



SeriesSM

**Rate Book
and Product Guide**

C10, C15, C20, C25, & C30

Term Life Insurance
with Guaranteed
Level Premiums



WEST COAST LIFE
INSURANCE COMPANY
A Protective Company ▲

M-0024 (12/01/05)
Policy Form #051131700
or #0411317WY

**For Agent Use Only.
Not For Consumer Use.
Not available in all states.**

Introduction

The **C Series**SM is a renewable and convertible Term Life Insurance* policy (Policy Form #051131700 or #0411317WY) with initial level premiums guaranteed for either 10, 15, 20, 25 or 30 years.

These policies are designed to provide individuals with life insurance protection for their families and businesses at a reasonable cost.

*Policy form #051131700 is a level death benefit term policy (for Wyoming, policy form #0411317WY is a graded premium life policy) to age 100 issued by West Coast Life Insurance Company (Omaha, NE). Premiums increase annually after initial guaranteed premium period. Subject to underwriting. Up to 2 year contestable and suicide period. Benefits adjusted for misstatements of age or sex. Not available in all states.

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Product Overview

Underwriting classifications:

- Super Preferred NonTobacco use
- Preferred NonTobacco use
- Standard NonTobacco use
- Standard Tobacco use
- Substandard through Table H

Guaranteed level premiums:

10, 15, 20, 25 or 30 years

Three rate bands:

- \$100,000 – \$249,999
- \$250,000 – \$999,999
- \$1,000,000+

Renewability:

Policies are renewable to age 100.

Conversion option:

Included

Age Nearest Birthday:

Issue age is based on the Insured’s age at nearest birthday.

Policy fee (non commissionable):

- \$50 for face amounts \$250,000 and greater
- \$80 for face amounts \$249,999 and less

West Coast Life Term Insurance “Super Preferred Guidelines”

*No exceptions may be made to these guidelines;
therefore we cannot accept appeals.

Tobacco	No tobacco for 5 years (urine negative)
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Family History	No history of or death from cancer, heart disease, or any cardiac related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment to include cancer, heart disease, stroke, diabetes or alcohol/substance abuse.
Blood Pressure	No history of treatment. Current readings do not exceed 140/85 through age 60 or 150/90 above age 60.
Cholesterol	Total Cholesterol not greater than 220, including treated cholesterol and Cholesterol/HDL ratio is 5.0 or less. If Cholesterol/HDL ratio is 3.5 or lower, Total Cholesterol of 230 is acceptable.
Hazardous Sports	No hazardous sports or avocations, i.e., hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last three years. Recreational scuba diving up to depths of 75 feet is acceptable.
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
Residence	Permanent resident of U.S. or Canada.
Weight	Does not exceed limit shown below (male or female):

Height/Weight	Height/Weight	Height/Weight
5-0 137	5-8 177	6-4 222
5-1 142	5-9 182	6-5 227
5-2 147	5-10 187	6-6 234
5-3 152	5-11 192	6-7 240
5-4 157	6-0 198	6-8 246
5-5 161	6-1 204	6-9 253
5-6 167	6-2 210	
5-7 171	6-3 216	

West Coast Life Term Insurance “Preferred Guidelines”

*No exceptions may be made to these guidelines;
therefore we cannot accept appeals.

Tobacco	No tobacco for 1 year (urine negative)
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Family History	No death from cancer, heart disease, or any cardiac related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment to include cancer, heart disease, stroke, diabetes or alcohol/substance abuse.
Blood Pressure	Current readings do not exceed 140/90 through age 60 or 150/90 above age 60. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 250, including treated cholesterol and Cholesterol/HDL ratio is 6.0 or less.
Hazardous Sports	No hazardous sports or avocations, i.e., hang gliding, ballooning, motorized racing, parachuting or scuba diving within the last three years. Recreational scuba diving up to depths of 75 feet is acceptable.
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
Residence	Permanent resident of U.S. or Canada.
Weight	Does not exceed limit shown below (male or female):

Height/Weight	Height/Weight	Height/Weight
5-0 156	5-8 195	6-4 245
5-1 160	5-9 200	6-5 252
5-2 165	5-10 205	6-6 259
5-3 170	5-11 211	6-7 267
5-4 175	6-0 217	6-8 275
5-5 178	6-1 224	6-9 283
5-6 185	6-2 233	6-10 291
5-7 190	6-3 238	6-11 300

Conversion

The conversion option is included with the C Series policies. This option allows the policy owner to change his or her policy to any eligible permanent life insurance policy at any time during the initial premium period and before the Insured's 75th birthday. Evidence of insurability is not required if the specified amount of the new policy is not greater than the original policy. The new permanent life insurance policy will be issued at the Insured's attained age and in the same or closest risk classification as the original term policy.

Renewability

The C Series policies are renewable to age 100. The policies can be kept in-force by payment of the required premiums until the Insured's attained age 100 regardless of changes in health after policy issue.

Limitations

Issuance of a policy is subject to underwriting. Coverage is subject to a two-year suicide and contestable period. If the Insured dies by suicide or if a contest is initiated within two years of the policy date and it is successful, the company's liability will be limited to premiums paid. Policy benefits will be provided based on the Insured's correct age and sex according to the scale of premiums in effect on the policy date.

Premium Calculations

The total annual premium is the sum of the base premiums plus rider premiums plus policy fee.

The annual premium for the base policy is calculated by multiplying the premium rate (found in the rate tables) by the number of \$1,000 of face amount. Rider Premiums are calculated from the rider rate table by the number of \$1,000 of specified amount. If the applicant wishes to pay the premium on a payment mode other than annual, a modal factor shall be applied. Multiply the annual premium by the modal factor to arrive at the payment amount for the mode selected.

Base Premium Calculation Example

Female, Super Preferred NonTobacco, age 35, \$250,000 specified amount, COM (check-o-matic) monthly premium for a **C20** policy.

\$.38	Rate per thousand from rate tables
x	250	Amount of insurance (in thousands)
<hr/>		
\$	95.00	Basic annual premium
+	50.00	Annual policy fee
<hr/>		
\$	145.00	Total annual premium
x	0.0875	Modal Factor
<hr/>		
\$	12.69	COM monthly premium (if the 3rd digit is 0-4, round down; if the 3rd digit is 5-9, round up)

Modal Factors

Semi-Annual	0.52
Quarterly	0.265
COM	0.0875 (check-o-matic)

West Coast Life Illustration Software is available for calculating premiums including premium rates after initial term period.

Substandard Premiums

Substandard premiums can be calculated by using the applicable rates (Standard NonTobacco and Standard Tobacco classes) in this guide with an additional 25% per Table ranging from Table A at 25% to Table H at 200%.

Table Rating	Percentage Extra
A	25%
B	50%
C	75%
D	100%
E	125%
F	150%
G	175%
H	200%

Accidental Death Benefit Rider

The Accidental Death Benefit Rider (Form #8301-7110 or #002198900) pays an additional death benefit if the Insured dies as a result of bodily injury due to an accident. This additional death benefit is double if the death of the Insured occurred while traveling as a fare-paying passenger on a licensed common passenger carrier.

Among other possible reasons for non-payment, the Accidental Death Benefit will not be payable if the Insured dies from: suicide, physical or mental disease, injuries sustained as the result of war whether declared or undeclared.

Issue Ages: 18 to 65 (if base plan is available)

Issue Limits: Face amount of base policy, not to exceed \$250,000.

Premiums: Premiums and coverage cease at age 70 (or policy expiry date if earlier). Rates are located at the back of this guide.

Waiver of Premium Rider

The Waiver of Premium Rider (Form #8301-8110 or #002198800) will waive an Insured's premiums in the event of "Total Disability". Premiums will be waived from the beginning of the disability and after a waiting period of six consecutive months of continued disability. Any premiums paid for coverage during the waiting period will be refunded. Premiums will continue to be waived for the duration of the total disability. "Total Disability" is defined as a disability that:

- Prevents the Insured from engaging in his or her regular occupation for remuneration or profit during the first 2 years of disability;
- After the first 2 years of disability, the disability prevents the Insured from engaging in any occupation for remuneration or profit for which he or she is reasonably suited by education, training or experience.

"Total Disability" also includes the total and permanent loss of sight of both eyes, or the loss of both hands, both feet, or one hand and one foot. In these cases, the benefit will apply immediately and even if the Insured is still able to work for remuneration or profit.

Issue Ages: 18 to 55 (not to exceed issue age of base plan)

Issue Limits: Issued up to \$2,000,000 and substandard through Table C.

Premiums: Premiums and coverage cease at age 60. Rates are located at the back of this guide.

Children's Insurance Benefits Rider

Coverage for each child under the Children's Insurance Benefits Rider (Form #052122400) is \$1,000 of level term insurance for each unit up to a **maximum of 20 units per household**. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is **\$6.00 for each unit** of Children's Rider, regardless of issue age or number of Covered Children.

If Waiver of Premium is included, add **\$.24 per unit** of Children's Rider. If the base policy includes Waiver of Premium, it must be included in the Children's Rider. If it is not included in the base policy, it may not be included in the rider.

Term insurance on a Covered Child continues to the child's attained age 25 or the rider termination date (the Insured's attained age 65) whichever comes first. A Covered Child is any child, stepchild, or legally adopted child of the Insured who meets the following requirements:

- 1) The child must be at least 15 days old.
- 2) The child must be unmarried.
- 3) The child must be a member of the Insured's household.

<i>Issue Ages:</i>	<i>Minimum</i>	<i>Maximum</i>
(Age nearest birthday)		
Primary Insured	18 years	64 years
Child	15 days	18 years

Issue Limits: 1 unit 20 units

Issuable for base Insured up to Table C

Paid Up Benefits

If the Insured dies before the Covered Child(ren), insurance under this rider will continue until otherwise would have expired as provided in this rider without further premium payments being required.

Conversions

The child who is insured under the expiring term insurance (except for non-payment of premiums) may convert, without evidence of insurability, to a whole life policy within 90 days before or 31 days after the date the term insurance will expire. The new policy will be on a policy form we offer at the time of conversion at premium rates for the attained age and for the same mortality class we used for the child under this rider. The face amount of converted coverage must be at least \$1,000 but no more than five times the amount of the rider coverage.

Actual terms and conditions contained in the rider govern all benefits provided.

Accelerated Death Benefit Rider

In the event of a terminal illness (death expected within 12 months diagnosed by an eligible physician), West Coast Life may authorize a loan up to the lesser of 75% of the specified amount of the policy or \$250,000 to help meet Insured's financial needs. The minimum loan amount is \$15,000. The total of all accelerated benefit payments made under all West Coast Life policies due to the terminal illness of the Insured is limited to \$250,000.

The Accelerated Death Benefit Rider (Form #962096200 or #002096200) is automatically included in the policy if approved by Insured's state. There is no charge for this feature until a claim for this benefit is applied for.

The Death Benefit and policy values, if any, will be reduced if Accelerated Death Benefit payment is made and may be taxable. Subject to limitations and state availability.

Actual terms and conditions contained in the rider govern all benefits provided.

