

Senior Choice Quoting Sheets

Monthly Premiums for Specified Face Amounts

Immediate Death Benefit

Policy Form No. 9767

Graded Death Benefit

Policy Form No. 9644

Return of Premium Death Benefit

Policy Form No. 9645)

**Male
Non-Tobacco**

Senior Choice

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	32.96	9.90	11.35	14.25	17.15	20.05	22.95	25.85	28.75	31.65	34.55	40.35	46.15	54.85	60.65	75.16	89.66	104.16	50
51	34.90	10.32	11.86	14.93	18.00	21.07	24.14	27.21	30.29	33.36	36.43	42.57	48.71	57.93	64.07	79.42	94.78	110.14	51
52	36.67	10.71	12.33	15.55	18.78	22.01	25.23	28.46	31.69	34.91	38.14	44.60	51.05	60.73	67.18	83.32	99.45	115.59	52
53	39.14	11.26	12.98	16.42	19.87	23.31	26.76	30.20	33.64	37.09	40.53	47.42	54.31	64.64	71.53	88.75	105.97	123.20	53
54	40.94	11.65	13.45	17.06	20.66	24.26	27.86	31.47	35.07	38.67	42.27	49.48	56.69	67.49	74.70	92.71	110.73	128.74	54
55	42.49	11.99	13.86	17.60	21.34	25.08	28.82	32.56	36.30	40.04	43.78	51.25	58.73	69.95	77.43	96.12	114.82	133.51	55
56	44.18	12.36	14.31	18.20	22.08	25.97	29.86	33.75	37.64	41.52	45.41	53.19	60.96	72.63	80.40	99.84	119.28	138.72	56
57	45.32	12.62	14.61	18.60	22.59	26.57	30.56	34.55	38.54	42.53	46.51	54.49	62.47	74.43	82.41	102.35	122.29	142.23	57
58	47.64	13.13	15.22	19.41	23.61	27.80	31.99	36.18	40.38	44.57	48.76	57.15	65.53	78.11	86.49	107.45	128.41	149.38	58
59	49.50	13.53	15.71	20.07	24.42	28.78	33.14	37.49	41.85	46.20	50.56	59.27	67.98	81.05	89.76	111.54	133.32	155.10	59
60	50.47	13.75	15.97	20.41	24.85	29.29	33.73	38.18	42.62	47.06	51.50	60.38	69.27	82.59	91.47	113.68	135.89	158.09	60
61	53.38	14.39	16.74	21.43	26.13	30.83	35.53	40.22	44.92	49.62	54.32	63.71	73.11	87.20	96.59	120.08	143.57	167.06	61
62	56.09	14.98	17.45	22.39	27.32	32.26	37.20	42.13	47.07	52.00	56.94	66.81	76.68	91.49	101.36	126.04	150.72	175.40	62
63	58.71	15.56	18.14	23.31	28.48	33.64	38.81	43.98	49.14	54.31	59.48	69.81	80.14	95.64	105.97	131.81	157.64	183.47	63
64	61.80	16.24	18.96	24.40	29.84	35.28	40.71	46.15	51.59	57.03	62.47	73.34	84.22	100.54	111.41	138.60	165.80	192.99	64
65	64.89	16.92	19.78	25.49	31.20	36.91	42.62	48.33	54.04	59.75	65.46	76.88	88.30	105.43	116.85	145.40	173.95	202.51	65
66	69.24	17.88	20.92	27.02	33.11	39.20	45.30	51.39	57.48	63.58	69.67	81.86	94.04	112.32	124.51	154.97	185.44	215.90	66
67	73.78	18.88	22.12	28.62	35.11	41.60	48.09	54.59	61.08	67.57	74.06	87.05	100.03	119.51	132.50	164.96	197.42	229.89	67
68	78.70	19.96	23.42	30.35	37.27	44.20	51.12	58.05	64.98	71.90	78.83	92.68	106.53	127.31	141.16	175.78	210.41	245.04	68
69	83.12	20.93	24.59	31.90	39.22	46.53	53.85	61.16	68.48	75.79	83.11	97.73	112.36	134.31	148.94	185.51	222.08	258.65	69
70	86.53	21.68	25.49	33.10	40.72	48.33	55.95	63.56	71.18	78.79	86.41	101.64	116.86	139.71	154.94	193.01	231.08	269.16	70
71	92.03	22.89	26.94	35.04	43.14	51.24	59.34	67.43	75.53	83.63	91.73	107.93	124.12	148.42	164.62	205.11	245.60	286.10	71
72	97.83	24.17	28.47	37.08	45.69	54.30	62.91	71.52	80.13	88.74	97.34	114.56	131.78	157.61	174.83	217.87	260.92	303.96	72
73	104.40	25.61	30.21	39.39	48.58	57.77	66.96	76.14	85.33	94.52	103.70	122.08	140.45	168.01	186.39	232.32	278.26	324.20	73
74	111.76	27.23	32.15	41.98	51.82	61.65	71.49	81.32	91.16	100.99	110.83	130.50	150.17	179.67	199.34	248.52	297.69	346.87	74
75	119.74	28.99	34.26	44.79	55.33	65.87	76.40	86.94	97.48	108.02	118.55	139.63	160.70	192.31	213.39	266.07	318.76	371.44	75
76	128.75	30.97	36.63	47.96	59.29	70.62	81.95	93.28	104.61	115.94	127.27	149.93	172.59	206.58	229.24	NA*	NA*	NA*	76
77	138.02	33.01	39.08	51.23	63.37	75.52	87.67	99.81	111.96	124.10	136.25	160.54	184.83	221.27	245.56	NA*	NA*	NA*	77
78	150.28	35.71	42.32	55.54	68.77	81.99	95.22	108.44	121.67	134.89	148.12	174.57	201.01	240.69	267.14	NA*	NA*	NA*	78
79	161.92	38.27	45.39	59.64	73.89	88.14	102.39	116.64	130.89	145.13	159.38	187.88	216.38	259.13	287.62	NA*	NA*	NA*	79
80	174.07	40.94	48.60	63.92	79.24	94.55	109.87	125.19	140.51	155.83	171.14	201.78	232.42	278.37	309.01	NA*	NA*	NA*	80
81	187.87	43.98	52.24	68.78	85.31	101.84	118.37	134.91	151.44	167.97	184.50	217.57	250.63	300.23	333.30	NA*	NA*	NA*	81
82	202.91	47.29	56.21	74.07	91.93	109.78	127.64	145.49	163.35	181.21	199.06	234.77	270.49	324.05	359.77	NA*	NA*	NA*	82
83	217.02	50.39	59.94	79.04	98.13	117.23	136.33	155.43	174.52	193.62	212.72	250.92	289.11	346.40	384.60	NA*	NA*	NA*	83
84	232.78	53.86	64.10	84.58	105.07	125.55	146.04	166.52	187.01	207.49	227.98	268.95	309.91	371.37	412.34	NA*	NA*	NA*	84
85	248.49	57.31	68.25	90.11	111.98	133.85	155.71	177.58	199.45	221.32	243.18	286.92	330.65	396.25	439.99	NA*	NA*	NA*	85

