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Simple Term with Vitality '23

Product rates

The following tables list the annual rates per \$1,000 of face amount, to be used to calculate premiums. The annual policy fee for this product is \$78.48.

Rate calculation

To calculate the monthly premium, please use the following formula:

1

Calculate the monthly base policy premium

$[(\text{Face amount}/1,000) * ((\text{annual rate per 1,000} * 0.0833) + \text{monthly policy fee})]$ *

2

Return of Premium (ROP) rate calculation

$\text{ROP Premium (\$)} = \text{ROP Premium (\%)} * [(\text{Face amount}/1,000) * (\text{monthly base policy rate per 1,000 rounded to 4 decimal places}) + \text{monthly policy fee}]$

3

Total Premium calculation

$\text{Total Premium (\$)} = (1 + \text{ROP Premium (\%)} * [(\text{Face amount}/1,000) * (\text{monthly base policy rate per 1,000 rounded to 4 decimal places}) + \text{monthly policy fee}]) * [(\text{Face amount}/1,000) * (\text{monthly base policy rate per 1,000 rounded to 4 decimal places}) + \text{monthly policy fee}]$

* Monthly rate, calculated as annual rate per 1,000 * 0.0833, is rounded to 4 decimal places.



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Band 1, 10-Year Term

10-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	4.257	6.038	3.443
21	4.257	6.038	3.443
22	4.257	6.038	3.443
23	4.257	6.038	3.443
24	4.257	6.038	3.443
25	4.546	6.038	3.749
26	4.546	6.193	3.749
27	4.636	6.368	3.749
28	4.636	6.456	3.749
29	4.636	6.456	3.749
30	4.636	6.456	3.749
31	4.636	6.457	3.749
32	4.636	6.457	3.749
33	4.636	6.517	3.749
34	4.636	6.623	3.749
35	4.931	6.768	3.988
36	5.191	7.213	4.198
37	5.487	7.726	4.437
38	5.806	8.279	4.695
39	6.036	8.908	4.881
40	6.191	8.935	5.007

Issue Age	Standard	Standard Smoker	Preferred
41	6.342	9.415	5.128
42	6.839	9.925	5.531
43	7.107	10.513	5.747
44	7.678	11.119	6.209
45	9.097	11.807	7.357
46	9.849	12.782	7.965
47	10.593	13.849	8.567
48	11.411	15.011	9.228
49	12.329	16.312	9.970
50	13.845	17.341	11.196
51	14.920	18.475	12.066
52	16.037	19.745	12.969
53	17.269	21.106	13.965
54	18.640	22.584	15.074
55	21.841	23.953	17.663
56	23.961	26.280	19.377
57	26.118	28.570	21.121
58	28.552	31.091	23.090
59	31.163	33.900	25.201
60	32.765	36.020	26.497

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 1, 10-Year Term

10-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	3.383	4.708	2.736
21	3.383	4.708	2.736
22	3.383	4.708	2.736
23	3.383	4.708	2.736
24	3.383	4.708	2.736
25	4.027	4.708	3.257
26	4.027	4.854	3.257
27	4.027	5.026	3.257
28	4.027	5.055	3.257
29	4.027	5.055	3.257
30	4.027	5.055	3.257
31	4.039	5.082	3.266
32	4.050	5.130	3.275
33	4.072	5.190	3.293
34	4.113	5.302	3.326
35	4.334	5.430	3.505
36	4.498	5.644	3.637
37	4.682	5.897	3.786
38	4.867	6.183	3.936
39	4.871	6.250	3.939
40	4.871	6.250	3.939

Issue Age	Standard	Standard Smoker	Preferred
41	5.039	6.511	4.075
42	5.282	6.815	4.271
43	5.522	7.113	4.466
44	5.799	7.467	4.690
45	6.571	9.024	5.314
46	7.249	9.702	5.862
47	7.921	10.382	6.405
48	8.674	11.143	7.015
49	9.507	11.950	7.689
50	10.287	12.571	8.319
51	10.654	13.334	8.615
52	11.020	13.946	8.912
53	11.427	14.606	9.241
54	11.883	15.334	9.610
55	13.006	16.752	10.518
56	14.192	18.294	11.477
57	15.398	19.858	12.452
58	16.745	21.556	13.541
59	18.290	23.430	14.791
60	19.511	25.129	15.779

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Band 1, 15-Year Term

15-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	4.294	6.048	3.473
21	4.294	6.048	3.473
22	4.294	6.048	3.473
23	4.294	6.048	3.473
24	4.294	6.048	3.473
25	4.724	6.048	3.820
26	4.724	6.226	3.820
27	4.724	6.443	3.820
28	4.724	6.708	3.820
29	4.724	6.708	3.820
30	4.724	6.708	3.820
31	4.724	6.743	3.820
32	4.724	6.856	3.820
33	4.724	7.004	3.820
34	4.724	7.198	3.820
35	4.938	7.438	3.994
36	5.198	7.927	4.204
37	5.493	8.486	4.442
38	5.811	9.090	4.700
39	6.161	9.763	4.982
40	6.225	10.050	5.034

