



Ancillary Rate Guide

- ◆ **Base and Additional Insured Yearly Renewable Term Premiums**
- ◆ **Base and Additional Insured Yearly Renewable Term Premiums (Oregon Only)**
- ◆ **Base and Additional Insured Yearly Renewable Term Premiums with Endowment Rider**
- ◆ **Base and Additional Insured Yearly Renewable Term Premiums with Endowment Rider (Oregon Only)**
- ◆ **Critical Illness Accelerated Benefit Rider**
- ◆ **Critical Illness Accelerated Benefit Rider with Endowment Rider**
- ◆ **Base and Additional Insured Yearly Renewable Term Premiums with Return of Premium**
- ◆ **Critical Illness Accelerated Benefit Rider with Return of Premium Rider**



Base and Additional Insured Yearly Renewable Term Premiums

Annual Premiums per \$1000

Yearly Renewable Term Premiums				
Without Endowment				
Age	Guaranteed		Current	
	NS	SM	NS	SM
25	4.32	6.12	---	---
26	4.32	6.12	---	---
27	4.32	6.12	---	---
28	4.32	6.12	---	---
29	4.32	6.18	---	---
30	4.32	6.30	---	---
31	4.41	6.51	---	---
32	4.50	6.72	---	---
33	4.65	7.05	---	---
34	4.83	7.44	---	---
35	5.07	7.89	2.48	5.07
36	5.31	8.43	2.49	5.12
37	5.64	9.12	2.51	5.17
38	6.00	9.90	2.52	5.22
39	6.42	10.80	2.54	5.28
40	6.87	11.82	2.73	5.33
41	7.41	13.02	2.97	5.38
42	7.95	14.25	3.27	6.04
43	8.58	15.66	3.62	6.83
44	9.21	17.13	4.04	7.78
45	9.96	18.81	4.51	8.87
46	10.77	20.49	5.18	9.93
47	11.64	22.32	5.95	11.14
48	12.57	24.24	6.79	12.41
49	13.62	26.40	7.74	13.82
50	14.73	28.68	8.76	15.30
51	16.05	31.32	9.69	16.91
52	17.58	34.26	10.71	18.70
53	19.29	37.62	11.81	20.62
54	21.27	41.40	13.01	22.72
55	23.46	45.42	14.31	24.99
56	25.89	49.77	15.77	27.53
57	28.47	54.27	17.36	30.32
58	31.26	59.07	19.16	33.45
59	34.41	64.05	21.16	36.95

Yearly Renewable Term Premiums				
Without Endowment				
Age	Guaranteed		Current	
	NS	SM	NS	SM
60	37.92	69.57	23.41	40.87
61	41.82	75.78	26.50	45.27
62	46.26	82.77	29.96	50.08
63	51.33	90.69	33.75	55.24
64	57.06	99.42	37.97	60.88
65	63.39	108.87	42.66	67.03
66	70.20	118.71	46.97	72.33
67	77.58	129.03	51.73	78.04
68	85.50	139.65	56.98	84.17
69	94.14	150.96	62.76	90.73
70	103.89	163.44	69.06	97.67
71	116.73	177.27	77.38	104.91
72	127.68	192.99	86.45	112.34
73	142.32	210.69	96.46	120.12
74	158.76	229.98	107.59	128.37
75	176.40	251.31	120.07	137.23
76	195.18	273.30	131.65	150.45
77	214.92	295.56	144.45	165.08
78	235.41	317.73	158.45	181.09
79	257.16	340.47	173.68	198.49
80	281.01	364.77	190.14	217.30
81	307.56	391.23	211.58	237.49
82	337.56	420.60	234.71	258.83
83	371.37	453.09	259.71	281.46
84	408.33	487.47	287.58	306.38
85	447.60	522.60	318.44	333.60
86	488.40	557.34	346.63	363.14
87	530.37	591.18	377.03	394.98
88	572.67	628.11	409.63	429.14
89	615.87	664.56	443.94	465.08
90	660.57	701.07	479.35	502.18
91	707.52	738.36	515.86	540.43
92	758.25	777.99	553.48	579.84
93	814.89	828.90	592.20	620.40
94	886.95	894.45	632.02	662.12

NS–Non-nicotine, SM–Nicotine ♦ Add \$80 Policy Fee ♦ Additional Insured has No Annual Fee ♦
 All Rates Unisex ♦ Available only in IN,KS,OR,TX. Certain restrictions apply. Endowment Rider (Rider Series 2143).

Base and Additional Insured Yearly Renewable Term Premiums (Oregon Only)

Annual Premiums per \$1000

Yearly Renewable Term Premiums for Oregon Only				
Without Endowment				
Age	Guaranteed		Current	
	NS	SM	NS	SM
25	2.88	4.08	---	---
26	2.88	4.08	---	---
27	2.88	4.08	---	---
28	2.88	4.08	---	---
29	2.88	4.12	---	---
30	2.88	4.20	---	---
31	2.94	4.34	---	---
32	3.00	4.48	---	---
33	3.10	4.70	---	---
34	3.22	4.96	---	---
35	3.38	5.26	2.48	5.07
36	3.54	5.62	2.49	5.12
37	3.76	6.08	2.51	5.17
38	4.00	6.60	2.52	5.22
39	4.28	7.20	2.54	5.28
40	4.58	7.88	2.73	5.33
41	4.94	8.68	2.97	5.38
42	5.30	9.50	3.27	6.04
43	5.72	10.44	3.62	6.83
44	6.14	11.42	4.04	7.78
45	6.64	12.54	4.51	8.87
46	7.18	13.66	5.18	9.93
47	7.76	14.88	5.95	11.14
48	8.38	16.16	6.79	12.41
49	9.08	17.60	7.74	13.82
50	9.82	19.12	8.76	15.30
51	10.70	20.88	9.69	16.91
52	11.72	22.84	10.71	18.70
53	12.86	25.08	11.81	20.62
54	14.18	27.60	13.01	22.72
55	15.64	30.28	14.31	24.99
56	17.26	33.18	15.77	27.53
57	18.98	36.18	17.36	30.32
58	20.84	39.38	19.16	33.45
59	22.94	42.70	21.16	36.95