**Male
Tobacco**

Senior Choice

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	43.12	12.13	14.03	17.82	21.62	25.41	29.21	33.00	36.80	40.59	44.39	51.97	59.56	70.95	78.54	97.51	116.48	135.45	50
51	45.03	12.55	14.53	18.50	22.46	26.42	30.38	34.35	38.31	42.27	46.23	54.16	62.08	73.97	81.90	101.71	121.52	141.34	51
52	47.09	13.00	15.08	19.22	23.36	27.51	31.65	35.80	39.94	44.08	48.23	56.52	64.80	77.24	85.52	106.24	126.96	147.68	52
53	49.42	13.52	15.69	20.04	24.39	28.74	33.09	37.44	41.79	46.13	50.48	59.18	67.88	80.93	89.62	111.37	133.11	154.86	53
54	51.61	14.00	16.27	20.81	25.35	29.90	34.44	38.98	43.52	48.06	52.60	61.69	70.77	84.40	93.48	116.19	138.90	161.60	54
55	53.82	14.49	16.85	21.59	26.33	31.06	35.80	40.53	45.27	50.01	54.74	64.22	73.69	87.90	97.37	121.05	144.73	168.41	55
56	56.05	14.98	17.44	22.37	27.31	32.24	37.17	42.10	47.04	51.97	56.90	66.77	76.63	91.43	101.29	125.95	150.62	175.28	56
57	58.29	15.47	18.03	23.16	28.29	33.42	38.55	43.68	48.81	53.94	59.07	69.33	79.59	94.98	105.24	130.88	156.53	182.18	57
58	61.08	16.08	18.77	24.15	29.52	34.90	40.27	45.65	51.02	56.40	61.77	72.52	83.27	99.40	110.15	137.02	163.90	190.77	58
59	63.35	16.58	19.37	24.94	30.52	36.09	41.67	47.24	52.82	58.39	63.97	75.12	86.27	102.99	114.14	142.01	169.89	197.76	59
60	65.82	17.13	20.02	25.81	31.61	37.40	43.19	48.98	54.77	60.57	66.36	77.94	89.53	106.90	118.49	147.45	176.41	205.37	60
61	70.04	18.05	21.14	27.30	33.46	39.63	45.79	51.95	58.12	64.28	70.44	82.77	95.10	113.59	125.92	156.73	187.55	218.37	61
62	73.13	18.73	21.95	28.39	34.82	41.26	47.69	54.13	60.56	67.00	73.43	86.31	99.18	118.48	131.35	163.53	195.71	227.89	62
63	76.01	19.37	22.71	29.40	36.09	42.78	49.47	56.16	62.84	69.53	76.22	89.60	102.98	123.04	136.42	169.87	203.31	236.76	63
64	79.64	20.17	23.67	30.68	37.69	44.69	51.70	58.71	65.72	72.73	79.74	93.75	107.77	128.79	142.81	177.85	212.89	247.94	64
65	83.43	21.00	24.67	32.01	39.35	46.70	54.04	61.38	68.72	76.06	83.41	98.09	112.77	134.80	149.48	186.19	222.90	259.61	65
66	88.51	22.12	26.01	33.80	41.59	49.38	57.17	64.96	72.74	80.53	88.32	103.90	119.48	142.84	158.42	197.37	236.31	275.26	66
67	93.22	23.15	27.26	35.46	43.66	51.87	60.07	68.27	76.48	84.68	92.88	109.29	125.70	150.31	166.71	207.73	248.75	289.76	67
68	98.88	24.40	28.75	37.45	46.15	54.85	63.56	72.26	80.96	89.66	98.36	115.76	133.17	159.27	176.67	220.18	263.69	307.20	68
69	104.55	25.65	30.25	39.45	48.65	57.85	67.05	76.25	85.45	94.65	103.85	122.25	140.65	168.25	186.65	232.65	278.66	324.66	69
70	108.72	26.56	31.35	40.91	50.48	60.05	69.62	79.18	88.75	98.32	107.89	127.02	146.16	174.86	193.99	241.83	289.67	337.50	70
71	115.15	27.98	33.04	43.18	53.31	63.44	73.58	83.71	93.84	103.98	114.11	134.38	154.64	185.04	205.31	255.97	306.64	357.31	71
72	121.93	29.47	34.83	45.56	56.29	67.02	77.75	88.48	99.21	109.94	120.67	142.13	163.59	195.78	217.24	270.89	324.54	378.19	72
73	129.60	31.16	36.86	48.26	59.67	71.07	82.48	93.88	105.29	116.69	128.10	150.91	173.72	207.93	230.74	287.76	344.79	401.81	73
74	137.51	32.90	38.95	51.05	63.15	75.25	87.35	99.45	111.55	123.65	135.75	159.96	184.16	220.46	244.66	305.17	365.67	426.18	74
75	147.55	35.11	41.60	54.58	67.57	80.55	93.54	106.52	119.50	132.49	145.47	171.44	197.41	236.36	262.33	327.25	392.18	457.10	75
76	157.59	37.31	44.25	58.12	71.98	85.85	99.72	113.59	127.46	141.32	155.19	182.93	210.66	252.27	280.00	NA*	NA*	NA*	76
77	168.10	39.63	47.02	61.82	76.61	91.40	106.19	120.99	135.78	150.57	165.37	194.95	224.54	268.92	298.50	NA*	NA*	NA*	77
78	180.87	42.44	50.39	66.31	82.23	98.14	114.06	129.98	145.89	161.81	177.73	209.56	241.39	289.14	320.98	NA*	NA*	NA*	78
79	191.58	44.79	53.22	70.08	86.94	103.80	120.66	137.52	154.38	171.24	188.09	221.81	255.53	306.11	339.83	NA*	NA*	NA*	79
80	203.53	47.42	56.38	74.29	92.20	110.11	128.02	145.93	163.84	181.75	199.66	235.48	271.30	325.04	360.86	NA*	NA*	NA*	80
81	216.30	50.23	59.75	78.78	97.82	116.85	135.89	154.92	173.95	192.99	212.02	250.09	288.16	345.26	383.33	NA*	NA*	NA*	81
82	229.56	53.15	63.25	83.45	103.65	123.85	144.05	164.26	184.46	204.66	224.86	265.26	305.66	366.27	406.67	NA*	NA*	NA*	82
83	246.08	56.78	67.61	89.27	110.92	132.58	154.23	175.89	197.54	219.20	240.85	284.16	327.47	392.44	435.75	NA*	NA*	NA*	83
84	266.64	61.31	73.04	96.50	119.97	143.43	166.90	190.36	213.82	237.29	260.75	307.68	354.61	425.00	471.93	NA*	NA*	NA*	84
85	289.69	66.38	79.12	104.62	130.11	155.60	181.09	206.59	232.08	257.57	283.06	334.05	385.04	461.51	512.50	NA*	NA*	NA*	85

**Female
Non-Tobacco**

Senior Choice

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	27.30	8.65	9.85	12.25	14.66	17.06	19.46	21.86	24.27	26.67	29.07	33.88	38.68	45.89	50.69	62.70	74.72	86.73	50
51	29.36	9.10	10.40	12.98	15.56	18.15	20.73	23.31	25.90	28.48	31.07	36.23	41.40	49.15	54.32	67.24	80.16	93.07	51
52	30.58	9.37	10.72	13.41	16.10	18.79	21.48	24.17	26.86	29.56	32.25	37.63	43.01	51.08	56.47	69.92	83.38	96.83	52
53	32.21	9.73	11.15	13.98	16.82	19.65	22.49	25.32	28.16	30.99	33.82	39.49	45.16	53.67	59.33	73.51	87.68	101.85	53
54	33.74	10.07	11.55	14.52	17.49	20.46	23.43	26.40	29.37	32.34	35.31	41.24	47.18	56.09	62.03	76.87	91.72	106.56	54
55	35.28	10.41	11.96	15.06	18.17	21.27	24.38	27.48	30.59	33.69	36.80	43.01	49.21	58.53	64.74	80.26	95.78	111.31	55
56	36.42	10.66	12.26	15.46	18.67	21.87	25.08	28.28	31.49	34.69	37.90	44.31	50.72	60.33	66.74	82.77	98.79	114.82	56
57	37.70	10.94	12.60	15.92	19.23	22.55	25.87	29.19	32.50	35.82	39.14	45.77	52.41	62.36	69.00	85.58	102.17	118.76	57
58	38.77	11.17	12.88	16.29	19.70	23.12	26.53	29.94	33.35	36.76	40.17	47.00	53.82	64.06	70.88	87.94	105.00	122.06	58
59	40.17	11.48	13.25	16.78	20.32	23.85	27.39	30.92	34.46	37.99	41.53	48.60	55.67	66.27	73.34	91.02	108.69	126.37	59
60	40.48	11.55	13.33	16.89	20.46	24.02	27.58	31.14	34.71	38.27	41.83	48.95	56.08	66.77	73.89	91.70	109.51	127.32	60
61	42.85	12.07	13.96	17.73	21.50	25.27	29.04	32.81	36.58	40.35	44.12	51.67	59.21	70.52	78.06	96.91	115.77	134.62	61
62	44.50	12.43	14.39	18.31	22.22	26.14	30.06	33.97	37.89	41.80	45.72	53.55	61.38	73.13	80.96	100.54	120.12	139.70	62
63	46.44	12.86	14.91	18.99	23.08	27.17	31.25	35.34	39.43	43.51	47.60	55.77	63.95	76.21	84.38	104.81	125.25	145.68	63
64	48.50	13.31	15.45	19.72	23.98	28.25	32.52	36.79	41.06	45.32	49.59	58.13	66.66	79.47	88.00	109.34	130.68	152.02	64
65	50.47	13.75	15.97	20.41	24.85	29.29	33.73	38.18	42.62	47.06	51.50	60.38	69.27	82.59	91.47	113.68	135.89	158.09	65
66	53.59	14.43	16.79	21.51	26.22	30.94	35.66	40.37	45.09	49.80	54.52	63.95	73.38	87.53	96.96	120.54	144.12	167.70	66
67	56.34	15.04	17.52	22.48	27.43	32.39	37.35	42.31	47.27	52.22	57.18	67.10	77.01	91.89	101.80	126.59	151.38	176.17	67
68	59.45	15.72	18.34	23.57	28.80	34.03	39.27	44.50	49.73	54.96	60.19	70.66	81.12	96.81	107.28	133.43	159.59	185.75	68
69	62.52	16.40	19.15	24.65	30.15	35.66	41.16	46.66	52.16	57.66	63.16	74.17	85.17	101.68	112.68	140.19	167.70	195.21	69
70	65.61	17.08	19.97	25.74	31.51	37.29	43.06	48.83	54.61	60.38	66.16	77.70	89.25	106.57	118.12	146.99	175.86	204.72	70
71	69.53	17.94	21.00	27.12	33.24	39.36	45.48	51.59	57.71	63.83	69.95	82.19	94.42	112.78	125.02	155.61	186.20	216.80	71
72	73.65	18.85	22.09	28.57	35.05	41.53	48.01	54.49	60.98	67.46	73.94	86.90	99.86	119.31	132.27	164.67	197.08	229.49	72
73	78.84	19.99	23.46	30.40	37.33	44.27	51.21	58.15	65.09	72.02	78.96	92.84	106.71	127.53	141.40	176.09	210.78	245.47	73
74	83.69	21.06	24.74	32.10	39.47	46.83	54.20	61.56	68.93	76.29	83.66	98.39	113.12	135.21	149.94	186.76	223.59	260.41	74
75	89.87	22.42	26.37	34.28	42.19	50.10	58.00	65.91	73.82	81.73	89.64	105.46	121.27	145.00	160.82	200.36	239.90	279.44	75
76	95.83	23.73	27.94	36.38	44.81	53.24	61.68	70.11	78.54	86.98	95.41	112.27	129.14	154.44	171.31	NA*	NA*	NA*	76
77	101.29	24.93	29.39	38.30	47.21	56.13	65.04	73.95	82.87	91.78	100.69	118.52	136.35	163.09	180.92	NA*	NA*	NA*	77
78	108.15	26.44	31.20	40.71	50.23	59.75	69.27	78.78	88.30	97.82	107.33	126.37	145.40	173.95	192.99	NA*	NA*	NA*	78
79	116.60	28.30	33.43	43.69	53.95	64.21	74.47	84.73	94.99	105.25	115.51	136.04	156.56	187.34	207.86	NA*	NA*	NA*	79
80	126.18	30.40	35.96	47.06	58.16	69.27	80.37	91.48	102.58	113.68	124.79	146.99	169.20	202.51	224.72	NA*	NA*	NA*	80
81	135.75	32.51	38.48	50.43	62.37	74.32	86.27	98.21	110.16	122.10	134.05	157.94	181.83	217.67	241.56	NA*	NA*	NA*	81
82	146.26	34.82	41.26	54.13	67.00	79.87	92.74	105.61	118.48	131.35	144.22	169.97	195.71	234.32	260.06	NA*	NA*	NA*	82
83	158.11	37.43	44.39	58.30	72.21	86.13	100.04	113.95	127.87	141.78	155.70	183.52	211.35	253.09	280.92	NA*	NA*	NA*	83
84	170.98	40.26	47.78	62.83	77.88	92.92	107.97	123.01	138.06	153.11	168.15	198.25	228.34	273.48	303.57	NA*	NA*	NA*	84
85	185.66	43.49	51.66	68.00	84.34	100.67	117.01	133.35	149.69	166.03	182.36	215.04	247.72	296.73	329.41	NA*	NA*	NA*	85

