



Monthly Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$22.98	\$24.01	\$28.32
40-44	\$25.74	\$31.16	\$33.31
45-49	\$27.46	\$33.63	\$36.30
50-54	\$30.03	\$37.02	\$40.38
55-59	\$32.69	\$41.60	\$45.00
60-65	\$35.73	\$45.90	\$50.08
66-69	\$38.88	\$49.29	\$55.52
70-74	\$40.59	\$51.85	\$58.42
75-79	\$40.59	\$53.50	\$58.78
80-84	\$41.06	\$53.87	\$59.24
85+	\$41.44	\$54.42	\$59.60
Child Rider	\$25.69	\$28.66	\$28.83

Annual Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$275.81	\$288.16	\$339.87
40-44	\$308.93	\$373.88	\$399.71
45-49	\$329.48	\$403.55	\$435.62
50-54	\$360.32	\$444.21	\$484.58
55-59	\$392.29	\$499.16	\$540.06
60-65	\$428.84	\$550.82	\$600.99
66-69	\$466.52	\$591.48	\$666.27
70-74	\$487.08	\$622.25	\$701.09
75-79	\$487.08	\$642.03	\$705.44
80-84	\$492.79	\$646.43	\$710.88
85+	\$497.36	\$653.02	\$715.23
Child Rider	\$308.34	\$343.99	\$345.98

Premium Mode Factors:

Monthly PAC 0.08333

Quarterly 0.25

Semi Annual 0.5