



# Foresters Strong Foundation

*Term insurance with  
Simplified Underwriting*

Product and riders may not be available in all states.

## ► Producers Guide

*For producer use only*

*This document is intended for producer use only and should not be disclosed to the public. The information contained in this guide is general in nature and is subject to the appropriate certificate and rider wording.*



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## Foresters Strong Foundation

Foresters Strong Foundation level term life insurance to age 95 is designed with your clients' needs in mind.

Featuring 15, 20 and 30-year fully guaranteed level premium periods, rates for non-smokers, and a variety of optional benefits that can enhance the basic coverage. If coverage is required beyond the initial term Foresters Strong Foundation can be renewed on a yearly basis at increasing premiums.

## Product Specifications

### Issue Ages (Age nearest birthday)

15-year	20-year	30-year
18 to 65	18 to 60	18 to 50*

\*Male smoker maximum issue age 45

### Minimum Face Amount

All Ages
\$25,000

\*Note: Some states require a \$50,000 minimum face amount

### Maximum Face Amount

Lesser of:

Age 18 to 50	Age 51 to 55	Age 56 to 65
\$200,000	\$150,000	\$100,000

Or Percent of Mortgage:

Age 18 to 45	Age 46 to 65
150%	125%

### Mortgage Requirements

New mortgage within last:

Up to Age 45	Age 46 and over
18 months	13 months

## Death Benefit

The death benefit is level for the entire term. The total death benefit will be reduced by any outstanding certificate loans, and/or loan interest.

## Premium Modes

Monthly, quarterly, semi-annually and annually.

## Modal Factors

Monthly PAC	0.088652
Quarterly	0.265957
Semi Annually	0.515071
Annually	1.000000

## Certificate Fees

Monthly PAC	\$5.00
Quarterly	\$15.00
Semi Annually	\$27.50
Annually	\$50.00

## Premium Classes

Available premium classes are:

- ▶ Male Non-Smoker
- ▶ Male Smoker
- ▶ Female Non-Smoker
- ▶ Female Smoker

Underwriting decisions up to and including table 4 will be issued. If the underwriting decision is beyond table 4, a similar fully underwritten product will be considered.

## Riders

A complement of optional riders is available with Foresters Strong Foundation. For an additional premium they can help tailor a combination of insurance protection to meet your clients' specific needs.

### Living Rewards Rider

The Living Rewards Rider is available on both Foresters Strong Foundation 20-year and 30-year terms. When purchased this rider will return some if not all premiums paid to the certificate owner at the end of the term, if the insured is still living.

- Refer to tabular detail pages 15, 16, 17 and 21

*Note: The Living Rewards benefit is NOT payable if the death benefit is paid*

### Benefit Amounts

Term 30:

- 30<sup>th</sup> year benefit amount is 100% of premiums paid

Term 20:

- 20<sup>th</sup> year benefit amount is 100% of premiums paid, except

	Age	Benefit Amount as Percentage of Premium
Male Non-Smoker	58 to 60	96% grades down to 90%
Male Smoker	46 to 60	97% grades down to 67%
Female Non-Smoker	60	99%
Female Smoker	55 to 60	97% grades down to 87%

### Issue Ages

20-year	30-year
18 to 60	18 to 50*

\*Male smoker maximum issue age 45

*Note: Living Rewards Rider issue ages are the same as the base certificate*

The Living Rewards benefit grows over the initial term. Members can access that growing value through an easy access loan. No qualification is necessary and the loan can be used at the members' discretion.

<b>Maximum Loan Amount</b>	90% of the amount of the living rewards benefit at the time of the loan request
<b>Loan Interest Rate</b>	Determined on an annual basis
<b>Accrued Interest</b>	Interest accrued daily

## Accidental Death Rider

The Accidental Death Rider is a relatively inexpensive way to provide additional coverage. This rider will pay the accidental death benefit in addition to the death benefit of the certificate to the beneficiary should death occur from an accidental cause.

*Note: The total of Accidental Death benefit insurance from all companies cannot exceed \$300,000 on any one person*

<b>Issue Ages</b>	18 to 60 (age nearest birthday)
<b>Death Benefit Amount</b>	25%, 50%, 75% or 100% of the face amount
<b>Expiry Date</b>	Earlier of the initial term period or the certificate anniversary nearest the member's age 70

## Waiver of Premium Rider

The Waiver of Premium Rider will waive the total premiums required should total disability occur while the rider is in effect. The waiver will continue as long as total disability continues.

To qualify for this benefit the insured must be totally disabled for a continuous period of at least six (6) months and notify Foresters of the claim within six (6) months of the date that total disability occurred.

<b>Issue Ages</b>	18 to 55 (age nearest birthday)
<b>Expiry Date</b>	Earlier of the initial term or the certificate anniversary nearest the member's 60 <sup>th</sup> birthday

# Underwriting

## Our underwriting policy

We view the producer as a partner in the sale, processing, underwriting and issue of our life insurance policies. We want you to be familiar with our underwriting philosophy and practices.

*Note: The following mortgage requirement must be met for Foresters Strong Foundation life application submissions:*

### New mortgage within last:

Up to Age 45	Age 46 and over*
18 months	13 months

*\*Issue age maximums apply as outlined on page 5*

*Note: If this requirement is not met, the application will automatically be cancelled and returned to the NAA Central Office.*

## Smoker and Non-Smoker Definitions

For the purpose of underwriting, the established definition of smoker and non-smoker are as follows:

Smoker:

- Individual who smokes cigarettes (including marijuana)

Non-Smoker:

- Individual who does not smoke cigarettes; allows use of cigar, pipe, chewing tobacco, nicotine patches and other substitutes

## Foresters Simplified Issue Build Table

Height Feet	Inches	Weight Pounds
4'8	56	217
4'9	57	221
4'10	58	225
4'11	59	229
5'0	60	234
5'1	61	238
5'2	62	242
5'3	63	248
5'4	64	255
5'5	65	261
5'6	66	267
5'7	67	274
5'8	68	282
5'9	69	291
5'10	70	298
5'11	71	306
6'0	72	314
6'1	73	322
6'2	74	330
6'3	75	338
6'4	76	346
6'5	77	354
6'6	78	362
6'7	79	370
6'8	80	379
6'9	81	388
6'10	82	396

## Impairments

Very few applications are declined on the basis of a single impairment, but some medical impairments cannot be considered for life insurance coverage.

This is not a complete list:

- AIDS
- Alzheimer's Disease or Dementia
- Cirrhosis of the liver
- Cocaine use within the past three years
- Currently on probation or parole for an offense
- Down's Syndrome (with heart disease)
- Heart surgery in the past six months
- Kidney transplant with other medical impairments
- Leukemia (most types)
- More than one Driving Under the Influence (DUI) conviction in the past five years
- More than one stroke or Transient Ischemic Attack
- Organ transplant (except cornea or kidney with no other medical impairments)
- Paraplegic with kidney or bowel problems
- Stroke in the past six months
- Treated for alcoholism in the past twelve months
- Treated for any type of cancer in the past six months
- Treated for drug abuse in the past two years

Certain combinations of impairments are also very difficult to insure. Again, the following list is not intended to be exhaustive:

- Chronic kidney disease with poorly controlled high blood pressure
- Depressive and/or anxiety problems in combination with alcohol abuse
- High blood pressure and kidney problems
- Insulin-dependent diabetes in combination with Coronary Artery Disease (CAD), Cardiovascular Disease (CVD), kidney disease, amputation
- Lung disease in a smoker

## Postponements

Some impairments will require a waiting period before being considered for life insurance. This is not a complete list:

- Cancer: at least one year, with the exception of cancer of the cervix (unless treated by hysterectomy or radiation) and cancer of the skin (unless it started as a mole)
- Coronary Artery Disease (includes angina, heart attack, bypass surgery and angioplasty): six months
- Uninvestigated symptoms, symptoms currently under investigation, in recovery from recent major surgery

## Non-Medical Underwriting

Beneficiary:

- All beneficiaries must have adequate insurable interest. In addition, to comply with legislation relating to fraternal societies, "...benefits (must) be paid to the member or to the estate or dependents of the member either directly or indirectly."

Occupations:

Most occupations do not require an extra premium. Examples of occupations that may eliminate an applicant from Simplified Issue include:

- Any occupation that involves working at heights
- Any that involves handling explosives
- Any that involves handling hazardous materials

Avocations:

Examples of recreational activities that may eliminate an applicant from Simplified Issue include:

- Scuba diving. The decision depends primarily on the level of certification and depths. Please have applicant complete Scuba and Skin Diving Questionnaire
- Motorized racing (automobiles, motorcycles, boats). The decision depends on the level of competition, size and power of engine, etc. Please have applicant complete Motor Sports Questionnaire
- Hang-gliding, skydiving. Please have applicant complete Aerial Sports Questionnaire
- Mountain/Rock Climbing. Please have applicant complete Climbing and Mountaineering Questionnaire



## Changes

### Within 90-Days:

Changes made to certificates within 90-days of issue. Changes could include:

- Increasing or decreasing certificate face amount
- Increasing or decreasing rider coverage amount
- Adding or removing riders (e.g. Accidental Death Rider)
- Changing the plan type (e.g. changing from a 20-year term to a 15-year term)

To request changes within 90-days of certificate issue, we require the following:

- The original certificate issue package to be returned
- A signed letter from the member, advising of the requested changes
- If the request is for an increase in coverage (e.g. face amount increase or addition of a rider), a check from the member for the difference in premium

*Note: these changes are effective as of the original certificate issue date. Therefore, ensure that the check will cover the difference in premium from the original issue date to the date the request is being submitted.*

After the change has been completed, a new certificate issue package will be provided to you for delivery to the member. The New Business delivery processes should then be followed.

### Over 90 Days:

Changes made to certificates over 90-days from the issue date. Changes could include:

- Decrease in certificate face amount
- Decrease in rider coverage amount
- Addition or removal of riders
- Change to non-smoking premium basis
- Reduction or removal of rating

To request changes over 90-days of certificate issue, we require the following

- A completed Application for Change, Conversion and Reinstatement that has been signed by the member. This form can be found at our NAA Producer ezbiz website, which can be accessed via the Foresters link found on the NAA website at [www.naaleads.com](http://www.naaleads.com)

## New Business Submissions

### Submitting Applications

When submitting life insurance applications to Foresters, you are required to include the following items:

1. The appropriate *signed life insurance application* for the product and state in which the product was sold;
2. Any appropriate Underwriting questionnaires based on the requirement where applicant has answered “yes” on the life insurance application;
3. The modal premium payment check made payable to Foresters;
4. An *Application Remittance form* outlining the payment submitted with the life insurance application;
5. *State replacement form(s)*, if required by the state in which the product was sold;
6. *Any additional state regulated forms.*

These materials should be sent to your Agency Manager for review and forwarded to Foresters New Business Team for processing.

### Additional new business guidelines

- Completion and submission of the replacement forms will be the responsibility of the producer
- An APS and/or inspection report, if required, will be requested by New Business at Foresters Service Delivery Department
- If the applicant is uninsurable, any premium and a declination letter will be mailed to the applicant with advance notice to the producer via email

## Cash with application Rules

The certificate effective date will be the date the certificate is issued. If all outstanding requirements have been satisfied, payment will be applied as of the certificate effective date.

Do not collect cash with the application (CWA), complete a PAC card, or have the Temporary Insurance Agreement (TIA) signed if any of these conditions apply:

- Proposed Insured(s) answers "yes" to any of the TIA questions
- If the proposed life insured, and no one on his or her behalf, has applied in the life insurance application for more than \$500,000 insurance coverage on the life of the proposed life insured, calculated by including the amount of the benefit applied for under a rider payable in the event of death of the proposed life insured
- If the applicant's nearest age is 70 or older on the date the application is signed by the owner
- If applicant has previously been declined for insurance with Foresters in the last 12 months

If any of the above conditions exist, the temporary coverage will not take effect under the Temporary Insurance Agreement even if the Agreement was left with the applicant.

## Withdrawn applications

If the applicant or owner contacts Foresters directly to request the withdrawal of an application, Foresters will email the Producer to attempt to conserve the business.

### 1) Business conserved:

- Producer calls Producer Support line to advise conservation effort was successful. Notification must be made to Foresters within five business days

### 2) Business not conserved:

- Foresters proceeds with applicant's request to cancel after five business days, unless notified by Producer

If the applicant contacts the Producer directly to request withdrawal of the application, and the Producer is unable to conserve the business, the Producer advises the applicant to submit a dated cancellation request in writing including applicant's name, address, signature, the certificate number (Producer provides applicant with certificate number), and current date. Foresters will return any premium along with a letter confirming the request for withdrawal of the application(s). The producer will also receive a copy of the letter.

## Incomplete risk evaluation

Foresters reserve the right to determine that a case is incomplete for failure to receive underwriting requirements. The producer will be advised by the underwriter of the intent to cancel a case. Cases will generally be cancelled 45 business days from application date for failure to receive required information. A refund of the premium and an explanatory letter will be sent to the owner with an advance notification to the Producer.

## Not taken option

Policies that are returned as, 'Not taken within the free look period,' will be processed as a refund of premium. This refund will be sent to the owner(s) within ten business days of receipt with an advance email to the Producer.

## Producers support

To order materials or obtain additional product information, including state availability, please call our NAA Producer Support Line at:

1 877 NAA 4 BIZ (1 877 622 4249) or visit our NAA Producer ezbiz website, which can be accessed via the Foresters link found on the NAA agent website at [www.naaleads.com](http://www.naaleads.com).

# Calculating Modal Premium

The following pages may be used to quote premium amounts. Just follow these easy instructions.

