

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Heritage 15, Contender 15, Patriot 15, Sentinel 15, and 10 Pay Life**  
**MALE and UNISEX**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
0-5	0.59	0.88	1.15	1.69	2.20	2.70	3.18	4.11	5.00	5.86	7.53
6-10	0.65	0.96	1.26	1.84	2.39	2.92	3.44	4.43	5.53	6.28	8.03
11-14	0.75	1.08	1.42	2.05	2.65	3.24	3.80	4.87	5.89	6.88	8.76
15-17	0.85	1.22	1.57	2.25	2.90	3.52	4.12	5.26	6.35	7.40	9.39
18-20	0.94	1.33	1.70	2.43	3.12	3.78	4.42	5.63	6.79	7.89	10.00
21-22	1.01	1.43	1.84	2.62	3.37	4.09	4.78	6.10	7.36	8.55	10.83
23-24	1.07	1.52	1.96	2.81	3.62	4.39	5.13	6.56	7.91	9.20	11.67
25-26	1.14	1.63	2.10	3.01	3.88	4.72	5.52	7.06	8.51	9.92	12.58
27-28	1.22	1.75	2.26	3.24	4.18	5.08	5.95	7.61	9.19	10.70	13.56
29-30	1.32	1.88	2.43	3.49	4.51	5.48	6.42	8.22	9.92	11.56	14.67
31	1.39	1.99	2.58	3.70	4.77	5.81	6.80	8.70	10.52	12.26	15.57
32	1.45	2.07	2.68	3.85	4.96	6.04	7.08	9.06	10.95	12.76	16.21
33	1.51	2.15	2.78	4.00	5.17	6.29	7.37	9.44	11.41	13.30	16.90
34	1.58	2.25	2.90	4.17	5.38	6.55	7.68	9.83	11.89	13.86	17.62
35	1.64	2.34	3.02	4.34	5.61	6.82	8.01	10.26	12.41	14.46	18.39
36	1.71	2.44	3.15	4.53	5.85	7.12	8.35	10.70	12.95	15.10	19.22
37	1.79	2.55	3.29	4.73	6.10	7.43	8.72	11.18	13.53	15.78	20.09
38	1.87	2.66	3.43	4.94	6.37	7.76	9.10	11.68	14.14	16.50	21.02
39	1.95	2.78	3.58	5.15	6.66	8.10	9.51	12.21	14.78	17.26	21.99
40	2.04	2.90	3.74	5.38	6.95	8.47	9.94	12.77	15.46	18.06	23.02
41	2.14	3.03	3.91	5.62	7.26	8.86	10.40	13.36	16.18	18.90	24.12
42	2.23	3.18	4.10	5.88	7.60	9.26	10.87	13.98	16.94	19.80	25.27
43	2.34	3.32	4.28	6.14	7.94	9.69	11.38	14.63	17.74	20.74	26.49
44	2.45	3.47	4.47	6.42	8.31	10.14	11.91	15.32	18.59	21.74	27.78
45	2.56	3.63	4.68	6.72	8.70	10.61	12.47	16.06	19.49	22.80	29.16
46	2.68	3.80	4.90	7.04	9.10	11.11	13.06	16.83	20.44	23.92	30.62
47	2.81	3.98	5.13	7.37	9.54	11.65	13.70	17.66	21.45	25.12	32.17
48	2.94	4.17	5.37	7.72	9.99	12.21	14.36	18.53	22.52	26.39	33.82
49	3.08	4.36	5.62	8.09	10.48	12.80	15.07	19.45	23.66	27.74	35.58
50	3.23	4.57	5.89	8.47	10.98	13.43	15.82	20.43	24.87	29.17	37.46
51	3.38	4.79	6.18	8.89	11.53	14.10	16.61	21.47	26.15	30.70	39.45
52	3.54	5.02	6.47	9.32	12.10	14.80	17.45	22.58	27.52	32.31	41.57
53	3.72	5.26	6.78	9.78	12.70	15.54	18.34	23.74	28.97	34.04	43.83
54	3.90	5.51	7.11	10.26	13.33	16.34	19.28	24.99	30.51	35.88	46.25
55	4.09	5.78	7.46	10.77	14.00	17.17	20.28	26.32	32.16	37.84	48.83
