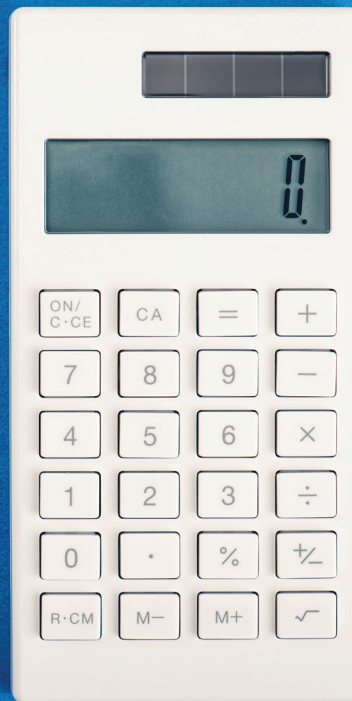




Ratebook

- Annual Premiums Per Thousand
- Monthly EFT Premiums



COLUMBIAN LIFE
INSURANCE COMPANY

HOME OFFICE: CHICAGO, IL
ADMINISTRATIVE SERVICE OFFICE: BINGHAMTON, NY

Base Plans

SafeShield® is non-participating renewable term life insurance with a level death benefit.

SafeShield® Available with initial level premiums for 15, 20 or 30 years, and annual guaranteed renewable term premiums thereafter to age 95.

Issue Ages	15-Year Term: 18 - 65
(Age Last Birthday)	20-Year Term: 18 - 65
	30-Year Term: 18 - 55

SafeShield® Plus Returns 50% of all base policy premiums paid to date at the end of the initial level term period. Available with initial level premiums for 20 or 30 years. After the initial level term period, the policy may be kept in force to age 95 with annual guaranteed renewable term premiums.

Issue Ages	20-Year Term: 18 - 55
(Age Last Birthday)	30-Year Term: 18 - 45

Issue Amounts \$25,000 - \$250,000

Underwriting

- Simplified Issue
- Standard through Table D
- Male/Female
- Tobacco/Non-Tobacco

Premium Modes & Modal Factors	<u>SafeShield®</u>		<u>SafeShield® Plus</u>	
Annual	1.00	Annual	1.00	
Semi-Annual	.52	Semi-Annual	.50	
Quarterly	.265	Quarterly	.25	
Monthly EFT	.087	Monthly EFT	.083333	

- Annual, Semi-Annual and Quarterly available through Direct Bill or EFT
- Monthly available through EFT only

Policy Fee No Policy Fee

Conversions The policy may be converted to a permanent plan of insurance without evidence of insurability after the second policy anniversary and prior to the earlier of:

- The end of the initial term period less five years; and
- The policy anniversary on which the insured is age 65.

Benefits & Riders Available at No Additional Cost

Common Carrier Accidental Death Benefit

An additional benefit is payable if the insured dies within 180 days of an accidental bodily injury that occurred while a fare-paying passenger on a common carrier. *This rider is automatically included on all policies at no additional premium.*

Benefit Amount Equal to base policy, not to exceed \$500,000 aggregate limit for all Columbian Common Carrier Accidental Death Benefit Riders combined

Coverage Period To the first policy anniversary on or after the insured's 85th birthday

Unemployment Premium Waiver

Waives premiums for the base policy and all riders for up to six months if the insured becomes unemployed after the second policy anniversary and collects unemployment benefits for at least four consecutive weeks. The lifetime benefit under the policy is six months. *This rider is automatically included at no additional premium on all policies (Not available in MA, PA, TN, WA).*

Coverage Period Rider coverage remains in force as long as the policy remains in force.

Living Benefit Riders (available only with Non-Return of Premium plans)

- **Accelerated Death Benefit - Terminal Illness** Allows for acceleration of up to 95% of the policy death benefit if the Insured is diagnosed with terminal condition and life expectancy of 12 months or less.
- **Accelerated Death Benefit - Critical Illness** Allows for acceleration of up to 95% of the policy death benefit if the Insured is diagnosed with life threatening cancer, ALS, kidney failure, heart attack, major organ failure or stroke.
- **Accelerated Death Benefit - Chronic Illness** Allows for acceleration of up to 24% of the policy death benefit per year, to a maximum of 95% in total, if the insured is:
 - Unable to perform at least two of the activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for a period of at least 90 days; or
 - Requires substantial supervision for a period of at least 90 days by another person to protect the insured from threats to health and safety due to severe cognitive impairment.

Two additional application health questions must be answered to apply for the Chronic Illness rider.

Issue Ages Same as base plans

Rider Availability Available at time of policy issue. The riders may not be added after issue.

Coverage Period Riders terminate when the total accelerated amount under all riders equals the maximum accelerated death benefit amount. Terminal Illness Rider will terminate after any accelerated benefit has been paid under the rider.

Acceleration

- Minimum face amount accelerated = \$5,000
- Minimum residual face amount = \$5,000
- Minimum acceleration benefit amount = \$1,000
- Administrative Charge = \$250 (may vary by state)
- Accelerated Benefit payment will be reduced by a discount factor based on expected mortality, anticipated future premiums and interest.
- Policy values and premiums will be reduced by the acceleration percentage.

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. Living Benefit Riders not available in CA.

Accelerated Benefit Rider (available only with Return of Premium plans)

Allows for acceleration of 50% of the policy death benefit if the Insured is diagnosed with a terminal condition and a life expectancy of 12 months or less. The accelerated benefit payment is treated as a lien against the death benefit and an interest charge is assessed. At the death of the insured, any outstanding lien and lien interest is deducted from the policy death benefit.

Issue Ages	Same as base plans
Rider Availability	Available at time of policy issue. The rider may not be added after issue.
Coverage Period	Rider coverage remains in force as long as the policy remains in force
Premiums	There is no additional premium charge for the rider. If an accelerated benefit payment is made, a \$250 administrative service fee is deducted from the payment (fee is \$100 in FL).

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.

Riders Available with Additional Premium

Accidental Death Benefit Rider

An additional benefit equal to the face amount of the base policy benefit is payable for accidental death of the insured while the policy and rider are in effect.

Issue Amounts	Equal to base policy, not to exceed \$250,000 aggregate limit for all Columbian Accidental Death Benefit Riders combined
Issue Ages	Same as base plans
Rider Availability	Available at time of policy issue. The rider may not be added after issue.
Coverage Period	To the first policy anniversary on or after the insured's 95 th birthday
Premiums	See base policy rate pages 5 - 8

Guaranteed Purchase Option Rider

Provides an opportunity to increase coverage on an option date by an amount up to the rider benefit amount without further evidence of insurability. If an election is made at an option date, a new term policy will be issued with a new term period. Premiums will increase accordingly.

Issue Ages	18 - 37
Maximum Benefit	Lesser of policy face amount or \$30,000 per option.
Rider Availability	Available at the time of policy issue. May not be added after issue.
Scheduled Option Dates	Within 90 days prior to the policy anniversary on which the insured is 25, 28, 31, 34, 37 and 40 years old.
Special Option Dates	Within 90 days after marriage, purchase of a home, or birth or adoption of a child. Exercising a Special Option Date eliminates the next Scheduled Option date.
Coverage Period	To the first policy anniversary on or after the insured's 40 th birthday. Rider coverage will terminate prior to age 40 if all available options are used.

Issue Age	Annual Premium
18	30.00
19	30.00
20	30.00
21	36.00
22	36.00
23	36.00
24	42.90
25	42.90
26	42.90
27	45.30
28	45.30
29	45.30
30	47.40
31	47.40
32	47.40
33	49.50
34	49.50
35	49.50
36	49.50
37	49.50

Children's Term Insurance Rider

Level term coverage on an individual child, grandchild or great grandchild of the insured. Natural born, step, and legally adopted children, grandchildren, or great grandchildren may be covered.

Riders issued with the policy include a "paid-up" benefit. If the policy insured dies while the rider is in effect, rider coverage will remain in force without further payment of premiums. This benefit is not provided if the insured commits suicide within two years of policy issue and does not apply to riders added to a policy after policy issue.

Issue Ages	Base Insured: same as base policy Child: 15 days through 18 years (less than 19)
Issue Limits	\$2,500 – \$15,000 (Issue amount must be the same for all child riders.) Maximum of 20 riders per policy
Rider Availability	Available at policy issue and may be added to policy after issue.
Coverage Period	To the policy anniversary on or after the child's 25 th birthday
Conversion	Rider may be converted without evidence of insurability to a permanent policy then offered by the Company for conversion purposes subject to our rules as to amount, age and rating: <ul style="list-style-type: none">– Up to the amount of the rider between the ages of 22 and 25.– Up to 5 times the amount of the rider on the date rider coverage ends.– For riders issued with the policy - Up to 5 times the amount of the rider on the date of the base insured's death <i>if the insured commits suicide within two years of the date of issue of the policy.</i>– For riders added after policy issue - Up to 5 times the amount of the rider on the date of the base insured's death.
Premiums	Annual Premium \$2.40 per \$1,000 per child

Waiver of Premium - Disability

Waives all premiums for the base plan and riders after six months of total and continuous disability occurring while rider coverage is in effect.

Issue Ages	18 - 55
Rider Availability	Available at time of policy issue. The rider may not be added after issue.
Coverage Period	Rider benefit terminates at the first anniversary on or after the insured's 65 th birthday; however, if the insured is totally and continuously disabled prior to age 60, premiums will continue to be waived until such disability ceases.
Premiums	Premium is a percentage of all premiums to be waived, including riders.

