

GTO  
term *life*  
insurance  
to age 80

**NOTE:** Face amounts near the upper part of a band may have higher premiums than minimum face amounts of the next higher band. We rely on you to consider differences so your clients can make suitable choices.

Not a deposit, not FDIC-insured, not insured by any federal government agency, and not guaranteed by any bank or savings association.

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N02-0169-LT

(4/03)

# GTO

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# GTO

## Plan Features

Policy Form LBT-100NY Series

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### Guaranteed Level Premiums

The GTO premiums are guaranteed level for 10, 15, 20, 25 and 30 years. Premiums are separated into three face amounts rate bands:

Band 1: \$100,000 - \$249,999

Band 2: \$250,000 - \$999,999

Band 3: \$1,000,000 and higher

### Premiums To Age 80

After the guaranteed level premium period, premiums will increase annually to age 80. For premiums after the guaranteed level premium period, please refer to a sales proposal or consult your general agent.

### Illustrations

The GTO has been filed as a non-illustrated policy form. This means that you can quote any rate found in this rate card to your client **without** providing an illustration. However, our illustration software can still provide you with a Guaranteed Maximum Premium Proposal, if desired.

### Issue Ages (age nearest birthday)

**GTO 10** 18-70

**GTO 15** 18-65

**GTO 20** 18-60

**GTO 25** 18-55

**GTO 30** 18-50

### Minimum Face Amount - \$100,000

### Premium Classes

Preferred Best Non-Tobacco (PBNT)

Preferred Non-Tobacco (PNT)

Standard Plus Non-Tobacco (SPNT)

Standard Non-Tobacco (SNT)

Preferred Tobacco (PT)

Standard Tobacco (ST)

Substandard ratings will also be available through 200% additional mortality. A Non-Tobacco user is anyone who has not used tobacco or nicotine-based products in the last 3 years (5 years for PBNT).

# GTO

## Plan Features

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**Policy Fee** (annual, non-commissionable) - \$50

### **Premium Modal Factors**

Semi-Annual	0.510
Quarterly	0.295
Monthly PAC	0.087

### **Re-Entry**

The GTO has a re-entry option at the end of the level premium period. At the time of re-entry, the insured can re-enter, with **Evidence of Insurability**, to any of the GTO plans (10, 15, 20, 25 or 30), as long as the maximum issue age for that plan has not been exceeded.

### **Conversion**

The GTO is convertible for the level premium period or to age 70, if earlier. Conversions will be allowed to an individual permanent cash value life insurance policy sold by Lincoln Life & Annuity Company of New York. Conversion would be subject to all conditions set forth in the policy. The face amount must NOT exceed the face amount on the original policy. The premium rate on the new policy must exceed the premium rate on the original policy. Conversion will not require Evidence of Insurability.

### **Rate Class Conversion Chart**

<b>Schaumburg, IL</b> Administrative Office	<b>Hartford, CT</b> Administrative Office
Preferred Best Non-Tobacco and Preferred Non-Tobacco	Preferred Non-Tobacco
Standard Plus Non-Tobacco and Standard Non-Tobacco	Standard Non-Tobacco
Preferred Tobacco and Standard Tobacco	Standard Tobacco

# GTO

## Plan Features

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### **Waiver of Premium Rider**

The Waiver of Premium Rider (WP, Rider Form LBR-3000NY Series) is available through issue age 55 and expires on the policy anniversary nearest the Insured's 60th birthday. The maximum face amount issuable with this rider is \$5,000,000.

### **Accelerated Death Benefit Rider**

If the Insured is deemed to have a life expectancy of 12 months or less, with a Physician Statement, they may receive a lump sum Accelerated Death Benefit Payment. This payment will not exceed the lesser of \$250,000 or 75% of the Policy's Face Amount. Such payment will result in a Lien against the Death Benefit. See Rider language for specific provisions. (ADB, Rider Form LBR-3013NY Series)

**The Accelerated Death Benefit Rider requires a signed disclosure at the time of application to take effect.**

**GTO** Male  
Preferred Best Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.34	0.39	0.62	0.85	0.96
<b>25</b>	<b>0.34</b>	<b>0.39</b>	<b>0.62</b>	<b>0.85</b>	<b>0.96</b>
26	0.34	0.39	0.62	0.85	0.98
27	0.34	0.39	0.62	0.85	0.98
28	0.34	0.39	0.62	0.85	0.99
29	0.34	0.39	0.62	0.85	1.00
<b>30</b>	<b>0.34</b>	<b>0.39</b>	<b>0.62</b>	<b>0.85</b>	<b>1.01</b>
31	0.35	0.39	0.62	0.92	1.06
32	0.35	0.39	0.62	0.95	1.09
33	0.35	0.39	0.62	1.00	1.14
34	0.35	0.39	0.62	1.01	1.19
<b>35</b>	<b>0.35</b>	<b>0.39</b>	<b>0.62</b>	<b>1.06</b>	<b>1.26</b>
36	0.38	0.42	0.67	1.12	1.33
37	0.41	0.44	0.73	1.20	1.40
38	0.42	0.49	0.80	1.29	1.49
39	0.43	0.52	0.88	1.37	1.59
<b>40</b>	<b>0.46</b>	<b>0.61</b>	<b>0.98</b>	<b>1.50</b>	<b>1.72</b>
41	0.53	0.68	1.09	1.68	1.93
42	0.58	0.79	1.22	1.89	2.16
43	0.66	0.89	1.35	2.13	2.42
44	0.71	1.05	1.48	2.38	2.68
<b>45</b>	<b>0.80</b>	<b>1.17</b>	<b>1.61</b>	<b>2.64</b>	<b>2.99</b>
46	0.88	1.31	1.76	3.06	3.32
47	0.98	1.42	1.96	3.37	3.67
48	1.10	1.56	2.17	3.68	4.07
49	1.22	1.72	2.39	4.02	4.47
<b>50</b>	<b>1.33</b>	<b>1.88</b>	<b>2.62</b>	<b>4.37</b>	<b>4.91</b>
51	1.46	2.08	2.79	4.86	
52	1.58	2.35	3.01	5.37	
53	1.76	2.54	3.26	5.90	
54	1.90	2.76	3.60	6.46	
<b>55</b>	<b>2.15</b>	<b>3.03</b>	<b>3.96</b>	<b>7.06</b>	
56	2.37	3.36	4.49		
57	2.60	3.70	5.01		
58	2.86	4.09	5.58		
59	3.15	4.54	6.21		
<b>60</b>	<b>3.43</b>	<b>4.94</b>	<b>6.82</b>		
61	3.93	5.38			
62	4.36	5.83			
63	4.92	6.54			
64	5.55	7.40			
<b>65</b>	<b>6.21</b>	<b>8.33</b>			
66	7.05				
67	7.87				
68	8.75				
69	9.80				
<b>70</b>	<b>10.96</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

Only available in NY.

**For Agent Or Broker  
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**GTO** Male  
Preferred Best Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.27	0.33	0.46	0.71	0.77
<b>25</b>	<b>0.27</b>	<b>0.33</b>	<b>0.46</b>	<b>0.71</b>	<b>0.77</b>
26	0.27	0.33	0.46	0.71	0.78
27	0.27	0.33	0.46	0.71	0.80
28	0.27	0.33	0.47	0.71	0.81
29	0.27	0.33	0.47	0.71	0.84
<b>30</b>	<b>0.27</b>	<b>0.33</b>	<b>0.47</b>	<b>0.71</b>	<b>0.86</b>
31	0.27	0.33	0.47	0.77	0.89
32	0.27	0.33	0.47	0.80	0.91
33	0.27	0.33	0.47	0.84	0.95
34	0.27	0.33	0.47	0.85	0.99
<b>35</b>	<b>0.27</b>	<b>0.33</b>	<b>0.47</b>	<b>0.89</b>	<b>1.04</b>
36	0.28	0.35	0.50	0.94	1.10
37	0.29	0.37	0.54	1.01	1.16
38	0.31	0.39	0.58	1.08	1.24
39	0.33	0.42	0.63	1.15	1.34
<b>40</b>	<b>0.35</b>	<b>0.47</b>	<b>0.70</b>	<b>1.26</b>	<b>1.41</b>
41	0.40	0.54	0.79	1.41	1.63
42	0.44	0.63	0.90	1.59	1.82
43	0.52	0.74	1.02	1.79	2.04
44	0.58	0.85	1.15	2.00	2.29
<b>45</b>	<b>0.65</b>	<b>0.96</b>	<b>1.29</b>	<b>2.22</b>	<b>2.56</b>
46	0.71	1.07	1.43	2.57	2.85
47	0.76	1.19	1.58	2.83	3.16
48	0.81	1.31	1.74	3.09	3.48
49	0.88	1.43	1.92	3.38	3.83
<b>50</b>	<b>0.97</b>	<b>1.57</b>	<b>2.10</b>	<b>3.67</b>	<b>4.19</b>
51	1.09	1.71	2.29	4.11	
52	1.23	1.85	2.49	4.64	
53	1.40	2.01	2.70	5.18	
54	1.55	2.19	2.95	5.75	
<b>55</b>	<b>1.76</b>	<b>2.40</b>	<b>3.25</b>	<b>6.36</b>	
56	1.95	2.64	3.58		
57	2.14	2.90	3.95		
58	2.36	3.19	4.36		
59	2.60	3.54	4.86		
<b>60</b>	<b>2.89</b>	<b>3.94</b>	<b>5.47</b>		
61	3.21	4.40			
62	3.58	4.91			
63	3.98	5.49			
64	4.45	6.18			
<b>65</b>	<b>4.98</b>	<b>6.99</b>			
66	5.58				
67	6.24				
68	6.99				
69	7.85				
<b>70</b>	<b>8.83</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**GTO** Male  
Preferred Best Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.26	0.30	0.45	0.71	0.75
<b>25</b>	<b>0.26</b>	<b>0.30</b>	<b>0.45</b>	<b>0.71</b>	<b>0.75</b>
26	0.26	0.30	0.45	0.71	0.76
27	0.26	0.30	0.45	0.71	0.78
28	0.26	0.31	0.46	0.71	0.80
29	0.26	0.31	0.46	0.71	0.82
<b>30</b>	<b>0.26</b>	<b>0.31</b>	<b>0.46</b>	<b>0.71</b>	<b>0.84</b>
31	0.26	0.31	0.46	0.75	0.86
32	0.26	0.31	0.46	0.78	0.88
33	0.26	0.31	0.46	0.80	0.90
34	0.26	0.31	0.46	0.81	0.93
<b>35</b>	<b>0.26</b>	<b>0.31</b>	<b>0.47</b>	<b>0.83</b>	<b>0.98</b>
36	0.27	0.32	0.49	0.88	1.04
37	0.28	0.34	0.51	0.95	1.10
38	0.29	0.36	0.55	1.03	1.18
39	0.31	0.40	0.60	1.10	1.28
<b>40</b>	<b>0.34</b>	<b>0.45</b>	<b>0.66</b>	<b>1.21</b>	<b>1.41</b>
41	0.38	0.52	0.75	1.36	1.57
42	0.42	0.61	0.86	1.55	1.77
43	0.47	0.72	0.99	1.76	2.00
44	0.53	0.83	1.13	1.95	2.26
<b>45</b>	<b>0.59</b>	<b>0.94</b>	<b>1.27</b>	<b>2.19</b>	<b>2.53</b>
46	0.65	1.04	1.41	2.56	2.82
47	0.72	1.14	1.56	2.80	3.12
48	0.79	1.25	1.72	3.05	3.44
49	0.87	1.36	1.89	3.31	3.77
<b>50</b>	<b>0.96</b>	<b>1.49</b>	<b>2.07</b>	<b>3.58</b>	<b>4.11</b>
51	1.07	1.62	2.26	4.02	
52	1.19	1.77	2.45	4.53	
53	1.33	1.92	2.67	5.07	
54	1.48	2.10	2.91	5.62	
<b>55</b>	<b>1.65</b>	<b>2.30</b>	<b>3.21</b>	<b>6.22</b>	
56	1.83	2.52	3.55		
57	2.04	2.75	3.92		
58	2.26	3.02	4.36		
59	2.51	3.34	4.85		
<b>60</b>	<b>2.79</b>	<b>3.74</b>	<b>5.46</b>		
61	3.11	4.22			
62	3.47	4.77			
63	3.86	5.40			
64	4.28	6.13			
<b>65</b>	<b>4.73</b>	<b>6.98</b>			
66	5.33				
67	5.95				
68	6.62				
69	7.41				
<b>70</b>	<b>8.29</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**GTO** Male  
Preferred Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.46	0.54	0.77	1.01	1.34
<b>25</b>	<b>0.46</b>	<b>0.54</b>	<b>0.77</b>	<b>1.01</b>	<b>1.34</b>
26	0.46	0.54	0.77	1.01	1.34
27	0.46	0.54	0.77	1.01	1.34
28	0.46	0.54	0.77	1.01	1.34
29	0.46	0.54	0.77	1.01	1.34
<b>30</b>	<b>0.46</b>	<b>0.54</b>	<b>0.77</b>	<b>1.01</b>	<b>1.34</b>
31	0.46	0.54	0.77	1.04	1.36
32	0.46	0.54	0.77	1.04	1.37
33	0.46	0.54	0.77	1.06	1.39
34	0.46	0.54	0.77	1.08	1.41
<b>35</b>	<b>0.46</b>	<b>0.54</b>	<b>0.77</b>	<b>1.13</b>	<b>1.47</b>
36	0.48	0.57	0.81	1.19	1.54
37	0.51	0.62	0.86	1.27	1.64
38	0.55	0.67	0.93	1.38	1.74
39	0.59	0.73	1.01	1.51	1.88
<b>40</b>	<b>0.63</b>	<b>0.81</b>	<b>1.12</b>	<b>1.67</b>	<b>2.04</b>
41	0.68	0.88	1.23	1.89	2.23
42	0.76	1.01	1.39	2.31	2.46
43	0.83	1.12	1.51	2.50	2.70
44	0.92	1.25	1.70	2.71	3.00
<b>45</b>	<b>1.01</b>	<b>1.39</b>	<b>1.87</b>	<b>2.93</b>	<b>3.30</b>
46	1.12	1.55	2.06	3.40	3.67
47	1.23	1.69	2.27	3.73	4.08
48	1.36	1.85	2.50	4.06	4.51
49	1.50	2.04	2.74	4.40	4.98
<b>50</b>	<b>1.67</b>	<b>2.25</b>	<b>2.98</b>	<b>4.77</b>	<b>5.50</b>
51	1.83	2.46	3.18	5.30	
52	2.00	2.69	3.43	5.86	
53	2.24	2.96	3.67	6.44	
54	2.43	3.26	4.08	7.06	
<b>55</b>	<b>2.71</b>	<b>3.60</b>	<b>4.54</b>	<b>7.70</b>	
56	2.97	3.97	5.14		
57	3.25	4.37	5.73		
58	3.54	4.83	6.40		
59	3.84	5.37	7.19		
<b>60</b>	<b>4.17</b>	<b>6.01</b>	<b>7.97</b>		
61	4.74	6.60			
62	5.29	7.25			
63	5.94	8.16			
64	6.60	9.27			
<b>65</b>	<b>7.28</b>	<b>10.50</b>			
66	8.35				
67	9.48				
68	10.68				
69	11.94				
<b>70</b>	<b>13.24</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**GTO** Male  
Preferred Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.35	0.45	0.64	0.85	1.09
<b>25</b>	<b>0.35</b>	<b>0.45</b>	<b>0.64</b>	<b>0.85</b>	<b>1.09</b>
26	0.35	0.45	0.64	0.85	1.10
27	0.35	0.45	0.64	0.85	1.11
28	0.35	0.45	0.65	0.85	1.12
29	0.35	0.45	0.65	0.85	1.13
<b>30</b>	<b>0.35</b>	<b>0.45</b>	<b>0.65</b>	<b>0.85</b>	<b>1.14</b>
31	0.35	0.45	0.65	0.87	1.15
32	0.35	0.45	0.65	0.87	1.16
33	0.35	0.45	0.65	0.89	1.17
34	0.35	0.45	0.65	0.91	1.19
<b>35</b>	<b>0.35</b>	<b>0.45</b>	<b>0.65</b>	<b>0.95</b>	<b>1.23</b>
36	0.37	0.47	0.68	1.00	1.29
37	0.39	0.50	0.72	1.07	1.37
38	0.42	0.53	0.76	1.16	1.46
39	0.46	0.58	0.82	1.27	1.58
<b>40</b>	<b>0.50</b>	<b>0.64</b>	<b>0.89</b>	<b>1.40</b>	<b>1.72</b>
41	0.55	0.72	0.98	1.59	1.89
42	0.61	0.81	1.10	1.94	2.09
43	0.67	0.91	1.23	2.10	2.32
44	0.75	1.03	1.38	2.28	2.57
<b>45</b>	<b>0.83</b>	<b>1.15</b>	<b>1.53</b>	<b>2.46</b>	<b>2.85</b>
46	0.92	1.28	1.69	2.86	3.15
47	1.02	1.42	1.86	3.13	3.47
48	1.13	1.57	2.04	3.41	3.82
49	1.24	1.73	2.24	3.78	4.18
<b>50</b>	<b>1.37</b>	<b>1.91</b>	<b>2.45</b>	<b>4.18</b>	<b>4.57</b>
51	1.50	2.10	2.66	4.83	
52	1.63	2.30	2.88	5.52	
53	1.78	2.50	3.08	6.23	
54	1.95	2.78	3.39	6.98	
<b>55</b>	<b>2.15</b>	<b>3.06</b>	<b>3.73</b>	<b>7.70</b>	
56	2.38	3.37	4.11		
57	2.64	3.71	4.52		
58	2.94	4.09	4.99		
59	3.26	4.53	5.58		
<b>60</b>	<b>3.63</b>	<b>5.05</b>	<b>6.32</b>		
61	4.02	5.64			
62	4.44	6.28			
63	4.94	7.02			
64	5.50	7.89			
<b>65</b>	<b>6.13</b>	<b>8.92</b>			
66	6.82				
67	7.57				
68	8.43				
69	9.46				
<b>70</b>	<b>10.71</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**GTO** Male  
Preferred Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.34	0.43	0.58	0.85	1.06
<b>25</b>	<b>0.34</b>	<b>0.43</b>	<b>0.58</b>	<b>0.85</b>	<b>1.06</b>
26	0.34	0.43	0.58	0.85	1.06
27	0.34	0.43	0.58	0.85	1.07
28	0.34	0.44	0.58	0.85	1.07
29	0.34	0.44	0.58	0.85	1.08
<b>30</b>	<b>0.34</b>	<b>0.44</b>	<b>0.58</b>	<b>0.85</b>	<b>1.09</b>
31	0.34	0.44	0.59	0.87	1.10
32	0.34	0.44	0.59	0.87	1.10
33	0.34	0.44	0.60	0.89	1.11
34	0.34	0.44	0.62	0.91	1.14
<b>35</b>	<b>0.34</b>	<b>0.44</b>	<b>0.64</b>	<b>0.95</b>	<b>1.18</b>
36	0.36	0.46	0.67	1.00	1.24
37	0.38	0.49	0.70	1.07	1.33
38	0.41	0.52	0.74	1.16	1.43
39	0.44	0.57	0.80	1.27	1.56
<b>40</b>	<b>0.48</b>	<b>0.63</b>	<b>0.87</b>	<b>1.40</b>	<b>1.70</b>
41	0.53	0.70	0.96	1.59	1.87
42	0.58	0.78	1.07	1.94	2.06
43	0.64	0.88	1.20	2.10	2.29
44	0.71	0.99	1.34	2.28	2.53
<b>45</b>	<b>0.78</b>	<b>1.10</b>	<b>1.49</b>	<b>2.45</b>	<b>2.80</b>
46	0.85	1.23	1.65	2.86	3.09
47	0.93	1.37	1.82	3.13	3.40
48	1.01	1.52	2.00	3.41	3.73
49	1.11	1.68	2.20	3.64	4.08
<b>50</b>	<b>1.22</b>	<b>1.86</b>	<b>2.41</b>	<b>3.93</b>	<b>4.46</b>
51	1.35	2.05	2.63	4.64	
52	1.50	2.24	2.85	5.52	
53	1.67	2.46	3.07	6.23	
54	1.85	2.70	3.38	6.98	
<b>55</b>	<b>2.06</b>	<b>2.97</b>	<b>3.71</b>	<b>7.70</b>	
56	2.28	3.27	4.07		
57	2.53	3.60	4.45		
58	2.80	3.97	4.89		
59	3.11	4.40	5.43		
<b>60</b>	<b>3.46</b>	<b>4.91</b>	<b>6.11</b>		
61	3.86	5.50			
62	4.30	6.15			
63	4.79	6.90			
64	5.34	7.78			
<b>65</b>	<b>5.96</b>	<b>8.83</b>			
66	6.62				
67	7.45				
68	8.37				
69	9.41				
<b>70</b>	<b>10.58</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