Issue Age	Standard	Standard Smoker	Preferred
41	6.518	10.652	5.271
42	6.882	11.299	5.565
43	7.282	12.017	5.889
44	7.700	12.766	6.227
45	9.215	13.583	7.452
46	10.049	14.863	8.127
47	10.910	16.274	8.823
48	11.863	17.827	9.593
49	12.932	19.565	10.458
50	14.333	21.050	11.591
51	15.522	22.662	12.553
52	16.820	24.457	13.602
53	18.277	26.416	14.780
54	19.909	28.556	16.100
55	22.398	30.665	18.113
56	24.438	33.564	19.763
57	26.563	36.487	21.482
58	28.963	39.706	23.422
59	31.707	43.286	25.641
60	33.686	46.175	27.242

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Band 1, 15-Year Term

15-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	3.409	4.716	2.757
21	3.409	4.716	2.757
22	3.409	4.716	2.757
23	3.409	4.716	2.757
24	3.409	4.716	2.757
25	4.058	4.716	3.282
26	4.058	4.920	3.282
27	4.058	5.166	3.282
28	4.058	5.374	3.282
29	4.058	5.374	3.282
30	4.058	5.374	3.282
31	4.171	5.459	3.373
32	4.292	5.574	3.471
33	4.427	5.720	3.580
34	4.589	5.910	3.711
35	4.640	6.124	3.752
36	4.717	6.278	3.815
37	4.896	6.467	3.959
38	5.095	6.687	4.120
39	5.209	6.811	4.212
40	5.834	6.811	4.718

Issue Age	Standard	Standard Smoker	Preferred
41	6.059	7.060	4.900
42	6.349	7.339	5.134
43	6.650	7.626	5.378
44	6.981	7.960	5.646
45	8.396	9.101	6.789
46	9.229	9.895	7.464
47	10.082	10.727	8.153
48	11.029	11.642	8.919
49	12.081	12.636	9.770
50	12.256	13.477	9.911
51	12.865	14.428	10.404
52	13.453	15.410	10.880
53	14.114	16.480	11.414
54	14.848	17.635	12.007
55	18.155	18.767	14.682
56	19.769	20.455	15.987
57	21.469	22.202	17.362
58	23.390	24.097	18.916
59	25.598	26.177	20.701
60	27.238	28.150	22.027

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Band 1, 20-Year Term

20-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	4.931	6.173	3.988
21	4.931	6.173	3.988
22	4.931	6.173	3.988
23	4.931	6.173	3.988
24	4.931	6.173	3.988
25	4.931	6.173	3.988
26	4.931	6.386	3.988
27	4.931	6.667	3.988
28	4.931	7.030	3.988
29	4.931	7.099	3.988
30	4.931	7.099	3.988
31	4.932	7.204	3.989
32	4.932	7.379	3.989
33	4.932	7.593	3.989
34	4.934	7.856	3.990
35	4.999	8.164	4.043
36	5.251	8.830	4.246
37	5.537	9.582	4.478
38	5.841	10.399	4.723
39	6.174	11.307	4.993
40	6.887	11.804	5.569

Issue Age	Standard	Standard Smoker	Preferred
41	7.317	12.693	5.917
42	7.792	13.649	6.302
43	8.318	14.713	6.727
44	8.875	15.838	7.177
45	10.773	17.073	8.712
46	11.766	18.513	9.515
47	12.807	20.098	10.357
48	13.966	21.832	11.294
49	15.269	23.754	12.348
50	17.034	24.786	13.775
51	18.491	27.049	14.953
52	20.106	28.939	16.259
53	21.926	30.987	17.732
54	23.982	33.219	19.394
55	27.131	35.367	21.941

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Band 1, 20-Year Term

20-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	3.410	5.025	2.757
21	3.410	5.025	2.757
22	3.410	5.025	2.757
23	3.410	5.025	2.757
24	3.410	5.025	2.757
25	4.059	5.025	3.283
26	4.089	5.025	3.307
27	4.089	5.372	3.307
28	4.089	5.752	3.307
29	4.089	6.855	3.307
30	4.089	6.855	3.307
31	4.173	7.014	3.375
32	4.344	7.212	3.513
33	4.530	7.447	3.664
34	4.745	7.740	3.838
35	4.780	8.064	3.866
36	4.988	8.352	4.034
37	5.220	8.692	4.222
38	5.475	9.073	4.428
39	5.733	9.493	4.637
40	6.709	9.533	5.425

