

Term rate guide

as at November 2023



TermSelect™ at a glance

Terms	<ul style="list-style-type: none"> • 10-year • 20-year • 30-year 	All plans are renewable and convertible.
Issue ages	<ul style="list-style-type: none"> • 10-year: Age 0-70 Years • 20-year: Age 0-60 Years • 30-year: Age 0-50 Years 	Age nearest birthday calculation applies.
Minimum issue amount and minimum annual premium	<ul style="list-style-type: none"> • Single life plans – \$50,000 sum insured and \$125 annual premium (including \$50 policy fee) • Joint life plans – \$100,000 sum insured or \$500 annual premium (including \$50 policy fee) • TermSelect riders – same minimums as above (less \$50 policy fee) 	
Policy fee	\$50 annually per policy, regardless of the number of coverages or insureds on the policy.	
Premium bands	<ul style="list-style-type: none"> • Band 1 \$50,000 – \$ 99,999 • Band 2 \$100,000 – \$249,999 • Band 3 \$250,000 – \$499,999 • Band 4 \$500,000 – \$999,999 • Band 5 \$1,000,000 – \$2,499,999 • Band 6 \$2,500,000 and higher 	Combined banding applies automatically when the sums insured of all single and rider coverages are added together to determine the premium band for each insured life. Combined banding does not apply to joint coverages.
Payment options and modal factors		
Direct billings	<ul style="list-style-type: none"> • Annual – 1.00 • Semi-Annual – 0.53 • Quarterly – 0.27 	
Pre-Authorized Debit (PAD)**	<ul style="list-style-type: none"> • Quarterly – 0.26 • Monthly – 0.09 <p>**For PAD the client must submit one monthly or quarterly premium and a voided cheque along with a completed PAD form.</p>	
Coverage options		
Single life Joint life	First-to-die† – Maximum fi e lives <i>Built-in special options</i> <ul style="list-style-type: none"> • Single Life Insurance Option • Survivor Option • Additional Death Benefi <p>†Not available when TermSelect is added as a rider on a universal life plan.</p>	Last-to-die – Maximum fi e lives <i>Built-in special options</i> <ul style="list-style-type: none"> • Single Life Insurance Option
Multiple life	Up to 17 coverages (combinations of base coverage, riders and optional benefit). This includes up to fi e lives on each joint coverage.	
Optional benefit		
<ul style="list-style-type: none"> • Children’s Insurance • Accidental Death and Dismemberment • Waiver of Premium • Payor Waiver of Premium 		
Underwriting programs+		
<ul style="list-style-type: none"> • For ages 17 – 50, preferred/elite consideration starts at \$1,000,001 • For ages 51 and up, preferred/elite consideration starts at \$500,001 • Non-smoker classification for juveniles age 0 – 16 		
*Depending on client’s health and answers to questions on the application, ivari reserves the right to complete medical testing before approving any life insurance application.		

TermSelect™ at a glance

Convertibility

- All terms are convertible to the policy anniversary nearest the insured's age 71 to eligible universal plans.
- Attained age and premium rates in effect at the time the policy is converted apply.
- Convertible to the same or comparable underwriting class – maintain the preferred underwriting advantage.
- No new evidence of insurability required (for an equal amount of coverage).
- Partial conversions are available (subject to our then-current administrative guidelines).
- Exempt room conversion duration credits are applied when converting to eligible universal life plans, thereby increasing the first year maximum premium.
- TermSelect30 and SelectValue[†] option offers tax-deferred bonus credit to eligible universal life plans.

[†]Not available when TermSelect is added as a rider on a universal life plan.

Renewability

- TermSelect10 and TermSelect20 plans are renewable every 10 or 20 years, respectively, to the coverage anniversary nearest the insured's age 80 at guaranteed renewal rates.
- TermSelect30 plan is renewable at year 30 with level premiums to age 100 with coverage for life.
- No medical evidence is required upon renewal.

SelectOptions – Available with TermSelect30^{††} stand-alone products only

The option period to exercise these options begins on the 15th coverage anniversary* and ends on the date immediately prior to the 20th coverage anniversary.**

^{††}Not available when TermSelect is added as a rider on a universal life plan.

*The 15th coverage anniversary is equal to the first day of the 16th coverage year.

**The 20th coverage anniversary is equal to the first day of the 21st coverage year.

Select30 Option	The option provides for a reduced sum insured amount without further premium payments until the date prior to the 30th coverage anniversary, at which time the coverage expires.
SelectLife Option	The option provides for a reduced sum insured amount without further premium payments with coverage for life.
SelectValue Option	The option allows access to a cash value within the policy by written request upon: <ul style="list-style-type: none"> • surrender of the policy • decrease in the sum insured • conversion of the policy to an eligible plan

Sample premium calculation

1. Locate the age and face amount band on the rate chart for the proposed insured.
2. Multiply the rate per \$1,000 by the thousands of face amount.
3. Add any substandard extra rating and/or fl t extras, Accidental Death and Dismemberment, Children's Rider or other rider premiums. (Please note expiry dates for riders.)
4. Add the \$50 policy fee to calculate the total annual premium.
5. Calculate the Waiver of Premium as a percentage of the total annual premium.
6. Multiply the total annual premium by the modal factor for the method of payment selected.

Example

Assumptions for this example:

- \$250,000 TermSelect30 with SelectOptions
- Male, age 30, standard non-smoker
- \$100,000 Accidental Death and Dismemberment (AD&D)
- \$30,000 Child Rider (6 units)
- Waiver of Premium Rider (WP)
- Payment mode: Monthly PAD

Rate for...

	First 30 years	Renewal
Base coverage	\$1.34 x 250 <hr style="width: 50%; margin: 0 auto;"/> \$335.00	\$25.80 x 250 <hr style="width: 50%; margin: 0 auto;"/> \$6,450.00*
AD&D	\$1.25 x 100 <hr style="width: 50%; margin: 0 auto;"/> \$312.50	\$1.25 x 100 <hr style="width: 50%; margin: 0 auto;"/> \$125.00
Add Child Rider (6 units)	\$6.00 x 30 <hr style="width: 50%; margin: 0 auto;"/> \$180.00	\$6.00 x 30 <hr style="width: 50%; margin: 0 auto;"/> \$180.00
Add Policy Fee	\$50.00	\$50.00
Annual premium	\$690.00	\$6,805
Add WP	\$0.10 x 690.00 <hr style="width: 50%; margin: 0 auto;"/> \$69.00	\$0.10 x 6,805.00 <hr style="width: 50%; margin: 0 auto;"/> \$680.50
Total annual premium	\$759.00	\$7,485.50
Multiply by PAD factor	x .09 <hr style="width: 50%; margin: 0 auto;"/> \$68.31	x .09 <hr style="width: 50%; margin: 0 auto;"/> \$673.70
Monthly PAD premium	\$68.31	\$673.70

*Guaranteed level renewal premium to age 100.

