



Monthly Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$25.69	\$26.56	\$31.37
40-44	\$28.64	\$34.53	\$36.99
45-49	\$30.55	\$37.36	\$40.16
50-54	\$33.50	\$41.03	\$44.79
55-59	\$36.35	\$46.16	\$49.86
60-65	\$39.78	\$50.83	\$55.40
66-69	\$43.11	\$54.58	\$61.47
70-74	\$45.11	\$57.42	\$64.64
75-79	\$45.11	\$59.25	\$65.10
80-84	\$45.58	\$59.71	\$65.55
85+	\$46.06	\$60.17	\$66.09
Child Rider	\$28.64	\$31.69	\$31.91

Annual Rates			
Issue Age	Benefit Level		
	\$1,000	\$2,000	\$3,000
18-39	\$308.34	\$318.71	\$376.45
40-44	\$343.74	\$414.32	\$443.90
45-49	\$366.58	\$448.39	\$481.98
50-54	\$401.98	\$492.35	\$537.47
55-59	\$436.24	\$553.90	\$598.40
60-65	\$477.36	\$609.95	\$664.77
66-69	\$517.33	\$655.00	\$737.66
70-74	\$541.31	\$689.07	\$775.74
75-79	\$541.31	\$711.05	\$781.18
80-84	\$547.02	\$716.55	\$786.62
85+	\$552.73	\$722.04	\$793.15
Child Rider	\$343.74	\$380.25	\$382.98

Premium Mode Factors:

Monthly PAC 0.08333

Quarterly 0.25

Semi Annual 0.5