Issue Age or Renewal Age	Premium
18 - 35	12% of Total Premium
36 - 40	13% of Total Premium
41 - 45	14% of Total Premium
46 - 64	15% of Total Premium

SafeShield® Non-Return of Premium
Initial Annual Premium per \$1,000
MALE

Issue Age	15-Year Term		20-Year Term		30-Year Term		ADB Rider
	Non-Tob	Tobacco	Non-Tob	Tobacco	Non-Tob	Tobacco	
18	2.70	3.23	2.80	3.56	2.93	3.76	3.05
19	2.70	3.23	2.80	3.56	2.93	3.76	3.05
20	2.70	3.23	2.80	3.56	2.93	3.76	3.05
21	2.70	3.23	2.80	3.56	2.93	3.86	3.05
22	2.70	3.23	2.80	3.56	2.93	3.95	2.90
23	2.70	3.23	2.80	3.56	2.93	4.05	2.90
24	2.70	3.23	2.80	3.56	2.93	4.15	2.90
25	2.70	3.23	2.80	3.56	2.93	4.25	2.75
26	2.70	3.23	2.80	3.63	2.98	4.44	2.70
27	2.70	3.23	2.80	3.70	3.02	4.63	2.65
28	2.70	3.23	2.80	3.77	3.06	4.83	2.60
29	2.70	3.23	2.80	3.85	3.10	5.05	2.55
30	2.70	3.23	2.80	3.92	3.14	5.26	2.50
31	2.70	3.43	2.85	4.10	3.27	5.60	2.45
32	2.70	3.64	2.89	4.29	3.41	5.97	2.40
33	2.70	3.86	2.93	4.49	3.55	6.35	2.35
34	2.70	4.09	2.97	4.70	3.69	6.76	2.30
35	2.70	4.33	3.01	4.92	3.84	7.19	2.25
36	2.83	4.64	3.19	5.34	4.15	7.82	2.25
37	2.97	4.97	3.37	5.80	4.48	8.51	2.25
38	3.12	5.32	3.57	6.29	4.82	9.25	2.25
39	3.27	5.70	3.78	6.82	5.20	10.06	2.25
40	3.42	6.10	4.00	7.40	5.59	10.94	2.25
41	3.67	6.67	4.30	8.15	6.05	11.98	2.20
42	3.92	7.31	4.62	8.98	6.55	13.12	2.15
43	4.16	8.10	4.88	9.89	6.84	14.36	2.10
44	4.44	8.90	5.21	10.88	7.32	15.72	2.05
45	4.75	9.70	5.63	11.98	8.00	17.20	2.00
46	5.15	10.53	6.14	13.18	8.88	18.85	2.00
47	5.57	11.42	6.70	14.50	9.85	20.65	2.00
48	6.02	12.39	7.30	15.95	10.93	22.63	2.00
49	6.52	13.44	7.97	17.54	12.12	24.79	2.00
50	7.05	14.58	8.68	19.29	13.44	27.16	2.00
51	7.69	15.88	9.52	21.11	14.92	29.49	2.00
52	8.39	17.29	10.44	23.10	16.56	32.02	2.00
53	9.15	18.83	11.44	25.28	18.37	34.76	2.00
54	9.98	20.50	12.55	27.67	20.39	37.73	2.00
55	10.88	22.32	13.75	30.27	22.62	40.96	2.00
56	11.84	24.22	15.09	32.60	N/A	N/A	2.00
57	12.87	26.27	16.55	35.10	N/A	N/A	2.00
58	13.99	28.50	18.16	37.80	N/A	N/A	2.00
59	15.22	30.92	19.92	40.70	N/A	N/A	2.00
60	16.54	33.54	21.85	43.82	N/A	N/A	2.00
61	18.10	36.35	24.00	47.20	N/A	N/A	2.05
62	19.81	39.38	26.36	50.84	N/A	N/A	2.10
63	21.67	42.68	28.94	54.75	N/A	N/A	2.15
64	23.71	46.24	31.78	58.97	N/A	N/A	2.20
65	25.94	50.10	34.90	63.51	N/A	N/A	2.25

No policy fee. Non-ROP Modal Factors: Monthly EFT .087 • Quarterly .265 • Semi-Annual .52

SafeShield® Non-Return of Premium
Initial Annual Premium per \$1,000
FEMALE

Issue Age	15-Year Term		20-Year Term		30-Year Term		ADB Rider
	Non-Tob	Tobacco	Non-Tob	Tobacco	Non-Tob	Tobacco	
18	2.10	2.80	2.23	3.05	2.26	3.24	1.35
19	2.10	2.80	2.23	3.05	2.26	3.24	1.35
20	2.10	2.80	2.23	3.05	2.26	3.24	1.35
21	2.10	2.80	2.23	3.05	2.26	3.35	1.35
22	2.10	2.80	2.23	3.05	2.26	3.45	1.30
23	2.10	2.80	2.23	3.05	2.26	3.56	1.30
24	2.10	2.80	2.23	3.05	2.26	3.67	1.30
25	2.10	2.80	2.23	3.05	2.26	3.78	1.25
26	2.10	2.87	2.23	3.15	2.30	3.93	1.25
27	2.10	2.94	2.23	3.24	2.34	4.09	1.25
28	2.10	3.02	2.23	3.34	2.38	4.25	1.25
29	2.10	3.09	2.23	3.44	2.42	4.41	1.25
30	2.10	3.16	2.23	3.54	2.46	4.58	1.25
31	2.18	3.35	2.30	3.74	2.61	4.84	1.25
32	2.27	3.55	2.36	3.94	2.77	5.11	1.25
33	2.35	3.75	2.43	4.15	2.94	5.39	1.25
34	2.44	3.97	2.50	4.37	3.12	5.69	1.25
35	2.53	4.20	2.56	4.60	3.30	6.00	1.25
36	2.67	4.52	2.74	4.95	3.56	6.44	1.25
37	2.82	4.86	2.93	5.34	3.83	6.92	1.25
38	2.98	5.22	3.12	5.75	4.13	7.43	1.25
39	3.14	5.60	3.34	6.19	4.44	7.98	1.25
40	3.30	6.02	3.56	6.65	4.78	8.56	1.25
41	3.50	6.43	3.81	7.16	5.18	9.25	1.25
42	3.70	6.88	4.05	7.70	5.60	10.00	1.25
43	3.79	7.11	4.18	8.09	5.97	10.89	1.25
44	3.98	7.53	4.41	8.66	6.44	11.78	1.25
45	4.25	8.13	4.75	9.38	7.00	12.70	1.25
46	4.53	8.71	5.10	10.14	7.52	13.82	1.25
47	4.83	9.33	5.47	10.95	8.08	15.02	1.25
48	5.14	10.00	5.86	11.84	8.67	16.34	1.25
49	5.48	10.71	6.29	12.79	9.31	17.76	1.25
50	5.83	11.47	6.74	13.81	9.99	19.31	1.25
51	6.31	12.49	7.34	15.05	10.88	21.12	1.25
52	6.83	13.59	7.99	16.39	11.84	23.10	1.25
53	7.38	14.78	8.70	17.86	12.88	25.26	1.25
54	7.98	16.09	9.47	19.46	14.02	27.62	1.25
55	8.63	17.50	10.30	21.19	15.25	30.20	1.25
56	9.46	19.14	11.12	23.11	N/A	N/A	1.25
57	10.36	20.92	12.00	25.20	N/A	N/A	1.25
58	11.35	22.87	12.96	27.49	N/A	N/A	1.25
59	12.43	25.00	13.99	29.97	N/A	N/A	1.25
60	13.61	27.33	15.09	32.68	N/A	N/A	1.25
61	15.02	29.85	16.46	35.63	N/A	N/A	1.30
62	16.57	32.60	17.95	38.83	N/A	N/A	1.35
63	18.28	35.59	19.58	42.33	N/A	N/A	1.40
64	20.17	38.87	21.35	46.14	N/A	N/A	1.45
65	22.25	42.44	23.28	50.29	N/A	N/A	1.50

No policy fee. Non-ROP Modal Factors: Monthly EFT .087 • Quarterly .265 • Semi-Annual .52

SafeShield® Plus 50% Return of Premium
Initial Annual Premium per \$1,000
MALE

Issue Age	20-Year Term		30-Year Term		ADB Rider
	Non-Tob	Tobacco	Non-Tob	Tobacco	
18	4.45	5.19	4.00	5.17	3.05
19	4.45	5.19	4.00	5.17	3.05
20	4.45	5.19	4.00	5.17	3.05
21	4.45	5.22	4.00	5.30	3.05
22	4.45	5.25	4.00	5.43	2.90
23	4.45	5.28	4.00	5.56	2.90
24	4.45	5.31	4.00	5.69	2.90
25	4.45	5.33	4.00	5.82	2.75
26	4.45	5.51	4.06	6.07	2.70
27	4.45	5.69	4.11	6.32	2.65
28	4.45	5.87	4.16	6.59	2.60
29	4.45	6.07	4.21	6.87	2.55
30	4.45	6.26	4.26	7.15	2.50
31	4.58	6.67	4.45	7.60	2.45
32	4.71	7.10	4.64	8.08	2.40
33	4.85	7.55	4.84	8.59	2.35
34	4.98	8.04	5.05	9.13	2.30
35	5.12	8.55	5.26	9.70	2.25
36	5.45	9.29	5.65	10.49	2.25
37	5.79	10.08	6.06	11.33	2.25
38	6.16	10.95	6.50	12.25	2.25
39	6.54	11.89	6.97	13.24	2.25
40	6.95	12.90	7.47	14.30	2.25
41	7.54	14.13	8.13	15.50	2.20
42	8.17	15.46	8.84	16.79	2.15
43	8.86	16.93	9.61	18.18	2.10
44	9.60	18.53	10.45	19.70	2.05
45	10.40	20.28	11.36	21.33	2.00
46	11.28	21.96	N/A	N/A	2.00
47	12.23	23.77	N/A	N/A	2.00
48	13.26	25.74	N/A	N/A	2.00
49	14.38	27.86	N/A	N/A	2.00
50	15.59	30.16	N/A	N/A	2.00
51	17.00	32.52	N/A	N/A	2.00
52	18.53	35.05	N/A	N/A	2.00
53	20.19	37.78	N/A	N/A	2.00
54	22.01	40.72	N/A	N/A	2.00
55	23.98	43.89	N/A	N/A	2.00