# Example

Foresters Strong Foundation  
 30-year term  
 Male, Non-Smoker  
 Age: 35  
 Face Amount: \$125,000  
 ADR: 75% WPR: Yes LRR: Yes  
 Premium Mode: monthly

**1** Foresters Strong Foundation Premium Calculation

- a) Find the rate per thousand in the applicable table ..... \$2.89 (page 19)
- b) Multiply by the face amount per thousand ..... x 125
- c) Multiply by the modal factor ..... x 0.088652 (page 5)
- d) Add the certificate fee ..... + \$5.00 (page 5) = **\$37.03**

**2** Accidental Death Rider (ADR) Premium

- a) Find the rate per thousand in the applicable table ..... \$0.79 (page 19)
- b) Multiply the face amount per thousand by the  
 % of ADR selected ..... x (125 x 75%)
- c) Multiply by the modal factor ..... x 0.088652 (page 5) = **\$6.57**

**3** Waiver of Premium Rider (WPR) Premium

- a) Find the rate per thousand in the applicable table ..... \$0.41 (page 19)
- b) Multiply by the face amount per thousand ..... x 125
- c) Multiply by the modal factor ..... x 0.088652 (page 5) = **\$4.54**

**4** Living Rewards Rider (LRR) Premium

- a) Add the Foresters Strong Foundation Premium  
 and the ADR Premium ..... (\$37.03 + \$6.57)
- b) Multiply by the LRR Premium Rate ..... x 52% (page 20) = **\$22.67**

**5** Total Modal Premium

- a) Add the certificate premium, ..... \$37.03
- b) ADR premium, ..... + \$6.57
- c) WPR premium, and ..... + \$4.54
- d) LRR premium ..... + \$22.67

<b>Total monthly premium</b>	<b>= \$70.81</b>
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## 15-Year Term Initial Premium Rates

Initial Annual Premium Rates Per \$1,000 of Insurance

Issue Age	Base Policy Rates				Rider Rates	
	MNS <sup>1</sup>	MS <sup>2</sup>	FNS <sup>3</sup>	FS <sup>4</sup>	ADR <sup>5</sup>	WPR <sup>6</sup>
18	1.79	2.14	1.15	1.20	1.35	0.19
19	1.79	2.14	1.15	1.21	1.35	0.19
20	1.79	2.14	1.15	1.22	1.24	0.19
21	1.79	2.14	1.15	1.23	1.13	0.19
22	1.79	2.14	1.15	1.26	1.13	0.41
23	1.79	2.15	1.16	1.29	1.02	0.41
24	1.79	2.17	1.18	1.33	0.90	0.41
25	1.79	2.20	1.21	1.38	0.90	0.41
26	1.79	2.25	1.24	1.45	0.90	0.41
27	1.81	2.31	1.28	1.53	0.79	0.41
28	1.83	2.38	1.32	1.61	0.79	0.41
29	1.85	2.46	1.36	1.70	0.79	0.41
30	1.88	2.56	1.39	1.79	0.79	0.41
31	1.91	2.67	1.44	1.89	0.79	0.41
32	1.95	2.79	1.48	2.01	0.79	0.41
33	1.99	2.93	1.54	2.14	0.79	0.41
34	2.04	3.10	1.60	2.28	0.79	0.41
35	2.10	3.29	1.66	2.43	0.79	0.41
36	2.18	3.52	1.73	2.60	0.79	0.41
37	2.27	3.78	1.81	2.79	0.79	0.41
38	2.38	4.09	1.90	2.99	0.79	0.41
39	2.51	4.45	2.00	3.21	0.79	0.60
40	2.65	4.87	2.10	3.44	0.90	0.60
41	2.81	5.34	2.21	3.69	0.90	0.60
42	3.00	5.86	2.33	3.95	0.90	0.80
43	3.20	6.45	2.46	4.24	0.90	0.80
44	3.43	7.10	2.60	4.55	0.90	0.99
45	3.69	7.81	2.76	4.89	0.90	0.99
46	3.97	8.61	2.95	5.25	0.90	1.20
47	4.29	9.48	3.15	5.65	0.90	1.40
48	4.64	10.44	3.39	6.09	1.02	1.80
49	5.03	11.48	3.65	6.57	1.02	2.19
50	5.48	12.63	3.94	7.08	1.02	2.60
51	5.97	13.87	4.28	7.65	1.02	2.99
52	6.53	15.23	4.65	8.27	1.02	3.78
53	7.15	16.70	5.07	8.95	1.02	4.38
54	7.85	18.29	5.55	9.68	1.13	5.39
55	8.63	20.00	6.09	10.48	1.13	6.79
56	9.51	21.85	6.69	11.36	1.24	
57	10.50	23.84	7.37	12.30	1.24	
58	11.60	25.97	8.14	13.34	1.35	
59	12.83	28.26	9.00	14.47	1.35	
60	14.21	30.70	9.97	15.69	1.47	
61	15.28	32.82	10.61	16.57		
62	16.98	35.60	11.82	18.02		
63	18.87	38.56	13.19	19.60		
64	20.95	41.70	14.71	21.31		
65	23.25	45.05	16.41	23.17		

- <sup>1</sup> Male Non-smoker
- <sup>2</sup> Male Smoker
- <sup>3</sup> Female Non-smoker
- <sup>4</sup> Female Smoker
- <sup>5</sup> Accidental Death Rider
- <sup>6</sup> Waiver of Premium Rider

## 20-Year Term Initial Premium Rates

Initial Annual Premium Rates Per \$1,000 of Insurance

Issue Age	Base Policy Rates				Rider Rates	
	MNS <sup>1</sup>	MS <sup>2</sup>	FNS <sup>3</sup>	FS <sup>4</sup>	ADR <sup>5</sup>	WPR <sup>6</sup>
18	1.80	2.14	1.15	1.20	1.35	0.19
19	1.80	2.14	1.15	1.21	1.35	0.19
20	1.80	2.14	1.15	1.22	1.24	0.19
21	1.80	2.14	1.15	1.23	1.13	0.19
22	1.80	2.14	1.15	1.26	1.13	0.41
23	1.80	2.15	1.16	1.29	1.02	0.41
24	1.81	2.17	1.18	1.36	0.90	0.41
25	1.82	2.24	1.21	1.43	0.90	0.41
26	1.83	2.32	1.24	1.52	0.90	0.41
27	1.84	2.42	1.28	1.62	0.79	0.41
28	1.86	2.54	1.32	1.72	0.79	0.41
29	1.88	2.67	1.36	1.83	0.79	0.41
30	1.89	2.82	1.39	1.94	0.79	0.41
31	1.95	3.00	1.44	2.07	0.79	0.41
32	2.01	3.20	1.49	2.21	0.79	0.41
33	2.08	3.42	1.56	2.36	0.79	0.41
34	2.17	3.68	1.63	2.54	0.79	0.41
35	2.26	3.96	1.71	2.72	0.79	0.41
36	2.38	4.29	1.80	2.93	0.79	0.41
37	2.51	4.67	1.90	3.15	0.79	0.41
38	2.66	5.11	2.02	3.39	0.79	0.41
39	2.84	5.60	2.14	3.66	0.79	0.60
40	3.04	6.15	2.27	3.94	0.90	0.60
41	3.26	6.77	2.42	4.24	0.90	0.60
42	3.51	7.45	2.58	4.57	0.90	0.80
43	3.79	8.20	2.76	4.92	0.90	0.80
44	4.11	9.03	2.96	5.31	0.90	0.99
45	4.46	9.93	3.19	5.72	0.90	0.99
46	4.85	10.92	3.44	6.18	0.90	1.20
47	5.30	12.00	3.72	6.67	0.90	1.40
48	5.79	13.17	4.05	7.21	1.02	1.80
49	6.34	14.44	4.41	7.79	1.02	2.19
50	6.95	15.82	4.81	8.43	1.02	2.60
51	7.64	17.30	5.27	9.12	1.02	2.99
52	8.41	18.90	5.78	9.87	1.02	3.78
53	9.27	20.61	6.36	10.69	1.02	4.38
54	10.22	22.45	7.01	11.58	1.13	5.39
55	11.28	24.41	7.73	12.55	1.13	6.79
56	12.46	26.50	8.54	13.60	1.24	
57	13.77	28.73	9.45	14.73	1.24	
58	15.21	31.10	10.46	15.97	1.35	
59	16.80	33.61	11.60	17.30	1.35	
60	18.54	36.26	12.86	18.75	1.47	

<sup>1</sup> Male Non-smoker

<sup>2</sup> Male Smoker

<sup>3</sup> Female Non-smoker

<sup>4</sup> Female Smoker

<sup>5</sup> Accidental Death Rider

<sup>6</sup> Waiver of Premium Rider

## 20-Year Term LRR Premium Rates

Living Rewards Rider Premium Rates as a Percentage of Premium				
Issue Age	MNS <sup>1</sup>	MS <sup>2</sup>	FNS <sup>3</sup>	FS <sup>4</sup>
18	156%	164%	149%	154%
19	156%	165%	149%	156%
20	156%	165%	149%	158%
21	156%	165%	151%	161%
22	156%	165%	152%	163%
23	156%	166%	154%	166%
24	155%	168%	156%	165%
25	155%	167%	157%	167%
26	156%	167%	159%	166%
27	158%	167%	160%	166%
28	161%	166%	161%	166%
29	163%	166%	162%	166%
30	167%	165%	165%	166%
31	167%	164%	165%	165%
32	167%	163%	166%	166%
33	167%	162%	166%	165%
34	166%	160%	167%	164%
35	166%	158%	167%	164%
36	165%	156%	167%	163%
37	165%	154%	167%	162%
38	165%	151%	166%	162%
39	163%	149%	166%	160%
40	162%	146%	166%	159%
41	162%	142%	165%	158%
42	161%	139%	165%	157%
43	159%	135%	164%	155%
44	157%	131%	164%	153%
45	156%	127%	162%	151%
46	154%	123%	161%	149%
47	151%	118%	160%	146%
48	148%	114%	158%	144%
49	145%	106%	156%	141%
50	142%	98%	154%	138%
51	138%	91%	151%	135%
52	134%	85%	148%	132%
53	129%	77%	145%	128%
54	125%	71%	142%	124%
55	120%	65%	138%	121%
56	115%	59%	134%	116%
57	109%	54%	129%	110%
58	103%	49%	124%	103%
59	96%	45%	119%	96%
60	88%	41%	114%	89%

<sup>1</sup> Male Non-smoker<sup>2</sup> Male Smoker<sup>3</sup> Female Non-smoker<sup>4</sup> Female Smoker

**20-Year Term Living Rewards Benefit**  
 Percentage of Total Premium Paid

**Male Non-Smoker**

Certificate Anniversary	Issue Age			
	18- 57	58	59	60
1	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%
4	5.00%	5.00%	5.00%	5.00%
5	10.00%	10.00%	10.00%	10.00%
6	12.50%	12.50%	12.50%	12.50%
7	15.00%	15.00%	15.00%	15.00%
8	20.00%	20.00%	20.00%	20.00%
9	25.00%	25.00%	25.00%	25.00%
10	30.00%	30.00%	30.00%	30.00%
11	35.00%	35.00%	35.00%	35.00%
12	40.00%	40.00%	40.00%	40.00%
13	45.00%	45.00%	45.00%	45.00%
14	52.50%	52.50%	52.50%	52.50%
15	60.00%	60.00%	60.00%	60.00%
16	67.50%	67.50%	67.50%	67.50%
17	73.53%	73.53%	73.53%	73.53%
18	80.00%	80.00%	80.00%	80.00%
19	90.00%	90.00%	90.00%	90.00%
20	100.00%	96.00%	93.00%	90.00%

**20-Year Term Living Rewards Benefit**  
Percentage of Total Premium Paid

Male Smoker

Certificate Anniversary	Issue Age															
	18-45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
5	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
6	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
7	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
8	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
9	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
10	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
11	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
12	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
13	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
14	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%
15	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
16	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	61.40%
17	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	68.88%	68.38%	67.88%	62.80%
18	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	75.35%	74.69%	74.02%	70.25%	69.25%	68.25%	64.20%
19	90.00%	90.00%	90.00%	90.00%	84.00%	83.00%	82.00%	81.00%	80.50%	77.18%	75.84%	74.51%	71.63%	70.13%	68.63%	65.60%
20	100.00%	97.00%	93.00%	90.00%	88.00%	86.00%	84.00%	82.00%	81.00%	79.00%	77.00%	75.00%	73.00%	71.00%	69.00%	67.00%



**20-Year Term Living Rewards Benefit**  
**Percentage of Total Premium Paid**

**Female Non-Smoker**

Certificate Anniversary	Issue Age	
	18-59	60
1	0.00%	0.00%
2	0.00%	0.00%
3	0.00%	0.00%
4	5.00%	5.00%
5	10.00%	10.00%
6	12.50%	12.50%
7	15.00%	15.00%
8	20.00%	20.00%
9	25.00%	25.00%
10	30.00%	30.00%
11	35.00%	35.00%
12	40.00%	40.00%
13	45.00%	45.00%
14	52.50%	52.50%
15	60.00%	60.00%
16	67.50%	67.50%
17	73.53%	73.53%
18	80.00%	80.00%
19	90.00%	90.00%
20	100.00%	99.00%

**20-Year Term Living Rewards Benefit**  
Percentage of Total Premium Paid

Female Smoker

Certificate Anniversary	Issue Age						
	18-54	55	56	57	58	59	60
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
5	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
6	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
7	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
8	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
9	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
10	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
11	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
12	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
13	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
14	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%
15	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
16	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%
17	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%	73.53%
18	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
19	90.00%	90.00%	90.00%	90.00%	90.00%	84.50%	83.50%
20	100.00%	97.00%	94.00%	92.00%	90.00%	89.00%	87.00%

## 30-Year Term Initial Premium Rates

### Initial Annual Premium Rates Per \$1,000 of Insurance

Issue Age	Base Policy Rates				Rider Rates	
	MNS <sup>1</sup>	MS <sup>2</sup>	FNS <sup>3</sup>	FS <sup>4</sup>	ADR <sup>5</sup>	WPR <sup>6</sup>
18	1.80	2.24	1.15	1.27	1.35	0.19
19	1.80	2.29	1.15	1.32	1.35	0.19
20	1.80	2.33	1.15	1.36	1.24	0.19
21	1.80	2.37	1.15	1.41	1.13	0.19
22	1.80	2.43	1.15	1.48	1.13	0.41
23	1.80	2.51	1.18	1.55	1.02	0.41
24	1.83	2.62	1.22	1.64	0.90	0.41
25	1.87	2.76	1.27	1.74	0.90	0.41
26	1.92	2.92	1.32	1.86	0.90	0.41
27	1.98	3.11	1.38	1.98	0.79	0.41
28	2.06	3.32	1.44	2.12	0.79	0.41
29	2.14	3.55	1.51	2.26	0.79	0.41
30	2.23	3.81	1.58	2.42	0.79	0.41
31	2.33	4.11	1.66	2.59	0.79	0.41
32	2.45	4.43	1.75	2.78	0.79	0.41
33	2.58	4.78	1.85	2.98	0.79	0.41
34	2.72	5.17	1.96	3.21	0.79	0.41
35	2.89	5.60	2.09	3.45	0.79	0.41
36	3.07	6.08	2.22	3.72	0.79	0.41
37	3.29	6.61	2.38	4.02	0.79	0.41
38	3.54	7.21	2.56	4.34	0.79	0.41
39	3.82	7.86	2.75	4.69	0.79	0.60
40	4.14	8.58	2.96	5.06	0.90	0.60
41	4.50	9.36	3.20	5.45	0.90	0.60
42	4.90	10.21	3.46	5.88	0.90	0.80
43	5.34	11.13	3.75	6.35	0.90	0.80
44	5.83	12.12	4.07	6.85	0.90	0.99
45	6.37	13.18	4.43	7.38	0.90	0.99
46	6.97		4.83	7.97	0.90	1.20
47	7.63		5.27	8.59	0.90	1.40
48	8.35		5.77	9.27	1.02	1.80
49	9.14		6.32	10.01	1.02	2.19
50	10.00		6.93	10.79	1.02	2.60

<sup>1</sup> Male Non-smoker

<sup>2</sup> Male Smoker

<sup>3</sup> Female Non-smoker

<sup>4</sup> Female Smoker

<sup>5</sup> Accidental Death Rider

<sup>6</sup> Waiver of Premium Rider

## 30-Year Term LRR Premium Rates

Living Rewards Rider Premium Rates as a Percentage of Premium				
Issue Age	MNS <sup>1</sup>	MS <sup>2</sup>	FNS <sup>3</sup>	FS <sup>4</sup>
18	54%	54%	49%	54%
19	54%	54%	50%	54%
20	54%	54%	51%	54%
21	54%	54%	52%	54%
22	54%	54%	54%	53%
23	55%	54%	54%	54%
24	55%	53%	54%	53%
25	54%	52%	53%	53%
26	54%	52%	54%	53%
27	54%	51%	54%	53%
28	54%	51%	54%	53%
29	54%	50%	54%	53%
30	54%	50%	54%	52%
31	53%	48%	53%	52%
32	53%	48%	54%	52%
33	52%	47%	53%	51%
34	52%	46%	53%	51%
35	52%	45%	53%	51%
36	52%	43%	53%	50%
37	51%	42%	52%	49%
38	50%	40%	52%	49%
39	49%	39%	52%	48%
40	48%	37%	51%	47%
41	47%	36%	51%	46%
42	46%	34%	50%	45%
43	45%	33%	49%	44%
44	44%	31%	48%	43%
45	42%	29%	48%	42%
46	41%		46%	41%
47	39%		45%	40%
48	38%		44%	38%
49	36%		42%	37%
50	34%		41%	36%

<sup>1</sup> Male Non-smoker<sup>2</sup> Male Smoker<sup>3</sup> Female Non-smoker<sup>4</sup> Female Smoker

**30-Year Term Living Rewards Benefit**  
**Percentage of Total Premium Paid**

**All Classes**

Certificate Anniversary	Issue Age
	18-60
1	0.00%
2	0.00%
3	0.00%
4	0.00%
5	1.00%
6	2.00%
7	4.00%
8	6.00%
9	8.00%
10	10.00%
11	12.00%
12	15.00%
13	18.00%
14	21.00%
15	24.00%
16	27.00%
17	30.00%
18	33.00%
19	35.00%
20	37.50%
21	40.00%
22	45.00%
23	50.00%
24	55.00%
25	60.00%
26	65.00%
27	70.00%
28	80.00%
29	90.00%
30	100.00%

## Sample Calculations

The following pages provide you with monthly premiums for selected face amounts: \$50,000, \$75,000, \$100,000, \$150,000 and \$200,000 for all premium classes.