C Series Product Overview

	C10	C15	C20	C25	C30
Minimum Face Amount	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
ISSUE AGES (Age Nearest Birthday)					
<i>Minimum</i>					
• Standard NT	15	15	15	15	15
• all other classes	18	18	18	18	18
<i>Maximum</i>					
• Super Preferred NT	80 (70 WA)	77 (65 WA)	68 (60 WA)	60 (55 WA)	56 (50 WA)
• Preferred NT	85 (70 WA)	77 (65 WA)	68 (60 WA)	60 (55 WA)	56 (50 WA)
• Standard NT	85 (70 WA)	77 (65 WA)	68 (60 WA)	60 (55 WA)	56 (50 WA)
• Standard Tobacco	85 (70 WA)	77 (65 WA)	68 (60 WA)	55 (55 WA)	56 (50 WA)
PREMIUMS & RATE BANDS					
Rate Guaranteed/ Level Premium Period	10 years	15 years	20 years	25 years	30 years
Number of Rate Bands	3	3	3	3	3
UNDERWRITING CLASSES					
Super Preferred NonTobacco	Yes	Yes	Yes	Yes	Yes
Preferred NonTobacco	Yes	Yes	Yes	Yes	Yes
Standard NonTobacco	Yes	Yes	Yes	Yes	Yes
Standard Tobacco	Yes	Yes	Yes	Yes	Yes
Substandard Ratings (Based on Standard classes)	Table A-H	Table A-H	Table A-H	Table A-H	Table A-H
OPTIONS					
Renewability:	Yes	Yes	Yes	Yes	Yes
Conversion before end of:	10th year	15th year	20th year	25th year	30th year
(Conversion must also be exercised before Insured's 75th birthday)					
RIDERS (May vary by state)					
Accidental Death Benefit	Yes	Yes	Yes	Yes	Yes
Waiver of Premium	Yes	Yes	Yes	Yes	Yes
Children's Rider (Max \$20,000)	Yes	Yes	Yes	Yes	Yes
Accelerated Death Benefit (automatically included)	Yes	Yes	Yes	Yes	Yes
Family Rider	No	No	No	No	No
MISC.					
Policy Fee (Non Commissionable):					
• \$250,000 and greater	\$50	\$50	\$50	\$50	\$50
• \$249,999 and less	\$80	\$80	\$80	\$80	\$80
Policy Form #s	051131700 0411317WY	051131700 0411317WY	051131700 0411317WY	051131700 0411317WY	051131700 0411317WY

Rate Tables

C10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000-\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.64	
16			0.64	
17			0.64	
18	0.37	0.46	0.64	1.72
19	0.37	0.46	0.64	1.72
20	0.37	0.46	0.64	1.72
21	0.37	0.46	0.64	1.72
22	0.37	0.46	0.64	1.72
23	0.37	0.46	0.64	1.72
24	0.37	0.46	0.64	1.72
25	0.37	0.46	0.64	1.72
26	0.37	0.46	0.64	1.72
27	0.37	0.46	0.64	1.72
28	0.37	0.46	0.64	1.72
29	0.37	0.46	0.64	1.72
30	0.37	0.46	0.64	1.72
31	0.37	0.46	0.64	1.75
32	0.37	0.46	0.64	1.77
33	0.37	0.46	0.64	1.79
34	0.37	0.46	0.64	1.82
35	0.37	0.46	0.64	1.83
36	0.38	0.48	0.67	1.95
37	0.40	0.51	0.71	2.06
38	0.44	0.54	0.76	2.23
39	0.47	0.59	0.83	2.41
40	0.51	0.63	0.89	2.67
41	0.55	0.69	0.97	2.91
42	0.60	0.76	1.06	3.19
43	0.66	0.83	1.17	3.49
44	0.72	0.92	1.28	3.83
45	0.81	1.01	1.41	4.15
46	0.90	1.12	1.56	4.76
47	1.02	1.24	1.72	5.36
48	1.13	1.37	1.90	5.98
49	1.24	1.51	2.10	6.64
50	1.36	1.67	2.32	7.24
51	1.50	1.84	2.54	7.65
52	1.63	2.02	2.78	7.99
53	1.78	2.22	3.04	8.60
54	1.96	2.44	3.33	9.24
55	2.14	2.68	3.64	9.83
56	2.35	2.93	3.98	11.07
57	2.56	3.20	4.34	12.23
58	2.82	3.50	4.74	12.73
59	3.11	3.84	5.20	13.06
60	3.44	4.26	5.76	13.26
61	3.82	4.73	6.40	14.36
62	4.23	5.27	7.14	15.72
63	4.72	5.89	7.97	17.32
64	5.28	6.59	8.90	19.27
65	5.96	7.42	9.90	21.72
66	6.74	8.33	10.88	24.86
67	7.62	9.32	11.85	28.68
68	8.65	10.47	13.00	32.97
69	9.83	11.85	14.53	37.46
70	11.21	13.52	16.64	41.93
71*	12.80	15.56	19.45	46.45
72*	14.57	17.96	22.97	56.23
73*	16.58	20.70	27.07	67.88
74*	18.89	23.70	31.56	79.74
75*	21.53	26.91	36.29	91.82
76*	24.54	30.30	41.17	108.97
77*	27.97	33.90	46.21	119.26
78*	31.86	37.67	51.32	136.10
79*	36.25	41.61	56.41	153.25
80*	41.20	45.67	61.40	170.70
81*		48.89	64.86	196.31
82*		56.22	74.59	225.75
83*		64.65	85.78	259.61
84*		74.35	98.65	298.56
85*		85.50	113.45	343.34

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

C10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000-\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.55	
16			0.55	
17			0.55	
18	0.31	0.39	0.55	1.33
19	0.31	0.39	0.55	1.33
20	0.31	0.39	0.55	1.33
21	0.31	0.39	0.55	1.33
22	0.31	0.39	0.55	1.33
23	0.31	0.39	0.55	1.33
24	0.31	0.39	0.55	1.33
25	0.31	0.39	0.55	1.33
26	0.31	0.39	0.55	1.34
27	0.31	0.39	0.55	1.34
28	0.31	0.39	0.55	1.35
29	0.31	0.39	0.55	1.35
30	0.31	0.39	0.55	1.36
31	0.31	0.39	0.55	1.37
32	0.31	0.39	0.55	1.38
33	0.31	0.39	0.55	1.40
34	0.31	0.39	0.55	1.41
35	0.31	0.39	0.55	1.42
36	0.32	0.41	0.58	1.53
37	0.35	0.44	0.61	1.64
38	0.38	0.47	0.67	1.78
39	0.41	0.52	0.72	1.93
40	0.45	0.56	0.78	2.12
41	0.49	0.62	0.84	2.35
42	0.54	0.68	0.91	2.57
43	0.60	0.75	0.99	2.82
44	0.66	0.82	1.06	3.06
45	0.71	0.89	1.16	3.28
46	0.77	0.95	1.24	3.63
47	0.82	1.02	1.35	3.91
48	0.87	1.10	1.44	4.20
49	0.94	1.17	1.56	4.51
50	1.01	1.27	1.68	4.85
51	1.10	1.36	1.80	5.10
52	1.20	1.46	1.95	5.41
53	1.30	1.56	2.10	5.76
54	1.41	1.68	2.26	6.06
55	1.53	1.82	2.44	6.39
56	1.63	1.96	2.63	6.77
57	1.74	2.10	2.82	6.99
58	1.84	2.36	3.05	7.57
59	1.98	2.46	3.30	8.03
60	2.15	2.69	3.63	8.49
61	2.37	2.96	4.03	9.37
62	2.62	3.25	4.50	10.18
63	2.92	3.60	5.03	10.88
64	3.25	3.97	5.62	11.49
65	3.62	4.38	6.25	12.17
66	3.99	4.77	6.82	13.04
67	4.35	5.14	7.39	14.13
68	4.78	5.59	8.05	15.76
69	5.37	6.21	8.91	17.73
70	6.21	7.10	10.09	19.68
71*	7.30	8.29	11.60	28.21
72*	8.66	9.88	13.42	36.89
73*	10.26	11.62	15.55	45.74
74*	12.09	13.52	17.99	51.65
75*	14.13	15.70	20.73	60.34
76*	16.38	19.51	23.79	78.74
77*	18.85	24.79	27.18	97.49
78*	21.54	30.18	30.93	116.59
79*	24.47	35.66	39.23	136.03
80*	27.63	41.24	45.36	147.01
81*		47.43	52.17	169.06
82*		54.54	59.99	194.42
83*		62.72	68.99	223.58
84*		72.13	79.34	257.12
85*		82.95	91.24	295.69

Other modes based on full Annual Premium

Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

C10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.52	
16			0.52	
17			0.52	
18	0.25	0.34	0.52	1.37
19	0.25	0.34	0.52	1.37
20	0.25	0.34	0.52	1.37
21	0.25	0.34	0.52	1.37
22	0.25	0.34	0.52	1.37
23	0.25	0.34	0.52	1.37
24	0.25	0.34	0.52	1.37
25	0.25	0.34	0.52	1.37
26	0.25	0.34	0.52	1.38
27	0.25	0.34	0.52	1.39
28	0.25	0.34	0.52	1.39
29	0.25	0.34	0.52	1.40
30	0.25	0.34	0.52	1.41
31	0.25	0.34	0.52	1.42
32	0.25	0.34	0.52	1.43
33	0.25	0.34	0.52	1.44
34	0.25	0.34	0.52	1.45
35	0.25	0.34	0.52	1.48
36	0.26	0.36	0.54	1.57
37	0.27	0.38	0.58	1.67
38	0.29	0.41	0.62	1.81
39	0.31	0.45	0.68	1.97
40	0.34	0.49	0.74	2.17
41	0.38	0.54	0.80	2.41
42	0.44	0.60	0.88	2.68
43	0.50	0.66	0.97	2.98
44	0.56	0.74	1.07	3.32
45	0.63	0.82	1.18	3.66
46	0.69	0.91	1.30	4.09
47	0.74	1.01	1.45	4.53
48	0.79	1.12	1.61	4.98
49	0.86	1.23	1.78	5.45
50	0.95	1.36	1.97	5.88
51	1.07	1.49	2.16	6.27
52	1.21	1.62	2.37	6.62
53	1.38	1.77	2.59	7.11
54	1.55	1.94	2.83	7.63
55	1.74	2.14	3.11	8.16
56	1.93	2.37	3.40	9.09
57	2.12	2.63	3.71	10.03
58	2.34	2.93	4.05	10.71
59	2.58	3.25	4.46	11.39
60	2.87	3.62	4.94	12.10
61	3.14	4.01	5.50	12.94
62	3.34	4.31	6.15	13.76
63	3.85	4.92	6.88	15.59
64	4.43	5.49	7.69	17.60
65	4.96	6.12	8.57	19.91
66	5.56	6.81	9.42	22.85
67	6.22	7.56	10.27	26.15
68	6.97	8.42	11.27	29.45
69	7.83	9.45	12.59	32.77
70	8.81	10.70	14.43	36.03
71*	9.88	12.18	16.88	42.55
72*	11.01	13.87	19.93	50.30
73*	12.29	15.81	23.50	58.24
74*	13.89	18.04	27.41	66.33
75*	15.92	20.60	31.52	74.53
76*	18.49	23.52	35.76	85.25
77*	21.65	26.85	40.14	92.54
78*	25.52	30.61	44.58	103.04
79*	30.17	34.86	49.02	113.66
80*	35.75	39.64	53.36	124.35
81*		45.59	56.36	143.00
82*		52.42	64.81	164.45
83*		60.29	74.53	189.11
84*		69.33	85.71	217.48
85*		79.73	98.57	250.10

