

Senior Choice

Quoting Sheets with ADB

Monthly Premiums for Specified Face Amounts
(Including the Accidental Death Benefit Rider)

Immediate Death Benefit

Policy Form No. 9767

Graded Death Benefit

Policy Form No. 9644

**Male
Non-Tobacco**

Senior Choice

**Immediate Death Benefit
with Accidental 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	34.96	10.34	11.87	14.95	18.03	21.10	24.18	27.26	30.33	33.41	36.49	42.64	48.79	58.02	64.17	79.56	94.94	110.32	50
51	36.90	10.76	12.39	15.63	18.88	22.13	25.38	28.62	31.87	35.12	38.36	44.86	51.35	61.09	67.59	83.82	100.06	116.30	51
52	38.67	11.15	12.85	16.26	19.66	23.06	26.47	29.87	33.27	36.67	40.08	46.88	53.69	63.90	70.70	87.72	104.73	121.75	52
53	41.14	11.70	13.51	17.13	20.75	24.37	27.99	31.61	35.23	38.85	42.47	49.71	56.95	67.81	75.05	93.15	111.25	129.36	53
54	42.94	12.09	13.98	17.76	21.54	25.32	29.10	32.87	36.65	40.43	44.21	51.77	59.33	70.66	78.22	97.11	116.01	134.90	54
55	44.49	12.43	14.39	18.31	22.22	26.14	30.05	33.97	37.88	41.80	45.71	53.54	61.37	73.12	80.95	100.52	120.10	139.67	55
56	46.68	12.91	14.97	19.08	23.18	27.29	31.40	35.51	39.62	43.72	47.83	56.05	64.26	76.59	84.80	105.34	125.88	146.42	56
57	47.82	13.17	15.27	19.48	23.69	27.89	32.10	36.31	40.52	44.73	48.93	57.35	65.77	78.39	86.81	107.85	128.89	149.93	57
58	50.14	13.68	15.88	20.29	24.71	29.12	33.53	37.94	42.36	46.77	51.18	60.01	68.83	82.07	90.89	112.95	135.01	157.08	58
59	52.00	14.08	16.37	20.95	25.52	30.10	34.68	39.25	43.83	48.40	52.98	62.13	71.28	85.01	94.16	117.04	139.92	162.80	59
60	52.97	14.30	16.63	21.29	25.95	30.61	35.27	39.94	44.60	49.26	53.92	63.24	72.57	86.55	95.87	119.18	142.49	165.79	60
61	56.38	15.05	17.53	22.49	27.45	32.41	37.38	42.34	47.30	52.26	57.22	67.14	77.07	91.95	101.87	126.68	151.49	176.30	61
62	59.09	15.64	18.24	23.44	28.64	33.84	39.04	44.24	49.44	54.64	59.84	70.24	80.64	96.24	106.64	132.64	158.64	184.64	62
63	61.71	16.22	18.94	24.37	29.80	35.23	40.66	46.09	51.52	56.95	62.38	73.24	84.10	100.39	111.25	138.41	165.56	192.71	63
64	64.80	16.90	19.75	25.45	31.16	36.86	42.56	48.26	53.97	59.67	65.37	76.78	88.18	105.29	116.69	145.20	173.72	202.23	64
65	67.89	17.58	20.57	26.54	32.52	38.49	44.47	50.44	56.41	62.39	68.36	80.31	92.26	110.18	122.13	152.00	181.87	211.75	65
66	73.24	18.76	21.98	28.43	34.87	41.32	47.76	54.21	60.65	67.10	73.54	86.43	99.32	118.66	131.55	163.77	196.00	228.22	66
67	77.78	19.76	23.18	30.02	36.87	43.71	50.56	57.40	64.25	71.09	77.94	91.63	105.31	125.85	139.54	173.76	207.98	242.21	67
68	82.70	20.84	24.48	31.76	39.03	46.31	53.59	60.87	68.14	75.42	82.70	97.25	111.81	133.64	148.20	184.58	220.97	257.36	68
69	87.12	21.81	25.64	33.31	40.98	48.64	56.31	63.98	71.64	79.31	86.98	102.31	117.64	140.64	155.98	194.31	232.64	270.97	69
70	90.53	22.56	26.54	34.51	42.48	50.44	58.41	66.38	74.34	82.31	90.28	106.21	122.14	146.04	161.98	201.81	241.64	281.48	70
71	98.53	24.32	28.66	37.33	46.00	54.67	63.34	72.01	80.68	89.35	98.02	115.36	132.70	158.72	176.06	219.41	262.76	306.12	71
72	104.33	25.60	30.19	39.37	48.55	57.73	66.91	76.09	85.27	94.46	103.64	122.00	140.36	167.90	186.27	232.17	278.08	323.98	72
73	110.90	27.04	31.92	41.68	51.44	61.20	70.96	80.72	90.48	100.24	110.00	129.51	149.03	178.31	197.83	246.62	295.42	344.22	73
74	118.26	28.66	33.87	44.27	54.68	65.09	75.49	85.90	96.31	106.71	117.12	137.93	158.75	189.97	210.78	262.82	314.85	366.89	74
75	126.24	30.42	35.97	47.08	58.19	69.30	80.41	91.52	102.63	113.74	124.85	147.06	169.28	202.61	224.83	280.37	335.92	391.46	75
76	138.75	33.17	39.27	51.48	63.69	75.90	88.11	100.32	112.53	124.74	136.95	161.37	185.79	222.42	246.84	NA*	NA*	NA*	76
77	148.02	35.21	41.72	54.75	67.77	80.80	93.83	106.85	119.88	132.90	145.93	171.98	198.03	237.11	263.16	NA*	NA*	NA*	77
78	160.28	37.91	44.96	59.06	73.17	87.27	101.38	115.48	129.59	143.69	157.80	186.01	214.21	256.53	284.74	NA*	NA*	NA*	78
79	171.92	40.47	48.03	63.16	78.29	93.42	108.55	123.68	138.81	153.93	169.06	199.32	229.58	274.97	305.22	NA*	NA*	NA*	79
80	184.07	43.14	51.24	67.44	83.64	99.83	116.03	132.23	148.43	164.63	180.82	213.22	245.62	294.21	326.61	NA*	NA*	NA*	80
81	187.87	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	81
82	202.91	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	82
83	217.02	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	83
84	232.78	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	84
85	248.49	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

