



National Life
Group®

Experience Life®

LSW Term

PORTFOLIO/RATES

Product Guide

Life Insurance Company of the Southwest is pleased to bring you seven level premium, level benefit term life products to help your clients meet the needs of their changing lives. We have fully guaranteed level premium plans of 10, 15, 20 and 30 years, as well as 15, 20, and 30-year level premium plans with a 10-year guarantee.

With the versatility offered by a range of riders and the availability of streamlined underwriting, these products provide the term options you need and your clients want.

Products issued by
Life Insurance Company of the Southwest®

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products.
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Cat No 62780 (0415)

Product Description

LSW Level Term 10-G: 10-year level premium policy. Premiums are guaranteed¹ level for 10 years. Coverage under this plan extends to age 95. Premiums provide excellent value for your client's short-term insurance needs.

Issue ages (age nearest birthday)

18 - 75

Minimum face amount

\$50,000

Availability

- Male/Female
- Elite Preferred Non-tobacco
- Preferred Non-tobacco
- Standard Plus Non-tobacco
- Verified Standard Non-tobacco
- Express Standard Non-tobacco
- Preferred Smoker
- Standard Smoker

Premium modes

- Annual, semi-annual, quarterly, or check-o-matic
- For premium modes other than annual, multiply the annual premium (including policy fee) by the following factors:

Semi-annual	.510
Quarterly	.260
Check-o-matic	.088

Policy fee

- \$95 annually
- Commissionable
- Policy fee discounted to \$48 on a second policy covering the insured's spouse.

Banding

- Band 1 - \$50,000 to \$250,000
- Band 2 - \$250,001 to \$999,999
- Band 3 - \$1,000,000+

Death benefit

Remains level as long as the policy is in force

Conversion

- During the first 10 years (or until age 70 if earlier), the policy may be converted to a permanent plan. In no case will the conversion period be less than 5-years.
- Conversion up to term face amount will not require evidence of insurability.

Policy expiration

The policy remains in force until the policy anniversary following the insured's 95th birthday

Riders available (where approved)

- Accelerated Benefits Riders
- Accidental Death Benefit Rider
- Children's Term Rider
- Disability Income Rider (2-year and 5-year)
- Unemployment Rider
- Waiver of Premium Rider

¹ Guarantees are dependent upon the claims-paying ability of the issuing company.

Product Description

LSW Level Term 15-G and LSW Level Term 15-NG: 15-year level premium policies. LSW Level Term 15-G has guaranteed level premiums for 15 years. The 15-NG plan has current level premiums for 15 years; guaranteed level for the first 10. Coverage under both plans extends to age 95. Premiums are designed to be competitive and provide excellent value for your client.

Issue ages (age nearest birthday)

18 - 75 Non-tobacco; except 18 - 70 for Express Standard Non-tobacco, Preferred Smoker and Standard Smoker classes

Minimum face amount

\$50,000

Availability

- Male/Female
- Elite Preferred Non-tobacco
- Preferred Non-tobacco
- Standard Plus Non-tobacco
- Verified Standard Non-tobacco
- Express Standard Non-tobacco
- Preferred Smoker
- Standard Smoker

Premium modes

- Annual, semi-annual, quarterly, or check-o-matic
- For premium modes other than annual, multiply the annual premium (including policy fee) by the following factors:

Semi-annual	.510
Quarterly	.260
Check-o-matic	.088

Policy fee

- \$95 annually
- Commissionable
- Policy fee discounted to \$48 on a second policy covering the insured's spouse.

Banding

- Band 1 - \$50,000 to \$250,000
- Band 2 - \$250,001 to \$999,999
- Band 3 - \$1,000,000+

Death benefit

Remains level as long as the policy is in force

Conversion

- During the first 12 years (or until age 70 if earlier), the policy may be converted to a permanent plan. In no case will the conversion period be less than 5-years.
- Conversion up to term face amount will not require evidence of insurability.

Policy expiration

The policy remains in force until the policy anniversary following the insured's 95th birthday

Riders available (where approved)

- Accelerated Benefits Riders
- Accidental Death Benefit Rider
- Children's Term Rider
- Disability Income Rider (2-year and 5-year)
- Unemployment Rider
- Waiver of Premium Rider

Product Description

LSW Level Term 20-G and LSW Level Term 20-NG: 20-year level premium policies. LSW Level Term 20-G has guaranteed level premiums for 20 years. The 20-NG plan has current level premiums for 20 years; guaranteed level for the first 10. Coverage under both plans extends to age 95. These products are designed to be compatible with the life event market focus, especially when using the optional riders.

Issue ages (age nearest birthday)

18 - 70 Non-tobacco; except 18 - 65 for Express Standard Non-tobacco, Preferred Smoker and Standard Smoker classes

Minimum face amount

\$50,000

Availability

- Male/Female
- Elite Preferred Non-tobacco
- Preferred Non-tobacco
- Standard Plus Non-tobacco
- Verified Standard Non-tobacco
- Express Standard Non-tobacco
- Preferred Smoker
- Standard Smoker

Premium modes

- Annual, semi-annual, quarterly, or check-o-matic
- For premium modes other than annual, multiply the annual premium (including policy fee) by the following factors:

Semi-annual	.510
Quarterly	.260
Check-o-matic	.088

Policy fee

- \$95 annually
- Commissionable
- Policy fee discounted to \$48 on a second policy covering the insured's spouse.

Banding

- Band 1 - \$50,000 to \$250,000
- Band 2 - \$250,001 to \$999,999
- Band 3 - \$1,000,000+

Death benefit

Remains level as long as the policy is in force

Conversion

- During the first 15 years (or until age 70 if earlier), the policy may be converted to a permanent plan. In no case will the conversion period be less than 5-years.
- Conversion up to term face amount will not require evidence of insurability.

Policy expiration

The policy remains in force until the policy anniversary following the insured's 95th birthday

Riders available (where approved)

- Accelerated Benefits Riders
- Accidental Death Benefit Rider
- Children's Term Rider
- Disability Income Rider (2-year and 5-year)
- Unemployment Rider
- Waiver of Premium Rider

Product Description

LSW Level Term 30-G and LSW Level Term 30-NG: 30-year level premium policies. LSW Level Term 30-G has guaranteed level premiums for 30 years. The 30-NG plan has current level premiums for 30 years; guaranteed level for the first 10. Coverage under both plans extends to age 95. These products are designed to be compatible with the life event market focus, especially when using the optional riders.

Issue ages (age nearest birthday)

18 - 55 Non-tobacco; except 18 - 50 for Express Standard Non-tobacco, Preferred Smoker and Standard Smoker classes

Minimum face amount

\$50,000

Availability

- Male/Female
- Elite Preferred Non-tobacco
- Preferred Non-tobacco
- Standard Plus Non-tobacco
- Verified Standard Non-tobacco
- Express Standard Non-tobacco
- Preferred Smoker
- Standard Smoker

Premium modes

- Annual, semi-annual, quarterly, or check-o-matic
- For premium modes other than annual, multiply the annual premium (including policy fee) by the following factors:

Semi-annual	.510
Quarterly	.260
Check-o-matic	.088

Policy fee

- \$95 annually
- Commissionable
- Policy fee discounted to \$48 on a second policy covering the insured's spouse.

Banding

- Band 1 - \$50,000 to \$250,000
- Band 2 - \$250,001 to \$999,999
- Band 3 - \$1,000,000+

Death benefit

Remains level as long as the policy is in force

Conversion

- During the first 20 years (or until age 70 if earlier), the policy may be converted to a permanent plan. In no case will the conversion period be less than 5-years.
- Conversion up to term face amount will not require evidence of insurability.

Policy expiration

The policy remains in force until the policy anniversary following the insured's 95th birthday

Riders available (where approved)

- Accelerated Benefits Riders
- Accidental Death Benefit Rider
- Children's Term Rider
- Disability Income Rider (2-year and 5-year)
- Unemployment Rider
- Waiver of Premium Rider

Product Overview and Features

LSW Level Term 10, LSW Level Term 15, LSW Level Term 20, and LSW Level Term 30 (both G and NG plans) are low-cost, convertible term life insurance policies with level premium periods and level death benefits. Applicants may choose the level premium period and guaranteed period that fit their budget and that achieve their goals, and may add a variety of riders to customize their coverage.

All of these policies offer riders to help your clients plan for the changes that life brings. And an insured's spouse who also applies for the same term product receives a discounted policy fee. More details about these features and their availability are shown below. Many of the features are the same under all plans; where different, they are shown separately.

Rate Classes and Underwriting

These policies offer seven rate classes:

Elite Preferred Non-tobacco, Preferred Non-tobacco, and Standard Plus Non-tobacco

An application for any of these rate classes requires blood and urine profiles and a paramed exam. The applicants must not use tobacco or nicotine products in any form and must meet preferred guidelines. The minimum face amount for these classes is \$250,001 for issue ages 18-65 and \$50,000 for issue ages 66 and older.

Verified Standard Non-tobacco

Offers competitive rates to standard risks who do not use tobacco or nicotine products.

Express Standard Non-tobacco

Available to non-tobacco (or nicotine product) users who qualify under "quick underwriting" as standard, or having a rating of four tables or less.

Preferred Smoker

An application for this rate class requires blood and urine profiles and a paramed exam. Available to tobacco/nicotine product users who meet all preferred guidelines. The minimum face amount for this class is \$250,001 for issue ages 18-65 and \$50,000 for issue ages 66 and older.

Standard Smoker

Applicants who use tobacco/nicotine products and who do not otherwise meet the preferred guidelines will fall into this rate class.

Rated cases

Table ratings, if necessary, will apply until the later of age 65 or 20 policy years. Table ratings are only added to Verified Standard Non-tobacco or Standard Smoker policies. A non-tobacco/non-nicotine product user who would be rated through Table D (four tables) will be issued an Express Standard Non-tobacco policy. Table ratings of more than four tables may be added to a Verified Standard Non-tobacco policy; ratings of more than two tables may be added to a Standard Smoker policy.

Rate class changes

A tobacco/nicotine product user who has stopped using tobacco/nicotine products for at least 12 consecutive months may apply for a change of rate class. Any insured may request an improved rate class at least 12 months after issue. All rate class changes are subject to underwriting.

Premiums

Guaranteed level premiums are based on issue age, sex, rate class and face amount.

- **LSW Level Term 10-G** offers premiums that are guaranteed and level for 10 years. The premiums increase annually thereafter until age 95.
- **LSW Level Term 15-G** offers premiums that are guaranteed and level for 15 years. The premiums increase annually thereafter until age 95.
- **LSW Level Term 20-G** offers premiums that are guaranteed and level for 20 years. The premiums increase annually thereafter until age 95.
- **LSW Level Term 30-G** offers premiums that are guaranteed and level for 30 years. The premiums increase annually thereafter until age 95.
- **LSW Level Term 15-NG** offers premiums that are guaranteed and level for 10 years, and current level for 15 years. Premiums increase annually thereafter until age 95.
- **LSW Level Term 20-NG** offers premiums that are guaranteed and level for 10 years, and current level for 20 years. Premiums increase annually thereafter until age 95.
- **LSW Level Term 30-NG** offers premiums that are guaranteed and level for 10 years, and current level for 30 years. Premiums increase annually thereafter until age 95.

Spouse Policy/Policy Fee Discount

Policy fee discounted to \$48 on a second policy covering the insured's spouse.

The face amount of the second policy must not exceed the face amount of the base policy. All riders except Children's Term Rider are available on the second policy.

Conversion Privilege

Policies are convertible to a permanent plan through the earlier of the policy anniversary upon which the insured attains age 70 or the 10th policy anniversary for the 10-year term plans, the 12th policy anniversary for the 15-year term plans, the 15th policy anniversary for the 20-year term plans, or the 20th policy anniversary for the 30-year term plans. In no case will the conversion period be less than 5 years.

Changes in Face Amount

Increases or decreases in face amount are not available on term policies.

Death Benefits

Death benefits are level for the entire term of the contract; they do not decrease.

Policy Loans

Term policies do not develop cash surrender values; policy loans are not available.

Illustrations

For the guaranteed plans (**LSW Level Term 10-G/ 20-G/ 15-G/ 30-G**) your National Life illustration system software will produce a summary of the guaranteed premiums for the level premium period, and the increasing premiums thereafter. Because it shows only guaranteed premiums, it is not an “illustration” as defined by the NAIC and does not require a signature.

The non-guaranteed plans (**LSW Level Term 15-NG/ 20-NG/ 30-NG**) do require an NAIC-compliant illustration since premiums after the first 10 years are subject to change.

Available Riders

The following riders are available on all term plans. All riders are also available on an insured spouse's policy except for the Children's Term Rider. Riders are optional and available at an additional cost unless otherwise noted. Riders may not be available in all states.

Accelerated Benefits Riders¹

The Accelerated Benefits Riders all allow accelerated payment of up to 100% of the policy or rider death benefit, and the current company practice is to limit benefits to \$1.5 million for terminal illness and chronic illness, \$1.0 million for critical illness or critical injury under all ABRs over the lifetime of the insured. The actual payment amount under these riders is discounted (the benefit payment is the actuarially discounted value of the death benefit being accelerated less the discounted value of future premiums due and an administrative fee). Benefits for a chronic illness are not available if the insured is terminally ill (The terminal ABR will provide the higher benefit).

- Accelerated Benefits Riders are available on all policies (in states where approved) subject to underwriting review.
- These riders apply to all persons with life insurance coverage under the policy excluding Children's Term Rider
- Riders stay in force as long as the base policy remains in force
- There is no additional premium for these 3 riders

Terminal Illness

Gives the policyowner the option of receiving a discounted death benefit early if an insured is terminally ill. Terminal illness is expected to result in death within two years. (one year in CT, PA and VT)

All or a part of the death benefit may be requested early (lump sum).

Chronic Illness

Available when an insured person is diagnosed as chronically ill:

- unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) without assistance, or
- with deterioration or loss in intellectual capacity (cognitive impairment)

Gives the option of receiving the death benefit in periodic payments after 90-day waiting period. Maximum monthly amount accelerated is 2% of the death benefit. ABR must be in force for two years before benefits are available.²

Critical Illness or Critical Injury

Available when an insured person is diagnosed with a critical illness:

- ALS (Lou Gehrig's disease), Aorta Graft Surgery, Aplastic Anemia, Blindness, Cancer, Cystic Fibrosis, End Stage Renal Failure, Heart Attack, Heart Valve Replacement, Major Organ Transplant, Motor Neuron Disease, Stroke or Sudden Cardiac Arrest.

Available when an insured person is diagnosed with a critical injury:

- Coma, Paralysis, Severe Burns or Traumatic Brain Injury.

Covered critical illnesses and covered critical injuries may vary by state.

When determining benefit amount, the mortality factor will have four different categories, dependent on the gravity of the critical illness or critical injury; minor, moderate, severe and life threatening. Benefit paid in a lump sum, up to a maximum of \$1,000,000 per insured. Must be in force for at least 30 days prior to the insured experiencing or being diagnosed; notice is required within 365 days of the event.

¹ Payment of Accelerated Benefits will reduce the Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect your clients' eligibility for public assistance programs.

² 30 days in CT, NC, OK. Limitation doesn't apply in AR, IL, NJ, TN, VA, KS, LA, MD, MN, UT, WA.

Accidental Death Benefit Rider (ADB)

The ADB pays an additional death benefit if the insured's death results from an accident. It is not available on rated policies.

- Issue ages 18 - 60
- Rider stays in force until the policy anniversary following the insured's 70th birthday, as long as the base policy remains in force
- Minimum rider amount is \$10,000
- Maximum rider amount is the lesser of \$250,000 (for all policies in force) or the insured's life insurance face amount
- Premiums are a level amount per thousand, based on issue age

Children's Term Rider

The Children's Term Rider provides term life insurance on all of the insured's children until they reach age 23. Each child is covered for the same selected benefit amount. Children born or adopted after issue (after they reach the age of 15 days), and dependent stepchildren living in the insured's home, will be covered as well. The children's coverage is convertible without underwriting at any time while the rider is in force for an individual whole life or universal life policy with the same face amount. The children's coverage is convertible for double the rider face amount when the child reaches age 23 or marries, or at the death of the primary insured.