Rider premium rates

For a complete description of the riders available on TERMSelect, please refer to the [TERMSelect Product Guide \(LP469\)](#).

Children's Insurance

\$6.00 per \$1,000 of coverage regardless of the number of children covered. Each unit provides \$5,000 of coverage. Maximum \$30,000 (6 units) or half the coverage of the same plan, whichever is less. There is no limit on the number of children who may be covered under the rider.

Accidental Death and Dismemberment

Rates per \$1,000 for both males and females:

Issue age (at nearest birthday)	Rate
15 to 45	\$1.25
46	\$1.30
47	\$1.35
48	\$1.40
49	\$1.45
50	\$1.50
51	\$1.55
52	\$1.60
53	\$1.65
54	\$1.70
55	\$1.75

Waiver of Premium (WP)

The Waiver of Premium rates are calculated as a percentage of total premium paid:

- Male: 10%
- Female: 15%

Payor Waiver of Premium

Example 1:

- The payor is male, age 40, and the insured is age 5.
- The number of years to be waived is 20, the lesser of 25 minus the age of the child ($25 - 5 = 20$) and 65 minus the age of the payor ($65 - 40 = 25$).
- Total annual premium is \$1,000.
- Based on the sex of the payor (male), select the appropriate rate table.
- Locate the payor's age (40) in the first column and the number of years the premium is to be waived (20) from the top row to determine the factor (7.99).
- Divide the factor by 100 to represent as a percentage ($7.99 / 100 = 0.0799$).
- Multiply the resulting percentage by the total annual premium ($0.0799 \times \$1,000 = \79.90).
Base plan premium: \$1,000.00
Premium for Payor Waiver of Premium: \$79.90
Total annual premium: \$1,079.90

Example 2:

- The payor is male, age 55, and the insured is age 10.
- The number of years to be waived is 10, the lesser of 25 minus the age of the child ($25 - 10 = 15$) and 65 minus the age of the payor ($65 - 55 = 10$).
- Total annual premium is \$1,000.
- Based on the sex of the payor (male), select the appropriate rate table.
- Locate the payor's age (55) in the first column and the number of years the premium is to be waived (10) from the top row to determine the factor (15.34).
- Divide the factor by 100 to represent as a percentage ($15.34 / 100 = 0.1534$).
- Multiply the resulting percentage by the total annual premium ($0.1534 \times \$1,000 = \153.40).
Base plan premium: \$1,000.00
Premium for Payor Waiver of Premium: \$153.40
Total annual premium: \$1,153.40

Payor Waiver of Premium on death or disability

Annual rate as a percentage of premium to be waived

MALE PAYOR

Payor	Number of years premiums waived*															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
20	1.90	1.96	2.03	2.11	2.21	2.32	2.46	2.62	2.79	2.95	3.09	3.21	3.31	3.40	3.48	3.54
21	1.95	2.01	2.09	2.17	2.27	2.38	2.51	2.66	2.81	2.96	3.10	3.22	3.33	3.43	3.52	3.61
22	1.99	2.06	2.15	2.24	2.34	2.45	2.57	2.71	2.85	3.00	3.13	3.25	3.37	3.49	3.60	3.71
23	2.03	2.11	2.20	2.30	2.40	2.51	2.63	2.77	2.91	3.04	3.18	3.31	3.44	3.57	3.69	3.82
24	2.07	2.16	2.25	2.35	2.46	2.57	2.69	2.83	2.97	3.11	3.25	3.39	3.53	3.67	3.82	3.96
25	2.10	2.20	2.30	2.41	2.52	2.64	2.77	2.90	3.04	3.18	3.33	3.48	3.63	3.79	3.95	4.12
26	2.12	2.22	2.33	2.45	2.57	2.70	2.83	2.97	3.12	3.27	3.34	3.59	3.76	3.93	4.11	4.29
27	2.14	2.25	2.37	2.49	2.62	2.76	2.90	3.06	3.22	3.38	3.55	3.72	3.91	4.09	4.28	4.48
28	2.15	2.27	2.39	2.53	2.67	2.82	2.98	3.15	3.32	3.50	3.69	3.88	4.07	4.27	4.48	4.69
29	2.17	2.30	2.43	2.57	2.73	2.89	3.06	3.25	3.44	3.64	3.84	4.05	4.26	4.48	4.70	4.93
30	2.21	2.34	2.48	2.64	2.80	2.98	3.17	3.37	3.59	3.81	4.03	4.26	4.49	4.73	4.98	5.23
31	2.26	2.40	2.55	2.71	2.89	3.08	3.29	3.51	3.74	3.98	4.23	4.48	4.74	5.00	5.27	5.55
32	2.32	2.46	2.62	2.79	2.98	3.18	3.40	3.65	3.90	4.17	4.44	4.71	5.00	5.29	5.58	5.89
33	2.39	2.53	2.70	2.88	3.08	3.30	3.54	3.81	4.09	4.38	4.68	4.98	5.29	5.61	5.94	6.28
34	2.48	2.64	2.82	3.01	3.23	3.47	3.73	4.02	4.32	4.63	4.96	5.30	5.64	6.00	6.38	6.76
35	2.59	2.77	2.97	3.19	3.43	3.69	3.98	4.28	4.61	4.96	5.32	5.69	6.08	6.49	6.91	7.35
36	2.71	2.92	3.16	3.41	3.68	3.97	4.28	4.60	4.95	5.32	5.72	6.14	6.59	7.07	7.57	8.09
37	2.84	3.10	3.38	3.68	3.98	4.31	4.64	4.98	5.34	5.73	6.17	6.65	7.17	7.73	8.32	8.95
38	2.99	3.31	3.64	3.98	4.33	4.69	5.05	5.40	5.77	6.19	6.67	7.22	7.81	8.46	9.15	9.90
39	3.17	3.54	3.92	4.31	4.70	5.11	5.50	5.89	6.29	6.74	7.27	7.88	8.54	9.26	10.04	10.88
40	3.39	3.81	4.25	4.69	5.13	5.59	6.03	6.47	6.97	7.41	7.99	8.65	9.36	10.14	10.97	11.86
41	3.64	4.10	4.58	5.06	5.57	6.08	6.59	7.11	7.64	8.21	8.85	9.55	10.29	11.08	11.92	
42	3.90	4.39	4.90	5.44	6.00	6.58	7.18	7.81	8.46	9.14	9.84	10.57	11.33	12.11		
43	4.21	4.73	5.29	5.87	6.50	7.15	7.85	8.60	9.37	10.15	10.92	11.68	12.44			
44	4.56	5.14	5.75	6.41	7.10	7.83	8.62	9.48	10.36	11.23	12.06	12.85				
45	4.98	5.65	6.36	7.10	7.87	8.68	9.55	10.47	11.42	12.35	13.22					
46	5.41	6.24	7.08	7.94	8.81	9.70	10.62	11.58	12.55	13.49						
47	5.86	6.89	7.90	8.90	9.89	10.87	11.84	12.80	13.75							
48	6.38	7.63	8.83	9.98	11.09	12.16	13.17	14.12								
49	7.05	8.51	9.88	11.19	12.41	13.56	14.60									
50	7.95	9.57	11.09	12.51	13.82	15.04										
51	9.07	10.81	12.44	13.95	15.34											
52	10.38	12.22	13.94	15.52												
53	11.85	13.77	15.56													
54	13.51	15.49														
55	15.34															