For Agent Use Only

* Base and ADB Rider

**Male
Tobacco**

Senior Choice

**Immediate Death Benefit
with Accidental 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	45.12	12.57	14.56	18.53	22.50	26.47	30.44	34.41	38.38	42.35	46.32	54.26	62.20	74.12	82.06	101.91	121.76	141.61	50
51	47.03	12.99	15.06	19.20	23.34	27.48	31.62	35.75	39.89	44.03	48.17	56.45	64.72	77.14	85.42	106.11	126.80	147.50	51
52	49.09	13.44	15.60	19.92	24.24	28.56	32.88	37.20	41.52	45.84	50.16	58.80	67.44	80.40	89.04	110.64	132.24	153.84	52
53	51.42	13.96	16.22	20.74	25.27	29.79	34.32	38.84	43.37	47.89	52.42	61.47	70.52	84.09	93.14	115.77	138.39	161.02	53
54	53.61	14.44	16.80	21.52	26.23	30.95	35.67	40.39	45.10	49.82	54.54	63.97	73.41	87.56	97.00	120.59	144.18	167.76	54
55	55.82	14.93	17.38	22.29	27.21	32.12	37.03	41.94	46.85	51.77	56.68	66.50	76.33	91.06	100.89	125.45	150.01	174.57	55
56	58.55	15.53	18.10	23.25	28.41	33.56	38.71	43.86	49.02	54.17	59.32	69.63	79.93	95.39	105.69	131.45	157.22	182.98	56
57	60.79	16.02	18.69	24.04	29.39	34.74	40.09	45.44	50.79	56.14	61.49	72.19	82.89	98.94	109.64	136.38	163.13	189.88	57
58	63.58	16.63	19.43	25.03	30.62	36.22	41.81	47.41	53.00	58.60	64.19	75.38	86.57	103.36	114.55	142.52	170.50	198.47	58
59	65.85	17.13	20.03	25.82	31.62	37.41	43.21	49.00	54.80	60.59	66.39	77.98	89.57	106.95	118.54	147.51	176.49	205.46	59
60	68.32	17.68	20.68	26.69	32.71	38.72	44.73	50.74	56.75	62.77	68.78	80.80	92.83	110.86	122.89	152.95	183.01	213.07	60
61	73.04	18.71	21.93	28.36	34.78	41.21	47.64	54.07	60.49	66.92	73.35	86.20	99.06	118.34	131.20	163.33	195.47	227.61	61
62	76.13	19.39	22.74	29.44	36.14	42.84	49.54	56.24	62.94	69.64	76.34	89.74	103.14	123.23	136.63	170.13	203.63	237.13	62
63	79.01	20.03	23.50	30.46	37.41	44.36	51.32	58.27	65.22	72.17	79.13	93.03	106.94	127.80	141.70	176.47	211.23	246.00	63
64	82.64	20.83	24.46	31.73	39.01	46.28	53.55	60.82	68.10	75.37	82.64	97.19	111.73	133.55	148.09	184.45	220.81	257.18	64
65	86.43	21.66	25.46	33.07	40.67	48.28	55.89	63.49	71.10	78.70	86.31	101.52	116.73	139.55	154.76	192.79	230.82	268.85	65
66	92.51	23.00	27.07	35.21	43.35	51.49	59.63	67.77	75.91	84.05	92.19	108.48	124.76	149.18	165.46	206.17	246.87	287.58	66
67	97.22	24.03	28.31	36.87	45.42	53.98	62.53	71.09	79.64	88.20	96.75	113.86	130.98	156.64	173.75	216.53	259.31	302.08	67
68	102.88	25.28	29.81	38.86	47.91	56.97	66.02	75.07	84.13	93.18	102.23	120.34	138.45	165.61	183.71	228.98	274.25	319.52	68
69	108.55	26.53	31.30	40.85	50.41	59.96	69.51	79.06	88.62	98.17	107.72	126.83	145.93	174.59	193.69	241.45	289.22	336.98	69
70	112.72	27.44	32.40	42.32	52.24	62.16	72.08	82.00	91.92	101.84	111.76	131.60	151.44	181.19	201.03	250.63	300.23	349.82	70
71	121.65	29.41	34.76	45.47	56.17	66.88	77.58	88.29	98.99	109.70	120.40	141.81	163.22	195.34	216.75	270.27	323.80	377.33	71
72	128.43	30.90	36.55	47.85	59.15	70.46	81.76	93.06	104.36	115.66	126.97	149.57	172.17	206.08	228.68	285.19	341.70	398.21	72
73	136.10	32.59	38.58	50.55	62.53	74.51	86.48	98.46	110.44	122.41	134.39	158.34	182.30	218.23	242.18	302.06	361.95	421.83	73
74	144.01	34.33	40.66	53.34	66.01	78.68	91.36	104.03	116.70	129.37	142.05	167.39	192.74	230.76	256.10	319.47	382.83	446.20	74
75	154.05	36.54	43.31	56.87	70.43	83.98	97.54	111.10	124.65	138.21	151.77	178.88	205.99	246.66	273.77	341.55	409.34	477.12	75
76	167.59	39.51	46.89	61.64	76.38	91.13	105.88	120.63	135.38	150.12	164.87	194.37	223.86	268.11	297.60	NA*	NA*	NA*	76
77	178.10	41.83	49.66	65.34	81.01	96.68	112.35	128.03	143.70	159.37	175.05	206.39	237.74	284.76	316.10	NA*	NA*	NA*	77
78	190.87	44.64	53.03	69.83	86.63	103.42	120.22	137.02	153.81	170.61	187.41	221.00	254.59	304.98	338.58	NA*	NA*	NA*	78
79	201.58	46.99	55.86	73.60	91.34	109.08	126.82	144.56	162.30	180.04	197.77	233.25	268.73	321.95	357.43	NA*	NA*	NA*	79
80	213.53	49.62	59.02	77.81	96.60	115.39	134.18	152.97	171.76	190.55	209.34	246.92	284.50	340.88	378.46	NA*	NA*	NA*	80
81	216.30	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	81
82	229.56	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	82
83	246.08	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	83
84	266.64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	84
85	289.69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