Yearly Renewable Term Premiums for Oregon Only				
Without Endowment				
Age	Guaranteed		Current	
	NS	SM	NS	SM
60	25.28	46.38	23.41	40.87
61	27.88	50.52	26.50	45.27
62	30.84	55.18	29.96	50.08
63	34.22	60.46	33.75	55.24
64	38.04	66.28	37.97	60.88
65	42.26	72.58	42.26	67.03
66	46.80	79.14	46.80	72.33
67	51.72	86.02	51.72	78.04
68	57.00	93.10	56.98	84.17
69	62.76	100.64	62.76	90.73
70	69.26	108.96	69.06	97.67
71	77.82	118.18	77.38	104.91
72	85.12	128.66	85.12	112.34
73	94.88	140.46	94.88	120.12
74	105.84	153.32	105.84	128.37
75	117.60	167.54	117.60	137.23
76	130.12	182.20	130.12	150.45
77	143.28	197.04	143.28	165.08
78	156.94	211.82	156.94	181.09
79	171.44	226.98	171.44	198.49
80	187.34	243.18	187.34	217.30
81	205.04	260.82	205.04	237.49
82	225.04	280.40	225.04	258.83
83	247.58	302.06	247.58	281.46
84	272.22	324.98	272.22	306.38
85	298.40	348.40	298.40	333.60
86	325.60	371.56	325.60	363.14
87	353.58	394.12	353.58	394.12
88	381.78	418.74	381.78	418.74
89	410.58	443.04	410.58	443.04
90	440.38	467.38	440.38	467.38
91	471.68	492.24	471.68	492.24
92	505.50	518.66	505.50	518.66
93	543.26	552.60	543.26	552.60
94	591.30	596.30	591.30	596.30

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Base and Additional Insured Yearly Renewable Term Premiums with Endowment Rider

Annual Premiums per \$1000

Yearly Renewable Term Premiums with Endowment																	
Age	Guaranteed HMS 15		Guaranteed HMS 20		Guaranteed HMS 25		Guaranteed HMS 30		Age	Guaranteed HMS 15		Guaranteed HMS 20		Guaranteed HMS 25		Guaranteed HMS 30	
	NS	SM	NS	SM	NS	SM	NS	SM		NS	SM	NS	SM	NS	SM	NS	SM
25	10.45	14.81	7.91	11.20	6.48	9.18	5.57	7.89	63	124.22	219.47	93.93	165.96	77.00	136.04	66.22	116.99
29	10.45	14.96	7.91	11.31	6.48	9.27	5.57	7.97	64	138.09	240.60	104.42	181.94	85.59	149.13	73.61	128.25
30	10.45	15.25	7.91	11.53	6.48	9.45	5.57	8.13	65	153.40	263.47	116.00	199.23	95.09	163.31	81.77	140.44
31	10.67	15.75	8.07	11.91	6.62	9.77	5.69	8.40	66	169.88	287.28	128.47	217.24	105.30	178.07	90.56	153.14
32	10.89	16.26	8.24	12.30	6.75	10.08	5.81	8.67	67	187.74	312.25	141.97	236.12	116.37	193.55	100.08	166.45
33	11.25	17.06	8.51	12.90	6.98	10.58	6.00	9.09	68	206.91	337.95	156.47	255.56	128.25	209.48	110.30	180.15
34	11.69	18.00	8.84	13.62	7.25	11.16	6.23	9.60	69	227.82	365.32	172.28	276.26	141.21	226.44	121.44	194.74
35	12.27	19.09	9.28	14.44	7.61	11.84	6.54	10.18	70	251.41	395.52	190.12	299.10	155.84	245.16	134.02	210.84
36	12.85	20.40	9.72	15.43	7.97	12.65	6.85	10.87	71	282.49	428.99	213.62	324.40	175.10	265.91	150.58	228.68
37	13.65	22.07	10.32	16.69	8.46	13.68	7.28	11.76	72	308.99	467.04	233.65	353.17	191.52	289.49	164.71	248.96
38	14.52	23.96	10.98	18.12	9.00	14.85	7.74	12.77	73	344.41	509.87	260.45	385.56	213.48	316.04	183.59	271.79
39	15.54	26.14	11.75	19.76	9.63	16.20	8.28	13.93	74	384.20	556.55	290.53	420.86	238.14	344.97	204.80	296.67
40	16.63	28.60	12.57	21.63	10.31	17.73	8.86	15.25	75	426.89	608.17	322.81	459.90	264.60	376.97	227.56	324.19
41	17.93	31.51	13.56	23.83	11.12	19.53	9.56	16.80	76	472.34	661.39	357.18	500.14	292.77	409.95	251.78	352.56
42	19.24	34.49	14.55	26.08	11.93	21.38	10.26	18.38	77	520.11	715.26	393.30	540.87	322.38	443.34	277.25	381.27
43	20.76	37.90	15.70	28.66	12.87	23.49	11.07	20.20	78	569.69	768.91	430.80	581.45	353.12	476.60	303.68	409.87
44	22.29	41.45	16.85	31.35	13.82	25.70	11.88	22.10	79	622.33	823.94	470.60	623.06	385.74	510.71	331.74	439.21
45	24.10	45.52	18.23	34.42	14.94	28.22	12.85	24.26	80	---	---	---	---	---	---	362.50	470.55
46	26.06	49.59	19.71	37.50	16.16	30.74	13.89	26.43	81	---	---	---	---	---	---	396.75	504.69
47	28.17	54.01	21.30	40.85	17.46	33.48	15.02	28.79	82	---	---	---	---	---	---	435.45	542.57
48	30.42	58.66	23.00	44.36	18.86	36.36	16.22	31.27	83	---	---	---	---	---	---	479.07	584.49
49	32.96	63.89	24.92	48.31	20.43	39.60	17.57	34.06	84	---	---	---	---	---	---	526.75	628.84
50	35.65	69.41	26.96	52.48	22.10	43.02	19.00	37.00	85	---	---	---	---	---	---	577.40	674.15
51	38.84	75.79	29.37	57.32	24.08	46.98	20.70	40.40	86	---	---	---	---	---	---	630.04	718.97
52	42.54	82.91	32.17	62.70	26.37	51.39	22.68	44.20	87	---	---	---	---	---	---	684.18	762.62
53	46.68	91.04	35.30	68.84	28.94	56.43	24.88	48.53	88	---	---	---	---	---	---	738.74	810.26
54	51.47	100.19	38.92	75.76	31.91	62.10	27.44	53.41	89	---	---	---	---	---	---	794.47	857.28
55	56.77	109.92	42.93	83.12	35.19	68.13	30.26	58.59									
56	62.65	120.44	47.38	91.08	38.84	74.66	33.40	64.20									
57	68.90	131.33	52.10	99.31	42.71	81.41	36.73	70.01									
58	75.65	142.95	57.21	108.10	46.89	88.61	40.33	76.20									
59	83.27	155.00	62.97	117.21	51.62	96.08	44.39	82.62									
60	91.77	168.36	69.39	127.31	56.88	104.36	48.92	89.75									
61	101.20	183.39	76.53	138.68	62.73	113.67	53.95	97.76									
62	111.95	200.30	84.66	151.47	69.39	124.16	59.68	106.77									

