



Maximum Face Amounts



Single Pay

5 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 138,198	\$ 388,198	\$ 181,034	\$ 431,034	\$ 117,647	\$ 367,647	\$ 162,541	\$ 412,541
46	\$ 144,695	\$ 394,695	\$ 189,831	\$ 439,831	\$ 123,134	\$ 373,134	\$ 171,017	\$ 421,017
47	\$ 151,413	\$ 401,412	\$ 198,994	\$ 448,994	\$ 128,788	\$ 378,787	\$ 179,848	\$ 429,848
48	\$ 158,363	\$ 408,363	\$ 208,547	\$ 458,547	\$ 134,615	\$ 384,615	\$ 189,058	\$ 439,058
49	\$ 165,558	\$ 415,558	\$ 218,515	\$ 468,515	\$ 140,625	\$ 390,625	\$ 198,672	\$ 448,671
50	\$ 173,011	\$ 423,011	\$ 228,927	\$ 478,927	\$ 146,825	\$ 396,825	\$ 208,715	\$ 458,715
51	\$ 181,480	\$ 431,480	\$ 241,545	\$ 491,545	\$ 153,486	\$ 403,486	\$ 219,924	\$ 469,924
52	\$ 190,295	\$ 440,295	\$ 254,846	\$ 504,846	\$ 160,374	\$ 410,374	\$ 231,695	\$ 481,695
53	\$ 199,478	\$ 449,478	\$ 268,887	\$ 518,887	\$ 167,501	\$ 417,501	\$ 244,071	\$ 494,071
54	\$ 209,052	\$ 459,052	\$ 283,731	\$ 533,731	\$ 174,881	\$ 424,881	\$ 257,099	\$ 507,099
55	\$ 219,043	\$ 469,043	\$ 299,450	\$ 549,450	\$ 182,526	\$ 432,525	\$ 270,833	\$ 520,833
56	\$ 229,662	\$ 479,662	\$ 313,063	\$ 563,063	\$ 190,606	\$ 440,606	\$ 286,480	\$ 536,480
57	\$ 240,773	\$ 490,773	\$ 327,367	\$ 577,367	\$ 198,994	\$ 448,994	\$ 303,097	\$ 553,097
58	\$ 252,411	\$ 502,411	\$ 342,411	\$ 592,411	\$ 207,707	\$ 457,707	\$ 320,776	\$ 570,776
59	\$ 264,615	\$ 514,615	\$ 358,272	\$ 608,272	\$ 216,766	\$ 466,766	\$ 339,622	\$ 589,622
60	\$ 277,426	\$ 527,426	\$ 375,000	\$ 625,000	\$ 226,190	\$ 476,190	\$ 359,756	\$ 609,756
61	\$ 293,714	\$ 543,714	\$ 399,350	\$ 649,350	\$ 239,045	\$ 489,045	\$ 384,517	\$ 634,517
62	\$ 311,041	\$ 561,041	\$ 425,675	\$ 675,675	\$ 252,613	\$ 502,613	\$ 411,375	\$ 661,375
63	\$ 329,508	\$ 579,508	\$ 454,225	\$ 704,225	\$ 266,956	\$ 516,956	\$ 440,607	\$ 690,607
64	\$ 349,232	\$ 599,232	\$ 485,294	\$ 735,294	\$ 282,141	\$ 532,141	\$ 472,543	\$ 722,543
65	\$ 370,347	\$ 620,347	\$ 519,230	\$ 769,230	\$ 298,245	\$ 548,245	\$ 507,575	\$ 757,575
66	\$ 392,673	\$ 642,673	\$ 559,061	\$ 809,061	\$ 316,636	\$ 566,636	\$ 541,139	\$ 791,139
67	\$ 416,666	\$ 666,666	\$ 603,242	\$ 853,242	\$ 336,303	\$ 586,303	\$ 577,814	\$ 827,814
68	\$ 442,520	\$ 692,520	\$ 652,527	\$ 902,527	\$ 357,385	\$ 607,385	\$ 618,055	\$ 868,055
69	\$ 470,461	\$ 720,461	\$ 707,854	\$ 957,854	\$ 380,040	\$ 630,040	\$ 662,408	\$ 912,408
70	\$ 500,750	\$ 750,750	\$ 770,408	\$ 1,020,408	\$ 404,450	\$ 654,450	\$ 711,538	\$ 961,538
71	\$ 536,658	\$ 786,658	\$ 871,076	\$ 1,121,076	\$ 445,216	\$ 695,216	\$ 766,260	\$ 1,016,260
72	\$ 576,173	\$ 826,173	\$ 993,781	\$ 1,243,781	\$ 491,399	\$ 741,399	\$ 827,586	\$ 1,077,586
73	\$ 619,867	\$ 869,867	\$ 1,146,648	\$ 1,396,648	\$ 544,155	\$ 794,155	\$ 896,788	\$ 1,146,788
74	\$ 668,442	\$ 918,442	\$ 1,342,356	\$ 1,592,356	\$ 604,993	\$ 854,993	\$ 975,490	\$ 1,225,490
75	\$ 722,762	\$ 972,762	\$ 1,601,851	\$ 1,851,851	\$ 675,925	\$ 925,925	\$ 1,065,789	\$ 1,315,789
76	\$ 454,351	\$ 604,351	\$ 986,363	\$ 1,136,363	\$ 415,184	\$ 565,184	\$ 687,988	\$ 837,988
77	\$ 476,566	\$ 626,566	\$ 1,012,790	\$ 1,162,790	\$ 425,153	\$ 575,153	\$ 742,857	\$ 892,857
78	\$ 500,477	\$ 650,477	\$ 1,040,476	\$ 1,190,476	\$ 435,480	\$ 585,480	\$ 805,414	\$ 955,414
79	\$ 526,284	\$ 676,284	\$ 1,069,512	\$ 1,219,512	\$ 446,184	\$ 596,184	\$ 877,397	\$ 1,027,397
80	\$ 554,225	\$ 704,225	\$ 1,100,000	\$ 1,250,000	\$ 457,287	\$ 607,287	\$ 961,111	\$ 1,111,111
81	\$ 586,015	\$ 736,015	\$ 1,226,146	\$ 1,376,146	\$ 479,722	\$ 629,722	\$ 1,069,512	\$ 1,219,512
82	\$ 620,811	\$ 770,811	\$ 1,380,612	\$ 1,530,612	\$ 503,879	\$ 653,879	\$ 1,201,351	\$ 1,351,351
83	\$ 659,061	\$ 809,061	\$ 1,574,137	\$ 1,724,137	\$ 529,963	\$ 679,963	\$ 1,365,151	\$ 1,515,151
84	\$ 701,305	\$ 851,305	\$ 1,823,684	\$ 1,973,684	\$ 558,215	\$ 708,215	\$ 1,574,137	\$ 1,724,137
85	\$ 748,203	\$ 898,203	\$ 2,157,692	\$ 2,307,692	\$ 588,916	\$ 738,916	\$ 1,850,000	\$ 2,000,000