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.44	
16			0.44	
17			0.44	
18	0.22	0.29	0.44	1.13
19	0.22	0.29	0.44	1.13
20	0.22	0.29	0.44	1.13
21	0.22	0.29	0.44	1.13
22	0.22	0.29	0.44	1.13
23	0.22	0.29	0.44	1.13
24	0.22	0.29	0.44	1.13
25	0.22	0.29	0.44	1.13
26	0.22	0.29	0.44	1.13
27	0.22	0.29	0.44	1.13
28	0.22	0.29	0.44	1.14
29	0.22	0.29	0.44	1.14
30	0.22	0.29	0.44	1.14
31	0.22	0.29	0.44	1.15
32	0.22	0.29	0.44	1.16
33	0.22	0.29	0.44	1.16
34	0.22	0.29	0.44	1.17
35	0.22	0.29	0.44	1.19
36	0.23	0.30	0.46	1.27
37	0.24	0.32	0.50	1.36
38	0.25	0.34	0.54	1.47
39	0.27	0.36	0.59	1.60
40	0.30	0.40	0.64	1.73
41	0.33	0.45	0.70	1.91
42	0.38	0.51	0.75	2.08
43	0.43	0.57	0.82	2.28
44	0.48	0.64	0.89	2.49
45	0.53	0.71	0.96	2.69
46	0.58	0.77	1.04	2.94
47	0.62	0.83	1.13	3.17
48	0.67	0.88	1.21	3.41
49	0.73	0.95	1.32	3.66
50	0.79	1.03	1.42	3.92
51	0.86	1.11	1.53	4.15
52	0.95	1.18	1.65	4.42
53	1.02	1.27	1.78	4.70
54	1.13	1.37	1.93	4.96
55	1.23	1.48	2.09	5.25
56	1.33	1.61	2.25	5.58
57	1.42	1.75	2.41	5.84
58	1.53	1.90	2.61	6.28
59	1.66	2.08	2.83	6.72
60	1.81	2.28	3.12	7.21
61	2.00	2.51	3.46	7.96
62	2.22	2.76	3.87	8.75
63	2.47	3.05	4.34	9.54
64	2.74	3.36	4.84	10.34
65	3.02	3.70	5.38	11.23
66	3.26	4.01	5.89	12.14
67	3.47	4.32	6.39	13.19
68	3.73	4.68	6.96	14.57
69	4.13	5.19	7.71	16.27
70	4.76	5.93	8.73	18.13
71*	5.63	6.93	10.05	23.51
72*	6.73	8.18	11.63	29.21
73*	8.04	9.65	13.48	35.18
74*	9.58	11.33	15.60	39.79
75*	11.34	13.19	17.99	45.82
76*	13.33	15.23	20.64	56.69
77*	15.58	17.45	23.60	67.71
78*	18.09	19.86	26.86	78.84
79*	20.88	22.46	30.44	90.04
80*	23.97	25.23	34.36	96.85
81*		29.01	35.49	111.38
82*		33.37	40.62	128.08
83*		38.37	46.53	147.30
84*		44.13	53.35	169.39
85*		50.75	61.35	194.80

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.52	
16			0.52	
17			0.52	
18	0.24	0.33	0.52	1.37
19	0.24	0.33	0.52	1.37
20	0.24	0.33	0.52	1.37
21	0.24	0.33	0.52	1.37
22	0.24	0.33	0.52	1.37
23	0.24	0.33	0.52	1.37
24	0.24	0.33	0.52	1.37
25	0.24	0.33	0.52	1.37
26	0.24	0.33	0.52	1.38
27	0.24	0.33	0.52	1.38
28	0.24	0.33	0.52	1.38
29	0.24	0.33	0.52	1.39
30	0.24	0.33	0.52	1.39
31	0.24	0.33	0.52	1.40
32	0.24	0.33	0.52	1.41
33	0.24	0.33	0.52	1.42
34	0.24	0.33	0.52	1.43
35	0.24	0.33	0.52	1.46
36	0.25	0.35	0.54	1.54
37	0.26	0.37	0.58	1.64
38	0.27	0.40	0.62	1.77
39	0.29	0.43	0.68	1.93
40	0.32	0.47	0.74	2.12
41	0.36	0.52	0.80	2.35
42	0.40	0.57	0.88	2.62
43	0.45	0.63	0.97	2.92
44	0.51	0.70	1.07	3.26
45	0.57	0.77	1.18	3.60
46	0.63	0.84	1.30	4.03
47	0.70	0.92	1.45	4.46
48	0.77	1.00	1.61	4.91
49	0.85	1.10	1.78	5.38
50	0.94	1.21	1.97	5.81
51	1.05	1.34	2.16	6.18
52	1.17	1.49	2.37	6.51
53	1.31	1.66	2.59	6.97
54	1.46	1.84	2.83	7.46
55	1.63	2.05	3.11	7.97
56	1.81	2.27	3.40	8.90
57	2.02	2.52	3.71	9.87
58	2.24	2.79	4.05	10.59
59	2.49	3.10	4.46	11.32
60	2.77	3.45	4.94	12.08
61	3.09	3.85	5.50	12.93
62	3.33	4.29	6.15	13.75
63	3.84	4.78	6.88	15.58
64	4.26	5.33	7.69	17.59
65	4.71	5.95	8.57	19.91
66	5.12	6.61	9.42	22.85
67	5.51	7.31	10.27	26.15
68	5.96	8.12	11.27	29.45
69	6.57	9.08	12.59	32.77
70	7.43	10.26	14.43	36.03
71*	8.50	11.66	16.88	42.55
72*	9.75	13.27	19.93	50.30
73*	11.24	15.11	23.50	58.24
74*	13.06	17.24	27.41	66.33
75*	15.29	19.71	31.52	74.53
76*	17.99	22.55	35.76	85.24
77*	21.22	25.80	40.14	92.53
78*	25.04	29.50	44.58	103.04
79*	29.52	33.70	49.02	113.65
80*	34.73	38.45	53.36	124.34
81*		44.22	56.35	142.99
82*		50.85	64.80	164.44
83*		58.48	74.52	189.11
84*		67.25	85.70	217.47
85*		77.34	98.56	250.09

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875
 *Issue Age not applicable in WA **Add \$50 Policy Fee

C10
10 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15				0.44
16				0.44
17				0.44
18	0.21	0.28		0.44
19	0.21	0.28		0.44
20	0.21	0.28		0.44
21	0.21	0.28		0.44
22	0.21	0.28		0.44
23	0.21	0.28		0.44
24	0.21	0.28		0.44
25	0.21	0.28		0.44
26	0.21	0.28		0.44
27	0.21	0.28		0.44
28	0.21	0.28		0.44
29	0.21	0.28		0.44
30	0.21	0.28		0.44
31	0.21	0.28		0.44
32	0.21	0.28		0.44
33	0.21	0.28		0.44
34	0.21	0.28		0.44
35	0.21	0.28		0.44
36	0.22	0.29		0.46
37	0.23	0.31		0.50
38	0.25	0.33		0.54
39	0.27	0.36		0.59
40	0.29	0.39		0.64
41	0.32	0.44		0.70
42	0.36	0.49		0.75
43	0.41	0.56		0.82
44	0.45	0.62		0.89
45	0.50	0.68		0.96
46	0.54	0.73		1.04
47	0.59	0.78		1.13
48	0.64	0.83		1.21
49	0.69	0.90		1.32
50	0.75	0.98		1.42
51	0.82	1.06		1.53
52	0.90	1.15		1.65
53	0.97	1.24		1.78
54	1.07	1.36		1.93
55	1.17	1.47		2.09
56	1.27	1.59		2.25
57	1.36	1.71		2.41
58	1.48	1.86		2.61
59	1.61	2.02		2.83
60	1.76	2.21		3.12
61	1.94	2.43		3.46
62	2.14	2.69		3.87
63	2.37	2.98		4.34
64	2.62	3.29		4.84
65	2.90	3.64		5.38
66	3.15	3.97		5.89
67	3.39	4.28		6.39
68	3.68	4.65		6.96
69	4.09	5.17		7.71
70	4.74	5.92		8.73
71*	5.60	6.93		10.05
72*	6.65	8.17		11.63
73*	7.92	9.64		13.48
74*	9.40	11.32		15.60
75*	11.09	13.18		17.99
76*	13.01	15.15		20.64
77*	15.16	17.28		23.60
78*	17.58	19.55		26.86
79*	20.27	21.95		30.44
80*	23.25	24.47		34.36
81*		28.14		34.98
82*		32.36		40.23
83*		37.22		46.27
84*		42.80		53.21
85*		49.22		61.19

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875
 *Issue Age not applicable in WA **Add \$50 Policy Fee

C15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.86	
16			0.86	
17			0.86	
18	0.49	0.62	0.86	2.47
19	0.49	0.62	0.86	2.47
20	0.49	0.62	0.86	2.47
21	0.49	0.62	0.86	2.47
22	0.49	0.62	0.86	2.47
23	0.49	0.62	0.86	2.47
24	0.49	0.62	0.86	2.47
25	0.49	0.62	0.86	2.47
26	0.49	0.62	0.86	2.48
27	0.49	0.62	0.86	2.48
28	0.49	0.62	0.86	2.51
29	0.49	0.62	0.86	2.51
30	0.49	0.62	0.86	2.51
31	0.49	0.62	0.86	2.55
32	0.49	0.62	0.86	2.58
33	0.49	0.62	0.86	2.62
34	0.49	0.62	0.86	2.64
35	0.49	0.62	0.88	2.66
36	0.52	0.66	0.92	2.80
37	0.55	0.70	0.97	2.93
38	0.60	0.76	1.05	3.11
39	0.66	0.83	1.14	3.36
40	0.72	0.91	1.25	3.65
41	0.82	1.01	1.39	4.02
42	0.94	1.13	1.55	4.40
43	1.07	1.25	1.73	4.82
44	1.22	1.39	1.92	5.36
45	1.36	1.54	2.12	5.81
46	1.50	1.68	2.32	6.43
47	1.64	1.83	2.52	7.00
48	1.79	1.99	2.74	7.50
49	1.96	2.17	2.98	7.99
50	2.14	2.37	3.26	8.37
51	2.31	2.60	3.56	9.13
52	2.50	2.84	3.90	9.87
53	2.68	3.12	4.28	10.99
54	2.91	3.43	4.71	12.19
55	3.19	3.77	5.18	13.42
56	3.51	4.14	5.68	15.34
57	3.86	4.52	6.23	17.24
58	4.28	4.96	6.84	18.12
59	4.75	5.49	7.56	18.79
60	5.31	6.14	8.43	19.26
61	5.95	6.92	9.42	20.18
62	6.61	7.81	10.53	22.37
63	7.39	8.84	11.79	24.85
64	8.35	10.05	13.31	27.73
65	9.53	11.49	15.18	31.05
66*	11.01	13.17	17.44	35.95
67*	12.80	15.13	20.15	44.10
68*	14.97	17.40	23.35	52.47
69*	17.55	20.02	27.14	61.06
70*	20.62	23.02	31.57	69.89
71*	22.78	23.58	33.79	81.40
72*	24.94	28.91	36.01	87.85
73*	30.03	32.42	41.35	101.03
74*	35.30	37.71	47.49	116.18
75*	38.43	43.13	54.57	133.61
76*	40.41	46.00	62.76	153.65
77*	46.47	48.93	72.17	176.70
78*				
79*				
80*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