**Female
Tobacco**

Senior Choice

**Immediate
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$13,000	\$15,000	\$18,000	\$20,000	\$25,000	\$30,000	\$35,000	Age
50	32.55	9.81	11.24	14.10	16.97	19.83	22.70	25.56	28.42	31.29	34.15	39.88	45.61	54.20	59.93	74.25	88.58	102.90	50
51	33.62	10.04	11.52	14.48	17.44	20.40	23.35	26.31	29.27	32.23	35.19	41.11	47.02	55.90	61.82	76.61	91.40	106.19	51
52	35.34	10.42	11.97	15.08	18.19	21.30	24.41	27.52	30.63	33.74	36.85	43.07	49.29	58.62	64.84	80.39	95.94	111.49	52
53	37.29	10.85	12.49	15.77	19.05	22.33	25.62	28.90	32.18	35.46	38.74	45.30	51.87	61.71	68.28	84.68	101.09	117.50	53
54	38.73	11.17	12.87	16.28	19.69	23.09	26.50	29.91	33.32	36.73	40.14	46.95	53.77	63.99	70.81	87.85	104.89	121.93	54
55	40.94	11.65	13.45	17.06	20.66	24.26	27.86	31.47	35.07	38.67	42.27	49.48	56.69	67.49	74.70	92.71	110.73	128.74	55
56	42.23	11.94	13.79	17.51	21.23	24.94	28.66	32.37	36.09	39.81	43.52	50.96	58.39	69.54	76.97	95.55	114.13	132.71	56
57	44.20	12.37	14.31	18.20	22.09	25.98	29.87	33.76	37.65	41.54	45.43	53.21	60.99	72.66	80.44	99.88	119.33	138.78	57
58	45.91	12.75	14.77	18.81	22.85	26.89	30.93	34.97	39.01	43.05	47.09	55.17	63.25	75.37	83.45	103.65	123.85	144.05	58
59	47.70	13.14	15.24	19.44	23.63	27.83	32.03	36.23	40.42	44.62	48.82	57.21	65.61	78.20	86.60	107.58	128.57	149.56	59
60	49.01	13.43	15.58	19.90	24.21	28.52	32.84	37.15	41.46	45.77	50.09	58.71	67.34	80.28	88.90	110.47	132.03	153.60	60
61	51.46	13.97	16.23	20.76	25.29	29.82	34.34	38.87	43.40	47.93	52.46	61.52	70.57	84.16	93.21	115.86	138.50	161.14	61
62	54.08	14.54	16.92	21.68	26.44	31.20	35.96	40.72	45.48	50.24	54.99	64.51	74.03	88.31	97.83	121.62	145.42	169.21	62
63	56.85	15.15	17.65	22.66	27.66	32.66	37.66	42.67	47.67	52.67	57.68	67.68	77.69	92.70	102.70	127.71	152.73	177.74	63
64	59.78	15.80	18.43	23.69	28.95	34.21	39.47	44.73	49.99	55.25	60.51	71.03	81.55	97.34	107.86	134.16	160.46	186.77	64
65	62.57	16.41	19.16	24.67	30.18	35.68	41.19	46.69	52.20	57.71	63.21	74.23	85.24	101.76	112.77	140.30	167.83	195.36	65
66	65.88	17.14	20.04	25.83	31.63	37.43	43.23	49.02	54.82	60.62	66.42	78.01	89.61	107.00	118.59	147.58	176.57	205.56	66
67	69.33	17.90	20.95	27.05	33.15	39.25	45.35	51.45	57.55	63.66	69.76	81.96	94.16	112.46	124.67	155.17	185.68	216.18	67
68	72.10	18.51	21.68	28.02	34.37	40.71	47.06	53.40	59.75	66.09	72.44	85.13	97.82	116.85	129.54	161.26	192.99	224.71	68
69	77.12	19.61	23.00	29.79	36.58	43.36	50.15	56.94	63.72	70.51	77.30	90.87	104.44	124.80	138.38	172.31	206.24	240.17	69
70	79.02	20.03	23.51	30.46	37.41	44.37	51.32	58.28	65.23	72.18	79.14	93.04	106.95	127.81	141.72	176.49	211.26	246.03	70
71	83.20	20.95	24.61	31.93	39.25	46.57	53.90	61.22	68.54	75.86	83.18	97.83	112.47	134.43	149.08	185.68	222.29	258.90	71
72	87.61	21.92	25.77	33.48	41.19	48.90	56.61	64.32	72.03	79.74	87.45	102.87	118.29	141.42	156.84	195.39	233.94	272.48	72
73	92.61	23.02	27.09	35.24	43.39	51.54	59.69	67.84	75.99	84.14	92.29	108.59	124.89	149.34	165.64	206.39	247.14	287.88	73
74	97.75	24.15	28.45	37.05	45.65	54.26	62.86	71.46	80.06	88.66	97.27	114.47	131.67	157.48	174.68	217.69	260.70	303.71	74
75	104.29	25.59	30.18	39.36	48.53	57.71	66.89	76.07	85.24	94.42	103.60	121.95	140.31	167.84	186.20	232.08	277.97	323.86	75
76	112.49	27.39	32.34	42.24	52.14	62.04	71.94	81.84	91.74	101.64	111.54	131.33	151.13	180.83	200.63	NA*	NA*	NA*	76
77	120.00	29.04	34.32	44.88	55.44	66.00	76.56	87.12	97.68	108.24	118.80	139.92	161.04	192.72	213.84	NA*	NA*	NA*	77
78	127.85	30.77	36.40	47.65	58.90	70.15	81.40	92.65	103.90	115.15	126.40	148.91	171.41	205.16	227.66	NA*	NA*	NA*	78
79	139.06	33.24	39.36	51.59	63.83	76.07	88.31	100.54	112.78	125.02	137.26	161.73	186.20	222.92	247.39	NA*	NA*	NA*	79
80	150.62	35.78	42.41	55.66	68.92	82.17	95.43	108.68	121.94	135.19	148.45	174.95	201.46	241.23	267.74	NA*	NA*	NA*	80
81	164.14	38.76	45.98	60.42	74.87	89.31	103.76	118.20	132.64	147.09	161.53	190.42	219.31	262.64	291.53	NA*	NA*	NA*	81
82	179.51	42.14	50.04	65.83	81.63	97.43	113.22	129.02	144.82	160.61	176.41	208.00	239.60	286.99	318.58	NA*	NA*	NA*	82
83	195.69	45.70	54.31	71.53	88.75	105.97	123.19	140.41	157.63	174.85	192.07	226.51	260.96	312.62	347.06	NA*	NA*	NA*	83
84	214.76	49.89	59.34	78.24	97.14	116.04	134.94	153.84	172.73	191.63	210.53	248.33	286.13	342.82	380.62	NA*	NA*	NA*	84
85	236.13	54.59	64.98	85.76	106.54	127.32	148.10	168.88	189.66	210.44	231.22	272.78	314.34	376.67	418.23	NA*	NA*	NA*	85