56	4.28	6.06	7.83	11.30	14.71	18.06	21.34	27.73	33.92	39.94	51.61
57	4.49	6.36	8.22	11.87	15.47	19.00	22.47	29.23	35.80	42.19	54.58
58	4.71	6.67	8.62	12.47	16.26	20.00	23.67	30.83	37.80	44.58	57.75
59	4.94	7.00	9.05	13.10	17.11	21.06	24.94	32.54	39.94	47.15	61.16
60	5.18	7.34	9.50	13.77	18.00	22.17	26.28	34.35	42.21	49.89	64.82
61	5.42	7.70	9.96	14.46	18.93	23.34	27.70	36.27	44.63	52.82	68.73
62	5.68	8.06	10.45	15.20	19.91	24.58	29.21	38.30	47.21	55.93	72.92
63	5.94	8.45	10.96	15.96	20.94	25.88	30.78	40.46	49.94	59.26	77.42
64	6.22	8.85	11.48	16.74	22.00	27.24	32.44	42.73	52.85	62.80	82.23
65	6.50	9.26	12.02	17.56	23.11	28.65	34.17	45.11	55.91	66.55	87.38
66	6.78	9.67	12.57	18.39	24.24	30.10	35.95	47.59	59.12	70.50	92.85

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Heritage 15, Contender 15, Patriot 15, Sentinel 15, and 10 Pay Life**  
**MALE and UNISEX**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
67	7.07	10.09	13.12	19.23	25.38	31.57	37.77	50.14	62.44	74.62	98.62
68	7.35	10.49	13.66	20.06	26.51	33.02	39.57	52.69	65.79	78.83	104.60
69	7.62	10.88	14.17	20.83	27.58	34.42	41.30	55.16	69.08	82.98	110.62
70	7.86	11.22	14.63	21.54	28.56	35.68	42.88	57.44	72.14	86.90	116.42
71	8.14	11.63	15.18	22.37	29.69	37.13	44.66	59.92	75.35	90.85	121.89
72	8.42	12.04	15.73	23.20	30.82	38.58	46.44	62.40	78.56	94.80	127.36
73	8.70	12.45	16.28	24.03	31.95	40.03	48.22	64.88	81.77	98.75	132.83
74	8.98	12.86	16.83	24.86	33.08	41.48	50.00	67.36	84.98	102.70	138.30
75	9.26	13.27	17.38	25.69	34.21	42.93	51.78	69.84	88.19	106.65	143.77
76	9.54	13.68	17.93	26.52	35.34	44.38	53.56	72.32	91.40	110.60	149.24
77	9.82	14.09	18.48	27.35	36.47	45.83	55.34	74.80	94.61	114.55	154.71
78	10.10	14.50	19.03	28.18	37.60	47.28	57.12	77.28	97.82	118.50	160.18
79	10.38	14.91	19.58	29.01	38.73	48.73	58.90	79.76	101.03	122.45	165.65
80	10.66	15.32	20.13	29.84	39.86	50.18	60.68	82.24	104.24	126.40	171.12
81	10.94	15.73	20.68	30.67	40.99	51.63	62.46	84.72	107.45	130.35	176.59
82	11.22	16.14	21.23	31.50	42.12	53.08	64.24	87.20	110.66	134.30	182.06
83	11.50	16.55	21.78	32.33	43.25	54.53	66.02	89.68	113.87	138.25	187.53
84	11.78	16.96	22.33	33.16	44.38	55.98	67.80	92.16	117.08	142.20	193.00
85	12.06	17.37	22.88	33.99	45.51	57.43	69.58	94.64	120.29	146.15	198.47

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Heritage 15, Contender 15, Patriot 15, Sentinel 15, and 10 Pay Life**  