- Issue ages 15 days - 16 years
- Rider stays in force until the policy anniversary following the last covered child's 23rd birthday, as long as the base policy remains in force
- Minimum rider amount is \$5,000
- Maximum rider amount is \$25,000
- Premiums are a level amount per \$1,000 regardless of the number of children covered

Disability Income Rider (DIR)

Two different DIRs are available, distinguished by a two-year or a five-year benefit period. Both options provide for a fixed monthly benefit if the insured is totally disabled and unable to work. Both provide coverage for disabilities due to either sickness or accident. Certain occupations are not eligible for coverage (see page 12).

DIR is not available to part-time employees (less than 30 hours per week).

Policy premiums are not automatically waived under the DIR; the Waiver of Premium Rider must be in force to waive policy premiums. Minimum premium payments must be met or the policy will lapse.

- Issue ages 18 - 55
- Coverage stays in force until the policy anniversary following the insured's 65th birthday, as long as the base policy remains in force
- Minimum benefit amount is \$300/month
- Maximum benefit amount is \$2,000/month, subject to underwriting and any state limitations. The DIR benefit amount cannot exceed 55% of gross monthly income (40% in California) and \$20 per \$1,000 of life insurance (for example, a \$2,000 DIR must be attached to a base policy of at least \$100,000)
- Premiums vary with issue age and remain level for the term of the rider
- Rider benefit amounts cannot be increased or decreased after issue. However, an additional DIR may be added after issue, subject to underwriting and the maximum benefit limits

The DIR with the two-year maximum benefit period has a 3-month waiting period. Benefits are paid retroactively after the waiting period, from the date of disability. “Disability” is defined as the insured being unable to perform the duties of his or her own occupation.

The DIR with the five-year maximum benefit period has a 6-month elimination period with no retroactive payment. “Disability” is defined as the insured being unable to perform the duties of his or her own occupation for a period of two years, and as unable to perform the duties of any occupation for which he or she is suited for the remaining three years.

After-issue changes between the two-year and five-year riders are not permitted.

If the insured is receiving benefits under the DIR when he or she reaches age 65, the benefit payments will continue until the end of the disability or the end of the benefit period.

Occupations Ineligible for DIR*

Actor/Actress	Golf Pro
Air Traffic Controller	Housewife
Amusement Park Employee	Immigration Officer
Armed Forces or Coast Guard	Life Guard
Artist/Musician	Logging Employee
Asbestos Worker	Migrant Worker
Athletic Coach or Instructor	Mine Worker
Auto Body Repair	Movie Industry Employee
Blaster	Nature/Adventure Guide
Bowling Alley Employee	Nurse (private duty)
Bridge or Dam Worker	Peddler
Bus Boy	Piano Mover/Safe Mover
Bus Driver	Pilot
Cab Driver	Police Officer
Carpet/Floor Installer	Prison Warden
Casino Employee	Professional Athlete
Chauffeur/Limo Driver	Racing Employee (dog or horse)
Circus Employee	Rodeo Rider or Clown
Delivery Person	Roofer
Dishwasher	School Teacher*** (public or private)
Diver	Security Guard (armed)
Domestic Servant (Maid, Butler, etc.)	Self-Employed (call with specific info)
Drivers (local delivery or long-distance)	Skating Rink Employee
Exotic Dancer	Steeplejack (Billboard Worker)
FBI Agent	Structural Iron Worker
Federal or Municipal Employee**	Subway or Tunnel Construction Worker
Firefighter	Theater Industry Employee
Fisherman/Seaman	Truck Driver
Flight Attendant	Vending Machine Worker
Forest Ranger	
Game Warden	

* In South Carolina, “Disability” is defined as the insured’s inability to perform the duties of his or her own occupation during the first year of disability and has the inability to perform the duties of any occupation for which he or she is suited thereafter.

** May purchase DIR up to monthly home mortgage amount.

*** Only DIR 5-year available.

Unemployment Rider

The Unemployment Rider provides for a one-time benefit after the insured has been involuntarily unemployed from full-time employment. This rider is automatically included on all term life policies issued in states where it is approved. When the primary insured is involuntarily unemployed for three consecutive months, and submits proof such as state or federal unemployment certification, a termination notice or union certification, we will pay three months' premium into the policy, advancing the paid-to date. The policy must be in force when the unemployment begins, and must remain in force during the waiting period.

- Issue ages 18 - 60
- Rider stays in force until the policy anniversary following the insured's 65th birthday, as long as the base policy remains in force
- The benefit will be paid only once
- There is no premium for this rider

Waiver of Premium Rider (WP)

The WP Rider waives the policy premium when the insured is totally disabled. There is a six-month elimination period from the date of disability before benefits begin.

- Issue ages 18 - 55
- Rider stays in force until the policy anniversary following the insured's 60th birthday, as long as the base policy remains in force
- The benefit amount is the entire policy premium, including any attached riders
- WP premiums are a level amount per dollar of premium to be waived, based on age

LSW Level Term 10-G (Face Amounts \$50,000 - \$250,000)

Level Premiums Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco*	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker*	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco*	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker*	Standard Smoker
18				0.87	1.72	3.10				0.69	1.30	1.66
19				0.87	1.72	3.10				0.69	1.30	1.66
20				0.87	1.72	3.10				0.69	1.30	1.66
21				0.87	1.72	3.10				0.69	1.30	1.66
22				0.87	1.72	3.10				0.69	1.30	1.66
23				0.87	1.72	3.10				0.69	1.30	1.66
24				0.87	1.72	3.10				0.69	1.30	1.66
25				0.87	1.72	3.10				0.69	1.30	1.66
26				0.87	1.73	3.12				0.69	1.30	1.69
27				0.87	1.75	3.16				0.69	1.30	1.74
28				0.87	1.77	3.18				0.69	1.33	1.76
29				0.87	1.79	3.20				0.69	1.33	1.81
30				0.87	1.82	3.25				0.69	1.33	1.86
31				0.87	1.82	3.27				0.69	1.35	1.99
32				0.87	1.83	3.31				0.69	1.35	2.11
33				0.87	1.86	3.34				0.69	1.38	2.24
34				0.87	1.88	3.39				0.69	1.40	2.40
35				0.87	1.91	3.43				0.69	1.43	2.56
36				0.94	2.04	3.64				0.73	1.52	2.70
37				0.97	2.21	3.86				0.79	1.63	2.85
38				1.02	2.38	4.13				0.85	1.73	3.03
39				1.06	2.58	4.39				0.92	1.87	3.22
40				1.11	2.78	4.68				0.99	2.03	3.43
41				1.22	3.03	5.08				1.08	2.21	3.72
42				1.35	3.29	5.53				1.17	2.44	4.05
43				1.50	3.61	6.01				1.29	2.70	4.43
44				1.66	3.93	6.50				1.42	2.99	4.87
45				1.85	4.31	7.06				1.56	3.29	5.36
46				2.04	4.62	7.59				1.66	3.51	5.86
47				2.26	5.00	8.21				1.76	3.74	6.41
48				2.49	5.43	8.87				1.89	3.99	7.03
49				2.76	5.88	9.52				2.01	4.23	7.70
50				3.05	6.37	10.34				2.17	4.53	8.40
51				3.32	7.02	11.14				2.37	4.84	9.11
52				3.66	7.70	12.04				2.56	5.20	9.81
53				4.02	8.45	13.03				2.81	5.51	10.58
54				4.45	9.29	14.04				3.04	5.89	11.39
55				4.90	10.28	15.22				3.29	6.28	12.20
56				5.32	11.02	16.40				3.49	6.78	13.03
57				5.84	11.93	17.51				3.68	7.28	13.93
58				6.33	12.78	18.81				3.90	7.85	14.88
59				6.94	13.69	20.06				4.13	8.38	15.89
60				7.54	14.78	21.57				4.38	9.00	16.94
61				8.42	16.47	23.73				4.88	9.75	18.20
62				9.39	18.39	26.20				5.41	10.61	19.62
63				10.36	20.31	28.63				6.00	11.52	21.01
64				11.52	22.34	31.39				6.66	12.51	22.66
65				12.77	24.47	34.30				7.39	13.58	24.48
66	6.82	8.57	10.67	14.95	26.99	38.67	4.07	5.23	6.04	8.66	14.77	27.03
67	7.62	9.72	11.98	17.46	29.71	43.40	4.56	6.05	6.81	10.05	16.07	29.68
68	8.53	11.00	13.46	20.21	32.69	48.58	5.08	6.95	7.65	11.56	17.43	32.85
69	9.55	12.42	15.09	23.23	36.00	54.33	5.66	7.97	8.58	13.17	18.94	36.11
70	10.69	14.04	16.95	26.63	39.71	60.78	6.30	9.09	9.60	15.04	20.57	39.63
71	12.65	15.78	20.14	29.10	45.57	73.28	7.71	10.51	11.07	16.14	23.74	49.01
72	14.85	17.73	23.73	32.03	52.04	87.15	9.29	12.12	12.72	17.43	27.23	59.33
73	17.24	19.87	27.65	35.23	59.03	102.04	11.07	13.82	14.59	18.84	31.05	70.67
74	19.88	22.20	32.03	38.61	66.57	118.17	13.03	15.85	16.64	20.41	35.19	82.96
75	22.76	24.77	36.83	42.35	74.79	135.72	15.23	18.06	18.93	22.14	39.67	96.21

* For issue ages 18-65, the minimum face amount for Preferred Smoker is 65.

LSW Level Term 10-G (Face Amounts \$250,001 - \$999,999)

Level Premiums Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
19	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
20	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
21	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
22	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
23	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
24	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
25	0.26	0.40	0.60	0.76	1.49	2.36	0.23	0.34	0.53	0.60	1.13	1.44
26	0.26	0.40	0.60	0.76	1.51	2.36	0.23	0.34	0.53	0.60	1.15	1.45
27	0.26	0.40	0.60	0.76	1.52	2.37	0.23	0.34	0.53	0.60	1.16	1.48
28	0.26	0.40	0.60	0.76	1.55	2.37	0.23	0.34	0.53	0.60	1.17	1.49
29	0.26	0.40	0.60	0.76	1.56	2.37	0.23	0.34	0.53	0.60	1.18	1.51
30	0.26	0.40	0.60	0.76	1.59	2.37	0.23	0.34	0.53	0.60	1.19	1.54
31	0.26	0.40	0.60	0.76	1.59	2.37	0.23	0.34	0.53	0.60	1.19	1.59
32	0.26	0.40	0.60	0.76	1.59	2.39	0.23	0.34	0.53	0.60	1.19	1.60
33	0.26	0.41	0.60	0.76	1.63	2.41	0.23	0.34	0.53	0.60	1.21	1.64
34	0.26	0.41	0.61	0.76	1.63	2.43	0.23	0.34	0.53	0.60	1.23	1.75
35	0.26	0.41	0.61	0.76	1.65	2.44	0.23	0.34	0.53	0.60	1.24	1.87
36	0.28	0.44	0.64	0.82	1.79	2.61	0.24	0.37	0.57	0.66	1.32	2.00
37	0.31	0.48	0.69	0.88	1.91	2.79	0.26	0.39	0.60	0.71	1.41	2.13
38	0.35	0.53	0.74	0.95	2.07	3.01	0.29	0.43	0.64	0.78	1.50	2.28
39	0.37	0.58	0.78	1.04	2.22	3.23	0.32	0.48	0.69	0.84	1.62	2.44
40	0.41	0.63	0.84	1.08	2.42	3.47	0.35	0.54	0.75	0.91	1.75	2.65
41	0.46	0.70	0.93	1.18	2.63	3.83	0.38	0.59	0.82	0.99	1.93	2.88
42	0.51	0.77	1.02	1.26	2.86	4.16	0.42	0.65	0.88	1.06	2.13	3.18
43	0.56	0.85	1.14	1.37	3.14	4.55	0.46	0.71	0.95	1.15	2.33	3.52
44	0.62	0.93	1.25	1.48	3.45	5.00	0.52	0.78	1.04	1.25	2.58	3.87
45	0.70	1.03	1.38	1.62	3.74	5.47	0.57	0.86	1.14	1.35	2.86	4.29
46	0.76	1.13	1.50	1.77	4.01	5.88	0.63	0.93	1.23	1.47	3.06	4.54
47	0.82	1.23	1.64	1.96	4.34	6.36	0.71	1.00	1.33	1.55	3.23	4.82
48	0.89	1.35	1.78	2.16	4.67	6.87	0.79	1.08	1.44	1.68	3.47	5.17
49	0.98	1.48	1.94	2.40	5.06	7.43	0.88	1.17	1.57	1.79	3.71	5.51
50	1.06	1.64	2.12	2.65	5.48	8.06	0.97	1.25	1.69	1.89	3.93	5.88
51	1.20	1.79	2.30	2.89	6.00	8.61	1.05	1.35	1.82	2.07	4.21	6.19
52	1.35	1.95	2.53	3.19	6.57	9.30	1.14	1.45	1.97	2.26	4.50	6.50
53	1.54	2.15	2.80	3.50	7.21	10.07	1.24	1.58	2.10	2.43	4.81	6.94
54	1.73	2.37	3.08	3.84	7.93	10.93	1.35	1.72	2.26	2.65	5.13	7.38
55	1.96	2.61	3.41	4.27	8.70	11.85	1.45	1.85	2.43	2.87	5.46	7.79
56	2.17	2.88	3.72	4.63	9.42	12.90	1.60	1.99	2.60	3.05	5.89	8.48
57	2.43	3.17	4.05	5.09	10.11	13.87	1.73	2.16	2.79	3.20	6.38	9.12
58	2.68	3.46	4.41	5.51	10.94	14.90	1.91	2.33	3.00	3.40	6.88	9.86
59	2.97	3.84	4.86	6.03	11.83	16.17	2.09	2.52	3.23	3.60	7.40	10.63
60	3.30	4.18	5.30	6.55	12.67	17.39	2.26	2.72	3.47	3.82	7.95	11.51
61	3.75	4.74	5.97	7.31	14.25	19.28	2.48	3.02	3.76	4.25	8.62	12.41
62	4.26	5.37	6.71	8.16	15.78	21.29	2.74	3.33	4.09	4.72	9.22	13.50
63	4.80	6.05	7.52	9.07	17.59	23.67	3.00	3.70	4.49	5.23	10.01	14.55
64	5.38	6.73	8.41	10.00	19.35	25.96	3.31	4.06	4.89	5.81	10.87	15.85
65	6.07	7.53	9.38	11.08	21.39	28.36	3.63	4.48	5.34	6.44	11.80	17.26
66	6.82	8.57	10.57	13.02	23.59	31.97	4.07	5.23	6.04	7.49	13.06	18.07
67	7.62	9.72	11.87	15.18	25.96	35.88	4.56	5.80	6.81	8.74	14.31	20.22
68	8.53	11.00	13.33	17.07	28.57	40.16	5.08	6.66	7.65	9.76	15.50	22.97
69	9.55	12.42	14.95	19.05	31.47	44.92	5.66	7.76	8.58	10.88	16.84	25.25
70	10.69	14.04	16.79	21.34	34.71	50.25	6.30	9.00	9.60	12.24	18.28	27.71
71	12.65	15.78	19.96	23.85	39.83	60.59	7.71	10.51	11.07	13.94	21.10	34.27
72	14.85	17.73	23.51	26.64	45.49	72.05	9.29	12.12	12.72	15.19	24.20	41.49
73	17.24	19.87	27.39	29.79	51.59	84.37	11.07	13.82	14.59	16.43	27.60	49.42
74	19.88	22.20	31.74	33.19	58.19	97.70	13.03	15.85	16.64	17.80	31.28	58.02
75	22.76	24.77	36.17	36.75	65.37	112.21	15.23	18.06	18.93	19.30	35.27	67.28

