



Term Life Insurance

| For all states except the following: AR, GA, ID, ME, MT, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 10-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 0.76 | 0.03 | 0.90 | 0.04 | 18 | 1.05 | 0.04 | 1.12 | 0.04 |
| 19 | 0.76 | 0.04 | 0.90 | 0.04 | 19 | 1.05 | 0.04 | 1.12 | 0.04 |
| 20 | 0.76 | 0.04 | 0.90 | 0.04 | 20 | 1.05 | 0.04 | 1.12 | 0.04 |
| 21 | 0.81 | 0.04 | 0.97 | 0.04 | 21 | 1.14 | 0.05 | 1.22 | 0.05 |
| 22 | 0.88 | 0.04 | 1.06 | 0.04 | 22 | 1.24 | 0.05 | 1.34 | 0.05 |
| 23 | 0.96 | 0.04 | 1.18 | 0.05 | 23 | 1.35 | 0.05 | 1.46 | 0.05 |
| 24 | 1.05 | 0.05 | 1.32 | 0.05 | 24 | 1.47 | 0.06 | 1.60 | 0.06 |
| 25 | 1.15 | 0.05 | 1.48 | 0.06 | 25 | 1.60 | 0.06 | 1.76 | 0.06 |
| 26 | 1.26 | 0.05 | 1.66 | 0.06 | 26 | 1.73 | 0.07 | 1.92 | 0.07 |
| 27 | 1.38 | 0.06 | 1.84 | 0.07 | 27 | 1.86 | 0.07 | 2.09 | 0.08 |
| 28 | 1.51 | 0.06 | 2.06 | 0.08 | 28 | 2.01 | 0.08 | 2.27 | 0.08 |
| 29 | 1.67 | 0.07 | 2.32 | 0.09 | 29 | 2.17 | 0.09 | 2.48 | 0.09 |
| 30 | 1.85 | 0.08 | 2.65 | 0.10 | 30 | 2.37 | 0.09 | 2.74 | 0.10 |
| 31 | 2.05 | 0.09 | 3.02 | 0.11 | 31 | 2.59 | 0.10 | 3.03 | 0.12 |
| 32 | 2.27 | 0.10 | 3.41 | 0.13 | 32 | 2.83 | 0.12 | 3.34 | 0.13 |
| 33 | 2.52 | 0.11 | 3.86 | 0.15 | 33 | 3.09 | 0.13 | 3.69 | 0.15 |
| 34 | 2.81 | 0.12 | 4.42 | 0.18 | 34 | 3.39 | 0.15 | 4.10 | 0.17 |
| 35 | 3.16 | 0.14 | 5.10 | 0.21 | 35 | 3.73 | 0.16 | 4.58 | 0.19 |
| 36 | 3.56 | 0.16 | 5.90 | 0.25 | 36 | 4.11 | 0.19 | 5.13 | 0.22 |
| 37 | 4.00 | 0.19 | 6.79 | 0.30 | 37 | 4.53 | 0.21 | 5.73 | 0.26 |
| 38 | 4.49 | 0.22 | 7.79 | 0.35 | 38 | 4.99 | 0.24 | 6.40 | 0.30 |
| 39 | 5.05 | 0.25 | 8.93 | 0.42 | 39 | 5.48 | 0.28 | 7.14 | 0.35 |
| 40 | 5.68 | 0.30 | 10.24 | 0.51 | 40 | 5.99 | 0.31 | 7.97 | 0.40 |
| 41 | 6.39 | 0.35 | 11.71 | 0.60 | 41 | 6.53 | 0.36 | 8.88 | 0.47 |
| 42 | 7.16 | 0.41 | 13.32 | 0.72 | 42 | 7.10 | 0.41 | 9.87 | 0.54 |
| 43 | 8.01 | 0.48 | 15.08 | 0.86 | 43 | 7.70 | 0.46 | 10.93 | 0.63 |
| 44 | 8.91 | 0.56 | 16.99 | 1.02 | 44 | 8.32 | 0.52 | 12.09 | 0.73 |
| 45 | 9.88 | 0.65 | 19.04 | 1.20 | 45 | 8.97 | 0.59 | 13.34 | 0.85 |
| 46 | 10.89 | 0.75 | 21.19 | 1.41 | 46 | 9.63 | 0.67 | 14.67 | 0.99 |
| 47 | 11.95 | 0.87 | 23.44 | 1.65 | 47 | 10.31 | 0.76 | 16.07 | 1.15 |
| 48 | 13.08 | 1.01 | 25.86 | 1.94 | 48 | 11.02 | 0.86 | 17.58 | 1.33 |
| 49 | 14.30 | 1.17 | 28.52 | 2.27 | 49 | 11.77 | 0.97 | 19.21 | 1.54 |
| 50 | 15.64 | 1.36 | 31.50 | 2.67 | 50 | 12.57 | 1.10 | 20.99 | 1.79 |
| 51 | 17.07 | 1.57 | 34.73 | 3.13 | 51 | 13.42 | 1.25 | 22.91 | 2.08 |
| 52 | 18.58 | 1.82 | 38.18 | 3.67 | 52 | 14.32 | 1.41 | 24.95 | 2.42 |
| 53 | 20.19 | 2.11 | 41.92 | 4.30 | 53 | 15.26 | 1.60 | 27.14 | 2.81 |
| 54 | 21.95 | 2.45 | 46.04 | 5.04 | 54 | 16.26 | 1.82 | 29.48 | 3.25 |
| 55 | 23.88 | 2.83 | 50.63 | 5.92 | 55 | 17.32 | 2.06 | 32.01 | 3.76 |
| 56 | 25.98 | | 55.73 | | 56 | 18.44 | | 34.74 | |
| 57 | 28.22 | | 61.28 | | 57 | 19.61 | | 37.65 | |
| 58 | 30.61 | | 67.22 | | 58 | 20.85 | | 40.72 | |
| 59 | 33.16 | | 73.50 | | 59 | 22.16 | | 43.92 | |
| 60 | 35.87 | | 80.07 | | 60 | 23.56 | | 47.21 | |
| 61 | 38.68 | | 86.77 | | 61 | 25.04 | | 50.53 | |
| 62 | 41.60 | | 93.64 | | 62 | 26.58 | | 53.89 | |
| 63 | 44.71 | | 100.91 | | 63 | 28.21 | | 57.41 | |
| 64 | 48.06 | | 108.81 | | 64 | 29.95 | | 61.16 | |
| 65 | 51.75 | | 117.56 | | 65 | 31.82 | | 65.26 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0762, R I0763 and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For the following states only: AR, GA, ID, ME, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 10-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 0.80 | 0.04 | 0.95 | 0.04 | 18 | 1.10 | 0.04 | 1.18 | 0.04 |
| 19 | 0.80 | 0.04 | 0.95 | 0.04 | 19 | 1.10 | 0.04 | 1.18 | 0.04 |
| 20 | 0.80 | 0.04 | 0.95 | 0.04 | 20 | 1.10 | 0.04 | 1.18 | 0.04 |
| 21 | 0.85 | 0.04 | 1.02 | 0.04 | 21 | 1.20 | 0.05 | 1.28 | 0.05 |
| 22 | 0.92 | 0.04 | 1.11 | 0.04 | 22 | 1.31 | 0.05 | 1.40 | 0.05 |
| 23 | 1.00 | 0.04 | 1.24 | 0.05 | 23 | 1.42 | 0.05 | 1.54 | 0.06 |
| 24 | 1.10 | 0.05 | 1.38 | 0.05 | 24 | 1.55 | 0.06 | 1.69 | 0.06 |
| 25 | 1.21 | 0.05 | 1.55 | 0.06 | 25 | 1.68 | 0.06 | 1.85 | 0.07 |
| 26 | 1.32 | 0.05 | 1.74 | 0.06 | 26 | 1.82 | 0.07 | 2.02 | 0.07 |
| 27 | 1.45 | 0.06 | 1.94 | 0.07 | 27 | 1.96 | 0.07 | 2.19 | 0.08 |
| 28 | 1.59 | 0.07 | 2.16 | 0.08 | 28 | 2.11 | 0.08 | 2.38 | 0.09 |
| 29 | 1.75 | 0.07 | 2.44 | 0.09 | 29 | 2.28 | 0.09 | 2.61 | 0.10 |
| 30 | 1.94 | 0.08 | 2.78 | 0.10 | 30 | 2.49 | 0.10 | 2.88 | 0.11 |
| 31 | 2.16 | 0.09 | 3.17 | 0.12 | 31 | 2.72 | 0.11 | 3.18 | 0.12 |
| 32 | 2.39 | 0.10 | 3.58 | 0.14 | 32 | 2.97 | 0.12 | 3.51 | 0.14 |
| 33 | 2.65 | 0.11 | 4.06 | 0.16 | 33 | 3.25 | 0.14 | 3.88 | 0.15 |
| 34 | 2.95 | 0.13 | 4.64 | 0.18 | 34 | 3.56 | 0.15 | 4.30 | 0.17 |
| 35 | 3.32 | 0.15 | 5.36 | 0.22 | 35 | 3.92 | 0.17 | 4.81 | 0.20 |
| 36 | 3.74 | 0.17 | 6.19 | 0.26 | 36 | 4.32 | 0.20 | 5.38 | 0.23 |
| 37 | 4.20 | 0.20 | 7.13 | 0.31 | 37 | 4.76 | 0.22 | 6.02 | 0.27 |
| 38 | 4.72 | 0.23 | 8.18 | 0.37 | 38 | 5.24 | 0.25 | 6.72 | 0.31 |
| 39 | 5.30 | 0.27 | 9.38 | 0.44 | 39 | 5.75 | 0.29 | 7.50 | 0.36 |
| 40 | 5.96 | 0.31 | 10.75 | 0.53 | 40 | 6.29 | 0.33 | 8.37 | 0.42 |
| 41 | 6.71 | 0.36 | 12.29 | 0.63 | 41 | 6.86 | 0.37 | 9.32 | 0.49 |
| 42 | 7.52 | 0.43 | 13.99 | 0.76 | 42 | 7.46 | 0.43 | 10.36 | 0.57 |
| 43 | 8.41 | 0.50 | 15.83 | 0.90 | 43 | 8.08 | 0.48 | 11.48 | 0.66 |
| 44 | 9.36 | 0.58 | 17.84 | 1.07 | 44 | 8.74 | 0.55 | 12.69 | 0.77 |
| 45 | 10.37 | 0.68 | 19.99 | 1.26 | 45 | 9.42 | 0.62 | 14.01 | 0.90 |
| 46 | 11.44 | 0.79 | 22.25 | 1.48 | 46 | 10.11 | 0.70 | 15.40 | 1.04 |
| 47 | 12.55 | 0.91 | 24.61 | 1.74 | 47 | 10.83 | 0.79 | 16.88 | 1.21 |
| 48 | 13.74 | 1.06 | 27.15 | 2.03 | 48 | 11.57 | 0.90 | 18.46 | 1.40 |
| 49 | 15.02 | 1.23 | 29.95 | 2.38 | 49 | 12.35 | 1.02 | 20.17 | 1.62 |
| 50 | 16.42 | 1.42 | 33.08 | 2.80 | 50 | 13.20 | 1.15 | 22.04 | 1.88 |
| 51 | 17.92 | 1.65 | 36.47 | 3.29 | 51 | 14.09 | 1.31 | 24.06 | 2.19 |
| 52 | 19.51 | 1.91 | 40.09 | 3.86 | 52 | 15.03 | 1.48 | 26.20 | 2.54 |
| 53 | 21.20 | 2.22 | 44.01 | 4.52 | 53 | 16.02 | 1.68 | 28.50 | 2.94 |
| 54 | 23.05 | 2.57 | 48.34 | 5.29 | 54 | 17.07 | 1.91 | 30.96 | 3.41 |
| 55 | 25.07 | 2.97 | 53.16 | 6.21 | 55 | 18.19 | 2.17 | 33.61 | 3.95 |
| 56 | 27.27 | | 58.52 | | 56 | 19.36 | | 36.47 | |
| 57 | 29.63 | | 64.34 | | 57 | 20.59 | | 39.53 | |
| 58 | 32.14 | | 70.58 | | 58 | 21.89 | | 42.76 | |
| 59 | 34.82 | | 77.18 | | 59 | 23.27 | | 46.12 | |
| 60 | 37.66 | | 84.07 | | 60 | 24.74 | | 49.57 | |
| 61 | 40.62 | | 91.11 | | 61 | 26.29 | | 53.05 | |
| 62 | 43.68 | | 98.33 | | 62 | 27.91 | | 56.59 | |
| 63 | 46.94 | | 105.96 | | 63 | 29.62 | | 60.28 | |
| 64 | 50.46 | | 114.25 | | 64 | 31.45 | | 64.22 | |
| 65 | 54.34 | | 123.44 | | 65 | 33.41 | | 68.52 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: AR, GA, ID, ME, MT, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 15-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 0.85 | 0.04 | 1.05 | 0.04 | 18 | 1.16 | 0.04 | 1.27 | 0.04 |
| 19 | 0.85 | 0.04 | 1.05 | 0.04 | 19 | 1.16 | 0.04 | 1.27 | 0.05 |
| 20 | 0.85 | 0.04 | 1.05 | 0.04 | 20 | 1.16 | 0.04 | 1.27 | 0.05 |
| 21 | 0.91 | 0.04 | 1.14 | 0.04 | 21 | 1.26 | 0.05 | 1.38 | 0.05 |
| 22 | 0.99 | 0.04 | 1.25 | 0.05 | 22 | 1.36 | 0.05 | 1.50 | 0.05 |
| 23 | 1.08 | 0.05 | 1.40 | 0.05 | 23 | 1.49 | 0.06 | 1.65 | 0.06 |
| 24 | 1.19 | 0.05 | 1.59 | 0.06 | 24 | 1.62 | 0.06 | 1.81 | 0.06 |
| 25 | 1.32 | 0.05 | 1.80 | 0.06 | 25 | 1.77 | 0.07 | 2.00 | 0.07 |
| 26 | 1.46 | 0.06 | 2.03 | 0.07 | 26 | 1.93 | 0.07 | 2.20 | 0.08 |
| 27 | 1.60 | 0.06 | 2.28 | 0.08 | 27 | 2.09 | 0.08 | 2.40 | 0.08 |
| 28 | 1.77 | 0.07 | 2.57 | 0.09 | 28 | 2.27 | 0.09 | 2.64 | 0.09 |
| 29 | 1.96 | 0.08 | 2.92 | 0.10 | 29 | 2.48 | 0.09 | 2.90 | 0.10 |
| 30 | 2.19 | 0.09 | 3.35 | 0.12 | 30 | 2.71 | 0.10 | 3.22 | 0.12 |
| 31 | 2.45 | 0.10 | 3.84 | 0.14 | 31 | 2.97 | 0.12 | 3.58 | 0.13 |
| 32 | 2.74 | 0.11 | 4.39 | 0.16 | 32 | 3.25 | 0.13 | 3.96 | 0.15 |
| 33 | 3.06 | 0.13 | 5.01 | 0.19 | 33 | 3.55 | 0.15 | 4.40 | 0.17 |
| 34 | 3.42 | 0.15 | 5.72 | 0.22 | 34 | 3.89 | 0.16 | 4.89 | 0.20 |
| 35 | 3.84 | 0.17 | 6.56 | 0.26 | 35 | 4.26 | 0.18 | 5.45 | 0.23 |
| 36 | 4.31 | 0.19 | 7.50 | 0.31 | 36 | 4.66 | 0.21 | 6.08 | 0.26 |
| 37 | 4.82 | 0.22 | 8.53 | 0.37 | 37 | 5.10 | 0.24 | 6.76 | 0.30 |
| 38 | 5.38 | 0.26 | 9.67 | 0.43 | 38 | 5.57 | 0.27 | 7.50 | 0.35 |
| 39 | 6.00 | 0.30 | 10.96 | 0.51 | 39 | 6.06 | 0.30 | 8.33 | 0.40 |
| 40 | 6.69 | 0.35 | 12.40 | 0.61 | 40 | 6.59 | 0.34 | 9.24 | 0.46 |
| 41 | 7.45 | 0.40 | 14.00 | 0.72 | 41 | 7.15 | 0.39 | 10.24 | 0.54 |
| 42 | 8.27 | 0.47 | 15.72 | 0.85 | 42 | 7.73 | 0.44 | 11.31 | 0.62 |
| 43 | 9.16 | 0.54 | 17.61 | 1.00 | 43 | 8.35 | 0.50 | 12.47 | 0.72 |
| 44 | 10.12 | 0.63 | 19.66 | 1.17 | 44 | 8.99 | 0.56 | 13.72 | 0.83 |
| 45 | 11.16 | 0.73 | 21.91 | 1.38 | 45 | 9.66 | 0.64 | 15.08 | 0.96 |
| 46 | 12.26 | 0.84 | 24.31 | 1.62 | 46 | 10.35 | 0.72 | 16.53 | 1.11 |
| 47 | 13.43 | 0.98 | 26.85 | 1.89 | 47 | 11.06 | 0.81 | 18.07 | 1.29 |
| 48 | 14.68 | 1.13 | 29.59 | 2.21 | 48 | 11.81 | 0.92 | 19.71 | 1.49 |
| 49 | 16.02 | 1.31 | 32.59 | 2.59 | 49 | 12.60 | 1.04 | 21.48 | 1.72 |
| 50 | 17.48 | 1.51 | 35.91 | 3.04 | 50 | 13.44 | 1.17 | 23.39 | 2.00 |
| 51 | 19.04 | 1.75 | 39.52 | 3.56 | 51 | 14.33 | 1.33 | 25.45 | 2.31 |
| 52 | 20.69 | 2.03 | 43.37 | 4.17 | 52 | 15.26 | 1.51 | 27.64 | 2.68 |
| 53 | 22.45 | 2.35 | 47.52 | 4.88 | 53 | 16.25 | 1.71 | 29.96 | 3.09 |
| 54 | 24.34 | 2.71 | 52.00 | 5.69 | 54 | 17.29 | 1.94 | 32.42 | 3.57 |
| 55 | 26.40 | 3.13 | 56.86 | 6.64 | 55 | 18.41 | 2.19 | 35.02 | 4.11 |
| 56 | 28.63 | | 62.16 | | 56 | 19.59 | | 37.78 | |
| 57 | 31.01 | | 67.87 | | 57 | 20.84 | | 40.70 | |
| 58 | 33.53 | | 73.89 | | 58 | 22.15 | | 43.74 | |
| 59 | 36.17 | | 80.12 | | 59 | 23.55 | | 46.88 | |
| 60 | 38.91 | | 86.47 | | 60 | 25.04 | | 50.08 | |
| 61 | 41.70 | | 92.79 | | 61 | 26.61 | | 53.28 | |
| 62 | 44.55 | | 99.14 | | 62 | 28.26 | | 56.49 | |
| 63 | 47.54 | | 105.74 | | 63 | 30.00 | | 59.82 | |
| 64 | 50.75 | | 112.80 | | 64 | 31.86 | | 63.35 | |
| 65 | 54.25 | | 120.55 | | 65 | 33.86 | | 67.18 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For the following states only: AR, GA, ID, ME, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 15-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 0.89 | 0.04 | 1.10 | 0.04 | 18 | 1.22 | 0.04 | 1.33 | 0.05 |
| 19 | 0.89 | 0.04 | 1.10 | 0.04 | 19 | 1.22 | 0.04 | 1.33 | 0.05 |
| 20 | 0.89 | 0.04 | 1.10 | 0.04 | 20 | 1.22 | 0.05 | 1.33 | 0.05 |
| 21 | 0.96 | 0.04 | 1.19 | 0.04 | 21 | 1.32 | 0.05 | 1.45 | 0.05 |
| 22 | 1.04 | 0.04 | 1.32 | 0.05 | 22 | 1.43 | 0.05 | 1.58 | 0.05 |
| 23 | 1.14 | 0.05 | 1.47 | 0.05 | 23 | 1.56 | 0.06 | 1.73 | 0.06 |
| 24 | 1.25 | 0.05 | 1.67 | 0.06 | 24 | 1.70 | 0.06 | 1.91 | 0.07 |
| 25 | 1.39 | 0.06 | 1.89 | 0.07 | 25 | 1.86 | 0.07 | 2.10 | 0.07 |
| 26 | 1.53 | 0.06 | 2.13 | 0.07 | 26 | 2.02 | 0.07 | 2.31 | 0.08 |
| 27 | 1.68 | 0.07 | 2.40 | 0.08 | 27 | 2.20 | 0.08 | 2.52 | 0.09 |
| 28 | 1.85 | 0.07 | 2.70 | 0.09 | 28 | 2.39 | 0.09 | 2.77 | 0.10 |
| 29 | 2.06 | 0.08 | 3.07 | 0.11 | 29 | 2.60 | 0.10 | 3.05 | 0.11 |
| 30 | 2.30 | 0.09 | 3.52 | 0.12 | 30 | 2.85 | 0.11 | 3.38 | 0.12 |
| 31 | 2.57 | 0.10 | 4.04 | 0.15 | 31 | 3.12 | 0.12 | 3.76 | 0.14 |
| 32 | 2.87 | 0.12 | 4.61 | 0.17 | 32 | 3.41 | 0.14 | 4.16 | 0.16 |
| 33 | 3.21 | 0.13 | 5.26 | 0.20 | 33 | 3.73 | 0.15 | 4.62 | 0.18 |
| 34 | 3.59 | 0.15 | 6.01 | 0.23 | 34 | 4.08 | 0.17 | 5.13 | 0.20 |
| 35 | 4.03 | 0.17 | 6.89 | 0.28 | 35 | 4.47 | 0.19 | 5.72 | 0.24 |
| 36 | 4.52 | 0.20 | 7.88 | 0.33 | 36 | 4.90 | 0.22 | 6.38 | 0.27 |
| 37 | 5.06 | 0.23 | 8.96 | 0.39 | 37 | 5.36 | 0.25 | 7.09 | 0.31 |
| 38 | 5.64 | 0.27 | 10.16 | 0.46 | 38 | 5.85 | 0.28 | 7.88 | 0.36 |
| 39 | 6.30 | 0.31 | 11.50 | 0.54 | 39 | 6.37 | 0.32 | 8.74 | 0.42 |
| 40 | 7.02 | 0.36 | 13.02 | 0.64 | 40 | 6.92 | 0.36 | 9.70 | 0.48 |
| 41 | 7.82 | 0.42 | 14.70 | 0.75 | 41 | 7.50 | 0.41 | 10.75 | 0.56 |
| 42 | 8.69 | 0.49 | 16.51 | 0.89 | 42 | 8.12 | 0.46 | 11.88 | 0.65 |
| 43 | 9.62 | 0.57 | 18.49 | 1.05 | 43 | 8.76 | 0.52 | 13.09 | 0.75 |
| 44 | 10.63 | 0.66 | 20.65 | 1.23 | 44 | 9.44 | 0.59 | 14.41 | 0.87 |
| 45 | 11.72 | 0.76 | 23.01 | 1.45 | 45 | 10.14 | 0.67 | 15.83 | 1.01 |
| 46 | 12.88 | 0.89 | 25.53 | 1.70 | 46 | 10.87 | 0.75 | 17.36 | 1.17 |
| 47 | 14.10 | 1.02 | 28.20 | 1.99 | 47 | 11.62 | 0.85 | 18.97 | 1.35 |
| 48 | 15.41 | 1.18 | 31.07 | 2.32 | 48 | 12.40 | 0.96 | 20.69 | 1.56 |
| 49 | 16.82 | 1.37 | 34.22 | 2.72 | 49 | 13.23 | 1.09 | 22.55 | 1.81 |
| 50 | 18.35 | 1.59 | 37.71 | 3.19 | 50 | 14.11 | 1.23 | 24.56 | 2.10 |
| 51 | 19.99 | 1.84 | 41.49 | 3.74 | 51 | 15.05 | 1.40 | 26.72 | 2.43 |
| 52 | 21.72 | 2.13 | 45.54 | 4.38 | 52 | 16.03 | 1.58 | 29.02 | 2.81 |
| 53 | 23.57 | 2.46 | 49.90 | 5.12 | 53 | 17.06 | 1.79 | 31.46 | 3.25 |
| 54 | 25.56 | 2.84 | 54.60 | 5.98 | 54 | 18.16 | 2.03 | 34.04 | 3.75 |
| 55 | 27.72 | 3.28 | 59.70 | 6.97 | 55 | 19.33 | 2.30 | 36.77 | 4.32 |
| 56 | 30.06 | | 65.26 | | 56 | 20.57 | | 39.67 | |
| 57 | 32.56 | | 71.26 | | 57 | 21.88 | | 42.73 | |
| 58 | 35.21 | | 77.58 | | 58 | 23.26 | | 45.93 | |
| 59 | 37.98 | | 84.13 | | 59 | 24.72 | | 49.23 | |
| 60 | 40.86 | | 90.79 | | 60 | 26.29 | | 52.58 | |
| 61 | 43.79 | | 97.42 | | 61 | 27.94 | | 55.94 | |
| 62 | 46.78 | | 104.09 | | 62 | 29.67 | | 59.32 | |
| 63 | 49.92 | | 111.02 | | 63 | 31.50 | | 62.81 | |
| 64 | 53.29 | | 118.44 | | 64 | 33.46 | | 66.52 | |
| 65 | 56.96 | | 126.58 | | 65 | 35.55 | | 70.54 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0762, R I0763 and R I0766. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: AR, GA, ID, ME, MT, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 20-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 0.99 | 0.04 | 1.28 | 0.04 | 18 | 1.32 | 0.05 | 1.46 | 0.05 |
| 19 | 0.99 | 0.04 | 1.28 | 0.04 | 19 | 1.32 | 0.05 | 1.46 | 0.05 |
| 20 | 0.99 | 0.04 | 1.28 | 0.05 | 20 | 1.32 | 0.05 | 1.46 | 0.05 |
| 21 | 1.07 | 0.04 | 1.40 | 0.05 | 21 | 1.43 | 0.05 | 1.59 | 0.05 |
| 22 | 1.16 | 0.05 | 1.56 | 0.05 | 22 | 1.56 | 0.06 | 1.74 | 0.06 |
| 23 | 1.28 | 0.05 | 1.76 | 0.06 | 23 | 1.70 | 0.06 | 1.92 | 0.06 |
| 24 | 1.42 | 0.05 | 2.00 | 0.07 | 24 | 1.86 | 0.07 | 2.12 | 0.07 |
| 25 | 1.58 | 0.06 | 2.29 | 0.08 | 25 | 2.03 | 0.07 | 2.35 | 0.08 |
| 26 | 1.76 | 0.07 | 2.61 | 0.09 | 26 | 2.22 | 0.08 | 2.60 | 0.09 |
| 27 | 1.95 | 0.07 | 2.96 | 0.10 | 27 | 2.41 | 0.09 | 2.86 | 0.10 |
| 28 | 2.16 | 0.08 | 3.36 | 0.11 | 28 | 2.63 | 0.10 | 3.16 | 0.11 |
| 29 | 2.41 | 0.09 | 3.82 | 0.13 | 29 | 2.87 | 0.11 | 3.49 | 0.12 |
| 30 | 2.69 | 0.10 | 4.36 | 0.15 | 30 | 3.13 | 0.12 | 3.87 | 0.14 |
| 31 | 3.00 | 0.12 | 4.96 | 0.17 | 31 | 3.41 | 0.13 | 4.29 | 0.16 |
| 32 | 3.34 | 0.13 | 5.62 | 0.20 | 32 | 3.72 | 0.15 | 4.74 | 0.18 |
| 33 | 3.72 | 0.15 | 6.36 | 0.24 | 33 | 4.05 | 0.16 | 5.24 | 0.20 |
| 34 | 4.14 | 0.17 | 7.20 | 0.28 | 34 | 4.41 | 0.18 | 5.80 | 0.23 |
| 35 | 4.62 | 0.20 | 8.16 | 0.32 | 35 | 4.80 | 0.21 | 6.44 | 0.26 |
| 36 | 5.14 | 0.23 | 9.23 | 0.38 | 36 | 5.23 | 0.23 | 7.14 | 0.30 |
| 37 | 5.71 | 0.26 | 10.39 | 0.44 | 37 | 5.69 | 0.26 | 7.90 | 0.35 |
| 38 | 6.32 | 0.30 | 11.67 | 0.52 | 38 | 6.18 | 0.30 | 8.74 | 0.40 |
| 39 | 7.01 | 0.35 | 13.11 | 0.61 | 39 | 6.70 | 0.33 | 9.65 | 0.46 |
| 40 | 7.77 | 0.40 | 14.73 | 0.72 | 40 | 7.26 | 0.38 | 10.66 | 0.53 |
| 41 | 8.61 | 0.46 | 16.52 | 0.84 | 41 | 7.85 | 0.43 | 11.76 | 0.61 |
| 42 | 9.52 | 0.53 | 18.47 | 0.99 | 42 | 8.47 | 0.48 | 12.94 | 0.71 |
| 43 | 10.50 | 0.62 | 20.59 | 1.16 | 43 | 9.12 | 0.54 | 14.21 | 0.82 |
| 44 | 11.55 | 0.71 | 22.89 | 1.36 | 44 | 9.80 | 0.61 | 15.58 | 0.94 |
| 45 | 12.69 | 0.83 | 25.39 | 1.59 | 45 | 10.51 | 0.69 | 17.06 | 1.09 |
| 46 | 13.90 | 0.95 | 28.07 | 1.86 | 46 | 11.24 | 0.78 | 18.64 | 1.25 |
| 47 | 15.18 | 1.10 | 30.92 | 2.18 | 47 | 12.00 | 0.88 | 20.31 | 1.45 |
| 48 | 16.54 | 1.27 | 33.97 | 2.54 | 48 | 12.79 | 0.99 | 22.09 | 1.67 |
| 49 | 18.00 | 1.47 | 37.27 | 2.96 | 49 | 13.63 | 1.12 | 23.99 | 1.92 |
| 50 | 19.58 | 1.69 | 40.83 | 3.45 | 50 | 14.53 | 1.27 | 26.01 | 2.22 |
| 51 | 21.29 | 1.96 | 44.71 | 4.03 | 51 | 15.50 | 1.44 | 28.19 | 2.56 |
| 52 | 23.13 | 2.27 | 48.87 | 4.70 | 52 | 16.54 | 1.63 | 30.52 | 2.95 |
| 53 | 25.07 | 2.62 | 53.27 | 5.46 | 53 | 17.62 | 1.85 | 32.95 | 3.40 |
| 54 | 27.05 | 3.01 | 57.83 | 6.33 | 54 | 18.73 | 2.09 | 35.45 | 3.90 |
| 55 | 29.06 | 3.44 | 62.52 | 7.30 | 55 | 19.83 | 2.36 | 37.95 | 4.45 |
| 56 | 31.04 | | 67.22 | | 56 | 20.91 | | 40.41 | |
| 57 | 33.02 | | 71.96 | | 57 | 21.98 | | 42.86 | |
| 58 | 35.06 | | 76.91 | | 58 | 23.08 | | 45.37 | |
| 59 | 37.23 | | 82.23 | | 59 | 24.23 | | 48.04 | |
| 60 | 39.60 | | 88.07 | | 60 | 25.47 | | 50.94 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0762, R I0763 and R I0766. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For the following states only: AR, GA, ID, ME, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 20-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 1.04 | 0.04 | 1.34 | 0.05 | 18 | 1.39 | 0.05 | 1.53 | 0.05 |
| 19 | 1.04 | 0.04 | 1.34 | 0.05 | 19 | 1.39 | 0.05 | 1.53 | 0.05 |
| 20 | 1.04 | 0.04 | 1.34 | 0.05 | 20 | 1.39 | 0.05 | 1.53 | 0.05 |
| 21 | 1.12 | 0.04 | 1.47 | 0.05 | 21 | 1.50 | 0.05 | 1.67 | 0.06 |
| 22 | 1.22 | 0.05 | 1.63 | 0.06 | 22 | 1.64 | 0.06 | 1.83 | 0.06 |
| 23 | 1.35 | 0.05 | 1.85 | 0.06 | 23 | 1.78 | 0.06 | 2.01 | 0.07 |
| 24 | 1.49 | 0.06 | 2.10 | 0.07 | 24 | 1.95 | 0.07 | 2.23 | 0.07 |
| 25 | 1.66 | 0.06 | 2.40 | 0.08 | 25 | 2.13 | 0.07 | 2.47 | 0.08 |
| 26 | 1.84 | 0.07 | 2.74 | 0.09 | 26 | 2.33 | 0.08 | 2.73 | 0.09 |
| 27 | 2.04 | 0.08 | 3.11 | 0.10 | 27 | 2.54 | 0.09 | 3.01 | 0.10 |
| 28 | 2.27 | 0.08 | 3.52 | 0.12 | 28 | 2.76 | 0.10 | 3.31 | 0.11 |
| 29 | 2.53 | 0.09 | 4.01 | 0.13 | 29 | 3.01 | 0.11 | 3.66 | 0.13 |
| 30 | 2.82 | 0.11 | 4.58 | 0.16 | 30 | 3.29 | 0.12 | 4.06 | 0.14 |
| 31 | 3.15 | 0.12 | 5.21 | 0.18 | 31 | 3.59 | 0.14 | 4.50 | 0.16 |
| 32 | 3.51 | 0.14 | 5.90 | 0.21 | 32 | 3.90 | 0.15 | 4.98 | 0.18 |
| 33 | 3.91 | 0.16 | 6.68 | 0.25 | 33 | 4.25 | 0.17 | 5.50 | 0.21 |
| 34 | 4.35 | 0.18 | 7.55 | 0.29 | 34 | 4.63 | 0.19 | 6.09 | 0.24 |
| 35 | 4.85 | 0.21 | 8.57 | 0.34 | 35 | 5.04 | 0.22 | 6.76 | 0.27 |
| 36 | 5.40 | 0.24 | 9.69 | 0.40 | 36 | 5.49 | 0.24 | 7.50 | 0.32 |
| 37 | 5.99 | 0.27 | 10.91 | 0.47 | 37 | 5.97 | 0.27 | 8.30 | 0.36 |
| 38 | 6.64 | 0.31 | 12.26 | 0.55 | 38 | 6.49 | 0.31 | 9.17 | 0.42 |
| 39 | 7.36 | 0.36 | 13.77 | 0.64 | 39 | 7.04 | 0.35 | 10.13 | 0.48 |
| 40 | 8.16 | 0.42 | 15.47 | 0.75 | 40 | 7.62 | 0.39 | 11.19 | 0.56 |
| 41 | 9.04 | 0.48 | 17.35 | 0.89 | 41 | 8.24 | 0.45 | 12.35 | 0.64 |
| 42 | 9.99 | 0.56 | 19.39 | 1.04 | 42 | 8.89 | 0.50 | 13.59 | 0.74 |
| 43 | 11.02 | 0.65 | 21.61 | 1.22 | 43 | 9.57 | 0.57 | 14.92 | 0.86 |
| 44 | 12.13 | 0.75 | 24.03 | 1.43 | 44 | 10.29 | 0.64 | 16.36 | 0.99 |
| 45 | 13.32 | 0.87 | 26.66 | 1.67 | 45 | 11.04 | 0.72 | 17.91 | 1.14 |
| 46 | 14.60 | 1.00 | 29.48 | 1.96 | 46 | 11.81 | 0.82 | 19.57 | 1.32 |
| 47 | 15.94 | 1.15 | 32.47 | 2.28 | 47 | 12.60 | 0.92 | 21.33 | 1.52 |
| 48 | 17.37 | 1.33 | 35.67 | 2.66 | 48 | 13.43 | 1.04 | 23.20 | 1.75 |
| 49 | 18.90 | 1.54 | 39.13 | 3.11 | 49 | 14.31 | 1.17 | 25.19 | 2.02 |
| 50 | 20.56 | 1.78 | 42.87 | 3.62 | 50 | 15.26 | 1.33 | 27.31 | 2.33 |
| 51 | 22.36 | 2.06 | 46.94 | 4.23 | 51 | 16.28 | 1.51 | 29.60 | 2.69 |
| 52 | 24.29 | 2.38 | 51.31 | 4.93 | 52 | 17.37 | 1.71 | 32.05 | 3.10 |
| 53 | 26.32 | 2.75 | 55.93 | 5.74 | 53 | 18.51 | 1.94 | 34.60 | 3.57 |
| 54 | 28.41 | 3.16 | 60.73 | 6.65 | 54 | 19.66 | 2.20 | 37.22 | 4.10 |
| 55 | 30.51 | 3.61 | 65.65 | 7.66 | 55 | 20.82 | 2.48 | 39.85 | 4.68 |
| 56 | 32.59 | | 70.58 | | 56 | 21.96 | | 42.43 | |
| 57 | 34.67 | | 75.56 | | 57 | 23.08 | | 45.00 | |
| 58 | 36.81 | | 80.76 | | 58 | 24.24 | | 47.64 | |
| 59 | 39.09 | | 86.34 | | 59 | 25.45 | | 50.44 | |
| 60 | 41.58 | | 92.47 | | 60 | 26.74 | | 53.49 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: AR, GA, ID, ME, MT, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 30-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 1.44 | 0.05 | 2.14 | 0.06 | 18 | 1.75 | 0.05 | 2.07 | 0.06 |
| 19 | 1.44 | 0.05 | 2.14 | 0.06 | 19 | 1.75 | 0.06 | 2.07 | 0.06 |
| 20 | 1.44 | 0.05 | 2.14 | 0.06 | 20 | 1.75 | 0.06 | 2.07 | 0.06 |
| 21 | 1.58 | 0.05 | 2.38 | 0.07 | 21 | 1.90 | 0.06 | 2.27 | 0.07 |
| 22 | 1.74 | 0.06 | 2.68 | 0.08 | 22 | 2.07 | 0.07 | 2.50 | 0.08 |
| 23 | 1.92 | 0.06 | 3.02 | 0.09 | 23 | 2.26 | 0.07 | 2.76 | 0.08 |
| 24 | 2.13 | 0.07 | 3.41 | 0.10 | 24 | 2.45 | 0.08 | 3.05 | 0.09 |
| 25 | 2.36 | 0.08 | 3.85 | 0.11 | 25 | 2.67 | 0.09 | 3.37 | 0.10 |
| 26 | 2.61 | 0.09 | 4.33 | 0.13 | 26 | 2.90 | 0.10 | 3.71 | 0.12 |
| 27 | 2.88 | 0.10 | 4.84 | 0.15 | 27 | 3.14 | 0.11 | 4.07 | 0.13 |
| 28 | 3.18 | 0.11 | 5.41 | 0.17 | 28 | 3.39 | 0.12 | 4.47 | 0.14 |
| 29 | 3.51 | 0.12 | 6.06 | 0.19 | 29 | 3.67 | 0.13 | 4.90 | 0.16 |
| 30 | 3.88 | 0.14 | 6.80 | 0.22 | 30 | 3.98 | 0.14 | 5.40 | 0.18 |
| 31 | 4.29 | 0.16 | 7.62 | 0.26 | 31 | 4.31 | 0.16 | 5.94 | 0.21 |
| 32 | 4.73 | 0.18 | 8.50 | 0.30 | 32 | 4.67 | 0.18 | 6.53 | 0.24 |
| 33 | 5.21 | 0.20 | 9.48 | 0.34 | 33 | 5.04 | 0.20 | 7.17 | 0.27 |
| 34 | 5.75 | 0.23 | 10.57 | 0.40 | 34 | 5.45 | 0.22 | 7.87 | 0.30 |
| 35 | 6.34 | 0.26 | 11.80 | 0.46 | 35 | 5.90 | 0.25 | 8.65 | 0.35 |
| 36 | 6.99 | 0.30 | 13.16 | 0.53 | 36 | 6.38 | 0.28 | 9.50 | 0.39 |
| 37 | 7.69 | 0.34 | 14.63 | 0.62 | 37 | 6.89 | 0.31 | 10.42 | 0.45 |
| 38 | 8.44 | 0.39 | 16.23 | 0.72 | 38 | 7.43 | 0.35 | 11.41 | 0.51 |
| 39 | 9.26 | 0.45 | 17.98 | 0.83 | 39 | 8.01 | 0.39 | 12.48 | 0.59 |
| 40 | 10.17 | 0.52 | 19.90 | 0.96 | 40 | 8.63 | 0.44 | 13.64 | 0.67 |
| 41 | 11.18 | 0.59 | 22.04 | 1.12 | 41 | 9.30 | 0.50 | 14.92 | 0.77 |
| 42 | 12.30 | 0.68 | 24.38 | 1.30 | 42 | 10.03 | 0.57 | 16.30 | 0.89 |
| 43 | 13.47 | 0.79 | 26.86 | 1.51 | 43 | 10.78 | 0.64 | 17.76 | 1.01 |
| 44 | 14.66 | 0.90 | 29.41 | 1.74 | 44 | 11.54 | 0.72 | 19.25 | 1.16 |
| 45 | 15.84 | 1.03 | 31.95 | 2.00 | 45 | 12.27 | 0.80 | 20.74 | 1.32 |
| 46 | 16.97 | 1.16 | 34.42 | 2.28 | 46 | 12.96 | 0.90 | 22.19 | 1.49 |
| 47 | 18.07 | 1.31 | 36.87 | 2.59 | 47 | 13.62 | 0.99 | 23.62 | 1.68 |
| 48 | 19.19 | 1.47 | 39.39 | 2.94 | 48 | 14.29 | 1.10 | 25.09 | 1.89 |
| 49 | 20.39 | 1.66 | 42.10 | 3.34 | 49 | 14.99 | 1.23 | 26.66 | 2.13 |
| 50 | 21.70 | 1.88 | 45.09 | 3.81 | 50 | 15.74 | 1.37 | 28.37 | 2.42 |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0762, R I0763 and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For the following states only: AR, GA, ID, ME, NC, ND, OK, UT, WV | | | | | | | | | |
|--|------------------|--------|--------------|--------|-----------|-------------|--------|----------------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider (for 30-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| Issue Age | Male Non-Tobacco | | Male Tobacco | | Issue Age | Female Non- | | Female Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 1.51 | 0.05 | 2.25 | 0.06 | 18 | 1.84 | 0.06 | 2.17 | 0.06 |
| 19 | 1.51 | 0.05 | 2.25 | 0.06 | 19 | 1.84 | 0.06 | 2.17 | 0.06 |
| 20 | 1.51 | 0.05 | 2.25 | 0.07 | 20 | 1.84 | 0.06 | 2.17 | 0.06 |
| 21 | 1.65 | 0.06 | 2.50 | 0.07 | 21 | 2.00 | 0.06 | 2.39 | 0.07 |
| 22 | 1.82 | 0.06 | 2.81 | 0.08 | 22 | 2.17 | 0.07 | 2.63 | 0.08 |
| 23 | 2.02 | 0.07 | 3.17 | 0.09 | 23 | 2.37 | 0.08 | 2.90 | 0.09 |
| 24 | 2.23 | 0.07 | 3.58 | 0.10 | 24 | 2.58 | 0.08 | 3.20 | 0.10 |
| 25 | 2.48 | 0.08 | 4.04 | 0.12 | 25 | 2.80 | 0.09 | 3.54 | 0.11 |
| 26 | 2.74 | 0.09 | 4.54 | 0.14 | 26 | 3.04 | 0.10 | 3.90 | 0.12 |
| 27 | 3.02 | 0.10 | 5.08 | 0.15 | 27 | 3.29 | 0.11 | 4.27 | 0.13 |
| 28 | 3.33 | 0.11 | 5.68 | 0.18 | 28 | 3.56 | 0.12 | 4.69 | 0.15 |
| 29 | 3.68 | 0.13 | 6.36 | 0.20 | 29 | 3.86 | 0.14 | 5.15 | 0.17 |
| 30 | 4.07 | 0.15 | 7.14 | 0.23 | 30 | 4.18 | 0.15 | 5.67 | 0.19 |
| 31 | 4.50 | 0.16 | 8.00 | 0.27 | 31 | 4.53 | 0.17 | 6.24 | 0.22 |
| 32 | 4.97 | 0.19 | 8.93 | 0.31 | 32 | 4.90 | 0.19 | 6.86 | 0.25 |
| 33 | 5.47 | 0.21 | 9.95 | 0.36 | 33 | 5.30 | 0.21 | 7.52 | 0.28 |
| 34 | 6.03 | 0.24 | 11.10 | 0.41 | 34 | 5.73 | 0.23 | 8.26 | 0.32 |
| 35 | 6.66 | 0.28 | 12.39 | 0.48 | 35 | 6.20 | 0.26 | 9.08 | 0.36 |
| 36 | 7.34 | 0.31 | 13.82 | 0.56 | 36 | 6.70 | 0.29 | 9.98 | 0.41 |
| 37 | 8.07 | 0.36 | 15.36 | 0.65 | 37 | 7.23 | 0.33 | 10.94 | 0.47 |
| 38 | 8.86 | 0.41 | 17.04 | 0.75 | 38 | 7.81 | 0.37 | 11.98 | 0.54 |
| 39 | 9.73 | 0.47 | 18.88 | 0.87 | 39 | 8.41 | 0.41 | 13.10 | 0.62 |
| 40 | 10.68 | 0.54 | 20.90 | 1.01 | 40 | 9.06 | 0.46 | 14.32 | 0.71 |
| 41 | 11.74 | 0.62 | 23.14 | 1.17 | 41 | 9.77 | 0.52 | 15.66 | 0.81 |
| 42 | 12.91 | 0.72 | 25.60 | 1.37 | 42 | 10.53 | 0.59 | 17.12 | 0.93 |
| 43 | 14.14 | 0.82 | 28.21 | 1.59 | 43 | 11.32 | 0.67 | 18.65 | 1.06 |
| 44 | 15.40 | 0.94 | 30.88 | 1.83 | 44 | 12.12 | 0.75 | 20.21 | 1.21 |
| 45 | 16.63 | 1.08 | 33.55 | 2.10 | 45 | 12.88 | 0.84 | 21.78 | 1.38 |
| 46 | 17.81 | 1.22 | 36.14 | 2.39 | 46 | 13.61 | 0.94 | 23.30 | 1.56 |
| 47 | 18.97 | 1.37 | 38.71 | 2.72 | 47 | 14.30 | 1.04 | 24.80 | 1.76 |
| 48 | 20.15 | 1.54 | 41.36 | 3.08 | 48 | 15.00 | 1.16 | 26.34 | 1.98 |
| 49 | 21.41 | 1.74 | 44.20 | 3.51 | 49 | 15.74 | 1.29 | 27.99 | 2.24 |
| 50 | 22.79 | 1.97 | 47.34 | 4.00 | 50 | 16.53 | 1.44 | 29.79 | 2.54 |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|--|-------|--------|--------|--------|------------------|-------|--------|--------|--------|
| Monthly Disability Income Rider and DI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$100 Benefit | | | | | | | | | |
| (for 10-yr term) | | | | | (for 15-yr term) | | | | |
| Issue Age | Male | | Female | | Issue Age | Male | | Female | |
| | DI | Waiver | DI | Waiver | | DI | Waiver | DI | Waiver |
| 18 | 11.24 | 0.23 | 13.63 | 0.28 | 18 | 11.52 | 0.24 | 14.66 | 0.30 |
| 19 | 11.24 | 0.24 | 13.63 | 0.29 | 19 | 11.52 | 0.24 | 14.66 | 0.31 |
| 20 | 11.24 | 0.25 | 13.63 | 0.30 | 20 | 11.52 | 0.25 | 14.66 | 0.32 |
| 21 | 11.24 | 0.26 | 13.63 | 0.31 | 21 | 11.52 | 0.26 | 14.66 | 0.33 |
| 22 | 11.24 | 0.26 | 13.63 | 0.32 | 22 | 11.52 | 0.27 | 14.66 | 0.34 |
| 23 | 11.24 | 0.27 | 13.63 | 0.33 | 23 | 11.52 | 0.28 | 14.66 | 0.36 |
| 24 | 11.24 | 0.28 | 13.63 | 0.34 | 24 | 11.52 | 0.29 | 14.66 | 0.37 |
| 25 | 11.24 | 0.29 | 13.63 | 0.36 | 25 | 11.52 | 0.30 | 14.66 | 0.38 |
| 26 | 11.40 | 0.31 | 14.31 | 0.39 | 26 | 11.76 | 0.32 | 15.41 | 0.42 |
| 27 | 11.56 | 0.32 | 14.99 | 0.42 | 27 | 12.00 | 0.34 | 16.16 | 0.45 |
| 28 | 11.71 | 0.34 | 15.66 | 0.46 | 28 | 12.24 | 0.36 | 16.91 | 0.49 |
| 29 | 11.87 | 0.36 | 16.34 | 0.49 | 29 | 12.48 | 0.38 | 17.66 | 0.53 |
| 30 | 12.03 | 0.38 | 17.02 | 0.53 | 30 | 12.72 | 0.40 | 18.42 | 0.58 |
| 31 | 12.45 | 0.41 | 18.06 | 0.59 | 31 | 13.28 | 0.43 | 19.49 | 0.64 |
| 32 | 12.87 | 0.44 | 19.10 | 0.65 | 32 | 13.84 | 0.47 | 20.56 | 0.70 |
| 33 | 13.30 | 0.47 | 20.14 | 0.71 | 33 | 14.40 | 0.51 | 21.64 | 0.76 |
| 34 | 13.72 | 0.51 | 21.18 | 0.78 | 34 | 14.96 | 0.55 | 22.71 | 0.84 |
| 35 | 14.14 | 0.55 | 22.21 | 0.86 | 35 | 15.52 | 0.60 | 23.79 | 0.92 |
| 36 | 15.04 | 0.61 | 23.42 | 0.94 | 36 | 16.62 | 0.67 | 24.99 | 1.01 |
| 37 | 15.93 | 0.67 | 24.62 | 1.04 | 37 | 17.73 | 0.74 | 26.20 | 1.10 |
| 38 | 16.83 | 0.74 | 25.82 | 1.14 | 38 | 18.84 | 0.83 | 27.41 | 1.21 |
| 39 | 17.73 | 0.82 | 27.03 | 1.25 | 39 | 19.95 | 0.92 | 28.61 | 1.32 |
| 40 | 18.62 | 0.90 | 28.23 | 1.37 | 40 | 21.05 | 1.02 | 29.82 | 1.45 |
| 41 | 20.28 | 1.03 | 29.46 | 1.51 | 41 | 23.02 | 1.17 | 31.10 | 1.59 |
| 42 | 21.94 | 1.17 | 30.69 | 1.65 | 42 | 24.98 | 1.33 | 32.37 | 1.74 |
| 43 | 23.59 | 1.33 | 31.92 | 1.81 | 43 | 26.95 | 1.52 | 33.65 | 1.90 |
| 44 | 25.25 | 1.50 | 33.15 | 1.98 | 44 | 28.92 | 1.72 | 34.93 | 2.09 |
| 45 | 26.91 | 1.69 | 34.38 | 2.17 | 45 | 30.88 | 1.94 | 36.21 | 2.28 |
| 46 | 29.66 | 1.97 | 35.74 | 2.39 | 46 | 34.07 | 2.26 | 37.72 | 2.52 |
| 47 | 32.41 | 2.28 | 37.09 | 2.62 | 47 | 37.25 | 2.62 | 39.23 | 2.77 |
| 48 | 35.17 | 2.63 | 38.45 | 2.89 | 48 | 40.44 | 3.02 | 40.74 | 3.06 |
| 49 | 37.92 | 3.01 | 39.80 | 3.18 | 49 | 43.62 | 3.46 | 42.25 | 3.37 |
| 50 | 40.67 | 3.44 | 41.16 | 3.50 | 50 | 46.81 | 3.95 | 43.76 | 3.72 |
| 51 | 44.97 | 4.05 | 42.97 | 3.89 | 51 | 49.88 | 4.49 | 45.05 | 4.08 |
| 52 | 49.27 | 4.73 | 44.78 | 4.33 | 52 | 52.95 | 5.09 | 46.35 | 4.48 |
| 53 | 53.57 | 5.49 | 46.60 | 4.80 | 53 | 56.03 | 5.75 | 47.64 | 4.91 |
| 54 | 57.87 | 6.33 | 48.41 | 5.32 | 54 | 59.10 | 6.47 | 48.93 | 5.38 |
| 55 | 62.17 | 7.26 | 50.22 | 5.89 | 55 | 62.17 | 7.26 | 50.22 | 5.89 |
| 56 | 65.25 | | 51.52 | | 56 | 65.25 | | 51.52 | |
| 57 | 68.32 | | 52.81 | | 57 | 68.32 | | 52.81 | |
| 58 | 71.40 | | 54.10 | | 58 | 71.40 | | 54.10 | |
| 59 | 74.47 | | 55.39 | | 59 | 74.47 | | 55.39 | |
| 60 | 77.54 | | 56.69 | | 60 | 77.54 | | 56.69 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 100) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0825-T and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|--|-------|--------|--------|--------|-------------------|-------|--------|--------|--------|
| Monthly Disability Income Rider and DI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$100 Benefit | | | | | | | | | |
| (for 20-yr term) | | | | | (for 30-yr term)* | | | | |
| Issue Age | Male | | Female | | Issue Age | Male | | Female | |
| | DI | Waiver | DI | Waiver | | DI | Waiver | DI | Waiver |
| 18 | 11.92 | 0.24 | 15.58 | 0.32 | 18 | 12.99 | 0.26 | 16.88 | 0.34 |
| 19 | 11.92 | 0.25 | 15.58 | 0.33 | 19 | 12.99 | 0.27 | 16.88 | 0.35 |
| 20 | 11.92 | 0.26 | 15.58 | 0.34 | 20 | 12.99 | 0.28 | 16.88 | 0.37 |
| 21 | 11.92 | 0.27 | 15.58 | 0.35 | 21 | 12.99 | 0.29 | 16.88 | 0.38 |
| 22 | 11.92 | 0.28 | 15.58 | 0.36 | 22 | 12.99 | 0.30 | 16.88 | 0.39 |
| 23 | 11.92 | 0.29 | 15.58 | 0.38 | 23 | 12.99 | 0.31 | 16.88 | 0.41 |
| 24 | 11.92 | 0.30 | 15.58 | 0.39 | 24 | 12.99 | 0.32 | 16.88 | 0.42 |
| 25 | 11.92 | 0.31 | 15.58 | 0.41 | 25 | 12.99 | 0.34 | 16.88 | 0.44 |
| 26 | 12.25 | 0.33 | 16.37 | 0.44 | 26 | 13.49 | 0.36 | 17.71 | 0.48 |
| 27 | 12.58 | 0.35 | 17.16 | 0.48 | 27 | 13.98 | 0.39 | 18.54 | 0.52 |
| 28 | 12.91 | 0.37 | 17.95 | 0.52 | 28 | 14.48 | 0.42 | 19.37 | 0.56 |
| 29 | 13.23 | 0.40 | 18.74 | 0.56 | 29 | 14.98 | 0.45 | 20.19 | 0.61 |
| 30 | 13.56 | 0.42 | 19.53 | 0.61 | 30 | 15.48 | 0.48 | 21.02 | 0.66 |
| 31 | 14.26 | 0.46 | 20.61 | 0.67 | 31 | 16.43 | 0.53 | 22.15 | 0.72 |
| 32 | 14.97 | 0.51 | 21.69 | 0.73 | 32 | 17.37 | 0.58 | 23.29 | 0.79 |
| 33 | 15.67 | 0.55 | 22.77 | 0.80 | 33 | 18.32 | 0.64 | 24.42 | 0.86 |
| 34 | 16.37 | 0.60 | 23.85 | 0.88 | 34 | 19.26 | 0.70 | 25.55 | 0.94 |
| 35 | 17.07 | 0.65 | 24.93 | 0.96 | 35 | 20.21 | 0.77 | 26.68 | 1.02 |
| 36 | 18.40 | 0.74 | 26.17 | 1.05 | 36 | 21.41 | 0.85 | 27.81 | 1.12 |
| 37 | 19.72 | 0.83 | 27.40 | 1.15 | 37 | 22.60 | 0.94 | 28.93 | 1.22 |
| 38 | 21.04 | 0.92 | 28.63 | 1.26 | 38 | 23.80 | 1.04 | 30.06 | 1.32 |
| 39 | 22.36 | 1.03 | 29.87 | 1.38 | 39 | 25.00 | 1.15 | 31.19 | 1.44 |
| 40 | 23.68 | 1.14 | 31.10 | 1.51 | 40 | 26.20 | 1.26 | 32.31 | 1.57 |
| 41 | 25.93 | 1.31 | 32.47 | 1.66 | 41 | 27.94 | 1.41 | 33.44 | 1.71 |
| 42 | 28.18 | 1.50 | 33.85 | 1.82 | 42 | 29.68 | 1.58 | 34.57 | 1.86 |
| 43 | 30.43 | 1.71 | 35.22 | 1.99 | 43 | 31.43 | 1.76 | 35.71 | 2.02 |
| 44 | 32.67 | 1.94 | 36.59 | 2.18 | 44 | 33.17 | 1.96 | 36.84 | 2.20 |
| 45 | 34.92 | 2.19 | 37.97 | 2.39 | 45 | 34.92 | 2.19 | 37.97 | 2.39 |
| 46 | 37.30 | 2.47 | 39.13 | 2.61 | 46 | 37.30 | 2.47 | 39.13 | 2.61 |
| 47 | 39.67 | 2.79 | 40.28 | 2.85 | 47 | 39.67 | 2.79 | 40.28 | 2.85 |
| 48 | 42.05 | 3.14 | 41.44 | 3.11 | 48 | 42.05 | 3.14 | 41.44 | 3.11 |
| 49 | 44.43 | 3.52 | 42.60 | 3.40 | 49 | 44.43 | 3.52 | 42.60 | 3.40 |
| 50 | 46.81 | 3.95 | 43.76 | 3.72 | 50 | 46.81 | 3.95 | 43.76 | 3.72 |
| 51 | 49.88 | 4.49 | 45.05 | 4.08 | | | | | |
| 52 | 52.95 | 5.09 | 46.35 | 4.48 | | | | | |
| 53 | 56.03 | 5.75 | 47.64 | 4.91 | | | | | |
| 54 | 59.10 | 6.47 | 48.93 | 5.38 | | | | | |
| 55 | 62.17 | 7.26 | 50.22 | 5.89 | | | | | |
| 56 | 65.25 | | 51.52 | | | | | | |
| 57 | 68.32 | | 52.81 | | | | | | |
| 58 | 71.40 | | 54.10 | | | | | | |
| 59 | 74.47 | | 55.39 | | | | | | |
| 60 | 77.54 | | 56.69 | | | | | | |

* For issue ages 46-50, rider available to NT only.