*Determined as the lesser of:

- 25 minus the age of the child; and
- 65 minus the age of the payor.

Payor Waiver of Premium on death or disability

Annual rate as a percentage of premium to be waived

FEMALE PAYOR

Number of years premiums waived*																
Payor	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
20	2.28	2.35	2.44	2.53	2.65	2.78	2.95	3.14	3.35	3.54	3.71	3.85	3.97	4.08	4.18	4.25
21	2.34	2.41	2.51	2.60	2.72	2.86	3.01	3.19	3.37	3.55	3.72	3.86	4.00	4.12	4.22	4.33
22	2.39	2.47	2.58	2.69	2.81	2.94	3.08	3.25	3.42	3.60	3.76	3.90	4.04	4.19	4.32	4.45
23	2.44	2.53	2.64	2.76	2.88	3.01	3.16	3.32	3.49	3.65	3.82	3.97	4.13	4.28	4.43	4.58
24	2.48	2.59	2.70	2.82	2.95	3.08	3.23	3.40	3.56	3.73	3.90	4.07	4.24	4.40	4.58	4.75
25	2.52	2.64	2.76	2.89	3.02	3.17	3.32	3.48	3.65	3.82	4.00	4.18	4.36	4.55	4.74	4.94
26	2.54	2.66	2.80	2.94	3.08	3.24	3.40	3.56	3.74	3.92	4.12	4.31	4.51	4.72	4.93	5.15
27	2.57	2.70	2.84	2.99	3.14	3.31	3.48	3.67	3.86	4.06	4.26	4.46	4.69	4.91	5.14	5.38
28	2.58	2.72	2.87	3.04	3.20	3.38	3.58	3.78	3.98	4.20	4.43	4.66	4.88	5.12	5.38	5.63
29	2.60	2.76	2.92	3.08	3.28	3.47	3.67	3.90	4.13	4.37	4.61	4.86	5.11	5.38	5.64	5.92
30	2.65	2.81	2.98	3.17	3.36	3.58	3.80	4.04	4.31	4.57	4.84	5.11	5.11	5.39	5.68	6.28
31	2.71	2.88	3.06	3.25	3.47	3.70	3.95	4.21	4.49	4.78	5.08	5.38	5.69	6.00	6.32	6.66
32	2.78	2.95	3.14	3.35	3.58	3.82	4.08	4.38	4.68	5.00	5.33	5.65	6.00	6.35	6.70	7.07
33	2.87	3.04	3.24	3.46	3.70	3.96	4.25	4.57	4.91	5.26	5.62	5.98	6.35	6.73	7.13	7.54
34	2.98	3.17	3.38	3.61	3.88	4.16	4.48	4.82	5.18	5.56	5.95	6.36	6.77	7.20	7.66	8.11
35	3.11	3.32	3.56	3.83	4.12	4.43	4.78	5.14	5.53	5.95	6.38	6.83	7.30	7.79	8.29	8.82
36	3.25	3.50	3.79	4.09	4.42	4.76	5.14	5.52	5.94	6.38	6.86	7.37	7.91	8.48	9.08	9.71
37	3.41	3.72	4.06	4.42	4.78	5.17	5.57	5.98	6.41	6.88	7.40	7.98	8.60	9.28	9.98	10.74
38	3.59	3.97	4.37	4.78	5.20	5.63	6.06	6.48	6.92	7.43	8.00	8.66	9.37	10.15	10.98	11.88
39	3.80	4.25	4.70	5.17	5.64	6.13	6.60	7.07	7.55	8.09	8.72	9.46	10.25	11.11	12.05	13.06
40	4.07	4.57	5.10	5.63	6.16	6.71	7.24	7.76	8.29	8.89	9.59	10.38	11.23	12.17	13.16	14.23
41	4.37	4.92	5.50	6.07	6.68	7.30	7.91	8.53	9.17	9.85	10.62	11.46	12.35	13.30	14.30	
42	4.68	5.27	5.88	6.53	7.20	7.90	8.62	9.37	10.15	10.97	11.81	12.68	13.60	14.53		
43	5.05	5.68	6.35	7.04	7.80	8.85	9.42	10.32	11.24	12.18	13.10	14.02	14.93			
44	5.47	6.17	6.90	7.69	8.52	9.40	10.34	11.38	12.43	13.48	14.47	15.42				
45	5.98	6.78	7.63	8.52	9.44	10.42	11.46	12.56	13.70	14.82	15.86					
46	6.49	7.49	8.50	9.53	10.57	11.64	12.74	13.90	15.06	16.19						
47	7.03	8.27	9.48	10.68	11.87	13.04	14.21	15.36	16.50							
48	7.66	9.16	10.60	11.98	13.31	14.59	15.80	16.94								
49	8.46	10.21	11.86	13.43	14.89	16.27	17.52									
50	9.54	11.48	13.31	15.01	16.58	18.05										
51	10.88	12.97	14.93	16.74	18.41											
52	12.46	14.66	16.73	18.62												
53	14.22	16.52	18.67													
54	16.21	18.59														
55	18.41															

*Determined as the lesser of:

- 25 minus the age of the child; and
- 65 minus the age of the payor.