**FEMALE**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
0-5	0.48	0.71	0.94	1.37	1.79	2.19	2.59	3.34	4.06	4.76	6.12
6-10	0.53	0.78	1.02	1.49	1.94	2.38	2.80	3.60	4.50	5.11	6.52
11-14	0.61	0.88	1.15	1.66	2.16	2.63	3.09	3.96	4.79	5.59	7.11
15-17	0.69	0.99	1.27	1.83	2.35	2.86	3.35	4.28	5.16	6.01	7.63
18-20	0.77	1.08	1.38	1.97	2.54	3.07	3.59	4.58	5.52	6.41	8.12
21-22	0.82	1.16	1.49	2.13	2.74	3.32	3.89	4.96	5.97	6.95	8.80
23-24	0.87	1.24	1.60	2.28	2.94	3.57	4.17	5.33	6.43	7.48	9.48
25-26	0.93	1.33	1.71	2.45	3.15	3.83	4.49	5.74	6.92	8.05	10.22
27-28	1.00	1.42	1.84	2.63	3.40	4.13	4.83	6.18	7.47	8.69	11.02
29-30	1.07	1.53	1.98	2.84	3.66	4.46	5.22	6.68	8.06	9.39	11.92
31	1.13	1.62	2.09	3.00	3.87	4.72	5.53	7.07	8.55	9.96	12.65
32	1.18	1.68	2.18	3.13	4.03	4.91	5.75	7.36	8.90	10.37	13.17
33	1.23	1.75	2.26	3.25	4.20	5.11	5.99	7.67	9.27	10.80	13.73
34	1.28	1.83	2.36	3.39	4.37	5.32	6.24	7.99	9.66	11.26	14.31
35	1.33	1.90	2.46	3.53	4.56	5.54	6.51	8.33	10.08	11.75	14.94
36	1.39	1.98	2.56	3.68	4.75	5.79	6.79	8.70	10.52	12.27	15.61
37	1.46	2.07	2.67	3.84	4.96	6.04	7.09	9.08	10.99	12.82	16.32
38	1.52	2.16	2.79	4.01	5.17	6.31	7.40	9.49	11.49	13.41	17.08
39	1.59	2.26	2.91	4.19	5.41	6.58	7.73	9.92	12.01	14.02	17.87
40	1.66	2.36	3.04	4.37	5.65	6.88	8.08	10.37	12.56	14.68	18.71
41	1.74	2.46	3.18	4.57	5.90	7.20	8.45	10.86	13.15	15.36	19.60
42	1.81	2.58	3.33	4.78	6.18	7.53	8.83	11.36	13.77	16.09	20.53
43	1.90	2.70	3.48	4.99	6.45	7.87	9.24	11.89	14.42	16.85	21.52
44	1.99	2.82	3.63	5.22	6.75	8.24	9.68	12.45	15.11	17.66	22.57
45	2.08	2.95	3.80	5.46	7.07	8.62	10.13	13.05	15.83	18.53	23.69
46	2.18	3.09	3.98	5.72	7.40	9.03	10.61	13.68	16.61	19.44	24.88
47	2.28	3.23	4.17	5.99	7.75	9.46	11.13	14.35	17.43	20.41	26.14
48	2.39	3.39	4.36	6.27	8.12	9.92	11.67	15.05	18.30	21.44	27.48
49	2.50	3.54	4.57	6.57	8.52	10.40	12.25	15.80	19.23	22.54	28.91
50	2.63	3.71	4.78	6.88	8.92	10.91	12.85	16.60	20.21	23.70	30.43
51	2.75	3.89	5.02	7.22	9.37	11.45	13.49	17.45	21.25	24.94	32.05
52	2.88	4.08	5.26	7.57	9.83	12.03	14.18	18.34	22.36	26.25	33.77
53	3.02	4.28	5.51	7.94	10.32	12.63	14.90	19.29	23.54	27.66	35.61
54	3.17	4.48	5.78	8.33	10.83	13.27	15.67	20.31	24.79	29.15	37.58
55	3.32	4.70	6.06	8.75	11.38	13.95	16.48	21.39	26.13	30.75	39.68
56	3.48	4.93	6.36	9.18	11.95	14.67	17.34	22.53	27.56	32.45	41.93
57	3.65	5.17	6.68	9.65	12.57	15.44	18.26	23.75	29.09	34.28	44.34