To calculate the modal premium, multiply the number of units (benefit amount divided by 100) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0825-T and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|---|--------|--------|--------|--------|------------------|--------|--------|--------|--------|
| Accident Only Disability Income Rider and ADI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$100 Benefit | | | | | | | | | |
| (for 10-yr term) | | | | | (for 15-yr term) | | | | |
| Issue Age | Male | | Female | | Issue Age | Male | | Female | |
| | Acc DI | Waiver | Acc DI | Waiver | | Acc DI | Waiver | Acc DI | Waiver |
| 18 | 7.58 | 0.16 | 7.73 | 0.17 | 18 | 7.58 | 0.16 | 7.73 | 0.17 |
| 19 | 7.58 | 0.17 | 7.73 | 0.17 | 19 | 7.58 | 0.17 | 7.73 | 0.17 |
| 20 | 7.58 | 0.17 | 7.73 | 0.18 | 20 | 7.58 | 0.17 | 7.73 | 0.18 |
| 21 | 7.58 | 0.18 | 7.73 | 0.18 | 21 | 7.58 | 0.18 | 7.73 | 0.18 |
| 22 | 7.58 | 0.18 | 7.73 | 0.19 | 22 | 7.58 | 0.18 | 7.73 | 0.19 |
| 23 | 7.58 | 0.19 | 7.73 | 0.20 | 23 | 7.58 | 0.19 | 7.73 | 0.20 |
| 24 | 7.58 | 0.20 | 7.73 | 0.20 | 24 | 7.58 | 0.20 | 7.73 | 0.20 |
| 25 | 7.58 | 0.20 | 7.73 | 0.21 | 25 | 7.58 | 0.20 | 7.73 | 0.21 |
| 26 | 7.58 | 0.21 | 7.73 | 0.22 | 26 | 7.58 | 0.21 | 7.73 | 0.22 |
| 27 | 7.58 | 0.22 | 7.73 | 0.23 | 27 | 7.58 | 0.22 | 7.73 | 0.23 |
| 28 | 7.58 | 0.23 | 7.73 | 0.24 | 28 | 7.58 | 0.23 | 7.73 | 0.24 |
| 29 | 7.58 | 0.24 | 7.73 | 0.24 | 29 | 7.58 | 0.24 | 7.73 | 0.24 |
| 30 | 7.77 | 0.25 | 8.54 | 0.28 | 30 | 7.77 | 0.25 | 8.54 | 0.28 |
| 31 | 7.77 | 0.26 | 8.54 | 0.29 | 31 | 7.77 | 0.26 | 8.54 | 0.29 |
| 32 | 7.77 | 0.27 | 8.54 | 0.30 | 32 | 7.77 | 0.27 | 8.54 | 0.30 |
| 33 | 7.77 | 0.28 | 8.54 | 0.31 | 33 | 7.77 | 0.28 | 8.54 | 0.31 |
| 34 | 7.77 | 0.30 | 8.54 | 0.33 | 34 | 7.77 | 0.30 | 8.54 | 0.33 |
| 35 | 7.77 | 0.31 | 8.54 | 0.34 | 35 | 7.77 | 0.31 | 8.54 | 0.34 |
| 36 | 7.77 | 0.32 | 8.54 | 0.36 | 36 | 7.77 | 0.32 | 8.54 | 0.36 |
| 37 | 7.77 | 0.34 | 8.54 | 0.37 | 37 | 7.77 | 0.34 | 8.54 | 0.37 |
| 38 | 7.77 | 0.35 | 8.54 | 0.39 | 38 | 7.77 | 0.35 | 8.54 | 0.39 |
| 39 | 7.77 | 0.37 | 8.54 | 0.41 | 39 | 7.77 | 0.37 | 8.54 | 0.41 |
| 40 | 7.98 | 0.40 | 9.72 | 0.49 | 40 | 7.98 | 0.40 | 9.72 | 0.49 |
| 41 | 7.98 | 0.42 | 9.72 | 0.51 | 41 | 7.98 | 0.42 | 9.72 | 0.51 |
| 42 | 7.98 | 0.44 | 9.72 | 0.54 | 42 | 7.98 | 0.44 | 9.72 | 0.54 |
| 43 | 7.98 | 0.46 | 9.72 | 0.56 | 43 | 7.98 | 0.46 | 9.72 | 0.56 |
| 44 | 7.98 | 0.49 | 9.72 | 0.59 | 44 | 7.98 | 0.49 | 9.72 | 0.59 |
| 45 | 7.98 | 0.51 | 9.72 | 0.63 | 45 | 7.98 | 0.51 | 9.72 | 0.63 |
| 46 | 7.98 | 0.54 | 9.72 | 0.66 | 46 | 7.98 | 0.54 | 9.72 | 0.66 |
| 47 | 7.98 | 0.58 | 9.72 | 0.70 | 47 | 7.98 | 0.58 | 9.72 | 0.70 |
| 48 | 7.98 | 0.61 | 9.72 | 0.74 | 48 | 7.98 | 0.61 | 9.72 | 0.74 |
| 49 | 7.98 | 0.65 | 9.72 | 0.79 | 49 | 7.98 | 0.65 | 9.72 | 0.79 |
| 50 | 8.33 | 0.72 | 11.19 | 0.97 | 50 | 8.33 | 0.72 | 11.19 | 0.97 |
| 51 | 8.33 | 0.77 | 11.19 | 1.03 | 51 | 8.33 | 0.77 | 11.19 | 1.03 |
| 52 | 8.33 | 0.82 | 11.19 | 1.10 | 52 | 8.33 | 0.82 | 11.19 | 1.10 |
| 53 | 8.33 | 0.87 | 11.19 | 1.17 | 53 | 8.33 | 0.87 | 11.19 | 1.17 |
| 54 | 8.33 | 0.93 | 11.19 | 1.25 | 54 | 8.33 | 0.93 | 11.19 | 1.25 |
| 55 | 8.33 | 0.99 | 11.19 | 1.33 | 55 | 8.33 | 0.99 | 11.19 | 1.33 |
| 56 | 8.33 | | 11.19 | | 56 | 8.33 | | 11.19 | |
| 57 | 8.33 | | 11.19 | | 57 | 8.33 | | 11.19 | |
| 58 | 8.33 | | 11.19 | | 58 | 8.33 | | 11.19 | |
| 59 | 8.33 | | 11.19 | | 59 | 8.33 | | 11.19 | |
| 60 | 8.33 | | 11.19 | | 60 | 8.33 | | 11.19 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 100) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|---|--------|--------|--------|--------|-------------------|--------|--------|--------|--------|
| Accident Only Disability Income Rider and ADI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$100 Benefit | | | | | | | | | |
| (for 20-yr term) | | | | | (for 30-yr term)* | | | | |
| Issue Age | Male | | Female | | Issue Age | Male | | Female | |
| | Acc DI | Waiver | Acc DI | Waiver | | Acc DI | Waiver | Acc DI | Waiver |
| 18 | 7.58 | 0.16 | 7.73 | 0.17 | 18 | 7.58 | 0.16 | 7.73 | 0.17 |
| 19 | 7.58 | 0.17 | 7.73 | 0.17 | 19 | 7.58 | 0.17 | 7.73 | 0.17 |
| 20 | 7.58 | 0.17 | 7.73 | 0.18 | 20 | 7.58 | 0.17 | 7.73 | 0.18 |
| 21 | 7.58 | 0.18 | 7.73 | 0.18 | 21 | 7.58 | 0.18 | 7.73 | 0.18 |
| 22 | 7.58 | 0.18 | 7.73 | 0.19 | 22 | 7.58 | 0.18 | 7.73 | 0.19 |
| 23 | 7.58 | 0.19 | 7.73 | 0.20 | 23 | 7.58 | 0.19 | 7.73 | 0.20 |
| 24 | 7.58 | 0.20 | 7.73 | 0.20 | 24 | 7.58 | 0.20 | 7.73 | 0.20 |
| 25 | 7.58 | 0.20 | 7.73 | 0.21 | 25 | 7.58 | 0.20 | 7.73 | 0.21 |
| 26 | 7.58 | 0.21 | 7.73 | 0.22 | 26 | 7.58 | 0.21 | 7.73 | 0.22 |
| 27 | 7.58 | 0.22 | 7.73 | 0.23 | 27 | 7.58 | 0.22 | 7.73 | 0.23 |
| 28 | 7.58 | 0.23 | 7.73 | 0.24 | 28 | 7.58 | 0.23 | 7.73 | 0.24 |
| 29 | 7.58 | 0.24 | 7.73 | 0.24 | 29 | 7.58 | 0.24 | 7.73 | 0.24 |
| 30 | 7.77 | 0.25 | 8.54 | 0.28 | 30 | 7.77 | 0.25 | 8.54 | 0.28 |
| 31 | 7.77 | 0.26 | 8.54 | 0.29 | 31 | 7.77 | 0.26 | 8.54 | 0.29 |
| 32 | 7.77 | 0.27 | 8.54 | 0.30 | 32 | 7.77 | 0.27 | 8.54 | 0.30 |
| 33 | 7.77 | 0.28 | 8.54 | 0.31 | 33 | 7.77 | 0.28 | 8.54 | 0.31 |
| 34 | 7.77 | 0.30 | 8.54 | 0.33 | 34 | 7.77 | 0.30 | 8.54 | 0.33 |
| 35 | 7.77 | 0.31 | 8.54 | 0.34 | 35 | 7.77 | 0.31 | 8.54 | 0.34 |
| 36 | 7.77 | 0.32 | 8.54 | 0.36 | 36 | 7.77 | 0.32 | 8.54 | 0.36 |
| 37 | 7.77 | 0.34 | 8.54 | 0.37 | 37 | 7.77 | 0.34 | 8.54 | 0.37 |
| 38 | 7.77 | 0.35 | 8.54 | 0.39 | 38 | 7.77 | 0.35 | 8.54 | 0.39 |
| 39 | 7.77 | 0.37 | 8.54 | 0.41 | 39 | 7.77 | 0.37 | 8.54 | 0.41 |
| 40 | 7.98 | 0.40 | 9.72 | 0.49 | 40 | 7.98 | 0.40 | 9.72 | 0.49 |
| 41 | 7.98 | 0.42 | 9.72 | 0.51 | 41 | 7.98 | 0.42 | 9.72 | 0.51 |
| 42 | 7.98 | 0.44 | 9.72 | 0.54 | 42 | 7.98 | 0.44 | 9.72 | 0.54 |
| 43 | 7.98 | 0.46 | 9.72 | 0.56 | 43 | 7.98 | 0.46 | 9.72 | 0.56 |
| 44 | 7.98 | 0.49 | 9.72 | 0.59 | 44 | 7.98 | 0.49 | 9.72 | 0.59 |
| 45 | 7.98 | 0.51 | 9.72 | 0.63 | 45 | 7.98 | 0.51 | 9.72 | 0.63 |
| 46 | 7.98 | 0.54 | 9.72 | 0.66 | 46 | 7.98 | 0.54 | 9.72 | 0.66 |
| 47 | 7.98 | 0.58 | 9.72 | 0.70 | 47 | 7.98 | 0.58 | 9.72 | 0.70 |
| 48 | 7.98 | 0.61 | 9.72 | 0.74 | 48 | 7.98 | 0.61 | 9.72 | 0.74 |
| 49 | 7.98 | 0.65 | 9.72 | 0.79 | 49 | 7.98 | 0.65 | 9.72 | 0.79 |
| 50 | 8.33 | 0.72 | 11.19 | 0.97 | 50 | 8.33 | 0.72 | 11.19 | 0.97 |
| 51 | 8.33 | 0.77 | 11.19 | 1.03 | | | | | |
| 52 | 8.33 | 0.82 | 11.19 | 1.10 | | | | | |
| 53 | 8.33 | 0.87 | 11.19 | 1.17 | | | | | |
| 54 | 8.33 | 0.93 | 11.19 | 1.25 | | | | | |
| 55 | 8.33 | 0.99 | 11.19 | 1.33 | | | | | |
| 56 | 8.33 | | 11.19 | | | | | | |
| 57 | 8.33 | | 11.19 | | | | | | |
| 58 | 8.33 | | 11.19 | | | | | | |
| 59 | 8.33 | | 11.19 | | | | | | |
| 60 | 8.33 | | 11.19 | | | | | | |

* For issue ages 46-50, rider available to NT only.

To calculate the modal premium, multiply the number of units (benefit amount divided by 100) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|---|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Endowment Benefit Rider (ROP) and ROP Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Base Policy Benefit | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.75 | 0.98 | 1.47 | 0.07 | 18 | 2.09 | 2.49 | 0.07 |
| 19 | 0.75 | 0.98 | 1.47 | 0.07 | 19 | 2.09 | 2.49 | 0.07 |
| 20 | 0.75 | 0.98 | 1.47 | 0.07 | 20 | 2.09 | 2.49 | 0.07 |
| 21 | 0.75 | 0.98 | 1.47 | 0.07 | 21 | 2.09 | 2.49 | 0.07 |
| 22 | 0.75 | 0.98 | 1.47 | 0.07 | 22 | 2.09 | 2.49 | 0.07 |
| 23 | 0.75 | 0.98 | 1.47 | 0.08 | 23 | 2.09 | 2.49 | 0.08 |
| 24 | 0.75 | 0.98 | 1.47 | 0.08 | 24 | 2.09 | 2.49 | 0.08 |
| 25 | 0.75 | 0.98 | 1.47 | 0.08 | 25 | 2.09 | 2.49 | 0.08 |
| 26 | 0.75 | 0.98 | 1.47 | 0.09 | 26 | 2.19 | 2.61 | 0.09 |
| 27 | 0.75 | 0.98 | 1.47 | 0.09 | 27 | 2.33 | 2.78 | 0.09 |
| 28 | 0.75 | 0.98 | 1.47 | 0.10 | 28 | 2.51 | 2.98 | 0.10 |
| 29 | 0.75 | 0.98 | 1.47 | 0.11 | 29 | 2.70 | 3.20 | 0.11 |
| 30 | 0.75 | 0.98 | 1.47 | 0.12 | 30 | 2.91 | 3.45 | 0.12 |
| 31 | 0.78 | 1.02 | 1.52 | 0.14 | 31 | 3.13 | 3.70 | 0.14 |
| 32 | 0.81 | 1.06 | 1.58 | 0.15 | 32 | 3.35 | 3.97 | 0.15 |
| 33 | 0.85 | 1.11 | 1.67 | 0.16 | 33 | 3.60 | 4.27 | 0.16 |
| 34 | 0.92 | 1.20 | 1.79 | 0.18 | 34 | 3.90 | 4.61 | 0.18 |
| 35 | 1.03 | 1.33 | 1.98 | 0.21 | 35 | 4.25 | 5.03 | 0.21 |
| 36 | 1.17 | 1.51 | 2.24 | 0.23 | 36 | 4.65 | 5.50 | 0.23 |
| 37 | 1.35 | 1.73 | 2.56 | 0.27 | 37 | 5.09 | 6.00 | 0.27 |
| 38 | 1.55 | 1.99 | 2.92 | 0.30 | 38 | 5.58 | 6.57 | 0.30 |
| 39 | 1.78 | 2.26 | 3.32 | 0.35 | 39 | 6.15 | 7.24 | 0.35 |
| 40 | 2.01 | 2.56 | 3.75 | 0.40 | 40 | 6.83 | 8.03 | 0.40 |
| 41 | 2.26 | 2.88 | 4.20 | 0.47 | 41 | 7.61 | 8.94 | 0.47 |
| 42 | 2.53 | 3.22 | 4.69 | 0.54 | 42 | 8.47 | 9.95 | 0.54 |
| 43 | 2.82 | 3.58 | 5.21 | 0.63 | 43 | 9.43 | 11.07 | 0.63 |
| 44 | 3.12 | 3.96 | 5.75 | 0.74 | 44 | 10.48 | 12.29 | 0.74 |
| 45 | 3.43 | 4.34 | 6.30 | 0.86 | 45 | 11.61 | 13.61 | 0.86 |
| 46 | 3.73 | 4.72 | 6.84 | 1.01 | 46 | 12.81 | 15.03 | 1.01 |
| 47 | 4.03 | 5.10 | 7.38 | 1.17 | 47 | 14.10 | 16.53 | 1.17 |
| 48 | 4.35 | 5.49 | 7.94 | 1.36 | 48 | 15.47 | 18.14 | 1.36 |
| 49 | 4.70 | 5.92 | 8.55 | 1.59 | 49 | 16.96 | 19.88 | 1.59 |
| 50 | 5.09 | 6.41 | 9.23 | 1.85 | 50 | 18.57 | 21.75 | 1.85 |
| 51 | 5.49 | 6.90 | 9.91 | 2.14 | 51 | 20.25 | 23.67 | 2.14 |
| 52 | 5.90 | 7.41 | 10.59 | 2.47 | 52 | 21.98 | 25.64 | 2.47 |
| 53 | 6.36 | 7.97 | 11.36 | 2.86 | 53 | 23.85 | 27.78 | 2.86 |
| 54 | 6.91 | 8.66 | 12.29 | 3.32 | 54 | 25.99 | 30.22 | 3.32 |
| 55 | 7.61 | 9.52 | 13.48 | 3.87 | 55 | 28.48 | 33.08 | 3.87 |
| 56 | 8.45 | 10.55 | 14.91 | | | | | |
| 57 | 9.38 | 11.71 | 16.51 | | | | | |
| 58 | 10.43 | 13.01 | 18.33 | | | | | |
| 59 | 11.63 | 14.49 | 20.39 | | | | | |
| 60 | 13.00 | 16.18 | 22.72 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1703 and R I1705. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|---|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Endowment Benefit Rider (ROP) and ROP Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Base Policy Benefit | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.35 | 0.46 | 0.72 | 0.04 | 18 | 0.97 | 1.17 | 0.04 |
| 19 | 0.35 | 0.46 | 0.72 | 0.04 | 19 | 0.97 | 1.17 | 0.04 |
| 20 | 0.35 | 0.46 | 0.72 | 0.04 | 20 | 0.97 | 1.17 | 0.04 |
| 21 | 0.36 | 0.47 | 0.73 | 0.04 | 21 | 0.97 | 1.17 | 0.04 |
| 22 | 0.37 | 0.48 | 0.75 | 0.05 | 22 | 0.98 | 1.18 | 0.05 |
| 23 | 0.38 | 0.49 | 0.77 | 0.05 | 23 | 1.03 | 1.24 | 0.05 |
| 24 | 0.38 | 0.51 | 0.79 | 0.05 | 24 | 1.11 | 1.33 | 0.05 |
| 25 | 0.39 | 0.52 | 0.81 | 0.06 | 25 | 1.21 | 1.46 | 0.06 |
| 26 | 0.40 | 0.53 | 0.82 | 0.06 | 26 | 1.36 | 1.63 | 0.06 |
| 27 | 0.40 | 0.53 | 0.82 | 0.07 | 27 | 1.54 | 1.85 | 0.07 |
| 28 | 0.40 | 0.54 | 0.83 | 0.08 | 28 | 1.75 | 2.09 | 0.08 |
| 29 | 0.41 | 0.56 | 0.85 | 0.09 | 29 | 1.96 | 2.35 | 0.09 |
| 30 | 0.44 | 0.60 | 0.91 | 0.10 | 30 | 2.18 | 2.60 | 0.10 |
| 31 | 0.49 | 0.66 | 1.01 | 0.11 | 31 | 2.38 | 2.83 | 0.11 |
| 32 | 0.56 | 0.75 | 1.13 | 0.12 | 32 | 2.56 | 3.05 | 0.12 |
| 33 | 0.64 | 0.85 | 1.27 | 0.13 | 33 | 2.77 | 3.29 | 0.13 |
| 34 | 0.73 | 0.96 | 1.43 | 0.15 | 34 | 3.02 | 3.58 | 0.15 |
| 35 | 0.83 | 1.08 | 1.61 | 0.17 | 35 | 3.34 | 3.96 | 0.17 |
| 36 | 0.94 | 1.22 | 1.81 | 0.19 | 36 | 3.74 | 4.43 | 0.19 |
| 37 | 1.06 | 1.37 | 2.04 | 0.23 | 37 | 4.20 | 4.96 | 0.23 |
| 38 | 1.20 | 1.54 | 2.28 | 0.26 | 38 | 4.71 | 5.56 | 0.26 |
| 39 | 1.34 | 1.72 | 2.54 | 0.30 | 39 | 5.29 | 6.23 | 0.30 |
| 40 | 1.50 | 1.91 | 2.82 | 0.35 | 40 | 5.94 | 6.99 | 0.35 |
| 41 | 1.67 | 2.12 | 3.13 | 0.42 | 41 | 6.69 | 7.87 | 0.42 |
| 42 | 1.84 | 2.34 | 3.45 | 0.49 | 42 | 7.53 | 8.85 | 0.49 |
| 43 | 2.03 | 2.59 | 3.79 | 0.57 | 43 | 8.42 | 9.90 | 0.57 |
| 44 | 2.24 | 2.85 | 4.16 | 0.67 | 44 | 9.33 | 10.96 | 0.67 |
| 45 | 2.46 | 3.13 | 4.56 | 0.77 | 45 | 10.20 | 11.98 | 0.77 |
| 46 | 2.70 | 3.43 | 4.99 | 0.87 | 46 | 10.95 | 12.86 | 0.87 |
| 47 | 2.96 | 3.74 | 5.45 | 0.98 | 47 | 11.61 | 13.63 | 0.98 |
| 48 | 3.23 | 4.08 | 5.93 | 1.10 | 48 | 12.31 | 14.45 | 1.10 |
| 49 | 3.53 | 4.45 | 6.46 | 1.25 | 49 | 13.17 | 15.45 | 1.25 |
| 50 | 3.86 | 4.86 | 7.03 | 1.44 | 50 | 14.32 | 16.78 | 1.44 |
| 51 | 4.20 | 5.29 | 7.62 | 1.68 | 51 | 15.77 | 18.45 | 1.68 |
| 52 | 4.56 | 5.73 | 8.22 | 1.98 | 52 | 17.43 | 20.35 | 1.98 |
| 53 | 4.95 | 6.21 | 8.88 | 2.33 | 53 | 19.29 | 22.49 | 2.33 |
| 54 | 5.40 | 6.76 | 9.64 | 2.74 | 54 | 21.35 | 24.85 | 2.74 |
| 55 | 5.93 | 7.42 | 10.54 | 3.23 | 55 | 23.59 | 27.43 | 3.23 |
| 56 | 6.52 | 8.16 | 11.57 | | | | | |
| 57 | 7.17 | 8.96 | 12.70 | | | | | |
| 58 | 7.89 | 9.86 | 13.95 | | | | | |
| 59 | 8.70 | 10.86 | 15.34 | | | | | |
| 60 | 9.61 | 11.99 | 16.91 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1703 and R I1705. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|---|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Endowment Benefit Rider (ROP) and ROP Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Base Policy Benefit | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.28 | 0.36 | 0.56 | 0.04 | 18 | 0.92 | 1.10 | 0.04 |
| 19 | 0.28 | 0.36 | 0.56 | 0.04 | 19 | 0.92 | 1.10 | 0.04 |
| 20 | 0.28 | 0.36 | 0.56 | 0.04 | 20 | 0.92 | 1.10 | 0.04 |
| 21 | 0.28 | 0.36 | 0.56 | 0.04 | 21 | 0.92 | 1.10 | 0.04 |
| 22 | 0.28 | 0.36 | 0.56 | 0.04 | 22 | 0.92 | 1.10 | 0.04 |
| 23 | 0.28 | 0.36 | 0.56 | 0.04 | 23 | 0.92 | 1.10 | 0.04 |
| 24 | 0.28 | 0.36 | 0.56 | 0.05 | 24 | 0.92 | 1.10 | 0.05 |
| 25 | 0.28 | 0.36 | 0.56 | 0.05 | 25 | 0.92 | 1.10 | 0.05 |
| 26 | 0.28 | 0.36 | 0.56 | 0.05 | 26 | 1.01 | 1.21 | 0.05 |
| 27 | 0.28 | 0.36 | 0.56 | 0.06 | 27 | 1.14 | 1.37 | 0.06 |
| 28 | 0.28 | 0.36 | 0.56 | 0.06 | 28 | 1.29 | 1.55 | 0.06 |
| 29 | 0.29 | 0.37 | 0.57 | 0.07 | 29 | 1.45 | 1.74 | 0.07 |
| 30 | 0.32 | 0.41 | 0.63 | 0.08 | 30 | 1.61 | 1.93 | 0.08 |
| 31 | 0.38 | 0.48 | 0.73 | 0.09 | 31 | 1.76 | 2.11 | 0.09 |
| 32 | 0.45 | 0.59 | 0.86 | 0.09 | 32 | 1.91 | 2.29 | 0.09 |
| 33 | 0.54 | 0.70 | 1.02 | 0.10 | 33 | 2.07 | 2.47 | 0.10 |
| 34 | 0.64 | 0.82 | 1.18 | 0.11 | 34 | 2.24 | 2.67 | 0.11 |
| 35 | 0.73 | 0.94 | 1.34 | 0.13 | 35 | 2.43 | 2.90 | 0.13 |
| 36 | 0.82 | 1.05 | 1.48 | 0.14 | 36 | 2.63 | 3.14 | 0.14 |
| 37 | 0.90 | 1.15 | 1.63 | 0.16 | 37 | 2.84 | 3.38 | 0.16 |
| 38 | 1.00 | 1.26 | 1.77 | 0.18 | 38 | 3.06 | 3.64 | 0.18 |
| 39 | 1.10 | 1.38 | 1.93 | 0.20 | 39 | 3.33 | 3.95 | 0.20 |
| 40 | 1.21 | 1.52 | 2.12 | 0.22 | 40 | 3.65 | 4.32 | 0.22 |
| 41 | 1.33 | 1.67 | 2.32 | 0.26 | 41 | 4.02 | 4.75 | 0.26 |
| 42 | 1.46 | 1.82 | 2.54 | 0.29 | 42 | 4.43 | 5.22 | 0.29 |
| 43 | 1.60 | 1.99 | 2.77 | 0.34 | 43 | 4.88 | 5.74 | 0.34 |
| 44 | 1.76 | 2.18 | 3.04 | 0.39 | 44 | 5.39 | 6.31 | 0.39 |
| 45 | 1.95 | 2.41 | 3.35 | 0.45 | 45 | 5.96 | 6.95 | 0.45 |
| 46 | 2.17 | 2.67 | 3.70 | 0.52 | 46 | 6.58 | 7.63 | 0.52 |
| 47 | 2.41 | 2.95 | 4.07 | 0.60 | 47 | 7.25 | 8.35 | 0.60 |
| 48 | 2.67 | 3.27 | 4.49 | 0.70 | 48 | 7.98 | 9.14 | 0.70 |
| 49 | 2.97 | 3.62 | 4.95 | 0.81 | 49 | 8.80 | 10.02 | 0.81 |
| 50 | 3.32 | 4.03 | 5.48 | 0.94 | 50 | 9.73 | 11.00 | 0.94 |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1703 and R I1705. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|---|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Endowment Benefit Rider (ROP) and ROP Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Base Policy Benefit | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.20 | 0.26 | 0.29 | 0.04 | 18 | 0.71 | 0.90 | 0.04 |
| 19 | 0.20 | 0.26 | 0.29 | 0.04 | 19 | 0.71 | 0.90 | 0.04 |
| 20 | 0.20 | 0.26 | 0.29 | 0.04 | 20 | 0.71 | 0.90 | 0.04 |
| 21 | 0.20 | 0.26 | 0.29 | 0.04 | 21 | 0.71 | 0.90 | 0.04 |
| 22 | 0.20 | 0.26 | 0.29 | 0.04 | 22 | 0.71 | 0.90 | 0.04 |
| 23 | 0.20 | 0.26 | 0.29 | 0.04 | 23 | 0.71 | 0.90 | 0.04 |
| 24 | 0.20 | 0.26 | 0.29 | 0.04 | 24 | 0.71 | 0.90 | 0.04 |
| 25 | 0.20 | 0.26 | 0.29 | 0.04 | 25 | 0.71 | 0.90 | 0.04 |
| 26 | 0.20 | 0.26 | 0.30 | 0.05 | 26 | 0.77 | 0.98 | 0.05 |
| 27 | 0.20 | 0.26 | 0.32 | 0.05 | 27 | 0.86 | 1.08 | 0.05 |
| 28 | 0.20 | 0.26 | 0.34 | 0.05 | 28 | 0.96 | 1.21 | 0.05 |
| 29 | 0.20 | 0.26 | 0.38 | 0.06 | 29 | 1.07 | 1.35 | 0.06 |
| 30 | 0.22 | 0.29 | 0.44 | 0.07 | 30 | 1.19 | 1.49 | 0.07 |
| 31 | 0.26 | 0.35 | 0.53 | 0.07 | 31 | 1.31 | 1.64 | 0.07 |
| 32 | 0.32 | 0.42 | 0.64 | 0.08 | 32 | 1.44 | 1.79 | 0.08 |
| 33 | 0.39 | 0.51 | 0.76 | 0.09 | 33 | 1.58 | 1.95 | 0.09 |
| 34 | 0.47 | 0.61 | 0.89 | 0.10 | 34 | 1.74 | 2.14 | 0.10 |
| 35 | 0.54 | 0.70 | 1.01 | 0.11 | 35 | 1.92 | 2.35 | 0.11 |
| 36 | 0.61 | 0.78 | 1.13 | 0.12 | 36 | 2.13 | 2.59 | 0.12 |
| 37 | 0.68 | 0.87 | 1.24 | 0.14 | 37 | 2.35 | 2.86 | 0.14 |
| 38 | 0.75 | 0.96 | 1.36 | 0.16 | 38 | 2.60 | 3.14 | 0.16 |
| 39 | 0.83 | 1.05 | 1.48 | 0.18 | 39 | 2.86 | 3.45 | 0.18 |
| 40 | 0.91 | 1.15 | 1.62 | 0.20 | 40 | 3.14 | 3.77 | 0.20 |
| 41 | 1.00 | 1.25 | 1.76 | 0.23 | 41 | 3.42 | 4.09 | 0.23 |
| 42 | 1.08 | 1.36 | 1.91 | 0.25 | 42 | 3.71 | 4.42 | 0.25 |
| 43 | 1.18 | 1.47 | 2.07 | 0.29 | 43 | 4.02 | 4.77 | 0.29 |
| 44 | 1.29 | 1.60 | 2.25 | 0.33 | 44 | 4.37 | 5.17 | 0.33 |
| 45 | 1.43 | 1.76 | 2.47 | 0.37 | 45 | 4.77 | 5.63 | 0.37 |
| 46 | 1.59 | 1.95 | 2.72 | 0.43 | 46 | 5.22 | 6.14 | 0.43 |
| 47 | 1.76 | 2.15 | 3.00 | 0.49 | 47 | 5.72 | 6.70 | 0.49 |
| 48 | 1.95 | 2.38 | 3.31 | 0.57 | 48 | 6.26 | 7.31 | 0.57 |
| 49 | 2.17 | 2.64 | 3.65 | 0.65 | 49 | 6.86 | 7.99 | 0.65 |
| 50 | 2.42 | 2.94 | 4.04 | 0.76 | 50 | 7.53 | 8.74 | 0.76 |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1703 and R I1705. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|--|-----------|-----------|----------|--------|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | |
| (for 10-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | | |
| Male | | | | | | | | | |
| Non-Tobacco | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.36 | 0.49 | 0.77 | 0.05 | 47 | 1.17 | 1.52 | 2.33 | 0.47 |
| 19 | 0.36 | 0.49 | 0.77 | 0.05 | 48 | 1.30 | 1.69 | 2.58 | 0.55 |
| 20 | 0.36 | 0.49 | 0.77 | 0.05 | 49 | 1.45 | 1.87 | 2.85 | 0.64 |
| 21 | 0.36 | 0.49 | 0.77 | 0.05 | 50 | 1.61 | 2.07 | 3.14 | 0.77 |
| 22 | 0.36 | 0.49 | 0.77 | 0.06 | 51 | 1.77 | 2.27 | 3.43 | 0.93 |
| 23 | 0.36 | 0.49 | 0.77 | 0.06 | 52 | 1.93 | 2.47 | 3.73 | 1.13 |
| 24 | 0.36 | 0.49 | 0.77 | 0.06 | 53 | 2.11 | 2.69 | 4.05 | 1.36 |
| 25 | 0.36 | 0.49 | 0.77 | 0.06 | 54 | 2.32 | 2.94 | 4.43 | 1.64 |
| 26 | 0.36 | 0.49 | 0.77 | 0.06 | 55 | 2.57 | 3.25 | 4.89 | 1.97 |
| 27 | 0.36 | 0.49 | 0.77 | 0.06 | 56 | 2.86 | 3.62 | 5.43 | |
| 28 | 0.36 | 0.49 | 0.77 | 0.06 | 57 | 3.19 | 4.02 | 6.03 | |
| 29 | 0.36 | 0.49 | 0.77 | 0.07 | 58 | 3.56 | 4.48 | 6.69 | |
| 30 | 0.36 | 0.49 | 0.77 | 0.07 | 59 | 3.95 | 4.97 | 7.42 | |
| 31 | 0.36 | 0.49 | 0.77 | 0.07 | 60 | 4.38 | 5.50 | 8.20 | |
| 32 | 0.36 | 0.49 | 0.77 | 0.08 | 61 | 4.84 | 6.07 | 9.07 | |
| 33 | 0.36 | 0.49 | 0.77 | 0.09 | 62 | 5.34 | 6.69 | 10.02 | |
| 34 | 0.36 | 0.49 | 0.77 | 0.09 | 63 | 5.87 | 7.34 | 11.01 | |
| 35 | 0.36 | 0.49 | 0.77 | 0.10 | 64 | 6.43 | 8.03 | 12.03 | |
| 36 | 0.38 | 0.52 | 0.83 | 0.11 | 65 | 7.01 | 8.77 | 13.02 | |
| 37 | 0.41 | 0.56 | 0.90 | 0.12 | 66 | 7.53 | 9.44 | 13.81 | |
| 38 | 0.45 | 0.61 | 0.99 | 0.14 | 67 | 7.99 | 10.05 | 14.41 | |
| 39 | 0.50 | 0.67 | 1.10 | 0.15 | 68 | 8.52 | 10.75 | 15.11 | |
| 40 | 0.55 | 0.74 | 1.21 | 0.17 | 69 | 9.26 | 11.70 | 16.18 | |
| 41 | 0.61 | 0.82 | 1.32 | 0.19 | 70 | 10.34 | 13.07 | 17.91 | |
| 42 | 0.67 | 0.90 | 1.44 | 0.22 | 71 | 11.71 | 14.80 | 20.24 | |
| 43 | 0.75 | 0.99 | 1.57 | 0.26 | 72 | 13.30 | 16.78 | 22.97 | |
| 44 | 0.83 | 1.10 | 1.72 | 0.30 | 73 | 15.15 | 19.10 | 26.21 | |
| 45 | 0.93 | 1.22 | 1.90 | 0.35 | 74 | 17.34 | 21.84 | 30.03 | |
| 46 | 1.04 | 1.36 | 2.10 | 0.40 | 75 | 19.92 | 25.06 | 34.53 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

For all states except the following: MT

Other Insured Term Rider and OIT Rider Waiver of Premium Rider

(for 10-year term)