Base Plan Rates

TermSelect10 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$50,000–\$99,999				\$100,000–\$249,999			
	Standard				Standard			
	NON-SMOKER		SMOKER		NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	1.54	2.97	–	–	0.92	2.34	–	–
16–20	1.27	2.97	1.94	–	0.73	2.34	1.14	–
21	1.27	2.97	1.94	–	0.73	2.34	1.14	–
22	1.27	2.97	1.94	–	0.73	2.34	1.14	–
23	1.27	2.97	1.94	–	0.73	2.34	1.14	–
24	1.27	2.97	1.94	–	0.73	2.34	1.14	–
25	1.27	2.97	1.94	–	0.73	2.34	1.14	–
26	1.28	2.97	1.96	4.39	0.73	2.34	1.15	3.67
27	1.28	2.97	1.98	4.39	0.73	2.34	1.16	3.67
28	1.29	2.97	2.01	4.39	0.74	2.34	1.18	3.69
29	1.29	2.97	2.03	4.39	0.74	2.34	1.19	3.73
30	1.30	2.97	2.05	4.41	0.74	2.34	1.20	3.78
31	1.32	2.97	2.12	4.46	0.74	2.35	1.23	3.87
32	1.34	2.97	2.18	4.57	0.74	2.38	1.26	3.96
33	1.36	2.97	2.25	4.71	0.74	2.41	1.29	4.05
34	1.38	2.97	2.33	4.84	0.74	2.44	1.32	4.14
35	1.40	2.99	2.40	4.99	0.74	2.50	1.35	4.23
36	1.45	3.04	2.52	5.17	0.75	2.61	1.45	4.48
37	1.50	3.19	2.64	5.36	0.76	2.74	1.56	4.73
38	1.55	3.35	2.77	5.69	0.78	2.88	1.68	5.02
39	1.60	3.56	2.90	6.16	0.79	3.02	1.81	5.36
40	1.65	3.80	3.04	6.62	0.80	3.17	1.95	5.76
41	1.70	4.00	3.30	7.24	0.87	3.38	2.18	6.25
42	1.75	4.19	3.59	7.81	0.95	3.56	2.44	6.77
43	1.80	4.45	3.90	8.44	1.03	3.76	2.72	7.27
44	1.85	4.81	4.24	9.05	1.12	3.96	3.04	7.83
45	1.91	5.22	4.61	9.74	1.22	4.25	3.40	8.50
46	2.08	5.60	5.05	10.62	1.33	4.59	3.75	9.29
47	2.26	6.01	5.54	11.47	1.44	4.99	4.14	10.17
48	2.45	6.46	6.07	12.37	1.57	5.38	4.56	11.20
49	2.67	6.97	6.65	13.55	1.71	5.78	5.03	12.35
50	2.90	7.49	7.29	14.99	1.86	6.28	5.55	13.70
51	3.17	8.15	7.97	16.62	2.06	6.80	6.12	15.02
52	3.46	8.84	8.71	18.22	2.28	7.36	6.75	16.38
53	3.78	9.52	9.52	19.84	2.53	7.94	7.44	17.82
54	4.14	10.31	10.41	21.22	2.81	8.48	8.21	19.28
55	4.52	11.18	11.38	22.30	3.11	9.09	9.05	20.72
56	4.99	12.13	12.40	23.85	3.45	9.83	9.96	22.82
57	5.50	13.01	13.51	25.65	3.83	10.65	10.95	25.31
58	6.07	14.02	14.73	27.54	4.24	11.50	12.05	27.43
59	6.70	15.28	16.05	29.75	4.71	12.58	13.25	29.62
60	7.39	16.59	17.49	32.15	5.22	13.77	14.58	32.02
61	8.18	17.95	18.87	34.56	5.84	15.13	16.02	34.42
62	9.06	19.64	20.35	37.49	6.53	16.78	17.61	37.34
63	10.04	21.36	21.95	40.52	7.31	18.54	19.36	40.36
64	11.12	23.27	23.68	43.92	8.18	20.59	21.27	43.77
65	12.31	24.72	25.54	47.75	9.15	22.74	23.38	47.60
66	13.54	26.24	28.17	52.05	10.46	25.01	25.48	51.90
67	14.90	28.55	31.06	57.41	11.96	27.11	27.76	57.04
68	16.40	31.03	34.26	62.46	13.67	29.97	30.25	62.22
69	18.04	35.06	37.78	67.82	15.62	34.29	32.96	67.65
70	19.85	40.86	41.67	74.07	17.86	40.14	35.91	73.84
71		46.99		85.18		46.16		85.03
72		54.04		97.96		53.09		97.79
73		62.14		112.65		61.05		112.45
74		71.46		129.55		70.21		129.32
75		82.18		148.98		80.74		148.72
76		94.51		171.33		92.85		171.03
77		108.69		197.03		106.77		196.68
78		124.99		226.58		122.79		226.18
79		143.74		260.57		141.21		260.11

Base Plan Rates

TermSelect10 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$250,000–\$499,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
0-15	0.90	1.85	–	–
16-20	0.53	1.85	0.99	–
21	0.53	1.85	0.99	–
22	0.53	1.85	0.99	–
23	0.54	1.85	0.99	–
24	0.54	1.85	0.99	–
25	0.54	1.85	0.99	–
26	0.53	1.85	0.99	3.13
27	0.52	1.85	1.00	3.13
28	0.51	1.86	1.00	3.13
29	0.50	1.87	1.01	3.13
30	0.49	1.89	1.01	3.15
31	0.49	1.91	1.04	3.26
32	0.49	1.93	1.06	3.37
33	0.50	1.95	1.09	3.49
34	0.50	1.98	1.12	3.65
35	0.50	2.02	1.15	3.82
36	0.53	2.09	1.24	4.03
37	0.56	2.20	1.34	4.28
38	0.59	2.32	1.45	4.55
39	0.62	2.45	1.57	4.84
40	0.66	2.61	1.70	5.17
41	0.72	2.79	1.89	5.56
42	0.79	2.99	2.10	5.98
43	0.87	3.20	2.33	6.44
44	0.96	3.45	2.59	6.97
45	1.05	3.72	2.88	7.54
46	1.15	4.01	3.24	8.14
47	1.26	4.41	3.64	8.87
48	1.37	4.82	4.10	9.67
49	1.50	5.22	4.61	10.59
50	1.64	5.62	5.18	11.59
51	1.84	6.14	5.73	12.73
52	2.06	6.66	6.34	14.00
53	2.31	7.18	7.02	15.37
54	2.59	7.76	7.76	16.88
55	2.91	8.43	8.59	18.58
56	3.26	9.22	9.51	20.52
57	3.66	10.21	10.54	22.78
58	4.10	11.21	11.67	25.26
59	4.59	12.30	12.92	27.83
60	5.15	13.39	14.31	30.56
61	5.75	14.96	15.59	33.34
62	6.42	16.72	16.98	36.58
63	7.16	18.49	18.50	39.71
64	7.99	20.47	20.16	42.75
65	8.92	22.14	21.96	46.44
66	9.90	23.80	23.83	50.42
67	10.99	25.13	25.86	54.72
68	12.20	27.74	28.07	60.05
69	13.55	31.01	30.46	66.13
70	15.04	36.70	33.06	72.18
71		42.21		83.01
72		48.54		95.46
73		55.82		109.78
74		64.19		126.24
75		73.82		145.18
76		84.89		166.96
77		97.62		192.00
78		112.27		220.80
79		129.11		253.92

