

A photograph of the Golden Gate Bridge in San Francisco, California, viewed from a low angle looking up at the tower. The bridge's orange-red steel structure is prominent against a clear blue sky with some light clouds. The water of the bay is visible at the bottom of the frame.

West Coast Life Income Replacement TermSM Life Insurance

RATE BOOK AND
PRODUCT GUIDE

Initial Level
Premium Periods

10, 15, 20, 25 & 30



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

WCLAG.1031 (05.09)

Policy Form WC-T16

For Agent Use Only. Not For Consumer Use.
Not Available In All States.

Table of Contents

Introduction.....	4
Product Overview.....	4
Features.....	5
Underwriting Criteria.....	6-7
Calculation Examples.....	8
Factor Tables.....	9
Illustrations.....	10-11
Rate Tables.....	12-27
WCLIRT-10.....	12-14
WCLIRT-15.....	15-17
WCLIRT-20.....	18-20
WCLIRT-25.....	21-23
WCLIRT-30.....	24-26
Waiver of Premium.....	27
Quick Reference.....	28-29
Notes.....	30-31

Introduction

West Coast Life continues its drive for innovation and providing value-enhanced life insurance products.

West Coast Life Income Replacement TermSM is a new and innovative term life insurance with discounted initial level premiums. Instead of a lump-sum death benefit, this policy pays an income stream for a selected number of years if the insured dies before the policy end date.*

West Coast Life Income Replacement Term

- Discounted premiums
- Death benefit paid in the form of periodic, guaranteed payments for a fixed period (5 - 30 years)
- Additional lump-sum death benefit payment available¹
- Level premiums guaranteed not to increase during the selected initial premium period of 10, 15, 20, 25 or 30 years

This policy may help your clients account for the periodic and recurring expenses of their beneficiaries that a traditional lump-sum death benefit may not. Present this policy as a way to lessen ongoing beneficiary financial burden with cost-savings to the policy owner.

* Neither West Coast Life Insurance Company nor its representatives offer legal or tax advice. The tax treatment of life insurance is subject to change. A portion of each annual payment will be reported as taxable income to the beneficiary, based on our understanding of current Federal income tax law. Consumers should consult their legal or tax advisor before making any tax-related decisions.

Product Overview

Underwriting classifications:

- Super Preferred NonTobacco
- Preferred NonTobacco
- Standard NonTobacco
- Standard Tobacco
- Substandard through Table H

Guaranteed level premiums:

10, 15, 20, 25 or 30 years

Three rate bands:

- \$100,000 – \$249,999
- \$250,000 – \$999,999
- \$1,000,000+

NOTE: The band for the base policy and the band for the lump-sum term rider, if any, are determined independently.

Renewability:

Policies are renewable to age 100.

Conversion option:

Included

Age Nearest Birthday:

Issue age is based on the insured's age at nearest birthday.

Annual policy fee:

- \$50 for face amounts \$250,000 and greater (non-commissionable)
- \$60 for face amounts \$249,999 and less (commissionable)

Additional rider coverage face amounts are not included in determining the policy fee.

Please consult the policy for complete details regarding benefits, limitations and exclusions.

¹ Optional riders are available at additional cost.

Optional Riders

Waiver of Premium Rider (WC-509V2)

This rider enables your client to plan for future policy funding needs that would arise should the insured become disabled for six months or more, meeting specific conditions. Any premiums paid during this six month period will be refunded when the waiver benefit is approved. The initial rider premium is guaranteed level for the current initial period of the base plan. After the initial period, the renewal premium rates change each year based on attained age.

Total disability definitions:

- Prevents the insured from performing substantially all the substantial and material duties of the insured's regular occupation, if any, or
- After total disability has continued for five years, or, if the insured has no regular occupation, from the start of total disability, prevents the insured from engaging in any occupation the insured is qualified to perform, or
- Total and permanent loss of sight of both eyes, or the loss of both hands, both feet or one hand and one foot

Issue Ages: 18 to 55 (not to exceed issue age of base plan)

Premiums: Premiums and coverage cease at age 60.

Term Life Insurance Rider (WC-621)

This lump-sum rider allows for a single sum to be paid at the time of death.

- Benefit is generally income tax-free
- Minimum face amount is \$100,000
- Maximum face amount is five times the base policy face amount
- No policy fee
- Level premium period of the rider must match that of the base policy
- Premium is banded, and bands are based on the face amount of the rider independent of the base policy benefit

Payout discount factor does not apply. Refer to rates on pages 12-26. Actual terms and conditions contained in the rider govern all benefits provided.

Conversion

The conversion option is included on all **West Coast Life Income Replacement Term** policies. During the initial policy years, this term policy may be changed (converted) to a Company designated life insurance policy available at the time of conversion.

Policy Coverage	Term Conversion Period
10-year	10 policy years
15-year	15 policy years
20-year	20 policy years
25-year	20 policy years
30-year	20 policy years

NOTE: Conversion must be made prior to insured's age 75 and the expiry date of the term conversion period.

Conversion is available without underwriting during the conversion period. The convertible coverage amount is equal to the present value of the income stream death benefit. See the example calculation on page 8 for more information.

The conversion is subject to the terms of the policy. The new policy will be issued at the insured's attained age and with a risk classification that most closely corresponds to the risk classification of the original policy.

Renewability

West Coast Life Income Replacement Term policies are renewable to age 100. The policies can be kept in force by payment of the required premiums until the insured's attained age 100, regardless of changes in health after policy issue.

Limitations

Issuance of a policy is subject to underwriting. Coverage is subject to up to a two-year suicide and contestable period. If the insured dies by suicide or if a contest is successful, the Company's liability will be limited to premiums paid. Policy benefits will be provided based on the insured's correct age and sex according to the scale of premiums in effect on the policy date.

Underwriting Criteria

Super Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine for 5 years (urine negative).
Driving	Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No history of or death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	No history of treatment. Current readings do not exceed 140/85 through age 60 or 150/90 above age 60.
Cholesterol	Total Cholesterol not greater than 220, including treated cholesterol, and Cholesterol/HDL ratio is 5.0 or less. If Cholesterol/HDL ratio is 3.5 or lower, Total Cholesterol of 230 is acceptable.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable.
Aviation	Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed the limit shown on the chart below (male or female):

Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-8	119	5-6	167	6-4	222
4-9	124	5-7	171	6-5	227
4-10	128	5-8	177	6-6	234
4-11	133	5-9	182	6-7	240
5-0	137	5-10	187	6-8	246
5-1	142	5-11	192	6-9	253
5-2	147	6-0	198		
5-3	152	6-1	204		
5-4	157	6-2	210		
5-5	161	6-3	216		

Underwriting Criteria

Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind for the last year (urine negative).
Driving	Not available with three or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Current readings do not exceed 140/90 through age 60 or 150/90 above age 60. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 250, including treated cholesterol, and Cholesterol/HDL ratio is 6.0 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable.
Aviation	Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed the limit shown on the chart below (male or female):

Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight	Height/Weight
4-8	136	5-6	185	6-4	245
4-9	141	5-7	190	6-5	252
4-10	146	5-8	195	6-6	259
4-11	151	5-9	200	6-7	267
5-0	156	5-10	205	6-8	275
5-1	160	5-11	211	6-9	283
5-2	165	6-0	217	6-10	291
5-3	170	6-1	224	6-11	300
5-4	175	6-2	233		
5-5	178	6-3	238		

Underwriting Criteria

Super Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine for 5 years (urine negative).
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 150/90. No history of treatment.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
Aviation	Available with an Exclusion Rider, except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below (male or female):

Height	Min	Max	Height	Min	Max
4-8	98	128	5-9	147	195
4-9	101	133	5-10	152	201
4-10	104	138	5-11	156	206
4-11	108	143	6-0	160	212
5-0	112	148	6-1	165	218
5-1	115	153	6-2	170	224
5-2	119	158	6-3	174	230
5-3	123	163	6-4	179	237
5-4	127	168	6-5	184	244
5-5	131	173	6-6	189	250
5-6	135	178	6-7	194	256
5-7	139	184	6-8	199	263
5-8	143	190	6-9	204	270

Underwriting Criteria

Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine use of any kind for the last year (urine negative).
Driving	Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 160/95.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 300 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.0.
Aviation	Available with an Exclusion Rider, except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below (male or female):

Height	Min	Max	Height	Min	Max
4-8	89	146	5-9	134	222
4-9	92	152	5-10	138	229
4-10	95	157	5-11	142	236
4-11	98	162	6-0	146	242
5-0	102	168	6-1	150	249
5-1	105	174	6-2	154	256
5-2	108	180	6-3	158	262
5-3	112	185	6-4	162	270
5-4	115	191	6-5	167	277
5-5	119	197	6-6	172	284
5-6	123	203	6-7	176	292
5-7	127	209	6-8	180	299
5-8	130	216	6-9	185	306

Calculation Examples¹

For the following examples, we are assuming a male, age 45, Preferred NonTobacco risk class. The client desires a 20-year level premium period with a 10-year income stream death benefit of \$100,000 per year (\$1 million total).

Premium Calculation

The easiest way is to use West Coast Life's WinFlex system to develop a full quote that you may use with your clients (see pages 10-11 for more information). The following describes how the premium calculation is performed.

1. Determine the discounted face amount by multiplying the total death benefit by the payout discount shown in column B on the next page. Be sure to apply the factor associated with the appropriate period.
 $(\$1,000,000) \times (.85) = \$850,000$
2. Determine the annual premium by multiplying the discounted face amount (in thousands) by the annual premium rate (see pages 12-26). Add the policy fee based on the rate band.
 $(\$850,000/1,000) \times (\$1.35) + (\$50) = \$1,197.50$
3. Determine the cost savings by subtracting the **Income Replacement Term** annual premium from the **Focus Term** annual premium.
 $(\$1,450.00) - (\$1,197.50) = \mathbf{\$252.50 \text{ annual savings!}}$

Taxable Benefit Calculation

The percentage of the death benefit that is classified as taxable is exactly one minus the payout discount factor (see page 9). The following describes how the taxable benefit calculation is performed.

1. Determine the annual taxable amount by multiplying the annual death benefit by the taxable benefit factor shown in column C on the next page.
 $(\$100,000) \times (.15) = \$15,000$
2. Assuming a 28% tax rate, less than 5% of the death benefit will be paid in taxes each year.
 $(\$15,000) \times (.28) = \$4,200$

Conversion Calculation

Suppose this client wishes to convert his **Income Replacement Term** policy to a Company designated life insurance policy. The following describes the conversion calculation.

1. Determine the portion of the face amount that may be converted by multiplying the total death benefit by the conversion value factor shown in column B on the next page. Be sure to apply the factor associated with the appropriate period. (NOTE: the conversion value factor is the same as the payout discount factor.)
 $(\$1,000,000) \times (.85) = \$850,000$

¹ Neither West Coast Life Insurance Company nor its representatives offer legal or tax advice. The tax treatment of life insurance is subject to change. A portion of each annual payment will be reported as taxable income to the beneficiary, based on our understanding of current Federal income tax law. Consumers should consult their legal or tax advisor before making any tax-related decisions. Rates effective as of 06/09.