Annual Premium per \$1,000 Benefit - Band 1

Female

Non-Tobacco

| Issue | Preferred | Preferred | Standard | Waiver | Issue | Preferred | Preferred | Standard | Waiver |
|-------|-----------|-----------|----------|--------|-------|-----------|-----------|----------|--------|
| 18 | 0.17 | 0.23 | 0.40 | 0.05 | 47 | 0.84 | 1.11 | 1.75 | 0.38 |
| 19 | 0.17 | 0.23 | 0.40 | 0.05 | 48 | 0.96 | 1.25 | 1.94 | 0.44 |
| 20 | 0.17 | 0.23 | 0.40 | 0.05 | 49 | 1.07 | 1.40 | 2.15 | 0.51 |
| 21 | 0.17 | 0.23 | 0.40 | 0.05 | 50 | 1.20 | 1.55 | 2.38 | 0.59 |
| 22 | 0.17 | 0.23 | 0.40 | 0.05 | 51 | 1.33 | 1.71 | 2.61 | 0.70 |
| 23 | 0.17 | 0.23 | 0.40 | 0.05 | 52 | 1.46 | 1.87 | 2.86 | 0.82 |
| 24 | 0.17 | 0.23 | 0.40 | 0.05 | 53 | 1.61 | 2.05 | 3.12 | 0.97 |
| 25 | 0.17 | 0.23 | 0.40 | 0.05 | 54 | 1.76 | 2.24 | 3.41 | 1.15 |
| 26 | 0.17 | 0.23 | 0.40 | 0.05 | 55 | 1.94 | 2.46 | 3.73 | 1.36 |
| 27 | 0.17 | 0.23 | 0.40 | 0.05 | 56 | 2.13 | 2.69 | 4.07 | |
| 28 | 0.17 | 0.23 | 0.40 | 0.05 | 57 | 2.32 | 2.93 | 4.43 | |
| 29 | 0.17 | 0.23 | 0.40 | 0.05 | 58 | 2.53 | 3.20 | 4.81 | |
| 30 | 0.17 | 0.23 | 0.40 | 0.06 | 59 | 2.78 | 3.51 | 5.26 | |
| 31 | 0.18 | 0.25 | 0.42 | 0.06 | 60 | 3.06 | 3.86 | 5.78 | |
| 32 | 0.20 | 0.27 | 0.44 | 0.07 | 61 | 3.39 | 4.27 | 6.40 | |
| 33 | 0.22 | 0.30 | 0.47 | 0.07 | 62 | 3.75 | 4.72 | 7.10 | |
| 34 | 0.25 | 0.33 | 0.50 | 0.08 | 63 | 4.15 | 5.21 | 7.86 | |
| 35 | 0.27 | 0.36 | 0.55 | 0.09 | 64 | 4.58 | 5.74 | 8.63 | |
| 36 | 0.30 | 0.39 | 0.61 | 0.10 | 65 | 5.02 | 6.30 | 9.38 | |
| 37 | 0.32 | 0.42 | 0.67 | 0.11 | 66 | 5.43 | 6.82 | 9.99 | |
| 38 | 0.35 | 0.45 | 0.75 | 0.12 | 67 | 5.80 | 7.30 | 10.48 | |
| 39 | 0.38 | 0.49 | 0.83 | 0.13 | 68 | 6.23 | 7.86 | 11.04 | |
| 40 | 0.42 | 0.54 | 0.91 | 0.15 | 69 | 6.79 | 8.58 | 11.86 | |
| 41 | 0.46 | 0.59 | 0.99 | 0.17 | 70 | 7.58 | 9.58 | 13.12 | |
| 42 | 0.50 | 0.65 | 1.08 | 0.19 | 71 | 8.56 | 10.82 | 14.78 | |
| 43 | 0.54 | 0.71 | 1.17 | 0.22 | 72 | 9.68 | 12.22 | 16.72 | |
| 44 | 0.59 | 0.79 | 1.28 | 0.25 | 73 | 10.99 | 13.85 | 19.00 | |
| 45 | 0.66 | 0.88 | 1.41 | 0.29 | 74 | 12.51 | 15.76 | 21.68 | |
| 46 | 0.75 | 0.99 | 1.57 | 0.33 | 75 | 14.31 | 18.00 | 24.81 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | | |
|---|-----------|-----------|----------|--------|--|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | | |
| (for 10-year term) | | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | | | |
| Male | | | | | | | | | | |
| Non-Tobacco | | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.36 | 0.47 | 0.70 | 0.05 | | 47 | 0.99 | 1.26 | 1.93 | 0.37 |
| 19 | 0.36 | 0.47 | 0.70 | 0.05 | | 48 | 1.10 | 1.40 | 2.13 | 0.44 |
| 20 | 0.36 | 0.47 | 0.70 | 0.05 | | 49 | 1.22 | 1.55 | 2.34 | 0.51 |
| 21 | 0.36 | 0.47 | 0.70 | 0.05 | | 50 | 1.34 | 1.70 | 2.56 | 0.61 |
| 22 | 0.36 | 0.47 | 0.70 | 0.05 | | 51 | 1.46 | 1.85 | 2.76 | 0.73 |
| 23 | 0.36 | 0.47 | 0.70 | 0.05 | | 52 | 1.59 | 2.00 | 2.96 | 0.88 |
| 24 | 0.36 | 0.47 | 0.70 | 0.05 | | 53 | 1.72 | 2.17 | 3.17 | 1.05 |
| 25 | 0.36 | 0.47 | 0.70 | 0.05 | | 54 | 1.88 | 2.36 | 3.42 | 1.26 |
| 26 | 0.36 | 0.47 | 0.70 | 0.05 | | 55 | 2.07 | 2.60 | 3.74 | 1.50 |
| 27 | 0.36 | 0.47 | 0.70 | 0.05 | | 56 | 2.29 | 2.88 | 4.13 | |
| 28 | 0.36 | 0.47 | 0.70 | 0.05 | | 57 | 2.55 | 3.19 | 4.58 | |
| 29 | 0.36 | 0.47 | 0.70 | 0.05 | | 58 | 2.82 | 3.54 | 5.08 | |
| 30 | 0.36 | 0.47 | 0.70 | 0.06 | | 59 | 3.13 | 3.91 | 5.63 | |
| 31 | 0.36 | 0.47 | 0.70 | 0.06 | | 60 | 3.45 | 4.32 | 6.21 | |
| 32 | 0.36 | 0.47 | 0.70 | 0.06 | | 61 | 3.78 | 4.74 | 6.82 | |
| 33 | 0.36 | 0.47 | 0.70 | 0.07 | | 62 | 4.13 | 5.17 | 7.47 | |
| 34 | 0.36 | 0.47 | 0.70 | 0.08 | | 63 | 4.51 | 5.65 | 8.16 | |
| 35 | 0.36 | 0.47 | 0.70 | 0.08 | | 64 | 4.93 | 6.18 | 8.92 | |
| 36 | 0.38 | 0.50 | 0.74 | 0.09 | | 65 | 5.42 | 6.80 | 9.76 | |
| 37 | 0.42 | 0.54 | 0.79 | 0.10 | | 66 | 5.92 | 7.44 | 10.57 | |
| 38 | 0.46 | 0.59 | 0.86 | 0.11 | | 67 | 6.42 | 8.08 | 11.35 | |
| 39 | 0.50 | 0.64 | 0.94 | 0.12 | | 68 | 7.00 | 8.82 | 12.25 | |
| 40 | 0.55 | 0.70 | 1.02 | 0.14 | | 69 | 7.74 | 9.77 | 13.44 | |
| 41 | 0.59 | 0.75 | 1.11 | 0.15 | | 70 | 8.73 | 11.02 | 15.09 | |
| 42 | 0.64 | 0.81 | 1.20 | 0.18 | | 71 | 9.92 | 12.52 | 17.13 | |
| 43 | 0.68 | 0.87 | 1.31 | 0.20 | | 72 | 11.26 | 14.19 | 19.45 | |
| 44 | 0.74 | 0.94 | 1.43 | 0.24 | | 73 | 12.81 | 16.14 | 22.16 | |
| 45 | 0.81 | 1.03 | 1.57 | 0.28 | | 74 | 14.63 | 18.42 | 25.35 | |
| 46 | 0.90 | 1.14 | 1.74 | 0.32 | | 75 | 16.80 | 21.13 | 29.13 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|--|-----------|-----------|----------|--------|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | |
| (for 10-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | | |
| Female | | | | | | | | | |
| Non-Tobacco | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.17 | 0.23 | 0.40 | 0.05 | 47 | 0.75 | 0.96 | 1.45 | 0.30 |
| 19 | 0.17 | 0.23 | 0.40 | 0.05 | 48 | 0.83 | 1.06 | 1.61 | 0.35 |
| 20 | 0.17 | 0.23 | 0.40 | 0.05 | 49 | 0.92 | 1.17 | 1.78 | 0.40 |
| 21 | 0.17 | 0.23 | 0.40 | 0.05 | 50 | 1.01 | 1.29 | 1.95 | 0.47 |
| 22 | 0.17 | 0.23 | 0.40 | 0.05 | 51 | 1.11 | 1.41 | 2.12 | 0.55 |
| 23 | 0.17 | 0.23 | 0.40 | 0.05 | 52 | 1.21 | 1.54 | 2.28 | 0.64 |
| 24 | 0.17 | 0.23 | 0.40 | 0.05 | 53 | 1.32 | 1.67 | 2.45 | 0.75 |
| 25 | 0.17 | 0.23 | 0.40 | 0.05 | 54 | 1.44 | 1.82 | 2.64 | 0.88 |
| 26 | 0.17 | 0.23 | 0.40 | 0.05 | 55 | 1.58 | 1.99 | 2.87 | 1.04 |
| 27 | 0.17 | 0.23 | 0.40 | 0.05 | 56 | 1.72 | 2.17 | 3.12 | |
| 28 | 0.17 | 0.23 | 0.40 | 0.05 | 57 | 1.87 | 2.35 | 3.38 | |
| 29 | 0.17 | 0.23 | 0.40 | 0.05 | 58 | 2.04 | 2.56 | 3.68 | |
| 30 | 0.17 | 0.23 | 0.40 | 0.05 | 59 | 2.22 | 2.79 | 4.01 | |
| 31 | 0.18 | 0.25 | 0.42 | 0.05 | 60 | 2.44 | 3.06 | 4.40 | |
| 32 | 0.20 | 0.27 | 0.45 | 0.06 | 61 | 2.68 | 3.36 | 4.84 | |
| 33 | 0.22 | 0.30 | 0.48 | 0.06 | 62 | 2.93 | 3.68 | 5.32 | |
| 34 | 0.25 | 0.33 | 0.51 | 0.07 | 63 | 3.22 | 4.04 | 5.84 | |
| 35 | 0.27 | 0.36 | 0.55 | 0.07 | 64 | 3.54 | 4.44 | 6.42 | |
| 36 | 0.30 | 0.39 | 0.59 | 0.08 | 65 | 3.91 | 4.91 | 7.06 | |
| 37 | 0.32 | 0.43 | 0.63 | 0.09 | 66 | 4.29 | 5.40 | 7.68 | |
| 38 | 0.35 | 0.46 | 0.67 | 0.09 | 67 | 4.68 | 5.90 | 8.29 | |
| 39 | 0.39 | 0.50 | 0.72 | 0.10 | 68 | 5.13 | 6.47 | 8.98 | |
| 40 | 0.42 | 0.54 | 0.78 | 0.12 | 69 | 5.69 | 7.18 | 9.87 | |
| 41 | 0.45 | 0.58 | 0.84 | 0.13 | 70 | 6.41 | 8.09 | 11.07 | |
| 42 | 0.49 | 0.62 | 0.91 | 0.15 | 71 | 7.26 | 9.16 | 12.53 | |
| 43 | 0.52 | 0.66 | 0.98 | 0.17 | 72 | 8.21 | 10.35 | 14.17 | |
| 44 | 0.57 | 0.71 | 1.06 | 0.20 | 73 | 9.29 | 11.71 | 16.07 | |
| 45 | 0.62 | 0.78 | 1.17 | 0.23 | 74 | 10.57 | 13.31 | 18.30 | |
| 46 | 0.68 | 0.86 | 1.30 | 0.26 | 75 | 12.07 | 15.19 | 20.93 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | | |
|--|-----------|-----------|----------|--------|--|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | | |
| (for 10-year term) | | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | | | |
| Male | | | | | | | | | | |
| Non-Tobacco | | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.36 | 0.47 | 0.69 | 0.05 | | 47 | 0.98 | 1.22 | 1.70 | 0.32 |
| 19 | 0.36 | 0.47 | 0.69 | 0.05 | | 48 | 1.07 | 1.34 | 1.86 | 0.37 |
| 20 | 0.36 | 0.47 | 0.69 | 0.05 | | 49 | 1.17 | 1.47 | 2.04 | 0.44 |
| 21 | 0.36 | 0.47 | 0.69 | 0.05 | | 50 | 1.28 | 1.60 | 2.22 | 0.52 |
| 22 | 0.36 | 0.47 | 0.69 | 0.05 | | 51 | 1.39 | 1.73 | 2.40 | 0.63 |
| 23 | 0.36 | 0.47 | 0.69 | 0.05 | | 52 | 1.49 | 1.87 | 2.57 | 0.76 |
| 24 | 0.36 | 0.47 | 0.69 | 0.05 | | 53 | 1.61 | 2.01 | 2.76 | 0.91 |
| 25 | 0.36 | 0.47 | 0.69 | 0.05 | | 54 | 1.74 | 2.18 | 2.99 | 1.09 |
| 26 | 0.36 | 0.47 | 0.69 | 0.05 | | 55 | 1.91 | 2.39 | 3.27 | 1.31 |
| 27 | 0.36 | 0.47 | 0.69 | 0.05 | | 56 | 2.11 | 2.64 | 3.61 | |
| 28 | 0.36 | 0.47 | 0.69 | 0.05 | | 57 | 2.33 | 2.92 | 4.00 | |
| 29 | 0.36 | 0.47 | 0.69 | 0.05 | | 58 | 2.58 | 3.22 | 4.42 | |
| 30 | 0.36 | 0.47 | 0.69 | 0.05 | | 59 | 2.84 | 3.56 | 4.88 | |
| 31 | 0.36 | 0.47 | 0.69 | 0.06 | | 60 | 3.12 | 3.91 | 5.37 | |
| 32 | 0.36 | 0.47 | 0.69 | 0.06 | | 61 | 3.40 | 4.26 | 5.85 | |
| 33 | 0.36 | 0.47 | 0.69 | 0.07 | | 62 | 3.67 | 4.62 | 6.33 | |
| 34 | 0.36 | 0.47 | 0.69 | 0.07 | | 63 | 3.98 | 5.01 | 6.86 | |
| 35 | 0.36 | 0.47 | 0.69 | 0.08 | | 64 | 4.34 | 5.47 | 7.49 | |
| 36 | 0.38 | 0.50 | 0.73 | 0.08 | | 65 | 4.79 | 6.04 | 8.27 | |
| 37 | 0.42 | 0.54 | 0.78 | 0.09 | | 66 | 5.29 | 6.67 | 9.13 | |
| 38 | 0.46 | 0.59 | 0.84 | 0.10 | | 67 | 5.81 | 7.34 | 10.03 | |
| 39 | 0.50 | 0.64 | 0.91 | 0.11 | | 68 | 6.43 | 8.11 | 11.09 | |
| 40 | 0.55 | 0.70 | 0.98 | 0.12 | | 69 | 7.19 | 9.07 | 12.40 | |
| 41 | 0.59 | 0.75 | 1.05 | 0.14 | | 70 | 8.15 | 10.28 | 14.07 | |
| 42 | 0.64 | 0.81 | 1.12 | 0.16 | | 71 | 9.28 | 11.69 | 16.02 | |
| 43 | 0.69 | 0.87 | 1.20 | 0.18 | | 72 | 10.52 | 13.26 | 18.19 | |
| 44 | 0.74 | 0.94 | 1.30 | 0.21 | | 73 | 11.96 | 15.06 | 20.69 | |
| 45 | 0.81 | 1.02 | 1.41 | 0.24 | | 74 | 13.65 | 17.18 | 23.63 | |
| 46 | 0.89 | 1.12 | 1.54 | 0.28 | | 75 | 15.66 | 19.70 | 27.14 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R 11704 and R 11703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|--|-----------|-----------|----------|--------|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | |
| (for 10-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | | |
| Female | | | | | | | | | |
| Non-Tobacco | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.17 | 0.23 | 0.36 | 0.05 | 47 | 0.75 | 0.95 | 1.31 | 0.26 |
| 19 | 0.17 | 0.23 | 0.36 | 0.05 | 48 | 0.83 | 1.04 | 1.44 | 0.30 |
| 20 | 0.17 | 0.23 | 0.36 | 0.05 | 49 | 0.91 | 1.14 | 1.58 | 0.34 |
| 21 | 0.17 | 0.23 | 0.36 | 0.05 | 50 | 1.00 | 1.25 | 1.72 | 0.40 |
| 22 | 0.17 | 0.23 | 0.36 | 0.05 | 51 | 1.09 | 1.36 | 1.86 | 0.47 |
| 23 | 0.17 | 0.23 | 0.36 | 0.05 | 52 | 1.17 | 1.46 | 2.01 | 0.55 |
| 24 | 0.17 | 0.23 | 0.36 | 0.05 | 53 | 1.26 | 1.58 | 2.16 | 0.65 |
| 25 | 0.17 | 0.23 | 0.36 | 0.05 | 54 | 1.37 | 1.71 | 2.33 | 0.77 |
| 26 | 0.17 | 0.23 | 0.36 | 0.05 | 55 | 1.48 | 1.85 | 2.53 | 0.91 |
| 27 | 0.17 | 0.23 | 0.36 | 0.05 | 56 | 1.60 | 2.01 | 2.74 | |
| 28 | 0.17 | 0.23 | 0.36 | 0.05 | 57 | 1.74 | 2.17 | 2.97 | |
| 29 | 0.17 | 0.23 | 0.36 | 0.05 | 58 | 1.88 | 2.36 | 3.22 | |
| 30 | 0.17 | 0.23 | 0.36 | 0.05 | 59 | 2.04 | 2.56 | 3.51 | |
| 31 | 0.18 | 0.25 | 0.39 | 0.05 | 60 | 2.23 | 2.80 | 3.83 | |
| 32 | 0.20 | 0.27 | 0.42 | 0.05 | 61 | 2.43 | 3.05 | 4.17 | |
| 33 | 0.22 | 0.30 | 0.46 | 0.06 | 62 | 2.63 | 3.31 | 4.53 | |
| 34 | 0.25 | 0.33 | 0.51 | 0.06 | 63 | 2.87 | 3.61 | 4.93 | |
| 35 | 0.27 | 0.36 | 0.55 | 0.07 | 64 | 3.14 | 3.96 | 5.41 | |
| 36 | 0.30 | 0.39 | 0.59 | 0.07 | 65 | 3.48 | 4.39 | 6.00 | |
| 37 | 0.32 | 0.43 | 0.64 | 0.08 | 66 | 3.86 | 4.87 | 6.65 | |
| 38 | 0.35 | 0.46 | 0.68 | 0.09 | 67 | 4.26 | 5.38 | 7.34 | |
| 39 | 0.39 | 0.50 | 0.73 | 0.10 | 68 | 4.73 | 5.97 | 8.14 | |
| 40 | 0.42 | 0.54 | 0.78 | 0.11 | 69 | 5.29 | 6.68 | 9.12 | |
| 41 | 0.45 | 0.58 | 0.83 | 0.12 | 70 | 5.99 | 7.56 | 10.33 | |
| 42 | 0.49 | 0.62 | 0.88 | 0.14 | 71 | 6.79 | 8.57 | 11.73 | |
| 43 | 0.52 | 0.66 | 0.94 | 0.15 | 72 | 7.68 | 9.68 | 13.26 | |
| 44 | 0.57 | 0.72 | 1.01 | 0.17 | 73 | 8.69 | 10.94 | 15.02 | |
| 45 | 0.62 | 0.78 | 1.09 | 0.20 | 74 | 9.87 | 12.42 | 17.08 | |
| 46 | 0.68 | 0.86 | 1.19 | 0.23 | 75 | 11.27 | 14.17 | 19.52 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | | | |
|--|-----------|-----------|----------|--------|--|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | | |
| (for 10-year term) | | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | | | |
| Male | | | | | | | | | | |
| Non-Tobacco | | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.36 | 0.47 | 0.69 | 0.05 | | 47 | 0.97 | 1.21 | 1.66 | 0.31 |
| 19 | 0.36 | 0.47 | 0.69 | 0.05 | | 48 | 1.06 | 1.32 | 1.82 | 0.36 |
| 20 | 0.36 | 0.47 | 0.69 | 0.05 | | 49 | 1.16 | 1.44 | 1.99 | 0.42 |
| 21 | 0.36 | 0.47 | 0.69 | 0.05 | | 50 | 1.26 | 1.57 | 2.17 | 0.50 |
| 22 | 0.36 | 0.47 | 0.69 | 0.05 | | 51 | 1.36 | 1.70 | 2.34 | 0.60 |
| 23 | 0.36 | 0.47 | 0.69 | 0.05 | | 52 | 1.47 | 1.83 | 2.51 | 0.73 |
| 24 | 0.36 | 0.47 | 0.69 | 0.05 | | 53 | 1.58 | 1.96 | 2.69 | 0.88 |
| 25 | 0.36 | 0.47 | 0.69 | 0.05 | | 54 | 1.71 | 2.13 | 2.91 | 1.06 |
| 26 | 0.36 | 0.47 | 0.69 | 0.05 | | 55 | 1.87 | 2.33 | 3.18 | 1.27 |
| 27 | 0.36 | 0.47 | 0.69 | 0.05 | | 56 | 2.06 | 2.57 | 3.51 | |
| 28 | 0.36 | 0.47 | 0.69 | 0.05 | | 57 | 2.28 | 2.84 | 3.88 | |
| 29 | 0.36 | 0.47 | 0.69 | 0.05 | | 58 | 2.51 | 3.14 | 4.29 | |
| 30 | 0.36 | 0.47 | 0.69 | 0.05 | | 59 | 2.77 | 3.47 | 4.74 | |
| 31 | 0.36 | 0.47 | 0.69 | 0.05 | | 60 | 3.04 | 3.81 | 5.21 | |
| 32 | 0.36 | 0.47 | 0.69 | 0.06 | | 61 | 3.31 | 4.15 | 5.68 | |
| 33 | 0.36 | 0.47 | 0.69 | 0.06 | | 62 | 3.57 | 4.49 | 6.14 | |
| 34 | 0.36 | 0.47 | 0.69 | 0.07 | | 63 | 3.87 | 4.87 | 6.66 | |
| 35 | 0.36 | 0.47 | 0.69 | 0.08 | | 64 | 4.22 | 5.32 | 7.27 | |
| 36 | 0.38 | 0.50 | 0.73 | 0.08 | | 65 | 4.65 | 5.87 | 8.02 | |
| 37 | 0.42 | 0.54 | 0.78 | 0.09 | | 66 | 5.13 | 6.48 | 8.85 | |
| 38 | 0.46 | 0.59 | 0.84 | 0.10 | | 67 | 5.64 | 7.12 | 9.73 | |
| 39 | 0.50 | 0.65 | 0.91 | 0.11 | | 68 | 6.24 | 7.87 | 10.75 | |
| 40 | 0.55 | 0.70 | 0.98 | 0.12 | | 69 | 6.97 | 8.80 | 12.02 | |
| 41 | 0.59 | 0.75 | 1.05 | 0.13 | | 70 | 7.91 | 9.97 | 13.64 | |
| 42 | 0.64 | 0.81 | 1.12 | 0.15 | | 71 | 9.00 | 11.34 | 15.53 | |
| 43 | 0.69 | 0.86 | 1.19 | 0.17 | | 72 | 10.21 | 12.86 | 17.63 | |
| 44 | 0.74 | 0.93 | 1.28 | 0.20 | | 73 | 11.60 | 14.60 | 20.05 | |
| 45 | 0.81 | 1.01 | 1.39 | 0.23 | | 74 | 13.23 | 16.65 | 22.90 | |
| 46 | 0.89 | 1.10 | 1.52 | 0.27 | | 75 | 15.18 | 19.09 | 26.30 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | | |
|--|-----------|-----------|----------|--------|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | |
| (for 10-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | | |
| Female | | | | | | | | | |
| Non-Tobacco | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.17 | 0.23 | 0.36 | 0.05 | 47 | 0.75 | 0.94 | 1.29 | 0.25 |
| 19 | 0.17 | 0.23 | 0.36 | 0.05 | 48 | 0.83 | 1.03 | 1.42 | 0.29 |
| 20 | 0.17 | 0.23 | 0.36 | 0.05 | 49 | 0.91 | 1.13 | 1.55 | 0.33 |
| 21 | 0.17 | 0.23 | 0.36 | 0.05 | 50 | 0.99 | 1.23 | 1.69 | 0.39 |
| 22 | 0.17 | 0.23 | 0.36 | 0.05 | 51 | 1.07 | 1.33 | 1.83 | 0.45 |
| 23 | 0.17 | 0.23 | 0.36 | 0.05 | 52 | 1.15 | 1.44 | 1.97 | 0.53 |
| 24 | 0.17 | 0.23 | 0.36 | 0.05 | 53 | 1.24 | 1.55 | 2.12 | 0.63 |
| 25 | 0.17 | 0.23 | 0.36 | 0.05 | 54 | 1.34 | 1.67 | 2.28 | 0.74 |
| 26 | 0.17 | 0.23 | 0.36 | 0.05 | 55 | 1.45 | 1.81 | 2.47 | 0.87 |
| 27 | 0.17 | 0.23 | 0.36 | 0.05 | 56 | 1.57 | 1.96 | 2.68 | |
| 28 | 0.17 | 0.23 | 0.36 | 0.05 | 57 | 1.70 | 2.12 | 2.90 | |
| 29 | 0.17 | 0.23 | 0.36 | 0.05 | 58 | 1.84 | 2.30 | 3.14 | |
| 30 | 0.17 | 0.23 | 0.36 | 0.05 | 59 | 2.00 | 2.50 | 3.42 | |
| 31 | 0.18 | 0.25 | 0.39 | 0.05 | 60 | 2.18 | 2.73 | 3.73 | |
| 32 | 0.20 | 0.27 | 0.42 | 0.05 | 61 | 2.37 | 2.97 | 4.06 | |
| 33 | 0.22 | 0.30 | 0.46 | 0.05 | 62 | 2.57 | 3.23 | 4.41 | |
| 34 | 0.25 | 0.33 | 0.51 | 0.06 | 63 | 2.80 | 3.51 | 4.80 | |
| 35 | 0.27 | 0.36 | 0.55 | 0.06 | 64 | 3.06 | 3.85 | 5.26 | |
| 36 | 0.30 | 0.39 | 0.59 | 0.07 | 65 | 3.39 | 4.27 | 5.83 | |
| 37 | 0.32 | 0.43 | 0.64 | 0.08 | 66 | 3.76 | 4.73 | 6.46 | |
| 38 | 0.35 | 0.46 | 0.68 | 0.08 | 67 | 4.15 | 5.22 | 7.13 | |
| 39 | 0.39 | 0.50 | 0.73 | 0.09 | 68 | 4.60 | 5.79 | 7.90 | |
| 40 | 0.42 | 0.54 | 0.78 | 0.10 | 69 | 5.14 | 6.48 | 8.85 | |
| 41 | 0.45 | 0.58 | 0.83 | 0.12 | 70 | 5.82 | 7.33 | 10.02 | |
| 42 | 0.49 | 0.62 | 0.88 | 0.13 | 71 | 6.60 | 8.31 | 11.37 | |
| 43 | 0.53 | 0.67 | 0.93 | 0.15 | 72 | 7.46 | 9.38 | 12.86 | |
| 44 | 0.57 | 0.72 | 1.00 | 0.17 | 73 | 8.43 | 10.61 | 14.56 | |
| 45 | 0.62 | 0.78 | 1.08 | 0.19 | 74 | 9.58 | 12.04 | 16.56 | |
| 46 | 0.68 | 0.85 | 1.18 | 0.22 | 75 | 10.93 | 13.73 | 18.92 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | |
|--|-----------|----------|--------|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | |
| (for 10-year term) | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | |
| Male | | | | | | | |
| Tobacco | | | | | | | |
| Issue | Preferred | Standard | Waiver | Issue | Preferred | Standard | Waiver |
| 18 | 0.92 | 1.16 | 0.05 | 47 | 4.99 | 5.97 | 0.47 |
| 19 | 0.92 | 1.16 | 0.05 | 48 | 5.54 | 6.63 | 0.55 |
| 20 | 0.92 | 1.16 | 0.05 | 49 | 6.22 | 7.43 | 0.64 |
| 21 | 0.92 | 1.16 | 0.05 | 50 | 7.08 | 8.45 | 0.77 |
| 22 | 0.92 | 1.16 | 0.06 | 51 | 8.13 | 9.69 | 0.93 |
| 23 | 0.92 | 1.16 | 0.06 | 52 | 9.34 | 11.10 | 1.13 |
| 24 | 0.92 | 1.16 | 0.06 | 53 | 10.68 | 12.68 | 1.36 |
| 25 | 0.92 | 1.16 | 0.06 | 54 | 12.16 | 14.41 | 1.64 |
| 26 | 0.92 | 1.16 | 0.06 | 55 | 13.75 | 16.29 | 1.97 |
| 27 | 0.92 | 1.16 | 0.06 | 56 | 15.50 | 18.36 | |
| 28 | 0.92 | 1.16 | 0.06 | 57 | 17.42 | 20.62 | |
| 29 | 0.92 | 1.16 | 0.07 | 58 | 19.44 | 23.02 | |
| 30 | 0.94 | 1.16 | 0.07 | 59 | 21.51 | 25.47 | |
| 31 | 1.01 | 1.24 | 0.07 | 60 | 23.56 | 27.90 | |
| 32 | 1.10 | 1.35 | 0.08 | 61 | 25.61 | 30.34 | |
| 33 | 1.21 | 1.48 | 0.09 | 62 | 27.69 | 32.85 | |
| 34 | 1.33 | 1.63 | 0.09 | 63 | 29.80 | 35.37 | |
| 35 | 1.46 | 1.78 | 0.10 | 64 | 31.92 | 37.87 | |
| 36 | 1.58 | 1.92 | 0.11 | 65 | 34.03 | 40.30 | |
| 37 | 1.70 | 2.06 | 0.12 | 66 | 35.96 | 42.43 | |
| 38 | 1.84 | 2.22 | 0.14 | 67 | 37.71 | 44.27 | |
| 39 | 2.02 | 2.42 | 0.15 | 68 | 39.56 | 46.20 | |
| 40 | 2.24 | 2.69 | 0.17 | 69 | 41.78 | 48.58 | |
| 41 | 2.51 | 3.02 | 0.19 | 70 | 44.64 | 51.76 | |
| 42 | 2.82 | 3.39 | 0.22 | 71 | 48.15 | 55.77 | |
| 43 | 3.17 | 3.81 | 0.26 | 72 | 52.14 | 60.37 | |
| 44 | 3.58 | 4.29 | 0.30 | 73 | 56.58 | 65.52 | |
| 45 | 4.03 | 4.83 | 0.35 | 74 | 61.46 | 71.19 | |
| 46 | 4.50 | 5.39 | 0.40 | 75 | 66.78 | 77.34 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|---|-----------|----------|--------|--|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Female | | | | | | | | |
| Tobacco | | | | | | | | |
| Issue | Preferred | Standard | Waiver | | Issue | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.55 | 0.05 | | 47 | 3.86 | 4.63 | 0.38 |
| 19 | 0.43 | 0.55 | 0.05 | | 48 | 4.26 | 5.10 | 0.44 |
| 20 | 0.43 | 0.55 | 0.05 | | 49 | 4.72 | 5.65 | 0.51 |
| 21 | 0.43 | 0.55 | 0.05 | | 50 | 5.28 | 6.31 | 0.59 |
| 22 | 0.43 | 0.55 | 0.05 | | 51 | 5.92 | 7.06 | 0.70 |
| 23 | 0.43 | 0.55 | 0.05 | | 52 | 6.61 | 7.88 | 0.82 |
| 24 | 0.43 | 0.55 | 0.05 | | 53 | 7.39 | 8.79 | 0.97 |
| 25 | 0.43 | 0.55 | 0.05 | | 54 | 8.28 | 9.83 | 1.15 |
| 26 | 0.45 | 0.57 | 0.05 | | 55 | 9.28 | 11.01 | 1.36 |
| 27 | 0.47 | 0.60 | 0.05 | | 56 | 10.39 | 12.32 | |
| 28 | 0.49 | 0.63 | 0.05 | | 57 | 11.60 | 13.75 | |
| 29 | 0.53 | 0.68 | 0.05 | | 58 | 12.93 | 15.32 | |
| 30 | 0.59 | 0.75 | 0.06 | | 59 | 14.39 | 17.04 | |
| 31 | 0.66 | 0.84 | 0.06 | | 60 | 16.01 | 18.96 | |
| 32 | 0.76 | 0.94 | 0.07 | | 61 | 17.86 | 21.16 | |
| 33 | 0.86 | 1.06 | 0.07 | | 62 | 19.93 | 23.64 | |
| 34 | 0.97 | 1.19 | 0.08 | | 63 | 22.10 | 26.23 | |
| 35 | 1.09 | 1.33 | 0.09 | | 64 | 24.28 | 28.80 | |
| 36 | 1.21 | 1.47 | 0.10 | | 65 | 26.36 | 31.20 | |
| 37 | 1.33 | 1.61 | 0.11 | | 66 | 28.14 | 33.18 | |
| 38 | 1.46 | 1.77 | 0.12 | | 67 | 29.68 | 34.83 | |
| 39 | 1.61 | 1.95 | 0.13 | | 68 | 31.30 | 36.54 | |
| 40 | 1.80 | 2.17 | 0.15 | | 69 | 33.27 | 38.67 | |
| 41 | 2.02 | 2.43 | 0.17 | | 70 | 35.90 | 41.60 | |
| 42 | 2.26 | 2.72 | 0.19 | | 71 | 39.17 | 45.33 | |
| 43 | 2.52 | 3.04 | 0.22 | | 72 | 42.88 | 49.60 | |
| 44 | 2.82 | 3.40 | 0.25 | | 73 | 47.06 | 54.42 | |
| 45 | 3.15 | 3.79 | 0.29 | | 74 | 51.72 | 59.80 | |
| 46 | 3.50 | 4.20 | 0.33 | | 75 | 56.89 | 65.75 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | |
|---|-----------|----------|--------|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | |
| Male | | | | | | | |
| Tobacco | | | | | | | |
| Issue | Preferred | Standard | Waiver | Issue | Preferred | Standard | Waiver |
| 18 | 0.83 | 0.99 | 0.05 | 47 | 4.05 | 4.84 | 0.37 |
| 19 | 0.83 | 0.99 | 0.05 | 48 | 4.50 | 5.38 | 0.44 |
| 20 | 0.83 | 0.99 | 0.05 | 49 | 5.04 | 6.01 | 0.51 |
| 21 | 0.83 | 0.99 | 0.05 | 50 | 5.70 | 6.79 | 0.61 |
| 22 | 0.83 | 0.99 | 0.05 | 51 | 6.49 | 7.70 | 0.73 |
| 23 | 0.83 | 0.99 | 0.05 | 52 | 7.37 | 8.71 | 0.88 |
| 24 | 0.83 | 0.99 | 0.05 | 53 | 8.36 | 9.84 | 1.05 |
| 25 | 0.83 | 0.99 | 0.05 | 54 | 9.45 | 11.09 | 1.26 |
| 26 | 0.83 | 0.99 | 0.05 | 55 | 10.64 | 12.47 | 1.50 |
| 27 | 0.83 | 0.99 | 0.05 | 56 | 11.97 | 14.02 | |
| 28 | 0.83 | 0.99 | 0.05 | 57 | 13.44 | 15.74 | |
| 29 | 0.83 | 0.99 | 0.05 | 58 | 15.00 | 17.57 | |
| 30 | 0.85 | 0.99 | 0.06 | 59 | 16.59 | 19.43 | |
| 31 | 0.90 | 1.05 | 0.06 | 60 | 18.16 | 21.28 | |
| 32 | 0.97 | 1.14 | 0.06 | 61 | 19.66 | 23.06 | |
| 33 | 1.04 | 1.24 | 0.07 | 62 | 21.13 | 24.81 | |
| 34 | 1.13 | 1.35 | 0.08 | 63 | 22.64 | 26.60 | |
| 35 | 1.23 | 1.47 | 0.08 | 64 | 24.26 | 28.51 | |
| 36 | 1.32 | 1.58 | 0.09 | 65 | 26.08 | 30.62 | |
| 37 | 1.42 | 1.70 | 0.10 | 66 | 28.03 | 32.84 | |
| 38 | 1.53 | 1.83 | 0.11 | 67 | 30.07 | 35.12 | |
| 39 | 1.66 | 1.99 | 0.12 | 68 | 32.28 | 37.58 | |
| 40 | 1.84 | 2.20 | 0.14 | 69 | 34.74 | 40.35 | |
| 41 | 2.06 | 2.46 | 0.15 | 70 | 37.55 | 43.54 | |
| 42 | 2.30 | 2.75 | 0.18 | 71 | 40.67 | 47.12 | |
| 43 | 2.59 | 3.09 | 0.20 | 72 | 44.03 | 51.00 | |
| 44 | 2.91 | 3.47 | 0.24 | 73 | 47.70 | 55.25 | |
| 45 | 3.27 | 3.90 | 0.28 | 74 | 51.72 | 59.90 | |
| 46 | 3.65 | 4.36 | 0.32 | 75 | 56.14 | 65.01 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | |
|--|-----------|----------|--------|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | |
| (for 10-year term) | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | |
| Female | | | | | | | |
| Tobacco | | | | | | | |
| Issue | Preferred | Standard | Waiver | Issue | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.53 | 0.05 | 47 | 3.14 | 3.76 | 0.30 |
| 19 | 0.43 | 0.53 | 0.05 | 48 | 3.46 | 4.14 | 0.35 |
| 20 | 0.43 | 0.53 | 0.05 | 49 | 3.83 | 4.58 | 0.40 |
| 21 | 0.43 | 0.53 | 0.05 | 50 | 4.26 | 5.08 | 0.47 |
| 22 | 0.43 | 0.53 | 0.05 | 51 | 4.73 | 5.63 | 0.55 |
| 23 | 0.43 | 0.53 | 0.05 | 52 | 5.24 | 6.21 | 0.64 |
| 24 | 0.43 | 0.53 | 0.05 | 53 | 5.81 | 6.85 | 0.75 |
| 25 | 0.43 | 0.53 | 0.05 | 54 | 6.46 | 7.59 | 0.88 |
| 26 | 0.45 | 0.55 | 0.05 | 55 | 7.21 | 8.46 | 1.04 |
| 27 | 0.47 | 0.57 | 0.05 | 56 | 8.06 | 9.45 | |
| 28 | 0.50 | 0.61 | 0.05 | 57 | 8.99 | 10.53 | |
| 29 | 0.54 | 0.65 | 0.05 | 58 | 10.01 | 11.73 | |
| 30 | 0.59 | 0.70 | 0.05 | 59 | 11.14 | 13.05 | |
| 31 | 0.65 | 0.76 | 0.05 | 60 | 12.38 | 14.51 | |
| 32 | 0.72 | 0.84 | 0.06 | 61 | 13.75 | 16.12 | |
| 33 | 0.79 | 0.92 | 0.06 | 62 | 15.24 | 17.89 | |
| 34 | 0.87 | 1.02 | 0.07 | 63 | 16.83 | 19.77 | |
| 35 | 0.96 | 1.12 | 0.07 | 64 | 18.51 | 21.74 | |
| 36 | 1.05 | 1.23 | 0.08 | 65 | 20.26 | 23.77 | |
| 37 | 1.13 | 1.34 | 0.09 | 66 | 22.00 | 25.75 | |
| 38 | 1.23 | 1.46 | 0.09 | 67 | 23.72 | 27.69 | |
| 39 | 1.35 | 1.60 | 0.10 | 68 | 25.58 | 29.77 | |
| 40 | 1.49 | 1.78 | 0.12 | 69 | 27.70 | 32.15 | |
| 41 | 1.66 | 1.99 | 0.13 | 70 | 30.22 | 35.02 | |
| 42 | 1.85 | 2.22 | 0.15 | 71 | 33.10 | 38.32 | |
| 43 | 2.07 | 2.47 | 0.17 | 72 | 36.25 | 41.94 | |
| 44 | 2.31 | 2.76 | 0.20 | 73 | 39.72 | 45.95 | |
| 45 | 2.57 | 3.07 | 0.23 | 74 | 43.59 | 50.41 | |
| 46 | 2.85 | 3.40 | 0.26 | 75 | 47.92 | 55.39 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | |
|--|-----------|----------|--------|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | |
| (for 10-year term) | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | |
| Male | | | | | | | |
| Tobacco | | | | | | | |
| Issue | Preferred | Standard | Waiver | Issue | Preferred | Standard | Waiver |
| 18 | 0.83 | 0.99 | 0.05 | 47 | 3.61 | 4.18 | 0.32 |
| 19 | 0.83 | 0.99 | 0.05 | 48 | 4.00 | 4.63 | 0.37 |
| 20 | 0.83 | 0.99 | 0.05 | 49 | 4.47 | 5.17 | 0.44 |
| 21 | 0.83 | 0.99 | 0.05 | 50 | 5.05 | 5.84 | 0.52 |
| 22 | 0.83 | 0.99 | 0.05 | 51 | 5.75 | 6.65 | 0.63 |
| 23 | 0.83 | 0.99 | 0.05 | 52 | 6.55 | 7.57 | 0.76 |
| 24 | 0.83 | 0.99 | 0.05 | 53 | 7.44 | 8.60 | 0.91 |
| 25 | 0.83 | 0.99 | 0.05 | 54 | 8.42 | 9.73 | 1.09 |
| 26 | 0.83 | 0.99 | 0.05 | 55 | 9.48 | 10.96 | 1.31 |
| 27 | 0.83 | 0.99 | 0.05 | 56 | 10.66 | 12.33 | |
| 28 | 0.83 | 0.99 | 0.05 | 57 | 11.97 | 13.84 | |
| 29 | 0.83 | 0.99 | 0.05 | 58 | 13.35 | 15.43 | |
| 30 | 0.85 | 0.99 | 0.05 | 59 | 14.75 | 17.05 | |
| 31 | 0.90 | 1.05 | 0.06 | 60 | 16.12 | 18.64 | |
| 32 | 0.97 | 1.13 | 0.06 | 61 | 17.38 | 20.11 | |
| 33 | 1.05 | 1.22 | 0.07 | 62 | 18.56 | 21.48 | |
| 34 | 1.14 | 1.33 | 0.07 | 63 | 19.78 | 22.92 | |
| 35 | 1.23 | 1.44 | 0.08 | 64 | 21.18 | 24.55 | |
| 36 | 1.32 | 1.54 | 0.08 | 65 | 22.87 | 26.52 | |
| 37 | 1.41 | 1.65 | 0.09 | 66 | 24.86 | 28.83 | |
| 38 | 1.51 | 1.76 | 0.10 | 67 | 27.07 | 31.39 | |
| 39 | 1.64 | 1.90 | 0.11 | 68 | 29.49 | 34.20 | |
| 40 | 1.79 | 2.08 | 0.12 | 69 | 32.12 | 37.24 | |
| 41 | 1.97 | 2.29 | 0.14 | 70 | 34.95 | 40.52 | |
| 42 | 2.17 | 2.51 | 0.16 | 71 | 37.94 | 43.97 | |
| 43 | 2.39 | 2.77 | 0.18 | 72 | 41.08 | 47.60 | |
| 44 | 2.65 | 3.07 | 0.21 | 73 | 44.46 | 51.50 | |
| 45 | 2.95 | 3.42 | 0.24 | 74 | 48.15 | 55.76 | |
| 46 | 3.27 | 3.79 | 0.28 | 75 | 52.24 | 60.48 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|---|-----------|----------|--------|--|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Female | | | | | | | | |
| Tobacco | | | | | | | | |
| Issue | Preferred | Standard | Waiver | | Issue | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.53 | 0.05 | | 47 | 2.83 | 3.28 | 0.26 |
| 19 | 0.43 | 0.53 | 0.05 | | 48 | 3.11 | 3.60 | 0.30 |
| 20 | 0.43 | 0.53 | 0.05 | | 49 | 3.43 | 3.97 | 0.34 |
| 21 | 0.43 | 0.53 | 0.05 | | 50 | 3.81 | 4.41 | 0.40 |
| 22 | 0.43 | 0.53 | 0.05 | | 51 | 4.23 | 4.90 | 0.47 |
| 23 | 0.43 | 0.53 | 0.05 | | 52 | 4.69 | 5.43 | 0.55 |
| 24 | 0.43 | 0.53 | 0.05 | | 53 | 5.21 | 6.01 | 0.65 |
| 25 | 0.43 | 0.53 | 0.05 | | 54 | 5.79 | 6.69 | 0.77 |
| 26 | 0.45 | 0.55 | 0.05 | | 55 | 6.46 | 7.46 | 0.91 |
| 27 | 0.47 | 0.57 | 0.05 | | 56 | 7.21 | 8.33 | |
| 28 | 0.50 | 0.61 | 0.05 | | 57 | 8.04 | 9.29 | |
| 29 | 0.54 | 0.65 | 0.05 | | 58 | 8.94 | 10.33 | |
| 30 | 0.59 | 0.70 | 0.05 | | 59 | 9.94 | 11.48 | |
| 31 | 0.65 | 0.77 | 0.05 | | 60 | 11.02 | 12.74 | |
| 32 | 0.72 | 0.84 | 0.05 | | 61 | 12.18 | 14.09 | |
| 33 | 0.79 | 0.93 | 0.06 | | 62 | 13.40 | 15.51 | |
| 34 | 0.87 | 1.02 | 0.06 | | 63 | 14.72 | 17.05 | |
| 35 | 0.96 | 1.12 | 0.07 | | 64 | 16.18 | 18.75 | |
| 36 | 1.05 | 1.22 | 0.07 | | 65 | 17.80 | 20.63 | |
| 37 | 1.14 | 1.32 | 0.08 | | 66 | 19.54 | 22.65 | |
| 38 | 1.24 | 1.44 | 0.09 | | 67 | 21.39 | 24.80 | |
| 39 | 1.35 | 1.56 | 0.10 | | 68 | 23.40 | 27.12 | |
| 40 | 1.48 | 1.71 | 0.11 | | 69 | 25.63 | 29.71 | |
| 41 | 1.62 | 1.87 | 0.12 | | 70 | 28.15 | 32.62 | |
| 42 | 1.77 | 2.05 | 0.14 | | 71 | 30.90 | 35.79 | |
| 43 | 1.94 | 2.25 | 0.15 | | 72 | 33.83 | 39.18 | |
| 44 | 2.13 | 2.47 | 0.17 | | 73 | 37.04 | 42.87 | |
| 45 | 2.35 | 2.72 | 0.20 | | 74 | 40.61 | 46.98 | |
| 46 | 2.59 | 2.99 | 0.23 | | 75 | 44.62 | 51.59 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | |
|--|-----------|----------|--------|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | |
| (for 10-year term) | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | |
| Male | | | | | | | |
| Tobacco | | | | | | | |
| Issue | Preferred | Standard | Waiver | Issue | Preferred | Standard | Waiver |
| 18 | 0.83 | 0.98 | 0.05 | 47 | 3.51 | 4.07 | 0.31 |
| 19 | 0.83 | 0.98 | 0.05 | 48 | 3.88 | 4.50 | 0.36 |
| 20 | 0.83 | 0.98 | 0.05 | 49 | 4.34 | 5.02 | 0.42 |
| 21 | 0.83 | 0.98 | 0.05 | 50 | 4.90 | 5.67 | 0.50 |
| 22 | 0.83 | 0.98 | 0.05 | 51 | 5.58 | 6.45 | 0.60 |
| 23 | 0.83 | 0.98 | 0.05 | 52 | 6.35 | 7.35 | 0.73 |
| 24 | 0.83 | 0.98 | 0.05 | 53 | 7.22 | 8.34 | 0.88 |
| 25 | 0.83 | 0.98 | 0.05 | 54 | 8.17 | 9.44 | 1.06 |
| 26 | 0.83 | 0.98 | 0.05 | 55 | 9.20 | 10.63 | 1.27 |
| 27 | 0.83 | 0.98 | 0.05 | 56 | 10.35 | 11.95 | |
| 28 | 0.83 | 0.98 | 0.05 | 57 | 11.61 | 13.42 | |
| 29 | 0.83 | 0.98 | 0.05 | 58 | 12.94 | 14.96 | |
| 30 | 0.85 | 0.99 | 0.05 | 59 | 14.30 | 16.52 | |
| 31 | 0.90 | 1.05 | 0.05 | 60 | 15.62 | 18.06 | |
| 32 | 0.97 | 1.12 | 0.06 | 61 | 16.84 | 19.48 | |
| 33 | 1.05 | 1.21 | 0.06 | 62 | 17.98 | 20.81 | |
| 34 | 1.14 | 1.32 | 0.07 | 63 | 19.16 | 22.20 | |
| 35 | 1.23 | 1.42 | 0.08 | 64 | 20.51 | 23.77 | |
| 36 | 1.32 | 1.52 | 0.08 | 65 | 22.15 | 25.68 | |
| 37 | 1.40 | 1.62 | 0.09 | 66 | 24.08 | 27.92 | |
| 38 | 1.50 | 1.73 | 0.10 | 67 | 26.21 | 30.40 | |
| 39 | 1.61 | 1.86 | 0.11 | 68 | 28.55 | 33.12 | |
| 40 | 1.76 | 2.03 | 0.12 | 69 | 31.10 | 36.06 | |
| 41 | 1.93 | 2.23 | 0.13 | 70 | 33.84 | 39.24 | |
| 42 | 2.12 | 2.45 | 0.15 | 71 | 36.73 | 42.58 | |
| 43 | 2.34 | 2.70 | 0.17 | 72 | 39.77 | 46.09 | |
| 44 | 2.59 | 2.99 | 0.20 | 73 | 43.04 | 49.87 | |
| 45 | 2.88 | 3.33 | 0.23 | 74 | 46.61 | 53.99 | |
| 46 | 3.19 | 3.69 | 0.27 | 75 | 50.57 | 58.55 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1704 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | |
|--|-----------|----------|--------|-------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | |
| (for 10-year term) | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | |
| Female | | | | | | | |
| Tobacco | | | | | | | |
| Issue | Preferred | Standard | Waiver | Issue | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.53 | 0.05 | 47 | 2.77 | 3.19 | 0.25 |
| 19 | 0.43 | 0.53 | 0.05 | 48 | 3.04 | 3.50 | 0.29 |
| 20 | 0.43 | 0.53 | 0.05 | 49 | 3.35 | 3.86 | 0.33 |
| 21 | 0.43 | 0.53 | 0.05 | 50 | 3.71 | 4.28 | 0.39 |
| 22 | 0.43 | 0.53 | 0.05 | 51 | 4.12 | 4.75 | 0.45 |
| 23 | 0.43 | 0.53 | 0.05 | 52 | 4.56 | 5.27 | 0.53 |
| 24 | 0.43 | 0.53 | 0.05 | 53 | 5.06 | 5.84 | 0.63 |
| 25 | 0.43 | 0.53 | 0.05 | 54 | 5.62 | 6.49 | 0.74 |
| 26 | 0.45 | 0.55 | 0.05 | 55 | 6.27 | 7.24 | 0.87 |
| 27 | 0.47 | 0.57 | 0.05 | 56 | 7.00 | 8.08 | |
| 28 | 0.50 | 0.61 | 0.05 | 57 | 7.80 | 9.01 | |
| 29 | 0.54 | 0.65 | 0.05 | 58 | 8.68 | 10.02 | |
| 30 | 0.59 | 0.70 | 0.05 | 59 | 9.64 | 11.13 | |
| 31 | 0.65 | 0.77 | 0.05 | 60 | 10.69 | 12.35 | |
| 32 | 0.72 | 0.84 | 0.05 | 61 | 11.81 | 13.65 | |
| 33 | 0.79 | 0.93 | 0.05 | 62 | 12.99 | 15.03 | |
| 34 | 0.87 | 1.02 | 0.06 | 63 | 14.27 | 16.52 | |
| 35 | 0.96 | 1.12 | 0.06 | 64 | 15.68 | 18.16 | |
| 36 | 1.04 | 1.22 | 0.07 | 65 | 17.25 | 19.98 | |
| 37 | 1.13 | 1.31 | 0.08 | 66 | 18.94 | 21.94 | |
| 38 | 1.22 | 1.42 | 0.08 | 67 | 20.72 | 24.01 | |
| 39 | 1.33 | 1.54 | 0.09 | 68 | 22.66 | 26.27 | |
| 40 | 1.45 | 1.68 | 0.10 | 69 | 24.82 | 28.77 | |
| 41 | 1.59 | 1.84 | 0.12 | 70 | 27.26 | 31.59 | |
| 42 | 1.74 | 2.01 | 0.13 | 71 | 29.92 | 34.66 | |
| 43 | 1.90 | 2.19 | 0.15 | 72 | 32.77 | 37.94 | |
| 44 | 2.09 | 2.41 | 0.17 | 73 | 35.88 | 41.52 | |
| 45 | 2.30 | 2.65 | 0.19 | 74 | 39.33 | 45.49 | |
| 46 | 2.53 | 2.91 | 0.22 | 75 | 43.22 | 49.96 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.50 | 0.82 | 0.05 | 18 | 1.05 | 1.31 | 0.05 |
| 19 | 0.37 | 0.50 | 0.82 | 0.05 | 19 | 1.05 | 1.31 | 0.05 |
| 20 | 0.37 | 0.50 | 0.82 | 0.06 | 20 | 1.05 | 1.31 | 0.06 |
| 21 | 0.37 | 0.50 | 0.82 | 0.06 | 21 | 1.05 | 1.31 | 0.06 |
| 22 | 0.37 | 0.50 | 0.82 | 0.06 | 22 | 1.05 | 1.31 | 0.06 |
| 23 | 0.37 | 0.50 | 0.82 | 0.06 | 23 | 1.05 | 1.31 | 0.06 |
| 24 | 0.37 | 0.50 | 0.82 | 0.06 | 24 | 1.05 | 1.31 | 0.06 |
| 25 | 0.37 | 0.50 | 0.82 | 0.06 | 25 | 1.05 | 1.31 | 0.06 |
| 26 | 0.37 | 0.50 | 0.82 | 0.07 | 26 | 1.07 | 1.33 | 0.07 |
| 27 | 0.37 | 0.50 | 0.82 | 0.07 | 27 | 1.09 | 1.35 | 0.07 |
| 28 | 0.37 | 0.50 | 0.82 | 0.07 | 28 | 1.12 | 1.37 | 0.07 |
| 29 | 0.37 | 0.50 | 0.82 | 0.07 | 29 | 1.16 | 1.42 | 0.07 |
| 30 | 0.37 | 0.50 | 0.82 | 0.08 | 30 | 1.23 | 1.50 | 0.08 |
| 31 | 0.37 | 0.50 | 0.83 | 0.08 | 31 | 1.32 | 1.61 | 0.08 |
| 32 | 0.38 | 0.50 | 0.84 | 0.09 | 32 | 1.43 | 1.74 | 0.09 |
| 33 | 0.38 | 0.51 | 0.86 | 0.10 | 33 | 1.56 | 1.89 | 0.10 |
| 34 | 0.40 | 0.52 | 0.90 | 0.11 | 34 | 1.71 | 2.06 | 0.11 |
| 35 | 0.43 | 0.56 | 0.96 | 0.12 | 35 | 1.87 | 2.25 | 0.12 |
| 36 | 0.47 | 0.62 | 1.05 | 0.13 | 36 | 2.03 | 2.44 | 0.13 |
| 37 | 0.53 | 0.70 | 1.16 | 0.15 | 37 | 2.19 | 2.63 | 0.15 |
| 38 | 0.60 | 0.79 | 1.29 | 0.16 | 38 | 2.38 | 2.85 | 0.16 |
| 39 | 0.67 | 0.89 | 1.44 | 0.18 | 39 | 2.61 | 3.13 | 0.18 |
| 40 | 0.75 | 1.00 | 1.59 | 0.21 | 40 | 2.91 | 3.49 | 0.21 |
| 41 | 0.83 | 1.11 | 1.74 | 0.24 | 41 | 3.28 | 3.93 | 0.24 |
| 42 | 0.92 | 1.22 | 1.90 | 0.28 | 42 | 3.70 | 4.43 | 0.28 |
| 43 | 1.02 | 1.33 | 2.08 | 0.32 | 43 | 4.17 | 5.00 | 0.32 |
| 44 | 1.13 | 1.47 | 2.28 | 0.38 | 44 | 4.71 | 5.64 | 0.38 |
| 45 | 1.26 | 1.63 | 2.51 | 0.44 | 45 | 5.33 | 6.37 | 0.44 |
| 46 | 1.41 | 1.81 | 2.78 | 0.52 | 46 | 5.98 | 7.15 | 0.52 |
| 47 | 1.57 | 2.01 | 3.07 | 0.61 | 47 | 6.67 | 7.96 | 0.61 |
| 48 | 1.74 | 2.23 | 3.39 | 0.71 | 48 | 7.45 | 8.88 | 0.71 |
| 49 | 1.94 | 2.47 | 3.74 | 0.84 | 49 | 8.36 | 9.96 | 0.84 |
| 50 | 2.15 | 2.74 | 4.13 | 1.00 | 50 | 9.46 | 11.25 | 1.00 |
| 51 | 2.37 | 3.01 | 4.53 | 1.21 | 51 | 10.75 | 12.77 | 1.21 |
| 52 | 2.60 | 3.29 | 4.94 | 1.45 | 52 | 12.21 | 14.47 | 1.45 |
| 53 | 2.86 | 3.60 | 5.40 | 1.74 | 53 | 13.82 | 16.35 | 1.74 |
| 54 | 3.16 | 3.97 | 5.94 | 2.08 | 54 | 15.56 | 18.40 | 2.08 |
| 55 | 3.52 | 4.42 | 6.60 | 2.47 | 55 | 17.44 | 20.60 | 2.47 |
| 56 | 3.95 | 4.96 | 7.39 | | 56 | 19.50 | 23.01 | |
| 57 | 4.44 | 5.56 | 8.28 | | 57 | 21.74 | 25.64 | |
| 58 | 4.98 | 6.23 | 9.25 | | 58 | 24.09 | 28.40 | |
| 59 | 5.57 | 6.96 | 10.31 | | 59 | 26.48 | 31.21 | |
| 60 | 6.19 | 7.73 | 11.44 | | 60 | 28.85 | 33.99 | |
| 61 | 6.84 | 8.54 | 12.64 | | 61 | 31.19 | 36.77 | |
| 62 | 7.53 | 9.38 | 13.94 | | 62 | 33.57 | 39.60 | |
| 63 | 8.26 | 10.28 | 15.30 | | 63 | 35.95 | 42.43 | |
| 64 | 9.06 | 11.27 | 16.71 | | 64 | 38.33 | 45.23 | |
| 65 | 9.93 | 12.36 | 18.16 | | 65 | 40.70 | 47.93 | |
| 66 | 10.99 | 13.70 | 19.79 | | 66 | 43.26 | 50.75 | |
| 67 | 12.23 | 15.29 | 21.60 | | 67 | 46.04 | 53.71 | |
| 68 | 13.48 | 16.89 | 23.39 | | 68 | 48.69 | 56.51 | |
| 69 | 14.57 | 18.28 | 24.95 | | 69 | 50.92 | 58.84 | |
| 70 | 15.32 | 19.24 | 26.06 | | 70 | 52.39 | 60.39 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R 10765 and R 11703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.20 | 0.27 | 0.42 | 0.05 | 18 | 0.57 | 0.71 | 0.05 |
| 19 | 0.20 | 0.27 | 0.42 | 0.05 | 19 | 0.57 | 0.71 | 0.05 |
| 20 | 0.20 | 0.27 | 0.42 | 0.05 | 20 | 0.57 | 0.71 | 0.05 |
| 21 | 0.20 | 0.27 | 0.42 | 0.05 | 21 | 0.57 | 0.71 | 0.05 |
| 22 | 0.20 | 0.27 | 0.42 | 0.05 | 22 | 0.57 | 0.71 | 0.05 |
| 23 | 0.20 | 0.27 | 0.42 | 0.05 | 23 | 0.57 | 0.71 | 0.05 |
| 24 | 0.20 | 0.27 | 0.42 | 0.05 | 24 | 0.57 | 0.71 | 0.05 |
| 25 | 0.20 | 0.27 | 0.42 | 0.05 | 25 | 0.57 | 0.71 | 0.05 |
| 26 | 0.20 | 0.27 | 0.42 | 0.05 | 26 | 0.60 | 0.75 | 0.05 |
| 27 | 0.20 | 0.27 | 0.42 | 0.05 | 27 | 0.65 | 0.81 | 0.05 |
| 28 | 0.20 | 0.28 | 0.43 | 0.06 | 28 | 0.71 | 0.89 | 0.06 |
| 29 | 0.21 | 0.29 | 0.44 | 0.06 | 29 | 0.78 | 0.97 | 0.06 |
| 30 | 0.22 | 0.30 | 0.47 | 0.07 | 30 | 0.86 | 1.07 | 0.07 |
| 31 | 0.24 | 0.32 | 0.51 | 0.07 | 31 | 0.95 | 1.18 | 0.07 |
| 32 | 0.26 | 0.35 | 0.56 | 0.08 | 32 | 1.05 | 1.30 | 0.08 |
| 33 | 0.29 | 0.38 | 0.62 | 0.09 | 33 | 1.17 | 1.43 | 0.09 |
| 34 | 0.32 | 0.42 | 0.69 | 0.09 | 34 | 1.29 | 1.58 | 0.09 |
| 35 | 0.35 | 0.46 | 0.76 | 0.10 | 35 | 1.44 | 1.75 | 0.10 |
| 36 | 0.38 | 0.51 | 0.84 | 0.11 | 36 | 1.60 | 1.93 | 0.11 |
| 37 | 0.42 | 0.56 | 0.93 | 0.13 | 37 | 1.76 | 2.13 | 0.13 |
| 38 | 0.46 | 0.62 | 1.03 | 0.14 | 38 | 1.94 | 2.35 | 0.14 |
| 39 | 0.51 | 0.69 | 1.13 | 0.16 | 39 | 2.16 | 2.60 | 0.16 |
| 40 | 0.56 | 0.76 | 1.24 | 0.18 | 40 | 2.42 | 2.91 | 0.18 |
| 41 | 0.62 | 0.84 | 1.35 | 0.21 | 41 | 2.72 | 3.27 | 0.21 |
| 42 | 0.68 | 0.91 | 1.46 | 0.24 | 42 | 3.06 | 3.67 | 0.24 |
| 43 | 0.75 | 1.00 | 1.58 | 0.28 | 43 | 3.43 | 4.11 | 0.28 |
| 44 | 0.83 | 1.10 | 1.73 | 0.32 | 44 | 3.84 | 4.60 | 0.32 |
| 45 | 0.93 | 1.22 | 1.90 | 0.37 | 45 | 4.30 | 5.14 | 0.37 |
| 46 | 1.04 | 1.36 | 2.11 | 0.43 | 46 | 4.78 | 5.70 | 0.43 |
| 47 | 1.17 | 1.52 | 2.34 | 0.49 | 47 | 5.27 | 6.29 | 0.49 |
| 48 | 1.31 | 1.70 | 2.59 | 0.57 | 48 | 5.81 | 6.94 | 0.57 |
| 49 | 1.46 | 1.88 | 2.86 | 0.67 | 49 | 6.44 | 7.68 | 0.67 |
| 50 | 1.62 | 2.08 | 3.15 | 0.78 | 50 | 7.19 | 8.56 | 0.78 |
| 51 | 1.78 | 2.28 | 3.44 | 0.92 | 51 | 8.05 | 9.57 | 0.92 |
| 52 | 1.94 | 2.47 | 3.73 | 1.09 | 52 | 9.00 | 10.68 | 1.09 |
| 53 | 2.11 | 2.69 | 4.05 | 1.29 | 53 | 10.04 | 11.90 | 1.29 |
| 54 | 2.31 | 2.93 | 4.41 | 1.52 | 54 | 11.20 | 13.25 | 1.52 |
| 55 | 2.54 | 3.21 | 4.83 | 1.80 | 55 | 12.47 | 14.74 | 1.80 |