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Base and Additional Insured Yearly Renewable Term Premiums (Oregon Only)

Annual Premiums per \$1000

Yearly Renewable Term Premiums with Endowment																	
Age	Guaranteed HMS 15		Guaranteed HMS 20		Guaranteed HMS 25		Guaranteed HMS 30		Age	Guaranteed HMS 15		Guaranteed HMS 20		Guaranteed HMS 25		Guaranteed HMS 30	
	NS	SM	NS	SM	NS	SM	NS	SM		NS	SM	NS	SM	NS	SM	NS	SM
25-28	6.97	9.87	5.27	7.47	4.32	6.12	3.72	5.26	63	82.81	146.31	62.62	110.64	51.33	90.69	44.14	77.99
29	6.97	9.97	5.27	7.54	4.32	6.18	3.72	5.31	64	92.06	160.40	69.61	121.29	57.06	99.42	49.07	85.50
30	6.97	10.16	5.27	7.69	4.32	6.30	3.72	5.42	65	102.27	175.64	77.34	132.82	63.39	108.87	54.52	93.63
31	7.11	10.50	5.38	7.94	4.41	6.51	3.79	5.60	66	113.26	191.52	85.64	144.83	70.20	118.71	60.37	102.09
32	7.26	10.84	5.49	8.20	4.50	6.72	3.87	5.78	67	125.16	208.17	94.65	157.42	77.58	129.03	66.72	110.97
33	7.50	11.37	5.67	8.60	4.65	7.05	4.00	6.06	68	137.94	225.30	104.31	170.37	85.50	139.65	73.53	120.10
34	7.79	12.00	5.89	9.08	4.83	7.44	4.15	6.40	69	151.88	243.55	114.85	184.17	94.14	150.96	80.96	129.83
35	8.18	12.73	6.19	9.63	5.07	7.89	4.36	6.79	70	167.61	263.68	126.75	199.40	103.89	163.44	89.35	140.56
36	8.57	13.60	6.48	10.28	5.31	8.43	4.57	7.25	71	188.32	286.00	142.41	216.27	116.73	177.27	100.39	152.45
37	9.10	14.71	6.88	11.13	5.64	9.12	4.85	7.84	72	205.99	311.36	155.77	235.45	127.68	192.99	109.80	165.97
38	9.68	15.97	7.32	12.08	6.00	9.90	5.16	8.51	73	229.61	339.91	173.63	257.04	142.32	210.69	122.40	181.19
39	10.36	17.42	7.83	13.18	6.42	10.80	5.52	9.29	74	256.13	371.03	193.69	280.58	158.76	229.98	136.53	197.78
40	11.08	19.07	8.38	14.42	6.87	11.82	5.91	10.17	75	284.59	405.45	215.21	306.60	176.40	251.31	151.70	216.13
41	11.95	21.01	9.04	15.88	7.41	13.02	6.37	11.20	76	314.89	440.92	238.12	333.43	195.18	273.30	167.85	235.04
42	12.83	22.99	9.70	17.39	7.95	14.25	6.84	12.26	77	346.74	476.84	262.20	360.58	214.92	295.56	184.83	254.18
43	13.84	25.26	10.47	19.11	8.58	15.66	7.38	13.47	78	379.79	512.60	287.20	387.63	235.41	317.73	202.45	273.25
44	14.86	27.64	11.24	20.90	9.21	17.13	7.92	14.73	79	414.88	549.29	313.74	415.37	257.16	340.47	221.16	292.80
45	16.07	30.35	12.15	22.95	9.96	18.81	8.57	16.18	80	---	---	---	---	---	---	241.67	313.70
46	17.38	33.06	13.14	25.00	10.77	20.49	9.26	17.62	81	---	---	---	---	---	---	264.50	336.46
47	18.78	36.01	14.20	27.23	11.64	22.32	10.01	19.20	82	---	---	---	---	---	---	290.30	361.72
48	20.28	39.11	15.34	29.57	12.57	24.24	10.81	20.85	83	---	---	---	---	---	---	319.38	389.66
49	21.97	42.59	16.62	32.21	13.62	26.40	11.71	22.70	84	---	---	---	---	---	---	351.16	419.22
50	23.76	46.27	17.97	34.99	14.73	28.68	12.67	24.66	85	---	---	---	---	---	---	384.94	449.44
51	25.89	50.53	19.58	38.21	16.05	31.32	13.80	26.94	86	---	---	---	---	---	---	420.02	479.31
52	28.36	55.27	21.45	41.80	17.58	34.26	15.12	29.46	87	---	---	---	---	---	---	456.12	508.41
53	31.12	60.69	23.53	45.90	19.29	37.62	16.59	32.35	88	---	---	---	---	---	---	492.50	540.17
54	34.32	66.79	25.95	50.51	21.27	41.40	18.29	35.60	89	---	---	---	---	---	---	529.65	571.52
55	37.85	73.28	28.62	55.41	23.46	45.42	20.18	39.06									
56	41.77	80.30	31.59	60.72	25.89	49.77	22.27	42.80									
57	45.93	87.56	34.73	66.21	28.47	54.27	24.48	46.67									
58	50.43	95.30	38.14	72.07	31.26	59.07	26.88	50.80									
59	55.51	103.33	41.98	78.14	34.41	64.05	29.59	55.08									
60	61.18	112.24	46.26	84.88	37.92	69.57	32.61	59.83									
61	67.47	122.26	51.02	92.45	41.82	75.78	35.97	65.17									
62	74.63	133.54	56.44	100.98	46.26	82.77	39.78	71.18									

