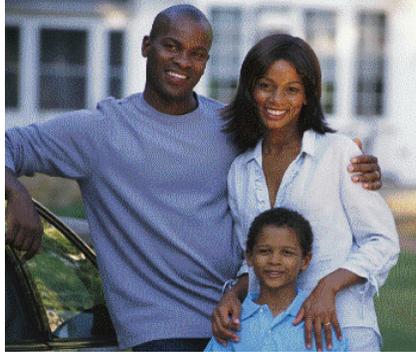


Value Whole Life

Issue Ages 20 - 85



The American Home Life Insurance Company

Trusted For Generations

The American Home Life Insurance Co.
400 S. Kansas Ave. • P.O. Box 1497
Topeka, KS 66601
800-876-0199
www.amhomelife.com

For Agent Use Only

VWL (Rev 05.23)

The Value Whole Life

Policy Features	2
Male/Female Premiums \$25,000-\$49,999	3 & 4
Male Premiums \$50,000-\$99,999.....	5 & 6
Female Premiums \$50,000-\$99,999	7 & 8
Male Premiums \$100,000 & up	9 & 10
Female Premiums \$100,000 & up	11 & 12
Male/Female Values (10th Year \$25,000-\$49,999)	13 & 14
Male Values (10th Year \$50,000-\$99,999)	15 & 16
Female Values (10th Year \$50,000-\$99,999)	17 & 18
Male Values (10th Year \$100,000)	19 & 20
Female Values (10th Year \$100,000)	21 & 22
Male/Female Values (15th Year \$25,000-\$49,999)	23 & 24
Male Values (15th Year \$50,000-\$99,999)	25 & 26
Female Values (15th Year \$50,000-\$99,999)	27 & 28
Male Values (15th Year \$100,000)	29 & 30
Female Values (15th Year \$100,000)	31 & 32
Male/Female Values (20th Year \$25,000-\$49,999)	33 & 34
Male Values (20th Year \$50,000-\$99,999)	35 & 36

Female Values	
(20th Year \$50,000-\$99,999)	37 & 38
Male Values	
(20th Year \$100,000)	39 & 40
Female Values	
(20th Year \$100,000)	41 & 42
Male/Female Values	
(Age 65 \$25,000-\$49,999)	43 & 44
Male Values	
(Age 65 \$50,000-\$99,999)	45 & 46
Female Values	
(Age 65 \$50,000-\$99,999)	47 & 48
Male Values	
(Age 65 \$100,000)	49 & 50
Female Values	
(Age 65 \$100,000)	51 & 52
Height & Weight Chart Std.	53
Height & Weight Chart Pref	54
Preferred Underwriting Guidelines.....	54
Medical Requirement Guidelines	55
Additional Benefits	56

The Value Whole Life

- ☆ Level Premium Permanent Life Insurance
- ☆ Policy Fee \$60.00
- ☆ Male and Female Rates
- ☆ Preferred Non-Tobacco
Non-Tobacco
Tobacco
- ☆ Minimum \$25,000
- ☆ Issue Ages (age nearest) 20-85
- ☆ Provides Guaranteed Cash Value, Paid-Up Insurance, and Extended Term Insurance
- ☆ Policy Loan Provision - Guaranteed Loan with Variable Interest Rate
- ☆ Additional Benefits:
Accelerated Benefit Rider (ABR)
Waiver of Premium (WP)
Accidental Death Benefit (ADB)
Children's Term Insurance Benefit (CTIB)
Guaranteed Insurability Benefit (GIB)
Paid Up Additions Rider (PARider)
- ☆ Premium Modes:
Annual
Semi-Annual (52%)
Quarterly (26.5%)
Monthly Automatic (*.0875)
- ☆ Illustrations and/or Software Available Upon Request.

RATES PER \$1,000 POLICY FEE \$60.00 Minimum: \$25,000 Maximum: \$49,999									
A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Base	WP	Base	WP		Base	WP	Base	WP
20	6.79	0.22	8.43	0.23	20	6.09	0.23	7.64	0.23
21	7.00	0.22	8.67	0.23	21	6.30	0.23	7.94	0.25
22	7.19	0.22	8.87	0.25	22	6.48	0.24	8.22	0.25
23	7.39	0.22	9.11	0.25	23	6.68	0.24	8.51	0.26
24	7.61	0.23	9.38	0.25	24	6.88	0.24	8.81	0.27
25	7.80	0.23	9.62	0.26	25	7.06	0.25	9.08	0.28
26	8.06	0.24	9.95	0.26	26	7.27	0.26	9.41	0.28
27	8.34	0.24	10.32	0.28	27	7.50	0.26	9.74	0.30
28	8.63	0.26	10.72	0.29	28	7.74	0.27	10.10	0.30
29	8.94	0.27	11.14	0.30	29	8.02	0.28	10.47	0.31
30	9.25	0.28	11.56	0.32	30	8.31	0.28	10.86	0.32
31	9.58	0.29	11.98	0.34	31	8.60	0.29	11.27	0.33
32	9.90	0.31	12.42	0.36	32	8.90	0.30	11.69	0.34
33	10.26	0.31	12.89	0.37	33	9.23	0.31	12.14	0.37
34	10.63	0.33	13.39	0.39	34	9.57	0.32	12.60	0.38
35	11.00	0.34	13.91	0.41	35	9.92	0.33	13.08	0.40
36	11.41	0.36	14.47	0.41	36	10.28	0.36	13.40	0.44
37	11.83	0.38	15.05	0.44	37	10.65	0.38	13.93	0.45
38	12.29	0.40	15.67	0.47	38	11.04	0.39	14.49	0.48
39	12.75	0.43	16.32	0.52	39	11.44	0.41	15.08	0.51
40	13.23	0.46	17.00	0.57	40	11.84	0.44	15.46	0.55
41	13.73	0.49	17.72	0.61	41	12.26	0.47	16.09	0.59
42	14.26	0.53	18.47	0.66	42	12.69	0.49	16.76	0.64
43	14.77	0.56	19.20	0.71	43	13.14	0.52	17.46	0.69
44	15.32	0.60	19.98	0.77	44	13.60	0.56	18.20	0.74
45	15.89	0.65	20.81	0.83	45	14.08	0.61	18.96	0.80
46	16.49	0.70	21.67	0.91	46	14.58	0.66	19.76	0.88
47	17.12	0.75	22.60	0.98	47	15.09	0.71	20.57	0.96
48	17.77	0.83	23.56	1.08	48	15.62	0.77	21.40	1.05
49	18.44	0.91	24.57	1.19	49	16.17	0.83	22.23	1.15
50	19.15	1.00	25.62	1.33	50	16.74	0.92	23.07	1.27
51	19.91	1.12	26.73	1.50	51	17.33	1.01	23.96	1.42
52	20.70	1.25	27.90	1.68	52	17.94	1.12	24.85	1.55
53	21.51	1.39	29.14	1.87	53	18.57	1.23	25.78	1.72
54	22.39	1.56	30.44	2.09	54	19.22	1.36	26.75	1.91
55	23.48	1.73	31.95	2.34	55	19.94	1.50	27.79	2.12
56	24.47	0.00	33.37	0.00	56	20.73	0.00	28.83	0.00
57	25.54	0.00	34.94	0.00	57	21.55	0.00	29.91	0.00
58	26.65	0.00	36.57	0.00	58	22.40	0.00	31.06	0.00
59	27.78	0.00	38.26	0.00	59	23.31	0.00	32.28	0.00

Minimum: \$25,000 - Maximum: \$49,000 Ages 60-85 continued on the next page.

RATES PER \$1,000 POLICY FEE \$60.00 Minimum: \$25,000 Maximum: \$49,999									
A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Base	WP	Base	WP		Base	WP	Base	WP
60	29.13	0.00	40.15	0.00	60	24.26	0.00	33.54	0.00
61	30.31	0.00	42.45	0.00	61	25.24	0.00	34.84	0.00
62	31.52	0.00	44.76	0.00	62	26.28	0.00	36.19	0.00
63	33.08	0.00	47.01	0.00	63	27.36	0.00	37.59	0.00
64	34.77	0.00	49.19	0.00	64	28.53	0.00	39.21	0.00
65	36.50	0.00	51.45	0.00	65	29.70	0.00	40.78	0.00
66	38.35	0.00	53.96	0.00	66	30.95	0.00	42.32	0.00
67	40.37	0.00	56.78	0.00	67	32.30	0.00	43.93	0.00
68	42.67	0.00	60.06	0.00	68	33.77	0.00	45.72	0.00
69	45.30	0.00	63.97	0.00	69	35.39	0.00	47.61	0.00
70	48.29	0.00	68.71	0.00	70	37.84	0.00	49.59	0.00
71	51.58	0.00	73.48	0.00	71	40.61	0.00	51.63	0.00
72	55.05	0.00	78.28	0.00	72	43.52	0.00	53.85	0.00
73	58.63	0.00	83.14	0.00	73	46.44	0.00	56.35	0.00
74	62.20	0.00	88.05	0.00	74	49.46	0.00	59.24	0.00
75	65.77	0.00	93.05	0.00	75	52.66	0.00	62.62	0.00
76	69.49	0.00	98.27	0.00	76	56.14	0.00	66.62	0.00
77	73.73	0.00	104.08	0.00	77	60.02	0.00	71.24	0.00
78	79.07	0.00	111.16	0.00	78	64.32	0.00	76.52	0.00
79	86.07	0.00	120.40	0.00	79	69.13	0.00	82.50	0.00
80	95.05	0.00	132.56	0.00	80	74.52	0.00	89.19	0.00
81	105.74	0.00	147.32	0.00	81	80.59	0.00	96.63	0.00
82	117.59	0.00	162.06	0.00	82	87.45	0.00	104.94	0.00
83	129.73	0.00	176.86	0.00	83	95.21	0.00	114.22	0.00
84	140.94	0.00	191.71	0.00	84	103.98	0.00	124.69	0.00
85	149.68	0.00	206.58	0.00	85	113.86	0.00	136.55	0.00

Minimum: \$25,000 - Maximum: \$49,000 Ages 20-59 on previous page.

RATES PER \$1,000 - MALE								
POLICY FEE \$60.00								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
AGE	BASE	WP	AGE	BASE	WP	AGE	BASE	WP
20	5.61	0.20	20	5.86	0.22	20	7.58	0.23
21	5.82	0.21	21	6.07	0.22	21	7.84	0.23
22	6.01	0.21	22	6.27	0.22	22	8.07	0.25
23	6.22	0.20	23	6.48	0.22	23	8.34	0.25
24	6.43	0.21	24	6.71	0.23	24	8.62	0.25
25	6.60	0.22	25	6.92	0.23	25	8.88	0.26
26	6.86	0.23	26	7.17	0.24	26	9.22	0.26
27	7.13	0.22	27	7.44	0.24	27	9.59	0.28
28	7.41	0.24	28	7.74	0.26	28	9.98	0.29
29	7.72	0.25	29	8.04	0.27	29	10.38	0.30
30	8.02	0.26	30	8.37	0.28	30	10.80	0.32
31	8.34	0.27	31	8.68	0.29	31	11.22	0.34
32	8.65	0.29	32	9.02	0.31	32	11.66	0.36
33	9.00	0.29	33	9.38	0.31	33	12.12	0.37
34	9.36	0.31	34	9.74	0.33	34	12.62	0.39
35	9.72	0.32	35	9.93	0.34	35	13.14	0.41
36	9.91	0.34	36	10.21	0.36	36	13.67	0.41
37	10.11	0.35	37	10.49	0.38	37	14.24	0.44
38	10.32	0.38	38	10.79	0.40	38	14.85	0.47
39	10.53	0.40	39	11.11	0.43	39	15.49	0.52
40	10.75	0.43	40	11.43	0.46	40	16.15	0.57
41	11.21	0.47	41	11.92	0.49	41	16.86	0.61
42	11.69	0.50	42	12.39	0.53	42	17.61	0.66
43	12.19	0.53	43	12.88	0.56	43	18.33	0.71
44	12.71	0.57	44	13.40	0.60	44	19.10	0.77
45	13.25	0.62	45	13.93	0.65	45	19.92	0.83
46	13.80	0.67	46	14.52	0.70	46	20.77	0.91
47	14.37	0.72	47	15.14	0.75	47	21.68	0.98
48	14.96	0.79	48	15.82	0.83	48	22.64	1.08
49	15.59	0.86	49	16.58	0.91	49	23.64	1.19
50	16.25	0.94	50	17.40	1.00	50	24.68	1.33
51	16.96	1.05	51	18.27	1.12	51	25.77	1.50
52	17.70	1.16	52	19.17	1.25	52	26.93	1.68
53	18.47	1.28	53	20.11	1.39	53	28.15	1.87
54	19.28	1.43	54	21.09	1.56	54	29.44	2.09
55	20.12	1.58	55	22.12	1.73	55	30.94	2.34
56	21.00	0.00	56	23.22	0.00	56	32.28	0.00
57	21.90	0.00	57	24.39	0.00	57	33.72	0.00
58	22.85	0.00	58	25.65	0.00	58	35.34	0.00
59	23.85	0.00	59	27.02	0.00	59	37.28	0.00