Issue Age	Standard	Standard Smoker	Preferred
41	7.065	9.805	5.713
42	7.472	10.118	6.042
43	7.900	10.448	6.389
44	8.375	10.833	6.773
45	9.212	11.275	7.449
46	10.189	12.147	8.240
47	11.220	13.066	9.074
48	12.383	14.070	10.014
49	13.693	15.148	11.073
50	14.898	16.046	12.048
51	15.934	17.807	12.886
52	17.016	18.872	13.761
53	18.236	20.025	14.747
54	19.603	21.262	15.853
55	22.227	22.453	19.319

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Band 1, 25-Year Term

25-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	5.178	7.454	4.187
21	5.178	7.454	4.187
22	5.178	7.454	4.187
23	5.178	7.454	4.187
24	5.178	7.454	4.187
25	5.178	7.454	4.187
26	5.178	7.454	4.187
27	5.178	7.454	4.187
28	5.178	7.454	4.187
29	5.178	7.454	4.187
30	5.178	7.454	4.187
31	5.192	7.678	4.199
32	5.206	7.902	4.210
33	5.221	8.125	4.222
34	5.235	8.349	4.233
35	6.037	8.572	4.882

Issue Age	Standard	Standard Smoker	Preferred
36	6.341	9.337	5.128
37	6.646	10.101	5.374
38	6.950	10.866	5.621
39	7.255	11.630	5.867
40	9.532	12.394	7.708
41	10.250	13.501	8.289
42	10.968	14.607	8.869
43	11.686	15.714	9.450
44	12.404	16.820	10.031
45	13.574	17.927	10.977
46	14.987	19.663	12.120
47	16.399	21.400	13.262
48	17.812	23.137	14.404
49	19.224	24.873	15.547
50	23.389	26.610	18.914

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Band 1, 25-Year Term

25-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	3.435	7.054	2.778
21	3.435	7.198	2.778
22	3.435	7.198	2.778
23	3.435	7.198	2.778
24	3.435	7.198	2.778
25	4.122	7.198	3.334
26	4.122	7.198	3.334
27	4.122	7.198	3.334
28	4.122	7.198	3.334
29	4.122	7.198	3.334
30	4.122	7.198	3.334
31	4.243	7.452	3.431
32	4.437	7.706	3.588
33	4.631	7.960	3.745
34	4.825	8.213	3.902
35	5.437	8.467	4.397

Issue Age	Standard	Standard Smoker	Preferred
36	5.658	8.776	4.576
37	5.879	9.084	4.754
38	6.099	9.392	4.933
39	6.320	9.701	5.111
40	7.547	10.009	6.103
41	8.039	10.375	6.501
42	8.531	10.741	6.899
43	9.022	11.107	7.296
44	9.514	11.473	7.694
45	11.340	12.915	9.170
46	12.740	14.008	10.303
47	14.140	15.101	11.435
48	15.540	16.194	12.567
49	16.940	17.287	13.699
50	18.340	18.380	14.831

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Band 1, 30-Year Term

30-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	5.436	7.827	4.396
21	5.436	7.827	4.396
22	5.436	7.827	4.396
23	5.436	7.827	4.396
24	5.436	7.827	4.396
25	5.436	7.827	4.396
26	5.436	7.827	4.396
27	5.436	7.827	4.396
28	5.436	7.827	4.396
29	5.436	7.827	4.396
30	5.708	7.827	4.616
31	5.724	8.062	4.629
32	5.740	8.297	4.642

Issue Age	Standard	Standard Smoker	Preferred
33	5.756	8.531	4.655
34	5.771	8.766	4.667
35	6.614	9.001	5.349
36	7.237	9.804	5.853
37	7.888	10.606	6.379
38	8.567	11.409	6.928
39	9.274	12.211	7.500
40	11.043	13.014	8.931
41	11.875	14.176	9.604
42	12.707	15.338	10.276
43	13.539	16.499	10.949
44	14.371	17.661	11.622
45	16.628	18.823	13.447

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Band 1, 30-Year Term

30-Year, Level-Premium Term — Full Guarantee — Face Amount \$25,000 – \$99,999

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	3.720	7.558	3.008
21	3.720	7.558	3.008
22	3.720	7.558	3.008
23	3.720	7.558	3.008
24	3.720	7.558	3.008
25	4.148	7.558	3.354
26	4.148	7.558	3.354
27	4.148	7.558	3.354
28	4.148	7.558	3.354
29	4.148	7.558	3.354
30	4.826	7.558	3.903
31	5.012	7.824	4.053
32	5.241	8.091	4.238