Base Plan Rates

TermSelect10 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$500,000–\$999,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.85	1.53	–	–	–	–
16–20	–	–	–	–	0.46	1.53	–	–	0.98	–
21	–	–	–	–	0.46	1.53	–	–	0.98	–
22	–	–	–	–	0.46	1.53	–	–	0.97	–
23	–	–	–	–	0.47	1.53	–	–	0.97	–
24	–	–	–	–	0.47	1.53	–	–	0.96	–
25	–	–	–	–	0.47	1.53	–	–	0.96	–
26	–	–	–	–	0.47	1.53	–	–	0.96	2.54
27	–	–	–	–	0.46	1.53	–	–	0.97	2.54
28	–	–	–	–	0.46	1.53	–	–	0.97	2.54
29	–	–	–	–	0.45	1.53	–	–	0.98	2.54
30	–	–	–	–	0.45	1.53	–	–	0.98	2.57
31	–	–	–	–	0.45	1.53	–	–	1.00	2.68
32	–	–	–	–	0.45	1.55	–	–	1.03	2.81
33	–	–	–	–	0.45	1.58	–	–	1.05	2.97
34	–	–	–	–	0.45	1.62	–	–	1.07	3.13
35	–	–	–	–	0.45	1.67	–	–	1.10	3.29
36	–	–	–	–	0.48	1.77	–	–	1.19	3.58
37	–	–	–	–	0.51	1.87	–	–	1.29	3.91
38	–	–	–	–	0.54	1.98	–	–	1.39	4.25
39	–	–	–	–	0.57	2.11	–	–	1.51	4.52
40	–	–	–	–	0.61	2.26	–	–	1.63	4.90
41	–	–	–	–	0.67	2.45	–	–	1.81	5.29
42	–	–	–	–	0.74	2.65	–	–	2.02	5.71
43	–	–	–	–	0.81	2.83	–	–	2.25	6.17
44	–	–	–	–	0.89	3.06	–	–	2.50	6.66
45	–	–	–	–	0.98	3.28	–	–	2.78	7.24
46	–	–	–	–	1.08	3.60	–	–	3.13	7.78
47	–	–	–	–	1.18	3.94	–	–	3.52	8.35
48	–	–	–	–	1.30	4.32	–	–	3.96	9.04
49	–	–	–	–	1.42	4.73	–	–	4.45	9.87
50	–	–	–	–	1.56	5.17	–	–	5.01	10.80
51	1.23	–	1.70	–	1.75	5.65	3.37	–	5.57	11.83
52	1.37	–	1.89	–	1.97	6.16	3.77	–	6.18	13.01
53	1.54	–	2.10	–	2.22	6.64	4.21	–	6.87	14.27
54	1.72	–	2.34	–	2.49	7.29	4.71	–	7.63	15.71
55	1.92	–	2.60	–	2.80	7.85	5.26	–	8.48	17.30
56	2.16	–	2.88	–	3.13	8.55	5.82	–	9.40	18.94
57	2.42	–	3.19	–	3.50	9.44	6.44	–	10.42	20.66
58	2.72	–	3.53	–	3.91	10.50	7.12	–	11.56	22.57
59	3.06	–	3.90	–	4.37	11.76	7.88	–	12.82	24.86
60	3.44	–	4.32	–	4.88	13.15	8.72	–	14.21	27.37
61	3.88	9.50	4.81	11.64	5.50	14.71	9.83	17.03	15.47	30.06
62	4.37	10.58	5.35	12.65	6.19	16.39	11.08	19.06	16.85	32.89
63	4.93	11.83	5.96	13.84	6.97	17.64	12.49	21.11	18.34	35.57
64	5.55	13.19	6.64	15.14	7.85	19.17	14.09	23.15	19.97	38.43
65	6.26	14.57	7.39	16.92	8.84	20.70	15.88	25.46	21.75	41.83
66	7.05	16.31	8.36	18.63	9.83	22.36	17.41	27.49	23.65	45.83
67	7.94	18.13	9.47	20.72	10.93	24.37	19.09	29.92	25.71	50.29
68	8.94	20.11	10.72	22.90	12.16	26.93	20.93	32.49	27.95	55.24
69	10.07	22.46	12.13	26.06	13.52	30.82	22.95	34.90	30.39	60.61
70	11.34	26.59	13.73	31.63	15.03	36.45	25.17	38.29	33.04	70.06
71		30.58		36.37		41.92		44.03		80.57
72		35.17		41.83		48.21		50.64		92.65
73		40.44		48.11		55.44		58.23		106.55
74		46.51		55.32		63.75		66.97		122.54
75		53.48		63.62		73.31		77.01		140.92
76		61.50		73.16		84.31		88.57		162.05
77		70.73		84.14		96.96		101.85		186.36
78		81.34		96.76		111.50		117.13		214.32
79		93.54		111.27		128.23		134.70		246.46