58	3.83	5.42	7.01	10.13	13.21	16.25	19.23	25.05	30.71	36.22	46.92
59	4.04	5.69	7.35	10.65	13.90	17.11	20.26	26.44	32.45	38.31	49.69
60	4.21	5.96	7.72	11.19	14.63	18.01	21.35	27.91	34.29	40.53	52.66
61	4.41	6.25	8.09	11.75	15.38	18.97	22.51	29.47	36.26	42.91	55.84
62	4.62	6.55	8.49	12.35	16.18	19.97	23.73	31.12	38.36	45.44	59.25
63	4.83	6.86	8.91	12.97	17.01	21.03	25.01	32.87	40.58	48.15	62.90
64	5.05	7.19	9.33	13.60	17.88	22.13	26.36	34.72	42.94	51.03	66.81
65	5.28	7.52	9.77	14.27	18.78	23.28	27.76	36.65	45.43	54.07	70.99
66	5.51	7.86	10.21	14.94	19.70	24.46	29.21	38.67	48.04	57.28	75.44

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Heritage 15, Contender 15, Patriot 15, Sentinel 15, and 10 Pay Life**  
**FEMALE**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
67	5.75	8.20	10.66	15.63	20.62	25.65	30.69	40.74	50.73	60.63	80.13
68	5.97	8.52	11.10	16.30	21.54	26.83	32.15	42.81	53.46	64.05	84.99
69	6.19	8.84	11.51	16.93	22.41	27.96	33.55	44.82	56.13	67.42	89.88
70	6.39	9.12	11.89	17.50	23.21	28.99	34.84	46.67	58.62	70.61	94.59
71	6.62	9.46	12.33	18.17	24.13	30.17	36.29	48.69	61.23	73.82	99.04
72	6.85	9.80	12.77	18.84	25.05	31.35	37.74	50.71	63.84	77.03	103.49
73	7.08	10.14	13.21	19.51	25.97	32.53	39.19	52.73	66.45	80.24	107.94
74	7.31	10.48	13.65	20.18	26.89	33.71	40.64	54.75	69.06	83.45	112.39
75	7.54	10.82	14.09	20.85	27.81	34.89	42.09	56.77	71.67	86.66	116.84
76	7.77	11.16	14.53	21.52	28.73	36.07	43.54	58.79	74.28	89.87	121.29
77	8.00	11.50	14.97	22.19	29.65	37.25	44.99	60.81	76.89	93.08	125.74
78	8.23	11.84	15.41	22.86	30.57	38.43	46.44	62.83	79.50	96.29	130.19
79	8.46	12.18	15.85	23.53	31.49	39.61	47.89	64.85	82.11	99.50	134.64
80	8.69	12.52	16.29	24.20	32.41	40.79	49.34	66.87	84.72	102.71	139.09
81	8.92	12.86	16.73	24.87	33.33	41.97	50.79	68.89	87.33	105.92	143.54
82	9.15	13.20	17.17	25.54	34.25	43.15	52.24	70.91	89.94	109.13	147.99
83	9.38	13.54	17.61	26.21	35.17	44.33	53.69	72.93	92.55	112.34	152.44
84	9.61	13.88	18.05	26.88	36.09	45.51	55.14	74.95	95.16	115.55	156.89
85	9.84	14.22	18.49	27.55	37.01	46.69	56.59	76.97	97.77	118.76	161.34

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Liberty 15**  
**MALE and UNISEX**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
0-5	5.47	8.15	10.65	15.61	20.28	24.84	29.22	37.63	45.84	53.32	68.10
6-10	5.86	8.65	11.35	16.54	21.44	26.15	30.75	39.45	49.07	55.53	70.50
11-14	6.65	9.56	12.55	18.07	23.29	28.40	33.23	42.37	50.98	59.25	74.71