**Male
Non-Tobacco**

Senior Choice

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	40.10	11.47	13.23	16.76	20.29	23.82	27.35	30.88	34.40	37.93	41.46	44.99	48.52	52.05	55.58	59.11	66.16	73.22	50
51	42.35	11.96	13.83	17.55	21.28	25.01	28.73	32.46	36.19	39.91	43.64	47.37	51.09	54.82	58.55	62.27	69.73	77.18	51
52	44.61	12.46	14.42	18.35	22.27	26.20	30.12	34.05	37.98	41.90	45.83	49.75	53.68	57.60	61.53	65.46	73.31	81.16	52
53	47.16	13.02	15.10	19.25	23.40	27.55	31.70	35.85	40.00	44.15	48.30	52.45	56.60	60.75	64.90	69.05	77.35	85.65	53
54	49.72	13.58	15.77	20.15	24.52	28.90	33.27	37.65	42.02	46.40	50.77	55.15	59.52	63.90	68.28	72.65	81.40	90.15	54
55	52.27	14.14	16.44	21.04	25.64	30.24	34.84	39.44	44.04	48.64	53.24	57.84	62.44	67.04	71.64	76.24	85.44	94.64	55
56	54.51	14.64	17.04	21.83	26.63	31.43	36.22	41.02	45.82	50.61	55.41	60.21	65.00	69.80	74.60	79.40	88.99	98.58	56
57	56.86	15.15	17.66	22.66	27.66	32.67	37.67	42.67	47.68	52.68	57.69	62.69	67.69	72.70	77.70	82.70	92.71	102.72	57
58	59.33	15.70	18.31	23.53	28.75	33.97	39.19	44.41	49.63	54.86	60.08	65.30	70.52	75.74	80.96	86.18	96.62	107.07	58
59	61.91	16.27	18.99	24.44	29.89	35.33	40.78	46.23	51.68	57.13	62.57	68.02	73.47	78.92	84.37	89.81	100.71	111.61	59
60	63.91	16.71	19.52	25.14	30.77	36.39	42.01	47.64	53.26	58.89	64.51	70.13	75.76	81.38	87.01	92.63	103.88	115.13	60
61	67.32	17.46	20.42	26.34	32.27	38.19	44.11	50.04	55.96	61.89	67.81	73.73	79.66	85.58	91.51	97.43	109.28	121.13	61
62	71.08	18.28	21.41	27.67	33.92	40.18	46.43	52.69	58.94	65.20	71.45	77.71	83.96	90.22	96.47	102.73	115.24	127.75	62
63	74.96	19.14	22.43	29.03	35.63	42.22	48.82	55.42	62.01	68.61	75.21	81.80	88.40	95.00	101.59	108.19	121.38	134.57	63
64	79.08	20.04	23.52	30.48	37.44	44.40	51.36	58.32	65.28	72.24	79.19	86.15	93.11	100.07	107.03	113.99	127.91	141.83	64
65	83.43	21.00	24.67	32.01	39.35	46.70	54.04	61.38	68.72	76.06	83.41	90.75	98.09	105.43	112.77	120.11	134.80	149.48	65
66	89.84	22.41	26.36	34.27	42.17	50.08	57.99	65.89	73.80	81.70	89.61	97.52	105.42	113.33	121.23	129.14	144.95	160.76	66
67	96.82	23.95	28.21	36.73	45.25	53.77	62.29	70.81	79.33	87.85	96.37	104.89	113.41	121.93	130.45	138.97	156.01	173.05	67
68	104.25	25.58	30.17	39.34	48.51	57.69	66.86	76.04	85.21	94.38	103.56	112.73	121.91	131.08	140.25	149.43	167.78	186.12	68
69	112.25	27.34	32.28	42.16	52.03	61.91	71.79	81.67	91.55	101.42	111.30	121.18	131.06	140.94	150.81	160.69	180.45	200.20	69
70	116.03	28.17	33.28	43.49	53.70	63.91	74.12	84.33	94.54	104.75	114.96	125.17	135.38	145.59	155.80	166.02	186.44	206.86	70
71	123.89	29.90	35.35	46.25	57.16	68.06	78.96	89.86	100.77	111.67	122.57	133.47	144.38	155.28	166.18	177.08	198.89	220.69	71
72	133.90	32.10	37.99	49.78	61.56	73.34	85.13	96.91	108.69	120.48	132.26	144.04	155.83	167.61	179.39	191.18	214.74	238.31	72
73	144.20	34.37	40.71	53.40	66.09	78.78	91.47	104.16	116.85	129.54	142.23	154.92	167.61	180.30	192.99	205.68	231.06	256.44	73
74	155.02	36.75	43.57	57.21	70.85	84.50	98.14	111.78	125.42	139.06	152.70	166.35	179.99	193.63	207.27	220.91	248.20	275.48	74
75	166.09	39.18	46.49	61.11	75.72	90.34	104.96	119.57	134.19	148.80	163.42	178.04	192.65	207.27	221.88	236.50	265.73	294.96	75
76	179.53	42.14	50.04	65.84	81.64	97.44	113.24	129.03	144.83	160.63	176.43	192.23	208.03	223.83	239.62	255.42	287.02	318.62	76
77	196.73	45.93	54.58	71.89	89.21	106.52	123.83	141.14	158.46	175.77	193.08	210.39	227.70	245.02	262.33	279.64	314.27	348.89	77
78	215.27	50.00	59.48	78.42	97.36	116.31	135.25	154.20	173.14	192.08	211.03	229.97	248.91	267.86	286.80	305.75	343.63	381.52	78
79	234.33	54.20	64.51	85.13	105.75	126.37	146.99	167.61	188.23	208.86	229.48	250.10	270.72	291.34	311.96	332.58	373.82	415.07	79
80	254.20	58.57	69.75	92.12	114.49	136.86	159.23	181.60	203.97	226.34	248.71	271.08	293.45	315.82	338.19	360.56	405.30	450.04	80
81	269.86	62.01	73.89	97.64	121.38	145.13	168.88	192.63	216.37	240.12	263.87	287.62	311.36	335.11	358.86	382.61	430.10	477.60	81
82	283.87	65.10	77.59	102.57	127.55	152.53	177.51	202.49	227.47	252.45	277.43	302.41	327.39	352.37	377.35	402.33	452.30	502.26	82
83	296.64	67.91	80.96	107.06	133.17	159.27	185.38	211.48	237.58	263.69	289.79	315.90	342.00	368.11	394.21	420.31	472.52	524.73	83
84	307.97	70.40	83.95	111.05	138.15	165.25	192.35	219.46	246.56	273.66	300.76	327.86	354.96	382.06	409.17	436.27	490.47	544.67	84
85	312.35	71.36	85.11	112.59	140.08	167.57	195.05	222.54	250.03	277.51	305.00	332.49	359.97	387.46	414.95	442.43	497.41	552.38	85

**Male
Tobacco**

Senior Choice

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	60.54	15.96	18.63	23.96	29.28	34.61	39.94	45.27	50.59	55.92	61.25	66.58	71.90	77.23	82.56	87.89	98.54	109.20	50
51	63.59	16.63	19.43	25.03	30.62	36.22	41.82	47.41	53.01	58.60	64.20	69.80	75.39	80.99	86.58	92.18	103.37	114.56	51
52	66.64	17.31	20.24	26.10	31.97	37.83	43.70	49.56	55.42	61.29	67.15	73.02	78.88	84.75	90.61	96.47	108.20	119.93	52
53	70.09	18.06	21.15	27.32	33.48	39.65	45.82	51.99	58.16	64.32	70.49	76.66	82.83	89.00	95.16	101.33	113.67	126.00	53
54	73.54	18.82	22.06	28.53	35.00	41.47	47.95	54.42	60.89	67.36	73.83	80.30	86.77	93.25	99.72	106.19	119.13	132.08	54
55	76.99	19.58	22.97	29.75	36.52	43.30	50.07	56.85	63.62	70.40	77.17	83.95	90.72	97.50	104.27	111.05	124.60	138.15	55
56	80.07	20.26	23.78	30.83	37.88	44.92	51.97	59.01	66.06	73.11	80.15	87.20	94.25	101.29	108.34	115.38	129.48	143.57	56
57	83.32	20.98	24.64	31.97	39.31	46.64	53.97	61.30	68.63	75.97	83.30	90.63	97.96	105.30	112.63	119.96	134.62	149.29	57
58	86.73	21.73	25.54	33.17	40.81	48.44	56.07	63.70	71.34	78.97	86.60	94.23	101.86	109.50	117.13	124.76	140.03	155.29	58
59	90.30	22.51	26.48	34.43	42.38	50.32	58.27	66.22	74.16	82.11	90.06	98.00	105.95	113.89	121.84	129.79	145.68	161.57	59
60	93.06	23.12	27.21	35.40	43.59	51.78	59.97	68.16	76.35	84.54	92.73	100.92	109.11	117.29	125.48	133.67	150.05	166.43	60
61	97.77	24.15	28.46	37.06	45.66	54.27	62.87	71.48	80.08	88.68	97.29	105.89	114.49	123.10	131.70	140.31	157.51	174.72	61
62	102.96	25.30	29.83	38.89	47.95	57.01	66.07	75.13	84.19	93.25	102.31	111.37	120.43	129.49	138.55	147.61	165.73	183.85	62
63	108.31	26.47	31.24	40.77	50.30	59.83	69.36	78.90	88.43	97.96	107.49	117.02	126.55	136.08	145.61	155.15	174.21	193.27	63
64	113.99	27.72	32.74	42.77	52.80	62.83	72.86	82.89	92.93	102.96	112.99	123.02	133.05	143.08	153.11	163.14	183.21	203.27	64
65	120.00	29.04	34.32	44.88	55.44	66.00	76.56	87.12	97.68	108.24	118.80	129.36	139.92	150.48	161.04	171.60	192.72	213.84	65
66	127.56	30.71	36.32	47.55	58.77	70.00	81.22	92.45	103.67	114.90	126.12	137.35	148.57	159.80	171.02	182.25	204.70	227.15	66
67	135.81	32.52	38.50	50.45	62.40	74.35	86.30	98.26	110.21	122.16	134.11	146.06	158.01	169.96	181.91	193.87	217.77	241.67	67
68	144.57	34.45	40.81	53.53	66.26	78.98	91.70	104.42	117.14	129.87	142.59	155.31	168.03	180.76	193.48	206.20	231.64	257.09	68
69	154.02	36.53	43.31	56.86	70.41	83.97	97.52	111.08	124.63	138.18	151.74	165.29	178.84	192.40	205.95	219.51	246.61	273.72	69
70	158.49	37.51	44.49	58.43	72.38	86.33	100.27	114.22	128.17	142.12	156.06	170.01	183.96	197.90	211.85	225.80	253.69	281.59	70
71	167.77	39.55	46.94	61.70	76.46	91.23	105.99	120.76	135.52	150.28	165.05	179.81	194.57	209.34	224.10	238.87	268.39	297.92	71
72	178.25	41.86	49.70	65.39	81.07	96.76	112.45	128.13	143.82	159.50	175.19	190.88	206.56	222.25	237.93	253.62	284.99	316.36	72
73	190.28	44.51	52.88	69.62	86.37	103.11	119.86	136.60	153.35	170.09	186.84	203.58	220.33	237.07	253.81	270.56	304.05	337.54	73
74	204.35	47.60	56.59	74.58	92.56	110.54	128.52	146.51	164.49	182.47	200.46	218.44	236.42	254.40	272.39	290.37	326.34	362.30	74
75	217.59	50.51	60.09	79.24	98.38	117.53	136.68	155.83	174.98	194.12	213.27	232.42	251.57	270.72	289.86	309.01	347.31	385.60	75
76	237.11	54.81	65.24	86.11	106.97	127.84	148.70	169.57	190.44	211.30	232.17	253.03	273.90	294.76	315.63	336.50	378.23	419.96	76
77	255.76	58.91	70.17	92.67	115.18	137.69	160.19	182.70	205.21	227.71	250.22	272.73	295.23	317.74	340.25	362.76	407.77	452.78	77
78	274.12	62.95	75.01	99.14	123.26	147.38	171.50	195.63	219.75	243.87	267.99	292.12	316.24	340.36	364.48	388.61	436.85	485.10	78
79	295.71	67.70	80.71	106.73	132.76	158.78	184.80	210.82	236.85	262.87	288.89	314.91	340.94	366.96	392.98	419.00	471.05	523.09	79
80	313.12	71.53	85.31	112.86	140.42	167.97	195.53	223.08	250.64	278.19	305.75	333.30	360.85	388.41	415.96	443.52	498.63	553.74	80
81	316.15	72.20	86.11	113.93	141.75	169.57	197.39	225.21	253.04	280.86	308.68	336.50	364.32	392.14	419.96	447.78	503.43	559.07	81
82	320.54	73.16	87.27	115.48	143.68	171.89	200.10	228.31	256.51	284.72	312.93	341.14	369.34	397.55	425.76	453.97	510.38	566.80	82
83	325.48	74.25	88.57	117.21	145.86	174.50	203.14	231.78	260.43	289.07	317.71	346.35	374.99	403.64	432.28	460.92	518.21	575.49	83
84	336.06	76.58	91.36	120.94	150.51	180.08	209.66	239.23	268.80	298.38	327.95	357.52	387.10	416.67	446.24	475.82	534.96	594.11	84
85	359.73	81.79	97.61	129.27	160.93	192.58	224.24	255.89	287.55	319.21	350.86	382.52	414.18	445.83	477.49	509.14	572.46	635.77	85