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 20,621	\$ 270,621	\$ 24,424	\$ 274,424	\$ 18,327	\$ 268,327	\$ 22,628	\$ 272,628
46	\$ 21,314	\$ 271,314	\$ 25,209	\$ 275,209	\$ 18,944	\$ 268,944	\$ 23,403	\$ 273,403
47	\$ 22,011	\$ 272,011	\$ 25,999	\$ 275,999	\$ 19,565	\$ 269,565	\$ 24,183	\$ 274,183
48	\$ 22,711	\$ 272,711	\$ 26,794	\$ 276,794	\$ 20,188	\$ 270,188	\$ 24,967	\$ 274,967
49	\$ 23,415	\$ 273,415	\$ 27,593	\$ 277,593	\$ 20,815	\$ 270,815	\$ 25,756	\$ 275,756
50	\$ 24,123	\$ 274,123	\$ 28,396	\$ 278,396	\$ 21,444	\$ 271,444	\$ 26,549	\$ 276,549
51	\$ 24,907	\$ 274,907	\$ 29,330	\$ 279,330	\$ 22,153	\$ 272,153	\$ 27,316	\$ 277,316
52	\$ 25,695	\$ 275,695	\$ 30,269	\$ 280,269	\$ 22,866	\$ 272,866	\$ 28,087	\$ 278,087
53	\$ 26,488	\$ 276,488	\$ 31,215	\$ 281,215	\$ 23,583	\$ 273,583	\$ 28,862	\$ 278,862
54	\$ 27,285	\$ 277,285	\$ 32,167	\$ 282,167	\$ 24,303	\$ 274,303	\$ 29,642	\$ 279,642
55	\$ 28,087	\$ 278,087	\$ 33,126	\$ 283,126	\$ 25,028	\$ 275,028	\$ 30,426	\$ 280,426
56	\$ 28,956	\$ 278,956	\$ 34,123	\$ 284,123	\$ 25,786	\$ 275,786	\$ 31,436	\$ 281,436
57	\$ 29,830	\$ 279,830	\$ 35,128	\$ 285,128	\$ 26,549	\$ 276,549	\$ 32,454	\$ 282,454
58	\$ 30,710	\$ 280,710	\$ 36,139	\$ 286,139	\$ 27,316	\$ 277,316	\$ 33,479	\$ 283,479
59	\$ 31,595	\$ 281,595	\$ 37,158	\$ 287,158	\$ 28,087	\$ 278,087	\$ 34,511	\$ 284,511
60	\$ 32,486	\$ 282,486	\$ 38,184	\$ 288,184	\$ 28,862	\$ 278,862	\$ 35,551	\$ 285,551
61	\$ 33,511	\$ 283,511	\$ 39,285	\$ 289,285	\$ 29,736	\$ 279,736	\$ 36,763	\$ 286,763
62	\$ 34,544	\$ 284,544	\$ 40,394	\$ 290,394	\$ 30,615	\$ 280,615	\$ 37,985	\$ 287,985
63	\$ 35,584	\$ 285,584	\$ 41,511	\$ 291,511	\$ 31,500	\$ 281,500	\$ 39,218	\$ 289,218
64	\$ 36,632	\$ 286,632	\$ 42,637	\$ 292,637	\$ 32,390	\$ 282,390	\$ 40,461	\$ 290,461
65	\$ 37,687	\$ 287,687	\$ 43,772	\$ 293,772	\$ 33,286	\$ 283,286	\$ 41,715	\$ 291,715
66	\$ 38,717	\$ 288,717	\$ 45,020	\$ 295,020	\$ 34,265	\$ 284,265	\$ 42,740	\$ 292,740
67	\$ 39,754	\$ 289,754	\$ 46,279	\$ 296,279	\$ 35,251	\$ 285,251	\$ 43,772	\$ 293,772
68	\$ 40,799	\$ 290,799	\$ 47,548	\$ 297,548	\$ 36,244	\$ 286,244	\$ 44,811	\$ 294,811
69	\$ 41,852	\$ 291,852	\$ 48,829	\$ 298,829	\$ 37,244	\$ 287,244	\$ 45,858	\$ 295,858
70	\$ 42,912	\$ 292,912	\$ 50,120	\$ 300,120	\$ 38,251	\$ 288,251	\$ 46,912	\$ 296,912
71	\$ 44,256	\$ 294,256	\$ 51,932	\$ 301,932	\$ 39,573	\$ 289,573	\$ 48,614	\$ 298,614
72	\$ 45,613	\$ 295,613	\$ 53,767	\$ 303,767	\$ 40,907	\$ 290,907	\$ 50,336	\$ 300,336
73	\$ 46,983	\$ 296,983	\$ 55,623	\$ 305,623	\$ 42,254	\$ 292,254	\$ 52,078	\$ 302,078
74	\$ 48,365	\$ 298,365	\$ 57,503	\$ 307,503	\$ 43,613	\$ 293,613	\$ 53,841	\$ 303,841
75	\$ 50,120	\$ 300,120	\$ 59,406	\$ 309,406	\$ 45,159	\$ 295,159	\$ 55,623	\$ 305,623
76	\$ 30,419	\$ 180,419	\$ 35,874	\$ 185,874	\$ 27,557	\$ 177,557	\$ 33,688	\$ 183,688
77	\$ 30,766	\$ 180,766	\$ 36,104	\$ 186,104	\$ 28,020	\$ 178,020	\$ 34,004	\$ 184,004
78	\$ 31,116	\$ 181,116	\$ 36,335	\$ 186,335	\$ 28,486	\$ 178,486	\$ 34,320	\$ 184,320
79	\$ 30,897	\$ 180,897	\$ 36,567	\$ 186,567	\$ 28,955	\$ 178,955	\$ 34,638	\$ 184,638
80	\$ 31,818	\$ 181,818	\$ 36,800	\$ 186,800	\$ 29,426	\$ 179,426	\$ 34,957	\$ 184,957
81	\$ 32,660	\$ 182,660	\$ 37,946	\$ 187,946	\$ 30,050	\$ 180,050	\$ 36,266	\$ 186,266
82	\$ 34,185	\$ 184,185	\$ 39,585	\$ 189,585	\$ 31,335	\$ 181,335	\$ 37,946	\$ 187,946
83	\$ 35,736	\$ 185,736	\$ 41,253	\$ 191,253	\$ 32,637	\$ 182,637	\$ 39,657	\$ 189,657
84	\$ 37,313	\$ 187,313	\$ 42,951	\$ 192,951	\$ 33,959	\$ 183,959	\$ 41,400	\$ 191,400
85	\$ 38,917	\$ 188,917	\$ 44,679	\$ 194,679	\$ 35,300	\$ 185,300	\$ 43,175	\$ 193,175