Only available in NY.

For Agent Or Broker  
Use Only. Not To Be  
Used With The  
General Public.

**GTO** Male  
Standard Plus Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.64	0.79	1.00	1.64	1.79
<b>25</b>	<b>0.64</b>	<b>0.79</b>	<b>1.00</b>	<b>1.64</b>	<b>1.79</b>
26	0.64	0.79	1.00	1.64	1.79
27	0.64	0.79	1.00	1.64	1.79
28	0.64	0.79	1.00	1.64	1.79
29	0.64	0.79	1.00	1.64	1.79
<b>30</b>	<b>0.64</b>	<b>0.79</b>	<b>1.00</b>	<b>1.64</b>	<b>1.79</b>
31	0.64	0.79	1.00	1.64	1.90
32	0.66	0.79	1.00	1.64	1.93
33	0.67	0.79	1.00	1.64	1.96
34	0.69	0.79	1.00	1.64	2.00
<b>35</b>	<b>0.70</b>	<b>0.79</b>	<b>1.00</b>	<b>1.64</b>	<b>2.08</b>
36	0.72	0.83	1.05	1.74	2.18
37	0.73	0.89	1.14	1.86	2.31
38	0.79	0.99	1.26	1.99	2.47
39	0.83	1.08	1.39	2.12	2.64
<b>40</b>	<b>0.86</b>	<b>1.20</b>	<b>1.54</b>	<b>2.31</b>	<b>2.86</b>
41	0.93	1.34	1.70	2.54	3.17
42	1.03	1.51	1.90	2.86	3.53
43	1.14	1.70	2.11	3.19	3.95
44	1.26	1.85	2.34	3.51	4.40
<b>45</b>	<b>1.39</b>	<b>1.96</b>	<b>2.58</b>	<b>3.90</b>	<b>4.89</b>
46	1.55	2.16	2.80	4.40	5.45
47	1.71	2.36	3.03	4.85	6.06
48	1.87	2.58	3.26	5.32	6.72
49	2.02	2.81	3.55	5.81	7.44
<b>50</b>	<b>2.16</b>	<b>3.06</b>	<b>3.90</b>	<b>6.33</b>	<b>8.19</b>
51	2.36	3.40	4.11	7.02	
52	2.56	3.75	4.60	7.77	
53	2.77	4.14	5.13	8.55	
54	3.05	4.53	5.73	9.36	
<b>55</b>	<b>3.35</b>	<b>4.95</b>	<b>6.36</b>	<b>10.21</b>	
56	3.68	5.05	7.17		
57	4.04	5.61	7.92		
58	4.43	6.11	8.75		
59	4.88	6.68	9.71		
<b>60</b>	<b>5.40</b>	<b>7.41</b>	<b>10.86</b>		
61	6.30	8.27			
62	6.95	9.22			
63	7.82	10.29			
64	8.79	11.53			
<b>65</b>	<b>9.74</b>	<b>12.98</b>			
66	11.27				
67	12.82				
68	14.36				
69	16.06				
<b>70</b>	<b>17.88</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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General Public.

**GTO** Male  
Standard Plus Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.54	0.60	0.80	1.38	1.54
<b>25</b>	<b>0.54</b>	<b>0.60</b>	<b>0.80</b>	<b>1.38</b>	<b>1.54</b>
26	0.54	0.60	0.80	1.38	1.55
27	0.54	0.60	0.80	1.38	1.56
28	0.54	0.60	0.80	1.38	1.57
29	0.54	0.60	0.80	1.38	1.58
<b>30</b>	<b>0.54</b>	<b>0.60</b>	<b>0.80</b>	<b>1.38</b>	<b>1.59</b>
31	0.54	0.60	0.80	1.38	1.63
32	0.54	0.60	0.80	1.38	1.68
33	0.54	0.60	0.80	1.38	1.73
34	0.54	0.60	0.80	1.38	1.78
<b>35</b>	<b>0.54</b>	<b>0.60</b>	<b>0.80</b>	<b>1.38</b>	<b>1.84</b>
36	0.57	0.63	0.84	1.46	1.95
37	0.61	0.68	0.91	1.56	2.06
38	0.62	0.75	1.01	1.67	2.20
39	0.63	0.82	1.11	1.78	2.34
<b>40</b>	<b>0.65</b>	<b>0.91</b>	<b>1.23</b>	<b>1.94</b>	<b>2.50</b>
41	0.71	1.02	1.36	2.13	2.76
42	0.78	1.15	1.52	2.40	3.05
43	0.87	1.29	1.69	2.68	3.37
44	0.96	1.44	1.87	2.95	3.73
<b>45</b>	<b>1.06</b>	<b>1.60</b>	<b>2.06</b>	<b>3.28</b>	<b>4.12</b>
46	1.18	1.76	2.24	3.70	4.72
47	1.31	1.92	2.42	4.07	5.39
48	1.45	2.09	2.61	4.47	6.04
49	1.60	2.28	2.84	4.88	6.57
<b>50</b>	<b>1.77</b>	<b>2.50</b>	<b>3.12</b>	<b>5.32</b>	<b>7.22</b>
51	1.94	2.73	3.45	5.90	
52	2.13	3.00	3.86	6.53	
53	2.33	3.29	4.31	7.18	
54	2.56	3.65	4.81	7.86	
<b>55</b>	<b>2.81</b>	<b>4.02</b>	<b>5.34</b>	<b>8.58</b>	
56	3.09	4.80	6.02		
57	3.39	5.34	6.65		
58	3.72	5.91	7.35		
59	4.10	6.48	8.16		
<b>60</b>	<b>4.54</b>	<b>7.10</b>	<b>9.12</b>		
61	5.29	7.75			
62	5.84	8.59			
63	6.57	9.59			
64	7.38	10.78			
<b>65</b>	<b>8.45</b>	<b>12.10</b>			
66	9.57				
67	10.77				
68	12.06				
69	13.53				
<b>70</b>	<b>15.26</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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General Public.

# GTO Male

Standard Plus Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.53	0.60	0.79	1.33	1.43
<b>25</b>	<b>0.53</b>	<b>0.60</b>	<b>0.79</b>	<b>1.33</b>	<b>1.44</b>
26	0.53	0.60	0.79	1.33	1.46
27	0.53	0.60	0.79	1.33	1.49
28	0.53	0.60	0.79	1.33	1.52
29	0.53	0.60	0.79	1.33	1.55
<b>30</b>	<b>0.53</b>	<b>0.60</b>	<b>0.80</b>	<b>1.33</b>	<b>1.58</b>
31	0.54	0.60	0.80	1.34	1.61
32	0.54	0.60	0.80	1.34	1.63
33	0.54	0.60	0.80	1.35	1.66
34	0.54	0.60	0.80	1.36	1.69
<b>35</b>	<b>0.54</b>	<b>0.60</b>	<b>0.80</b>	<b>1.38</b>	<b>1.73</b>
36	0.57	0.63	0.84	1.46	1.81
37	0.61	0.68	0.91	1.56	1.93
38	0.62	0.75	1.01	1.67	2.06
39	0.63	0.82	1.11	1.78	2.20
<b>40</b>	<b>0.64</b>	<b>0.91</b>	<b>1.23</b>	<b>1.94</b>	<b>2.38</b>
41	0.70	1.02	1.36	2.13	2.63
42	0.77	1.15	1.52	2.40	2.91
43	0.86	1.29	1.69	2.68	3.23
44	0.95	1.44	1.87	2.94	3.58
<b>45</b>	<b>1.05</b>	<b>1.60</b>	<b>2.06</b>	<b>3.28</b>	<b>3.97</b>
46	1.17	1.76	2.24	3.70	4.48
47	1.30	1.92	2.41	4.07	4.95
48	1.44	2.09	2.60	4.47	5.41
49	1.59	2.28	2.82	4.88	5.88
<b>50</b>	<b>1.76</b>	<b>2.50</b>	<b>3.10</b>	<b>5.32</b>	<b>6.43</b>
51	1.93	2.73	3.45	5.90	
52	2.12	3.00	3.86	6.53	
53	2.32	3.29	4.31	7.18	
54	2.55	3.65	4.81	7.86	
<b>55</b>	<b>2.80</b>	<b>4.02</b>	<b>5.34</b>	<b>8.58</b>	
56	3.08	4.55	6.02		
57	3.38	5.05	6.65		
58	3.71	5.61	7.35		
59	4.09	6.22	8.16		
<b>60</b>	<b>4.53</b>	<b>6.83</b>	<b>9.12</b>		
61	5.29	7.47			
62	5.84	8.30			
63	6.57	9.31			
64	7.38	10.55			
<b>65</b>	<b>8.45</b>	<b>12.01</b>			
66	9.57				
67	10.77				
68	12.06				
69	13.53				
<b>70</b>	<b>15.26</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO Male

Standard Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.84	1.02	1.26	2.19	2.20
<b>25</b>	<b>0.84</b>	<b>1.02</b>	<b>1.26</b>	<b>2.19</b>	<b>2.20</b>
26	0.84	1.02	1.30	2.19	2.20
27	0.84	1.04	1.30	2.19	2.20
28	0.84	1.04	1.30	2.19	2.20
29	0.84	1.04	1.30	2.19	2.20
<b>30</b>	<b>0.84</b>	<b>1.04</b>	<b>1.30</b>	<b>2.19</b>	<b>2.20</b>
31	0.86	1.04	1.32	2.19	2.29
32	0.90	1.04	1.35	2.19	2.35
33	0.94	1.05	1.37	2.19	2.42
34	0.95	1.05	1.40	2.19	2.50
<b>35</b>	<b>0.95</b>	<b>1.05</b>	<b>1.44</b>	<b>2.19</b>	<b>2.63</b>
36	1.01	1.12	1.54	2.36	2.76
37	1.08	1.19	1.64	2.54	2.94
38	1.13	1.27	1.77	2.73	3.15
39	1.21	1.37	1.90	2.93	3.35
<b>40</b>	<b>1.28</b>	<b>1.48</b>	<b>2.06</b>	<b>3.13</b>	<b>3.61</b>
41	1.38	1.64	2.26	3.38	4.02
42	1.50	1.82	2.50	3.63	4.50
43	1.66	2.02	2.74	3.90	5.04
44	1.85	2.25	3.02	4.19	5.64
<b>45</b>	<b>1.96</b>	<b>2.49</b>	<b>3.32</b>	<b>4.49</b>	<b>6.26</b>
46	2.14	2.71	3.60	5.13	6.96
47	2.33	2.96	3.90	5.81	7.67
48	2.51	3.25	4.21	6.52	8.44
49	2.70	3.56	4.56	7.27	9.32
<b>50</b>	<b>2.88</b>	<b>3.85</b>	<b>4.90</b>	<b>8.06</b>	<b>10.21</b>
51	3.18	4.21	5.48	8.94	
52	3.49	4.61	6.10	9.87	
53	3.79	5.07	6.61	10.86	
54	4.09	5.56	7.39	11.89	
<b>55</b>	<b>4.40</b>	<b>6.11</b>	<b>8.27</b>	<b>12.98</b>	
56	4.88	6.76	9.19		
57	5.36	7.48	10.35		
58	5.83	8.29	11.26		
59	6.32	9.20	12.52		
<b>60</b>	<b>6.81</b>	<b>10.20</b>	<b>14.30</b>		
61	7.88	11.40			
62	8.44	12.44			
63	9.71	14.19			
64	11.07	15.89			
<b>65</b>	<b>12.14</b>	<b>17.88</b>			
66	14.13				
67	16.13				
68	18.11				
69	20.10				
<b>70</b>	<b>22.46</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO Male