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Critical Illness Accelerated Benefit Rider

Guaranteed Annual Premium Rates per \$1,000 Lump Sum Benefit

Issue Age	HMS 15				HMS 20				HMS 25				HMS 30			
	Years 1-5		Year 6-15*		Years 1-5		Year 6-20*		Years 1-5		Year 6-25*		Years 1-5		Year 6-30*	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20	1.97	3.49	3.94	6.98	1.99	3.50	3.98	7.00	2.17	4.28	4.34	8.56	2.53	4.37	5.06	8.74
21	1.97	3.49	3.94	6.98	1.99	3.50	3.98	7.00	2.17	4.28	4.34	8.56	2.53	4.37	5.06	8.74
22	1.97	3.49	3.94	6.98	1.99	3.50	3.98	7.00	2.17	4.28	4.34	8.56	2.53	4.37	5.06	8.74
23	1.97	3.49	3.94	6.98	1.99	3.50	3.98	7.00	2.17	4.28	4.34	8.56	2.53	4.37	5.06	8.74
24	1.97	3.49	3.94	6.98	1.99	3.50	3.98	7.00	2.17	4.28	4.34	8.56	2.53	4.37	5.06	8.74
25	1.97	3.49	3.94	6.98	1.99	3.50	3.98	7.00	2.17	4.28	4.34	8.56	2.53	4.37	5.06	8.74
26	2.01	3.53	4.02	7.06	2.04	3.55	4.08	7.10	2.23	4.32	4.46	8.64	2.59	4.41	5.18	8.82
27	2.08	3.57	4.16	7.14	2.12	3.62	4.24	7.24	2.31	4.36	4.62	8.72	2.67	4.49	5.34	8.98
28	2.19	3.63	4.38	7.26	2.25	3.75	4.50	7.50	2.43	4.47	4.86	8.94	2.80	4.61	5.60	9.22
29	2.35	3.86	4.70	7.72	2.41	4.00	4.82	8.00	2.60	4.62	5.20	9.24	2.96	4.86	5.92	9.72
30	2.54	4.17	5.08	8.34	2.61	4.36	5.22	8.72	2.80	4.93	5.60	9.86	3.15	5.18	6.30	10.36
31	2.76	4.58	5.52	9.16	2.85	4.78	5.70	9.56	3.03	5.31	6.06	10.62	3.38	5.60	6.76	11.20
32	3.02	5.08	6.04	10.16	3.12	5.30	6.24	10.60	3.30	5.79	6.60	11.58	3.64	6.08	7.28	12.16
33	3.31	5.66	6.62	11.32	3.43	5.91	6.86	11.82	3.60	6.36	7.20	12.72	3.93	6.67	7.86	13.34
34	3.64	6.33	7.28	12.66	3.79	6.60	7.58	13.20	3.94	7.02	7.88	14.04	4.25	7.32	8.50	14.64
35	4.01	7.09	8.02	14.18	4.17	7.38	8.34	14.76	4.32	7.76	8.64	15.52	4.62	8.06	9.24	16.12
36	4.40	7.89	8.80	15.78	4.58	8.21	9.16	16.42	4.71	8.54	9.42	17.08	4.99	8.83	9.98	17.66
37	4.79	8.72	9.58	17.44	4.99	9.04	9.98	18.08	5.12	9.33	10.24	18.66	5.37	9.60	10.74	19.20
38	5.21	9.58	10.42	19.16	5.44	9.91	10.88	19.82	5.62	10.16	11.24	20.32	5.76	10.40	11.52	20.80
39	5.66	10.51	11.32	21.02	5.91	10.87	11.82	21.74	6.14	11.08	12.28	22.16	6.19	11.27	12.38	22.54
40	6.15	11.56	12.30	23.12	6.43	11.93	12.86	23.86	6.65	12.25	13.30	24.50	6.65	12.25	13.30	24.50
41	6.70	12.76	13.40	25.52	7.00	13.14	14.00	26.28	7.17	13.37	14.34	26.74	7.17	13.37	14.34	26.74
42	7.31	14.13	14.62	28.26	7.64	14.51	15.28	29.02	7.76	14.67	15.52	29.34	7.76	14.67	15.52	29.34
43	8.02	15.72	16.04	31.44	8.36	16.09	16.72	32.18	8.43	16.19	16.86	32.38	8.43	16.19	16.86	32.38
44	8.82	17.54	17.64	35.08	9.17	17.91	18.34	35.82	9.20	17.95	18.40	35.90	9.20	17.95	18.40	35.90
45	9.72	19.65	19.44	39.30	10.08	20.00	20.16	40.00	10.08	20.00	20.16	40.00	10.08	20.00	20.16	40.00
46	10.83	22.18	21.66	44.36	11.17	22.52	22.34	45.04	11.17	22.52	22.34	45.04	11.17	22.52	22.34	45.04
47	12.02	24.95	24.04	49.90	12.34	25.26	24.68	50.52	12.34	25.26	24.68	50.52	12.34	25.26	24.68	50.52
48	13.31	27.96	26.62	55.92	13.62	28.25	27.24	56.50	13.62	28.25	27.24	56.50	13.62	28.25	27.24	56.50
49	14.87	31.30	29.74	62.60	14.99	31.45	29.98	62.90	14.99	31.45	29.98	62.90	14.99	31.45	29.98	62.90
50	16.43	34.88	32.86	69.76	16.43	34.88	32.86	69.76	16.43	34.88	32.86	69.76	16.43	34.88	32.86	69.76
51	17.98	38.54	35.96	77.08	17.98	38.54	35.96	77.08	17.98	38.54	35.96	77.08	17.98	38.54	35.96	77.08
52	19.61	42.43	39.22	84.86	19.61	42.43	39.22	84.86	19.61	42.43	39.22	84.86	19.61	42.43	39.22	84.86
53	21.34	46.55	42.68	93.10	21.34	46.55	42.68	93.10	21.34	46.55	42.68	93.10	21.34	46.55	42.68	93.10
54	23.16	50.90	46.32	101.80	23.16	50.90	46.32	101.80	23.16	50.90	46.32	101.80	23.16	50.90	46.32	101.80
55	25.06	55.47	50.12	110.94	25.06	55.47	50.12	110.94	25.06	55.47	50.12	110.94	25.06	55.47	50.12	110.94
56	27.12	60.47	54.24	120.94	27.12	60.47	54.24	120.94	---	---	---	---	27.12	60.47	54.24	120.94
57	29.36	65.89	58.72	131.78	29.36	65.89	58.72	131.78	---	---	---	---	29.36	65.89	58.72	131.78
58	31.78	71.82	63.56	143.64	31.78	71.82	63.56	143.64	---	---	---	---	31.78	71.82	63.56	143.64
59	34.40	78.28	68.80	156.56	34.40	78.28	68.80	156.56	---	---	---	---	34.40	78.28	68.80	156.56
60	37.23	85.32	---	---	37.23	85.32	---	---	---	---	---	---	37.23	85.32	---	---