**Maximum Face Amount**

10 Pay

Single Pay with Accelerated Benefit Rider

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 11,370	\$ 261,370	\$ 13,435	\$ 263,435	\$ 10,010	\$ 260,010	\$ 12,467	\$ 262,467
46	\$ 11,725	\$ 261,725	\$ 13,852	\$ 263,852	\$ 10,335	\$ 260,335	\$ 12,909	\$ 262,909
47	\$ 12,082	\$ 262,082	\$ 14,271	\$ 264,271	\$ 10,661	\$ 260,661	\$ 13,352	\$ 263,352
48	\$ 12,440	\$ 262,440	\$ 14,690	\$ 264,690	\$ 10,988	\$ 260,988	\$ 13,797	\$ 263,797
49	\$ 12,798	\$ 262,798	\$ 15,111	\$ 265,111	\$ 11,315	\$ 261,315	\$ 14,243	\$ 264,243
50	\$ 13,158	\$ 263,158	\$ 15,534	\$ 265,534	\$ 11,643	\$ 261,643	\$ 14,690	\$ 264,690
51	\$ 13,560	\$ 263,560	\$ 16,042	\$ 266,042	\$ 12,000	\$ 262,000	\$ 15,168	\$ 265,168
52	\$ 13,964	\$ 263,964	\$ 16,553	\$ 266,553	\$ 12,357	\$ 262,357	\$ 15,647	\$ 265,647
53	\$ 14,368	\$ 264,368	\$ 17,065	\$ 267,065	\$ 12,715	\$ 262,715	\$ 16,127	\$ 266,127
54	\$ 14,774	\$ 264,774	\$ 17,580	\$ 267,580	\$ 13,075	\$ 263,075	\$ 16,610	\$ 266,610
55	\$ 15,182	\$ 265,182	\$ 18,097	\$ 268,097	\$ 13,435	\$ 263,435	\$ 17,094	\$ 267,094
56	\$ 15,661	\$ 265,661	\$ 18,673	\$ 268,673	\$ 13,869	\$ 263,869	\$ 17,723	\$ 267,723
57	\$ 16,141	\$ 266,141	\$ 19,251	\$ 269,251	\$ 14,304	\$ 264,304	\$ 18,356	\$ 268,356
58	\$ 16,624	\$ 266,624	\$ 19,833	\$ 269,833	\$ 14,741	\$ 264,741	\$ 18,991	\$ 268,991
59	\$ 17,108	\$ 267,108	\$ 20,416	\$ 270,416	\$ 15,179	\$ 265,179	\$ 19,629	\$ 269,629
60	\$ 17,594	\$ 267,594	\$ 21,003	\$ 271,003	\$ 15,618	\$ 265,618	\$ 20,270	\$ 270,270
61	\$ 18,154	\$ 268,154	\$ 21,680	\$ 271,680	\$ 16,082	\$ 266,082	\$ 20,915	\$ 270,915
62	\$ 18,716	\$ 268,716	\$ 22,361	\$ 272,361	\$ 16,547	\$ 266,547	\$ 21,562	\$ 271,562
63	\$ 19,280	\$ 269,280	\$ 23,045	\$ 273,045	\$ 17,014	\$ 267,014	\$ 22,213	\$ 272,213
64	\$ 19,847	\$ 269,847	\$ 23,733	\$ 273,733	\$ 17,483	\$ 267,483	\$ 22,866	\$ 272,866
65	\$ 20,416	\$ 270,416	\$ 24,424	\$ 274,424	\$ 17,953	\$ 267,953	\$ 23,523	\$ 273,523
66	\$ 21,061	\$ 271,061	\$ 25,239	\$ 275,239	\$ 18,528	\$ 268,528	\$ 24,033	\$ 274,033
67	\$ 21,710	\$ 271,710	\$ 26,060	\$ 276,060	\$ 19,107	\$ 269,107	\$ 24,544	\$ 274,544
68	\$ 22,361	\$ 272,361	\$ 26,886	\$ 276,886	\$ 19,687	\$ 269,687	\$ 25,058	\$ 275,058
69	\$ 23,015	\$ 273,015	\$ 27,716	\$ 277,716	\$ 20,270	\$ 270,270	\$ 25,573	\$ 275,573
70	\$ 23,673	\$ 273,673	\$ 28,552	\$ 278,552	\$ 20,856	\$ 270,856	\$ 26,091	\$ 276,091
71	\$ 24,605	\$ 274,605	\$ 30,332	\$ 280,332	\$ 21,680	\$ 271,680	\$ 27,469	\$ 277,469
72	\$ 25,543	\$ 275,543	\$ 32,135	\$ 282,135	\$ 22,509	\$ 272,509	\$ 28,862	\$ 278,862
73	\$ 26,488	\$ 276,488	\$ 33,962	\$ 283,962	\$ 23,344	\$ 273,344	\$ 30,269	\$ 280,269
74	\$ 27,439	\$ 277,439	\$ 35,812	\$ 285,812	\$ 24,183	\$ 274,183	\$ 31,690	\$ 281,690
75	\$ 28,396	\$ 278,396	\$ 37,687	\$ 287,687	\$ 25,028	\$ 275,028	\$ 33,126	\$ 283,126
76	\$ 17,448	\$ 167,448	\$ 22,731	\$ 172,731	\$ 15,373	\$ 165,373	\$ 20,184	\$ 170,184
77	\$ 17,860	\$ 167,860	\$ 22,851	\$ 172,851	\$ 15,731	\$ 165,731	\$ 20,493	\$ 170,493
78	\$ 18,275	\$ 168,275	\$ 22,970	\$ 172,970	\$ 16,091	\$ 166,091	\$ 20,804	\$ 170,804
79	\$ 18,691	\$ 168,691	\$ 23,090	\$ 173,090	\$ 16,452	\$ 166,452	\$ 21,116	\$ 171,116
80	\$ 19,109	\$ 169,109	\$ 23,210	\$ 173,210	\$ 16,815	\$ 166,815	\$ 21,429	\$ 171,429