Each table demonstrates the affects on the monthly premium when certain riders are selected and added to the premium.

Try looking up the following examples:

- 1 Foresters Strong Foundation  
30-year term  
Male, Non-Smoker  
Age: 35  
Face Amount: \$150,000  
ADR: 100% WPR: Yes LRR: Yes  
Premium Mode: Monthly

**Total Monthly Premium: \$87.44**

*Need help? Hint: see page 36*

- 2 Foresters Strong Foundation  
20-year term  
Female, Smoker  
Age: 44  
Face Amount: \$100,000  
ADR: 100% WPR: No LRR: Yes  
Premium Mode: Monthly

**Total Monthly Premium: \$151.93**

*Need help? Hint: see page 30*

- 3 Foresters Strong Foundation  
20-year term  
Male, Smoker  
Age: 25  
Face Amount: \$50,000  
ADR: No WPR: No LRR: No  
Premium Mode: Monthly

**Total Monthly Premium: \$14.93**

*Need help? Hint: see page 28*

- 4 Foresters Strong Foundation  
15-year term  
Female, Non-Smoker  
Age: 48  
Face Amount: \$200,000  
ADR: 100% WPR: Yes LRR: Not Available  
Premium Mode: Monthly

**Total Monthly Premium: \$115.11**

*Need help? Hint: see page 27*

### 15-Year Term Total Monthly Premium \$50,000 Face Amount

Age Nearest Birthday	Male Non Smoker			Male Smoker			Female Non Smoker			Female Smoker		
	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders
18	19.75	18.91	12.93	21.31	20.47	14.49	16.92	16.08	10.10	17.14	16.30	10.32
19	19.75	18.91	12.93	21.31	20.47	14.49	16.92	16.08	10.10	17.18	16.34	10.36
20	19.27	18.43	12.93	20.83	19.99	14.49	16.44	15.60	10.10	16.75	15.91	10.41
21	18.78	17.94	12.93	20.34	19.50	14.49	15.95	15.11	10.10	16.30	15.46	10.45
22	19.76	17.94	12.93	21.32	19.50	14.49	16.93	15.11	10.10	17.42	15.60	10.59
23	19.27	17.45	12.93	20.87	19.05	14.53	16.48	14.66	10.14	17.06	15.24	10.72
24	18.74	16.92	12.93	20.43	18.61	14.62	16.04	14.22	10.23	16.71	14.89	10.90
25	18.74	16.92	12.93	20.56	18.74	14.75	16.17	14.35	10.36	16.93	15.11	11.12
26	18.74	16.92	12.93	20.78	18.96	14.97	16.31	14.49	10.50	17.24	15.42	11.43
27	18.34	16.52	13.02	20.56	18.74	15.24	15.99	14.17	10.67	17.10	15.28	11.78
28	18.43	16.61	13.11	20.87	19.05	15.55	16.17	14.35	10.85	17.46	15.64	12.14
29	18.52	16.70	13.20	21.22	19.40	15.90	16.35	14.53	11.03	17.86	16.04	12.54
30	18.65	16.83	13.33	21.67	19.85	16.35	16.48	14.66	11.16	18.25	16.43	12.93
31	18.79	16.97	13.47	22.16	20.34	16.84	16.70	14.88	11.38	18.70	16.88	13.38
32	18.96	17.14	13.64	22.69	20.87	17.37	16.88	15.06	11.56	19.23	17.41	13.91
33	19.14	17.32	13.82	23.31	21.49	17.99	17.15	15.33	11.83	19.81	17.99	14.49
34	19.36	17.54	14.04	24.06	22.24	18.74	17.41	15.59	12.09	20.43	18.61	15.11
35	19.63	17.81	14.31	24.90	23.08	19.58	17.68	15.86	12.36	21.09	19.27	15.77
36	19.98	18.16	14.66	25.92	24.10	20.60	17.99	16.17	12.67	21.84	20.02	16.52
37	20.38	18.56	15.06	27.08	25.26	21.76	18.34	16.52	13.02	22.69	20.87	17.37
38	20.87	19.05	15.55	28.45	26.63	23.13	18.74	16.92	13.42	23.57	21.75	18.25
39	22.29	19.63	16.13	30.89	28.23	24.73	20.03	17.37	13.87	25.39	22.73	19.23
40	23.40	20.74	16.75	33.24	30.58	26.59	20.96	18.30	14.31	26.90	24.24	20.25
41	24.11	21.45	17.46	35.32	32.66	28.67	21.45	18.79	14.80	28.01	25.35	21.36
42	25.84	22.29	18.30	38.52	34.97	30.98	22.87	19.32	15.33	30.05	26.50	22.51
43	26.72	23.17	19.18	41.13	37.58	33.59	23.44	19.89	15.90	31.33	27.78	23.79
44	28.58	24.19	20.20	44.85	40.46	36.47	24.90	20.51	16.52	33.55	29.16	25.17
45	29.74	25.35	21.36	48.00	43.61	39.62	25.61	21.22	17.23	35.06	30.67	26.68
46	31.91	26.59	22.60	52.47	47.15	43.16	27.39	22.07	18.08	37.58	32.26	28.27
47	34.22	28.01	24.02	57.22	51.01	47.02	29.16	22.95	18.96	40.24	34.03	30.04
48	38.07	30.09	25.57	63.78	55.80	51.28	32.53	24.55	20.03	44.49	36.51	31.99
49	41.53	31.82	27.30	70.12	60.41	55.89	35.41	25.70	21.18	48.35	38.64	34.12
50	45.33	33.81	29.29	77.02	65.50	60.98	38.50	26.98	22.46	52.42	40.90	36.38
51	49.23	35.98	31.46	84.25	71.00	66.48	41.74	28.49	23.97	56.68	43.43	38.91
52	55.22	38.46	33.94	93.79	77.03	72.51	46.89	30.13	25.61	62.94	46.18	41.66
53	60.62	41.21	36.69	102.95	83.54	79.02	51.40	31.99	27.47	68.60	49.19	44.67
54	68.70	44.81	39.80	114.97	91.08	86.07	58.50	34.61	29.60	76.81	52.92	47.91
55	78.36	48.26	43.25	128.76	98.66	93.65	67.10	37.00	31.99	86.56	56.46	51.45
56	+ 52.65	52.65	47.15	+ 107.35	107.35	101.85	+ 40.15	40.15	34.65	+ 60.85	60.85	55.35
57	+ 57.04	57.04	51.54	+ 116.17	116.17	110.67	+ 43.17	43.17	37.67	+ 65.02	65.02	59.52
58	+ 62.40	62.40	56.42	+ 126.09	126.09	120.11	+ 47.06	47.06	41.08	+ 70.11	70.11	64.13
59	+ 67.85	67.85	61.87	+ 136.25	136.25	130.27	+ 50.87	50.87	44.89	+ 75.12	75.12	69.14
60	+ 74.51	74.51	67.99	+ 147.60	147.60	141.08	+ 55.71	55.71	49.19	+ 81.07	81.07	74.55
61	+• 72.73	• 72.73	72.73	+• 150.48	• 150.48	150.48	+• 52.03	• 52.03	52.03	+• 78.45	• 78.45	78.45
62	+• 80.27	• 80.27	80.27	+• 162.80	• 162.80	162.80	+• 57.39	• 57.39	57.39	+• 84.88	• 84.88	84.88
63	+• 88.64	• 88.64	88.64	+• 175.92	• 175.92	175.92	+• 63.47	• 63.47	63.47	+• 91.88	• 91.88	91.88
64	+• 97.86	• 97.86	97.86	+• 189.84	• 189.84	189.84	+• 70.20	• 70.20	70.20	+• 99.46	• 99.46	99.46
65	+• 108.06	• 108.06	108.06	+• 204.69	• 204.69	204.69	+• 77.74	• 77.74	77.74	+• 107.70	• 107.70	107.70

\* Assumes Accidental Death Benefit is 100% of Face Amount  
 + WPR only offered to age 55      WPR - Waiver of Premium Rider  
 • ADR only offered to age 60      ADR - Accidental Death Rider

### 15-Year Term Total Monthly Premium \$75,000 Face Amount

Age Nearest Birthday	Male Non Smoker			Male Smoker			Female Non Smoker			Female Smoker		
	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders
18	27.14	25.88	16.90	29.47	28.21	19.23	22.89	21.63	12.65	23.22	21.96	12.98
19	27.14	25.88	16.90	29.47	28.21	19.23	22.89	21.63	12.65	23.29	22.03	13.05
20	26.40	25.14	16.90	28.73	27.47	19.23	22.15	20.89	12.65	22.61	21.35	13.11
21	25.67	24.41	16.90	28.00	26.74	19.23	21.42	20.16	12.65	21.95	20.69	13.18
22	27.14	24.41	16.90	29.47	26.74	19.23	22.89	20.16	12.65	23.62	20.89	13.38
23	26.41	23.68	16.90	28.81	26.08	19.30	22.22	19.49	12.71	23.09	20.36	13.58
24	25.61	22.88	16.90	28.14	25.41	19.43	21.56	18.83	12.85	22.55	19.82	13.84
25	25.61	22.88	16.90	28.34	25.61	19.63	21.76	19.03	13.05	22.89	20.16	14.18
26	25.61	22.88	16.90	28.67	25.94	19.96	21.95	19.22	13.24	23.35	20.62	14.64
27	25.01	22.28	17.03	28.34	25.61	20.36	21.49	18.76	13.51	23.15	20.42	15.17
28	25.15	22.42	17.17	28.80	26.07	20.82	21.76	19.03	13.78	23.68	20.95	15.70
29	25.28	22.55	17.30	29.34	26.61	21.36	22.02	19.29	14.04	24.28	21.55	16.30
30	25.48	22.75	17.50	30.00	27.27	22.02	22.22	19.49	14.24	24.88	22.15	16.90
31	25.68	22.95	17.70	30.73	28.00	22.75	22.55	19.82	14.57	25.55	22.82	17.57
32	25.95	23.22	17.97	31.53	28.80	23.55	22.82	20.09	14.84	26.34	23.61	18.36
33	26.21	23.48	18.23	32.46	29.73	24.48	23.22	20.49	15.24	27.21	24.48	19.23
34	26.54	23.81	18.56	33.59	30.86	25.61	23.62	20.89	15.64	28.14	25.41	20.16
35	26.94	24.21	18.96	34.85	32.12	26.87	24.02	21.29	16.04	29.14	26.41	21.16
36	27.47	24.74	19.49	36.38	33.65	28.40	24.48	21.75	16.50	30.27	27.54	22.29
37	28.07	25.34	20.09	38.11	35.38	30.13	25.01	22.28	17.03	31.53	28.80	23.55
38	28.80	26.07	20.82	40.17	37.44	32.19	25.61	22.88	17.63	32.86	30.13	24.88
39	30.93	26.94	21.69	43.83	39.84	34.59	27.54	23.55	18.30	35.58	31.59	26.34
40	32.59	28.60	22.62	47.35	43.36	37.38	28.93	24.94	18.96	37.84	33.85	27.87
41	33.65	29.66	23.68	50.48	46.49	40.51	29.66	25.67	19.69	39.50	35.51	29.53
42	36.25	30.93	24.95	55.26	49.94	43.96	31.79	26.47	20.49	42.56	37.24	31.26
43	37.58	32.26	26.28	59.19	53.87	47.89	32.66	27.34	21.36	44.49	39.17	33.19
44	40.37	33.79	27.81	64.77	58.19	52.21	34.85	28.27	22.29	47.81	41.23	35.25
45	42.09	35.51	29.53	69.49	62.91	56.93	35.91	29.33	23.35	50.07	43.49	37.51
46	45.36	37.38	31.40	76.21	68.23	62.25	38.57	30.59	24.61	53.87	45.89	39.91
47	48.81	39.50	33.52	83.32	74.01	68.03	41.23	31.92	25.94	57.86	48.55	42.57
48	54.60	42.63	35.85	93.16	81.19	74.41	46.29	34.32	27.54	64.24	52.27	45.49
49	59.78	45.22	38.44	102.67	88.11	81.33	50.61	36.05	29.27	70.02	55.46	48.68
50	65.51	48.22	41.44	113.05	95.76	88.98	55.27	37.98	31.20	76.14	58.85	52.07
51	71.35	51.47	44.69	123.88	104.00	97.22	60.12	40.24	33.46	82.52	62.64	55.86
52	80.33	55.20	48.42	138.17	113.04	106.26	67.83	42.70	35.92	91.90	66.77	59.99
53	88.44	59.32	52.54	151.94	122.82	116.04	74.61	45.49	38.71	100.41	71.29	64.51
54	100.54	64.70	57.19	169.96	134.12	126.61	85.25	49.41	41.90	112.71	76.87	69.36
55	115.04	69.89	62.38	190.64	145.49	137.98	98.15	53.00	45.49	127.34	82.19	74.68
56	† 76.47	76.47	68.23	† 158.52	158.52	150.28	† 57.72	57.72	49.48	† 88.77	88.77	80.53
57	† 83.05	83.05	74.81	† 171.75	171.75	163.51	† 62.24	62.24	54.00	† 95.02	95.02	86.78
58	† 91.11	91.11	82.13	† 186.65	186.65	177.67	† 68.10	68.10	59.12	† 102.68	102.68	93.70
59	† 99.29	99.29	90.31	† 201.88	201.88	192.90	† 73.82	73.82	64.84	† 110.19	110.19	101.21
60	† 109.25	109.25	99.48	† 218.89	218.89	209.12	† 81.06	81.06	71.29	† 119.09	119.09	109.32
61	† 106.60	• 106.60	106.60	† 223.22	• 223.22	223.22	† 75.54	• 75.54	75.54	† 115.17	• 115.17	115.17
62	† 117.90	• 117.90	117.90	† 241.70	• 241.70	241.70	† 83.59	• 83.59	83.59	† 124.81	• 124.81	124.81
63	† 130.46	• 130.46	130.46	† 261.38	• 261.38	261.38	† 92.70	• 92.70	92.70	† 135.32	• 135.32	135.32
64	† 144.29	• 144.29	144.29	† 282.26	• 282.26	282.26	† 102.81	• 102.81	102.81	† 146.69	• 146.69	146.69
65	† 159.59	• 159.59	159.59	† 304.53	• 304.53	304.53	† 114.11	• 114.11	114.11	† 159.06	• 159.06	159.06