Issue Age	Standard	Standard Smoker	Preferred
33	5.470	8.358	4.424
34	5.700	8.624	4.609
35	6.588	8.891	5.327
36	6.855	9.615	5.544
37	7.122	10.339	5.760
38	7.390	11.063	5.976
39	7.657	11.787	6.192
40	9.245	12.512	7.477
41	9.848	13.087	7.964
42	10.450	13.663	8.451
43	11.052	14.239	8.938
44	11.655	14.815	9.425
45	14.008	15.390	11.328

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 10-Year Term

10-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	2.390	3.318	1.932
21	2.390	3.318	1.932
22	2.390	3.318	1.932
23	2.390	3.318	1.932
24	2.390	3.318	1.932
25	2.390	3.318	1.932
26	2.390	3.318	1.932
27	2.390	3.318	1.932
28	2.390	3.318	1.932
29	2.390	3.318	1.932
30	2.390	3.318	1.932
31	2.391	3.326	1.933
32	2.414	3.361	1.952
33	2.447	3.413	1.978
34	2.493	3.498	2.016
35	2.640	3.941	2.135
36	2.793	4.249	2.259
37	2.969	4.608	2.401
38	3.163	4.996	2.558
39	3.376	5.440	2.730
40	3.408	5.674	2.756

Issue Age	Standard	Standard Smoker	Preferred
41	3.553	6.187	2.874
42	3.741	6.797	3.025
43	3.954	7.498	3.198
44	4.172	8.239	3.374
45	4.515	9.406	3.651
46	4.882	10.190	3.948
47	5.244	11.040	4.241
48	5.644	11.960	4.565
49	6.093	12.987	4.927
50	7.068	13.901	5.716
51	7.945	16.292	6.425
52	8.512	17.564	6.884
53	9.135	18.929	7.388
54	9.823	20.409	7.944
55	10.714	22.067	8.664
56	11.646	24.140	9.418
57	12.600	26.216	10.189
58	13.662	28.480	11.048
59	14.865	30.983	12.022
60	16.163	33.362	13.071

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 10-Year Term

10-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	1.672	2.511	1.352
21	1.672	2.511	1.352
22	1.672	2.511	1.352
23	1.672	2.511	1.352
24	1.672	2.511	1.352
25	1.672	2.511	1.352
26	1.672	2.569	1.352
27	1.672	2.639	1.352
28	1.672	2.702	1.352
29	1.672	2.708	1.352
30	1.672	2.708	1.352
31	1.719	2.727	1.390
32	1.770	2.763	1.431
33	1.827	2.807	1.477
34	1.900	2.891	1.537
35	2.020	2.989	1.634
36	2.105	3.164	1.702
37	2.205	3.372	1.783
38	2.320	3.608	1.876
39	2.411	3.864	1.950
40	2.411	3.923	1.950

Issue Age	Standard	Standard Smoker	Preferred
41	2.519	4.215	2.037
42	2.665	4.601	2.155
43	2.812	4.997	2.274
44	2.983	5.458	2.412
45	3.455	6.607	2.794
46	3.853	7.279	3.116
47	4.251	7.969	3.438
48	4.703	8.752	3.804
49	5.208	9.596	4.212
50	5.772	10.524	4.668
51	5.964	11.805	4.823
52	6.173	12.420	4.992
53	6.408	13.083	5.182
54	6.669	13.806	5.394
55	7.613	14.478	6.156
56	8.264	15.787	6.683
57	8.938	17.124	7.228
58	9.685	18.565	7.832
59	10.535	20.146	8.520
60	11.420	21.716	9.235

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 15-Year Term

15-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	2.503	3.355	2.025
21	2.503	3.355	2.025
22	2.503	3.355	2.025
23	2.503	3.355	2.025
24	2.503	3.355	2.025
25	2.503	3.355	2.025
26	2.503	3.355	2.025
27	2.503	3.355	2.025
28	2.503	3.355	2.025
29	2.503	3.355	2.025
30	2.503	3.355	2.025
31	2.507	3.405	2.028
32	2.539	3.507	2.053
33	2.589	3.633	2.094
34	2.654	3.791	2.146
35	2.739	4.343	2.215
36	2.901	4.728	2.346
37	3.088	5.173	2.497
38	3.289	5.654	2.660
39	3.512	6.194	2.840
40	3.644	6.649	2.947

Issue Age	Standard	Standard Smoker	Preferred
41	3.861	7.342	3.122
42	4.114	8.119	3.327
43	4.393	8.994	3.553
44	4.687	9.935	3.790
45	5.002	10.966	4.045
46	5.480	11.939	4.432
47	5.980	12.998	4.836
48	6.535	14.150	5.285
49	7.159	15.426	5.789
50	7.787	16.646	6.298
51	8.534	18.315	6.901
52	9.187	19.798	7.429
53	9.916	21.413	8.019
54	10.729	23.173	8.676
55	11.583	24.962	9.367
56	12.579	27.251	10.173
57	13.632	29.602	11.024
58	14.858	32.173	12.015
59	16.205	35.009	13.105
60	17.605	37.743	14.237