Factor Tables

Effective as of 03/09

(A) Payout Period	(B) Payout Discount ¹ & Conversion Factor	(C) Taxable Benefit Factor ²
5	0.93	0.07
6	0.91	0.09
7	0.90	0.10
8	0.88	0.12
9	0.86	0.14
10	0.85	0.15
11	0.83	0.17
12	0.82	0.18
13	0.80	0.20
14	0.79	0.21
15	0.78	0.22
16	0.76	0.24
17	0.75	0.25
18	0.74	0.26
19	0.72	0.28
20	0.70	0.30
21	0.69	0.31
22	0.68	0.32
23	0.67	0.33
24	0.66	0.34
25	0.65	0.35
26	0.64	0.36
27	0.63	0.37
28	0.62	0.38
29	0.61	0.39
30	0.60	0.40

¹ Applies only to base policy amount.

² The percentage of death benefit that is classified as taxable is exactly (1 - payout discount factor).

Illustrations

West Coast Life constantly strives to provide innovative tools to help satisfy the unique life insurance needs of clients. An important tool available to you is our WinFlex Illustration Software System. With WinFlex, you can create illustrations and hypotheticals for products such as term and UL.

WinFlex is the easiest and most accurate way to calculate the discounted premiums of **West Coast Life Income Replacement Term** Life Insurance. The longer the payout period, the more premium savings your clients will realize. Winflex will also calculate the taxable death benefit. The shorter the payout period, the less death benefit will be reported as taxable.

Sample WinFlex Input Screens

Illustration Assumptions

Term to 100 Plan
with 20-Year Level
Premium Period

Riders: None

Annual Benefit Amount:
\$100,000 for 10 years

Prepared For:
Example Illustration

Male Age 45:
Preferred NonTobacco

Insured Name	John Smith	Insured Solve For Policy Options Policy Riders Output Options Agent Info
Sex	Male	
Date of Birth	/ /	
Age	45	
Class	Preferred Non-Tobacco	
Table Rating	None	
Temporary Flat Extra	0 More	
Permanent Flat Extra	0	
State of Issue	Alabama	

Solve For	Premium	Insured Solve For Policy Options Policy Riders Output Options Agent Info
Benefit Payments	<input checked="" type="radio"/> Total <input type="radio"/> Annual	
Benefit Payment Amount	100000	
Benefit Payment Years	10	
Benefit Payment Years	<input type="checkbox"/>	
Benefit Payment Years	<input type="checkbox"/>	

Premium Mode	Annual	Insured Solve For Policy Options Policy Riders Output Options Agent Info
Revised Illustration	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Level Premium Period	20 Years	
Show Renewal Premiums	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Show Cumulative Premiums	<input type="radio"/> Yes <input checked="" type="radio"/> No	

Policy Riders	<input type="radio"/> Yes <input checked="" type="radio"/> No	Insured Solve For Policy Options Policy Riders Output Options Agent Info
Waiver of Premium	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Term Insurance Rider		
Terminate?	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Years		

Sample WinFlex Output Results

Number of Benefit Years:	10	
Annual Benefit Amount:	\$100,000	
Total Benefit Payment:	\$1,000,000	
End of Year Age	Year	Guaranteed Maximum Annual Contract Premiums
46	1	1,197.50
47	2	1,197.50
48	3	1,197.50
49	4	1,197.50
50	5	1,197.50
51	6	1,197.50
52	7	1,197.50
53	8	1,197.50
54	9	1,197.50
55	10	1,197.50
56	11	1,197.50
57	12	1,197.50
58	13	1,197.50
59	14	1,197.50
60	15	1,197.50
61	16	1,197.50
62	17	1,197.50
63	18	1,197.50
64	19	1,197.50
65	20	1,197.50

General Information	Not a Bank Deposit No Bank Guarantee Not FDIC Insured				
	Not Insured By Any Federal Government Agency				
Modal Premiums	Benefit Period	Annual	Semi-Annual Modal Annualized	Quarterly Modal Annualized	Monthly-PAC Modal Annualized
	10 years	\$1,197.50	\$622.70 \$1,245.40	\$317.34 \$1,269.36	\$104.79 \$1,257.48
Initial Premium Period	The Initial Premium Period is the period that the Company cannot charge more than the initial contract premium. Initial Premium Period: 20 years				
After the Initial Premium Period	Coverage may continue to age 100 if premiums continue to be paid. After the initial premium period, premiums increase automatically each year. Please consult the policy contract for additional premiums.				
Death Benefit	The death benefit is the amount of money payable to the beneficiary if the proposed insured dies while the policy is in force. The death benefit will provide the beneficiary guaranteed annual benefit payments made over a specified period starting at the time of death. The amount and duration of the payments are determined by the policy owner and are shown in the policy schedule. The total benefit amount is the sum of all annual benefit payments.				
Conversion	During the conversion period shown below and prior to the insured's 75th birthday, the base policy may be converted (subject to contract terms) without evidence of insurability to any company-designated plan of life insurance. Conversion Period: 20 years				
Tax Compliance	Neither West Coast Life Insurance Company nor its representatives offer legal or tax advice. The tax treatment of life insurance is subject to change. A portion of each annual payment will be reported as taxable income to the beneficiary, based on our understanding of current federal income tax law. The portion to be reported varies by the number of benefit payment years and is shown below for the scenario illustrated. We suggest that you consult your legal or tax advisor before making any tax-related decisions. Benefit Period: 10 years Reported Portion: 1.5%				

Life Insurance Cost Information	Indices assume the time value of money to be 5.00%. The Net Payment Cost Index and the Surrender Cost Index are measures of the relative cost of similar plans of insurance. A low index number represents a lower cost than a high index number. A more detailed explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide.			
	Net Payment Cost Index		Surrender Cost Index	
Benefit Period	Year 10	Year 20	Year 10	Year 20
10 years	1.198	1.198	1.198	1.198

This is an illustration only, not an offer, contract or promise of future policy performance. Before any policy is issued, available plans of insurance and any plan details are subject to change by the Company at any time. The actual policy issued is subject to the Company's underwriting standards. Coverage is subject to the terms and conditions of the policy.

Income Replacement Term 10

10-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.64	
17			0.64	
18	0.36	0.45	0.64	1.72
19	0.36	0.45	0.64	1.72
20	0.36	0.45	0.64	1.72
21	0.36	0.45	0.64	1.72
22	0.36	0.45	0.64	1.72
23	0.36	0.45	0.64	1.72
24	0.36	0.45	0.64	1.72
25	0.36	0.45	0.64	1.72
26	0.36	0.45	0.64	1.72
27	0.36	0.45	0.64	1.72
28	0.36	0.45	0.64	1.72
29	0.36	0.45	0.64	1.72
30	0.36	0.45	0.64	1.72
31	0.36	0.45	0.64	1.75
32	0.36	0.45	0.64	1.77
33	0.36	0.45	0.64	1.79
34	0.36	0.45	0.64	1.82
35	0.36	0.45	0.64	1.83
36	0.37	0.47	0.67	1.95
37	0.39	0.50	0.71	2.06
38	0.43	0.53	0.76	2.23
39	0.46	0.58	0.83	2.41
40	0.50	0.62	0.89	2.67
41	0.54	0.68	0.97	2.91
42	0.59	0.75	1.06	3.19
43	0.65	0.82	1.17	3.49
44	0.71	0.91	1.28	3.83
45	0.80	1.00	1.41	4.15
46	0.89	1.11	1.56	4.76
47	0.99	1.23	1.72	5.36
48	1.09	1.36	1.90	5.98
49	1.22	1.50	2.10	6.64
50	1.35	1.66	2.32	7.24
51	1.49	1.83	2.54	7.65
52	1.62	2.01	2.78	7.99
53	1.77	2.21	3.04	8.60
54	1.95	2.43	3.33	9.24
55	2.13	2.67	3.64	9.83
56	2.34	2.92	3.98	11.07
57	2.55	3.19	4.34	12.23
58	2.81	3.49	4.74	12.73
59	3.10	3.83	5.20	13.06
60	3.43	4.25	5.76	13.26
61	3.81	4.72	6.38	14.36
62	4.22	5.26	7.06	15.72
63	4.71	5.88	7.82	17.32
64	5.27	6.58	8.66	19.27
65	5.95	7.41	9.60	21.72
66	6.73	8.32	10.65	24.86
67	7.61	9.31	11.75	28.68
68	8.64	10.46	12.99	32.97
69	9.82	11.84	14.52	37.46
70	11.20	13.51	16.64	41.93
71	12.79	15.55	19.45	46.45
72	14.56	17.95	22.97	56.23
73	16.57	20.69	27.07	67.88
74	18.88	23.69	31.56	79.74
75	21.52	26.90	36.29	91.82
76	24.54	30.30	41.17	108.97
77	27.97	33.90	46.21	119.26
78	31.86	37.67	51.32	136.10
79	36.25	41.61	56.41	153.25
80	41.20	45.67	61.40	170.70
81		48.89	64.86	
82		56.22	74.59	
83		64.65	85.78	
84		74.35	98.65	
85		85.50	113.45	

Income Replacement Term 10

10-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.55	
17			0.55	
18	0.30	0.38	0.55	1.33
19	0.30	0.38	0.55	1.33
20	0.30	0.38	0.55	1.33
21	0.30	0.38	0.55	1.33
22	0.30	0.38	0.55	1.33
23	0.30	0.38	0.55	1.33
24	0.30	0.38	0.55	1.33
25	0.30	0.38	0.55	1.33
26	0.30	0.38	0.55	1.34
27	0.30	0.38	0.55	1.34
28	0.30	0.38	0.55	1.35
29	0.30	0.38	0.55	1.35
30	0.30	0.38	0.55	1.36
31	0.30	0.38	0.55	1.37
32	0.30	0.38	0.55	1.38
33	0.30	0.38	0.55	1.40
34	0.30	0.38	0.55	1.41
35	0.30	0.38	0.55	1.42
36	0.31	0.40	0.58	1.53
37	0.34	0.43	0.61	1.64
38	0.37	0.46	0.67	1.78
39	0.40	0.51	0.72	1.93
40	0.44	0.55	0.78	2.12
41	0.48	0.61	0.84	2.35
42	0.53	0.67	0.91	2.57
43	0.59	0.74	0.99	2.82
44	0.65	0.81	1.06	3.06
45	0.70	0.88	1.16	3.28
46	0.76	0.94	1.24	3.63
47	0.81	1.01	1.35	3.91
48	0.86	1.09	1.44	4.20
49	0.93	1.16	1.56	4.51
50	1.00	1.26	1.68	4.85
51	1.09	1.35	1.80	5.10
52	1.19	1.45	1.95	5.41
53	1.29	1.55	2.10	5.76
54	1.40	1.67	2.26	6.06
55	1.52	1.81	2.44	6.39
56	1.62	1.95	2.63	6.77
57	1.73	2.09	2.82	6.99
58	1.83	2.27	3.05	7.57
59	1.97	2.45	3.30	8.03
60	2.14	2.68	3.63	8.49
61	2.36	2.95	4.03	9.37
62	2.61	3.24	4.50	10.18
63	2.91	3.59	5.03	10.88
64	3.24	3.96	5.62	11.49
65	3.61	4.37	6.23	12.17
66	3.98	4.76	6.82	13.04
67	4.34	5.13	7.39	14.13
68	4.77	5.58	8.05	15.76
69	5.36	6.20	8.91	17.73
70	6.20	7.09	10.09	19.68
71	7.29	8.28	11.60	28.21
72	8.65	9.78	13.42	36.89
73	10.25	11.54	15.55	45.74
74	12.08	13.51	17.99	51.65
75	14.12	15.69	20.73	60.34
76	16.38	19.51	23.79	78.74
77	18.85	24.79	27.18	97.49
78	21.54	30.18	30.93	116.59
79	24.47	35.66	39.23	136.03
80	27.63	41.24	45.36	147.01
81		47.43	52.17	
82		54.54	59.99	
83		62.72	68.99	
84		72.13	79.34	
85		82.95	91.24	