C15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.76	
16			0.76	
17			0.76	
18	0.45	0.55	0.76	1.93
19	0.45	0.55	0.76	1.93
20	0.45	0.55	0.76	1.93
21	0.45	0.55	0.76	1.93
22	0.45	0.55	0.76	1.93
23	0.45	0.55	0.76	1.93
24	0.45	0.55	0.76	1.93
25	0.45	0.55	0.76	1.93
26	0.45	0.55	0.76	1.96
27	0.45	0.55	0.76	2.00
28	0.45	0.56	0.76	2.04
29	0.45	0.56	0.76	2.04
30	0.45	0.56	0.76	2.05
31	0.45	0.56	0.76	2.10
32	0.45	0.56	0.76	2.16
33	0.45	0.56	0.76	2.20
34	0.46	0.56	0.76	2.25
35	0.47	0.56	0.77	2.30
36	0.49	0.60	0.81	2.40
37	0.54	0.64	0.87	2.47
38	0.59	0.70	0.94	2.59
39	0.63	0.77	1.02	2.73
40	0.68	0.83	1.10	2.87
41	0.72	0.89	1.19	3.17
42	0.78	0.95	1.29	3.44
43	0.84	1.04	1.39	3.76
44	0.90	1.10	1.50	4.02
45	0.95	1.18	1.61	4.31
46	1.01	1.27	1.73	4.76
47	1.08	1.35	1.85	5.10
48	1.15	1.44	1.97	5.47
49	1.22	1.54	2.10	5.86
50	1.31	1.64	2.26	6.27
51	1.40	1.75	2.40	6.67
52	1.51	1.85	2.54	7.18
53	1.62	1.97	2.70	7.73
54	1.76	2.13	2.92	8.18
55	1.96	2.36	3.23	8.65
56	2.20	2.68	3.67	9.53
57	2.48	3.07	4.22	10.19
58	2.82	3.53	4.84	11.54
59	3.20	4.03	5.52	12.76
60	3.61	4.52	6.20	14.03
61	4.07	5.03	6.89	15.64
62	4.59	5.54	7.60	17.22
63	5.16	6.10	8.38	18.63
64	5.77	6.70	9.22	19.89
65	6.42	7.38	10.16	21.33
66*	7.08	8.14	11.20	25.76
67*	7.79	8.99	12.37	30.29
68*	8.50	9.96	13.67	34.87
69*	9.25	11.03	15.15	37.32
70*	9.99	12.25	16.79	41.83
71*	10.98	14.34	17.53	48.07
72*	13.04	17.38	20.11	54.20
73*	15.91	20.93	23.09	60.18
74*	18.99	26.07	26.50	66.03
75*	22.27	29.92	30.44	67.66
76*	25.61	34.41	35.01	77.81
77*	29.45	39.57	40.26	89.48
78*				
79*				
80*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875

*Issue Age not applicable in WA **Add \$80 Policy Fee

C15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.67	
16			0.67	
17			0.67	
18	0.31	0.44	0.67	1.70
19	0.31	0.44	0.67	1.70
20	0.31	0.44	0.67	1.70
21	0.31	0.44	0.67	1.70
22	0.31	0.44	0.67	1.70
23	0.31	0.44	0.67	1.70
24	0.31	0.44	0.67	1.70
25	0.31	0.44	0.67	1.70
26	0.31	0.44	0.67	1.73
27	0.31	0.44	0.67	1.75
28	0.31	0.44	0.67	1.77
29	0.31	0.44	0.67	1.80
30	0.31	0.44	0.67	1.82
31	0.31	0.44	0.67	1.86
32	0.31	0.44	0.67	1.88
33	0.31	0.44	0.67	1.92
34	0.31	0.44	0.68	1.95
35	0.31	0.44	0.69	2.00
36	0.31	0.44	0.72	2.13
37	0.33	0.47	0.77	2.27
38	0.35	0.50	0.84	2.45
39	0.38	0.55	0.91	2.67
40	0.43	0.61	1.00	2.93
41	0.50	0.68	1.11	3.25
42	0.59	0.75	1.25	3.59
43	0.69	0.85	1.40	3.96
44	0.80	0.95	1.57	4.41
45	0.91	1.06	1.73	4.85
46	1.01	1.19	1.89	5.37
47	1.11	1.33	2.05	5.88
48	1.23	1.48	2.23	6.39
49	1.35	1.65	2.41	6.91
50	1.52	1.83	2.64	7.39
51	1.59	1.98	2.89	8.04
52	1.74	2.19	3.16	8.69
53	1.91	2.43	3.46	9.55
54	2.07	2.72	3.80	10.48
55	2.26	2.99	4.18	11.49
56	2.48	3.20	4.59	12.87
57	2.73	3.49	5.03	14.28
58	3.01	3.76	5.53	15.27
59	3.34	4.11	6.13	16.25
60	3.74	4.56	6.88	17.25
61	4.08	5.04	7.76	18.45
62	4.42	5.58	8.64	19.64
63	5.24	6.49	9.91	22.26
64	5.97	7.40	11.29	25.02
65	6.79	8.48	12.98	28.06
66*	7.74	9.77	15.00	32.97
67*	8.85	11.28	17.39	39.05
68*	10.14	13.05	20.23	45.50
69*	11.62	15.11	23.55	52.34
70*	13.33	17.49	27.41	59.62
71*	19.50	23.17	29.27	68.56
72*	24.39	28.48	31.13	78.84
73*	29.49	32.04	35.80	90.67
74*	34.82	37.34	41.17	104.27
75*	38.07	42.81	47.35	119.91
76*	43.78	49.23	54.45	137.89
77*	50.35	56.62	62.62	158.58
78*				
79*				
80*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.62	
16			0.62	
17			0.62	
18	0.28	0.37	0.62	1.30
19	0.28	0.37	0.62	1.30
20	0.28	0.37	0.62	1.30
21	0.28	0.37	0.62	1.30
22	0.28	0.37	0.62	1.30
23	0.28	0.37	0.62	1.30
24	0.28	0.37	0.62	1.30
25	0.28	0.37	0.62	1.30
26	0.28	0.37	0.62	1.32
27	0.28	0.37	0.62	1.33
28	0.28	0.38	0.62	1.37
29	0.29	0.38	0.62	1.39
30	0.29	0.38	0.62	1.41
31	0.29	0.38	0.62	1.45
32	0.29	0.38	0.62	1.49
33	0.29	0.39	0.62	1.53
34	0.29	0.39	0.62	1.57
35	0.29	0.39	0.63	1.63
36	0.29	0.40	0.67	1.76
37	0.31	0.43	0.72	1.89
38	0.33	0.46	0.78	2.06
39	0.37	0.50	0.85	2.25
40	0.40	0.54	0.92	2.44
41	0.44	0.59	1.00	2.66
42	0.48	0.65	1.08	2.87
43	0.54	0.72	1.17	3.10
44	0.59	0.79	1.27	3.31
45	0.64	0.87	1.36	3.55
46	0.69	0.95	1.46	3.90
47	0.75	1.01	1.57	4.23
48	0.80	1.08	1.68	4.57
49	0.86	1.14	1.79	4.95
50	0.93	1.23	1.92	5.33
51	1.00	1.32	2.05	5.69
52	1.07	1.43	2.17	6.08
53	1.14	1.54	2.31	6.51
54	1.24	1.67	2.50	6.92
55	1.37	1.84	2.77	7.38
56	1.51	2.01	3.15	8.07
57	1.66	2.16	3.63	8.68
58	1.84	2.36	4.17	9.66
59	2.06	2.60	4.75	10.61
60	2.29	2.86	5.35	11.61
61	2.58	3.16	5.95	12.79
62	2.90	3.52	6.58	14.00
63	3.27	3.92	7.25	15.16
64	3.72	4.43	7.98	16.29
65	4.07	4.92	8.80	17.58
66*	4.62	5.79	9.70	20.39
67*	5.40	6.53	10.72	23.31
68*	6.07	7.40	11.85	26.35
69*	6.83	8.43	13.13	28.44
70*	7.68	9.65	14.56	31.62
71*	10.74	11.76	15.35	36.36
72*	12.13	13.27	17.54	41.82
73*	13.74	15.03	20.08	48.09
74*	15.62	17.07	23.01	55.30
75*	17.80	19.45	26.38	63.60
76*	20.47	22.37	30.34	73.14
77*	23.54	25.73	34.89	84.11
78*				
79*				
80*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.67	
16			0.67	
17			0.67	
18	0.28	0.42	0.67	1.65
19	0.28	0.42	0.67	1.65
20	0.28	0.42	0.67	1.65
21	0.28	0.42	0.67	1.65
22	0.28	0.42	0.67	1.65
23	0.28	0.42	0.67	1.65
24	0.28	0.42	0.67	1.65
25	0.28	0.42	0.67	1.65
26	0.28	0.42	0.67	1.68
27	0.28	0.42	0.67	1.70
28	0.28	0.42	0.67	1.74
29	0.28	0.42	0.67	1.77
30	0.28	0.42	0.67	1.80
31	0.28	0.42	0.67	1.84
32	0.28	0.42	0.67	1.87
33	0.28	0.42	0.67	1.90
34	0.28	0.42	0.68	1.93
35	0.28	0.42	0.69	1.99
36	0.29	0.44	0.72	2.12
37	0.31	0.47	0.77	2.25
38	0.33	0.50	0.84	2.43
39	0.37	0.55	0.91	2.65
40	0.42	0.61	1.00	2.90
41	0.47	0.68	1.11	3.21
42	0.56	0.75	1.25	3.55
43	0.64	0.84	1.40	3.92
44	0.75	0.94	1.57	4.37
45	0.87	1.05	1.73	4.80
46	0.97	1.17	1.89	5.31
47	1.08	1.31	2.05	5.81
48	1.19	1.46	2.23	6.31
49	1.31	1.62	2.41	6.82
50	1.44	1.79	2.64	7.29
51	1.55	1.94	2.89	7.94
52	1.71	2.16	3.16	8.59
53	1.86	2.39	3.46	9.44
54	2.02	2.62	3.80	10.38
55	2.22	2.88	4.18	11.39
56	2.43	3.14	4.59	12.78
57	2.67	3.40	5.03	14.20
58	2.94	3.70	5.53	15.22
59	3.26	4.07	6.13	16.23
60	3.65	4.53	6.88	17.25
61	4.00	5.00	7.76	18.45
62	4.35	5.55	8.64	19.64
63	5.19	6.41	9.91	22.26
64	5.95	7.35	11.29	25.02
65	6.78	8.42	12.98	28.06
66*	7.74	9.70	15.00	32.97
67*	8.85	11.21	17.39	39.05
68*	10.13	12.99	20.23	45.50
69*	11.60	15.06	23.55	52.34
70*	13.27	17.46	27.41	59.62
71*	19.33	23.15	29.27	68.56
72*	24.23	28.44	31.12	78.84
73*	29.35	31.96	35.79	90.67
74*	34.68	37.24	41.16	104.27
75*	37.96	42.66	47.34	119.91
76*	43.65	49.06	54.44	137.89
77*	50.20	56.42	62.61	158.58
78*				
79*				
80*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C15
15 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.62	
16			0.62	
17			0.62	
18	0.26	0.35	0.62	1.28
19	0.26	0.35	0.62	1.28
20	0.26	0.35	0.62	1.28
21	0.26	0.35	0.62	1.28
22	0.26	0.35	0.62	1.28
23	0.26	0.35	0.62	1.28
24	0.26	0.35	0.62	1.28
25	0.26	0.35	0.62	1.28
26	0.26	0.35	0.62	1.30
27	0.26	0.35	0.62	1.31
28	0.26	0.35	0.62	1.36
29	0.27	0.36	0.62	1.37
30	0.27	0.36	0.62	1.40
31	0.27	0.36	0.62	1.44
32	0.27	0.36	0.62	1.48
33	0.27	0.36	0.62	1.52
34	0.27	0.36	0.62	1.56
35	0.27	0.36	0.63	1.63
36	0.28	0.38	0.67	1.75
37	0.29	0.40	0.72	1.86
38	0.32	0.43	0.78	2.02
39	0.34	0.47	0.85	2.20
40	0.38	0.51	0.92	2.38
41	0.42	0.56	1.00	2.60
42	0.46	0.62	1.08	2.81
43	0.52	0.69	1.17	3.04
44	0.56	0.76	1.27	3.27
45	0.64	0.84	1.36	3.51
46	0.68	0.93	1.46	3.86
47	0.72	1.00	1.57	4.20
48	0.79	1.07	1.68	4.55
49	0.85	1.14	1.79	4.94
50	0.92	1.23	1.92	5.33
51	0.98	1.31	2.05	5.67
52	1.04	1.41	2.17	6.05
53	1.10	1.51	2.31	6.46
54	1.18	1.64	2.50	6.85
55	1.30	1.80	2.77	7.29
56	1.45	1.97	3.15	7.96
57	1.63	2.13	3.63	8.58
58	1.80	2.33	4.17	9.56
59	2.02	2.56	4.75	10.49
60	2.25	2.82	5.35	11.50
61	2.54	3.13	5.95	12.68
62	2.86	3.48	6.58	13.88
63	3.24	3.88	7.25	15.04
64	3.69	4.39	7.98	16.17
65	4.06	4.88	8.80	17.46
66*	4.61	5.78	9.70	20.26
67*	5.36	6.52	10.72	23.18
68*	6.02	7.38	11.85	26.22
69*	6.76	8.38	13.13	28.31
70*	7.60	9.56	14.56	31.50
71*	10.06	11.31	15.08	36.23
72*	11.57	12.89	17.34	41.66
73*	13.31	14.71	19.94	47.91
74*	15.31	16.82	22.93	55.09
75*	17.61	19.25	26.37	63.36
76*	20.25	22.14	30.33	72.86
77*	23.29	25.46	34.88	83.79
78*				
79*				
80*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.08	
16			1.08	
17			1.08	
18	0.68	0.85	1.08	2.56
19	0.68	0.85	1.08	2.56
20	0.68	0.85	1.08	2.56
21	0.68	0.85	1.08	2.56
22	0.68	0.85	1.08	2.56
23	0.68	0.85	1.08	2.56
24	0.68	0.85	1.08	2.56
25	0.68	0.85	1.08	2.56
26	0.68	0.85	1.08	2.57
27	0.68	0.85	1.08	2.58
28	0.68	0.85	1.08	2.59
29	0.68	0.85	1.08	2.60
30	0.68	0.85	1.08	2.61
31	0.68	0.85	1.09	2.70
32	0.68	0.85	1.10	2.78
33	0.68	0.85	1.11	2.86
34	0.68	0.85	1.12	2.91
35	0.68	0.85	1.14	3.06
36	0.71	0.90	1.19	3.24
37	0.77	0.97	1.27	3.50
38	0.84	1.06	1.37	3.85
39	0.93	1.16	1.48	4.28
40	1.02	1.28	1.63	4.84
41	1.14	1.40	1.78	5.33
42	1.28	1.56	1.98	5.83
43	1.43	1.74	2.20	6.38
44	1.59	1.91	2.42	7.08
45	1.75	2.09	2.66	7.70
46	1.92	2.27	2.88	8.47
47	2.10	2.45	3.11	9.20
48	2.30	2.63	3.33	9.81
49	2.52	2.85	3.63	10.45
50	2.74	3.13	3.99	11.11
51	2.96	3.45	4.44	12.02
52	3.19	3.82	4.97	13.01
53	3.43	4.24	5.58	14.03
54	3.74	4.73	6.22	15.11
55	4.12	5.27	6.93	16.22
56	4.58	5.87	7.64	17.73
57	5.11	6.53	8.36	20.11
58	5.73	7.27	9.13	21.46
59	6.44	8.13	10.12	22.60
60	7.29	9.12	11.39	23.54
61*	8.28	10.27	13.01	29.56
62*	9.43	11.60	15.01	35.71
63*	10.76	13.13	17.49	42.01
64*	12.28	14.89	20.50	48.31
65*	14.03	16.91	24.14	55.56
66*	16.13	19.45	25.62	63.89
67*	18.55	22.36	27.09	73.48
68*	21.34	25.72	31.15	84.50
69*				
70*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA ****Add \$80 Policy Fee**