LSW Level Term 10-G (Face Amounts \$1 Million and Higher)

Level Premiums Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
19	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
20	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
21	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
22	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
23	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
24	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
25	0.23	0.37	0.53	0.70	1.33	2.23	0.20	0.31	0.45	0.56	1.04	1.35
26	0.23	0.37	0.53	0.70	1.35	2.23	0.20	0.31	0.45	0.56	1.04	1.37
27	0.23	0.37	0.53	0.70	1.36	2.24	0.20	0.31	0.45	0.56	1.05	1.40
28	0.23	0.37	0.53	0.70	1.38	2.24	0.20	0.31	0.45	0.56	1.05	1.41
29	0.23	0.37	0.53	0.70	1.39	2.24	0.20	0.31	0.45	0.56	1.05	1.45
30	0.23	0.37	0.53	0.70	1.41	2.24	0.20	0.31	0.45	0.56	1.06	1.48
31	0.23	0.37	0.53	0.70	1.41	2.24	0.20	0.31	0.45	0.56	1.06	1.54
32	0.23	0.37	0.53	0.70	1.41	2.25	0.20	0.31	0.45	0.56	1.07	1.54
33	0.23	0.37	0.53	0.70	1.44	2.27	0.20	0.31	0.45	0.56	1.08	1.61
34	0.23	0.37	0.53	0.70	1.47	2.29	0.20	0.31	0.45	0.56	1.10	1.70
35	0.23	0.37	0.53	0.70	1.49	2.32	0.20	0.31	0.45	0.56	1.12	1.83
36	0.24	0.42	0.57	0.76	1.61	2.49	0.21	0.33	0.49	0.62	1.19	1.96
37	0.25	0.46	0.62	0.82	1.75	2.68	0.23	0.36	0.52	0.67	1.28	2.11
38	0.27	0.51	0.66	0.89	1.90	2.89	0.25	0.39	0.56	0.73	1.36	2.26
39	0.31	0.56	0.71	0.97	2.06	3.11	0.28	0.43	0.61	0.78	1.47	2.42
40	0.36	0.61	0.76	1.05	2.24	3.34	0.32	0.47	0.67	0.84	1.61	2.60
41	0.42	0.67	0.85	1.13	2.46	3.68	0.36	0.52	0.73	0.90	1.77	2.82
42	0.48	0.73	0.94	1.22	2.70	4.04	0.40	0.59	0.79	0.97	1.95	3.09
43	0.52	0.80	1.06	1.32	2.96	4.42	0.44	0.64	0.86	1.04	2.16	3.38
44	0.58	0.87	1.17	1.42	3.25	4.85	0.49	0.70	0.94	1.13	2.39	3.72
45	0.64	0.95	1.29	1.54	3.56	5.31	0.54	0.76	1.04	1.22	2.65	4.09
46	0.70	1.04	1.40	1.69	3.82	5.71	0.60	0.83	1.13	1.32	2.83	4.37
47	0.76	1.13	1.53	1.85	4.13	6.17	0.67	0.91	1.23	1.40	3.02	4.68
48	0.83	1.24	1.66	2.04	4.45	6.67	0.75	0.99	1.33	1.51	3.24	5.02
49	0.91	1.36	1.81	2.24	4.82	7.21	0.83	1.08	1.45	1.61	3.47	5.35
50	0.99	1.50	1.98	2.48	5.22	7.83	0.92	1.17	1.58	1.72	3.71	5.60
51	1.14	1.64	2.17	2.70	5.71	8.44	0.99	1.27	1.70	1.88	3.90	5.84
52	1.29	1.79	2.39	2.95	6.26	9.12	1.08	1.38	1.84	2.05	4.13	6.13
53	1.47	1.97	2.64	3.24	6.87	9.87	1.17	1.50	1.98	2.23	4.41	6.49
54	1.66	2.17	2.91	3.56	7.55	10.72	1.27	1.62	2.13	2.43	4.75	6.90
55	1.88	2.39	3.22	3.92	8.29	11.62	1.37	1.76	2.29	2.63	5.15	7.35
56	2.07	2.64	3.51	4.29	8.89	12.52	1.51	1.88	2.45	2.77	5.56	7.85
57	2.29	2.91	3.82	4.71	9.54	13.47	1.65	2.02	2.61	2.94	6.02	8.44
58	2.53	3.20	4.16	5.15	10.22	14.47	1.80	2.20	2.78	3.12	6.49	9.13
59	2.78	3.52	4.54	5.64	10.95	15.55	1.97	2.40	3.02	3.30	6.98	9.93
60	3.06	3.87	4.95	6.18	11.73	16.72	2.15	2.62	3.24	3.50	7.50	10.86
61	3.47	4.39	5.58	6.90	13.07	18.54	2.36	2.85	3.51	3.90	8.06	11.82
62	3.91	4.97	6.27	7.70	14.48	20.47	2.61	3.11	3.82	4.33	8.70	12.74
63	4.40	5.60	7.03	8.56	15.99	22.54	2.86	3.39	4.16	4.80	9.44	13.73
64	4.94	6.29	7.86	9.52	17.59	24.72	3.15	3.69	4.53	5.33	10.25	14.81
65	5.52	7.04	8.77	10.55	19.27	27.01	3.46	4.04	4.94	5.91	11.13	15.69
66	6.20	8.01	9.88	12.06	21.25	30.45	3.88	4.59	5.59	6.87	12.21	16.58
67	6.93	9.08	11.09	13.43	23.39	34.17	4.34	5.13	6.25	7.67	13.50	18.55
68	7.75	10.28	12.46	14.97	25.74	38.25	4.84	5.89	7.08	8.56	14.90	21.47
69	8.68	11.61	13.97	16.71	28.35	42.78	5.39	6.87	7.94	9.54	16.19	23.60
70	9.72	13.12	15.69	19.58	31.27	47.86	6.00	8.04	8.89	10.74	17.58	25.90
71	11.50	14.75	18.65	21.88	35.88	57.70	7.34	9.30	10.25	12.23	20.29	32.03
72	13.50	16.57	21.97	25.62	40.98	68.62	8.85	10.73	11.78	13.94	23.27	38.78
73	15.67	18.57	25.60	28.64	46.48	80.35	10.54	12.45	13.51	15.07	26.54	46.19
74	18.07	20.75	29.12	31.91	52.42	93.05	12.41	14.28	15.41	16.33	30.08	54.22
75	20.69	23.15	32.59	35.00	58.89	106.87	14.50	16.27	17.53	17.71	33.91	62.88

LSW Level Term 15-G (Face Amounts \$50,000 - \$250,000)

Level Premiums Guaranteed for 15 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco*	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker*	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco*	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker*	Standard Smoker
18				1.21	2.03	4.22				0.94	1.64	2.63
19				1.21	2.03	4.22				0.94	1.64	2.63
20				1.21	2.03	4.22				0.94	1.64	2.63
21				1.21	2.03	4.22				0.94	1.64	2.63
22				1.21	2.03	4.22				0.94	1.64	2.63
23				1.21	2.03	4.22				0.94	1.64	2.63
24				1.21	2.03	4.22				0.94	1.64	2.63
25				1.21	2.03	4.22				0.94	1.64	2.63
26				1.21	2.05	4.23				0.94	1.64	2.70
27				1.21	2.08	4.26				0.96	1.64	2.79
28				1.21	2.14	4.27				0.96	1.64	2.85
29				1.21	2.20	4.30				0.96	1.65	2.99
30				1.21	2.26	4.31				0.96	1.65	3.07
31				1.21	2.31	4.35				0.98	1.68	3.15
32				1.21	2.34	4.37				0.98	1.69	3.24
33				1.21	2.40	4.43				0.98	1.71	3.37
34				1.21	2.50	4.45				0.99	1.75	3.49
35				1.22	2.57	4.51				0.99	1.76	3.63
36				1.30	2.70	4.80				1.04	1.92	3.82
37				1.39	2.85	5.12				1.10	2.07	4.07
38				1.48	3.00	5.48				1.17	2.26	4.32
39				1.60	3.19	5.87				1.24	2.45	4.62
40				1.74	3.40	6.30				1.33	2.68	4.92
41				1.93	3.77	6.88				1.47	2.92	5.29
42				2.17	4.17	7.50				1.61	3.21	5.72
43				2.40	4.60	8.18				1.76	3.51	6.16
44				2.70	5.09	8.88				1.94	3.82	6.65
45				3.01	5.57	9.67				2.14	4.17	7.21
46				3.21	6.04	10.27				2.32	4.46	7.70
47				3.46	6.51	11.02				2.50	4.75	8.17
48				3.71	7.11	11.72				2.68	5.04	8.73
49				4.02	7.70	12.63				2.88	5.40	9.36
50				4.35	8.44	13.64				3.09	5.74	9.98
51				4.80	9.31	14.93				3.30	6.15	10.78
52				5.27	10.33	16.41				3.52	6.62	11.54
53				5.80	11.35	17.99				3.76	7.09	12.43
54				6.37	12.54	19.64				4.01	7.61	13.39
55				6.98	13.68	21.39				4.32	8.13	14.40
56				7.68	14.60	22.82				4.79	8.89	15.51
57				8.44	15.57	24.31				5.35	9.74	16.71
58				9.30	16.63	25.94				5.94	10.64	18.01
59				10.23	17.78	27.68				6.54	11.58	19.40
60				11.30	19.03	29.55				7.26	12.62	20.76
61				12.68	21.38	32.14				8.15	13.90	22.78
62				14.18	23.90	34.89				9.06	15.17	24.94
63				15.76	26.38	38.09				10.08	16.54	27.26
64				17.54	29.20	41.16				11.15	18.09	29.77
65				19.38	32.24	44.41				12.34	19.72	32.47
66	10.85	13.80	16.50	23.41	38.53	52.20	5.94	7.53	9.97	14.34	21.86	37.33
67	12.22	16.05	19.06	27.49	45.34	60.63	6.70	8.49	11.11	16.50	24.21	42.69
68	13.77	18.30	21.69	32.05	52.71	69.76	7.53	9.59	12.55	18.87	26.79	48.53
69	15.48	21.03	24.70	37.05	60.70	79.65	8.47	10.80	14.17	21.47	29.58	54.87
70	17.36	23.92	28.12	42.54	69.38	90.41	9.49	12.08	16.03	24.36	32.60	61.71
71	21.54	29.37	32.82	48.08			11.30	14.04	18.38	26.14		
72	26.09	35.05	37.67	54.14			13.25	15.97	20.88	28.08		
73	30.99	41.15	42.88	60.65			15.40	18.09	23.63	30.19		
74	36.25	47.73	48.48	67.65			17.78	20.45	26.56	32.55		
75	41.94	53.88	54.53	75.20			20.37	23.01	30.05	35.09		

* For issue ages 18-65, the minimum face amount for Preferred Smoker is 65.

LSW Level Term 15-G (Face Amounts \$250,001 - \$999,999)

Level Premiums Guaranteed for 15 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
19	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
20	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
21	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
22	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
23	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
24	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
25	0.37	0.60	0.80	0.99	1.76	2.85	0.34	0.50	0.71	0.77	1.42	1.94
26	0.37	0.60	0.80	0.99	1.77	2.87	0.34	0.50	0.71	0.78	1.43	1.97
27	0.38	0.60	0.80	1.00	1.78	2.89	0.34	0.50	0.71	0.79	1.44	1.99
28	0.38	0.60	0.80	1.00	1.82	2.89	0.34	0.50	0.71	0.79	1.45	2.02
29	0.38	0.60	0.80	1.00	1.86	2.91	0.34	0.50	0.71	0.80	1.45	2.06
30	0.38	0.60	0.80	1.00	1.93	2.92	0.34	0.50	0.71	0.80	1.46	2.11
31	0.38	0.60	0.80	1.00	2.03	2.94	0.34	0.50	0.71	0.81	1.47	2.18
32	0.38	0.60	0.80	1.00	2.10	2.97	0.34	0.50	0.71	0.81	1.50	2.27
33	0.38	0.60	0.80	1.00	2.14	3.01	0.34	0.50	0.71	0.81	1.50	2.31
34	0.38	0.60	0.80	1.01	2.19	3.08	0.34	0.51	0.71	0.84	1.51	2.36
35	0.38	0.60	0.80	1.02	2.22	3.14	0.34	0.51	0.71	0.86	1.53	2.43
36	0.38	0.64	0.87	1.08	2.33	3.36	0.36	0.53	0.76	0.87	1.66	2.58
37	0.41	0.68	0.94	1.13	2.46	3.58	0.39	0.58	0.81	0.92	1.80	2.79
38	0.46	0.71	1.04	1.21	2.62	3.86	0.43	0.61	0.87	0.96	1.95	3.00
39	0.55	0.77	1.13	1.32	2.78	4.18	0.46	0.64	0.93	1.02	2.14	3.24
40	0.62	0.82	1.23	1.44	2.96	4.52	0.51	0.69	1.00	1.11	2.33	3.49
41	0.70	0.90	1.33	1.59	3.25	4.93	0.57	0.75	1.09	1.21	2.53	3.81
42	0.80	1.02	1.44	1.78	3.63	5.37	0.63	0.84	1.18	1.33	2.78	4.11
43	0.91	1.13	1.57	1.98	4.00	5.92	0.70	0.94	1.29	1.45	3.04	4.49
44	1.02	1.26	1.72	2.21	4.42	6.46	0.77	1.04	1.41	1.60	3.31	4.87
45	1.14	1.40	1.86	2.46	4.83	7.04	0.86	1.14	1.53	1.77	3.64	5.31
46	1.23	1.52	2.01	2.65	5.25	7.58	0.92	1.23	1.67	1.93	3.86	5.68
47	1.35	1.68	2.19	2.89	5.66	8.11	0.98	1.32	1.80	2.09	4.11	6.07
48	1.46	1.83	2.38	3.10	6.18	8.75	1.06	1.42	1.93	2.25	4.39	6.48
49	1.61	2.02	2.61	3.35	6.70	9.50	1.13	1.54	2.10	2.44	4.67	6.95
50	1.76	2.22	2.88	3.63	7.35	10.32	1.23	1.65	2.27	2.60	5.00	7.41
51	1.94	2.46	3.18	4.01	8.11	11.47	1.33	1.80	2.45	2.79	5.35	8.01
52	2.13	2.72	3.47	4.44	9.00	12.70	1.45	1.98	2.64	3.04	5.76	8.64
53	2.34	3.03	3.82	4.88	9.90	14.02	1.58	2.13	2.83	3.24	6.16	9.30
54	2.57	3.35	4.21	5.36	10.85	15.42	1.73	2.31	3.04	3.49	6.61	10.02
55	2.82	3.70	4.61	5.88	11.95	16.92	1.87	2.49	3.28	3.75	7.12	10.78
56	3.06	4.05	5.01	6.42	12.63	18.19	2.07	2.65	3.57	4.06	7.79	11.83
57	3.33	4.43	5.45	6.94	13.47	19.53	2.27	2.87	3.88	4.44	8.53	12.88
58	3.63	4.86	5.91	7.59	14.39	20.99	2.50	3.11	4.26	4.82	9.32	14.01
59	3.99	5.32	6.50	8.29	15.38	22.57	2.75	3.38	4.61	5.22	10.14	15.23
60	4.36	5.84	7.10	9.01	16.46	24.28	3.01	3.66	5.01	5.72	10.99	16.42
61	5.00	6.58	8.21	10.03	18.50	26.62	3.30	4.03	5.62	6.29	12.05	18.19
62	5.73	7.39	9.40	11.14	20.68	29.12	3.64	4.44	6.27	6.89	13.15	20.10
63	6.55	8.28	10.66	12.19	23.00	31.79	4.14	4.98	7.02	7.63	14.44	22.17
64	7.45	9.25	12.03	13.46	25.46	34.63	4.66	5.67	7.80	8.33	15.70	24.44
65	8.37	10.30	13.67	14.88	28.11	37.66	5.19	6.39	8.65	9.09	17.12	26.65
66	9.50	12.06	15.92	17.07	33.59	44.27	5.84	7.25	9.79	10.20	18.97	30.65
67	10.77	14.03	18.39	21.10	39.53	51.41	6.59	8.11	10.81	12.60	21.01	35.05
68	12.14	16.03	20.21	24.60	45.97	59.16	7.40	9.09	11.79	13.90	23.25	39.84
69	13.65	18.33	23.46	28.44	52.93	67.54	8.32	10.15	12.87	15.82	25.67	45.05
70	15.31	20.37	26.97	32.66	60.50	76.67	9.33	11.35	14.19	17.94	28.29	50.66
71	19.00	25.67	31.67	36.91			11.10	13.40	18.05	19.25		
72	23.00	30.63	36.34	41.56			13.02	15.24	20.50	20.68		
73	27.33	35.96	41.37	46.55			15.14	17.43	22.02	22.24		
74	31.96	41.71	46.78	51.93			17.48	19.70	23.73	23.97		
75	36.98	47.89	52.61	57.73			20.02	21.95	25.59	25.84		