**Female
Non-Tobacco**

Senior Choice

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	31.60	9.60	10.99	13.77	16.55	19.33	22.11	24.89	27.67	30.45	33.23	36.01	38.80	41.58	44.36	47.14	52.70	58.26	50
51	33.24	9.96	11.42	14.35	17.27	20.20	23.12	26.05	28.97	31.90	34.82	37.75	40.67	43.60	46.52	49.45	55.30	61.15	51
52	34.88	10.32	11.85	14.92	17.99	21.06	24.13	27.20	30.27	33.34	36.41	39.48	42.55	45.62	48.69	51.76	57.89	64.03	52
53	36.73	10.73	12.34	15.57	18.81	22.04	25.27	28.50	31.74	34.97	38.20	41.43	44.66	47.90	51.13	54.36	60.83	67.29	53
54	38.58	11.13	12.83	16.23	19.62	23.02	26.41	29.81	33.20	36.60	39.99	43.39	46.78	50.18	53.57	56.97	63.76	70.55	54
55	40.43	11.54	13.32	16.88	20.43	23.99	27.55	31.11	34.67	38.22	41.78	45.34	48.90	52.45	56.01	59.57	66.69	73.80	55
56	42.11	11.91	13.76	17.47	21.17	24.88	28.58	32.29	36.00	39.70	43.41	47.11	50.82	54.52	58.23	61.94	69.35	76.76	56
57	43.88	12.30	14.23	18.09	21.95	25.81	29.68	33.54	37.40	41.26	45.12	48.98	52.84	56.71	60.57	64.43	72.15	79.87	57
58	45.73	12.71	14.72	18.74	22.77	26.79	30.81	34.84	38.86	42.89	46.91	50.94	54.96	58.98	63.01	67.03	75.08	83.13	58
59	47.68	13.13	15.23	19.43	23.62	27.82	32.02	36.21	40.41	44.60	48.80	53.00	57.19	61.39	65.58	69.78	78.17	86.56	59
60	49.18	13.46	15.63	19.96	24.28	28.61	32.94	37.27	41.60	45.92	50.25	54.58	58.91	63.23	67.56	71.89	80.55	89.20	60
61	51.75	14.03	16.31	20.86	25.41	29.97	34.52	39.08	43.63	48.18	52.74	57.29	61.85	66.40	70.95	75.51	84.62	93.72	61
62	54.58	14.65	17.05	21.86	26.66	31.46	36.27	41.07	45.87	50.68	55.48	60.28	65.08	69.89	74.69	79.49	89.10	98.71	62
63	57.49	15.29	17.82	22.88	27.94	33.00	38.06	43.12	48.18	53.24	58.30	63.35	68.41	73.47	78.53	83.59	93.71	103.83	63
64	60.58	15.97	18.64	23.97	29.30	34.63	39.96	45.29	50.62	55.96	61.29	66.62	71.95	77.28	82.61	87.94	98.60	109.27	64
65	63.86	16.69	19.50	25.12	30.74	36.36	41.98	47.60	53.22	58.84	64.46	70.08	75.70	81.32	86.94	92.56	103.80	115.04	65
66	68.27	17.66	20.67	26.68	32.68	38.69	44.70	50.71	56.71	62.72	68.73	74.74	80.75	86.75	92.76	98.77	110.78	122.80	66
67	73.08	18.72	21.94	28.37	34.80	41.23	47.66	54.09	60.52	66.96	73.39	79.82	86.25	92.68	99.11	105.54	118.40	131.27	67
68	78.19	19.85	23.29	30.17	37.05	43.93	50.81	57.69	64.57	71.45	78.33	85.21	92.09	98.98	105.86	112.74	126.50	140.26	68
69	83.70	21.06	24.74	32.11	39.47	46.84	54.20	61.57	68.94	76.30	83.67	91.03	98.40	105.76	113.13	120.49	135.23	149.96	69
70	86.30	21.63	25.43	33.02	40.62	48.21	55.81	63.40	70.99	78.59	86.18	93.78	101.37	108.97	116.56	124.16	139.34	154.53	70
71	91.71	22.82	26.86	34.93	43.00	51.07	59.14	67.21	75.28	83.35	91.42	99.49	107.56	115.63	123.70	131.77	147.91	164.05	71
72	97.82	24.17	28.47	37.08	45.69	54.29	62.90	71.51	80.12	88.73	97.33	105.94	114.55	123.16	131.77	140.38	157.59	174.81	72
73	104.83	25.71	30.32	39.55	48.77	58.00	67.22	76.45	85.67	94.90	104.12	113.35	122.57	131.80	141.02	150.25	168.70	187.15	73
74	113.30	27.57	32.56	42.53	52.50	62.47	72.44	82.41	92.38	102.35	112.32	122.29	132.26	142.23	152.20	162.17	182.11	202.05	74
75	120.77	29.21	34.53	45.16	55.78	66.41	77.04	87.67	98.29	108.92	119.55	130.18	140.81	151.43	162.06	172.69	193.94	215.20	75
76	129.78	31.20	36.91	48.33	59.75	71.17	82.59	94.01	105.43	116.85	128.27	139.69	151.11	162.53	173.95	185.38	208.22	231.06	76
77	140.60	33.58	39.76	52.14	64.51	76.88	89.25	101.63	114.00	126.37	138.75	151.12	163.49	175.86	188.24	200.61	225.36	250.10	77
78	154.50	36.63	43.43	57.03	70.62	84.22	97.82	111.41	125.01	138.60	152.20	165.80	179.39	192.99	206.58	220.18	247.37	274.56	78
79	167.38	39.47	46.83	61.56	76.29	91.02	105.75	120.48	135.21	149.94	164.67	179.40	194.13	208.86	223.59	238.32	267.77	297.23	79
80	182.31	42.75	50.77	66.82	82.86	98.90	114.95	130.99	147.03	163.08	179.12	195.16	211.21	227.25	243.29	259.34	291.42	323.51	80
81	197.76	46.15	54.85	72.26	89.66	107.06	124.47	141.87	159.27	176.67	194.08	211.48	228.88	246.29	263.69	281.09	315.90	350.70	81
82	213.21	49.55	58.93	77.69	96.46	115.22	133.98	152.74	171.51	190.27	209.03	227.79	246.56	265.32	284.08	302.84	340.37	377.89	82
83	227.63	52.72	62.74	82.77	102.80	122.83	142.87	162.90	182.93	202.96	222.99	243.02	263.05	283.09	303.12	323.15	363.21	403.27	83
84	241.02	55.67	66.27	87.48	108.69	129.90	151.11	172.32	193.53	214.74	235.95	257.16	278.37	299.58	320.79	342.00	384.42	426.84	84
85	248.49	57.31	68.25	90.11	111.98	133.85	155.71	177.58	199.45	221.32	243.18	265.05	286.92	308.78	330.65	352.52	396.25	439.99	85