C20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.85	
16			0.85	
17			0.85	
18	0.52	0.68	0.85	1.95
19	0.52	0.68	0.85	1.95
20	0.52	0.68	0.85	1.95
21	0.52	0.68	0.85	1.95
22	0.52	0.68	0.85	1.95
23	0.52	0.68	0.85	1.95
24	0.52	0.68	0.85	1.95
25	0.52	0.68	0.85	1.95
26	0.52	0.68	0.85	2.01
27	0.52	0.68	0.85	2.04
28	0.52	0.68	0.85	2.06
29	0.52	0.68	0.85	2.08
30	0.52	0.68	0.85	2.10
31	0.52	0.69	0.87	2.21
32	0.52	0.71	0.90	2.31
33	0.53	0.73	0.93	2.42
34	0.53	0.75	0.98	2.55
35	0.55	0.78	1.03	2.65
36	0.58	0.81	1.08	2.78
37	0.61	0.83	1.15	2.89
38	0.65	0.87	1.22	3.04
39	0.70	0.91	1.31	3.22
40	0.76	0.96	1.39	3.43
41	0.82	1.03	1.49	3.81
42	0.90	1.11	1.58	4.20
43	0.98	1.21	1.70	4.62
44	1.07	1.32	1.82	5.04
45	1.16	1.43	1.96	5.44
46	1.26	1.55	2.12	5.86
47	1.37	1.68	2.30	6.19
48	1.48	1.82	2.50	6.48
49	1.61	1.97	2.71	6.81
50	1.75	2.14	2.93	7.12
51	1.89	2.33	3.17	7.59
52	2.04	2.53	3.41	8.13
53	2.21	2.75	3.68	8.74
54	2.41	3.00	4.01	9.28
55	2.65	3.29	4.41	9.87
56	2.94	3.60	4.87	10.60
57	3.27	3.94	5.39	11.10
58	3.65	4.31	5.99	12.23
59	4.09	4.76	6.71	13.24
60	4.60	5.31	7.61	14.26
61*	5.20	5.98	8.69	17.90
62*	5.89	6.79	10.00	21.56
63*	6.68	7.75	11.55	25.26
64*	7.59	8.89	13.38	28.99
65*	8.63	10.24	15.01	32.74
66*	9.74	10.41	15.38	37.65
67*	10.95	11.66	17.69	43.30
68*	12.33	13.10	20.34	49.79
69*				
70*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA ****Add \$80 Policy Fee**