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit	Maximum Premium	Maximum Death Benefit
45	\$ 141,510	\$ 388,198	\$ 184,534	\$ 431,034	\$ 123,478	\$ 367,647	\$ 169,818	\$ 412,541
46	\$ 148,212	\$ 394,695	\$ 193,565	\$ 439,831	\$ 129,358	\$ 373,134	\$ 178,835	\$ 421,017
47	\$ 155,154	\$ 401,412	\$ 202,995	\$ 448,994	\$ 135,447	\$ 378,787	\$ 188,265	\$ 429,848
48	\$ 162,357	\$ 408,363	\$ 212,844	\$ 458,547	\$ 141,761	\$ 384,615	\$ 198,147	\$ 439,058
49	\$ 169,880	\$ 415,558	\$ 223,144	\$ 468,515	\$ 148,309	\$ 390,625	\$ 208,511	\$ 448,671
50	\$ 177,690	\$ 423,011	\$ 233,922	\$ 478,927	\$ 155,111	\$ 396,825	\$ 219,394	\$ 458,715
51	\$ 186,676	\$ 431,480	\$ 247,203	\$ 491,545	\$ 162,532	\$ 403,486	\$ 231,790	\$ 469,924
52	\$ 195,944	\$ 440,295	\$ 261,006	\$ 504,846	\$ 170,137	\$ 410,374	\$ 244,643	\$ 481,695
53	\$ 205,555	\$ 449,478	\$ 275,372	\$ 518,887	\$ 177,972	\$ 417,501	\$ 258,048	\$ 494,071
54	\$ 215,571	\$ 459,052	\$ 290,531	\$ 533,731	\$ 186,098	\$ 424,881	\$ 271,949	\$ 507,099
55	\$ 226,055	\$ 469,043	\$ 306,600	\$ 549,450	\$ 194,567	\$ 432,525	\$ 286,448	\$ 520,833
56	\$ 237,255	\$ 479,662	\$ 320,643	\$ 563,063	\$ 203,586	\$ 440,606	\$ 302,980	\$ 536,480
57	\$ 249,053	\$ 490,773	\$ 335,477	\$ 577,367	\$ 213,039	\$ 448,994	\$ 320,647	\$ 553,097
58	\$ 261,446	\$ 502,411	\$ 351,157	\$ 592,417	\$ 222,958	\$ 457,707	\$ 339,521	\$ 570,776
59	\$ 274,300	\$ 514,615	\$ 367,707	\$ 608,272	\$ 233,350	\$ 466,766	\$ 359,692	\$ 589,622
60	\$ 287,796	\$ 527,426	\$ 385,175	\$ 625,000	\$ 244,214	\$ 476,190	\$ 381,231	\$ 609,756
61	\$ 304,769	\$ 543,714	\$ 410,255	\$ 649,350	\$ 258,715	\$ 489,045	\$ 407,422	\$ 634,517
62	\$ 322,751	\$ 561,041	\$ 437,275	\$ 675,675	\$ 273,893	\$ 502,613	\$ 435,675	\$ 661,375
63	\$ 341,803	\$ 579,508	\$ 466,435	\$ 704,225	\$ 289,361	\$ 516,956	\$ 466,232	\$ 690,607
64	\$ 362,037	\$ 599,232	\$ 498,009	\$ 735,294	\$ 305,606	\$ 532,141	\$ 499,373	\$ 722,543
65	\$ 383,572	\$ 620,347	\$ 532,345	\$ 769,230	\$ 322,685	\$ 548,245	\$ 535,470	\$ 757,575
66	\$ 406,233	\$ 642,673	\$ 572,476	\$ 809,061	\$ 341,961	\$ 566,636	\$ 569,964	\$ 791,139
67	\$ 430,491	\$ 666,666	\$ 616,872	\$ 853,242	\$ 362,438	\$ 586,303	\$ 607,454	\$ 827,814
68	\$ 456,565	\$ 692,520	\$ 666,337	\$ 902,527	\$ 384,265	\$ 607,385	\$ 648,425	\$ 868,055
69	\$ 484,701	\$ 720,461	\$ 721,844	\$ 957,854	\$ 407,630	\$ 630,040	\$ 693,478	\$ 912,408
70	\$ 515,210	\$ 750,750	\$ 784,638	\$ 1,020,408	\$ 432,730	\$ 654,450	\$ 743,313	\$ 961,538
71	\$ 551,383	\$ 786,658	\$ 885,646	\$ 1,121,076	\$ 474,196	\$ 695,216	\$ 798,805	\$ 1,016,260
72	\$ 591,233	\$ 826,173	\$ 1,008,821	\$ 1,243,781	\$ 521,099	\$ 741,399	\$ 860,986	\$ 1,077,586
73	\$ 635,352	\$ 869,867	\$ 1,162,313	\$ 1,396,648	\$ 574,600	\$ 794,155	\$ 931,153	\$ 1,146,788
74	\$ 684,422	\$ 918,442	\$ 1,358,791	\$ 1,592,356	\$ 636,183	\$ 854,993	\$ 1,010,900	\$ 1,225,490
75	\$ 739,297	\$ 972,762	\$ 1,619,166	\$ 1,851,851	\$ 707,845	\$ 925,925	\$ 1,102,279	\$ 1,315,789
76	\$ 471,186	\$ 604,351	\$ 1,004,243	\$ 1,136,363	\$ 447,379	\$ 565,184	\$ 724,968	\$ 837,988
77	\$ 493,736	\$ 626,566	\$ 1,031,300	\$ 1,162,790	\$ 457,658	\$ 575,153	\$ 730,372	\$ 892,857
78	\$ 518,012	\$ 650,477	\$ 1,059,671	\$ 1,190,476	\$ 468,320	\$ 585,480	\$ 743,524	\$ 955,414
79	\$ 544,229	\$ 676,284	\$ 1,089,467	\$ 1,219,512	\$ 479,394	\$ 596,184	\$ 756,157	\$ 1,027,397
80	\$ 572,615	\$ 704,225	\$ 1,120,785	\$ 1,250,000	\$ 490,902	\$ 607,287	\$ 767,581	\$ 1,111,111
81	\$ 605,055	\$ 736,015	\$ 1,247,941	\$ 1,376,146	\$ 514,412	\$ 629,722	\$ 1,110,382	\$ 1,219,512
82	\$ 640,571	\$ 770,811	\$ 1,403,522	\$ 1,530,612	\$ 539,759	\$ 653,879	\$ 1,243,761	\$ 1,351,351
83	\$ 679,601	\$ 809,061	\$ 1,598,262	\$ 1,724,137	\$ 567,148	\$ 679,963	\$ 1,409,251	\$ 1,515,151
84	\$ 722,705	\$ 851,305	\$ 1,849,154	\$ 1,973,684	\$ 596,835	\$ 708,215	\$ 1,620,097	\$ 1,724,137
85	\$ 770,553	\$ 898,203	\$ 2,184,642	\$ 2,307,692	\$ 629,111	\$ 738,916	\$ 1,898,010	\$ 2,000,000