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 15-Year Term

15-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	1.829	2.567	1.479
21	1.829	2.567	1.479
22	1.829	2.567	1.479
23	1.829	2.567	1.479
24	1.829	2.567	1.479
25	1.829	2.567	1.479
26	1.829	2.651	1.479
27	1.829	2.760	1.479
28	1.829	2.874	1.479
29	1.829	2.956	1.479
30	1.829	2.956	1.479
31	1.861	3.015	1.505
32	1.898	3.094	1.535
33	1.942	3.194	1.570
34	2.001	3.329	1.618
35	2.068	3.636	1.673
36	2.182	3.847	1.765
37	2.310	4.091	1.868
38	2.453	4.361	1.984
39	2.605	4.658	2.106
40	2.939	4.838	2.377

Issue Age	Standard	Standard Smoker	Preferred
41	3.161	5.267	2.557
42	3.415	5.764	2.761
43	3.679	6.288	2.975
44	3.974	6.876	3.214
45	4.300	7.898	3.477
46	4.746	8.680	3.838
47	5.207	9.503	4.211
48	5.722	10.415	4.627
49	6.295	11.411	5.091
50	6.903	12.440	5.583
51	7.216	13.330	5.836
52	7.531	14.244	6.090
53	7.884	15.236	6.376
54	8.279	16.303	6.696
55	9.861	17.358	7.974
56	10.683	18.862	8.639
57	11.564	20.422	9.351
58	12.549	22.103	10.148
59	13.673	23.936	11.057
60	14.794	26.038	11.964

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 20-Year Term

20-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	2.631	3.593	2.128
21	2.631	3.593	2.128
22	2.631	3.593	2.128
23	2.631	3.593	2.128
24	2.631	3.593	2.128
25	2.631	3.593	2.128
26	2.631	3.594	2.128
27	2.631	3.606	2.128
28	2.631	3.669	2.128
29	2.631	3.684	2.128
30	2.631	3.684	2.128
31	2.677	3.952	2.165
32	2.751	4.285	2.225
33	2.845	4.663	2.301
34	2.958	5.100	2.392
35	3.090	5.597	2.499
36	3.283	6.042	2.655
37	3.503	6.547	2.833
38	3.737	7.087	3.022
39	3.995	7.685	3.231
40	4.181	8.176	3.381

Issue Age	Standard	Standard Smoker	Preferred
41	4.543	8.856	3.674
42	4.942	9.585	3.997
43	5.386	10.395	4.356
44	5.863	11.248	4.742
45	6.403	13.144	5.178
46	7.031	14.801	5.686
47	7.701	16.307	6.228
48	8.448	17.970	6.832
49	9.290	19.834	7.513
50	10.117	21.293	8.182
51	11.008	23.365	8.902
52	12.009	25.541	9.711
53	13.134	27.930	10.622
54	14.405	30.563	11.649
55	15.759	33.262	12.745

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 20-Year Term

20-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	1.891	2.913	1.529
21	1.891	2.913	1.529
22	1.891	2.913	1.529
23	1.891	2.913	1.529
24	1.891	2.913	1.529
25	1.891	2.913	1.529
26	1.891	3.024	1.529
27	1.891	3.161	1.529
28	1.891	3.309	1.529
29	1.891	3.469	1.529
30	1.891	3.469	1.529
31	1.968	3.556	1.592
32	2.054	3.671	1.661
33	2.149	3.804	1.738
34	2.262	3.975	1.829
35	2.624	4.168	2.122
36	2.780	4.464	2.248
37	2.956	4.802	2.390
38	3.149	5.176	2.547
39	3.358	5.584	2.715
40	3.644	5.926	2.947

Issue Age	Standard	Standard Smoker	Preferred
41	3.907	6.457	3.160
42	4.206	7.039	3.401
43	4.520	7.655	3.655
44	4.871	8.344	3.939
45	5.117	9.932	4.138
46	5.684	10.937	4.597
47	6.291	12.018	5.087
48	6.976	13.220	5.642
49	7.751	14.536	6.268
50	8.557	15.994	6.920
51	9.141	17.071	7.392
52	9.762	18.181	7.894
53	10.462	19.385	8.460
54	11.242	20.672	9.092
55	12.383	21.936	10.014