No policy fee. ROP Modal Factors: Monthly EFT .083333 • Quarterly .25 • Semi-Annual .50

SafeShield® Plus 50% Return of Premium
Initial Annual Premium per \$1,000
FEMALE

Issue Age	20-Year Term		30-Year Term		ADB Rider
	Non-Tob	Tobacco	Non-Tob	Tobacco	
18	3.28	4.15	2.96	4.16	1.35
19	3.28	4.15	2.96	4.16	1.35
20	3.28	4.15	2.96	4.16	1.35
21	3.28	4.22	2.96	4.29	1.35
22	3.28	4.30	2.96	4.41	1.30
23	3.28	4.37	2.96	4.54	1.30
24	3.28	4.44	2.96	4.67	1.30
25	3.28	4.51	2.96	4.80	1.25
26	3.28	4.64	3.01	4.97	1.25
27	3.28	4.76	3.06	5.15	1.25
28	3.28	4.89	3.11	5.33	1.25
29	3.28	5.03	3.16	5.52	1.25
30	3.28	5.16	3.20	5.71	1.25
31	3.39	5.40	3.33	6.00	1.25
32	3.50	5.64	3.47	6.31	1.25
33	3.62	5.89	3.61	6.63	1.25
34	3.73	6.16	3.75	6.96	1.25
35	3.85	6.43	3.90	7.31	1.25
36	4.08	6.97	4.17	7.93	1.25
37	4.32	7.56	4.46	8.60	1.25
38	4.58	8.19	4.76	9.32	1.25
39	4.85	8.88	5.09	10.10	1.25
40	5.13	9.62	5.43	10.95	1.25
41	5.50	10.48	5.87	11.85	1.25
42	5.90	11.42	6.33	12.83	1.25
43	6.32	12.44	6.84	13.88	1.25
44	6.77	13.55	7.38	15.02	1.25
45	7.25	14.75	7.96	16.25	1.25
46	7.80	15.93	N/A	N/A	1.25
47	8.39	17.21	N/A	N/A	1.25
48	9.02	18.58	N/A	N/A	1.25
49	9.70	20.07	N/A	N/A	1.25
50	10.42	21.67	N/A	N/A	1.25
51	11.38	23.55	N/A	N/A	1.25
52	12.42	25.58	N/A	N/A	1.25
53	13.56	27.78	N/A	N/A	1.25
54	14.81	30.18	N/A	N/A	1.25
55	16.16	32.78	N/A	N/A	1.25

No policy fee. ROP Modal Factors: Monthly EFT .083333 • Quarterly .25 • Semi-Annual .50

**SafeShield® 15-Year Term Non-Return of Premium
Monthly EFT Premiums
MALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	5.87	11.75	17.62	23.49	46.98	58.73	18	7.03	14.05	21.08	28.10	56.20	70.25
19	5.87	11.75	17.62	23.49	46.98	58.73	19	7.03	14.05	21.08	28.10	56.20	70.25
20	5.87	11.75	17.62	23.49	46.98	58.73	20	7.03	14.05	21.08	28.10	56.20	70.25
21	5.87	11.75	17.62	23.49	46.98	58.73	21	7.03	14.05	21.08	28.10	56.20	70.25
22	5.87	11.75	17.62	23.49	46.98	58.73	22	7.03	14.05	21.08	28.10	56.20	70.25
23	5.87	11.75	17.62	23.49	46.98	58.73	23	7.03	14.05	21.08	28.10	56.20	70.25
24	5.87	11.75	17.62	23.49	46.98	58.73	24	7.03	14.05	21.08	28.10	56.20	70.25
25	5.87	11.75	17.62	23.49	46.98	58.73	25	7.03	14.05	21.08	28.10	56.20	70.25
26	5.87	11.75	17.62	23.49	46.98	58.73	26	7.03	14.05	21.08	28.10	56.20	70.25
27	5.87	11.75	17.62	23.49	46.98	58.73	27	7.03	14.05	21.08	28.10	56.20	70.25
28	5.87	11.75	17.62	23.49	46.98	58.73	28	7.03	14.05	21.08	28.10	56.20	70.25
29	5.87	11.75	17.62	23.49	46.98	58.73	29	7.03	14.05	21.08	28.10	56.20	70.25
30	5.87	11.75	17.62	23.49	46.98	58.73	30	7.03	14.05	21.08	28.10	56.20	70.25
31	5.87	11.75	17.62	23.49	46.98	58.73	31	7.46	14.92	22.38	29.84	59.68	74.60
32	5.87	11.75	17.62	23.49	46.98	58.73	32	7.92	15.83	23.75	31.67	63.34	79.17
33	5.87	11.75	17.62	23.49	46.98	58.73	33	8.40	16.79	25.19	33.58	67.16	83.96
34	5.87	11.75	17.62	23.49	46.98	58.73	34	8.90	17.79	26.69	35.58	71.17	88.96
35	5.87	11.75	17.62	23.49	46.98	58.73	35	9.42	18.84	28.25	37.67	75.34	94.18
36	6.16	12.31	18.47	24.62	49.24	61.55	36	10.09	20.18	30.28	40.37	80.74	100.92
37	6.46	12.92	19.38	25.84	51.68	64.60	37	10.81	21.62	32.43	43.24	86.48	108.10
38	6.79	13.57	20.36	27.14	54.29	67.86	38	11.57	23.14	34.71	46.28	92.57	115.71
39	7.11	14.22	21.34	28.45	56.90	71.12	39	12.40	24.80	37.19	49.59	99.18	123.98
40	7.44	14.88	22.32	29.75	59.51	74.39	40	13.27	26.54	39.80	53.07	106.14	132.68
41	7.98	15.96	23.95	31.93	63.86	79.82	41	14.51	29.01	43.52	58.03	116.06	145.07
42	8.53	17.05	25.58	34.10	68.21	85.26	42	15.90	31.80	47.70	63.60	127.19	158.99
43	9.05	18.10	27.14	36.19	72.38	90.48	43	17.62	35.24	52.85	70.47	140.94	176.18
44	9.66	19.31	28.97	38.63	77.26	96.57	44	19.36	38.72	58.07	77.43	154.86	193.58
45	10.33	20.66	30.99	41.33	82.65	103.31	45	21.10	42.20	63.29	84.39	168.78	210.98
46	11.20	22.40	33.60	44.81	89.61	112.01	46	22.90	45.81	68.71	91.61	183.22	229.03
47	12.11	24.23	36.34	48.46	96.92	121.15	47	24.84	49.68	74.52	99.35	198.71	248.39
48	13.09	26.19	39.28	52.37	104.75	130.94	48	26.95	53.90	80.84	107.79	215.59	269.48
49	14.18	28.36	42.54	56.72	113.45	141.81	49	29.23	58.46	87.70	116.93	233.86	292.32
50	15.33	30.67	46.00	61.34	122.67	153.34	50	31.71	63.42	95.13	126.85	253.69	317.12
51	16.73	33.45	50.18	66.90	133.81	167.26	51	34.54	69.08	103.62	138.16	276.31	345.39
52	18.25	36.50	54.74	72.99	145.99	182.48	52	37.61	75.21	112.82	150.42	300.85	376.06
53	19.90	39.80	59.70	79.61	159.21	199.01	53	40.96	81.91	122.87	163.82	327.64	409.55
54	21.71	43.41	65.12	86.83	173.65	217.07	54	44.59	89.18	133.76	178.35	356.70	445.88
55	23.66	47.33	70.99	94.66	189.31	236.64	55	48.55	97.09	145.64	194.18	388.37	485.46
56	25.75	51.50	77.26	103.01	206.02	257.52	56	52.68	105.36	158.04	210.71	421.43	526.79
57	27.99	55.98	83.98	111.97	223.94	279.92	57	57.14	114.27	171.41	228.55	457.10	571.37
58	30.43	60.86	91.28	121.71	243.43	304.28	58	61.99	123.98	185.96	247.95	495.90	619.88
59	33.10	66.21	99.31	132.41	264.83	331.04	59	67.25	134.50	201.75	269.00	538.01	672.51
60	35.97	71.95	107.92	143.90	287.80	359.75	60	72.95	145.90	218.85	291.80	583.60	729.50
61	39.37	78.74	118.10	157.47	314.94	393.68	61	79.06	158.12	237.18	316.25	632.49	790.61
62	43.09	86.17	129.26	172.35	344.69	430.87	62	85.65	171.30	256.95	342.61	685.21	856.52
63	47.13	94.26	141.40	188.53	377.06	471.32	63	92.83	185.66	278.49	371.32	742.63	928.29
64	51.57	103.14	154.71	206.28	412.55	515.69	64	100.57	201.14	301.72	402.29	804.58	1,005.72
65	56.42	112.84	169.26	225.68	451.36	564.20	65	108.97	217.94	326.90	435.87	871.74	1,089.68