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$60 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 10

10-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.52	
17			0.52	
18	0.23	0.32	0.52	1.37
19	0.23	0.32	0.52	1.37
20	0.23	0.32	0.52	1.37
21	0.23	0.32	0.52	1.37
22	0.23	0.32	0.52	1.37
23	0.23	0.32	0.52	1.37
24	0.23	0.32	0.52	1.37
25	0.23	0.32	0.52	1.37
26	0.23	0.32	0.52	1.38
27	0.23	0.32	0.52	1.39
28	0.23	0.32	0.52	1.39
29	0.23	0.32	0.52	1.40
30	0.23	0.32	0.52	1.41
31	0.23	0.32	0.52	1.42
32	0.23	0.32	0.52	1.43
33	0.23	0.32	0.52	1.44
34	0.23	0.32	0.52	1.45
35	0.23	0.32	0.52	1.48
36	0.24	0.34	0.54	1.57
37	0.25	0.36	0.58	1.67
38	0.27	0.39	0.62	1.81
39	0.29	0.43	0.68	1.97
40	0.32	0.47	0.74	2.17
41	0.36	0.52	0.80	2.41
42	0.42	0.58	0.88	2.68
43	0.48	0.64	0.97	2.98
44	0.54	0.72	1.07	3.32
45	0.61	0.80	1.18	3.66
46	0.67	0.89	1.30	4.09
47	0.72	0.99	1.45	4.53
48	0.77	1.10	1.61	4.98
49	0.84	1.21	1.78	5.45
50	0.93	1.34	1.97	5.88
51	1.05	1.47	2.16	6.27
52	1.19	1.60	2.37	6.62
53	1.36	1.74	2.59	7.11
54	1.53	1.90	2.83	7.63
55	1.72	2.09	3.11	8.16
56	1.91	2.30	3.40	9.09
57	2.10	2.53	3.71	10.03
58	2.32	2.79	4.05	10.71
59	2.56	3.08	4.46	11.39
60	2.85	3.41	4.94	12.10
61	3.14	3.81	5.50	12.94
62	3.34	4.17	6.15	13.76
63	3.85	4.76	6.88	15.59
64	4.40	5.33	7.69	17.60
65	4.93	5.97	8.57	19.91
66	5.53	6.67	9.42	22.85
67	6.19	7.41	10.27	26.15
68	6.95	8.27	11.27	29.45
69	7.81	9.29	12.59	32.77
70	8.79	10.54	14.43	36.03
71	9.86	12.05	16.88	42.55
72	10.99	13.77	19.93	50.30
73	12.27	15.74	23.50	58.24
74	13.87	17.99	27.41	66.33
75	15.90	20.58	31.52	74.53
76	18.47	23.50	35.76	85.25
77	21.63	26.83	40.14	92.54
78	25.50	30.59	44.58	103.04
79	30.15	34.84	49.02	113.66
80	35.73	39.62	53.36	124.35
81		45.59	56.36	
82		52.42	64.81	
83		60.29	74.53	
84		69.33	85.71	
85		79.73	98.57	

Income Replacement Term 10

10-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.44	
17			0.44	
18	0.21	0.28	0.44	1.13
19	0.21	0.28	0.44	1.13
20	0.21	0.28	0.44	1.13
21	0.21	0.28	0.44	1.13
22	0.21	0.28	0.44	1.13
23	0.21	0.28	0.44	1.13
24	0.21	0.28	0.44	1.13
25	0.21	0.28	0.44	1.13
26	0.21	0.28	0.44	1.13
27	0.21	0.28	0.44	1.13
28	0.21	0.28	0.44	1.14
29	0.21	0.28	0.44	1.14
30	0.21	0.28	0.44	1.14
31	0.21	0.28	0.44	1.15
32	0.21	0.28	0.44	1.16
33	0.21	0.28	0.44	1.16
34	0.21	0.28	0.44	1.17
35	0.21	0.28	0.44	1.19
36	0.22	0.29	0.46	1.27
37	0.23	0.31	0.50	1.36
38	0.24	0.33	0.54	1.47
39	0.26	0.35	0.59	1.60
40	0.29	0.39	0.64	1.73
41	0.32	0.44	0.70	1.91
42	0.37	0.50	0.75	2.08
43	0.42	0.56	0.82	2.28
44	0.47	0.63	0.89	2.49
45	0.52	0.70	0.96	2.69
46	0.57	0.76	1.04	2.94
47	0.61	0.82	1.13	3.17
48	0.66	0.88	1.21	3.41
49	0.72	0.95	1.32	3.66
50	0.78	1.02	1.42	3.92
51	0.85	1.10	1.53	4.15
52	0.94	1.17	1.65	4.42
53	1.02	1.26	1.78	4.70
54	1.12	1.36	1.93	4.96
55	1.22	1.47	2.09	5.25
56	1.32	1.60	2.25	5.58
57	1.41	1.74	2.41	5.84
58	1.52	1.89	2.61	6.28
59	1.64	2.07	2.83	6.72
60	1.79	2.27	3.12	7.21
61	1.98	2.50	3.46	7.96
62	2.19	2.75	3.87	8.75
63	2.44	3.04	4.34	9.54
64	2.71	3.35	4.84	10.34
65	2.98	3.69	5.38	11.23
66	3.22	4.01	5.89	12.14
67	3.43	4.31	6.39	13.19
68	3.69	4.67	6.96	14.57
69	4.10	5.18	7.71	16.27
70	4.73	5.92	8.73	18.13
71	5.60	6.92	10.05	23.51
72	6.70	8.17	11.63	29.21
73	8.01	9.64	13.48	35.18
74	9.56	11.32	15.60	39.79
75	11.33	13.18	17.99	45.82
76	13.33	15.23	20.64	56.69
77	15.58	17.45	23.60	67.71
78	18.09	19.86	26.86	78.84
79	20.88	22.46	30.44	90.04
80	23.97	25.23	34.36	96.85
81		29.01	35.49	
82		33.37	40.62	
83		38.37	46.53	
84		44.13	53.35	
85		50.75	61.35	

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 10

10-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.52	
17			0.52	
18	0.22	0.31	0.52	1.37
19	0.22	0.31	0.52	1.37
20	0.22	0.31	0.52	1.37
21	0.22	0.31	0.52	1.37
22	0.22	0.31	0.52	1.37
23	0.22	0.31	0.52	1.37
24	0.22	0.31	0.52	1.37
25	0.22	0.31	0.52	1.37
26	0.22	0.31	0.52	1.38
27	0.22	0.31	0.52	1.38
28	0.22	0.31	0.52	1.38
29	0.22	0.31	0.52	1.39
30	0.22	0.31	0.52	1.39
31	0.22	0.31	0.52	1.40
32	0.22	0.31	0.52	1.41
33	0.22	0.31	0.52	1.42
34	0.22	0.31	0.52	1.43
35	0.22	0.31	0.52	1.46
36	0.23	0.33	0.54	1.54
37	0.24	0.35	0.58	1.64
38	0.25	0.38	0.62	1.77
39	0.27	0.41	0.68	1.93
40	0.30	0.45	0.74	2.12
41	0.33	0.50	0.80	2.35
42	0.38	0.55	0.88	2.62
43	0.43	0.61	0.97	2.92
44	0.48	0.67	1.07	3.26
45	0.54	0.74	1.18	3.60
46	0.60	0.81	1.30	4.03
47	0.66	0.89	1.45	4.46
48	0.73	0.98	1.61	4.91
49	0.81	1.07	1.78	5.38
50	0.90	1.18	1.97	5.81
51	1.00	1.31	2.16	6.18
52	1.12	1.45	2.37	6.51
53	1.25	1.61	2.59	6.97
54	1.40	1.78	2.83	7.46
55	1.56	1.97	3.11	7.97
56	1.74	2.16	3.39	8.90
57	1.95	2.37	3.67	9.87
58	2.17	2.61	3.98	10.59
59	2.43	2.87	4.31	11.32
60	2.71	3.18	4.75	12.08
61	3.03	3.61	5.33	12.93
62	3.25	4.08	6.00	13.75
63	3.75	4.59	6.76	15.58
64	4.22	5.17	7.59	17.59
65	4.67	5.83	8.49	19.91
66	5.09	6.49	9.40	22.85
67	5.49	7.19	10.25	26.15
68	5.94	8.00	11.25	29.45
69	6.55	8.96	12.58	32.77
70	7.41	10.15	14.43	36.03
71	8.48	11.57	16.88	42.55
72	9.73	13.18	19.93	50.30
73	11.22	15.05	23.50	58.24
74	13.04	17.19	27.41	66.33
75	15.27	19.67	31.52	74.53
76	17.97	22.52	35.76	85.24
77	21.20	25.77	40.14	92.53
78	25.02	29.48	44.58	103.04
79	29.50	33.68	49.02	113.65
80	34.71	38.43	53.36	124.34
81		44.22	56.35	
82		50.85	64.80	
83		58.48	74.52	
84		67.25	85.70	
85		77.34	98.56	

Income Replacement Term 10

10-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.44	
17			0.44	
18	0.20	0.25	0.44	1.13
19	0.20	0.25	0.44	1.13
20	0.20	0.25	0.44	1.13
21	0.20	0.25	0.44	1.13
22	0.20	0.25	0.44	1.13
23	0.20	0.25	0.44	1.13
24	0.20	0.25	0.44	1.13
25	0.20	0.25	0.44	1.13
26	0.20	0.25	0.44	1.13
27	0.20	0.25	0.44	1.13
28	0.20	0.26	0.44	1.14
29	0.20	0.26	0.44	1.14
30	0.20	0.26	0.44	1.14
31	0.20	0.26	0.44	1.15
32	0.20	0.26	0.44	1.16
33	0.20	0.27	0.44	1.16
34	0.20	0.27	0.44	1.17
35	0.20	0.27	0.44	1.19
36	0.21	0.28	0.46	1.27
37	0.22	0.30	0.50	1.36
38	0.24	0.32	0.54	1.47
39	0.26	0.35	0.59	1.60
40	0.28	0.38	0.64	1.73
41	0.31	0.43	0.70	1.91
42	0.35	0.48	0.75	2.08
43	0.40	0.55	0.82	2.28
44	0.44	0.62	0.89	2.49
45	0.49	0.68	0.96	2.69
46	0.53	0.73	1.04	2.92
47	0.58	0.78	1.13	3.14
48	0.63	0.83	1.21	3.36
49	0.68	0.90	1.32	3.59
50	0.74	0.98	1.42	3.83
51	0.81	1.06	1.53	4.07
52	0.89	1.15	1.65	4.35
53	0.97	1.24	1.78	4.65
54	1.06	1.35	1.93	4.94
55	1.16	1.46	2.09	5.25
56	1.26	1.58	2.25	5.58
57	1.36	1.70	2.41	5.84
58	1.47	1.84	2.61	6.28
59	1.60	2.00	2.83	6.72
60	1.75	2.18	3.12	7.21
61	1.93	2.40	3.46	7.96
62	2.13	2.65	3.87	8.75
63	2.36	2.94	4.34	9.54
64	2.61	3.24	4.84	10.34
65	2.89	3.58	5.38	11.23
66	3.14	3.91	5.89	12.14
67	3.38	4.22	6.39	13.19
68	3.67	4.59	6.96	14.57
69	4.07	5.12	7.71	16.27
70	4.72	5.87	8.73	18.13
71	5.58	6.88	10.05	23.50
72	6.62	8.14	11.63	29.21
73	7.89	9.64	13.48	35.18
74	9.36	11.32	15.60	39.79
75	11.04	13.16	17.99	45.81
76	13.01	15.15	20.64	56.68
77	15.16	17.28	23.60	67.70
78	17.58	19.55	26.86	78.84
79	20.27	21.95	30.44	90.04
80	23.25	24.47	34.36	96.85
81		28.14	34.98	
82		32.36	40.23	
83		37.22	46.27	
84		42.80	53.21	
85		49.22	61.19	