Standard Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.78	0.86	1.06	1.84	1.89
<b>25</b>	<b>0.78</b>	<b>0.86</b>	<b>1.06</b>	<b>1.84</b>	<b>1.89</b>
26	0.78	0.86	1.09	1.84	1.90
27	0.78	0.87	1.09	1.84	1.92
28	0.78	0.87	1.09	1.84	1.93
29	0.78	0.87	1.09	1.84	1.94
<b>30</b>	<b>0.79</b>	<b>0.87</b>	<b>1.09</b>	<b>1.84</b>	<b>1.97</b>
31	0.79	0.87	1.11	1.84	2.00
32	0.80	0.87	1.13	1.84	2.04
33	0.80	0.88	1.15	1.84	2.09
34	0.81	0.88	1.18	1.84	2.17
<b>35</b>	<b>0.81</b>	<b>0.88</b>	<b>1.21</b>	<b>1.84</b>	<b>2.26</b>
36	0.86	0.94	1.29	1.98	2.39
37	0.92	1.00	1.38	2.13	2.54
38	0.98	1.07	1.49	2.29	2.73
39	1.06	1.15	1.60	2.46	2.92
<b>40</b>	<b>1.15</b>	<b>1.24</b>	<b>1.73</b>	<b>2.63</b>	<b>3.24</b>
41	1.25	1.38	1.90	2.84	3.53
42	1.36	1.53	2.10	3.11	3.95
43	1.50	1.70	2.30	3.41	4.39
44	1.62	1.89	2.54	3.72	4.86
<b>45</b>	<b>1.72</b>	<b>2.09</b>	<b>2.79</b>	<b>4.05</b>	<b>5.37</b>
46	1.88	2.28	3.02	4.57	6.03
47	2.05	2.49	3.28	5.12	6.75
48	2.21	2.73	3.54	5.70	7.54
49	2.38	2.99	3.83	6.32	8.41
<b>50</b>	<b>2.54</b>	<b>3.23</b>	<b>4.12</b>	<b>6.95</b>	<b>9.87</b>
51	2.81	3.54	4.60	8.03	
52	3.08	3.87	5.12	9.17	
53	3.34	4.26	5.55	10.38	
54	3.61	4.67	6.21	11.64	
<b>55</b>	<b>3.88</b>	<b>5.13</b>	<b>6.95</b>	<b>12.96</b>	
56	4.31	5.68	7.72		
57	4.74	6.28	8.69		
58	5.16	6.96	9.46		
59	5.59	7.73	10.52		
<b>60</b>	<b>6.02</b>	<b>8.57</b>	<b>12.01</b>		
61	6.97	9.58			
62	7.91	10.45			
63	8.86	11.92			
64	9.80	13.35			
<b>65</b>	<b>10.75</b>	<b>15.02</b>			
66	12.51				
67	14.28				
68	16.04				
69	17.81				
<b>70</b>	<b>19.90</b>				

\*Add \$50 (non-commissionable) annual policy fee.

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# GTO Male

Standard Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.76	0.83	1.04	1.84	1.89
<b>25</b>	<b>0.76</b>	<b>0.83</b>	<b>1.04</b>	<b>1.84</b>	<b>1.89</b>
26	0.77	0.83	1.05	1.84	1.90
27	0.77	0.84	1.06	1.84	1.92
28	0.78	0.84	1.06	1.84	1.93
29	0.78	0.84	1.06	1.84	1.94
<b>30</b>	<b>0.79</b>	<b>0.84</b>	<b>1.06</b>	<b>1.84</b>	<b>1.97</b>
31	0.79	0.84	1.10	1.84	2.00
32	0.80	0.84	1.11	1.84	2.04
33	0.80	0.84	1.11	1.84	2.09
34	0.81	0.85	1.12	1.84	2.17
<b>35</b>	<b>0.81</b>	<b>0.86</b>	<b>1.14</b>	<b>1.84</b>	<b>2.26</b>
36	0.86	0.91	1.22	1.98	2.39
37	0.89	0.97	1.34	2.13	2.54
38	0.96	1.04	1.45	2.29	2.73
39	1.05	1.12	1.59	2.46	2.92
<b>40</b>	<b>1.14</b>	<b>1.22</b>	<b>1.73</b>	<b>2.63</b>	<b>3.24</b>
41	1.25	1.35	1.90	2.84	3.53
42	1.36	1.51	2.10	3.11	3.95
43	1.48	1.68	2.30	3.41	4.39
44	1.62	1.87	2.54	3.72	4.86
<b>45</b>	<b>1.72</b>	<b>2.07</b>	<b>2.79</b>	<b>4.05</b>	<b>5.37</b>
46	1.88	2.26	3.02	4.57	6.03
47	2.05	2.47	3.28	5.12	6.75
48	2.21	2.70	3.54	5.70	7.54
49	2.38	2.94	3.82	6.32	8.41
<b>50</b>	<b>2.54</b>	<b>3.22</b>	<b>4.12</b>	<b>6.95</b>	<b>9.87</b>
51	2.81	3.53	4.60	8.03	
52	3.08	3.86	5.12	9.17	
53	3.34	4.25	5.44	10.38	
54	3.61	4.66	6.10	11.64	
<b>55</b>	<b>3.88</b>	<b>5.12</b>	<b>6.86</b>	<b>12.96</b>	
56	4.31	5.67	7.68		
57	4.74	6.27	8.69		
58	5.16	6.95	9.46		
59	5.59	7.68	10.52		
<b>60</b>	<b>6.02</b>	<b>8.48</b>	<b>12.01</b>		
61	6.97	9.51			
62	7.91	10.38			
63	8.86	11.87			
64	9.80	13.34			
<b>65</b>	<b>10.75</b>	<b>15.01</b>			
66	12.51				
67	14.28				
68	16.04				
69	17.81				
<b>70</b>	<b>19.90</b>				

\*Add \$50 (non-commissionable) annual policy fee.

Only available in NY.

**For Agent Or Broker Use Only. Not To Be Used With The General Public.**

# GTO

**Male  
Preferred Tobacco  
Annual premium rates per \$1,000\***

**Face amounts \$100,000 - \$249,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.18	1.40	1.95	2.86	2.98
<b>25</b>	<b>1.18</b>	<b>1.40</b>	<b>1.95</b>	<b>2.86</b>	<b>2.98</b>
26	1.19	1.40	1.95	2.86	3.15
27	1.20	1.40	1.98	2.86	3.15
28	1.21	1.40	2.00	2.86	3.15
29	1.22	1.40	2.00	2.86	3.15
<b>30</b>	<b>1.24</b>	<b>1.40</b>	<b>2.00</b>	<b>2.86</b>	<b>3.15</b>
31	1.25	1.40	2.00	2.93	3.29
32	1.26	1.40	2.00	2.99	3.36
33	1.27	1.43	2.08	3.05	3.49
34	1.28	1.43	2.14	3.11	3.64
<b>35</b>	<b>1.29</b>	<b>1.48</b>	<b>2.22</b>	<b>3.18</b>	<b>3.80</b>
36	1.48	1.63	2.42	3.42	4.27
37	1.58	1.75	2.60	3.70	4.73
38	1.67	1.94	2.89	3.96	5.06
39	1.80	2.16	3.23	4.23	5.38
<b>40</b>	<b>1.95</b>	<b>2.45</b>	<b>3.50</b>	<b>4.58</b>	<b>5.81</b>
41	2.17	2.77	3.90	5.15	6.52
42	2.39	3.09	4.36	5.92	7.48
43	2.61	3.48	4.87	6.70	8.23
44	2.87	3.88	5.41	7.46	8.97
<b>45</b>	<b>3.17</b>	<b>4.27</b>	<b>6.03</b>	<b>8.48</b>	<b>9.77</b>
46	3.51	4.81	6.55	11.26	11.72
47	3.89	5.40	7.18	12.92	13.15
48	4.29	5.88	8.38	14.71	14.80
49	4.69	6.40	9.05	16.64	16.70
<b>50</b>	<b>5.14</b>	<b>6.87</b>	<b>9.80</b>	<b>18.71</b>	<b>18.75</b>
51	5.69	7.49	10.63	20.58	
52	6.26	8.18	11.30	22.64	
53	6.83	8.96	12.61	24.90	
54	7.48	9.83	13.60	27.39	
<b>55</b>	<b>8.12</b>	<b>10.78</b>	<b>14.60</b>	<b>30.13</b>	
56	8.90	12.03	16.40		
57	9.75	13.16	18.34		
58	10.62	14.25	19.46		
59	11.54	15.28	20.74		
<b>60</b>	<b>12.52</b>	<b>16.30</b>	<b>21.66</b>		
61	13.98	17.46			
62	15.44	18.65			
63	16.94	21.09			
64	18.48	23.70			
<b>65</b>	<b>20.01</b>	<b>26.57</b>			
66	22.54				
67	25.45				
68	28.07				
69	30.80				
<b>70</b>	<b>34.18</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**For Agent Or Broker  
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General Public.**

# GTO

**Male  
Preferred Tobacco  
Annual premium rates per \$1,000\***

**Face amounts \$250,000 - \$999,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.14	1.27	1.70	2.40	2.50
<b>25</b>	<b>1.14</b>	<b>1.27</b>	<b>1.70</b>	<b>2.40</b>	<b>2.50</b>
26	1.14	1.29	1.70	2.40	2.83
27	1.14	1.30	1.70	2.40	2.83
28	1.14	1.32	1.70	2.40	2.83
29	1.14	1.34	1.70	2.40	2.83
<b>30</b>	<b>1.15</b>	<b>1.37</b>	<b>1.72</b>	<b>2.40</b>	<b>2.85</b>
31	1.16	1.39	1.82	2.46	2.96
32	1.16	1.39	1.90	2.51	3.07
33	1.16	1.42	2.03	2.56	3.20
34	1.17	1.42	2.13	2.61	3.34
<b>35</b>	<b>1.21</b>	<b>1.47</b>	<b>2.21</b>	<b>2.67</b>	<b>3.48</b>
36	1.28	1.62	2.39	2.87	3.68
37	1.37	1.74	2.56	3.11	3.97
38	1.45	1.89	2.74	3.33	4.25
39	1.56	2.03	2.94	3.55	4.52
<b>40</b>	<b>1.69</b>	<b>2.21</b>	<b>3.10</b>	<b>3.85</b>	<b>4.88</b>
41	1.89	2.48	3.50	4.33	5.48
42	2.10	2.66	3.90	4.97	6.28
43	2.31	3.03	4.36	5.63	7.08
44	2.53	3.41	4.84	6.27	7.88
<b>45</b>	<b>2.78</b>	<b>3.84</b>	<b>5.36</b>	<b>7.12</b>	<b>8.88</b>
46	3.25	4.21	5.87	9.46	10.10
47	3.54	4.59	6.41	10.85	12.00
48	3.85	5.01	7.04	12.36	12.50
49	4.20	5.35	7.64	13.98	14.25
<b>50</b>	<b>4.61</b>	<b>5.78</b>	<b>8.22</b>	<b>15.72</b>	<b>16.00</b>
51	5.03	6.40	8.99	17.29	
52	5.63	7.08	9.78	19.02	
53	6.08	7.82	10.65	20.92	
54	6.71	8.42	11.65	23.01	
<b>55</b>	<b>7.30</b>	<b>9.12</b>	<b>12.70</b>	<b>25.31</b>	
56	8.50	11.02	14.73		
57	9.48	12.02	15.88		
58	10.38	13.09	17.07		
59	11.21	14.30	18.43		
<b>60</b>	<b>11.96</b>	<b>15.67</b>	<b>20.24</b>		
61	12.25	17.16			
62	13.01	18.33			
63	14.57	20.59			
64	16.30	22.55			
<b>65</b>	<b>18.75</b>	<b>24.69</b>			
66	21.15				
67	24.37				
68	27.33				
69	30.48				
<b>70</b>	<b>33.86</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**For Agent Or Broker  
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General Public.**

# GTO Male Preferred Tobacco

Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.14	1.20	1.69	2.40	2.45
<b>25</b>	<b>1.14</b>	<b>1.20</b>	<b>1.69</b>	<b>2.40</b>	<b>2.45</b>
26	1.14	1.22	1.69	2.40	2.50
27	1.14	1.23	1.69	2.40	2.56
28	1.14	1.25	1.69	2.40	2.63
29	1.14	1.27	1.69	2.40	2.72
<b>30</b>	<b>1.14</b>	<b>1.30</b>	<b>1.69</b>	<b>2.40</b>	<b>2.82</b>
31	1.15	1.35	1.76	2.46	2.91
32	1.15	1.36	1.83	2.50	3.02
33	1.15	1.37	1.94	2.54	3.14
34	1.16	1.38	2.05	2.59	3.29
<b>35</b>	<b>1.20</b>	<b>1.40</b>	<b>2.11</b>	<b>2.63</b>	<b>3.38</b>
36	1.27	1.57	2.25	2.79	3.58
37	1.36	1.71	2.42	3.01	3.85
38	1.44	1.84	2.60	3.23	4.13
39	1.55	1.98	2.79	3.45	4.40
<b>40</b>	<b>1.64</b>	<b>2.08</b>	<b>3.00</b>	<b>3.74</b>	<b>4.74</b>
41	1.84	2.41	3.35	4.21	5.33
42	2.05	2.65	3.74	4.83	6.11
43	2.25	3.01	4.18	5.47	6.88
44	2.47	3.37	4.65	6.09	7.66
<b>45</b>	<b>2.72</b>	<b>3.75</b>	<b>5.16</b>	<b>6.88</b>	<b>8.64</b>
46	2.95	4.14	5.67	9.44	10.05
47	3.19	4.58	6.22	10.83	11.50
48	3.48	5.00	6.84	12.34	12.45
49	3.81	5.30	7.44	13.96	14.10
<b>50</b>	<b>4.16</b>	<b>5.65</b>	<b>8.05</b>	<b>15.70</b>	<b>15.80</b>
51	4.60	6.39	8.82	17.27	
52	5.06	7.07	9.64	19.00	
53	5.53	7.81	10.55	20.90	
54	6.05	8.41	11.60	22.99	
<b>55</b>	<b>6.56</b>	<b>8.88</b>	<b>12.62</b>	<b>25.29</b>	
56	7.31	10.86	14.44		
57	7.89	11.90	15.61		
58	8.55	13.00	16.82		
59	9.31	14.18	18.10		
<b>60</b>	<b>10.11</b>	<b>15.61</b>	<b>19.80</b>		
61	11.99	17.04			
62	13.01	18.25			
63	14.57	20.46			
64	16.30	22.32			
<b>65</b>	<b>18.75</b>	<b>24.66</b>			
66	21.15				
67	24.37				
68	27.33				
69	30.48				
<b>70</b>	<b>33.86</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO Male Standard Tobacco

Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.71	2.06	2.85	3.80	4.70
<b>25</b>	<b>1.71</b>	<b>2.06</b>	<b>2.85</b>	<b>3.80</b>	<b>4.70</b>
26	1.71	2.10	2.87	3.80	4.70
27	1.71	2.11	2.92	3.80	4.70
28	1.71	2.11	2.96	3.80	4.70
29	1.71	2.11	2.99	3.80	4.70
<b>30</b>	<b>1.71</b>	<b>2.11</b>	<b>2.99</b>	<b>3.80</b>	<b>4.70</b>
31	1.71	2.11	2.99	3.96	4.87
32	1.71	2.11	2.99	4.13	5.06
33	1.71	2.14	2.99	4.33	5.29
34	1.71	2.14	2.99	4.51	5.49
<b>35</b>	<b>1.71</b>	<b>2.14</b>	<b>2.99</b>	<b>4.75</b>	<b>5.72</b>
36	1.86	2.34	3.32	5.15	6.43
37	2.07	2.60	3.67	5.60	7.20
38	2.27	2.81	4.02	6.07	7.99
39	2.49	3.08	4.44	6.60	8.21
<b>40</b>	<b>2.71</b>	<b>3.35</b>	<b>4.87</b>	<b>7.14</b>	<b>8.39</b>
41	3.06	3.89	5.48	8.18	9.38
42	3.44	4.45	6.10	9.25	10.43
43	3.85	4.96	6.78	10.44	11.60
44	4.30	5.49	7.55	11.75	12.84
<b>45</b>	<b>4.76</b>	<b>6.02</b>	<b>8.33</b>	<b>13.10</b>	<b>15.00</b>
46	5.26	6.71	9.50	15.12	15.78
47	5.85	7.44	10.77	17.32	17.64
48	6.43	8.17	12.11	19.70	20.05
49	7.04	8.97	13.37	22.25	22.30
<b>50</b>	<b>7.72</b>	<b>9.76</b>	<b>14.18</b>	<b>25.00</b>	<b>25.02</b>
51	8.53	10.58	15.55	27.50	
52	9.26	11.41	17.59	30.25	
53	10.09	12.54	19.69	33.28	
54	10.96	13.74	21.93	36.61	
<b>55</b>	<b>11.80</b>	<b>15.00</b>	<b>24.27</b>	<b>40.27</b>	
56	13.28	16.86	24.81		
57	14.62	18.86	25.22		
58	15.27	20.25	28.64		
59	16.23	21.53	31.51		
<b>60</b>	<b>17.38</b>	<b>22.75</b>	<b>34.64</b>		
61	18.30	24.41			
62	19.31	25.83			
63	22.63	29.54			
64	26.41	33.18			
<b>65</b>	<b>30.01</b>	<b>37.13</b>			
66	33.80				
67	37.72				
68	41.66				
69	45.65				
<b>70</b>	<b>49.67</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**GTO** Male  
**Standard Tobacco**  
 Annual premium rates per \$1,000\*