| 56 | 2.79 | 3.52 | 5.28 | | 56 | 13.85 | 16.36 | |
| 57 | 3.05 | 3.84 | 5.75 | | 57 | 15.32 | 18.09 | |
| 58 | 3.34 | 4.20 | 6.28 | | 58 | 16.91 | 19.96 | |
| 59 | 3.69 | 4.63 | 6.91 | | 59 | 18.64 | 21.99 | |
| 60 | 4.12 | 5.17 | 7.69 | | 60 | 20.53 | 24.21 | |
| 61 | 4.64 | 5.81 | 8.65 | | 61 | 22.63 | 26.69 | |
| 62 | 5.23 | 6.54 | 9.77 | | 62 | 24.93 | 29.43 | |
| 63 | 5.89 | 7.35 | 10.99 | | 63 | 27.34 | 32.29 | |
| 64 | 6.59 | 8.23 | 12.25 | | 64 | 29.79 | 35.15 | |
| 65 | 7.34 | 9.16 | 13.51 | | 65 | 32.19 | 37.90 | |
| 66 | 8.23 | 10.29 | 14.90 | | 66 | 34.74 | 40.73 | |
| 67 | 9.27 | 11.61 | 16.45 | | 67 | 37.51 | 43.72 | |
| 68 | 10.31 | 12.93 | 17.96 | | 68 | 40.18 | 46.58 | |
| 69 | 11.19 | 14.06 | 19.23 | | 69 | 42.44 | 48.99 | |
| 70 | 11.76 | 14.78 | 20.06 | | 70 | 44.00 | 50.67 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.49 | 0.72 | 0.05 | 18 | 0.92 | 1.10 | 0.05 |
| 19 | 0.37 | 0.49 | 0.72 | 0.05 | 19 | 0.92 | 1.10 | 0.05 |
| 20 | 0.37 | 0.49 | 0.72 | 0.05 | 20 | 0.92 | 1.10 | 0.05 |
| 21 | 0.37 | 0.49 | 0.72 | 0.05 | 21 | 0.92 | 1.10 | 0.05 |
| 22 | 0.37 | 0.49 | 0.72 | 0.05 | 22 | 0.92 | 1.10 | 0.05 |
| 23 | 0.37 | 0.49 | 0.72 | 0.05 | 23 | 0.92 | 1.10 | 0.05 |
| 24 | 0.37 | 0.49 | 0.72 | 0.05 | 24 | 0.92 | 1.10 | 0.05 |
| 25 | 0.37 | 0.49 | 0.72 | 0.05 | 25 | 0.92 | 1.10 | 0.05 |
| 26 | 0.37 | 0.49 | 0.72 | 0.05 | 26 | 0.93 | 1.11 | 0.05 |
| 27 | 0.37 | 0.49 | 0.72 | 0.06 | 27 | 0.95 | 1.13 | 0.06 |
| 28 | 0.37 | 0.49 | 0.72 | 0.06 | 28 | 0.97 | 1.15 | 0.06 |
| 29 | 0.37 | 0.49 | 0.72 | 0.06 | 29 | 1.00 | 1.19 | 0.06 |
| 30 | 0.37 | 0.49 | 0.72 | 0.06 | 30 | 1.05 | 1.25 | 0.06 |
| 31 | 0.37 | 0.50 | 0.73 | 0.07 | 31 | 1.12 | 1.33 | 0.07 |
| 32 | 0.38 | 0.50 | 0.73 | 0.07 | 32 | 1.20 | 1.44 | 0.07 |
| 33 | 0.39 | 0.51 | 0.75 | 0.08 | 33 | 1.30 | 1.56 | 0.08 |
| 34 | 0.40 | 0.53 | 0.77 | 0.09 | 34 | 1.41 | 1.70 | 0.09 |
| 35 | 0.43 | 0.56 | 0.82 | 0.10 | 35 | 1.54 | 1.85 | 0.10 |
| 36 | 0.47 | 0.61 | 0.89 | 0.11 | 36 | 1.67 | 2.00 | 0.11 |
| 37 | 0.51 | 0.66 | 0.98 | 0.12 | 37 | 1.80 | 2.16 | 0.12 |
| 38 | 0.57 | 0.73 | 1.08 | 0.13 | 38 | 1.95 | 2.33 | 0.13 |
| 39 | 0.63 | 0.80 | 1.20 | 0.15 | 39 | 2.14 | 2.55 | 0.15 |
| 40 | 0.69 | 0.88 | 1.32 | 0.17 | 40 | 2.38 | 2.84 | 0.17 |
| 41 | 0.75 | 0.96 | 1.44 | 0.19 | 41 | 2.67 | 3.19 | 0.19 |
| 42 | 0.81 | 1.04 | 1.57 | 0.22 | 42 | 3.01 | 3.59 | 0.22 |
| 43 | 0.88 | 1.13 | 1.71 | 0.26 | 43 | 3.39 | 4.04 | 0.26 |
| 44 | 0.96 | 1.24 | 1.86 | 0.30 | 44 | 3.82 | 4.56 | 0.30 |
| 45 | 1.06 | 1.36 | 2.05 | 0.35 | 45 | 4.31 | 5.14 | 0.35 |
| 46 | 1.18 | 1.50 | 2.27 | 0.41 | 46 | 4.84 | 5.77 | 0.41 |
| 47 | 1.31 | 1.67 | 2.51 | 0.49 | 47 | 5.41 | 6.45 | 0.49 |
| 48 | 1.45 | 1.84 | 2.78 | 0.57 | 48 | 6.04 | 7.20 | 0.57 |
| 49 | 1.60 | 2.03 | 3.06 | 0.67 | 49 | 6.76 | 8.06 | 0.67 |
| 50 | 1.77 | 2.24 | 3.35 | 0.80 | 50 | 7.61 | 9.05 | 0.80 |
| 51 | 1.94 | 2.45 | 3.63 | 0.95 | 51 | 8.58 | 10.16 | 0.95 |
| 52 | 2.10 | 2.65 | 3.89 | 1.13 | 52 | 9.64 | 11.38 | 1.13 |
| 53 | 2.29 | 2.88 | 4.19 | 1.34 | 53 | 10.81 | 12.71 | 1.34 |
| 54 | 2.51 | 3.15 | 4.55 | 1.59 | 54 | 12.10 | 14.18 | 1.59 |
| 55 | 2.78 | 3.49 | 5.01 | 1.89 | 55 | 13.51 | 15.80 | 1.89 |
| 56 | 3.11 | 3.90 | 5.59 | | 56 | 15.08 | 17.62 | |
| 57 | 3.49 | 4.37 | 6.26 | | 57 | 16.82 | 19.64 | |
| 58 | 3.90 | 4.89 | 7.00 | | 58 | 18.65 | 21.77 | |
| 59 | 4.35 | 5.45 | 7.80 | | 59 | 20.51 | 23.94 | |
| 60 | 4.83 | 6.04 | 8.65 | | 60 | 22.34 | 26.08 | |
| 61 | 5.31 | 6.63 | 9.51 | | 61 | 24.08 | 28.12 | |
| 62 | 5.79 | 7.23 | 10.39 | | 62 | 25.77 | 30.13 | |
| 63 | 6.31 | 7.89 | 11.33 | | 63 | 27.50 | 32.17 | |
| 64 | 6.92 | 8.65 | 12.41 | | 64 | 29.35 | 34.34 | |
| 65 | 7.66 | 9.58 | 13.65 | | 65 | 31.42 | 36.72 | |
| 66 | 8.61 | 10.79 | 15.19 | | 66 | 33.87 | 39.48 | |
| 67 | 9.76 | 12.23 | 16.99 | | 67 | 36.64 | 42.56 | |
| 68 | 10.96 | 13.75 | 18.87 | | 68 | 39.48 | 45.71 | |
| 69 | 12.08 | 15.17 | 20.65 | | 69 | 42.13 | 48.66 | |
| 70 | 12.98 | 16.31 | 22.12 | | 70 | 44.35 | 51.16 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.20 | 0.27 | 0.42 | 0.05 | 18 | 0.54 | 0.66 | 0.05 |
| 19 | 0.20 | 0.27 | 0.42 | 0.05 | 19 | 0.54 | 0.66 | 0.05 |
| 20 | 0.20 | 0.27 | 0.42 | 0.05 | 20 | 0.54 | 0.66 | 0.05 |
| 21 | 0.20 | 0.27 | 0.42 | 0.05 | 21 | 0.54 | 0.66 | 0.05 |
| 22 | 0.20 | 0.27 | 0.42 | 0.05 | 22 | 0.54 | 0.66 | 0.05 |
| 23 | 0.20 | 0.27 | 0.42 | 0.05 | 23 | 0.54 | 0.66 | 0.05 |
| 24 | 0.20 | 0.27 | 0.42 | 0.05 | 24 | 0.54 | 0.66 | 0.05 |
| 25 | 0.20 | 0.27 | 0.42 | 0.05 | 25 | 0.54 | 0.66 | 0.05 |
| 26 | 0.20 | 0.27 | 0.42 | 0.05 | 26 | 0.57 | 0.69 | 0.05 |
| 27 | 0.20 | 0.27 | 0.43 | 0.05 | 27 | 0.61 | 0.73 | 0.05 |
| 28 | 0.20 | 0.28 | 0.44 | 0.05 | 28 | 0.66 | 0.78 | 0.05 |
| 29 | 0.21 | 0.29 | 0.45 | 0.05 | 29 | 0.72 | 0.85 | 0.05 |
| 30 | 0.22 | 0.30 | 0.47 | 0.05 | 30 | 0.78 | 0.92 | 0.05 |
| 31 | 0.24 | 0.32 | 0.50 | 0.06 | 31 | 0.85 | 1.00 | 0.06 |
| 32 | 0.26 | 0.35 | 0.53 | 0.06 | 32 | 0.92 | 1.09 | 0.06 |
| 33 | 0.29 | 0.38 | 0.57 | 0.07 | 33 | 1.00 | 1.20 | 0.07 |
| 34 | 0.32 | 0.42 | 0.62 | 0.08 | 34 | 1.09 | 1.31 | 0.08 |
| 35 | 0.35 | 0.46 | 0.67 | 0.08 | 35 | 1.20 | 1.45 | 0.08 |
| 36 | 0.39 | 0.50 | 0.73 | 0.09 | 36 | 1.32 | 1.60 | 0.09 |
| 37 | 0.43 | 0.55 | 0.80 | 0.10 | 37 | 1.46 | 1.75 | 0.10 |
| 38 | 0.47 | 0.59 | 0.87 | 0.11 | 38 | 1.61 | 1.92 | 0.11 |
| 39 | 0.51 | 0.64 | 0.95 | 0.13 | 39 | 1.78 | 2.12 | 0.13 |
| 40 | 0.56 | 0.70 | 1.04 | 0.14 | 40 | 1.99 | 2.37 | 0.14 |
| 41 | 0.60 | 0.75 | 1.13 | 0.17 | 41 | 2.23 | 2.66 | 0.17 |
| 42 | 0.64 | 0.81 | 1.22 | 0.19 | 42 | 2.50 | 2.98 | 0.19 |
| 43 | 0.68 | 0.87 | 1.32 | 0.22 | 43 | 2.79 | 3.33 | 0.22 |
| 44 | 0.73 | 0.94 | 1.43 | 0.25 | 44 | 3.12 | 3.73 | 0.25 |
| 45 | 0.80 | 1.03 | 1.57 | 0.29 | 45 | 3.48 | 4.16 | 0.29 |
| 46 | 0.89 | 1.14 | 1.74 | 0.34 | 46 | 3.86 | 4.62 | 0.34 |
| 47 | 0.99 | 1.27 | 1.93 | 0.39 | 47 | 4.27 | 5.10 | 0.39 |
| 48 | 1.10 | 1.41 | 2.14 | 0.46 | 48 | 4.71 | 5.63 | 0.46 |
| 49 | 1.22 | 1.56 | 2.35 | 0.53 | 49 | 5.21 | 6.22 | 0.53 |
| 50 | 1.34 | 1.71 | 2.57 | 0.62 | 50 | 5.79 | 6.89 | 0.62 |
| 51 | 1.46 | 1.86 | 2.77 | 0.73 | 51 | 6.43 | 7.62 | 0.73 |
| 52 | 1.58 | 2.01 | 2.96 | 0.85 | 52 | 7.12 | 8.41 | 0.85 |
| 53 | 1.71 | 2.17 | 3.16 | 1.00 | 53 | 7.88 | 9.27 | 1.00 |
| 54 | 1.86 | 2.35 | 3.40 | 1.17 | 54 | 8.73 | 10.23 | 1.17 |
| 55 | 2.03 | 2.56 | 3.69 | 1.37 | 55 | 9.68 | 11.33 | 1.37 |
| 56 | 2.22 | 2.79 | 4.02 | | 56 | 10.73 | 12.55 | |
| 57 | 2.42 | 3.04 | 4.37 | | 57 | 11.87 | 13.88 | |
| 58 | 2.64 | 3.32 | 4.77 | | 58 | 13.11 | 15.32 | |
| 59 | 2.91 | 3.65 | 5.25 | | 59 | 14.45 | 16.89 | |
| 60 | 3.24 | 4.06 | 5.83 | | 60 | 15.91 | 18.59 | |
| 61 | 3.62 | 4.53 | 6.52 | | 61 | 17.47 | 20.42 | |
| 62 | 4.04 | 5.06 | 7.28 | | 62 | 19.13 | 22.38 | |
| 63 | 4.51 | 5.65 | 8.14 | | 63 | 20.91 | 24.47 | |
| 64 | 5.05 | 6.33 | 9.10 | | 64 | 22.81 | 26.69 | |
| 65 | 5.68 | 7.12 | 10.16 | | 65 | 24.87 | 29.06 | |
| 66 | 6.47 | 8.12 | 11.45 | | 66 | 27.24 | 31.74 | |
| 67 | 7.42 | 9.32 | 12.96 | | 67 | 29.90 | 34.72 | |
| 68 | 8.40 | 10.56 | 14.51 | | 68 | 32.63 | 37.75 | |
| 69 | 9.30 | 11.68 | 15.92 | | 69 | 35.18 | 40.59 | |
| 70 | 9.97 | 12.53 | 17.02 | | 70 | 37.30 | 42.99 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.49 | 0.71 | 0.05 | 18 | 0.92 | 1.08 | 0.05 |
| 19 | 0.37 | 0.49 | 0.71 | 0.05 | 19 | 0.92 | 1.08 | 0.05 |
| 20 | 0.37 | 0.49 | 0.71 | 0.05 | 20 | 0.92 | 1.08 | 0.05 |
| 21 | 0.37 | 0.49 | 0.71 | 0.05 | 21 | 0.92 | 1.08 | 0.05 |
| 22 | 0.37 | 0.49 | 0.71 | 0.05 | 22 | 0.92 | 1.08 | 0.05 |
| 23 | 0.37 | 0.49 | 0.71 | 0.05 | 23 | 0.92 | 1.08 | 0.05 |
| 24 | 0.37 | 0.49 | 0.71 | 0.05 | 24 | 0.92 | 1.08 | 0.05 |
| 25 | 0.37 | 0.49 | 0.71 | 0.05 | 25 | 0.92 | 1.08 | 0.05 |
| 26 | 0.37 | 0.49 | 0.71 | 0.05 | 26 | 0.93 | 1.09 | 0.05 |
| 27 | 0.37 | 0.49 | 0.71 | 0.05 | 27 | 0.95 | 1.11 | 0.05 |
| 28 | 0.37 | 0.49 | 0.71 | 0.05 | 28 | 0.97 | 1.14 | 0.05 |
| 29 | 0.37 | 0.49 | 0.71 | 0.06 | 29 | 1.00 | 1.17 | 0.06 |
| 30 | 0.37 | 0.49 | 0.71 | 0.06 | 30 | 1.05 | 1.23 | 0.06 |
| 31 | 0.37 | 0.50 | 0.72 | 0.06 | 31 | 1.12 | 1.31 | 0.06 |
| 32 | 0.38 | 0.50 | 0.73 | 0.07 | 32 | 1.20 | 1.40 | 0.07 |
| 33 | 0.39 | 0.51 | 0.74 | 0.08 | 33 | 1.29 | 1.51 | 0.08 |
| 34 | 0.40 | 0.53 | 0.77 | 0.08 | 34 | 1.39 | 1.63 | 0.08 |
| 35 | 0.43 | 0.56 | 0.81 | 0.09 | 35 | 1.51 | 1.76 | 0.09 |
| 36 | 0.47 | 0.61 | 0.87 | 0.10 | 36 | 1.63 | 1.90 | 0.10 |
| 37 | 0.52 | 0.67 | 0.94 | 0.11 | 37 | 1.75 | 2.04 | 0.11 |
| 38 | 0.57 | 0.73 | 1.03 | 0.12 | 38 | 1.89 | 2.20 | 0.12 |
| 39 | 0.63 | 0.81 | 1.12 | 0.13 | 39 | 2.05 | 2.39 | 0.13 |
| 40 | 0.69 | 0.88 | 1.22 | 0.15 | 40 | 2.26 | 2.63 | 0.15 |
| 41 | 0.75 | 0.95 | 1.32 | 0.17 | 41 | 2.50 | 2.91 | 0.17 |
| 42 | 0.81 | 1.02 | 1.41 | 0.20 | 42 | 2.77 | 3.22 | 0.20 |
| 43 | 0.87 | 1.10 | 1.52 | 0.22 | 43 | 3.08 | 3.56 | 0.22 |
| 44 | 0.94 | 1.18 | 1.64 | 0.26 | 44 | 3.43 | 3.97 | 0.26 |
| 45 | 1.03 | 1.29 | 1.79 | 0.30 | 45 | 3.84 | 4.44 | 0.30 |
| 46 | 1.13 | 1.42 | 1.96 | 0.35 | 46 | 4.29 | 4.96 | 0.35 |
| 47 | 1.24 | 1.56 | 2.16 | 0.41 | 47 | 4.77 | 5.51 | 0.41 |
| 48 | 1.36 | 1.71 | 2.37 | 0.48 | 48 | 5.31 | 6.14 | 0.48 |
| 49 | 1.50 | 1.88 | 2.60 | 0.57 | 49 | 5.94 | 6.86 | 0.57 |
| 50 | 1.64 | 2.06 | 2.85 | 0.68 | 50 | 6.69 | 7.73 | 0.68 |
| 51 | 1.79 | 2.24 | 3.10 | 0.81 | 51 | 7.56 | 8.73 | 0.81 |
| 52 | 1.93 | 2.43 | 3.34 | 0.97 | 52 | 8.53 | 9.85 | 0.97 |
| 53 | 2.09 | 2.63 | 3.61 | 1.16 | 53 | 9.60 | 11.08 | 1.16 |
| 54 | 2.29 | 2.88 | 3.94 | 1.39 | 54 | 10.77 | 12.43 | 1.39 |
| 55 | 2.53 | 3.18 | 4.35 | 1.65 | 55 | 12.04 | 13.89 | 1.65 |
| 56 | 2.82 | 3.55 | 4.85 | | 56 | 13.44 | 15.51 | |
| 57 | 3.16 | 3.96 | 5.43 | | 57 | 14.98 | 17.28 | |
| 58 | 3.53 | 4.43 | 6.06 | | 58 | 16.60 | 19.15 | |
| 59 | 3.93 | 4.92 | 6.74 | | 59 | 18.24 | 21.03 | |
| 60 | 4.34 | 5.44 | 7.45 | | 60 | 19.84 | 22.88 | |
| 61 | 4.73 | 5.94 | 8.13 | | 61 | 21.30 | 24.57 | |
| 62 | 5.11 | 6.42 | 8.78 | | 62 | 22.67 | 26.16 | |
| 63 | 5.54 | 6.96 | 9.51 | | 63 | 24.08 | 27.81 | |
| 64 | 6.06 | 7.62 | 10.40 | | 64 | 25.68 | 29.67 | |
| 65 | 6.74 | 8.48 | 11.56 | | 65 | 27.62 | 31.91 | |
| 66 | 7.67 | 9.64 | 13.12 | | 66 | 30.06 | 34.72 | |
| 67 | 8.80 | 11.06 | 15.01 | | 67 | 32.91 | 38.00 | |
| 68 | 10.01 | 12.57 | 17.04 | | 68 | 35.92 | 41.45 | |
| 69 | 11.16 | 14.01 | 18.99 | | 69 | 38.82 | 44.80 | |
| 70 | 12.14 | 15.24 | 20.67 | | 70 | 41.38 | 47.75 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.20 | 0.27 | 0.42 | 0.05 | 18 | 0.54 | 0.66 | 0.05 |
| 19 | 0.20 | 0.27 | 0.42 | 0.05 | 19 | 0.54 | 0.66 | 0.05 |
| 20 | 0.20 | 0.27 | 0.42 | 0.05 | 20 | 0.54 | 0.66 | 0.05 |
| 21 | 0.20 | 0.27 | 0.42 | 0.05 | 21 | 0.54 | 0.66 | 0.05 |
| 22 | 0.20 | 0.27 | 0.42 | 0.05 | 22 | 0.54 | 0.66 | 0.05 |
| 23 | 0.20 | 0.27 | 0.42 | 0.05 | 23 | 0.54 | 0.66 | 0.05 |
| 24 | 0.20 | 0.27 | 0.42 | 0.05 | 24 | 0.54 | 0.66 | 0.05 |
| 25 | 0.20 | 0.27 | 0.42 | 0.05 | 25 | 0.54 | 0.66 | 0.05 |
| 26 | 0.20 | 0.27 | 0.42 | 0.05 | 26 | 0.57 | 0.69 | 0.05 |
| 27 | 0.20 | 0.27 | 0.43 | 0.05 | 27 | 0.61 | 0.73 | 0.05 |
| 28 | 0.20 | 0.28 | 0.44 | 0.05 | 28 | 0.66 | 0.79 | 0.05 |
| 29 | 0.21 | 0.29 | 0.45 | 0.05 | 29 | 0.72 | 0.85 | 0.05 |
| 30 | 0.22 | 0.30 | 0.47 | 0.05 | 30 | 0.78 | 0.92 | 0.05 |
| 31 | 0.24 | 0.32 | 0.50 | 0.06 | 31 | 0.85 | 1.00 | 0.06 |
| 32 | 0.26 | 0.35 | 0.53 | 0.06 | 32 | 0.92 | 1.08 | 0.06 |
| 33 | 0.29 | 0.38 | 0.57 | 0.06 | 33 | 1.00 | 1.18 | 0.06 |
| 34 | 0.32 | 0.42 | 0.62 | 0.07 | 34 | 1.09 | 1.29 | 0.07 |
| 35 | 0.35 | 0.46 | 0.67 | 0.08 | 35 | 1.20 | 1.41 | 0.08 |
| 36 | 0.39 | 0.50 | 0.72 | 0.09 | 36 | 1.32 | 1.54 | 0.09 |
| 37 | 0.43 | 0.55 | 0.79 | 0.09 | 37 | 1.44 | 1.68 | 0.09 |
| 38 | 0.47 | 0.60 | 0.85 | 0.10 | 38 | 1.58 | 1.84 | 0.10 |
| 39 | 0.51 | 0.65 | 0.92 | 0.12 | 39 | 1.73 | 2.02 | 0.12 |
| 40 | 0.56 | 0.70 | 0.99 | 0.13 | 40 | 1.91 | 2.22 | 0.13 |
| 41 | 0.60 | 0.75 | 1.06 | 0.15 | 41 | 2.11 | 2.45 | 0.15 |
| 42 | 0.64 | 0.81 | 1.13 | 0.17 | 42 | 2.32 | 2.69 | 0.17 |
| 43 | 0.69 | 0.86 | 1.20 | 0.19 | 43 | 2.56 | 2.97 | 0.19 |
| 44 | 0.74 | 0.93 | 1.29 | 0.22 | 44 | 2.83 | 3.27 | 0.22 |
| 45 | 0.80 | 1.01 | 1.40 | 0.25 | 45 | 3.13 | 3.62 | 0.25 |
| 46 | 0.88 | 1.11 | 1.53 | 0.29 | 46 | 3.45 | 3.99 | 0.29 |
| 47 | 0.96 | 1.22 | 1.69 | 0.34 | 47 | 3.80 | 4.39 | 0.34 |
| 48 | 1.06 | 1.34 | 1.85 | 0.39 | 48 | 4.18 | 4.83 | 0.39 |
| 49 | 1.16 | 1.47 | 2.03 | 0.45 | 49 | 4.61 | 5.33 | 0.45 |
| 50 | 1.27 | 1.60 | 2.21 | 0.53 | 50 | 5.12 | 5.92 | 0.53 |
| 51 | 1.38 | 1.73 | 2.39 | 0.62 | 51 | 5.70 | 6.58 | 0.62 |
| 52 | 1.48 | 1.86 | 2.56 | 0.73 | 52 | 6.33 | 7.31 | 0.73 |
| 53 | 1.60 | 2.00 | 2.75 | 0.86 | 53 | 7.02 | 8.11 | 0.86 |
| 54 | 1.73 | 2.16 | 2.96 | 1.02 | 54 | 7.79 | 8.99 | 1.02 |
| 55 | 1.88 | 2.35 | 3.22 | 1.20 | 55 | 8.65 | 9.98 | 1.20 |
| 56 | 2.05 | 2.56 | 3.50 | | 56 | 9.59 | 11.06 | |
| 57 | 2.22 | 2.78 | 3.80 | | 57 | 10.61 | 12.23 | |
| 58 | 2.42 | 3.03 | 4.15 | | 58 | 11.71 | 13.50 | |
| 59 | 2.66 | 3.32 | 4.55 | | 59 | 12.89 | 14.87 | |
| 60 | 2.94 | 3.68 | 5.04 | | 60 | 14.17 | 16.34 | |
| 61 | 3.26 | 4.08 | 5.59 | | 61 | 15.49 | 17.87 | |
| 62 | 3.59 | 4.51 | 6.17 | | 62 | 16.85 | 19.45 | |
| 63 | 3.98 | 5.00 | 6.84 | | 63 | 18.31 | 21.16 | |
| 64 | 4.44 | 5.59 | 7.65 | | 64 | 19.97 | 23.08 | |
| 65 | 5.02 | 6.32 | 8.63 | | 65 | 21.88 | 25.29 | |
| 66 | 5.78 | 7.28 | 9.92 | | 66 | 24.21 | 27.96 | |
| 67 | 6.71 | 8.44 | 11.48 | | 67 | 26.90 | 31.05 | |
| 68 | 7.69 | 9.67 | 13.13 | | 68 | 29.72 | 34.29 | |
| 69 | 8.61 | 10.81 | 14.67 | | 69 | 32.44 | 37.41 | |
| 70 | 9.33 | 11.72 | 15.91 | | 70 | 34.82 | 40.15 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.49 | 0.71 | 0.05 | 18 | 0.92 | 1.08 | 0.05 |
| 19 | 0.37 | 0.49 | 0.71 | 0.05 | 19 | 0.92 | 1.08 | 0.05 |
| 20 | 0.37 | 0.49 | 0.71 | 0.05 | 20 | 0.92 | 1.08 | 0.05 |
| 21 | 0.37 | 0.49 | 0.71 | 0.05 | 21 | 0.92 | 1.08 | 0.05 |
| 22 | 0.37 | 0.49 | 0.71 | 0.05 | 22 | 0.92 | 1.08 | 0.05 |
| 23 | 0.37 | 0.49 | 0.71 | 0.05 | 23 | 0.92 | 1.08 | 0.05 |
| 24 | 0.37 | 0.49 | 0.71 | 0.05 | 24 | 0.92 | 1.08 | 0.05 |
| 25 | 0.37 | 0.49 | 0.71 | 0.05 | 25 | 0.92 | 1.08 | 0.05 |
| 26 | 0.37 | 0.49 | 0.71 | 0.05 | 26 | 0.93 | 1.09 | 0.05 |
| 27 | 0.37 | 0.49 | 0.71 | 0.05 | 27 | 0.95 | 1.11 | 0.05 |
| 28 | 0.37 | 0.49 | 0.71 | 0.05 | 28 | 0.97 | 1.13 | 0.05 |
| 29 | 0.37 | 0.49 | 0.71 | 0.06 | 29 | 1.00 | 1.17 | 0.06 |
| 30 | 0.37 | 0.49 | 0.71 | 0.06 | 30 | 1.05 | 1.22 | 0.06 |
| 31 | 0.37 | 0.50 | 0.72 | 0.06 | 31 | 1.12 | 1.29 | 0.06 |
| 32 | 0.38 | 0.50 | 0.73 | 0.07 | 32 | 1.19 | 1.38 | 0.07 |
| 33 | 0.39 | 0.51 | 0.74 | 0.07 | 33 | 1.29 | 1.48 | 0.07 |
| 34 | 0.40 | 0.53 | 0.77 | 0.08 | 34 | 1.39 | 1.60 | 0.08 |
| 35 | 0.43 | 0.56 | 0.81 | 0.09 | 35 | 1.50 | 1.73 | 0.09 |
| 36 | 0.47 | 0.61 | 0.87 | 0.09 | 36 | 1.61 | 1.86 | 0.09 |
| 37 | 0.52 | 0.67 | 0.94 | 0.10 | 37 | 1.73 | 2.00 | 0.10 |
| 38 | 0.57 | 0.73 | 1.02 | 0.11 | 38 | 1.86 | 2.15 | 0.11 |
| 39 | 0.63 | 0.81 | 1.11 | 0.13 | 39 | 2.02 | 2.34 | 0.13 |
| 40 | 0.69 | 0.88 | 1.21 | 0.14 | 40 | 2.22 | 2.57 | 0.14 |
| 41 | 0.75 | 0.95 | 1.30 | 0.16 | 41 | 2.45 | 2.84 | 0.16 |
| 42 | 0.81 | 1.02 | 1.40 | 0.19 | 42 | 2.72 | 3.14 | 0.19 |
| 43 | 0.87 | 1.09 | 1.51 | 0.22 | 43 | 3.01 | 3.48 | 0.22 |
| 44 | 0.95 | 1.18 | 1.63 | 0.25 | 44 | 3.35 | 3.87 | 0.25 |
| 45 | 1.03 | 1.28 | 1.77 | 0.29 | 45 | 3.75 | 4.33 | 0.29 |
| 46 | 1.13 | 1.40 | 1.94 | 0.34 | 46 | 4.18 | 4.83 | 0.34 |
| 47 | 1.23 | 1.54 | 2.12 | 0.40 | 47 | 4.65 | 5.37 | 0.40 |
| 48 | 1.35 | 1.68 | 2.33 | 0.47 | 48 | 5.17 | 5.97 | 0.47 |
| 49 | 1.47 | 1.84 | 2.55 | 0.55 | 49 | 5.77 | 6.67 | 0.55 |
| 50 | 1.61 | 2.02 | 2.79 | 0.66 | 50 | 6.50 | 7.51 | 0.66 |
| 51 | 1.75 | 2.20 | 3.03 | 0.79 | 51 | 7.34 | 8.48 | 0.79 |
| 52 | 1.89 | 2.37 | 3.26 | 0.94 | 52 | 8.28 | 9.56 | 0.94 |
| 53 | 2.05 | 2.57 | 3.53 | 1.13 | 53 | 9.32 | 10.75 | 1.13 |
| 54 | 2.25 | 2.81 | 3.84 | 1.34 | 54 | 10.45 | 12.06 | 1.34 |
| 55 | 2.48 | 3.10 | 4.24 | 1.60 | 55 | 11.68 | 13.47 | 1.60 |
| 56 | 2.76 | 3.45 | 4.73 | | 56 | 13.04 | 15.04 | |
| 57 | 3.09 | 3.86 | 5.28 | | 57 | 14.53 | 16.76 | |
| 58 | 3.45 | 4.31 | 5.90 | | 58 | 16.10 | 18.57 | |
| 59 | 3.83 | 4.79 | 6.55 | | 59 | 17.69 | 20.40 | |
| 60 | 4.23 | 5.29 | 7.24 | | 60 | 19.24 | 22.19 | |
| 61 | 4.61 | 5.77 | 7.90 | | 61 | 20.65 | 23.83 | |
| 62 | 4.98 | 6.24 | 8.53 | | 62 | 21.97 | 25.37 | |
| 63 | 5.38 | 6.76 | 9.23 | | 63 | 23.34 | 26.96 | |
| 64 | 5.89 | 7.41 | 10.10 | | 64 | 24.89 | 28.76 | |
| 65 | 6.55 | 8.24 | 11.22 | | 65 | 26.77 | 30.93 | |
| 66 | 7.44 | 9.36 | 12.72 | | 66 | 29.11 | 33.63 | |
| 67 | 8.52 | 10.71 | 14.53 | | 67 | 31.83 | 36.75 | |
| 68 | 9.69 | 12.17 | 16.48 | | 68 | 34.71 | 40.05 | |
| 69 | 10.81 | 13.58 | 18.38 | | 69 | 37.54 | 43.31 | |
| 70 | 11.79 | 14.80 | 20.06 | | 70 | 40.12 | 46.29 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.20 | 0.27 | 0.42 | 0.05 | 18 | 0.54 | 0.66 | 0.05 |
| 19 | 0.20 | 0.27 | 0.42 | 0.05 | 19 | 0.54 | 0.66 | 0.05 |
| 20 | 0.20 | 0.27 | 0.42 | 0.05 | 20 | 0.54 | 0.66 | 0.05 |
| 21 | 0.20 | 0.27 | 0.42 | 0.05 | 21 | 0.54 | 0.66 | 0.05 |
| 22 | 0.20 | 0.27 | 0.42 | 0.05 | 22 | 0.54 | 0.66 | 0.05 |
| 23 | 0.20 | 0.27 | 0.42 | 0.05 | 23 | 0.54 | 0.66 | 0.05 |
| 24 | 0.20 | 0.27 | 0.42 | 0.05 | 24 | 0.54 | 0.66 | 0.05 |
| 25 | 0.20 | 0.27 | 0.42 | 0.05 | 25 | 0.54 | 0.66 | 0.05 |
| 26 | 0.20 | 0.27 | 0.42 | 0.05 | 26 | 0.57 | 0.69 | 0.05 |
| 27 | 0.20 | 0.27 | 0.43 | 0.05 | 27 | 0.61 | 0.74 | 0.05 |
| 28 | 0.20 | 0.28 | 0.44 | 0.05 | 28 | 0.66 | 0.79 | 0.05 |
| 29 | 0.21 | 0.29 | 0.45 | 0.05 | 29 | 0.72 | 0.85 | 0.05 |
| 30 | 0.22 | 0.30 | 0.47 | 0.05 | 30 | 0.78 | 0.92 | 0.05 |
| 31 | 0.24 | 0.32 | 0.50 | 0.05 | 31 | 0.85 | 1.00 | 0.05 |
| 32 | 0.26 | 0.35 | 0.53 | 0.06 | 32 | 0.92 | 1.08 | 0.06 |
| 33 | 0.29 | 0.38 | 0.57 | 0.06 | 33 | 1.00 | 1.17 | 0.06 |
| 34 | 0.32 | 0.42 | 0.62 | 0.07 | 34 | 1.10 | 1.27 | 0.07 |
| 35 | 0.35 | 0.46 | 0.67 | 0.07 | 35 | 1.20 | 1.39 | 0.07 |
| 36 | 0.39 | 0.50 | 0.73 | 0.08 | 36 | 1.31 | 1.52 | 0.08 |
| 37 | 0.43 | 0.55 | 0.79 | 0.09 | 37 | 1.43 | 1.66 | 0.09 |
| 38 | 0.47 | 0.60 | 0.85 | 0.10 | 38 | 1.56 | 1.81 | 0.10 |
| 39 | 0.51 | 0.65 | 0.92 | 0.11 | 39 | 1.71 | 1.98 | 0.11 |
| 40 | 0.56 | 0.70 | 0.99 | 0.13 | 40 | 1.88 | 2.18 | 0.13 |
| 41 | 0.60 | 0.75 | 1.06 | 0.14 | 41 | 2.07 | 2.40 | 0.14 |
| 42 | 0.64 | 0.81 | 1.12 | 0.16 | 42 | 2.28 | 2.64 | 0.16 |
| 43 | 0.69 | 0.86 | 1.19 | 0.19 | 43 | 2.51 | 2.90 | 0.19 |
| 44 | 0.74 | 0.93 | 1.28 | 0.21 | 44 | 2.77 | 3.19 | 0.21 |
| 45 | 0.80 | 1.01 | 1.38 | 0.24 | 45 | 3.06 | 3.53 | 0.24 |
| 46 | 0.88 | 1.10 | 1.51 | 0.28 | 46 | 3.37 | 3.89 | 0.28 |
| 47 | 0.96 | 1.21 | 1.66 | 0.32 | 47 | 3.70 | 4.28 | 0.32 |
| 48 | 1.06 | 1.32 | 1.82 | 0.38 | 48 | 4.07 | 4.70 | 0.38 |
| 49 | 1.16 | 1.44 | 1.99 | 0.44 | 49 | 4.49 | 5.19 | 0.44 |
| 50 | 1.26 | 1.57 | 2.17 | 0.51 | 50 | 4.98 | 5.76 | 0.51 |
| 51 | 1.36 | 1.70 | 2.34 | 0.60 | 51 | 5.54 | 6.40 | 0.60 |
| 52 | 1.46 | 1.82 | 2.51 | 0.71 | 52 | 6.15 | 7.10 | 0.71 |
| 53 | 1.57 | 1.96 | 2.69 | 0.84 | 53 | 6.82 | 7.88 | 0.84 |
| 54 | 1.69 | 2.12 | 2.90 | 0.98 | 54 | 7.57 | 8.73 | 0.98 |
| 55 | 1.84 | 2.30 | 3.15 | 1.16 | 55 | 8.40 | 9.69 | 1.16 |
| 56 | 2.00 | 2.50 | 3.42 | | 56 | 9.31 | 10.74 | |
| 57 | 2.17 | 2.71 | 3.72 | | 57 | 10.30 | 11.87 | |
| 58 | 2.37 | 2.96 | 4.05 | | 58 | 11.36 | 13.10 | |
| 59 | 2.59 | 3.24 | 4.44 | | 59 | 12.51 | 14.42 | |
| 60 | 2.87 | 3.59 | 4.91 | | 60 | 13.75 | 15.85 | |
| 61 | 3.18 | 3.98 | 5.44 | | 61 | 15.03 | 17.33 | |
| 62 | 3.50 | 4.39 | 6.00 | | 62 | 16.34 | 18.86 | |
| 63 | 3.88 | 4.87 | 6.65 | | 63 | 17.77 | 20.51 | |
| 64 | 4.33 | 5.45 | 7.43 | | 64 | 19.37 | 22.37 | |
| 65 | 4.89 | 6.15 | 8.38 | | 65 | 21.22 | 24.51 | |
| 66 | 5.62 | 7.07 | 9.62 | | 66 | 23.45 | 27.08 | |
| 67 | 6.52 | 8.19 | 11.12 | | 67 | 26.02 | 30.03 | |
| 68 | 7.46 | 9.37 | 12.70 | | 68 | 28.72 | 33.13 | |
| 69 | 8.35 | 10.48 | 14.20 | | 69 | 31.37 | 36.17 | |
| 70 | 9.07 | 11.38 | 15.44 | | 70 | 33.76 | 38.93 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.58 | 0.96 | 0.06 | 18 | 1.29 | 1.59 | 0.06 |
| 19 | 0.43 | 0.58 | 0.96 | 0.06 | 19 | 1.29 | 1.59 | 0.06 |
| 20 | 0.43 | 0.58 | 0.96 | 0.06 | 20 | 1.29 | 1.59 | 0.06 |
| 21 | 0.43 | 0.58 | 0.96 | 0.06 | 21 | 1.29 | 1.59 | 0.06 |
| 22 | 0.43 | 0.58 | 0.96 | 0.06 | 22 | 1.29 | 1.59 | 0.06 |
| 23 | 0.43 | 0.58 | 0.96 | 0.07 | 23 | 1.29 | 1.59 | 0.07 |
| 24 | 0.43 | 0.58 | 0.96 | 0.07 | 24 | 1.29 | 1.59 | 0.07 |
| 25 | 0.43 | 0.58 | 0.96 | 0.07 | 25 | 1.29 | 1.59 | 0.07 |
| 26 | 0.43 | 0.58 | 0.96 | 0.07 | 26 | 1.33 | 1.63 | 0.07 |
| 27 | 0.43 | 0.58 | 0.96 | 0.08 | 27 | 1.37 | 1.68 | 0.08 |
| 28 | 0.43 | 0.58 | 0.96 | 0.08 | 28 | 1.43 | 1.75 | 0.08 |
| 29 | 0.43 | 0.58 | 0.96 | 0.09 | 29 | 1.51 | 1.83 | 0.09 |
| 30 | 0.43 | 0.58 | 0.96 | 0.09 | 30 | 1.61 | 1.95 | 0.09 |
| 31 | 0.44 | 0.60 | 1.00 | 0.10 | 31 | 1.73 | 2.09 | 0.10 |
| 32 | 0.46 | 0.63 | 1.04 | 0.11 | 32 | 1.87 | 2.26 | 0.11 |
| 33 | 0.49 | 0.67 | 1.10 | 0.12 | 33 | 2.03 | 2.44 | 0.12 |
| 34 | 0.52 | 0.72 | 1.18 | 0.13 | 34 | 2.21 | 2.66 | 0.13 |
| 35 | 0.57 | 0.78 | 1.27 | 0.15 | 35 | 2.41 | 2.90 | 0.15 |
| 36 | 0.63 | 0.85 | 1.38 | 0.16 | 36 | 2.62 | 3.15 | 0.16 |
| 37 | 0.70 | 0.94 | 1.50 | 0.18 | 37 | 2.84 | 3.40 | 0.18 |
| 38 | 0.78 | 1.03 | 1.65 | 0.20 | 38 | 3.08 | 3.69 | 0.20 |
| 39 | 0.88 | 1.14 | 1.81 | 0.22 | 39 | 3.39 | 4.05 | 0.22 |
| 40 | 0.98 | 1.27 | 1.99 | 0.26 | 40 | 3.79 | 4.52 | 0.26 |
| 41 | 1.09 | 1.40 | 2.18 | 0.30 | 41 | 4.27 | 5.09 | 0.30 |
| 42 | 1.20 | 1.55 | 2.39 | 0.35 | 42 | 4.82 | 5.74 | 0.35 |
| 43 | 1.33 | 1.71 | 2.62 | 0.41 | 43 | 5.44 | 6.48 | 0.41 |
| 44 | 1.48 | 1.89 | 2.89 | 0.48 | 44 | 6.14 | 7.31 | 0.48 |
| 45 | 1.65 | 2.11 | 3.20 | 0.56 | 45 | 6.92 | 8.23 | 0.56 |
| 46 | 1.85 | 2.36 | 3.56 | 0.66 | 46 | 7.75 | 9.21 | 0.66 |
| 47 | 2.07 | 2.63 | 3.96 | 0.77 | 47 | 8.62 | 10.24 | 0.77 |
| 48 | 2.31 | 2.93 | 4.40 | 0.90 | 48 | 9.59 | 11.38 | 0.90 |
| 49 | 2.57 | 3.26 | 4.89 | 1.06 | 49 | 10.70 | 12.69 | 1.06 |
| 50 | 2.87 | 3.63 | 5.42 | 1.25 | 50 | 12.01 | 14.22 | 1.25 |
| 51 | 3.18 | 4.01 | 5.97 | 1.50 | 51 | 13.53 | 15.99 | 1.50 |
| 52 | 3.49 | 4.39 | 6.53 | 1.78 | 52 | 15.21 | 17.95 | 1.78 |
| 53 | 3.84 | 4.82 | 7.15 | 2.12 | 53 | 17.06 | 20.09 | 2.12 |
| 54 | 4.25 | 5.33 | 7.89 | 2.52 | 54 | 19.06 | 22.40 | 2.52 |
| 55 | 4.76 | 5.95 | 8.79 | 2.97 | 55 | 21.19 | 24.88 | 2.97 |
| 56 | 5.36 | 6.69 | 9.86 | | 56 | 23.50 | 27.67 | |
| 57 | 6.04 | 7.53 | 11.06 | | 57 | 25.98 | 30.77 | |
| 58 | 6.80 | 8.46 | 12.39 | | 58 | 28.60 | 33.98 | |
| 59 | 7.62 | 9.47 | 13.84 | | 59 | 31.28 | 37.05 | |
| 60 | 8.52 | 10.57 | 15.40 | | 60 | 33.97 | 39.76 | |
| 61 | 9.65 | 11.94 | 17.34 | | 61 | 37.05 | 42.24 | |
| 62 | 11.00 | 13.58 | 19.68 | | 62 | 40.54 | 44.65 | |
| 63 | 12.35 | 15.21 | 21.99 | | 63 | 43.91 | 46.78 | |
| 64 | 13.46 | 16.57 | 23.86 | | 64 | 46.58 | 48.46 | |
| 65 | 14.10 | 17.36 | 24.89 | | 65 | 48.00 | 49.50 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.30 | 0.40 | 0.63 | 0.05 | 18 | 0.73 | 0.92 | 0.05 |
| 19 | 0.30 | 0.40 | 0.63 | 0.05 | 19 | 0.73 | 0.92 | 0.05 |
| 20 | 0.30 | 0.40 | 0.63 | 0.05 | 20 | 0.73 | 0.92 | 0.05 |
| 21 | 0.30 | 0.40 | 0.63 | 0.05 | 21 | 0.73 | 0.92 | 0.05 |
| 22 | 0.30 | 0.40 | 0.63 | 0.05 | 22 | 0.73 | 0.92 | 0.05 |
| 23 | 0.30 | 0.40 | 0.63 | 0.05 | 23 | 0.73 | 0.92 | 0.05 |
| 24 | 0.30 | 0.40 | 0.63 | 0.05 | 24 | 0.73 | 0.92 | 0.05 |
| 25 | 0.30 | 0.40 | 0.63 | 0.05 | 25 | 0.73 | 0.92 | 0.05 |
| 26 | 0.30 | 0.40 | 0.63 | 0.06 | 26 | 0.78 | 0.97 | 0.06 |
| 27 | 0.30 | 0.40 | 0.63 | 0.06 | 27 | 0.84 | 1.05 | 0.06 |
| 28 | 0.30 | 0.40 | 0.63 | 0.06 | 28 | 0.92 | 1.14 | 0.06 |
| 29 | 0.30 | 0.40 | 0.63 | 0.07 | 29 | 1.01 | 1.25 | 0.07 |
| 30 | 0.30 | 0.40 | 0.63 | 0.08 | 30 | 1.12 | 1.37 | 0.08 |
| 31 | 0.32 | 0.42 | 0.68 | 0.08 | 31 | 1.24 | 1.51 | 0.08 |
| 32 | 0.35 | 0.45 | 0.75 | 0.09 | 32 | 1.37 | 1.66 | 0.09 |
| 33 | 0.38 | 0.49 | 0.83 | 0.10 | 33 | 1.51 | 1.83 | 0.10 |
| 34 | 0.42 | 0.54 | 0.92 | 0.11 | 34 | 1.68 | 2.03 | 0.11 |
| 35 | 0.46 | 0.59 | 1.01 | 0.12 | 35 | 1.87 | 2.25 | 0.12 |
| 36 | 0.50 | 0.65 | 1.10 | 0.14 | 36 | 2.07 | 2.49 | 0.14 |
| 37 | 0.55 | 0.72 | 1.20 | 0.15 | 37 | 2.29 | 2.74 | 0.15 |
| 38 | 0.60 | 0.79 | 1.30 | 0.17 | 38 | 2.53 | 3.02 | 0.17 |
| 39 | 0.66 | 0.88 | 1.41 | 0.19 | 39 | 2.81 | 3.36 | 0.19 |
| 40 | 0.73 | 0.97 | 1.54 | 0.22 | 40 | 3.15 | 3.76 | 0.22 |
| 41 | 0.80 | 1.06 | 1.67 | 0.26 | 41 | 3.55 | 4.23 | 0.26 |
| 42 | 0.88 | 1.16 | 1.81 | 0.30 | 42 | 3.99 | 4.76 | 0.30 |
| 43 | 0.97 | 1.27 | 1.97 | 0.35 | 43 | 4.48 | 5.34 | 0.35 |
| 44 | 1.07 | 1.39 | 2.15 | 0.40 | 44 | 5.02 | 5.98 | 0.40 |
| 45 | 1.20 | 1.55 | 2.38 | 0.47 | 45 | 5.60 | 6.67 | 0.47 |
| 46 | 1.35 | 1.74 | 2.66 | 0.54 | 46 | 6.21 | 7.39 | 0.54 |
| 47 | 1.53 | 1.96 | 2.98 | 0.62 | 47 | 6.84 | 8.14 | 0.62 |
| 48 | 1.72 | 2.20 | 3.34 | 0.72 | 48 | 7.54 | 8.96 | 0.72 |
| 49 | 1.92 | 2.46 | 3.72 | 0.84 | 49 | 8.33 | 9.89 | 0.84 |
| 50 | 2.14 | 2.73 | 4.11 | 0.99 | 50 | 9.24 | 10.96 | 0.99 |
| 51 | 2.35 | 2.99 | 4.50 | 1.16 | 51 | 10.28 | 12.17 | 1.16 |
| 52 | 2.57 | 3.26 | 4.88 | 1.36 | 52 | 11.41 | 13.49 | 1.36 |
| 53 | 2.80 | 3.54 | 5.30 | 1.60 | 53 | 12.66 | 14.93 | 1.60 |
| 54 | 3.08 | 3.87 | 5.79 | 1.88 | 54 | 14.02 | 16.51 | 1.88 |
| 55 | 3.41 | 4.28 | 6.38 | 2.21 | 55 | 15.50 | 18.24 | 2.21 |
| 56 | 3.78 | 4.74 | 7.04 | | 56 | 17.08 | 20.08 | |
| 57 | 4.17 | 5.22 | 7.75 | | 57 | 18.75 | 22.04 | |
| 58 | 4.62 | 5.78 | 8.55 | | 58 | 20.56 | 24.14 | |
| 59 | 5.16 | 6.44 | 9.50 | | 59 | 22.54 | 26.45 | |
| 60 | 5.81 | 7.24 | 10.64 | | 60 | 24.73 | 28.99 | |
| 61 | 6.72 | 8.35 | 12.23 | | 61 | 27.51 | 32.21 | |
| 62 | 7.86 | 9.74 | 14.24 | | 62 | 30.85 | 36.09 | |
| 63 | 9.03 | 11.17 | 16.28 | | 63 | 34.18 | 39.95 | |
| 64 | 10.02 | 12.38 | 17.98 | | 64 | 36.96 | 43.15 | |
| 65 | 10.61 | 13.11 | 18.95 | | 65 | 38.61 | 45.03 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.56 | 0.82 | 0.05 | 18 | 1.10 | 1.32 | 0.05 |
| 19 | 0.43 | 0.56 | 0.82 | 0.05 | 19 | 1.10 | 1.32 | 0.05 |
| 20 | 0.43 | 0.56 | 0.82 | 0.05 | 20 | 1.10 | 1.32 | 0.05 |
| 21 | 0.43 | 0.56 | 0.82 | 0.05 | 21 | 1.10 | 1.32 | 0.05 |
| 22 | 0.43 | 0.56 | 0.82 | 0.05 | 22 | 1.10 | 1.32 | 0.05 |
| 23 | 0.43 | 0.56 | 0.82 | 0.06 | 23 | 1.10 | 1.32 | 0.06 |
| 24 | 0.43 | 0.56 | 0.82 | 0.06 | 24 | 1.10 | 1.32 | 0.06 |
| 25 | 0.43 | 0.56 | 0.82 | 0.06 | 25 | 1.10 | 1.32 | 0.06 |
| 26 | 0.43 | 0.56 | 0.82 | 0.06 | 26 | 1.13 | 1.35 | 0.06 |
| 27 | 0.43 | 0.56 | 0.82 | 0.06 | 27 | 1.16 | 1.39 | 0.06 |
| 28 | 0.43 | 0.56 | 0.82 | 0.07 | 28 | 1.20 | 1.45 | 0.07 |
| 29 | 0.43 | 0.56 | 0.82 | 0.07 | 29 | 1.26 | 1.52 | 0.07 |
| 30 | 0.43 | 0.56 | 0.82 | 0.07 | 30 | 1.34 | 1.61 | 0.07 |
| 31 | 0.45 | 0.58 | 0.85 | 0.08 | 31 | 1.44 | 1.72 | 0.08 |
| 32 | 0.47 | 0.60 | 0.88 | 0.09 | 32 | 1.55 | 1.85 | 0.09 |
| 33 | 0.49 | 0.63 | 0.93 | 0.10 | 33 | 1.67 | 2.01 | 0.10 |
| 34 | 0.53 | 0.67 | 0.99 | 0.11 | 34 | 1.82 | 2.18 | 0.11 |
| 35 | 0.57 | 0.72 | 1.07 | 0.12 | 35 | 1.98 | 2.37 | 0.12 |
| 36 | 0.62 | 0.78 | 1.17 | 0.13 | 36 | 2.15 | 2.57 | 0.13 |
| 37 | 0.68 | 0.86 | 1.29 | 0.14 | 37 | 2.32 | 2.77 | 0.14 |
| 38 | 0.74 | 0.94 | 1.42 | 0.16 | 38 | 2.52 | 3.00 | 0.16 |
| 39 | 0.81 | 1.03 | 1.57 | 0.18 | 39 | 2.76 | 3.28 | 0.18 |
| 40 | 0.89 | 1.13 | 1.72 | 0.20 | 40 | 3.08 | 3.66 | 0.20 |
| 41 | 0.97 | 1.23 | 1.87 | 0.24 | 41 | 3.47 | 4.12 | 0.24 |
| 42 | 1.05 | 1.33 | 2.02 | 0.28 | 42 | 3.91 | 4.65 | 0.28 |
| 43 | 1.13 | 1.44 | 2.18 | 0.32 | 43 | 4.41 | 5.24 | 0.32 |
| 44 | 1.24 | 1.58 | 2.37 | 0.38 | 44 | 4.97 | 5.91 | 0.38 |
| 45 | 1.37 | 1.74 | 2.61 | 0.45 | 45 | 5.60 | 6.65 | 0.45 |
| 46 | 1.53 | 1.94 | 2.90 | 0.52 | 46 | 6.28 | 7.45 | 0.52 |
| 47 | 1.71 | 2.16 | 3.23 | 0.62 | 47 | 7.00 | 8.31 | 0.62 |
| 48 | 1.90 | 2.41 | 3.60 | 0.72 | 48 | 7.79 | 9.25 | 0.72 |
| 49 | 2.12 | 2.67 | 3.99 | 0.85 | 49 | 8.68 | 10.30 | 0.85 |
| 50 | 2.35 | 2.96 | 4.39 | 1.00 | 50 | 9.70 | 11.48 | 1.00 |
| 51 | 2.58 | 3.24 | 4.77 | 1.19 | 51 | 10.84 | 12.78 | 1.19 |
| 52 | 2.80 | 3.52 | 5.14 | 1.40 | 52 | 12.08 | 14.19 | 1.40 |
| 53 | 3.05 | 3.83 | 5.54 | 1.65 | 53 | 13.43 | 15.71 | 1.65 |
| 54 | 3.36 | 4.21 | 6.04 | 1.94 | 54 | 14.91 | 17.39 | 1.94 |
| 55 | 3.74 | 4.68 | 6.68 | 2.29 | 55 | 16.52 | 19.23 | 2.29 |
| 56 | 4.20 | 5.25 | 7.48 | | 56 | 18.29 | 21.27 | |
| 57 | 4.73 | 5.90 | 8.39 | | 57 | 20.21 | 23.49 | |
| 58 | 5.31 | 6.62 | 9.41 | | 58 | 22.24 | 25.85 | |
| 59 | 5.95 | 7.41 | 10.52 | | 59 | 24.36 | 28.30 | |
| 60 | 6.65 | 8.27 | 11.72 | | 60 | 26.53 | 30.81 | |
| 61 | 7.48 | 9.29 | 13.14 | | 61 | 28.95 | 33.59 | |
| 62 | 8.44 | 10.47 | 14.78 | | 62 | 31.63 | 36.66 | |
| 63 | 9.41 | 11.67 | 16.44 | | 63 | 34.29 | 39.71 | |
| 64 | 10.29 | 12.75 | 17.92 | | 64 | 36.65 | 42.40 | |
| 65 | 10.95 | 13.58 | 19.02 | | 65 | 38.40 | 44.40 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.27 | 0.37 | 0.56 | 0.05 | 18 | 0.68 | 0.82 | 0.05 |
| 19 | 0.27 | 0.37 | 0.56 | 0.05 | 19 | 0.68 | 0.82 | 0.05 |
| 20 | 0.27 | 0.37 | 0.56 | 0.05 | 20 | 0.68 | 0.82 | 0.05 |
| 21 | 0.27 | 0.37 | 0.56 | 0.05 | 21 | 0.68 | 0.82 | 0.05 |
| 22 | 0.27 | 0.37 | 0.56 | 0.05 | 22 | 0.68 | 0.82 | 0.05 |
| 23 | 0.27 | 0.37 | 0.56 | 0.05 | 23 | 0.68 | 0.82 | 0.05 |
| 24 | 0.27 | 0.37 | 0.56 | 0.05 | 24 | 0.68 | 0.82 | 0.05 |
| 25 | 0.27 | 0.37 | 0.56 | 0.05 | 25 | 0.68 | 0.82 | 0.05 |
| 26 | 0.27 | 0.37 | 0.56 | 0.05 | 26 | 0.71 | 0.86 | 0.05 |
| 27 | 0.27 | 0.37 | 0.56 | 0.05 | 27 | 0.76 | 0.91 | 0.05 |
| 28 | 0.27 | 0.37 | 0.56 | 0.05 | 28 | 0.82 | 0.98 | 0.05 |
| 29 | 0.28 | 0.37 | 0.56 | 0.06 | 29 | 0.89 | 1.06 | 0.06 |
| 30 | 0.29 | 0.38 | 0.57 | 0.06 | 30 | 0.97 | 1.15 | 0.06 |
| 31 | 0.31 | 0.41 | 0.61 | 0.07 | 31 | 1.06 | 1.26 | 0.07 |
| 32 | 0.34 | 0.45 | 0.66 | 0.07 | 32 | 1.16 | 1.38 | 0.07 |
| 33 | 0.38 | 0.49 | 0.72 | 0.08 | 33 | 1.27 | 1.52 | 0.08 |
| 34 | 0.42 | 0.54 | 0.79 | 0.09 | 34 | 1.40 | 1.67 | 0.09 |
| 35 | 0.46 | 0.59 | 0.86 | 0.10 | 35 | 1.55 | 1.85 | 0.10 |
| 36 | 0.50 | 0.64 | 0.94 | 0.11 | 36 | 1.71 | 2.04 | 0.11 |
| 37 | 0.55 | 0.70 | 1.03 | 0.12 | 37 | 1.88 | 2.24 | 0.12 |
| 38 | 0.60 | 0.76 | 1.13 | 0.14 | 38 | 2.07 | 2.47 | 0.14 |
| 39 | 0.65 | 0.82 | 1.23 | 0.16 | 39 | 2.30 | 2.74 | 0.16 |
| 40 | 0.70 | 0.89 | 1.34 | 0.18 | 40 | 2.57 | 3.06 | 0.18 |
| 41 | 0.75 | 0.95 | 1.44 | 0.21 | 41 | 2.89 | 3.44 | 0.21 |
| 42 | 0.80 | 1.02 | 1.54 | 0.24 | 42 | 3.24 | 3.86 | 0.24 |
| 43 | 0.85 | 1.09 | 1.64 | 0.27 | 43 | 3.63 | 4.32 | 0.27 |
| 44 | 0.92 | 1.17 | 1.78 | 0.32 | 44 | 4.06 | 4.83 | 0.32 |
| 45 | 1.01 | 1.29 | 1.95 | 0.37 | 45 | 4.53 | 5.39 | 0.37 |
| 46 | 1.13 | 1.44 | 2.17 | 0.43 | 46 | 5.03 | 5.98 | 0.43 |
| 47 | 1.27 | 1.62 | 2.44 | 0.50 | 47 | 5.55 | 6.61 | 0.50 |
| 48 | 1.43 | 1.82 | 2.73 | 0.58 | 48 | 6.12 | 7.28 | 0.58 |
| 49 | 1.60 | 2.03 | 3.03 | 0.68 | 49 | 6.75 | 8.03 | 0.68 |
| 50 | 1.77 | 2.24 | 3.33 | 0.79 | 50 | 7.46 | 8.85 | 0.79 |
| 51 | 1.93 | 2.44 | 3.60 | 0.92 | 51 | 8.23 | 9.73 | 0.92 |
| 52 | 2.09 | 2.63 | 3.85 | 1.07 | 52 | 9.06 | 10.67 | 1.07 |
| 53 | 2.25 | 2.84 | 4.12 | 1.24 | 53 | 9.96 | 11.68 | 1.24 |
| 54 | 2.45 | 3.08 | 4.44 | 1.45 | 54 | 10.96 | 12.81 | 1.45 |
| 55 | 2.70 | 3.39 | 4.86 | 1.69 | 55 | 12.08 | 14.09 | 1.69 |
| 56 | 2.98 | 3.74 | 5.35 | | 56 | 13.30 | 15.49 | |
| 57 | 3.29 | 4.11 | 5.88 | | 57 | 14.61 | 17.01 | |
| 58 | 3.63 | 4.55 | 6.49 | | 58 | 16.02 | 18.65 | |
| 59 | 4.05 | 5.06 | 7.22 | | 59 | 17.58 | 20.46 | |
| 60 | 4.55 | 5.68 | 8.09 | | 60 | 19.30 | 22.45 | |
| 61 | 5.21 | 6.50 | 9.24 | | 61 | 21.36 | 24.84 | |
| 62 | 6.03 | 7.50 | 10.65 | | 62 | 23.73 | 27.60 | |
| 63 | 6.87 | 8.55 | 12.12 | | 63 | 26.17 | 30.43 | |
| 64 | 7.65 | 9.51 | 13.44 | | 64 | 28.40 | 33.02 | |
| 65 | 8.23 | 10.24 | 14.42 | | 65 | 30.17 | 35.05 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.56 | 0.81 | 0.05 | 18 | 1.10 | 1.29 | 0.05 |
| 19 | 0.43 | 0.56 | 0.81 | 0.05 | 19 | 1.10 | 1.29 | 0.05 |
| 20 | 0.43 | 0.56 | 0.81 | 0.05 | 20 | 1.10 | 1.29 | 0.05 |
| 21 | 0.43 | 0.56 | 0.81 | 0.05 | 21 | 1.10 | 1.29 | 0.05 |
| 22 | 0.43 | 0.56 | 0.81 | 0.05 | 22 | 1.10 | 1.29 | 0.05 |
| 23 | 0.43 | 0.56 | 0.81 | 0.05 | 23 | 1.10 | 1.29 | 0.05 |
| 24 | 0.43 | 0.56 | 0.81 | 0.05 | 24 | 1.10 | 1.29 | 0.05 |
| 25 | 0.43 | 0.56 | 0.81 | 0.05 | 25 | 1.10 | 1.29 | 0.05 |
| 26 | 0.43 | 0.56 | 0.81 | 0.06 | 26 | 1.13 | 1.32 | 0.06 |
| 27 | 0.43 | 0.56 | 0.81 | 0.06 | 27 | 1.16 | 1.36 | 0.06 |
| 28 | 0.43 | 0.56 | 0.81 | 0.06 | 28 | 1.20 | 1.40 | 0.06 |
| 29 | 0.43 | 0.56 | 0.81 | 0.07 | 29 | 1.26 | 1.47 | 0.07 |
| 30 | 0.43 | 0.56 | 0.81 | 0.07 | 30 | 1.33 | 1.55 | 0.07 |
| 31 | 0.45 | 0.58 | 0.83 | 0.07 | 31 | 1.42 | 1.65 | 0.07 |
| 32 | 0.47 | 0.60 | 0.86 | 0.08 | 32 | 1.52 | 1.77 | 0.08 |
| 33 | 0.49 | 0.63 | 0.90 | 0.09 | 33 | 1.63 | 1.90 | 0.09 |
| 34 | 0.53 | 0.67 | 0.94 | 0.10 | 34 | 1.76 | 2.05 | 0.10 |
| 35 | 0.57 | 0.72 | 1.01 | 0.11 | 35 | 1.91 | 2.22 | 0.11 |
| 36 | 0.62 | 0.78 | 1.10 | 0.12 | 36 | 2.06 | 2.40 | 0.12 |
| 37 | 0.68 | 0.86 | 1.20 | 0.13 | 37 | 2.23 | 2.58 | 0.13 |
| 38 | 0.75 | 0.95 | 1.31 | 0.14 | 38 | 2.41 | 2.79 | 0.14 |
| 39 | 0.82 | 1.04 | 1.44 | 0.16 | 39 | 2.63 | 3.05 | 0.16 |
| 40 | 0.89 | 1.13 | 1.56 | 0.18 | 40 | 2.90 | 3.36 | 0.18 |
| 41 | 0.96 | 1.21 | 1.68 | 0.21 | 41 | 3.22 | 3.73 | 0.21 |
| 42 | 1.02 | 1.29 | 1.78 | 0.24 | 42 | 3.58 | 4.14 | 0.24 |
| 43 | 1.09 | 1.38 | 1.90 | 0.28 | 43 | 3.98 | 4.60 | 0.28 |
| 44 | 1.18 | 1.48 | 2.05 | 0.33 | 44 | 4.44 | 5.13 | 0.33 |
| 45 | 1.29 | 1.62 | 2.24 | 0.38 | 45 | 4.96 | 5.73 | 0.38 |
| 46 | 1.42 | 1.79 | 2.47 | 0.45 | 46 | 5.53 | 6.39 | 0.45 |
| 47 | 1.57 | 1.98 | 2.74 | 0.52 | 47 | 6.14 | 7.09 | 0.52 |
| 48 | 1.74 | 2.19 | 3.04 | 0.61 | 48 | 6.83 | 7.88 | 0.61 |
| 49 | 1.93 | 2.43 | 3.36 | 0.72 | 49 | 7.61 | 8.77 | 0.72 |
| 50 | 2.13 | 2.68 | 3.71 | 0.85 | 50 | 8.51 | 9.81 | 0.85 |
| 51 | 2.33 | 2.93 | 4.05 | 1.02 | 51 | 9.54 | 10.99 | 1.02 |
| 52 | 2.54 | 3.19 | 4.39 | 1.21 | 52 | 10.68 | 12.30 | 1.21 |
| 53 | 2.77 | 3.47 | 4.76 | 1.43 | 53 | 11.92 | 13.72 | 1.43 |
| 54 | 3.05 | 3.82 | 5.21 | 1.70 | 54 | 13.27 | 15.27 | 1.70 |
| 55 | 3.39 | 4.24 | 5.78 | 2.01 | 55 | 14.73 | 16.94 | 2.01 |
| 56 | 3.80 | 4.75 | 6.47 | | 56 | 16.33 | 18.76 | |
| 57 | 4.27 | 5.33 | 7.26 | | 57 | 18.08 | 20.72 | |
| 58 | 4.79 | 5.98 | 8.14 | | 58 | 19.91 | 22.79 | |
| 59 | 5.35 | 6.68 | 9.09 | | 59 | 21.78 | 24.95 | |
| 60 | 5.96 | 7.44 | 10.11 | | 60 | 23.64 | 27.14 | |
| 61 | 6.65 | 8.30 | 11.25 | | 61 | 25.53 | 29.48 | |
| 62 | 7.43 | 9.27 | 12.53 | | 62 | 27.49 | 31.98 | |
| 63 | 8.22 | 10.27 | 13.85 | | 63 | 29.44 | 34.50 | |
| 64 | 8.98 | 11.22 | 15.11 | | 64 | 31.33 | 36.88 | |
| 65 | 9.64 | 12.05 | 16.22 | | 65 | 33.07 | 38.99 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.27 | 0.37 | 0.56 | 0.05 | 18 | 0.68 | 0.82 | 0.05 |
| 19 | 0.27 | 0.37 | 0.56 | 0.05 | 19 | 0.68 | 0.82 | 0.05 |
| 20 | 0.27 | 0.37 | 0.56 | 0.05 | 20 | 0.68 | 0.82 | 0.05 |
| 21 | 0.27 | 0.37 | 0.56 | 0.05 | 21 | 0.68 | 0.82 | 0.05 |
| 22 | 0.27 | 0.37 | 0.56 | 0.05 | 22 | 0.68 | 0.82 | 0.05 |
| 23 | 0.27 | 0.37 | 0.56 | 0.05 | 23 | 0.68 | 0.82 | 0.05 |
| 24 | 0.27 | 0.37 | 0.56 | 0.05 | 24 | 0.68 | 0.82 | 0.05 |
| 25 | 0.27 | 0.37 | 0.56 | 0.05 | 25 | 0.68 | 0.82 | 0.05 |
| 26 | 0.27 | 0.37 | 0.56 | 0.05 | 26 | 0.72 | 0.86 | 0.05 |
| 27 | 0.27 | 0.37 | 0.56 | 0.05 | 27 | 0.76 | 0.91 | 0.05 |
| 28 | 0.27 | 0.37 | 0.56 | 0.05 | 28 | 0.82 | 0.98 | 0.05 |
| 29 | 0.28 | 0.37 | 0.56 | 0.05 | 29 | 0.89 | 1.05 | 0.05 |
| 30 | 0.29 | 0.38 | 0.57 | 0.06 | 30 | 0.97 | 1.14 | 0.06 |
| 31 | 0.31 | 0.41 | 0.61 | 0.06 | 31 | 1.06 | 1.24 | 0.06 |
| 32 | 0.34 | 0.45 | 0.65 | 0.07 | 32 | 1.15 | 1.34 | 0.07 |
| 33 | 0.38 | 0.49 | 0.71 | 0.07 | 33 | 1.26 | 1.47 | 0.07 |
| 34 | 0.42 | 0.54 | 0.77 | 0.08 | 34 | 1.38 | 1.60 | 0.08 |
| 35 | 0.46 | 0.59 | 0.84 | 0.09 | 35 | 1.52 | 1.76 | 0.09 |
| 36 | 0.50 | 0.64 | 0.91 | 0.10 | 36 | 1.67 | 1.93 | 0.10 |
| 37 | 0.55 | 0.70 | 0.99 | 0.11 | 37 | 1.82 | 2.12 | 0.11 |
| 38 | 0.60 | 0.76 | 1.07 | 0.13 | 38 | 2.00 | 2.33 | 0.13 |
| 39 | 0.65 | 0.83 | 1.15 | 0.14 | 39 | 2.20 | 2.56 | 0.14 |
| 40 | 0.70 | 0.89 | 1.24 | 0.16 | 40 | 2.43 | 2.83 | 0.16 |
| 41 | 0.75 | 0.95 | 1.32 | 0.18 | 41 | 2.69 | 3.13 | 0.18 |
| 42 | 0.79 | 1.00 | 1.39 | 0.21 | 42 | 2.98 | 3.45 | 0.21 |
| 43 | 0.84 | 1.06 | 1.46 | 0.24 | 43 | 3.30 | 3.81 | 0.24 |
| 44 | 0.90 | 1.13 | 1.56 | 0.28 | 44 | 3.65 | 4.21 | 0.28 |
| 45 | 0.98 | 1.23 | 1.70 | 0.32 | 45 | 4.04 | 4.66 | 0.32 |
| 46 | 1.08 | 1.36 | 1.88 | 0.37 | 46 | 4.46 | 5.14 | 0.37 |
| 47 | 1.20 | 1.51 | 2.10 | 0.43 | 47 | 4.90 | 5.66 | 0.43 |