**SafeShield® 15-Year Term Non-Return of Premium
Monthly EFT Premiums
FEMALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	4.57	9.14	13.70	18.27	36.54	45.68	18	6.09	12.18	18.27	24.36	48.72	60.90
19	4.57	9.14	13.70	18.27	36.54	45.68	19	6.09	12.18	18.27	24.36	48.72	60.90
20	4.57	9.14	13.70	18.27	36.54	45.68	20	6.09	12.18	18.27	24.36	48.72	60.90
21	4.57	9.14	13.70	18.27	36.54	45.68	21	6.09	12.18	18.27	24.36	48.72	60.90
22	4.57	9.14	13.70	18.27	36.54	45.68	22	6.09	12.18	18.27	24.36	48.72	60.90
23	4.57	9.14	13.70	18.27	36.54	45.68	23	6.09	12.18	18.27	24.36	48.72	60.90
24	4.57	9.14	13.70	18.27	36.54	45.68	24	6.09	12.18	18.27	24.36	48.72	60.90
25	4.57	9.14	13.70	18.27	36.54	45.68	25	6.09	12.18	18.27	24.36	48.72	60.90
26	4.57	9.14	13.70	18.27	36.54	45.68	26	6.24	12.48	18.73	24.97	49.94	62.42
27	4.57	9.14	13.70	18.27	36.54	45.68	27	6.39	12.79	19.18	25.58	51.16	63.95
28	4.57	9.14	13.70	18.27	36.54	45.68	28	6.57	13.14	19.71	26.27	52.55	65.69
29	4.57	9.14	13.70	18.27	36.54	45.68	29	6.72	13.44	20.16	26.88	53.77	67.21
30	4.57	9.14	13.70	18.27	36.54	45.68	30	6.87	13.75	20.62	27.49	54.98	68.73
31	4.74	9.48	14.22	18.97	37.93	47.42	31	7.29	14.57	21.86	29.15	58.29	72.86
32	4.94	9.87	14.81	19.75	39.50	49.37	32	7.72	15.44	23.16	30.89	61.77	77.21
33	5.11	10.22	15.33	20.45	40.89	51.11	33	8.16	16.31	24.47	32.63	65.25	81.56
34	5.31	10.61	15.92	21.23	42.46	53.07	34	8.63	17.27	25.90	34.54	69.08	86.35
35	5.50	11.01	16.51	22.01	44.02	55.03	35	9.14	18.27	27.41	36.54	73.08	91.35
36	5.81	11.61	17.42	23.23	46.46	58.07	36	9.83	19.66	29.49	39.32	78.65	98.31
37	6.13	12.27	18.40	24.53	49.07	61.34	37	10.57	21.14	31.71	42.28	84.56	105.71
38	6.48	12.96	19.44	25.93	51.85	64.82	38	11.35	22.71	34.06	45.41	90.83	113.54
39	6.83	13.66	20.49	27.32	54.64	68.30	39	12.18	24.36	36.54	48.72	97.44	121.80
40	7.18	14.36	21.53	28.71	57.42	71.78	40	13.09	26.19	39.28	52.37	104.75	130.94
41	7.61	15.23	22.84	30.45	60.90	76.13	41	13.99	27.97	41.96	55.94	111.88	139.85
42	8.05	16.10	24.14	32.19	64.38	80.48	42	14.96	29.93	44.89	59.86	119.71	149.64
43	8.24	16.49	24.73	32.97	65.95	82.43	43	15.46	30.93	46.39	61.86	123.71	154.64
44	8.66	17.31	25.97	34.63	69.25	86.57	44	16.38	32.76	49.13	65.51	131.02	163.78
45	9.24	18.49	27.73	36.98	73.95	92.44	45	17.68	35.37	53.05	70.73	141.46	176.83
46	9.85	19.71	29.56	39.41	78.82	98.53	46	18.94	37.89	56.83	75.78	151.55	189.44
47	10.51	21.01	31.52	42.02	84.04	105.05	47	20.29	40.59	60.88	81.17	162.34	202.93
48	11.18	22.36	33.54	44.72	89.44	111.80	48	21.75	43.50	65.25	87.00	174.00	217.50
49	11.92	23.84	35.76	47.68	95.35	119.19	49	23.29	46.59	69.88	93.18	186.35	232.94
50	12.68	25.36	38.04	50.72	101.44	126.80	50	24.95	49.89	74.84	99.79	199.58	249.47
51	13.72	27.45	41.17	54.90	109.79	137.24	51	27.17	54.33	81.50	108.66	217.33	271.66
52	14.86	29.71	44.57	59.42	118.84	148.55	52	29.56	59.12	88.67	118.23	236.47	295.58
53	16.05	32.10	48.15	64.21	128.41	160.52	53	32.15	64.29	96.44	128.59	257.17	321.47
54	17.36	34.71	52.07	69.43	138.85	173.57	54	35.00	69.99	104.99	139.98	279.97	349.96
55	18.77	37.54	56.31	75.08	150.16	187.70	55	38.06	76.13	114.19	152.25	304.50	380.63
56	20.58	41.15	61.73	82.30	164.60	205.76	56	41.63	83.26	124.89	166.52	333.04	416.30
57	22.53	45.07	67.60	90.13	180.26	225.33	57	45.50	91.00	136.50	182.00	364.01	455.01
58	24.69	49.37	74.06	98.75	197.49	246.86	58	49.74	99.48	149.23	198.97	397.94	497.42
59	27.04	54.07	81.11	108.14	216.28	270.35	59	54.38	108.75	163.13	217.50	435.00	543.75
60	29.60	59.20	88.81	118.41	236.81	296.02	60	59.44	118.89	178.33	237.77	475.54	594.43
61	32.67	65.34	98.01	130.67	261.35	326.69	61	64.92	129.85	194.77	259.70	519.39	649.24
62	36.04	72.08	108.12	144.16	288.32	360.40	62	70.91	141.81	212.72	283.62	567.24	709.05
63	39.76	79.52	119.28	159.04	318.07	397.59	63	77.41	154.82	232.22	309.63	619.27	774.08
64	43.87	87.74	131.61	175.48	350.96	438.70	64	84.54	169.08	253.63	338.17	676.34	845.42
65	48.39	96.79	145.18	193.58	387.15	483.94	65	92.31	184.61	276.92	369.23	738.46	923.07