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply.
 *Please note that this rider will expire at attained age 65.

Critical Illness Accelerated Benefit Rider with Endowment

Guaranteed Annual Premium Rates per \$1,000 Lump Sum Benefit

Issue Age	HMS 15				HMS 20				HMS 25				HMS 30			
	Years 1-5		Year 6-15*		Years 1-5		Year 6-20*		Years 1-5		Year 6-25*		Years 1-5		Year 6-30*	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
21	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
22	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
23	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
24	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
25	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
26	5.02	8.82	10.04	17.64	3.87	6.74	7.74	13.48	3.34	6.48	6.68	12.96	3.37	5.73	6.74	11.46
27	5.20	8.92	10.40	17.84	4.04	6.87	8.08	13.74	3.46	6.54	6.92	13.08	3.47	5.84	6.94	11.68
28	5.49	9.08	10.98	18.16	4.26	7.13	8.52	14.26	3.65	6.71	7.30	13.42	3.64	5.99	7.28	11.98
29	5.88	9.65	11.76	19.30	4.59	7.61	9.18	15.22	3.90	6.93	7.80	13.86	3.86	6.31	7.72	12.62
30	6.34	10.43	12.68	20.86	4.96	8.28	9.92	16.56	4.20	7.39	8.40	14.78	4.10	6.73	8.20	13.46
31	6.90	11.44	13.80	22.88	5.42	9.09	10.84	18.18	4.54	7.98	9.08	15.96	4.40	7.27	8.80	14.54
32	7.54	12.69	15.08	25.38	5.93	10.08	11.86	20.16	4.95	8.69	9.90	17.38	4.73	7.91	9.46	15.82
33	8.27	14.14	16.54	28.28	6.52	11.22	13.04	22.44	5.40	9.55	10.80	19.10	5.11	8.66	10.22	17.32
34	9.10	15.84	18.20	31.68	7.20	12.55	14.40	25.10	5.92	10.54	11.84	21.08	5.53	9.52	11.06	19.04
35	10.04	17.73	20.08	35.46	7.92	14.03	15.84	28.06	6.48	11.64	12.96	23.28	6.00	10.48	12.00	20.96
36	11.00	19.74	22.00	39.48	8.69	15.59	17.38	31.18	7.07	12.81	14.14	25.62	6.49	11.48	12.98	22.96
37	11.99	21.79	23.98	43.58	9.48	17.17	18.96	34.34	7.68	14.00	15.36	28.00	6.98	12.48	13.96	24.96
38	13.03	23.95	26.06	47.90	10.34	18.83	20.68	37.66	8.42	15.25	16.84	30.50	7.49	13.52	14.98	27.04
39	14.14	26.29	28.28	52.58	11.22	20.65	22.44	41.30	9.20	16.62	18.40	33.24	8.05	14.65	16.10	29.30
40	15.37	28.91	30.74	57.82	12.21	22.66	24.42	45.32	9.97	18.38	19.94	36.76	8.64	15.92	17.28	31.84
41	16.74	31.91	33.48	63.82	13.30	24.96	26.60	49.92	10.75	20.06	21.50	40.12	9.32	17.39	18.64	34.78
42	18.28	35.34	36.56	70.68	14.53	27.57	29.06	55.14	11.64	22.02	23.28	44.04	10.09	19.07	20.18	38.14
43	20.05	39.31	40.10	78.62	15.89	30.57	31.78	61.14	12.66	24.29	25.32	48.58	10.96	21.05	21.92	42.10
44	22.05	43.87	44.10	87.74	17.43	34.03	34.86	68.06	13.81	26.93	27.62	53.86	11.97	23.34	23.94	46.68
45	24.32	49.12	48.64	98.24	19.15	38.00	38.30	76.00	15.12	30.00	30.24	60.00	13.10	26.00	26.20	52.00
46	27.07	55.46	54.14	110.92	21.23	42.79	42.46	85.58	16.75	33.78	33.50	67.56	14.52	29.28	29.04	58.56
47	30.06	62.38	60.12	124.76	23.45	48.00	46.90	96.00	18.52	37.90	37.04	75.80	16.05	32.84	32.10	65.68
48	33.28	69.89	66.56	139.78	25.89	53.66	51.78	107.32	20.44	42.37	40.88	84.74	17.71	36.72	35.42	73.44
49	37.18	78.26	74.36	156.52	28.48	59.76	56.96	119.52	22.48	47.17	44.96	94.34	19.48	40.88	38.96	81.76
50	41.08	87.20	82.16	174.40	31.22	66.28	62.44	132.56	24.65	52.32	49.30	104.64	21.36	45.34	42.72	90.68
51	44.96	96.36	89.92	192.72	34.16	73.23	68.32	146.46	26.97	57.81	53.94	115.62	23.38	50.11	46.76	100.22
52	49.04	106.08	98.08	212.16	37.26	80.62	74.52	161.24	29.42	63.65	58.83	127.29	25.50	55.16	51.00	110.32
53	53.35	116.38	106.70	232.76	40.55	88.44	81.10	176.88	32.01	69.83	64.02	139.65	27.75	60.52	55.50	121.04
54	57.91	127.24	115.82	254.48	44.00	96.71	88.00	193.42	34.74	76.35	69.48	152.70	30.11	66.16	60.22	132.32
55	62.66	138.68	125.32	277.36	47.62	105.40	95.24	210.80	37.59	83.21	75.18	166.41	32.58	72.11	65.16	144.22
56	67.81	151.16	135.62	302.32	51.53	114.89	103.06	229.79	---	---	---	---	35.26	78.60	70.52	157.20
57	73.40	164.74	146.80	329.48	55.78	125.19	111.57	250.38	---	---	---	---	38.17	85.66	76.34	171.32
58	79.46	179.56	158.92	359.12	60.38	136.46	120.76	272.92	---	---	---	---	41.32	93.37	82.64	186.74
59	86.01	195.71	172.02	391.42	65.36	148.73	130.72	297.46	---	---	---	---	44.72	101.76	89.44	203.52
60	93.08	213.30	---	---	70.74	162.11	---	---	---	---	---	---	48.40	110.92	---	---