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 25-Year Term

25-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	2.824	4.844	2.284
21	2.824	4.844	2.284
22	2.824	4.844	2.284
23	2.824	4.844	2.284
24	2.824	4.844	2.284
25	2.824	4.844	2.284
26	2.824	4.844	2.284
27	2.824	4.844	2.284
28	2.824	4.844	2.284
29	2.824	4.844	2.284
30	2.824	4.844	2.284
31	2.934	5.216	2.373
32	3.045	5.587	2.462
33	3.155	5.958	2.551
34	3.265	6.330	2.641
35	3.376	6.701	2.730

Issue Age	Standard	Standard Smoker	Preferred
36	3.666	7.469	2.964
37	3.956	8.236	3.199
38	4.246	9.004	3.434
39	4.536	9.772	3.669
40	4.827	10.539	3.903
41	5.348	11.415	4.325
42	5.869	12.290	4.746
43	6.390	13.165	5.168
44	6.911	14.040	5.589
45	7.432	16.271	6.010
46	8.339	17.829	6.744
47	9.246	19.386	7.477
48	10.153	20.943	8.211
49	11.060	22.500	8.944
50	11.967	24.057	9.678

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 25-Year Term

25-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	2.175	3.908	1.759
21	2.175	3.908	1.759
22	2.175	3.908	1.759
23	2.175	3.908	1.759
24	2.175	3.908	1.759
25	2.175	3.908	1.759
26	2.175	3.908	1.759
27	2.175	3.908	1.759
28	2.175	3.908	1.759
29	2.175	3.908	1.759
30	2.175	3.908	1.759
31	2.298	4.056	1.858
32	2.421	4.203	1.958
33	2.544	4.350	2.057
34	2.667	4.497	2.157
35	2.929	5.067	2.256

Issue Age	Standard	Standard Smoker	Preferred
36	3.178	5.610	2.448
37	3.427	6.153	2.640
38	3.676	6.697	2.831
39	3.925	7.240	3.023
40	4.174	7.784	3.215
41	4.631	8.665	3.567
42	5.088	9.547	3.919
43	5.545	10.429	4.271
44	6.002	11.311	4.623
45	6.152	12.192	4.975
46	6.800	13.205	5.499
47	7.449	14.217	6.024
48	8.097	15.230	6.548
49	8.746	16.242	7.073
50	9.394	17.255	7.597

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Band 2, 30-Year Term

30-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	3.182	5.469	2.573
21	3.182	5.469	2.573
22	3.182	5.469	2.573
23	3.182	5.469	2.573
24	3.182	5.469	2.573
25	3.182	5.469	2.573
26	3.182	5.469	2.573
27	3.182	5.469	2.573
28	3.182	5.469	2.573
29	3.182	5.469	2.573
30	3.182	5.469	2.573
31	3.326	5.834	2.690
32	3.471	6.200	2.807

Issue Age	Standard	Standard Smoker	Preferred
33	3.616	6.565	2.924
34	3.760	6.930	3.041
35	3.905	7.295	3.158
36	4.329	8.199	3.501
37	4.753	9.102	3.844
38	5.177	10.005	4.187
39	5.602	10.909	4.530
40	6.026	11.812	4.873
41	6.689	12.741	5.410
42	7.353	13.671	5.946
43	8.016	14.600	6.483
44	8.680	15.530	7.019
45	9.343	16.459	7.556

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



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Simple Term
base product
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Standard
Return of
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Simple Term base product rates

- [> Band 1, 10-Year Term](#)
- [> Band 1, 15-Year Term](#)
- [> Band 1, 20-Year Term](#)
- [> Band 1, 25-Year Term](#)
- [> Band 1, 30-Year Term](#)
- [> Band 2, 10-Year Term](#)
- [> Band 2, 15-Year Term](#)
- [> Band 2, 20-Year Term](#)
- [> Band 2, 25-Year Term](#)
- [> **Band 2, 30-Year Term**](#)

Band 2, 30-Year Term

30-Year, Level-Premium Term — Full Guarantee — Face Amount \$100,000 – \$500,000

Male | Female

Issue Age	Standard	Standard Smoker	Preferred
20	2.703	4.723	2.186
21	2.703	4.723	2.186
22	2.703	4.723	2.186
23	2.703	4.723	2.186
24	2.703	4.723	2.186
25	2.703	4.723	2.186
26	2.703	4.723	2.186
27	2.703	4.723	2.186
28	2.703	4.723	2.186
29	2.703	4.723	2.186
30	2.838	4.723	2.186
31	3.014	5.066	2.321
32	3.190	5.409	2.457

Issue Age	Standard	Standard Smoker	Preferred
33	3.366	5.752	2.592
34	3.542	6.095	2.728
35	3.576	6.438	2.863
36	3.856	7.179	3.087
37	4.136	7.919	3.312
38	4.416	8.659	3.536
39	4.696	9.399	3.760
40	5.420	10.139	4.070
41	5.831	10.971	4.425
42	6.242	11.804	4.737
43	6.654	12.636	5.102
44	7.065	13.468	5.473
45	7.816	14.300	5.910

These product rates represent a cost that is guaranteed for the duration of the term. After that time the policy becomes renewable, annually to age 95, with increasing premiums that will never exceed the maximum amount stated in the contract. Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.