**Female
Non-Tobacco**

Senior Choice

**Immediate Death Benefit
with Accidental 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	29.30	9.09	10.38	12.96	15.54	18.12	20.69	23.27	25.85	28.43	31.01	36.16	41.32	49.06	54.21	67.10	80.00	92.89	50
51	31.36	9.54	10.92	13.68	16.44	19.20	21.96	24.72	27.48	30.24	33.00	38.52	44.04	52.32	57.84	71.64	85.44	99.23	51
52	32.58	9.81	11.25	14.11	16.98	19.85	22.71	25.58	28.45	31.32	34.18	39.92	45.65	54.25	59.99	74.32	88.66	102.99	52
53	34.21	10.17	11.68	14.69	17.70	20.71	23.72	26.73	29.74	32.75	35.76	41.78	47.80	56.83	62.85	77.91	92.96	108.01	53
54	35.74	10.51	12.08	15.23	18.37	21.52	24.66	27.81	30.95	34.10	37.24	43.53	49.82	59.26	65.55	81.27	97.00	112.72	54
55	37.28	10.85	12.49	15.77	19.05	22.33	25.61	28.89	32.17	35.45	38.73	45.29	51.85	61.70	68.26	84.66	101.06	117.47	55
56	38.92	11.21	12.92	16.34	19.77	23.19	26.62	30.04	33.47	36.89	40.32	47.17	54.02	64.29	71.14	88.27	105.39	122.52	56
57	40.20	11.49	13.26	16.80	20.33	23.87	27.41	30.95	34.48	38.02	41.56	48.63	55.71	66.32	73.40	91.08	108.77	126.46	57
58	41.27	11.72	13.54	17.17	20.80	24.44	28.07	31.70	35.33	38.96	42.59	49.86	57.12	68.02	75.28	93.44	111.60	129.76	58
59	42.67	12.03	13.91	17.66	21.42	25.17	28.93	32.68	36.44	40.19	43.95	51.46	58.97	70.23	77.74	96.52	115.29	134.07	59
60	42.98	12.10	13.99	17.77	21.56	25.34	29.12	32.90	36.69	40.47	44.25	51.81	59.38	70.73	78.29	97.20	116.11	135.02	60
61	45.85	12.73	14.75	18.78	22.82	26.85	30.89	34.92	38.96	42.99	47.03	55.10	63.17	75.27	83.34	103.51	123.69	143.86	61
62	47.50	13.09	15.18	19.36	23.54	27.72	31.90	36.08	40.26	44.44	48.62	56.98	65.34	77.88	86.24	107.14	128.04	148.94	62
63	49.44	13.52	15.70	20.05	24.40	28.75	33.10	37.45	41.80	46.15	50.50	59.20	67.91	80.96	89.66	111.41	133.17	154.92	63
64	51.50	13.97	16.24	20.77	25.30	29.84	34.37	38.90	43.43	47.96	52.50	61.56	70.62	84.22	93.28	115.94	138.60	161.26	64
65	53.47	14.41	16.76	21.47	26.17	30.88	35.58	40.29	44.99	49.70	54.40	63.81	73.23	87.34	96.75	120.28	143.81	167.33	65
66	57.59	15.31	17.85	22.92	27.98	33.05	38.12	43.19	48.26	53.32	58.39	68.53	78.66	93.87	104.00	129.34	154.68	180.02	66
67	60.34	15.92	18.57	23.88	29.19	34.50	39.81	45.12	50.43	55.74	61.05	71.67	82.29	98.22	108.84	135.39	161.94	188.49	67
68	63.45	16.60	19.40	24.98	30.56	36.15	41.73	47.31	52.90	58.48	64.06	75.23	86.40	103.15	114.32	142.23	170.15	198.07	68
69	66.52	17.28	20.21	26.06	31.91	37.77	43.62	49.48	55.33	61.18	67.04	78.74	90.45	108.01	119.72	148.99	178.26	207.53	69
70	69.61	17.96	21.02	27.15	33.27	39.40	45.52	51.65	57.78	63.90	70.03	82.28	94.53	112.91	125.16	155.79	186.42	217.04	70
71	76.03	19.37	22.72	29.41	36.10	42.79	49.48	56.17	62.86	69.55	76.24	89.62	103.00	123.08	136.46	169.91	203.36	236.82	71
72	80.15	20.28	23.80	30.86	37.91	44.96	52.02	59.07	66.12	73.18	80.23	94.34	108.44	129.60	143.71	178.97	214.24	249.51	72
73	85.34	21.42	25.17	32.68	40.19	47.70	55.21	62.72	70.23	77.74	85.25	100.27	115.29	137.82	152.84	190.39	227.94	265.49	73
74	90.19	22.49	26.46	34.39	42.33	50.27	58.20	66.14	74.08	82.01	89.95	105.82	121.70	145.51	161.38	201.06	240.75	280.43	74
75	96.37	23.85	28.09	36.57	45.05	53.53	62.01	70.49	78.97	87.45	95.93	112.89	129.85	155.30	172.26	214.66	257.06	299.46	75
76	105.83	25.93	30.58	39.90	49.21	58.52	67.84	77.15	86.46	95.78	105.09	123.71	142.34	170.28	188.91	NA*	NA*	NA*	76
77	111.29	27.13	32.03	41.82	51.61	61.41	71.20	80.99	90.79	100.58	110.37	129.96	149.55	178.93	198.52	NA*	NA*	NA*	77
78	118.15	28.64	33.84	44.23	54.63	65.03	75.43	85.82	96.22	106.62	117.01	137.81	158.60	189.79	210.59	NA*	NA*	NA*	78
79	126.60	30.50	36.07	47.21	58.35	69.49	80.63	91.77	102.91	114.05	125.19	147.48	169.76	203.18	225.46	NA*	NA*	NA*	79
80	136.18	32.60	38.60	50.58	62.56	74.55	86.53	98.52	110.50	122.48	134.47	158.43	182.40	218.35	242.32	NA*	NA*	NA*	80
81	135.75	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	81
82	146.26	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	82
83	158.11	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	83
84	170.98	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	84
85	185.66	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