LSW Level Term 15-G (Face Amounts \$1 Million and Higher)

Level Premiums Guaranteed for 15 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
19	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
20	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
21	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
22	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
23	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
24	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
25	0.33	0.54	0.74	0.91	1.66	2.59	0.31	0.43	0.65	0.71	1.30	1.88
26	0.33	0.54	0.74	0.91	1.67	2.61	0.31	0.43	0.65	0.72	1.30	1.89
27	0.33	0.54	0.74	0.92	1.68	2.63	0.31	0.43	0.65	0.73	1.30	1.91
28	0.33	0.54	0.74	0.92	1.70	2.65	0.31	0.43	0.65	0.73	1.31	1.94
29	0.33	0.54	0.74	0.92	1.72	2.67	0.31	0.43	0.65	0.74	1.32	1.98
30	0.33	0.54	0.74	0.92	1.74	2.68	0.31	0.43	0.65	0.74	1.33	2.03
31	0.33	0.54	0.74	0.92	1.78	2.70	0.31	0.43	0.65	0.75	1.34	2.10
32	0.33	0.54	0.74	0.92	1.83	2.75	0.31	0.44	0.65	0.75	1.36	2.16
33	0.33	0.54	0.74	0.92	1.89	2.84	0.31	0.44	0.65	0.75	1.39	2.20
34	0.33	0.54	0.74	0.93	1.97	2.93	0.31	0.44	0.65	0.77	1.42	2.25
35	0.33	0.54	0.74	0.94	2.02	2.99	0.31	0.45	0.65	0.79	1.43	2.31
36	0.35	0.58	0.81	1.00	2.14	3.20	0.33	0.48	0.69	0.80	1.55	2.48
37	0.38	0.62	0.87	1.04	2.26	3.41	0.35	0.52	0.74	0.84	1.67	2.68
38	0.43	0.65	0.95	1.11	2.40	3.68	0.39	0.55	0.79	0.88	1.81	2.88
39	0.51	0.70	1.04	1.21	2.57	3.94	0.42	0.58	0.87	0.94	1.96	3.12
40	0.58	0.75	1.13	1.32	2.74	4.26	0.46	0.63	0.95	1.02	2.14	3.39
41	0.66	0.84	1.22	1.46	3.04	4.65	0.52	0.69	1.03	1.11	2.32	3.70
42	0.75	0.95	1.31	1.63	3.39	5.07	0.58	0.77	1.11	1.22	2.53	4.03
43	0.85	1.07	1.43	1.82	3.77	5.53	0.65	0.85	1.21	1.33	2.76	4.40
44	0.96	1.19	1.56	2.03	4.17	6.04	0.70	0.95	1.32	1.47	3.01	4.82
45	1.07	1.33	1.69	2.26	4.60	6.58	0.76	1.02	1.43	1.62	3.28	5.26
46	1.16	1.45	1.84	2.41	4.95	7.08	0.82	1.09	1.56	1.77	3.51	5.62
47	1.27	1.60	2.01	2.60	5.34	7.65	0.88	1.17	1.67	1.88	3.77	6.01
48	1.38	1.74	2.20	2.79	5.78	8.25	0.95	1.26	1.79	2.03	4.03	6.42
49	1.53	1.92	2.42	3.02	6.26	8.96	1.01	1.35	1.94	2.18	4.32	6.88
50	1.68	2.11	2.67	3.27	6.81	9.74	1.08	1.46	2.12	2.36	4.63	7.34
51	1.85	2.34	2.94	3.61	7.51	10.82	1.16	1.58	2.29	2.58	5.00	7.93
52	2.03	2.62	3.24	3.96	8.26	11.98	1.25	1.72	2.47	2.84	5.38	8.55
53	2.23	2.91	3.57	4.36	9.08	13.23	1.37	1.87	2.67	3.06	5.81	9.21
54	2.45	3.22	3.93	4.79	9.95	14.55	1.50	2.04	2.87	3.29	6.24	9.92
55	2.69	3.56	4.31	5.25	10.86	15.96	1.67	2.24	3.09	3.54	6.72	10.67
56	2.91	3.89	4.68	5.73	11.59	17.16	1.82	2.43	3.34	3.83	7.35	11.49
57	3.14	4.26	5.09	6.25	12.36	18.42	1.99	2.66	3.63	4.15	8.05	12.38
58	3.39	4.67	5.52	6.84	13.20	19.80	2.19	2.91	3.94	4.50	8.79	13.34
59	3.69	5.12	6.02	7.47	14.11	21.29	2.41	3.16	4.27	4.88	9.57	14.37
60	4.00	5.62	6.57	8.19	15.10	22.91	2.66	3.42	4.64	5.30	10.18	15.49
61	4.59	6.33	7.53	9.12	16.97	25.11	2.92	3.73	5.16	5.82	10.86	17.00
62	5.21	7.11	8.62	10.13	18.97	27.47	3.25	4.11	5.75	6.38	11.85	18.61
63	5.90	7.96	9.78	11.18	21.10	29.99	3.66	4.61	6.38	7.00	13.13	20.34
64	6.65	8.89	11.04	12.35	23.36	32.67	4.12	5.20	7.09	7.64	14.95	22.22
65	7.47	9.90	12.43	13.65	25.79	35.53	4.55	5.92	7.86	8.34	16.30	24.23
66	8.48	11.60	14.47	16.26	30.82	41.76	5.12	6.78	8.90	10.10	18.07	27.86
67	9.62	13.49	16.72	19.36	36.27	48.50	5.78	7.51	9.92	11.15	20.01	31.86
68	10.84	15.12	18.54	22.57	42.17	55.81	6.49	8.34	10.82	12.75	22.14	36.22
69	12.19	16.82	20.58	26.09	48.56	63.72	7.30	9.31	11.81	14.51	24.45	40.95
70	13.67	18.69	22.86	29.96	55.50	72.33	8.18	10.41	14.19	16.46	26.94	46.05
71	16.96	24.68	28.79	33.86			9.74	12.88	16.41	17.66		
72	20.54	29.45	33.04	38.13			11.42	14.65	18.64	18.97		
73	24.40	34.58	37.61	42.71			13.28	16.60	20.20	20.40		
74	28.54	40.11	42.53	47.64			15.33	18.76	21.77	21.99		
75	33.02	46.05	47.83	52.96			17.56	21.11	23.48	23.71		

LSW Level Term 15-G

LSW Level Term 15-NG (Face Amounts \$50,000 - \$250,000)

15-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco*	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker*	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco*	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker*	Standard Smoker
18				1.15	1.90	3.96				0.90	1.54	2.48
19				1.15	1.90	3.96				0.90	1.54	2.48
20				1.15	1.90	3.96				0.90	1.54	2.48
21				1.15	1.90	3.96				0.90	1.54	2.48
22				1.15	1.90	3.96				0.90	1.54	2.48
23				1.15	1.90	3.96				0.90	1.54	2.48
24				1.15	1.90	3.96				0.90	1.54	2.48
25				1.15	1.90	3.96				0.90	1.54	2.48
26				1.15	1.93	3.97				0.90	1.55	2.53
27				1.15	1.96	4.00				0.90	1.55	2.63
28				1.15	2.00	4.00				0.90	1.55	2.69
29				1.15	2.08	4.05				0.91	1.56	2.79
30				1.15	2.12	4.07				0.91	1.56	2.88
31				1.15	2.19	4.10				0.91	1.57	2.97
32				1.15	2.20	4.13				0.92	1.60	3.05
33				1.15	2.26	4.14				0.92	1.61	3.16
34				1.15	2.34	4.21				0.93	1.63	3.28
35				1.15	2.39	4.24				0.94	1.66	3.40
36				1.24	2.53	4.53				0.99	1.80	3.58
37				1.32	2.66	4.82				1.05	1.95	3.81
38				1.41	2.83	5.18				1.11	2.13	4.04
39				1.53	2.99	5.51				1.19	2.30	4.32
40				1.65	3.19	5.96				1.27	2.51	4.63
41				1.83	3.52	6.47				1.40	2.75	4.98
42				2.08	3.92	7.06				1.54	3.00	5.34
43				2.32	4.33	7.66				1.69	3.30	5.80
44				2.57	4.78	8.35				1.86	3.59	6.25
45				2.85	5.23	9.08				2.06	3.92	6.78
46				3.06	5.67	9.66				2.21	4.18	7.19
47				3.29	6.17	10.34				2.37	4.45	7.68
48				3.55	6.68	11.01				2.58	4.74	8.21
49				3.85	7.29	11.87				2.76	5.06	8.80
50				4.16	7.94	12.81				2.97	5.41	9.38
51				4.59	8.83	14.03				3.16	5.82	10.13
52				5.04	9.71	15.44				3.39	6.23	10.85
53				5.54	10.68	16.92				3.60	6.67	11.70
54				6.12	11.78	18.48				3.88	7.13	12.60
55				6.72	12.86	20.11				4.13	7.68	13.54
56				7.38	13.73	21.47				4.58	8.38	14.59
57				8.11	14.65	22.88				5.08	9.22	15.73
58				9.00	15.64	24.39				5.64	10.04	16.94
59				9.91	16.72	26.03				6.21	10.92	18.12
60				10.93	17.89	27.79				6.89	11.88	19.52
61				12.27	20.11	30.23				7.67	13.07	21.41
62				13.72	22.48	32.82				8.58	14.35	23.45
63				15.34	24.80	35.83				9.56	15.61	25.63
64				17.11	27.46	38.72				10.61	17.04	28.01
65				18.94	30.31	41.78				11.72	18.55	30.54
66	10.21	12.98	15.52	22.73	36.23	49.10	5.59	7.09	9.37	13.51	20.57	35.11
67	11.48	15.10	17.93	26.60	42.63	57.03	6.31	8.01	10.60	15.51	22.77	40.15
68	12.95	17.47	20.69	31.01	49.58	65.61	7.10	9.06	11.98	17.75	25.19	45.65
69	14.57	19.90	23.57	35.83	57.09	74.91	7.98	10.20	13.42	20.20	27.82	51.60
70	16.33	22.85	26.84	41.42	65.25	85.04	8.93	11.52	15.13	22.91	30.65	58.04
71	20.26	27.63	30.86	46.50			10.63	13.21	17.28	24.58		
72	24.54	32.96	35.41	52.73			12.48	15.02	19.63	26.39		
73	29.15	38.71	40.31	58.66			14.51	17.04	22.22	28.39		
74	34.10	44.89	45.59	65.44			16.75	19.24	24.97	30.61		
75	39.45	50.67	51.27	73.24			19.19	21.65	28.26	33.00		

* For issue ages 18-65, the minimum face amount for Preferred Smoker is 65.

LSW Level Term 15-NG (Face Amounts \$250,001 - \$999,999)

15-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
19	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
20	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
21	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
22	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
23	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
24	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
25	0.35	0.56	0.75	0.94	1.65	2.67	0.32	0.48	0.67	0.73	1.34	1.82
26	0.35	0.56	0.75	0.94	1.65	2.70	0.32	0.48	0.67	0.74	1.35	1.83
27	0.36	0.56	0.75	0.94	1.66	2.72	0.32	0.48	0.67	0.74	1.37	1.85
28	0.36	0.56	0.75	0.94	1.69	2.73	0.32	0.48	0.67	0.74	1.38	1.89
29	0.36	0.56	0.75	0.95	1.74	2.73	0.32	0.48	0.67	0.75	1.38	1.93
30	0.36	0.56	0.75	0.95	1.80	2.74	0.32	0.48	0.67	0.75	1.39	2.00
31	0.36	0.56	0.75	0.95	1.90	2.76	0.32	0.48	0.67	0.76	1.40	2.06
32	0.36	0.56	0.75	0.95	2.00	2.79	0.32	0.48	0.67	0.76	1.41	2.11
33	0.36	0.56	0.75	0.95	2.01	2.86	0.32	0.48	0.67	0.76	1.41	2.18
34	0.36	0.56	0.75	0.96	2.06	2.92	0.32	0.48	0.67	0.79	1.43	2.24
35	0.36	0.56	0.75	0.96	2.09	2.95	0.32	0.48	0.67	0.82	1.44	2.29
36	0.36	0.60	0.82	1.03	2.19	3.15	0.34	0.50	0.72	0.84	1.57	2.43
37	0.38	0.63	0.89	1.09	2.32	3.37	0.37	0.53	0.76	0.87	1.70	2.62
38	0.43	0.67	0.97	1.17	2.46	3.66	0.41	0.56	0.82	0.92	1.84	2.82
39	0.51	0.72	1.07	1.25	2.60	3.92	0.44	0.60	0.88	0.98	2.01	3.03
40	0.58	0.77	1.16	1.36	2.78	4.24	0.48	0.64	0.95	1.06	2.19	3.29
41	0.65	0.85	1.27	1.52	3.06	4.63	0.53	0.70	1.03	1.16	2.40	3.58
42	0.75	0.96	1.36	1.69	3.41	5.06	0.59	0.79	1.11	1.26	2.62	3.87
43	0.85	1.07	1.49	1.89	3.76	5.52	0.66	0.87	1.21	1.39	2.86	4.22
44	0.96	1.19	1.60	2.11	4.16	6.08	0.72	0.96	1.33	1.52	3.14	4.62
45	1.07	1.33	1.73	2.34	4.58	6.61	0.81	1.07	1.44	1.68	3.43	5.00
46	1.17	1.43	1.89	2.51	4.93	7.13	0.87	1.15	1.56	1.81	3.65	5.34
47	1.27	1.56	2.04	2.71	5.37	7.68	0.92	1.24	1.70	1.96	3.92	5.71
48	1.39	1.71	2.26	2.92	5.81	8.22	1.00	1.34	1.83	2.14	4.16	6.10
49	1.51	1.89	2.46	3.16	6.29	8.93	1.07	1.45	1.98	2.31	4.44	6.53
50	1.66	2.08	2.71	3.42	6.91	9.70	1.16	1.56	2.13	2.45	4.75	6.97
51	1.84	2.31	2.96	3.77	7.62	10.78	1.26	1.68	2.29	2.62	5.10	7.52
52	2.00	2.56	3.27	4.18	8.47	11.95	1.37	1.85	2.47	2.86	5.51	8.12
53	2.19	2.84	3.60	4.59	9.31	13.19	1.50	2.01	2.66	3.05	5.89	8.76
54	2.40	3.14	3.96	5.04	10.19	14.51	1.63	2.17	2.86	3.29	6.35	9.42
55	2.63	3.47	4.30	5.53	11.23	15.91	1.74	2.34	3.08	3.53	6.77	10.13
56	2.87	3.80	4.72	6.04	11.99	17.11	1.95	2.50	3.37	3.83	7.46	11.03
57	3.14	4.16	5.13	6.53	12.68	18.37	2.13	2.70	3.66	4.18	8.06	12.12
58	3.42	4.57	5.62	7.14	13.53	19.74	2.36	2.93	4.01	4.54	8.79	13.18
59	3.75	5.00	6.11	7.80	14.46	21.22	2.59	3.18	4.34	4.92	9.56	14.20
60	4.07	5.49	6.67	8.47	15.48	22.83	2.83	3.45	4.71	5.39	10.43	15.44
61	4.74	6.19	7.73	9.44	17.40	25.04	3.11	3.76	5.30	5.92	11.42	17.10
62	5.39	6.96	8.83	10.48	19.45	27.39	3.43	4.18	5.90	6.48	12.44	18.90
63	6.16	7.78	10.02	11.53	21.63	29.90	3.89	4.68	6.61	7.12	13.63	20.85
64	7.00	8.69	11.42	12.77	23.95	32.57	4.38	5.29	7.34	7.87	14.78	22.99
65	7.87	9.68	12.86	14.14	26.43	35.43	4.88	6.02	8.13	8.63	16.10	25.07
66	8.94	11.35	14.97	16.85	31.59	41.64	5.49	6.84	9.21	9.95	17.85	28.82
67	10.12	13.20	17.30	19.86	37.17	48.36	6.20	7.73	10.31	11.42	19.76	32.96
68	11.42	15.29	19.80	23.15	43.23	55.64	6.98	8.66	11.25	13.07	21.86	37.48
69	12.85	17.47	22.58	26.75	49.78	63.53	7.84	9.67	12.28	14.88	24.14	42.36
70	14.40	19.43	25.74	30.72	56.90	72.11	8.78	10.82	13.39	16.87	26.60	47.64
71	17.86	24.15	29.78	34.72			10.44	12.60	16.97	18.10		
72	21.64	28.81	34.17	39.10			12.27	14.33	19.28	19.43		
73	25.70	33.83	38.90	43.80			14.26	16.26	20.70	20.91		
74	30.07	39.23	43.99	48.85			16.46	18.36	22.31	22.54		
75	34.79	45.04	49.47	54.30			18.86	20.65	24.07	24.31		