Male Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

RATES PER \$1,000 - MALE								
POLICY FEE \$60.00								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
AGE	BASE	WP	AGE	BASE	WP	AGE	BASE	WP
60	24.90	0.00	60	28.49	0.00	60	39.52	0.00
61	26.15	0.00	61	29.68	0.00	61	41.82	0.00
62	27.49	0.00	62	30.89	0.00	62	44.13	0.00
63	28.91	0.00	63	32.45	0.00	63	46.38	0.00
64	30.44	0.00	64	34.14	0.00	64	48.56	0.00
65	32.09	0.00	65	35.87	0.00	65	50.82	0.00
66	33.60	0.00	66	37.72	0.00	66	53.33	0.00
67	35.24	0.00	67	39.74	0.00	67	56.15	0.00
68	37.02	0.00	68	42.04	0.00	68	59.43	0.00
69	38.99	0.00	69	44.67	0.00	69	63.34	0.00
70	41.16	0.00	70	47.66	0.00	70	68.08	0.00
71	43.41	0.00	71	50.95	0.00	71	72.85	0.00
72	45.73	0.00	72	54.42	0.00	72	77.65	0.00
73	48.50	0.00	73	58.00	0.00	73	82.51	0.00
74	51.42	0.00	74	61.57	0.00	74	87.42	0.00
75	54.42	0.00	75	65.14	0.00	75	92.42	0.00
76	57.63	0.00	76	68.86	0.00	76	97.64	0.00
77	61.27	0.00	77	73.10	0.00	77	103.45	0.00
78	65.56	0.00	78	78.44	0.00	78	110.53	0.00
79	70.77	0.00	79	85.44	0.00	79	119.77	0.00
80	77.09	0.00	80	94.42	0.00	80	131.93	0.00
81	84.43	0.00	81	105.11	0.00	81	146.69	0.00
82	92.56	0.00	82	116.96	0.00	82	161.43	0.00
83	101.16	0.00	83	129.10	0.00	83	176.23	0.00
84	109.79	0.00	84	140.31	0.00	84	191.08	0.00
85	117.87	0.00	85	149.05	0.00	85	205.95	0.00

Male Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59
on the previous page.

RATES PER \$1,000 - FEMALE								
POLICY FEE \$60.00								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
AGE	BASE	WP	AGE	BASE	WP	AGE	BASE	WP
20	4.94	0.21	20	5.29	0.23	20	6.96	0.23
21	5.16	0.21	21	5.50	0.23	21	7.26	0.25
22	5.33	0.22	22	5.70	0.24	22	7.53	0.25
23	5.52	0.22	23	5.91	0.24	23	7.80	0.26
24	5.72	0.22	24	6.13	0.24	24	8.10	0.27
25	5.89	0.23	25	6.32	0.25	25	8.37	0.28
26	6.10	0.24	26	6.56	0.26	26	8.68	0.28
27	6.32	0.24	27	6.80	0.26	27	9.02	0.30
28	6.55	0.25	28	7.06	0.27	28	9.37	0.30
29	6.79	0.26	29	7.32	0.28	29	9.73	0.31
30	7.05	0.26	30	7.59	0.28	30	10.11	0.32
31	7.32	0.27	31	7.89	0.29	31	10.51	0.33
32	7.59	0.28	32	8.19	0.30	32	10.93	0.34
33	7.88	0.28	33	8.51	0.31	33	11.37	0.37
34	8.18	0.30	34	8.83	0.32	34	11.83	0.38
35	8.47	0.31	35	8.83	0.33	35	12.11	0.40
36	8.59	0.33	36	9.03	0.36	36	12.61	0.44
37	8.70	0.35	37	9.25	0.38	37	13.14	0.45
38	8.84	0.36	38	9.47	0.39	38	13.68	0.48
39	9.00	0.38	39	9.71	0.41	39	14.26	0.51
40	9.15	0.40	40	9.96	0.44	40	14.63	0.55
41	9.52	0.44	41	10.35	0.47	41	15.25	0.59
42	9.91	0.46	42	10.76	0.49	42	15.91	0.64
43	10.32	0.48	43	11.19	0.52	43	16.60	0.69
44	10.78	0.53	44	11.66	0.56	44	17.34	0.74
45	11.29	0.57	45	12.17	0.61	45	18.09	0.80
46	11.81	0.62	46	12.68	0.66	46	18.88	0.88
47	12.37	0.67	47	13.22	0.71	47	19.68	0.96
48	12.92	0.73	48	13.76	0.77	48	20.50	1.05
49	13.45	0.79	49	14.32	0.83	49	21.32	1.15
50	13.97	0.87	50	14.91	0.92	50	22.16	1.27
51	14.50	0.95	51	15.54	1.01	51	23.03	1.42
52	15.05	1.05	52	16.18	1.12	52	23.92	1.55
53	15.63	1.15	53	16.84	1.23	53	24.83	1.72
54	16.24	1.26	54	17.55	1.36	54	25.80	1.91
55	16.89	1.39	55	18.29	1.50	55	26.82	2.12
56	17.59	0.00	56	19.09	0.00	56	27.85	0.00
57	18.30	0.00	57	19.95	0.00	57	28.93	0.00
58	19.05	0.00	58	20.84	0.00	58	30.09	0.00
59	19.83	0.00	59	21.78	0.00	59	31.43	0.00

Female Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

RATES PER \$1,000 - FEMALE								
POLICY FEE \$60.00								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
AGE	BASE	WP	AGE	BASE	WP	AGE	BASE	WP
60	20.63	0.00	60	22.76	0.00	60	32.91	0.00
61	21.68	0.00	61	23.81	0.00	61	34.21	0.00
62	22.80	0.00	62	24.93	0.00	62	35.56	0.00
63	24.00	0.00	63	26.10	0.00	63	36.96	0.00
64	25.34	0.00	64	27.35	0.00	64	38.58	0.00
65	26.81	0.00	65	28.69	0.00	65	40.15	0.00
66	27.94	0.00	66	29.98	0.00	66	41.69	0.00
67	29.15	0.00	67	31.41	0.00	67	43.30	0.00
68	30.44	0.00	68	33.02	0.00	68	45.09	0.00
69	31.86	0.00	69	34.93	0.00	69	46.98	0.00
70	33.46	0.00	70	37.21	0.00	70	48.96	0.00
71	34.89	0.00	71	39.98	0.00	71	51.00	0.00
72	36.52	0.00	72	42.89	0.00	72	53.22	0.00
73	38.49	0.00	73	45.81	0.00	73	55.72	0.00
74	40.96	0.00	74	48.83	0.00	74	58.61	0.00
75	44.09	0.00	75	52.03	0.00	75	61.99	0.00
76	47.51	0.00	76	55.51	0.00	76	65.99	0.00
77	51.01	0.00	77	59.39	0.00	77	70.61	0.00
78	54.58	0.00	78	63.69	0.00	78	75.89	0.00
79	58.22	0.00	79	68.50	0.00	79	81.87	0.00
80	61.92	0.00	80	73.89	0.00	80	88.56	0.00
81	65.93	0.00	81	79.96	0.00	81	96.00	0.00
82	70.57	0.00	82	86.82	0.00	82	104.31	0.00
83	76.20	0.00	83	94.58	0.00	83	113.59	0.00
84	83.23	0.00	84	103.35	0.00	84	124.06	0.00
85	92.18	0.00	85	113.23	0.00	85	135.92	0.00

Female Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59
on the previous page.

RATES PER \$1,000 - MALE							
POLICY FEE \$60.00							
Minimum: \$100,000							
A G E	NON-TOBACCO				A G E	TOBACCO	
	Pref Base	Pref WP	NT Base	NT WP		Tob Base	Tob WP
20	4.71	0.16	4.83	0.18	20	6.60	0.20
21	4.94	0.17	5.05	0.19	21	6.86	0.21
22	5.12	0.17	5.23	0.19	22	7.08	0.22
23	5.32	0.17	5.43	0.19	23	7.32	0.22
24	5.54	0.18	5.65	0.19	24	7.58	0.23
25	5.72	0.18	5.83	0.20	25	7.82	0.23
26	5.96	0.19	6.07	0.21	26	8.14	0.24
27	6.23	0.19	6.34	0.21	27	8.47	0.26
28	6.50	0.21	6.62	0.22	28	8.84	0.26
29	6.79	0.21	6.92	0.23	29	9.22	0.27
30	7.09	0.22	7.22	0.24	30	9.61	0.29
31	7.39	0.24	7.55	0.26	31	10.00	0.31
32	7.71	0.25	7.88	0.27	32	10.40	0.32
33	8.04	0.26	8.19	0.28	33	10.84	0.33
34	8.39	0.27	8.54	0.29	34	11.29	0.35
35	8.75	0.28	8.90	0.30	35	11.77	0.38
36	8.97	0.30	9.23	0.32	36	12.27	0.39
37	9.20	0.31	9.59	0.34	37	12.79	0.42
38	9.46	0.33	9.99	0.36	38	13.36	0.45
39	9.74	0.36	10.43	0.39	39	13.94	0.49
40	10.05	0.39	10.90	0.42	40	14.56	0.53
41	10.51	0.42	11.39	0.45	41	15.27	0.57
42	10.98	0.45	11.90	0.49	42	15.97	0.61
43	11.45	0.48	12.40	0.52	43	16.68	0.66
44	11.92	0.52	12.89	0.56	44	17.39	0.72
45	12.40	0.56	13.42	0.60	45	18.11	0.78
46	12.89	0.60	13.98	0.65	46	18.91	0.85
47	13.43	0.65	14.56	0.70	47	19.75	0.92
48	14.00	0.72	15.20	0.78	48	20.65	1.02
49	14.62	0.78	15.93	0.85	49	21.63	1.12
50	15.29	0.86	16.73	0.94	50	22.68	1.24
51	15.97	0.96	17.59	1.05	51	23.80	1.39
52	16.68	1.06	18.50	1.18	52	25.00	1.55
53	17.42	1.18	19.46	1.31	53	26.28	1.73
54	18.19	1.32	20.43	1.47	54	27.67	1.94
55	18.98	1.46	21.42	1.64	55	29.19	2.19
56	19.81	0.00	22.44	0.00	56	30.78	0.00
57	20.71	0.00	23.51	0.00	57	32.42	0.00
58	21.68	0.00	24.66	0.00	58	34.18	0.00
59	22.74	0.00	25.95	0.00	59	36.02	0.00

Male Minimum: \$100,000 Ages 60-85 continued on the next page.

RATES PER \$1,000 - MALE							
POLICY FEE \$60.00							
Minimum: \$100,000							
A G E	NON-TOBACCO				A G E	TOBACCO	
	Pref Base	Pref WP	NT Base	NT WP		Tob Base	Tob WP
60	23.88	0.00	27.37	0.00	60	37.97	0.00
61	25.07	0.00	28.85	0.00	61	40.05	0.00
62	26.30	0.00	30.41	0.00	62	42.25	0.00
63	27.56	0.00	32.03	0.00	63	44.58	0.00
64	28.85	0.00	33.69	0.00	64	47.04	0.00
65	30.19	0.00	35.45	0.00	65	49.63	0.00
66	31.61	0.00	37.34	0.00	66	52.38	0.00
67	33.19	0.00	39.40	0.00	67	55.28	0.00
68	35.02	0.00	41.69	0.00	68	58.34	0.00
69	37.18	0.00	44.26	0.00	69	61.57	0.00
70	39.78	0.00	47.22	0.00	70	64.94	0.00
71	42.41	0.00	50.27	0.00	71	68.51	0.00
72	45.03	0.00	53.46	0.00	72	72.36	0.00
73	47.65	0.00	56.77	0.00	73	76.61	0.00
74	50.27	0.00	60.23	0.00	74	81.50	0.00
75	52.88	0.00	63.83	0.00	75	87.35	0.00
76	55.66	0.00	67.70	0.00	76	94.22	0.00
77	58.89	0.00	72.04	0.00	77	101.23	0.00
78	62.88	0.00	77.16	0.00	78	108.47	0.00
79	68.00	0.00	83.53	0.00	79	115.98	0.00
80	74.59	0.00	91.72	0.00	80	123.90	0.00
81	81.60	0.00	100.53	0.00	81	132.46	0.00
82	88.97	0.00	110.06	0.00	82	142.05	0.00
83	96.71	0.00	120.33	0.00	83	153.65	0.00
84	104.81	0.00	131.38	0.00	84	169.06	0.00
85	113.22	0.00	143.20	0.00	85	191.37	0.00

Male Minimum: \$100,000 Ages 20-59 on the previous page.