| 48 | 1.34 | 1.68 | 2.33 | 0.49 | 48 | 5.39 | 6.22 | 0.49 |
| 49 | 1.48 | 1.86 | 2.59 | 0.57 | 49 | 5.94 | 6.86 | 0.57 |
| 50 | 1.63 | 2.05 | 2.84 | 0.67 | 50 | 6.57 | 7.58 | 0.67 |
| 51 | 1.77 | 2.23 | 3.08 | 0.79 | 51 | 7.27 | 8.39 | 0.79 |
| 52 | 1.91 | 2.40 | 3.31 | 0.92 | 52 | 8.03 | 9.26 | 0.92 |
| 53 | 2.07 | 2.59 | 3.56 | 1.08 | 53 | 8.87 | 10.22 | 1.08 |
| 54 | 2.25 | 2.81 | 3.86 | 1.27 | 54 | 9.79 | 11.27 | 1.27 |
| 55 | 2.47 | 3.09 | 4.23 | 1.49 | 55 | 10.80 | 12.43 | 1.49 |
| 56 | 2.72 | 3.40 | 4.65 | | 56 | 11.90 | 13.68 | |
| 57 | 3.00 | 3.74 | 5.11 | | 57 | 13.07 | 15.02 | |
| 58 | 3.31 | 4.13 | 5.64 | | 58 | 14.34 | 16.46 | |
| 59 | 3.67 | 4.58 | 6.25 | | 59 | 15.72 | 18.04 | |
| 60 | 4.11 | 5.13 | 6.99 | | 60 | 17.22 | 19.78 | |
| 61 | 4.66 | 5.83 | 7.92 | | 61 | 18.92 | 21.78 | |
| 62 | 5.33 | 6.66 | 9.03 | | 62 | 20.81 | 24.02 | |
| 63 | 6.02 | 7.54 | 10.20 | | 63 | 22.78 | 26.36 | |
| 64 | 6.69 | 8.38 | 11.33 | | 64 | 24.71 | 28.64 | |
| 65 | 7.26 | 9.10 | 12.29 | | 65 | 26.48 | 30.71 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.56 | 0.81 | 0.05 | 18 | 1.09 | 1.28 | 0.05 |
| 19 | 0.43 | 0.56 | 0.81 | 0.05 | 19 | 1.09 | 1.28 | 0.05 |
| 20 | 0.43 | 0.56 | 0.81 | 0.05 | 20 | 1.09 | 1.28 | 0.05 |
| 21 | 0.43 | 0.56 | 0.81 | 0.05 | 21 | 1.09 | 1.28 | 0.05 |
| 22 | 0.43 | 0.56 | 0.81 | 0.05 | 22 | 1.09 | 1.28 | 0.05 |
| 23 | 0.43 | 0.56 | 0.81 | 0.05 | 23 | 1.09 | 1.28 | 0.05 |
| 24 | 0.43 | 0.56 | 0.81 | 0.05 | 24 | 1.09 | 1.28 | 0.05 |
| 25 | 0.43 | 0.56 | 0.81 | 0.05 | 25 | 1.09 | 1.28 | 0.05 |
| 26 | 0.43 | 0.56 | 0.81 | 0.05 | 26 | 1.12 | 1.31 | 0.05 |
| 27 | 0.43 | 0.56 | 0.81 | 0.06 | 27 | 1.15 | 1.34 | 0.06 |
| 28 | 0.43 | 0.56 | 0.81 | 0.06 | 28 | 1.19 | 1.39 | 0.06 |
| 29 | 0.43 | 0.56 | 0.81 | 0.06 | 29 | 1.25 | 1.45 | 0.06 |
| 30 | 0.43 | 0.56 | 0.81 | 0.07 | 30 | 1.32 | 1.53 | 0.07 |
| 31 | 0.45 | 0.58 | 0.83 | 0.07 | 31 | 1.40 | 1.63 | 0.07 |
| 32 | 0.47 | 0.60 | 0.86 | 0.08 | 32 | 1.50 | 1.74 | 0.08 |
| 33 | 0.49 | 0.63 | 0.90 | 0.09 | 33 | 1.61 | 1.87 | 0.09 |
| 34 | 0.53 | 0.67 | 0.95 | 0.09 | 34 | 1.74 | 2.01 | 0.09 |
| 35 | 0.57 | 0.72 | 1.01 | 0.10 | 35 | 1.88 | 2.18 | 0.10 |
| 36 | 0.62 | 0.79 | 1.09 | 0.11 | 36 | 2.03 | 2.35 | 0.11 |
| 37 | 0.68 | 0.86 | 1.19 | 0.13 | 37 | 2.19 | 2.53 | 0.13 |
| 38 | 0.75 | 0.95 | 1.30 | 0.14 | 38 | 2.36 | 2.74 | 0.14 |
| 39 | 0.82 | 1.04 | 1.42 | 0.16 | 39 | 2.58 | 2.99 | 0.16 |
| 40 | 0.89 | 1.13 | 1.54 | 0.18 | 40 | 2.84 | 3.29 | 0.18 |
| 41 | 0.96 | 1.21 | 1.65 | 0.21 | 41 | 3.15 | 3.65 | 0.21 |
| 42 | 1.02 | 1.29 | 1.76 | 0.24 | 42 | 3.49 | 4.04 | 0.24 |
| 43 | 1.09 | 1.37 | 1.88 | 0.27 | 43 | 3.88 | 4.49 | 0.27 |
| 44 | 1.17 | 1.47 | 2.02 | 0.32 | 44 | 4.32 | 5.00 | 0.32 |
| 45 | 1.28 | 1.60 | 2.20 | 0.37 | 45 | 4.83 | 5.58 | 0.37 |
| 46 | 1.41 | 1.76 | 2.43 | 0.43 | 46 | 5.38 | 6.22 | 0.43 |
| 47 | 1.56 | 1.94 | 2.68 | 0.51 | 47 | 5.98 | 6.90 | 0.51 |
| 48 | 1.72 | 2.15 | 2.97 | 0.59 | 48 | 6.64 | 7.66 | 0.59 |
| 49 | 1.90 | 2.38 | 3.29 | 0.70 | 49 | 7.39 | 8.52 | 0.70 |
| 50 | 2.10 | 2.62 | 3.62 | 0.83 | 50 | 8.27 | 9.53 | 0.83 |
| 51 | 2.30 | 2.87 | 3.95 | 0.98 | 51 | 9.27 | 10.67 | 0.98 |
| 52 | 2.49 | 3.11 | 4.28 | 1.17 | 52 | 10.37 | 11.94 | 1.17 |
| 53 | 2.72 | 3.39 | 4.64 | 1.39 | 53 | 11.58 | 13.32 | 1.39 |
| 54 | 2.98 | 3.72 | 5.08 | 1.64 | 54 | 12.89 | 14.82 | 1.64 |
| 55 | 3.31 | 4.13 | 5.63 | 1.94 | 55 | 14.30 | 16.44 | 1.94 |
| 56 | 3.71 | 4.63 | 6.30 | | 56 | 15.86 | 18.21 | |
| 57 | 4.16 | 5.19 | 7.07 | | 57 | 17.55 | 20.12 | |
| 58 | 4.66 | 5.82 | 7.92 | | 58 | 19.33 | 22.14 | |
| 59 | 5.21 | 6.51 | 8.84 | | 59 | 21.15 | 24.23 | |
| 60 | 5.80 | 7.24 | 9.83 | | 60 | 22.94 | 26.35 | |
| 61 | 6.46 | 8.07 | 10.93 | | 61 | 24.73 | 28.58 | |
| 62 | 7.21 | 9.00 | 12.16 | | 62 | 26.55 | 30.93 | |
| 63 | 7.97 | 9.96 | 13.42 | | 63 | 28.37 | 33.31 | |
| 64 | 8.71 | 10.88 | 14.65 | | 64 | 30.18 | 35.61 | |
| 65 | 9.37 | 11.71 | 15.76 | | 65 | 31.93 | 37.73 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.25 | 0.33 | 0.51 | 0.05 | 18 | 0.68 | 0.82 | 0.05 |
| 19 | 0.25 | 0.33 | 0.51 | 0.05 | 19 | 0.68 | 0.82 | 0.05 |
| 20 | 0.25 | 0.33 | 0.51 | 0.05 | 20 | 0.68 | 0.82 | 0.05 |
| 21 | 0.25 | 0.33 | 0.51 | 0.05 | 21 | 0.68 | 0.82 | 0.05 |
| 22 | 0.25 | 0.33 | 0.51 | 0.05 | 22 | 0.68 | 0.82 | 0.05 |
| 23 | 0.25 | 0.33 | 0.51 | 0.05 | 23 | 0.68 | 0.82 | 0.05 |
| 24 | 0.25 | 0.33 | 0.51 | 0.05 | 24 | 0.68 | 0.82 | 0.05 |
| 25 | 0.25 | 0.33 | 0.51 | 0.05 | 25 | 0.68 | 0.82 | 0.05 |
| 26 | 0.25 | 0.33 | 0.51 | 0.05 | 26 | 0.72 | 0.86 | 0.05 |
| 27 | 0.26 | 0.34 | 0.52 | 0.05 | 27 | 0.76 | 0.91 | 0.05 |
| 28 | 0.26 | 0.35 | 0.53 | 0.05 | 28 | 0.82 | 0.98 | 0.05 |
| 29 | 0.27 | 0.36 | 0.54 | 0.05 | 29 | 0.89 | 1.05 | 0.05 |
| 30 | 0.29 | 0.38 | 0.57 | 0.06 | 30 | 0.97 | 1.14 | 0.06 |
| 31 | 0.31 | 0.41 | 0.61 | 0.06 | 31 | 1.05 | 1.24 | 0.06 |
| 32 | 0.35 | 0.45 | 0.66 | 0.07 | 32 | 1.15 | 1.34 | 0.07 |
| 33 | 0.38 | 0.49 | 0.71 | 0.07 | 33 | 1.25 | 1.46 | 0.07 |
| 34 | 0.42 | 0.54 | 0.77 | 0.08 | 34 | 1.37 | 1.59 | 0.08 |
| 35 | 0.46 | 0.59 | 0.84 | 0.09 | 35 | 1.50 | 1.74 | 0.09 |
| 36 | 0.50 | 0.64 | 0.91 | 0.10 | 36 | 1.64 | 1.91 | 0.10 |
| 37 | 0.55 | 0.70 | 0.98 | 0.11 | 37 | 1.80 | 2.09 | 0.11 |
| 38 | 0.60 | 0.76 | 1.06 | 0.12 | 38 | 1.97 | 2.28 | 0.12 |
| 39 | 0.65 | 0.83 | 1.15 | 0.14 | 39 | 2.16 | 2.51 | 0.14 |
| 40 | 0.70 | 0.89 | 1.23 | 0.16 | 40 | 2.39 | 2.77 | 0.16 |
| 41 | 0.75 | 0.95 | 1.31 | 0.18 | 41 | 2.64 | 3.06 | 0.18 |
| 42 | 0.79 | 1.00 | 1.37 | 0.20 | 42 | 2.92 | 3.38 | 0.20 |
| 43 | 0.84 | 1.05 | 1.45 | 0.23 | 43 | 3.22 | 3.73 | 0.23 |
| 44 | 0.90 | 1.12 | 1.55 | 0.27 | 44 | 3.56 | 4.11 | 0.27 |
| 45 | 0.98 | 1.22 | 1.68 | 0.31 | 45 | 3.94 | 4.55 | 0.31 |
| 46 | 1.08 | 1.35 | 1.85 | 0.36 | 46 | 4.35 | 5.02 | 0.36 |
| 47 | 1.20 | 1.50 | 2.06 | 0.41 | 47 | 4.78 | 5.52 | 0.41 |
| 48 | 1.33 | 1.66 | 2.29 | 0.48 | 48 | 5.25 | 6.06 | 0.48 |
| 49 | 1.47 | 1.84 | 2.53 | 0.56 | 49 | 5.79 | 6.68 | 0.56 |
| 50 | 1.61 | 2.02 | 2.78 | 0.65 | 50 | 6.40 | 7.38 | 0.65 |
| 51 | 1.75 | 2.19 | 3.01 | 0.76 | 51 | 7.08 | 8.16 | 0.76 |
| 52 | 1.88 | 2.36 | 3.23 | 0.89 | 52 | 7.82 | 9.00 | 0.89 |
| 53 | 2.03 | 2.54 | 3.48 | 1.05 | 53 | 8.62 | 9.93 | 1.05 |
| 54 | 2.21 | 2.75 | 3.76 | 1.23 | 54 | 9.51 | 10.95 | 1.23 |
| 55 | 2.42 | 3.02 | 4.12 | 1.44 | 55 | 10.49 | 12.07 | 1.44 |
| 56 | 2.66 | 3.32 | 4.53 | | 56 | 11.55 | 13.29 | |
| 57 | 2.93 | 3.65 | 4.98 | | 57 | 12.69 | 14.59 | |
| 58 | 3.23 | 4.03 | 5.49 | | 58 | 13.92 | 15.99 | |
| 59 | 3.59 | 4.47 | 6.09 | | 59 | 15.25 | 17.52 | |
| 60 | 4.01 | 5.00 | 6.80 | | 60 | 16.71 | 19.20 | |
| 61 | 4.54 | 5.67 | 7.70 | | 61 | 18.35 | 21.10 | |
| 62 | 5.18 | 6.46 | 8.76 | | 62 | 20.15 | 23.21 | |
| 63 | 5.85 | 7.31 | 9.88 | | 63 | 22.04 | 25.42 | |
| 64 | 6.50 | 8.13 | 10.98 | | 64 | 23.92 | 27.61 | |
| 65 | 7.07 | 8.84 | 11.94 | | 65 | 25.70 | 29.68 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.74 | 0.97 | 1.57 | 0.08 | 18 | 2.03 | 2.51 | 0.08 |
| 19 | 0.74 | 0.97 | 1.57 | 0.08 | 19 | 2.03 | 2.51 | 0.08 |
| 20 | 0.74 | 0.97 | 1.57 | 0.08 | 20 | 2.03 | 2.51 | 0.08 |
| 21 | 0.74 | 0.97 | 1.57 | 0.08 | 21 | 2.03 | 2.51 | 0.08 |
| 22 | 0.74 | 0.97 | 1.57 | 0.08 | 22 | 2.03 | 2.51 | 0.08 |
| 23 | 0.74 | 0.97 | 1.57 | 0.09 | 23 | 2.03 | 2.51 | 0.09 |
| 24 | 0.74 | 0.97 | 1.57 | 0.09 | 24 | 2.03 | 2.51 | 0.09 |
| 25 | 0.74 | 0.97 | 1.57 | 0.09 | 25 | 2.03 | 2.51 | 0.09 |
| 26 | 0.74 | 0.97 | 1.57 | 0.10 | 26 | 2.04 | 2.51 | 0.10 |
| 27 | 0.74 | 0.97 | 1.57 | 0.10 | 27 | 2.04 | 2.51 | 0.10 |
| 28 | 0.74 | 0.97 | 1.57 | 0.10 | 28 | 2.05 | 2.52 | 0.10 |
| 29 | 0.74 | 0.97 | 1.57 | 0.11 | 29 | 2.10 | 2.57 | 0.11 |
| 30 | 0.74 | 0.97 | 1.57 | 0.11 | 30 | 2.20 | 2.69 | 0.11 |
| 31 | 0.76 | 0.99 | 1.60 | 0.12 | 31 | 2.36 | 2.88 | 0.12 |
| 32 | 0.78 | 1.02 | 1.63 | 0.14 | 32 | 2.56 | 3.12 | 0.14 |
| 33 | 0.81 | 1.07 | 1.67 | 0.15 | 33 | 2.80 | 3.40 | 0.15 |
| 34 | 0.86 | 1.13 | 1.75 | 0.17 | 34 | 3.07 | 3.73 | 0.17 |
| 35 | 0.93 | 1.22 | 1.87 | 0.19 | 35 | 3.38 | 4.09 | 0.19 |
| 36 | 1.03 | 1.34 | 2.04 | 0.21 | 36 | 3.70 | 4.46 | 0.21 |
| 37 | 1.14 | 1.49 | 2.25 | 0.24 | 37 | 4.03 | 4.85 | 0.24 |
| 38 | 1.28 | 1.65 | 2.49 | 0.27 | 38 | 4.40 | 5.29 | 0.27 |
| 39 | 1.43 | 1.84 | 2.76 | 0.30 | 39 | 4.85 | 5.81 | 0.30 |
| 40 | 1.60 | 2.05 | 3.05 | 0.35 | 40 | 5.40 | 6.45 | 0.35 |
| 41 | 1.78 | 2.27 | 3.35 | 0.40 | 41 | 6.05 | 7.23 | 0.40 |
| 42 | 1.97 | 2.50 | 3.67 | 0.47 | 42 | 6.79 | 8.13 | 0.47 |
| 43 | 2.18 | 2.76 | 4.02 | 0.55 | 43 | 7.61 | 9.11 | 0.55 |
| 44 | 2.43 | 3.05 | 4.42 | 0.64 | 44 | 8.51 | 10.14 | 0.64 |
| 45 | 2.71 | 3.39 | 4.88 | 0.74 | 45 | 9.49 | 11.18 | 0.74 |
| 46 | 3.03 | 3.77 | 5.40 | 0.84 | 46 | 10.47 | 12.08 | 0.84 |
| 47 | 3.37 | 4.18 | 5.96 | 0.95 | 47 | 11.45 | 12.86 | 0.95 |
| 48 | 3.75 | 4.63 | 6.58 | 1.07 | 48 | 12.55 | 13.75 | 1.07 |
| 49 | 4.18 | 5.13 | 7.26 | 1.24 | 49 | 13.90 | 14.99 | 1.24 |
| 50 | 4.67 | 5.70 | 8.02 | 1.47 | 50 | 15.63 | 16.80 | 1.47 |
| 51 | 5.32 | 6.45 | 9.01 | | | | | |
| 52 | 6.13 | 7.37 | 10.23 | | | | | |
| 53 | 6.94 | 8.29 | 11.44 | | | | | |
| 54 | 7.58 | 9.03 | 12.40 | | | | | |
| 55 | 7.91 | 9.42 | 12.90 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|----------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Female | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred + | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.51 | 0.67 | 1.06 | 0.07 | 18 | 1.57 | 2.04 | 0.07 |
| 19 | 0.51 | 0.67 | 1.06 | 0.07 | 19 | 1.57 | 2.04 | 0.07 |
| 20 | 0.51 | 0.67 | 1.06 | 0.07 | 20 | 1.57 | 2.04 | 0.07 |
| 21 | 0.51 | 0.67 | 1.06 | 0.07 | 21 | 1.57 | 2.04 | 0.07 |
| 22 | 0.51 | 0.67 | 1.06 | 0.08 | 22 | 1.57 | 2.04 | 0.08 |
| 23 | 0.51 | 0.67 | 1.06 | 0.08 | 23 | 1.57 | 2.04 | 0.08 |
| 24 | 0.51 | 0.67 | 1.06 | 0.08 | 24 | 1.57 | 2.04 | 0.08 |
| 25 | 0.51 | 0.67 | 1.06 | 0.08 | 25 | 1.57 | 2.04 | 0.08 |
| 26 | 0.51 | 0.67 | 1.06 | 0.08 | 26 | 1.57 | 2.04 | 0.08 |
| 27 | 0.51 | 0.67 | 1.06 | 0.09 | 27 | 1.57 | 2.04 | 0.09 |
| 28 | 0.51 | 0.67 | 1.06 | 0.09 | 28 | 1.57 | 2.04 | 0.09 |
| 29 | 0.51 | 0.67 | 1.06 | 0.09 | 29 | 1.57 | 2.04 | 0.09 |
| 30 | 0.51 | 0.67 | 1.06 | 0.10 | 30 | 1.59 | 2.04 | 0.10 |
| 31 | 0.53 | 0.70 | 1.11 | 0.10 | 31 | 1.72 | 2.20 | 0.10 |
| 32 | 0.55 | 0.74 | 1.17 | 0.11 | 32 | 1.90 | 2.41 | 0.11 |
| 33 | 0.59 | 0.78 | 1.24 | 0.13 | 33 | 2.12 | 2.66 | 0.13 |
| 34 | 0.63 | 0.84 | 1.34 | 0.14 | 34 | 2.37 | 2.96 | 0.14 |
| 35 | 0.69 | 0.92 | 1.45 | 0.16 | 35 | 2.64 | 3.28 | 0.16 |
| 36 | 0.77 | 1.01 | 1.58 | 0.18 | 36 | 2.93 | 3.62 | 0.18 |
| 37 | 0.85 | 1.12 | 1.74 | 0.20 | 37 | 3.23 | 3.97 | 0.20 |
| 38 | 0.96 | 1.24 | 1.91 | 0.23 | 38 | 3.57 | 4.37 | 0.23 |
| 39 | 1.07 | 1.37 | 2.10 | 0.26 | 39 | 3.96 | 4.83 | 0.26 |
| 40 | 1.19 | 1.52 | 2.30 | 0.30 | 40 | 4.42 | 5.36 | 0.30 |
| 41 | 1.32 | 1.67 | 2.51 | 0.34 | 41 | 4.95 | 5.97 | 0.34 |
| 42 | 1.45 | 1.83 | 2.73 | 0.40 | 42 | 5.53 | 6.66 | 0.40 |
| 43 | 1.59 | 2.01 | 2.97 | 0.46 | 43 | 6.18 | 7.40 | 0.46 |
| 44 | 1.76 | 2.21 | 3.25 | 0.53 | 44 | 6.87 | 8.21 | 0.53 |
| 45 | 1.96 | 2.45 | 3.58 | 0.62 | 45 | 7.61 | 9.06 | 0.62 |
| 46 | 2.19 | 2.72 | 3.96 | 0.71 | 46 | 8.35 | 9.91 | 0.71 |
| 47 | 2.44 | 3.02 | 4.37 | 0.81 | 47 | 9.09 | 10.77 | 0.81 |
| 48 | 2.72 | 3.36 | 4.84 | 0.93 | 48 | 9.91 | 11.70 | 0.93 |
| 49 | 3.03 | 3.73 | 5.35 | 1.07 | 49 | 10.87 | 12.80 | 1.07 |
| 50 | 3.39 | 4.15 | 5.91 | 1.25 | 50 | 12.06 | 14.13 | 1.25 |
| 51 | 3.87 | 4.71 | 6.65 | | | | | |
| 52 | 4.47 | 5.39 | 7.57 | | | | | |
| 53 | 5.06 | 6.08 | 8.47 | | | | | |
| 54 | 5.53 | 6.62 | 9.18 | | | | | |
| 55 | 5.76 | 6.89 | 9.52 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.70 | 0.90 | 1.38 | 0.07 | 18 | 1.81 | 2.18 | 0.07 |
| 19 | 0.70 | 0.90 | 1.38 | 0.07 | 19 | 1.81 | 2.18 | 0.07 |
| 20 | 0.70 | 0.90 | 1.38 | 0.07 | 20 | 1.81 | 2.18 | 0.07 |
| 21 | 0.70 | 0.90 | 1.38 | 0.07 | 21 | 1.81 | 2.18 | 0.07 |
| 22 | 0.70 | 0.90 | 1.38 | 0.07 | 22 | 1.81 | 2.18 | 0.07 |
| 23 | 0.70 | 0.90 | 1.38 | 0.07 | 23 | 1.81 | 2.18 | 0.07 |
| 24 | 0.70 | 0.90 | 1.38 | 0.08 | 24 | 1.81 | 2.18 | 0.08 |
| 25 | 0.70 | 0.90 | 1.38 | 0.08 | 25 | 1.81 | 2.18 | 0.08 |
| 26 | 0.70 | 0.90 | 1.38 | 0.08 | 26 | 1.81 | 2.18 | 0.08 |
| 27 | 0.70 | 0.90 | 1.38 | 0.08 | 27 | 1.81 | 2.18 | 0.08 |
| 28 | 0.70 | 0.90 | 1.38 | 0.09 | 28 | 1.82 | 2.18 | 0.09 |
| 29 | 0.70 | 0.90 | 1.38 | 0.09 | 29 | 1.86 | 2.22 | 0.09 |
| 30 | 0.70 | 0.90 | 1.38 | 0.10 | 30 | 1.94 | 2.32 | 0.10 |
| 31 | 0.72 | 0.92 | 1.40 | 0.10 | 31 | 2.07 | 2.47 | 0.10 |
| 32 | 0.74 | 0.95 | 1.42 | 0.11 | 32 | 2.24 | 2.67 | 0.11 |
| 33 | 0.78 | 0.99 | 1.45 | 0.13 | 33 | 2.44 | 2.91 | 0.13 |
| 34 | 0.83 | 1.05 | 1.51 | 0.14 | 34 | 2.67 | 3.18 | 0.14 |
| 35 | 0.89 | 1.13 | 1.60 | 0.16 | 35 | 2.92 | 3.48 | 0.16 |
| 36 | 0.97 | 1.23 | 1.73 | 0.18 | 36 | 3.18 | 3.79 | 0.18 |
| 37 | 1.07 | 1.36 | 1.89 | 0.20 | 37 | 3.46 | 4.10 | 0.20 |
| 38 | 1.18 | 1.50 | 2.08 | 0.22 | 38 | 3.77 | 4.46 | 0.22 |
| 39 | 1.31 | 1.66 | 2.29 | 0.25 | 39 | 4.13 | 4.89 | 0.25 |
| 40 | 1.45 | 1.83 | 2.53 | 0.29 | 40 | 4.59 | 5.42 | 0.29 |
| 41 | 1.59 | 2.01 | 2.79 | 0.33 | 41 | 5.13 | 6.06 | 0.33 |
| 42 | 1.74 | 2.19 | 3.07 | 0.39 | 42 | 5.74 | 6.77 | 0.39 |
| 43 | 1.91 | 2.39 | 3.38 | 0.45 | 43 | 6.41 | 7.57 | 0.45 |
| 44 | 2.11 | 2.62 | 3.73 | 0.53 | 44 | 7.16 | 8.45 | 0.53 |
| 45 | 2.34 | 2.90 | 4.13 | 0.62 | 45 | 7.98 | 9.40 | 0.62 |
| 46 | 2.61 | 3.22 | 4.58 | 0.72 | 46 | 8.80 | 10.35 | 0.72 |
| 47 | 2.91 | 3.58 | 5.06 | 0.83 | 47 | 9.63 | 11.32 | 0.83 |
| 48 | 3.24 | 3.97 | 5.59 | 0.96 | 48 | 10.57 | 12.39 | 0.96 |
| 49 | 3.61 | 4.40 | 6.17 | 1.12 | 49 | 11.70 | 13.67 | 1.12 |
| 50 | 4.02 | 4.88 | 6.78 | 1.32 | 50 | 13.14 | 15.26 | 1.32 |
| 51 | 4.54 | 5.47 | 7.52 | | | | | |
| 52 | 5.18 | 6.19 | 8.39 | | | | | |
| 53 | 5.82 | 6.90 | 9.26 | | | | | |
| 54 | 6.35 | 7.51 | 9.99 | | | | | |
| 55 | 6.67 | 7.89 | 10.47 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-------------|-----------|----------|-------|---------|-------|-----------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Female | | | | | | | | |
| Issue | Non-Tobacco | | | | Issue | Tobacco | | |
| | Ages | Preferred + | Preferred | Standard | | Waiver | Ages | Preferred |
| 18 | 0.49 | 0.64 | 0.96 | 0.06 | 18 | 1.40 | 1.77 | 0.06 |
| 19 | 0.49 | 0.64 | 0.96 | 0.06 | 19 | 1.40 | 1.77 | 0.06 |
| 20 | 0.49 | 0.64 | 0.96 | 0.06 | 20 | 1.40 | 1.77 | 0.06 |
| 21 | 0.49 | 0.64 | 0.96 | 0.06 | 21 | 1.40 | 1.77 | 0.06 |
| 22 | 0.49 | 0.64 | 0.96 | 0.06 | 22 | 1.40 | 1.77 | 0.06 |
| 23 | 0.49 | 0.64 | 0.96 | 0.07 | 23 | 1.40 | 1.77 | 0.07 |
| 24 | 0.49 | 0.64 | 0.96 | 0.07 | 24 | 1.40 | 1.77 | 0.07 |
| 25 | 0.49 | 0.64 | 0.96 | 0.07 | 25 | 1.40 | 1.77 | 0.07 |
| 26 | 0.49 | 0.64 | 0.96 | 0.07 | 26 | 1.40 | 1.77 | 0.07 |
| 27 | 0.49 | 0.64 | 0.96 | 0.07 | 27 | 1.40 | 1.77 | 0.07 |
| 28 | 0.49 | 0.64 | 0.96 | 0.08 | 28 | 1.40 | 1.77 | 0.08 |
| 29 | 0.49 | 0.64 | 0.96 | 0.08 | 29 | 1.40 | 1.77 | 0.08 |
| 30 | 0.49 | 0.64 | 0.96 | 0.08 | 30 | 1.43 | 1.79 | 0.08 |
| 31 | 0.51 | 0.67 | 0.99 | 0.09 | 31 | 1.54 | 1.92 | 0.09 |
| 32 | 0.55 | 0.71 | 1.04 | 0.10 | 32 | 1.69 | 2.10 | 0.10 |
| 33 | 0.59 | 0.75 | 1.10 | 0.11 | 33 | 1.87 | 2.31 | 0.11 |
| 34 | 0.63 | 0.81 | 1.17 | 0.12 | 34 | 2.07 | 2.55 | 0.12 |
| 35 | 0.69 | 0.88 | 1.26 | 0.13 | 35 | 2.30 | 2.82 | 0.13 |
| 36 | 0.76 | 0.96 | 1.36 | 0.15 | 36 | 2.54 | 3.10 | 0.15 |
| 37 | 0.83 | 1.05 | 1.48 | 0.17 | 37 | 2.79 | 3.39 | 0.17 |
| 38 | 0.91 | 1.15 | 1.61 | 0.19 | 38 | 3.07 | 3.71 | 0.19 |
| 39 | 1.00 | 1.26 | 1.76 | 0.22 | 39 | 3.39 | 4.08 | 0.22 |
| 40 | 1.10 | 1.38 | 1.93 | 0.25 | 40 | 3.77 | 4.52 | 0.25 |
| 41 | 1.20 | 1.50 | 2.11 | 0.29 | 41 | 4.20 | 5.03 | 0.29 |
| 42 | 1.30 | 1.62 | 2.30 | 0.33 | 42 | 4.68 | 5.60 | 0.33 |
| 43 | 1.41 | 1.75 | 2.51 | 0.38 | 43 | 5.20 | 6.22 | 0.38 |
| 44 | 1.54 | 1.91 | 2.75 | 0.44 | 44 | 5.77 | 6.89 | 0.44 |
| 45 | 1.70 | 2.10 | 3.03 | 0.51 | 45 | 6.38 | 7.60 | 0.51 |
| 46 | 1.89 | 2.33 | 3.35 | 0.59 | 46 | 7.00 | 8.32 | 0.59 |
| 47 | 2.11 | 2.59 | 3.72 | 0.67 | 47 | 7.63 | 9.04 | 0.67 |
| 48 | 2.35 | 2.88 | 4.11 | 0.77 | 48 | 8.32 | 9.83 | 0.77 |
| 49 | 2.62 | 3.20 | 4.53 | 0.89 | 49 | 9.13 | 10.74 | 0.89 |
| 50 | 2.92 | 3.55 | 4.99 | 1.04 | 50 | 10.10 | 11.83 | 1.04 |
| 51 | 3.31 | 4.00 | 5.55 | | | | | |
| 52 | 3.78 | 4.53 | 6.20 | | | | | |
| 53 | 4.26 | 5.07 | 6.85 | | | | | |
| 54 | 4.65 | 5.52 | 7.40 | | | | | |
| 55 | 4.87 | 5.79 | 7.72 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.68 | 0.88 | 1.32 | 0.06 | 18 | 1.74 | 2.07 | 0.06 |
| 19 | 0.68 | 0.88 | 1.32 | 0.06 | 19 | 1.74 | 2.07 | 0.06 |
| 20 | 0.68 | 0.88 | 1.32 | 0.06 | 20 | 1.74 | 2.07 | 0.06 |
| 21 | 0.68 | 0.88 | 1.32 | 0.07 | 21 | 1.74 | 2.07 | 0.07 |
| 22 | 0.68 | 0.88 | 1.32 | 0.07 | 22 | 1.74 | 2.07 | 0.07 |
| 23 | 0.68 | 0.88 | 1.32 | 0.07 | 23 | 1.74 | 2.07 | 0.07 |
| 24 | 0.68 | 0.88 | 1.32 | 0.07 | 24 | 1.74 | 2.07 | 0.07 |
| 25 | 0.68 | 0.88 | 1.32 | 0.07 | 25 | 1.74 | 2.07 | 0.07 |
| 26 | 0.68 | 0.88 | 1.32 | 0.08 | 26 | 1.74 | 2.07 | 0.08 |
| 27 | 0.68 | 0.88 | 1.32 | 0.08 | 27 | 1.74 | 2.07 | 0.08 |
| 28 | 0.68 | 0.88 | 1.32 | 0.08 | 28 | 1.74 | 2.07 | 0.08 |
| 29 | 0.68 | 0.88 | 1.32 | 0.08 | 29 | 1.78 | 2.10 | 0.08 |
| 30 | 0.68 | 0.88 | 1.32 | 0.09 | 30 | 1.85 | 2.19 | 0.09 |
| 31 | 0.70 | 0.90 | 1.34 | 0.10 | 31 | 1.97 | 2.33 | 0.10 |
| 32 | 0.73 | 0.93 | 1.35 | 0.11 | 32 | 2.13 | 2.52 | 0.11 |
| 33 | 0.76 | 0.97 | 1.38 | 0.12 | 33 | 2.31 | 2.74 | 0.12 |
| 34 | 0.81 | 1.02 | 1.43 | 0.13 | 34 | 2.52 | 2.99 | 0.13 |
| 35 | 0.87 | 1.10 | 1.51 | 0.15 | 35 | 2.76 | 3.27 | 0.15 |
| 36 | 0.95 | 1.20 | 1.63 | 0.16 | 36 | 3.01 | 3.56 | 0.16 |
| 37 | 1.04 | 1.31 | 1.78 | 0.18 | 37 | 3.27 | 3.87 | 0.18 |
| 38 | 1.15 | 1.45 | 1.96 | 0.21 | 38 | 3.57 | 4.22 | 0.21 |
| 39 | 1.27 | 1.59 | 2.15 | 0.23 | 39 | 3.91 | 4.61 | 0.23 |
| 40 | 1.40 | 1.75 | 2.36 | 0.27 | 40 | 4.32 | 5.08 | 0.27 |
| 41 | 1.53 | 1.91 | 2.57 | 0.31 | 41 | 4.79 | 5.61 | 0.31 |
| 42 | 1.67 | 2.08 | 2.80 | 0.35 | 42 | 5.31 | 6.19 | 0.35 |
| 43 | 1.82 | 2.26 | 3.04 | 0.40 | 43 | 5.88 | 6.82 | 0.40 |
| 44 | 2.00 | 2.47 | 3.32 | 0.47 | 44 | 6.52 | 7.54 | 0.47 |
| 45 | 2.21 | 2.72 | 3.65 | 0.54 | 45 | 7.22 | 8.33 | 0.54 |
| 46 | 2.45 | 3.01 | 4.03 | 0.63 | 46 | 7.94 | 9.14 | 0.63 |
| 47 | 2.72 | 3.33 | 4.44 | 0.72 | 47 | 8.66 | 9.95 | 0.72 |
| 48 | 3.02 | 3.68 | 4.89 | 0.83 | 48 | 9.48 | 10.87 | 0.83 |
| 49 | 3.35 | 4.07 | 5.39 | 0.98 | 49 | 10.46 | 12.01 | 0.98 |
| 50 | 3.73 | 4.51 | 5.94 | 1.16 | 50 | 11.70 | 13.47 | 1.16 |
| 51 | 4.21 | 5.06 | 6.61 | | | | | |
| 52 | 4.80 | 5.72 | 7.39 | | | | | |
| 53 | 5.39 | 6.38 | 8.18 | | | | | |
| 54 | 5.90 | 6.96 | 8.89 | | | | | |
| 55 | 6.23 | 7.36 | 9.41 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-------------|-----------|----------|-------|---------|-------|-----------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Female | | | | | | | | |
| Issue | Non-Tobacco | | | | Issue | Tobacco | | |
| | Ages | Preferred + | Preferred | Standard | | Waiver | Ages | Preferred |
| 18 | 0.48 | 0.63 | 0.93 | 0.05 | 18 | 1.34 | 1.68 | 0.05 |
| 19 | 0.48 | 0.63 | 0.93 | 0.06 | 19 | 1.34 | 1.68 | 0.06 |
| 20 | 0.48 | 0.63 | 0.93 | 0.06 | 20 | 1.34 | 1.68 | 0.06 |
| 21 | 0.48 | 0.63 | 0.93 | 0.06 | 21 | 1.34 | 1.68 | 0.06 |
| 22 | 0.48 | 0.63 | 0.93 | 0.06 | 22 | 1.34 | 1.68 | 0.06 |
| 23 | 0.48 | 0.63 | 0.93 | 0.06 | 23 | 1.34 | 1.68 | 0.06 |
| 24 | 0.48 | 0.63 | 0.93 | 0.06 | 24 | 1.34 | 1.68 | 0.06 |
| 25 | 0.48 | 0.63 | 0.93 | 0.06 | 25 | 1.34 | 1.68 | 0.06 |
| 26 | 0.48 | 0.63 | 0.93 | 0.07 | 26 | 1.34 | 1.68 | 0.07 |
| 27 | 0.48 | 0.63 | 0.93 | 0.07 | 27 | 1.34 | 1.68 | 0.07 |
| 28 | 0.48 | 0.63 | 0.93 | 0.07 | 28 | 1.34 | 1.68 | 0.07 |
| 29 | 0.48 | 0.63 | 0.93 | 0.07 | 29 | 1.34 | 1.68 | 0.07 |
| 30 | 0.48 | 0.63 | 0.93 | 0.07 | 30 | 1.38 | 1.70 | 0.07 |
| 31 | 0.51 | 0.66 | 0.96 | 0.08 | 31 | 1.48 | 1.82 | 0.08 |
| 32 | 0.54 | 0.70 | 1.00 | 0.09 | 32 | 1.62 | 1.99 | 0.09 |
| 33 | 0.58 | 0.75 | 1.05 | 0.10 | 33 | 1.79 | 2.19 | 0.10 |
| 34 | 0.63 | 0.80 | 1.12 | 0.11 | 34 | 1.98 | 2.42 | 0.11 |
| 35 | 0.69 | 0.87 | 1.20 | 0.12 | 35 | 2.19 | 2.67 | 0.12 |
| 36 | 0.75 | 0.94 | 1.30 | 0.14 | 36 | 2.41 | 2.93 | 0.14 |
| 37 | 0.82 | 1.03 | 1.41 | 0.16 | 37 | 2.65 | 3.21 | 0.16 |
| 38 | 0.90 | 1.12 | 1.53 | 0.18 | 38 | 2.92 | 3.52 | 0.18 |
| 39 | 0.98 | 1.22 | 1.66 | 0.20 | 39 | 3.21 | 3.86 | 0.20 |
| 40 | 1.07 | 1.33 | 1.81 | 0.23 | 40 | 3.55 | 4.24 | 0.23 |
| 41 | 1.16 | 1.44 | 1.96 | 0.26 | 41 | 3.92 | 4.66 | 0.26 |
| 42 | 1.26 | 1.55 | 2.11 | 0.30 | 42 | 4.33 | 5.12 | 0.30 |
| 43 | 1.36 | 1.68 | 2.27 | 0.34 | 43 | 4.77 | 5.62 | 0.34 |
| 44 | 1.48 | 1.82 | 2.47 | 0.39 | 44 | 5.25 | 6.16 | 0.39 |
| 45 | 1.63 | 2.00 | 2.70 | 0.45 | 45 | 5.78 | 6.75 | 0.45 |
| 46 | 1.80 | 2.21 | 2.97 | 0.51 | 46 | 6.33 | 7.35 | 0.51 |
| 47 | 2.00 | 2.44 | 3.27 | 0.59 | 47 | 6.90 | 7.96 | 0.59 |
| 48 | 2.21 | 2.69 | 3.61 | 0.67 | 48 | 7.53 | 8.64 | 0.67 |
| 49 | 2.45 | 2.98 | 3.97 | 0.78 | 49 | 8.25 | 9.45 | 0.78 |
| 50 | 2.73 | 3.30 | 4.38 | 0.91 | 50 | 9.09 | 10.44 | 0.91 |
| 51 | 3.09 | 3.71 | 4.88 | | | | | |
| 52 | 3.53 | 4.21 | 5.47 | | | | | |
| 53 | 3.97 | 4.71 | 6.08 | | | | | |
| 54 | 4.34 | 5.14 | 6.60 | | | | | |
| 55 | 4.57 | 5.41 | 6.95 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Male | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.68 | 0.88 | 1.32 | 0.06 | 18 | 1.74 | 2.06 | 0.06 |
| 19 | 0.68 | 0.88 | 1.32 | 0.06 | 19 | 1.74 | 2.06 | 0.06 |
| 20 | 0.68 | 0.88 | 1.32 | 0.06 | 20 | 1.74 | 2.06 | 0.06 |
| 21 | 0.68 | 0.88 | 1.32 | 0.06 | 21 | 1.74 | 2.06 | 0.06 |
| 22 | 0.68 | 0.88 | 1.32 | 0.07 | 22 | 1.74 | 2.06 | 0.07 |
| 23 | 0.68 | 0.88 | 1.32 | 0.07 | 23 | 1.74 | 2.06 | 0.07 |
| 24 | 0.68 | 0.88 | 1.32 | 0.07 | 24 | 1.74 | 2.06 | 0.07 |
| 25 | 0.68 | 0.88 | 1.32 | 0.07 | 25 | 1.74 | 2.06 | 0.07 |
| 26 | 0.68 | 0.88 | 1.32 | 0.07 | 26 | 1.74 | 2.06 | 0.07 |
| 27 | 0.68 | 0.88 | 1.32 | 0.08 | 27 | 1.74 | 2.06 | 0.08 |
| 28 | 0.68 | 0.88 | 1.32 | 0.08 | 28 | 1.74 | 2.06 | 0.08 |
| 29 | 0.68 | 0.88 | 1.32 | 0.08 | 29 | 1.77 | 2.09 | 0.08 |
| 30 | 0.68 | 0.88 | 1.32 | 0.09 | 30 | 1.84 | 2.18 | 0.09 |
| 31 | 0.70 | 0.90 | 1.33 | 0.09 | 31 | 1.96 | 2.32 | 0.09 |
| 32 | 0.73 | 0.93 | 1.35 | 0.10 | 32 | 2.11 | 2.50 | 0.10 |
| 33 | 0.76 | 0.97 | 1.37 | 0.11 | 33 | 2.29 | 2.71 | 0.11 |
| 34 | 0.81 | 1.03 | 1.42 | 0.13 | 34 | 2.50 | 2.96 | 0.13 |
| 35 | 0.87 | 1.10 | 1.50 | 0.14 | 35 | 2.73 | 3.23 | 0.14 |
| 36 | 0.95 | 1.20 | 1.62 | 0.16 | 36 | 2.97 | 3.51 | 0.16 |
| 37 | 1.05 | 1.31 | 1.77 | 0.18 | 37 | 3.23 | 3.82 | 0.18 |
| 38 | 1.15 | 1.44 | 1.94 | 0.20 | 38 | 3.52 | 4.15 | 0.20 |
| 39 | 1.27 | 1.59 | 2.14 | 0.23 | 39 | 3.85 | 4.54 | 0.23 |
| 40 | 1.40 | 1.74 | 2.34 | 0.26 | 40 | 4.25 | 4.99 | 0.26 |
| 41 | 1.53 | 1.90 | 2.55 | 0.30 | 41 | 4.71 | 5.51 | 0.30 |
| 42 | 1.66 | 2.06 | 2.76 | 0.34 | 42 | 5.21 | 6.07 | 0.34 |
| 43 | 1.81 | 2.24 | 3.00 | 0.40 | 43 | 5.77 | 6.70 | 0.40 |
| 44 | 1.98 | 2.44 | 3.27 | 0.46 | 44 | 6.40 | 7.39 | 0.46 |
| 45 | 2.19 | 2.69 | 3.59 | 0.53 | 45 | 7.08 | 8.16 | 0.53 |
| 46 | 2.43 | 2.97 | 3.96 | 0.61 | 46 | 7.78 | 8.94 | 0.61 |
| 47 | 2.69 | 3.28 | 4.36 | 0.70 | 47 | 8.49 | 9.71 | 0.70 |
| 48 | 2.98 | 3.63 | 4.80 | 0.81 | 48 | 9.29 | 10.60 | 0.81 |
| 49 | 3.31 | 4.01 | 5.29 | 0.95 | 49 | 10.24 | 11.69 | 0.95 |
| 50 | 3.68 | 4.44 | 5.83 | 1.13 | 50 | 11.44 | 13.11 | 1.13 |
| 51 | 4.15 | 4.98 | 6.48 | | | | | |
| 52 | 4.72 | 5.61 | 7.25 | | | | | |
| 53 | 5.30 | 6.26 | 8.02 | | | | | |
| 54 | 5.80 | 6.83 | 8.72 | | | | | |
| 55 | 6.13 | 7.23 | 9.24 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For all states except the following: MT | | | | | | | | |
|--|-------------|-------------|-----------|----------|-------|---------|-------|-----------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Female | | | | | | | | |
| Issue | Non-Tobacco | | | | Issue | Tobacco | | |
| | Ages | Preferred + | Preferred | Standard | | Waiver | Ages | Preferred |
| 18 | 0.48 | 0.63 | 0.93 | 0.05 | 18 | 1.34 | 1.68 | 0.05 |
| 19 | 0.48 | 0.63 | 0.93 | 0.05 | 19 | 1.34 | 1.68 | 0.05 |
| 20 | 0.48 | 0.63 | 0.93 | 0.06 | 20 | 1.34 | 1.68 | 0.06 |
| 21 | 0.48 | 0.63 | 0.93 | 0.06 | 21 | 1.34 | 1.68 | 0.06 |
| 22 | 0.48 | 0.63 | 0.93 | 0.06 | 22 | 1.34 | 1.68 | 0.06 |
| 23 | 0.48 | 0.63 | 0.93 | 0.06 | 23 | 1.34 | 1.68 | 0.06 |
| 24 | 0.48 | 0.63 | 0.93 | 0.06 | 24 | 1.34 | 1.68 | 0.06 |
| 25 | 0.48 | 0.63 | 0.93 | 0.06 | 25 | 1.34 | 1.68 | 0.06 |
| 26 | 0.48 | 0.63 | 0.93 | 0.06 | 26 | 1.34 | 1.68 | 0.06 |
| 27 | 0.48 | 0.63 | 0.93 | 0.07 | 27 | 1.34 | 1.68 | 0.07 |
| 28 | 0.48 | 0.63 | 0.93 | 0.07 | 28 | 1.34 | 1.68 | 0.07 |
| 29 | 0.48 | 0.63 | 0.93 | 0.07 | 29 | 1.34 | 1.68 | 0.07 |
| 30 | 0.48 | 0.63 | 0.93 | 0.07 | 30 | 1.38 | 1.70 | 0.07 |
| 31 | 0.51 | 0.66 | 0.96 | 0.08 | 31 | 1.48 | 1.82 | 0.08 |
| 32 | 0.54 | 0.70 | 1.00 | 0.09 | 32 | 1.62 | 1.98 | 0.09 |
| 33 | 0.58 | 0.75 | 1.06 | 0.10 | 33 | 1.78 | 2.18 | 0.10 |
| 34 | 0.63 | 0.80 | 1.12 | 0.11 | 34 | 1.97 | 2.40 | 0.11 |
| 35 | 0.69 | 0.87 | 1.20 | 0.12 | 35 | 2.17 | 2.64 | 0.12 |
| 36 | 0.75 | 0.94 | 1.29 | 0.14 | 36 | 2.39 | 2.89 | 0.14 |
| 37 | 0.82 | 1.03 | 1.40 | 0.15 | 37 | 2.62 | 3.17 | 0.15 |
| 38 | 0.90 | 1.12 | 1.53 | 0.17 | 38 | 2.87 | 3.46 | 0.17 |
| 39 | 0.98 | 1.22 | 1.66 | 0.20 | 39 | 3.16 | 3.80 | 0.20 |
| 40 | 1.07 | 1.33 | 1.80 | 0.22 | 40 | 3.49 | 4.17 | 0.22 |
| 41 | 1.16 | 1.44 | 1.94 | 0.25 | 41 | 3.85 | 4.58 | 0.25 |
| 42 | 1.26 | 1.55 | 2.09 | 0.29 | 42 | 4.25 | 5.03 | 0.29 |
| 43 | 1.36 | 1.67 | 2.25 | 0.33 | 43 | 4.68 | 5.51 | 0.33 |
| 44 | 1.48 | 1.81 | 2.43 | 0.38 | 44 | 5.15 | 6.04 | 0.38 |
| 45 | 1.63 | 1.98 | 2.66 | 0.44 | 45 | 5.67 | 6.62 | 0.44 |
| 46 | 1.80 | 2.18 | 2.93 | 0.50 | 46 | 6.21 | 7.21 | 0.50 |
| 47 | 1.99 | 2.41 | 3.22 | 0.57 | 47 | 6.77 | 7.80 | 0.57 |
| 48 | 2.20 | 2.66 | 3.55 | 0.66 | 48 | 7.38 | 8.47 | 0.66 |
| 49 | 2.44 | 2.94 | 3.91 | 0.76 | 49 | 8.07 | 9.25 | 0.76 |
| 50 | 2.71 | 3.26 | 4.31 | 0.89 | 50 | 8.89 | 10.21 | 0.89 |
| 51 | 3.06 | 3.66 | 4.80 | | | | | |
| 52 | 3.49 | 4.15 | 5.37 | | | | | |
| 53 | 3.92 | 4.64 | 5.96 | | | | | |
| 54 | 4.29 | 5.06 | 6.47 | | | | | |
| 55 | 4.51 | 5.33 | 6.82 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | | |
|---|-------------|--------|---------|--------|--------------------|-------------|--------|---------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| (for 10-year term) | | | | | (for 15-year term) | | | | |
| Issue Age | Non-Tobacco | | Tobacco | | Issue Age | Non-Tobacco | | Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 0.89 | 0.03 | 1.00 | 0.04 | 18 | 0.99 | 0.04 | 1.15 | 0.04 |
| 19 | 0.89 | 0.04 | 1.00 | 0.04 | 19 | 0.99 | 0.04 | 1.15 | 0.04 |
| 20 | 0.89 | 0.04 | 1.00 | 0.04 | 20 | 0.99 | 0.04 | 1.15 | 0.04 |
| 21 | 0.96 | 0.04 | 1.08 | 0.04 | 21 | 1.06 | 0.04 | 1.25 | 0.04 |
| 22 | 1.04 | 0.04 | 1.18 | 0.04 | 22 | 1.15 | 0.04 | 1.36 | 0.05 |
| 23 | 1.13 | 0.04 | 1.30 | 0.05 | 23 | 1.26 | 0.05 | 1.51 | 0.05 |
| 24 | 1.23 | 0.05 | 1.44 | 0.05 | 24 | 1.38 | 0.05 | 1.69 | 0.06 |
| 25 | 1.35 | 0.05 | 1.60 | 0.06 | 25 | 1.52 | 0.05 | 1.89 | 0.06 |
| 26 | 1.47 | 0.05 | 1.77 | 0.06 | 26 | 1.67 | 0.06 | 2.10 | 0.07 |
| 27 | 1.59 | 0.06 | 1.95 | 0.07 | 27 | 1.82 | 0.06 | 2.33 | 0.08 |
| 28 | 1.73 | 0.06 | 2.15 | 0.08 | 28 | 1.99 | 0.07 | 2.60 | 0.09 |
| 29 | 1.89 | 0.07 | 2.39 | 0.09 | 29 | 2.19 | 0.08 | 2.91 | 0.10 |
| 30 | 2.08 | 0.08 | 2.69 | 0.10 | 30 | 2.42 | 0.09 | 3.29 | 0.12 |
| 31 | 2.29 | 0.09 | 3.02 | 0.11 | 31 | 2.68 | 0.10 | 3.73 | 0.14 |
| 32 | 2.52 | 0.10 | 3.38 | 0.13 | 32 | 2.96 | 0.11 | 4.20 | 0.16 |
| 33 | 2.77 | 0.11 | 3.79 | 0.15 | 33 | 3.28 | 0.13 | 4.74 | 0.19 |
| 34 | 3.07 | 0.12 | 4.28 | 0.18 | 34 | 3.63 | 0.15 | 5.35 | 0.22 |
| 35 | 3.41 | 0.14 | 4.87 | 0.21 | 35 | 4.02 | 0.17 | 6.07 | 0.26 |
| 36 | 3.80 | 0.16 | 5.56 | 0.25 | 36 | 4.46 | 0.19 | 6.88 | 0.31 |
| 37 | 4.23 | 0.19 | 6.32 | 0.30 | 37 | 4.94 | 0.22 | 7.75 | 0.37 |
| 38 | 4.71 | 0.22 | 7.18 | 0.35 | 38 | 5.46 | 0.26 | 8.72 | 0.43 |
| 39 | 5.24 | 0.25 | 8.14 | 0.42 | 39 | 6.03 | 0.30 | 9.80 | 0.51 |
| 40 | 5.82 | 0.30 | 9.24 | 0.51 | 40 | 6.65 | 0.35 | 11.01 | 0.61 |
| 41 | 6.45 | 0.35 | 10.46 | 0.60 | 41 | 7.32 | 0.40 | 12.35 | 0.72 |
| 42 | 7.13 | 0.41 | 11.80 | 0.72 | 42 | 8.03 | 0.47 | 13.78 | 0.85 |
| 43 | 7.87 | 0.48 | 13.25 | 0.86 | 43 | 8.80 | 0.54 | 15.35 | 1.00 |
| 44 | 8.65 | 0.56 | 14.83 | 1.02 | 44 | 9.62 | 0.63 | 17.05 | 1.17 |
| 45 | 9.48 | 0.65 | 16.53 | 1.20 | 45 | 10.50 | 0.73 | 18.90 | 1.38 |
| 46 | 10.34 | 0.75 | 18.32 | 1.41 | 46 | 11.42 | 0.84 | 20.89 | 1.62 |
| 47 | 11.23 | 0.87 | 20.20 | 1.65 | 47 | 12.39 | 0.98 | 22.99 | 1.89 |
| 48 | 12.17 | 1.01 | 22.22 | 1.94 | 48 | 13.42 | 1.13 | 25.24 | 2.21 |
| 49 | 13.19 | 1.17 | 24.42 | 2.27 | 49 | 14.52 | 1.31 | 27.70 | 2.59 |
| 50 | 14.29 | 1.36 | 26.88 | 2.67 | 50 | 15.70 | 1.51 | 30.40 | 3.04 |
| 51 | 15.46 | 1.57 | 29.53 | 3.13 | 51 | 16.97 | 1.75 | 33.33 | 3.56 |
| 52 | 16.71 | 1.82 | 32.36 | 3.67 | 52 | 18.30 | 2.03 | 36.45 | 4.17 |
| 53 | 18.02 | 2.11 | 35.42 | 4.30 | 53 | 19.72 | 2.35 | 39.79 | 4.88 |
| 54 | 19.45 | 2.45 | 38.75 | 5.04 | 54 | 21.24 | 2.71 | 43.38 | 5.69 |
| 55 | 20.99 | 2.83 | 42.44 | 5.92 | 55 | 22.88 | 3.13 | 47.25 | 6.64 |
| 56 | 22.66 | | 46.49 | | 56 | 24.65 | | 51.43 | |
| 57 | 24.43 | | 50.88 | | 57 | 26.54 | | 55.92 | |
| 58 | 26.32 | | 55.56 | | 58 | 28.52 | | 60.62 | |
| 59 | 28.32 | | 60.48 | | 59 | 30.62 | | 65.49 | |
| 60 | 30.45 | | 65.61 | | 60 | 32.81 | | 70.46 | |
| 61 | 32.68 | | 70.82 | | 61 | 35.06 | | 75.41 | |
| 62 | 34.99 | | 76.15 | | 62 | 37.38 | | 80.37 | |
| 63 | 37.45 | | 81.77 | | 63 | 39.82 | | 85.54 | |
| 64 | 40.09 | | 87.84 | | 64 | 42.44 | | 91.04 | |
| 65 | 42.98 | | 94.55 | | 65 | 45.28 | | 97.07 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0762 and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | | |
|---|-------------|--------|---------|--------|--------------------|-------------|--------|---------|--------|
| Critical Illness Rider and CI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$1,000 Benefit | | | | | | | | | |
| (for 20-year term) | | | | | (for 30-year term) | | | | |
| Issue Age | Non-Tobacco | | Tobacco | | Issue Age | Non-Tobacco | | Tobacco | |
| | CI | Waiver | CI | Waiver | | CI | Waiver | CI | Waiver |
| 18 | 1.14 | 0.04 | 1.36 | 0.04 | 18 | 1.58 | 0.05 | 2.11 | 0.06 |
| 19 | 1.14 | 0.04 | 1.36 | 0.04 | 19 | 1.58 | 0.05 | 2.11 | 0.06 |
| 20 | 1.14 | 0.04 | 1.36 | 0.05 | 20 | 1.58 | 0.05 | 2.11 | 0.06 |
| 21 | 1.23 | 0.04 | 1.48 | 0.05 | 21 | 1.72 | 0.05 | 2.33 | 0.07 |
| 22 | 1.34 | 0.05 | 1.64 | 0.05 | 22 | 1.89 | 0.06 | 2.60 | 0.08 |
| 23 | 1.46 | 0.05 | 1.83 | 0.06 | 23 | 2.07 | 0.06 | 2.91 | 0.09 |
| 24 | 1.61 | 0.05 | 2.05 | 0.07 | 24 | 2.27 | 0.07 | 3.25 | 0.10 |
| 25 | 1.78 | 0.06 | 2.32 | 0.08 | 25 | 2.50 | 0.08 | 3.64 | 0.11 |
| 26 | 1.96 | 0.07 | 2.61 | 0.09 | 26 | 2.74 | 0.09 | 4.06 | 0.13 |
| 27 | 2.15 | 0.07 | 2.92 | 0.10 | 27 | 2.99 | 0.10 | 4.50 | 0.15 |
| 28 | 2.37 | 0.08 | 3.27 | 0.11 | 28 | 3.27 | 0.11 | 5.00 | 0.17 |
| 29 | 2.61 | 0.09 | 3.67 | 0.13 | 29 | 3.58 | 0.12 | 5.55 | 0.19 |
| 30 | 2.88 | 0.10 | 4.14 | 0.15 | 30 | 3.92 | 0.14 | 6.18 | 0.22 |
| 31 | 3.18 | 0.12 | 4.67 | 0.17 | 31 | 4.30 | 0.16 | 6.88 | 0.26 |
| 32 | 3.51 | 0.13 | 5.23 | 0.20 | 32 | 4.70 | 0.18 | 7.63 | 0.30 |
| 33 | 3.87 | 0.15 | 5.87 | 0.24 | 33 | 5.14 | 0.20 | 8.46 | 0.34 |
| 34 | 4.26 | 0.17 | 6.58 | 0.28 | 34 | 5.62 | 0.23 | 9.38 | 0.40 |
| 35 | 4.70 | 0.20 | 7.40 | 0.32 | 35 | 6.15 | 0.26 | 10.41 | 0.46 |
| 36 | 5.18 | 0.23 | 8.31 | 0.38 | 36 | 6.72 | 0.30 | 11.55 | 0.53 |
| 37 | 5.70 | 0.26 | 9.29 | 0.44 | 37 | 7.34 | 0.34 | 12.78 | 0.62 |
| 38 | 6.26 | 0.30 | 10.38 | 0.52 | 38 | 8.00 | 0.39 | 14.11 | 0.72 |
| 39 | 6.87 | 0.35 | 11.59 | 0.61 | 39 | 8.71 | 0.45 | 15.56 | 0.83 |
| 40 | 7.55 | 0.40 | 12.94 | 0.72 | 40 | 9.49 | 0.52 | 17.15 | 0.96 |
| 41 | 8.28 | 0.46 | 14.43 | 0.84 | 41 | 10.35 | 0.59 | 18.91 | 1.12 |
| 42 | 9.06 | 0.53 | 16.04 | 0.99 | 42 | 11.30 | 0.68 | 20.82 | 1.30 |
| 43 | 9.89 | 0.62 | 17.78 | 1.16 | 43 | 12.29 | 0.79 | 22.86 | 1.51 |
| 44 | 10.78 | 0.71 | 19.67 | 1.36 | 44 | 13.29 | 0.90 | 24.94 | 1.74 |
| 45 | 11.73 | 0.83 | 21.72 | 1.59 | 45 | 14.27 | 1.03 | 27.02 | 2.00 |
| 46 | 12.73 | 0.95 | 23.92 | 1.86 | 46 | 15.21 | 1.16 | 29.04 | 2.28 |
| 47 | 13.78 | 1.10 | 26.25 | 2.18 | 47 | 16.11 | 1.31 | 31.04 | 2.59 |
| 48 | 14.89 | 1.27 | 28.74 | 2.54 | 48 | 17.03 | 1.47 | 33.10 | 2.94 |
| 49 | 16.08 | 1.47 | 31.43 | 2.96 | 49 | 18.01 | 1.66 | 35.31 | 3.34 |
| 50 | 17.36 | 1.69 | 34.31 | 3.45 | 50 | 19.08 | 1.88 | 37.73 | 3.81 |
| 51 | 18.74 | 1.96 | 37.44 | 4.03 | | | | | |
| 52 | 20.23 | 2.27 | 40.80 | 4.70 | | | | | |
| 53 | 21.79 | 2.62 | 44.33 | 5.46 | | | | | |
| 54 | 23.39 | 3.01 | 47.98 | 6.33 | | | | | |
| 55 | 25.00 | 3.44 | 51.71 | 7.30 | | | | | |
| 56 | 26.58 | | 55.42 | | | | | | |
| 57 | 28.16 | | 59.16 | | | | | | |
| 58 | 29.79 | | 63.03 | | | | | | |
| 59 | 31.51 | | 67.19 | | | | | | |
| 60 | 33.38 | | 71.73 | | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0762 and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | | |
|--|--------------|--------|--------------|--------|-----------|--------------|--------|---------------|--------|
| Monthly Disability Income Rider and DI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$100 Benefit | | | | | | | | | |
| Issue Age | 10-year Term | | 15-year Term | | Issue Age | 20-year Term | | 30-year Term* | |
| | DI | Waiver | DI | Waiver | | DI | Waiver | DI | Waiver |
| 18 | 13.63 | 0.28 | 14.66 | 0.30 | 18 | 15.58 | 0.32 | 16.88 | 0.34 |
| 19 | 13.63 | 0.29 | 14.66 | 0.31 | 19 | 15.58 | 0.33 | 16.88 | 0.35 |
| 20 | 13.63 | 0.30 | 14.66 | 0.32 | 20 | 15.58 | 0.34 | 16.88 | 0.37 |
| 21 | 13.63 | 0.31 | 14.66 | 0.33 | 21 | 15.58 | 0.35 | 16.88 | 0.38 |
| 22 | 13.63 | 0.32 | 14.66 | 0.34 | 22 | 15.58 | 0.36 | 16.88 | 0.39 |
| 23 | 13.63 | 0.33 | 14.66 | 0.36 | 23 | 15.58 | 0.38 | 16.88 | 0.41 |
| 24 | 13.63 | 0.34 | 14.66 | 0.37 | 24 | 15.58 | 0.39 | 16.88 | 0.42 |
| 25 | 13.63 | 0.36 | 14.66 | 0.38 | 25 | 15.58 | 0.41 | 16.88 | 0.44 |
| 26 | 14.31 | 0.39 | 15.41 | 0.42 | 26 | 16.37 | 0.44 | 17.71 | 0.48 |
| 27 | 14.99 | 0.42 | 16.16 | 0.45 | 27 | 17.16 | 0.48 | 18.54 | 0.52 |
| 28 | 15.66 | 0.46 | 16.91 | 0.49 | 28 | 17.95 | 0.52 | 19.37 | 0.56 |
| 29 | 16.34 | 0.49 | 17.66 | 0.53 | 29 | 18.74 | 0.56 | 20.19 | 0.61 |
| 30 | 17.02 | 0.53 | 18.42 | 0.58 | 30 | 19.53 | 0.61 | 21.02 | 0.66 |
| 31 | 18.06 | 0.59 | 19.49 | 0.64 | 31 | 20.61 | 0.67 | 22.15 | 0.72 |
| 32 | 19.10 | 0.65 | 20.56 | 0.70 | 32 | 21.69 | 0.73 | 23.29 | 0.79 |
| 33 | 20.14 | 0.71 | 21.64 | 0.76 | 33 | 22.77 | 0.80 | 24.42 | 0.86 |
| 34 | 21.18 | 0.78 | 22.71 | 0.84 | 34 | 23.85 | 0.88 | 25.55 | 0.94 |
| 35 | 22.21 | 0.86 | 23.79 | 0.92 | 35 | 24.93 | 0.96 | 26.68 | 1.02 |
| 36 | 23.42 | 0.94 | 24.99 | 1.01 | 36 | 26.17 | 1.05 | 27.81 | 1.12 |
| 37 | 24.62 | 1.04 | 26.20 | 1.10 | 37 | 27.40 | 1.15 | 28.93 | 1.22 |
| 38 | 25.82 | 1.14 | 27.41 | 1.21 | 38 | 28.63 | 1.26 | 30.06 | 1.32 |
| 39 | 27.03 | 1.25 | 28.61 | 1.32 | 39 | 29.87 | 1.38 | 31.19 | 1.44 |
| 40 | 28.23 | 1.37 | 29.82 | 1.45 | 40 | 31.10 | 1.51 | 32.31 | 1.57 |
| 41 | 29.46 | 1.51 | 31.10 | 1.59 | 41 | 32.47 | 1.66 | 33.44 | 1.71 |
| 42 | 30.69 | 1.65 | 32.37 | 1.74 | 42 | 33.85 | 1.82 | 34.57 | 1.86 |
| 43 | 31.92 | 1.81 | 33.65 | 1.90 | 43 | 35.22 | 1.99 | 35.71 | 2.02 |
| 44 | 33.15 | 1.98 | 34.93 | 2.09 | 44 | 36.59 | 2.18 | 36.84 | 2.20 |
| 45 | 34.38 | 2.17 | 36.21 | 2.28 | 45 | 37.97 | 2.39 | 37.97 | 2.39 |
| 46 | 35.74 | 2.39 | 37.72 | 2.52 | 46 | 39.13 | 2.61 | 39.13 | 2.61 |
| 47 | 37.09 | 2.62 | 39.23 | 2.77 | 47 | 40.28 | 2.85 | 40.28 | 2.85 |
| 48 | 38.45 | 2.89 | 40.74 | 3.06 | 48 | 41.44 | 3.11 | 41.44 | 3.11 |
| 49 | 39.80 | 3.18 | 42.25 | 3.37 | 49 | 42.60 | 3.40 | 42.60 | 3.40 |
| 50 | 41.16 | 3.50 | 43.76 | 3.72 | 50 | 43.76 | 3.72 | 43.76 | 3.72 |
| 51 | 42.97 | 3.89 | 45.05 | 4.08 | 51 | 45.05 | 4.08 | | |
| 52 | 44.78 | 4.33 | 46.35 | 4.48 | 52 | 46.35 | 4.48 | | |
| 53 | 46.60 | 4.80 | 47.64 | 4.91 | 53 | 47.64 | 4.91 | | |
| 54 | 48.41 | 5.32 | 48.93 | 5.38 | 54 | 48.93 | 5.38 | | |
| 55 | 50.22 | 5.89 | 50.22 | 5.89 | 55 | 50.22 | 5.89 | | |
| 56 | 51.52 | | 51.52 | | 56 | 51.52 | | | |
| 57 | 52.81 | | 52.81 | | 57 | 52.81 | | | |
| 58 | 54.10 | | 54.10 | | 58 | 54.10 | | | |
| 59 | 55.39 | | 55.39 | | 59 | 55.39 | | | |
| 60 | 56.69 | | 56.69 | | 60 | 56.69 | | | |