For Agent Use Only

* Base and ADB Rider

**Female
Tobacco**

Senior Choice

**Immediate Death Benefit
with Accidental 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	34.55	10.25	11.77	14.81	17.85	20.89	23.93	26.97	30.01	33.05	36.09	42.17	48.25	57.37	63.45	78.65	93.86	109.06	50
51	35.62	10.48	12.05	15.18	18.32	21.45	24.59	27.72	30.86	33.99	37.13	43.39	49.66	59.07	65.34	81.01	96.68	112.35	51
52	37.34	10.86	12.50	15.79	19.07	22.36	25.65	28.93	32.22	35.50	38.79	45.36	51.93	61.79	68.36	84.79	101.22	117.65	52
53	39.29	11.29	13.02	16.48	19.93	23.39	26.85	30.31	33.76	37.22	40.68	47.59	54.51	64.88	71.80	89.08	106.37	123.66	53
54	40.73	11.61	13.40	16.98	20.57	24.15	27.73	31.32	34.90	38.49	42.07	49.24	56.41	67.16	74.33	92.25	110.17	128.09	54
55	42.94	12.09	13.98	17.76	21.54	25.32	29.10	32.87	36.65	40.43	44.21	51.77	59.33	70.66	78.22	97.11	116.01	134.90	55
56	44.73	12.49	14.45	18.39	22.33	26.26	30.20	34.13	38.07	42.01	45.94	53.82	61.69	73.50	81.37	101.05	120.73	140.41	56
57	46.70	12.92	14.97	19.08	23.19	27.30	31.41	35.52	39.63	43.74	47.85	56.07	64.29	76.62	84.84	105.38	125.93	146.48	57
58	48.41	13.30	15.43	19.69	23.95	28.21	32.47	36.73	40.99	45.25	49.51	58.03	66.55	79.33	87.85	109.15	130.45	151.75	58
59	50.20	13.69	15.90	20.32	24.73	29.15	33.57	37.99	42.40	46.82	51.24	60.07	68.91	82.16	91.00	113.08	135.17	157.26	59
60	51.51	13.98	16.24	20.78	25.31	29.84	34.38	38.91	43.44	47.97	52.51	61.57	70.64	84.24	93.30	115.97	138.63	161.30	60
61	54.46	14.63	17.02	21.81	26.61	31.40	36.19	40.98	45.78	50.57	55.36	64.95	74.53	88.91	98.49	122.46	146.42	170.38	61
62	57.08	15.20	17.71	22.74	27.76	32.78	37.81	42.83	47.85	52.88	57.90	67.94	77.99	93.06	103.11	128.22	153.34	178.45	62
63	59.85	15.81	18.45	23.71	28.98	34.25	39.51	44.78	50.05	55.31	60.58	71.11	81.65	97.45	107.98	134.31	160.65	186.98	63
64	62.78	16.46	19.22	24.74	30.27	35.79	41.32	46.84	52.37	57.89	63.42	74.47	85.51	102.09	113.14	140.76	168.38	196.01	64
65	65.57	17.07	19.96	25.73	31.50	37.27	43.04	48.81	54.58	60.35	66.12	77.66	89.20	106.51	118.05	146.90	175.75	204.60	65
66	69.88	18.02	21.09	27.24	33.39	39.54	45.69	51.84	57.99	64.14	70.29	82.59	94.89	113.33	125.63	156.38	187.13	217.88	66
67	73.33	18.78	22.00	28.46	34.91	41.36	47.82	54.27	60.72	67.18	73.63	86.53	99.44	118.80	131.71	163.97	196.24	228.50	67
68	76.10	19.39	22.74	29.43	36.13	42.83	49.52	56.22	62.92	69.61	76.31	89.70	103.10	123.19	136.58	170.06	203.55	237.03	68
69	81.12	20.49	24.06	31.20	38.34	45.48	52.61	59.75	66.89	74.03	81.17	95.45	109.72	131.14	145.42	181.11	216.80	252.49	69
70	83.02	20.91	24.56	31.87	39.17	46.48	53.79	61.09	68.40	75.70	83.01	97.62	112.23	134.15	148.76	185.29	221.82	258.35	70
71	89.70	22.38	26.33	34.22	42.11	50.01	57.90	65.79	73.69	81.58	89.47	105.26	121.05	144.73	160.52	199.98	239.45	278.92	71
72	94.11	23.35	27.49	35.77	44.05	52.34	60.62	68.90	77.18	85.46	93.74	110.31	126.87	151.72	168.28	209.69	251.10	292.50	72
73	99.11	24.45	28.81	37.53	46.25	54.98	63.70	72.42	81.14	89.86	98.58	116.03	133.47	159.64	177.08	220.69	264.30	307.90	73
74	104.25	25.58	30.17	39.34	48.51	57.69	66.86	76.04	85.21	94.38	103.56	121.91	140.25	167.78	186.12	231.99	277.86	323.73	74
75	110.79	27.02	31.89	41.64	51.39	61.14	70.89	80.64	90.39	100.14	109.89	129.39	148.89	178.14	197.64	246.38	295.13	343.88	75
76	122.49	29.59	34.98	45.76	56.54	67.32	78.10	88.88	99.66	110.44	121.22	142.77	164.33	196.67	218.23	NA*	NA*	NA*	76
77	130.00	31.24	36.96	48.40	59.84	71.28	82.72	94.16	105.60	117.04	128.48	151.36	174.24	208.56	231.44	NA*	NA*	NA*	77
78	137.85	32.97	39.04	51.17	63.30	75.43	87.56	99.69	111.82	123.95	136.08	160.35	184.61	221.00	245.26	NA*	NA*	NA*	78
79	149.06	35.44	42.00	55.11	68.23	81.35	94.47	107.58	120.70	133.82	146.94	173.17	199.40	238.76	264.99	NA*	NA*	NA*	79
80	160.62	37.98	45.05	59.18	73.32	87.45	101.59	115.72	129.86	143.99	158.13	186.39	214.66	257.07	285.34	NA*	NA*	NA*	80
81	164.14	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	81
82	179.51	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	82
83	195.69	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	83
84	214.76	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	84
85	236.13	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