\* Assumes Accidental Death Benefit is 100% of Face Amount  
 † WPR only offered to age 55                                    WPR - Waiver of Premium Rider  
 • ADR only offered to age 60                                    ADR - Accidental Death Rider





### 15-Year Term Total Monthly Premium \$150,000 Face Amount

Age Nearest Birthday	Male Non Smoker			Male Smoker			Female Non Smoker			Female Smoker		
	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders
18	49.28	46.75	28.80	53.94	51.41	33.46	40.77	38.24	20.29	41.44	38.91	20.96
19	49.28	46.75	28.80	53.94	51.41	33.46	40.77	38.24	20.29	41.57	39.04	21.09
20	47.82	45.29	28.80	52.48	49.95	33.46	39.31	36.78	20.29	40.24	37.71	21.22
21	46.36	43.83	28.80	51.02	48.49	33.46	37.85	35.32	20.29	38.92	36.39	21.36
22	49.28	43.83	28.80	53.94	48.49	33.46	40.77	35.32	20.29	42.24	36.79	21.76
23	47.81	42.36	28.80	52.60	47.15	33.59	39.44	33.99	20.43	41.16	35.71	22.15
24	46.22	40.77	28.80	51.28	45.83	33.86	38.11	32.66	20.69	40.11	34.66	22.69
25	46.22	40.77	28.80	51.68	46.23	34.26	38.51	33.06	21.09	40.77	35.32	23.35
26	46.22	40.77	28.80	52.34	46.89	34.92	38.91	33.46	21.49	41.70	36.25	24.28
27	45.03	39.58	29.07	51.68	46.23	35.72	37.98	32.53	22.02	41.31	35.86	25.35
28	45.29	39.84	29.33	52.61	47.16	36.65	38.51	33.06	22.55	42.37	36.92	26.41
29	45.56	40.11	29.60	53.67	48.22	37.71	39.05	33.60	23.09	43.57	38.12	27.61
30	45.96	40.51	30.00	55.00	49.55	39.04	39.44	33.99	23.48	44.76	39.31	28.80
31	46.36	40.91	30.40	56.47	51.02	40.51	40.11	34.66	24.15	46.09	40.64	30.13
32	46.89	41.44	30.93	58.06	52.61	42.10	40.64	35.19	24.68	47.69	42.24	31.73
33	47.42	41.97	31.46	59.92	54.47	43.96	41.44	35.99	25.48	49.42	43.97	33.46
34	48.09	42.64	32.13	62.18	56.73	46.22	42.24	36.79	26.28	51.28	45.83	35.32
35	48.89	43.44	32.93	64.71	59.26	48.75	43.03	37.58	27.07	53.27	47.82	37.31
36	49.95	44.50	33.99	67.77	62.32	51.81	43.97	38.52	28.01	55.53	50.08	39.57
37	51.15	45.70	35.19	71.23	65.78	55.27	45.03	39.58	29.07	58.06	52.61	42.10
38	52.61	47.16	36.65	75.35	69.90	59.39	46.23	40.78	30.27	60.72	55.27	44.76
39	56.87	48.89	38.38	82.67	74.69	64.18	50.09	42.11	31.60	66.18	58.20	47.69
40	60.19	52.21	40.24	89.71	81.73	69.76	52.88	44.90	32.93	70.69	62.71	50.74
41	62.32	54.34	42.37	95.96	87.98	76.01	54.34	46.36	34.39	74.02	66.04	54.07
42	67.50	56.86	44.89	105.54	94.90	82.93	58.59	47.95	35.98	80.14	69.50	57.53
43	70.16	59.52	47.55	113.38	102.74	90.77	60.32	49.68	37.71	83.99	73.35	61.38
44	75.74	62.58	50.61	124.54	111.38	99.41	64.70	51.54	39.57	90.63	77.47	65.50
45	79.20	66.04	54.07	133.99	120.83	108.86	66.83	53.67	41.70	95.16	82.00	70.03
46	85.72	69.76	57.79	147.42	131.46	119.49	72.16	56.20	44.23	102.74	86.78	74.81
47	92.64	74.02	62.05	161.65	143.03	131.06	77.48	58.86	46.89	110.72	92.10	80.13
48	104.20	80.26	66.70	181.33	157.39	143.83	87.58	63.64	50.08	123.48	99.54	85.98
49	114.57	85.45	71.89	200.34	171.22	157.66	96.22	67.10	53.54	135.05	105.93	92.37
50	126.00	91.43	77.87	221.08	186.51	172.95	105.52	70.95	57.39	147.28	112.71	99.15
51	137.71	97.95	84.39	242.76	203.00	189.44	115.23	75.47	61.91	160.05	120.29	106.73
52	155.66	105.39	91.83	271.36	221.09	207.53	130.66	80.39	66.83	178.80	128.53	114.97
53	171.88	113.64	100.08	298.87	240.63	227.07	144.22	85.98	72.42	195.82	137.58	124.02
54	196.10	124.42	109.39	334.93	263.25	248.22	165.51	93.83	78.80	220.43	148.75	133.72
55	225.08	134.79	119.76	376.28	285.99	270.96	191.30	101.01	85.98	249.68	159.39	144.36
56	+ 147.95	147.95	131.46	+ 312.05	312.05	295.56	+ 110.45	110.45	93.96	+ 172.55	172.55	156.06
57	+ 161.12	161.12	144.63	+ 338.51	338.51	322.02	+ 119.49	119.49	103.00	+ 185.05	185.05	168.56
58	+ 177.20	177.20	159.25	+ 368.29	368.29	350.34	+ 131.19	131.19	113.24	+ 200.34	200.34	182.39
59	+ 193.56	193.56	175.61	+ 398.75	398.75	380.80	+ 142.63	142.63	124.68	+ 215.37	215.37	197.42
60	+ 213.51	213.51	193.96	+ 432.79	432.79	413.24	+ 157.13	157.13	137.58	+ 233.19	233.19	213.64
61	+• 208.19	• 208.19	208.19	+• 441.43	• 441.43	441.43	+• 146.09	• 146.09	146.09	+• 225.34	• 225.34	225.34
62	+• 230.80	• 230.80	230.80	+• 478.40	• 478.40	478.40	+• 162.18	• 162.18	162.18	+• 244.63	• 244.63	244.63
63	+• 255.93	• 255.93	255.93	+• 517.76	• 517.76	517.76	+• 180.40	• 180.40	180.40	+• 265.64	• 265.64	265.64
64	+• 283.59	• 283.59	283.59	+• 559.52	• 559.52	559.52	+• 200.61	• 200.61	200.61	+• 288.38	• 288.38	288.38
65	+• 314.17	• 314.17	314.17	+• 604.07	• 604.07	604.07	+• 223.22	• 223.22	223.22	+• 313.11	• 313.11	313.11

\* Assumes Accidental Death Benefit is 100% of Face Amount  
 + WPR only offered to age 55                      WPR - Waiver of Premium Rider  
 • ADR only offered to age 60                      ADR - Accidental Death Rider

### 15-Year Term Total Monthly Premium \$200,000 Face Amount

Age Nearest Birthday	Male Non Smoker			Male Smoker			Female Non Smoker			Female Smoker		
	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders	Includes all Riders*	Includes ADR*	Excludes all Riders
18	64.05	60.68	36.74	70.25	66.88	42.94	52.70	49.33	25.39	53.59	50.22	26.28
19	64.05	60.68	36.74	70.25	66.88	42.94	52.70	49.33	25.39	53.76	50.39	26.45
20	62.10	58.73	36.74	68.30	64.93	42.94	50.75	47.38	25.39	51.99	48.62	26.63
21	60.15	56.78	36.74	66.35	62.98	42.94	48.80	45.43	25.39	50.22	46.85	26.81
22	64.05	56.78	36.74	70.25	62.98	42.94	52.70	45.43	25.39	54.65	47.38	27.34
23	62.10	54.83	36.74	68.48	61.21	43.12	50.93	43.66	25.57	53.23	45.96	27.87
24	59.97	52.70	36.74	66.70	59.43	43.47	49.15	41.88	25.92	51.81	44.54	28.58
25	59.97	52.70	36.74	67.24	59.97	44.01	49.68	42.41	26.45	52.70	45.43	29.47
26	59.97	52.70	36.74	68.12	60.85	44.89	50.22	42.95	26.99	53.94	46.67	30.71
27	58.37	51.10	37.09	67.24	59.97	45.96	48.97	41.70	27.69	53.41	46.14	32.13
28	58.73	51.46	37.45	68.48	61.21	47.20	49.68	42.41	28.40	54.83	47.56	33.55
29	59.08	51.81	37.80	69.90	62.63	48.62	50.39	43.12	29.11	56.42	49.15	35.14
30	59.61	52.34	38.33	71.67	64.40	50.39	50.93	43.66	29.65	58.02	50.75	36.74
31	60.15	52.88	38.87	73.62	66.35	52.34	51.81	44.54	30.53	59.79	52.52	38.51
32	60.85	53.58	39.57	75.75	68.48	54.47	52.52	45.25	31.24	61.92	54.65	40.64
33	61.56	54.29	40.28	78.23	70.96	56.95	53.58	46.31	32.30	64.22	56.95	42.94
34	62.45	55.18	41.17	81.24	73.97	59.96	54.65	47.38	33.37	66.71	59.44	45.43
35	63.51	56.24	42.23	84.61	77.34	63.33	55.71	48.44	34.43	69.36	62.09	48.08
36	64.93	57.66	43.65	88.69	81.42	67.41	56.95	49.68	35.67	72.38	65.11	51.10
37	66.53	59.26	45.25	93.30	86.03	72.02	58.37	51.10	37.09	75.75	68.48	54.47
38	68.48	61.21	47.20	98.80	91.53	77.52	59.97	52.70	38.69	79.29	72.02	58.01
39	74.15	63.51	49.50	108.55	97.91	83.90	65.11	54.47	40.46	86.56	75.92	61.91
40	78.59	67.95	51.99	117.95	107.31	91.35	68.83	58.19	42.23	92.59	81.95	65.99
41	81.42	70.78	54.82	126.28	115.64	99.68	70.78	60.14	44.18	97.03	86.39	70.43
42	88.33	74.15	58.19	139.04	124.86	108.90	76.45	62.27	46.31	105.18	91.00	75.04
43	91.88	77.70	61.74	149.50	135.32	119.36	78.76	64.58	48.62	110.32	96.14	80.18
44	99.33	81.78	65.82	164.40	146.85	130.89	84.61	67.06	51.10	119.18	101.63	85.67
45	103.94	86.39	70.43	176.98	159.43	143.47	87.45	69.90	53.94	125.21	107.66	91.70
46	112.63	91.35	75.39	194.90	173.62	157.66	94.54	73.26	57.30	135.32	114.04	98.08
47	121.84	97.02	81.06	213.86	189.04	173.08	101.63	76.81	60.85	145.96	121.14	105.18
48	137.27	105.36	87.27	240.11	208.20	190.11	115.11	83.20	65.11	162.98	131.07	112.98
49	151.10	112.27	94.18	265.46	226.63	208.54	126.64	87.81	69.72	178.41	139.58	121.49
50	166.35	120.25	102.16	293.12	247.02	228.93	139.05	92.95	74.86	194.72	148.62	130.53
51	181.95	128.94	110.85	322.02	269.01	250.92	151.99	98.98	80.89	211.74	158.73	140.64
52	205.89	138.87	120.78	360.14	293.12	275.03	172.56	105.54	87.45	236.74	169.72	151.63
53	227.52	149.86	131.77	396.85	319.19	301.10	190.64	112.98	94.89	259.44	181.78	163.69
54	259.79	164.22	144.18	444.90	349.33	329.29	219.01	123.44	103.40	292.24	196.67	176.63
55	298.44	178.05	158.01	500.04	379.65	359.61	253.41	133.02	112.98	331.24	210.85	190.81
56	+ 195.61	195.61	173.62	+ 414.40	414.40	392.41	+ 145.61	145.61	123.62	+ 228.41	228.41	206.42
57	+ 213.16	213.16	191.17	+ 449.68	449.68	427.69	+ 157.66	157.66	135.67	+ 245.07	245.07	223.08
58	+ 234.61	234.61	210.67	+ 489.40	489.40	465.46	+ 173.27	173.27	149.33	+ 265.46	265.46	241.52
59	+ 256.42	256.42	232.48	+ 530.00	530.00	506.06	+ 188.51	188.51	164.57	+ 285.50	285.50	261.56
60	+ 283.01	283.01	256.95	+ 575.38	575.38	549.32	+ 207.83	207.83	181.77	+ 309.25	309.25	283.19
61	+ 275.92	• 275.92	275.92	+ 586.91	• 586.91	586.91	+ 193.12	• 193.12	193.12	+ 298.79	• 298.79	298.79
62	+ 306.06	• 306.06	306.06	+ 636.20	• 636.20	636.20	+ 214.57	• 214.57	214.57	+ 324.50	• 324.50	324.50
63	+ 339.57	• 339.57	339.57	+ 688.68	• 688.68	688.68	+ 238.86	• 238.86	238.86	+ 352.52	• 352.52	352.52
64	+ 376.45	• 376.45	376.45	+ 744.36	• 744.36	744.36	+ 265.81	• 265.81	265.81	+ 382.83	• 382.83	382.83
65	+ 417.23	• 417.23	417.23	+ 803.75	• 803.75	803.75	+ 295.96	• 295.96	295.96	+ 415.81	• 415.81	415.81

\* Assumes Accidental Death Benefit is 100% of Face Amount  
 + WPR only offered to age 55                      WPR - Waiver of Premium Rider  
 • ADR only offered to age 60                      ADR - Accidental Death Rider