* For issue ages 46-50, rider available to NT only.

To calculate the modal premium, multiply the number of units (benefit amount divided by 100) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0825-T and R I1703. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | | |
|---|--------------|--------|--------------|--------|-----------|--------------|--------|---------------|--------|
| Accident Only Disability Income Rider and ADI Rider Waiver of Premium Rider | | | | | | | | | |
| Annual Premium per \$100 Benefit | | | | | | | | | |
| Issue Age | 10-year Term | | 15-year Term | | Issue Age | 20-year Term | | 30-year Term* | |
| | Acc DI | Waiver | Acc DI | Waiver | | Acc DI | Waiver | Acc DI | Waiver |
| 18 | 7.73 | 0.17 | 7.73 | 0.17 | 18 | 7.73 | 0.17 | 7.73 | 0.17 |
| 19 | 7.73 | 0.17 | 7.73 | 0.17 | 19 | 7.73 | 0.17 | 7.73 | 0.17 |
| 20 | 7.73 | 0.18 | 7.73 | 0.18 | 20 | 7.73 | 0.18 | 7.73 | 0.18 |
| 21 | 7.73 | 0.18 | 7.73 | 0.18 | 21 | 7.73 | 0.18 | 7.73 | 0.18 |
| 22 | 7.73 | 0.19 | 7.73 | 0.19 | 22 | 7.73 | 0.19 | 7.73 | 0.19 |
| 23 | 7.73 | 0.20 | 7.73 | 0.20 | 23 | 7.73 | 0.20 | 7.73 | 0.20 |
| 24 | 7.73 | 0.20 | 7.73 | 0.20 | 24 | 7.73 | 0.20 | 7.73 | 0.20 |
| 25 | 7.73 | 0.21 | 7.73 | 0.21 | 25 | 7.73 | 0.21 | 7.73 | 0.21 |
| 26 | 7.73 | 0.22 | 7.73 | 0.22 | 26 | 7.73 | 0.22 | 7.73 | 0.22 |
| 27 | 7.73 | 0.23 | 7.73 | 0.23 | 27 | 7.73 | 0.23 | 7.73 | 0.23 |
| 28 | 7.73 | 0.24 | 7.73 | 0.24 | 28 | 7.73 | 0.24 | 7.73 | 0.24 |
| 29 | 7.73 | 0.24 | 7.73 | 0.24 | 29 | 7.73 | 0.24 | 7.73 | 0.24 |
| 30 | 8.54 | 0.28 | 8.54 | 0.28 | 30 | 8.54 | 0.28 | 8.54 | 0.28 |
| 31 | 8.54 | 0.29 | 8.54 | 0.29 | 31 | 8.54 | 0.29 | 8.54 | 0.29 |
| 32 | 8.54 | 0.30 | 8.54 | 0.30 | 32 | 8.54 | 0.30 | 8.54 | 0.30 |
| 33 | 8.54 | 0.31 | 8.54 | 0.31 | 33 | 8.54 | 0.31 | 8.54 | 0.31 |
| 34 | 8.54 | 0.33 | 8.54 | 0.33 | 34 | 8.54 | 0.33 | 8.54 | 0.33 |
| 35 | 8.54 | 0.34 | 8.54 | 0.34 | 35 | 8.54 | 0.34 | 8.54 | 0.34 |
| 36 | 8.54 | 0.36 | 8.54 | 0.36 | 36 | 8.54 | 0.36 | 8.54 | 0.36 |
| 37 | 8.54 | 0.37 | 8.54 | 0.37 | 37 | 8.54 | 0.37 | 8.54 | 0.37 |
| 38 | 8.54 | 0.39 | 8.54 | 0.39 | 38 | 8.54 | 0.39 | 8.54 | 0.39 |
| 39 | 8.54 | 0.41 | 8.54 | 0.41 | 39 | 8.54 | 0.41 | 8.54 | 0.41 |
| 40 | 9.72 | 0.49 | 9.72 | 0.49 | 40 | 9.72 | 0.49 | 9.72 | 0.49 |
| 41 | 9.72 | 0.51 | 9.72 | 0.51 | 41 | 9.72 | 0.51 | 9.72 | 0.51 |
| 42 | 9.72 | 0.54 | 9.72 | 0.54 | 42 | 9.72 | 0.54 | 9.72 | 0.54 |
| 43 | 9.72 | 0.56 | 9.72 | 0.56 | 43 | 9.72 | 0.56 | 9.72 | 0.56 |
| 44 | 9.72 | 0.59 | 9.72 | 0.59 | 44 | 9.72 | 0.59 | 9.72 | 0.59 |
| 45 | 9.72 | 0.63 | 9.72 | 0.63 | 45 | 9.72 | 0.63 | 9.72 | 0.63 |
| 46 | 9.72 | 0.66 | 9.72 | 0.66 | 46 | 9.72 | 0.66 | 9.72 | 0.66 |
| 47 | 9.72 | 0.70 | 9.72 | 0.70 | 47 | 9.72 | 0.70 | 9.72 | 0.70 |
| 48 | 9.72 | 0.74 | 9.72 | 0.74 | 48 | 9.72 | 0.74 | 9.72 | 0.74 |
| 49 | 9.72 | 0.79 | 9.72 | 0.79 | 49 | 9.72 | 0.79 | 9.72 | 0.79 |
| 50 | 11.19 | 0.97 | 11.19 | 0.97 | 50 | 11.19 | 0.97 | 11.19 | 0.97 |
| 51 | 11.19 | 1.03 | 11.19 | 1.03 | 51 | 11.19 | 1.03 | | |
| 52 | 11.19 | 1.10 | 11.19 | 1.10 | 52 | 11.19 | 1.10 | | |
| 53 | 11.19 | 1.17 | 11.19 | 1.17 | 53 | 11.19 | 1.17 | | |
| 54 | 11.19 | 1.25 | 11.19 | 1.25 | 54 | 11.19 | 1.25 | | |
| 55 | 11.19 | 1.33 | 11.19 | 1.33 | 55 | 11.19 | 1.33 | | |
| 56 | 11.19 | | 11.19 | | 56 | 11.19 | | | |
| 57 | 11.19 | | 11.19 | | 57 | 11.19 | | | |
| 58 | 11.19 | | 11.19 | | 58 | 11.19 | | | |
| 59 | 11.19 | | 11.19 | | 59 | 11.19 | | | |
| 60 | 11.19 | | 11.19 | | 60 | 11.19 | | | |

* For issue ages 46-50, rider available to NT only.