Minimum Premiums



Single Pay

5 Pay

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 8,900	\$ 25,000	\$ 10,500	\$ 25,000	\$ 8,000	\$ 25,000	\$ 9,850	\$ 25,000
46	\$ 9,165	\$ 25,000	\$ 10,790	\$ 25,000	\$ 8,250	\$ 25,000	\$ 10,155	\$ 25,000
47	\$ 9,430	\$ 25,000	\$ 11,080	\$ 25,000	\$ 8,500	\$ 25,000	\$ 10,460	\$ 25,000
48	\$ 9,695	\$ 25,000	\$ 11,370	\$ 25,000	\$ 8,750	\$ 25,000	\$ 10,765	\$ 25,000
49	\$ 9,960	\$ 25,000	\$ 11,660	\$ 25,000	\$ 9,000	\$ 25,000	\$ 11,070	\$ 25,000
50	\$ 10,225	\$ 25,000	\$ 11,950	\$ 25,000	\$ 9,250	\$ 25,000	\$ 11,375	\$ 25,000
51	\$ 10,515	\$ 25,000	\$ 12,285	\$ 25,000	\$ 9,510	\$ 25,000	\$ 11,700	\$ 25,000
52	\$ 10,805	\$ 25,000	\$ 12,620	\$ 25,000	\$ 9,770	\$ 25,000	\$ 12,025	\$ 25,000
53	\$ 11,095	\$ 25,000	\$ 12,955	\$ 25,000	\$ 10,030	\$ 25,000	\$ 12,350	\$ 25,000
54	\$ 11,385	\$ 25,000	\$ 13,290	\$ 25,000	\$ 10,290	\$ 25,000	\$ 12,675	\$ 25,000
55	\$ 11,675	\$ 25,000	\$ 13,625	\$ 25,000	\$ 10,550	\$ 25,000	\$ 13,000	\$ 25,000
56	\$ 11,970	\$ 25,000	\$ 13,960	\$ 25,000	\$ 10,815	\$ 25,000	\$ 13,350	\$ 25,000
57	\$ 12,265	\$ 25,000	\$ 14,175	\$ 25,000	\$ 11,080	\$ 25,000	\$ 13,700	\$ 25,000
58	\$ 12,560	\$ 25,000	\$ 14,450	\$ 25,000	\$ 11,345	\$ 25,000	\$ 14,050	\$ 25,000
59	\$ 12,855	\$ 25,000	\$ 14,725	\$ 25,000	\$ 11,610	\$ 25,000	\$ 14,400	\$ 25,000
60	\$ 13,150	\$ 25,000	\$ 15,000	\$ 25,000	\$ 11,875	\$ 25,000	\$ 14,750	\$ 25,000
61	\$ 13,505	\$ 25,000	\$ 15,375	\$ 25,000	\$ 12,220	\$ 25,000	\$ 15,150	\$ 25,000
62	\$ 13,860	\$ 25,000	\$ 15,750	\$ 25,000	\$ 12,565	\$ 25,000	\$ 15,550	\$ 25,000
63	\$ 14,215	\$ 25,000	\$ 16,125	\$ 25,000	\$ 12,910	\$ 25,000	\$ 15,950	\$ 25,000
64	\$ 14,570	\$ 25,000	\$ 16,500	\$ 25,000	\$ 13,255	\$ 25,000	\$ 16,350	\$ 25,000
65	\$ 14,925	\$ 25,000	\$ 16,875	\$ 25,000	\$ 13,600	\$ 25,000	\$ 16,750	\$ 25,000
66	\$ 15,275	\$ 25,000	\$ 17,275	\$ 25,000	\$ 13,970	\$ 25,000	\$ 17,100	\$ 25,000
67	\$ 15,625	\$ 25,000	\$ 17,675	\$ 25,000	\$ 14,340	\$ 25,000	\$ 17,450	\$ 25,000
68	\$ 15,975	\$ 25,000	\$ 18,075	\$ 25,000	\$ 14,710	\$ 25,000	\$ 17,800	\$ 25,000
69	\$ 16,325	\$ 25,000	\$ 18,475	\$ 25,000	\$ 15,080	\$ 25,000	\$ 18,150	\$ 25,000
70	\$ 16,675	\$ 25,000	\$ 18,875	\$ 25,000	\$ 15,450	\$ 25,000	\$ 18,500	\$ 25,000
71	\$ 17,055	\$ 25,000	\$ 19,425	\$ 25,000	\$ 16,010	\$ 25,000	\$ 18,850	\$ 25,000
72	\$ 17,435	\$ 25,000	\$ 19,975	\$ 25,000	\$ 16,570	\$ 25,000	\$ 19,200	\$ 25,000
73	\$ 17,815	\$ 25,000	\$ 20,525	\$ 25,000	\$ 17,130	\$ 25,000	\$ 19,550	\$ 25,000
74	\$ 18,195	\$ 25,000	\$ 21,075	\$ 25,000	\$ 17,690	\$ 25,000	\$ 19,900	\$ 25,000
75	\$ 18,575	\$ 25,000	\$ 21,625	\$ 25,000	\$ 18,250	\$ 25,000	\$ 20,250	\$ 25,000
76	\$ 18,995	\$ 25,000	\$ 21,700	\$ 25,000	\$ 18,365	\$ 25,000	\$ 20,525	\$ 25,000
77	\$ 19,015	\$ 25,000	\$ 21,775	\$ 25,000	\$ 18,480	\$ 25,000	\$ 20,800	\$ 25,000
78	\$ 19,235	\$ 25,000	\$ 21,850	\$ 25,000	\$ 18,595	\$ 25,000	\$ 21,075	\$ 25,000
79	\$ 19,455	\$ 25,000	\$ 21,925	\$ 25,000	\$ 18,710	\$ 25,000	\$ 21,350	\$ 25,000
80	\$ 19,675	\$ 25,000	\$ 22,000	\$ 25,000	\$ 18,825	\$ 25,000	\$ 21,625	\$ 25,000
81	\$ 19,905	\$ 25,000	\$ 22,275	\$ 25,000	\$ 19,045	\$ 25,000	\$ 21,925	\$ 25,000
82	\$ 20,135	\$ 25,000	\$ 22,550	\$ 25,000	\$ 19,265	\$ 25,000	\$ 22,225	\$ 25,000
83	\$ 20,365	\$ 25,000	\$ 22,825	\$ 25,000	\$ 19,485	\$ 25,000	\$ 22,525	\$ 25,000
84	\$ 20,595	\$ 25,000	\$ 23,100	\$ 25,000	\$ 19,705	\$ 25,000	\$ 22,825	\$ 25,000
85	\$ 20,825	\$ 25,000	\$ 23,375	\$ 25,000	\$ 19,925	\$ 25,000	\$ 23,125	\$ 25,000