**SafeShield® 20-Year Term Non-Return of Premium
Monthly EFT Premiums
MALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	6.09	12.18	18.27	24.36	48.72	60.90	18	7.74	15.49	23.23	30.97	61.94	77.43
19	6.09	12.18	18.27	24.36	48.72	60.90	19	7.74	15.49	23.23	30.97	61.94	77.43
20	6.09	12.18	18.27	24.36	48.72	60.90	20	7.74	15.49	23.23	30.97	61.94	77.43
21	6.09	12.18	18.27	24.36	48.72	60.90	21	7.74	15.49	23.23	30.97	61.94	77.43
22	6.09	12.18	18.27	24.36	48.72	60.90	22	7.74	15.49	23.23	30.97	61.94	77.43
23	6.09	12.18	18.27	24.36	48.72	60.90	23	7.74	15.49	23.23	30.97	61.94	77.43
24	6.09	12.18	18.27	24.36	48.72	60.90	24	7.74	15.49	23.23	30.97	61.94	77.43
25	6.09	12.18	18.27	24.36	48.72	60.90	25	7.74	15.49	23.23	30.97	61.94	77.43
26	6.09	12.18	18.27	24.36	48.72	60.90	26	7.90	15.79	23.69	31.58	63.16	78.95
27	6.09	12.18	18.27	24.36	48.72	60.90	27	8.05	16.10	24.14	32.19	64.38	80.48
28	6.09	12.18	18.27	24.36	48.72	60.90	28	8.20	16.40	24.60	32.80	65.60	82.00
29	6.09	12.18	18.27	24.36	48.72	60.90	29	8.37	16.75	25.12	33.50	66.99	83.74
30	6.09	12.18	18.27	24.36	48.72	60.90	30	8.53	17.05	25.58	34.10	68.21	85.26
31	6.20	12.40	18.60	24.80	49.59	61.99	31	8.92	17.84	26.75	35.67	71.34	89.18
32	6.29	12.57	18.86	25.14	50.29	62.86	32	9.33	18.66	27.99	37.32	74.65	93.31
33	6.37	12.75	19.12	25.49	50.98	63.73	33	9.77	19.53	29.30	39.06	78.13	97.66
34	6.46	12.92	19.38	25.84	51.68	64.60	34	10.22	20.45	30.67	40.89	81.78	102.23
35	6.55	13.09	19.64	26.19	52.37	65.47	35	10.70	21.40	32.10	42.80	85.61	107.01
36	6.94	13.88	20.81	27.75	55.51	69.38	36	11.61	23.23	34.84	46.46	92.92	116.15
37	7.33	14.66	21.99	29.32	58.64	73.30	37	12.62	25.23	37.85	50.46	100.92	126.15
38	7.76	15.53	23.29	31.06	62.12	77.65	38	13.68	27.36	41.04	54.72	109.45	136.81
39	8.22	16.44	24.66	32.89	65.77	82.22	39	14.83	29.67	44.50	59.33	118.67	148.34
40	8.70	17.40	26.10	34.80	69.60	87.00	40	16.10	32.19	48.29	64.38	128.76	160.95
41	9.35	18.71	28.06	37.41	74.82	93.53	41	17.73	35.45	53.18	70.91	141.81	177.26
42	10.05	20.10	30.15	40.19	80.39	100.49	42	19.53	39.06	58.59	78.13	156.25	195.32
43	10.61	21.23	31.84	42.46	84.91	106.14	43	21.51	43.02	64.53	86.04	172.09	215.11
44	11.33	22.66	34.00	45.33	90.65	113.32	44	23.66	47.33	70.99	94.66	189.31	236.64
45	12.25	24.49	36.74	48.98	97.96	122.45	45	26.06	52.11	78.17	104.23	208.45	260.57
46	13.35	26.71	40.06	53.42	106.84	133.55	46	28.67	57.33	86.00	114.67	229.33	286.67
47	14.57	29.15	43.72	58.29	116.58	145.73	47	31.54	63.08	94.61	126.15	252.30	315.38
48	15.88	31.76	47.63	63.51	127.02	158.78	48	34.69	69.38	104.07	138.77	277.53	346.91
49	17.33	34.67	52.00	69.34	138.68	173.35	49	38.15	76.30	114.45	152.60	305.20	381.50
50	18.88	37.76	56.64	75.52	151.03	188.79	50	41.96	83.91	125.87	167.82	335.65	419.56
51	20.71	41.41	62.12	82.82	165.65	207.06	51	45.91	91.83	137.74	183.66	367.31	459.14
52	22.71	45.41	68.12	90.83	181.66	227.07	52	50.24	100.49	150.73	200.97	401.94	502.43
53	24.88	49.76	74.65	99.53	199.06	248.82	53	54.98	109.97	164.95	219.94	439.87	549.84
54	27.30	54.59	81.89	109.19	218.37	272.96	54	60.18	120.36	180.55	240.73	481.46	601.82
55	29.91	59.81	89.72	119.63	239.25	299.06	55	65.84	131.67	197.51	263.35	526.70	658.37
56	32.82	65.64	98.46	131.28	262.57	328.21	56	70.91	141.81	212.72	283.62	567.24	709.05
57	36.00	71.99	107.99	143.99	287.97	359.96	57	76.34	152.69	229.03	305.37	610.74	763.43
58	39.50	79.00	118.49	157.99	315.98	394.98	58	82.22	164.43	246.65	328.86	657.72	822.15
59	43.33	86.65	129.98	173.30	346.61	433.26	59	88.52	177.05	265.57	354.09	708.18	885.23
60	47.52	95.05	142.57	190.10	380.19	475.24	60	95.31	190.62	285.93	381.23	762.47	953.09
61	52.20	104.40	156.60	208.80	417.60	522.00	61	102.66	205.32	307.98	410.64	821.28	1,026.60
62	57.33	114.67	172.00	229.33	458.66	573.33	62	110.58	221.15	331.73	442.31	884.62	1,105.77
63	62.94	125.89	188.83	251.78	503.56	629.45	63	119.08	238.16	357.24	476.33	952.65	1,190.81
64	69.12	138.24	207.36	276.49	552.97	691.22	64	128.26	256.52	384.78	513.04	1,026.08	1,282.60
65	75.91	151.82	227.72	303.63	607.26	759.08	65	138.13	276.27	414.40	552.54	1,105.07	1,381.34

**SafeShield® 20-Year Term Non-Return of Premium
Monthly EFT Premiums
FEMALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	4.85	9.70	14.55	19.40	38.80	48.50	18	6.63	13.27	19.90	26.54	53.07	66.34
19	4.85	9.70	14.55	19.40	38.80	48.50	19	6.63	13.27	19.90	26.54	53.07	66.34
20	4.85	9.70	14.55	19.40	38.80	48.50	20	6.63	13.27	19.90	26.54	53.07	66.34
21	4.85	9.70	14.55	19.40	38.80	48.50	21	6.63	13.27	19.90	26.54	53.07	66.34
22	4.85	9.70	14.55	19.40	38.80	48.50	22	6.63	13.27	19.90	26.54	53.07	66.34
23	4.85	9.70	14.55	19.40	38.80	48.50	23	6.63	13.27	19.90	26.54	53.07	66.34
24	4.85	9.70	14.55	19.40	38.80	48.50	24	6.63	13.27	19.90	26.54	53.07	66.34
25	4.85	9.70	14.55	19.40	38.80	48.50	25	6.63	13.27	19.90	26.54	53.07	66.34
26	4.85	9.70	14.55	19.40	38.80	48.50	26	6.85	13.70	20.55	27.41	54.81	68.51
27	4.85	9.70	14.55	19.40	38.80	48.50	27	7.05	14.09	21.14	28.19	56.38	70.47
28	4.85	9.70	14.55	19.40	38.80	48.50	28	7.26	14.53	21.79	29.06	58.12	72.65
29	4.85	9.70	14.55	19.40	38.80	48.50	29	7.48	14.96	22.45	29.93	59.86	74.82
30	4.85	9.70	14.55	19.40	38.80	48.50	30	7.70	15.40	23.10	30.80	61.60	77.00
31	5.00	10.01	15.01	20.01	40.02	50.03	31	8.13	16.27	24.40	32.54	65.08	81.35
32	5.13	10.27	15.40	20.53	41.06	51.33	32	8.57	17.14	25.71	34.28	68.56	85.70
33	5.29	10.57	15.86	21.14	42.28	52.85	33	9.03	18.05	27.08	36.11	72.21	90.26
34	5.44	10.88	16.31	21.75	43.50	54.38	34	9.50	19.01	28.51	38.02	76.04	95.05
35	5.57	11.14	16.70	22.27	44.54	55.68	35	10.01	20.01	30.02	40.02	80.04	100.05
36	5.96	11.92	17.88	23.84	47.68	59.60	36	10.77	21.53	32.30	43.07	86.13	107.66
37	6.37	12.75	19.12	25.49	50.98	63.73	37	11.61	23.23	34.84	46.46	92.92	116.15
38	6.79	13.57	20.36	27.14	54.29	67.86	38	12.51	25.01	37.52	50.03	100.05	125.06
39	7.26	14.53	21.79	29.06	58.12	72.65	39	13.46	26.93	40.39	53.85	107.71	134.63
40	7.74	15.49	23.23	30.97	61.94	77.43	40	14.46	28.93	43.39	57.86	115.71	144.64
41	8.29	16.57	24.86	33.15	66.29	82.87	41	15.57	31.15	46.72	62.29	124.58	155.73
42	8.81	17.62	26.43	35.24	70.47	88.09	42	16.75	33.50	50.24	66.99	133.98	167.48
43	9.09	18.18	27.27	36.37	72.73	90.92	43	17.60	35.19	52.79	70.38	140.77	175.96
44	9.59	19.18	28.78	38.37	76.73	95.92	44	18.84	37.67	56.51	75.34	150.68	188.36
45	10.33	20.66	30.99	41.33	82.65	103.31	45	20.40	40.80	61.20	81.61	163.21	204.02
46	11.09	22.19	33.28	44.37	88.74	110.93	46	22.05	44.11	66.16	88.22	176.44	220.55
47	11.90	23.79	35.69	47.59	95.18	118.97	47	23.82	47.63	71.45	95.27	190.53	238.16
48	12.75	25.49	38.24	50.98	101.96	127.46	48	25.75	51.50	77.26	103.01	206.02	257.52
49	13.68	27.36	41.04	54.72	109.45	136.81	49	27.82	55.64	83.45	111.27	222.55	278.18
50	14.66	29.32	43.98	58.64	117.28	146.60	50	30.04	60.07	90.11	120.15	240.29	300.37
51	15.96	31.93	47.89	63.86	127.72	159.65	51	32.73	65.47	98.20	130.94	261.87	327.34
52	17.38	34.76	52.13	69.51	139.03	173.78	52	35.65	71.30	106.94	142.59	285.19	356.48
53	18.92	37.85	56.77	75.69	151.38	189.23	53	38.85	77.69	116.54	155.38	310.76	388.46
54	20.60	41.19	61.79	82.39	164.78	205.97	54	42.33	84.65	126.98	169.30	338.60	423.26
55	22.40	44.81	67.21	89.61	179.22	224.03	55	46.09	92.18	138.26	184.35	368.71	460.88
56	24.19	48.37	72.56	96.74	193.49	241.86	56	50.26	100.53	150.79	201.06	402.11	502.64
57	26.10	52.20	78.30	104.40	208.80	261.00	57	54.81	109.62	164.43	219.24	438.48	548.10
58	28.19	56.38	84.56	112.75	225.50	281.88	58	59.79	119.58	179.37	239.16	478.33	597.91
59	30.43	60.86	91.28	121.71	243.43	304.28	59	65.18	130.37	195.55	260.74	521.48	651.85
60	32.82	65.64	98.46	131.28	262.57	328.21	60	71.08	142.16	213.24	284.32	568.63	710.79
61	35.80	71.60	107.40	143.20	286.40	358.01	61	77.50	154.99	232.49	309.98	619.96	774.95
62	39.04	78.08	117.12	156.17	312.33	390.41	62	84.46	168.91	253.37	337.82	675.64	844.55
63	42.59	85.17	127.76	170.35	340.69	425.87	63	92.07	184.14	276.20	368.27	736.54	920.68
64	46.44	92.87	139.31	185.75	371.49	464.36	64	100.35	200.71	301.06	401.42	802.84	1,003.55
65	50.63	101.27	151.90	202.54	405.07	506.34	65	109.38	218.76	328.14	437.52	875.05	1,093.81