To calculate the modal premium, multiply the number of units (benefit amount divided by 100) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | | |
|---|-------------|-----------|----------|--------|--|---------------|-----------|----------|--------|
| Endowment Benefit Rider (ROP) and ROP Rider Waiver of Premium Rider | | | | | | | | | |
| (for 20-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Base Policy Benefit | | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | | Preferred | Standard | Waiver |
| 18 | 0.75 | 0.98 | 1.47 | 0.07 | | 18 | 2.09 | 2.49 | 0.07 |
| 19 | 0.75 | 0.98 | 1.47 | 0.07 | | 19 | 2.09 | 2.49 | 0.07 |
| 20 | 0.75 | 0.98 | 1.47 | 0.07 | | 20 | 2.09 | 2.49 | 0.07 |
| 21 | 0.75 | 0.98 | 1.47 | 0.07 | | 21 | 2.09 | 2.49 | 0.07 |
| 22 | 0.75 | 0.98 | 1.47 | 0.07 | | 22 | 2.09 | 2.49 | 0.07 |
| 23 | 0.75 | 0.98 | 1.47 | 0.08 | | 23 | 2.09 | 2.49 | 0.08 |
| 24 | 0.75 | 0.98 | 1.47 | 0.08 | | 24 | 2.09 | 2.49 | 0.08 |
| 25 | 0.75 | 0.98 | 1.47 | 0.08 | | 25 | 2.09 | 2.49 | 0.08 |
| 26 | 0.75 | 0.98 | 1.47 | 0.09 | | 26 | 2.19 | 2.61 | 0.09 |
| 27 | 0.75 | 0.98 | 1.47 | 0.09 | | 27 | 2.33 | 2.78 | 0.09 |
| 28 | 0.75 | 0.98 | 1.47 | 0.10 | | 28 | 2.51 | 2.98 | 0.10 |
| 29 | 0.75 | 0.98 | 1.47 | 0.11 | | 29 | 2.70 | 3.20 | 0.11 |
| 30 | 0.75 | 0.98 | 1.47 | 0.12 | | 30 | 2.91 | 3.45 | 0.12 |
| 31 | 0.78 | 1.02 | 1.52 | 0.14 | | 31 | 3.13 | 3.70 | 0.14 |
| 32 | 0.81 | 1.06 | 1.58 | 0.15 | | 32 | 3.35 | 3.97 | 0.15 |
| 33 | 0.85 | 1.11 | 1.67 | 0.16 | | 33 | 3.60 | 4.27 | 0.16 |
| 34 | 0.92 | 1.20 | 1.79 | 0.18 | | 34 | 3.90 | 4.61 | 0.18 |
| 35 | 1.03 | 1.33 | 1.98 | 0.21 | | 35 | 4.25 | 5.03 | 0.21 |
| 36 | 1.17 | 1.51 | 2.24 | 0.23 | | 36 | 4.65 | 5.50 | 0.23 |
| 37 | 1.35 | 1.73 | 2.56 | 0.27 | | 37 | 5.09 | 6.00 | 0.27 |
| 38 | 1.55 | 1.99 | 2.92 | 0.30 | | 38 | 5.58 | 6.57 | 0.30 |
| 39 | 1.78 | 2.26 | 3.32 | 0.35 | | 39 | 6.15 | 7.24 | 0.35 |
| 40 | 2.01 | 2.56 | 3.75 | 0.40 | | 40 | 6.83 | 8.03 | 0.40 |
| 41 | 2.26 | 2.88 | 4.20 | 0.47 | | 41 | 7.61 | 8.94 | 0.47 |
| 42 | 2.53 | 3.22 | 4.69 | 0.54 | | 42 | 8.47 | 9.95 | 0.54 |
| 43 | 2.82 | 3.58 | 5.21 | 0.63 | | 43 | 9.43 | 11.07 | 0.63 |
| 44 | 3.12 | 3.96 | 5.75 | 0.74 | | 44 | 10.48 | 12.29 | 0.74 |
| 45 | 3.43 | 4.34 | 6.30 | 0.86 | | 45 | 11.61 | 13.61 | 0.86 |
| 46 | 3.73 | 4.72 | 6.84 | 1.01 | | 46 | 12.81 | 15.03 | 1.01 |
| 47 | 4.03 | 5.10 | 7.38 | 1.17 | | 47 | 14.10 | 16.53 | 1.17 |
| 48 | 4.35 | 5.49 | 7.94 | 1.36 | | 48 | 15.47 | 18.14 | 1.36 |
| 49 | 4.70 | 5.92 | 8.55 | 1.59 | | 49 | 16.96 | 19.88 | 1.59 |
| 50 | 5.09 | 6.41 | 9.23 | 1.85 | | 50 | 18.57 | 21.75 | 1.85 |
| 51 | 5.49 | 6.90 | 9.91 | 2.14 | | 51 | 20.25 | 23.67 | 2.14 |
| 52 | 5.90 | 7.41 | 10.59 | 2.47 | | 52 | 21.98 | 25.64 | 2.47 |
| 53 | 6.36 | 7.97 | 11.36 | 2.86 | | 53 | 23.85 | 27.78 | 2.86 |
| 54 | 6.91 | 8.66 | 12.29 | 3.32 | | 54 | 25.99 | 30.22 | 3.32 |
| 55 | 7.61 | 9.52 | 13.48 | 3.87 | | 55 | 28.48 | 33.08 | 3.87 |
| 56 | 8.45 | 10.55 | 14.91 | | | | | | |
| 57 | 9.38 | 11.71 | 16.51 | | | | | | |
| 58 | 10.43 | 13.01 | 18.33 | | | | | | |
| 59 | 11.63 | 14.49 | 20.39 | | | | | | |
| 60 | 13.00 | 16.18 | 22.72 | | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | | |
|---|-------------|-----------|----------|--------|------------|-----------|----------|--------|--|
| Endowment Benefit Rider (ROP) and ROP Rider Waiver of Premium Rider | | | | | | | | | |
| (for 30-year term) | | | | | | | | | |
| Annual Premium per \$1,000 Base Policy Benefit | | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | | |
| | Preferred+ | Preferred | Standard | Wavier | | Preferred | Standard | Waiver | |
| 18 | 0.28 | 0.36 | 0.56 | 0.04 | 18 | 0.92 | 1.10 | 0.04 | |
| 19 | 0.28 | 0.36 | 0.56 | 0.04 | 19 | 0.92 | 1.10 | 0.04 | |
| 20 | 0.28 | 0.36 | 0.56 | 0.04 | 20 | 0.92 | 1.10 | 0.04 | |
| 21 | 0.28 | 0.36 | 0.56 | 0.04 | 21 | 0.92 | 1.10 | 0.04 | |
| 22 | 0.28 | 0.36 | 0.56 | 0.04 | 22 | 0.92 | 1.10 | 0.04 | |
| 23 | 0.28 | 0.36 | 0.56 | 0.04 | 23 | 0.92 | 1.10 | 0.04 | |
| 24 | 0.28 | 0.36 | 0.56 | 0.05 | 24 | 0.92 | 1.10 | 0.05 | |
| 25 | 0.28 | 0.36 | 0.56 | 0.05 | 25 | 0.92 | 1.10 | 0.05 | |
| 26 | 0.28 | 0.36 | 0.56 | 0.05 | 26 | 1.01 | 1.21 | 0.05 | |
| 27 | 0.28 | 0.36 | 0.56 | 0.06 | 27 | 1.14 | 1.37 | 0.06 | |
| 28 | 0.28 | 0.36 | 0.56 | 0.06 | 28 | 1.29 | 1.55 | 0.06 | |
| 29 | 0.29 | 0.37 | 0.57 | 0.07 | 29 | 1.45 | 1.74 | 0.07 | |
| 30 | 0.32 | 0.41 | 0.63 | 0.08 | 30 | 1.61 | 1.93 | 0.08 | |
| 31 | 0.38 | 0.48 | 0.73 | 0.09 | 31 | 1.76 | 2.11 | 0.09 | |
| 32 | 0.45 | 0.59 | 0.86 | 0.09 | 32 | 1.91 | 2.29 | 0.09 | |
| 33 | 0.54 | 0.70 | 1.02 | 0.10 | 33 | 2.07 | 2.47 | 0.10 | |
| 34 | 0.64 | 0.82 | 1.18 | 0.11 | 34 | 2.24 | 2.67 | 0.11 | |
| 35 | 0.73 | 0.94 | 1.34 | 0.13 | 35 | 2.43 | 2.90 | 0.13 | |
| 36 | 0.82 | 1.05 | 1.48 | 0.14 | 36 | 2.63 | 3.14 | 0.14 | |
| 37 | 0.90 | 1.15 | 1.63 | 0.16 | 37 | 2.84 | 3.38 | 0.16 | |
| 38 | 1.00 | 1.26 | 1.77 | 0.18 | 38 | 3.06 | 3.64 | 0.18 | |
| 39 | 1.10 | 1.38 | 1.93 | 0.20 | 39 | 3.33 | 3.95 | 0.20 | |
| 40 | 1.21 | 1.52 | 2.12 | 0.22 | 40 | 3.65 | 4.32 | 0.22 | |
| 41 | 1.33 | 1.67 | 2.32 | 0.26 | 41 | 4.02 | 4.75 | 0.26 | |
| 42 | 1.46 | 1.82 | 2.54 | 0.29 | 42 | 4.43 | 5.22 | 0.29 | |
| 43 | 1.60 | 1.99 | 2.77 | 0.34 | 43 | 4.88 | 5.74 | 0.34 | |
| 44 | 1.76 | 2.18 | 3.04 | 0.39 | 44 | 5.39 | 6.31 | 0.39 | |
| 45 | 1.95 | 2.41 | 3.35 | 0.45 | 45 | 5.96 | 6.95 | 0.45 | |
| 46 | 2.17 | 2.67 | 3.70 | 0.52 | 46 | 6.58 | 7.63 | 0.52 | |
| 47 | 2.41 | 2.95 | 4.07 | 0.60 | 47 | 7.25 | 8.35 | 0.60 | |
| 48 | 2.67 | 3.27 | 4.49 | 0.70 | 48 | 7.98 | 9.14 | 0.70 | |
| 49 | 2.97 | 3.62 | 4.95 | 0.81 | 49 | 8.80 | 10.02 | 0.81 | |
| 50 | 3.32 | 4.03 | 5.48 | 0.94 | 50 | 9.73 | 11.00 | 0.94 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I1703 and R I0767. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | | | |
|--|-----------|-----------|----------|--------|--|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | | |
| (for 10-year term) | | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | | | |
| Non-Tobacco | | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.36 | 0.49 | 0.77 | 0.05 | | 47 | 1.17 | 1.52 | 2.33 | 0.47 |
| 19 | 0.36 | 0.49 | 0.77 | 0.05 | | 48 | 1.30 | 1.69 | 2.58 | 0.55 |
| 20 | 0.36 | 0.49 | 0.77 | 0.05 | | 49 | 1.45 | 1.87 | 2.85 | 0.64 |
| 21 | 0.36 | 0.49 | 0.77 | 0.05 | | 50 | 1.61 | 2.07 | 3.14 | 0.77 |
| 22 | 0.36 | 0.49 | 0.77 | 0.06 | | 51 | 1.77 | 2.27 | 3.43 | 0.93 |
| 23 | 0.36 | 0.49 | 0.77 | 0.06 | | 52 | 1.93 | 2.47 | 3.73 | 1.13 |
| 24 | 0.36 | 0.49 | 0.77 | 0.06 | | 53 | 2.11 | 2.69 | 4.05 | 1.36 |
| 25 | 0.36 | 0.49 | 0.77 | 0.06 | | 54 | 2.32 | 2.94 | 4.43 | 1.64 |
| 26 | 0.36 | 0.49 | 0.77 | 0.06 | | 55 | 2.57 | 3.25 | 4.89 | 1.97 |
| 27 | 0.36 | 0.49 | 0.77 | 0.06 | | 56 | 2.86 | 3.62 | 5.43 | |
| 28 | 0.36 | 0.49 | 0.77 | 0.06 | | 57 | 3.19 | 4.02 | 6.03 | |
| 29 | 0.36 | 0.49 | 0.77 | 0.07 | | 58 | 3.56 | 4.48 | 6.69 | |
| 30 | 0.36 | 0.49 | 0.77 | 0.07 | | 59 | 3.95 | 4.97 | 7.42 | |
| 31 | 0.36 | 0.49 | 0.77 | 0.07 | | 60 | 4.38 | 5.50 | 8.20 | |
| 32 | 0.36 | 0.49 | 0.77 | 0.08 | | 61 | 4.84 | 6.07 | 9.07 | |
| 33 | 0.36 | 0.49 | 0.77 | 0.09 | | 62 | 5.34 | 6.69 | 10.02 | |
| 34 | 0.36 | 0.49 | 0.77 | 0.09 | | 63 | 5.87 | 7.34 | 11.01 | |
| 35 | 0.36 | 0.49 | 0.77 | 0.10 | | 64 | 6.43 | 8.03 | 12.03 | |
| 36 | 0.38 | 0.52 | 0.83 | 0.11 | | 65 | 7.01 | 8.77 | 13.02 | |
| 37 | 0.41 | 0.56 | 0.90 | 0.12 | | 66 | 7.53 | 9.44 | 13.81 | |
| 38 | 0.45 | 0.61 | 0.99 | 0.14 | | 67 | 7.99 | 10.05 | 14.41 | |
| 39 | 0.50 | 0.67 | 1.10 | 0.15 | | 68 | 8.52 | 10.75 | 15.11 | |
| 40 | 0.55 | 0.74 | 1.21 | 0.17 | | 69 | 9.26 | 11.70 | 16.18 | |
| 41 | 0.61 | 0.82 | 1.32 | 0.19 | | 70 | 10.34 | 13.07 | 17.91 | |
| 42 | 0.67 | 0.90 | 1.44 | 0.22 | | 71 | 11.71 | 14.80 | 20.24 | |
| 43 | 0.75 | 0.99 | 1.57 | 0.26 | | 72 | 13.30 | 16.78 | 22.97 | |
| 44 | 0.83 | 1.10 | 1.72 | 0.30 | | 73 | 15.15 | 19.10 | 26.21 | |
| 45 | 0.93 | 1.22 | 1.90 | 0.35 | | 74 | 17.34 | 21.84 | 30.03 | |
| 46 | 1.04 | 1.36 | 2.10 | 0.40 | | 75 | 19.92 | 25.06 | 34.53 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R 10765 and R 11703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | |
|---|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | |
| Tobacco | | | | | | | |
| Issue Ages | Preferred | Standard | Waiver | Issue Ages | Preferred | Standard | Waiver |
| 18 | 0.92 | 1.16 | 0.05 | 47 | 4.99 | 5.97 | 0.47 |
| 19 | 0.92 | 1.16 | 0.05 | 48 | 5.54 | 6.63 | 0.55 |
| 20 | 0.92 | 1.16 | 0.05 | 49 | 6.22 | 7.43 | 0.64 |
| 21 | 0.92 | 1.16 | 0.05 | 50 | 7.08 | 8.45 | 0.77 |
| 22 | 0.92 | 1.16 | 0.06 | 51 | 8.13 | 9.69 | 0.93 |
| 23 | 0.92 | 1.16 | 0.06 | 52 | 9.34 | 11.10 | 1.13 |
| 24 | 0.92 | 1.16 | 0.06 | 53 | 10.68 | 12.68 | 1.36 |
| 25 | 0.92 | 1.16 | 0.06 | 54 | 12.16 | 14.41 | 1.64 |
| 26 | 0.92 | 1.16 | 0.06 | 55 | 13.75 | 16.29 | 1.97 |
| 27 | 0.92 | 1.16 | 0.06 | 56 | 15.50 | 18.36 | |
| 28 | 0.92 | 1.16 | 0.06 | 57 | 17.42 | 20.62 | |
| 29 | 0.92 | 1.16 | 0.07 | 58 | 19.44 | 23.02 | |
| 30 | 0.94 | 1.16 | 0.07 | 59 | 21.51 | 25.47 | |
| 31 | 1.01 | 1.24 | 0.07 | 60 | 23.56 | 27.90 | |
| 32 | 1.10 | 1.35 | 0.08 | 61 | 25.61 | 30.34 | |
| 33 | 1.21 | 1.48 | 0.09 | 62 | 27.69 | 32.85 | |
| 34 | 1.33 | 1.63 | 0.09 | 63 | 29.80 | 35.37 | |
| 35 | 1.46 | 1.78 | 0.10 | 64 | 31.92 | 37.87 | |
| 36 | 1.58 | 1.92 | 0.11 | 65 | 34.03 | 40.30 | |
| 37 | 1.70 | 2.06 | 0.12 | 66 | 35.96 | 42.43 | |
| 38 | 1.84 | 2.22 | 0.14 | 67 | 37.71 | 44.27 | |
| 39 | 2.02 | 2.42 | 0.15 | 68 | 39.56 | 46.20 | |
| 40 | 2.24 | 2.69 | 0.17 | 69 | 41.78 | 48.58 | |
| 41 | 2.51 | 3.02 | 0.19 | 70 | 44.64 | 51.76 | |
| 42 | 2.82 | 3.39 | 0.22 | 71 | 48.15 | 55.77 | |
| 43 | 3.17 | 3.81 | 0.26 | 72 | 52.14 | 60.37 | |
| 44 | 3.58 | 4.29 | 0.30 | 73 | 56.58 | 65.52 | |
| 45 | 4.03 | 4.83 | 0.35 | 74 | 61.46 | 71.19 | |
| 46 | 4.50 | 5.39 | 0.40 | 75 | 66.78 | 77.34 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R 10765 and R 11703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | | | |
|--|-----------|-----------|----------|--------|--|-------|-----------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | | | |
| (for 10-year term) | | | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | | | |
| Non-Tobacco | | | | | | | | | | |
| Issue | Preferred | Preferred | Standard | Waiver | | Issue | Preferred | Preferred | Standard | Waiver |
| 18 | 0.36 | 0.47 | 0.70 | 0.05 | | 47 | 0.99 | 1.26 | 1.93 | 0.37 |
| 19 | 0.36 | 0.47 | 0.70 | 0.05 | | 48 | 1.10 | 1.40 | 2.13 | 0.44 |
| 20 | 0.36 | 0.47 | 0.70 | 0.05 | | 49 | 1.22 | 1.55 | 2.34 | 0.51 |
| 21 | 0.36 | 0.47 | 0.70 | 0.05 | | 50 | 1.34 | 1.70 | 2.56 | 0.61 |
| 22 | 0.36 | 0.47 | 0.70 | 0.05 | | 51 | 1.46 | 1.85 | 2.76 | 0.73 |
| 23 | 0.36 | 0.47 | 0.70 | 0.05 | | 52 | 1.59 | 2.00 | 2.96 | 0.88 |
| 24 | 0.36 | 0.47 | 0.70 | 0.05 | | 53 | 1.72 | 2.17 | 3.17 | 1.05 |
| 25 | 0.36 | 0.47 | 0.70 | 0.05 | | 54 | 1.88 | 2.36 | 3.42 | 1.26 |
| 26 | 0.36 | 0.47 | 0.70 | 0.05 | | 55 | 2.07 | 2.60 | 3.74 | 1.50 |
| 27 | 0.36 | 0.47 | 0.70 | 0.05 | | 56 | 2.29 | 2.88 | 4.13 | |
| 28 | 0.36 | 0.47 | 0.70 | 0.05 | | 57 | 2.55 | 3.19 | 4.58 | |
| 29 | 0.36 | 0.47 | 0.70 | 0.05 | | 58 | 2.82 | 3.54 | 5.08 | |
| 30 | 0.36 | 0.47 | 0.70 | 0.06 | | 59 | 3.13 | 3.91 | 5.63 | |
| 31 | 0.36 | 0.47 | 0.70 | 0.06 | | 60 | 3.45 | 4.32 | 6.21 | |
| 32 | 0.36 | 0.47 | 0.70 | 0.06 | | 61 | 3.78 | 4.74 | 6.82 | |
| 33 | 0.36 | 0.47 | 0.70 | 0.07 | | 62 | 4.13 | 5.17 | 7.47 | |
| 34 | 0.36 | 0.47 | 0.70 | 0.08 | | 63 | 4.51 | 5.65 | 8.16 | |
| 35 | 0.36 | 0.47 | 0.70 | 0.08 | | 64 | 4.93 | 6.18 | 8.92 | |
| 36 | 0.38 | 0.50 | 0.74 | 0.09 | | 65 | 5.42 | 6.80 | 9.76 | |
| 37 | 0.42 | 0.54 | 0.79 | 0.10 | | 66 | 5.92 | 7.44 | 10.57 | |
| 38 | 0.46 | 0.59 | 0.86 | 0.11 | | 67 | 6.42 | 8.08 | 11.35 | |
| 39 | 0.50 | 0.64 | 0.94 | 0.12 | | 68 | 7.00 | 8.82 | 12.25 | |
| 40 | 0.55 | 0.70 | 1.02 | 0.14 | | 69 | 7.74 | 9.77 | 13.44 | |
| 41 | 0.59 | 0.75 | 1.11 | 0.15 | | 70 | 8.73 | 11.02 | 15.09 | |
| 42 | 0.64 | 0.81 | 1.20 | 0.18 | | 71 | 9.92 | 12.52 | 17.13 | |
| 43 | 0.68 | 0.87 | 1.31 | 0.20 | | 72 | 11.26 | 14.19 | 19.45 | |
| 44 | 0.74 | 0.94 | 1.43 | 0.24 | | 73 | 12.81 | 16.14 | 22.16 | |
| 45 | 0.81 | 1.03 | 1.57 | 0.28 | | 74 | 14.63 | 18.42 | 25.35 | |
| 46 | 0.90 | 1.14 | 1.74 | 0.32 | | 75 | 16.80 | 21.13 | 29.13 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|---|-----------|----------|--------|--|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Tobacco | | | | | | | | |
| Issue Ages | Preferred | Standard | Waiver | | Issue Ages | Preferred | Standard | Waiver |
| 18 | 0.83 | 0.99 | 0.05 | | 47 | 4.05 | 4.84 | 0.37 |
| 19 | 0.83 | 0.99 | 0.05 | | 48 | 4.50 | 5.38 | 0.44 |
| 20 | 0.83 | 0.99 | 0.05 | | 49 | 5.04 | 6.01 | 0.51 |
| 21 | 0.83 | 0.99 | 0.05 | | 50 | 5.70 | 6.79 | 0.61 |
| 22 | 0.83 | 0.99 | 0.05 | | 51 | 6.49 | 7.70 | 0.73 |
| 23 | 0.83 | 0.99 | 0.05 | | 52 | 7.37 | 8.71 | 0.88 |
| 24 | 0.83 | 0.99 | 0.05 | | 53 | 8.36 | 9.84 | 1.05 |
| 25 | 0.83 | 0.99 | 0.05 | | 54 | 9.45 | 11.09 | 1.26 |
| 26 | 0.83 | 0.99 | 0.05 | | 55 | 10.64 | 12.47 | 1.50 |
| 27 | 0.83 | 0.99 | 0.05 | | 56 | 11.97 | 14.02 | |
| 28 | 0.83 | 0.99 | 0.05 | | 57 | 13.44 | 15.74 | |
| 29 | 0.83 | 0.99 | 0.05 | | 58 | 15.00 | 17.57 | |
| 30 | 0.85 | 0.99 | 0.06 | | 59 | 16.59 | 19.43 | |
| 31 | 0.90 | 1.05 | 0.06 | | 60 | 18.16 | 21.28 | |
| 32 | 0.97 | 1.14 | 0.06 | | 61 | 19.66 | 23.06 | |
| 33 | 1.04 | 1.24 | 0.07 | | 62 | 21.13 | 24.81 | |
| 34 | 1.13 | 1.35 | 0.08 | | 63 | 22.64 | 26.60 | |
| 35 | 1.23 | 1.47 | 0.08 | | 64 | 24.26 | 28.51 | |
| 36 | 1.32 | 1.58 | 0.09 | | 65 | 26.08 | 30.62 | |
| 37 | 1.42 | 1.70 | 0.10 | | 66 | 28.03 | 32.84 | |
| 38 | 1.53 | 1.83 | 0.11 | | 67 | 30.07 | 35.12 | |
| 39 | 1.66 | 1.99 | 0.12 | | 68 | 32.28 | 37.58 | |
| 40 | 1.84 | 2.20 | 0.14 | | 69 | 34.74 | 40.35 | |
| 41 | 2.06 | 2.46 | 0.15 | | 70 | 37.55 | 43.54 | |
| 42 | 2.30 | 2.75 | 0.18 | | 71 | 40.67 | 47.12 | |
| 43 | 2.59 | 3.09 | 0.20 | | 72 | 44.03 | 51.00 | |
| 44 | 2.91 | 3.47 | 0.24 | | 73 | 47.70 | 55.25 | |
| 45 | 3.27 | 3.90 | 0.28 | | 74 | 51.72 | 59.90 | |
| 46 | 3.65 | 4.36 | 0.32 | | 75 | 56.14 | 65.01 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

For Montana Only

Other Insured Term Rider and OIT Rider Waiver of Premium Rider

(for 10-year term)

Annual Premium per \$1,000 Benefit - Band 3

Non-Tobacco

| Issue Ages | Preferred+ | Preferred | Standard | Waiver | Issue Ages | Preferred+ | Preferred | Standard | Waiver |
|------------|------------|-----------|----------|--------|------------|------------|-----------|----------|--------|
| 18 | 0.36 | 0.47 | 0.69 | 0.05 | 47 | 0.98 | 1.22 | 1.70 | 0.32 |
| 19 | 0.36 | 0.47 | 0.69 | 0.05 | 48 | 1.07 | 1.34 | 1.86 | 0.37 |
| 20 | 0.36 | 0.47 | 0.69 | 0.05 | 49 | 1.17 | 1.47 | 2.04 | 0.44 |
| 21 | 0.36 | 0.47 | 0.69 | 0.05 | 50 | 1.28 | 1.60 | 2.22 | 0.52 |
| 22 | 0.36 | 0.47 | 0.69 | 0.05 | 51 | 1.39 | 1.73 | 2.40 | 0.63 |
| 23 | 0.36 | 0.47 | 0.69 | 0.05 | 52 | 1.49 | 1.87 | 2.57 | 0.76 |
| 24 | 0.36 | 0.47 | 0.69 | 0.05 | 53 | 1.61 | 2.01 | 2.76 | 0.91 |
| 25 | 0.36 | 0.47 | 0.69 | 0.05 | 54 | 1.74 | 2.18 | 2.99 | 1.09 |
| 26 | 0.36 | 0.47 | 0.69 | 0.05 | 55 | 1.91 | 2.39 | 3.27 | 1.31 |
| 27 | 0.36 | 0.47 | 0.69 | 0.05 | 56 | 2.11 | 2.64 | 3.61 | |
| 28 | 0.36 | 0.47 | 0.69 | 0.05 | 57 | 2.33 | 2.92 | 4.00 | |
| 29 | 0.36 | 0.47 | 0.69 | 0.05 | 58 | 2.58 | 3.22 | 4.42 | |
| 30 | 0.36 | 0.47 | 0.69 | 0.05 | 59 | 2.84 | 3.56 | 4.88 | |
| 31 | 0.36 | 0.47 | 0.69 | 0.06 | 60 | 3.12 | 3.91 | 5.37 | |
| 32 | 0.36 | 0.47 | 0.69 | 0.06 | 61 | 3.40 | 4.26 | 5.85 | |
| 33 | 0.36 | 0.47 | 0.69 | 0.07 | 62 | 3.67 | 4.62 | 6.33 | |
| 34 | 0.36 | 0.47 | 0.69 | 0.07 | 63 | 3.98 | 5.01 | 6.86 | |
| 35 | 0.36 | 0.47 | 0.69 | 0.08 | 64 | 4.34 | 5.47 | 7.49 | |
| 36 | 0.38 | 0.50 | 0.73 | 0.08 | 65 | 4.79 | 6.04 | 8.27 | |
| 37 | 0.42 | 0.54 | 0.78 | 0.09 | 66 | 5.29 | 6.67 | 9.13 | |
| 38 | 0.46 | 0.59 | 0.84 | 0.10 | 67 | 5.81 | 7.34 | 10.03 | |
| 39 | 0.50 | 0.64 | 0.91 | 0.11 | 68 | 6.43 | 8.11 | 11.09 | |
| 40 | 0.55 | 0.70 | 0.98 | 0.12 | 69 | 7.19 | 9.07 | 12.40 | |
| 41 | 0.59 | 0.75 | 1.05 | 0.14 | 70 | 8.15 | 10.28 | 14.07 | |
| 42 | 0.64 | 0.81 | 1.12 | 0.16 | 71 | 9.28 | 11.69 | 16.02 | |
| 43 | 0.69 | 0.87 | 1.20 | 0.18 | 72 | 10.52 | 13.26 | 18.19 | |
| 44 | 0.74 | 0.94 | 1.30 | 0.21 | 73 | 11.96 | 15.06 | 20.69 | |
| 45 | 0.81 | 1.02 | 1.41 | 0.24 | 74 | 13.65 | 17.18 | 23.63 | |
| 46 | 0.89 | 1.12 | 1.54 | 0.28 | 75 | 15.66 | 19.70 | 27.14 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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15-071-01111 (011/17)



Term Life Insurance

| For Montana Only | | | | | | | | |
|---|-----------|----------|--------|--|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Tobacco | | | | | | | | |
| Issue Ages | Preferred | Standard | Waiver | | Issue Ages | Preferred | Standard | Waiver |
| 18 | 0.83 | 0.99 | 0.05 | | 47 | 3.61 | 4.18 | 0.32 |
| 19 | 0.83 | 0.99 | 0.05 | | 48 | 4.00 | 4.63 | 0.37 |
| 20 | 0.83 | 0.99 | 0.05 | | 49 | 4.47 | 5.17 | 0.44 |
| 21 | 0.83 | 0.99 | 0.05 | | 50 | 5.05 | 5.84 | 0.52 |
| 22 | 0.83 | 0.99 | 0.05 | | 51 | 5.75 | 6.65 | 0.63 |
| 23 | 0.83 | 0.99 | 0.05 | | 52 | 6.55 | 7.57 | 0.76 |
| 24 | 0.83 | 0.99 | 0.05 | | 53 | 7.44 | 8.60 | 0.91 |
| 25 | 0.83 | 0.99 | 0.05 | | 54 | 8.42 | 9.73 | 1.09 |
| 26 | 0.83 | 0.99 | 0.05 | | 55 | 9.48 | 10.96 | 1.31 |
| 27 | 0.83 | 0.99 | 0.05 | | 56 | 10.66 | 12.33 | |
| 28 | 0.83 | 0.99 | 0.05 | | 57 | 11.97 | 13.84 | |
| 29 | 0.83 | 0.99 | 0.05 | | 58 | 13.35 | 15.43 | |
| 30 | 0.85 | 0.99 | 0.05 | | 59 | 14.75 | 17.05 | |
| 31 | 0.90 | 1.05 | 0.06 | | 60 | 16.12 | 18.64 | |
| 32 | 0.97 | 1.13 | 0.06 | | 61 | 17.38 | 20.11 | |
| 33 | 1.05 | 1.22 | 0.07 | | 62 | 18.56 | 21.48 | |
| 34 | 1.14 | 1.33 | 0.07 | | 63 | 19.78 | 22.92 | |
| 35 | 1.23 | 1.44 | 0.08 | | 64 | 21.18 | 24.55 | |
| 36 | 1.32 | 1.54 | 0.08 | | 65 | 22.87 | 26.52 | |
| 37 | 1.41 | 1.65 | 0.09 | | 66 | 24.86 | 28.83 | |
| 38 | 1.51 | 1.76 | 0.10 | | 67 | 27.07 | 31.39 | |
| 39 | 1.64 | 1.90 | 0.11 | | 68 | 29.49 | 34.20 | |
| 40 | 1.79 | 2.08 | 0.12 | | 69 | 32.12 | 37.24 | |
| 41 | 1.97 | 2.29 | 0.14 | | 70 | 34.95 | 40.52 | |
| 42 | 2.17 | 2.51 | 0.16 | | 71 | 37.94 | 43.97 | |
| 43 | 2.39 | 2.77 | 0.18 | | 72 | 41.08 | 47.60 | |
| 44 | 2.65 | 3.07 | 0.21 | | 73 | 44.46 | 51.50 | |
| 45 | 2.95 | 3.42 | 0.24 | | 74 | 48.15 | 55.76 | |
| 46 | 3.27 | 3.79 | 0.28 | | 75 | 52.24 | 60.48 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

For Montana Only

Other Insured Term Rider and OIT Rider Waiver of Premium Rider

(for 10-year term)