15-17	7.41	10.61	13.64	19.48	25.03	30.29	35.34	44.84	53.80	62.32	78.13
18-20	8.08	11.41	14.56	20.74	26.53	32.03	37.33	47.23	56.58	65.32	81.72
21-22	8.57	12.10	15.55	22.05	28.26	34.17	39.80	50.43	60.41	69.69	87.08
23-24	8.96	12.70	16.35	23.34	29.96	36.19	42.13	53.47	64.00	73.89	92.40
25-26	9.41	13.42	17.25	24.63	31.61	38.31	44.62	56.62	67.72	78.34	97.86
27-28	9.90	14.17	18.25	26.05	33.47	40.51	47.25	59.93	71.78	82.90	103.42
29-30	10.50	14.92	19.24	27.50	35.38	42.80	49.92	63.35	75.80	87.58	109.30
31	10.87	15.52	20.07	28.65	36.76	44.56	51.91	65.80	78.85	91.06	113.64
32	11.19	15.94	20.59	29.42	37.72	45.71	53.31	67.57	80.89	93.38	116.48
33	11.50	16.33	21.06	30.14	38.75	46.90	54.68	69.33	82.97	95.77	119.39
34	11.85	16.83	21.64	30.94	39.70	48.07	56.06	71.00	84.99	98.07	122.21
35	12.11	17.22	22.17	31.67	40.70	49.20	57.46	72.79	87.09	100.39	125.03
36	12.41	17.65	22.71	32.47	41.68	50.42	58.78	74.45	89.08	102.71	127.89
37	12.75	18.10	23.28	33.25	42.61	51.58	60.16	76.19	91.10	104.99	130.61
38	13.05	18.50	23.78	34.01	43.57	52.73	61.43	77.83	93.03	107.21	133.30
39	13.32	18.92	24.28	34.68	44.53	53.78	62.71	79.43	94.87	109.35	135.79
40	13.61	19.28	24.77	35.36	45.35	54.86	63.92	80.95	96.63	111.34	138.14
41	13.92	19.64	25.24	36.00	46.14	55.88	65.09	82.37	98.29	113.16	140.38
42	14.12	20.05	25.75	36.63	46.96	56.76	66.09	83.67	99.83	114.91	142.35
43	14.39	20.33	26.10	37.12	47.60	57.60	67.08	84.83	101.20	116.43	144.14
44	14.61	20.60	26.41	37.59	48.23	58.34	67.92	85.87	102.45	117.82	145.72
45	14.76	20.83	26.73	38.02	48.77	58.94	68.64	86.83	103.53	119.02	147.13
46	15.08	21.27	27.30	38.85	49.73	60.15	70.04	88.59	105.64	121.41	150.03
47	15.62	22.01	28.21	40.11	51.39	62.11	72.29	91.33	108.76	124.91	154.01
48	16.13	22.74	29.12	41.39	52.96	64.01	74.45	94.00	111.82	128.31	157.86
49	16.65	23.43	30.01	42.66	54.59	65.87	76.62	96.57	114.78	131.54	161.45
50	17.19	24.16	30.92	43.86	56.10	67.71	78.72	99.06	117.59	134.56	164.76
51	17.68	24.87	31.85	45.13	57.68	69.52	80.72	101.44	120.21	137.40	167.70
52	18.18	25.57	32.68	46.32	59.17	71.23	82.68	103.75	122.72	139.96	170.31
53	18.73	26.25	33.53	47.50	60.60	72.88	84.55	105.85	125.05	142.38	172.62
54	19.23	26.90	34.37	48.63	61.98	74.54	86.33	107.91	127.20	144.58	174.66
55	19.73	27.58	35.21	49.75	63.33	76.09	88.07	109.89	129.27	146.62	176.47
56	20.17	28.22	36.04	50.81	64.65	77.62	89.73	111.75	131.22	148.54	178.15