LSW Level Term 15-NG

LSW Level Term 15-NG (Face Amounts \$1 Million and Higher)

15-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
19	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
20	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
21	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
22	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
23	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
24	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
25	0.31	0.50	0.69	0.86	1.56	2.43	0.29	0.41	0.61	0.67	1.23	1.77
26	0.31	0.50	0.69	0.86	1.57	2.45	0.29	0.41	0.61	0.68	1.23	1.78
27	0.31	0.50	0.69	0.86	1.58	2.47	0.29	0.41	0.61	0.68	1.23	1.80
28	0.31	0.50	0.69	0.86	1.59	2.50	0.29	0.41	0.61	0.68	1.25	1.82
29	0.31	0.50	0.69	0.87	1.61	2.50	0.29	0.41	0.61	0.69	1.25	1.86
30	0.31	0.50	0.69	0.87	1.64	2.51	0.29	0.41	0.61	0.69	1.26	1.92
31	0.31	0.50	0.69	0.87	1.67	2.53	0.29	0.41	0.61	0.70	1.28	1.98
32	0.31	0.50	0.69	0.87	1.72	2.58	0.29	0.42	0.61	0.70	1.29	2.03
33	0.31	0.50	0.69	0.87	1.78	2.67	0.29	0.42	0.61	0.70	1.31	2.08
34	0.31	0.50	0.69	0.88	1.86	2.75	0.29	0.42	0.61	0.72	1.34	2.13
35	0.31	0.50	0.69	0.88	1.90	2.81	0.29	0.43	0.61	0.75	1.35	2.18
36	0.33	0.54	0.75	0.94	2.01	3.00	0.31	0.46	0.65	0.78	1.45	2.34
37	0.36	0.57	0.82	1.01	2.13	3.21	0.33	0.49	0.69	0.81	1.57	2.52
38	0.41	0.61	0.89	1.07	2.26	3.45	0.37	0.52	0.75	0.85	1.70	2.71
39	0.48	0.65	0.98	1.16	2.41	3.70	0.40	0.55	0.82	0.91	1.84	2.94
40	0.55	0.70	1.07	1.25	2.57	4.00	0.44	0.59	0.90	0.98	2.01	3.19
41	0.62	0.79	1.15	1.39	2.86	4.37	0.49	0.65	0.97	1.07	2.18	3.48
42	0.72	0.89	1.24	1.55	3.19	4.77	0.53	0.72	1.04	1.17	2.38	3.79
43	0.81	1.00	1.35	1.73	3.55	5.21	0.60	0.80	1.14	1.29	2.60	4.14
44	0.92	1.12	1.47	1.92	3.92	5.68	0.65	0.89	1.24	1.41	2.83	4.53
45	1.03	1.25	1.59	2.13	4.32	6.18	0.71	0.96	1.35	1.54	3.09	4.95
46	1.11	1.36	1.73	2.28	4.65	6.66	0.77	1.03	1.47	1.66	3.32	5.29
47	1.22	1.49	1.89	2.44	5.02	7.18	0.82	1.10	1.57	1.77	3.56	5.65
48	1.32	1.63	2.07	2.63	5.43	7.75	0.89	1.19	1.69	1.91	3.82	6.04
49	1.45	1.80	2.28	2.85	5.88	8.42	0.95	1.28	1.82	2.06	4.11	6.47
50	1.60	1.98	2.51	3.08	6.40	9.15	1.02	1.38	1.99	2.23	4.40	6.90
51	1.75	2.20	2.77	3.40	7.06	10.17	1.09	1.49	2.16	2.43	4.77	7.45
52	1.92	2.46	3.06	3.73	7.77	11.27	1.18	1.61	2.33	2.67	5.15	8.04
53	2.11	2.73	3.36	4.10	8.54	12.44	1.29	1.76	2.51	2.88	5.56	8.67
54	2.31	3.02	3.70	4.50	9.35	13.69	1.42	1.92	2.70	3.10	5.99	9.33
55	2.53	3.34	4.06	4.94	10.21	15.01	1.57	2.11	2.91	3.33	6.45	10.03
56	2.73	3.65	4.41	5.39	10.90	16.14	1.71	2.29	3.15	3.61	7.04	10.81
57	2.96	4.00	4.79	5.88	11.63	17.33	1.87	2.50	3.42	3.91	7.68	11.65
58	3.20	4.39	5.20	6.43	12.41	18.62	2.07	2.74	3.71	4.24	8.37	12.55
59	3.47	4.81	5.66	7.03	13.27	20.02	2.27	2.97	4.02	4.60	9.10	13.52
60	3.77	5.28	6.18	7.70	14.20	21.54	2.50	3.22	4.36	4.99	9.66	14.57
61	4.31	5.95	7.09	8.58	15.96	23.62	2.75	3.51	4.86	5.48	10.29	15.98
62	4.90	6.69	8.10	9.53	17.84	25.84	3.06	3.87	5.41	6.00	11.21	17.50
63	5.55	7.48	9.19	10.58	19.84	28.21	3.44	4.33	6.01	6.59	12.39	19.13
64	6.25	8.36	10.38	11.72	21.97	30.73	3.88	4.90	6.67	7.22	14.08	20.90
65	7.03	9.31	11.69	12.97	24.25	33.42	4.28	5.57	7.39	7.92	15.33	22.79
66	7.98	10.91	13.61	15.46	28.98	39.28	4.82	6.39	8.37	9.13	17.00	26.20
67	9.04	12.69	15.73	18.22	34.10	45.62	5.44	7.22	9.46	10.48	18.82	29.96
68	10.20	14.56	17.84	21.24	39.66	52.49	6.12	8.02	10.42	11.99	20.82	34.07
69	11.47	16.18	19.81	24.54	45.67	59.93	6.88	8.95	11.37	13.65	22.99	38.51
70	12.86	17.99	22.00	28.18	52.20	68.03	7.70	10.02	12.40	15.48	25.33	43.31
71	15.95	23.22	27.07	31.85			9.16	12.12	15.43	16.61		
72	19.32	27.70	31.06	35.87			10.76	13.78	17.53	17.83		
73	22.95	32.53	35.36	40.18			12.51	15.63	18.99	19.18		
74	26.85	37.72	39.99	44.82			14.44	17.65	20.47	20.68		
75	31.06	43.31	44.97	49.82			16.54	19.86	22.08	22.30		

LSW Level Term 20-G (Face Amounts \$50,000 - \$250,000)

Level Premiums Guaranteed for 20 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker
18				1.50	2.93	4.73				1.07	2.01	3.13
19				1.50	2.93	4.73				1.07	2.01	3.13
20				1.50	2.93	4.73				1.07	2.01	3.13
21				1.50	2.93	4.73				1.07	2.01	3.13
22				1.50	2.93	4.73				1.07	2.01	3.13
23				1.50	2.93	4.73				1.07	2.01	3.13
24				1.50	2.93	4.73				1.07	2.01	3.13
25				1.50	2.93	4.73				1.07	2.01	3.13
26				1.50	2.95	4.76				1.07	2.04	3.18
27				1.52	2.98	4.82				1.08	2.05	3.26
28				1.53	3.01	4.88				1.08	2.10	3.35
29				1.53	3.04	4.98				1.08	2.12	3.46
30				1.54	3.06	5.03				1.08	2.15	3.56
31				1.57	3.07	5.11				1.13	2.17	3.71
32				1.61	3.10	5.19				1.18	2.22	3.87
33				1.65	3.11	5.25				1.23	2.25	4.03
34				1.69	3.12	5.35				1.29	2.32	4.23
35				1.76	3.16	5.44				1.35	2.36	4.47
36				1.82	3.39	5.82				1.41	2.52	4.69
37				1.91	3.62	6.22				1.47	2.69	4.94
38				2.05	3.88	6.66				1.56	2.89	5.22
39				2.19	4.17	7.16				1.66	3.12	5.54
40				2.36	4.50	7.67				1.78	3.36	5.84
41				2.55	5.03	8.43				1.91	3.76	6.41
42				2.83	5.55	9.30				2.07	4.18	6.97
43				3.10	6.17	10.20				2.28	4.60	7.64
44				3.39	6.86	11.26				2.47	5.09	8.34
45				3.72	7.54	12.33				2.67	5.59	9.10
46				3.99	8.36	13.34				2.90	5.96	9.72
47				4.29	9.19	14.32				3.14	6.36	10.44
48				4.65	10.07	15.49				3.40	6.80	11.15
49				5.02	11.04	16.60				3.68	7.25	11.91
50				5.42	12.10	17.96				3.99	7.74	12.70
51				6.05	13.26	19.21				4.34	8.30	13.55
52				6.70	14.53	20.68				4.74	8.96	14.58
53				7.40	15.92	22.27				5.20	9.68	15.54
54				8.20	17.27	23.83				5.59	10.43	16.61
55				8.85	18.86	25.62				6.02	11.25	17.73
56				9.82	19.93	27.29				6.76	12.33	19.05
57				10.86	20.89	29.02				7.52	13.39	20.60
58				12.17	22.10	30.89				8.40	14.62	22.07
59				13.40	23.25	32.92				9.45	15.81	23.83
60				14.77	24.64	35.15				10.31	17.20	25.50
61				16.94	27.71	38.82				11.39	19.08	28.32
62				19.34	31.01	42.77				12.67	20.96	31.14
63				21.78	34.28	46.92				13.96	23.14	34.43
64				24.41	37.98	51.30				15.46	25.50	37.68
65				27.11	41.91	55.88				17.06	28.02	41.45
66	16.61	19.07	23.92	31.06			10.42	12.21	14.00	19.86		
67	18.96	21.83	27.37	34.73			12.36	13.81	15.71	22.52		
68	21.49	24.80	31.06	38.70			14.43	15.57	17.61	25.43		
69	24.23	28.00	35.04	42.93			16.75	17.50	19.66	28.60		
70	27.14	31.42	39.32	47.48			19.22	19.59	21.90	32.05		
71												
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LSW Level Term 20-G

LSW Level Term 20-G (Face Amounts \$250,001 - \$999,999)

Level Premiums Guaranteed for 20 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
19	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
20	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
21	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
22	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
23	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
24	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
25	0.57	0.83	1.00	1.25	2.53	3.27	0.48	0.60	0.86	0.92	1.75	2.15
26	0.57	0.83	1.01	1.25	2.54	3.27	0.48	0.61	0.86	0.92	1.76	2.17
27	0.57	0.83	1.02	1.29	2.58	3.27	0.48	0.61	0.86	0.93	1.77	2.23
28	0.57	0.83	1.03	1.29	2.58	3.27	0.48	0.61	0.87	0.93	1.81	2.30
29	0.57	0.83	1.04	1.29	2.60	3.35	0.48	0.62	0.87	0.94	1.84	2.41
30	0.57	0.84	1.05	1.31	2.63	3.45	0.48	0.62	0.87	0.94	1.88	2.51
31	0.57	0.84	1.06	1.33	2.64	3.60	0.48	0.63	0.89	0.98	1.91	2.62
32	0.57	0.84	1.07	1.37	2.68	3.76	0.48	0.65	0.91	1.02	1.95	2.73
33	0.58	0.85	1.08	1.40	2.74	3.92	0.48	0.66	0.93	1.06	1.97	2.87
34	0.58	0.85	1.10	1.44	2.74	4.00	0.48	0.69	0.95	1.11	2.01	3.02
35	0.59	0.85	1.12	1.46	2.75	4.09	0.48	0.71	0.97	1.18	2.06	3.19
36	0.63	0.90	1.20	1.49	2.92	4.34	0.50	0.75	1.02	1.22	2.18	3.34
37	0.69	0.97	1.28	1.58	3.15	4.66	0.53	0.80	1.08	1.28	2.35	3.57
38	0.76	1.04	1.38	1.69	3.37	5.03	0.58	0.87	1.14	1.35	2.53	3.76
39	0.84	1.11	1.49	1.82	3.63	5.41	0.64	0.92	1.21	1.44	2.71	4.02
40	0.92	1.20	1.59	1.99	3.91	5.78	0.73	0.99	1.29	1.53	2.92	4.30
41	1.03	1.32	1.75	2.18	4.37	6.40	0.80	1.08	1.40	1.66	3.24	4.70
42	1.14	1.44	1.97	2.42	4.82	7.06	0.92	1.18	1.52	1.80	3.61	5.19
43	1.26	1.59	2.17	2.65	5.36	7.80	1.01	1.28	1.64	1.99	4.01	5.68
44	1.41	1.74	2.42	2.90	5.95	8.53	1.12	1.38	1.77	2.15	4.40	6.24
45	1.58	1.92	2.69	3.17	6.59	9.40	1.22	1.51	1.92	2.32	4.88	6.86
46	1.72	2.09	2.88	3.43	7.19	10.18	1.34	1.66	2.05	2.50	5.20	7.32
47	1.89	2.26	3.14	3.70	7.92	11.01	1.50	1.80	2.19	2.71	5.50	7.81
48	2.08	2.46	3.37	3.97	8.69	11.91	1.63	1.95	2.35	2.92	5.89	8.26
49	2.28	2.68	3.67	4.32	9.45	12.85	1.80	2.08	2.53	3.15	6.27	8.82
50	2.51	2.92	3.99	4.67	10.37	13.91	1.97	2.21	2.71	3.39	6.69	9.41
51	2.74	3.21	4.37	5.22	11.28	14.99	2.14	2.33	2.97	3.69	7.24	10.04
52	2.98	3.53	4.77	5.78	12.26	16.14	2.30	2.51	3.27	4.03	7.82	10.72
53	3.26	3.88	5.19	6.45	13.45	17.38	2.48	2.71	3.55	4.39	8.44	11.43
54	3.56	4.27	5.68	7.14	14.60	18.74	2.69	2.99	3.91	4.72	9.09	12.21
55	3.89	4.70	6.23	7.71	15.82	20.15	2.91	3.24	4.26	5.05	9.81	13.04
56	4.32	5.28	6.94	8.49	16.73	21.66	3.23	3.58	4.74	5.46	10.65	14.25
57	4.83	5.95	7.70	9.23	17.70	23.26	3.55	3.99	5.29	5.94	11.66	15.72
58	5.35	6.71	8.52	10.27	18.75	24.76	3.92	4.45	5.86	6.54	12.73	17.13
59	5.93	7.54	9.51	11.33	19.72	26.64	4.33	5.00	6.54	7.30	13.75	18.67
60	6.61	8.44	10.49	12.38	20.94	28.71	4.75	5.56	7.22	7.97	14.96	20.32
61	7.66	9.63	11.83	14.09	23.78	32.00	5.34	6.21	8.04	8.81	16.60	22.78
62	8.90	10.93	13.16	15.97	26.65	35.59	6.00	6.93	8.96	9.72	18.21	25.48
63	10.16	12.34	14.72	17.99	29.71	39.40	6.72	7.73	10.06	10.71	20.11	28.43
64	11.52	13.80	16.24	20.00	32.96	43.47	7.52	8.70	11.17	11.78	22.15	31.64
65	12.98	15.17	18.01	22.05	36.40	47.78	8.24	9.46	12.40	12.92	24.35	35.12
66	14.95	17.88	20.80	25.27			10.15	11.00	14.00	15.03		
67	17.06	20.46	23.80	28.25			12.04	12.44	15.71	17.05		
68	19.34	23.25	27.01	31.48			13.93	14.03	17.61	19.25		
69	21.81	26.25	30.47	34.92			15.61	15.76	19.66	21.65		
70	24.43	29.45	34.19	38.62			17.46	17.65	21.90	24.26		
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LSW Level Term 20-G (Face Amounts \$1 Million and Higher)