Annual Premium per \$1,000 Benefit - Band 4

Non-Tobacco

| Issue | Preferred | Preferred | Standard | Waiver | Issue | Preferred | Preferred | Standard | Waiver |
|-------|-----------|-----------|----------|--------|-------|-----------|-----------|----------|--------|
| 18 | 0.36 | 0.47 | 0.69 | 0.05 | 47 | 0.97 | 1.21 | 1.66 | 0.31 |
| 19 | 0.36 | 0.47 | 0.69 | 0.05 | 48 | 1.06 | 1.32 | 1.82 | 0.36 |
| 20 | 0.36 | 0.47 | 0.69 | 0.05 | 49 | 1.16 | 1.44 | 1.99 | 0.42 |
| 21 | 0.36 | 0.47 | 0.69 | 0.05 | 50 | 1.26 | 1.57 | 2.17 | 0.50 |
| 22 | 0.36 | 0.47 | 0.69 | 0.05 | 51 | 1.36 | 1.70 | 2.34 | 0.60 |
| 23 | 0.36 | 0.47 | 0.69 | 0.05 | 52 | 1.47 | 1.83 | 2.51 | 0.73 |
| 24 | 0.36 | 0.47 | 0.69 | 0.05 | 53 | 1.58 | 1.96 | 2.69 | 0.88 |
| 25 | 0.36 | 0.47 | 0.69 | 0.05 | 54 | 1.71 | 2.13 | 2.91 | 1.06 |
| 26 | 0.36 | 0.47 | 0.69 | 0.05 | 55 | 1.87 | 2.33 | 3.18 | 1.27 |
| 27 | 0.36 | 0.47 | 0.69 | 0.05 | 56 | 2.06 | 2.57 | 3.51 | |
| 28 | 0.36 | 0.47 | 0.69 | 0.05 | 57 | 2.28 | 2.84 | 3.88 | |
| 29 | 0.36 | 0.47 | 0.69 | 0.05 | 58 | 2.51 | 3.14 | 4.29 | |
| 30 | 0.36 | 0.47 | 0.69 | 0.05 | 59 | 2.77 | 3.47 | 4.74 | |
| 31 | 0.36 | 0.47 | 0.69 | 0.05 | 60 | 3.04 | 3.81 | 5.21 | |
| 32 | 0.36 | 0.47 | 0.69 | 0.06 | 61 | 3.31 | 4.15 | 5.68 | |
| 33 | 0.36 | 0.47 | 0.69 | 0.06 | 62 | 3.57 | 4.49 | 6.14 | |
| 34 | 0.36 | 0.47 | 0.69 | 0.07 | 63 | 3.87 | 4.87 | 6.66 | |
| 35 | 0.36 | 0.47 | 0.69 | 0.08 | 64 | 4.22 | 5.32 | 7.27 | |
| 36 | 0.38 | 0.50 | 0.73 | 0.08 | 65 | 4.65 | 5.87 | 8.02 | |
| 37 | 0.42 | 0.54 | 0.78 | 0.09 | 66 | 5.13 | 6.48 | 8.85 | |
| 38 | 0.46 | 0.59 | 0.84 | 0.10 | 67 | 5.64 | 7.12 | 9.73 | |
| 39 | 0.50 | 0.65 | 0.91 | 0.11 | 68 | 6.24 | 7.87 | 10.75 | |
| 40 | 0.55 | 0.70 | 0.98 | 0.12 | 69 | 6.97 | 8.80 | 12.02 | |
| 41 | 0.59 | 0.75 | 1.05 | 0.13 | 70 | 7.91 | 9.97 | 13.64 | |
| 42 | 0.64 | 0.81 | 1.12 | 0.15 | 71 | 9.00 | 11.34 | 15.53 | |
| 43 | 0.69 | 0.86 | 1.19 | 0.17 | 72 | 10.21 | 12.86 | 17.63 | |
| 44 | 0.74 | 0.93 | 1.28 | 0.20 | 73 | 11.60 | 14.60 | 20.05 | |
| 45 | 0.81 | 1.01 | 1.39 | 0.23 | 74 | 13.23 | 16.65 | 22.90 | |
| 46 | 0.89 | 1.10 | 1.52 | 0.27 | 75 | 15.18 | 19.09 | 26.30 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R 10765 and R 11703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | |
|---|-----------|----------|--------|--|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 10-year term) Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Tobacco | | | | | | | | |
| Issue Ages | Preferred | Standard | Waiver | | Issue Ages | Preferred | Standard | Waiver |
| 18 | 0.83 | 0.98 | 0.05 | | 47 | 3.51 | 4.07 | 0.31 |
| 19 | 0.83 | 0.98 | 0.05 | | 48 | 3.88 | 4.50 | 0.36 |
| 20 | 0.83 | 0.98 | 0.05 | | 49 | 4.34 | 5.02 | 0.42 |
| 21 | 0.83 | 0.98 | 0.05 | | 50 | 4.90 | 5.67 | 0.50 |
| 22 | 0.83 | 0.98 | 0.05 | | 51 | 5.58 | 6.45 | 0.60 |
| 23 | 0.83 | 0.98 | 0.05 | | 52 | 6.35 | 7.35 | 0.73 |
| 24 | 0.83 | 0.98 | 0.05 | | 53 | 7.22 | 8.34 | 0.88 |
| 25 | 0.83 | 0.98 | 0.05 | | 54 | 8.17 | 9.44 | 1.06 |
| 26 | 0.83 | 0.98 | 0.05 | | 55 | 9.20 | 10.63 | 1.27 |
| 27 | 0.83 | 0.98 | 0.05 | | 56 | 10.35 | 11.95 | |
| 28 | 0.83 | 0.98 | 0.05 | | 57 | 11.61 | 13.42 | |
| 29 | 0.83 | 0.98 | 0.05 | | 58 | 12.94 | 14.96 | |
| 30 | 0.85 | 0.99 | 0.05 | | 59 | 14.30 | 16.52 | |
| 31 | 0.90 | 1.05 | 0.05 | | 60 | 15.62 | 18.06 | |
| 32 | 0.97 | 1.12 | 0.06 | | 61 | 16.84 | 19.48 | |
| 33 | 1.05 | 1.21 | 0.06 | | 62 | 17.98 | 20.81 | |
| 34 | 1.14 | 1.32 | 0.07 | | 63 | 19.16 | 22.20 | |
| 35 | 1.23 | 1.42 | 0.08 | | 64 | 20.51 | 23.77 | |
| 36 | 1.32 | 1.52 | 0.08 | | 65 | 22.15 | 25.68 | |
| 37 | 1.40 | 1.62 | 0.09 | | 66 | 24.08 | 27.92 | |
| 38 | 1.50 | 1.73 | 0.10 | | 67 | 26.21 | 30.40 | |
| 39 | 1.61 | 1.86 | 0.11 | | 68 | 28.55 | 33.12 | |
| 40 | 1.76 | 2.03 | 0.12 | | 69 | 31.10 | 36.06 | |
| 41 | 1.93 | 2.23 | 0.13 | | 70 | 33.84 | 39.24 | |
| 42 | 2.12 | 2.45 | 0.15 | | 71 | 36.73 | 42.58 | |
| 43 | 2.34 | 2.70 | 0.17 | | 72 | 39.77 | 46.09 | |
| 44 | 2.59 | 2.99 | 0.20 | | 73 | 43.04 | 49.87 | |
| 45 | 2.88 | 3.33 | 0.23 | | 74 | 46.61 | 53.99 | |
| 46 | 3.19 | 3.69 | 0.27 | | 75 | 50.57 | 58.55 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R 10765 and R 11703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.50 | 0.82 | 0.05 | 18 | 1.05 | 1.31 | 0.05 |
| 19 | 0.37 | 0.50 | 0.82 | 0.05 | 19 | 1.05 | 1.31 | 0.05 |
| 20 | 0.37 | 0.50 | 0.82 | 0.06 | 20 | 1.05 | 1.31 | 0.06 |
| 21 | 0.37 | 0.50 | 0.82 | 0.06 | 21 | 1.05 | 1.31 | 0.06 |
| 22 | 0.37 | 0.50 | 0.82 | 0.06 | 22 | 1.05 | 1.31 | 0.06 |
| 23 | 0.37 | 0.50 | 0.82 | 0.06 | 23 | 1.05 | 1.31 | 0.06 |
| 24 | 0.37 | 0.50 | 0.82 | 0.06 | 24 | 1.05 | 1.31 | 0.06 |
| 25 | 0.37 | 0.50 | 0.82 | 0.06 | 25 | 1.05 | 1.31 | 0.06 |
| 26 | 0.37 | 0.50 | 0.82 | 0.07 | 26 | 1.07 | 1.33 | 0.07 |
| 27 | 0.37 | 0.50 | 0.82 | 0.07 | 27 | 1.09 | 1.35 | 0.07 |
| 28 | 0.37 | 0.50 | 0.82 | 0.07 | 28 | 1.12 | 1.37 | 0.07 |
| 29 | 0.37 | 0.50 | 0.82 | 0.07 | 29 | 1.16 | 1.42 | 0.07 |
| 30 | 0.37 | 0.50 | 0.82 | 0.08 | 30 | 1.23 | 1.50 | 0.08 |
| 31 | 0.37 | 0.50 | 0.83 | 0.08 | 31 | 1.32 | 1.61 | 0.08 |
| 32 | 0.38 | 0.50 | 0.84 | 0.09 | 32 | 1.43 | 1.74 | 0.09 |
| 33 | 0.38 | 0.51 | 0.86 | 0.10 | 33 | 1.56 | 1.89 | 0.10 |
| 34 | 0.40 | 0.52 | 0.90 | 0.11 | 34 | 1.71 | 2.06 | 0.11 |
| 35 | 0.43 | 0.56 | 0.96 | 0.12 | 35 | 1.87 | 2.25 | 0.12 |
| 36 | 0.47 | 0.62 | 1.05 | 0.13 | 36 | 2.03 | 2.44 | 0.13 |
| 37 | 0.53 | 0.70 | 1.16 | 0.15 | 37 | 2.19 | 2.63 | 0.15 |
| 38 | 0.60 | 0.79 | 1.29 | 0.16 | 38 | 2.38 | 2.85 | 0.16 |
| 39 | 0.67 | 0.89 | 1.44 | 0.18 | 39 | 2.61 | 3.13 | 0.18 |
| 40 | 0.75 | 1.00 | 1.59 | 0.21 | 40 | 2.91 | 3.49 | 0.21 |
| 41 | 0.83 | 1.11 | 1.74 | 0.24 | 41 | 3.28 | 3.93 | 0.24 |
| 42 | 0.92 | 1.22 | 1.90 | 0.28 | 42 | 3.70 | 4.43 | 0.28 |
| 43 | 1.02 | 1.33 | 2.08 | 0.32 | 43 | 4.17 | 5.00 | 0.32 |
| 44 | 1.13 | 1.47 | 2.28 | 0.38 | 44 | 4.71 | 5.64 | 0.38 |
| 45 | 1.26 | 1.63 | 2.51 | 0.44 | 45 | 5.33 | 6.37 | 0.44 |
| 46 | 1.41 | 1.81 | 2.78 | 0.52 | 46 | 5.98 | 7.15 | 0.52 |
| 47 | 1.57 | 2.01 | 3.07 | 0.61 | 47 | 6.67 | 7.96 | 0.61 |
| 48 | 1.74 | 2.23 | 3.39 | 0.71 | 48 | 7.45 | 8.88 | 0.71 |
| 49 | 1.94 | 2.47 | 3.74 | 0.84 | 49 | 8.36 | 9.96 | 0.84 |
| 50 | 2.15 | 2.74 | 4.13 | 1.00 | 50 | 9.46 | 11.25 | 1.00 |
| 51 | 2.37 | 3.01 | 4.53 | 1.21 | 51 | 10.75 | 12.77 | 1.21 |
| 52 | 2.60 | 3.29 | 4.94 | 1.45 | 52 | 12.21 | 14.47 | 1.45 |
| 53 | 2.86 | 3.60 | 5.40 | 1.74 | 53 | 13.82 | 16.35 | 1.74 |
| 54 | 3.16 | 3.97 | 5.94 | 2.08 | 54 | 15.56 | 18.40 | 2.08 |
| 55 | 3.52 | 4.42 | 6.60 | 2.47 | 55 | 17.44 | 20.60 | 2.47 |
| 56 | 3.95 | 4.96 | 7.39 | | 56 | 19.50 | 23.01 | |
| 57 | 4.44 | 5.56 | 8.28 | | 57 | 21.74 | 25.64 | |
| 58 | 4.98 | 6.23 | 9.25 | | 58 | 24.09 | 28.40 | |
| 59 | 5.57 | 6.96 | 10.31 | | 59 | 26.48 | 31.21 | |
| 60 | 6.19 | 7.73 | 11.44 | | 60 | 28.85 | 33.99 | |
| 61 | 6.84 | 8.54 | 12.64 | | 61 | 31.19 | 36.77 | |
| 62 | 7.53 | 9.38 | 13.94 | | 62 | 33.57 | 39.60 | |
| 63 | 8.26 | 10.28 | 15.30 | | 63 | 35.95 | 42.43 | |
| 64 | 9.06 | 11.27 | 16.71 | | 64 | 38.33 | 45.23 | |
| 65 | 9.93 | 12.36 | 18.16 | | 65 | 40.70 | 47.93 | |
| 66 | 10.99 | 13.70 | 19.79 | | 66 | 43.26 | 50.75 | |
| 67 | 12.23 | 15.29 | 21.60 | | 67 | 46.04 | 53.71 | |
| 68 | 13.48 | 16.89 | 23.39 | | 68 | 48.69 | 56.51 | |
| 69 | 14.57 | 18.28 | 24.95 | | 69 | 50.92 | 58.84 | |
| 70 | 15.32 | 19.24 | 26.06 | | 70 | 52.39 | 60.39 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.49 | 0.72 | 0.05 | 18 | 0.92 | 1.10 | 0.05 |
| 19 | 0.37 | 0.49 | 0.72 | 0.05 | 19 | 0.92 | 1.10 | 0.05 |
| 20 | 0.37 | 0.49 | 0.72 | 0.05 | 20 | 0.92 | 1.10 | 0.05 |
| 21 | 0.37 | 0.49 | 0.72 | 0.05 | 21 | 0.92 | 1.10 | 0.05 |
| 22 | 0.37 | 0.49 | 0.72 | 0.05 | 22 | 0.92 | 1.10 | 0.05 |
| 23 | 0.37 | 0.49 | 0.72 | 0.05 | 23 | 0.92 | 1.10 | 0.05 |
| 24 | 0.37 | 0.49 | 0.72 | 0.05 | 24 | 0.92 | 1.10 | 0.05 |
| 25 | 0.37 | 0.49 | 0.72 | 0.05 | 25 | 0.92 | 1.10 | 0.05 |
| 26 | 0.37 | 0.49 | 0.72 | 0.05 | 26 | 0.93 | 1.11 | 0.05 |
| 27 | 0.37 | 0.49 | 0.72 | 0.06 | 27 | 0.95 | 1.13 | 0.06 |
| 28 | 0.37 | 0.49 | 0.72 | 0.06 | 28 | 0.97 | 1.15 | 0.06 |
| 29 | 0.37 | 0.49 | 0.72 | 0.06 | 29 | 1.00 | 1.19 | 0.06 |
| 30 | 0.37 | 0.49 | 0.72 | 0.06 | 30 | 1.05 | 1.25 | 0.06 |
| 31 | 0.37 | 0.50 | 0.73 | 0.07 | 31 | 1.12 | 1.33 | 0.07 |
| 32 | 0.38 | 0.50 | 0.73 | 0.07 | 32 | 1.20 | 1.44 | 0.07 |
| 33 | 0.39 | 0.51 | 0.75 | 0.08 | 33 | 1.30 | 1.56 | 0.08 |
| 34 | 0.40 | 0.53 | 0.77 | 0.09 | 34 | 1.41 | 1.70 | 0.09 |
| 35 | 0.43 | 0.56 | 0.82 | 0.10 | 35 | 1.54 | 1.85 | 0.10 |
| 36 | 0.47 | 0.61 | 0.89 | 0.11 | 36 | 1.67 | 2.00 | 0.11 |
| 37 | 0.51 | 0.66 | 0.98 | 0.12 | 37 | 1.80 | 2.16 | 0.12 |
| 38 | 0.57 | 0.73 | 1.08 | 0.13 | 38 | 1.95 | 2.33 | 0.13 |
| 39 | 0.63 | 0.80 | 1.20 | 0.15 | 39 | 2.14 | 2.55 | 0.15 |
| 40 | 0.69 | 0.88 | 1.32 | 0.17 | 40 | 2.38 | 2.84 | 0.17 |
| 41 | 0.75 | 0.96 | 1.44 | 0.19 | 41 | 2.67 | 3.19 | 0.19 |
| 42 | 0.81 | 1.04 | 1.57 | 0.22 | 42 | 3.01 | 3.59 | 0.22 |
| 43 | 0.88 | 1.13 | 1.71 | 0.26 | 43 | 3.39 | 4.04 | 0.26 |
| 44 | 0.96 | 1.24 | 1.86 | 0.30 | 44 | 3.82 | 4.56 | 0.30 |
| 45 | 1.06 | 1.36 | 2.05 | 0.35 | 45 | 4.31 | 5.14 | 0.35 |
| 46 | 1.18 | 1.50 | 2.27 | 0.41 | 46 | 4.84 | 5.77 | 0.41 |
| 47 | 1.31 | 1.67 | 2.51 | 0.49 | 47 | 5.41 | 6.45 | 0.49 |
| 48 | 1.45 | 1.84 | 2.78 | 0.57 | 48 | 6.04 | 7.20 | 0.57 |
| 49 | 1.60 | 2.03 | 3.06 | 0.67 | 49 | 6.76 | 8.06 | 0.67 |
| 50 | 1.77 | 2.24 | 3.35 | 0.80 | 50 | 7.61 | 9.05 | 0.80 |
| 51 | 1.94 | 2.45 | 3.63 | 0.95 | 51 | 8.58 | 10.16 | 0.95 |
| 52 | 2.10 | 2.65 | 3.89 | 1.13 | 52 | 9.64 | 11.38 | 1.13 |
| 53 | 2.29 | 2.88 | 4.19 | 1.34 | 53 | 10.81 | 12.71 | 1.34 |
| 54 | 2.51 | 3.15 | 4.55 | 1.59 | 54 | 12.10 | 14.18 | 1.59 |
| 55 | 2.78 | 3.49 | 5.01 | 1.89 | 55 | 13.51 | 15.80 | 1.89 |
| 56 | 3.11 | 3.90 | 5.59 | | 56 | 15.08 | 17.62 | |
| 57 | 3.49 | 4.37 | 6.26 | | 57 | 16.82 | 19.64 | |
| 58 | 3.90 | 4.89 | 7.00 | | 58 | 18.65 | 21.77 | |
| 59 | 4.35 | 5.45 | 7.80 | | 59 | 20.51 | 23.94 | |
| 60 | 4.83 | 6.04 | 8.65 | | 60 | 22.34 | 26.08 | |
| 61 | 5.31 | 6.63 | 9.51 | | 61 | 24.08 | 28.12 | |
| 62 | 5.79 | 7.23 | 10.39 | | 62 | 25.77 | 30.13 | |
| 63 | 6.31 | 7.89 | 11.33 | | 63 | 27.50 | 32.17 | |
| 64 | 6.92 | 8.65 | 12.41 | | 64 | 29.35 | 34.34 | |
| 65 | 7.66 | 9.58 | 13.65 | | 65 | 31.42 | 36.72 | |
| 66 | 8.61 | 10.79 | 15.19 | | 66 | 33.87 | 39.48 | |
| 67 | 9.76 | 12.23 | 16.99 | | 67 | 36.64 | 42.56 | |
| 68 | 10.96 | 13.75 | 18.87 | | 68 | 39.48 | 45.71 | |
| 69 | 12.08 | 15.17 | 20.65 | | 69 | 42.13 | 48.66 | |
| 70 | 12.98 | 16.31 | 22.12 | | 70 | 44.35 | 51.16 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|---|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider (for 15-year term) Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.49 | 0.71 | 0.05 | 18 | 0.92 | 1.08 | 0.05 |
| 19 | 0.37 | 0.49 | 0.71 | 0.05 | 19 | 0.92 | 1.08 | 0.05 |
| 20 | 0.37 | 0.49 | 0.71 | 0.05 | 20 | 0.92 | 1.08 | 0.05 |
| 21 | 0.37 | 0.49 | 0.71 | 0.05 | 21 | 0.92 | 1.08 | 0.05 |
| 22 | 0.37 | 0.49 | 0.71 | 0.05 | 22 | 0.92 | 1.08 | 0.05 |
| 23 | 0.37 | 0.49 | 0.71 | 0.05 | 23 | 0.92 | 1.08 | 0.05 |
| 24 | 0.37 | 0.49 | 0.71 | 0.05 | 24 | 0.92 | 1.08 | 0.05 |
| 25 | 0.37 | 0.49 | 0.71 | 0.05 | 25 | 0.92 | 1.08 | 0.05 |
| 26 | 0.37 | 0.49 | 0.71 | 0.05 | 26 | 0.93 | 1.09 | 0.05 |
| 27 | 0.37 | 0.49 | 0.71 | 0.05 | 27 | 0.95 | 1.11 | 0.05 |
| 28 | 0.37 | 0.49 | 0.71 | 0.05 | 28 | 0.97 | 1.14 | 0.05 |
| 29 | 0.37 | 0.49 | 0.71 | 0.06 | 29 | 1.00 | 1.17 | 0.06 |
| 30 | 0.37 | 0.49 | 0.71 | 0.06 | 30 | 1.05 | 1.23 | 0.06 |
| 31 | 0.37 | 0.50 | 0.72 | 0.06 | 31 | 1.12 | 1.31 | 0.06 |
| 32 | 0.38 | 0.50 | 0.73 | 0.07 | 32 | 1.20 | 1.40 | 0.07 |
| 33 | 0.39 | 0.51 | 0.74 | 0.08 | 33 | 1.29 | 1.51 | 0.08 |
| 34 | 0.40 | 0.53 | 0.77 | 0.08 | 34 | 1.39 | 1.63 | 0.08 |
| 35 | 0.43 | 0.56 | 0.81 | 0.09 | 35 | 1.51 | 1.76 | 0.09 |
| 36 | 0.47 | 0.61 | 0.87 | 0.10 | 36 | 1.63 | 1.90 | 0.10 |
| 37 | 0.52 | 0.67 | 0.94 | 0.11 | 37 | 1.75 | 2.04 | 0.11 |
| 38 | 0.57 | 0.73 | 1.03 | 0.12 | 38 | 1.89 | 2.20 | 0.12 |
| 39 | 0.63 | 0.81 | 1.12 | 0.13 | 39 | 2.05 | 2.39 | 0.13 |
| 40 | 0.69 | 0.88 | 1.22 | 0.15 | 40 | 2.26 | 2.63 | 0.15 |
| 41 | 0.75 | 0.95 | 1.32 | 0.17 | 41 | 2.50 | 2.91 | 0.17 |
| 42 | 0.81 | 1.02 | 1.41 | 0.20 | 42 | 2.77 | 3.22 | 0.20 |
| 43 | 0.87 | 1.10 | 1.52 | 0.22 | 43 | 3.08 | 3.56 | 0.22 |
| 44 | 0.94 | 1.18 | 1.64 | 0.26 | 44 | 3.43 | 3.97 | 0.26 |
| 45 | 1.03 | 1.29 | 1.79 | 0.30 | 45 | 3.84 | 4.44 | 0.30 |
| 46 | 1.13 | 1.42 | 1.96 | 0.35 | 46 | 4.29 | 4.96 | 0.35 |
| 47 | 1.24 | 1.56 | 2.16 | 0.41 | 47 | 4.77 | 5.51 | 0.41 |
| 48 | 1.36 | 1.71 | 2.37 | 0.48 | 48 | 5.31 | 6.14 | 0.48 |
| 49 | 1.50 | 1.88 | 2.60 | 0.57 | 49 | 5.94 | 6.86 | 0.57 |
| 50 | 1.64 | 2.06 | 2.85 | 0.68 | 50 | 6.69 | 7.73 | 0.68 |
| 51 | 1.79 | 2.24 | 3.10 | 0.81 | 51 | 7.56 | 8.73 | 0.81 |
| 52 | 1.93 | 2.43 | 3.34 | 0.97 | 52 | 8.53 | 9.85 | 0.97 |
| 53 | 2.09 | 2.63 | 3.61 | 1.16 | 53 | 9.60 | 11.08 | 1.16 |
| 54 | 2.29 | 2.88 | 3.94 | 1.39 | 54 | 10.77 | 12.43 | 1.39 |
| 55 | 2.53 | 3.18 | 4.35 | 1.65 | 55 | 12.04 | 13.89 | 1.65 |
| 56 | 2.82 | 3.55 | 4.85 | | 56 | 13.44 | 15.51 | |
| 57 | 3.16 | 3.96 | 5.43 | | 57 | 14.98 | 17.28 | |
| 58 | 3.53 | 4.43 | 6.06 | | 58 | 16.60 | 19.15 | |
| 59 | 3.93 | 4.92 | 6.74 | | 59 | 18.24 | 21.03 | |
| 60 | 4.34 | 5.44 | 7.45 | | 60 | 19.84 | 22.88 | |
| 61 | 4.73 | 5.94 | 8.13 | | 61 | 21.30 | 24.57 | |
| 62 | 5.11 | 6.42 | 8.78 | | 62 | 22.67 | 26.16 | |
| 63 | 5.54 | 6.96 | 9.51 | | 63 | 24.08 | 27.81 | |
| 64 | 6.06 | 7.62 | 10.40 | | 64 | 25.68 | 29.67 | |
| 65 | 6.74 | 8.48 | 11.56 | | 65 | 27.62 | 31.91 | |
| 66 | 7.67 | 9.64 | 13.12 | | 66 | 30.06 | 34.72 | |
| 67 | 8.80 | 11.06 | 15.01 | | 67 | 32.91 | 38.00 | |
| 68 | 10.01 | 12.57 | 17.04 | | 68 | 35.92 | 41.45 | |
| 69 | 11.16 | 14.01 | 18.99 | | 69 | 38.82 | 44.80 | |
| 70 | 12.14 | 15.24 | 20.67 | | 70 | 41.38 | 47.75 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 15-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.37 | 0.49 | 0.71 | 0.05 | 18 | 0.92 | 1.08 | 0.05 |
| 19 | 0.37 | 0.49 | 0.71 | 0.05 | 19 | 0.92 | 1.08 | 0.05 |
| 20 | 0.37 | 0.49 | 0.71 | 0.05 | 20 | 0.92 | 1.08 | 0.05 |
| 21 | 0.37 | 0.49 | 0.71 | 0.05 | 21 | 0.92 | 1.08 | 0.05 |
| 22 | 0.37 | 0.49 | 0.71 | 0.05 | 22 | 0.92 | 1.08 | 0.05 |
| 23 | 0.37 | 0.49 | 0.71 | 0.05 | 23 | 0.92 | 1.08 | 0.05 |
| 24 | 0.37 | 0.49 | 0.71 | 0.05 | 24 | 0.92 | 1.08 | 0.05 |
| 25 | 0.37 | 0.49 | 0.71 | 0.05 | 25 | 0.92 | 1.08 | 0.05 |
| 26 | 0.37 | 0.49 | 0.71 | 0.05 | 26 | 0.93 | 1.09 | 0.05 |
| 27 | 0.37 | 0.49 | 0.71 | 0.05 | 27 | 0.95 | 1.11 | 0.05 |
| 28 | 0.37 | 0.49 | 0.71 | 0.05 | 28 | 0.97 | 1.13 | 0.05 |
| 29 | 0.37 | 0.49 | 0.71 | 0.06 | 29 | 1.00 | 1.17 | 0.06 |
| 30 | 0.37 | 0.49 | 0.71 | 0.06 | 30 | 1.05 | 1.22 | 0.06 |
| 31 | 0.37 | 0.50 | 0.72 | 0.06 | 31 | 1.12 | 1.29 | 0.06 |
| 32 | 0.38 | 0.50 | 0.73 | 0.07 | 32 | 1.19 | 1.38 | 0.07 |
| 33 | 0.39 | 0.51 | 0.74 | 0.07 | 33 | 1.29 | 1.48 | 0.07 |
| 34 | 0.40 | 0.53 | 0.77 | 0.08 | 34 | 1.39 | 1.60 | 0.08 |
| 35 | 0.43 | 0.56 | 0.81 | 0.09 | 35 | 1.50 | 1.73 | 0.09 |
| 36 | 0.47 | 0.61 | 0.87 | 0.09 | 36 | 1.61 | 1.86 | 0.09 |
| 37 | 0.52 | 0.67 | 0.94 | 0.10 | 37 | 1.73 | 2.00 | 0.10 |
| 38 | 0.57 | 0.73 | 1.02 | 0.11 | 38 | 1.86 | 2.15 | 0.11 |
| 39 | 0.63 | 0.81 | 1.11 | 0.13 | 39 | 2.02 | 2.34 | 0.13 |
| 40 | 0.69 | 0.88 | 1.21 | 0.14 | 40 | 2.22 | 2.57 | 0.14 |
| 41 | 0.75 | 0.95 | 1.30 | 0.16 | 41 | 2.45 | 2.84 | 0.16 |
| 42 | 0.81 | 1.02 | 1.40 | 0.19 | 42 | 2.72 | 3.14 | 0.19 |
| 43 | 0.87 | 1.09 | 1.51 | 0.22 | 43 | 3.01 | 3.48 | 0.22 |
| 44 | 0.95 | 1.18 | 1.63 | 0.25 | 44 | 3.35 | 3.87 | 0.25 |
| 45 | 1.03 | 1.28 | 1.77 | 0.29 | 45 | 3.75 | 4.33 | 0.29 |
| 46 | 1.13 | 1.40 | 1.94 | 0.34 | 46 | 4.18 | 4.83 | 0.34 |
| 47 | 1.23 | 1.54 | 2.12 | 0.40 | 47 | 4.65 | 5.37 | 0.40 |
| 48 | 1.35 | 1.68 | 2.33 | 0.47 | 48 | 5.17 | 5.97 | 0.47 |
| 49 | 1.47 | 1.84 | 2.55 | 0.55 | 49 | 5.77 | 6.67 | 0.55 |
| 50 | 1.61 | 2.02 | 2.79 | 0.66 | 50 | 6.50 | 7.51 | 0.66 |
| 51 | 1.75 | 2.20 | 3.03 | 0.79 | 51 | 7.34 | 8.48 | 0.79 |
| 52 | 1.89 | 2.37 | 3.26 | 0.94 | 52 | 8.28 | 9.56 | 0.94 |
| 53 | 2.05 | 2.57 | 3.53 | 1.13 | 53 | 9.32 | 10.75 | 1.13 |
| 54 | 2.25 | 2.81 | 3.84 | 1.34 | 54 | 10.45 | 12.06 | 1.34 |
| 55 | 2.48 | 3.10 | 4.24 | 1.60 | 55 | 11.68 | 13.47 | 1.60 |
| 56 | 2.76 | 3.45 | 4.73 | | 56 | 13.04 | 15.04 | |
| 57 | 3.09 | 3.86 | 5.28 | | 57 | 14.53 | 16.76 | |
| 58 | 3.45 | 4.31 | 5.90 | | 58 | 16.10 | 18.57 | |
| 59 | 3.83 | 4.79 | 6.55 | | 59 | 17.69 | 20.40 | |
| 60 | 4.23 | 5.29 | 7.24 | | 60 | 19.24 | 22.19 | |
| 61 | 4.61 | 5.77 | 7.90 | | 61 | 20.65 | 23.83 | |
| 62 | 4.98 | 6.24 | 8.53 | | 62 | 21.97 | 25.37 | |
| 63 | 5.38 | 6.76 | 9.23 | | 63 | 23.34 | 26.96 | |
| 64 | 5.89 | 7.41 | 10.10 | | 64 | 24.89 | 28.76 | |
| 65 | 6.55 | 8.24 | 11.22 | | 65 | 26.77 | 30.93 | |
| 66 | 7.44 | 9.36 | 12.72 | | 66 | 29.11 | 33.63 | |
| 67 | 8.52 | 10.71 | 14.53 | | 67 | 31.83 | 36.75 | |
| 68 | 9.69 | 12.17 | 16.48 | | 68 | 34.71 | 40.05 | |
| 69 | 10.81 | 13.58 | 18.38 | | 69 | 37.54 | 43.31 | |
| 70 | 11.79 | 14.80 | 20.06 | | 70 | 40.12 | 46.29 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.58 | 0.96 | 0.06 | 18 | 1.29 | 1.59 | 0.06 |
| 19 | 0.43 | 0.58 | 0.96 | 0.06 | 19 | 1.29 | 1.59 | 0.06 |
| 20 | 0.43 | 0.58 | 0.96 | 0.06 | 20 | 1.29 | 1.59 | 0.06 |
| 21 | 0.43 | 0.58 | 0.96 | 0.06 | 21 | 1.29 | 1.59 | 0.06 |
| 22 | 0.43 | 0.58 | 0.96 | 0.06 | 22 | 1.29 | 1.59 | 0.06 |
| 23 | 0.43 | 0.58 | 0.96 | 0.07 | 23 | 1.29 | 1.59 | 0.07 |
| 24 | 0.43 | 0.58 | 0.96 | 0.07 | 24 | 1.29 | 1.59 | 0.07 |
| 25 | 0.43 | 0.58 | 0.96 | 0.07 | 25 | 1.29 | 1.59 | 0.07 |
| 26 | 0.43 | 0.58 | 0.96 | 0.07 | 26 | 1.33 | 1.63 | 0.07 |
| 27 | 0.43 | 0.58 | 0.96 | 0.08 | 27 | 1.37 | 1.68 | 0.08 |
| 28 | 0.43 | 0.58 | 0.96 | 0.08 | 28 | 1.43 | 1.75 | 0.08 |
| 29 | 0.43 | 0.58 | 0.96 | 0.09 | 29 | 1.51 | 1.83 | 0.09 |
| 30 | 0.43 | 0.58 | 0.96 | 0.09 | 30 | 1.61 | 1.95 | 0.09 |
| 31 | 0.44 | 0.60 | 1.00 | 0.10 | 31 | 1.73 | 2.09 | 0.10 |
| 32 | 0.46 | 0.63 | 1.04 | 0.11 | 32 | 1.87 | 2.26 | 0.11 |
| 33 | 0.49 | 0.67 | 1.10 | 0.12 | 33 | 2.03 | 2.44 | 0.12 |
| 34 | 0.52 | 0.72 | 1.18 | 0.13 | 34 | 2.21 | 2.66 | 0.13 |
| 35 | 0.57 | 0.78 | 1.27 | 0.15 | 35 | 2.41 | 2.90 | 0.15 |
| 36 | 0.63 | 0.85 | 1.38 | 0.16 | 36 | 2.62 | 3.15 | 0.16 |
| 37 | 0.70 | 0.94 | 1.50 | 0.18 | 37 | 2.84 | 3.40 | 0.18 |
| 38 | 0.78 | 1.03 | 1.65 | 0.20 | 38 | 3.08 | 3.69 | 0.20 |
| 39 | 0.88 | 1.14 | 1.81 | 0.22 | 39 | 3.39 | 4.05 | 0.22 |
| 40 | 0.98 | 1.27 | 1.99 | 0.26 | 40 | 3.79 | 4.52 | 0.26 |
| 41 | 1.09 | 1.40 | 2.18 | 0.30 | 41 | 4.27 | 5.09 | 0.30 |
| 42 | 1.20 | 1.55 | 2.39 | 0.35 | 42 | 4.82 | 5.74 | 0.35 |
| 43 | 1.33 | 1.71 | 2.62 | 0.41 | 43 | 5.44 | 6.48 | 0.41 |
| 44 | 1.48 | 1.89 | 2.89 | 0.48 | 44 | 6.14 | 7.31 | 0.48 |
| 45 | 1.65 | 2.11 | 3.20 | 0.56 | 45 | 6.92 | 8.23 | 0.56 |
| 46 | 1.85 | 2.36 | 3.56 | 0.66 | 46 | 7.75 | 9.21 | 0.66 |
| 47 | 2.07 | 2.63 | 3.96 | 0.77 | 47 | 8.62 | 10.24 | 0.77 |
| 48 | 2.31 | 2.93 | 4.40 | 0.90 | 48 | 9.59 | 11.38 | 0.90 |
| 49 | 2.57 | 3.26 | 4.89 | 1.06 | 49 | 10.70 | 12.69 | 1.06 |
| 50 | 2.87 | 3.63 | 5.42 | 1.25 | 50 | 12.01 | 14.22 | 1.25 |
| 51 | 3.18 | 4.01 | 5.97 | 1.50 | 51 | 13.53 | 15.99 | 1.50 |
| 52 | 3.49 | 4.39 | 6.53 | 1.78 | 52 | 15.21 | 17.95 | 1.78 |
| 53 | 3.84 | 4.82 | 7.15 | 2.12 | 53 | 17.06 | 20.09 | 2.12 |
| 54 | 4.25 | 5.33 | 7.89 | 2.52 | 54 | 19.06 | 22.40 | 2.52 |
| 55 | 4.76 | 5.95 | 8.79 | 2.97 | 55 | 21.19 | 24.88 | 2.97 |
| 56 | 5.36 | 6.69 | 9.86 | | 56 | 23.50 | 27.67 | |
| 57 | 6.04 | 7.53 | 11.06 | | 57 | 25.98 | 30.77 | |
| 58 | 6.80 | 8.46 | 12.39 | | 58 | 28.60 | 33.98 | |
| 59 | 7.62 | 9.47 | 13.84 | | 59 | 31.28 | 37.05 | |
| 60 | 8.52 | 10.57 | 15.40 | | 60 | 33.97 | 39.76 | |
| 61 | 9.65 | 11.94 | 17.34 | | 61 | 37.05 | 42.24 | |
| 62 | 11.00 | 13.58 | 19.68 | | 62 | 40.54 | 44.65 | |
| 63 | 12.35 | 15.21 | 21.99 | | 63 | 43.91 | 46.78 | |
| 64 | 13.46 | 16.57 | 23.86 | | 64 | 46.58 | 48.46 | |
| 65 | 14.10 | 17.36 | 24.89 | | 65 | 48.00 | 49.50 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.56 | 0.82 | 0.05 | 18 | 1.10 | 1.32 | 0.05 |
| 19 | 0.43 | 0.56 | 0.82 | 0.05 | 19 | 1.10 | 1.32 | 0.05 |
| 20 | 0.43 | 0.56 | 0.82 | 0.05 | 20 | 1.10 | 1.32 | 0.05 |
| 21 | 0.43 | 0.56 | 0.82 | 0.05 | 21 | 1.10 | 1.32 | 0.05 |
| 22 | 0.43 | 0.56 | 0.82 | 0.05 | 22 | 1.10 | 1.32 | 0.05 |
| 23 | 0.43 | 0.56 | 0.82 | 0.06 | 23 | 1.10 | 1.32 | 0.06 |
| 24 | 0.43 | 0.56 | 0.82 | 0.06 | 24 | 1.10 | 1.32 | 0.06 |
| 25 | 0.43 | 0.56 | 0.82 | 0.06 | 25 | 1.10 | 1.32 | 0.06 |
| 26 | 0.43 | 0.56 | 0.82 | 0.06 | 26 | 1.13 | 1.35 | 0.06 |
| 27 | 0.43 | 0.56 | 0.82 | 0.06 | 27 | 1.16 | 1.39 | 0.06 |
| 28 | 0.43 | 0.56 | 0.82 | 0.07 | 28 | 1.20 | 1.45 | 0.07 |
| 29 | 0.43 | 0.56 | 0.82 | 0.07 | 29 | 1.26 | 1.52 | 0.07 |
| 30 | 0.43 | 0.56 | 0.82 | 0.07 | 30 | 1.34 | 1.61 | 0.07 |
| 31 | 0.45 | 0.58 | 0.85 | 0.08 | 31 | 1.44 | 1.72 | 0.08 |
| 32 | 0.47 | 0.60 | 0.88 | 0.09 | 32 | 1.55 | 1.85 | 0.09 |
| 33 | 0.49 | 0.63 | 0.93 | 0.10 | 33 | 1.67 | 2.01 | 0.10 |
| 34 | 0.53 | 0.67 | 0.99 | 0.11 | 34 | 1.82 | 2.18 | 0.11 |
| 35 | 0.57 | 0.72 | 1.07 | 0.12 | 35 | 1.98 | 2.37 | 0.12 |
| 36 | 0.62 | 0.78 | 1.17 | 0.13 | 36 | 2.15 | 2.57 | 0.13 |
| 37 | 0.68 | 0.86 | 1.29 | 0.14 | 37 | 2.32 | 2.77 | 0.14 |
| 38 | 0.74 | 0.94 | 1.42 | 0.16 | 38 | 2.52 | 3.00 | 0.16 |
| 39 | 0.81 | 1.03 | 1.57 | 0.18 | 39 | 2.76 | 3.28 | 0.18 |
| 40 | 0.89 | 1.13 | 1.72 | 0.20 | 40 | 3.08 | 3.66 | 0.20 |
| 41 | 0.97 | 1.23 | 1.87 | 0.24 | 41 | 3.47 | 4.12 | 0.24 |
| 42 | 1.05 | 1.33 | 2.02 | 0.28 | 42 | 3.91 | 4.65 | 0.28 |
| 43 | 1.13 | 1.44 | 2.18 | 0.32 | 43 | 4.41 | 5.24 | 0.32 |
| 44 | 1.24 | 1.58 | 2.37 | 0.38 | 44 | 4.97 | 5.91 | 0.38 |
| 45 | 1.37 | 1.74 | 2.61 | 0.45 | 45 | 5.60 | 6.65 | 0.45 |
| 46 | 1.53 | 1.94 | 2.90 | 0.52 | 46 | 6.28 | 7.45 | 0.52 |
| 47 | 1.71 | 2.16 | 3.23 | 0.62 | 47 | 7.00 | 8.31 | 0.62 |
| 48 | 1.90 | 2.41 | 3.60 | 0.72 | 48 | 7.79 | 9.25 | 0.72 |
| 49 | 2.12 | 2.67 | 3.99 | 0.85 | 49 | 8.68 | 10.30 | 0.85 |
| 50 | 2.35 | 2.96 | 4.39 | 1.00 | 50 | 9.70 | 11.48 | 1.00 |
| 51 | 2.58 | 3.24 | 4.77 | 1.19 | 51 | 10.84 | 12.78 | 1.19 |
| 52 | 2.80 | 3.52 | 5.14 | 1.40 | 52 | 12.08 | 14.19 | 1.40 |
| 53 | 3.05 | 3.83 | 5.54 | 1.65 | 53 | 13.43 | 15.71 | 1.65 |
| 54 | 3.36 | 4.21 | 6.04 | 1.94 | 54 | 14.91 | 17.39 | 1.94 |
| 55 | 3.74 | 4.68 | 6.68 | 2.29 | 55 | 16.52 | 19.23 | 2.29 |
| 56 | 4.20 | 5.25 | 7.48 | | 56 | 18.29 | 21.27 | |
| 57 | 4.73 | 5.90 | 8.39 | | 57 | 20.21 | 23.49 | |
| 58 | 5.31 | 6.62 | 9.41 | | 58 | 22.24 | 25.85 | |
| 59 | 5.95 | 7.41 | 10.52 | | 59 | 24.36 | 28.30 | |
| 60 | 6.65 | 8.27 | 11.72 | | 60 | 26.53 | 30.81 | |
| 61 | 7.48 | 9.29 | 13.14 | | 61 | 28.95 | 33.59 | |
| 62 | 8.44 | 10.47 | 14.78 | | 62 | 31.63 | 36.66 | |
| 63 | 9.41 | 11.67 | 16.44 | | 63 | 34.29 | 39.71 | |
| 64 | 10.29 | 12.75 | 17.92 | | 64 | 36.65 | 42.40 | |
| 65 | 10.95 | 13.58 | 19.02 | | 65 | 38.40 | 44.40 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.56 | 0.81 | 0.05 | 18 | 1.10 | 1.29 | 0.05 |
| 19 | 0.43 | 0.56 | 0.81 | 0.05 | 19 | 1.10 | 1.29 | 0.05 |
| 20 | 0.43 | 0.56 | 0.81 | 0.05 | 20 | 1.10 | 1.29 | 0.05 |
| 21 | 0.43 | 0.56 | 0.81 | 0.05 | 21 | 1.10 | 1.29 | 0.05 |
| 22 | 0.43 | 0.56 | 0.81 | 0.05 | 22 | 1.10 | 1.29 | 0.05 |
| 23 | 0.43 | 0.56 | 0.81 | 0.05 | 23 | 1.10 | 1.29 | 0.05 |
| 24 | 0.43 | 0.56 | 0.81 | 0.05 | 24 | 1.10 | 1.29 | 0.05 |
| 25 | 0.43 | 0.56 | 0.81 | 0.05 | 25 | 1.10 | 1.29 | 0.05 |
| 26 | 0.43 | 0.56 | 0.81 | 0.06 | 26 | 1.13 | 1.32 | 0.06 |
| 27 | 0.43 | 0.56 | 0.81 | 0.06 | 27 | 1.16 | 1.36 | 0.06 |
| 28 | 0.43 | 0.56 | 0.81 | 0.06 | 28 | 1.20 | 1.40 | 0.06 |
| 29 | 0.43 | 0.56 | 0.81 | 0.07 | 29 | 1.26 | 1.47 | 0.07 |
| 30 | 0.43 | 0.56 | 0.81 | 0.07 | 30 | 1.33 | 1.55 | 0.07 |
| 31 | 0.45 | 0.58 | 0.83 | 0.07 | 31 | 1.42 | 1.65 | 0.07 |
| 32 | 0.47 | 0.60 | 0.86 | 0.08 | 32 | 1.52 | 1.77 | 0.08 |
| 33 | 0.49 | 0.63 | 0.90 | 0.09 | 33 | 1.63 | 1.90 | 0.09 |
| 34 | 0.53 | 0.67 | 0.94 | 0.10 | 34 | 1.76 | 2.05 | 0.10 |
| 35 | 0.57 | 0.72 | 1.01 | 0.11 | 35 | 1.91 | 2.22 | 0.11 |
| 36 | 0.62 | 0.78 | 1.10 | 0.12 | 36 | 2.06 | 2.40 | 0.12 |
| 37 | 0.68 | 0.86 | 1.20 | 0.13 | 37 | 2.23 | 2.58 | 0.13 |
| 38 | 0.75 | 0.95 | 1.31 | 0.14 | 38 | 2.41 | 2.79 | 0.14 |
| 39 | 0.82 | 1.04 | 1.44 | 0.16 | 39 | 2.63 | 3.05 | 0.16 |
| 40 | 0.89 | 1.13 | 1.56 | 0.18 | 40 | 2.90 | 3.36 | 0.18 |
| 41 | 0.96 | 1.21 | 1.68 | 0.21 | 41 | 3.22 | 3.73 | 0.21 |
| 42 | 1.02 | 1.29 | 1.78 | 0.24 | 42 | 3.58 | 4.14 | 0.24 |
| 43 | 1.09 | 1.38 | 1.90 | 0.28 | 43 | 3.98 | 4.60 | 0.28 |
| 44 | 1.18 | 1.48 | 2.05 | 0.33 | 44 | 4.44 | 5.13 | 0.33 |
| 45 | 1.29 | 1.62 | 2.24 | 0.38 | 45 | 4.96 | 5.73 | 0.38 |
| 46 | 1.42 | 1.79 | 2.47 | 0.45 | 46 | 5.53 | 6.39 | 0.45 |
| 47 | 1.57 | 1.98 | 2.74 | 0.52 | 47 | 6.14 | 7.09 | 0.52 |
| 48 | 1.74 | 2.19 | 3.04 | 0.61 | 48 | 6.83 | 7.88 | 0.61 |
| 49 | 1.93 | 2.43 | 3.36 | 0.72 | 49 | 7.61 | 8.77 | 0.72 |
| 50 | 2.13 | 2.68 | 3.71 | 0.85 | 50 | 8.51 | 9.81 | 0.85 |
| 51 | 2.33 | 2.93 | 4.05 | 1.02 | 51 | 9.54 | 10.99 | 1.02 |
| 52 | 2.54 | 3.19 | 4.39 | 1.21 | 52 | 10.68 | 12.30 | 1.21 |
| 53 | 2.77 | 3.47 | 4.76 | 1.43 | 53 | 11.92 | 13.72 | 1.43 |
| 54 | 3.05 | 3.82 | 5.21 | 1.70 | 54 | 13.27 | 15.27 | 1.70 |
| 55 | 3.39 | 4.24 | 5.78 | 2.01 | 55 | 14.73 | 16.94 | 2.01 |
| 56 | 3.80 | 4.75 | 6.47 | | 56 | 16.33 | 18.76 | |
| 57 | 4.27 | 5.33 | 7.26 | | 57 | 18.08 | 20.72 | |
| 58 | 4.79 | 5.98 | 8.14 | | 58 | 19.91 | 22.79 | |
| 59 | 5.35 | 6.68 | 9.09 | | 59 | 21.78 | 24.95 | |
| 60 | 5.96 | 7.44 | 10.11 | | 60 | 23.64 | 27.14 | |
| 61 | 6.65 | 8.30 | 11.25 | | 61 | 25.53 | 29.48 | |
| 62 | 7.43 | 9.27 | 12.53 | | 62 | 27.49 | 31.98 | |
| 63 | 8.22 | 10.27 | 13.85 | | 63 | 29.44 | 34.50 | |
| 64 | 8.98 | 11.22 | 15.11 | | 64 | 31.33 | 36.88 | |
| 65 | 9.64 | 12.05 | 16.22 | | 65 | 33.07 | 38.99 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 20-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.43 | 0.56 | 0.81 | 0.05 | 18 | 1.09 | 1.28 | 0.05 |
| 19 | 0.43 | 0.56 | 0.81 | 0.05 | 19 | 1.09 | 1.28 | 0.05 |
| 20 | 0.43 | 0.56 | 0.81 | 0.05 | 20 | 1.09 | 1.28 | 0.05 |
| 21 | 0.43 | 0.56 | 0.81 | 0.05 | 21 | 1.09 | 1.28 | 0.05 |
| 22 | 0.43 | 0.56 | 0.81 | 0.05 | 22 | 1.09 | 1.28 | 0.05 |
| 23 | 0.43 | 0.56 | 0.81 | 0.05 | 23 | 1.09 | 1.28 | 0.05 |
| 24 | 0.43 | 0.56 | 0.81 | 0.05 | 24 | 1.09 | 1.28 | 0.05 |
| 25 | 0.43 | 0.56 | 0.81 | 0.05 | 25 | 1.09 | 1.28 | 0.05 |
| 26 | 0.43 | 0.56 | 0.81 | 0.05 | 26 | 1.12 | 1.31 | 0.05 |
| 27 | 0.43 | 0.56 | 0.81 | 0.06 | 27 | 1.15 | 1.34 | 0.06 |
| 28 | 0.43 | 0.56 | 0.81 | 0.06 | 28 | 1.19 | 1.39 | 0.06 |
| 29 | 0.43 | 0.56 | 0.81 | 0.06 | 29 | 1.25 | 1.45 | 0.06 |
| 30 | 0.43 | 0.56 | 0.81 | 0.07 | 30 | 1.32 | 1.53 | 0.07 |
| 31 | 0.45 | 0.58 | 0.83 | 0.07 | 31 | 1.40 | 1.63 | 0.07 |
| 32 | 0.47 | 0.60 | 0.86 | 0.08 | 32 | 1.50 | 1.74 | 0.08 |
| 33 | 0.49 | 0.63 | 0.90 | 0.09 | 33 | 1.61 | 1.87 | 0.09 |
| 34 | 0.53 | 0.67 | 0.95 | 0.09 | 34 | 1.74 | 2.01 | 0.09 |
| 35 | 0.57 | 0.72 | 1.01 | 0.10 | 35 | 1.88 | 2.18 | 0.10 |
| 36 | 0.62 | 0.79 | 1.09 | 0.11 | 36 | 2.03 | 2.35 | 0.11 |
| 37 | 0.68 | 0.86 | 1.19 | 0.13 | 37 | 2.19 | 2.53 | 0.13 |
| 38 | 0.75 | 0.95 | 1.30 | 0.14 | 38 | 2.36 | 2.74 | 0.14 |
| 39 | 0.82 | 1.04 | 1.42 | 0.16 | 39 | 2.58 | 2.99 | 0.16 |
| 40 | 0.89 | 1.13 | 1.54 | 0.18 | 40 | 2.84 | 3.29 | 0.18 |
| 41 | 0.96 | 1.21 | 1.65 | 0.21 | 41 | 3.15 | 3.65 | 0.21 |
| 42 | 1.02 | 1.29 | 1.76 | 0.24 | 42 | 3.49 | 4.04 | 0.24 |
| 43 | 1.09 | 1.37 | 1.88 | 0.27 | 43 | 3.88 | 4.49 | 0.27 |
| 44 | 1.17 | 1.47 | 2.02 | 0.32 | 44 | 4.32 | 5.00 | 0.32 |
| 45 | 1.28 | 1.60 | 2.20 | 0.37 | 45 | 4.83 | 5.58 | 0.37 |
| 46 | 1.41 | 1.76 | 2.43 | 0.43 | 46 | 5.38 | 6.22 | 0.43 |
| 47 | 1.56 | 1.94 | 2.68 | 0.51 | 47 | 5.98 | 6.90 | 0.51 |
| 48 | 1.72 | 2.15 | 2.97 | 0.59 | 48 | 6.64 | 7.66 | 0.59 |
| 49 | 1.90 | 2.38 | 3.29 | 0.70 | 49 | 7.39 | 8.52 | 0.70 |
| 50 | 2.10 | 2.62 | 3.62 | 0.83 | 50 | 8.27 | 9.53 | 0.83 |
| 51 | 2.30 | 2.87 | 3.95 | 0.98 | 51 | 9.27 | 10.67 | 0.98 |
| 52 | 2.49 | 3.11 | 4.28 | 1.17 | 52 | 10.37 | 11.94 | 1.17 |
| 53 | 2.72 | 3.39 | 4.64 | 1.39 | 53 | 11.58 | 13.32 | 1.39 |
| 54 | 2.98 | 3.72 | 5.08 | 1.64 | 54 | 12.89 | 14.82 | 1.64 |
| 55 | 3.31 | 4.13 | 5.63 | 1.94 | 55 | 14.30 | 16.44 | 1.94 |
| 56 | 3.71 | 4.63 | 6.30 | | 56 | 15.86 | 18.21 | |
| 57 | 4.16 | 5.19 | 7.07 | | 57 | 17.55 | 20.12 | |
| 58 | 4.66 | 5.82 | 7.92 | | 58 | 19.33 | 22.14 | |
| 59 | 5.21 | 6.51 | 8.84 | | 59 | 21.15 | 24.23 | |
| 60 | 5.80 | 7.24 | 9.83 | | 60 | 22.94 | 26.35 | |
| 61 | 6.46 | 8.07 | 10.93 | | 61 | 24.73 | 28.58 | |
| 62 | 7.21 | 9.00 | 12.16 | | 62 | 26.55 | 30.93 | |
| 63 | 7.97 | 9.96 | 13.42 | | 63 | 28.37 | 33.31 | |
| 64 | 8.71 | 10.88 | 14.65 | | 64 | 30.18 | 35.61 | |
| 65 | 9.37 | 11.71 | 15.76 | | 65 | 31.93 | 37.73 | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 1 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.74 | 0.97 | 1.57 | 0.08 | 18 | 2.03 | 2.51 | 0.08 |
| 19 | 0.74 | 0.97 | 1.57 | 0.08 | 19 | 2.03 | 2.51 | 0.08 |
| 20 | 0.74 | 0.97 | 1.57 | 0.08 | 20 | 2.03 | 2.51 | 0.08 |
| 21 | 0.74 | 0.97 | 1.57 | 0.08 | 21 | 2.03 | 2.51 | 0.08 |
| 22 | 0.74 | 0.97 | 1.57 | 0.08 | 22 | 2.03 | 2.51 | 0.08 |
| 23 | 0.74 | 0.97 | 1.57 | 0.09 | 23 | 2.03 | 2.51 | 0.09 |
| 24 | 0.74 | 0.97 | 1.57 | 0.09 | 24 | 2.03 | 2.51 | 0.09 |
| 25 | 0.74 | 0.97 | 1.57 | 0.09 | 25 | 2.03 | 2.51 | 0.09 |
| 26 | 0.74 | 0.97 | 1.57 | 0.10 | 26 | 2.04 | 2.51 | 0.10 |
| 27 | 0.74 | 0.97 | 1.57 | 0.10 | 27 | 2.04 | 2.51 | 0.10 |
| 28 | 0.74 | 0.97 | 1.57 | 0.10 | 28 | 2.05 | 2.52 | 0.10 |
| 29 | 0.74 | 0.97 | 1.57 | 0.11 | 29 | 2.10 | 2.57 | 0.11 |
| 30 | 0.74 | 0.97 | 1.57 | 0.11 | 30 | 2.20 | 2.69 | 0.11 |
| 31 | 0.76 | 0.99 | 1.60 | 0.12 | 31 | 2.36 | 2.88 | 0.12 |
| 32 | 0.78 | 1.02 | 1.63 | 0.14 | 32 | 2.56 | 3.12 | 0.14 |
| 33 | 0.81 | 1.07 | 1.67 | 0.15 | 33 | 2.80 | 3.40 | 0.15 |
| 34 | 0.86 | 1.13 | 1.75 | 0.17 | 34 | 3.07 | 3.73 | 0.17 |
| 35 | 0.93 | 1.22 | 1.87 | 0.19 | 35 | 3.38 | 4.09 | 0.19 |
| 36 | 1.03 | 1.34 | 2.04 | 0.21 | 36 | 3.70 | 4.46 | 0.21 |
| 37 | 1.14 | 1.49 | 2.25 | 0.24 | 37 | 4.03 | 4.85 | 0.24 |
| 38 | 1.28 | 1.65 | 2.49 | 0.27 | 38 | 4.40 | 5.29 | 0.27 |
| 39 | 1.43 | 1.84 | 2.76 | 0.30 | 39 | 4.85 | 5.81 | 0.30 |
| 40 | 1.60 | 2.05 | 3.05 | 0.35 | 40 | 5.40 | 6.45 | 0.35 |
| 41 | 1.78 | 2.27 | 3.35 | 0.40 | 41 | 6.05 | 7.23 | 0.40 |
| 42 | 1.97 | 2.50 | 3.67 | 0.47 | 42 | 6.79 | 8.13 | 0.47 |
| 43 | 2.18 | 2.76 | 4.02 | 0.55 | 43 | 7.61 | 9.11 | 0.55 |
| 44 | 2.43 | 3.05 | 4.42 | 0.64 | 44 | 8.51 | 10.14 | 0.64 |
| 45 | 2.71 | 3.39 | 4.88 | 0.74 | 45 | 9.49 | 11.18 | 0.74 |
| 46 | 3.03 | 3.77 | 5.40 | 0.84 | 46 | 10.47 | 12.08 | 0.84 |
| 47 | 3.37 | 4.18 | 5.96 | 0.95 | 47 | 11.45 | 12.86 | 0.95 |
| 48 | 3.75 | 4.63 | 6.58 | 1.07 | 48 | 12.55 | 13.75 | 1.07 |
| 49 | 4.18 | 5.13 | 7.26 | 1.24 | 49 | 13.90 | 14.99 | 1.24 |
| 50 | 4.67 | 5.70 | 8.02 | 1.47 | 50 | 15.63 | 16.80 | 1.47 |
| 51 | 5.32 | 6.45 | 9.01 | | | | | |
| 52 | 6.13 | 7.37 | 10.23 | | | | | |
| 53 | 6.94 | 8.29 | 11.44 | | | | | |
| 54 | 7.58 | 9.03 | 12.40 | | | | | |
| 55 | 7.91 | 9.42 | 12.90 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 2 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.70 | 0.90 | 1.38 | 0.07 | 18 | 1.81 | 2.18 | 0.07 |
| 19 | 0.70 | 0.90 | 1.38 | 0.07 | 19 | 1.81 | 2.18 | 0.07 |
| 20 | 0.70 | 0.90 | 1.38 | 0.07 | 20 | 1.81 | 2.18 | 0.07 |
| 21 | 0.70 | 0.90 | 1.38 | 0.07 | 21 | 1.81 | 2.18 | 0.07 |
| 22 | 0.70 | 0.90 | 1.38 | 0.07 | 22 | 1.81 | 2.18 | 0.07 |
| 23 | 0.70 | 0.90 | 1.38 | 0.07 | 23 | 1.81 | 2.18 | 0.07 |
| 24 | 0.70 | 0.90 | 1.38 | 0.08 | 24 | 1.81 | 2.18 | 0.08 |
| 25 | 0.70 | 0.90 | 1.38 | 0.08 | 25 | 1.81 | 2.18 | 0.08 |
| 26 | 0.70 | 0.90 | 1.38 | 0.08 | 26 | 1.81 | 2.18 | 0.08 |
| 27 | 0.70 | 0.90 | 1.38 | 0.08 | 27 | 1.81 | 2.18 | 0.08 |
| 28 | 0.70 | 0.90 | 1.38 | 0.09 | 28 | 1.82 | 2.18 | 0.09 |
| 29 | 0.70 | 0.90 | 1.38 | 0.09 | 29 | 1.86 | 2.22 | 0.09 |
| 30 | 0.70 | 0.90 | 1.38 | 0.10 | 30 | 1.94 | 2.32 | 0.10 |
| 31 | 0.72 | 0.92 | 1.40 | 0.10 | 31 | 2.07 | 2.47 | 0.10 |
| 32 | 0.74 | 0.95 | 1.42 | 0.11 | 32 | 2.24 | 2.67 | 0.11 |
| 33 | 0.78 | 0.99 | 1.45 | 0.13 | 33 | 2.44 | 2.91 | 0.13 |
| 34 | 0.83 | 1.05 | 1.51 | 0.14 | 34 | 2.67 | 3.18 | 0.14 |
| 35 | 0.89 | 1.13 | 1.60 | 0.16 | 35 | 2.92 | 3.48 | 0.16 |
| 36 | 0.97 | 1.23 | 1.73 | 0.18 | 36 | 3.18 | 3.79 | 0.18 |
| 37 | 1.07 | 1.36 | 1.89 | 0.20 | 37 | 3.46 | 4.10 | 0.20 |
| 38 | 1.18 | 1.50 | 2.08 | 0.22 | 38 | 3.77 | 4.46 | 0.22 |
| 39 | 1.31 | 1.66 | 2.29 | 0.25 | 39 | 4.13 | 4.89 | 0.25 |
| 40 | 1.45 | 1.83 | 2.53 | 0.29 | 40 | 4.59 | 5.42 | 0.29 |
| 41 | 1.59 | 2.01 | 2.79 | 0.33 | 41 | 5.13 | 6.06 | 0.33 |
| 42 | 1.74 | 2.19 | 3.07 | 0.39 | 42 | 5.74 | 6.77 | 0.39 |
| 43 | 1.91 | 2.39 | 3.38 | 0.45 | 43 | 6.41 | 7.57 | 0.45 |
| 44 | 2.11 | 2.62 | 3.73 | 0.53 | 44 | 7.16 | 8.45 | 0.53 |
| 45 | 2.34 | 2.90 | 4.13 | 0.62 | 45 | 7.98 | 9.40 | 0.62 |
| 46 | 2.61 | 3.22 | 4.58 | 0.72 | 46 | 8.80 | 10.35 | 0.72 |
| 47 | 2.91 | 3.58 | 5.06 | 0.83 | 47 | 9.63 | 11.32 | 0.83 |
| 48 | 3.24 | 3.97 | 5.59 | 0.96 | 48 | 10.57 | 12.39 | 0.96 |
| 49 | 3.61 | 4.40 | 6.17 | 1.12 | 49 | 11.70 | 13.67 | 1.12 |
| 50 | 4.02 | 4.88 | 6.78 | 1.32 | 50 | 13.14 | 15.26 | 1.32 |
| 51 | 4.54 | 5.47 | 7.52 | | | | | |
| 52 | 5.18 | 6.19 | 8.39 | | | | | |
| 53 | 5.82 | 6.90 | 9.26 | | | | | |
| 54 | 6.35 | 7.51 | 9.99 | | | | | |
| 55 | 6.67 | 7.89 | 10.47 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|---------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 3 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.68 | 0.88 | 1.32 | 0.06 | 18 | 1.74 | 2.07 | 0.06 |
| 19 | 0.68 | 0.88 | 1.32 | 0.06 | 19 | 1.74 | 2.07 | 0.06 |
| 20 | 0.68 | 0.88 | 1.32 | 0.06 | 20 | 1.74 | 2.07 | 0.06 |
| 21 | 0.68 | 0.88 | 1.32 | 0.07 | 21 | 1.74 | 2.07 | 0.07 |
| 22 | 0.68 | 0.88 | 1.32 | 0.07 | 22 | 1.74 | 2.07 | 0.07 |
| 23 | 0.68 | 0.88 | 1.32 | 0.07 | 23 | 1.74 | 2.07 | 0.07 |
| 24 | 0.68 | 0.88 | 1.32 | 0.07 | 24 | 1.74 | 2.07 | 0.07 |
| 25 | 0.68 | 0.88 | 1.32 | 0.07 | 25 | 1.74 | 2.07 | 0.07 |
| 26 | 0.68 | 0.88 | 1.32 | 0.08 | 26 | 1.74 | 2.07 | 0.08 |
| 27 | 0.68 | 0.88 | 1.32 | 0.08 | 27 | 1.74 | 2.07 | 0.08 |
| 28 | 0.68 | 0.88 | 1.32 | 0.08 | 28 | 1.74 | 2.07 | 0.08 |
| 29 | 0.68 | 0.88 | 1.32 | 0.08 | 29 | 1.78 | 2.10 | 0.08 |
| 30 | 0.68 | 0.88 | 1.32 | 0.09 | 30 | 1.85 | 2.19 | 0.09 |
| 31 | 0.70 | 0.90 | 1.34 | 0.10 | 31 | 1.97 | 2.33 | 0.10 |
| 32 | 0.73 | 0.93 | 1.35 | 0.11 | 32 | 2.13 | 2.52 | 0.11 |
| 33 | 0.76 | 0.97 | 1.38 | 0.12 | 33 | 2.31 | 2.74 | 0.12 |
| 34 | 0.81 | 1.02 | 1.43 | 0.13 | 34 | 2.52 | 2.99 | 0.13 |
| 35 | 0.87 | 1.10 | 1.51 | 0.15 | 35 | 2.76 | 3.27 | 0.15 |
| 36 | 0.95 | 1.20 | 1.63 | 0.16 | 36 | 3.01 | 3.56 | 0.16 |
| 37 | 1.04 | 1.31 | 1.78 | 0.18 | 37 | 3.27 | 3.87 | 0.18 |
| 38 | 1.15 | 1.45 | 1.96 | 0.21 | 38 | 3.57 | 4.22 | 0.21 |
| 39 | 1.27 | 1.59 | 2.15 | 0.23 | 39 | 3.91 | 4.61 | 0.23 |
| 40 | 1.40 | 1.75 | 2.36 | 0.27 | 40 | 4.32 | 5.08 | 0.27 |
| 41 | 1.53 | 1.91 | 2.57 | 0.31 | 41 | 4.79 | 5.61 | 0.31 |
| 42 | 1.67 | 2.08 | 2.80 | 0.35 | 42 | 5.31 | 6.19 | 0.35 |
| 43 | 1.82 | 2.26 | 3.04 | 0.40 | 43 | 5.88 | 6.82 | 0.40 |
| 44 | 2.00 | 2.47 | 3.32 | 0.47 | 44 | 6.52 | 7.54 | 0.47 |
| 45 | 2.21 | 2.72 | 3.65 | 0.54 | 45 | 7.22 | 8.33 | 0.54 |
| 46 | 2.45 | 3.01 | 4.03 | 0.63 | 46 | 7.94 | 9.14 | 0.63 |
| 47 | 2.72 | 3.33 | 4.44 | 0.72 | 47 | 8.66 | 9.95 | 0.72 |
| 48 | 3.02 | 3.68 | 4.89 | 0.83 | 48 | 9.48 | 10.87 | 0.83 |
| 49 | 3.35 | 4.07 | 5.39 | 0.98 | 49 | 10.46 | 12.01 | 0.98 |
| 50 | 3.73 | 4.51 | 5.94 | 1.16 | 50 | 11.70 | 13.47 | 1.16 |
| 51 | 4.21 | 5.06 | 6.61 | | | | | |
| 52 | 4.80 | 5.72 | 7.39 | | | | | |
| 53 | 5.39 | 6.38 | 8.18 | | | | | |
| 54 | 5.90 | 6.96 | 8.89 | | | | | |
| 55 | 6.23 | 7.36 | 9.41 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

FOR AGENT USE ONLY. Not for use with consumers. Rider forms R I0765 and R I1703. Product availability, features and rates may vary by state. The policy and riders may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.



Term Life Insurance

| For Montana Only | | | | | | | | |
|--|-------------|-----------|----------|--------|------------|-----------|----------|--------|
| Other Insured Term Rider and OIT Rider Waiver of Premium Rider | | | | | | | | |
| (for 30-year term) | | | | | | | | |
| Annual Premium per \$1,000 Benefit - Band 4 | | | | | | | | |
| Issue Ages | Non-Tobacco | | | | Issue Ages | Tobacco | | |
| | Preferred+ | Preferred | Standard | Waiver | | Preferred | Standard | Waiver |
| 18 | 0.68 | 0.88 | 1.32 | 0.06 | 18 | 1.74 | 2.06 | 0.06 |
| 19 | 0.68 | 0.88 | 1.32 | 0.06 | 19 | 1.74 | 2.06 | 0.06 |
| 20 | 0.68 | 0.88 | 1.32 | 0.06 | 20 | 1.74 | 2.06 | 0.06 |
| 21 | 0.68 | 0.88 | 1.32 | 0.06 | 21 | 1.74 | 2.06 | 0.06 |
| 22 | 0.68 | 0.88 | 1.32 | 0.07 | 22 | 1.74 | 2.06 | 0.07 |
| 23 | 0.68 | 0.88 | 1.32 | 0.07 | 23 | 1.74 | 2.06 | 0.07 |
| 24 | 0.68 | 0.88 | 1.32 | 0.07 | 24 | 1.74 | 2.06 | 0.07 |
| 25 | 0.68 | 0.88 | 1.32 | 0.07 | 25 | 1.74 | 2.06 | 0.07 |
| 26 | 0.68 | 0.88 | 1.32 | 0.07 | 26 | 1.74 | 2.06 | 0.07 |
| 27 | 0.68 | 0.88 | 1.32 | 0.08 | 27 | 1.74 | 2.06 | 0.08 |
| 28 | 0.68 | 0.88 | 1.32 | 0.08 | 28 | 1.74 | 2.06 | 0.08 |
| 29 | 0.68 | 0.88 | 1.32 | 0.08 | 29 | 1.77 | 2.09 | 0.08 |
| 30 | 0.68 | 0.88 | 1.32 | 0.09 | 30 | 1.84 | 2.18 | 0.09 |
| 31 | 0.70 | 0.90 | 1.33 | 0.09 | 31 | 1.96 | 2.32 | 0.09 |
| 32 | 0.73 | 0.93 | 1.35 | 0.10 | 32 | 2.11 | 2.50 | 0.10 |
| 33 | 0.76 | 0.97 | 1.37 | 0.11 | 33 | 2.29 | 2.71 | 0.11 |
| 34 | 0.81 | 1.03 | 1.42 | 0.13 | 34 | 2.50 | 2.96 | 0.13 |
| 35 | 0.87 | 1.10 | 1.50 | 0.14 | 35 | 2.73 | 3.23 | 0.14 |
| 36 | 0.95 | 1.20 | 1.62 | 0.16 | 36 | 2.97 | 3.51 | 0.16 |
| 37 | 1.05 | 1.31 | 1.77 | 0.18 | 37 | 3.23 | 3.82 | 0.18 |
| 38 | 1.15 | 1.44 | 1.94 | 0.20 | 38 | 3.52 | 4.15 | 0.20 |
| 39 | 1.27 | 1.59 | 2.14 | 0.23 | 39 | 3.85 | 4.54 | 0.23 |
| 40 | 1.40 | 1.74 | 2.34 | 0.26 | 40 | 4.25 | 4.99 | 0.26 |
| 41 | 1.53 | 1.90 | 2.55 | 0.30 | 41 | 4.71 | 5.51 | 0.30 |
| 42 | 1.66 | 2.06 | 2.76 | 0.34 | 42 | 5.21 | 6.07 | 0.34 |
| 43 | 1.81 | 2.24 | 3.00 | 0.40 | 43 | 5.77 | 6.70 | 0.40 |
| 44 | 1.98 | 2.44 | 3.27 | 0.46 | 44 | 6.40 | 7.39 | 0.46 |
| 45 | 2.19 | 2.69 | 3.59 | 0.53 | 45 | 7.08 | 8.16 | 0.53 |
| 46 | 2.43 | 2.97 | 3.96 | 0.61 | 46 | 7.78 | 8.94 | 0.61 |
| 47 | 2.69 | 3.28 | 4.36 | 0.70 | 47 | 8.49 | 9.71 | 0.70 |
| 48 | 2.98 | 3.63 | 4.80 | 0.81 | 48 | 9.29 | 10.60 | 0.81 |
| 49 | 3.31 | 4.01 | 5.29 | 0.95 | 49 | 10.24 | 11.69 | 0.95 |
| 50 | 3.68 | 4.44 | 5.83 | 1.13 | 50 | 11.44 | 13.11 | 1.13 |
| 51 | 4.15 | 4.98 | 6.48 | | | | | |
| 52 | 4.72 | 5.61 | 7.25 | | | | | |
| 53 | 5.30 | 6.26 | 8.02 | | | | | |
| 54 | 5.80 | 6.83 | 8.72 | | | | | |
| 55 | 6.13 | 7.23 | 9.24 | | | | | |

To calculate the modal premium, multiply the number of units (benefit amount divided by 1,000) by the unit rate listed above, add the rider fee of \$60, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.087) and round to the nearest \$.01. Calculate for each rider separately and then sum.

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