C20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.86	
16			0.86	
17			0.86	
18	0.43	0.60	0.86	1.94
19	0.43	0.60	0.86	1.94
20	0.43	0.60	0.86	1.94
21	0.43	0.60	0.86	1.94
22	0.43	0.60	0.86	1.94
23	0.43	0.60	0.86	1.94
24	0.43	0.60	0.86	1.94
25	0.43	0.60	0.86	1.94
26	0.43	0.60	0.86	1.94
27	0.43	0.60	0.86	1.96
28	0.43	0.60	0.87	1.97
29	0.43	0.61	0.87	1.99
30	0.43	0.61	0.88	2.03
31	0.43	0.61	0.88	2.14
32	0.43	0.61	0.88	2.28
33	0.43	0.61	0.89	2.43
34	0.43	0.62	0.90	2.57
35	0.43	0.63	0.93	2.73
36	0.45	0.65	0.98	2.91
37	0.48	0.68	1.05	3.08
38	0.52	0.72	1.13	3.30
39	0.57	0.77	1.23	3.59
40	0.63	0.84	1.35	3.96
41	0.71	0.93	1.48	4.40
42	0.82	1.03	1.66	4.90
43	0.94	1.15	1.85	5.46
44	1.07	1.29	2.04	6.11
45	1.20	1.43	2.24	6.72
46	1.33	1.57	2.43	7.40
47	1.48	1.75	2.63	8.07
48	1.63	1.93	2.84	8.71
49	1.79	2.13	3.08	9.38
50	1.96	2.35	3.40	10.00
51	2.09	2.55	3.76	10.74
52	2.29	2.76	4.18	11.47
53	2.52	2.98	4.65	12.44
54	2.75	3.24	5.16	13.45
55	3.03	3.55	5.73	14.45
56	3.35	3.89	6.32	16.06
57	3.71	4.28	6.92	17.68
58	4.12	4.70	7.58	18.84
59	4.60	5.26	8.41	19.98
60	5.18	5.94	9.45	21.17
61*	5.87	6.79	10.79	25.02
62*	6.68	7.83	12.43	29.18
63*	7.63	9.10	14.46	33.66
64*	8.74	10.61	16.91	38.71
65*	10.03	12.41	19.85	44.52
66*	11.53	14.27	21.11	51.19
67*	13.26	16.41	22.36	58.87
68*	15.25	18.87	25.71	67.70
69*				
70*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.70	
16			0.70	
17			0.70	
18	0.36	0.48	0.70	1.34
19	0.36	0.48	0.70	1.34
20	0.36	0.48	0.70	1.34
21	0.36	0.48	0.70	1.34
22	0.36	0.48	0.70	1.34
23	0.36	0.48	0.70	1.34
24	0.36	0.48	0.70	1.34
25	0.36	0.48	0.70	1.34
26	0.37	0.48	0.70	1.38
27	0.37	0.48	0.70	1.42
28	0.37	0.48	0.70	1.46
29	0.37	0.48	0.70	1.51
30	0.37	0.48	0.70	1.56
31	0.38	0.49	0.71	1.64
32	0.38	0.51	0.74	1.71
33	0.38	0.52	0.77	1.80
34	0.38	0.55	0.80	1.90
35	0.38	0.55	0.85	2.01
36	0.38	0.56	0.89	2.15
37	0.39	0.59	0.94	2.31
38	0.42	0.62	1.00	2.48
39	0.46	0.65	1.06	2.68
40	0.51	0.70	1.14	2.90
41	0.57	0.76	1.22	3.19
42	0.64	0.83	1.31	3.49
43	0.72	0.92	1.41	3.81
44	0.81	1.01	1.53	4.14
45	0.89	1.10	1.66	4.50
46	0.95	1.17	1.80	4.86
47	1.04	1.28	1.96	5.19
48	1.12	1.38	2.14	5.52
49	1.20	1.49	2.33	5.89
50	1.31	1.62	2.54	6.25
51	1.45	1.74	2.74	6.70
52	1.60	1.88	2.95	7.19
53	1.77	2.04	3.18	7.73
54	1.96	2.21	3.46	8.27
55	2.16	2.43	3.82	8.85
56	2.37	2.67	4.22	9.51
57	2.59	3.01	4.67	10.08
58	2.81	3.26	5.19	10.97
59	3.09	3.63	5.82	11.84
60	3.45	4.07	6.60	12.77
61*	3.88	4.66	7.54	15.05
62*	4.39	5.29	8.67	17.43
63*	5.01	6.07	10.03	19.93
64*	5.70	6.88	11.62	22.56
65*	6.35	7.70	13.03	25.32
66*	7.30	8.86	13.35	29.11
67*	8.40	10.18	15.35	33.48
68*	9.66	11.71	17.65	38.50
69*				
70*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.86	
16			0.86	
17			0.86	
18	0.41	0.56	0.86	1.92
19	0.41	0.56	0.86	1.92
20	0.41	0.56	0.86	1.92
21	0.41	0.56	0.86	1.92
22	0.41	0.56	0.86	1.92
23	0.41	0.56	0.86	1.92
24	0.41	0.56	0.86	1.92
25	0.41	0.56	0.86	1.92
26	0.41	0.56	0.86	1.92
27	0.41	0.56	0.86	1.94
28	0.41	0.56	0.87	1.97
29	0.41	0.56	0.87	1.99
30	0.41	0.56	0.88	2.02
31	0.41	0.56	0.88	2.14
32	0.41	0.56	0.88	2.27
33	0.41	0.56	0.89	2.42
34	0.41	0.57	0.90	2.57
35	0.41	0.59	0.93	2.73
36	0.43	0.62	0.98	2.90
37	0.45	0.66	1.05	3.07
38	0.49	0.71	1.13	3.30
39	0.54	0.77	1.23	3.58
40	0.60	0.84	1.35	3.94
41	0.69	0.93	1.48	4.38
42	0.80	1.03	1.66	4.88
43	0.92	1.15	1.85	5.44
44	1.06	1.29	2.04	6.08
45	1.19	1.43	2.24	6.70
46	1.33	1.57	2.43	7.37
47	1.47	1.75	2.63	8.04
48	1.62	1.93	2.84	8.69
49	1.78	2.13	3.08	9.35
50	1.95	2.35	3.40	9.98
51	2.01	2.55	3.76	10.71
52	2.23	2.76	4.18	11.42
53	2.47	2.98	4.65	12.38
54	2.70	3.24	5.16	13.37
55	2.97	3.55	5.73	14.36
56	3.30	3.82	6.32	15.96
57	3.66	4.18	6.92	17.58
58	4.09	4.60	7.58	18.74
59	4.58	5.16	8.41	19.88
60	5.17	5.83	9.45	21.07
61*	5.86	6.64	10.79	24.93
62*	6.67	7.62	12.43	29.09
63*	7.61	8.82	14.46	33.60
64*	8.69	10.25	16.91	38.63
65*	9.93	11.96	19.85	44.43
66*	11.42	13.75	21.10	51.09
67*	13.13	15.82	22.35	58.76
68*	15.10	18.19	25.70	67.57
69*				
70*				

C20
20 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.70	
16			0.70	
17			0.70	
18	0.34	0.45	0.70	1.32
19	0.34	0.45	0.70	1.32
20	0.34	0.45	0.70	1.32
21	0.34	0.45	0.70	1.32
22	0.34	0.45	0.70	1.32
23	0.34	0.45	0.70	1.32
24	0.34	0.45	0.70	1.32
25	0.34	0.45	0.70	1.32
26	0.34	0.45	0.70	1.36
27	0.34	0.45	0.70	1.41
28	0.34	0.45	0.70	1.45
29	0.34	0.45	0.70	1.51
30	0.34	0.46	0.70	1.55
31	0.34	0.47	0.71	1.63
32	0.34	0.48	0.74	1.71
33	0.34	0.50	0.77	1.80
34	0.35	0.51	0.80	1.90
35	0.35	0.51	0.85	2.01
36	0.36	0.53	0.89	2.14
37	0.39	0.56	0.94	2.30
38	0.42	0.60	1.00	2.47
39	0.46	0.62	1.06	2.68
40	0.51	0.68	1.14	2.89
41	0.55	0.76	1.22	3.18
42	0.61	0.83	1.31	3.47
43	0.69	0.90	1.41	3.78
44	0.77	0.98	1.53	4.12
45	0.85	1.06	1.66	4.47
46	0.91	1.15	1.80	4.84
47	1.00	1.25	1.96	5.17
48	1.08	1.35	2.14	5.50
49	1.16	1.47	2.33	5.87
50	1.27	1.60	2.54	6.24
51	1.40	1.69	2.74	6.68
52	1.55	1.84	2.95	7.17
53	1.71	2.00	3.18	7.72
54	1.90	2.18	3.46	8.26
55	2.09	2.41	3.82	8.85
56	2.31	2.63	4.22	9.49
57	2.54	2.96	4.67	10.04
58	2.78	3.23	5.19	10.91
59	3.07	3.61	5.82	11.76
60	3.44	4.03	6.60	12.66
61*	3.86	4.63	7.54	14.94
62*	4.31	5.28	8.67	17.33
63*	4.91	6.03	10.03	19.85
64*	5.60	6.86	11.62	22.51
65*	6.25	7.64	13.03	25.31
66*	7.19	8.79	13.34	29.11
67*	8.27	10.10	15.34	33.47
68*	9.51	11.62	17.64	38.49
69*				
70*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA ****Add \$50 Policy Fee**

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA ****Add \$50 Policy Fee**

C25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.54	
16			1.54	
17			1.54	
18	0.84	1.14	1.54	3.29
19	0.84	1.14	1.54	3.29
20	0.84	1.14	1.54	3.29
21	0.84	1.14	1.54	3.29
22	0.84	1.14	1.54	3.29
23	0.84	1.14	1.54	3.29
24	0.84	1.14	1.54	3.29
25	0.85	1.14	1.55	3.29
26	0.86	1.14	1.58	3.37
27	0.87	1.14	1.61	3.46
28	0.90	1.15	1.65	3.59
29	0.91	1.15	1.69	3.72
30	0.93	1.15	1.71	3.87
31	0.95	1.17	1.73	4.02
32	0.98	1.18	1.73	4.17
33	1.03	1.20	1.73	4.34
34	1.05	1.20	1.75	4.54
35	1.12	1.22	1.80	4.80
36	1.19	1.30	1.92	5.07
37	1.28	1.39	2.07	5.38
38	1.38	1.48	2.27	5.74
39	1.43	1.59	2.47	6.20
40	1.61	1.70	2.70	6.83
41	1.78	1.87	2.95	7.62
42	1.96	2.06	3.20	8.60
43	2.16	2.26	3.49	9.72
44	2.33	2.46	3.82	10.98
45	2.57	2.69	4.20	12.34
46	2.70	2.84	4.64	12.79
47	2.84	2.99	5.15	13.34
48	3.04	3.24	5.73	13.89
49	3.33	3.61	6.41	14.45
50	3.69	4.08	7.21	14.82
51	4.24	4.69	8.29	17.04
52	4.88	5.39	9.53	19.60
53	5.61	6.20	10.96	22.54
54	6.45	7.13	12.60	25.92
55	7.42	8.20	14.49	29.81
56*	8.53	9.43	16.66	
57*	9.81	10.84	19.16	
58*	11.28	12.47	22.03	
59*	12.97	14.34	25.34	
60*	14.92	16.49	29.14	

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$80 Policy Fee

C25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.10	
16			1.10	
17			1.10	
18	0.56	0.82	1.10	2.29
19	0.56	0.82	1.10	2.29
20	0.56	0.82	1.10	2.29
21	0.56	0.82	1.10	2.29
22	0.56	0.82	1.10	2.29
23	0.56	0.82	1.10	2.29
24	0.56	0.82	1.10	2.29
25	0.57	0.82	1.10	2.29
26	0.60	0.82	1.12	2.38
27	0.62	0.83	1.14	2.47
28	0.65	0.85	1.17	2.58
29	0.66	0.85	1.19	2.71
30	0.67	0.86	1.22	2.82
31	0.69	0.87	1.23	2.93
32	0.70	0.88	1.25	3.05
33	0.71	0.89	1.26	3.16
34	0.71	0.90	1.28	3.31
35	0.75	0.91	1.35	3.49
36	0.80	0.95	1.44	3.72
37	0.86	1.01	1.56	4.00
38	0.93	1.09	1.70	4.30
39	1.00	1.16	1.86	4.64
40	1.08	1.25	2.01	5.02
41	1.16	1.34	2.16	5.42
42	1.26	1.45	2.29	5.85
43	1.35	1.59	2.44	6.32
44	1.45	1.72	2.62	6.88
45	1.63	1.87	2.83	7.54
46	1.80	2.00	3.09	8.31
47	1.96	2.14	3.39	9.01
48	2.11	2.29	3.76	9.40
49	2.27	2.45	4.19	9.79
50	2.44	2.62	4.70	10.06
51	2.81	3.01	5.41	11.57
52	3.23	3.46	6.22	13.31
53	3.71	3.98	7.15	15.31
54	4.27	4.58	8.22	17.61
55	4.91	5.27	9.45	20.25
56*	5.65	6.06	10.87	
57*	6.50	6.97	12.50	
58*	7.48	8.02	14.38	
59*	8.60	9.22	16.53	
60*	9.89	10.60	19.01	