Level Premiums Guaranteed for 20 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
19	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
20	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
21	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
22	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
23	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
24	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
25	0.52	0.75	0.98	1.14	2.24	3.11	0.43	0.54	0.75	0.86	1.56	2.13
26	0.52	0.75	0.99	1.14	2.25	3.11	0.43	0.55	0.77	0.86	1.57	2.15
27	0.52	0.75	0.99	1.15	2.26	3.11	0.43	0.55	0.79	0.87	1.58	2.19
28	0.52	0.75	1.00	1.16	2.28	3.11	0.43	0.55	0.80	0.87	1.60	2.25
29	0.52	0.75	1.00	1.16	2.32	3.19	0.43	0.56	0.81	0.88	1.64	2.34
30	0.52	0.77	1.01	1.17	2.35	3.29	0.43	0.56	0.81	0.88	1.69	2.44
31	0.52	0.77	1.02	1.18	2.40	3.43	0.43	0.57	0.82	0.91	1.75	2.54
32	0.52	0.77	1.03	1.21	2.44	3.58	0.43	0.59	0.83	0.94	1.82	2.65
33	0.52	0.78	1.04	1.23	2.51	3.70	0.43	0.60	0.84	0.98	1.89	2.76
34	0.52	0.79	1.05	1.26	2.54	3.77	0.43	0.63	0.86	1.02	1.93	2.90
35	0.52	0.79	1.06	1.30	2.55	3.86	0.43	0.65	0.88	1.07	1.98	3.04
36	0.56	0.84	1.13	1.37	2.73	4.13	0.45	0.69	0.93	1.12	2.10	3.21
37	0.62	0.90	1.20	1.45	2.94	4.44	0.48	0.73	1.00	1.17	2.24	3.43
38	0.69	0.98	1.30	1.55	3.18	4.79	0.53	0.79	1.06	1.24	2.39	3.65
39	0.77	1.04	1.39	1.67	3.42	5.15	0.58	0.84	1.13	1.32	2.56	3.90
40	0.85	1.12	1.49	1.83	3.69	5.56	0.65	0.90	1.21	1.42	2.73	4.17
41	0.95	1.23	1.64	2.02	4.12	6.15	0.72	0.97	1.32	1.54	3.03	4.61
42	1.07	1.36	1.82	2.26	4.59	6.79	0.81	1.06	1.43	1.67	3.34	5.09
43	1.19	1.49	2.01	2.50	5.10	7.50	0.89	1.15	1.56	1.84	3.68	5.62
44	1.34	1.64	2.22	2.76	5.67	8.28	0.98	1.24	1.70	2.01	4.04	6.18
45	1.50	1.81	2.47	3.05	6.28	9.13	1.08	1.36	1.85	2.17	4.44	6.79
46	1.64	1.97	2.67	3.27	6.85	9.88	1.19	1.48	1.97	2.34	4.73	7.25
47	1.82	2.13	2.91	3.52	7.47	10.69	1.30	1.61	2.09	2.51	5.05	7.73
48	1.98	2.32	3.15	3.78	8.12	11.56	1.42	1.73	2.24	2.70	5.40	8.26
49	2.17	2.53	3.43	4.08	8.83	12.48	1.55	1.87	2.39	2.92	5.75	8.82
50	2.39	2.75	3.73	4.41	9.60	13.50	1.71	2.01	2.56	3.14	6.14	9.41
51	2.61	3.03	4.08	4.88	10.44	14.55	1.88	2.16	2.78	3.42	6.64	10.04
52	2.84	3.33	4.46	5.40	11.35	15.67	2.05	2.35	3.03	3.70	7.17	10.72
53	3.10	3.66	4.90	5.97	12.34	16.87	2.21	2.56	3.29	4.03	7.74	11.43
54	3.39	4.03	5.36	6.61	13.39	18.19	2.40	2.82	3.59	4.33	8.34	12.21
55	3.70	4.43	5.88	7.14	14.51	19.56	2.60	3.09	3.91	4.63	9.00	13.04
56	4.11	5.03	6.61	7.79	15.21	20.83	2.88	3.38	4.35	5.01	9.86	14.11
57	4.56	5.67	7.40	8.55	15.95	22.15	3.17	3.73	4.81	5.45	10.80	15.26
58	5.05	6.39	8.27	9.51	16.74	23.58	3.50	4.16	5.33	6.00	11.79	16.47
59	5.59	7.18	9.23	10.39	17.61	25.13	3.87	4.67	5.89	6.70	12.85	17.78
60	6.18	8.04	10.28	11.36	18.53	26.83	4.24	5.15	6.50	7.31	13.98	19.17
61	7.16	9.17	11.60	12.93	20.68	29.63	4.77	5.75	7.24	8.08	15.51	21.29
62	8.24	10.41	13.03	14.65	22.97	32.65	5.36	6.42	8.07	8.92	17.18	23.59
63	9.41	11.75	14.57	16.50	25.39	35.82	6.00	7.16	8.98	9.83	18.97	26.08
64	10.67	13.14	16.24	18.35	27.93	39.16	6.71	7.98	9.97	10.81	20.90	28.76
65	12.02	14.45	18.01	20.23	30.59	42.66	7.49	8.68	11.07	11.85	22.97	31.64
66	13.84	17.03	20.80	23.18			9.06	10.09	12.50	13.79		
67	15.80	19.49	23.80	25.92			10.75	11.41	14.03	15.64		
68	17.91	22.14	27.01	28.88			12.55	12.87	15.72	17.66		
69	20.19	25.00	30.47	32.04			14.32	14.46	17.55	19.86		
70	22.62	28.05	34.19	35.43			16.02	16.19	19.55	22.26		
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LSW Level Term 20-G

LSW Level Term 20-NG (Face Amounts \$50,000 - \$250,000)

20-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker
18				1.38	2.69	4.32				0.97	1.85	2.85
19				1.38	2.69	4.32				0.97	1.85	2.85
20				1.38	2.69	4.32				0.97	1.85	2.85
21				1.38	2.69	4.32				0.97	1.85	2.85
22				1.38	2.69	4.32				0.97	1.85	2.85
23				1.38	2.69	4.32				0.97	1.85	2.85
24				1.38	2.69	4.32				0.97	1.85	2.85
25				1.38	2.69	4.32				0.97	1.85	2.85
26				1.38	2.70	4.37				0.97	1.86	2.90
27				1.39	2.71	4.40				0.98	1.89	2.98
28				1.40	2.74	4.46				0.98	1.91	3.08
29				1.40	2.76	4.54				0.99	1.94	3.15
30				1.42	2.80	4.61				0.99	1.96	3.24
31				1.44	2.80	4.66				1.03	1.99	3.39
32				1.49	2.83	4.74				1.07	2.03	3.52
33				1.51	2.84	4.80				1.12	2.05	3.68
34				1.55	2.85	4.86				1.17	2.10	3.88
35				1.60	2.89	4.96				1.23	2.14	4.07
36				1.69	3.08	5.32				1.29	2.29	4.28
37				1.80	3.30	5.67				1.38	2.46	4.49
38				1.92	3.57	6.07				1.46	2.65	4.75
39				2.05	3.81	6.53				1.56	2.84	5.04
40				2.18	4.11	7.00				1.66	3.07	5.36
41				2.38	4.59	7.69				1.79	3.43	5.84
42				2.61	5.06	8.49				1.94	3.80	6.40
43				2.85	5.63	9.30				2.11	4.19	6.96
44				3.12	6.26	10.27				2.29	4.65	7.61
45				3.42	6.88	11.23				2.48	5.12	8.29
46				3.70	7.63	12.16				2.68	5.47	8.86
47				3.96	8.36	13.05				2.90	5.79	9.45
48				4.30	9.18	14.11				3.15	6.20	10.17
49				4.63	10.08	15.14				3.42	6.62	10.85
50				5.03	11.03	16.37				3.69	7.02	11.58
51				5.60	12.09	17.50				4.02	7.59	12.35
52				6.18	13.25	18.85				4.39	8.20	13.20
53				6.89	14.51	20.30				4.83	8.86	14.18
54				7.62	15.75	21.72				5.23	9.49	15.14
55				8.41	17.20	23.37				5.72	10.24	16.17
56				9.30	18.16	24.88				6.36	11.18	17.37
57				10.27	19.05	26.46				7.09	12.18	18.78
58				11.29	20.14	28.18				7.89	13.26	20.14
59				12.44	21.19	30.03				8.76	14.40	21.72
60				13.61	22.48	32.04				9.66	15.62	23.24
61				15.71	25.26	35.40				10.68	17.42	25.82
62				17.92	28.27	39.00				11.79	19.23	28.39
63				20.21	31.24	42.78				13.00	21.19	31.39
64				22.80	34.63	46.77				14.37	23.29	34.36
65				25.63	38.21	50.95				15.87	25.55	37.79
66	15.16	17.31	21.80	28.80			9.50	11.16	12.76	18.10		
67	17.30	19.81	24.94	32.20			11.27	12.62	14.32	20.53		
68	19.61	22.51	28.31	35.87			13.16	14.23	16.05	23.18		
69	22.09	25.41	31.94	39.79			15.32	15.99	17.93	26.08		
70	24.76	28.51	35.83	44.01			17.57	17.90	19.97	29.21		
71												
72												
73												
74												
75												

LSW Level Term 20-NC (Face Amounts \$250,001 - \$999,999)

20-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
19	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
20	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
21	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
22	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
23	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
24	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
25	0.52	0.76	0.91	1.14	2.32	2.98	0.44	0.55	0.78	0.84	1.60	1.98
26	0.52	0.76	0.92	1.14	2.33	2.98	0.44	0.56	0.78	0.84	1.62	2.00
27	0.52	0.76	0.93	1.16	2.34	2.98	0.44	0.56	0.78	0.85	1.63	2.04
28	0.52	0.76	0.94	1.17	2.36	2.98	0.44	0.56	0.79	0.85	1.64	2.09
29	0.52	0.76	0.94	1.17	2.37	3.06	0.44	0.57	0.79	0.86	1.67	2.17
30	0.52	0.76	0.95	1.17	2.40	3.16	0.44	0.57	0.79	0.86	1.71	2.31
31	0.52	0.76	0.96	1.20	2.41	3.29	0.44	0.58	0.80	0.89	1.73	2.39
32	0.52	0.76	0.98	1.23	2.45	3.43	0.44	0.60	0.83	0.93	1.77	2.51
33	0.53	0.77	0.99	1.27	2.47	3.58	0.44	0.61	0.84	0.97	1.80	2.62
34	0.53	0.77	1.00	1.30	2.48	3.66	0.44	0.63	0.86	1.02	1.84	2.75
35	0.54	0.77	1.02	1.33	2.49	3.73	0.44	0.65	0.88	1.07	1.87	2.91
36	0.58	0.82	1.09	1.37	2.68	4.00	0.46	0.69	0.92	1.11	2.01	3.05
37	0.63	0.88	1.17	1.45	2.87	4.25	0.49	0.73	0.99	1.17	2.15	3.24
38	0.70	0.95	1.25	1.53	3.10	4.59	0.53	0.79	1.04	1.23	2.32	3.45
39	0.76	1.01	1.35	1.65	3.31	4.94	0.59	0.84	1.11	1.31	2.51	3.66
40	0.84	1.10	1.46	1.81	3.57	5.27	0.67	0.90	1.18	1.41	2.70	3.91
41	0.93	1.21	1.61	2.01	3.99	5.83	0.74	0.97	1.28	1.52	3.01	4.28
42	1.04	1.31	1.78	2.19	4.43	6.45	0.83	1.07	1.37	1.66	3.37	4.73
43	1.16	1.46	1.98	2.39	4.88	7.05	0.91	1.16	1.49	1.81	3.75	5.17
44	1.29	1.59	2.19	2.62	5.43	7.78	1.02	1.27	1.63	1.96	4.13	5.70
45	1.42	1.75	2.45	2.89	6.02	8.57	1.12	1.36	1.75	2.12	4.58	6.25
46	1.58	1.90	2.65	3.10	6.56	9.28	1.23	1.50	1.86	2.28	4.85	6.68
47	1.73	2.07	2.86	3.35	7.21	10.03	1.36	1.65	2.01	2.44	5.18	7.05
48	1.88	2.25	3.10	3.61	7.92	10.85	1.50	1.79	2.16	2.63	5.49	7.53
49	2.07	2.45	3.35	3.92	8.62	11.72	1.63	1.90	2.30	2.84	5.86	8.04
50	2.29	2.67	3.64	4.23	9.45	12.68	1.79	2.01	2.49	3.07	6.27	8.58
51	2.50	2.93	3.98	4.72	10.28	13.66	1.94	2.14	2.73	3.31	6.78	9.15
52	2.69	3.22	4.31	5.21	11.18	14.71	2.09	2.29	2.98	3.58	7.26	9.78
53	2.97	3.54	4.73	5.76	12.26	15.84	2.26	2.48	3.27	3.92	7.84	10.43
54	3.24	3.89	5.18	6.43	13.31	17.08	2.45	2.72	3.56	4.24	8.47	11.13
55	3.52	4.28	5.68	7.10	14.42	18.20	2.65	2.96	3.88	4.61	9.05	11.89
56	3.94	4.85	6.33	7.72	15.25	19.56	2.93	3.26	4.36	4.98	9.89	13.00
57	4.41	5.46	7.02	8.47	16.14	21.21	3.21	3.63	4.83	5.43	10.77	14.33
58	4.89	6.14	7.77	9.23	17.09	22.59	3.54	4.04	5.35	5.96	11.73	15.63
59	5.41	6.89	8.67	10.10	17.98	24.30	3.91	4.53	5.95	6.57	12.73	17.02
60	6.03	7.71	9.57	11.05	19.10	26.17	4.30	4.99	6.57	7.25	13.81	18.52
61	7.00	8.78	10.78	12.57	21.68	29.18	4.83	5.56	7.33	8.01	15.14	20.77
62	8.12	9.95	12.00	14.23	24.29	32.45	5.38	6.20	8.16	8.85	16.71	23.23
63	9.28	11.23	13.41	16.05	27.07	35.93	6.07	6.97	9.16	9.75	18.41	25.92
64	10.51	12.58	14.80	17.97	30.04	39.63	6.73	7.74	10.18	10.70	20.24	28.85
65	11.84	14.06	16.42	20.06	33.19	43.56	7.51	8.60	11.30	11.74	22.20	32.02
66	13.64	16.24	18.96	22.54			9.09	9.80	12.76	13.39		
67	15.57	18.58	21.69	25.20			10.78	11.08	14.32	15.18		
68	17.65	21.12	24.62	28.07			12.36	12.50	16.05	17.15		
69	19.88	23.84	27.77	31.14			13.90	14.04	17.93	19.29		
70	22.28	26.74	31.16	34.44			15.55	15.71	19.97	21.61		
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LSW Level Term 20-NC