### 20-Year Term Total Monthly Premium \$50,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	49.38	48.54	33.23	12.98	54.88	54.04	38.25	14.49	40.88	40.04	25.15	10.10	42.24	41.40	26.21	10.32
19	49.38	48.54	33.23	12.98	55.09	54.25	38.40	14.49	40.88	40.04	25.15	10.10	42.67	41.83	26.52	10.36
20	48.15	47.31	33.23	12.98	53.81	52.97	38.40	14.49	39.68	38.84	25.15	10.10	41.89	41.05	26.86	10.41
21	46.89	46.05	33.23	12.98	52.52	51.68	38.40	14.49	38.77	37.93	25.35	10.10	41.19	40.35	27.27	10.45
22	47.87	46.05	33.23	12.98	53.50	51.68	38.40	14.49	39.90	38.08	25.45	10.10	42.85	41.03	27.85	10.59
23	46.62	44.80	33.23	12.98	52.49	50.67	38.65	14.53	39.06	37.24	25.76	10.14	42.36	40.54	28.52	10.72
24	45.20	43.38	33.20	13.02	51.89	49.87	39.18	14.62	38.22	36.40	26.19	10.23	41.62	39.80	29.23	11.03
25	45.32	43.50	33.33	13.07	52.34	50.52	39.86	14.93	38.70	36.88	26.63	10.36	42.75	40.93	30.28	11.34
26	45.60	43.78	33.56	13.11	53.27	51.45	40.80	15.28	39.35	37.53	27.20	10.50	43.66	41.84	31.23	11.74
27	44.80	42.98	33.95	13.16	53.16	51.34	42.00	15.73	38.66	36.84	27.74	10.67	43.53	41.71	32.40	12.18
28	45.51	43.69	34.56	13.24	54.38	52.56	43.25	16.26	39.27	37.45	28.32	10.85	44.70	42.88	33.57	12.62
29	46.08	44.26	35.06	13.33	55.92	54.10	44.79	16.84	39.89	38.07	28.90	11.03	46.00	44.18	34.87	13.11
30	46.89	45.07	35.72	13.38	57.47	55.65	46.38	17.50	40.67	38.85	29.57	11.16	47.31	45.49	36.18	13.60
31	47.58	45.76	36.42	13.64	59.37	57.55	48.31	18.30	41.25	39.43	30.36	11.38	48.67	46.85	37.58	14.18
32	48.30	46.48	37.14	13.91	61.47	59.65	50.44	19.18	41.99	40.17	30.86	11.60	50.50	48.68	39.37	14.80
33	49.13	47.31	37.97	14.22	63.81	61.99	52.82	20.16	42.81	40.99	31.68	11.91	52.06	50.24	40.97	15.46
34	50.02	48.20	38.89	14.62	66.33	64.51	55.41	21.31	43.82	42.00	32.65	12.23	53.99	52.17	42.93	16.26
35	51.08	49.26	39.95	15.02	69.03	67.21	58.18	22.55	44.75	42.93	33.59	12.58	56.10	54.28	45.04	17.06
36	52.30	50.48	41.21	15.55	72.27	70.45	61.49	24.02	45.82	44.00	34.66	12.98	58.34	56.52	47.31	17.99
37	53.84	52.02	42.74	16.13	75.99	74.17	65.28	25.70	47.00	45.18	35.83	13.42	60.67	58.85	49.68	18.96
38	55.59	53.77	44.49	16.79	80.01	78.19	69.40	27.65	48.24	46.42	37.11	13.95	63.47	61.65	52.48	20.03
39	58.13	55.47	46.26	17.59	85.63	82.97	74.25	29.82	50.51	47.85	38.54	14.49	66.93	64.27	55.17	21.22
40	61.53	58.87	48.42	18.48	91.84	89.18	79.36	32.26	53.33	50.67	40.06	15.06	71.17	68.51	58.17	22.46
41	64.07	61.41	50.96	19.45	97.04	94.38	84.72	35.01	54.92	52.26	41.68	15.73	74.33	71.67	61.38	23.79
42	67.63	64.08	53.66	20.56	103.95	100.40	90.87	38.02	57.69	54.14	43.57	16.44	78.72	75.17	64.92	25.26
43	70.35	66.80	56.46	21.80	110.10	106.55	97.17	41.35	59.57	56.02	45.49	17.23	82.09	78.54	68.37	26.81
44	74.32	69.93	59.68	23.22	117.63	113.24	104.02	45.03	62.76	58.37	47.84	18.12	86.69	82.30	72.21	28.54
45	78.02	73.63	63.41	24.77	124.72	120.33	111.28	49.02	64.90	60.60	50.15	19.14	90.58	86.19	76.18	30.35
46	82.76	77.44	67.31	26.50	133.30	127.98	119.08	53.40	68.59	63.27	52.85	20.25	95.91	90.59	80.65	32.39
47	87.73	81.52	71.51	28.49	141.76	135.55	126.85	58.19	72.46	66.25	55.87	21.49	101.07	94.86	85.04	34.57
48	95.23	87.25	76.04	30.66	153.29	145.31	135.63	63.38	78.85	70.87	59.21	22.95	109.19	101.21	90.18	36.96
49	101.88	92.17	81.10	33.10	161.18	151.47	142.16	69.01	84.13	74.42	62.85	24.55	115.87	106.16	95.27	39.53
50	109.12	97.60	86.68	35.81	169.21	157.69	148.74	75.12	89.85	78.33	66.85	26.32	123.12	111.60	100.84	42.37
51	116.52	103.27	92.51	38.87	177.89	164.64	156.01	81.68	95.78	82.53	71.18	28.36	130.63	117.38	106.76	45.43
52	126.27	109.51	98.94	42.28	189.37	172.61	164.24	88.78	103.91	87.15	75.94	30.62	140.35	123.59	113.10	48.75
53	135.31	115.90	105.55	46.09	197.97	178.56	170.56	96.36	111.80	92.39	81.32	33.19	149.14	129.73	119.43	52.38
54	148.34	124.45	113.18	50.30	211.17	187.28	178.71	104.51	123.30	99.41	87.29	36.07	161.29	137.40	126.18	56.33
55	162.12	132.02	121.00	55.00	225.15	195.05	186.78	113.20	135.46	105.36	93.44	39.26	175.16	145.06	133.99	60.63
56	141.32	141.32	129.49	60.23	203.46	203.46	194.71	122.46	113.14	113.14	100.27	42.85	152.88	152.88	141.00	65.28
57	149.52	149.52	138.02	66.04	212.29	212.29	203.82	132.35	119.97	119.97	107.38	46.89	159.16	159.16	147.61	70.29
58	159.15	159.15	147.01	72.42	221.76	221.76	212.85	142.85	128.44	128.44	115.05	51.36	165.99	165.99	153.85	75.79
59	167.48	167.48	155.76	79.47	231.94	231.94	223.27	153.98	136.66	136.66	123.56	56.42	171.81	171.81	160.09	81.68
60	176.16	176.16	163.90	87.18	242.87	242.87	233.68	165.73	146.63	146.63	132.68	62.00	178.85	178.85	166.53	88.11

\* Assumes Accidental Death Benefit is 100% of Face Amount.  
 + WPR only offered to age 55  
 WPR - Waiver of Premium Rider  
 ADR - Accidental Death Rider  
 LRR - Living Rewards Rider



### 20-Year Term Total Monthly Premium \$75,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	67.69	66.43	43.44	16.97	75.73	74.47	50.77	19.23	55.12	53.86	31.50	12.65	57.04	55.78	32.97	12.98
19	67.69	66.43	43.44	16.97	76.02	74.76	50.96	19.23	55.12	53.86	31.50	12.65	57.66	56.40	33.41	13.05
20	65.80	64.54	43.44	16.97	74.06	72.80	50.96	19.23	53.28	52.02	31.50	12.65	56.34	55.08	33.82	13.11
21	63.93	62.67	43.44	16.97	72.12	70.86	50.96	19.23	51.86	50.60	31.75	12.65	55.26	54.00	34.40	13.18
22	65.40	62.67	43.44	16.97	73.59	70.86	50.96	19.23	53.53	50.80	31.88	12.65	57.67	54.94	35.19	13.38
23	63.53	60.80	43.44	16.97	72.10	69.37	51.34	19.30	52.23	49.50	32.28	12.71	56.89	54.16	36.12	13.58
24	61.41	58.68	43.43	17.03	70.83	68.10	52.07	19.43	50.93	48.20	32.90	12.85	55.78	53.05	37.21	14.04
25	61.58	58.85	43.61	17.10	71.80	69.07	53.11	19.89	51.64	48.91	33.54	13.05	57.44	54.71	38.74	14.51
26	61.99	59.26	43.96	17.17	73.24	70.51	54.55	20.43	52.51	49.78	34.29	13.24	58.83	56.10	40.19	15.11
27	60.73	58.00	44.45	17.23	73.06	70.33	56.31	21.09	51.51	48.78	35.13	13.51	58.64	55.91	41.95	15.77
28	61.77	59.04	45.34	17.37	74.92	72.19	58.23	21.89	52.40	49.67	35.97	13.78	60.43	57.70	43.73	16.44
29	62.56	59.83	46.03	17.50	77.21	74.48	60.52	22.75	53.27	50.54	36.78	14.04	62.37	59.64	45.67	17.17
30	63.66	60.93	46.91	17.57	79.58	76.85	62.94	23.75	54.38	51.65	37.74	14.24	64.31	61.58	47.61	17.90
31	64.73	62.00	47.98	17.97	82.46	79.73	65.87	24.95	55.25	52.52	38.61	14.57	66.36	63.63	49.71	18.76
32	65.77	63.04	49.02	18.36	85.65	82.92	69.12	26.28	56.36	53.63	39.66	14.91	69.07	66.34	52.38	19.69
33	67.02	64.29	50.28	18.83	89.16	86.43	72.68	27.74	57.58	54.85	40.88	15.37	71.47	68.74	54.83	20.69
34	68.38	65.85	51.68	19.43	93.00	90.27	76.62	29.47	59.04	56.31	42.29	15.84	74.38	71.85	57.79	21.89
35	69.97	67.24	53.28	20.03	97.11	94.38	80.83	31.33	60.46	57.73	43.71	16.37	77.55	74.82	60.96	23.09
36	71.82	69.09	55.17	20.82	101.98	99.25	85.81	33.52	62.06	59.33	45.31	16.97	80.92	78.19	64.38	24.48
37	74.12	71.39	57.40	21.89	107.63	104.90	91.57	36.05	63.82	61.09	47.07	17.63	84.45	81.72	67.96	25.94
38	76.77	74.04	60.13	22.69	113.75	111.02	97.84	38.98	65.72	62.99	49.02	18.43	88.64	85.91	72.15	27.54
39	80.60	76.61	62.80	23.88	122.22	118.23	105.15	42.23	69.11	65.12	51.15	19.23	93.90	89.91	76.26	29.33
40	85.71	81.72	66.05	25.21	131.59	127.60	112.89	45.89	73.34	69.35	53.44	20.09	100.29	96.30	80.81	31.20
41	89.56	85.57	69.90	26.68	139.49	135.50	121.02	50.01	75.73	71.74	55.89	21.09	105.05	101.06	85.63	33.19
42	94.90	89.58	73.97	28.34	149.94	144.62	130.33	54.53	79.86	74.54	59.70	22.15	111.64	106.32	90.95	35.39
43	99.03	93.71	78.22	30.20	159.25	153.93	139.87	59.52	82.75	77.43	61.64	23.35	116.73	111.41	96.16	37.71
44	105.04	98.46	83.09	32.33	170.64	164.06	150.24	65.04	87.52	80.94	65.16	24.68	123.69	117.11	101.88	40.31
45	110.59	104.01	88.70	34.65	181.37	174.79	161.22	71.02	90.92	84.34	68.67	26.21	129.60	123.02	108.01	43.03
46	117.78	109.80	94.62	37.25	194.39	186.41	173.07	77.61	96.33	88.35	72.74	27.87	137.63	129.65	114.76	46.09
47	125.32	116.01	101.00	40.24	207.19	197.88	184.84	84.79	102.16	92.85	77.30	29.73	145.42	136.11	121.40	49.35
48	136.66	124.69	107.88	43.50	224.58	212.61	198.10	92.57	111.84	99.87	82.38	31.93	157.69	145.72	129.17	52.94
49	146.69	132.13	115.52	47.15	236.61	222.05	208.08	101.01	119.78	105.22	87.86	34.32	167.76	153.20	136.86	56.79
50	157.63	140.34	123.93	51.21	248.89	231.60	218.18	110.19	128.44	111.15	93.93	36.98	178.73	161.44	145.30	61.05
51	168.82	148.94	132.80	55.80	262.09	242.21	229.26	120.03	137.40	117.52	100.50	40.04	190.07	170.19	154.25	65.64
52	183.55	158.42	142.55	60.92	279.39	254.26	241.72	130.66	148.65	124.52	107.71	43.43	204.70	179.57	163.84	70.62
53	197.25	168.13	152.61	66.64	292.51	263.39	251.39	142.03	161.59	132.47	115.86	47.29	218.04	188.92	173.46	76.08
54	216.88	181.04	164.14	72.95	312.48	276.64	263.80	154.27	178.91	143.07	124.90	51.61	236.32	200.48	183.68	81.99
55	237.67	192.52	176.00	80.00	333.59	288.44	276.05	167.30	197.26	152.11	134.23	56.40	257.20	212.05	195.45	88.44
56	206.59	206.59	188.88	87.85	301.21	301.21	288.11	181.20	163.85	163.85	144.57	61.78	223.93	223.93	206.13	95.43
57	219.03	219.03	201.81	96.56	314.56	314.56	301.87	196.02	174.20	174.20	155.33	67.83	233.48	233.48	216.17	102.94
58	233.67	233.67	215.44	106.13	328.93	328.93	315.55	211.78	187.11	187.11	166.99	74.55	243.92	243.92	225.70	111.18
59	246.33	246.33	228.73	116.70	344.30	344.30	331.28	228.47	199.53	199.53	179.86	82.13	252.86	252.86	235.26	120.03
60	259.52	259.52	241.15	128.27	360.76	360.76	348.99	248.09	214.58	214.58	193.67	90.50	263.54	263.54	245.08	129.67

\* Assumes Accidental Death Benefit is 100% of Face Amount.  
 + WPR only offered to age 55  
 WPR - Waiver of Premium Rider  
 ADR - Accidental Death Rider  
 LRR - Living Rewards Rider