57	20.65	28.87	36.84	51.87	65.95	79.06	91.32	113.48	133.02	150.29	179.57
58	21.10	29.46	37.54	52.84	67.08	80.39	92.74	115.00	134.51	151.65	180.51
59	21.51	30.01	38.22	53.70	68.13	81.53	93.93	116.24	135.66	152.62	180.89
60	21.87	30.48	38.80	54.46	69.00	82.43	94.86	117.13	136.36	153.10	180.69
61	22.15	30.90	39.27	55.05	69.67	83.13	95.57	117.73	136.73	153.18	179.96
62	22.43	31.21	39.69	55.60	70.22	83.69	96.11	118.06	136.83	152.92	178.88
63	22.63	31.52	40.04	55.99	70.65	84.08	96.42	118.24	136.70	152.49	177.63
64	22.83	31.75	40.27	56.23	70.88	84.30	96.58	118.18	136.40	151.85	176.22
65	22.94	31.89	40.41	56.36	70.95	84.29	96.48	117.83	135.79	150.93	174.58
66	22.95	31.89	40.41	56.27	70.75	83.97	96.03	117.12	134.79	149.59	172.53

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Liberty 15**  
**MALE and UNISEX**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
67	22.89	31.77	40.20	55.90	70.18	83.23	95.12	115.85	133.16	147.60	169.79
68	22.68	31.42	39.75	55.20	69.19	81.94	93.58	113.82	130.66	144.69	166.02
69	22.33	30.88	38.99	54.02	67.63	80.03	91.27	110.83	127.07	140.52	160.82
70	21.78	30.05	37.91	52.42	65.50	77.35	88.11	106.77	122.19	134.92	153.90
71	21.25	29.28	36.90	50.87	63.41	74.72	84.94	102.52	116.88	128.54	145.49
72	20.66	28.43	35.78	49.17	61.13	71.86	81.49	97.93	111.17	121.73	136.56
73	20.04	27.53	34.61	47.40	58.76	68.91	77.95	93.23	105.35	114.82	127.60
74	19.41	26.62	33.42	45.61	56.37	65.92	74.37	88.49	99.49	107.87	118.62
75	18.82	25.76	32.29	43.91	54.08	63.04	70.90	83.89	93.77	101.07	109.81
76	18.92	25.96	32.63	44.39	54.72	63.86	71.90	84.88	94.68	102.08	110.52
77	18.80	25.84	32.54	44.24	54.51	63.61	71.61	84.20	93.53	100.61	107.97
78	18.48	25.43	32.06	43.52	53.55	62.42	70.17	82.04	90.57	96.97	102.59
79	18.00	24.78	31.26	42.32	51.97	60.44	67.80	78.68	86.18	91.60	95.02
80	17.38	23.93	30.18	40.74	49.87	57.82	64.66	74.36	80.66	84.90	85.78
81	16.65	22.91	28.88	38.83	47.36	54.71	60.93	69.34	74.32	77.26	77.26
82	15.82	21.75	27.39	36.66	44.51	51.18	56.73	63.76	67.39	68.97	68.97
83	14.90	20.45	25.72	34.23	41.33	47.26	52.07	57.65	59.88	60.05	60.05
84	13.91	19.05	23.90	31.60	37.90	43.04	47.05	51.14	51.93	51.93	51.93
85	12.88	17.59	22.01	28.88	34.35	38.67	41.88	44.46	44.46	44.46	44.46

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Liberty 15**  
**FEMALE**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
0-5	4.41	6.52	8.61	12.54	16.36	20.00	23.61	30.38	37.01	43.10	55.15