LSW Level Term 20-NG (Face Amounts \$1 Million and Higher)

20-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
19	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
20	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
21	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
22	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
23	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
24	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
25	0.47	0.69	0.89	1.04	2.05	2.84	0.39	0.49	0.69	0.78	1.42	1.94
26	0.47	0.69	0.90	1.04	2.06	2.84	0.39	0.50	0.70	0.78	1.43	1.96
27	0.47	0.69	0.90	1.05	2.07	2.84	0.39	0.50	0.72	0.79	1.44	2.00
28	0.47	0.69	0.91	1.06	2.09	2.84	0.39	0.50	0.72	0.79	1.46	2.05
29	0.47	0.69	0.91	1.06	2.12	2.91	0.39	0.51	0.73	0.80	1.49	2.13
30	0.47	0.70	0.92	1.06	2.14	3.01	0.39	0.51	0.73	0.80	1.54	2.22
31	0.47	0.70	0.93	1.08	2.19	3.13	0.39	0.52	0.74	0.83	1.59	2.32
32	0.47	0.70	0.94	1.10	2.23	3.27	0.39	0.54	0.76	0.86	1.65	2.41
33	0.47	0.71	0.95	1.13	2.29	3.38	0.39	0.55	0.77	0.90	1.71	2.52
34	0.47	0.72	0.96	1.15	2.32	3.45	0.39	0.58	0.78	0.93	1.75	2.64
35	0.47	0.72	0.97	1.18	2.33	3.52	0.39	0.60	0.80	0.98	1.80	2.77
36	0.51	0.77	1.04	1.26	2.50	3.77	0.41	0.64	0.84	1.03	1.91	2.93
37	0.56	0.82	1.10	1.34	2.68	4.05	0.44	0.67	0.91	1.08	2.05	3.12
38	0.63	0.89	1.18	1.42	2.90	4.37	0.48	0.72	0.96	1.14	2.19	3.32
39	0.70	0.95	1.27	1.53	3.12	4.70	0.53	0.77	1.03	1.21	2.35	3.55
40	0.77	1.03	1.36	1.68	3.37	5.07	0.60	0.82	1.10	1.31	2.52	3.80
41	0.87	1.13	1.50	1.86	3.76	5.61	0.66	0.89	1.20	1.41	2.79	4.20
42	0.97	1.24	1.65	2.07	4.18	6.20	0.74	0.97	1.30	1.54	3.09	4.64
43	1.09	1.36	1.83	2.28	4.65	6.84	0.81	1.05	1.42	1.69	3.41	5.12
44	1.22	1.50	2.03	2.52	5.17	7.55	0.90	1.14	1.55	1.83	3.75	5.64
45	1.37	1.65	2.25	2.78	5.73	8.32	0.99	1.24	1.68	1.98	4.13	6.19
46	1.50	1.79	2.43	2.98	6.25	9.01	1.09	1.35	1.79	2.13	4.41	6.61
47	1.66	1.95	2.65	3.19	6.80	9.74	1.18	1.47	1.90	2.28	4.71	7.05
48	1.81	2.12	2.87	3.44	7.40	10.53	1.30	1.58	2.04	2.46	5.04	7.53
49	1.99	2.31	3.13	3.70	8.06	11.38	1.42	1.71	2.17	2.65	5.38	8.04
50	2.18	2.52	3.40	3.99	8.75	12.31	1.56	1.83	2.33	2.84	5.75	8.58
51	2.38	2.76	3.72	4.41	9.52	13.26	1.72	1.98	2.53	3.09	6.22	9.15
52	2.59	3.04	4.07	4.87	10.35	14.28	1.87	2.14	2.76	3.35	6.72	9.78
53	2.83	3.34	4.46	5.38	11.25	15.38	2.02	2.34	3.00	3.63	7.26	10.43
54	3.09	3.67	4.89	5.95	12.21	16.58	2.19	2.57	3.27	3.93	7.84	11.13
55	3.38	4.04	5.36	6.57	13.23	17.84	2.37	2.82	3.56	4.27	8.46	11.89
56	3.75	4.58	6.03	7.15	13.86	18.99	2.62	3.08	3.96	4.61	9.24	12.87
57	4.16	5.15	6.75	7.84	14.54	20.20	2.89	3.39	4.39	5.03	10.07	13.91
58	4.61	5.79	7.54	8.55	15.26	21.51	3.19	3.78	4.86	5.52	10.96	15.03
59	5.10	6.50	8.42	9.35	16.05	22.92	3.52	4.23	5.36	6.08	11.90	16.21
60	5.64	7.27	9.38	10.23	16.90	24.46	3.87	4.66	5.92	6.71	12.91	17.47
61	6.54	8.28	10.57	11.64	18.85	27.02	4.35	5.20	6.60	7.42	14.28	19.41
62	7.52	9.39	11.88	13.18	20.94	29.77	4.89	5.79	7.35	8.19	15.76	21.51
63	8.59	10.59	13.28	14.86	23.14	32.66	5.47	6.45	8.18	9.03	17.37	23.78
64	9.73	11.87	14.80	16.64	25.46	35.70	6.12	7.17	9.09	9.91	19.09	26.23
65	10.96	13.26	16.42	18.57	27.89	38.89	6.83	7.96	10.09	10.87	20.94	28.85
66	12.63	15.32	18.96	20.87			8.26	9.07	11.39	12.40		
67	14.42	17.53	21.69	23.33			9.80	10.26	12.79	14.06		
68	16.34	19.92	24.62	25.99			11.44	11.57	14.33	15.88		
69	18.41	22.49	27.77	28.83			12.87	13.00	16.01	17.86		
70	20.63	25.23	31.16	31.89			14.40	14.55	17.83	20.01		
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LSW Level Term 20-NG

LSW Level Term 30-G (Face Amounts \$50,000 - \$250,000)

Level Premiums Guaranteed for 30 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker
18				2.75	5.44	6.64				2.23	4.13	4.97
19				2.75	5.44	6.64				2.23	4.13	4.97
20				2.75	5.44	6.64				2.23	4.13	4.97
21				2.75	5.44	6.64				2.23	4.13	4.97
22				2.75	5.44	6.64				2.23	4.13	4.97
23				2.75	5.44	6.64				2.23	4.13	4.97
24				2.75	5.44	6.64				2.23	4.13	4.97
25				2.75	5.44	6.64				2.23	4.13	4.97
26				2.75	5.50	6.67				2.24	4.17	4.98
27				2.78	5.57	6.74				2.26	4.22	4.98
28				2.78	5.64	6.81				2.27	4.25	5.03
29				2.81	5.71	6.88				2.28	4.31	5.03
30				2.81	5.80	6.93				2.31	4.38	5.08
31				2.87	5.95	7.18				2.36	4.54	5.36
32				2.96	6.14	7.44				2.41	4.70	5.64
33				3.05	6.39	7.69				2.47	4.88	5.97
34				3.17	6.60	8.05				2.54	5.05	6.36
35				3.27	6.89	8.38				2.60	5.26	6.70
36				3.51	7.58	8.97				2.78	5.67	7.14
37				3.76	8.34	9.59				2.99	6.08	7.61
38				4.04	9.18	10.28				3.22	6.54	8.14
39				4.34	10.08	10.99				3.47	7.07	8.69
40				4.66	11.01	11.75				3.75	7.62	9.27
41				5.10	11.91	12.89				3.91	8.11	10.05
42				5.56	12.85	14.20				4.13	8.76	10.96
43				6.09	13.84	15.60				4.36	9.42	11.87
44				6.65	14.99	17.10				4.59	10.06	12.83
45				7.27	16.12	18.70				4.85	10.80	13.86
46				8.07	17.41	19.35				5.54	11.89	15.61
47				8.95	18.80	20.03				6.28	13.05	17.47
48				9.89	20.31	20.75				7.07	14.30	19.45
49				10.94	21.28	21.54				7.92	15.63	21.25
50				12.09	22.14	22.41				8.85	17.02	22.20
51				13.20						9.68		
52				14.43						10.61		
53				15.74						11.61		
54				17.15						12.69		
55				19.23						14.30		
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LSW Level Term 30-G

LSW Level Term 30-G (Face Amounts \$250,001 - \$999,999)

Level Premiums Guaranteed for 30 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
19	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
20	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
21	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
22	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
23	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
24	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
25	0.91	1.19	1.40	1.53	3.83	4.80	0.74	0.95	1.16	1.24	3.02	3.76
26	0.92	1.20	1.46	1.53	3.87	4.82	0.75	0.96	1.19	1.24	3.05	3.77
27	0.93	1.21	1.50	1.53	3.92	4.92	0.76	0.98	1.22	1.26	3.06	3.77
28	0.94	1.22	1.52	1.53	4.01	4.97	0.77	1.00	1.25	1.26	3.10	3.78
29	0.96	1.22	1.56	1.57	4.06	5.03	0.78	1.02	1.27	1.29	3.14	3.81
30	0.97	1.22	1.61	1.62	4.12	5.10	0.80	1.03	1.31	1.32	3.15	3.82
31	0.99	1.22	1.65	1.67	4.17	5.39	0.82	1.05	1.33	1.36	3.17	4.01
32	1.02	1.23	1.69	1.73	4.27	5.67	0.84	1.07	1.36	1.40	3.23	4.20
33	1.07	1.26	1.78	1.80	4.42	6.02	0.86	1.10	1.43	1.46	3.26	4.43
34	1.12	1.32	1.86	1.90	4.62	6.35	0.89	1.14	1.47	1.53	3.34	4.62
35	1.16	1.36	1.93	2.01	4.85	6.79	0.93	1.16	1.52	1.62	3.44	4.88
36	1.24	1.48	2.07	2.13	5.33	7.21	0.99	1.22	1.62	1.72	3.70	5.24
37	1.34	1.60	2.23	2.28	5.92	7.70	1.06	1.30	1.73	1.84	3.99	5.62
38	1.44	1.73	2.37	2.45	6.48	8.25	1.15	1.38	1.86	1.97	4.36	6.05
39	1.57	1.89	2.58	2.65	7.13	8.82	1.24	1.48	1.96	2.13	4.79	6.50
40	1.71	2.06	2.75	2.89	7.79	9.44	1.33	1.59	2.10	2.30	5.31	6.92
41	1.86	2.27	3.03	3.16	8.49	10.43	1.46	1.70	2.28	2.48	5.91	7.55
42	2.01	2.48	3.32	3.49	9.30	11.38	1.59	1.86	2.44	2.70	6.42	8.24
43	2.17	2.75	3.67	3.87	10.09	12.50	1.72	2.04	2.65	2.93	6.97	8.98
44	2.36	3.01	4.05	4.30	10.96	13.70	1.85	2.19	2.83	3.18	7.56	9.78
45	2.57	3.33	4.41	4.78	11.79	14.99	2.03	2.39	3.08	3.45	8.12	10.64
46	2.81	3.66	4.91	5.31	12.73	15.51	2.25	2.61	3.28	3.74	8.94	11.98
47	3.08	4.01	5.44	5.90	13.81	16.06	2.50	2.85	3.56	4.04	9.81	13.41
48	3.38	4.39	6.04	6.51	14.89	16.63	2.75	3.11	3.85	4.36	10.75	14.93
49	3.69	4.82	6.68	7.20	16.00	17.27	3.02	3.40	4.14	5.63	11.75	16.55
50	4.05	5.28	7.39	7.96	17.26	17.96	3.34	3.69	4.47	6.29	12.80	17.79
51	4.70	6.14	8.21	8.69			3.74	4.22	5.10	6.88		
52	5.40	7.07	9.15	9.50			4.17	4.79	5.78	7.54		
53	6.17	8.09	10.07	10.37			4.65	5.44	6.53	8.25		
54	6.98	9.16	10.98	11.30			5.16	6.12	7.33	9.02		
55	8.10	10.59	11.19	12.29			5.89	7.03	8.42	9.84		
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LSW Level Term 30-G (Face Amounts \$1 Million and Higher)

Level Premiums Guaranteed for 30 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
19	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
20	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
21	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
22	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
23	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
24	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
25	0.90	1.10	1.30	1.42	3.75	4.71	0.70	0.91	1.08	1.15	2.77	3.55
26	0.92	1.11	1.35	1.42	3.79	4.73	0.70	0.92	1.11	1.15	2.80	3.56
27	0.92	1.13	1.38	1.42	3.84	4.78	0.71	0.93	1.14	1.17	2.83	3.56
28	0.94	1.14	1.41	1.42	3.89	4.83	0.72	0.94	1.16	1.17	2.87	3.57
29	0.95	1.17	1.43	1.44	3.94	4.88	0.74	0.95	1.18	1.19	2.91	3.59
30	0.96	1.17	1.46	1.47	4.00	4.95	0.76	0.96	1.21	1.22	2.94	3.60
31	0.97	1.17	1.49	1.50	4.05	5.13	0.78	0.98	1.22	1.26	2.99	3.75
32	0.98	1.19	1.54	1.56	4.15	5.35	0.82	0.99	1.25	1.30	3.05	3.89
33	1.02	1.24	1.63	1.65	4.29	5.57	0.85	1.02	1.31	1.35	3.13	4.06
34	1.05	1.31	1.74	1.76	4.49	5.83	0.88	1.05	1.37	1.42	3.24	4.24
35	1.10	1.36	1.79	1.86	4.75	6.12	0.92	1.10	1.41	1.50	3.37	4.44
36	1.19	1.47	1.93	1.97	5.23	6.55	0.98	1.18	1.51	1.59	3.59	4.76
37	1.29	1.58	2.08	2.11	5.75	7.00	1.04	1.26	1.62	1.70	3.87	5.11
38	1.41	1.70	2.24	2.27	6.29	7.50	1.12	1.34	1.75	1.82	4.19	5.50
39	1.54	1.85	2.43	2.45	6.86	8.02	1.22	1.44	1.87	1.97	4.56	5.91
40	1.68	2.00	2.62	2.68	7.49	8.58	1.29	1.54	2.02	2.13	5.01	6.35
41	1.82	2.20	2.89	2.93	8.16	9.48	1.40	1.67	2.17	2.30	5.52	6.93
42	1.97	2.41	3.19	3.23	8.86	10.44	1.51	1.82	2.35	2.50	6.00	7.56
43	2.15	2.64	3.53	3.58	9.61	11.47	1.64	1.98	2.55	2.71	6.45	8.24
44	2.34	2.89	3.89	3.98	10.34	12.57	1.78	2.15	2.75	2.94	6.94	8.97
45	2.54	3.17	4.28	4.43	11.12	13.75	1.93	2.34	2.99	3.19	7.45	9.76
46	2.78	3.49	4.77	4.92	12.01	14.23	2.14	2.56	3.22	3.46	8.20	10.99
47	3.05	3.82	5.28	5.46	12.79	14.73	2.38	2.79	3.46	3.74	9.00	12.30
48	3.35	4.18	5.86	6.03	13.54	15.26	2.62	3.05	3.74	4.04	9.86	13.70
49	3.65	4.59	6.49	6.67	15.09	15.84	2.88	3.33	4.02	5.21	10.78	15.18
50	4.01	5.03	7.17	7.37	16.28	16.48	3.18	3.62	4.34	5.82	11.74	16.32
51	4.65	5.85	7.97	8.05			3.56	4.14	4.95	6.37		
52	5.35	6.73	8.71	8.80			3.97	4.70	5.61	6.98		
53	6.11	7.70	9.50	9.60			4.43	5.33	6.34	7.64		
54	6.91	8.72	10.26	10.46			4.91	6.00	7.12	8.35		
55	8.02	10.09	10.36	11.38			5.61	6.89	8.17	9.11		
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LSW Level Term 30-G