**Face amounts \$250,000 - \$999,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.46	1.86	2.39	3.19	4.28
<b>25</b>	<b>1.46</b>	<b>1.86</b>	<b>2.39</b>	<b>3.19</b>	<b>4.28</b>
26	1.46	1.90	2.41	3.19	4.32
27	1.46	1.90	2.45	3.19	4.37
28	1.46	1.90	2.49	3.19	4.40
29	1.46	1.90	2.53	3.19	4.40
<b>30</b>	<b>1.46</b>	<b>1.90</b>	<b>2.56</b>	<b>3.19</b>	<b>4.40</b>
31	1.46	1.90	2.73	3.33	4.56
32	1.46	1.90	2.75	3.47	4.73
33	1.46	1.93	2.79	3.64	4.94
34	1.46	1.93	2.82	3.79	5.13
<b>35</b>	<b>1.46</b>	<b>1.93</b>	<b>2.85</b>	<b>3.99</b>	<b>5.34</b>
36	1.59	2.11	3.14	4.33	6.00
37	1.77	2.34	3.44	4.70	6.71
38	1.95	2.53	3.76	5.10	7.32
39	2.15	2.77	4.13	5.54	7.94
<b>40</b>	<b>2.34</b>	<b>3.01</b>	<b>4.51</b>	<b>6.00</b>	<b>8.02</b>
41	2.66	3.49	5.05	6.87	9.05
42	2.99	3.99	5.63	7.77	10.16
43	3.36	4.54	6.25	8.77	11.41
44	3.75	5.06	6.96	9.87	12.74
<b>45</b>	<b>4.16</b>	<b>5.60</b>	<b>7.68</b>	<b>11.00</b>	<b>14.14</b>
46	4.61	6.16	8.63	12.70	14.99
47	5.12	6.79	9.66	14.55	16.65
48	5.64	7.48	10.44	16.55	17.93
49	6.18	8.25	11.31	18.69	19.31
<b>50</b>	<b>6.78</b>	<b>8.96</b>	<b>12.46</b>	<b>21.00</b>	<b>22.30</b>
51	7.50	9.86	14.05	23.10	
52	8.27	10.88	15.62	25.41	
53	9.03	12.00	17.33	27.95	
54	9.87	13.15	19.04	30.75	
<b>55</b>	<b>10.55</b>	<b>14.38</b>	<b>20.66</b>	<b>33.83</b>	
56	11.78	15.81	23.17		
57	12.90	17.15	25.00		
58	14.07	18.65	27.09		
59	15.29	20.29	28.96		
<b>60</b>	<b>16.59</b>	<b>21.87</b>	<b>30.43</b>		
61	18.30	23.55			
62	19.31	25.25			
63	22.47	28.73			
64	24.51	31.56			
<b>65</b>	<b>26.55</b>	<b>34.56</b>			
66	29.91				
67	33.38				
68	36.87				
69	40.41				
<b>70</b>	<b>43.97</b>				

\*Add \$50  
 (non-commissionable)  
 annual policy fee.

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**GTO** Male  
**Standard Tobacco**  
 Annual premium rates per \$1,000\*

**Face amounts \$1,000,000 & higher**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.46	1.86	2.39	3.19	4.28
<b>25</b>	<b>1.46</b>	<b>1.86</b>	<b>2.39</b>	<b>3.19</b>	<b>4.28</b>
26	1.46	1.89	2.41	3.19	4.32
27	1.46	1.89	2.45	3.19	4.37
28	1.46	1.89	2.49	3.19	4.40
29	1.46	1.89	2.52	3.19	4.40
<b>30</b>	<b>1.46</b>	<b>1.89</b>	<b>2.55</b>	<b>3.19</b>	<b>4.40</b>
31	1.46	1.89	2.71	3.33	4.56
32	1.46	1.89	2.74	3.47	4.73
33	1.46	1.92	2.79	3.64	4.94
34	1.46	1.92	2.82	3.79	5.13
<b>35</b>	<b>1.46</b>	<b>1.92</b>	<b>2.85</b>	<b>3.99</b>	<b>5.34</b>
36	1.59	2.10	3.14	4.33	5.95
37	1.77	2.33	3.44	4.70	6.51
38	1.95	2.52	3.76	5.10	7.13
39	2.15	2.76	4.13	5.54	7.80
<b>40</b>	<b>2.34</b>	<b>3.00</b>	<b>4.51</b>	<b>6.00</b>	<b>8.02</b>
41	2.66	3.48	5.05	6.87	9.05
42	2.99	3.98	5.63	7.77	10.06
43	3.36	4.49	6.25	8.77	11.03
44	3.75	4.98	6.96	9.87	12.04
<b>45</b>	<b>4.16</b>	<b>5.52</b>	<b>7.68</b>	<b>11.00</b>	<b>12.82</b>
46	4.61	6.07	8.63	12.70	14.29
47	5.12	6.69	9.51	14.55	15.80
48	5.64	7.37	10.28	16.55	17.32
49	6.18	8.13	11.13	18.69	18.84
<b>50</b>	<b>6.78</b>	<b>8.96</b>	<b>12.46</b>	<b>21.00</b>	<b>22.20</b>
51	7.50	9.86	14.00	23.10	
52	8.27	10.88	15.27	25.41	
53	8.91	12.00	16.88	27.95	
54	9.51	13.15	18.57	30.75	
<b>55</b>	<b>10.19</b>	<b>14.38</b>	<b>20.28</b>	<b>33.83</b>	
56	11.78	15.81	22.72		
57	12.90	17.15	24.73		
58	14.07	18.65	26.39		
59	15.29	20.29	28.74		
<b>60</b>	<b>16.59</b>	<b>21.87</b>	<b>30.43</b>		
61	18.30	23.55			
62	19.31	25.25			
63	22.47	28.73			
64	24.51	31.56			
<b>65</b>	<b>26.55</b>	<b>34.56</b>			
66	29.91				
67	33.38				
68	36.87				
69	40.41				
<b>70</b>	<b>43.97</b>				

\*Add \$50  
 (non-commissionable)  
 annual policy fee.

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**For Agent Or Broker  
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# GTO

**Female**  
**Preferred Best Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$100,000 - \$249,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.28	0.34	0.45	0.72	0.73
<b>25</b>	<b>0.28</b>	<b>0.34</b>	<b>0.45</b>	<b>0.72</b>	<b>0.73</b>
26	0.28	0.34	0.45	0.73	0.74
27	0.28	0.34	0.45	0.73	0.76
28	0.28	0.34	0.45	0.73	0.79
29	0.28	0.34	0.45	0.73	0.80
<b>30</b>	<b>0.28</b>	<b>0.34</b>	<b>0.45</b>	<b>0.73</b>	<b>0.80</b>
31	0.28	0.35	0.46	0.74	0.82
32	0.28	0.35	0.46	0.76	0.84
33	0.28	0.35	0.48	0.79	0.88
34	0.28	0.35	0.48	0.80	0.90
<b>35</b>	<b>0.28</b>	<b>0.35</b>	<b>0.48</b>	<b>0.80</b>	<b>0.95</b>
36	0.30	0.38	0.51	0.85	1.00
37	0.33	0.40	0.56	0.90	1.06
38	0.36	0.44	0.60	0.96	1.12
39	0.38	0.48	0.65	1.02	1.18
<b>40</b>	<b>0.43</b>	<b>0.52</b>	<b>0.71</b>	<b>1.08</b>	<b>1.25</b>
41	0.47	0.57	0.79	1.19	1.36
42	0.51	0.62	0.86	1.32	1.51
43	0.54	0.68	0.94	1.43	1.67
44	0.58	0.74	1.04	1.60	1.82
<b>45</b>	<b>0.63</b>	<b>0.81</b>	<b>1.12</b>	<b>1.75</b>	<b>1.97</b>
46	0.68	0.87	1.25	1.96	2.18
47	0.75	0.94	1.36	2.06	2.38
48	0.82	1.00	1.48	2.17	2.62
49	0.88	1.08	1.59	2.29	2.81
<b>50</b>	<b>0.97</b>	<b>1.17</b>	<b>1.74</b>	<b>2.40</b>	<b>2.99</b>
51	1.04	1.25	1.92	2.67	
52	1.14	1.33	2.09	2.94	
53	1.22	1.41	2.26	3.24	
54	1.31	1.52	2.47	3.60	
<b>55</b>	<b>1.44</b>	<b>1.60</b>	<b>2.70</b>	<b>3.97</b>	
56	1.56	1.83	2.98		
57	1.70	2.07	3.30		
58	1.84	2.33	3.64		
59	1.98	2.58	4.02		
<b>60</b>	<b>2.14</b>	<b>2.88</b>	<b>4.45</b>		
61	2.41	3.18			
62	2.65	3.54			
63	2.92	3.88			
64	3.25	4.29			
<b>65</b>	<b>3.55</b>	<b>4.72</b>			
66	3.99				
67	4.35				
68	4.78				
69	5.37				
<b>70</b>	<b>6.04</b>				

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# GTO

**Female**  
**Preferred Best Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$250,000 - \$999,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.22	0.29	0.37	0.52	0.53
<b>25</b>	<b>0.22</b>	<b>0.29</b>	<b>0.37</b>	<b>0.52</b>	<b>0.53</b>
26	0.22	0.29	0.37	0.54	0.55
27	0.22	0.29	0.37	0.57	0.58
28	0.22	0.29	0.37	0.60	0.61
29	0.22	0.29	0.37	0.61	0.64
<b>30</b>	<b>0.22</b>	<b>0.29</b>	<b>0.37</b>	<b>0.61</b>	<b>0.67</b>
31	0.22	0.29	0.38	0.62	0.69
32	0.22	0.29	0.38	0.64	0.70
33	0.22	0.29	0.39	0.66	0.71
34	0.22	0.29	0.39	0.67	0.72
<b>35</b>	<b>0.22</b>	<b>0.29</b>	<b>0.39</b>	<b>0.67</b>	<b>0.75</b>
36	0.23	0.32	0.41	0.71	0.79
37	0.24	0.34	0.44	0.76	0.83
38	0.25	0.36	0.47	0.81	0.89
39	0.27	0.40	0.51	0.86	0.95
<b>40</b>	<b>0.30</b>	<b>0.43</b>	<b>0.56</b>	<b>0.91</b>	<b>1.03</b>
41	0.33	0.47	0.62	1.00	1.13
42	0.38	0.51	0.69	1.11	1.25
43	0.43	0.57	0.77	1.20	1.38
44	0.47	0.62	0.86	1.34	1.52
<b>45</b>	<b>0.51</b>	<b>0.67</b>	<b>0.94</b>	<b>1.47</b>	<b>1.66</b>
46	0.55	0.72	1.02	1.65	1.80
47	0.60	0.78	1.09	1.73	1.92
48	0.65	0.83	1.17	1.87	2.04
49	0.70	0.89	1.26	2.05	2.15
<b>50</b>	<b>0.77</b>	<b>0.96</b>	<b>1.37</b>	<b>2.20</b>	<b>2.23</b>
51	0.84	1.03	1.51	2.56	
52	0.91	1.10	1.66	2.88	
53	1.00	1.18	1.84	3.23	
54	1.10	1.28	2.03	3.60	
<b>55</b>	<b>1.19</b>	<b>1.41</b>	<b>2.24</b>	<b>3.97</b>	
56	1.28	1.56	2.45		
57	1.41	1.74	2.67		
58	1.53	1.95	2.90		
59	1.65	2.18	3.19		
<b>60</b>	<b>1.80</b>	<b>2.44</b>	<b>3.55</b>		
61	2.00	2.73			
62	2.22	3.05			
63	2.47	3.41			
64	2.74	3.82			
<b>65</b>	<b>3.02</b>	<b>4.28</b>			
66	3.26				
67	3.47				
68	3.73				
69	4.13				
<b>70</b>	<b>4.76</b>				

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**Female**  
**Preferred Best Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$1,000,000 & higher**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.21	0.28	0.36	0.51	0.52
<b>25</b>	<b>0.21</b>	<b>0.28</b>	<b>0.36</b>	<b>0.51</b>	<b>0.52</b>
26	0.21	0.28	0.36	0.53	0.54
27	0.21	0.28	0.36	0.55	0.56
28	0.21	0.28	0.36	0.58	0.59
29	0.21	0.28	0.36	0.61	0.62
<b>30</b>	<b>0.21</b>	<b>0.28</b>	<b>0.36</b>	<b>0.61</b>	<b>0.64</b>
31	0.21	0.28	0.36	0.62	0.66
32	0.21	0.28	0.36	0.63	0.68
33	0.21	0.28	0.36	0.64	0.69
34	0.21	0.28	0.37	0.65	0.71
<b>35</b>	<b>0.21</b>	<b>0.28</b>	<b>0.38</b>	<b>0.65</b>	<b>0.74</b>
36	0.22	0.29	0.40	0.69	0.77
37	0.23	0.32	0.42	0.69	0.81
38	0.25	0.34	0.46	0.78	0.86
39	0.27	0.38	0.49	0.83	0.92
<b>40</b>	<b>0.29</b>	<b>0.41</b>	<b>0.54</b>	<b>0.87</b>	<b>0.99</b>
41	0.32	0.45	0.60	0.96	1.08
42	0.36	0.50	0.66	1.09	1.20
43	0.39	0.55	0.74	1.20	1.34
44	0.43	0.61	0.82	1.33	1.48
<b>45</b>	<b>0.48</b>	<b>0.66</b>	<b>0.90</b>	<b>1.46</b>	<b>1.62</b>
46	0.52	0.71	0.98	1.64	1.75
47	0.57	0.77	1.06	1.71	1.88
48	0.62	0.82	1.15	1.79	2.00
49	0.67	0.88	1.24	1.90	2.10
<b>50</b>	<b>0.73</b>	<b>0.95</b>	<b>1.36</b>	<b>2.06</b>	<b>2.17</b>
51	0.79	1.01	1.50	2.52	
52	0.87	1.07	1.65	2.88	
53	0.96	1.13	1.83	3.23	
54	1.07	1.21	2.02	3.60	
<b>55</b>	<b>1.17</b>	<b>1.33</b>	<b>2.22</b>	<b>3.97</b>	
56	1.27	1.48	2.43		
57	1.37	1.66	2.66		
58	1.48	1.87	2.89		
59	1.61	2.11	3.18		
<b>60</b>	<b>1.76</b>	<b>2.38</b>	<b>3.54</b>		
61	1.94	2.67			
62	2.14	3.00			
63	2.37	3.37			
64	2.62	3.78			
<b>65</b>	<b>2.90</b>	<b>4.24</b>			
66	3.15				
67	3.39				
68	3.68				
69	4.09				
<b>70</b>	<b>4.74</b>				