**Female
Tobacco**

Senior Choice

**Graded
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	39.42	11.32	13.05	16.52	19.99	23.46	26.93	30.40	33.87	37.33	40.80	44.27	47.74	51.21	54.68	58.15	65.09	72.02	50
51	41.70	11.82	13.65	17.32	20.99	24.66	28.33	32.00	35.67	39.34	43.01	46.68	50.35	54.02	57.69	61.36	68.70	76.04	51
52	43.99	12.32	14.26	18.13	22.00	25.87	29.74	33.61	37.49	41.36	45.23	49.10	52.97	56.84	60.71	64.58	72.33	80.07	52
53	46.58	12.89	14.94	19.04	23.14	27.24	31.34	35.44	39.54	43.64	47.73	51.83	55.93	60.03	64.13	68.23	76.43	84.63	53
54	49.16	13.46	15.62	19.95	24.28	28.60	32.93	37.25	41.58	45.91	50.23	54.56	58.88	63.21	67.54	71.86	80.51	89.17	54
55	51.76	14.03	16.31	20.86	25.42	29.97	34.53	39.08	43.64	48.19	52.75	57.30	61.86	66.41	70.97	75.52	84.63	93.74	55
56	54.62	14.66	17.06	21.87	26.68	31.48	36.29	41.10	45.90	50.71	55.52	60.32	65.13	69.94	74.74	79.55	89.16	98.78	56
57	57.63	15.32	17.86	22.93	28.00	33.07	38.15	43.22	48.29	53.36	58.43	63.50	68.57	73.65	78.72	83.79	93.93	104.07	57
58	60.79	16.02	18.69	24.04	29.39	34.74	40.09	45.44	50.79	56.14	61.49	66.84	72.19	77.54	82.89	88.24	98.94	109.64	58
59	64.11	16.75	19.57	25.21	30.85	36.50	42.14	47.78	53.42	59.06	64.70	70.35	75.99	81.63	87.27	92.91	104.20	115.48	59
60	66.67	17.31	20.25	26.11	31.98	37.85	43.71	49.58	55.45	61.31	67.18	73.05	78.92	84.78	90.65	96.52	108.25	119.98	60
61	71.04	18.27	21.40	27.65	33.90	40.15	46.41	52.66	58.91	65.16	71.41	77.66	83.91	90.17	96.42	102.67	115.17	127.68	61
62	75.86	19.33	22.67	29.35	36.02	42.70	49.37	56.05	62.73	69.40	76.08	82.75	89.43	96.10	102.78	109.46	122.81	136.16	62
63	80.83	20.43	23.98	31.10	38.21	45.32	52.44	59.55	66.66	73.78	80.89	88.00	95.11	102.23	109.34	116.45	130.68	144.91	63
64	86.11	21.59	25.38	32.96	40.53	48.11	55.69	63.27	70.84	78.42	86.00	93.58	101.15	108.73	116.31	123.89	139.04	154.20	64
65	91.67	22.81	26.85	34.91	42.98	51.05	59.11	67.18	75.25	83.31	91.38	99.45	107.52	115.58	123.65	131.72	147.85	163.98	65
66	97.27	24.04	28.32	36.88	45.44	54.00	62.56	71.12	79.68	88.24	96.80	105.36	113.92	122.48	131.04	139.60	156.72	173.84	66
67	103.39	25.39	29.94	39.04	48.14	57.23	66.33	75.43	84.53	93.63	102.73	111.82	120.92	130.02	139.12	148.22	166.41	184.61	67
68	109.89	26.82	31.66	41.33	51.00	60.67	70.34	80.01	89.68	99.35	109.02	118.69	128.36	138.03	147.70	157.37	176.71	196.05	68
69	115.36	28.02	33.10	43.25	53.40	63.56	73.71	83.86	94.01	104.16	114.31	124.47	134.62	144.77	154.92	165.07	185.38	205.68	69
70	120.21	29.09	34.38	44.96	55.54	66.12	76.69	87.27	97.85	108.43	119.01	129.59	140.17	150.74	161.32	171.90	193.06	214.21	70
71	127.72	30.74	36.36	47.60	58.84	70.08	81.32	92.56	103.80	115.04	126.28	137.52	148.76	160.00	171.24	182.47	204.95	227.43	71
72	134.86	32.31	38.25	50.12	61.98	73.85	85.72	97.59	109.45	121.32	133.19	145.06	156.92	168.79	180.66	192.53	216.26	240.00	72
73	143.78	34.28	40.60	53.26	65.91	78.56	91.21	103.87	116.52	129.17	141.82	154.48	167.13	179.78	192.43	205.09	230.39	255.70	73
74	152.18	36.12	42.82	56.21	69.60	83.00	96.39	109.78	123.17	136.56	149.96	163.35	176.74	190.13	203.52	216.91	243.70	270.48	74
75	164.03	38.73	45.95	60.38	74.82	89.25	103.69	118.12	132.56	146.99	161.43	175.86	190.30	204.73	219.16	233.60	262.47	291.34	75
76	174.29	40.99	48.66	64.00	79.33	94.67	110.01	125.35	140.68	156.02	171.36	186.70	202.03	217.37	232.71	248.05	278.72	309.40	76
77	180.79	42.42	50.37	66.28	82.19	98.10	114.01	129.92	145.83	161.74	177.65	193.56	209.47	225.38	241.29	257.20	289.02	320.84	77
78	193.50	45.21	53.73	70.76	87.78	104.81	121.84	138.87	155.90	172.92	189.95	206.98	224.01	241.04	258.06	275.09	309.15	343.20	78
79	207.22	48.23	57.35	75.59	93.82	112.06	130.29	148.53	166.76	185.00	203.23	221.47	239.70	257.94	276.18	294.41	330.88	367.35	79
80	224.54	52.04	61.92	81.68	101.44	121.20	140.96	160.72	180.48	200.24	220.00	239.76	259.52	279.28	299.04	318.80	358.32	397.84	80
81	238.85	55.19	65.70	86.72	107.74	128.76	149.78	170.80	191.81	212.83	233.85	254.87	275.89	296.91	317.93	338.95	380.98	423.02	81
82	258.06	59.42	70.77	93.48	116.19	138.90	161.61	184.32	207.03	229.74	252.45	275.16	297.87	320.57	343.28	365.99	411.41	456.83	82
83	278.28	63.87	76.11	100.60	125.09	149.58	174.07	198.55	223.04	247.53	272.02	296.51	321.00	345.49	369.97	394.46	443.44	492.42	83
84	301.39	68.95	82.21	108.73	135.26	161.78	188.30	214.82	241.35	267.87	294.39	320.91	347.44	373.96	400.48	427.00	480.05	533.09	84
85	328.83	74.99	89.46	118.39	147.33	176.27	205.20	234.14	263.08	292.02	320.95	349.89	378.83	407.76	436.70	465.64	523.51	581.39	85

**Male
Non-Tobacco**

Senior Choice

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	47.26	13.04	15.12	19.28	23.44	27.60	31.76	35.92	40.07	44.23	48.39	52.55	56.71	60.87	65.03	69.19	77.50	85.82	50
51	49.51	13.54	15.72	20.07	24.43	28.79	33.14	37.50	41.86	46.21	50.57	54.93	59.28	63.64	68.00	72.36	81.07	89.78	51
52	51.76	14.03	16.31	20.86	25.42	29.97	34.53	39.08	43.64	48.19	52.75	57.30	61.86	66.41	70.97	75.52	84.63	93.74	52
53	54.30	14.59	16.98	21.76	26.54	31.32	36.09	40.87	45.65	50.43	55.21	59.99	64.76	69.54	74.32	79.10	88.66	98.21	53
54	56.85	15.15	17.65	22.66	27.66	32.66	37.66	42.67	47.67	52.67	57.68	62.68	67.68	72.68	77.69	82.69	92.70	102.70	54
55	59.10	15.65	18.25	23.45	28.65	33.85	39.05	44.25	49.45	54.65	59.85	65.05	70.26	75.46	80.66	85.86	96.26	106.66	55
56	62.07	16.30	19.03	24.49	29.96	35.42	40.88	46.34	51.80	57.27	62.73	68.19	73.65	79.12	84.58	90.04	100.96	111.89	56
57	65.21	16.99	19.86	25.60	31.34	37.08	42.81	48.55	54.29	60.03	65.77	71.51	77.25	82.98	88.72	94.46	105.94	117.41	57
58	68.51	17.72	20.73	26.76	32.79	38.82	44.85	50.88	56.90	62.93	68.96	74.99	81.02	87.05	93.08	99.11	111.16	123.22	58
59	71.96	18.48	21.64	27.97	34.31	40.64	46.97	53.30	59.64	65.97	72.30	78.63	84.97	91.30	97.63	103.96	116.63	129.29	59
60	74.63	19.06	22.35	28.91	35.48	42.05	48.62	55.18	61.75	68.32	74.89	81.45	88.02	94.59	101.16	107.72	120.86	133.99	60
61	79.19	20.07	23.55	30.52	37.49	44.46	51.43	58.39	65.36	72.33	79.30	86.27	93.24	100.21	107.18	114.14	128.08	142.02	61
62	84.22	21.17	24.88	32.29	39.70	47.11	54.52	61.94	69.35	76.76	84.17	91.58	98.99	106.40	113.82	121.23	136.05	150.87	62
63	89.40	22.31	26.25	34.11	41.98	49.85	57.72	65.58	73.45	81.32	89.18	97.05	104.92	112.79	120.65	128.52	144.25	159.99	63
64	94.44	23.42	27.58	35.89	44.20	52.51	60.82	69.13	77.44	85.75	94.06	102.37	110.68	119.00	127.31	135.62	152.24	168.86	64
65	99.75	24.59	28.98	37.76	46.53	55.31	64.09	72.87	81.65	90.42	99.20	107.98	116.76	125.54	134.31	143.09	160.65	178.20	65
66	106.46	26.07	30.75	40.12	49.49	58.86	68.22	77.59	86.96	96.33	105.70	115.07	124.44	133.80	143.17	152.54	171.28	190.01	66
67	113.79	27.68	32.69	42.70	52.71	62.73	72.74	82.75	92.77	102.78	112.79	122.81	132.82	142.83	152.85	162.86	182.89	202.92	67
68	121.62	29.40	34.75	45.46	56.16	66.86	77.56	88.27	98.97	109.67	120.37	131.08	141.78	152.48	163.18	173.89	195.29	216.70	68
69	129.48	31.13	36.83	48.22	59.62	71.01	82.40	93.80	105.19	116.59	127.98	139.38	150.77	162.16	173.56	184.95	207.74	230.53	69
70	133.20	31.95	37.81	49.53	61.25	72.97	84.70	96.42	108.14	119.86	131.58	143.30	155.03	166.75	178.47	190.19	213.63	237.08	70
71	141.58	33.79	40.02	52.48	64.94	77.40	89.86	102.32	114.78	127.24	139.69	152.15	164.61	177.07	189.53	201.99	226.91	251.83	71
72	151.05	35.88	42.52	55.81	69.11	82.40	95.69	108.98	122.28	135.57	148.86	162.15	175.45	188.74	202.03	215.32	241.91	268.49	72
73	161.15	38.10	45.19	59.37	73.55	87.73	101.91	116.09	130.28	144.46	158.64	172.82	187.00	201.18	215.36	229.54	257.91	286.27	73
74	170.68	40.19	47.70	62.72	77.74	92.76	107.78	122.80	137.82	152.84	167.86	182.88	197.90	212.92	227.94	242.96	273.00	303.04	74
75	183.24	42.96	51.02	67.15	83.27	99.40	115.52	131.65	147.77	163.90	180.02	196.15	212.27	228.40	244.52	260.65	292.90	325.15	75
76	197.86	46.17	54.88	72.29	89.70	107.12	124.53	141.94	159.35	176.76	194.17	211.59	229.00	246.41	263.82	281.23	316.06	350.88	76
77	215.62	50.08	59.57	78.54	97.52	116.49	135.47	154.44	173.42	192.39	211.37	230.34	249.31	268.29	287.26	306.24	344.19	382.14	77
78	234.14	54.16	64.46	85.06	105.67	126.27	146.88	167.48	188.08	208.69	229.29	249.90	270.50	291.11	311.71	332.31	373.52	414.73	78
79	253.37	58.39	69.53	91.83	114.13	136.42	158.72	181.02	203.31	225.61	247.91	270.20	292.50	314.80	337.09	359.39	403.98	448.58	79
80	271.98	62.48	74.45	98.38	122.32	146.25	170.18	194.12	218.05	241.99	265.92	289.86	313.79	337.72	361.66	385.59	433.46	481.33	80
81	287.61	65.92	78.57	103.88	129.19	154.50	179.81	205.12	230.43	255.74	281.05	306.36	331.67	356.98	382.29	407.60	458.22	508.84	81
82	303.16	69.34	82.68	109.36	136.04	162.71	189.39	216.07	242.75	269.43	296.10	322.78	349.46	376.14	402.82	429.49	482.85	536.21	82
83	319.58	72.95	87.01	115.14	143.26	171.38	199.51	227.63	255.75	283.88	312.00	340.12	368.24	396.37	424.49	452.61	508.86	565.11	83
84	347.84	79.17	94.47	125.08	155.69	186.30	216.91	247.52	278.13	308.74	339.35	369.96	400.57	431.18	461.79	492.40	553.62	614.84	84
85	381.41	86.56	103.34	136.90	170.47	204.03	237.59	271.16	304.72	338.29	371.85	405.41	438.98	472.54	506.11	539.67	606.80	673.93	85