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 1,905	\$ 25,000	\$ 2,225	\$ 25,000	\$ 1,708	\$ 25,000	\$ 2,075	\$ 25,000
46	\$ 1,964	\$ 25,000	\$ 2,290	\$ 25,000	\$ 1,761	\$ 25,000	\$ 2,140	\$ 25,000
47	\$ 2,023	\$ 25,000	\$ 2,355	\$ 25,000	\$ 1,815	\$ 25,000	\$ 2,205	\$ 25,000
48	\$ 2,082	\$ 25,000	\$ 2,420	\$ 25,000	\$ 1,868	\$ 25,000	\$ 2,270	\$ 25,000
49	\$ 2,141	\$ 25,000	\$ 2,485	\$ 25,000	\$ 1,922	\$ 25,000	\$ 2,335	\$ 25,000
50	\$ 2,200	\$ 25,000	\$ 2,550	\$ 25,000	\$ 1,975	\$ 25,000	\$ 2,400	\$ 25,000
51	\$ 2,265	\$ 25,000	\$ 2,625	\$ 25,000	\$ 2,035	\$ 25,000	\$ 2,463	\$ 25,000
52	\$ 2,330	\$ 25,000	\$ 2,700	\$ 25,000	\$ 2,095	\$ 25,000	\$ 2,525	\$ 25,000
53	\$ 2,395	\$ 25,000	\$ 2,775	\$ 25,000	\$ 2,155	\$ 25,000	\$ 2,588	\$ 25,000
54	\$ 2,460	\$ 25,000	\$ 2,850	\$ 25,000	\$ 2,215	\$ 25,000	\$ 2,650	\$ 25,000
55	\$ 2,525	\$ 25,000	\$ 2,925	\$ 25,000	\$ 2,275	\$ 25,000	\$ 2,713	\$ 25,000
56	\$ 2,595	\$ 25,000	\$ 3,003	\$ 25,000	\$ 2,338	\$ 25,000	\$ 2,793	\$ 25,000
57	\$ 2,665	\$ 25,000	\$ 3,080	\$ 25,000	\$ 2,400	\$ 25,000	\$ 2,873	\$ 25,000
58	\$ 2,735	\$ 25,000	\$ 3,158	\$ 25,000	\$ 2,463	\$ 25,000	\$ 2,953	\$ 25,000
59	\$ 2,805	\$ 25,000	\$ 3,233	\$ 25,000	\$ 2,525	\$ 25,000	\$ 3,033	\$ 25,000
60	\$ 2,875	\$ 25,000	\$ 3,313	\$ 25,000	\$ 2,588	\$ 25,000	\$ 3,113	\$ 25,000
61	\$ 2,955	\$ 25,000	\$ 3,395	\$ 25,000	\$ 2,658	\$ 25,000	\$ 3,205	\$ 25,000
62	\$ 3,035	\$ 25,000	\$ 3,478	\$ 25,000	\$ 2,728	\$ 25,000	\$ 3,298	\$ 25,000
63	\$ 3,115	\$ 25,000	\$ 3,560	\$ 25,000	\$ 2,798	\$ 25,000	\$ 3,390	\$ 25,000
64	\$ 3,195	\$ 25,000	\$ 3,643	\$ 25,000	\$ 2,868	\$ 25,000	\$ 3,483	\$ 25,000
65	\$ 3,275	\$ 25,000	\$ 3,725	\$ 25,000	\$ 2,938	\$ 25,000	\$ 3,575	\$ 25,000
66	\$ 3,353	\$ 25,000	\$ 3,815	\$ 25,000	\$ 3,014	\$ 25,000	\$ 3,650	\$ 25,000
67	\$ 3,430	\$ 25,000	\$ 3,905	\$ 25,000	\$ 3,090	\$ 25,000	\$ 3,725	\$ 25,000
68	\$ 3,508	\$ 25,000	\$ 3,995	\$ 25,000	\$ 3,166	\$ 25,000	\$ 3,800	\$ 25,000
69	\$ 3,585	\$ 25,000	\$ 4,085	\$ 25,000	\$ 3,242	\$ 25,000	\$ 3,875	\$ 25,000
70	\$ 3,663	\$ 25,000	\$ 4,175	\$ 25,000	\$ 3,318	\$ 25,000	\$ 3,950	\$ 25,000
71	\$ 3,760	\$ 25,000	\$ 4,300	\$ 25,000	\$ 3,417	\$ 25,000	\$ 4,070	\$ 25,000
72	\$ 3,858	\$ 25,000	\$ 4,425	\$ 25,000	\$ 3,516	\$ 25,000	\$ 4,190	\$ 25,000
73	\$ 3,955	\$ 25,000	\$ 4,550	\$ 25,000	\$ 3,615	\$ 25,000	\$ 4,310	\$ 25,000
74	\$ 4,053	\$ 25,000	\$ 4,675	\$ 25,000	\$ 3,714	\$ 25,000	\$ 4,430	\$ 25,000
75	\$ 4,175	\$ 25,000	\$ 4,800	\$ 25,000	\$ 3,825	\$ 25,000	\$ 4,550	\$ 25,000
76	\$ 4,215	\$ 25,000	\$ 4,825	\$ 25,000	\$ 3,880	\$ 25,000	\$ 4,585	\$ 25,000
77	\$ 4,255	\$ 25,000	\$ 4,850	\$ 25,000	\$ 3,935	\$ 25,000	\$ 4,620	\$ 25,000
78	\$ 4,295	\$ 25,000	\$ 4,875	\$ 25,000	\$ 3,990	\$ 25,000	\$ 4,655	\$ 25,000
79	\$ 4,270	\$ 25,000	\$ 4,900	\$ 25,000	\$ 4,045	\$ 25,000	\$ 4,690	\$ 25,000
80	\$ 4,375	\$ 25,000	\$ 4,925	\$ 25,000	\$ 4,100	\$ 25,000	\$ 4,725	\$ 25,000
81	\$ 4,470	\$ 25,000	\$ 5,048	\$ 25,000	\$ 4,173	\$ 25,000	\$ 4,868	\$ 25,000
82	\$ 4,640	\$ 25,000	\$ 5,220	\$ 25,000	\$ 4,320	\$ 25,000	\$ 5,048	\$ 25,000
83	\$ 4,810	\$ 25,000	\$ 5,393	\$ 25,000	\$ 4,468	\$ 25,000	\$ 5,228	\$ 25,000
84	\$ 4,980	\$ 25,000	\$ 5,565	\$ 25,000	\$ 4,615	\$ 25,000	\$ 5,408	\$ 25,000
85	\$ 5,150	\$ 25,000	\$ 5,738	\$ 25,000	\$ 4,763	\$ 25,000	\$ 5,588	\$ 25,000

**Minimum Premiums**

10 Pay

**Minimum Face Amounts**

Single Pay With Accelerated Benefit Rider

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 1,088	\$ 25,000	\$ 1,275	\$ 25,000	\$ 963	\$ 25,000	\$ 1,188	\$ 25,000
46	\$ 1,120	\$ 25,000	\$ 1,313	\$ 25,000	\$ 993	\$ 25,000	\$ 1,228	\$ 25,000
47	\$ 1,153	\$ 25,000	\$ 1,350	\$ 25,000	\$ 1,023	\$ 25,000	\$ 1,268	\$ 25,000
48	\$ 1,185	\$ 25,000	\$ 1,388	\$ 25,000	\$ 1,053	\$ 25,000	\$ 1,308	\$ 25,000
49	\$ 1,218	\$ 25,000	\$ 1,425	\$ 25,000	\$ 1,083	\$ 25,000	\$ 1,348	\$ 25,000
50	\$ 1,250	\$ 25,000	\$ 1,463	\$ 25,000	\$ 1,113	\$ 25,000	\$ 1,388	\$ 25,000
51	\$ 1,286	\$ 25,000	\$ 1,508	\$ 25,000	\$ 1,145	\$ 25,000	\$ 1,430	\$ 25,000
52	\$ 1,323	\$ 25,000	\$ 1,553	\$ 25,000	\$ 1,178	\$ 25,000	\$ 1,473	\$ 25,000
53	\$ 1,359	\$ 25,000	\$ 1,598	\$ 25,000	\$ 1,210	\$ 25,000	\$ 1,515	\$ 25,000
54	\$ 1,395	\$ 25,000	\$ 1,643	\$ 25,000	\$ 1,243	\$ 25,000	\$ 1,558	\$ 25,000
55	\$ 1,431	\$ 25,000	\$ 1,688	\$ 25,000	\$ 1,275	\$ 25,000	\$ 1,600	\$ 25,000
56	\$ 1,474	\$ 25,000	\$ 1,738	\$ 25,000	\$ 1,314	\$ 25,000	\$ 1,655	\$ 25,000
57	\$ 1,516	\$ 25,000	\$ 1,788	\$ 25,000	\$ 1,353	\$ 25,000	\$ 1,710	\$ 25,000
58	\$ 1,559	\$ 25,000	\$ 1,838	\$ 25,000	\$ 1,392	\$ 25,000	\$ 1,765	\$ 25,000
59	\$ 1,601	\$ 25,000	\$ 1,888	\$ 25,000	\$ 1,431	\$ 25,000	\$ 1,820	\$ 25,000
60	\$ 1,644	\$ 25,000	\$ 1,938	\$ 25,000	\$ 1,470	\$ 25,000	\$ 1,875	\$ 25,000
61	\$ 1,693	\$ 25,000	\$ 1,995	\$ 25,000	\$ 1,511	\$ 25,000	\$ 1,930	\$ 25,000
62	\$ 1,741	\$ 25,000	\$ 2,053	\$ 25,000	\$ 1,552	\$ 25,000	\$ 1,985	\$ 25,000
63	\$ 1,790	\$ 25,000	\$ 2,110	\$ 25,000	\$ 1,593	\$ 25,000	\$ 2,040	\$ 25,000
64	\$ 1,839	\$ 25,000	\$ 2,168	\$ 25,000	\$ 1,634	\$ 25,000	\$ 2,095	\$ 25,000
65	\$ 1,888	\$ 25,000	\$ 2,225	\$ 25,000	\$ 1,675	\$ 25,000	\$ 2,150	\$ 25,000
66	\$ 1,943	\$ 25,000	\$ 2,293	\$ 25,000	\$ 1,725	\$ 25,000	\$ 2,193	\$ 25,000
67	\$ 1,998	\$ 25,000	\$ 2,360	\$ 25,000	\$ 1,775	\$ 25,000	\$ 2,235	\$ 25,000
68	\$ 2,053	\$ 25,000	\$ 2,428	\$ 25,000	\$ 1,825	\$ 25,000	\$ 2,278	\$ 25,000
69	\$ 2,108	\$ 25,000	\$ 2,495	\$ 25,000	\$ 1,875	\$ 25,000	\$ 2,320	\$ 25,000
70	\$ 2,163	\$ 25,000	\$ 2,563	\$ 25,000	\$ 1,925	\$ 25,000	\$ 2,363	\$ 25,000
71	\$ 2,240	\$ 25,000	\$ 2,705	\$ 25,000	\$ 1,995	\$ 25,000	\$ 2,475	\$ 25,000
72	\$ 2,318	\$ 25,000	\$ 2,848	\$ 25,000	\$ 2,065	\$ 25,000	\$ 2,588	\$ 25,000
73	\$ 2,395	\$ 25,000	\$ 2,990	\$ 25,000	\$ 2,135	\$ 25,000	\$ 2,700	\$ 25,000
74	\$ 2,473	\$ 25,000	\$ 3,133	\$ 25,000	\$ 2,205	\$ 25,000	\$ 2,813	\$ 25,000
75	\$ 2,550	\$ 25,000	\$ 3,275	\$ 25,000	\$ 2,275	\$ 25,000	\$ 2,925	\$ 25,000
76	\$ 2,605	\$ 25,000	\$ 3,290	\$ 25,000	\$ 2,324	\$ 25,000	\$ 2,965	\$ 25,000
77	\$ 2,660	\$ 25,000	\$ 3,305	\$ 25,000	\$ 2,373	\$ 25,000	\$ 3,005	\$ 25,000
78	\$ 2,715	\$ 25,000	\$ 3,320	\$ 25,000	\$ 2,422	\$ 25,000	\$ 3,045	\$ 25,000
79	\$ 2,770	\$ 25,000	\$ 3,335	\$ 25,000	\$ 2,471	\$ 25,000	\$ 3,085	\$ 25,000
80	\$ 2,825	\$ 25,000	\$ 3,350	\$ 25,000	\$ 2,520	\$ 25,000	\$ 3,125	\$ 25,000