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# GTO

**Female**  
**Preferred Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$100,000 - \$249,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.39	0.45	0.60	0.92	0.95
<b>25</b>	<b>0.39</b>	<b>0.45</b>	<b>0.60</b>	<b>0.92</b>	<b>0.95</b>
26	0.39	0.45	0.60	0.92	0.96
27	0.39	0.45	0.60	0.92	0.97
28	0.39	0.45	0.60	0.92	0.98
29	0.39	0.45	0.60	0.92	0.99
<b>30</b>	<b>0.39</b>	<b>0.45</b>	<b>0.60</b>	<b>0.92</b>	<b>1.00</b>
31	0.39	0.45	0.62	0.92	1.00
32	0.39	0.46	0.64	0.92	1.02
33	0.39	0.47	0.67	0.94	1.04
34	0.39	0.48	0.69	0.94	1.06
<b>35</b>	<b>0.39</b>	<b>0.48</b>	<b>0.71</b>	<b>0.96</b>	<b>1.11</b>
36	0.42	0.51	0.74	1.02	1.15
37	0.45	0.54	0.80	1.08	1.22
38	0.48	0.57	0.85	1.15	1.32
39	0.49	0.60	0.89	1.23	1.41
<b>40</b>	<b>0.52</b>	<b>0.65</b>	<b>0.96</b>	<b>1.32</b>	<b>1.51</b>
41	0.58	0.69	1.03	1.50	1.64
42	0.64	0.74	1.11	1.67	1.78
43	0.71	0.80	1.21	1.80	1.94
44	0.77	0.87	1.32	1.95	2.15
<b>45</b>	<b>0.85</b>	<b>0.94</b>	<b>1.42</b>	<b>2.10</b>	<b>2.43</b>
46	0.90	1.01	1.55	2.31	2.70
47	0.98	1.13	1.68	2.54	2.99
48	1.05	1.22	1.82	2.79	3.29
49	1.12	1.29	1.97	3.04	3.58
<b>50</b>	<b>1.21</b>	<b>1.39</b>	<b>2.14</b>	<b>3.31</b>	<b>3.86</b>
51	1.31	1.49	2.33	3.68	
52	1.42	1.58	2.53	4.06	
53	1.52	1.68	2.75	4.46	
54	1.65	1.79	2.99	4.89	
<b>55</b>	<b>1.77</b>	<b>1.96</b>	<b>3.27</b>	<b>5.35</b>	
56	1.95	2.36	3.54		
57	2.10	2.77	3.85		
58	2.30	3.10	4.31		
59	2.47	3.45	4.76		
<b>60</b>	<b>2.69</b>	<b>3.82</b>	<b>5.31</b>		
61	2.96	4.19			
62	3.25	4.56			
63	3.60	4.90			
64	3.95	5.26			
<b>65</b>	<b>4.28</b>	<b>5.65</b>			
66	4.76				
67	5.14				
68	5.61				
69	6.25				
<b>70</b>	<b>6.95</b>				

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**Female**  
**Preferred Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$250,000 - \$999,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.29	0.39	0.50	0.77	0.78
<b>25</b>	<b>0.29</b>	<b>0.39</b>	<b>0.50</b>	<b>0.77</b>	<b>0.78</b>
26	0.29	0.39	0.50	0.77	0.79
27	0.29	0.39	0.50	0.77	0.80
28	0.29	0.39	0.50	0.77	0.81
29	0.29	0.39	0.50	0.77	0.82
<b>30</b>	<b>0.29</b>	<b>0.39</b>	<b>0.50</b>	<b>0.77</b>	<b>0.83</b>
31	0.29	0.39	0.52	0.77	0.84
32	0.29	0.39	0.53	0.77	0.84
33	0.29	0.40	0.55	0.79	0.85
34	0.29	0.40	0.57	0.79	0.86
<b>35</b>	<b>0.29</b>	<b>0.40</b>	<b>0.59</b>	<b>0.81</b>	<b>0.89</b>
36	0.30	0.43	0.61	0.86	0.93
37	0.32	0.47	0.64	0.91	0.99
38	0.34	0.51	0.67	0.97	1.05
39	0.36	0.56	0.70	1.03	1.14
<b>40</b>	<b>0.40</b>	<b>0.61</b>	<b>0.75</b>	<b>1.11</b>	<b>1.23</b>
41	0.45	0.66	0.81	1.26	1.34
42	0.51	0.72	0.88	1.40	1.47
43	0.57	0.78	0.97	1.51	1.61
44	0.64	0.85	1.06	1.64	1.78
<b>45</b>	<b>0.71</b>	<b>0.92</b>	<b>1.15</b>	<b>1.76</b>	<b>1.96</b>
46	0.76	0.98	1.24	1.94	2.16
47	0.82	1.04	1.34	2.13	2.38
48	0.88	1.11	1.44	2.34	2.62
49	0.94	1.18	1.55	2.57	2.88
<b>50</b>	<b>1.01</b>	<b>1.27</b>	<b>1.68</b>	<b>2.85</b>	<b>3.17</b>
51	1.09	1.36	1.81	3.21	
52	1.18	1.47	1.95	3.61	
53	1.27	1.58	2.11	4.01	
54	1.37	1.72	2.29	4.44	
<b>55</b>	<b>1.48</b>	<b>1.89</b>	<b>2.51</b>	<b>4.90</b>	
56	1.61	2.10	2.76		
57	1.74	2.35	3.04		
58	1.89	2.62	3.36		
59	2.08	2.92	3.74		
<b>60</b>	<b>2.28</b>	<b>3.24</b>	<b>4.22</b>		
61	2.51	3.56			
62	2.76	3.89			
63	3.05	4.25			
64	3.36	4.67			
<b>65</b>	<b>3.69</b>	<b>5.18</b>			
66	4.02				
67	4.32				
68	4.68				
69	5.19				
<b>70</b>	<b>5.93</b>				

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**Female**  
**Preferred Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$1,000,000 & higher**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.28	0.37	0.47	0.75	0.76
<b>25</b>	<b>0.28</b>	<b>0.37</b>	<b>0.47</b>	<b>0.75</b>	<b>0.76</b>
26	0.28	0.37	0.47	0.75	0.76
27	0.28	0.37	0.47	0.75	0.76
28	0.28	0.37	0.47	0.75	0.76
29	0.28	0.37	0.47	0.75	0.76
<b>30</b>	<b>0.28</b>	<b>0.37</b>	<b>0.47</b>	<b>0.76</b>	<b>0.77</b>
31	0.28	0.37	0.48	0.76	0.77
32	0.28	0.37	0.50	0.77	0.78
33	0.28	0.37	0.51	0.77	0.78
34	0.28	0.37	0.54	0.77	0.80
<b>35</b>	<b>0.28</b>	<b>0.38</b>	<b>0.56</b>	<b>0.77</b>	<b>0.83</b>
36	0.29	0.41	0.59	0.82	0.88
37	0.31	0.44	0.61	0.87	0.94
38	0.33	0.49	0.65	0.93	1.01
39	0.36	0.54	0.68	1.00	1.10
<b>40</b>	<b>0.39</b>	<b>0.59</b>	<b>0.73</b>	<b>1.08</b>	<b>1.20</b>
41	0.44	0.64	0.79	1.22	1.32
42	0.49	0.70	0.86	1.37	1.45
43	0.56	0.76	0.93	1.48	1.60
44	0.61	0.83	1.01	1.60	1.77
<b>45</b>	<b>0.68</b>	<b>0.89</b>	<b>1.10</b>	<b>1.72</b>	<b>1.94</b>
46	0.72	0.95	1.19	1.94	2.11
47	0.78	1.02	1.28	2.03	2.29
48	0.84	1.09	1.38	2.16	2.47
49	0.90	1.16	1.49	2.30	2.64
<b>50</b>	<b>0.98</b>	<b>1.25</b>	<b>1.62</b>	<b>2.47</b>	<b>2.81</b>
51	1.05	1.34	1.76	2.80	
52	1.14	1.44	1.90	3.52	
53	1.24	1.55	2.07	3.91	
54	1.34	1.68	2.26	4.34	
<b>55</b>	<b>1.47</b>	<b>1.84</b>	<b>2.49</b>	<b>4.78</b>	
56	1.59	2.04	2.75		
57	1.71	2.28	3.02		
58	1.86	2.56	3.34		
59	2.02	2.85	3.73		
<b>60</b>	<b>2.21</b>	<b>3.17</b>	<b>4.20</b>		
61	2.43	3.50			
62	2.69	3.84			
63	2.98	4.22			
64	3.29	4.65			
<b>65</b>	<b>3.64</b>	<b>5.17</b>			
66	3.97				
67	4.28				
68	4.65				
69	5.17				
<b>70</b>	<b>5.92</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

Only available in NY.

**For Agent Or Broker  
Use Only. Not To Be  
Used With The  
General Public.**

**GTO** Female  
Standard Plus Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.52	0.62	0.79	1.19	1.42
<b>25</b>	<b>0.52</b>	<b>0.62</b>	<b>0.79</b>	<b>1.19</b>	<b>1.42</b>
26	0.52	0.62	0.79	1.19	1.43
27	0.52	0.62	0.79	1.19	1.43
28	0.52	0.62	0.79	1.19	1.44
29	0.52	0.62	0.79	1.19	1.45
<b>30</b>	<b>0.52</b>	<b>0.62</b>	<b>0.79</b>	<b>1.19</b>	<b>1.46</b>
31	0.52	0.62	0.83	1.23	1.49
32	0.53	0.62	0.85	1.25	1.52
33	0.54	0.63	0.88	1.25	1.56
34	0.55	0.63	0.91	1.26	1.60
<b>35</b>	<b>0.56</b>	<b>0.64</b>	<b>0.94</b>	<b>1.26</b>	<b>1.63</b>
36	0.60	0.68	0.99	1.35	1.71
37	0.65	0.74	1.06	1.46	1.82
38	0.68	0.80	1.13	1.57	1.92
39	0.71	0.88	1.20	1.69	2.02
<b>40</b>	<b>0.74</b>	<b>0.95</b>	<b>1.26</b>	<b>1.82</b>	<b>2.15</b>
41	0.80	1.04	1.39	1.96	2.38
42	0.87	1.13	1.50	2.14	2.64
43	0.95	1.23	1.61	2.29	2.88
44	1.03	1.30	1.74	2.49	3.20
<b>45</b>	<b>1.10</b>	<b>1.40</b>	<b>1.86</b>	<b>2.73</b>	<b>3.55</b>
46	1.21	1.51	1.96	3.13	3.86
47	1.30	1.63	2.14	3.38	4.24
48	1.40	1.77	2.33	3.63	4.48
49	1.49	1.90	2.52	3.90	4.70
<b>50</b>	<b>1.60</b>	<b>2.04</b>	<b>2.72</b>	<b>4.19</b>	<b>4.92</b>
51	1.73	2.17	2.94	4.65	
52	1.85	2.33	3.18	5.14	
53	1.99	2.49	3.45	5.67	
54	2.12	2.69	3.75	6.19	
<b>55</b>	<b>2.25</b>	<b>2.95</b>	<b>4.08</b>	<b>6.76</b>	
56	2.44	3.30	4.44		
57	2.62	3.70	4.82		
58	2.83	4.08	5.24		
59	3.07	4.49	5.75		
<b>60</b>	<b>3.37</b>	<b>4.94</b>	<b>6.38</b>		
61	3.95	5.38			
62	4.36	5.89			
63	4.76	6.50			
64	5.21	7.14			
<b>65</b>	<b>5.72</b>	<b>7.87</b>			
66	6.41				
67	7.06				
68	7.82				
69	8.55				
<b>70</b>	<b>9.38</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**For Agent Or Broker  
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General Public.**

**GTO** Female  
Standard Plus Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.44	0.52	0.63	1.00	1.19
<b>25</b>	<b>0.44</b>	<b>0.52</b>	<b>0.63</b>	<b>1.00</b>	<b>1.19</b>
26	0.44	0.52	0.63	1.00	1.20
27	0.44	0.52	0.63	1.00	1.20
28	0.44	0.52	0.63	1.00	1.21
29	0.44	0.52	0.63	1.00	1.22
<b>30</b>	<b>0.44</b>	<b>0.52</b>	<b>0.63</b>	<b>1.00</b>	<b>1.23</b>
31	0.44	0.52	0.66	1.03	1.25
32	0.44	0.52	0.68	1.05	1.28
33	0.44	0.53	0.70	1.05	1.31
34	0.44	0.53	0.73	1.06	1.34
<b>35</b>	<b>0.44</b>	<b>0.54</b>	<b>0.75</b>	<b>1.06</b>	<b>1.37</b>
36	0.46	0.58	0.79	1.13	1.44
37	0.50	0.63	0.85	1.23	1.53
38	0.53	0.69	0.90	1.32	1.61
39	0.54	0.75	0.96	1.42	1.70
<b>40</b>	<b>0.56</b>	<b>0.81</b>	<b>1.01</b>	<b>1.53</b>	<b>1.81</b>
41	0.61	0.88	1.11	1.65	2.00
42	0.66	0.95	1.20	1.80	2.22
43	0.72	1.03	1.29	1.92	2.42
44	0.78	1.12	1.39	2.09	2.69
<b>45</b>	<b>0.85</b>	<b>1.23</b>	<b>1.51</b>	<b>2.29</b>	<b>2.98</b>
46	0.92	1.32	1.65	2.64	3.24
47	1.00	1.42	1.80	2.85	3.56
48	1.08	1.51	1.97	3.06	3.88
49	1.16	1.62	2.16	3.28	4.22
<b>50</b>	<b>1.26</b>	<b>1.71</b>	<b>2.35</b>	<b>3.52</b>	<b>4.62</b>
51	1.36	1.82	2.52	3.91	
52	1.47	1.96	2.71	4.32	
53	1.59	2.09	2.91	4.76	
54	1.72	2.26	3.17	5.20	
<b>55</b>	<b>1.86</b>	<b>2.51</b>	<b>3.53</b>	<b>5.68</b>	
56	2.01	2.96	4.07		
57	2.16	3.29	4.46		
58	2.34	3.65	4.90		
59	2.54	4.05	5.38		
<b>60</b>	<b>2.79</b>	<b>4.48</b>	<b>6.28</b>		
61	3.32	5.14			
62	3.66	5.64			
63	4.00	6.18			
64	4.38	6.78			
<b>65</b>	<b>4.89</b>	<b>7.43</b>			
66	5.40				
67	5.93				
68	6.58				
69	7.32				
<b>70</b>	<b>8.20</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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**For Agent Or Broker  
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General Public.**

# GTO Female

Standard Plus Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.44	0.51	0.63	1.00	1.19
<b>25</b>	<b>0.44</b>	<b>0.51</b>	<b>0.63</b>	<b>1.00</b>	<b>1.19</b>
26	0.44	0.51	0.63	1.00	1.20
27	0.44	0.51	0.63	1.00	1.20
28	0.44	0.51	0.63	1.00	1.21
29	0.44	0.51	0.63	1.00	1.22
<b>30</b>	<b>0.44</b>	<b>0.51</b>	<b>0.63</b>	<b>1.00</b>	<b>1.23</b>
31	0.44	0.51	0.66	1.02	1.25
32	0.44	0.51	0.68	1.04	1.28
33	0.44	0.52	0.70	1.04	1.31
34	0.44	0.52	0.72	1.06	1.34
<b>35</b>	<b>0.44</b>	<b>0.53</b>	<b>0.74</b>	<b>1.06</b>	<b>1.34</b>
36	0.46	0.58	0.79	1.13	1.39
37	0.50	0.62	0.85	1.23	1.47
38	0.53	0.62	0.89	1.32	1.56
39	0.54	0.68	0.93	1.41	1.64
<b>40</b>	<b>0.56</b>	<b>0.74</b>	<b>0.98</b>	<b>1.53</b>	<b>1.76</b>
41	0.61	0.80	1.06	1.64	1.93
42	0.66	0.87	1.18	1.80	2.16
43	0.72	0.94	1.29	1.92	2.35
44	0.78	1.01	1.39	2.09	2.61
<b>45</b>	<b>0.85</b>	<b>1.19</b>	<b>1.51</b>	<b>2.29</b>	<b>2.96</b>
46	0.92	1.27	1.65	2.64	3.24
47	1.00	1.36	1.79	2.85	3.47
48	1.08	1.46	1.94	3.06	3.77
49	1.16	1.56	2.10	3.28	4.08
<b>50</b>	<b>1.26</b>	<b>1.67</b>	<b>2.28</b>	<b>3.52</b>	<b>4.48</b>
51	1.35	1.80	2.48	3.91	
52	1.47	1.94	2.71	4.32	
53	1.59	2.07	2.91	4.76	
54	1.72	2.24	3.17	5.20	
<b>55</b>	<b>1.86</b>	<b>2.48</b>	<b>3.53</b>	<b>5.68</b>	
56	2.01	2.86	3.94		
57	2.16	3.21	4.30		
58	2.34	3.60	4.71		
59	2.54	4.03	5.17		
<b>60</b>	<b>2.79</b>	<b>4.48</b>	<b>5.71</b>		
61	3.32	5.02			
62	3.66	5.58			
63	4.00	6.17			
64	4.38	6.74			
<b>65</b>	<b>4.89</b>	<b>7.43</b>			
66	5.40				
67	5.93				
68	6.58				
69	7.32				
<b>70</b>	<b>8.20</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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For Agent Or Broker  
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General Public.