RATES PER \$1,000 - FEMALE							
POLICY FEE \$60.00							
Minimum: \$100,000							
A G E	NON-TOBACCO				A G E	TOBACCO	
	Pref Base	Pref WP	NT Base	NT WP		Tob Base	Tob WP
20	4.10	0.17	4.16	0.19	20	5.69	0.22
21	4.31	0.17	4.37	0.19	21	5.95	0.23
22	4.48	0.18	4.56	0.19	22	6.20	0.23
23	4.66	0.17	4.74	0.19	23	6.44	0.25
24	4.86	0.18	4.94	0.20	24	6.70	0.26
25	5.01	0.19	5.09	0.21	25	6.93	0.26
26	5.22	0.20	5.30	0.22	26	7.20	0.27
27	5.44	0.20	5.52	0.22	27	7.50	0.28
28	5.66	0.20	5.75	0.22	28	7.82	0.28
29	5.89	0.21	6.01	0.23	29	8.20	0.29
30	6.14	0.22	6.29	0.24	30	8.62	0.30
31	6.39	0.22	6.56	0.25	31	9.01	0.32
32	6.67	0.24	6.84	0.26	32	9.39	0.32
33	6.94	0.24	7.10	0.27	33	9.78	0.35
34	7.23	0.25	7.37	0.28	34	10.16	0.36
35	7.53	0.27	7.67	0.29	35	10.52	0.37
36	7.70	0.28	7.95	0.31	36	10.91	0.41
37	7.88	0.30	8.27	0.34	37	11.34	0.42
38	8.09	0.32	8.64	0.35	38	11.83	0.45
39	8.32	0.34	9.05	0.37	39	12.35	0.47
40	8.54	0.36	9.46	0.40	40	12.93	0.51
41	8.93	0.39	9.88	0.43	41	13.57	0.55
42	9.31	0.41	10.30	0.45	42	14.22	0.59
43	9.73	0.44	10.74	0.48	43	14.88	0.64
44	10.17	0.47	11.20	0.52	44	15.59	0.69
45	10.64	0.51	11.67	0.56	45	16.37	0.74
46	11.12	0.56	12.16	0.61	46	17.19	0.82
47	11.60	0.60	12.66	0.66	47	18.01	0.90
48	12.12	0.66	13.20	0.71	48	18.84	0.98
49	12.64	0.71	13.74	0.77	49	19.67	1.07
50	13.18	0.79	14.32	0.85	50	20.51	1.18
51	13.70	0.87	14.91	0.94	51	21.37	1.32
52	14.24	0.96	15.53	1.04	52	22.27	1.44
53	14.77	1.05	16.17	1.15	53	23.21	1.60
54	15.34	1.16	16.84	1.27	54	24.19	1.78
55	15.93	1.27	17.55	1.40	55	25.25	1.98
56	16.57	0.00	18.27	0.00	56	26.36	0.00
57	17.25	0.00	19.04	0.00	57	27.50	0.00
58	17.99	0.00	19.87	0.00	58	28.69	0.00
59	18.78	0.00	20.76	0.00	59	29.91	0.00

Female Minimum: \$100,000 Ages 60-85 continued on the next page.

RATES PER \$1,000 - FEMALE							
POLICY FEE \$60.00							
Minimum: \$100,000							
A G E	NON-TOBACCO				A G E	TOBACCO	
	Pref Base	Pref WP	NT Base	NT WP		Tob Base	Tob WP
60	19.62	0.00	21.74	0.00	60	31.16	0.00
61	20.55	0.00	22.79	0.00	61	32.47	0.00
62	21.51	0.00	23.90	0.00	62	33.83	0.00
63	22.52	0.00	25.06	0.00	63	35.28	0.00
64	23.58	0.00	26.28	0.00	64	36.82	0.00
65	24.70	0.00	27.56	0.00	65	38.49	0.00
66	25.79	0.00	28.92	0.00	66	40.19	0.00
67	26.97	0.00	30.41	0.00	67	41.95	0.00
68	28.29	0.00	32.10	0.00	68	43.73	0.00
69	29.76	0.00	34.09	0.00	69	45.56	0.00
70	31.44	0.00	36.55	0.00	70	47.45	0.00
71	33.39	0.00	39.13	0.00	71	49.44	0.00
72	35.52	0.00	41.83	0.00	72	51.57	0.00
73	37.80	0.00	44.64	0.00	73	53.88	0.00
74	40.19	0.00	47.57	0.00	74	56.44	0.00
75	42.65	0.00	50.65	0.00	75	59.38	0.00
76	45.22	0.00	53.92	0.00	76	62.79	0.00
77	48.02	0.00	57.45	0.00	77	66.84	0.00
78	51.21	0.00	61.40	0.00	78	71.64	0.00
79	55.01	0.00	65.99	0.00	79	77.34	0.00
80	59.67	0.00	71.60	0.00	80	84.09	0.00
81	65.22	0.00	78.11	0.00	81	92.01	0.00
82	69.94	0.00	85.32	0.00	82	101.03	0.00
83	75.57	0.00	92.97	0.00	83	110.76	0.00
84	82.39	0.00	100.79	0.00	84	120.25	0.00
85	88.31	0.00	108.56	0.00	85	127.70	0.00

Female Minimum: \$100,000 Ages 20-59 on the previous page.

VALUE WHOLE LIFE

Values Per \$1,000 10th Year

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
20	24	212	38	248	20	22	222	36	264
21	27	221	40	254	21	24	228	38	269
22	29	230	43	259	22	25	233	40	273
23	31	238	46	265	23	27	238	43	277
24	33	246	48	270	24	28	243	45	282
25	36	252	51	275	25	30	247	48	285
26	38	258	54	280	26	32	250	50	289
27	40	263	57	285	27	33	253	53	292
28	42	266	60	289	28	35	255	55	294
29	44	269	63	293	29	37	258	58	296
30	46	271	66	296	30	39	260	60	297
31	48	273	70	298	31	40	263	63	299
32	51	275	73	300	32	42	265	66	300
33	53	277	76	302	33	45	268	69	302
34	55	279	79	303	34	47	272	72	304
35	58	281	82	305	35	50	275	75	306
36	60	284	86	307	36	52	280	79	308
37	64	287	89	309	37	55	285	82	311
38	67	291	93	311	38	59	290	86	314
39	70	295	97	314	39	62	295	90	318
40	74	299	102	316	40	66	300	95	321
41	78	304	106	320	41	70	306	99	324
42	82	308	111	323	42	74	310	104	328
43	87	313	116	327	43	78	315	109	331
44	91	317	122	331	44	82	319	114	334
45	96	322	128	335	45	86	323	119	336
46	101	326	133	339	46	90	326	124	339
47	106	330	139	343	47	95	330	129	341
48	111	335	146	347	48	99	333	134	343
49	117	339	152	350	49	104	336	139	346
50	123	344	158	353	50	109	339	145	348
51	129	348	164	356	51	114	343	150	350
52	136	353	171	359	52	120	346	156	351
53	142	357	177	361	53	125	350	161	353
54	149	362	183	363	54	132	354	167	354
55	157	367	189	364	55	138	358	172	356
56	164	372	194	365	56	145	363	178	357
57	172	377	200	366	57	152	367	183	358
58	180	382	205	366	58	160	372	188	358
59	189	387	210	366	59	167	378	194	359

Minimum: \$25,000 - Maximum: \$49,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 10th Year

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
60	198	392	215	366	60	176	383	200	360
61	207	397	220	365	61	185	389	205	362
62	216	402	224	365	62	194	394	211	363
63	226	407	230	366	63	203	400	218	365
64	235	412	236	367	64	213	406	224	367
65	245	417	241	369	65	224	413	232	371
66	256	423	247	370	66	235	419	242	378
67	266	428	252	371	67	246	426	252	385
68	276	433	258	373	68	257	432	263	393
69	288	439	264	375	69	269	439	275	402
70	301	448	271	378	70	280	445	287	411
71	314	456	279	383	71	292	450	300	420
72	328	464	288	389	72	305	458	312	429
73	341	473	300	398	73	318	467	324	437
74	355	481	312	407	74	332	475	335	444
75	369	489	324	417	75	347	484	345	449
76	382	497	337	427	76	360	492	355	456
77	395	505	349	436	77	373	499	363	459
78	407	511	361	444	78	386	506	370	462
79	417	516	370	450	79	398	513	376	463
80	425	519	377	455	80	410	519	380	463
81	432	520	383	457	81	422	526	384	463
82	437	521	387	457	82	435	534	388	463
83	442	521	390	458	83	448	543	394	466
84	448	524	395	461	84	464	554	403	473
85	458	531	407	470	85	484	571	418	487

Minimum: \$25,000 - Maximum: \$49,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 10th Year

Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	24	212	20	24	212	20	38	248
21	27	221	21	27	221	21	40	254
22	29	230	22	29	230	22	43	259
23	31	238	23	31	238	23	46	265
24	33	246	24	33	246	24	48	270
25	36	252	25	36	252	25	51	275
26	38	258	26	38	258	26	54	280
27	40	263	27	40	263	27	57	285
28	42	266	28	42	266	28	60	289
29	44	269	29	44	269	29	63	293
30	46	271	30	46	271	30	66	296
31	48	273	31	48	273	31	70	298
32	51	275	32	51	275	32	73	300
33	53	277	33	53	277	33	76	302
34	55	279	34	55	279	34	79	303
35	58	281	35	58	281	35	82	305
36	60	284	36	60	284	36	86	307
37	64	287	37	64	287	37	89	309
38	67	291	38	67	291	38	93	311
39	70	295	39	70	295	39	97	314
40	74	299	40	74	299	40	102	316
41	78	304	41	78	304	41	106	320
42	82	308	42	82	308	42	111	323
43	87	313	43	87	313	43	116	327
44	91	317	44	91	317	44	122	331
45	96	322	45	96	322	45	128	335
46	101	326	46	101	326	46	133	339
47	106	330	47	106	330	47	139	343
48	111	335	48	111	335	48	146	347
49	117	339	49	117	339	49	152	350
50	123	344	50	123	344	50	158	353
51	129	348	51	129	348	51	164	356
52	136	353	52	136	353	52	171	359
53	142	357	53	142	357	53	177	361
54	149	362	54	149	362	54	183	363
55	157	367	55	157	367	55	189	364
56	164	372	56	164	372	56	194	365
57	172	377	57	172	377	57	200	366
58	180	382	58	180	382	58	205	366
59	189	387	59	189	387	59	210	366

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Male 10th Year								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	198	392	60	198	392	60	215	366
61	207	397	61	207	397	61	220	365
62	216	402	62	216	402	62	224	365
63	226	407	63	226	407	63	230	366
64	235	412	64	235	412	64	236	367
65	245	417	65	245	417	65	241	369
66	256	423	66	256	423	66	247	370
67	266	428	67	266	428	67	252	371
68	276	433	68	276	433	68	258	373
69	288	439	69	288	439	69	264	375
70	301	448	70	301	448	70	271	378
71	314	456	71	314	456	71	279	383
72	328	464	72	328	464	72	288	389
73	341	473	73	341	473	73	300	398
74	355	481	74	355	481	74	312	407
75	369	489	75	369	489	75	324	417
76	382	497	76	382	497	76	337	427
77	395	505	77	395	505	77	349	436
78	407	511	78	407	511	78	361	444
79	417	516	79	417	516	79	370	450
80	425	519	80	425	519	80	377	455
81	432	520	81	432	520	81	383	457
82	437	521	82	437	521	82	387	457
83	442	521	83	442	521	83	390	458
84	448	524	84	448	524	84	395	461
85	458	531	85	458	531	85	407	470

Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Female 10th Year
Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	22	222	20	22	222	20	36	264
21	24	228	21	24	228	21	38	269
22	25	233	22	25	233	22	40	273
23	27	238	23	27	238	23	43	277
24	28	243	24	28	243	24	45	282
25	30	247	25	30	247	25	48	285
26	32	250	26	32	250	26	50	289
27	33	253	27	33	253	27	53	292
28	35	255	28	35	255	28	55	294
29	37	258	29	37	258	29	58	296
30	39	260	30	39	260	30	60	297
31	40	263	31	40	263	31	63	299
32	42	265	32	42	265	32	66	300
33	45	268	33	45	268	33	69	302
34	47	272	34	47	272	34	72	304
35	50	275	35	50	275	35	75	306
36	52	280	36	52	280	36	79	308
37	55	285	37	55	285	37	82	311
38	59	290	38	59	290	38	86	314
39	62	295	39	62	295	39	90	318
40	66	300	40	66	300	40	95	321
41	70	306	41	70	306	41	99	324
42	74	310	42	74	310	42	104	328
43	78	315	43	78	315	43	109	331
44	82	319	44	82	319	44	114	334
45	86	323	45	86	323	45	119	336
46	90	326	46	90	326	46	124	339
47	95	330	47	95	330	47	129	341
48	99	333	48	99	333	48	134	343
49	104	336	49	104	336	49	139	346
50	109	339	50	109	339	50	145	348
51	114	343	51	114	343	51	150	350
52	120	346	52	120	346	52	156	351
53	125	350	53	125	350	53	161	353
54	132	354	54	132	354	54	167	354
55	138	358	55	138	358	55	172	356
56	145	363	56	145	363	56	178	357
57	152	367	57	152	367	57	183	358
58	160	372	58	160	372	58	188	358
59	167	378	59	167	378	59	194	359

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female 10th Year								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	176	383	60	176	383	60	200	360
61	185	389	61	185	389	61	205	362
62	194	394	62	194	394	62	211	363
63	203	400	63	203	400	63	218	365
64	213	406	64	213	406	64	224	367
65	224	413	65	224	413	65	232	371
66	235	419	66	235	419	66	242	378
67	246	426	67	246	426	67	252	385
68	257	432	68	257	432	68	263	393
69	269	439	69	269	439	69	275	402
70	280	445	70	280	445	70	287	411
71	292	450	71	292	450	71	300	420
72	305	458	72	305	458	72	312	429
73	318	467	73	318	467	73	324	437
74	332	475	74	332	475	74	335	444
75	347	484	75	347	484	75	345	449
76	360	492	76	360	492	76	355	456
77	373	499	77	373	499	77	363	459
78	386	506	78	386	506	78	370	462
79	398	513	79	398	513	79	376	463
80	410	519	80	410	519	80	380	463
81	422	526	81	422	526	81	384	463
82	435	534	82	435	534	82	388	463
83	448	543	83	448	543	83	394	466
84	464	554	84	464	554	84	403	473
85	484	571	85	484	571	85	418	487

Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 10th Year

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	24	212	20	24	212	20	38	248
21	27	221	21	27	221	21	40	254
22	29	230	22	29	230	22	43	259
23	31	238	23	31	238	23	46	265
24	33	246	24	33	246	24	48	270
25	36	252	25	36	252	25	51	275
26	38	258	26	38	258	26	54	280
27	40	263	27	40	263	27	57	285
28	42	266	28	42	266	28	60	289
29	44	269	29	44	269	29	63	293
30	46	271	30	46	271	30	66	296
31	48	273	31	48	273	31	70	298
32	51	275	32	51	275	32	73	300
33	53	277	33	53	277	33	76	302
34	55	279	34	55	279	34	79	303
35	58	281	35	58	281	35	82	305
36	60	284	36	60	284	36	86	307
37	64	287	37	64	287	37	89	309
38	67	291	38	67	291	38	93	311
39	70	295	39	70	295	39	97	314
40	74	299	40	74	299	40	102	316
41	78	304	41	78	304	41	106	320
42	82	308	42	82	308	42	111	323
43	87	313	43	87	313	43	116	327
44	91	317	44	91	317	44	122	331
45	96	322	45	96	322	45	128	335
46	101	326	46	101	326	46	133	339
47	106	330	47	106	330	47	139	343
48	111	335	48	111	335	48	146	347
49	117	339	49	117	339	49	152	350
50	123	344	50	123	344	50	158	353
51	129	348	51	129	348	51	164	356
52	136	353	52	136	353	52	171	359
53	142	357	53	142	357	53	177	361
54	149	362	54	149	362	54	183	363
55	157	367	55	157	367	55	189	364
56	164	372	56	164	372	56	194	365
57	172	377	57	172	377	57	200	366
58	180	382	58	180	382	58	205	366
59	189	387	59	189	387	59	210	366

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 10th Year

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	198	392	60	198	392	60	215	366
61	207	397	61	207	397	61	220	365
62	216	402	62	216	402	62	224	365
63	226	407	63	226	407	63	230	366
64	235	412	64	235	412	64	236	367
65	245	417	65	245	417	65	241	369
66	256	423	66	256	423	66	247	370
67	266	428	67	266	428	67	252	371
68	276	433	68	276	433	68	258	373
69	288	439	69	288	439	69	264	375
70	301	448	70	301	448	70	271	378
71	314	456	71	314	456	71	279	383
72	328	464	72	328	464	72	288	389
73	341	473	73	341	473	73	300	398
74	355	481	74	355	481	74	312	407
75	369	489	75	369	489	75	324	417
76	382	497	76	382	497	76	337	427
77	395	505	77	395	505	77	349	436
78	407	511	78	407	511	78	361	444
79	417	516	79	417	516	79	370	450
80	425	519	80	425	519	80	377	455
81	432	520	81	432	520	81	383	457
82	437	521	82	437	521	82	387	457
83	442	521	83	442	521	83	390	458
84	448	524	84	448	524	84	395	461
85	458	531	85	458	531	85	407	470

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE Values Per \$1,000 Female 10th Year Minimum: \$100,000								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	22	222	20	22	222	20	36	264
21	24	228	21	24	228	21	38	269
22	25	233	22	25	233	22	40	273
23	27	238	23	27	238	23	43	277
24	28	243	24	28	243	24	45	282
25	30	247	25	30	247	25	48	285
26	32	250	26	32	250	26	50	289
27	33	253	27	33	253	27	53	292
28	35	255	28	35	255	28	55	294
29	37	258	29	37	258	29	58	296
30	39	260	30	39	260	30	60	297
31	40	263	31	40	263	31	63	299
32	42	265	32	42	265	32	66	300
33	45	268	33	45	268	33	69	302
34	47	272	34	47	272	34	72	304
35	50	275	35	50	275	35	75	306
36	52	280	36	52	280	36	79	308
37	55	285	37	55	285	37	82	311
38	59	290	38	59	290	38	86	314
39	62	295	39	62	295	39	90	318
40	66	300	40	66	300	40	95	321
41	70	306	41	70	306	41	99	324
42	74	310	42	74	310	42	104	328
43	78	315	43	78	315	43	109	331
44	82	319	44	82	319	44	114	334
45	86	323	45	86	323	45	119	336
46	90	326	46	90	326	46	124	339
47	95	330	47	95	330	47	129	341
48	99	333	48	99	333	48	134	343
49	104	336	49	104	336	49	139	346
50	109	339	50	109	339	50	145	348
51	114	343	51	114	343	51	150	350
52	120	346	52	120	346	52	156	351
53	125	350	53	125	350	53	161	353
54	132	354	54	132	354	54	167	354
55	138	358	55	138	358	55	172	356
56	145	363	56	145	363	56	178	357
57	152	367	57	152	367	57	183	358
58	160	372	58	160	372	58	188	358
59	167	378	59	167	378	59	194	359

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female 10th Year								
Minimum: \$100,000								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	176	383	60	176	383	60	200	360
61	185	389	61	185	389	61	205	362
62	194	394	62	194	394	62	211	363
63	203	400	63	203	400	63	218	365
64	213	406	64	213	406	64	224	367
65	224	413	65	224	413	65	232	371
66	235	419	66	235	419	66	242	378
67	246	426	67	246	426	67	252	385
68	257	432	68	257	432	68	263	393
69	269	439	69	269	439	69	275	402
70	280	445	70	280	445	70	287	411
71	292	450	71	292	450	71	300	420
72	305	458	72	305	458	72	312	429
73	318	467	73	318	467	73	324	437
74	332	475	74	332	475	74	335	444
75	347	484	75	347	484	75	345	449
76	360	492	76	360	492	76	355	456
77	373	499	77	373	499	77	363	459
78	386	506	78	386	506	78	370	462
79	398	513	79	398	513	79	376	463
80	410	519	80	410	519	80	380	463
81	422	526	81	422	526	81	384	463
82	435	534	82	435	534	82	388	463
83	448	543	83	448	543	83	394	466
84	464	554	84	464	554	84	403	473
85	484	571	85	484	571	85	418	487

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 15th Year

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
20	53	373	75	404	20	46	380	71	422
21	56	380	79	410	21	49	384	74	426
22	59	387	83	415	22	51	388	78	429
23	62	393	88	420	23	54	391	81	432
24	65	398	92	425	24	56	394	85	435
25	69	403	97	429	25	59	397	89	437
26	72	408	101	433	26	62	400	93	440
27	76	412	106	437	27	65	403	97	442
28	79	415	110	440	28	68	407	101	444
29	83	418	115	442	29	71	410	106	447
30	87	421	120	445	30	74	414	110	449
31	90	423	125	448	31	78	417	115	452
32	94	426	130	450	32	82	421	120	454
33	99	429	135	453	33	86	425	125	456
34	103	432	141	456	34	91	430	131	459
35	108	435	147	458	35	95	434	136	462
36	113	439	153	461	36	100	439	142	464
37	119	444	160	465	37	105	444	148	467
38	124	448	166	468	38	111	449	155	470
39	130	453	173	471	39	116	454	161	474
40	137	458	181	475	40	122	459	168	477
41	143	462	188	479	41	128	464	175	481
42	150	467	196	483	42	134	468	183	484
43	157	472	205	487	43	141	472	190	487
44	165	477	213	492	44	148	477	198	490
45	173	483	222	496	45	154	481	205	493
46	181	488	231	500	46	162	485	213	496
47	190	494	240	504	47	169	489	221	498
48	199	499	248	507	48	177	493	229	500
49	208	504	257	510	49	185	498	236	503
50	218	509	266	513	50	194	502	244	505
51	227	514	274	515	51	202	506	252	507
52	238	520	283	517	52	211	511	260	508
53	248	525	291	519	53	221	516	268	510
54	259	531	299	521	54	231	521	276	512
55	271	537	307	522	55	242	527	285	514
56	283	543	315	523	56	253	533	293	516
57	295	549	322	524	57	265	539	301	517
58	308	555	330	524	58	277	545	310	520
59	320	561	336	524	59	290	552	319	522

Minimum: \$25,000 - Maximum: \$49,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 15th Year

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
60	333	567	342	523	60	303	559	329	525
61	346	572	348	522	61	317	565	339	529
62	359	578	354	521	62	330	572	349	533
63	373	584	360	521	63	345	579	360	538
64	387	590	368	524	64	359	586	372	543
65	401	596	377	527	65	374	594	384	549
66	415	602	387	531	66	389	600	398	558
67	430	609	397	536	67	404	607	412	566
68	444	615	409	543	68	419	614	425	573
69	459	623	422	550	69	434	621	438	580
70	475	631	434	557	70	449	628	450	587
71	491	639	446	564	71	464	633	463	594
72	505	646	458	571	72	479	640	474	599
73	519	652	469	577	73	494	648	484	604
74	532	658	479	583	74	509	655	494	608
75	543	662	488	588	75	523	662	502	612
76	553	666	497	593	76	537	669	510	615
77	561	669	505	597	77	552	677	517	618
78	570	672	513	602	78	566	685	525	622
79	578	676	523	609	79	582	695	535	627
80	590	684	536	620	80	601	709	548	638
81	607	699	558	641	81	625	729	569	657
82	635	724	591	674	82	658	759	601	689
83	680	770	645	730	83	703	803	653	743
84	757	852	735	827	84	773	876	740	837
85	894	1000	894	1000	85	891	1000	891	1000

Minimum: \$25,000 - Maximum: \$49,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 15th Year

Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	53	373	20	53	373	20	75	404
21	56	380	21	56	380	21	79	410
22	59	387	22	59	387	22	83	415
23	62	393	23	62	393	23	88	420
24	65	398	24	65	398	24	92	425
25	69	403	25	69	403	25	97	429
26	72	408	26	72	408	26	101	433
27	76	412	27	76	412	27	106	437
28	79	415	28	79	415	28	110	440
29	83	418	29	83	418	29	115	442
30	87	421	30	87	421	30	120	445
31	90	423	31	90	423	31	125	448
32	94	426	32	94	426	32	130	450
33	99	429	33	99	429	33	135	453
34	103	432	34	103	432	34	141	456
35	108	435	35	108	435	35	147	458
36	113	439	36	113	439	36	153	461
37	119	444	37	119	444	37	160	465
38	124	448	38	124	448	38	166	468
39	130	453	39	130	453	39	173	471
40	137	458	40	137	458	40	181	475
41	143	462	41	143	462	41	188	479
42	150	467	42	150	467	42	196	483
43	157	472	43	157	472	43	205	487
44	165	477	44	165	477	44	213	492
45	173	483	45	173	483	45	222	496
46	181	488	46	181	488	46	231	500
47	190	494	47	190	494	47	240	504
48	199	499	48	199	499	48	248	507
49	208	504	49	208	504	49	257	510
50	218	509	50	218	509	50	266	513
51	227	514	51	227	514	51	274	515
52	238	520	52	238	520	52	283	517
53	248	525	53	248	525	53	291	519
54	259	531	54	259	531	54	299	521
55	271	537	55	271	537	55	307	522
56	283	543	56	283	543	56	315	523
57	295	549	57	295	549	57	322	524
58	308	555	58	308	555	58	330	524
59	320	561	59	320	561	59	336	524

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Male 15th Year								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	333	567	60	333	567	60	342	523
61	346	572	61	346	572	61	348	522
62	359	578	62	359	578	62	354	521
63	373	584	63	373	584	63	360	521
64	387	590	64	387	590	64	368	524
65	401	596	65	401	596	65	377	527
66	415	602	66	415	602	66	387	531
67	430	609	67	430	609	67	397	536
68	444	615	68	444	615	68	409	543
69	459	623	69	459	623	69	422	550
70	475	631	70	475	631	70	434	557
71	491	639	71	491	639	71	446	564
72	505	646	72	505	646	72	458	571
73	519	652	73	519	652	73	469	577
74	532	658	74	532	658	74	479	583
75	543	662	75	543	662	75	488	588
76	553	666	76	553	666	76	497	593
77	561	669	77	561	669	77	505	597
78	570	672	78	570	672	78	513	602
79	578	676	79	578	676	79	523	609
80	590	684	80	590	684	80	536	620
81	607	699	81	607	699	81	558	641
82	635	724	82	635	724	82	591	674
83	680	770	83	680	770	83	645	730
84	757	852	84	757	852	84	735	827
85	894	1000	85	894	1000	85	894	1000

Minimum: \$25,000 - Maximum: \$49,999 Ages 20-59 on previous page.

<p style="text-align: center;">VALUE WHOLE LIFE Values Per \$1,000 Female 15th Year Minimum: \$50,000 Maximum: \$99,999</p>								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	46	380	20	46	380	20	71	422
21	49	384	21	49	384	21	74	426
22	51	388	22	51	388	22	78	429
23	54	391	23	54	391	23	81	432
24	56	394	24	56	394	24	85	435
25	59	397	25	59	397	25	89	437
26	62	400	26	62	400	26	93	440
27	65	403	27	65	403	27	97	442
28	68	407	28	68	407	28	101	444
29	71	410	29	71	410	29	106	447
30	74	414	30	74	414	30	110	449
31	78	417	31	78	417	31	115	452
32	82	421	32	82	421	32	120	454
33	86	425	33	86	425	33	125	456
34	91	430	34	91	430	34	131	459
35	95	434	35	95	434	35	136	462
36	100	439	36	100	439	36	142	464
37	105	444	37	105	444	37	148	467
38	111	449	38	111	449	38	155	470
39	116	454	39	116	454	39	161	474
40	122	459	40	122	459	40	168	477
41	128	464	41	128	464	41	175	481
42	134	468	42	134	468	42	183	484
43	141	472	43	141	472	43	190	487
44	148	477	44	148	477	44	198	490
45	154	481	45	154	481	45	205	493
46	162	485	46	162	485	46	213	496
47	169	489	47	169	489	47	221	498
48	177	493	48	177	493	48	229	500
49	185	498	49	185	498	49	236	503
50	194	502	50	194	502	50	244	505
51	202	506	51	202	506	51	252	507
52	211	511	52	211	511	52	260	508
53	221	516	53	221	516	53	268	510
54	231	521	54	231	521	54	276	512
55	242	527	55	242	527	55	285	514
56	253	533	56	253	533	56	293	516
57	265	539	57	265	539	57	301	517
58	277	545	58	277	545	58	310	520
59	290	552	59	290	552	59	319	522

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female 15th Year								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	303	559	60	303	559	60	329	525
61	317	565	61	317	565	61	339	529
62	330	572	62	330	572	62	349	533
63	345	579	63	345	579	63	360	538
64	359	586	64	359	586	64	372	543
65	374	594	65	374	594	65	384	549
66	389	600	66	389	600	66	398	558
67	404	607	67	404	607	67	412	566
68	419	614	68	419	614	68	425	573
69	434	621	69	434	621	69	438	580
70	449	628	70	449	628	70	450	587
71	464	633	71	464	633	71	463	594
72	479	640	72	479	640	72	474	599
73	494	648	73	494	648	73	484	604
74	509	655	74	509	655	74	494	608
75	523	662	75	523	662	75	502	612
76	537	669	76	537	669	76	510	615
77	552	677	77	552	677	77	517	618
78	566	685	78	566	685	78	525	622
79	582	695	79	582	695	79	535	627
80	601	709	80	601	709	80	548	638
81	625	729	81	625	729	81	569	657
82	658	759	82	658	759	82	601	689
83	703	803	83	703	803	83	653	743
84	773	876	84	773	876	84	740	837
85	891	1000	85	891	1000	85	891	1000

Minimum: \$50,000 - Maximum: \$99,99 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 15th Year

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	53	373	20	53	373	20	75	404
21	56	380	21	56	380	21	79	410
22	59	387	22	59	387	22	83	415
23	62	393	23	62	393	23	88	420
24	65	398	24	65	398	24	92	425
25	69	403	25	69	403	25	97	429
26	72	408	26	72	408	26	101	433
27	76	412	27	76	412	27	106	437
28	79	415	28	79	415	28	110	440
29	83	418	29	83	418	29	115	442
30	87	421	30	87	421	30	120	445
31	90	423	31	90	423	31	125	448
32	94	426	32	94	426	32	130	450
33	99	429	33	99	429	33	135	453
34	103	432	34	103	432	34	141	456
35	108	435	35	108	435	35	147	458
36	113	439	36	113	439	36	153	461
37	119	444	37	119	444	37	160	465
38	124	448	38	124	448	38	166	468
39	130	453	39	130	453	39	173	471
40	137	458	40	137	458	40	181	475
41	143	462	41	143	462	41	188	479
42	150	467	42	150	467	42	196	483
43	157	472	43	157	472	43	205	487
44	165	477	44	165	477	44	213	492
45	173	483	45	173	483	45	222	496
46	181	488	46	181	488	46	231	500
47	190	494	47	190	494	47	240	504
48	199	499	48	199	499	48	248	507
49	208	504	49	208	504	49	257	510
50	218	509	50	218	509	50	266	513
51	227	514	51	227	514	51	274	515
52	238	520	52	238	520	52	283	517
53	248	525	53	248	525	53	291	519
54	259	531	54	259	531	54	299	521
55	271	537	55	271	537	55	307	522
56	283	543	56	283	543	56	315	523
57	295	549	57	295	549	57	322	524
58	308	555	58	308	555	58	330	524
59	320	561	59	320	561	59	336	524

Minimum: \$100,000 Ages 60-85 continued on the next page.

<p style="text-align: center;">VALUE WHOLE LIFE Values Per \$1,000 Male 15th Year Minimum: \$100,000</p>								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	333	567	60	333	567	60	342	523
61	346	572	61	346	572	61	348	522
62	359	578	62	359	578	62	354	521
63	373	584	63	373	584	63	360	521
64	387	590	64	387	590	64	368	524
65	401	596	65	401	596	65	377	527
66	415	602	66	415	602	66	387	531
67	430	609	67	430	609	67	397	536
68	444	615	68	444	615	68	409	543
69	459	623	69	459	623	69	422	550
70	475	631	70	475	631	70	434	557
71	491	639	71	491	639	71	446	564
72	505	646	72	505	646	72	458	571
73	519	652	73	519	652	73	469	577
74	532	658	74	532	658	74	479	583
75	543	662	75	543	662	75	488	588
76	553	666	76	553	666	76	497	593
77	561	669	77	561	669	77	505	597
78	570	672	78	570	672	78	513	602
79	578	676	79	578	676	79	523	609
80	590	684	80	590	684	80	536	620
81	607	699	81	607	699	81	558	641
82	635	724	82	635	724	82	591	674
83	680	770	83	680	770	83	645	730
84	757	852	84	757	852	84	735	827
85	894	1000	85	894	1000	85	894	1000

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE
Values Per \$1,000 Female 15th Year
Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	46	380	20	46	380	20	71	422
21	49	384	21	49	384	21	74	426
22	51	388	22	51	388	22	78	429
23	54	391	23	54	391	23	81	432
24	56	394	24	56	394	24	85	435
25	59	397	25	59	397	25	89	437
26	62	400	26	62	400	26	93	440
27	65	403	27	65	403	27	97	442
28	68	407	28	68	407	28	101	444
29	71	410	29	71	410	29	106	447
30	74	414	30	74	414	30	110	449
31	78	417	31	78	417	31	115	452
32	82	421	32	82	421	32	120	454
33	86	425	33	86	425	33	125	456
34	91	430	34	91	430	34	131	459
35	95	434	35	95	434	35	136	462
36	100	439	36	100	439	36	142	464
37	105	444	37	105	444	37	148	467
38	111	449	38	111	449	38	155	470
39	116	454	39	116	454	39	161	474
40	122	459	40	122	459	40	168	477
41	128	464	41	128	464	41	175	481
42	134	468	42	134	468	42	183	484
43	141	472	43	141	472	43	190	487
44	148	477	44	148	477	44	198	490
45	154	481	45	154	481	45	205	493
46	162	485	46	162	485	46	213	496
47	169	489	47	169	489	47	221	498
48	177	493	48	177	493	48	229	500
49	185	498	49	185	498	49	236	503
50	194	502	50	194	502	50	244	505
51	202	506	51	202	506	51	252	507
52	211	511	52	211	511	52	260	508
53	221	516	53	221	516	53	268	510
54	231	521	54	231	521	54	276	512
55	242	527	55	242	527	55	285	514
56	253	533	56	253	533	56	293	516
57	265	539	57	265	539	57	301	517
58	277	545	58	277	545	58	310	520
59	290	552	59	290	552	59	319	522

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female 15th Year								
Minimum: \$100,000								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	303	559	60	303	559	60	329	525
61	317	565	61	317	565	61	339	529
62	330	572	62	330	572	62	349	533
63	345	579	63	345	579	63	360	538
64	359	586	64	359	586	64	372	543
65	374	594	65	374	594	65	384	549
66	389	600	66	389	600	66	398	558
67	404	607	67	404	607	67	412	566
68	419	614	68	419	614	68	425	573
69	434	621	69	434	621	69	438	580
70	449	628	70	449	628	70	450	587
71	464	633	71	464	633	71	463	594
72	479	640	72	479	640	72	474	599
73	494	648	73	494	648	73	484	604
74	509	655	74	509	655	74	494	608
75	523	662	75	523	662	75	502	612
76	537	669	76	537	669	76	510	615
77	552	677	77	552	677	77	517	618
78	566	685	78	566	685	78	525	622
79	582	695	79	582	695	79	535	627
80	601	709	80	601	709	80	548	638
81	625	729	81	625	729	81	569	657
82	658	759	82	658	759	82	601	689
83	703	803	83	703	803	83	653	743
84	773	876	84	773	876	84	740	837
85	891	1000	85	891	1000	85	891	1000