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$80 Policy Fee

C25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.32	
16			1.32	
17			1.32	
18	0.68	0.93	1.32	2.85
19	0.68	0.93	1.32	2.85
20	0.68	0.93	1.32	2.85
21	0.68	0.93	1.32	2.85
22	0.68	0.93	1.32	2.85
23	0.68	0.93	1.32	2.85
24	0.68	0.93	1.32	2.85
25	0.69	0.93	1.33	2.85
26	0.70	0.94	1.35	2.92
27	0.71	0.94	1.36	3.01
28	0.73	0.95	1.38	3.11
29	0.74	0.96	1.40	3.23
30	0.76	0.96	1.42	3.36
31	0.77	0.96	1.43	3.49
32	0.79	0.96	1.43	3.61
33	0.82	0.96	1.44	3.77
34	0.85	0.97	1.48	3.94
35	0.90	1.00	1.53	4.16
36	0.95	1.06	1.63	4.40
37	1.03	1.14	1.76	4.66
38	1.12	1.24	1.92	4.98
39	1.21	1.36	2.10	5.38
40	1.37	1.47	2.29	5.92
41	1.53	1.63	2.50	6.62
42	1.71	1.82	2.72	7.47
43	1.91	2.02	2.95	8.45
44	2.11	2.22	3.23	9.54
45	2.34	2.45	3.54	10.72
46	2.47	2.59	3.92	11.99
47	2.62	2.75	4.35	12.77
48	2.81	2.99	4.85	13.40
49	3.09	3.37	5.44	14.06
50	3.45	3.84	6.13	14.52
51	3.97	4.42	7.05	16.70
52	4.57	5.08	8.11	19.21
53	5.26	5.84	9.33	22.09
54	6.05	6.72	10.73	25.40
55	6.96	7.73	12.34	29.21
56*	8.00	8.89	14.19	
57*	9.20	10.22	16.32	
58*	10.58	11.75	18.77	
59*	12.17	13.52	21.58	
60*	13.99	15.54	24.82	

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.95	
16			0.95	
17			0.95	
18	0.47	0.68	0.95	1.98
19	0.47	0.68	0.95	1.98
20	0.47	0.68	0.95	1.98
21	0.47	0.68	0.95	1.98
22	0.47	0.68	0.95	1.98
23	0.47	0.68	0.95	1.98
24	0.47	0.68	0.95	1.98
25	0.49	0.68	0.95	1.98
26	0.51	0.68	0.96	2.05
27	0.53	0.68	0.99	2.14
28	0.55	0.68	1.01	2.23
29	0.56	0.68	1.03	2.34
30	0.57	0.68	1.04	2.44
31	0.57	0.69	1.06	2.53
32	0.59	0.71	1.07	2.63
33	0.60	0.74	1.08	2.74
34	0.60	0.75	1.10	2.86
35	0.63	0.76	1.15	3.02
36	0.66	0.79	1.23	3.22
37	0.71	0.84	1.33	3.46
38	0.76	0.89	1.46	3.73
39	0.82	0.94	1.59	4.02
40	0.90	1.01	1.72	4.35
41	1.01	1.11	1.85	4.70
42	1.12	1.24	1.97	5.08
43	1.23	1.36	2.10	5.49
44	1.34	1.49	2.26	5.97
45	1.49	1.64	2.44	6.54
46	1.62	1.76	2.67	7.22
47	1.75	1.90	2.94	8.01
48	1.88	2.05	3.26	8.94
49	2.04	2.20	3.64	9.45
50	2.20	2.38	4.08	9.77
51	2.53	2.74	4.69	11.24
52	2.91	3.15	5.39	12.93
53	3.35	3.62	6.20	14.87
54	3.85	4.16	7.13	17.10
55	4.43	4.78	8.20	19.67
56*	5.09	5.50	9.43	
57*	5.85	6.33	10.84	
58*	6.73	7.28	12.47	
59*	7.74	8.37	14.34	
60*	8.90	9.63	16.49	

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.32	
16			1.32	
17			1.32	
18	0.66	0.89	1.32	2.85
19	0.66	0.89	1.32	2.85
20	0.66	0.89	1.32	2.85
21	0.66	0.89	1.32	2.85
22	0.66	0.89	1.32	2.85
23	0.66	0.89	1.32	2.85
24	0.66	0.89	1.32	2.85
25	0.67	0.89	1.33	2.85
26	0.68	0.90	1.35	2.92
27	0.69	0.91	1.36	3.01
28	0.70	0.92	1.38	3.11
29	0.72	0.94	1.40	3.23
30	0.72	0.95	1.42	3.36
31	0.73	0.95	1.43	3.49
32	0.75	0.95	1.43	3.61
33	0.77	0.95	1.44	3.77
34	0.80	0.95	1.48	3.94
35	0.86	0.98	1.53	4.16
36	0.92	1.03	1.63	4.40
37	1.00	1.11	1.76	4.66
38	1.08	1.21	1.92	4.98
39	1.18	1.31	2.10	5.38
40	1.33	1.43	2.29	5.92
41	1.48	1.59	2.50	6.62
42	1.66	1.78	2.72	7.47
43	1.85	1.98	2.95	8.45
44	2.02	2.19	3.23	9.54
45	2.27	2.42	3.54	10.72
46	2.42	2.55	3.92	11.99
47	2.56	2.69	4.35	12.77
48	2.75	2.93	4.85	13.40
49	3.02	3.29	5.44	14.06
50	3.38	3.81	6.13	14.52
51	3.89	4.38	7.05	16.70
52	4.47	5.04	8.11	19.21
53	5.14	5.80	9.33	22.09
54	5.91	6.67	10.73	25.40
55	6.80	7.67	12.34	29.21
56*	7.82	8.82	14.19	
57*	8.99	10.14	16.32	
58*	10.34	11.66	18.77	
59*	11.89	13.41	21.58	
60*	13.67	15.42	24.82	

C25
25 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			0.95	
16			0.95	
17			0.95	
18	0.46	0.66	0.95	1.98
19	0.46	0.66	0.95	1.98
20	0.46	0.66	0.95	1.98
21	0.46	0.66	0.95	1.98
22	0.46	0.66	0.95	1.98
23	0.46	0.66	0.95	1.98
24	0.46	0.66	0.95	1.98
25	0.47	0.66	0.95	1.98
26	0.48	0.66	0.96	2.05
27	0.51	0.66	0.99	2.14
28	0.53	0.66	1.01	2.23
29	0.53	0.66	1.03	2.34
30	0.54	0.66	1.04	2.44
31	0.54	0.67	1.06	2.53
32	0.57	0.69	1.07	2.63
33	0.58	0.70	1.08	2.74
34	0.58	0.71	1.10	2.86
35	0.60	0.71	1.15	3.02
36	0.63	0.74	1.23	3.22
37	0.69	0.79	1.33	3.46
38	0.73	0.85	1.46	3.73
39	0.78	0.91	1.59	4.02
40	0.86	0.97	1.72	4.35
41	0.98	1.08	1.85	4.70
42	1.08	1.20	1.97	5.08
43	1.17	1.33	2.10	5.49
44	1.29	1.46	2.26	5.97
45	1.43	1.61	2.44	6.54
46	1.57	1.73	2.67	7.22
47	1.71	1.87	2.94	8.01
48	1.83	1.99	3.26	8.94
49	1.97	2.13	3.64	9.45
50	2.13	2.31	4.08	9.77
51	2.45	2.66	4.69	11.24
52	2.82	3.06	5.39	12.93
53	3.24	3.52	6.20	14.87
54	3.73	4.05	7.13	17.10
55	4.29	4.66	8.20	19.67
56*	4.93	5.36	9.43	
57*	5.67	6.16	10.84	
58*	6.52	7.08	12.47	
59*	7.50	8.15	14.34	
60*	8.62	9.37	16.49	

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.66	
16			1.66	
17			1.66	
18	0.91	1.28	1.66	4.43
19	0.91	1.28	1.66	4.43
20	0.91	1.28	1.66	4.43
21	0.91	1.28	1.66	4.43
22	0.91	1.28	1.66	4.43
23	0.91	1.28	1.66	4.43
24	0.91	1.28	1.66	4.43
25	0.91	1.28	1.67	4.43
26	0.92	1.29	1.70	4.43
27	0.94	1.30	1.74	4.43
28	0.95	1.31	1.79	4.43
29	0.99	1.32	1.84	4.43
30	1.01	1.33	1.87	4.43
31	1.05	1.35	1.89	4.55
32	1.07	1.36	1.89	4.67
33	1.12	1.37	1.89	4.82
34	1.16	1.39	1.91	5.00
35	1.22	1.44	1.97	5.23
36	1.29	1.51	2.10	5.68
37	1.37	1.61	2.27	6.22
38	1.46	1.73	2.49	6.82
39	1.58	1.86	2.72	7.48
40	1.73	2.02	2.97	8.17
41	1.91	2.21	3.24	8.92
42	2.14	2.44	3.51	9.69
43	2.39	2.68	3.81	10.68
44	2.69	2.97	4.17	12.08
45	3.00	3.28	4.59	13.60
46	3.35	3.62	5.08	14.00
47	3.70	4.00	5.66	16.10
48	4.11	4.42	6.33	18.52
49	4.52	4.86	7.11	21.29
50	4.96	5.36	8.01	24.49
51*	5.70	6.16	8.17	28.16
52*	6.56	7.09	9.40	32.38
53*	7.54	8.15	10.81	37.24
54*	8.68	9.37	12.43	42.83
55*	9.98	10.78	14.29	49.25
56*	11.47	12.40	16.43	56.64
57*				
58*				
59*				
60*				

C30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$100,000–\$249,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.20	
16			1.20	
17			1.20	
18	0.62	0.92	1.20	3.27
19	0.62	0.92	1.20	3.27
20	0.62	0.92	1.20	3.27
21	0.62	0.92	1.20	3.27
22	0.62	0.92	1.20	3.27
23	0.62	0.92	1.20	3.27
24	0.62	0.92	1.20	3.27
25	0.62	0.92	1.20	3.27
26	0.64	0.93	1.23	3.28
27	0.68	0.94	1.27	3.28
28	0.71	0.95	1.31	3.30
29	0.75	0.97	1.34	3.30
30	0.78	0.98	1.38	3.33
31	0.81	0.99	1.39	3.42
32	0.82	0.99	1.40	3.54
33	0.83	1.00	1.40	3.65
34	0.85	1.01	1.41	3.82
35	0.89	1.05	1.48	4.03
36	0.93	1.09	1.59	4.28
37	0.98	1.16	1.73	4.60
38	1.04	1.24	1.91	4.95
39	1.12	1.33	2.09	5.31
40	1.21	1.45	2.27	5.72
41	1.32	1.58	2.44	6.22
42	1.47	1.73	2.59	6.79
43	1.64	1.90	2.76	7.39
44	1.82	2.09	2.96	8.02
45	1.99	2.30	3.20	8.73
46	2.15	2.53	3.50	9.69
47	2.29	2.77	3.86	10.72
48	2.42	3.05	4.30	11.83
49	2.51	3.34	4.83	13.04
50	2.56	3.65	5.46	14.33
51*	3.17	4.20	5.54	16.48
52*	3.65	4.83	6.37	18.95
53*	4.20	5.55	7.33	21.79
54*	4.83	6.38	8.43	25.06
55*	5.55	7.34	9.69	28.82
56*	6.38	8.44	11.14	33.15
57*				
58*				
59*				
60*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$80 Policy Fee