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Available only in IN,KS,OR,TX. Certain restrictions apply. Endowment Rider (Rider Series 2143).

*Please note that this rider will expire at attained age 65.

Base and Additional Insured Yearly Renewable Term Premiums

Annual Premiums per \$1000

Yearly Renewable Term Premiums				
Without Return of Premium				
Age	Guaranteed		Current	
	NS	SM	NS	SM
25	4.32	6.12	---	---
26	4.32	6.12	---	---
27	4.32	6.12	---	---
28	4.32	6.12	---	---
29	4.32	6.18	---	---
30	4.32	6.30	---	---
31	4.41	6.51	---	---
32	4.50	6.72	---	---
33	4.65	7.05	---	---
34	4.83	7.44	---	---
35	5.07	7.89	2.48	5.07
36	5.31	8.43	2.49	5.12
37	5.64	9.12	2.51	5.17
38	6.00	9.90	2.52	5.22
39	6.42	10.80	2.54	5.28
40	6.87	11.82	2.73	5.33
41	7.41	13.02	2.97	5.38
42	7.95	14.25	3.27	6.04
43	8.58	15.66	3.62	6.83
44	9.21	17.13	4.04	7.78
45	9.96	18.81	4.51	8.87
46	10.77	20.49	5.18	9.93
47	11.64	22.32	5.95	11.14
48	12.57	24.24	6.79	12.41
49	13.62	26.40	7.74	13.82
50	14.73	28.68	8.76	15.30
51	16.05	31.32	9.69	16.91
52	17.58	34.26	10.71	18.70
53	19.29	37.62	11.81	20.62
54	21.27	41.40	13.01	22.72
55	23.46	45.42	14.31	24.99
56	25.89	49.77	15.77	27.53
57	28.47	54.27	17.36	30.32
58	31.26	59.07	19.16	33.45
59	34.41	64.05	21.16	36.95

Yearly Renewable Term Premiums				
Without Return of Premium				
Age	Guaranteed		Current	
	NS	SM	NS	SM
60	37.92	69.57	23.41	40.87
61	41.82	75.78	26.50	45.27
62	46.26	82.77	29.96	50.08
63	51.33	90.69	33.75	55.24
64	57.06	99.42	37.97	60.88
65	63.39	108.87	42.66	67.03
66	70.20	118.71	46.97	72.33
67	77.58	129.03	51.73	78.04
68	85.50	139.65	56.98	84.17
69	94.14	150.96	62.76	90.73
70	103.89	163.44	69.06	97.67
71	116.73	177.27	77.38	104.91
72	127.68	192.99	86.45	112.34
73	142.32	210.69	96.46	120.12
74	158.76	229.98	107.59	128.37
75	176.40	251.31	120.07	137.23
76	195.18	273.30	131.65	150.45
77	214.92	295.56	144.45	165.08
78	235.41	317.73	158.45	181.09
79	257.16	340.47	173.68	198.49
80	281.01	364.77	190.14	217.30
81	307.56	391.23	211.58	237.49
82	337.56	420.60	234.71	258.83
83	371.37	453.09	259.71	281.46
84	408.33	487.47	287.58	306.38
85	447.60	522.60	318.44	333.60
86	488.40	557.34	346.63	363.14
87	530.37	591.18	377.03	394.98
88	572.67	628.11	409.63	429.14
89	615.87	664.56	443.94	465.08
90	660.57	701.07	479.35	502.18
91	707.52	738.36	515.86	540.43
92	758.25	777.99	553.48	579.84
93	814.89	828.90	592.20	620.40
94	886.95	894.45	632.02	662.12

NS–Non-nicotine, SM–Nicotine ♦ Add \$80 Policy Fee ♦ Additional Insured has No Annual Fee ♦

All Rates Unisex ♦ Not available in all states. Certain restrictions apply. Return of Premium Rider (Rider Series 2132/2133).