**Male
Non-Tobacco**

Senior Choice

**Graded Death Benefit
with Accidental 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	42.10	11.91	13.76	17.46	21.17	24.87	28.58	32.28	35.99	39.69	43.40	47.10	50.81	54.51	58.22	61.92	69.33	76.74	50
51	44.35	12.40	14.35	18.26	22.16	26.06	29.96	33.87	37.77	41.67	45.58	49.48	53.38	57.28	61.19	65.09	72.90	80.70	51
52	46.61	12.90	14.95	19.05	23.15	27.26	31.36	35.46	39.56	43.66	47.76	51.87	55.97	60.07	64.17	68.27	76.48	84.68	52
53	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	53
54	51.72	14.02	16.30	20.85	25.40	29.95	34.50	39.06	43.61	48.16	52.71	57.26	61.81	66.36	70.92	75.47	84.57	93.67	54
55	54.27	14.58	16.97	21.75	26.52	31.30	36.08	40.85	45.63	50.40	55.18	59.95	64.73	69.51	74.28	79.06	88.61	98.16	55
56	57.01	15.19	17.70	22.71	27.73	32.75	37.76	42.78	47.80	52.81	57.83	62.85	67.86	72.88	77.90	82.92	92.95	102.98	56
57	59.36	15.70	18.32	23.54	28.76	33.99	39.21	44.43	49.66	54.88	60.11	65.33	70.55	75.78	81.00	86.22	96.67	107.12	57
58	61.83	16.25	18.97	24.41	29.85	35.29	40.73	46.17	51.61	57.06	62.50	67.94	73.38	78.82	84.26	89.70	100.58	111.47	58
59	64.41	16.82	19.65	25.32	30.99	36.65	42.32	47.99	53.66	59.33	64.99	70.66	76.33	82.00	87.67	93.33	104.67	116.01	59
60	66.41	17.26	20.18	26.02	31.87	37.71	43.55	49.40	55.24	61.09	66.93	72.77	78.62	84.46	90.31	96.15	107.84	119.53	60
61	70.32	18.12	21.21	27.40	33.59	39.77	45.96	52.15	58.34	64.53	70.71	76.90	83.09	89.28	95.47	101.66	114.03	126.41	61
62	74.08	18.94	22.20	28.72	35.24	41.76	48.28	54.80	61.32	67.84	74.35	80.87	87.39	93.91	100.43	106.95	119.99	133.03	62
63	77.96	19.80	23.23	30.09	36.95	43.81	50.67	57.53	64.39	71.25	78.11	84.97	91.83	98.69	105.55	112.41	126.13	139.85	63
64	82.08	20.70	24.31	31.54	38.76	45.98	53.21	60.43	67.65	74.88	82.10	89.32	96.54	103.77	110.99	118.21	132.66	147.11	64
65	86.43	21.66	25.46	33.07	40.67	48.28	55.89	63.49	71.10	78.70	86.31	93.92	101.52	109.13	116.73	124.34	139.55	154.76	65
66	93.84	23.29	27.42	35.68	43.93	52.19	60.45	68.71	76.97	85.22	93.48	101.74	110.00	118.26	126.51	134.77	151.29	167.80	66
67	100.82	24.83	29.26	38.13	47.01	55.88	64.75	73.62	82.49	91.37	100.24	109.11	117.98	126.86	135.73	144.60	162.34	180.09	67
68	108.25	26.46	31.22	40.75	50.27	59.80	69.33	78.85	88.38	97.90	107.43	116.96	126.48	136.01	145.53	155.06	174.11	193.16	68
69	116.25	28.22	33.33	43.56	53.79	64.02	74.25	84.48	94.71	104.94	115.17	125.40	135.63	145.86	156.09	166.32	186.78	207.24	69
70	120.03	29.05	34.33	44.90	55.46	66.02	76.58	87.15	97.71	108.27	118.83	129.40	139.96	150.52	161.08	171.65	192.77	213.90	70
71	130.39	31.33	37.07	48.54	60.02	71.49	82.97	94.44	105.91	117.39	128.86	140.34	151.81	163.29	174.76	186.23	209.18	232.13	71
72	140.40	33.53	39.71	52.07	64.42	76.78	89.13	101.49	113.84	126.20	138.55	150.91	163.26	175.62	187.97	200.33	225.04	249.75	72
73	150.70	35.80	42.43	55.69	68.95	82.21	95.48	108.74	122.00	135.26	148.52	161.78	175.05	188.31	201.57	214.83	241.35	267.88	73
74	161.52	38.18	45.29	59.50	73.71	87.93	102.14	116.36	130.57	144.78	159.00	173.21	187.42	201.64	215.85	230.07	258.49	286.92	74
75	172.59	40.61	48.21	63.40	78.58	93.77	108.96	124.15	139.34	154.52	169.71	184.90	200.09	215.28	230.46	245.65	276.03	306.40	75
76	189.53	44.34	52.68	69.36	86.04	102.72	119.40	136.07	152.75	169.43	186.11	202.79	219.47	236.15	252.82	NA*	NA*	NA*	76
77	206.73	48.13	57.22	75.41	93.61	111.80	129.99	148.18	166.38	184.57	202.76	220.95	239.14	257.34	275.53	NA*	NA*	NA*	77
78	225.27	52.20	62.12	81.94	101.76	121.59	141.41	161.24	181.06	200.88	220.71	240.53	260.35	280.18	300.00	NA*	NA*	NA*	78
79	244.33	56.40	67.15	88.65	110.15	131.65	153.15	174.65	196.15	217.66	239.16	260.66	282.16	303.66	325.16	NA*	NA*	NA*	79
80	264.20	60.77	72.39	95.64	118.89	142.14	165.39	188.64	211.89	235.14	258.39	281.64	304.89	328.14	351.39	NA*	NA*	NA*	80
81	269.86	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	81
82	283.87	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	82
83	296.64	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	83
84	307.97	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	84
85	312.35	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA*	NA*	NA*	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