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 15

15-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.86	
17			0.86	
18	0.48	0.61	0.86	2.47
19	0.48	0.61	0.86	2.47
20	0.48	0.61	0.86	2.47
21	0.48	0.61	0.86	2.47
22	0.48	0.61	0.86	2.47
23	0.48	0.61	0.86	2.47
24	0.48	0.61	0.86	2.47
25	0.48	0.61	0.86	2.47
26	0.48	0.61	0.86	2.48
27	0.48	0.61	0.86	2.48
28	0.48	0.61	0.86	2.51
29	0.48	0.61	0.86	2.51
30	0.48	0.61	0.86	2.51
31	0.48	0.61	0.86	2.55
32	0.48	0.61	0.86	2.58
33	0.48	0.61	0.86	2.62
34	0.48	0.61	0.86	2.64
35	0.48	0.61	0.88	2.66
36	0.51	0.65	0.92	2.80
37	0.54	0.69	0.97	2.93
38	0.59	0.75	1.05	3.11
39	0.65	0.82	1.14	3.36
40	0.71	0.90	1.25	3.65
41	0.81	1.00	1.39	4.02
42	0.93	1.12	1.55	4.40
43	1.06	1.24	1.73	4.82
44	1.21	1.38	1.92	5.36
45	1.35	1.53	2.12	5.81
46	1.49	1.67	2.32	6.43
47	1.63	1.82	2.52	7.00
48	1.78	1.98	2.74	7.50
49	1.95	2.16	2.98	7.99
50	2.13	2.36	3.26	8.37
51	2.30	2.59	3.56	9.13
52	2.49	2.83	3.90	9.87
53	2.67	3.11	4.28	10.99
54	2.90	3.42	4.71	12.19
55	3.18	3.76	5.18	13.42
56	3.50	4.13	5.66	15.34
57	3.85	4.51	6.18	17.24
58	4.27	4.95	6.78	18.12
59	4.74	5.48	7.48	18.79
60	5.30	6.13	8.33	19.26
61	5.94	6.91	9.27	20.18
62	6.60	7.80	10.30	22.37
63	7.38	8.83	11.43	24.85
64	8.34	10.04	12.68	27.73
65	9.52	11.48	14.06	31.05
66	11.00	13.16	16.54	35.95
67	12.79	15.12	19.48	44.10
68	14.96	17.39	22.90	52.47
69	17.54	20.01	26.92	61.06
70	20.61	23.01	31.57	69.89
71	22.78	23.58	33.79	
72	24.94	28.91	36.01	
73	30.03	32.42	41.35	
74	35.30	37.71	47.49	
75	38.43	43.13	54.57	
76	43.79	49.24		
77	50.36	56.63		
78				
79				
80				

Income Replacement Term 15

15-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.76	
17			0.76	
18	0.44	0.54	0.76	1.93
19	0.44	0.54	0.76	1.93
20	0.44	0.54	0.76	1.93
21	0.44	0.54	0.76	1.93
22	0.44	0.54	0.76	1.93
23	0.44	0.54	0.76	1.93
24	0.44	0.54	0.76	1.93
25	0.44	0.54	0.76	1.93
26	0.44	0.54	0.76	1.96
27	0.44	0.54	0.76	2.00
28	0.44	0.55	0.76	2.04
29	0.44	0.55	0.76	2.04
30	0.44	0.55	0.76	2.05
31	0.44	0.55	0.76	2.10
32	0.44	0.55	0.76	2.16
33	0.44	0.55	0.76	2.20
34	0.45	0.55	0.76	2.25
35	0.46	0.55	0.77	2.30
36	0.48	0.59	0.81	2.40
37	0.53	0.63	0.87	2.47
38	0.58	0.69	0.94	2.59
39	0.62	0.76	1.02	2.73
40	0.67	0.82	1.10	2.87
41	0.71	0.88	1.19	3.17
42	0.77	0.94	1.29	3.44
43	0.83	1.03	1.39	3.76
44	0.89	1.09	1.50	4.02
45	0.94	1.17	1.61	4.31
46	1.00	1.26	1.73	4.76
47	1.07	1.34	1.85	5.10
48	1.14	1.43	1.97	5.47
49	1.21	1.53	2.10	5.86
50	1.30	1.63	2.26	6.27
51	1.39	1.74	2.40	6.67
52	1.50	1.84	2.54	7.18
53	1.61	1.96	2.70	7.73
54	1.75	2.12	2.92	8.18
55	1.95	2.35	3.23	8.65
56	2.19	2.67	3.67	9.53
57	2.47	3.06	4.22	10.19
58	2.81	3.52	4.84	11.54
59	3.19	4.02	5.52	12.76
60	3.60	4.51	6.20	14.03
61	4.06	5.02	6.89	15.64
62	4.58	5.53	7.60	17.22
63	5.15	6.09	8.38	18.63
64	5.76	6.69	9.22	19.89
65	6.41	7.37	10.16	21.33
66	7.07	8.13	11.20	25.76
67	7.78	8.98	12.37	30.29
68	8.49	9.95	13.67	34.87
69	9.24	11.02	15.15	37.32
70	9.98	12.24	16.79	41.83
71	10.98	14.34	17.53	48.07
72	13.04	17.38	20.11	54.20
73	15.91	20.93	23.09	60.18
74	18.99	26.07	26.50	66.03
75	22.27	29.92	30.44	67.66
76	25.61	34.41	35.01	
77	29.45	39.57	40.26	
78				
79				
80				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$60 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 15

15-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.67	
17			0.67	
18	0.29	0.42	0.67	1.70
19	0.29	0.42	0.67	1.70
20	0.29	0.42	0.67	1.70
21	0.29	0.42	0.67	1.70
22	0.29	0.42	0.67	1.70
23	0.29	0.42	0.67	1.70
24	0.29	0.42	0.67	1.70
25	0.29	0.42	0.67	1.70
26	0.29	0.42	0.67	1.73
27	0.29	0.42	0.67	1.75
28	0.29	0.42	0.67	1.77
29	0.29	0.42	0.67	1.80
30	0.29	0.42	0.67	1.82
31	0.29	0.42	0.67	1.86
32	0.29	0.42	0.67	1.88
33	0.29	0.42	0.67	1.92
34	0.29	0.42	0.68	1.95
35	0.29	0.42	0.69	2.00
36	0.30	0.42	0.72	2.13
37	0.32	0.45	0.77	2.27
38	0.34	0.48	0.84	2.45
39	0.37	0.53	0.91	2.67
40	0.41	0.59	1.00	2.93
41	0.48	0.66	1.11	3.25
42	0.57	0.73	1.25	3.59
43	0.67	0.83	1.40	3.96
44	0.78	0.93	1.57	4.41
45	0.89	1.04	1.73	4.85
46	0.99	1.17	1.89	5.37
47	1.09	1.31	2.05	5.88
48	1.21	1.46	2.23	6.39
49	1.33	1.62	2.41	6.91
50	1.47	1.79	2.64	7.39
51	1.57	1.93	2.89	8.04
52	1.72	2.13	3.16	8.69
53	1.89	2.36	3.46	9.55
54	2.05	2.64	3.80	10.48
55	2.24	2.89	4.18	11.49
56	2.46	3.11	4.59	12.87
57	2.71	3.40	5.03	14.28
58	2.99	3.69	5.53	15.27
59	3.32	4.05	6.13	16.25
60	3.71	4.51	6.88	17.25
61	4.06	4.98	7.76	18.45
62	4.40	5.51	8.64	19.64
63	5.22	6.41	9.91	22.26
64	5.95	7.30	11.29	25.02
65	6.77	8.35	12.98	28.06
66	7.72	9.65	15.00	32.97
67	8.83	11.18	17.39	39.05
68	10.12	12.98	20.23	45.50
69	11.60	15.06	23.55	52.34
70	13.31	17.47	27.41	59.62
71	19.50	23.17	29.27	
72	24.39	28.48	31.13	
73	29.49	32.04	35.80	
74	34.82	37.34	41.17	
75	38.07	42.81	47.35	
76	43.78	49.23		
77	50.35	56.62		
78				
79				
80				

Income Replacement Term 15

15-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.62	
17			0.62	
18	0.28	0.36	0.62	1.30
19	0.28	0.36	0.62	1.30
20	0.28	0.36	0.62	1.30
21	0.28	0.36	0.62	1.30
22	0.28	0.36	0.62	1.30
23	0.28	0.36	0.62	1.30
24	0.28	0.36	0.62	1.30
25	0.28	0.36	0.62	1.30
26	0.28	0.36	0.62	1.32
27	0.28	0.37	0.62	1.33
28	0.28	0.37	0.62	1.37
29	0.28	0.37	0.62	1.39
30	0.28	0.38	0.62	1.41
31	0.28	0.38	0.62	1.45
32	0.28	0.38	0.62	1.49
33	0.28	0.38	0.62	1.53
34	0.28	0.39	0.62	1.57
35	0.28	0.39	0.63	1.63
36	0.29	0.40	0.67	1.76
37	0.31	0.43	0.72	1.89
38	0.33	0.47	0.78	2.06
39	0.36	0.51	0.85	2.25
40	0.40	0.56	0.92	2.44
41	0.44	0.61	1.00	2.66
42	0.48	0.66	1.08	2.87
43	0.54	0.72	1.17	3.10
44	0.59	0.78	1.27	3.31
45	0.64	0.84	1.36	3.55
46	0.69	0.90	1.46	3.90
47	0.75	0.97	1.57	4.23
48	0.80	1.04	1.68	4.57
49	0.86	1.11	1.79	4.95
50	0.93	1.20	1.92	5.33
51	1.00	1.29	2.05	5.69
52	1.07	1.40	2.17	6.08
53	1.14	1.52	2.31	6.51
54	1.24	1.66	2.50	6.92
55	1.37	1.84	2.77	7.38
56	1.51	2.01	3.15	8.07
57	1.66	2.16	3.63	8.68
58	1.84	2.36	4.17	9.66
59	2.06	2.60	4.75	10.61
60	2.30	2.86	5.35	11.61
61	2.58	3.16	5.95	12.79
62	2.90	3.52	6.58	14.00
63	3.26	3.92	7.25	15.16
64	3.64	4.43	7.98	16.29
65	4.07	4.91	8.80	17.58
66	4.62	5.55	9.70	20.39
67	5.24	6.32	10.72	23.31
68	5.95	7.24	11.85	26.35
69	6.76	8.34	13.13	28.44
70	7.67	9.64	14.56	31.62
71	10.61	11.76	15.35	36.36
72	12.13	13.27	17.54	41.82
73	13.74	15.03	20.08	48.09
74	15.62	17.07	23.01	55.30
75	17.80	19.45	26.38	63.60
76	20.47	22.37	30.34	
77	23.54	25.73	34.89	
78				
79				
80				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 15