**20-Year Term Total Monthly Premium  
\$100,000 Face Amount**

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	85.98	84.30	53.66	20.96	96.56	94.88	63.28	23.97	69.31	67.63	37.82	15.19	71.81	70.13	39.73	15.64
19	85.98	84.30	53.66	20.96	96.92	95.24	63.52	23.97	69.31	67.63	37.82	15.19	72.59	70.91	40.27	15.73
20	83.47	81.79	53.66	20.96	94.32	92.64	63.52	23.97	66.87	65.19	37.82	15.19	70.85	69.17	40.82	15.82
21	80.99	79.31	53.66	20.96	91.75	90.07	63.52	23.97	64.96	63.28	38.13	15.19	69.33	67.65	41.50	15.90
22	82.94	79.31	53.66	20.96	93.70	90.07	63.52	23.97	67.16	63.53	38.28	15.19	72.51	68.88	42.53	16.17
23	80.43	76.80	53.66	20.96	91.68	88.05	64.00	24.06	65.40	61.77	38.81	15.28	71.41	67.78	43.73	16.44
24	77.66	74.03	53.68	21.05	89.98	86.35	64.96	24.24	63.64	60.01	39.58	15.46	69.99	66.36	45.21	17.06
25	77.86	74.23	53.88	21.13	91.31	87.68	66.38	24.86	64.96	60.93	40.43	15.73	72.14	68.51	47.21	17.88
26	78.38	74.75	54.32	21.22	93.21	89.58	68.27	25.57	65.71	62.08	41.41	15.99	74.01	70.38	49.16	18.48
27	76.67	73.04	54.98	21.31	92.94	89.31	70.62	26.45	64.34	60.71	42.51	16.35	73.75	70.12	51.50	19.36
28	77.99	74.36	56.09	21.49	95.45	91.82	73.20	27.52	65.49	61.86	43.59	16.70	76.12	72.49	53.87	20.25
29	79.03	75.40	56.99	21.67	98.51	94.88	76.26	28.67	66.67	63.04	44.70	17.06	78.70	75.07	56.45	21.22
30	80.42	76.79	58.10	21.76	101.68	98.05	79.50	30.00	68.08	64.45	45.90	17.32	81.30	77.67	59.05	22.20
31	81.83	78.20	59.51	22.29	105.53	101.90	83.42	31.80	69.27	65.64	47.09	17.77	84.06	80.43	61.88	23.35
32	83.25	79.62	60.93	22.82	109.80	106.17	87.76	33.37	70.69	67.06	48.44	18.21	87.66	84.03	65.41	24.59
33	84.90	81.27	62.58	23.44	114.51	110.88	92.54	35.32	72.34	68.71	50.09	18.83	90.87	87.24	68.69	25.92
34	86.73	83.10	64.48	24.24	119.64	116.01	97.81	37.62	74.25	70.62	51.93	19.45	94.76	91.13	72.65	27.52
35	88.86	85.23	66.61	25.04	125.17	121.54	103.48	40.11	76.15	72.52	53.83	20.16	98.96	95.33	76.85	29.11
36	91.35	87.72	69.17	26.10	131.71	128.08	110.16	43.03	78.28	74.65	55.96	20.96	103.52	99.89	81.48	30.98
37	94.39	90.76	72.21	27.25	139.27	135.64	117.86	46.40	80.63	77.00	58.31	21.84	108.25	104.62	86.28	32.93
38	97.92	94.29	75.74	28.58	147.45	143.82	126.25	50.30	83.19	79.56	60.94	22.91	113.80	110.17	91.83	35.05
39	103.10	97.78	79.37	30.18	158.83	153.51	136.08	54.65	87.70	82.38	63.76	23.97	120.89	115.57	97.37	37.45
40	109.94	104.62	83.71	31.95	171.37	166.05	146.42	59.52	93.37	88.05	66.82	25.12	129.41	124.09	103.42	39.93
41	115.06	109.73	88.82	33.90	181.98	176.66	157.35	65.02	98.56	91.24	70.09	26.45	135.79	130.47	109.88	42.59
42	122.19	115.10	94.27	36.12	195.97	188.88	169.81	71.05	102.09	95.00	73.86	27.87	144.56	137.47	116.96	45.51
43	127.73	120.64	99.97	38.60	208.41	201.32	182.57	77.69	105.96	98.87	77.80	29.47	151.42	144.33	123.98	48.62
44	135.79	127.01	106.50	41.44	223.68	214.90	196.47	85.05	112.32	103.54	82.47	31.24	160.71	151.93	131.74	52.07
45	143.23	134.45	114.02	44.54	238.07	229.29	211.18	93.03	116.88	108.10	87.19	33.28	168.64	159.86	139.83	55.71
46	152.83	142.19	121.92	48.00	255.47	244.83	227.04	101.81	124.12	113.48	92.66	35.50	179.39	168.75	148.88	59.79
47	162.93	150.52	130.49	51.99	272.61	260.20	242.81	111.38	131.91	119.50	98.75	37.98	189.80	177.39	157.76	64.13
48	178.08	162.12	139.70	56.33	295.85	279.89	260.55	121.75	144.81	128.85	105.52	40.90	206.18	190.22	168.16	68.92
49	191.52	172.11	149.96	61.21	312.03	292.62	274.00	133.01	155.45	136.04	112.90	44.10	219.68	200.27	178.48	74.06
50	206.12	183.07	161.20	66.61	328.54	305.49	287.60	145.25	167.02	143.97	121.01	47.64	234.32	211.27	189.76	79.73
51	221.12	194.61	173.10	72.73	346.26	319.75	302.49	158.37	179.02	152.51	129.82	51.72	249.50	222.99	201.75	85.85
52	240.83	207.32	186.17	79.56	369.45	335.94	319.22	172.55	195.40	161.89	139.48	56.24	269.08	235.57	214.60	92.50
53	259.17	220.34	199.64	87.18	387.08	348.25	332.25	187.71	211.36	172.53	150.38	61.38	286.92	248.09	227.48	99.77
54	285.43	237.65	215.10	95.60	413.79	366.01	348.87	204.02	234.53	186.75	162.50	67.15	311.38	263.60	241.16	107.66
55	313.23	253.04	231.00	105.00	442.03	381.84	365.31	221.40	259.04	198.85	175.00	73.53	339.27	279.08	256.93	116.26
56	271.87	271.87	248.24	115.46	398.96	398.96	381.49	239.93	214.58	214.58	188.86	80.71	294.97	294.97	271.23	125.57
57	288.55	288.55	265.58	127.07	416.86	416.86	399.94	259.70	228.47	228.47	203.31	88.78	307.80	307.80	284.72	135.58
58	308.17	308.17	283.88	139.84	436.09	436.09	418.26	280.71	245.73	245.73	218.92	97.73	321.86	321.86	297.56	146.58
59	325.18	325.18	301.72	153.94	456.65	456.65	439.29	302.96	262.38	262.38	236.17	107.84	333.87	333.87	310.41	158.37
60	342.89	342.89	318.40	169.36	478.67	478.67	460.29	326.45	282.57	282.57	254.68	119.01	348.23	348.23	323.61	171.22

\* Assumes Accidental Death Benefit is 100% of Face Amount  
 ↔ WPR only offered to age 55  
 WPR - Waiver of Premium Rider  
 ADR - Accidental Death Rider  
 LRR - Living Rewards Rider

### 20-Year Term Total Monthly Premium \$150,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	122.57	120.04	74.09	28.94	138.25	135.72	88.33	33.46	97.75	95.22	50.52	20.29	101.36	98.83	53.24	20.96
19	122.57	120.04	74.09	28.94	138.77	136.24	88.67	33.46	97.75	95.22	50.52	20.29	102.47	99.94	53.99	21.09
20	118.83	116.30	74.09	28.94	134.90	132.37	88.67	33.46	94.11	91.58	50.52	20.29	99.82	97.29	54.75	21.22
21	115.09	112.56	74.09	28.94	131.03	128.50	88.67	33.46	91.18	88.65	50.93	20.29	97.51	94.98	55.75	21.36
22	118.01	112.56	74.09	28.94	133.95	128.50	88.67	33.46	94.46	89.01	51.13	20.29	102.21	96.76	57.23	21.76
23	114.25	108.80	74.09	28.94	130.87	125.42	89.35	33.59	91.78	86.33	51.89	20.43	100.44	94.99	58.92	22.15
24	110.10	104.65	74.13	29.07	128.27	122.82	90.74	33.86	89.06	83.61	52.97	20.69	98.36	92.91	61.79	23.09
25	110.43	104.98	74.46	29.20	130.30	124.85	92.89	34.79	90.41	84.96	54.20	21.09	101.54	96.09	64.13	24.02
26	111.18	105.73	75.08	29.33	133.13	127.68	95.72	35.85	92.11	86.66	55.66	21.49	104.35	98.90	67.06	25.21
27	108.60	103.15	76.03	29.47	132.78	127.33	99.27	37.18	90.03	84.58	57.25	22.02	104.00	98.55	70.60	26.54
28	110.48	105.03	77.60	29.73	136.56	131.11	103.15	38.78	91.74	86.29	58.86	22.55	107.54	102.09	74.13	27.87
29	111.99	106.54	78.90	30.00	141.16	135.71	107.76	40.51	93.48	88.03	60.50	23.09	111.42	105.97	78.02	29.33
30	113.96	108.51	80.45	30.13	145.93	140.48	112.63	42.50	95.52	90.07	62.22	23.48	115.33	109.88	81.93	30.80
31	116.09	110.64	82.58	30.93	151.71	146.26	118.51	44.89	97.30	91.85	64.00	24.15	119.51	114.06	86.20	32.53
32	118.23	112.78	84.72	31.73	158.15	152.70	125.06	47.55	99.40	93.95	65.99	24.81	124.88	119.43	91.48	34.39
33	120.71	115.26	87.20	32.66	165.24	159.79	132.26	50.48	101.88	96.43	68.47	25.74	129.71	124.26	96.41	36.38
34	123.47	118.02	90.07	33.86	173.02	167.57	140.24	53.94	104.75	99.30	71.24	26.68	135.58	130.13	102.38	38.78
35	126.64	121.19	93.23	35.05	181.33	175.88	148.76	57.66	107.58	102.13	74.07	27.74	141.89	136.44	108.69	41.17
36	130.42	124.97	97.12	36.65	191.20	185.75	158.85	62.05	110.78	105.33	77.27	28.94	148.71	143.26	115.61	43.96
37	135.01	129.56	101.71	38.38	202.58	197.13	170.43	67.10	114.33	108.88	80.82	30.27	155.84	150.39	122.85	46.89
38	140.28	134.83	106.98	40.37	214.93	209.48	183.10	72.95	118.15	112.70	84.75	31.86	164.20	158.75	131.21	50.08
39	148.11	140.13	112.49	42.77	232.03	224.05	197.88	79.47	124.94	116.96	89.00	33.46	174.85	166.87	139.54	53.67
40	158.37	150.39	119.03	45.43	250.91	242.93	213.48	86.78	133.43	125.45	93.61	35.19	187.62	179.64	148.64	57.39
41	166.02	158.04	126.68	48.35	266.92	258.94	229.97	95.03	138.23	130.25	98.53	37.18	197.22	189.24	158.36	61.38
42	176.77	166.13	134.88	51.68	287.98	277.34	248.73	104.07	146.53	135.89	104.17	39.31	210.43	199.79	169.03	65.77
43	185.13	174.49	143.49	55.40	306.76	296.12	267.99	114.04	152.33	141.69	110.09	41.70	220.76	210.12	179.60	70.43
44	197.22	184.06	153.30	59.65	329.75	316.59	288.93	125.08	161.87	148.71	117.11	44.36	234.74	221.58	191.29	75.61
45	208.44	195.28	164.63	64.31	351.44	338.28	311.10	137.05	168.76	155.60	124.24	47.42	246.67	233.51	203.46	81.06
46	222.87	206.91	176.50	69.49	377.62	361.66	334.97	150.21	179.63	163.67	132.43	50.74	262.84	246.88	217.08	87.18
47	238.12	219.50	189.45	75.48	403.48	384.86	358.76	164.57	191.36	172.74	141.62	54.47	278.57	259.95	230.50	93.70
48	260.90	236.96	203.34	81.99	438.44	414.50	385.48	180.13	210.78	186.84	151.86	58.86	303.17	279.23	246.15	100.88
49	281.15	252.03	218.81	89.31	462.91	433.79	405.86	197.02	226.75	197.63	162.92	63.64	323.50	294.38	261.70	108.59
50	303.14	268.57	235.76	97.42	487.85	453.28	426.43	215.37	244.17	209.80	175.36	68.96	345.54	310.97	278.70	117.10
51	325.74	285.98	253.71	106.60	514.61	474.85	448.95	235.05	262.25	222.49	188.45	75.08	368.38	328.62	296.76	126.28
52	355.38	305.11	273.38	116.83	549.57	499.30	474.21	256.33	286.91	236.64	203.01	81.86	397.83	347.56	316.10	136.25
53	383.03	324.79	293.74	128.27	576.20	517.96	493.95	279.07	310.91	252.67	219.45	89.57	424.66	366.42	335.50	147.15
54	422.52	350.84	317.03	140.90	616.43	544.75	519.05	303.54	345.75	274.07	237.69	98.22	461.48	389.80	356.14	158.99
55	464.36	374.07	341.00	155.00	658.93	568.64	543.84	329.60	382.60	292.31	256.54	107.79	503.38	413.09	379.88	171.89
56	402.44	402.44	306.98	170.69	594.47	594.47	568.25	357.39	316.02	316.02	277.43	118.56	437.05	437.05	401.44	185.85
57	427.61	427.61	393.15	188.11	621.45	621.45	596.06	387.05	336.97	336.97	299.21	130.66	456.48	456.48	421.85	200.88
58	457.18	457.18	420.74	207.26	650.40	650.40	623.65	418.56	362.97	362.97	322.76	144.09	477.70	477.70	441.26	217.37
59	482.85	482.85	447.66	228.40	681.34	681.34	655.31	451.94	388.07	388.07	348.76	159.25	495.88	495.88	460.70	235.05
60	509.65	509.65	472.90	251.54	714.49	714.49	686.92	487.18	418.50	418.50	376.66	176.01	517.63	517.63	480.68	254.33

\* Assumes Accidental Death Benefit is 100% of Face Amount.  
 + WPR only offered to age 55  
 WPR - Waiver of Premium Rider  
 ADR - Accidental Death Rider  
 LRR - Living Rewards Rider