# GTO Female

Standard Non-Tobacco  
Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.71	0.86	0.95	1.50	1.56
<b>25</b>	<b>0.71</b>	<b>0.86</b>	<b>0.95</b>	<b>1.50</b>	<b>1.56</b>
26	0.71	0.86	0.96	1.50	1.58
27	0.71	0.86	0.98	1.50	1.59
28	0.71	0.86	1.00	1.50	1.62
29	0.71	0.86	1.01	1.50	1.65
<b>30</b>	<b>0.71</b>	<b>0.86</b>	<b>1.02</b>	<b>1.50</b>	<b>1.68</b>
31	0.72	0.86	1.06	1.50	1.70
32	0.73	0.86	1.08	1.57	1.75
33	0.75	0.86	1.13	1.64	1.78
34	0.75	0.86	1.17	1.71	1.86
<b>35</b>	<b>0.75</b>	<b>0.87</b>	<b>1.21</b>	<b>1.79</b>	<b>1.92</b>
36	0.79	0.92	1.27	1.90	2.02
37	0.83	1.00	1.36	2.05	2.14
38	0.87	1.10	1.43	2.20	2.27
39	0.94	1.18	1.52	2.35	2.45
<b>40</b>	<b>1.00</b>	<b>1.25</b>	<b>1.62</b>	<b>2.50</b>	<b>2.65</b>
41	1.11	1.36	1.74	2.70	2.86
42	1.23	1.45	1.87	2.89	3.06
43	1.30	1.54	2.02	3.12	3.31
44	1.35	1.64	2.19	3.33	3.61
<b>45</b>	<b>1.42</b>	<b>1.74</b>	<b>2.30</b>	<b>3.57</b>	<b>3.98</b>
46	1.54	1.89	2.53	3.88	4.40
47	1.68	2.05	2.72	4.43	5.80
48	1.80	2.21	2.93	5.01	6.58
49	1.94	2.38	3.17	5.61	7.45
<b>50</b>	<b>2.07</b>	<b>2.56</b>	<b>3.43</b>	<b>6.25</b>	<b>8.39</b>
51	2.24	2.77	3.68	6.95	
52	2.41	2.99	3.95	7.68	
53	2.58	3.23	4.27	8.45	
54	2.74	3.47	4.61	9.26	
<b>55</b>	<b>2.91</b>	<b>3.74</b>	<b>5.07</b>	<b>10.12</b>	
56	3.24	4.19	5.70		
57	3.47	4.65	6.29		
58	3.72	5.18	7.08		
59	4.14	5.74	7.88		
<b>60</b>	<b>4.61</b>	<b>6.39</b>	<b>8.87</b>		
61	5.07	6.99			
62	5.61	7.70			
63	6.02	8.36			
64	6.62	9.07			
<b>65</b>	<b>7.16</b>	<b>10.11</b>			
66	8.06				
67	8.95				
68	9.83				
69	10.73				
<b>70</b>	<b>11.81</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO

**Female**  
**Standard Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$250,000 - \$999,999**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.63	0.72	0.80	1.26	1.54
<b>25</b>	<b>0.63</b>	<b>0.72</b>	<b>0.80</b>	<b>1.26</b>	<b>1.54</b>
26	0.63	0.72	0.81	1.26	1.54
27	0.63	0.72	0.82	1.26	1.54
28	0.63	0.72	0.84	1.26	1.54
29	0.63	0.72	0.85	1.26	1.54
<b>30</b>	<b>0.63</b>	<b>0.72</b>	<b>0.86</b>	<b>1.26</b>	<b>1.54</b>
31	0.63	0.72	0.89	1.26	1.56
32	0.63	0.72	0.91	1.32	1.59
33	0.63	0.72	0.95	1.38	1.63
34	0.63	0.72	0.98	1.44	1.70
<b>35</b>	<b>0.63</b>	<b>0.73</b>	<b>1.02</b>	<b>1.50</b>	<b>1.74</b>
36	0.69	0.77	1.07	1.60	1.84
37	0.75	0.84	1.14	1.72	1.98
38	0.80	0.92	1.20	1.85	2.09
39	0.86	1.00	1.28	1.97	2.28
<b>40</b>	<b>0.92</b>	<b>1.09</b>	<b>1.36</b>	<b>2.10</b>	<b>2.45</b>
41	0.98	1.16	1.46	2.27	2.63
42	1.03	1.24	1.57	2.43	2.84
43	1.09	1.33	1.70	2.62	3.11
44	1.14	1.44	1.84	2.80	3.41
<b>45</b>	<b>1.20</b>	<b>1.55</b>	<b>1.99</b>	<b>3.00</b>	<b>3.74</b>
46	1.31	1.66	2.16	3.26	4.27
47	1.43	1.78	2.35	3.72	4.87
48	1.54	1.92	2.56	4.21	5.53
49	1.66	2.07	2.80	4.71	6.26
<b>50</b>	<b>1.77</b>	<b>2.21</b>	<b>2.96</b>	<b>5.25</b>	<b>7.05</b>
51	1.92	2.37	3.19	5.84	
52	2.07	2.53	3.44	6.45	
53	2.22	2.73	3.72	7.10	
54	2.37	2.95	4.05	7.78	
<b>55</b>	<b>2.52</b>	<b>3.23</b>	<b>4.46</b>	<b>8.50</b>	
56	2.82	3.63	4.93		
57	3.12	4.12	5.47		
58	3.42	4.73	6.15		
59	3.72	5.34	6.91		
<b>60</b>	<b>4.02</b>	<b>6.00</b>	<b>7.79</b>		
61	4.47	6.64			
62	4.93	7.32			
63	5.38	7.98			
64	5.84	8.73			
<b>65</b>	<b>6.29</b>	<b>9.82</b>			
66	7.08				
67	7.87				
68	8.66				
69	9.45				
<b>70</b>	<b>10.41</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO

**Female**  
**Standard Non-Tobacco**  
**Annual premium rates per \$1,000\***

**Face amounts \$1,000,000 & higher**

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.63	0.72	0.80	1.26	1.51
<b>25</b>	<b>0.63</b>	<b>0.72</b>	<b>0.80</b>	<b>1.26</b>	<b>1.51</b>
26	0.63	0.72	0.81	1.26	1.52
27	0.63	0.72	0.82	1.26	1.52
28	0.63	0.72	0.84	1.26	1.53
29	0.63	0.72	0.84	1.26	1.53
<b>30</b>	<b>0.63</b>	<b>0.72</b>	<b>0.85</b>	<b>1.26</b>	<b>1.54</b>
31	0.63	0.72	0.87	1.26	1.56
32	0.63	0.72	0.89	1.32	1.59
33	0.63	0.72	0.90	1.38	1.62
34	0.63	0.72	0.92	1.44	1.69
<b>35</b>	<b>0.63</b>	<b>0.73</b>	<b>0.96</b>	<b>1.50</b>	<b>1.72</b>
36	0.69	0.77	1.02	1.60	1.83
37	0.75	0.83	1.07	1.72	1.95
38	0.80	0.91	1.14	1.85	2.08
39	0.86	0.99	1.22	1.97	2.23
<b>40</b>	<b>0.92</b>	<b>1.06</b>	<b>1.31</b>	<b>2.10</b>	<b>2.39</b>
41	0.98	1.14	1.40	2.27	2.61
42	1.03	1.24	1.50	2.43	2.84
43	1.09	1.33	1.64	2.62	3.07
44	1.14	1.44	1.74	2.80	3.38
<b>45</b>	<b>1.20</b>	<b>1.55</b>	<b>1.88</b>	<b>3.00</b>	<b>3.74</b>
46	1.31	1.66	2.05	3.26	4.20
47	1.43	1.78	2.23	3.72	4.69
48	1.54	1.92	2.43	4.21	5.22
49	1.66	2.06	2.63	4.71	5.78
<b>50</b>	<b>1.77</b>	<b>2.21</b>	<b>2.86</b>	<b>5.25</b>	<b>6.38</b>
51	1.92	2.37	3.10	5.84	
52	2.07	2.53	3.35	6.45	
53	2.22	2.73	3.64	7.10	
54	2.37	2.95	3.97	7.78	
<b>55</b>	<b>2.52</b>	<b>3.23</b>	<b>4.40</b>	<b>8.50</b>	
56	2.82	3.63	4.87		
57	3.12	4.12	5.46		
58	3.42	4.73	6.14		
59	3.72	5.34	6.90		
<b>60</b>	<b>4.02</b>	<b>6.00</b>	<b>7.78</b>		
61	4.47	6.64			
62	4.93	7.32			
63	5.38	7.98			
64	5.84	8.73			
<b>65</b>	<b>6.29</b>	<b>9.82</b>			
66	7.08				
67	7.87				
68	8.66				
69	9.45				
<b>70</b>	<b>10.41</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

Only available in NY.

**For Agent Or Broker  
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# GTO

## Female Preferred Tobacco Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.97	1.12	1.41	2.11	2.61
<b>25</b>	<b>0.97</b>	<b>1.12</b>	<b>1.41</b>	<b>2.11</b>	<b>2.61</b>
26	0.97	1.12	1.45	2.11	2.61
27	0.98	1.12	1.48	2.11	2.61
28	0.98	1.13	1.48	2.11	2.61
29	1.00	1.15	1.48	2.11	2.61
<b>30</b>	<b>1.01</b>	<b>1.16</b>	<b>1.52</b>	<b>2.11</b>	<b>2.61</b>
31	1.02	1.16	1.56	2.24	2.64
32	1.02	1.16	1.61	2.33	2.71
33	1.03	1.16	1.66	2.46	2.79
34	1.03	1.16	1.72	2.64	2.85
<b>35</b>	<b>1.04</b>	<b>1.18</b>	<b>1.77</b>	<b>2.74</b>	<b>2.95</b>
36	1.17	1.32	1.96	3.01	3.02
37	1.27	1.46	2.14	3.28	3.29
38	1.38	1.63	2.34	3.56	3.60
39	1.49	1.84	2.54	3.79	3.83
<b>40</b>	<b>1.60</b>	<b>2.00</b>	<b>2.73</b>	<b>4.05</b>	<b>4.13</b>
41	1.72	2.21	2.97	4.40	4.62
42	1.88	2.43	3.26	4.88	5.05
43	2.04	2.66	3.62	5.35	5.49
44	2.19	2.88	3.98	5.83	5.92
<b>45</b>	<b>2.37</b>	<b>3.11</b>	<b>4.33</b>	<b>6.39</b>	<b>6.40</b>
46	2.61	3.35	4.66	8.05	8.32
47	2.83	3.72	5.01	9.17	9.25
48	3.05	4.07	5.39	10.38	10.45
49	3.27	4.43	5.86	11.69	11.75
<b>50</b>	<b>3.52</b>	<b>4.76</b>	<b>6.36</b>	<b>13.10</b>	<b>13.20</b>
51	3.80	5.13	6.81	14.41	
52	4.10	5.54	7.40	15.85	
53	4.43	5.96	7.93	17.44	
54	4.80	6.45	8.54	19.18	
<b>55</b>	<b>5.20</b>	<b>6.94</b>	<b>9.05</b>	<b>21.10</b>	
56	5.60	7.39	9.87		
57	6.04	7.89	10.43		
58	6.51	8.66	11.59		
59	7.04	9.51	12.66		
<b>60</b>	<b>7.63</b>	<b>10.33</b>	<b>13.68</b>		
61	8.58	11.35			
62	9.36	12.41			
63	9.94	13.46			
64	10.79	14.56			
<b>65</b>	<b>11.75</b>	<b>15.79</b>			
66	12.85				
67	13.97				
68	15.07				
69	16.22				
<b>70</b>	<b>17.37</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO

## Female Preferred Tobacco Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.92	0.94	1.24	1.77	2.19
<b>25</b>	<b>0.92</b>	<b>0.94</b>	<b>1.24</b>	<b>1.77</b>	<b>2.19</b>
26	0.92	0.94	1.24	1.77	2.19
27	0.92	0.94	1.24	1.77	2.19
28	0.92	0.95	1.26	1.77	2.19
29	0.92	0.97	1.27	1.77	2.19
<b>30</b>	<b>0.92</b>	<b>0.99</b>	<b>1.32</b>	<b>1.77</b>	<b>2.19</b>
31	0.92	1.03	1.38	1.88	2.22
32	0.93	1.05	1.45	1.96	2.28
33	0.94	1.07	1.53	2.07	2.34
34	0.94	1.10	1.60	2.22	2.39
<b>35</b>	<b>0.97</b>	<b>1.13</b>	<b>1.70</b>	<b>2.30</b>	<b>2.48</b>
36	1.03	1.25	1.83	2.55	2.63
37	1.11	1.39	1.93	2.81	2.82
38	1.20	1.48	2.05	2.99	3.02
39	1.29	1.60	2.20	3.18	3.22
<b>40</b>	<b>1.39</b>	<b>1.73</b>	<b>2.29</b>	<b>3.40</b>	<b>3.47</b>
41	1.51	1.92	2.56	3.70	3.88
42	1.65	2.12	2.81	4.10	4.43
43	1.81	2.34	3.08	4.49	4.98
44	1.95	2.55	3.37	4.90	5.54
<b>45</b>	<b>2.12</b>	<b>2.77</b>	<b>3.69</b>	<b>5.40</b>	<b>6.24</b>
46	2.30	2.99	3.97	6.85	7.50
47	2.47	3.24	4.28	7.77	8.05
48	2.68	3.49	4.61	8.77	9.07
49	2.90	3.78	4.97	9.85	10.25
<b>50</b>	<b>3.14</b>	<b>4.00</b>	<b>5.34</b>	<b>11.00</b>	<b>11.30</b>
51	3.33	4.31	5.72	12.10	
52	3.55	4.65	6.22	13.31	
53	3.75	5.01	6.66	14.64	
54	4.03	5.42	7.21	16.10	
<b>55</b>	<b>4.37</b>	<b>5.87</b>	<b>7.82</b>	<b>17.71</b>	
56	4.70	6.64	8.59		
57	5.07	7.12	9.29		
58	5.47	7.75	10.40		
59	5.91	8.38	11.40		
<b>60</b>	<b>6.41</b>	<b>9.06</b>	<b>12.52</b>		
61	7.72	10.34			
62	8.40	11.32			
63	9.01	12.38			
64	9.64	13.47			
<b>65</b>	<b>10.68</b>	<b>14.72</b>			
66	11.62				
67	12.67				
68	13.93				
69	15.38				
<b>70</b>	<b>16.89</b>				

\*Add \$50  
(non-commissionable)  
annual policy fee.

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# GTO Female Preferred Tobacco

Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	0.91	0.94	1.23	1.77	1.87
<b>25</b>	<b>0.91</b>	<b>0.94</b>	<b>1.23</b>	<b>1.77</b>	<b>1.87</b>
26	0.91	0.94	1.23	1.77	1.92
27	0.91	0.94	1.23	1.77	1.98
28	0.91	0.94	1.25	1.77	2.03
29	0.91	0.96	1.25	1.77	2.10
<b>30</b>	<b>0.91</b>	<b>0.98</b>	<b>1.29</b>	<b>1.77</b>	<b>2.17</b>
31	0.91	1.00	1.35	1.88	2.21
32	0.92	1.03	1.42	1.96	2.27
33	0.93	1.04	1.52	2.07	2.31
34	0.93	1.05	1.57	2.22	2.39
<b>35</b>	<b>0.95</b>	<b>1.07</b>	<b>1.67</b>	<b>2.30</b>	<b>2.46</b>
36	1.02	1.18	1.80	2.55	2.60
37	1.08	1.30	1.90	2.78	2.79
38	1.17	1.42	2.03	2.97	2.98
39	1.26	1.50	2.19	3.17	3.18
<b>40</b>	<b>1.35</b>	<b>1.66</b>	<b>2.28</b>	<b>3.40</b>	<b>3.41</b>
41	1.46	1.83	2.55	3.70	3.82
42	1.60	2.04	2.80	4.10	4.36
43	1.75	2.25	3.05	4.49	4.90
44	1.88	2.45	3.33	4.90	5.44
<b>45</b>	<b>2.04</b>	<b>2.70</b>	<b>3.63</b>	<b>5.40</b>	<b>5.92</b>
46	2.20	2.93	3.92	6.85	7.15
47	2.35	3.17	4.20	7.77	8.00
48	2.53	3.41	4.51	8.77	9.00
49	2.72	3.66	4.87	9.85	10.15
<b>50</b>	<b>2.93</b>	<b>3.95</b>	<b>5.22</b>	<b>11.00</b>	<b>11.29</b>
51	3.15	4.25	5.65	12.10	
52	3.41	4.59	6.13	13.31	
53	3.65	4.96	6.58	14.64	
54	3.87	5.36	7.16	16.10	
<b>55</b>	<b>4.22</b>	<b>5.81</b>	<b>7.79</b>	<b>17.71</b>	
56	4.54	6.63	8.59		
57	4.89	7.11	9.29		
58	5.29	7.74	10.30		
59	5.71	8.37	11.13		
<b>60</b>	<b>6.18</b>	<b>9.05</b>	<b>12.15</b>		
61	7.72	9.85			
62	8.40	10.66			
63	9.01	11.62			
64	9.64	12.65			
<b>65</b>	<b>10.68</b>	<b>13.76</b>			
66	11.62				
67	12.67				
68	13.93				
69	15.38				
<b>70</b>	<b>16.89</b>				

\*Add \$50 (non-commissionable) annual policy fee.