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 20th Year

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
20	85	499	119	531	20	75	504	111	545
21	89	505	125	535	21	78	507	116	547
22	94	511	130	539	22	82	511	121	550
23	98	516	136	543	23	86	515	126	553
24	103	521	142	546	24	90	518	131	556
25	108	525	148	550	25	94	522	137	559
26	113	530	154	554	26	99	526	143	562
27	118	534	161	557	27	103	530	149	565
28	124	538	168	561	28	108	534	156	567
29	129	542	175	564	29	113	538	162	570
30	135	545	182	568	30	119	542	169	573
31	141	549	190	571	31	125	546	176	575
32	148	552	197	574	32	131	550	183	578
33	154	556	205	577	33	137	554	191	580
34	161	559	214	581	34	143	558	199	583
35	168	563	222	584	35	150	562	207	586
36	176	567	231	587	36	157	567	215	588
37	184	571	240	591	37	164	571	223	591
38	192	576	250	594	38	172	576	232	595
39	201	581	260	598	39	180	580	241	598
40	210	586	269	602	40	188	585	250	601
41	220	592	280	606	41	197	590	260	604
42	230	597	290	609	42	206	595	269	607
43	240	602	300	613	43	215	599	279	610
44	251	608	311	617	44	225	604	288	613
45	262	613	322	620	45	235	609	298	615
46	274	619	332	624	46	245	613	307	617
47	285	624	342	626	47	256	618	317	620
48	298	630	352	629	48	267	623	327	622
49	310	635	363	631	49	279	628	337	624
50	323	641	373	634	50	291	633	347	626
51	337	647	383	636	51	303	638	357	628
52	351	652	393	637	52	317	644	367	631
53	365	658	402	639	53	330	649	378	633
54	379	664	411	640	54	344	655	389	636
55	394	670	419	640	55	359	662	400	639
56	409	676	427	640	56	374	668	411	643
57	424	682	435	641	57	389	674	423	646
58	439	688	443	641	58	405	681	436	650
59	455	694	451	641	59	422	688	448	655

Minimum: \$25,000 - Maximum: \$49,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 20th Year

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
60	471	700	460	642	60	438	695	462	660
61	486	706	469	644	61	454	701	475	665
62	502	712	479	646	62	471	707	488	670
63	518	718	491	651	63	487	714	501	675
64	534	724	504	657	64	504	721	513	679
65	550	730	516	663	65	521	727	525	684
66	566	736	529	668	66	537	733	538	690
67	580	741	540	674	67	553	739	550	695
68	594	746	552	679	68	568	745	561	700
69	607	751	562	683	69	583	751	572	705
70	620	756	571	687	70	597	756	582	709
71	631	760	579	690	71	611	762	591	713
72	641	763	586	693	72	626	768	601	717
73	650	767	594	697	73	641	776	610	722
74	660	771	604	703	74	657	785	621	728
75	671	778	617	713	75	675	796	634	738
76	687	790	636	731	76	696	811	653	754
77	710	810	665	758	77	722	833	679	778
78	744	843	708	802	78	757	865	719	818
79	799	899	777	875	79	808	915	783	885
80	894	1000	894	1000	80	891	1000	891	1000
81	899	1000	899	1000	81	896	1000	896	1000
82	903	1000	903	1000	82	901	1000	901	1000
83	907	1000	907	1000	83	906	1000	906	1000
84	911	1000	911	1000	84	910	1000	910	1000
85	914	1000	914	1000	85	913	1000	913	1000

Minimum: \$25,000 - Maximum: \$49,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 20th Year
Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	85	499	20	85	499	20	119	531
21	89	505	21	89	505	21	125	535
22	94	511	22	94	511	22	130	539
23	98	516	23	98	516	23	136	543
24	103	521	24	103	521	24	142	546
25	108	525	25	108	525	25	148	550
26	113	530	26	113	530	26	154	554
27	118	534	27	118	534	27	161	557
28	124	538	28	124	538	28	168	561
29	129	542	29	129	542	29	175	564
30	135	545	30	135	545	30	182	568
31	141	549	31	141	549	31	190	571
32	148	552	32	148	552	32	197	574
33	154	556	33	154	556	33	205	577
34	161	559	34	161	559	34	214	581
35	168	563	35	168	563	35	222	584
36	176	567	36	176	567	36	231	587
37	184	571	37	184	571	37	240	591
38	192	576	38	192	576	38	250	594
39	201	581	39	201	581	39	260	598
40	210	586	40	210	586	40	269	602
41	220	592	41	220	592	41	280	606
42	230	597	42	230	597	42	290	609
43	240	602	43	240	602	43	300	613
44	251	608	44	251	608	44	311	617
45	262	613	45	262	613	45	322	620
46	274	619	46	274	619	46	332	624
47	285	624	47	285	624	47	342	626
48	298	630	48	298	630	48	352	629
49	310	635	49	310	635	49	363	631
50	323	641	50	323	641	50	373	634
51	337	647	51	337	647	51	383	636
52	351	652	52	351	652	52	393	637
53	365	658	53	365	658	53	402	639
54	379	664	54	379	664	54	411	640
55	394	670	55	394	670	55	419	640
56	409	676	56	409	676	56	427	640
57	424	682	57	424	682	57	435	641
58	439	688	58	439	688	58	443	641
59	455	694	59	455	694	59	451	641

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Male 20th Year								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	471	700	60	471	700	60	460	642
61	486	706	61	486	706	61	469	644
62	502	712	62	502	712	62	479	646
63	518	718	63	518	718	63	491	651
64	534	724	64	534	724	64	504	657
65	550	730	65	550	730	65	516	663
66	566	736	66	566	736	66	529	668
67	580	741	67	580	741	67	540	674
68	594	746	68	594	746	68	552	679
69	607	751	69	607	751	69	562	683
70	620	756	70	620	756	70	571	687
71	631	760	71	631	760	71	579	690
72	641	763	72	641	763	72	586	693
73	650	767	73	650	767	73	594	697
74	660	771	74	660	771	74	604	703
75	671	778	75	671	778	75	617	713
76	687	790	76	687	790	76	636	731
77	710	810	77	710	810	77	665	758
78	744	843	78	744	843	78	708	802
79	799	899	79	799	899	79	777	875
80	894	1000	80	894	1000	80	894	1000
81	899	1000	81	899	1000	81	899	1000
82	903	1000	82	903	1000	82	903	1000
83	907	1000	83	907	1000	83	907	1000
84	911	1000	84	911	1000	84	911	1000
85	914	1000	85	914	1000	85	914	1000

Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Female 20th Year
Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	75	504	20	75	504	20	111	545
21	78	507	21	78	507	21	116	547
22	82	511	22	82	511	22	121	550
23	86	515	23	86	515	23	126	553
24	90	518	24	90	518	24	131	556
25	94	522	25	94	522	25	137	559
26	99	526	26	99	526	26	143	562
27	103	530	27	103	530	27	149	565
28	108	534	28	108	534	28	156	567
29	113	538	29	113	538	29	162	570
30	119	542	30	119	542	30	169	573
31	125	546	31	125	546	31	176	575
32	131	550	32	131	550	32	183	578
33	137	554	33	137	554	33	191	580
34	143	558	34	143	558	34	199	583
35	150	562	35	150	562	35	207	586
36	157	567	36	157	567	36	215	588
37	164	571	37	164	571	37	223	591
38	172	576	38	172	576	38	232	595
39	180	580	39	180	580	39	241	598
40	188	585	40	188	585	40	250	601
41	197	590	41	197	590	41	260	604
42	206	595	42	206	595	42	269	607
43	215	599	43	215	599	43	279	610
44	225	604	44	225	604	44	288	613
45	235	609	45	235	609	45	298	615
46	245	613	46	245	613	46	307	617
47	256	618	47	256	618	47	317	620
48	267	623	48	267	623	48	327	622
49	279	628	49	279	628	49	337	624
50	291	633	50	291	633	50	347	626
51	303	638	51	303	638	51	357	628
52	317	644	52	317	644	52	367	631
53	330	649	53	330	649	53	378	633
54	344	655	54	344	655	54	389	636
55	359	662	55	359	662	55	400	639
56	374	668	56	374	668	56	411	643
57	389	674	57	389	674	57	423	646
58	405	681	58	405	681	58	436	650
59	422	688	59	422	688	59	448	655

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female 20th Year								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	438	695	60	438	695	60	462	660
61	454	701	61	454	701	61	475	665
62	471	707	62	471	707	62	488	670
63	487	714	63	487	714	63	501	675
64	504	721	64	504	721	64	513	679
65	521	727	65	521	727	65	525	684
66	537	733	66	537	733	66	538	690
67	553	739	67	553	739	67	550	695
68	568	745	68	568	745	68	561	700
69	583	751	69	583	751	69	572	705
70	597	756	70	597	756	70	582	709
71	611	762	71	611	762	71	591	713
72	626	768	72	626	768	72	601	717
73	641	776	73	641	776	73	610	722
74	657	785	74	657	785	74	621	728
75	675	796	75	675	796	75	634	738
76	696	811	76	696	811	76	653	754
77	722	833	77	722	833	77	679	778
78	757	865	78	757	865	78	719	818
79	808	915	79	808	915	79	783	885
80	891	1000	80	891	1000	80	891	1000
81	896	1000	81	896	1000	81	896	1000
82	901	1000	82	901	1000	82	901	1000
83	906	1000	83	906	1000	83	906	1000
84	910	1000	84	910	1000	84	910	1000
85	913	1000	85	913	1000	85	913	1000

Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 20 Year

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	85	499	20	85	499	20	119	531
21	89	505	21	89	505	21	125	535
22	94	511	22	94	511	22	130	539
23	98	516	23	98	516	23	136	543
24	103	521	24	103	521	24	142	546
25	108	525	25	108	525	25	148	550
26	113	530	26	113	530	26	154	554
27	118	534	27	118	534	27	161	557
28	124	538	28	124	538	28	168	561
29	129	542	29	129	542	29	175	564
30	135	545	30	135	545	30	182	568
31	141	549	31	141	549	31	190	571
32	148	552	32	148	552	32	197	574
33	154	556	33	154	556	33	205	577
34	161	559	34	161	559	34	214	581
35	168	563	35	168	563	35	222	584
36	176	567	36	176	567	36	231	587
37	184	571	37	184	571	37	240	591
38	192	576	38	192	576	38	250	594
39	201	581	39	201	581	39	260	598
40	210	586	40	210	586	40	269	602
41	220	592	41	220	592	41	280	606
42	230	597	42	230	597	42	290	609
43	240	602	43	240	602	43	300	613
44	251	608	44	251	608	44	311	617
45	262	613	45	262	613	45	322	620
46	274	619	46	274	619	46	332	624
47	285	624	47	285	624	47	342	626
48	298	630	48	298	630	48	352	629
49	310	635	49	310	635	49	363	631
50	323	641	50	323	641	50	373	634
51	337	647	51	337	647	51	383	636
52	351	652	52	351	652	52	393	637
53	365	658	53	365	658	53	402	639
54	379	664	54	379	664	54	411	640
55	394	670	55	394	670	55	419	640
56	409	676	56	409	676	56	427	640
57	424	682	57	424	682	57	435	641
58	439	688	58	439	688	58	443	641
59	455	694	59	455	694	59	451	641

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 Male 20 Year

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	471	700	60	471	700	60	460	642
61	486	706	61	486	706	61	469	644
62	502	712	62	502	712	62	479	646
63	518	718	63	518	718	63	491	651
64	534	724	64	534	724	64	504	657
65	550	730	65	550	730	65	516	663
66	566	736	66	566	736	66	529	668
67	580	741	67	580	741	67	540	674
68	594	746	68	594	746	68	552	679
69	607	751	69	607	751	69	562	683
70	620	756	70	620	756	70	571	687
71	631	760	71	631	760	71	579	690
72	641	763	72	641	763	72	586	693
73	650	767	73	650	767	73	594	697
74	660	771	74	660	771	74	604	703
75	671	778	75	671	778	75	617	713
76	687	790	76	687	790	76	636	731
77	710	810	77	710	810	77	665	758
78	744	843	78	744	843	78	708	802
79	799	899	79	799	899	79	777	875
80	894	1000	80	894	1000	80	894	1000
81	899	1000	81	899	1000	81	899	1000
82	903	1000	82	903	1000	82	903	1000
83	907	1000	83	907	1000	83	907	1000
84	911	1000	84	911	1000	84	911	1000
85	914	1000	85	914	1000	85	914	1000