**20-Year Term Total Monthly Premium  
\$200,000 Face Amount**

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	159.15	155.78	94.49	36.91	179.93	176.56	113.36	42.94	126.20	122.83	63.22	25.39	130.93	127.56	66.75	26.28
19	159.15	155.78	94.49	36.91	180.60	177.23	113.79	42.94	126.20	122.83	63.22	25.39	132.37	129.00	67.71	26.45
20	154.15	150.78	94.49	36.91	175.43	172.06	113.79	42.94	121.35	117.98	63.22	25.39	128.81	125.44	68.71	26.63
21	149.16	145.79	94.49	36.91	170.27	166.90	113.79	42.94	117.40	114.03	63.73	25.39	125.65	122.28	69.97	26.81
22	153.06	145.79	94.49	36.91	174.17	166.90	113.79	42.94	121.75	114.48	63.98	25.39	131.88	124.61	71.90	27.34
23	148.07	140.80	94.49	36.91	170.09	162.82	114.70	43.12	118.17	110.90	64.95	25.57	129.52	122.25	74.13	27.87
24	142.53	135.28	94.58	37.09	166.54	159.27	116.50	43.47	114.48	107.21	66.36	25.92	126.71	119.44	77.14	29.11
25	143.01	135.74	95.04	37.27	169.29	162.02	119.40	44.72	116.26	108.99	67.98	26.45	130.92	123.65	81.03	30.35
26	144.00	136.73	95.87	37.45	173.05	165.78	123.17	46.13	118.51	111.24	69.90	26.99	134.71	127.44	84.99	31.95
27	140.48	133.21	97.06	37.62	172.60	165.33	127.92	47.91	115.69	108.42	71.99	27.69	134.23	126.96	89.70	33.72
28	142.96	135.69	98.13	37.98	177.64	170.37	133.11	50.94	117.96	110.69	74.32	28.40	138.97	131.70	94.43	35.50
29	144.92	137.65	100.81	38.33	183.76	176.49	139.22	52.34	120.24	112.97	76.27	29.11	144.15	136.88	99.62	37.45
30	147.50	140.23	102.82	38.51	190.15	182.88	145.75	55.00	122.97	115.70	78.57	29.65	149.34	142.07	104.80	39.40
31	150.33	143.06	105.65	39.57	197.88	190.61	153.62	58.19	125.30	118.03	80.90	30.53	154.90	147.63	110.51	41.70
32	153.19	145.92	108.51	40.64	206.49	199.22	162.38	61.74	128.11	120.84	83.58	31.42	162.06	154.79	117.52	44.18
33	156.50	149.23	111.82	41.88	215.95	208.68	171.98	65.64	131.41	124.14	86.88	32.66	168.52	161.25	124.13	46.84
34	160.17	152.90	115.63	43.47	226.35	219.08	182.65	70.25	135.19	127.92	90.51	33.90	176.36	169.09	132.11	50.04
35	164.42	157.15	119.89	45.07	237.46	230.19	194.04	75.21	138.98	131.71	94.30	35.32	184.78	177.51	140.53	53.23
36	169.48	162.21	125.08	47.20	250.65	243.38	207.51	81.06	143.23	135.96	98.55	36.91	193.89	186.62	149.78	56.95
37	175.57	168.30	131.18	49.50	265.87	258.60	223.01	87.80	147.98	140.71	103.30	38.69	203.40	196.13	159.43	60.85
38	182.62	175.35	138.22	52.16	282.39	275.12	239.96	95.60	153.12	145.85	108.58	40.82	214.56	207.29	170.59	65.11
39	193.06	182.42	145.57	55.35	305.21	294.57	259.68	104.29	162.13	151.49	114.22	42.94	228.78	218.14	181.71	69.89
40	206.77	196.13	154.32	58.90	330.44	319.80	280.54	114.04	173.46	162.82	120.37	45.25	245.86	235.22	193.89	74.86
41	216.99	206.35	164.54	62.80	351.84	341.20	302.57	125.03	179.90	169.26	126.96	47.91	258.68	248.04	206.86	80.18
42	231.31	217.13	175.47	67.23	379.97	365.79	327.65	137.09	190.94	176.76	134.46	50.74	276.29	262.11	221.10	86.03
43	242.51	228.33	187.00	72.20	405.10	390.92	353.42	150.39	198.72	184.54	142.40	53.94	290.06	275.88	235.19	92.23
44	258.69	241.14	200.13	77.87	435.82	418.27	381.40	165.11	211.43	193.88	151.75	57.48	308.78	291.23	250.85	99.15
45	273.65	256.10	215.24	84.08	464.79	447.24	411.01	181.06	220.65	203.10	161.29	61.56	324.72	307.17	267.11	106.42
46	292.93	271.65	231.11	90.99	499.79	478.51	442.92	198.62	235.17	213.89	172.23	65.99	346.30	325.02	285.28	114.57
47	313.29	289.47	248.41	98.97	534.33	509.51	474.72	217.76	250.81	225.99	184.50	70.96	367.30	342.48	303.22	123.26
48	343.77	311.86	267.00	107.66	581.03	549.12	510.41	238.51	276.75	244.84	198.17	76.81	400.18	368.27	324.13	132.84
49	370.81	331.98	287.65	117.41	613.82	574.99	537.72	261.03	298.11	259.28	212.97	83.19	427.35	388.52	344.92	143.12
50	400.19	354.09	310.32	128.23	647.19	601.09	565.27	285.49	321.36	275.26	229.31	90.28	456.79	410.69	367.64	154.47
51	430.36	377.35	334.29	140.46	682.99	629.98	595.42	311.74	345.50	292.49	247.08	98.44	487.27	434.26	391.75	166.70
52	469.97	402.95	360.62	154.11	729.67	662.65	629.19	340.10	378.43	311.41	266.55	107.48	526.59	459.57	417.60	180.00
53	506.92	429.26	387.83	169.36	765.32	687.66	655.64	370.42	410.52	332.86	288.54	117.77	562.46	484.00	443.55	194.54
54	559.61	464.04	418.95	186.20	819.05	723.48	689.22	403.05	456.95	361.38	312.88	129.29	611.58	516.01	471.12	210.32
55	615.48	495.09	451.00	205.00	875.83	755.44	722.37	437.80	506.19	385.80	338.10	142.06	667.50	547.11	502.82	227.52
56	633.01	533.01	485.73	225.92	938.99	789.99	755.03	474.86	547.48	417.48	366.02	156.42	719.14	579.14	531.64	246.13
57	666.68	566.68	520.72	249.15	1026.03	826.03	792.16	514.99	604.50	445.50	395.14	172.55	780.14	605.14	558.96	266.17
58	696.20	606.20	557.60	274.68	1126.74	864.74	829.07	556.42	660.26	480.26	426.63	190.46	843.54	633.54	584.94	288.15
59	640.55	640.55	593.63	302.87	1240.05	906.05	871.33	600.92	713.80	513.80	461.37	210.67	919.93	657.93	611.01	311.74
60	676.39	676.39	627.39	333.72	1368.28	950.28	913.54	647.90	784.41	554.41	498.64	233.01	1007.03	687.03	637.78	337.45

\* Assumes Accidental Death Benefit is 100% of Face Amount.  
 + WPR only offered to age 55  
 WPR - Waiver of Premium Rider  
 ADR - Accidental Death Rider  
 LRR - Living Rewards Rider



### 30-Year Term Total Monthly Premium \$50,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	30.04	29.20	19.99	12.98	33.04	32.20	22.99	14.93	24.80	23.96	15.05	10.10	26.42	25.58	16.37	10.63
19	30.04	29.20	19.99	12.98	33.38	32.54	23.33	15.15	24.96	24.12	15.15	10.10	26.76	25.92	16.71	10.85
20	29.30	28.46	19.99	12.98	32.92	32.08	23.61	15.33	24.40	23.56	15.25	10.10	26.30	25.46	16.99	11.03
21	28.54	27.70	19.99	12.98	32.44	31.60	23.89	15.51	23.81	22.97	15.35	10.10	25.88	25.04	17.33	11.25
22	29.52	27.70	19.99	12.98	33.82	32.00	24.29	15.77	25.09	23.27	15.55	10.10	27.17	25.35	17.69	11.56
23	28.95	27.13	20.12	12.98	33.62	31.80	24.84	16.13	24.54	22.72	15.75	10.23	27.06	25.24	18.28	11.87
24	28.33	26.51	20.32	13.11	33.34	31.52	25.41	16.61	24.00	22.18	16.03	10.41	26.70	24.88	18.77	12.27
25	28.43	26.61	20.47	13.29	34.07	32.25	26.19	17.23	24.19	22.37	16.26	10.63	27.37	25.55	19.45	12.71
26	28.77	26.95	20.81	13.51	35.15	33.33	27.27	17.94	24.67	22.85	16.71	10.85	28.18	26.36	20.26	13.24
27	28.43	26.61	21.22	13.78	35.48	33.66	28.37	18.79	24.33	22.51	17.12	11.12	28.26	26.44	21.08	13.78
28	28.97	27.15	21.76	14.13	36.88	35.06	29.78	19.72	24.74	22.92	17.53	11.38	29.21	27.39	22.03	14.40
29	29.52	27.70	22.31	14.49	38.18	36.36	31.11	20.74	25.21	23.39	18.00	11.69	30.16	28.34	22.98	15.02
30	30.13	28.31	22.92	14.88	39.91	38.09	32.84	21.89	25.69	23.87	18.48	12.00	31.05	29.23	23.91	15.73
31	30.63	28.81	23.45	15.33	41.37	39.55	34.37	23.22	26.09	24.27	18.91	12.36	32.19	30.37	25.05	16.48
32	31.44	29.62	24.27	15.86	43.47	41.65	36.47	24.64	26.86	25.04	19.65	12.76	33.47	31.65	26.33	17.32
33	32.13	30.31	24.99	16.44	45.46	43.64	38.50	26.19	27.37	25.55	20.20	13.20	34.60	32.78	27.50	18.21
34	33.07	31.25	25.93	17.06	47.69	45.87	40.76	27.92	28.12	26.30	20.95	13.69	36.14	34.32	29.04	19.23
35	34.21	32.39	27.07	17.81	50.13	48.31	43.24	29.82	28.99	27.17	21.82	14.26	37.74	35.92	30.64	20.29
36	35.43	33.61	28.29	18.61	52.51	50.69	45.69	31.95	29.88	28.06	22.71	14.84	39.31	37.49	32.24	21.49
37	36.67	34.85	29.57	19.58	55.50	53.68	48.71	34.30	30.78	28.96	23.64	15.55	41.04	39.22	34.00	22.82
38	38.11	36.29	31.04	20.69	58.46	56.64	51.74	36.96	31.99	30.17	24.85	16.35	43.15	41.33	36.12	24.24
39	40.55	37.89	32.68	21.93	62.90	60.24	55.38	39.84	34.11	31.45	26.13	17.19	46.01	43.35	38.17	25.79
40	43.12	40.46	34.56	23.35	67.08	64.42	58.95	43.03	36.05	33.39	27.36	18.12	48.85	46.19	40.32	27.43
41	45.20	42.54	36.68	24.95	71.31	68.65	63.23	46.49	37.65	34.99	28.96	19.18	51.06	48.40	42.57	29.16
42	48.39	44.84	39.01	26.72	76.25	72.70	67.35	50.26	40.05	36.50	30.51	20.34	54.37	50.82	45.04	31.06
43	50.91	47.36	41.57	28.67	81.12	77.57	72.26	54.33	41.71	38.16	32.21	21.62	57.03	53.48	47.74	33.15
44	54.55	50.18	44.41	30.84	86.54	82.15	76.92	58.72	44.39	40.00	34.10	23.04	60.66	56.27	50.56	35.36
45	57.26	52.87	47.20	33.24	91.35	86.96	81.81	63.42	46.76	42.37	36.47	24.64	63.60	59.21	53.55	37.71
46	61.56	56.24	50.62	35.90					49.70	44.38	38.56	26.41	67.81	62.49	56.87	40.33
47	65.72	59.51	53.96	38.82					53.12	46.91	41.12	28.36	72.11	65.90	60.31	43.08
48	72.19	64.21	57.97	42.01					58.52	50.54	44.04	30.58	77.82	69.84	63.60	46.09
49	77.75	68.04	61.89	45.51					63.00	53.29	46.87	33.01	83.54	73.83	67.64	49.37
50	83.68	72.16	66.10	49.33					68.26	56.74	50.37	35.72	89.52	78.00	71.85	52.83

\* Assumes Accidental Death Benefit is 100% of Face Amount

WPR - Waiver of Premium Rider

ADR - Accidental Death Rider

LRR - Living Rewards Rider

### 30-Year Term Total Monthly Premium \$75,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	41.22	39.96	26.13	16.97	45.72	44.46	30.63	19.89	33.49	32.23	18.85	12.65	35.79	34.53	20.70	13.44
19	41.22	39.96	26.13	16.97	46.24	44.98	31.15	20.23	33.71	32.45	18.98	12.65	36.31	35.05	21.22	13.78
20	40.08	38.82	26.13	16.97	45.50	44.24	31.55	20.49	32.80	31.54	19.10	12.65	35.57	34.31	21.62	14.04
21	38.96	37.70	26.13	16.97	44.80	43.54	31.97	20.76	31.90	30.64	19.23	12.65	34.96	33.70	22.13	14.37
22	40.43	37.70	26.13	16.97	46.88	44.15	32.59	21.16	33.78	31.05	19.48	12.65	36.93	34.20	22.71	14.84
23	39.54	36.81	26.30	16.97	46.57	43.84	33.40	21.69	32.96	30.23	19.79	12.85	36.75	34.02	23.58	15.31
24	38.61	35.88	26.61	17.17	46.18	43.45	34.30	22.42	32.13	29.40	20.19	13.11	36.21	33.48	24.33	15.90
25	38.78	36.05	26.84	17.43	47.31	44.58	35.49	23.35	32.44	29.71	20.56	13.44	37.23	34.50	25.35	16.57
26	39.31	36.58	27.37	17.77	48.92	46.19	37.30	24.41	33.16	30.43	21.22	13.78	38.46	35.73	26.58	17.37
27	38.78	36.05	27.97	18.16	49.43	46.70	38.78	25.68	32.65	29.92	21.84	14.18	38.55	35.82	27.78	18.16
28	39.61	36.88	28.80	18.70	51.53	48.80	40.88	27.07	33.25	30.52	22.44	14.57	39.99	37.26	29.22	19.10
29	40.43	37.70	29.61	19.23	53.51	50.78	42.90	28.60	33.98	31.25	23.16	15.04	41.41	38.68	30.65	20.03
30	41.35	38.62	30.54	19.83	56.10	53.37	45.50	30.33	34.70	31.97	23.89	15.51	42.77	40.04	32.06	21.09
31	42.11	39.38	31.35	20.49	58.35	55.62	47.85	32.33	35.30	32.57	24.54	16.04	44.48	41.75	33.77	22.22
32	43.34	40.61	32.57	21.29	61.49	58.76	50.99	34.45	36.44	33.71	25.63	16.64	46.40	43.67	35.69	23.48
33	44.38	41.65	33.67	22.15	64.51	61.78	54.07	36.78	37.23	34.50	26.47	17.30	48.12	45.39	37.46	24.81
34	45.81	43.08	35.10	23.09	67.88	65.15	57.48	39.37	38.35	35.62	27.59	18.03	50.43	47.70	39.77	26.34
35	47.52	44.79	36.81	24.22	71.58	68.85	61.23	42.23	39.68	36.95	28.92	18.90	52.85	50.12	42.19	27.94
36	49.33	46.60	38.62	25.41	75.20	72.47	64.96	45.43	41.00	38.27	30.23	19.76	55.20	52.47	44.60	29.73
37	51.23	48.50	40.57	26.87	79.69	76.06	69.51	48.95	42.36	39.63	31.65	20.82	57.83	55.10	47.28	31.73
38	53.42	50.69	42.81	28.54	84.20	81.47	74.12	52.94	44.18	41.45	33.47	22.02	61.00	58.27	50.45	33.86
39	57.11	53.12	45.30	30.40	90.88	86.89	79.59	57.26	47.36	43.37	35.39	23.28	65.31	61.32	53.55	36.18
40	60.98	56.99	48.14	32.53	97.19	93.20	85.01	62.05	50.29	46.30	37.27	24.68	69.58	65.59	56.80	38.64
41	64.11	60.12	51.33	34.92	103.56	99.57	91.43	67.23	52.70	48.71	39.68	26.28	72.99	68.94	60.21	41.24
42	68.92	63.60	54.87	37.58	111.01	105.69	97.67	72.89	56.31	50.99	42.02	28.01	77.94	72.62	63.95	44.10
43	72.73	67.41	58.74	40.51	118.34	113.02	105.07	79.00	58.83	53.51	44.60	29.93	81.93	76.61	68.00	47.22
44	78.21	71.63	63.01	43.76	126.52	119.94	112.11	85.58	62.88	56.30	47.45	32.06	87.40	80.82	72.27	50.54
45	82.31	75.73	67.24	47.35	133.79	127.21	119.49	92.63	66.42	59.84	50.99	34.45	91.85	85.27	76.78	54.07
46	88.80	80.82	72.39	51.34					70.89	62.91	54.18	37.11	98.18	90.20	81.77	57.99
47	95.09	85.78	77.46	55.73					76.04	66.73	58.06	40.04	104.64	95.33	86.95	62.11
48	104.84	92.87	83.52	60.52					84.17	72.20	62.44	43.36	113.29	101.32	91.96	66.64
49	113.23	98.67	89.45	65.77					90.96	76.40	66.77	47.02	121.89	107.33	98.04	71.56
50	122.17	104.88	95.80	71.49					98.87	81.58	72.02	51.08	130.88	113.59	104.37	76.74