**Male
Tobacco**

Senior Choice

**Graded Death Benefit
with Accidental 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	62.54	16.40	19.16	24.66	30.16	35.67	41.17	46.67	52.18	57.68	63.18	68.69	74.19	79.69	85.20	90.70	101.71	112.72	50
51	65.59	17.07	19.96	25.73	31.50	37.28	43.05	48.82	54.59	60.36	66.14	71.91	77.68	83.45	89.22	95.00	106.54	118.08	51
52	68.64	17.75	20.77	26.81	32.85	38.89	44.93	50.97	57.01	63.05	69.09	75.13	81.17	87.21	93.25	99.29	111.37	123.45	52
53	72.09	18.50	21.68	28.02	34.36	40.71	47.05	53.40	59.74	66.08	72.43	78.77	85.12	91.46	97.80	104.15	116.84	129.52	53
54	75.54	19.26	22.59	29.24	35.88	42.53	49.18	55.83	62.47	69.12	75.77	82.42	89.06	95.71	102.36	109.01	122.30	135.60	54
55	78.99	20.02	23.50	30.45	37.40	44.35	51.30	58.25	65.21	72.16	79.11	86.06	93.01	99.96	106.91	113.86	127.77	141.67	55
56	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	56
57	85.82	21.53	25.30	32.85	40.41	47.96	55.51	63.06	70.61	78.17	85.72	93.27	100.82	108.38	115.93	123.48	138.58	153.69	57
58	89.23	22.28	26.20	34.05	41.91	49.76	57.61	65.46	73.32	81.17	89.02	96.87	104.72	112.58	120.43	128.28	143.99	159.69	58
59	92.80	23.06	27.14	35.31	43.48	51.64	59.81	67.98	76.14	84.31	92.48	100.64	108.81	116.97	125.14	133.31	149.64	165.97	59
60	95.56	23.67	27.87	36.28	44.69	53.10	61.51	69.92	78.33	86.74	95.15	103.56	111.97	120.37	128.78	137.19	154.01	170.83	60
61	100.77	24.81	29.25	38.12	46.98	55.85	64.72	73.59	82.45	91.32	100.19	109.06	117.93	126.79	135.66	144.53	162.26	180.00	61
62	105.96	25.96	30.62	39.94	49.27	58.59	67.92	77.24	86.57	95.89	105.21	114.54	123.86	133.19	142.51	151.84	170.49	189.13	62
63	111.31	27.13	32.03	41.83	51.62	61.42	71.21	81.01	90.80	100.60	110.39	120.19	129.98	139.78	149.57	159.37	178.96	198.55	63
64	116.99	28.38	33.53	43.83	54.12	64.42	74.71	85.01	95.30	105.60	115.89	126.19	136.48	146.78	157.07	167.37	187.96	208.55	64
65	123.00	29.70	35.12	45.94	56.76	67.59	78.41	89.24	100.06	110.88	121.71	132.53	143.36	154.18	165.00	175.83	197.48	219.12	65
66	131.56	31.59	37.38	48.95	60.53	72.11	83.69	95.26	106.84	118.42	130.00	141.57	153.15	164.73	176.30	187.88	211.04	234.19	66
67	139.81	33.40	39.55	51.86	64.16	76.46	88.77	101.07	113.37	125.68	137.98	150.28	162.59	174.89	187.19	199.50	224.10	248.71	67
68	148.57	35.33	41.87	54.94	68.02	81.09	94.16	107.24	120.31	133.39	146.46	159.53	172.61	185.68	198.76	211.83	237.98	264.13	68
69	158.02	37.41	44.36	58.27	72.17	86.08	99.99	113.89	127.80	141.70	155.61	169.51	183.42	197.33	211.23	225.14	252.95	280.76	69
70	162.49	38.39	45.54	59.84	74.14	88.44	102.74	117.04	131.34	145.64	159.94	174.23	188.53	202.83	217.13	231.43	260.03	288.63	70
71	174.27	40.98	48.65	63.99	79.32	94.66	110.00	125.33	140.67	156.00	171.34	186.67	202.01	217.35	232.68	248.02	278.69	309.36	71
72	184.75	43.29	51.42	67.68	83.93	100.19	116.45	132.71	148.97	165.22	181.48	197.74	214.00	230.26	246.51	262.77	295.29	327.80	72
73	196.78	45.94	54.59	71.91	89.23	106.54	123.86	141.18	158.49	175.81	193.13	210.44	227.76	245.08	262.39	279.71	314.34	348.98	73
74	210.85	49.03	58.31	76.86	95.42	113.97	132.53	151.08	169.64	188.19	206.75	225.30	243.86	262.41	280.97	299.52	336.63	373.74	74
75	224.09	51.94	61.80	81.52	101.24	120.96	140.68	160.40	180.12	199.84	219.56	239.28	259.00	278.72	298.44	318.16	357.60	397.04	75
76	247.11	57.01	67.88	89.63	111.37	133.12	154.86	176.61	198.36	220.10	241.85	263.59	285.34	307.08	328.83	350.58	394.07	437.56	76
77	265.76	61.11	72.81	96.19	119.58	142.97	166.35	189.74	213.13	236.51	259.90	283.29	306.67	330.06	353.45	376.84	423.61	470.38	77
78	284.12	65.15	77.65	102.66	127.66	152.66	177.66	202.67	227.67	252.67	277.67	302.68	327.68	352.68	377.68	402.69	452.69	502.70	78
79	305.71	69.90	83.35	110.25	137.16	164.06	190.96	217.86	244.77	271.67	298.57	325.47	352.38	379.28	406.18	433.08	486.89	540.69	79
80	323.12	73.73	87.95	116.38	144.82	173.25	201.69	230.12	258.56	286.99	315.43	343.86	372.29	400.73	429.16	457.60	514.47	571.34	80
81	316.15	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	81
82	320.54	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	82
83	325.48	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	83
84	336.06	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	84
85	359.73	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