**Male
Tobacco**

Senior Choice

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	71.47	18.37	21.51	27.80	34.09	40.38	46.67	52.96	59.25	65.54	71.83	78.12	84.41	90.70	96.99	103.27	115.85	128.43	50
51	75.83	19.33	22.66	29.34	36.01	42.68	49.36	56.03	62.70	69.38	76.05	82.72	89.39	96.07	102.74	109.41	122.76	136.11	51
52	79.54	20.14	23.64	30.64	37.64	44.64	51.64	58.64	65.64	72.64	79.64	86.64	93.64	100.64	107.64	114.64	128.64	142.64	52
53	83.74	21.07	24.75	32.12	39.49	46.86	54.23	61.60	68.97	76.34	83.71	91.07	98.44	105.81	113.18	120.55	135.29	150.03	53
54	87.95	21.99	25.86	33.60	41.34	49.08	56.82	64.56	72.30	80.04	87.78	95.52	103.26	111.00	118.74	126.48	141.96	157.44	54
55	90.87	22.64	26.63	34.63	42.63	50.62	58.62	66.62	74.61	82.61	90.61	98.60	106.60	114.60	122.59	130.59	146.58	162.58	55
56	95.45	23.64	27.84	36.24	44.64	53.04	61.44	69.84	78.24	86.64	95.04	103.44	111.84	120.24	128.64	137.04	153.84	170.64	56
57	99.83	24.61	29.00	37.79	46.57	55.36	64.14	72.93	81.71	90.50	99.28	108.07	116.85	125.64	134.42	143.21	160.78	178.35	57
58	104.43	25.62	30.21	39.40	48.59	57.78	66.97	76.16	85.35	94.54	103.73	112.92	122.11	131.30	140.49	149.68	168.06	186.44	58
59	109.25	26.68	31.49	41.10	50.71	60.33	69.94	79.56	89.17	98.78	108.40	118.01	127.63	137.24	146.85	156.47	175.70	194.92	59
60	112.46	27.39	32.33	42.23	52.13	62.02	71.92	81.82	91.71	101.61	111.51	121.40	131.30	141.20	151.09	160.99	180.78	200.57	60
61	118.79	28.78	34.01	44.46	54.91	65.37	75.82	86.27	96.73	107.18	117.63	128.09	138.54	148.99	159.45	169.90	190.81	211.72	61
62	125.76	30.31	35.85	46.91	57.98	69.05	80.11	91.18	102.25	113.31	124.38	135.45	146.51	157.58	168.65	179.72	201.85	223.98	62
63	132.96	31.90	37.75	49.45	61.15	72.85	84.55	96.25	107.95	119.65	131.35	143.05	154.75	166.45	178.15	189.85	213.25	236.65	63
64	139.29	33.29	39.42	51.68	63.93	76.19	88.45	100.71	112.96	125.22	137.48	149.74	161.99	174.25	186.51	198.77	223.28	247.80	64
65	146.59	34.89	41.34	54.24	67.14	80.04	92.94	105.84	118.74	131.64	144.54	157.44	170.34	183.24	196.14	209.04	234.84	260.64	65
66	155.29	36.81	43.64	57.31	70.97	84.64	98.30	111.97	125.63	139.30	152.97	166.63	180.30	193.96	207.63	221.29	248.62	275.96	66
67	165.56	39.07	46.35	60.92	75.49	90.06	104.63	119.20	133.77	148.34	162.91	177.48	192.05	206.61	221.18	235.75	264.89	294.03	67
68	175.74	41.31	49.04	64.51	79.97	95.44	110.90	126.37	141.83	157.30	172.76	188.23	203.69	219.16	234.62	250.09	281.02	311.95	68
69	185.90	43.54	51.72	68.08	84.44	100.80	117.16	133.52	149.88	166.24	182.60	198.96	215.31	231.67	248.03	264.39	297.11	329.83	69
70	190.71	44.60	52.99	69.77	86.56	103.34	120.12	136.90	153.69	170.47	187.25	204.03	220.82	237.60	254.38	271.16	304.73	338.29	70
71	201.14	46.90	55.75	73.45	91.15	108.85	126.55	144.25	161.95	179.65	197.35	215.05	232.75	250.45	268.15	285.85	321.25	356.65	71
72	212.92	49.49	58.86	77.59	96.33	115.07	133.80	152.54	171.28	190.01	208.75	227.49	246.23	264.96	283.70	302.44	339.91	377.38	72
73	225.91	52.35	62.29	82.17	102.05	121.93	141.81	161.69	181.57	201.45	221.33	241.21	261.09	280.97	300.85	320.73	360.49	400.25	73
74	238.15	55.04	65.52	86.47	107.43	128.39	149.35	170.30	191.26	212.22	233.17	254.13	275.09	296.05	317.00	337.96	379.87	421.79	74
75	255.41	58.84	70.07	92.55	115.03	137.50	159.98	182.45	204.93	227.41	249.88	272.36	294.83	317.31	339.79	362.26	407.21	452.17	75
76	271.50	62.37	74.32	98.21	122.10	146.00	169.89	193.78	217.67	241.56	265.46	289.35	313.24	337.13	361.02	384.92	432.70	480.48	76
77	280.96	64.46	76.82	101.54	126.27	150.99	175.72	200.44	225.17	249.89	274.61	299.34	324.06	348.79	373.51	398.24	447.69	497.13	77
78	299.45	68.52	81.70	108.05	134.40	160.75	187.11	213.46	239.81	266.16	292.51	318.86	345.22	371.57	397.92	424.27	476.97	529.68	78
79	319.42	72.92	86.97	115.08	143.19	171.30	199.41	227.52	255.63	283.73	311.84	339.95	368.06	396.17	424.28	452.39	508.61	564.82	79
80	337.76	76.95	91.81	121.54	151.26	180.98	210.71	240.43	270.15	299.87	329.60	359.32	389.04	418.77	448.49	478.21	537.66	597.10	80
81	362.12	82.31	98.24	130.11	161.98	193.84	225.71	257.58	289.44	321.31	353.18	385.04	416.91	448.78	480.64	512.51	576.24	639.98	81
82	389.82	88.41	105.56	139.86	174.17	208.47	242.77	277.08	311.38	345.69	379.99	414.29	448.60	482.90	517.21	551.51	620.12	688.73	82
83	415.13	93.97	112.24	148.77	185.30	221.83	258.37	294.90	331.43	367.96	404.49	441.02	477.55	514.09	550.62	587.15	660.21	733.27	83
84	448.15	101.24	120.96	160.39	199.83	239.27	278.71	318.14	357.58	397.02	436.45	475.89	515.33	554.77	594.20	633.64	712.51	791.39	84
85	487.35	109.86	131.31	174.19	217.08	259.97	302.85	345.74	388.63	431.51	474.40	517.29	560.17	603.06	645.95	688.83	774.61	860.38	85

**Female
Non-Tobacco**

Senior Choice

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	38.07	11.02	12.70	16.05	19.40	22.75	26.10	29.45	32.80	36.15	39.50	42.85	46.20	49.55	52.90	56.25	62.95	69.65	50
51	40.14	11.48	13.24	16.77	20.31	23.84	27.37	30.90	34.44	37.97	41.50	45.03	48.57	52.10	55.63	59.16	66.23	73.29	51
52	42.21	11.93	13.79	17.50	21.22	24.93	28.65	32.36	36.08	39.79	43.50	47.22	50.93	54.65	58.36	62.08	69.51	76.93	52
53	44.55	12.45	14.41	18.33	22.25	26.17	30.09	34.01	37.93	41.85	45.77	49.69	53.61	57.53	61.45	65.37	73.21	81.05	53
54	46.89	12.96	15.02	19.15	23.28	27.40	31.53	35.66	39.78	43.91	48.03	52.16	56.29	60.41	64.54	68.67	76.92	85.17	54
55	49.03	13.43	15.59	19.90	24.22	28.53	32.85	37.16	41.48	45.79	50.11	54.42	58.74	63.05	67.36	71.68	80.31	88.94	55
56	51.49	13.97	16.24	20.77	25.30	29.83	34.36	38.89	43.43	47.96	52.49	57.02	61.55	66.08	70.61	75.14	84.21	93.27	56
57	54.09	14.54	16.92	21.68	26.44	31.20	35.96	40.72	45.48	50.24	55.00	59.76	64.52	69.28	74.04	78.80	88.32	97.84	57
58	56.83	15.15	17.65	22.65	27.65	32.65	37.65	42.65	47.65	52.66	57.66	62.66	67.66	72.66	77.66	82.66	92.66	102.67	58
59	59.69	15.78	18.40	23.66	28.91	34.16	39.41	44.67	49.92	55.17	60.42	65.68	70.93	76.18	81.44	86.69	97.19	107.70	59
60	61.89	16.26	18.98	24.43	29.88	35.32	40.77	46.22	51.66	57.11	62.55	68.00	73.45	78.89	84.34	89.79	100.68	111.57	60
61	65.67	17.09	19.98	25.76	31.54	37.32	43.10	48.88	54.66	60.43	66.21	71.99	77.77	83.55	89.33	95.11	106.67	118.22	61
62	69.82	18.01	21.08	27.22	33.37	39.51	45.65	51.80	57.94	64.09	70.23	76.37	82.52	88.66	94.81	100.95	113.24	125.53	62
63	74.12	18.95	22.21	28.74	35.26	41.78	48.30	54.83	61.35	67.87	74.39	80.92	87.44	93.96	100.48	107.01	120.05	133.10	63
64	78.29	19.87	23.31	30.20	37.09	43.98	50.87	57.76	64.65	71.54	78.43	85.32	92.21	99.10	105.99	112.88	126.66	140.44	64
65	82.69	20.84	24.48	31.75	39.03	46.31	53.58	60.86	68.14	75.41	82.69	89.97	97.24	104.52	111.80	119.07	133.63	148.18	65
66	88.61	22.14	26.04	33.84	41.63	49.43	57.23	65.03	72.82	80.62	88.42	96.22	104.01	111.81	119.61	127.41	143.00	158.60	66
67	94.65	23.47	27.63	35.96	44.29	52.62	60.95	69.28	77.61	85.94	94.27	102.60	110.92	119.25	127.58	135.91	152.57	169.23	67
68	100.62	24.78	29.21	38.06	46.92	55.77	64.63	73.48	82.34	91.19	100.05	108.90	117.75	126.61	135.46	144.32	162.03	179.74	68
69	106.56	26.09	30.78	40.15	49.53	58.91	68.29	77.66	87.04	96.42	105.80	115.17	124.55	133.93	143.30	152.68	171.44	190.19	69
70	109.08	26.64	31.44	41.04	50.64	60.24	69.84	79.44	89.04	98.64	108.23	117.83	127.43	137.03	146.63	156.23	175.43	194.63	70
71	115.89	28.14	33.24	43.44	53.64	63.83	74.03	84.23	94.43	104.63	114.83	125.02	135.22	145.42	155.62	165.82	186.21	206.61	71
72	123.58	29.83	35.27	46.15	57.02	67.90	78.77	89.65	100.52	111.40	122.27	133.15	144.02	154.90	165.77	176.65	198.40	220.15	72
73	131.78	31.64	37.43	49.03	60.63	72.22	83.82	95.42	107.01	118.61	130.21	141.80	153.40	165.00	176.59	188.19	211.38	234.58	73
74	139.52	33.34	39.48	51.76	64.03	76.31	88.59	100.87	113.14	125.42	137.70	149.98	162.26	174.53	186.81	199.09	223.64	248.20	74
75	149.73	35.59	42.17	55.35	68.53	81.70	94.88	108.05	121.23	134.41	147.58	160.76	173.94	187.11	200.29	213.46	239.82	266.17	75
76	160.46	37.95	45.01	59.13	73.25	87.37	101.49	115.61	129.73	143.85	157.97	172.09	186.21	200.33	214.45	228.57	256.81	285.05	76
77	166.36	39.24	46.56	61.20	75.84	90.48	105.12	119.76	134.40	149.04	163.68	178.32	192.96	207.60	222.24	236.88	266.16	295.44	77
78	177.92	41.79	49.62	65.27	80.93	96.59	112.24	127.90	143.56	159.21	174.87	190.53	206.19	221.84	237.50	253.16	284.47	315.78	78
79	190.40	44.53	52.91	69.67	86.42	103.18	119.93	136.69	153.44	170.20	186.95	203.71	220.46	237.22	253.97	270.73	304.24	337.75	79
80	203.79	47.48	56.45	74.38	92.31	110.25	128.18	146.11	164.05	181.98	199.91	217.85	235.78	253.71	271.65	289.58	325.45	361.32	80
81	219.16	50.86	60.50	79.79	99.08	118.36	137.65	156.93	176.22	195.51	214.79	234.08	253.36	272.65	291.94	311.22	349.79	388.37	81
82	234.41	54.22	64.53	85.16	105.79	126.41	147.04	167.67	188.30	208.93	229.55	250.18	270.81	291.44	312.07	332.69	373.95	415.21	82
83	250.24	57.70	68.71	90.73	112.75	134.77	156.79	178.81	200.84	222.86	244.88	266.90	288.92	310.94	332.96	354.98	399.03	443.07	83
84	270.85	62.23	74.15	97.98	121.82	145.65	169.49	193.32	217.16	240.99	264.83	288.66	312.50	336.33	360.17	384.00	431.67	479.34	84
85	295.31	67.61	80.61	106.59	132.58	158.57	184.56	210.54	236.53	262.52	288.51	314.49	340.48	366.47	392.45	418.44	470.42	522.39	85