Issue Age	Male Non-Tobacco		Male Tobacco		Female Non-Tobacco		Female Tobacco	
	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit	Minimum Premium	Minimum Death Benefit
45	\$ 9,113	\$ 25,000	\$ 10,703	\$ 25,000	\$ 8,397	\$ 25,000	\$ 10,291	\$ 25,000
46	\$ 9,388	\$ 25,000	\$ 11,002	\$ 25,000	\$ 8,667	\$ 25,000	\$ 10,619	\$ 25,000
47	\$ 9,663	\$ 25,000	\$ 11,303	\$ 25,000	\$ 8,940	\$ 25,000	\$ 10,950	\$ 25,000
48	\$ 9,940	\$ 25,000	\$ 11,604	\$ 25,000	\$ 9,215	\$ 25,000	\$ 11,283	\$ 25,000
49	\$ 10,220	\$ 25,000	\$ 11,907	\$ 25,000	\$ 9,492	\$ 25,000	\$ 11,618	\$ 25,000
50	\$ 10,502	\$ 25,000	\$ 12,211	\$ 25,000	\$ 9,772	\$ 25,000	\$ 11,957	\$ 25,000
51	\$ 10,816	\$ 25,000	\$ 12,573	\$ 25,000	\$ 10,071	\$ 25,000	\$ 12,331	\$ 25,000
52	\$ 11,126	\$ 25,000	\$ 12,928	\$ 25,000	\$ 10,365	\$ 25,000	\$ 12,697	\$ 25,000
53	\$ 11,433	\$ 25,000	\$ 13,279	\$ 25,000	\$ 10,657	\$ 25,000	\$ 13,057	\$ 25,000
54	\$ 11,740	\$ 25,000	\$ 13,630	\$ 25,000	\$ 10,950	\$ 25,000	\$ 13,418	\$ 25,000
55	\$ 12,049	\$ 25,000	\$ 13,983	\$ 25,000	\$ 11,246	\$ 25,000	\$ 13,781	\$ 25,000
56	\$ 12,366	\$ 25,000	\$ 14,279	\$ 25,000	\$ 11,552	\$ 25,000	\$ 14,175	\$ 25,000
57	\$ 12,687	\$ 25,000	\$ 14,581	\$ 25,000	\$ 11,862	\$ 25,000	\$ 14,578	\$ 25,000
58	\$ 13,012	\$ 25,000	\$ 14,887	\$ 25,000	\$ 12,178	\$ 25,000	\$ 14,987	\$ 25,000
59	\$ 13,339	\$ 25,000	\$ 15,197	\$ 25,000	\$ 12,498	\$ 25,000	\$ 15,404	\$ 25,000
60	\$ 13,669	\$ 25,000	\$ 15,509	\$ 25,000	\$ 12,821	\$ 25,000	\$ 15,824	\$ 25,000
61	\$ 14,058	\$ 25,000	\$ 15,920	\$ 25,000	\$ 13,226	\$ 25,000	\$ 16,295	\$ 25,000
62	\$ 14,446	\$ 25,000	\$ 16,330	\$ 25,000	\$ 13,629	\$ 25,000	\$ 16,765	\$ 25,000
63	\$ 14,830	\$ 25,000	\$ 16,736	\$ 25,000	\$ 14,030	\$ 25,000	\$ 17,231	\$ 25,000
64	\$ 15,210	\$ 25,000	\$ 17,136	\$ 25,000	\$ 14,428	\$ 25,000	\$ 17,692	\$ 25,000
65	\$ 15,586	\$ 25,000	\$ 17,531	\$ 25,000	\$ 14,822	\$ 25,000	\$ 18,145	\$ 25,000
66	\$ 15,953	\$ 25,000	\$ 17,946	\$ 25,000	\$ 15,236	\$ 25,000	\$ 18,541	\$ 25,000
67	\$ 16,316	\$ 25,000	\$ 18,357	\$ 25,000	\$ 15,647	\$ 25,000	\$ 18,932	\$ 25,000
68	\$ 16,677	\$ 25,000	\$ 18,766	\$ 25,000	\$ 16,054	\$ 25,000	\$ 19,319	\$ 25,000
69	\$ 17,037	\$ 25,000	\$ 19,175	\$ 25,000	\$ 16,460	\$ 25,000	\$ 19,704	\$ 25,000
70	\$ 17,398	\$ 25,000	\$ 19,587	\$ 25,000	\$ 16,864	\$ 25,000	\$ 20,089	\$ 25,000
71	\$ 17,791	\$ 25,000	\$ 20,154	\$ 25,000	\$ 17,459	\$ 25,000	\$ 20,477	\$ 25,000
72	\$ 18,188	\$ 25,000	\$ 20,727	\$ 25,000	\$ 18,055	\$ 25,000	\$ 20,870	\$ 25,000
73	\$ 18,589	\$ 25,000	\$ 21,308	\$ 25,000	\$ 18,652	\$ 25,000	\$ 21,268	\$ 25,000
74	\$ 18,994	\$ 25,000	\$ 21,897	\$ 25,000	\$ 19,250	\$ 25,000	\$ 21,671	\$ 25,000
75	\$ 19,402	\$ 25,000	\$ 22,491	\$ 25,000	\$ 19,846	\$ 25,000	\$ 22,075	\$ 25,000
76	\$ 19,637	\$ 25,000	\$ 22,594	\$ 25,000	\$ 19,975	\$ 25,000	\$ 22,374	\$ 25,000
77	\$ 19,874	\$ 25,000	\$ 22,701	\$ 25,000	\$ 20,105	\$ 25,000	\$ 22,676	\$ 25,000
78	\$ 20,112	\$ 25,000	\$ 22,810	\$ 25,000	\$ 20,237	\$ 25,000	\$ 22,981	\$ 25,000
79	\$ 20,352	\$ 25,000	\$ 22,923	\$ 25,000	\$ 20,371	\$ 25,000	\$ 23,288	\$ 25,000
80	\$ 20,595	\$ 25,000	\$ 23,039	\$ 25,000	\$ 20,506	\$ 25,000	\$ 23,599	\$ 25,000
81	\$ 20,857	\$ 25,000	\$ 23,365	\$ 25,000	\$ 20,780	\$ 25,000	\$ 23,969	\$ 25,000
82	\$ 21,123	\$ 25,000	\$ 23,696	\$ 25,000	\$ 21,059	\$ 25,000	\$ 24,346	\$ 25,000
83	\$ 21,392	\$ 25,000	\$ 24,031	\$ 25,000	\$ 21,344	\$ 25,000	\$ 24,730	\$ 25,000
84	\$ 21,665	\$ 25,000	\$ 24,374	\$ 25,000	\$ 21,636	\$ 25,000	\$ 25,123	\$ 25,000
85	\$ 21,943	\$ 25,000	\$ 24,723	\$ 25,000	\$ 21,935	\$ 25,000	\$ 25,526	\$ 25,000