Home



Simple Term
base product
rates



Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

> **Band 1, 25-Year**

> Band 1, 30-Year

> Band 2, 25-Year

> Band 2, 30 Year

Band 1, 25-Year Term

25-Year, Level-Premium Term - Full Guarantee - Face Amount \$25,000 - \$99,999

Male | Female

Issue Age	Standard	Preferred
20	1.513	1.513
21	1.518	1.518
22	1.523	1.523
23	1.528	1.528
24	1.533	1.533
25	1.539	1.539
26	1.544	1.544
27	1.549	1.549
28	1.554	1.554
29	1.559	1.559
30	1.565	1.565
31	1.561	1.561
32	1.586	1.586
33	1.608	1.608
34	1.629	1.629
35	1.646	1.646

Issue Age	Standard	Preferred
36	1.699	1.699
37	1.751	1.751
38	1.725	1.804
39	1.654	1.735
40	1.120	1.328
41	1.040	1.248
42	0.934	1.209
43	0.853	1.129
44	0.771	1.048
45	0.672	0.895
46	0.758	0.969
47	0.633	0.844
48	0.550	0.762
49	0.450	0.679
50	0.213	0.425



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Simple Term
base product
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Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

> **Band 1, 25-Year**

> Band 1, 30-Year

> Band 2, 25-Year

> Band 2, 30 Year

Band 1, 25-Year Term

25-Year, Level-Premium Term - Full Guarantee - Face Amount \$25,000 - \$99,999

Male | Female

Issue Age	Standard	Preferred
20	1.629	1.513
21	1.634	1.518
22	1.640	1.523
23	1.646	1.528
24	1.651	1.533
25	1.657	1.539
26	1.662	1.544
27	1.668	1.549
28	1.674	1.554
29	1.679	1.559
30	1.685	1.565
31	1.686	1.624
32	1.683	1.683
33	1.675	1.675
34	1.663	1.663
35	1.718	1.718

Issue Age	Standard	Preferred
36	1.773	1.773
37	1.827	1.827
38	1.882	1.882
39	1.856	1.937
40	1.494	1.618
41	1.431	1.539
42	1.318	1.459
43	1.246	1.379
44	1.190	1.299
45	0.891	1.050
46	0.969	1.137
47	0.802	0.971
48	0.677	0.846
49	0.594	0.721
50	0.510	0.638



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Simple Term
base product
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Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

> Band 1, 25-Year

> **Band 1, 30-Year**

> Band 2, 25-Year

> Band 2, 30 Year

Band 1, 30-Year Term

25-Year, Level-Premium Term - Full Guarantee - Face Amount \$25,000 - \$99,999

Male | Female

Issue Age	Standard	Preferred
20	1.425	1.454
21	1.459	1.459
22	1.464	1.464
23	1.469	1.469
24	1.474	1.474
25	1.479	1.479
26	1.484	1.484
27	1.489	1.489
28	1.494	1.494
29	1.499	1.499
30	1.504	1.504
31	1.505	1.505
32	1.502	1.502

Issue Age	Standard	Preferred
33	1.541	1.541
34	1.594	1.594
35	1.575	1.575
36	1.551	1.551
37	1.409	1.409
38	1.294	1.412
39	1.170	1.275
40	0.871	1.079
41	0.795	1.014
42	0.704	0.952
43	0.634	0.887
44	0.560	0.819
45	0.396	0.615



Home



Simple Term
base product
rates



Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

> Band 1, 25-Year

> **Band 1, 30-Year**

> Band 2, 25-Year

> Band 2, 30 Year

Band 1, 30-Year Term

30-Year, Level-Premium Term - Full Guarantee - Face Amount \$25,000 - \$99,999

Male | Female

Issue Age	Standard	Preferred
20	1.604	1.604
21	1.606	1.606
22	1.609	1.609
23	1.611	1.611
24	1.613	1.613
25	1.686	1.686
26	1.688	1.688
27	1.691	1.691
28	1.693	1.693
29	1.695	1.695
30	1.486	1.486
31	1.504	1.504
32	1.450	1.450

Issue Age	Standard	Preferred
33	1.430	1.430
34	1.410	1.410
35	1.426	1.426
36	1.443	1.443
37	1.459	1.459
38	1.476	1.515
39	1.453	1.555
40	1.112	1.231
41	1.054	1.176
42	0.952	1.101
43	0.887	1.014
44	0.845	0.948
45	0.571	0.747