**SafeShield® 30-Year Term Non-Return of Premium
Monthly EFT Premiums
MALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	6.37	12.75	19.12	25.49	50.98	63.73	18	8.18	16.36	24.53	32.71	65.42	81.78
19	6.37	12.75	19.12	25.49	50.98	63.73	19	8.18	16.36	24.53	32.71	65.42	81.78
20	6.37	12.75	19.12	25.49	50.98	63.73	20	8.18	16.36	24.53	32.71	65.42	81.78
21	6.37	12.75	19.12	25.49	50.98	63.73	21	8.40	16.79	25.19	33.58	67.16	83.96
22	6.37	12.75	19.12	25.49	50.98	63.73	22	8.59	17.18	25.77	34.37	68.73	85.91
23	6.37	12.75	19.12	25.49	50.98	63.73	23	8.81	17.62	26.43	35.24	70.47	88.09
24	6.37	12.75	19.12	25.49	50.98	63.73	24	9.03	18.05	27.08	36.11	72.21	90.26
25	6.37	12.75	19.12	25.49	50.98	63.73	25	9.24	18.49	27.73	36.98	73.95	92.44
26	6.48	12.96	19.44	25.93	51.85	64.82	26	9.66	19.31	28.97	38.63	77.26	96.57
27	6.57	13.14	19.71	26.27	52.55	65.69	27	10.07	20.14	30.21	40.28	80.56	100.70
28	6.66	13.31	19.97	26.62	53.24	66.56	28	10.51	21.01	31.52	42.02	84.04	105.05
29	6.74	13.49	20.23	26.97	53.94	67.43	29	10.98	21.97	32.95	43.94	87.87	109.84
30	6.83	13.66	20.49	27.32	54.64	68.30	30	11.44	22.88	34.32	45.76	91.52	114.41
31	7.11	14.22	21.34	28.45	56.90	71.12	31	12.18	24.36	36.54	48.72	97.44	121.80
32	7.42	14.83	22.25	29.67	59.33	74.17	32	12.98	25.97	38.95	51.94	103.88	129.85
33	7.72	15.44	23.16	30.89	61.77	77.21	33	13.81	27.62	41.43	55.25	110.49	138.11
34	8.03	16.05	24.08	32.10	64.21	80.26	34	14.70	29.41	44.11	58.81	117.62	147.03
35	8.35	16.70	25.06	33.41	66.82	83.52	35	15.64	31.28	46.91	62.55	125.11	156.38
36	9.03	18.05	27.08	36.11	72.21	90.26	36	17.01	34.02	51.03	68.03	136.07	170.09
37	9.74	19.49	29.23	38.98	77.95	97.44	37	18.51	37.02	55.53	74.04	148.07	185.09
38	10.48	20.97	31.45	41.93	83.87	104.84	38	20.12	40.24	60.36	80.48	160.95	201.19
39	11.31	22.62	33.93	45.24	90.48	113.10	39	21.88	43.76	65.64	87.52	175.04	218.81
40	12.16	24.32	36.47	48.63	97.27	121.58	40	23.79	47.59	71.38	95.18	190.36	237.95
41	13.16	26.32	39.48	52.64	105.27	131.59	41	26.06	52.11	78.17	104.23	208.45	260.57
42	14.25	28.49	42.74	56.99	113.97	142.46	42	28.54	57.07	85.61	114.14	228.29	285.36
43	14.88	29.75	44.63	59.51	119.02	148.77	43	31.23	62.47	93.70	124.93	249.86	312.33
44	15.92	31.84	47.76	63.68	127.37	159.21	44	34.19	68.38	102.57	136.76	273.53	341.91
45	17.40	34.80	52.20	69.60	139.20	174.00	45	37.41	74.82	112.23	149.64	299.28	374.10
46	19.31	38.63	57.94	77.26	154.51	193.14	46	41.00	82.00	123.00	164.00	327.99	409.99
47	21.42	42.85	64.27	85.70	171.39	214.24	47	44.91	89.83	134.74	179.66	359.31	449.14
48	23.77	47.55	71.32	95.09	190.18	237.73	48	49.22	98.44	147.66	196.88	393.76	492.20
49	26.36	52.72	79.08	105.44	210.89	263.61	49	53.92	107.84	161.75	215.67	431.35	539.18
50	29.23	58.46	87.70	116.93	233.86	292.32	50	59.07	118.15	177.22	236.29	472.58	590.73
51	32.45	64.90	97.35	129.80	259.61	324.51	51	64.14	128.28	192.42	256.56	513.13	641.41
52	36.02	72.04	108.05	144.07	288.14	360.18	52	69.64	139.29	208.93	278.57	557.15	696.44
53	39.95	79.91	119.86	159.82	319.64	399.55	53	75.60	151.21	226.81	302.41	604.82	756.03
54	44.35	88.70	133.04	177.39	354.79	443.48	54	82.06	164.13	246.19	328.25	656.50	820.63
55	49.20	98.40	147.60	196.79	393.59	491.99	55	89.09	178.18	267.26	356.35	712.70	890.88

**SafeShield® 30-Year Term Non-Return of Premium
Monthly EFT Premiums
FEMALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	4.92	9.83	14.75	19.66	39.32	49.16	18	7.05	14.09	21.14	28.19	56.38	70.47
19	4.92	9.83	14.75	19.66	39.32	49.16	19	7.05	14.09	21.14	28.19	56.38	70.47
20	4.92	9.83	14.75	19.66	39.32	49.16	20	7.05	14.09	21.14	28.19	56.38	70.47
21	4.92	9.83	14.75	19.66	39.32	49.16	21	7.29	14.57	21.86	29.15	58.29	72.86
22	4.92	9.83	14.75	19.66	39.32	49.16	22	7.50	15.01	22.51	30.02	60.03	75.04
23	4.92	9.83	14.75	19.66	39.32	49.16	23	7.74	15.49	23.23	30.97	61.94	77.43
24	4.92	9.83	14.75	19.66	39.32	49.16	24	7.98	15.96	23.95	31.93	63.86	79.82
25	4.92	9.83	14.75	19.66	39.32	49.16	25	8.22	16.44	24.66	32.89	65.77	82.22
26	5.00	10.01	15.01	20.01	40.02	50.03	26	8.55	17.10	25.64	34.19	68.38	85.48
27	5.09	10.18	15.27	20.36	40.72	50.90	27	8.90	17.79	26.69	35.58	71.17	88.96
28	5.18	10.35	15.53	20.71	41.41	51.77	28	9.24	18.49	27.73	36.98	73.95	92.44
29	5.26	10.53	15.79	21.05	42.11	52.64	29	9.59	19.18	28.78	38.37	76.73	95.92
30	5.35	10.70	16.05	21.40	42.80	53.51	30	9.96	19.92	29.88	39.85	79.69	99.62
31	5.68	11.35	17.03	22.71	45.41	56.77	31	10.53	21.05	31.58	42.11	84.22	105.27
32	6.02	12.05	18.07	24.10	48.20	60.25	32	11.11	22.23	33.34	44.46	88.91	111.14
33	6.39	12.79	19.18	25.58	51.16	63.95	33	11.72	23.45	35.17	46.89	93.79	117.23
34	6.79	13.57	20.36	27.14	54.29	67.86	34	12.38	24.75	37.13	49.50	99.01	123.76
35	7.18	14.36	21.53	28.71	57.42	71.78	35	13.05	26.10	39.15	52.20	104.40	130.50
36	7.74	15.49	23.23	30.97	61.94	77.43	36	14.01	28.01	42.02	56.03	112.06	140.07
37	8.33	16.66	24.99	33.32	66.64	83.30	37	15.05	30.10	45.15	60.20	120.41	150.51
38	8.98	17.97	26.95	35.93	71.86	89.83	38	16.16	32.32	48.48	64.64	129.28	161.60
39	9.66	19.31	28.97	38.63	77.26	96.57	39	17.36	34.71	52.07	69.43	138.85	173.57
40	10.40	20.79	31.19	41.59	83.17	103.97	40	18.62	37.24	55.85	74.47	148.94	186.18
41	11.27	22.53	33.80	45.07	90.13	112.67	41	20.12	40.24	60.36	80.48	160.95	201.19
42	12.18	24.36	36.54	48.72	97.44	121.80	42	21.75	43.50	65.25	87.00	174.00	217.50
43	12.98	25.97	38.95	51.94	103.88	129.85	43	23.69	47.37	71.06	94.74	189.49	236.86
44	14.01	28.01	42.02	56.03	112.06	140.07	44	25.62	51.24	76.86	102.49	204.97	256.22
45	15.23	30.45	45.68	60.90	121.80	152.25	45	27.62	55.25	82.87	110.49	220.98	276.23
46	16.36	32.71	49.07	65.42	130.85	163.56	46	30.06	60.12	90.18	120.23	240.47	300.59
47	17.57	35.15	52.72	70.30	140.59	175.74	47	32.67	65.34	98.01	130.67	261.35	326.69
48	18.86	37.71	56.57	75.43	150.86	188.57	48	35.54	71.08	106.62	142.16	284.32	355.40
49	20.25	40.50	60.75	81.00	161.99	202.49	49	38.63	77.26	115.88	154.51	309.02	386.28
50	21.73	43.46	65.18	86.91	173.83	217.28	50	42.00	84.00	126.00	168.00	335.99	419.99
51	23.66	47.33	70.99	94.66	189.31	236.64	51	45.94	91.87	137.81	183.74	367.49	459.36
52	25.75	51.50	77.26	103.01	206.02	257.52	52	50.24	100.49	150.73	200.97	401.94	502.43
53	28.01	56.03	84.04	112.06	224.11	280.14	53	54.94	109.88	164.82	219.76	439.52	549.41
54	30.49	60.99	91.48	121.97	243.95	304.94	54	60.07	120.15	180.22	240.29	480.59	600.74
55	33.17	66.34	99.51	132.68	265.35	331.69	55	65.69	131.37	197.06	262.74	525.48	656.85