Target Premiums per Thousand



Single Pay

5 Pay

10 Pay

Age	Male Non Tobacco	Male Tobacco	Female Non Tobacco	Female Tobacco
45	356.00	420.00	320.00	394.00
46	366.60	431.60	330.00	406.20
47	377.20	443.20	340.00	418.40
48	387.80	454.80	350.00	430.60
49	398.40	466.40	360.00	442.80
50	409.00	478.00	370.00	455.00
51	420.60	491.40	380.40	468.00
52	432.20	504.80	390.80	481.00
53	443.80	518.20	401.20	494.00
54	455.40	531.60	411.60	507.00
55	467.00	545.00	422.00	520.00
56	478.80	556.00	432.60	534.00
57	490.60	567.00	443.20	548.00
58	502.40	578.00	453.80	562.00
59	514.20	589.00	464.40	576.00
60	526.00	600.00	475.00	590.00
61	540.20	615.00	488.80	606.00
62	554.40	630.00	502.60	622.00
63	568.60	645.00	516.40	638.00
64	582.80	660.00	530.20	654.00
65	597.00	675.00	544.00	670.00
66	611.00	691.00	558.80	684.00
67	625.00	707.00	573.60	698.00
68	639.00	723.00	588.40	712.00
69	653.00	739.00	603.20	726.00
70	667.00	755.00	618.00	740.00
71	682.20	777.00	640.40	754.00
72	697.40	799.00	662.80	768.00
73	712.60	821.00	685.20	782.00
74	727.80	843.00	707.60	796.00
75	743.00	865.00	730.00	810.00
76	751.80	868.00	734.60	821.00
77	760.60	871.00	739.20	832.00
78	769.40	874.00	743.80	843.00
79	778.20	877.00	748.40	854.00
80	787.00	880.00	753.00	865.00
81	796.20	891.00	761.80	877.00
82	805.40	902.00	770.60	889.00
83	814.60	913.00	779.40	901.00
84	823.80	924.00	788.20	913.00
85	833.00	935.00	797.00	925.00

Age	Male Non Tobacco	Male Tobacco	Female Non Tobacco	Female Tobacco
45	76.20	89.00	68.30	83.00
46	78.56	91.60	70.44	85.60
47	80.92	94.20	72.58	88.20
48	83.28	96.80	74.72	90.80
49	85.64	99.40	76.86	93.40
50	88.00	102.00	79.00	96.00
51	90.60	105.00	81.40	98.50
52	93.20	108.00	83.80	101.00
53	95.80	111.00	86.20	103.50
54	98.40	114.00	88.60	106.00
55	101.00	117.00	91.00	108.50
56	103.80	120.10	93.50	111.70
57	106.60	123.20	96.00	114.90
58	109.40	126.30	98.50	118.10
59	112.20	129.40	101.00	121.30
60	115.00	132.50	103.50	124.50
61	118.20	135.80	106.30	128.20
62	121.40	139.10	109.10	131.90
63	124.60	142.40	111.90	135.60
64	127.80	145.70	114.70	139.30
65	131.00	149.00	117.50	143.00
66	134.10	152.60	120.54	146.00
67	137.20	156.20	123.58	149.00
68	140.30	159.80	126.62	152.00
69	143.40	163.40	129.66	155.00
70	146.50	167.00	132.70	158.00
71	150.40	172.00	136.66	162.80
72	154.30	177.00	140.62	167.60
73	158.20	182.00	144.58	172.40
74	162.10	187.00	148.54	177.20
75	167.00	192.00	153.00	182.00
76	168.60	193.00	155.20	183.40
77	170.20	194.00	157.40	184.80
78	171.80	195.00	159.60	186.20
79	170.80	196.00	161.80	187.60
80	175.00	197.00	164.00	189.00
81	178.80	201.90	166.90	194.70
82	185.60	208.80	172.80	201.90
83	192.40	215.70	178.70	209.10
84	199.20	222.60	184.60	216.30
85	206.00	229.50	190.50	223.50

Age	Male Non Tobacco	Male Tobacco	Female Non Tobacco	Female Tobacco
45	43.50	51.00	38.50	47.50
46	44.80	52.50	39.70	49.10
47	46.10	54.00	40.90	50.70
48	47.40	55.50	42.10	52.30
49	48.70	57.00	43.30	53.90
50	50.00	58.50	44.50	55.50
51	51.45	60.30	45.80	57.20
52	52.90	62.10	47.10	58.90
53	54.35	63.90	48.40	60.60
54	55.80	65.70	49.70	62.30
55	57.25	67.50	51.00	64.00
56	58.95	69.50	52.56	66.20
57	60.65	71.50	54.12	68.40
58	62.35	73.50	55.68	70.60
59	64.05	75.50	57.24	72.80
60	65.75	77.50	58.80	75.00
61	67.70	79.80	60.44	77.20
62	69.65	82.10	62.08	79.40
63	71.60	84.40	63.72	81.60
64	73.55	86.70	65.36	83.80
65	75.50	89.00	67.00	86.00
66	77.70	91.70	69.00	87.70
67	79.90	94.40	71.00	89.40
68	82.10	97.10	73.00	91.10
69	84.30	99.80	75.00	92.80
70	86.50	102.50	77.00	94.50
71	89.60	108.20	79.80	99.00
72	92.70	113.90	82.60	103.50
73	95.80	119.60	85.40	108.00
74	98.90	125.30	88.20	112.50
75	102.00	131.00	91.00	117.00
76	104.20	131.60	92.96	118.60
77	106.40	132.20	94.92	120.20
78	108.60	132.80	96.88	121.80
79	110.80	133.40	98.84	123.40
80	113.00	134.00	100.80	125.00