



Monthly Rates					
Benefit Level					
Issue Age	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18-39	\$25.69	\$26.56	\$31.37	\$32.28	\$32.97
40-44	\$28.64	\$34.53	\$36.99	\$38.70	\$40.24
45-49	\$30.55	\$37.36	\$40.16	\$42.86	\$44.83
50-54	\$33.50	\$41.03	\$44.79	\$47.92	\$50.84
55-59	\$36.35	\$46.16	\$49.86	\$53.43	\$56.77
60-65	\$39.78	\$50.83	\$55.40	\$59.40	\$63.15
66-69	\$43.11	\$54.58	\$61.47	\$65.91	\$70.52
70-74	\$45.11	\$57.42	\$64.64	\$69.53	\$74.56
75-79	\$45.11	\$59.25	\$65.10	\$69.98	\$75.10
80-84	\$45.58	\$59.71	\$65.55	\$70.52	\$75.55
85+	\$46.06	\$60.17	\$66.09	\$70.97	\$76.00
Child Rider	\$28.64	\$31.69	\$31.91	\$32.28	\$32.52

Annual Rates					
Benefit Level					
Issue Age	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18-39	\$308.34	\$318.71	\$376.45	\$387.35	\$395.63
40-44	\$343.74	\$414.32	\$443.90	\$464.38	\$482.94
45-49	\$366.58	\$448.39	\$481.98	\$514.29	\$537.92
50-54	\$401.98	\$492.35	\$537.47	\$575.05	\$610.15
55-59	\$436.24	\$553.90	\$598.40	\$641.24	\$681.30
60-65	\$477.36	\$609.95	\$664.77	\$712.85	\$757.83
66-69	\$517.33	\$655.00	\$737.66	\$790.97	\$846.23
70-74	\$541.31	\$689.07	\$775.74	\$834.37	\$894.74
75-79	\$541.31	\$711.05	\$781.18	\$839.79	\$901.21
80-84	\$547.02	\$716.55	\$786.62	\$846.30	\$906.60
85+	\$552.73	\$722.04	\$793.15	\$851.73	\$911.99
Child Rider	\$343.74	\$380.25	\$382.98	\$387.35	\$390.24

Premium Mode Factors:

Monthly PAC 0.08333 | Quarterly 0.25 | Semi Annual 0.5

FOR AGENT USE ONLY

AR, MS & WV
UNT853