Base and Additional Insured Yearly Renewable Term Premiums

Annual Premiums per \$1000

Yearly Renewable Term Premiums with Return of Premium																	
Age	Guaranteed HMS 15		Guaranteed HMS 20		Guaranteed HMS 25		Guaranteed HMS 30		Age	Guaranteed HMS 15		Guaranteed HMS 20		Guaranteed HMS 25		Guaranteed HMS 30	
	NS	SM	NS	SM	NS	SM	NS	SM		NS	SM	NS	SM	NS	SM	NS	SM
25-28	10.45	14.81	7.91	11.20	6.48	9.18	5.57	7.89	63	124.22	219.47	93.93	165.96	77.00	136.04	66.22	116.99
29	10.45	14.96	7.91	11.31	6.48	9.27	5.57	7.97	64	138.09	240.60	104.42	181.94	85.59	149.13	73.61	128.25
30	10.45	15.25	7.91	11.53	6.48	9.45	5.57	8.13	65	153.40	263.47	116.00	199.23	95.09	163.31	81.77	140.44
31	10.67	15.75	8.07	11.91	6.62	9.77	5.69	8.40	66	169.88	287.28	128.47	217.24	105.30	178.07	90.56	153.14
32	10.89	16.26	8.24	12.30	6.75	10.08	5.81	8.67	67	187.74	312.25	141.97	236.12	116.37	193.55	100.08	166.45
33	11.25	17.06	8.51	12.90	6.98	10.58	6.00	9.09	68	206.91	337.95	156.47	255.56	128.25	209.48	110.30	180.15
34	11.69	18.00	8.84	13.62	7.25	11.16	6.23	9.60	69	227.82	365.32	172.28	276.26	141.21	226.44	121.44	194.74
35	12.27	19.09	9.28	14.44	7.61	11.84	6.54	10.18	70	251.41	395.52	190.12	299.10	155.84	245.16	134.02	210.84
36	12.85	20.40	9.72	15.43	7.97	12.65	6.85	10.87	71	282.49	428.99	213.62	324.40	175.10	265.91	150.58	228.68
37	13.65	22.07	10.32	16.69	8.46	13.68	7.28	11.76	72	308.99	467.04	233.65	353.17	191.52	289.49	164.71	248.96
38	14.52	23.96	10.98	18.12	9.00	14.85	7.74	12.77	73	344.41	509.87	260.45	385.56	213.48	316.04	183.59	271.79
39	15.54	26.14	11.75	19.76	9.63	16.20	8.28	13.93	74	384.20	556.55	290.53	420.86	238.14	344.97	204.80	296.67
40	16.63	28.60	12.57	21.63	10.31	17.73	8.86	15.25	75	426.89	608.17	322.81	459.90	264.60	376.97	227.56	324.19
41	17.93	31.51	13.56	23.83	11.12	19.53	9.56	16.80	76	472.34	661.39	357.18	500.14	292.77	409.95	251.78	352.56
42	19.24	34.49	14.55	26.08	11.93	21.38	10.26	18.38	77	520.11	715.26	393.30	540.87	322.38	443.34	277.25	381.27
43	20.76	37.90	15.70	28.66	12.87	23.49	11.07	20.20	78	569.69	768.91	430.80	581.45	353.12	476.60	303.68	409.87
44	22.29	41.45	16.85	31.35	13.82	25.70	11.88	22.10	79	622.33	823.94	470.60	623.06	385.74	510.71	331.74	439.21
45	24.10	45.52	18.23	34.42	14.94	28.22	12.85	24.26	80	---	---	---	---	---	---	362.50	470.55
46	26.06	49.59	19.71	37.50	16.16	30.74	13.89	26.43	81	---	---	---	---	---	---	396.75	504.69
47	28.17	54.01	21.30	40.85	17.46	33.48	15.02	28.79	82	---	---	---	---	---	---	435.45	542.57
48	30.42	58.66	23.00	44.36	18.86	36.36	16.22	31.27	83	---	---	---	---	---	---	479.07	584.49
49	32.96	63.89	24.92	48.31	20.43	39.60	17.57	34.06	84	---	---	---	---	---	---	526.75	628.84
50	35.65	69.41	26.96	52.48	22.10	43.02	19.00	37.00	85	---	---	---	---	---	---	577.40	674.15
51	38.84	75.79	29.37	57.32	24.08	46.98	20.70	40.40	86	---	---	---	---	---	---	630.04	718.97
52	42.54	82.91	32.17	62.70	26.37	51.39	22.68	44.20	87	---	---	---	---	---	---	684.18	762.62
53	46.68	91.04	35.30	68.84	28.94	56.43	24.88	48.53	88	---	---	---	---	---	---	738.74	810.26
54	51.47	100.19	38.92	75.76	31.91	62.10	27.44	53.41	89	---	---	---	---	---	---	794.47	857.28
55	56.77	109.92	42.93	83.12	35.19	68.13	30.26	58.59									
56	62.65	120.44	47.38	91.08	38.84	74.66	33.40	64.20									
57	68.90	131.33	52.10	99.31	42.71	81.41	36.73	70.01									
58	75.65	142.95	57.21	108.10	46.89	88.61	40.33	76.20									
59	83.27	155.00	62.97	117.21	51.62	96.08	44.39	82.62									
60	91.77	168.36	69.39	127.31	56.88	104.36	48.92	89.75									
61	101.20	183.39	76.53	138.68	62.73	113.67	53.95	97.76									
62	111.95	200.30	84.66	151.47	69.39	124.16	59.68	106.77									

NS-Non-nicotine, SM-Nicotine ♦ Add \$80 Policy Fee ♦ Additional Insured has No Annual Fee ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. Return of Premium Rider (Rider Series 2132/2133).