Base Plan Rates

TermSelect10 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$1,000,000–\$2,499,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.84	1.48	–	–	–	–
16–20	0.34	–	0.44	–	0.45	1.48	0.73	–	0.93	–
21	0.34	–	0.44	–	0.45	1.48	0.73	–	0.93	–
22	0.34	–	0.44	–	0.45	1.48	0.73	–	0.93	–
23	0.34	–	0.44	–	0.45	1.48	0.73	–	0.92	–
24	0.34	–	0.44	–	0.45	1.48	0.73	–	0.92	–
25	0.34	–	0.44	–	0.45	1.48	0.73	–	0.92	–
26	0.33	1.13	0.43	1.30	0.44	1.48	0.73	1.87	0.93	2.50
27	0.33	1.13	0.43	1.30	0.44	1.48	0.73	1.87	0.93	2.50
28	0.32	1.13	0.42	1.30	0.43	1.48	0.73	1.87	0.94	2.50
29	0.32	1.13	0.42	1.30	0.43	1.48	0.73	1.87	0.94	2.50
30	0.31	1.13	0.41	1.30	0.42	1.48	0.73	1.87	0.95	2.56
31	0.31	1.13	0.41	1.31	0.42	1.48	0.75	1.87	0.97	2.64
32	0.31	1.15	0.41	1.33	0.42	1.49	0.77	1.88	0.99	2.72
33	0.31	1.17	0.41	1.35	0.42	1.52	0.79	1.89	1.01	2.86
34	0.31	1.19	0.41	1.37	0.42	1.56	0.82	1.94	1.04	3.01
35	0.31	1.22	0.41	1.39	0.42	1.61	0.84	2.05	1.06	3.20
36	0.33	1.26	0.44	1.44	0.45	1.69	0.89	2.20	1.15	3.46
37	0.35	1.33	0.46	1.50	0.48	1.78	0.94	2.34	1.25	3.76
38	0.38	1.42	0.49	1.57	0.51	1.89	0.99	2.48	1.35	4.10
39	0.40	1.51	0.53	1.67	0.54	2.00	1.05	2.61	1.47	4.45
40	0.43	1.62	0.56	1.80	0.58	2.12	1.11	2.75	1.59	4.75
41	0.47	1.75	0.62	1.93	0.64	2.32	1.24	2.92	1.77	5.15
42	0.50	1.89	0.69	2.12	0.71	2.54	1.38	3.10	1.97	5.59
43	0.55	2.06	0.76	2.32	0.78	2.77	1.54	3.34	2.19	6.08
44	0.59	2.23	0.85	2.53	0.86	3.01	1.72	3.60	2.44	6.57
45	0.64	2.45	0.94	2.74	0.95	3.26	1.92	3.91	2.72	7.11
46	0.71	2.65	1.02	2.97	1.05	3.58	2.10	4.25	3.03	7.69
47	0.79	2.86	1.11	3.19	1.15	3.91	2.29	4.66	3.37	8.26
48	0.88	3.10	1.21	3.47	1.27	4.30	2.50	5.09	3.75	8.98
49	0.98	3.33	1.32	3.73	1.40	4.63	2.74	5.57	4.17	9.78
50	1.09	3.53	1.44	4.07	1.54	4.91	2.99	6.10	4.64	10.73
51	1.21	3.83	1.62	4.43	1.73	5.23	3.33	6.66	5.22	11.78
52	1.35	4.16	1.81	4.84	1.95	5.60	3.70	7.27	5.88	12.95
53	1.50	4.50	2.03	5.27	2.20	6.01	4.12	7.95	6.62	14.21
54	1.66	4.82	2.28	5.74	2.47	6.57	4.59	8.74	7.46	15.64
55	1.85	5.22	2.56	6.26	2.78	7.31	5.11	9.71	8.40	17.23
56	2.09	5.78	2.84	7.04	3.11	8.14	5.69	10.81	9.33	18.76
57	2.37	6.37	3.15	7.78	3.48	9.16	6.32	11.90	10.36	20.50
58	2.68	6.98	3.49	8.53	3.89	10.32	7.04	13.05	11.51	22.43
59	3.03	7.69	3.87	9.27	4.35	11.46	7.83	14.00	12.78	24.67
60	3.43	8.54	4.29	10.19	4.87	12.64	8.71	15.32	14.19	27.13
61	3.86	9.43	4.77	11.32	5.47	14.17	9.80	16.98	15.43	29.63
62	4.34	10.55	5.30	12.51	6.13	15.80	11.02	18.83	16.77	32.06
63	4.88	11.79	5.89	13.78	6.88	17.24	12.40	20.88	18.23	35.03
64	5.49	13.12	6.55	15.05	7.73	18.95	13.95	23.09	19.81	37.94
65	6.17	14.52	7.28	16.54	8.67	20.58	15.69	25.26	21.54	41.31
66	6.96	16.24	8.26	18.47	9.68	22.18	17.24	27.29	23.43	45.13
67	7.84	18.04	9.37	20.56	10.80	24.01	18.95	29.72	25.48	49.41
68	8.84	20.02	10.63	22.84	12.06	26.71	20.83	32.26	27.71	54.52
69	9.97	22.19	12.07	25.92	13.46	30.74	22.89	34.81	30.13	59.89
70	11.24	26.51	13.69	31.52	15.02	36.22	25.16	38.18	32.77	68.02
71		30.49		36.25		41.65		43.91		78.22
72		35.06		41.69		47.90		50.49		89.96
73		40.32		47.94		55.09		58.07		103.45
74		46.37		55.13		63.35		66.78		118.97
75		53.32		63.40		72.85		76.79		136.81
76		61.32		72.91		83.78		88.31		157.33
77		70.52		83.84		96.35		101.56		180.93
78		81.09		96.42		110.80		116.79		208.07
79		93.26		110.88		127.42		134.31		239.29