**SafeShield® Plus 20-Year Term 50% Return of Premium
Monthly EFT Premiums
MALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	9.27	18.54	27.81	37.08	74.17	92.71	18	10.81	21.62	32.44	43.25	86.50	108.12
19	9.27	18.54	27.81	37.08	74.17	92.71	19	10.81	21.62	32.44	43.25	86.50	108.12
20	9.27	18.54	27.81	37.08	74.17	92.71	20	10.81	21.62	32.44	43.25	86.50	108.12
21	9.27	18.54	27.81	37.08	74.17	92.71	21	10.87	21.75	32.62	43.50	87.00	108.75
22	9.27	18.54	27.81	37.08	74.17	92.71	22	10.94	21.87	32.81	43.75	87.50	109.37
23	9.27	18.54	27.81	37.08	74.17	92.71	23	11.00	22.00	33.00	44.00	88.00	110.00
24	9.27	18.54	27.81	37.08	74.17	92.71	24	11.06	22.12	33.19	44.25	88.50	110.62
25	9.27	18.54	27.81	37.08	74.17	92.71	25	11.10	22.21	33.31	44.42	88.83	111.04
26	9.27	18.54	27.81	37.08	74.17	92.71	26	11.48	22.96	34.44	45.92	91.83	114.79
27	9.27	18.54	27.81	37.08	74.17	92.71	27	11.85	23.71	35.56	47.42	94.83	118.54
28	9.27	18.54	27.81	37.08	74.17	92.71	28	12.23	24.46	36.69	48.92	97.83	122.29
29	9.27	18.54	27.81	37.08	74.17	92.71	29	12.65	25.29	37.94	50.58	101.17	126.46
30	9.27	18.54	27.81	37.08	74.17	92.71	30	13.04	26.08	39.12	52.17	104.33	130.42
31	9.54	19.08	28.62	38.17	76.33	95.42	31	13.90	27.79	41.69	55.58	111.17	138.96
32	9.81	19.62	29.44	39.25	78.50	98.12	32	14.79	29.58	44.37	59.17	118.33	147.92
33	10.10	20.21	30.31	40.42	80.83	101.04	33	15.73	31.46	47.19	62.92	125.83	157.29
34	10.37	20.75	31.12	41.50	83.00	103.75	34	16.75	33.50	50.25	67.00	134.00	167.50
35	10.67	21.33	32.00	42.67	85.33	106.67	35	17.81	35.62	53.44	71.25	142.50	178.12
36	11.35	22.71	34.06	45.42	90.83	113.54	36	19.35	38.71	58.06	77.42	154.83	193.54
37	12.06	24.12	36.19	48.25	96.50	120.62	37	21.00	42.00	63.00	84.00	168.00	210.00
38	12.83	25.67	38.50	51.33	102.67	128.33	38	22.81	45.62	68.44	91.25	182.50	228.12
39	13.62	27.25	40.87	54.50	109.00	136.25	39	24.77	49.54	74.31	99.08	198.17	247.71
40	14.48	28.96	43.44	57.92	115.83	144.79	40	26.87	53.75	80.62	107.50	215.00	268.75
41	15.71	31.42	47.12	62.83	125.67	157.08	41	29.44	58.87	88.31	117.75	235.50	294.37
42	17.02	34.04	51.06	68.08	136.17	170.21	42	32.21	64.42	96.62	128.83	257.67	322.08
43	18.46	36.92	55.37	73.83	147.67	184.58	43	35.27	70.54	105.81	141.08	282.17	352.71
44	20.00	40.00	60.00	80.00	160.00	200.00	44	38.60	77.21	115.81	154.42	308.83	386.04
45	21.67	43.33	65.00	86.67	173.33	216.67	45	42.25	84.50	126.75	169.00	338.00	422.50
46	23.50	47.00	70.50	94.00	188.00	235.00	46	45.75	91.50	137.25	183.00	366.00	457.50
47	25.48	50.96	76.44	101.92	203.83	254.79	47	49.52	99.04	148.56	198.08	396.17	495.21
48	27.62	55.25	82.87	110.50	221.00	276.25	48	53.62	107.25	160.87	214.50	429.00	536.25
49	29.96	59.92	89.87	119.83	239.67	299.58	49	58.04	116.08	174.12	232.17	464.33	580.41
50	32.48	64.96	97.44	129.92	259.83	324.79	50	62.83	125.67	188.50	251.33	502.66	628.33
51	35.42	70.83	106.25	141.67	283.33	354.17	51	67.75	135.50	203.25	271.00	542.00	677.50
52	38.60	77.21	115.81	154.42	308.83	386.04	52	73.02	146.04	219.06	292.08	584.16	730.21
53	42.06	84.12	126.19	168.25	336.50	420.62	53	78.71	157.42	236.12	314.83	629.66	787.08
54	45.85	91.71	137.56	183.42	366.83	458.54	54	84.83	169.67	254.50	339.33	678.66	848.33
55	49.96	99.92	149.87	199.83	399.67	499.58	55	91.44	182.87	274.31	365.75	731.50	914.37

**SafeShield® Plus 20-Year Term 50% Return of Premium
Monthly EFT Premiums
FEMALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	6.83	13.67	20.50	27.33	54.67	68.33	18	8.65	17.29	25.94	34.58	69.17	86.46
19	6.83	13.67	20.50	27.33	54.67	68.33	19	8.65	17.29	25.94	34.58	69.17	86.46
20	6.83	13.67	20.50	27.33	54.67	68.33	20	8.65	17.29	25.94	34.58	69.17	86.46
21	6.83	13.67	20.50	27.33	54.67	68.33	21	8.79	17.58	26.37	35.17	70.33	87.92
22	6.83	13.67	20.50	27.33	54.67	68.33	22	8.96	17.92	26.87	35.83	71.67	89.58
23	6.83	13.67	20.50	27.33	54.67	68.33	23	9.10	18.21	27.31	36.42	72.83	91.04
24	6.83	13.67	20.50	27.33	54.67	68.33	24	9.25	18.50	27.75	37.00	74.00	92.50
25	6.83	13.67	20.50	27.33	54.67	68.33	25	9.40	18.79	28.19	37.58	75.17	93.96
26	6.83	13.67	20.50	27.33	54.67	68.33	26	9.67	19.33	29.00	38.67	77.33	96.67
27	6.83	13.67	20.50	27.33	54.67	68.33	27	9.92	19.83	29.75	39.67	79.33	99.17
28	6.83	13.67	20.50	27.33	54.67	68.33	28	10.19	20.37	30.56	40.75	81.50	101.87
29	6.83	13.67	20.50	27.33	54.67	68.33	29	10.48	20.96	31.44	41.92	83.83	104.79
30	6.83	13.67	20.50	27.33	54.67	68.33	30	10.75	21.50	32.25	43.00	86.00	107.50
31	7.06	14.12	21.19	28.25	56.50	70.62	31	11.25	22.50	33.75	45.00	90.00	112.50
32	7.29	14.58	21.87	29.17	58.33	72.92	32	11.75	23.50	35.25	47.00	94.00	117.50
33	7.54	15.08	22.62	30.17	60.33	75.42	33	12.27	24.54	36.81	49.08	98.17	122.71
34	7.77	15.54	23.31	31.08	62.17	77.71	34	12.83	25.67	38.50	51.33	102.67	128.33
35	8.02	16.04	24.06	32.08	64.17	80.21	35	13.40	26.79	40.19	53.58	107.17	133.96
36	8.50	17.00	25.50	34.00	68.00	85.00	36	14.52	29.04	43.56	58.08	116.17	145.21
37	9.00	18.00	27.00	36.00	72.00	90.00	37	15.75	31.50	47.25	63.00	126.00	157.50
38	9.54	19.08	28.62	38.17	76.33	95.42	38	17.06	34.12	51.19	68.25	136.50	170.62
39	10.10	20.21	30.31	40.42	80.83	101.04	39	18.50	37.00	55.50	74.00	148.00	185.00
40	10.69	21.37	32.06	42.75	85.50	106.87	40	20.04	40.08	60.12	80.17	160.33	200.42
41	11.46	22.92	34.37	45.83	91.67	114.58	41	21.83	43.67	65.50	87.33	174.67	218.33
42	12.29	24.58	36.87	49.17	98.33	122.92	42	23.79	47.58	71.37	95.17	190.33	237.92
43	13.17	26.33	39.50	52.67	105.33	131.67	43	25.92	51.83	77.75	103.67	207.33	259.17
44	14.10	28.21	42.31	56.42	112.83	141.04	44	28.23	56.46	84.69	112.92	225.83	282.29
45	15.10	30.21	45.31	60.42	120.83	151.04	45	30.73	61.46	92.19	122.92	245.83	307.29
46	16.25	32.50	48.75	65.00	130.00	162.50	46	33.19	66.37	99.56	132.75	265.50	331.87
47	17.48	34.96	52.44	69.92	139.83	174.79	47	35.85	71.71	107.56	143.42	286.83	358.54
48	18.79	37.58	56.37	75.17	150.33	187.92	48	38.71	77.42	116.12	154.83	309.67	387.08
49	20.21	40.42	60.62	80.83	161.67	202.08	49	41.81	83.62	125.44	167.25	334.50	418.12
50	21.71	43.42	65.12	86.83	173.67	217.08	50	45.15	90.29	135.44	180.58	361.17	451.46
51	23.71	47.42	71.12	94.83	189.67	237.08	51	49.06	98.12	147.19	196.25	392.50	490.62
52	25.87	51.75	77.62	103.50	207.00	258.75	52	53.29	106.58	159.87	213.17	426.33	532.91
53	28.25	56.50	84.75	113.00	226.00	282.50	53	57.87	115.75	173.62	231.50	463.00	578.75
54	30.85	61.71	92.56	123.42	246.83	308.54	54	62.87	125.75	188.62	251.50	503.00	628.75
55	33.67	67.33	101.00	134.67	269.33	336.67	55	68.29	136.58	204.87	273.17	546.33	682.91