Critical Illness Accelerated Benefit Rider with Return of Premium

Guaranteed Annual Premium Rates per \$1,000 Lump Sum Benefit

Issue Age	HMS 15				HMS 20				HMS 25				HMS 30			
	Years 1-5		Year 6-15*		Years 1-5		Year 6-20*		Years 1-5		Year 6-25*		Years 1-5		Year 6-30*	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
21	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
22	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
23	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
24	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
25	4.92	8.74	9.84	17.48	3.78	6.66	7.56	13.32	3.27	6.43	6.54	12.86	3.29	5.68	6.58	11.36
26	5.02	8.82	10.04	17.64	3.87	6.74	7.74	13.48	3.34	6.48	6.68	12.96	3.37	5.73	6.74	11.46
27	5.20	8.92	10.40	17.84	4.04	6.87	8.08	13.74	3.46	6.54	6.92	13.08	3.47	5.84	6.94	11.68
28	5.49	9.08	10.98	18.16	4.26	7.13	8.52	14.26	3.65	6.71	7.30	13.42	3.64	5.99	7.28	11.98
29	5.88	9.65	11.76	19.30	4.59	7.61	9.18	15.22	3.90	6.93	7.80	13.86	3.86	6.31	7.72	12.62
30	6.34	10.43	12.68	20.86	4.96	8.28	9.92	16.56	4.20	7.39	8.40	14.78	4.10	6.73	8.20	13.46
31	6.90	11.44	13.80	22.88	5.42	9.09	10.84	18.18	4.54	7.98	9.08	15.96	4.40	7.27	8.80	14.54
32	7.54	12.69	15.08	25.38	5.93	10.08	11.86	20.16	4.95	8.69	9.90	17.38	4.73	7.91	9.46	15.82
33	8.27	14.14	16.54	28.28	6.52	11.22	13.04	22.44	5.40	9.55	10.80	19.10	5.11	8.66	10.22	17.32
34	9.10	15.84	18.20	31.68	7.20	12.55	14.40	25.10	5.92	10.54	11.84	21.08	5.53	9.52	11.06	19.04
35	10.04	17.73	20.08	35.46	7.92	14.03	15.84	28.06	6.48	11.64	12.96	23.28	6.00	10.48	12.00	20.96
36	11.00	19.74	22.00	39.48	8.69	15.59	17.38	31.18	7.07	12.81	14.14	25.62	6.49	11.48	12.98	22.96
37	11.99	21.79	23.98	43.58	9.48	17.17	18.96	34.34	7.68	14.00	15.36	28.00	6.98	12.48	13.96	24.96
38	13.03	23.95	26.06	47.90	10.34	18.83	20.68	37.66	8.42	15.25	16.84	30.50	7.49	13.52	14.98	27.04
39	14.14	26.29	28.28	52.58	11.22	20.65	22.44	41.30	9.20	16.62	18.40	33.24	8.05	14.65	16.10	29.30
40	15.37	28.91	30.74	57.82	12.21	22.66	24.42	45.32	9.97	18.38	19.94	36.76	8.64	15.92	17.28	31.84
41	16.74	31.91	33.48	63.82	13.30	24.96	26.60	49.92	10.75	20.06	21.50	40.12	9.32	17.39	18.64	34.78
42	18.28	35.34	36.56	70.68	14.53	27.57	29.06	55.14	11.64	22.02	23.28	44.04	10.09	19.07	20.18	38.14
43	20.05	39.31	40.10	78.62	15.89	30.57	31.78	61.14	12.66	24.29	25.32	48.58	10.96	21.05	21.92	42.10
44	22.05	43.87	44.10	87.74	17.43	34.03	34.86	68.06	13.81	26.93	27.62	53.86	11.97	23.34	23.94	46.68
45	24.32	49.12	48.64	98.24	19.15	38.00	38.30	76.00	15.12	30.00	30.24	60.00	13.10	26.00	26.20	52.00
46	27.07	55.46	54.14	110.92	21.23	42.79	42.46	85.58	16.75	33.78	33.50	67.56	14.52	29.28	29.04	58.56
47	30.06	62.38	60.12	124.76	23.45	48.00	46.90	96.00	18.52	37.90	37.04	75.80	16.05	32.84	32.10	65.68
48	33.28	69.89	66.56	139.78	25.89	53.66	51.78	107.32	20.44	42.37	40.88	84.74	17.71	36.72	35.42	73.44
49	37.18	78.26	74.36	156.52	28.48	59.76	56.96	119.52	22.48	47.17	44.96	94.34	19.48	40.88	38.96	81.76
50	41.08	87.20	82.16	174.40	31.22	66.28	62.44	132.56	24.65	52.32	49.30	104.64	21.36	45.34	42.72	90.68
51	44.96	96.36	89.92	192.72	34.16	73.23	68.32	146.46	26.97	57.81	53.94	115.62	23.38	50.11	46.76	100.22
52	49.04	106.08	98.08	212.16	37.26	80.62	74.52	161.24	29.42	63.65	58.83	127.29	25.50	55.16	51.00	110.32
53	53.35	116.38	106.70	232.76	40.55	88.44	81.10	176.88	32.01	69.83	64.02	139.65	27.75	60.52	55.50	121.04
54	57.91	127.24	115.82	254.48	44.00	96.71	88.00	193.42	34.74	76.35	69.48	152.70	30.11	66.16	60.22	132.32
55	62.66	138.68	125.32	277.36	47.62	105.40	95.24	210.80	37.59	83.21	75.18	166.41	32.58	72.11	65.16	144.22
56	67.81	151.16	135.62	302.32	51.53	114.89	103.06	229.79	---	---	---	---	35.26	78.60	70.52	157.20
57	73.40	164.74	146.80	329.48	55.78	125.19	111.57	250.38	---	---	---	---	38.17	85.66	76.34	171.32
58	79.46	179.56	158.92	359.12	60.38	136.46	120.76	272.92	---	---	---	---	41.32	93.37	82.64	186.74
59	86.01	195.71	172.02	391.42	65.36	148.73	130.72	297.46	---	---	---	---	44.72	101.76	89.44	203.52
60	93.08	213.30	---	---	70.74	162.11	---	---	---	---	---	---	48.40	110.92	---	---

NS–Non-nicotine, SM–Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Return of Premium Rider (Rider Series 2132/2133).
 *Please note that this rider will expire at attained age 65.