Base Plan Rates

TermSelect10 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$2,500,000+									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15	-	-	-	-	0.83	1.47	-	-	-	-
16-20	0.33	-	0.39	-	0.40	1.47	0.72	-	0.92	-
21	0.33	-	0.39	-	0.40	1.47	0.72	-	0.92	-
22	0.33	-	0.39	-	0.40	1.47	0.72	-	0.92	-
23	0.33	-	0.40	-	0.41	1.47	0.72	-	0.91	-
24	0.33	-	0.40	-	0.41	1.47	0.72	-	0.91	-
25	0.33	-	0.40	-	0.41	1.47	0.72	-	0.91	-
26	0.32	1.11	0.40	1.29	0.41	1.47	0.72	1.86	0.92	2.49
27	0.32	1.11	0.40	1.29	0.41	1.47	0.72	1.86	0.92	2.49
28	0.31	1.11	0.40	1.29	0.41	1.47	0.72	1.86	0.93	2.49
29	0.31	1.11	0.40	1.29	0.41	1.47	0.72	1.86	0.93	2.49
30	0.30	1.11	0.40	1.29	0.41	1.47	0.72	1.86	0.94	2.55
31	0.30	1.11	0.40	1.30	0.41	1.47	0.74	1.86	0.96	2.63
32	0.30	1.13	0.40	1.32	0.41	1.48	0.76	1.87	0.98	2.71
33	0.30	1.15	0.40	1.34	0.41	1.51	0.78	1.88	1.00	2.85
34	0.30	1.17	0.40	1.36	0.41	1.55	0.81	1.93	1.03	3.00
35	0.30	1.20	0.40	1.38	0.41	1.60	0.83	2.04	1.05	3.19
36	0.32	1.24	0.43	1.43	0.44	1.68	0.88	2.19	1.14	3.45
37	0.34	1.31	0.45	1.49	0.47	1.77	0.93	2.33	1.24	3.75
38	0.37	1.40	0.48	1.56	0.50	1.88	0.98	2.47	1.34	4.09
39	0.39	1.49	0.52	1.66	0.53	1.99	1.04	2.60	1.46	4.44
40	0.42	1.60	0.55	1.79	0.57	2.11	1.10	2.73	1.58	4.74
41	0.46	1.72	0.61	1.92	0.63	2.31	1.23	2.90	1.76	5.14
42	0.49	1.86	0.67	2.11	0.70	2.52	1.37	3.08	1.96	5.58
43	0.54	2.03	0.74	2.30	0.77	2.75	1.53	3.32	2.18	6.06
44	0.58	2.20	0.82	2.51	0.85	2.99	1.71	3.58	2.43	6.55
45	0.63	2.41	0.90	2.72	0.94	3.24	1.91	3.89	2.71	7.09
46	0.70	2.61	0.99	2.95	1.04	3.56	2.09	4.23	3.02	7.67
47	0.78	2.82	1.08	3.17	1.14	3.89	2.28	4.63	3.36	8.24
48	0.87	3.05	1.19	3.45	1.26	4.27	2.49	5.06	3.74	8.96
49	0.97	3.28	1.30	3.71	1.39	4.60	2.73	5.54	4.16	9.75
50	1.08	3.48	1.43	4.04	1.53	4.88	2.98	6.07	4.63	10.70
51	1.20	3.77	1.61	4.40	1.72	5.20	3.32	6.62	5.21	11.75
52	1.33	4.10	1.80	4.81	1.92	5.57	3.69	7.23	5.87	12.92
53	1.48	4.43	2.02	5.23	2.16	5.97	4.11	7.91	6.61	14.17
54	1.64	4.75	2.27	5.70	2.42	6.53	4.58	8.69	7.45	15.60
55	1.82	5.14	2.55	6.22	2.71	7.26	5.10	9.66	8.39	17.19
56	2.06	5.69	2.83	6.99	3.05	8.09	5.67	10.75	9.32	18.71
57	2.34	6.28	3.14	7.73	3.42	9.10	6.31	11.83	10.35	20.45
58	2.66	6.88	3.48	8.47	3.85	10.26	7.03	12.98	11.50	22.37
59	3.01	7.58	3.86	9.21	4.32	11.39	7.82	13.92	12.77	24.61
60	3.42	8.41	4.28	10.12	4.86	12.56	8.70	15.24	14.18	27.06
61	3.85	9.29	4.76	11.24	5.46	14.08	9.77	16.89	15.42	29.55
62	4.33	10.39	5.29	12.43	6.12	15.70	10.97	18.73	16.76	31.98
63	4.87	11.62	5.88	13.69	6.87	17.13	12.31	20.77	18.22	34.94
64	5.48	12.93	6.54	14.95	7.72	18.83	13.82	22.96	19.80	37.84
65	6.16	14.31	7.27	16.43	8.66	20.45	15.52	25.12	21.53	41.20
66	6.95	16.00	8.25	18.35	9.67	22.04	17.09	27.14	23.42	45.01
67	7.83	17.77	9.36	20.42	10.79	23.86	18.83	29.56	25.47	49.28
68	8.83	19.72	10.62	22.69	12.05	26.55	20.73	32.08	27.70	54.38
69	9.96	21.86	12.06	25.75	13.45	30.55	22.84	34.62	30.12	59.74
70	11.23	26.12	13.68	31.31	15.01	36.00	25.15	37.97	32.76	67.84
71		30.04		36.01		41.39		43.67		78.02
72		34.54		41.41		47.60		50.21		89.73
73		39.72		47.62		54.75		57.75		103.18
74		45.69		54.76		62.96		66.41		118.66
75		52.53		62.98		72.40		76.37		136.46
76		60.41		72.42		83.26		87.82		156.92
77		69.48		83.28		95.75		101.00		180.46
78		79.89		95.78		110.12		116.15		207.53
79		91.88		110.14		126.63		133.57		238.67

