

Issue Age	\$50,000 Death Benefit Non Tobacco		\$50,000 Death Benefit Tobacco		\$100,000 Death Benefit Non Tobacco		\$100,000 Death Benefit Tobacco	
	20 Pay Premium	LTC Benefit*	20 Pay Premium	LTC Benefit*	20 Pay Premium	LTC Benefit*	20 Pay Premium	LTC Benefit*
18	\$12.22	\$2,000	\$16.80	\$2,000	\$22.35	\$4,000	\$31.50	\$4,000
19	\$12.40	\$2,000	\$16.97	\$2,000	\$22.70	\$4,000	\$31.85	\$4,000
20	\$12.70	\$2,000	\$16.87	\$2,000	\$23.30	\$4,000	\$31.65	\$4,000
21	\$13.02	\$2,000	\$17.20	\$2,000	\$23.95	\$4,000	\$32.30	\$4,000
22	\$13.32	\$2,000	\$17.57	\$2,000	\$24.55	\$4,000	\$33.05	\$4,000
23	\$13.57	\$2,000	\$17.95	\$2,000	\$25.05	\$4,000	\$33.80	\$4,000
24	\$13.47	\$2,000	\$18.37	\$2,000	\$24.85	\$4,000	\$34.65	\$4,000
25	\$13.80	\$2,000	\$18.65	\$2,000	\$25.50	\$4,000	\$35.20	\$4,000
26	\$14.05	\$2,000	\$19.07	\$2,000	\$26.00	\$4,000	\$36.05	\$4,000
27	\$14.52	\$2,000	\$19.65	\$2,000	\$26.95	\$4,000	\$37.20	\$4,000
28	\$14.82	\$2,000	\$20.00	\$2,000	\$27.55	\$4,000	\$37.90	\$4,000
29	\$15.12	\$2,000	\$20.57	\$2,000	\$28.15	\$4,000	\$39.05	\$4,000
30	\$15.77	\$2,000	\$21.42	\$2,000	\$29.45	\$4,000	\$40.75	\$4,000
31	\$16.32	\$2,000	\$22.42	\$2,000	\$30.55	\$4,000	\$42.75	\$4,000
32	\$16.77	\$2,000	\$23.20	\$2,000	\$31.45	\$4,000	\$44.30	\$4,000
33	\$17.30	\$2,000	\$23.95	\$2,000	\$32.50	\$4,000	\$45.80	\$4,000
34	\$17.80	\$2,000	\$24.87	\$2,000	\$33.50	\$4,000	\$47.65	\$4,000
35	\$18.65	\$2,000	\$25.97	\$2,000	\$35.20	\$4,000	\$49.85	\$4,000
36	\$19.52	\$2,000	\$27.42	\$2,000	\$36.95	\$4,000	\$52.75	\$4,000
37	\$20.22	\$2,000	\$29.15	\$2,000	\$38.35	\$4,000	\$56.20	\$4,000
38	\$21.35	\$2,000	\$30.87	\$2,000	\$40.60	\$4,000	\$59.65	\$4,000
39	\$22.47	\$2,000	\$32.02	\$2,000	\$42.85	\$4,000	\$61.95	\$4,000
40	\$23.44	\$2,000	\$34.09	\$2,000	\$44.72	\$4,000	\$66.02	\$4,000
41	\$24.79	\$2,000	\$36.34	\$2,000	\$47.42	\$4,000	\$70.52	\$4,000
42	\$25.99	\$2,000	\$38.89	\$2,000	\$49.82	\$4,000	\$75.62	\$4,000
43	\$27.39	\$2,000	\$41.37	\$2,000	\$52.62	\$4,000	\$80.57	\$4,000
44	\$28.92	\$2,000	\$43.82	\$2,000	\$55.67	\$4,000	\$85.47	\$4,000
45	\$30.57	\$2,000	\$46.42	\$2,000	\$58.97	\$4,000	\$90.67	\$4,000
46	\$32.02	\$2,000	\$49.22	\$2,000	\$61.87	\$4,000	\$96.27	\$4,000
47	\$33.34	\$2,000	\$51.97	\$2,000	\$64.52	\$4,000	\$101.77	\$4,000
48	\$34.99	\$2,000	\$54.39	\$2,000	\$67.82	\$4,000	\$106.62	\$4,000
49	\$36.72	\$2,000	\$57.79	\$2,000	\$71.27	\$4,000	\$113.42	\$4,000
50	\$38.39	\$2,000	\$61.82	\$2,000	\$74.62	\$4,000	\$121.47	\$4,000
51	\$40.67	\$2,000	\$66.39	\$2,000	\$79.17	\$4,000	\$130.62	\$4,000
52	\$42.67	\$2,000	\$71.49	\$2,000	\$83.17	\$4,000	\$140.82	\$4,000
53	\$45.22	\$2,000	\$76.17	\$2,000	\$88.27	\$4,000	\$150.17	\$4,000
54	\$48.07	\$2,000	\$82.27	\$2,000	\$93.97	\$4,000	\$162.37	\$4,000
55	\$50.89	\$2,000	\$87.07	\$2,000	\$99.62	\$4,000	\$171.97	\$4,000
56	\$54.29	\$2,000	\$93.59	\$2,000	\$106.42	\$4,000	\$185.02	\$4,000
57	\$58.04	\$2,000	\$100.22	\$2,000	\$113.92	\$4,000	\$198.27	\$4,000
58	\$61.69	\$2,000	\$107.12	\$2,000	\$121.22	\$4,000	\$212.07	\$4,000
59	\$65.92	\$2,000	\$114.54	\$2,000	\$129.67	\$4,000	\$226.92	\$4,000
60	\$70.19	\$2,000	\$121.57	\$2,000	\$138.22	\$4,000	\$240.97	\$4,000
61	\$75.12	\$2,000	\$130.77	\$2,000	\$148.70	\$4,000	\$259.37	\$4,000
62	\$80.72	\$2,000	\$140.84	\$2,000	\$159.27	\$4,000	\$279.52	\$4,000
63	\$86.42	\$2,000	\$150.89	\$2,000	\$170.67	\$4,000	\$299.62	\$4,000
64	\$92.79	\$2,000	\$161.39	\$2,000	\$183.42	\$4,000	\$320.62	\$4,000

*Long Term Care Benefit (LTC) is paid out monthly for a maximum of 25 months.