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$80 Policy Fee

C30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.44	
16			1.44	
17			1.44	
18	0.73	1.00	1.44	3.61
19	0.73	1.00	1.44	3.61
20	0.73	1.00	1.44	3.61
21	0.73	1.00	1.44	3.61
22	0.73	1.00	1.44	3.61
23	0.73	1.00	1.44	3.61
24	0.73	1.00	1.44	3.61
25	0.73	1.00	1.45	3.61
26	0.74	1.00	1.47	3.67
27	0.75	1.01	1.49	3.74
28	0.77	1.02	1.51	3.81
29	0.79	1.02	1.53	3.90
30	0.81	1.03	1.55	3.98
31	0.81	1.03	1.57	4.13
32	0.83	1.03	1.57	4.27
33	0.85	1.03	1.58	4.44
34	0.88	1.03	1.62	4.64
35	0.92	1.05	1.68	4.89
36	0.97	1.11	1.79	5.22
37	1.03	1.20	1.94	5.60
38	1.11	1.31	2.12	6.04
39	1.20	1.44	2.32	6.56
40	1.32	1.59	2.53	7.15
41	1.46	1.76	2.75	7.90
42	1.63	1.95	2.98	8.75
43	1.73	2.17	3.23	9.71
44	1.86	2.41	3.53	10.73
45	1.99	2.67	3.87	11.83
46	2.17	2.84	4.29	13.60
47	2.37	2.99	4.78	15.64
48	2.58	3.25	5.35	17.98
49	2.82	3.67	6.03	20.68
50	3.09	4.18	6.81	23.78
51*	3.55	4.81	6.92	27.35
52*	4.09	5.53	7.96	31.45
53*	4.70	6.36	9.15	36.17
54*	5.40	7.31	10.52	41.60
55*	6.22	8.41	12.10	47.84
56*	7.15	9.67	13.92	55.01
57*				
58*				
59*				
60*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$250,000–\$999,999				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.05	
16			1.05	
17			1.05	
18	0.53	0.76	1.05	2.71
19	0.53	0.76	1.05	2.71
20	0.53	0.76	1.05	2.71
21	0.53	0.76	1.05	2.71
22	0.53	0.76	1.05	2.71
23	0.53	0.76	1.05	2.71
24	0.53	0.76	1.05	2.71
25	0.53	0.76	1.05	2.71
26	0.55	0.76	1.07	2.75
27	0.58	0.76	1.11	2.80
28	0.61	0.76	1.14	2.86
29	0.64	0.76	1.17	2.92
30	0.64	0.76	1.19	2.99
31	0.65	0.76	1.21	3.08
32	0.67	0.79	1.21	3.19
33	0.69	0.82	1.21	3.30
34	0.69	0.83	1.23	3.44
35	0.71	0.84	1.28	3.61
36	0.75	0.88	1.38	3.86
37	0.79	0.94	1.50	4.17
38	0.85	1.00	1.66	4.50
39	0.90	1.06	1.82	4.87
40	0.96	1.13	1.97	5.25
41	1.05	1.25	2.12	5.70
42	1.18	1.40	2.25	6.17
43	1.31	1.54	2.40	6.68
44	1.42	1.68	2.57	7.24
45	1.55	1.86	2.78	7.90
46	1.73	2.00	3.04	8.84
47	1.85	2.16	3.36	9.89
48	1.97	2.32	3.74	11.08
49	2.07	2.50	4.20	12.02
50	2.15	2.69	4.74	12.87
51*	2.47	3.09	4.82	14.79
52*	2.84	3.56	5.54	17.01
53*	3.27	4.09	6.37	19.57
54*	3.76	4.70	7.33	22.50
55*	4.32	5.41	8.43	25.88
56*	4.97	6.22	9.69	29.76
57*				
58*				
59*				
60*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.44	
16			1.44	
17			1.44	
18	0.72	0.97	1.44	3.53
19	0.72	0.97	1.44	3.53
20	0.72	0.97	1.44	3.53
21	0.72	0.97	1.44	3.53
22	0.72	0.97	1.44	3.53
23	0.72	0.97	1.44	3.53
24	0.72	0.97	1.44	3.53
25	0.72	0.97	1.45	3.53
26	0.73	0.98	1.47	3.59
27	0.74	0.99	1.49	3.65
28	0.75	0.99	1.51	3.74
29	0.76	1.01	1.53	3.86
30	0.78	1.02	1.55	3.97
31	0.78	1.02	1.57	4.12
32	0.79	1.02	1.57	4.26
33	0.80	1.02	1.58	4.43
34	0.83	1.02	1.62	4.63
35	0.87	1.03	1.68	4.88
36	0.92	1.09	1.79	5.21
37	0.99	1.17	1.94	5.59
38	1.07	1.27	2.12	6.02
39	1.17	1.40	2.32	6.53
40	1.29	1.54	2.53	7.12
41	1.43	1.71	2.75	7.88
42	1.55	1.91	2.98	8.74
43	1.64	2.13	3.25	9.70
44	1.77	2.38	3.53	10.73
45	1.90	2.64	3.87	11.83
46	2.08	2.79	4.29	13.60
47	2.27	2.92	4.78	15.64
48	2.48	3.17	5.35	17.98
49	2.72	3.57	6.03	20.68
50	2.99	4.14	6.81	23.78
51*	3.44	4.76	6.91	27.35
52*	3.95	5.48	7.95	31.45
53*	4.55	6.30	9.14	36.17
54*	5.23	7.24	10.51	41.60
55*	6.01	8.33	12.09	47.84
56*	6.92	9.58	13.91	55.01
57*				
58*				
59*				
60*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C30
30 Year Level Premiums, Guaranteed
Annual Rates per \$1,000**

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
15			1.05	
16			1.05	
17			1.05	
18	0.52	0.75	1.05	2.60
19	0.52	0.75	1.05	2.60
20	0.52	0.75	1.05	2.60
21	0.52	0.75	1.05	2.60
22	0.52	0.75	1.05	2.60
23	0.52	0.75	1.05	2.60
24	0.52	0.75	1.05	2.60
25	0.52	0.75	1.05	2.60
26	0.54	0.75	1.07	2.66
27	0.56	0.75	1.11	2.72
28	0.59	0.75	1.14	2.81
29	0.59	0.75	1.17	2.88
30	0.59	0.75	1.19	2.97
31	0.59	0.76	1.21	3.06
32	0.61	0.77	1.21	3.18
33	0.64	0.77	1.21	3.28
34	0.66	0.79	1.23	3.44
35	0.69	0.79	1.28	3.61
36	0.72	0.83	1.38	3.86
37	0.75	0.89	1.50	4.16
38	0.82	0.96	1.66	4.49
39	0.86	1.03	1.82	4.85
40	0.91	1.09	1.97	5.22
41	1.01	1.22	2.12	5.67
42	1.15	1.36	2.25	6.14
43	1.26	1.51	2.40	6.64
44	1.36	1.66	2.57	7.20
45	1.49	1.85	2.78	7.86
46	1.66	1.98	3.04	8.81
47	1.80	2.13	3.36	9.87
48	1.92	2.26	3.74	11.06
49	2.01	2.41	4.20	12.01
50	2.08	2.61	4.74	12.86
51*	2.39	3.00	4.81	14.79
52*	2.75	3.45	5.53	17.01
53*	3.16	3.97	6.36	19.56
54*	3.64	4.56	7.32	22.49
55*	4.18	5.25	8.42	25.87
56*	4.81	6.04	9.68	29.75
57*				
58*				
59*				
60*				

Other modes based on full Annual Premium
Modal factors: SA 0.52; Q 0.265; COM 0.0875
*Issue Age not applicable in WA **Add \$50 Policy Fee

C Series

Accidental Death Benefit,
Waiver of Premium and Children's Rider
Annual Rider Rates per \$1,000. All Underwriting Classifications
Level Premium Period only.

Notes

Issue Age	ADB Rates	WP Rates
15		
16		
17		
18	0.80	0.07
19	0.80	0.07
20	0.80	0.07
21	0.80	0.08
22	0.80	0.08
23	0.80	0.08
24	0.80	0.08
25	0.80	0.08
26	0.78	0.08
27	0.76	0.08
28	0.75	0.08
29	0.75	0.09
30	0.75	0.09
31	0.76	0.09
32	0.77	0.10
33	0.78	0.11
34	0.80	0.12
35	0.82	0.13
36	0.84	0.15
37	0.86	0.17
38	0.88	0.18
39	0.89	0.20
40	0.91	0.23
41	0.92	0.26
42	0.94	0.28
43	0.95	0.32
44	0.96	0.35
45	0.97	0.39
46	0.98	0.44
47	1.00	0.48
48	1.01	0.53
49	1.02	0.59
50	1.04	0.66
51	1.06	0.73
52	1.08	0.82
53	1.10	0.93
54	1.12	1.03
55	1.15	1.16
56	1.17	
57	1.20	
58	1.23	
59	1.26	
60	1.29	
61	1.32	
62	1.35	
63	1.39	
64	1.43	
65	1.47	

ADB: Accidental Death Benefit issued to age 65 not to exceed issue age of base plan. Coverage and premiums cease at age 70. ADB cannot exceed face amount of the policy or \$250,000, whichever is less.

WP: Waiver of Premium Issue Ages 18-55 up to \$2,000,000 and not to exceed issue age of base plan. Coverage and premiums cease at age 60. Issuable substandard through Table C.

Children's Rider: Coverage for each child under the Children's Insurance Benefits Rider (Form # 052122400) is \$1,000 of level term insurance for each unit up to a **maximum of 20 units per household**. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is **\$6.00 for each unit** of Children's Rider, regardless of issue age or number of Covered Children. This rider provides paid up Term insurance for insured children up to age 25 in the event of the Insured's death. Issuable for base Insured up to Table C.

If the base policy includes Waiver of Premium, it must be included in the Children's Rider. Add **\$.24 per unit** for Waiver of Premium on the Children's Rider. If Waiver of Premium is not included in the base policy, it will not be included in the rider.

Term insurance on a Covered Child continues to the child's attained age 25 or the rider termination date (the Insured's attained age 65) whichever comes first.

Notes



WEST COAST LIFE
INSURANCE COMPANY

A Protective Company ▲

343 Sansome Street • San Francisco, CA 94104

1-800-366-9378

www.westcoastlife.com

State of domicile: Nebraska



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

M-0024 (12/01/05)
Policy Form #051131700
or #0411317WY

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