\* Assumes Accidental Death Benefit is 100% of Face Amount

WPR - Waiver of Premium Rider

ADR - Accidental Death Rider

LRR - Living Rewards Rider

**30-Year Term total Monthly Premium  
\$100,000 Face Amount**

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	52.39	50.71	32.28	20.96	58.40	56.72	38.28	24.86	42.15	40.47	22.63	15.19	45.15	43.47	25.04	16.26
19	52.39	50.71	32.28	20.96	59.08	57.40	38.96	25.30	42.42	40.74	22.79	15.19	45.83	44.15	25.72	16.70
20	50.88	49.20	32.28	20.96	58.12	56.44	39.52	25.66	41.21	39.53	22.94	15.19	44.88	43.20	26.27	17.06
21	49.39	47.71	32.28	20.96	57.17	55.49	40.06	26.01	40.00	38.32	23.09	15.19	44.06	42.38	26.95	17.50
22	51.34	47.71	32.28	20.96	59.93	56.30	40.87	26.54	42.45	38.82	23.39	15.19	46.68	43.05	27.72	18.12
23	50.13	46.50	32.49	20.96	59.52	55.89	41.97	27.25	41.36	37.73	23.81	15.46	46.41	42.78	28.86	18.74
24	48.89	45.26	32.89	21.22	59.03	55.40	43.19	28.23	40.28	36.65	24.36	15.82	45.74	42.11	29.90	19.54
25	49.15	45.52	33.23	21.58	60.55	56.92	44.79	29.47	40.72	37.09	24.88	16.26	47.10	43.47	31.26	20.43
26	49.83	46.20	33.91	22.02	62.71	59.08	46.95	30.89	41.64	38.01	25.72	16.70	48.72	45.09	32.88	21.49
27	49.14	45.51	34.73	22.55	63.38	59.75	48.18	32.57	40.94	37.31	26.53	17.23	48.84	45.21	34.50	22.55
28	50.23	46.60	35.82	23.26	66.19	62.56	51.90	34.43	41.78	38.15	27.37	17.77	50.74	47.11	36.40	23.79
29	51.32	47.69	36.91	23.97	68.84	65.21	54.71	36.47	42.73	39.10	28.32	18.39	52.65	49.02	38.31	25.04
30	52.56	48.93	38.15	24.77	72.30	68.67	58.17	38.78	43.69	40.06	29.28	19.01	54.47	50.84	40.20	26.45
31	53.60	49.97	39.26	25.66	75.32	71.69	61.33	41.44	44.51	40.88	30.17	19.72	56.77	53.14	42.50	27.96
32	55.22	51.59	40.88	26.72	79.51	75.88	65.52	44.27	46.00	42.37	31.59	20.51	59.34	55.71	45.07	29.65
33	56.63	53.00	42.36	27.87	83.57	79.94	69.65	47.38	47.08	43.45	32.74	21.40	61.64	58.01	47.44	31.42
34	58.52	54.89	44.25	29.11	88.06	84.43	74.21	50.83	48.58	44.95	34.24	22.38	64.72	61.09	50.52	33.46
35	60.81	57.18	46.54	30.62	93.02	89.39	79.24	54.65	50.34	46.71	36.00	23.53	67.93	64.30	53.73	35.58
36	63.24	59.61	48.97	32.22	97.87	94.24	84.23	58.90	52.10	48.47	37.76	24.68	71.10	67.47	56.97	37.98
37	65.80	62.17	51.60	34.17	103.88	100.25	90.31	63.60	53.94	50.31	39.67	26.10	74.61	70.98	60.55	40.64
38	68.70	65.07	54.57	36.38	109.92	106.29	96.49	68.92	56.36	52.73	42.09	27.69	78.83	75.20	64.77	43.47
39	73.67	68.35	57.92	38.87	118.86	113.54	103.81	74.68	60.62	55.30	44.66	29.38	84.62	79.30	68.94	46.58
40	78.85	73.53	61.72	41.70	127.30	121.98	111.05	81.06	64.54	59.22	47.17	31.24	90.34	85.02	73.29	49.86
41	83.04	77.72	65.99	44.89	135.83	130.51	119.65	87.98	67.76	62.44	50.39	33.37	94.82	89.50	77.85	53.32
42	89.46	82.37	70.72	48.44	145.77	138.68	127.98	95.51	72.57	65.48	53.51	35.67	101.50	94.41	82.84	57.13
43	94.55	87.46	75.89	52.34	155.58	148.49	137.88	103.67	75.96	68.87	56.98	38.24	106.84	99.75	88.26	61.29
44	101.89	93.11	81.62	56.68	166.54	157.76	147.31	112.46	81.39	72.61	60.80	41.08	114.19	105.41	93.99	65.73
45	107.40	98.62	87.29	61.47	176.25	167.47	157.17	121.84	86.11	77.33	65.52	44.27	120.12	111.34	100.01	70.43
46	116.07	105.43	94.17	66.79					92.11	81.47	69.82	47.82	128.57	117.93	106.68	75.66
47	124.47	112.06	100.97	72.84					98.98	86.57	74.99	51.72	137.19	124.78	113.61	81.15
48	137.48	121.52	109.05	79.02					109.83	93.87	80.86	56.15	148.74	132.78	120.31	87.18
49	148.71	129.30	117.00	86.03					118.91	99.50	86.66	61.03	160.22	140.81	128.42	93.74
50	160.65	137.60	125.49	93.65					129.48	106.43	93.68	66.44	172.24	149.19	136.90	100.66

\* Assumes Accidental Death Benefit is 100% of Face Amount

WPR - Waiver of Premium Rider

ADR - Accidental Death Rider

LRR - Living Rewards Rider

### 30-Year Term Total Monthly Premium \$150,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	74.74	72.21	44.57	28.94	83.75	81.22	53.58	34.79	59.51	56.98	30.23	20.29	63.88	61.35	33.71	21.89
19	74.74	72.21	44.57	28.94	84.77	82.24	54.59	35.45	59.89	57.36	30.44	20.29	64.90	62.37	34.73	22.55
20	72.49	69.96	44.57	28.94	83.33	80.80	55.41	35.98	58.07	55.54	30.64	20.29	63.48	60.95	35.56	23.09
21	70.24	67.71	44.57	28.94	81.92	79.39	56.24	36.52	56.22	53.69	30.84	20.29	62.25	59.72	36.58	23.75
22	73.16	67.71	44.57	28.94	86.05	80.60	57.46	37.31	59.84	54.39	31.25	20.29	66.21	60.76	37.76	24.68
23	71.33	65.88	44.86	28.94	85.44	79.99	59.11	38.38	58.20	52.75	31.86	20.69	65.77	60.32	39.44	25.61
24	69.47	64.02	45.46	29.33	84.72	79.27	60.96	39.84	56.56	51.11	32.68	21.22	64.78	59.33	41.02	26.81
25	69.88	64.43	46.00	29.87	87.03	81.58	63.38	41.70	57.26	51.81	33.49	21.89	66.82	61.37	43.05	28.14
26	70.90	65.45	47.02	30.53	90.27	84.82	66.62	43.83	58.61	53.16	34.73	22.55	69.25	63.80	45.49	29.73
27	69.88	64.43	48.25	31.33	91.32	85.87	70.00	46.36	57.59	52.14	35.96	23.35	69.47	64.02	47.93	31.33
28	71.52	66.07	49.88	32.39	95.54	90.09	74.22	49.15	58.83	53.38	37.19	24.15	72.31	66.86	50.78	33.19
29	73.16	67.71	51.53	33.46	99.53	94.08	78.32	52.21	60.26	54.81	38.62	25.08	75.16	69.71	53.63	35.05
30	75.00	69.55	53.36	34.65	104.71	99.26	83.49	55.66	61.69	56.24	40.06	26.01	77.94	72.49	56.51	37.18
31	76.58	71.13	55.05	35.98	109.29	103.84	88.28	59.65	62.95	57.50	41.42	27.07	81.37	75.92	59.95	39.44
32	79.03	73.58	57.50	37.58	115.59	110.14	94.59	63.91	65.17	59.72	43.54	28.27	85.22	79.77	63.79	41.97
33	81.18	75.73	59.75	39.31	121.68	116.23	100.78	68.56	66.82	61.37	45.29	29.60	88.71	83.26	67.39	44.63
34	84.00	78.55	62.58	41.17	128.47	123.02	107.68	73.75	69.05	63.60	47.52	31.06	93.33	87.88	72.01	47.69
35	87.44	81.99	66.01	43.43	135.92	130.47	115.23	79.47	71.70	66.25	50.17	32.79	98.15	92.70	76.89	50.88
36	91.07	85.62	69.65	45.82	143.24	137.79	122.77	85.85	74.35	68.90	52.82	34.52	102.92	97.47	81.71	54.47
37	94.93	89.48	73.61	48.75	152.29	146.84	131.92	92.90	77.13	71.68	55.71	36.65	108.22	102.77	87.11	58.46
38	99.32	93.87	78.11	52.07	161.40	155.95	141.23	100.88	80.77	75.32	59.34	39.04	114.55	109.10	93.44	62.71
39	106.78	98.80	83.14	55.80	174.82	166.84	152.23	109.52	87.14	79.16	63.19	41.57	123.24	115.26	99.71	67.37
40	114.57	106.59	88.87	60.05	187.55	179.57	163.17	119.10	93.04	85.06	66.98	44.36	131.84	123.86	106.27	72.29
41	120.89	112.91	95.31	64.84	200.34	192.36	176.08	129.47	97.86	89.88	71.80	47.55	138.56	130.58	113.11	77.47
42	130.55	119.91	102.43	70.16	215.31	204.67	188.63	140.77	105.11	94.47	76.52	51.01	148.62	137.98	120.63	83.19
43	138.21	127.57	110.21	76.01	230.05	219.41	203.49	153.00	110.23	99.59	81.76	54.87	156.67	146.03	128.79	89.44
44	149.24	136.08	118.84	82.53	246.52	233.36	217.68	166.17	118.37	105.21	87.50	59.12	167.69	154.53	137.41	96.09
45	157.55	144.39	127.39	89.71	261.15	247.99	232.55	180.27	125.46	112.30	94.59	63.91	176.62	163.46	146.40	103.14
46	170.58	154.62	137.74	97.69					134.51	118.55	101.08	69.23	189.32	173.36	156.48	110.98
47	183.24	164.62	147.98	106.46					144.84	126.22	108.87	75.08	202.30	183.68	166.92	119.23
48	202.79	178.85	160.14	116.04					161.16	137.22	117.69	81.73	219.67	195.73	177.01	128.27
49	219.66	190.54	172.09	126.54					174.81	145.69	126.44	89.04	236.91	207.79	189.21	138.11
50	237.63	203.06	184.89	137.98					190.67	156.10	136.98	97.15	254.94	220.37	201.93	148.48

\* Assumes Accidental Death Benefit is 100% of Face Amount

WPR - Waiver of Premium Rider

ADR - Accidental Death Rider

LRR - Living Rewards Rider

### 30-Year Term Total Monthly Premium \$200,000 Face Amount

Age Nearest Birthday	Male Non Smoker				Male Smoker				Female Non Smoker				Female Smoker			
	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders	Includes all Riders*	Includes LRR and ADR*	Includes LRR	Excludes all Riders
18	97.08	93.71	56.84	36.91	109.11	105.74	68.87	44.72	76.87	73.50	37.83	25.39	82.62	79.25	42.38	27.52
19	97.08	93.71	56.84	36.91	110.46	107.09	70.22	45.60	77.37	74.00	38.09	25.39	83.97	80.60	43.74	28.40
20	94.08	90.71	56.84	36.91	108.55	105.18	71.32	46.31	74.91	71.54	38.34	25.39	82.06	78.69	44.83	29.11
21	91.07	87.70	56.84	36.91	106.64	103.27	72.41	47.02	72.42	69.05	38.59	25.39	80.43	77.06	46.20	30.00
22	94.97	87.70	56.84	36.91	112.17	104.90	74.04	48.08	77.23	69.96	39.10	25.39	85.73	78.46	47.80	31.24
23	92.52	85.25	57.21	36.91	111.36	104.09	76.23	49.50	75.05	67.78	39.92	25.92	85.15	77.88	50.02	32.48
24	90.06	82.79	58.05	37.45	110.41	103.14	78.72	51.45	72.86	65.59	41.01	26.63	83.83	76.56	52.14	34.08
25	90.61	83.34	58.77	38.16	113.52	106.25	81.99	53.94	73.79	66.52	42.11	27.52	86.54	79.27	54.85	35.85
26	91.97	84.70	60.12	39.04	117.82	110.55	86.29	56.77	75.58	68.31	43.74	28.40	89.80	82.53	58.11	37.98
27	90.61	83.34	61.77	40.11	119.24	111.97	90.81	60.14	74.23	66.96	45.38	29.47	90.07	82.80	61.37	40.11
28	92.79	85.52	63.94	41.52	124.85	117.58	96.43	63.86	75.86	68.59	47.02	30.53	93.87	86.60	65.16	42.59
29	94.97	87.70	66.13	42.94	130.20	122.93	101.91	67.94	77.77	70.50	48.93	31.77	97.66	90.39	68.96	45.07
30	97.44	90.17	68.59	44.54	137.11	129.84	108.83	72.55	79.68	72.41	50.84	33.01	101.39	94.12	72.82	47.91
31	99.56	92.29	70.85	46.31	143.25	135.98	115.25	77.87	81.38	74.11	52.68	34.43	105.96	98.69	77.40	50.92
32	102.82	95.55	74.11	48.44	151.66	144.39	123.65	83.55	84.93	77.06	55.49	36.03	111.09	103.82	82.52	54.29
33	105.69	98.42	77.12	50.74	159.80	152.53	131.93	89.75	86.54	79.27	57.83	37.90	115.76	108.49	87.34	57.84
34	109.47	102.20	80.91	53.23	168.86	161.59	141.14	96.67	89.52	82.25	60.82	39.75	121.91	114.64	93.48	61.91
35	114.05	106.78	85.48	56.24	178.81	171.54	151.22	104.29	93.06	85.79	64.35	42.08	128.34	121.07	99.92	66.17
36	118.90	111.63	90.33	59.43	188.61	181.34	161.30	112.80	96.58	89.31	67.87	44.36	134.73	127.46	106.44	70.96
37	124.05	116.78	95.63	63.33	200.69	193.42	173.52	122.20	100.31	93.04	71.74	47.20	141.80	134.53	113.66	76.28
38	129.94	122.67	101.66	67.77	212.86	205.59	185.98	132.84	105.16	97.89	76.59	50.39	150.25	142.98	122.11	81.95
39	139.88	129.24	108.37	72.73	230.77	220.13	200.66	144.36	113.65	103.01	81.72	53.76	161.85	151.21	130.48	88.16
40	150.29	139.65	116.03	78.40	247.77	237.13	215.27	157.13	121.53	110.89	86.79	57.48	173.34	162.70	139.24	94.72
41	158.74	148.10	124.64	84.79	264.85	254.21	232.51	170.96	127.97	117.33	93.23	61.74	182.32	171.68	148.38	101.63
42	171.63	157.45	134.14	91.88	284.85	270.67	249.28	186.03	137.65	123.47	99.53	66.35	195.73	181.55	158.41	109.25
43	181.86	167.68	144.54	99.68	304.52	290.34	269.11	202.34	144.48	130.30	106.52	71.49	206.49	192.31	169.33	117.59
44	196.59	179.04	156.05	108.37	326.51	308.96	288.06	219.89	155.37	137.82	114.20	77.16	221.20	203.65	180.82	126.45
45	207.69	190.14	167.47	117.94	346.05	328.50	307.91	238.69	164.82	147.27	123.65	83.55	233.12	215.57	192.91	135.85
46	225.08	203.80	181.30	128.58					176.92	155.64	132.33	90.64	250.08	228.80	206.30	146.31
47	241.99	217.17	194.99	140.28					190.70	165.88	142.74	98.44	267.38	242.56	220.22	157.30
48	268.08	236.17	211.21	153.05					212.47	180.56	154.51	107.30	290.59	258.68	233.72	169.36
49	290.63	251.80	227.20	167.06					230.74	191.91	166.23	117.06	313.61	274.78	250.00	182.48
50	314.62	268.52	244.28	182.30					251.90	205.80	180.30	127.87	337.68	291.58	266.98	196.31

\* Assumes Accidental Death Benefit is 100% of Face Amount

WPR - Waiver of Premium Rider

ADR - Accidental Death Rider

LRR - Living Rewards Rider

## Notes:

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