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE
Values Per \$1,000 Female 20th Year
Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	75	504	20	75	504	20	111	545
21	78	507	21	78	507	21	116	547
22	82	511	22	82	511	22	121	550
23	86	515	23	86	515	23	126	553
24	90	518	24	90	518	24	131	556
25	94	522	25	94	522	25	137	559
26	99	526	26	99	526	26	143	562
27	103	530	27	103	530	27	149	565
28	108	534	28	108	534	28	156	567
29	113	538	29	113	538	29	162	570
30	119	542	30	119	542	30	169	573
31	125	546	31	125	546	31	176	575
32	131	550	32	131	550	32	183	578
33	137	554	33	137	554	33	191	580
34	143	558	34	143	558	34	199	583
35	150	562	35	150	562	35	207	586
36	157	567	36	157	567	36	215	588
37	164	571	37	164	571	37	223	591
38	172	576	38	172	576	38	232	595
39	180	580	39	180	580	39	241	598
40	188	585	40	188	585	40	250	601
41	197	590	41	197	590	41	260	604
42	206	595	42	206	595	42	269	607
43	215	599	43	215	599	43	279	610
44	225	604	44	225	604	44	288	613
45	235	609	45	235	609	45	298	615
46	245	613	46	245	613	46	307	617
47	256	618	47	256	618	47	317	620
48	267	623	48	267	623	48	327	622
49	279	628	49	279	628	49	337	624
50	291	633	50	291	633	50	347	626
51	303	638	51	303	638	51	357	628
52	317	644	52	317	644	52	367	631
53	330	649	53	330	649	53	378	633
54	344	655	54	344	655	54	389	636
55	359	662	55	359	662	55	400	639
56	374	668	56	374	668	56	411	643
57	389	674	57	389	674	57	423	646
58	405	681	58	405	681	58	436	650
59	422	688	59	422	688	59	448	655

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female 20th Year								
Minimum: \$100,000								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	438	695	60	438	695	60	462	660
61	454	701	61	454	701	61	475	665
62	471	707	62	471	707	62	488	670
63	487	714	63	487	714	63	501	675
64	504	721	64	504	721	64	513	679
65	521	727	65	521	727	65	525	684
66	537	733	66	537	733	66	538	690
67	553	739	67	553	739	67	550	695
68	568	745	68	568	745	68	561	700
69	583	751	69	583	751	69	572	705
70	597	756	70	597	756	70	582	709
71	611	762	71	611	762	71	591	713
72	626	768	72	626	768	72	601	717
73	641	776	73	641	776	73	610	722
74	657	785	74	657	785	74	621	728
75	675	796	75	675	796	75	634	738
76	696	811	76	696	811	76	653	754
77	722	833	77	722	833	77	679	778
78	757	865	78	757	865	78	719	818
79	808	915	79	808	915	79	783	885
80	891	1000	80	891	1000	80	891	1000
81	896	1000	81	896	1000	81	896	1000
82	901	1000	82	901	1000	82	901	1000
83	906	1000	83	906	1000	83	906	1000
84	910	1000	84	910	1000	84	910	1000
85	913	1000	85	913	1000	85	913	1000

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Age 65

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
20	369	862	453	874	20	333	863	425	877
21	366	858	450	869	21	331	858	422	871
22	364	853	448	864	22	329	852	419	866
23	362	847	445	858	23	326	846	416	860
24	360	842	442	852	24	324	840	413	854
25	357	836	439	846	25	321	833	410	847
26	355	830	435	840	26	319	827	407	841
27	352	823	432	833	27	316	819	404	833
28	349	815	428	826	28	313	812	400	826
29	342	799	420	810	29	310	804	396	818
30	338	791	416	802	30	307	795	392	809
31	334	781	411	793	31	303	787	388	801
32	330	772	406	783	32	300	777	383	791
33	325	762	401	773	33	296	768	378	781
34	321	751	395	763	34	292	758	373	771
35	316	740	389	751	35	288	747	368	760
36	311	728	383	739	36	284	736	362	748
37	306	716	377	727	37	279	725	357	736
38	301	704	370	714	38	275	713	351	724
39	295	691	363	700	39	270	700	344	711
40	289	677	355	686	40	265	687	338	697
41	283	662	348	671	41	260	673	330	683
42	276	647	339	655	42	254	659	323	667
43	269	631	331	638	43	248	643	315	651
44	262	613	322	620	44	242	626	307	634
45	254	595	312	602	45	235	609	298	615
46	246	576	301	581	46	227	590	288	596
47	237	555	290	560	47	220	570	278	575
48	228	533	278	537	48	211	549	268	553
49	218	509	266	513	49	203	526	256	529
50	207	484	252	487	50	194	502	244	505
51	195	458	238	459	51	184	476	232	478
52	183	429	223	430	52	173	449	218	450
53	170	399	206	398	53	162	421	204	421
54	157	367	189	364	54	150	390	188	389
55	142	333	170	328	55	138	358	172	356
56	127	296	150	290	56	125	324	155	320
57	110	257	129	248	57	111	288	136	282
58	92	215	106	204	58	96	249	117	241
59	455	694	451	641	59	80	208	96	198

Minimum: \$25,000 - Maximum: \$49,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 Age 65

Minimum: \$25,000 Maximum: \$49,999

A G E	MALE				A G E	FEMALE			
	NON-TOBACCO		TOBACCO			NON-TOBACCO		TOBACCO	
	Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.		Guar. Cash Value	Pd.-Up Ins.	Guar. Cash Value	Pd.-Up Ins.
60	72	169	81	157	60	63	163	74	153
61	51	120	55	106	61	44	116	50	104
62	28	67	27	53	62	25	64	25	52
63	4	10	0	0	63	3	9	0	0
64	0	0	0	0	64	0	0	0	0
65	0	0	0	0	65	0	0	0	0
66	0	0	0	0	66	0	0	0	0
67	0	0	0	0	67	0	0	0	0
68	0	0	0	0	68	0	0	0	0
69	0	0	0	0	69	0	0	0	0
70	0	0	0	0	70	0	0	0	0
71	0	0	0	0	71	0	0	0	0
72	0	0	0	0	72	0	0	0	0
73	0	0	0	0	73	0	0	0	0
74	0	0	0	0	74	0	0	0	0
75	0	0	0	0	75	0	0	0	0
76	0	0	0	0	76	0	0	0	0
77	0	0	0	0	77	0	0	0	0
78	0	0	0	0	78	0	0	0	0
79	0	0	0	0	79	0	0	0	0
80	0	0	0	0	80	0	0	0	0
81	0	0	0	0	81	0	0	0	0
82	0	0	0	0	82	0	0	0	0
83	0	0	0	0	83	0	0	0	0
84	0	0	0	0	84	0	0	0	0
85	0	0	0	0	85	0	0	0	0

Minimum: \$25,000 - Maximum: \$49,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male Age 65

Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	369	862	20	369	862	20	453	874
21	366	858	21	366	858	21	450	869
22	364	853	22	364	853	22	448	864
23	362	847	23	362	847	23	445	858
24	360	842	24	360	842	24	442	852
25	357	836	25	357	836	25	439	846
26	355	830	26	355	830	26	435	840
27	352	823	27	352	823	27	432	833
28	349	815	28	349	815	28	428	826
29	342	799	29	342	799	29	420	810
30	338	791	30	338	791	30	416	802
31	334	781	31	334	781	31	411	793
32	330	772	32	330	772	32	406	783
33	325	762	33	325	762	33	401	773
34	321	751	34	321	751	34	395	763
35	316	740	35	316	740	35	389	751
36	311	728	36	311	728	36	383	739
37	306	716	37	306	716	37	377	727
38	301	704	38	301	704	38	370	714
39	295	691	39	295	691	39	363	700
40	289	677	40	289	677	40	355	686
41	283	662	41	283	662	41	348	671
42	276	647	42	276	647	42	339	655
43	269	631	43	269	631	43	331	638
44	262	613	44	262	613	44	322	620
45	254	595	45	254	595	45	312	602
46	246	576	46	246	576	46	301	581
47	237	555	47	237	555	47	290	560
48	228	533	48	228	533	48	278	537
49	218	509	49	218	509	49	266	513
50	207	484	50	207	484	50	252	487
51	195	458	51	195	458	51	238	459
52	183	429	52	183	429	52	223	430
53	170	399	53	170	399	53	206	398
54	157	367	54	157	367	54	189	364
55	142	333	55	142	333	55	170	328
56	127	296	56	127	296	56	150	290
57	110	257	57	110	257	57	129	248
58	92	215	58	92	215	58	106	204

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Male Age 65								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	72	169	60	72	169	60	81	157
61	51	120	61	51	120	61	55	106
62	28	67	62	28	67	62	27	53
63	4	10	63	4	10	63	0	0
64	0	0	64	0	0	64	0	0
65	0	0	65	0	0	65	0	0
66	0	0	66	0	0	66	0	0
67	0	0	67	0	0	67	0	0
68	0	0	68	0	0	68	0	0
69	0	0	69	0	0	69	0	0
70	0	0	70	0	0	70	0	0
71	0	0	71	0	0	71	0	0
72	0	0	72	0	0	72	0	0
73	0	0	73	0	0	73	0	0
74	0	0	74	0	0	74	0	0
75	0	0	75	0	0	75	0	0
76	0	0	76	0	0	76	0	0
77	0	0	77	0	0	77	0	0
78	0	0	78	0	0	78	0	0
79	0	0	79	0	0	79	0	0
80	0	0	80	0	0	80	0	0
81	0	0	81	0	0	81	0	0
82	0	0	82	0	0	82	0	0
83	0	0	83	0	0	83	0	0
84	0	0	84	0	0	84	0	0
85	0	0	85	0	0	85	0	0

Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Female Age 65

Minimum: \$50,000 Maximum: \$99,999

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	333	863	20	333	863	20	425	877
21	331	858	21	331	858	21	422	871
22	329	852	22	329	852	22	419	866
23	326	846	23	326	846	23	416	860
24	324	840	24	324	840	24	413	854
25	321	833	25	321	833	25	410	847
26	319	827	26	319	827	26	407	841
27	316	819	27	316	819	27	404	833
28	313	812	28	313	812	28	400	826
29	310	804	29	310	804	29	396	818
30	307	795	30	307	795	30	392	809
31	303	787	31	303	787	31	388	801
32	300	777	32	300	777	32	383	791
33	296	768	33	296	768	33	378	781
34	292	758	34	292	758	34	373	771
35	288	747	35	288	747	35	368	760
36	284	736	36	284	736	36	362	748
37	279	725	37	279	725	37	357	736
38	275	713	38	275	713	38	351	724
39	270	700	39	270	700	39	344	711
40	265	687	40	265	687	40	338	697
41	260	673	41	260	673	41	330	683
42	254	659	42	254	659	42	323	667
43	248	643	43	248	643	43	315	651
44	242	626	44	242	626	44	307	634
45	235	609	45	235	609	45	298	615
46	227	590	46	227	590	46	288	596
47	220	570	47	220	570	47	278	575
48	211	549	48	211	549	48	268	553
49	203	526	49	203	526	49	256	529
50	194	502	50	194	502	50	244	505
51	184	476	51	184	476	51	232	478
52	173	449	52	173	449	52	218	450
53	162	421	53	162	421	53	204	421
54	150	390	54	150	390	54	188	389
55	138	358	55	138	358	55	172	356
56	125	324	56	125	324	56	155	320
57	111	288	57	111	288	57	136	282
58	96	249	58	96	249	58	117	241
59	80	208	59	80	208	59	96	198

Minimum: \$50,000 - Maximum: \$99,999 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE								
Values Per \$1,000 Female Age 65								
Minimum: \$50,000 Maximum: \$99,999								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	63	163	60	63	163	60	74	153
61	44	116	61	44	116	61	50	104
62	25	64	62	25	64	62	25	52
63	3	9	63	3	9	63	0	0
64	0	0	64	0	0	64	0	0
65	0	0	65	0	0	65	0	0
66	0	0	66	0	0	66	0	0
67	0	0	67	0	0	67	0	0
68	0	0	68	0	0	68	0	0
69	0	0	69	0	0	69	0	0
70	0	0	70	0	0	70	0	0
71	0	0	71	0	0	71	0	0
72	0	0	72	0	0	72	0	0
73	0	0	73	0	0	73	0	0
74	0	0	74	0	0	74	0	0
75	0	0	75	0	0	75	0	0
76	0	0	76	0	0	76	0	0
77	0	0	77	0	0	77	0	0
78	0	0	78	0	0	78	0	0
79	0	0	79	0	0	79	0	0
80	0	0	80	0	0	80	0	0
81	0	0	81	0	0	81	0	0
82	0	0	82	0	0	82	0	0
83	0	0	83	0	0	83	0	0
84	0	0	84	0	0	84	0	0
85	0	0	85	0	0	85	0	0