**SafeShield® Plus 30-Year Term 50% Return of Premium
Monthly EFT Premiums
MALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	8.33	16.67	25.00	33.33	66.67	83.33	18	10.77	21.54	32.31	43.08	86.17	107.71
19	8.33	16.67	25.00	33.33	66.67	83.33	19	10.77	21.54	32.31	43.08	86.17	107.71
20	8.33	16.67	25.00	33.33	66.67	83.33	20	10.77	21.54	32.31	43.08	86.17	107.71
21	8.33	16.67	25.00	33.33	66.67	83.33	21	11.04	22.08	33.12	44.17	88.33	110.42
22	8.33	16.67	25.00	33.33	66.67	83.33	22	11.31	22.62	33.94	45.25	90.50	113.12
23	8.33	16.67	25.00	33.33	66.67	83.33	23	11.58	23.17	34.75	46.33	92.67	115.83
24	8.33	16.67	25.00	33.33	66.67	83.33	24	11.85	23.71	35.56	47.42	94.83	118.54
25	8.33	16.67	25.00	33.33	66.67	83.33	25	12.12	24.25	36.37	48.50	97.00	121.25
26	8.46	16.92	25.37	33.83	67.67	84.58	26	12.65	25.29	37.94	50.58	101.17	126.46
27	8.56	17.12	25.69	34.25	68.50	85.62	27	13.17	26.33	39.50	52.67	105.33	131.67
28	8.67	17.33	26.00	34.67	69.33	86.67	28	13.73	27.46	41.19	54.92	109.83	137.29
29	8.77	17.54	26.31	35.08	70.17	87.71	29	14.31	28.62	42.94	57.25	114.50	143.12
30	8.87	17.75	26.62	35.50	71.00	88.75	30	14.90	29.79	44.69	59.58	119.17	148.96
31	9.27	18.54	27.81	37.08	74.17	92.71	31	15.83	31.67	47.50	63.33	126.67	158.33
32	9.67	19.33	29.00	38.67	77.33	96.67	32	16.83	33.67	50.50	67.33	134.67	168.33
33	10.08	20.17	30.25	40.33	80.67	100.83	33	17.90	35.79	53.69	71.58	143.17	178.96
34	10.52	21.04	31.56	42.08	84.17	105.21	34	19.02	38.04	57.06	76.08	152.17	190.21
35	10.96	21.92	32.87	43.83	87.67	109.58	35	20.21	40.42	60.62	80.83	161.67	202.08
36	11.77	23.54	35.31	47.08	94.17	117.71	36	21.85	43.71	65.56	87.42	174.83	218.54
37	12.62	25.25	37.87	50.50	101.00	126.25	37	23.60	47.21	70.81	94.42	188.83	236.04
38	13.54	27.08	40.62	54.17	108.33	135.42	38	25.52	51.04	76.56	102.08	204.17	255.21
39	14.52	29.04	43.56	58.08	116.17	145.21	39	27.58	55.17	82.75	110.33	220.67	275.83
40	15.56	31.12	46.69	62.25	124.50	155.62	40	29.79	59.58	89.37	119.17	238.33	297.92
41	16.94	33.87	50.81	67.75	135.50	169.37	41	32.29	64.58	96.87	129.17	258.33	322.92
42	18.42	36.83	55.25	73.67	147.33	184.17	42	34.98	69.96	104.94	139.92	279.83	349.79
43	20.02	40.04	60.06	80.08	160.17	200.21	43	37.87	75.75	113.62	151.50	303.00	378.75
44	21.77	43.54	65.31	87.08	174.17	217.71	44	41.04	82.08	123.12	164.17	328.33	410.42
45	23.67	47.33	71.00	94.67	189.33	236.67	45	44.44	88.87	133.31	177.75	355.50	444.37

**SafeShield® Plus 30-Year Term 50% Return of Premium
Monthly EFT Premiums
FEMALE**

NON-TOBACCO							TOBACCO						
Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000	Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000	\$250,000
18	6.17	12.33	18.50	24.67	49.33	61.67	18	8.67	17.33	26.00	34.67	69.33	86.67
19	6.17	12.33	18.50	24.67	49.33	61.67	19	8.67	17.33	26.00	34.67	69.33	86.67
20	6.17	12.33	18.50	24.67	49.33	61.67	20	8.67	17.33	26.00	34.67	69.33	86.67
21	6.17	12.33	18.50	24.67	49.33	61.67	21	8.94	17.87	26.81	35.75	71.50	89.37
22	6.17	12.33	18.50	24.67	49.33	61.67	22	9.19	18.37	27.56	36.75	73.50	91.87
23	6.17	12.33	18.50	24.67	49.33	61.67	23	9.46	18.92	28.37	37.83	75.67	94.58
24	6.17	12.33	18.50	24.67	49.33	61.67	24	9.73	19.46	29.19	38.92	77.83	97.29
25	6.17	12.33	18.50	24.67	49.33	61.67	25	10.00	20.00	30.00	40.00	80.00	100.00
26	6.27	12.54	18.81	25.08	50.17	62.71	26	10.35	20.71	31.06	41.42	82.83	103.54
27	6.37	12.75	19.12	25.50	51.00	63.75	27	10.73	21.46	32.19	42.92	85.83	107.29
28	6.48	12.96	19.44	25.92	51.83	64.79	28	11.10	22.21	33.31	44.42	88.83	111.04
29	6.58	13.17	19.75	26.33	52.67	65.83	29	11.50	23.00	34.50	46.00	92.00	115.00
30	6.67	13.33	20.00	26.67	53.33	66.67	30	11.90	23.79	35.69	47.58	95.17	118.96
31	6.94	13.87	20.81	27.75	55.50	69.37	31	12.50	25.00	37.50	50.00	100.00	125.00
32	7.23	14.46	21.69	28.92	57.83	72.29	32	13.15	26.29	39.44	52.58	105.17	131.46
33	7.52	15.04	22.56	30.08	60.17	75.21	33	13.81	27.62	41.44	55.25	110.50	138.12
34	7.81	15.62	23.44	31.25	62.50	78.12	34	14.50	29.00	43.50	58.00	116.00	145.00
35	8.12	16.25	24.37	32.50	65.00	81.25	35	15.23	30.46	45.69	60.92	121.83	152.29
36	8.69	17.37	26.06	34.75	69.50	86.87	36	16.52	33.04	49.56	66.08	132.17	165.21
37	9.29	18.58	27.87	37.17	74.33	92.92	37	17.92	35.83	53.75	71.67	143.33	179.17
38	9.92	19.83	29.75	39.67	79.33	99.17	38	19.42	38.83	58.25	77.67	155.33	194.17
39	10.60	21.21	31.81	42.42	84.83	106.04	39	21.04	42.08	63.12	84.17	168.33	210.42
40	11.31	22.62	33.94	45.25	90.50	113.12	40	22.81	45.62	68.44	91.25	182.50	228.12
41	12.23	24.46	36.69	48.92	97.83	122.29	41	24.69	49.37	74.06	98.75	197.50	246.87
42	13.19	26.37	39.56	52.75	105.50	131.87	42	26.73	53.46	80.19	106.92	213.83	267.29
43	14.25	28.50	42.75	57.00	114.00	142.50	43	28.92	57.83	86.75	115.67	231.33	289.17
44	15.37	30.75	46.12	61.50	123.00	153.75	44	31.29	62.58	93.87	125.17	250.33	312.92
45	16.58	33.17	49.75	66.33	132.67	165.83	45	33.85	67.71	101.56	135.42	270.83	338.54



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