**Female
Non-Tobacco**

Senior Choice

**Graded Death Benefit
with Accidental 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	33.60	10.04	11.52	14.47	17.43	20.39	23.34	26.30	29.26	32.21	35.17	38.13	41.08	44.04	47.00	49.95	55.87	61.78	50
51	35.24	10.40	11.95	15.05	18.15	21.25	24.35	27.45	30.56	33.66	36.76	39.86	42.96	46.06	49.16	52.26	58.47	64.67	51
52	36.88	10.76	12.38	15.63	18.87	22.12	25.36	28.61	31.85	35.10	38.34	41.59	44.84	48.08	51.33	54.57	61.06	67.55	52
53	38.73	11.17	12.87	16.28	19.69	23.09	26.50	29.91	33.32	36.73	40.14	43.54	46.95	50.36	53.77	57.18	63.99	70.81	53
54	40.58	11.57	13.36	16.93	20.50	24.07	27.64	31.21	34.78	38.36	41.93	45.50	49.07	52.64	56.21	59.78	66.92	74.07	54
55	42.43	11.98	13.85	17.58	21.31	25.05	28.78	32.52	36.25	39.98	43.72	47.45	51.18	54.92	58.65	62.39	69.85	77.32	55
56	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	56
57	46.38	12.85	14.89	18.97	23.05	27.13	31.22	35.30	39.38	43.46	47.54	51.62	55.70	59.79	63.87	67.95	76.11	84.27	57
58	48.23	13.26	15.38	19.62	23.87	28.11	32.35	36.60	40.84	45.09	49.33	53.58	57.82	62.06	66.31	70.55	79.04	87.53	58
59	50.18	13.68	15.89	20.31	24.72	29.14	33.56	37.97	42.39	46.80	51.22	55.64	60.05	64.47	68.88	73.30	82.13	90.96	59
60	51.68	14.01	16.29	20.84	25.38	29.93	34.48	39.03	43.58	48.12	52.67	57.22	61.77	66.31	70.86	75.41	84.51	93.60	60
61	54.75	14.69	17.10	21.92	26.73	31.55	36.37	41.19	46.01	50.82	55.64	60.46	65.28	70.10	74.91	79.73	89.37	99.00	61
62	57.58	15.31	17.85	22.91	27.98	33.05	38.11	43.18	48.25	53.32	58.38	63.45	68.52	73.58	78.65	83.72	93.85	103.99	62
63	60.49	15.95	18.61	23.94	29.26	34.58	39.91	45.23	50.55	55.88	61.20	66.52	71.85	77.17	82.49	87.81	98.46	109.11	63
64	63.58	16.63	19.43	25.03	30.62	36.22	41.81	47.41	53.00	58.60	64.19	69.79	75.38	80.98	86.57	92.17	103.36	114.55	64
65	66.86	17.35	20.30	26.18	32.06	37.95	43.83	49.71	55.60	61.48	67.37	73.25	79.13	85.02	90.90	96.78	108.55	120.32	65
66	72.27	18.54	21.72	28.08	34.44	40.80	47.16	53.52	59.88	66.24	72.60	78.96	85.32	91.68	98.04	104.40	117.12	129.84	66
67	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	67
68	82.19	20.73	24.34	31.58	38.81	46.04	53.27	60.51	67.74	74.97	82.20	89.44	96.67	103.90	111.14	118.37	132.83	147.30	68
69	87.70	21.94	25.80	33.52	41.23	48.95	56.67	64.39	72.10	79.82	87.54	95.26	102.97	110.69	118.41	126.13	141.56	157.00	69
70	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	70
71	98.21	24.25	28.57	37.21	45.86	54.50	63.14	71.78	80.43	89.07	97.71	106.35	115.00	123.64	132.28	140.92	158.21	175.49	71
72	104.32	25.60	30.19	39.37	48.55	57.73	66.91	76.09	85.27	94.45	103.63	112.81	121.99	131.17	140.35	149.53	167.89	186.25	72
73	111.33	27.14	32.04	41.83	51.63	61.43	71.22	81.02	90.82	100.62	110.41	120.21	130.01	139.80	149.60	159.40	178.99	198.59	73
74	119.80	29.00	34.27	44.81	55.36	65.90	76.44	86.98	97.53	108.07	118.61	129.15	139.70	150.24	160.78	171.32	192.41	213.49	74
75	127.27	30.64	36.24	47.44	58.64	69.84	81.04	92.24	103.44	114.64	125.84	137.04	148.24	159.44	170.64	181.84	204.24	226.64	75
76	139.78	33.40	39.55	51.85	64.15	76.45	88.75	101.05	113.35	125.65	137.95	150.25	162.55	174.85	187.15	199.46	224.06	248.66	76
77	150.60	35.78	42.40	55.66	68.91	82.16	95.41	108.67	121.92	135.17	148.43	161.68	174.93	188.18	201.44	214.69	241.20	267.70	77
78	164.50	38.83	46.07	60.55	75.02	89.50	103.98	118.45	132.93	147.40	161.88	176.36	190.83	205.31	219.78	234.26	263.21	292.16	78
79	177.38	41.67	49.47	65.08	80.69	96.30	111.91	127.52	143.13	158.74	174.35	189.96	205.57	221.18	236.79	252.40	283.61	314.83	79
80	192.31	44.95	53.41	70.34	87.26	104.18	121.11	138.03	154.95	171.88	188.80	205.72	222.65	239.57	256.49	273.42	307.26	341.11	80
81	197.76	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	81
82	213.21	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	82
83	227.63	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	83
84	241.02	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	84
85	248.49	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider

For Agent Use Only

* Base and ADB Rider

**Female
Tobacco**

Senior Choice

**Graded Death Benefit
with Accidental 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	41.42	11.76	13.58	17.22	20.87	24.51	28.16	31.80	35.45	39.09	42.74	46.38	50.03	53.67	57.32	60.96	68.25	75.54	50
51	43.70	12.26	14.18	18.03	21.87	25.72	29.56	33.41	37.26	41.10	44.95	48.79	52.64	56.48	60.33	64.17	71.87	79.56	51
52	45.99	12.76	14.79	18.83	22.88	26.93	30.97	35.02	39.07	43.12	47.16	51.21	55.26	59.30	63.35	67.40	75.49	83.59	52
53	48.58	13.33	15.47	19.75	24.02	28.30	32.57	36.85	41.12	45.40	49.67	53.95	58.22	62.50	66.77	71.05	79.60	88.15	53
54	51.16	13.90	16.15	20.65	25.16	29.66	34.16	38.66	43.16	47.67	52.17	56.67	61.17	65.67	70.18	74.68	83.68	92.69	54
55	53.76	14.47	16.84	21.57	26.30	31.03	35.76	40.49	45.22	49.95	54.68	59.42	64.15	68.88	73.61	78.34	87.80	97.26	55
56	57.12	15.21	17.72	22.75	27.78	32.80	37.83	42.86	47.88	52.91	57.94	62.96	67.99	73.02	78.04	83.07	93.12	103.18	56
57	60.13	15.87	18.52	23.81	29.10	34.39	39.69	44.98	50.27	55.56	60.85	66.14	71.43	76.73	82.02	87.31	97.89	108.47	57
58	63.29	16.57	19.35	24.92	30.49	36.06	41.63	47.20	52.77	58.34	63.91	69.48	75.05	80.62	86.19	91.76	102.90	114.04	58
59	66.61	17.30	20.23	26.09	31.95	37.82	43.68	49.54	55.40	61.26	67.12	72.99	78.85	84.71	90.57	96.43	108.16	119.88	59
60	69.17	17.86	20.91	26.99	33.08	39.17	45.25	51.34	57.43	63.51	69.60	75.69	81.78	87.86	93.95	100.04	112.21	124.38	60
61	74.04	18.93	22.19	28.71	35.22	41.74	48.25	54.77	61.28	67.80	74.32	80.83	87.35	93.86	100.38	106.89	119.92	132.96	61
62	78.86	19.99	23.46	30.40	37.34	44.28	51.22	58.16	65.10	72.04	78.98	85.92	92.86	99.80	106.74	113.68	127.56	141.44	62
63	83.83	21.09	24.78	32.15	39.53	46.91	54.28	61.66	69.04	76.42	83.79	91.17	98.55	105.92	113.30	120.68	135.43	150.19	63
64	89.11	22.25	26.17	34.01	41.85	49.70	57.54	65.38	73.22	81.06	88.90	96.75	104.59	112.43	120.27	128.11	143.80	159.48	64
65	94.67	23.47	27.64	35.97	44.30	52.63	60.96	69.29	77.62	85.95	94.29	102.62	110.95	119.28	127.61	135.94	152.60	169.26	65
66	101.27	24.92	29.38	38.29	47.20	56.12	65.03	73.94	82.85	91.76	100.67	109.59	118.50	127.41	136.32	145.23	163.06	180.88	66
67	107.39	26.27	31.00	40.45	49.90	59.35	68.80	78.25	87.70	97.15	106.60	116.05	125.50	134.95	144.40	153.85	172.75	191.65	67
68	113.89	27.70	32.71	42.73	52.76	62.78	72.80	82.82	92.85	102.87	112.89	122.91	132.94	142.96	152.98	163.00	183.05	203.09	68
69	119.36	28.90	34.16	44.66	55.16	65.67	76.17	86.67	97.18	107.68	118.19	128.69	139.19	149.70	160.20	170.70	191.71	212.72	69
70	124.21	29.97	35.44	46.37	57.30	68.23	79.16	90.09	101.02	111.95	122.88	133.81	144.74	155.67	166.60	177.53	199.39	221.25	70
71	134.22	32.17	38.08	49.89	61.70	73.51	85.32	97.14	108.95	120.76	132.57	144.38	156.19	168.00	179.82	191.63	215.25	238.87	71
72	141.36	33.74	39.96	52.40	64.84	77.28	89.72	102.16	114.60	127.04	139.48	151.92	164.36	176.80	189.24	201.68	226.56	251.44	72
73	150.28	35.71	42.32	55.54	68.77	81.99	95.22	108.44	121.67	134.89	148.12	161.34	174.57	187.79	201.01	214.24	240.69	267.14	73
74	158.68	37.55	44.54	58.50	72.46	86.43	100.39	114.36	128.32	142.28	156.25	170.21	184.17	198.14	212.10	226.07	253.99	281.92	74
75	170.53	40.16	47.66	62.67	77.68	92.68	107.69	122.70	137.70	152.71	167.72	182.72	197.73	212.74	227.74	242.75	272.76	302.78	75
76	184.29	43.19	51.30	67.52	83.73	99.95	116.17	132.39	148.60	164.82	181.04	197.26	213.47	229.69	245.91	262.13	294.56	327.00	76
77	190.79	44.62	53.01	69.80	86.59	103.38	120.17	136.96	153.75	170.54	187.33	204.12	220.91	237.70	254.49	271.28	304.86	338.44	77
78	203.50	47.41	56.37	74.28	92.18	110.09	128.00	145.91	163.82	181.72	199.63	217.54	235.45	253.36	271.26	289.17	324.99	360.80	78
79	217.22	50.43	59.99	79.11	98.22	117.34	136.45	155.57	174.68	193.80	212.91	232.03	251.14	270.26	289.38	308.49	346.72	384.95	79
80	234.54	54.24	64.56	85.20	105.84	126.48	147.12	167.76	188.40	209.04	229.68	250.32	270.96	291.60	312.24	332.88	374.16	415.44	80
81	238.85	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	81
82	258.06	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	82
83	278.28	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	83
84	301.39	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	84
85	328.83	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	NA**	85

Issue Ages Based on Age Last Birthday

NA* = Not available due to issue age

NA** = Not available due to issue age of ADB Rider