6-10	4.75	6.99	9.13	13.32	17.33	21.23	24.95	32.00	39.91	45.21	57.42
11-14	5.40	7.78	10.16	14.64	19.02	23.11	27.12	34.65	41.78	48.61	61.47
15-17	6.02	8.63	11.07	15.92	20.40	24.78	28.98	36.89	44.31	51.42	64.83
18-20	6.63	9.29	11.86	16.90	21.74	26.21	30.60	38.87	46.65	53.95	67.81
21-22	6.97	9.85	12.63	18.02	23.12	27.95	32.67	41.46	49.67	57.57	72.25
23-24	7.30	10.39	13.39	19.03	24.47	29.64	34.54	43.92	52.72	61.02	76.60
25-26	7.69	10.98	14.10	20.14	25.82	31.30	36.60	46.52	55.78	64.53	81.06
27-28	8.13	11.53	14.91	21.25	27.38	33.15	38.65	49.15	59.05	68.28	85.57
29-30	8.54	12.18	15.74	22.49	28.88	35.07	40.90	51.98	62.30	72.10	90.34
31	8.87	12.69	16.33	23.36	30.02	36.47	42.57	54.02	64.86	75.01	93.94
32	9.15	13.00	16.83	24.07	30.87	37.46	43.70	55.50	66.60	77.01	96.36
33	9.42	13.37	17.23	24.67	31.74	38.46	44.90	57.02	68.36	79.01	98.88
34	9.67	13.79	17.74	25.37	32.56	39.46	46.08	58.50	70.13	81.06	101.34
35	9.90	14.11	18.22	26.02	33.46	40.46	47.33	60.01	71.97	83.16	103.92
36	10.18	14.47	18.66	26.69	34.29	41.59	48.54	61.60	73.80	85.28	106.54
37	10.52	14.87	19.14	27.38	35.18	42.63	49.78	63.12	75.65	87.39	109.16
38	10.75	15.24	19.63	28.06	35.99	43.69	50.97	64.68	77.50	89.54	111.79
39	11.03	15.64	20.08	28.74	36.90	44.63	52.14	66.18	79.25	91.53	114.25
40	11.28	15.98	20.53	29.33	37.70	45.64	53.28	67.60	80.94	93.55	116.64
41	11.55	16.28	20.98	29.96	38.44	46.62	54.38	69.05	82.61	95.36	118.90
42	11.72	16.66	21.43	30.55	39.25	47.51	55.35	70.30	84.15	97.11	120.94
43	11.98	16.97	21.79	31.03	39.84	48.27	56.29	71.47	85.54	98.65	122.81
44	12.19	17.21	22.07	31.51	40.45	49.03	57.18	72.52	86.79	100.05	124.48
45	12.34	17.44	22.38	31.91	41.01	49.62	57.88	73.47	87.82	101.33	125.93
46	12.63	17.82	22.86	32.60	41.84	50.65	59.05	74.96	89.63	103.33	128.38
47	13.05	18.41	23.66	33.69	43.21	52.29	60.99	77.31	92.35	106.36	131.88
48	13.52	19.08	24.42	34.78	44.61	53.99	62.91	79.64	95.08	109.40	135.36
49	13.96	19.66	25.24	35.91	46.09	55.67	64.91	82.03	97.86	112.47	138.83
50	14.49	20.32	26.03	37.03	47.46	57.40	66.85	84.47	100.62	115.51	142.26
51	14.94	20.99	26.92	38.23	49.00	59.15	68.84	86.93	103.39	118.56	145.66
52	15.41	21.68	27.76	39.41	50.49	60.96	70.91	89.35	106.18	121.57	148.98
53	15.92	22.39	28.60	40.61	52.01	62.73	72.95	91.82	108.99	124.65	152.30
54	16.44	23.04	29.49	41.82	53.51	64.55	75.04	94.34	111.77	127.66	155.60
55	16.93	23.76	30.36	43.08	55.08	66.38	77.11	96.85	114.58	130.69	158.80