LSW Level Term 30-NC (Face Amounts \$50,000 - \$250,000)

30-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Standard Non-tobacco	Standard Smoker
18				1.83	4.10	4.98				1.50	3.10	3.72
19				1.83	4.10	4.98				1.50	3.10	3.72
20				1.83	4.10	4.98				1.50	3.10	3.72
21				1.83	4.10	4.98				1.50	3.10	3.72
22				1.83	4.10	4.98				1.50	3.10	3.72
23				1.83	4.10	4.98				1.50	3.10	3.72
24				1.83	4.10	4.98				1.50	3.10	3.72
25				1.83	4.10	4.98				1.50	3.10	3.72
26				1.83	4.12	5.01				1.52	3.13	3.74
27				1.87	4.16	5.06				1.53	3.16	3.74
28				1.87	4.22	5.10				1.55	3.18	3.78
29				1.88	4.28	5.12				1.58	3.23	3.79
30				1.88	4.34	5.19				1.59	3.27	3.81
31				1.95	4.47	5.39				1.65	3.38	4.02
32				2.07	4.63	5.57				1.71	3.53	4.23
33				2.16	4.77	5.81				1.79	3.64	4.48
34				2.29	4.95	6.03				1.86	3.79	4.74
35				2.42	5.16	6.29				1.94	3.95	5.03
36				2.61	5.68	6.73				2.10	4.25	5.36
37				2.79	6.25	7.19				2.26	4.56	5.72
38				3.00	6.89	7.70				2.44	4.91	6.11
39				3.25	7.52	8.23				2.62	5.27	6.53
40				3.50	8.26	8.81				2.85	5.69	7.00
41				3.84	8.94	9.67				2.99	6.12	7.58
42				4.21	9.63	10.65				3.14	6.58	8.22
43				4.60	10.38	11.70				3.33	7.03	8.90
44				5.07	11.25	12.82				3.53	7.57	9.62
45				5.54	12.09	14.02				3.73	8.15	10.39
46				6.19	13.06	14.51				4.29	8.97	11.70
47				6.90	14.10	15.01				4.85	9.85	13.18
48				7.69	15.23	15.56				5.50	10.79	14.69
49				8.50	15.96	16.16				6.19	11.79	16.05
50				9.45	16.61	16.80				6.92	12.84	16.63
51				10.33						7.58		
52				11.29						8.32		
53				12.39						9.11		
54				13.51						10.02		
55				14.70						10.93		
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LSW Level Term 30-NG (Face Amounts \$250,001 - \$999,999)

30-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
19	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
20	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
21	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
22	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
23	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
24	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
25	0.68	0.89	1.05	1.21	2.87	3.60	0.56	0.71	0.87	0.93	2.27	2.82
26	0.69	0.90	1.09	1.21	2.90	3.62	0.57	0.72	0.89	0.94	2.29	2.83
27	0.70	0.91	1.12	1.21	2.96	3.70	0.57	0.73	0.92	0.95	2.31	2.83
28	0.70	0.92	1.13	1.21	3.00	3.73	0.58	0.75	0.94	0.96	2.32	2.84
29	0.72	0.92	1.17	1.24	3.04	3.77	0.59	0.76	0.96	0.98	2.35	2.85
30	0.73	0.92	1.20	1.27	3.08	3.86	0.60	0.77	0.98	0.99	2.36	2.86
31	0.74	0.92	1.23	1.31	3.13	4.04	0.62	0.78	1.00	1.03	2.40	3.01
32	0.77	0.93	1.30	1.38	3.23	4.25	0.63	0.80	1.02	1.07	2.43	3.15
33	0.80	0.95	1.37	1.39	3.32	4.51	0.65	0.82	1.07	1.12	2.47	3.29
34	0.84	1.00	1.40	1.46	3.44	4.76	0.67	0.85	1.10	1.17	2.50	3.47
35	0.86	1.04	1.45	1.51	3.63	5.09	0.70	0.86	1.14	1.22	2.58	3.66
36	0.93	1.13	1.57	1.64	4.00	5.45	0.75	0.91	1.21	1.34	2.76	3.93
37	1.00	1.22	1.66	1.76	4.44	5.78	0.80	0.98	1.31	1.46	3.01	4.22
38	1.08	1.33	1.80	1.90	4.86	6.18	0.86	1.04	1.39	1.60	3.27	4.54
39	1.18	1.43	1.93	2.07	5.30	6.61	0.94	1.11	1.48	1.75	3.61	4.84
40	1.29	1.55	2.08	2.23	5.84	7.07	1.00	1.19	1.59	1.91	3.97	5.19
41	1.38	1.71	2.28	2.46	6.36	7.82	1.09	1.30	1.70	2.02	4.43	5.66
42	1.50	1.88	2.51	2.71	6.97	8.61	1.19	1.40	1.83	2.15	4.83	6.18
43	1.64	2.06	2.76	2.96	7.57	9.37	1.29	1.54	1.99	2.30	5.20	6.74
44	1.78	2.25	3.04	3.27	8.23	10.28	1.40	1.67	2.12	2.43	5.65	7.34
45	1.93	2.48	3.31	3.59	8.84	11.24	1.52	1.82	2.31	2.58	6.08	7.98
46	2.12	2.74	3.64	3.99	9.55	11.63	1.68	2.00	2.47	2.95	6.70	8.98
47	2.33	3.01	3.98	4.42	10.36	12.03	1.89	2.17	2.69	3.34	7.36	10.05
48	2.57	3.32	4.37	4.89	11.17	12.47	2.09	2.38	2.90	3.76	8.06	11.19
49	2.81	3.65	4.79	5.41	12.00	12.95	2.31	2.61	3.14	4.18	8.80	12.40
50	3.09	4.02	5.29	5.97	12.94	13.46	2.55	2.87	3.40	4.50	9.58	13.33
51	3.61	4.68	5.82	6.53			2.87	3.30	3.88	5.15		
52	4.15	5.42	6.41	7.14			3.20	3.77	4.42	5.65		
53	4.76	6.21	7.03	7.79			3.58	4.24	5.01	6.19		
54	5.39	7.06	7.71	8.49			3.98	4.83	5.63	6.76		
55	6.08	7.96	8.42	9.24			4.42	5.42	6.31	7.38		
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LSW Level Term 30-NG

LSW Level Term 30-NC (Face Amounts \$1 Million and Higher)

30-Year Level Premiums/Guaranteed for 10 Years • Annual Rates per \$1,000 • Add \$95 Policy Fee

Unisex plans use male rates.

Issue Age	Male						Female					
	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker	Elite Preferred Non-tobacco	Preferred Non-tobacco	Standard Plus Non-tobacco	Verified Standard Non-tobacco	Express Std NT & Prfd Smoker	Standard Smoker
18	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
19	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
20	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
21	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
22	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
23	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
24	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
25	0.68	0.83	0.98	1.16	2.81	3.53	0.53	0.68	0.81	0.86	2.08	2.66
26	0.69	0.85	1.02	1.16	2.84	3.55	0.53	0.69	0.83	0.87	2.10	2.67
27	0.70	0.86	1.04	1.16	2.87	3.59	0.54	0.70	0.85	0.88	2.12	2.67
28	0.70	0.88	1.06	1.16	2.91	3.62	0.55	0.71	0.88	0.89	2.15	2.68
29	0.71	0.89	1.08	1.18	2.95	3.66	0.56	0.72	0.90	0.91	2.18	2.69
30	0.73	0.89	1.09	1.19	2.99	3.71	0.58	0.73	0.91	0.92	2.21	2.70
31	0.73	0.89	1.12	1.22	3.04	3.85	0.59	0.73	0.92	0.95	2.24	2.81
32	0.74	0.90	1.16	1.27	3.11	4.01	0.61	0.75	0.94	0.99	2.29	2.92
33	0.77	0.94	1.23	1.34	3.22	4.18	0.64	0.76	0.98	1.04	2.35	3.05
34	0.80	1.00	1.30	1.38	3.37	4.37	0.66	0.79	1.03	1.08	2.43	3.18
35	0.83	1.04	1.34	1.44	3.56	4.59	0.69	0.83	1.06	1.13	2.53	3.33
36	0.90	1.13	1.45	1.56	3.92	4.91	0.73	0.89	1.14	1.24	2.71	3.57
37	0.97	1.21	1.55	1.68	4.31	5.25	0.78	0.96	1.22	1.36	2.92	3.84
38	1.06	1.30	1.68	1.81	4.72	5.62	0.84	1.02	1.31	1.48	3.17	4.13
39	1.16	1.42	1.82	1.97	5.15	6.01	0.91	1.09	1.40	1.62	3.47	4.44
40	1.26	1.53	1.96	2.12	5.62	6.43	0.97	1.17	1.51	1.75	3.82	4.76
41	1.37	1.68	2.17	2.34	6.12	7.11	1.05	1.27	1.63	1.87	4.22	5.19
42	1.49	1.84	2.39	2.58	6.64	7.83	1.14	1.39	1.76	1.99	4.60	5.67
43	1.62	2.02	2.65	2.82	7.21	8.60	1.24	1.52	1.91	2.11	4.95	6.18
44	1.76	2.21	2.92	3.11	7.76	9.43	1.33	1.65	2.06	2.25	5.33	6.73
45	1.91	2.43	3.21	3.42	8.34	10.31	1.45	1.80	2.24	2.39	5.74	7.32
46	2.10	2.69	3.53	3.80	9.01	10.67	1.62	1.98	2.42	2.73	6.32	8.24
47	2.31	2.95	3.86	4.21	9.59	11.04	1.80	2.17	2.61	3.09	6.94	9.22
48	2.54	3.25	4.24	4.66	10.15	11.44	1.99	2.38	2.82	3.48	7.60	10.27
49	2.78	3.58	4.65	5.15	11.32	11.88	2.20	2.61	3.05	3.87	8.30	11.38
50	3.06	3.94	5.09	5.69	12.21	12.35	2.43	2.84	3.30	4.17	9.04	12.23
51	3.57	4.59	5.60	6.22			2.73	3.27	3.77	4.77		
52	4.11	5.31	6.16	6.80			3.05	3.73	4.29	5.23		
53	4.71	6.09	6.76	7.42			3.41	4.24	4.86	5.73		
54	5.34	6.92	7.41	8.09			3.79	4.78	5.47	6.26		
55	6.02	7.80	8.10	8.80			4.21	5.37	6.13	6.83		
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Disability Income Rider

Annual premium per \$100
of monthly benefit

Issue Age	Benefit Period	
	Two-Year	Five-Year
18	\$20.88	\$23.16
19	21.00	23.52
20	21.12	24.00
21	21.36	24.60
22	21.72	25.32
23	22.20	26.16
24	22.80	27.12
25	23.40	28.08
26	24.00	29.04
27	24.72	30.12
28	25.44	31.20
29	26.16	32.40
30	26.88	33.72
31	27.00	35.04
32	27.12	36.48
33	27.24	38.04
34	27.36	39.60
35	27.48	41.28
36	28.92	43.08
37	30.84	45.00
38	32.88	46.92
39	35.40	48.96
40	38.04	51.00
41	40.44	53.28
42	42.36	55.80
43	43.80	58.56
44	45.00	61.44
45	46.44	64.56
46	48.24	67.80
47	50.28	71.16
48	52.68	74.76
49	55.44	78.60
50	58.44	82.56
51	61.68	86.76
52	65.16	91.44
53	68.88	96.84
54	73.08	103.20
55	78.00	110.76

Accidental Death Benefit Rider

Annual premium per \$1,000

Issue Age	
18-39	\$1.08
40-49	1.20
50-54	1.32
55-60	1.44

Children's Term Rider

Annual premium per \$1,000

\$6.00

Waiver of Premium Rider

Rate per \$1 of annual premium

Issue Age	
18 - 27	\$0.06
28 - 32	0.07
33 - 36	0.08
37 - 39	0.09
40	0.10
41	0.10
42	0.11
43	0.11
44	0.12
45	0.12
46	0.13
47	0.14
48	0.15
49	0.16
50	0.17
51	0.18
52	0.19
53	0.20
54	0.21
55	0.23

LSW Level Term 10-G, 15-G, 15-NG, 20-G, 20-NG, 30-G and 30-NG

Guaranteed Annual Renewal Premiums after the Level Premium Period

Annual Rates per \$1,000; Add \$95 policy fee; Unisex plans use male rates.

Age	MALE		FEMALE	
	All Non-tobacco Except Express	Express Std NT & All Smoker	All Non-tobacco Except Express	Express Std NT & All Smoker
28	3.15	5.46	1.74	2.76
29	3.09	5.43	1.86	2.97
30	3.06	5.40	1.92	3.09
31	3.03	5.40	2.04	3.36
32	3.03	5.46	2.16	3.57
33	3.12	5.61	2.28	3.84
34	3.18	5.82	2.46	4.17
35	3.27	6.00	2.67	4.59
36	3.45	6.33	2.85	4.95
37	3.60	6.69	3.09	5.37
38	3.87	7.20	3.21	5.64
39	4.11	7.71	3.39	6.00
40	4.38	8.31	3.60	6.36
41	4.74	9.09	3.81	6.78
42	5.19	9.99	4.05	7.29
43	5.70	11.07	4.35	7.89
44	6.30	12.36	4.71	8.58
45	6.99	13.71	5.13	9.39
46	7.65	14.97	5.61	10.29
47	8.37	16.38	6.21	11.43
48	8.79	17.16	6.87	12.84
49	9.27	18.06	7.59	14.43
50	9.96	19.35	8.43	16.17
51	10.77	20.88	9.36	18.06
52	11.88	22.98	10.41	20.13
53	13.08	25.35	11.55	22.32
54	14.61	28.32	12.75	24.72
55	16.50	31.68	14.04	27.24
56	18.42	35.10	15.54	29.94
57	20.49	38.73	17.10	32.82
58	22.26	41.58	18.78	35.61
59	24.30	44.88	20.46	38.70
60	26.76	48.87	22.20	41.91
61	29.76	53.82	24.09	45.24
62	33.42	59.79	26.16	48.99
63	37.53	66.42	28.29	52.74
64	41.85	73.20	30.60	56.70
65	46.41	79.89	33.15	61.02
66	51.03	86.34	35.97	65.61
67	55.71	92.61	39.06	70.77
68	60.75	99.21	42.51	76.44
69	65.97	105.75	46.29	82.59
70	72.30	113.67	50.46	89.46
71	79.38	122.34	55.26	97.29
72	88.68	134.13	60.63	105.93
73	98.49	145.98	66.45	115.23
74	108.81	157.95	72.84	125.43
75	120.09	171.87	79.92	135.69
76	132.39	186.69	87.69	146.88
77	146.67	203.82	96.24	158.91
78	163.35	223.62	105.69	171.87
79	182.61	246.15	115.89	185.88
80	203.61	270.21	127.29	200.97
81	227.52	297.15	142.77	222.21
82	252.42	324.33	160.23	245.28
83	279.27	352.83	177.63	267.75
84	309.00	383.82	196.86	291.90
85	342.21	420.27	218.52	316.23
86	379.02	460.17	238.17	336.51
87	419.22	503.07	267.75	368.67
88	462.30	548.16	298.65	400.77
89	507.75	594.81	331.59	433.05
90	555.18	642.39	361.95	459.15
91	599.79	685.29	377.31	464.82
92	646.29	729.06	407.52	487.98
93	695.34	774.30	452.34	525.30
94	747.15	821.22	508.92	572.91

After the Level Premium Period



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