15-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.66	
17			0.66	
18	0.26	0.40	0.66	1.65
19	0.26	0.40	0.66	1.65
20	0.26	0.40	0.66	1.65
21	0.26	0.40	0.66	1.65
22	0.26	0.40	0.66	1.65
23	0.26	0.40	0.66	1.65
24	0.26	0.40	0.66	1.65
25	0.26	0.40	0.66	1.65
26	0.26	0.40	0.66	1.68
27	0.26	0.40	0.66	1.70
28	0.26	0.40	0.67	1.74
29	0.26	0.40	0.67	1.77
30	0.27	0.40	0.67	1.80
31	0.27	0.40	0.67	1.84
32	0.27	0.40	0.67	1.87
33	0.27	0.40	0.67	1.90
34	0.27	0.40	0.68	1.93
35	0.27	0.40	0.69	1.99
36	0.29	0.42	0.72	2.12
37	0.31	0.45	0.77	2.25
38	0.33	0.48	0.84	2.43
39	0.35	0.53	0.91	2.65
40	0.40	0.59	1.00	2.90
41	0.45	0.66	1.11	3.21
42	0.54	0.73	1.25	3.55
43	0.62	0.82	1.40	3.92
44	0.73	0.92	1.57	4.37
45	0.85	1.02	1.73	4.80
46	0.95	1.13	1.89	5.31
47	1.05	1.26	2.05	5.81
48	1.15	1.40	2.23	6.31
49	1.27	1.55	2.41	6.82
50	1.39	1.70	2.64	7.29
51	1.53	1.86	2.89	7.94
52	1.68	2.09	3.16	8.59
53	1.84	2.32	3.46	9.44
54	2.00	2.56	3.80	10.38
55	2.20	2.82	4.18	11.39
56	2.41	3.07	4.59	12.78
57	2.65	3.33	5.03	14.20
58	2.92	3.62	5.53	15.22
59	3.24	3.98	6.13	16.23
60	3.62	4.43	6.75	17.25
61	3.97	4.90	7.42	18.45
62	4.32	5.44	8.25	19.64
63	5.16	6.27	9.24	22.26
64	5.87	7.16	10.44	25.02
65	6.74	8.28	11.79	28.06
66	7.70	9.59	13.58	32.97
67	8.82	11.12	16.11	39.05
68	10.10	12.92	19.38	45.50
69	11.57	15.02	23.31	52.34
70	13.25	17.44	27.41	59.62
71	19.33	23.15	29.27	
72	24.23	28.44	31.12	
73	29.35	31.96	35.79	
74	34.68	37.24	41.16	
75	37.96	42.66	47.34	
76	43.65	49.06		
77	50.20	56.42		
78				
79				
80				

Income Replacement Term 15

15-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.62	
17			0.62	
18	0.25	0.34	0.62	1.28
19	0.25	0.34	0.62	1.28
20	0.25	0.34	0.62	1.28
21	0.25	0.34	0.62	1.28
22	0.25	0.34	0.62	1.28
23	0.25	0.34	0.62	1.28
24	0.25	0.34	0.62	1.28
25	0.25	0.34	0.62	1.28
26	0.25	0.34	0.62	1.30
27	0.25	0.34	0.62	1.31
28	0.25	0.34	0.62	1.36
29	0.25	0.34	0.62	1.37
30	0.26	0.35	0.62	1.40
31	0.26	0.35	0.62	1.44
32	0.26	0.35	0.62	1.48
33	0.26	0.35	0.62	1.52
34	0.26	0.35	0.62	1.56
35	0.26	0.36	0.63	1.63
36	0.28	0.38	0.67	1.75
37	0.29	0.40	0.72	1.86
38	0.32	0.43	0.78	2.02
39	0.34	0.47	0.85	2.20
40	0.38	0.51	0.92	2.38
41	0.42	0.56	1.00	2.60
42	0.46	0.62	1.08	2.81
43	0.52	0.69	1.17	3.04
44	0.56	0.76	1.27	3.27
45	0.64	0.84	1.36	3.51
46	0.68	0.90	1.46	3.86
47	0.72	0.97	1.57	4.20
48	0.79	1.04	1.68	4.55
49	0.85	1.11	1.79	4.94
50	0.92	1.20	1.92	5.33
51	0.98	1.29	2.05	5.67
52	1.04	1.39	2.17	6.05
53	1.10	1.50	2.31	6.46
54	1.18	1.63	2.50	6.85
55	1.30	1.79	2.77	7.29
56	1.44	1.97	3.15	7.96
57	1.61	2.13	3.63	8.58
58	1.80	2.33	4.17	9.56
59	2.02	2.56	4.75	10.49
60	2.25	2.82	5.35	11.50
61	2.54	3.13	5.95	12.68
62	2.86	3.48	6.58	13.88
63	3.21	3.88	7.25	15.04
64	3.59	4.37	7.98	16.17
65	4.02	4.84	8.80	17.46
66	4.56	5.48	9.70	20.26
67	5.19	6.27	10.72	23.18
68	5.89	7.19	11.85	26.22
69	6.68	8.27	13.13	28.31
70	7.59	9.55	14.56	31.50
71	10.06	11.31	15.08	36.23
72	11.57	12.89	17.34	41.66
73	13.31	14.71	19.94	47.91
74	15.31	16.82	22.93	55.09
75	17.61	19.25	26.37	63.36
76	20.25	22.14	30.33	
77	23.29	25.46	34.88	
78				
79				
80				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 20

20-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.05	
17			1.05	
18	0.67	0.84	1.05	2.56
19	0.67	0.84	1.05	2.56
20	0.67	0.84	1.05	2.56
21	0.67	0.84	1.05	2.56
22	0.67	0.84	1.05	2.56
23	0.67	0.84	1.05	2.56
24	0.67	0.84	1.05	2.56
25	0.67	0.84	1.05	2.56
26	0.67	0.84	1.05	2.57
27	0.67	0.84	1.05	2.58
28	0.67	0.84	1.06	2.59
29	0.67	0.84	1.07	2.60
30	0.67	0.84	1.08	2.61
31	0.67	0.84	1.09	2.70
32	0.67	0.84	1.10	2.78
33	0.67	0.84	1.11	2.86
34	0.67	0.84	1.12	2.91
35	0.67	0.84	1.14	3.06
36	0.70	0.89	1.19	3.24
37	0.76	0.96	1.27	3.50
38	0.83	1.05	1.37	3.85
39	0.92	1.15	1.48	4.28
40	1.01	1.27	1.63	4.84
41	1.13	1.39	1.78	5.33
42	1.27	1.55	1.98	5.83
43	1.42	1.73	2.20	6.38
44	1.58	1.90	2.42	7.08
45	1.74	2.08	2.66	7.70
46	1.91	2.26	2.88	8.47
47	2.09	2.44	3.11	9.20
48	2.29	2.62	3.32	9.81
49	2.51	2.84	3.62	10.45
50	2.73	3.12	3.98	11.11
51	2.95	3.44	4.38	12.02
52	3.18	3.81	4.86	13.01
53	3.42	4.23	5.42	14.03
54	3.73	4.72	6.01	15.11
55	4.11	5.26	6.67	16.22
56	4.57	5.86	7.35	17.73
57	5.10	6.52	8.05	20.11
58	5.72	7.26	8.80	21.46
59	6.43	8.12	9.68	22.60
60	7.28	9.11	10.81	23.54
61	8.27	10.26	12.15	29.56
62	9.42	11.59	13.70	35.71
63	10.75	13.12	15.52	42.01
64	12.27	14.88	17.65	
65	14.02	16.90	20.19	
66	16.13	19.45	23.14	
67	18.55	22.36	26.60	
68	21.34	25.72	30.67	
69				
70				

Income Replacement Term 20

20-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.85	
17			0.85	
18	0.51	0.67	0.85	1.95
19	0.51	0.67	0.85	1.95
20	0.51	0.67	0.85	1.95
21	0.51	0.67	0.85	1.95
22	0.51	0.67	0.85	1.95
23	0.51	0.67	0.85	1.95
24	0.51	0.67	0.85	1.95
25	0.51	0.67	0.85	1.95
26	0.51	0.67	0.85	2.01
27	0.51	0.67	0.85	2.04
28	0.51	0.67	0.85	2.06
29	0.51	0.67	0.85	2.08
30	0.51	0.67	0.85	2.10
31	0.51	0.68	0.87	2.21
32	0.51	0.70	0.90	2.31
33	0.52	0.72	0.93	2.42
34	0.52	0.74	0.98	2.55
35	0.54	0.77	1.03	2.65
36	0.57	0.80	1.08	2.78
37	0.60	0.82	1.15	2.89
38	0.64	0.86	1.22	3.04
39	0.69	0.90	1.31	3.22
40	0.75	0.95	1.39	3.43
41	0.81	1.02	1.49	3.81
42	0.89	1.10	1.58	4.20
43	0.97	1.20	1.70	4.62
44	1.06	1.31	1.82	5.04
45	1.15	1.42	1.96	5.44
46	1.25	1.54	2.12	5.86
47	1.36	1.67	2.30	6.19
48	1.47	1.81	2.50	6.48
49	1.60	1.96	2.71	6.81
50	1.74	2.13	2.93	7.12
51	1.88	2.32	3.17	7.59
52	2.03	2.52	3.41	8.13
53	2.20	2.74	3.68	8.74
54	2.40	2.99	4.01	9.28
55	2.64	3.28	4.41	9.87
56	2.93	3.59	4.87	10.60
57	3.26	3.93	5.39	11.10
58	3.64	4.30	5.99	12.23
59	4.08	4.75	6.71	13.24
60	4.59	5.30	7.61	14.26
61	5.19	5.97	8.69	17.90
62	5.88	6.78	10.00	21.56
63	6.67	7.74	11.55	25.26
64	7.58	8.88	13.38	28.99
65	8.62	10.23	15.01	32.74
66	9.74	10.41	15.38	37.65
67	10.95	11.66	17.69	
68	12.33	13.10	20.34	
69				
70				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$60 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 20

20-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.86	
17			0.86	
18	0.41	0.58	0.86	1.94
19	0.41	0.58	0.86	1.94
20	0.41	0.58	0.86	1.94
21	0.41	0.58	0.86	1.94
22	0.41	0.58	0.86	1.94
23	0.41	0.58	0.86	1.94
24	0.41	0.58	0.86	1.94
25	0.41	0.58	0.86	1.94
26	0.41	0.58	0.86	1.94
27	0.41	0.58	0.86	1.96
28	0.41	0.58	0.87	1.97
29	0.41	0.59	0.87	1.99
30	0.41	0.59	0.88	2.03
31	0.42	0.60	0.88	2.14
32	0.42	0.60	0.88	2.28
33	0.43	0.60	0.89	2.43
34	0.43	0.60	0.90	2.57
35	0.44	0.60	0.93	2.73
36	0.47	0.61	0.98	2.91
37	0.51	0.64	1.05	3.08
38	0.56	0.69	1.13	3.30
39	0.63	0.75	1.23	3.59
40	0.72	0.81	1.35	3.96
41	0.80	0.91	1.48	4.40
42	0.88	1.02	1.66	4.90
43	0.97	1.13	1.85	5.46
44	1.06	1.25	2.04	6.11
45	1.17	1.40	2.24	6.72
46	1.30	1.54	2.43	7.40
47	1.44	1.69	2.63	8.07
48	1.58	1.85	2.84	8.71
49	1.74	2.03	3.08	9.38
50	1.91	2.23	3.40	10.00
51	2.10	2.47	3.76	10.74
52	2.31	2.71	4.18	11.47
53	2.54	2.96	4.65	12.44
54	2.80	3.21	5.16	13.45
55	3.08	3.48	5.73	14.45
56	3.40	3.75	6.32	16.06
57	3.77	4.14	6.92	17.68
58	4.19	4.58	7.58	18.84
59	4.67	5.11	8.41	19.98
60	5.23	5.83	9.45	21.17
61	5.87	6.82	10.71	25.02
62	6.63	7.96	12.27	29.18
63	7.58	9.26	14.23	33.66
64	8.69	10.71	16.60	
65	10.02	12.32	19.46	
66	11.53	14.27	21.11	
67	13.26	16.41	22.36	
68	15.25	18.87	25.71	
69				
70				