56	17.44	24.47	31.27	44.29	56.60	68.22	79.19	99.32	117.39	133.68	161.98
57	17.96	25.18	32.21	45.59	58.21	70.10	81.32	101.83	120.22	136.70	165.13
58	18.50	25.89	33.11	46.81	59.75	71.96	83.41	104.33	122.98	139.63	168.20
59	19.13	26.62	33.98	48.09	61.34	73.81	85.47	106.82	125.73	142.55	171.19
60	19.52	27.28	34.89	49.31	62.90	75.57	87.48	109.20	128.32	145.30	174.03
61	20.01	27.96	35.70	50.46	64.32	77.31	89.43	111.46	130.80	147.91	176.63
62	20.48	28.60	36.53	51.61	65.72	78.90	91.25	113.55	133.13	150.29	179.00
63	20.88	29.19	37.31	52.65	66.98	80.39	92.89	115.47	135.18	152.45	181.04
64	21.26	29.76	37.96	53.51	68.11	81.68	94.34	117.13	136.95	154.26	182.70
65	21.61	30.22	38.54	54.32	69.05	82.76	95.51	118.43	138.34	155.61	183.89
66	21.88	30.60	38.98	54.89	69.75	83.55	96.37	119.38	139.30	156.50	184.55

**SUBSTANDARD EXTRA ANNUAL PREMIUMS PER \$1,000**  
**Liberty 15**  
**FEMALE**

<b>Issue Age</b>	<b>A</b>	<b>AA</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>H</b>	<b>J</b>	<b>L</b>	<b>P</b>
67	22.11	30.87	39.29	55.30	70.13	83.97	96.83	119.82	139.65	156.79	184.52
68	22.19	30.95	39.42	55.40	70.20	83.96	96.75	119.61	139.31	156.29	183.63
69	22.18	30.91	39.29	55.15	69.80	83.42	96.04	118.62	138.05	154.75	181.58
70	22.04	30.63	38.92	54.50	68.92	82.24	94.61	116.66	135.65	151.96	178.04
71	21.93	30.47	38.63	53.99	68.16	81.21	93.26	114.68	132.97	148.55	173.15
72	21.78	30.23	38.25	53.34	67.22	79.95	91.66	112.36	129.88	144.67	167.67
73	21.59	29.94	37.81	52.60	66.16	78.52	89.86	109.79	126.50	140.44	161.78
74	21.39	29.64	37.34	51.82	65.04	77.04	87.98	107.10	122.97	136.05	155.67
75	21.22	29.37	36.92	51.09	63.98	75.61	86.17	104.48	119.51	131.72	149.61
76	20.85	28.82	36.17	49.93	62.39	73.56	83.64	100.99	115.03	126.26	142.25
77	20.36	28.12	35.22	48.49	60.43	71.07	80.62	96.88	109.84	120.01	133.99
78	19.76	27.26	34.07	46.76	58.12	68.17	77.11	92.18	103.96	113.00	124.88
79	19.04	26.23	32.71	44.75	55.45	64.83	73.11	86.86	97.38	105.21	114.86
80	18.20	25.04	31.15	42.47	52.44	61.08	68.63	80.95	90.10	96.62	103.88
81	17.30	23.76	29.48	40.04	49.24	57.13	63.93	74.79	82.54	87.76	92.61
82	16.36	22.43	27.78	37.57	46.03	53.19	59.26	68.74	75.18	79.18	81.85
83	15.38	21.06	26.02	35.07	42.80	49.24	54.63	62.78	68.00	70.87	71.57
84	14.37	19.65	24.23	32.53	39.54	45.29	50.00	56.89	60.95	62.77	62.77
85	13.32	18.19	22.39	29.96	36.27	41.36	45.44	51.14	54.12	54.98	54.98