Minimum: \$50,000 - Maximum: \$99,999 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Male Age 65

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	369	862	20	369	862	20	453	874
21	366	858	21	366	858	21	450	869
22	364	853	22	364	853	22	448	864
23	362	847	23	362	847	23	445	858
24	360	842	24	360	842	24	442	852
25	357	836	25	357	836	25	439	846
26	355	830	26	355	830	26	435	840
27	352	823	27	352	823	27	432	833
28	349	815	28	349	815	28	428	826
29	345	808	29	345	808	29	424	819
30	342	799	30	342	799	30	420	810
31	338	791	31	338	791	31	416	802
32	334	781	32	334	781	32	411	793
33	330	772	33	330	772	33	406	783
34	325	762	34	325	762	34	401	773
35	321	751	35	321	751	35	395	763
36	316	740	36	316	740	36	389	751
37	311	728	37	311	728	37	383	739
38	306	716	38	306	716	38	377	727
39	301	704	39	301	704	39	370	714
40	295	691	40	295	691	40	363	700
41	289	677	41	289	677	41	355	686
42	283	662	42	283	662	42	348	671
43	276	647	43	276	647	43	339	655
44	269	631	44	269	631	44	331	638
45	262	613	45	262	613	45	322	620
46	254	595	46	254	595	46	312	602
47	246	576	47	246	576	47	301	581
48	237	555	48	237	555	48	290	560
49	228	533	49	228	533	49	278	537
50	218	509	50	218	509	50	266	513
51	207	484	51	207	484	51	252	487
52	195	458	52	195	458	52	238	459
53	183	429	53	183	429	53	223	430
54	170	399	54	170	399	54	206	398
55	157	367	55	157	367	55	189	364
56	142	333	56	142	333	56	170	328
57	127	296	57	127	296	57	150	290
58	110	257	58	110	257	58	129	248
59	92	215	59	92	215	59	106	204

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE

Values Per \$1,000 Male Age 65

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	72	169	60	72	169	60	81	157
61	51	120	61	51	120	61	55	106
62	28	67	62	28	67	62	27	53
63	4	10	63	4	10	63	0	0
64	0	0	64	0	0	64	0	0
65	0	0	65	0	0	65	0	0
66	0	0	66	0	0	66	0	0
67	0	0	67	0	0	67	0	0
68	0	0	68	0	0	68	0	0
69	0	0	69	0	0	69	0	0
70	0	0	70	0	0	70	0	0
71	0	0	71	0	0	71	0	0
72	0	0	72	0	0	72	0	0
73	0	0	73	0	0	73	0	0
74	0	0	74	0	0	74	0	0
75	0	0	75	0	0	75	0	0
76	0	0	76	0	0	76	0	0
77	0	0	77	0	0	77	0	0
78	0	0	78	0	0	78	0	0
79	0	0	79	0	0	79	0	0
80	0	0	80	0	0	80	0	0
81	0	0	81	0	0	81	0	0
82	0	0	82	0	0	82	0	0
83	0	0	83	0	0	83	0	0
84	0	0	84	0	0	84	0	0
85	0	0	85	0	0	85	0	0

Minimum: \$100,000 Ages 20-59 on previous page.

VALUE WHOLE LIFE

Values Per \$1,000 Female Age 65

Minimum: \$100,000

PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
20	333	863	20	333	863	20	425	877
21	331	858	21	331	858	21	422	871
22	329	852	22	329	852	22	419	866
23	326	846	23	326	846	23	416	860
24	324	840	24	324	840	24	413	854
25	321	833	25	321	833	25	410	847
26	319	827	26	319	827	26	407	841
27	316	819	27	316	819	27	404	833
28	313	812	28	313	812	28	400	826
29	310	804	29	310	804	29	396	818
30	307	795	30	307	795	30	392	809
31	303	787	31	303	787	31	388	801
32	300	777	32	300	777	32	383	791
33	296	768	33	296	768	33	378	781
34	292	758	34	292	758	34	373	771
35	288	747	35	288	747	35	368	760
36	284	736	36	284	736	36	362	748
37	279	725	37	279	725	37	357	736
38	275	713	38	275	713	38	351	724
39	270	700	39	270	700	39	344	711
40	265	687	40	265	687	40	338	697
41	260	673	41	260	673	41	330	683
42	254	659	42	254	659	42	323	667
43	248	643	43	248	643	43	315	651
44	242	626	44	242	626	44	307	634
45	235	609	45	235	609	45	298	615
46	227	590	46	227	590	46	288	596
47	220	570	47	220	570	47	278	575
48	211	549	48	211	549	48	268	553
49	203	526	49	203	526	49	256	529
50	194	502	50	194	502	50	244	505
51	184	476	51	184	476	51	232	478
52	173	449	52	173	449	52	218	450
53	162	421	53	162	421	53	204	421
54	150	390	54	150	390	54	188	389
55	138	358	55	138	358	55	172	356
56	125	324	56	125	324	56	155	320
57	111	288	57	111	288	57	136	282
58	96	249	58	96	249	58	117	241
59	80	208	59	80	208	59	96	198

Minimum: \$100,000 Ages 60-85 continued on the next page.

VALUE WHOLE LIFE Values Per \$1,000 Female Age 65 Minimum: \$100,000								
PREFERRED NT			NON-TOBACCO			TOBACCO		
A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins	A G E	Guar Cash Value	Pd-UP Ins
60	63	163	60	63	163	60	74	153
61	44	116	61	44	116	61	50	104
62	25	64	62	25	64	62	25	52
63	3	9	63	3	9	63	0	0
64	0	0	64	0	0	64	0	0
65	0	0	65	0	0	65	0	0
66	0	0	66	0	0	66	0	0
67	0	0	67	0	0	67	0	0
68	0	0	68	0	0	68	0	0
69	0	0	69	0	0	69	0	0
70	0	0	70	0	0	70	0	0
71	0	0	71	0	0	71	0	0
72	0	0	72	0	0	72	0	0
73	0	0	73	0	0	73	0	0
74	0	0	74	0	0	74	0	0
75	0	0	75	0	0	75	0	0
76	0	0	76	0	0	76	0	0
77	0	0	77	0	0	77	0	0
78	0	0	78	0	0	78	0	0
79	0	0	79	0	0	79	0	0
80	0	0	80	0	0	80	0	0
81	0	0	81	0	0	81	0	0
82	0	0	82	0	0	82	0	0
83	0	0	83	0	0	83	0	0
84	0	0	84	0	0	84	0	0
85	0	0	85	0	0	85	0	0

Minimum: \$100,000 Ages 20-59 on previous page.

Standard Rating Build Chart

Height	Standard	Substandard	Decline
4' 8"	75 - 121	122 - 228	229 - up
4' 9"	78 - 125	126 - 237	238 - up
4' 10"	81 - 129	130 - 246	247 - up
4' 11"	84 - 133	134 - 255	256 - up
5' 0"	87 - 138	139 - 264	265 - up
5' 1"	90 - 143	144 - 273	274 - up
5' 2"	93 - 148	149 - 282	283 - up
5' 3"	96 - 153	154 - 291	292 - up
5' 4"	99 - 158	159 - 300	301 - up
5' 5"	102 - 163	164 - 309	310 - up
5' 6"	105 - 168	169 - 318	319 - up
5' 7"	108 - 173	174 - 328	329 - up
5' 8"	111 - 178	179 - 338	339 - up
5' 9"	114 - 183	184 - 348	349 - up
5' 10"	118 - 188	189 - 358	359 - up
5' 11"	122 - 193	194 - 368	369 - up
6' 0"	126 - 199	200 - 378	379 - up
6' 1"	130 - 205	206 - 388	389 - up
6' 2"	134 - 211	212 - 398	399 - up
6' 3"	138 - 217	218 - 408	409 - up
6' 4"	143 - 223	224 - 418	419 - up
6' 5"	148 - 229	230 - 428	429 - up
6' 6"	153 - 235	236 - 438	439 - up

Non-Tobacco

No use of Tobacco Products for the past 12 months.

Preferred Rating Build Chart

Height	Males Max Wt. (lbs.)	Females Max Wt. (lbs.)
4'10"	157	134
4'11"	161	137
5'0"	165	140
5'1"	169	143
5'2"	173	146
5'3"	177	149
5'4"	183	153
5'5"	189	157
5'6"	194	162
5'7"	200	167
5'8"	205	172
5'9"	211	177
5'10"	217	182
5'11"	222	186
6'0"	228	190
6'1"	233	194
6'2"	240	198
6'3"	247	201
6'4"	250	204
6'5"	257	207
6'6"	265	210

Preferred Underwriting Guidelines

No use of tobacco products for the past 12 months.

No death of a parent, brother, or sister under the age of 60 from cancer or cardiovascular disease.

No private aviation, hazardous avocations or occupations.

No DUI or "reckless driving" convictions within the last five (5) years; no more than two (2) moving violations in the past three (3) years.

No personal history of vascular disease or life threatening cancer; must be a standard risk without use of credits.

No treatment or counseling regarding drug or alcohol use within the last seven (7) years.

Blood pressure, treated or untreated, must be no higher than 140/90.

Total cholesterol, treated or untreated, not to exceed 250 mg/dl, Chol/HDL ratio of 6.5 or less.

Body build not to exceed limits set forth in the chart above:

Medical Requirement

Face Amount	Ages 20-30	Ages 31-45	Ages 46-60	Ages 61-70	71 & Over
0 to 25,000	NM	NM	NM	NM	P
25,001 to 99,999	NM	NM	NM	P	P
100,000 to 250,000	NM	UA-HIV	PB	PB	PB
250,001 to 500,000	PB	PB	PB	PB*	PB*
500,001 to 1,000,000	PB	PB*	PB*	PB*	PB*
1,000,001 to 2,000,000	PB*	PB*	PB*	PB*	PB*
2,000,001 to 4,000,000	PB*	PB*	PB*	PB*	PB*

Over \$4,000,000 Contact Home Office.

Preferred & Super Preferred (\$100,000+) Medical Requirement

Face Amount	Ages 20-30	Ages 31-45	Ages 46-60	61 & Over
50,000 to 99,999	PB	PB	PB	PB
100,000 to 250,000	PB	PB	PB	PB
250,001 to 500,000	PB	PB	PB	PB*
500,001 to 1,000,000	PB	PB*	PB*	PB*
1,000,001 to 2,000,000	PB*	PB*	PB*	PB*
2,000,001 to 4,000,000	PB*	PB*	PB*	PB*

Over \$4,000,000 Contact Home Office.

SYMBOLS

NM - Non Medical

P - Paramed & Urinalysis

UA - HIV - Urinalysis which includes an HIV Screen
(Requires HIV Consent Form)

B - Blood Profile (Requires HIV Consent Form)

* - **NT-Pro-BNP** will be ordered automatically

Ages 0-19 Non-Med up to \$100,000 - over \$100,000 requires APS - Max \$250,000

The company reserves the right to request any requirement determined necessary to properly appraise the risk.

Additional Benefits Available

Additional Benefits can be added to a Whole Life Policy. Most require additional premium. These benefits are listed below: (See the Additional Benefits pamphlet for more information.)

Waiver of Premium (WP)

Waiver of Premium continues your insurance during total disability lasting 6 months or more prior to age 60. Waiver of premium is available at issue ages 15-55.

Accidental Death Benefit (ADB)

Accidental Death Benefit provides for the payment of an additional benefit amount in the event of the death of the insured as a direct result of accidental bodily injuries. This benefit is available at issue ages 20-60.

Children's Term Insurance Benefit (CTIB)

CTIB provides level term insurance on the life of each insured child. Each unit of CTIB provides \$1,000 of term insurance. The maximum number of units available is 10. The cost per unit is \$10.

Accelerated Benefit Rider (ABR)

The Accelerated Benefit Rider enables the owner of the policy to claim a portion of the policy's death benefit prior to the death of the insured, if the insured is diagnosed as having a "terminal illness".

Guaranteed Insurability Benefit (GIB)

The Guaranteed Insurability Benefit guarantees that you, as the primary insured, has the option to purchase additional insurance without evidence of insurability at no more than 6 different option dates in the future.

Paid Up Additions Rider

A single premium life rider which increases the policy's total death benefit and increases the policy's total cash value.