Income Replacement Term 20

20-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.70	
17			0.70	
18	0.36	0.47	0.70	1.34
19	0.36	0.47	0.70	1.34
20	0.36	0.47	0.70	1.34
21	0.36	0.47	0.70	1.34
22	0.36	0.47	0.70	1.34
23	0.36	0.47	0.70	1.34
24	0.36	0.47	0.70	1.34
25	0.36	0.47	0.70	1.34
26	0.36	0.47	0.70	1.38
27	0.36	0.47	0.70	1.42
28	0.36	0.47	0.70	1.46
29	0.36	0.47	0.70	1.51
30	0.37	0.47	0.70	1.56
31	0.37	0.48	0.71	1.64
32	0.37	0.49	0.74	1.71
33	0.37	0.50	0.77	1.80
34	0.37	0.53	0.80	1.90
35	0.37	0.55	0.85	2.01
36	0.39	0.55	0.89	2.15
37	0.43	0.57	0.94	2.31
38	0.49	0.62	1.00	2.48
39	0.55	0.65	1.06	2.68
40	0.61	0.70	1.14	2.90
41	0.66	0.76	1.22	3.19
42	0.71	0.83	1.31	3.49
43	0.76	0.92	1.41	3.81
44	0.82	1.01	1.53	4.14
45	0.89	1.10	1.66	4.50
46	0.95	1.17	1.80	4.86
47	1.04	1.28	1.96	5.19
48	1.11	1.38	2.14	5.52
49	1.20	1.49	2.33	5.89
50	1.31	1.62	2.54	6.25
51	1.44	1.74	2.74	6.70
52	1.59	1.88	2.95	7.19
53	1.77	2.04	3.18	7.73
54	1.95	2.21	3.46	8.27
55	2.16	2.43	3.82	8.85
56	2.35	2.67	4.22	9.51
57	2.56	2.94	4.67	10.08
58	2.78	3.26	5.19	10.97
59	3.04	3.61	5.82	11.84
60	3.38	4.06	6.60	12.77
61	3.79	4.59	7.54	15.05
62	4.26	5.19	8.67	17.43
63	4.82	5.90	10.03	19.93
64	5.49	6.72	11.62	22.56
65	6.30	7.67	13.03	25.32
66	7.30	8.86	13.35	29.11
67	8.40	10.18	15.35	
68	9.66	11.71	17.65	
69				
70				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 20

20-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.77	
17			0.77	
18	0.39	0.54	0.77	1.92
19	0.39	0.54	0.77	1.92
20	0.39	0.54	0.77	1.92
21	0.39	0.54	0.77	1.92
22	0.39	0.54	0.77	1.92
23	0.39	0.54	0.77	1.92
24	0.39	0.54	0.77	1.92
25	0.39	0.54	0.77	1.92
26	0.39	0.54	0.78	1.92
27	0.39	0.54	0.78	1.94
28	0.39	0.54	0.79	1.97
29	0.39	0.54	0.80	1.99
30	0.39	0.54	0.81	2.02
31	0.40	0.55	0.82	2.14
32	0.41	0.55	0.84	2.27
33	0.42	0.55	0.86	2.42
34	0.43	0.56	0.89	2.57
35	0.44	0.56	0.93	2.73
36	0.46	0.59	0.98	2.90
37	0.49	0.63	1.05	3.07
38	0.53	0.69	1.13	3.30
39	0.58	0.74	1.23	3.58
40	0.64	0.80	1.35	3.94
41	0.71	0.87	1.48	4.38
42	0.80	0.96	1.66	4.88
43	0.91	1.08	1.85	5.44
44	1.03	1.21	2.04	6.08
45	1.16	1.35	2.23	6.70
46	1.29	1.48	2.43	7.37
47	1.42	1.63	2.63	8.04
48	1.55	1.79	2.84	8.69
49	1.70	1.97	3.08	9.35
50	1.86	2.14	3.40	9.98
51	2.04	2.35	3.76	10.71
52	2.24	2.59	4.18	11.42
53	2.46	2.84	4.65	12.38
54	2.71	3.11	5.16	13.37
55	2.99	3.41	5.73	14.36
56	3.30	3.75	6.32	15.96
57	3.65	4.14	6.91	17.58
58	4.05	4.58	7.57	18.74
59	4.53	5.07	8.39	19.88
60	5.12	5.64	9.43	21.07
61	5.81	6.46	10.69	24.93
62	6.62	7.46	12.17	29.09
63	7.55	8.69	13.87	33.60
64	8.63	10.15	15.79	
65	9.92	11.95	18.06	
66	11.42	13.75	20.68	
67	13.13	15.82	22.35	
68	15.10	18.19	25.70	
69				
70				

Income Replacement Term 20

20-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.70	
17			0.70	
18	0.33	0.44	0.70	1.32
19	0.33	0.44	0.70	1.32
20	0.33	0.44	0.70	1.32
21	0.33	0.44	0.70	1.32
22	0.33	0.44	0.70	1.32
23	0.33	0.44	0.70	1.32
24	0.33	0.44	0.70	1.32
25	0.33	0.44	0.70	1.32
26	0.33	0.44	0.70	1.36
27	0.33	0.44	0.70	1.41
28	0.33	0.44	0.70	1.45
29	0.33	0.44	0.70	1.51
30	0.33	0.44	0.70	1.55
31	0.33	0.45	0.71	1.63
32	0.33	0.46	0.74	1.71
33	0.33	0.48	0.77	1.80
34	0.34	0.49	0.80	1.90
35	0.35	0.51	0.85	2.01
36	0.36	0.53	0.89	2.14
37	0.39	0.56	0.94	2.30
38	0.42	0.59	1.00	2.47
39	0.46	0.62	1.06	2.68
40	0.50	0.68	1.14	2.89
41	0.55	0.74	1.22	3.18
42	0.61	0.81	1.31	3.47
43	0.69	0.88	1.41	3.78
44	0.77	0.97	1.53	4.12
45	0.85	1.05	1.66	4.47
46	0.91	1.14	1.80	4.84
47	1.00	1.23	1.96	5.17
48	1.07	1.33	2.14	5.50
49	1.16	1.45	2.33	5.87
50	1.27	1.57	2.54	6.24
51	1.39	1.69	2.74	6.68
52	1.54	1.84	2.95	7.17
53	1.70	2.00	3.18	7.72
54	1.88	2.18	3.46	8.26
55	2.08	2.41	3.82	8.85
56	2.29	2.63	4.22	9.49
57	2.51	2.92	4.67	10.04
58	2.75	3.23	5.19	10.91
59	3.03	3.60	5.82	11.76
60	3.37	4.03	6.60	12.66
61	3.78	4.54	7.54	14.94
62	4.25	5.15	8.67	17.33
63	4.81	5.82	10.03	19.85
64	5.47	6.67	11.62	22.51
65	6.23	7.62	13.03	25.31
66	7.19	8.79	13.34	29.11
67	8.27	10.10	15.34	
68	9.51	11.62	17.64	
69				
70				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 25

25-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.54	
17			1.54	
18	0.84	1.14	1.54	3.29
19	0.84	1.14	1.54	3.29
20	0.84	1.14	1.54	3.29
21	0.84	1.14	1.54	3.29
22	0.84	1.14	1.54	3.29
23	0.84	1.14	1.54	3.29
24	0.84	1.14	1.54	3.29
25	0.85	1.14	1.55	3.29
26	0.86	1.14	1.58	3.37
27	0.87	1.14	1.61	3.46
28	0.90	1.15	1.65	3.59
29	0.91	1.15	1.69	3.72
30	0.93	1.15	1.71	3.87
31	0.95	1.17	1.73	4.02
32	0.98	1.18	1.73	4.17
33	1.03	1.20	1.73	4.34
34	1.05	1.20	1.75	4.54
35	1.12	1.22	1.80	4.80
36	1.19	1.30	1.92	5.07
37	1.28	1.39	2.07	5.38
38	1.38	1.48	2.27	5.74
39	1.43	1.59	2.47	6.20
40	1.61	1.70	2.70	6.83
41	1.78	1.87	2.95	7.62
42	1.96	2.06	3.20	8.60
43	2.16	2.26	3.49	9.72
44	2.33	2.46	3.82	10.98
45	2.57	2.69	4.20	12.34
46	2.70	2.84	4.64	12.79
47	2.84	2.99	5.15	13.34
48	3.04	3.24	5.73	13.89
49	3.33	3.61	6.41	14.45
50	3.69	4.08	7.21	14.82
51	4.24	4.69	8.10	17.04
52	4.88	5.39	9.31	19.60
53	5.61	6.20	10.71	22.54
54	6.45	7.13	12.60	
55	7.42	8.20	14.49	
56	8.53	9.43	16.66	
57	9.81	10.84	19.16	
58	11.28	12.47		
59	12.97	14.34		
60	14.92	16.49		

Income Replacement Term 25

25-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.10	
17			1.10	
18	0.56	0.82	1.10	2.29
19	0.56	0.82	1.10	2.29
20	0.56	0.82	1.10	2.29
21	0.56	0.82	1.10	2.29
22	0.56	0.82	1.10	2.29
23	0.56	0.82	1.10	2.29
24	0.56	0.82	1.10	2.29
25	0.57	0.82	1.10	2.29
26	0.60	0.82	1.12	2.38
27	0.62	0.83	1.14	2.47
28	0.65	0.85	1.17	2.58
29	0.66	0.85	1.19	2.71
30	0.67	0.86	1.22	2.82
31	0.69	0.87	1.23	2.93
32	0.70	0.88	1.25	3.05
33	0.71	0.89	1.26	3.16
34	0.71	0.90	1.28	3.31
35	0.75	0.91	1.35	3.49
36	0.80	0.95	1.44	3.72
37	0.86	1.01	1.56	4.00
38	0.93	1.09	1.70	4.30
39	1.00	1.16	1.86	4.64
40	1.08	1.25	2.01	5.02
41	1.16	1.34	2.16	5.42
42	1.26	1.45	2.29	5.85
43	1.35	1.59	2.44	6.32
44	1.45	1.72	2.62	6.88
45	1.63	1.87	2.83	7.54
46	1.80	2.00	3.09	8.31
47	1.96	2.14	3.39	9.01
48	2.11	2.29	3.76	9.40
49	2.27	2.45	4.19	9.79
50	2.44	2.62	4.70	10.06
51	2.81	3.01	5.41	11.57
52	3.23	3.46	6.22	13.31
53	3.71	3.98	7.15	15.31
54	4.27	4.58	8.22	17.61
55	4.91	5.27	9.45	20.25
56	5.65	6.06	10.87	
57	6.50	6.97	12.50	
58	7.48	8.02	14.38	
59	8.60	9.22	16.53	
60	9.89	10.60	19.01	