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# GTO Female Standard Tobacco

Annual premium rates per \$1,000\*

Face amounts \$100,000 - \$249,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.46	1.59	2.37	3.14	4.01
<b>25</b>	<b>1.46</b>	<b>1.59</b>	<b>2.37</b>	<b>3.14</b>	<b>4.01</b>
26	1.46	1.64	2.38	3.14	4.04
27	1.46	1.68	2.38	3.14	4.06
28	1.46	1.72	2.38	3.14	4.08
29	1.46	1.74	2.38	3.14	4.11
<b>30</b>	<b>1.46</b>	<b>1.74</b>	<b>2.38</b>	<b>3.14</b>	<b>4.11</b>
31	1.46	1.74	2.45	3.23	4.18
32	1.46	1.74	2.54	3.33	4.25
33	1.46	1.74	2.61	3.45	4.31
34	1.46	1.74	2.70	3.56	4.37
<b>35</b>	<b>1.46</b>	<b>1.81</b>	<b>2.77</b>	<b>3.69</b>	<b>4.44</b>
36	1.59	1.93	3.00	3.98	4.80
37	1.75	2.17	3.26	4.31	5.20
38	1.92	2.41	3.47	4.64	5.65
39	2.09	2.67	3.71	5.04	6.89
<b>40</b>	<b>2.26</b>	<b>2.94</b>	<b>3.89</b>	<b>5.42</b>	<b>7.36</b>
41	2.46	3.20	4.29	6.04	8.05
42	2.73	3.53	4.72	6.68	8.81
43	3.01	3.84	5.22	7.39	9.58
44	3.28	4.10	5.72	8.14	10.39
<b>45</b>	<b>3.59</b>	<b>4.37</b>	<b>6.28</b>	<b>8.98</b>	<b>11.30</b>
46	3.93	4.79	7.05	10.05	11.37
47	4.35	5.19	7.70	11.77	11.80
48	4.70	5.62	8.43	13.62	13.63
49	5.20	6.10	9.24	15.65	15.67
<b>50</b>	<b>5.64</b>	<b>6.61</b>	<b>9.96</b>	<b>17.81</b>	<b>17.85</b>
51	5.94	7.06	10.83	19.59	
52	6.18	7.59	11.81	21.55	
53	6.43	8.18	12.90	23.71	
54	6.64	8.75	13.99	26.08	
<b>55</b>	<b>6.85</b>	<b>9.32</b>	<b>15.07</b>	<b>28.69</b>	
56	7.41	10.13	16.44		
57	7.98	10.83	17.29		
58	9.17	11.93	18.15		
59	10.23	12.98	18.37		
<b>60</b>	<b>11.51</b>	<b>14.11</b>	<b>20.18</b>		
61	12.63	15.73			
62	13.84	17.42			
63	14.77	19.14			
64	15.74	20.88			
<b>65</b>	<b>17.63</b>	<b>22.68</b>			
66	19.28				
67	20.94				
68	22.61				
69	24.33				
<b>70</b>	<b>26.06</b>				

\*Add \$50 (non-commissionable) annual policy fee.

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# GTO Female

## Standard Tobacco

### Annual premium rates per \$1,000\*

Face amounts \$250,000 - \$999,999

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.23	1.48	1.99	2.64	3.37
<b>25</b>	<b>1.23</b>	<b>1.48</b>	<b>1.99</b>	<b>2.64</b>	<b>3.37</b>
26	1.23	1.48	2.00	2.64	3.39
27	1.23	1.48	2.00	2.64	3.41
28	1.23	1.52	2.00	2.64	3.43
29	1.23	1.56	2.00	2.64	3.45
<b>30</b>	<b>1.23</b>	<b>1.57</b>	<b>2.00</b>	<b>2.64</b>	<b>3.45</b>
31	1.23	1.57	2.06	2.71	3.51
32	1.23	1.57	2.13	2.80	3.57
33	1.23	1.57	2.19	2.90	3.62
34	1.23	1.57	2.27	2.99	3.67
<b>35</b>	<b>1.23</b>	<b>1.57</b>	<b>2.33</b>	<b>3.10</b>	<b>3.73</b>
36	1.35	1.74	2.52	3.34	4.03
37	1.49	1.95	2.75	3.62	4.37
38	1.64	2.17	2.99	3.90	4.75
39	1.79	2.40	3.24	4.23	5.79
<b>40</b>	<b>1.94</b>	<b>2.63</b>	<b>3.50</b>	<b>4.55</b>	<b>6.18</b>
41	2.12	2.87	3.87	5.07	6.76
42	2.36	3.13	4.25	5.61	7.40
43	2.61	3.43	4.63	6.21	8.05
44	2.85	3.75	5.01	6.84	8.73
<b>45</b>	<b>3.12</b>	<b>4.11</b>	<b>5.43</b>	<b>7.54</b>	<b>9.49</b>
46	3.42	4.44	5.92	8.44	9.99
47	3.80	4.81	6.47	9.89	10.80
48	4.11	5.23	7.08	11.44	11.77
49	4.55	5.68	7.76	13.15	13.20
<b>50</b>	<b>4.91</b>	<b>6.18</b>	<b>8.37</b>	<b>14.96</b>	<b>15.00</b>
51	5.23	6.70	9.10	16.46	
52	5.61	7.28	9.92	18.11	
53	6.02	7.93	10.84	19.92	
54	6.42	8.55	11.75	21.91	
<b>55</b>	<b>6.85</b>	<b>9.08</b>	<b>12.66</b>	<b>24.10</b>	
56	7.41	9.83	13.81		
57	7.98	10.52	14.52		
58	9.17	11.35	15.89		
59	10.23	12.19	17.09		
<b>60</b>	<b>11.15</b>	<b>13.10</b>	<b>18.35</b>		
61	11.97	14.48			
62	12.86	16.03			
63	13.76	17.75			
64	14.64	19.64			
<b>65</b>	<b>15.57</b>	<b>21.71</b>			
66	17.03				
67	18.51				
68	19.98				
69	21.51				
<b>70</b>	<b>23.04</b>				

\*Add \$50 (non-commissionable) annual policy fee.

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# GTO Female

## Standard Tobacco

### Annual premium rates per \$1,000\*

Face amounts \$1,000,000 & higher

issue ages	10 year	15 year	20 year	25 year	30 year
18-24	1.23	1.48	1.98	2.64	2.91
<b>25</b>	<b>1.23</b>	<b>1.48</b>	<b>1.98</b>	<b>2.64</b>	<b>2.91</b>
26	1.23	1.48	1.98	2.64	2.98
27	1.23	1.48	2.00	2.64	3.04
28	1.23	1.52	2.00	2.64	3.14
29	1.23	1.56	2.00	2.64	3.20
<b>30</b>	<b>1.23</b>	<b>1.56</b>	<b>2.00</b>	<b>2.64</b>	<b>3.28</b>
31	1.23	1.56	2.06	2.71	3.35
32	1.23	1.56	2.13	2.80	3.44
33	1.23	1.56	2.19	2.90	3.53
34	1.23	1.56	2.27	2.99	3.62
<b>35</b>	<b>1.23</b>	<b>1.56</b>	<b>2.33</b>	<b>3.10</b>	<b>3.73</b>
36	1.35	1.73	2.52	3.34	4.03
37	1.49	1.94	2.75	3.62	4.37
38	1.64	2.16	2.99	3.90	4.75
39	1.79	2.39	3.24	4.23	5.16
<b>40</b>	<b>1.94</b>	<b>2.63</b>	<b>3.50</b>	<b>4.55</b>	<b>5.61</b>
41	2.12	2.87	3.87	5.07	6.04
42	2.36	3.13	4.21	5.61	6.52
43	2.61	3.43	4.55	6.21	7.05
44	2.85	3.75	4.93	6.84	7.64
<b>45</b>	<b>3.12</b>	<b>4.11</b>	<b>5.34</b>	<b>7.54</b>	<b>8.28</b>
46	3.42	4.44	5.83	8.44	9.72
47	3.80	4.81	6.37	9.89	10.60
48	4.11	5.23	6.97	11.44	11.62
49	4.55	5.68	7.64	13.15	13.20
<b>50</b>	<b>4.91</b>	<b>6.18</b>	<b>8.36</b>	<b>14.96</b>	<b>15.00</b>
51	5.23	6.70	9.09	16.46	
52	5.61	7.28	9.91	18.11	
53	6.02	7.93	10.83	19.92	
54	6.42	8.55	11.74	21.91	
<b>55</b>	<b>6.85</b>	<b>9.08</b>	<b>12.65</b>	<b>24.10</b>	
56	7.41	9.83	13.81		
57	7.98	10.52	14.52		
58	9.17	11.35	15.89		
59	10.23	12.19	17.09		
<b>60</b>	<b>11.15</b>	<b>13.10</b>	<b>18.35</b>		
61	11.97	14.48			
62	12.86	16.03			
63	13.76	17.75			
64	14.64	19.64			
<b>65</b>	<b>15.57</b>	<b>21.71</b>			
66	17.03				
67	18.51				
68	19.98				
69	21.51				
<b>70</b>	<b>23.04</b>				

\*Add \$50 (non-commissionable) annual policy fee.

Only available in NY.

**For Agent Or Broker Use Only. Not To Be Used With The General Public.**

# GTO Waiver of Premium

Male & Female  
Preferred Best Non-Tobacco  
Preferred Non-Tobacco  
Annual premium rates per \$1,000

issue age	10 year	15 year	20 year	25 year	30 year
<b>18-35</b>	<b>0.07</b>	<b>0.08</b>	<b>0.08</b>	<b>0.10</b>	<b>0.12</b>
36	0.07	0.08	0.09	0.11	0.13
37	0.08	0.09	0.09	0.11	0.14
38	0.09	0.10	0.10	0.12	0.15
39	0.09	0.10	0.11	0.13	0.17
<b>40</b>	<b>0.10</b>	<b>0.11</b>	<b>0.12</b>	<b>0.14</b>	<b>0.18</b>
41	0.11	0.12	0.14	0.16	0.20
42	0.13	0.14	0.15	0.18	0.23
43	0.14	0.16	0.17	0.20	0.26
44	0.16	0.18	0.20	0.22	0.29
<b>45</b>	<b>0.18</b>	<b>0.20</b>	<b>0.22</b>	<b>0.25</b>	<b>0.33</b>
46	0.22	0.24	0.26	0.30	0.39
47	0.25	0.28	0.31	0.36	0.46
48	0.30	0.33	0.36	0.42	0.54
49	0.35	0.38	0.42	0.49	0.63
<b>50</b>	<b>0.40</b>	<b>0.44</b>	<b>0.48</b>	<b>0.56</b>	<b>0.72</b>
51	0.53	0.58	0.63	0.74	
52	0.67	0.74	0.81	0.94	
53	0.83	0.92	1.00	1.16	
54	1.01	1.11	1.21	1.41	
<b>55</b>	<b>1.20</b>	<b>1.32</b>	<b>1.44</b>	<b>1.68</b>	

## Male & Female Preferred Tobacco Annual premium rates per \$1,000

issue age	10 year	15 year	20 year	25 year	30 year
<b>18-35</b>	<b>0.15</b>	<b>0.18</b>	<b>0.18</b>	<b>0.22</b>	<b>0.26</b>
36	0.15	0.18	0.20	0.24	0.29
37	0.18	0.20	0.20	0.24	0.31
38	0.20	0.22	0.22	0.26	0.33
39	0.20	0.22	0.24	0.29	0.37
<b>40</b>	<b>0.22</b>	<b>0.24</b>	<b>0.26</b>	<b>0.31</b>	<b>0.40</b>
41	0.24	0.26	0.31	0.35	0.44
42	0.29	0.31	0.33	0.40	0.51
43	0.31	0.35	0.37	0.44	0.57
44	0.35	0.40	0.44	0.48	0.64
<b>45</b>	<b>0.40</b>	<b>0.44</b>	<b>0.48</b>	<b>0.55</b>	<b>0.73</b>
46	0.48	0.53	0.57	0.66	0.86
47	0.55	0.62	0.68	0.79	1.01
48	0.66	0.73	0.79	0.92	1.19
49	0.77	0.84	0.92	1.08	1.39
<b>50</b>	<b>0.88</b>	<b>0.97</b>	<b>1.06</b>	<b>1.23</b>	<b>1.58</b>
51	1.17	1.28	1.39	1.63	
52	1.47	1.63	1.78	2.07	
53	1.83	2.02	2.20	2.55	
54	2.22	2.44	2.66	3.10	
<b>55</b>	<b>2.64</b>	<b>2.90</b>	<b>3.17</b>	<b>3.70</b>	

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# GTO Waiver of Premium

Male & Female  
Standard Plus Non-Tobacco  
Standard Non-Tobacco  
Annual premium rates per \$1,000

issue age	10 year	15 year	20 year	25 year	30 year
<b>18-35</b>	<b>0.11</b>	<b>0.12</b>	<b>0.12</b>	<b>0.15</b>	<b>0.18</b>
36	0.11	0.12	0.14	0.17	0.20
37	0.12	0.14	0.14	0.17	0.21
38	0.14	0.15	0.15	0.18	0.23
39	0.14	0.15	0.17	0.20	0.26
<b>40</b>	<b>0.15</b>	<b>0.17</b>	<b>0.18</b>	<b>0.21</b>	<b>0.27</b>
41	0.17	0.18	0.21	0.24	0.30
42	0.20	0.21	0.23	0.27	0.35
43	0.21	0.24	0.26	0.30	0.39
44	0.24	0.27	0.30	0.33	0.44
<b>45</b>	<b>0.27</b>	<b>0.30</b>	<b>0.33</b>	<b>0.38</b>	<b>0.50</b>
46	0.33	0.36	0.39	0.45	0.59
47	0.38	0.42	0.47	0.54	0.69
48	0.45	0.50	0.54	0.63	0.81
49	0.53	0.57	0.63	0.74	0.95
<b>50</b>	<b>0.60</b>	<b>0.66</b>	<b>0.72</b>	<b>0.84</b>	<b>1.08</b>
51	0.80	0.87	0.95	1.11	
52	1.01	1.11	1.22	1.41	
53	1.25	1.38	1.50	1.74	
54	1.52	1.67	1.82	2.12	
<b>55</b>	<b>1.80</b>	<b>1.98</b>	<b>2.16</b>	<b>2.52</b>	

## Male & Female Standard Tobacco Annual premium rates per \$1,000

issue age	10 year	15 year	20 year	25 year	30 year
<b>18-35</b>	<b>0.23</b>	<b>0.27</b>	<b>0.27</b>	<b>0.33</b>	<b>0.39</b>
36	0.23	0.27	0.30	0.36	0.44
37	0.27	0.30	0.30	0.36	0.47
38	0.30	0.33	0.33	0.39	0.50
39	0.30	0.33	0.36	0.44	0.56
<b>40</b>	<b>0.33</b>	<b>0.36</b>	<b>0.39</b>	<b>0.47</b>	<b>0.60</b>
41	0.36	0.39	0.47	0.53	0.66
42	0.44	0.47	0.50	0.60	0.77
43	0.47	0.53	0.56	0.66	0.86
44	0.53	0.60	0.66	0.72	0.96
<b>45</b>	<b>0.60</b>	<b>0.66</b>	<b>0.72</b>	<b>0.83</b>	<b>1.10</b>
46	0.72	0.80	0.86	0.99	1.30
47	0.83	0.93	1.02	1.19	1.52
48	0.99	1.10	1.19	1.38	1.78
49	1.16	1.26	1.38	1.62	2.09
<b>50</b>	<b>1.32</b>	<b>1.46</b>	<b>1.59</b>	<b>1.85</b>	<b>2.38</b>
51	1.76	1.92	2.09	2.44	
52	2.21	2.45	2.67	3.10	
53	2.75	3.03	3.30	3.83	
54	3.33	3.66	3.99	4.66	
<b>55</b>	<b>3.96</b>	<b>4.35</b>	<b>4.76</b>	<b>5.54</b>	

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# Administrative Office, Schaumburg, IL Examination Requirements Schedule

For the purpose of determining exam requirements, the applicant's age at the birthday nearest to the date of the application will be used. In the examination requirements schedule, the amount used to determine the exams required should include the insurance amount applied for with Lincoln Life New York and all amounts applied for with any other companies within the past 90 days.