Home



Simple Term
base product
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Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

> Band 1, 25-Year

> Band 1, 30-Year

> **Band 2, 25-Year**

> Band 2, 30 Year

Band 2, 25-Year Term

25-Year, Level-Premium Term - Full Guarantee - Face Amount \$100,000 - \$500,000

Male | Female

Issue Age	Standard	Preferred
20	1.523	1.523
21	1.526	1.526
22	1.528	1.528
23	1.531	1.531
24	1.533	1.533
25	1.548	1.548
26	1.551	1.551
27	1.553	1.553
28	1.556	1.556
29	1.558	1.558
30	1.561	1.561
31	1.550	1.550
32	1.551	1.551
33	1.553	1.553
34	1.554	1.554
35	1.680	1.680

Issue Age	Standard	Preferred
36	1.681	1.681
37	1.683	1.683
38	1.685	1.685
39	1.686	1.674
40	1.688	1.813
41	1.786	1.909
42	1.699	1.881
43	1.554	1.733
44	1.530	1.766
45	1.391	1.622
46	1.255	1.483
47	1.201	1.459
48	1.181	1.435
49	1.162	1.411
50	1.142	1.388



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Simple Term
base product
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Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

> Band 1, 25-Year

> Band 1, 30-Year

> **Band 2, 25-Year**

> Band 2, 30 Year

Band 2, 25-Year Term

25-Year, Level-Premium Term - Full Guarantee - Face Amount \$100,000 - \$500,000

Male | Female

Issue Age	Standard	Preferred
20	1.828	1.828
21	1.831	1.831
22	1.834	1.834
23	1.837	1.837
24	1.840	1.840
25	1.843	1.843
26	1.846	1.846
27	1.849	1.849
28	1.852	1.852
29	1.855	1.855
30	1.858	1.858
31	1.860	1.860
32	1.861	1.861
33	1.863	1.863
34	1.865	1.865
35	1.867	1.867

Issue Age	Standard	Preferred
36	1.868	1.868
37	1.870	1.870
38	1.872	1.934
39	1.873	1.936
40	1.875	1.938
41	1.848	1.909
42	1.820	1.881
43	1.793	1.853
44	1.766	1.860
45	1.738	1.796
46	1.711	1.768
47	1.683	1.796
48	1.656	1.766
49	1.629	1.737
50	1.601	1.708



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Simple Term
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Standard
Return of
Premium rider
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Standard Return of Premium rider rates

- [> Band 1, 25-Year](#)
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- [> **Band 2, 30 Year**](#)

Band 2, 30-Year Term

30-Year, Level-Premium Term - Full Guarantee - Face Amount \$100,000 - \$500,000

Male | Female

Issue Age	Standard	Preferred
20	1.846	1.846
21	1.847	1.847
22	1.848	1.848
23	1.850	1.850
24	1.851	1.851
25	1.853	1.853
26	1.854	1.854
27	1.855	1.855
28	1.857	1.857
29	1.858	1.858
30	1.860	1.860
31	1.825	1.825
32	1.791	1.791

Issue Age	Standard	Preferred
33	1.757	1.757
34	1.723	1.723
35	1.689	1.689
36	1.655	1.655
37	1.621	1.621
38	1.587	1.587
39	1.552	1.552
40	1.518	1.518
41	1.569	1.569
42	1.620	1.678
43	1.671	1.791
44	1.538	1.845
45	1.457	1.837



Home



Simple Term
base product
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Standard
Return of
Premium rider
rates

Standard Return of Premium rider rates

- [> Band 1, 25-Year](#)
- [> Band 1, 30-Year](#)
- [> Band 2, 25-Year](#)
- [> **Band 2, 30 Year**](#)

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Band 2, 30-Year Term

30-Year, Level-Premium Term - Full Guarantee - Face Amount \$100,000 - \$500,000

Male | Female

Issue Age	Standard	Preferred
20	1.846	1.846
21	1.847	1.847
22	1.848	1.848
23	1.850	1.850
24	1.851	1.851
25	1.853	1.853
26	1.854	1.854
27	1.855	1.855
28	1.857	1.857
29	1.858	1.858
30	1.860	1.860
31	1.825	1.825
32	1.791	1.791

Issue Age	Standard	Preferred
33	1.757	1.757
34	1.686	1.686
35	1.689	1.689
36	1.655	1.655
37	1.621	1.621
38	1.587	1.587
39	1.552	1.552
40	1.518	1.518
41	1.569	1.569
42	1.620	1.678
43	1.671	1.791
44	1.722	1.845
45	1.773	1.900