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$60 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 25

25-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.32	
17			1.32	
18	0.65	0.84	1.32	2.85
19	0.65	0.84	1.32	2.85
20	0.65	0.84	1.32	2.85
21	0.65	0.84	1.32	2.85
22	0.65	0.84	1.32	2.85
23	0.65	0.84	1.32	2.85
24	0.65	0.84	1.32	2.85
25	0.65	0.84	1.33	2.85
26	0.66	0.84	1.35	2.92
27	0.68	0.84	1.36	3.01
28	0.69	0.84	1.38	3.11
29	0.71	0.84	1.40	3.23
30	0.73	0.84	1.42	3.36
31	0.75	0.86	1.43	3.49
32	0.76	0.88	1.43	3.61
33	0.78	0.89	1.44	3.77
34	0.80	0.92	1.48	3.94
35	0.84	0.97	1.53	4.16
36	0.89	1.02	1.63	4.40
37	0.96	1.09	1.76	4.66
38	1.05	1.17	1.92	4.98
39	1.14	1.27	2.10	5.38
40	1.21	1.36	2.29	5.92
41	1.33	1.50	2.50	6.62
42	1.48	1.67	2.72	7.47
43	1.58	1.84	2.95	8.45
44	1.73	2.01	3.23	9.54
45	1.88	2.21	3.54	10.72
46	2.04	2.36	3.92	11.99
47	2.23	2.52	4.35	12.77
48	2.45	2.76	4.85	13.40
49	2.70	3.14	5.44	14.06
50	2.96	3.61	6.13	14.52
51	3.30	4.13	6.80	16.70
52	3.75	4.73	7.81	19.21
53	4.31	5.42	8.98	22.09
54	4.99	6.23	10.73	
55	5.81	7.17	12.34	
56	8.00	8.45	14.19	
57	9.20	9.89	16.32	
58	10.58	11.53		
59	12.17	13.41		
60	13.99	15.54		

Income Replacement Term 25

25-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.95	
17			0.95	
18	0.47	0.68	0.95	1.98
19	0.47	0.68	0.95	1.98
20	0.47	0.68	0.95	1.98
21	0.47	0.68	0.95	1.98
22	0.47	0.68	0.95	1.98
23	0.47	0.68	0.95	1.98
24	0.47	0.68	0.95	1.98
25	0.49	0.68	0.95	1.98
26	0.51	0.68	0.96	2.05
27	0.53	0.68	0.99	2.14
28	0.55	0.68	1.01	2.23
29	0.56	0.68	1.03	2.34
30	0.57	0.68	1.04	2.44
31	0.57	0.69	1.06	2.53
32	0.59	0.71	1.07	2.63
33	0.60	0.74	1.08	2.74
34	0.60	0.75	1.10	2.86
35	0.63	0.76	1.15	3.02
36	0.67	0.79	1.23	3.22
37	0.72	0.86	1.33	3.46
38	0.78	0.93	1.46	3.73
39	0.85	1.01	1.59	4.02
40	0.92	1.10	1.72	4.35
41	1.01	1.19	1.85	4.70
42	1.12	1.29	1.97	5.08
43	1.24	1.40	2.10	5.49
44	1.36	1.53	2.26	5.97
45	1.49	1.67	2.44	6.54
46	1.62	1.82	2.67	7.22
47	1.75	1.97	2.94	8.01
48	1.88	2.14	3.26	8.94
49	2.01	2.31	3.64	9.45
50	2.14	2.48	4.08	9.77
51	2.32	2.68	4.69	11.24
52	2.61	2.98	5.39	12.93
53	3.04	3.48	6.20	14.87
54	3.59	4.08	7.13	17.10
55	4.21	4.78	8.20	19.67
56	4.84	5.50	9.43	
57	5.85	6.33	10.84	
58	6.73	7.28	12.47	
59	7.74	8.37	14.34	
60	8.90	9.63	16.49	

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 25

25-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.32	
17			1.32	
18	0.62	0.81	1.32	2.85
19	0.62	0.81	1.32	2.85
20	0.62	0.81	1.32	2.85
21	0.62	0.81	1.32	2.85
22	0.62	0.81	1.32	2.85
23	0.62	0.81	1.32	2.85
24	0.62	0.81	1.32	2.85
25	0.62	0.81	1.33	2.85
26	0.63	0.81	1.35	2.92
27	0.64	0.81	1.36	3.01
28	0.65	0.81	1.38	3.11
29	0.67	0.81	1.40	3.23
30	0.68	0.81	1.42	3.36
31	0.69	0.82	1.43	3.49
32	0.70	0.83	1.43	3.61
33	0.71	0.83	1.44	3.77
34	0.73	0.84	1.48	3.94
35	0.83	0.88	1.53	4.16
36	0.87	0.92	1.63	4.40
37	0.93	0.99	1.76	4.66
38	1.00	1.08	1.92	4.98
39	1.06	1.17	2.10	5.38
40	1.12	1.28	2.29	5.92
41	1.23	1.41	2.50	6.62
42	1.36	1.56	2.72	7.47
43	1.46	1.72	2.95	8.45
44	1.59	1.89	3.23	9.54
45	1.73	2.08	3.54	10.72
46	1.89	2.20	3.92	11.99
47	2.06	2.34	4.34	12.77
48	2.25	2.57	4.82	13.40
49	2.46	2.93	5.40	14.06
50	2.70	3.44	6.08	14.52
51	3.11	3.97	6.76	16.70
52	3.57	4.59	7.75	19.21
53	4.11	5.31	8.96	22.09
54	4.72	6.14	10.72	
55	5.42	7.10	12.34	
56	7.82	8.37	14.19	
57	8.99	9.81	16.32	
58	10.34	11.44		
59	11.89	13.30		
60	13.67	15.42		

Income Replacement Term 25

25-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.95	
17			0.95	
18	0.46	0.66	0.95	1.98
19	0.46	0.66	0.95	1.98
20	0.46	0.66	0.95	1.98
21	0.46	0.66	0.95	1.98
22	0.46	0.66	0.95	1.98
23	0.46	0.66	0.95	1.98
24	0.46	0.66	0.95	1.98
25	0.47	0.66	0.95	1.98
26	0.48	0.66	0.96	2.05
27	0.51	0.66	0.99	2.14
28	0.53	0.66	1.01	2.23
29	0.53	0.66	1.03	2.34
30	0.54	0.66	1.04	2.44
31	0.54	0.67	1.06	2.53
32	0.57	0.69	1.07	2.63
33	0.58	0.70	1.08	2.74
34	0.58	0.71	1.10	2.86
35	0.60	0.71	1.15	3.02
36	0.63	0.74	1.23	3.22
37	0.69	0.80	1.33	3.46
38	0.73	0.87	1.46	3.73
39	0.78	0.94	1.59	4.02
40	0.86	1.04	1.72	4.35
41	0.98	1.14	1.85	4.70
42	1.08	1.25	1.97	5.08
43	1.17	1.38	2.10	5.49
44	1.29	1.49	2.26	5.97
45	1.43	1.61	2.44	6.54
46	1.57	1.73	2.67	7.22
47	1.71	1.87	2.94	8.01
48	1.83	1.99	3.26	8.94
49	1.94	2.13	3.64	9.45
50	2.02	2.31	4.08	9.77
51	2.32	2.66	4.69	11.24
52	2.61	2.98	5.39	12.93
53	3.04	3.48	6.20	14.87
54	3.55	4.05	7.13	17.10
55	4.07	4.66	8.20	19.67
56	4.68	5.36	9.43	
57	5.67	6.16	10.84	
58	6.52	7.08	12.47	
59	7.50	8.15	14.34	
60	8.62	9.37	16.49	

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 30

30-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.65	
17			1.65	
18	0.90	1.27	1.65	4.43
19	0.90	1.27	1.65	4.43
20	0.90	1.27	1.65	4.43
21	0.90	1.27	1.65	4.43
22	0.90	1.27	1.65	4.43
23	0.90	1.27	1.65	4.43
24	0.90	1.27	1.65	4.43
25	0.90	1.27	1.65	4.43
26	0.91	1.28	1.68	4.43
27	0.93	1.29	1.72	4.43
28	0.94	1.30	1.76	4.43
29	0.98	1.31	1.81	4.43
30	1.00	1.32	1.87	4.43
31	1.04	1.34	1.89	4.55
32	1.06	1.35	1.89	4.67
33	1.11	1.36	1.89	4.82
34	1.15	1.38	1.91	5.00
35	1.21	1.43	1.97	5.23
36	1.28	1.50	2.08	5.68
37	1.36	1.60	2.23	6.22
38	1.45	1.72	2.43	6.82
39	1.57	1.85	2.64	7.48
40	1.72	2.01	2.87	8.17
41	1.90	2.20	3.15	8.92
42	2.13	2.43	3.43	9.69
43	2.38	2.67	3.73	10.68
44	2.68	2.96	4.10	12.08
45	2.99	3.27	4.53	13.60
46	3.34	3.61	4.98	14.00
47	3.69	3.99	5.52	
48	4.10	4.41	6.15	
49	4.51	4.85	6.89	
50	4.95	5.35	7.75	
51	5.70	6.16	8.17	
52	6.56	7.09	9.40	
53	7.54	8.15	10.81	
54	8.68	9.37		
55	9.98	10.78		

Income Replacement Term 30

30-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$100,000 – \$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.20	
17			1.20	
18	0.61	0.91	1.20	3.27
19	0.61	0.91	1.20	3.27
20	0.61	0.91	1.20	3.27
21	0.61	0.91	1.20	3.27
22	0.61	0.91	1.20	3.27
23	0.61	0.91	1.20	3.27
24	0.61	0.91	1.20	3.27
25	0.61	0.91	1.20	3.27
26	0.63	0.92	1.23	3.28
27	0.67	0.93	1.27	3.28
28	0.70	0.94	1.31	3.30
29	0.74	0.96	1.34	3.30
30	0.77	0.97	1.38	3.33
31	0.80	0.98	1.39	3.42
32	0.81	0.98	1.40	3.54
33	0.82	0.99	1.40	3.65
34	0.84	1.00	1.41	3.82
35	0.88	1.04	1.48	4.03
36	0.92	1.08	1.59	4.28
37	0.97	1.15	1.73	4.60
38	1.03	1.23	1.91	4.95
39	1.11	1.32	2.09	5.31
40	1.20	1.44	2.27	5.72
41	1.31	1.57	2.44	6.22
42	1.46	1.72	2.59	6.79
43	1.63	1.89	2.76	7.39
44	1.81	2.08	2.96	8.02
45	1.98	2.29	3.20	8.73
46	2.14	2.52	3.50	9.69
47	2.28	2.76	3.86	10.72
48	2.41	3.04	4.30	11.83
49	2.50	3.33	4.83	13.04
50	2.55	3.64	5.46	14.33
51	3.17	4.20	5.54	
52	3.65	4.83	6.37	
53	4.20	5.55	7.33	
54	4.83	6.38	8.43	
55	5.55	7.34	9.69	
56	6.38	8.44	11.14	
57				
58				
59				
60				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$60 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 30