**IMPORTANT! When ordering exam requirements from the approved paramed, please be sure to confirm that the paramed is following the Examination Requirements Schedule for Lincoln Life New York's administrative office in Schaumburg, IL.**

Blood profiles will be full venipuncture draws and will be

obtained by an approved paramed. All of our approved parameds have supply kits specifically for this purpose.

**For best possible results, we strongly recommend that the insured abstain from food and drink for a period of 12 hours prior to having blood drawn.**

Lincoln Life New York reserves the right to request additional exams/tests not noted in the exam requirements schedule, but deemed necessary to properly appraise the risk. This may occur on certain large face amount cases requiring facultative handling, where a reinsurer may have additional requirements. Your underwriter can provide information related to these special situations.

face amount	issue ages		
	0 - 14	15 - 35	36 - 45
up to \$250,000	Nonmed	Blood profile/HOS	Blood Profile/HOS
\$250,001 to \$500,000	Nonmed	Paramed Exam Blood Profile/HOS	Paramed Exam Blood Profile/HOS
\$500,001 to \$1,000,000	NA Contact Underwriting	Paramed Exam Blood Profile/HOS Inspection	Paramed Exam Blood Profile/HOS Inspection
\$1,000,001 to \$2,000,000	NA Contact Underwriting	Paramed Exam Blood Profile/HOS Inspection	Paramed Exam Blood Profile/HOS Inspection EKG
\$2,000,001 to \$3,000,000	NA Contact Underwriting	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection EKG
\$3,000,001 to \$5,000,000	NA Contact Underwriting	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection EKG
\$5,000,001 and above	NA Contact Underwriting	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection Treadmill

face amount	issue ages		
	46 - 55	56 - 65	66+
up to \$250,000	Paramed Exam Blood Profile/HOS	Paramed Exam Blood Profile/HOS	Paramed Exam Blood Profile/HOS Inspection EKG
\$250,001 to \$500,000	Paramed Exam Blood Profile/HOS	Paramed Exam Blood Profile/HOS EKG	Paramed Exam Blood Profile/HOS Inspection EKG
\$500,001 to \$1,000,000	Paramed Exam Blood Profile/HOS Inspection EKG	Paramed Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection EKG
\$1,000,001 to \$2,000,000	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection EKG
\$2,000,001 to \$3,000,000	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection Treadmill
\$3,000,001 to \$5,000,000	Paramed MD Exam Blood Profile/HOS Inspection EKG	Paramed MD Exam Blood Profile/HOS Inspection Treadmill	Paramed MD Exam Blood Profile/HOS Inspection Treadmill
\$5,000,001 and above	Paramed MD Exam Blood Profile/HOS Inspection Treadmill	Paramed MD Exam Blood Profile/HOS Inspection Treadmill	Paramed MD Exam Blood Profile/HOS Inspection Treadmill

# Administrative Office, Schaumburg, IL

## Preferred Underwriting Guidelines

Lincoln Life New York offers three Preferred Underwriting classifications:

- Preferred Best Non-Tobacco (PBNT)**
- Preferred Non-Tobacco (PNT)\***
- Preferred Tobacco (PT)\***

To be considered for any of the preferred classifications, the insured must pass a paramedical examination including normal screening tests (blood, urine, EKG, treadmill, etc.) and must not be considered Substandard for any reason except for flat extras (PNT and PT only) for occupation and avocation (except aviation).

**For best possible results, we strongly recommend that the insured abstain from food and drink for a period of 12 hours prior to having blood drawn.**

**IMPORTANT!** There is more than one requirements schedule for Lincoln Life New York. Please verify that the selected paramed is following the term life insurance examination requirements schedule.

<b>Underwriting Categories</b>	Preferred Best Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
<b>Tobacco usage</b> (includes nicotine-based products)	none in the past 5 yrs	none in the past 3 yrs	any in the past 3 yrs
Nicotine positive in urine	no	no	acceptable
<b>Cholesterol/HDL ratio</b>	<b>5.0</b>	<b>6.5</b>	<b>6.0</b>
<b>Cholesterol treatment</b>	no	**	**
<b>Cholesterol</b> chol./HDL ratio of 4.5 or less otherwise	<b>250</b> <b>220</b>	<b>275</b> <b>250</b>	<b>250</b> <b>250</b>
<b>Blood pressure</b> untreated treated	<b>140/85</b> <b>no</b>	<b>150/90</b> <b>140/90</b>	<b>150/90</b> <b>no</b>
<b>Family history</b> (includes parents & siblings)	No occurrences prior to age 60	No deaths prior to age 60	No occurrences prior to age 60
Coronary Artery Disease	No occurrences prior to age 60	No deaths prior to age 60	No deaths prior to age 70
Internal Cancer or Melanoma	no	no	no
<b>Aviation</b>	no	**	**
<b>Avocation</b> (hazardous)	no	**	**
<b>Driving</b> moving violations DU/reckless driving	Not more than 2 in the past 3 years None in the past 5 years		
<b>U.S. residency</b>	U.S. resident for the past 3 years		
<b>Citizenship</b>	Must be a U.S. citizen or have a permanent visa/green card		
<b>Travel</b> To underdeveloped/politically unstable countries	no	no	no
<b>Military</b> (active)	no	**	**

## Build Chart Unisex, maximum weight in pounds

### Preferred Best Non-Tobacco

Height	Weight	Height	Weight
4'-8"	125	5'-8"	185
<b>4'-9"</b>	<b>130</b>	<b>5'-9"</b>	<b>190</b>
4'-10"	135	5'-10"	195
<b>4'-11"</b>	<b>140</b>	<b>5'-11"</b>	<b>200</b>
5'-0"	145	6'-0"	205
<b>5'-1"</b>	<b>150</b>	<b>6'-1"</b>	<b>210</b>
5'-2"	155	6'-2"	215
<b>5'-3"</b>	<b>160</b>	<b>6'-3"</b>	<b>220</b>
5'-4"	165	6'-4"	225
<b>5'-5"</b>	<b>170</b>	<b>6'-5"</b>	<b>235</b>
5'-6"	175	6'-6"	240
<b>5'-7"</b>	<b>180</b>	<b>6'-7"</b>	<b>245</b>

### Preferred Non-Tobacco and Preferred Tobacco

Height	Weight	Height	Weight
4'-8"	135	5'-8"	195
<b>4'-9"</b>	<b>140</b>	<b>5'-9"</b>	<b>200</b>
4'-10"	145	5'-10"	210
<b>4'-11"</b>	<b>150</b>	<b>5'-11"</b>	<b>215</b>
5'-0"	155	6'-0"	220
<b>5'-1"</b>	<b>160</b>	<b>6'-1"</b>	<b>225</b>
5'-2"	165	6'-2"	230
<b>5'-3"</b>	<b>170</b>	<b>6'-3"</b>	<b>235</b>
5'-4"	175	6'-4"	240
<b>5'-5"</b>	<b>180</b>	<b>6'-5"</b>	<b>250</b>
5'-6"	185	6'-6"	260
<b>5'-7"</b>	<b>190</b>	<b>6'-7"</b>	<b>265</b>

### Medical History

	Preferred Best Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
Alcohol/drug abuse dependency	no	no	no
Arthritis (rheumatoid)	no	**	**
Asthma	no	**	**
(requiring treatment within past 2 years)			
Bronchitis (chronic)	no	**	no
Cancer (except certain basal cell skin types)	no	no	no
Cardiovascular/heart disease	no	no	no
Chronic Obstructive Pulmonary Disease	no	**	no
Crohn's Disease (ileitis)	no	**	**
Depression (requiring treatment within past 2 years)	no	**	**
Diabetes (insulin & non-insulin dependent)	no	no	no
Emphysema	no	**	no
Epilepsy (seizures within past 5 years)	no	**	**
Gastric/Peptic Ulcers (requiring treatment within past 2 years)	no	**	**
Hyperlipidemia (treatment of elevated cholesterol/lipids)	no	**	**
Hypertension	no	**	no
Kidney/Liver Disease (chronic)	no	**	**
Melanoma	no	no	no
Mental Illness	no	**	**
Multiple Sclerosis	no	**	**
Stroke (including TIA)	no	no	no
Ulcerative Colitis	no	**	**
Vascular Disease	no	**	**

\* Medical histories (depending on the nature of the impairment, severity, and treatment), Avocations and Military Service (depending on the nature of the activity) not specifically excluded, may or may not be eligible for PNT/PT.

# Administrative Office, Schaumburg, IL Standard Plus Underwriting Guidelines

To be considered for the Standard Plus Non-Tobacco classification, the insured must pass a paramedical examination including normal screening tests (blood, urine, EKG, treadmill, etc.) and must not be considered Substandard for any reason except for flat extras (PNT, SPNT and PT only) for occupation and avocation (except aviation).

**For best possible results, we strongly recommend that the insured abstain from food and drink for a period of 12 hours prior to having blood drawn.**

**IMPORTANT!** There is more than one requirements schedule for Lincoln Life New York. Please verify that the selected paramed is following the term life insurance examination requirements schedule.

## Underwriting Categories

**Tobacco usage** (includes nicotine-based products)      Standard Plus  
none in the past 3 yrs      Non-Tobacco

Nicotine positive in urine      no

**Cholesterol/HDL ratio**      7.5

**Cholesterol treatment**      \*\*

**Cholesterol**  
chol./HDL ratio of 4.5 or less      325  
otherwise      275

**Blood pressure**  
treated or untreated      +15 debits

**Family history** (includes parents & siblings)  
Coronary Artery Disease      No deaths prior to age 50

Internal Cancer or Melanoma      No deaths prior to age 50

**Aviation**      no

**Avocation** (hazardous)      \*\*

**Driving**  
moving violations      Not more than 3 in the past 3 years  
DUI/reckless driving      None in the past 5 years

**U.S. residency**      U.S. resident for the past 3 years

**Citizenship**      Must be a U.S. citizen or have a permanent visa/green card

**Travel**  
To underdeveloped/politically unstable countries      no

**Military** (active)      \*\*

## Medical History

Medical History	Standard Plus Non-Tobacco
Alcohol/drug abuse dependency	no
Arthritis (rheumatoid)	**
Asthma (requiring treatment within past 2 years)	**
Bronchitis (chronic)	**
Cancer (except certain basal cell skin types)	no
Cardiovascular/heart disease	no
Chronic Obstructive Pulmonary Disease	**
Crohn's Disease (ileitis)	**
Depression (requiring treatment within past 2 years)	**
Diabetes (insulin & non-insulin dependent)	no
Emphysema	**
Epilepsy (seizures within past 5 years)	**
Gastric/Peptic Ulcers (requiring treatment within past 2 years)	**
Hyperlipidemia (treatment of elevated cholesterol/lipids)	**
Hypertension	**
Kidney/Liver Disease (chronic)	**
Melanoma	no
Mental Illness	**
Multiple Sclerosis	**
Stroke (including TIA)	no
Ulcerative Colitis	**
Vascular Disease	**

## Build Chart Unisex, maximum weight in pounds

### Standard Plus Non-Tobacco

Height	Weight	Height	Weight
4'-8"	150	5'-8"	210
4'-9"	155	5'-9"	215
4'-10"	160	5'-10"	225
4'-11"	165	5'-11"	230
5'-0"	170	6'-0"	235
5'-1"	175	6'-1"	240
5'-2"	180	6'-2"	245
5'-3"	185	6'-3"	250
5'-4"	190	6'-4"	255
5'-5"	195	6'-5"	265
5'-6"	200	6'-6"	275
5'-7"	205	6'-7"	280

\* Medical histories (depending on the nature of the impairment, severity, and treatment), Avocations and Military Service (depending on the nature of the activity) not specifically excluded, may or may not be eligible for SPNT.

# Administrative Office, Schaumburg, IL

## Medical & Financial

### Underwriting Guidelines

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#### Non-Tobacco Classification

Qualification for the Non-Tobacco classification requires that the applicant must not have used any tobacco or nicotine-based products in the past 3 years (5 years for Preferred Best) and must not test positive for nicotine in the urine. Nicotine-based products include nicotine gum, nicotine patches, etc.

Tobacco users have demonstrated significantly higher mortality based on insurance company statistics. Lincoln Life New York will treat misrepresentation of tobacco use in the same manner as any significant misrepresentation. If discovered during the contestable period, Lincoln Life New York will seek to rescind the policy and deny the entire death benefit.

#### Attending Physician's Statement

Generally, our administrative office in Schaumburg will order any required Attending Physician's Statement (APS). We have contracted with an organization that specializes in obtaining APS's through the use of current tele-communication techniques. If you have concerns about any particular doctor or medical facility from whom we've ordered an APS, please inform your underwriting team immediately.

#### Medical Examinations

Our examinations are to be made exclusively by the following paramedical facilities:

Examination Management Services, Inc. (EMSI)  
Portamedic (part of Hooper Holmes)  
Exam One - World Wide Health Services, Inc.

The approved parameds are well acquainted with Lincoln Life New York's requirements for age and amount and will arrange for the appropriate tests to be performed. If a physician exam is required, please contact one of the above listed paramedical facilities. The exam will be performed by a physician associated with the approved paramed.

**IMPORTANT! When ordering exam requirements from the approved paramed, please be sure to confirm that the paramed is following the Examination Requirements Schedule for Lincoln Life New York's administrative office in Schaumburg, IL.**

#### Inspection Reports

Lincoln Life New York has selected one inspection company to handle all of our inspection-related needs. They are electronically linked to our administrative office in Schaumburg to ensure prompt handling and follow-up. Processing can be further expedited by including the applicant's home and business phone numbers and convenient times to call.

#### Financial Underwriting

The total amount of life insurance on any one life must be roughly equivalent to the amount of financial loss sustained should that person die. It is not uncommon for the Schaumburg administrative office underwriter to request financial information. The agent can expedite the processing of large face amount cases by submitting a cover letter detailing the purpose of the insurance and a copy of any financial statements (continued)

that may be available.

The following financial underwriting guidelines provide the parameters used in determining the maximum amount of insurance that can be in-force on an individual. If exceeded, a detailed explanation should be provided to help the underwriter evaluate the risk.

#### Personal Insurance

age	up to 30	40	50	60	65
multiple of earned income*	20x	15x	10x	8x	5x

\*Defined as salary, bonus, deferred compensation

#### Business Insurance

Evaluating a business insurance application can involve a more detailed analysis than a personal insurance application. Applying for business insurance requires the completion of the Corporate/Business section of the Part One application.

In addition to Key-Man and Buy-Sell guidelines explained in the following paragraphs, the financial stability of the business will be taken into account.

A company that is losing money and/or that has a negative or insignificant net worth presents a special problem especially if it appears that the amount of insurance applied for will exceed the value of the company. In these situations, it is important to provide your underwriter with as much information as possible to help evaluate the risk.

**Key-Man** - Usually 5-10 times earned income.

**Buy-Sell** - Equal to the individual owner's proportional share of the value of the business. For our purposes, a company's fair market value is determined by multiplying the annual corporate net income by a factor of 5 to 10. If some other method has been used, please provide your underwriter with the formula.

#### Conditional Receipt

If premium is received with the application, fill out the Conditional Receipt, explain its terms, conditions and limits to the proposed insured and owner/applicant, and detach and give it to the owner/applicant.

Do not accept or send money on applications that total more than \$500,000 or if the proposed insured has a history of heart disease, stroke or cancer. Do not send partial premiums; a full mode premium is needed (2 months for PAC cases). If money is collected under the aforementioned circumstances, we will refund money directly to the applicant and continue to underwrite on a C.O.D. basis.

In situations other than outlined in the above paragraph, direct refunds to the applicant will be made if an application is declined, withdrawn, filed incomplete, not taken or appears to be substandard. In all such instances, however, the General Agent will be notified prior to such action.





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