**Female
Tobacco**

Senior Choice

**Return of Premium
Death Benefit**

Age	Rate Per 1,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000	\$16,000	\$18,000	\$20,000	Age
50	44.57	12.45	14.41	18.33	22.26	26.18	30.10	34.02	37.94	41.87	45.79	49.71	53.63	57.56	61.48	65.40	73.24	81.09	50
51	47.38	13.07	15.15	19.32	23.49	27.66	31.83	36.00	40.17	44.34	48.51	52.68	56.85	61.02	65.19	69.36	77.69	86.03	51
52	49.99	13.64	15.84	20.24	24.64	29.04	33.44	37.84	42.24	46.64	51.04	55.43	59.83	64.23	68.63	73.03	81.83	90.63	52
53	52.94	14.29	16.62	21.28	25.94	30.60	35.26	39.91	44.57	49.23	53.89	58.55	63.21	67.87	72.53	77.18	86.50	95.82	53
54	55.90	14.94	17.40	22.32	27.24	32.16	37.08	42.00	46.92	51.84	56.76	61.68	66.59	71.51	76.43	81.35	91.19	101.03	54
55	58.59	15.53	18.11	23.27	28.42	33.58	38.74	43.89	49.05	54.20	59.36	64.52	69.67	74.83	79.98	85.14	95.45	105.76	55
56	62.21	16.33	19.07	24.54	30.02	35.49	40.97	46.44	51.92	57.39	62.86	68.34	73.81	79.29	84.76	90.24	101.19	112.13	56
57	66.01	17.17	20.07	25.88	31.69	37.50	43.31	49.12	54.92	60.73	66.54	72.35	78.16	83.97	89.78	95.59	107.20	118.82	57
58	69.69	17.98	21.04	27.18	33.31	39.44	45.57	51.71	57.84	63.97	70.10	76.24	82.37	88.50	94.64	100.77	113.03	125.30	58
59	73.86	18.89	22.14	28.64	35.14	41.64	48.14	54.64	61.14	67.64	74.14	80.64	87.14	93.64	100.14	106.64	119.64	132.64	59
60	77.08	19.60	22.99	29.78	36.56	43.34	50.13	56.91	63.69	70.48	77.26	84.04	90.82	97.61	104.39	111.17	124.74	138.31	60
61	82.57	20.81	24.44	31.71	38.98	46.24	53.51	60.77	68.04	75.31	82.57	89.84	97.11	104.37	111.64	118.90	133.44	147.97	61
62	88.62	22.14	26.04	33.84	41.64	49.44	57.23	65.03	72.83	80.63	88.43	96.23	104.03	111.82	119.62	127.42	143.02	158.62	62
63	94.87	23.52	27.69	36.04	44.39	52.74	61.08	69.43	77.78	86.13	94.48	102.83	111.18	119.52	127.87	136.22	152.92	169.62	63
64	101.03	24.87	29.32	38.21	47.10	55.99	64.88	73.77	82.66	91.55	100.44	109.33	118.22	127.11	136.00	144.90	162.68	180.46	64
65	107.50	26.29	31.02	40.48	49.94	59.40	68.86	78.32	87.78	97.24	106.70	116.16	125.62	135.08	144.54	154.00	172.92	191.84	65
66	115.05	27.96	33.02	43.14	53.27	63.39	73.52	83.64	93.76	103.89	114.01	124.14	134.26	144.39	154.51	164.64	184.88	205.13	66
67	122.74	29.65	35.05	45.85	56.65	67.45	78.25	89.05	99.86	110.66	121.46	132.26	143.06	153.86	164.66	175.46	197.07	218.67	67
68	130.30	31.31	37.04	48.51	59.98	71.44	82.91	94.38	105.84	117.31	128.78	140.24	151.71	163.17	174.64	186.11	209.04	231.97	68
69	139.72	33.38	39.53	51.83	64.12	76.42	88.71	101.01	113.30	125.60	137.89	150.19	162.48	174.78	187.08	199.37	223.96	248.55	69
70	143.89	34.30	40.63	53.29	65.96	78.62	91.28	103.94	116.61	129.27	141.93	154.59	167.26	179.92	192.58	205.24	230.57	255.89	70
71	152.54	36.20	42.92	56.34	69.76	83.19	96.61	110.03	123.46	136.88	150.30	163.73	177.15	190.57	204.00	217.42	244.27	271.12	71
72	162.31	38.35	45.49	59.78	74.06	88.34	102.63	116.91	131.19	145.48	159.76	174.04	188.33	202.61	216.89	231.18	259.74	288.31	72
73	173.52	40.82	48.45	63.72	78.99	94.26	109.53	124.80	140.07	155.34	170.61	185.88	201.15	216.42	231.69	246.96	277.50	308.04	73
74	184.95	43.33	51.47	67.75	84.02	100.30	116.57	132.85	149.13	165.40	181.68	197.95	214.23	230.50	246.78	263.05	295.61	328.16	74
75	199.91	46.63	55.42	73.01	90.61	108.20	125.79	143.38	160.97	178.57	196.16	213.75	231.34	248.93	266.53	284.12	319.30	354.49	75
76	219.34	50.90	60.55	79.85	99.15	118.46	137.76	157.06	176.36	195.66	214.97	234.27	253.57	272.87	292.17	311.48	350.08	388.68	76
77	229.32	53.10	63.19	83.37	103.55	123.73	143.91	164.09	184.27	204.45	224.63	244.81	264.99	285.17	305.35	325.53	365.89	406.25	77
78	248.83	57.39	68.34	90.23	112.13	134.03	155.92	177.82	199.72	221.62	243.51	265.41	287.31	309.20	331.10	353.00	396.79	440.59	78
79	268.69	61.76	73.58	97.22	120.87	144.51	168.16	191.80	215.45	239.09	262.74	286.38	310.03	333.67	357.32	380.96	428.25	475.54	79
80	287.23	65.84	78.47	103.75	129.03	154.30	179.58	204.85	230.13	255.41	280.68	305.96	331.24	356.51	381.79	407.06	457.62	508.17	80
81	312.71	71.44	85.20	112.72	140.24	167.76	195.27	222.79	250.31	277.83	305.35	332.87	360.39	387.90	415.42	442.94	497.98	553.01	81
82	341.67	77.81	92.85	122.91	152.98	183.05	213.11	243.18	273.25	303.31	333.38	363.45	393.52	423.58	453.65	483.72	543.85	603.98	82
83	372.16	84.52	100.90	133.65	166.40	199.15	231.90	264.65	297.40	330.15	362.90	395.65	428.40	461.15	493.90	526.65	592.15	657.65	83
84	406.99	92.18	110.09	145.91	181.72	217.54	253.35	289.17	324.98	360.80	396.61	432.43	468.24	504.06	539.87	575.69	647.32	718.95	84
85	448.38	101.29	121.02	160.47	199.93	239.39	278.85	318.30	357.76	397.22	436.68	476.13	515.59	555.05	594.51	633.96	712.88	791.79	85