
59	62.39	52.20	90.85	62.55	74.34	62.11	108.49	74.53	86.29	72.02	126.13	86.51	92.26	76.97	134.95	92.50	59
60	64.61	54.03	93.86	65.16	77.00	64.30	112.10	77.66	89.39	74.58	130.34	90.17	95.59	79.72	139.46	96.42	60
61	68.39	57.16	98.99	69.61	81.54	68.06	118.26	83.01	94.69	78.97	137.52	96.40	101.26	84.42	147.16	103.10	61
62	72.56	60.61	104.65	74.52	86.54	72.20	125.05	88.90	100.53	83.80	145.45	103.27	107.52	89.59	155.65	110.46	62
63	76.86	64.17	110.48	79.59	91.71	76.48	132.05	94.98	106.55	88.79	153.61	110.37	113.97	94.94	164.40	118.07	63
64	81.42	67.95	116.67	84.97	97.18	81.01	139.47	101.43	112.93	94.07	162.28	117.90	120.81	100.60	173.68	126.13	64
65	86.24	71.94	123.20	90.64	102.96	85.80	147.32	108.24	119.68	99.66	171.43	125.84	128.04	106.59	183.48	134.64	65
66	91.45	76.20	129.77	96.39	109.21	90.92	155.19	115.14	126.97	105.63	180.62	133.89	135.85	112.98	193.33	143.26	66
67	97.11	80.85	136.92	102.66	116.01	96.49	163.78	122.66	134.90	112.13	190.64	142.66	144.35	119.95	204.06	152.66	67
68	103.14	85.79	144.53	109.31	123.24	102.42	172.90	130.64	143.34	119.04	201.28	151.98	153.39	127.36	215.47	162.64	68
69	109.64	91.11	152.73	116.49	131.03	108.80	182.75	139.26	152.43	126.50	212.76	162.03	163.13	135.34	227.77	173.41	69
70	112.71	93.63	156.61	119.89	134.72	111.82	187.40	143.34	156.73	130.02	218.20	166.78	167.74	139.12	233.59	178.51	70
71	119.09	98.86	164.66	126.94	142.37	118.10	197.07	151.79	165.66	137.34	229.47	176.65	177.31	146.96	245.67	189.08	71
72	126.29	104.76	173.76	134.90	151.02	125.18	207.98	161.35	175.75	145.61	242.21	187.80	188.12	155.82	259.32	201.03	72
73	134.57	111.54	184.20	144.03	160.95	133.31	220.51	172.31	187.33	155.09	256.82	200.59	200.53	165.98	274.97	214.73	73
74	142.36	117.92	194.04	152.65	170.31	140.98	232.31	182.65	198.25	164.04	270.59	212.65	212.22	175.56	289.73	227.65	74
75	153.34	126.94	207.90	164.78	183.48	151.80	248.96	197.21	213.62	176.66	290.01	229.64	228.69	189.09	310.53	245.85	75
76	163.86	134.61	219.85	177.32	196.10	161.00	263.29	212.26	228.35	187.40	306.73	247.20	244.47	200.59	328.45	264.66	76
77	178.34	139.47	227.41	185.27	213.48	166.83	272.37	221.80	248.61	194.20	317.32	258.32	266.18	207.88	339.80	276.58	77
78	193.43	148.97	242.21	200.81	231.59	178.24	290.12	240.45	269.74	207.50	338.03	280.08	288.82	222.13	361.99	299.90	78
79	209.09	159.23	258.18	217.59	250.38	190.55	309.29	260.58	291.67	221.87	360.39	303.57	312.32	237.53	385.95	325.07	79
80	225.28	170.25	275.33	235.61	269.81	203.77	329.87	282.20	314.34	237.29	384.40	328.79	336.60	254.05	411.67	352.09	80
81	239.18	182.89	295.00	256.27	286.49	218.93	353.47	306.99	333.79	254.98	411.94	357.72	357.45	273.01	441.18	383.08	81
82	254.32	197.25	317.36	279.76	304.66	236.17	380.30	335.18	355.00	275.09	443.25	390.60	380.16	294.55	474.72	418.31	82
83	270.48	212.37	340.90	304.48	324.05	254.31	408.55	364.85	377.62	296.26	476.20	425.22	404.40	317.23	510.03	455.40	83
84	294.17	229.64	367.80	332.74	352.48	275.04	440.83	398.76	410.78	320.44	513.86	464.78	439.93	343.14	550.38	497.79	84
85	322.30	250.14	399.74	366.30	386.24	299.64	479.16	439.04	450.17	349.14	558.58	511.77	482.13	373.89	598.29	548.13	85