30-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.44	
17			1.44	
18	0.66	0.90	1.44	3.61
19	0.66	0.90	1.44	3.61
20	0.66	0.90	1.44	3.61
21	0.66	0.90	1.44	3.61
22	0.66	0.90	1.44	3.61
23	0.66	0.90	1.44	3.61
24	0.66	0.90	1.44	3.61
25	0.66	0.90	1.45	3.61
26	0.67	0.91	1.47	3.67
27	0.69	0.92	1.49	3.74
28	0.70	0.93	1.51	3.81
29	0.72	0.94	1.53	3.90
30	0.74	0.95	1.54	3.98
31	0.76	0.96	1.57	4.13
32	0.77	0.97	1.57	4.27
33	0.79	0.98	1.58	4.44
34	0.81	0.98	1.62	4.64
35	0.85	1.00	1.68	4.89
36	0.90	1.05	1.79	5.22
37	0.97	1.13	1.94	5.60
38	1.06	1.24	2.12	6.04
39	1.17	1.37	2.32	6.56
40	1.28	1.52	2.53	7.15
41	1.39	1.66	2.75	7.90
42	1.51	1.83	2.98	8.75
43	1.64	2.02	3.23	9.71
44	1.78	2.23	3.53	10.73
45	1.95	2.46	3.87	11.83
46	2.15	2.63	4.29	13.60
47	2.38	2.78	4.78	
48	2.64	3.04	5.35	
49	2.94	3.46	6.03	
50	3.29	3.97	6.81	
51	3.71	4.68	6.92	
52	4.21	5.43	7.96	
53	4.79	6.30	9.15	
54	5.46	7.28		
55	6.22	8.41		

Income Replacement Term 30

30-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$250,000 – \$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.05	
17			1.05	
18	0.52	0.76	1.05	2.71
19	0.52	0.76	1.05	2.71
20	0.52	0.76	1.05	2.71
21	0.52	0.76	1.05	2.71
22	0.52	0.76	1.05	2.71
23	0.52	0.76	1.05	2.71
24	0.52	0.76	1.05	2.71
25	0.52	0.76	1.05	2.71
26	0.54	0.76	1.07	2.75
27	0.55	0.76	1.11	2.80
28	0.57	0.76	1.14	2.86
29	0.58	0.76	1.17	2.92
30	0.60	0.76	1.19	2.99
31	0.62	0.76	1.21	3.08
32	0.63	0.78	1.21	3.19
33	0.66	0.79	1.21	3.30
34	0.68	0.80	1.23	3.44
35	0.71	0.82	1.28	3.61
36	0.75	0.86	1.38	3.86
37	0.78	0.92	1.50	4.17
38	0.83	0.97	1.66	4.50
39	0.89	1.04	1.82	4.87
40	0.96	1.13	1.97	5.25
41	1.05	1.24	2.12	5.70
42	1.16	1.37	2.25	6.17
43	1.28	1.51	2.40	6.68
44	1.41	1.68	2.57	7.24
45	1.54	1.85	2.78	7.90
46	1.68	2.00	3.04	8.84
47	1.81	2.15	3.36	9.89
48	1.94	2.32	3.74	11.08
49	2.05	2.49	4.20	12.02
50	2.15	2.68	4.74	12.87
51	2.47	3.09	4.82	
52	2.84	3.56	5.54	
53	3.30	4.09	6.37	
54	3.79	4.70	7.33	
55	4.36	5.41	8.43	
56	5.00	6.22	9.69	
57				
58				
59				
60				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term 30

30-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.40	
17			1.40	
18	0.63	0.83	1.40	3.53
19	0.63	0.83	1.40	3.53
20	0.63	0.83	1.40	3.53
21	0.63	0.83	1.40	3.53
22	0.63	0.83	1.40	3.53
23	0.63	0.83	1.40	3.53
24	0.63	0.83	1.40	3.53
25	0.63	0.83	1.40	3.53
26	0.64	0.84	1.42	3.59
27	0.65	0.85	1.44	3.65
28	0.66	0.86	1.46	3.74
29	0.68	0.87	1.48	3.86
30	0.69	0.88	1.50	3.97
31	0.71	0.89	1.52	4.12
32	0.74	0.89	1.55	4.26
33	0.77	0.90	1.58	4.43
34	0.81	0.91	1.62	4.63
35	0.85	0.92	1.68	4.88
36	0.90	0.97	1.75	5.21
37	0.97	1.03	1.85	5.59
38	1.06	1.12	1.99	6.02
39	1.17	1.23	2.17	6.53
40	1.28	1.37	2.41	7.12
41	1.39	1.51	2.67	7.88
42	1.50	1.67	2.95	8.74
43	1.61	1.85	3.23	9.70
44	1.74	2.06	3.53	10.73
45	1.88	2.28	3.86	11.83
46	2.05	2.43	4.20	13.60
47	2.27	2.56	4.57	
48	2.55	2.80	5.01	
49	2.89	3.20	5.52	
50	3.29	3.72	6.09	
51	3.71	4.48	6.80	
52	4.19	5.27	7.76	
53	4.73	6.16	8.99	
54	5.33	7.17		
55	6.01	8.33		

Income Replacement Term 30

30-Year Guaranteed Level Premiums

Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.05	
17			1.05	
18	0.49	0.70	1.05	2.60
19	0.49	0.70	1.05	2.60
20	0.49	0.70	1.05	2.60
21	0.49	0.70	1.05	2.60
22	0.49	0.70	1.05	2.60
23	0.49	0.70	1.05	2.60
24	0.49	0.70	1.05	2.60
25	0.49	0.70	1.05	2.60
26	0.51	0.70	1.07	2.66
27	0.52	0.70	1.11	2.72
28	0.54	0.71	1.14	2.81
29	0.55	0.72	1.17	2.88
30	0.57	0.74	1.19	2.97
31	0.59	0.74	1.21	3.06
32	0.61	0.75	1.21	3.18
33	0.63	0.75	1.21	3.28
34	0.65	0.76	1.23	3.44
35	0.68	0.78	1.28	3.61
36	0.72	0.82	1.38	3.86
37	0.75	0.88	1.50	4.16
38	0.79	0.93	1.66	4.49
39	0.84	1.00	1.82	4.85
40	0.91	1.09	1.97	5.22
41	1.00	1.20	2.12	5.67
42	1.10	1.34	2.25	6.14
43	1.23	1.48	2.40	6.64
44	1.36	1.64	2.57	7.20
45	1.48	1.82	2.78	7.86
46	1.62	1.96	3.04	8.81
47	1.74	2.10	3.36	9.87
48	1.86	2.26	3.74	11.06
49	1.97	2.41	4.20	12.01
50	2.06	2.59	4.74	12.86
51	2.39	3.00	4.81	
52	2.75	3.45	5.53	
53	3.16	3.97	6.36	
54	3.64	4.56	7.32	
55	4.18	5.25	8.42	
56	4.81	6.04	9.68	
57				
58				
59				
60				

Other modes based on full Annual Premium Modal factors: SA 0.52; Q 0.265; PAC 0.0875
Issue ages vary in WA and MT, see pages 28 & 29

***Prior to application of payout discount. Add \$50 policy fee after discount calculation (see pages 8-9).**

Income Replacement Term

Waiver of Premium Annual Rates
per \$1,000

Issue Age	WP Rates
18	0.07
19	0.07
20	0.07
21	0.08
22	0.08
23	0.08
24	0.08
25	0.08
26	0.08
27	0.08
28	0.08
29	0.09
30	0.09
31	0.09
32	0.10
33	0.11
34	0.12
35	0.13
36	0.15
37	0.17
38	0.18
39	0.20
40	0.23
41	0.26
42	0.28
43	0.32
44	0.35
45	0.39
46	0.44
47	0.48
48	0.53
49	0.59
50	0.66
51	0.73
52	0.82
53	0.93
54	1.03
55	1.16
56	
57	
58	
59	
60	
61	
62	
63	
64	
65	

WP: Waiver of Premium Issue Ages 18-55 up to \$3,000,000 and not to exceed issue age of base plan. Coverage and premiums cease at age 60. Issuable through Table D.

Income Replacement Term Quick Reference

	WCLIRT-10	WCLIRT-15
Minimum Face Amount	\$100,000	\$100,000
ISSUE AGES (Vary in Washington state)		
• Super Preferred NonTobacco	18–80	18–77
• Preferred NonTobacco	18–85	18–77
• Standard NonTobacco	16–85	16–M75/F77
• Standard Tobacco	18–80	18–M70/F75
WA ISSUE AGES		
• Super Preferred NonTobacco	18–70	18–65
• Preferred NonTobacco	18–70	18–65
• Standard NonTobacco	16–70	16–65
• Standard Tobacco	18–70	18–65
Age Nearest Birthday M= Male F= Female		
* Maximum female issue ages in MT are equal to maximum male issue ages.		
PREMIUMS & RATE BANDS		
Rate Guaranteed/ Level Premium Period	10 years	15 years
Number of Rate Bands	3	3
UNDERWRITING CLASSES		
Super Preferred NonTobacco	Yes	Yes
Preferred NonTobacco	Yes	Yes
Standard NonTobacco	Yes	Yes
Standard Tobacco	Yes	Yes
Substandard Ratings (Based on Standard classes)	Table A–H	Table A–H
OPTIONS		
Renewability:	Yes	Yes
Conversion before end of:	10th year	15th year
<i>Conversion must also be exercised before Insured's 75th birthday.</i>		
RIDERS (May vary by state)		
Waiver of Premium	Yes	Yes
Term Life Insurance (lump-sum payment)	Yes	Yes
MISCELLANEOUS		
Policy Fee:		
• \$250,000 and greater (Non Commissionable)	\$50	\$50
• \$249,999 and less (Commissionable)	\$60	\$60

WCLIRT-20	WCLIRT-25	WCLIRT-30
\$100,000	\$100,000	\$100,000
18-68	18-60	18-M55/F56
18-68	18-60	18-M55/F56
16-68	16-M57/F60	16-M53/F56
18-M63/F66	18-M53/F55	18-M46/F50
18-60	18-55	18-50
18-60	18-55	18-50
16-60	16-55	16-50
18-60	18-M53/F55	18-M46/F50
20 years	25 years	30 years
3	3	3
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Table A-H	Table A-H	Table A-H
Yes	Yes	Yes
20th year	20th year	20th year
Yes	Yes	Yes
Yes	Yes	Yes
\$50	\$50	\$50
\$60	\$60	\$60

About West Coast Life

West Coast Life was founded April 2, 1906, in San Francisco, just 16 days before the city's devastating earthquake and fire. As an indication of the company's enterprising spirit, West Coast Life was the first company to offer a loan to the city for reconstruction. Within a short period of time, West Coast Life began to grow and pioneered many "firsts" within the life insurance industry.

- The first American life insurance company in Hawaii
- The first American life insurance company in the Philippines and in China
- The first to issue an unemployment compensation disability policy in America
- The first to issue a group policy west of the Mississippi
- The first to underwrite association business in the United States
- The first to provide an automatic premium loan provision in a life insurance policy
- And, the first to use the Check-O-Matic concept, the name of which we gave to the rest of the industry (at the request of LIAMA, now known as LIMRA).*

* West Coast Life company archives.

Policy form WC-T16 and state variations thereof, is a term life insurance policy issued by West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations and exclusions. Subject to underwriting. Subject to up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply.

All payments and all guarantees are subject to the claims paying ability of West Coast Life Insurance Company.

Not a Deposit	Not Insured By Any Federal Government Agency	
No Bank Guarantee	Not FDIC Insured	May Lose Value



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION



**West Coast Life
Insurance Company**
A PROTECTIVE COMPANY

WCLAG.1031 (05.09)

Policy Form WC-T16

For Agent Use Only. Not For Consumer Use.
Not Available In All States.