

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-Tobacco		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-Tobacco		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-Tobacco		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-Tobacco		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.

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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 20-year term)									
Annual Premium per \$1,000 Benefit									
Issue Age	Male Non-Tobacco		Male Tobacco		Issue Age	Female Non-Tobacco		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 0.088) 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 20-year term)									
Annual Premium per \$1,000 Benefit									
Issue Age	Male Non-Tobacco		Male Tobacco		Issue Age	Female Non-Tobacco		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-Tobacco		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.

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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 30-year term)									
Annual Premium per \$1,000 Benefit									
Issue Age	Male Non-Tobacco		Male Tobacco		Issue Age	Female Non-Tobacco		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 0.088) 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.

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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 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 0.088) 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								
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	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 0.088) 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 30-year term)								
Annual Premium per \$1,000 Base Policy Benefit								
Female								
Issue Ages	Non-Tobacco				Issue Ages	Tobacco		
	Preferred+	Preferred	Standard	Wavier		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.

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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 1										
Male										
Non-Tobacco										
Issue Ages	Preferred+	Preferred	Standard	Waiver		Issue Ages	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.

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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 1										
Female										
Non-Tobacco										
Issue Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	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.

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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 2										
Male										
Non-Tobacco										
Issue Ages	Preferred+	Preferred	Standard	Waiver		Issue Ages	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 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 Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	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.

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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 3										
Male										
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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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 Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	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 Ages	Preferred+	Preferred	Standard	Waiver		Issue Ages	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 Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	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.

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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 1							
Male							
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.

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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 1							
Female							
Tobacco							
Issue Ages	Preferred	Standard	Waiver	Issue Ages	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.

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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 2							
Male							
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 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 Ages	Preferred	Standard	Waiver	Issue Ages	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.

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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 3							
Male							
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.

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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 3							
Female							
Tobacco							
Issue Ages	Preferred	Standard	Waiver	Issue Ages	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.

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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							
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.

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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							
Tobacco							
Issue Ages	Preferred	Standard	Waiver	Issue Ages	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.

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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 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.

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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 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.

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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 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.

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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 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.

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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 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.

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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 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.

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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								
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.

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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 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.

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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 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.

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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 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.

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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 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.

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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								
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.

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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								
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 Ages	Non-Tobacco				Issue Ages	Tobacco		
	Preferred+	Preferred	Standard	Waiver		Preferred	Standard	Waiver
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.

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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 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.

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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 3								
Female								
Issue Ages	Non-Tobacco				Issue Ages	Tobacco		
	Preferred+	Preferred	Standard	Waiver		Preferred	Standard	Waiver
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 Ages	Non-Tobacco				Issue Ages	Tobacco		
	Preferred+	Preferred	Standard	Waiver		Preferred	Standard	Waiver
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 15-071-01111 (11/17)

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.

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								
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.

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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 1

Non-Tobacco

Issue Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	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.

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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 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.

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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

Non-Tobacco

Issue Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	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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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 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.

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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 4

Non-Tobacco

Issue Ages	Preferred+	Preferred	Standard	Waiver	Issue Ages	Preferred+	Preferred	Standard	Waiver
18	0.36	0.47	0.69	0.05	47	0.97	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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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 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.

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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 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.

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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 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.

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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 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.

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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 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.

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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 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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