Base Plan Rates

TermSelect10 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$50,000–\$99,999				\$100,000–\$249,999			
	Standard				Standard			
	NON-SMOKER		SMOKER		NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	1.00	2.21	–	–	0.55	1.78	–	–
16–20	0.85	2.21	1.21	–	0.47	1.78	0.62	–
21	0.85	2.21	1.21	–	0.47	1.78	0.62	–
22	0.85	2.21	1.20	–	0.47	1.78	0.62	–
23	0.85	2.21	1.20	–	0.47	1.78	0.62	–
24	0.85	2.21	1.19	–	0.47	1.78	0.62	–
25	0.85	2.21	1.19	–	0.47	1.78	0.62	–
26	0.87	2.21	1.22	3.23	0.47	1.78	0.64	2.97
27	0.88	2.21	1.25	3.26	0.47	1.81	0.67	3.02
28	0.90	2.21	1.28	3.29	0.48	1.85	0.69	3.08
29	0.92	2.21	1.32	3.33	0.48	1.89	0.71	3.14
30	0.94	2.22	1.35	3.39	0.48	1.93	0.74	3.21
31	0.98	2.27	1.43	3.46	0.50	1.97	0.78	3.28
32	1.02	2.32	1.51	3.53	0.51	2.01	0.81	3.36
33	1.06	2.38	1.60	3.61	0.53	2.05	0.85	3.44
34	1.10	2.45	1.70	3.69	0.55	2.10	0.90	3.52
35	1.14	2.52	1.80	3.79	0.57	2.15	0.94	3.62
36	1.20	2.59	1.92	3.96	0.60	2.21	1.02	3.80
37	1.26	2.66	2.05	4.16	0.63	2.34	1.11	4.00
38	1.32	2.74	2.19	4.48	0.67	2.47	1.20	4.24
39	1.39	2.81	2.33	4.79	0.70	2.61	1.31	4.50
40	1.46	2.93	2.49	5.17	0.74	2.78	1.42	4.77
41	1.47	3.04	2.65	5.53	0.76	2.93	1.54	5.02
42	1.47	3.22	2.82	5.89	0.77	3.08	1.67	5.31
43	1.48	3.46	3.00	6.21	0.79	3.25	1.82	5.62
44	1.48	3.69	3.19	6.59	0.81	3.38	1.97	5.98
45	1.49	3.94	3.39	7.03	0.83	3.56	2.14	6.30
46	1.63	4.19	3.63	7.65	0.90	3.73	2.33	6.66
47	1.77	4.48	3.88	8.14	0.98	3.89	2.54	7.07
48	1.93	4.75	4.15	8.66	1.07	4.06	2.76	7.47
49	2.11	5.09	4.43	9.29	1.16	4.23	3.00	7.94
50	2.30	5.45	4.74	10.07	1.26	4.44	3.27	8.39
51	2.46	5.89	5.11	11.01	1.42	4.72	3.55	8.98
52	2.63	6.37	5.50	12.11	1.61	5.08	3.85	9.61
53	2.82	6.84	5.93	13.23	1.82	5.45	4.18	10.26
54	3.02	7.36	6.39	14.41	2.05	5.78	4.54	11.23
55	3.23	7.85	6.89	15.57	2.32	6.26	4.93	12.28
56	3.55	8.32	7.49	16.74	2.55	6.91	5.45	13.23
57	3.90	8.91	8.15	17.78	2.80	7.63	6.02	14.42
58	4.29	9.56	8.87	18.65	3.07	8.24	6.65	15.79
59	4.71	10.30	9.64	19.59	3.37	8.82	7.34	17.37
60	5.18	11.23	10.49	20.46	3.70	9.41	8.11	18.91
61	5.70	12.24	11.34	21.69	4.08	10.10	8.81	20.18
62	6.28	13.34	12.26	23.38	4.49	10.84	9.56	21.46
63	6.91	14.65	13.25	25.56	4.95	11.65	10.38	22.55
64	7.60	16.07	14.33	28.02	5.45	12.67	11.27	23.92
65	8.37	17.55	15.49	30.40	6.01	13.86	12.24	25.88
66	9.41	19.51	16.74	32.65	6.90	15.50	13.53	28.30
67	10.59	21.83	18.09	35.22	7.93	17.31	14.96	31.50
68	11.91	24.46	19.55	39.13	9.11	19.25	16.54	35.26
69	13.40	27.43	21.13	43.58	10.46	22.69	18.29	39.83
70	15.07	31.34	22.83	48.47	12.02	28.13	20.22	46.87
71		36.04		55.74		32.35		53.90
72		41.45		64.10		37.20		61.99
73		47.66		73.72		42.78		71.28
74		54.81		84.77		49.20		81.98
75		63.04		97.49		56.58		94.27
76		72.49		112.11		65.07		108.41
77		83.37		128.93		74.83		124.68
78		95.87		148.27		86.05		143.38
79		110.25		170.51		98.96		164.88

Base Plan Rates

TermSelect10 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$250,000–\$499,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
0-15	0.41	1.44	–	–
16-20	0.33	1.44	0.54	–
21	0.33	1.44	0.54	–
22	0.33	1.44	0.54	–
23	0.33	1.44	0.54	–
24	0.33	1.44	0.54	–
25	0.33	1.44	0.54	–
26	0.33	1.44	0.55	2.20
27	0.33	1.45	0.56	2.23
28	0.33	1.46	0.57	2.27
29	0.33	1.47	0.58	2.30
30	0.33	1.48	0.59	2.34
31	0.34	1.49	0.63	2.45
32	0.35	1.51	0.67	2.56
33	0.35	1.53	0.71	2.68
34	0.36	1.57	0.76	2.79
35	0.37	1.62	0.81	2.92
36	0.40	1.73	0.88	3.06
37	0.42	1.85	0.97	3.28
38	0.45	1.96	1.06	3.54
39	0.49	2.09	1.15	3.84
40	0.52	2.20	1.26	4.15
41	0.55	2.30	1.36	4.45
42	0.59	2.43	1.47	4.70
43	0.63	2.59	1.59	4.97
44	0.67	2.79	1.72	5.27
45	0.72	2.97	1.86	5.60
46	0.79	3.15	2.04	5.94
47	0.87	3.37	2.24	6.32
48	0.95	3.60	2.46	6.75
49	1.05	3.85	2.70	7.20
50	1.15	4.20	2.97	7.70
51	1.29	4.52	3.24	8.35
52	1.45	4.86	3.53	9.02
53	1.63	5.18	3.85	9.70
54	1.83	5.53	4.20	10.51
55	2.05	6.05	4.58	11.59
56	2.28	6.48	5.05	12.73
57	2.54	7.11	5.56	13.99
58	2.84	7.72	6.13	15.28
59	3.16	8.30	6.75	16.42
60	3.52	8.89	7.44	17.62
61	3.90	9.50	8.09	19.01
62	4.32	10.13	8.80	20.52
63	4.79	11.02	9.58	22.14
64	5.31	12.19	10.42	23.79
65	5.88	13.36	11.33	25.76
66	6.68	14.56	12.57	28.08
67	7.58	16.09	13.94	30.64
68	8.61	18.61	15.47	34.11
69	9.78	22.34	17.16	38.52
70	11.11	27.04	19.03	44.96
71		31.10		51.70
72		35.76		59.46
73		41.12		68.38
74		47.29		78.64
75		54.39		90.43
76		62.55		104.00
77		71.93		119.59
78		82.72		137.53
79		95.12		158.16

Base Plan Rates

TermSelect10 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$500,000–\$999,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.40	1.03	–	–	–	–
16–20	–	–	–	–	0.28	1.03	–	–	0.51	–
21	–	–	–	–	0.28	1.03	–	–	0.51	–
22	–	–	–	–	0.28	1.03	–	–	0.51	–
23	–	–	–	–	0.28	1.03	–	–	0.52	–
24	–	–	–	–	0.28	1.03	–	–	0.52	–
25	–	–	–	–	0.28	1.03	–	–	0.52	–
26	–	–	–	–	0.29	1.03	–	–	0.53	1.60
27	–	–	–	–	0.29	1.03	–	–	0.54	1.66
28	–	–	–	–	0.30	1.04	–	–	0.56	1.73
29	–	–	–	–	0.30	1.05	–	–	0.57	1.80
30	–	–	–	–	0.31	1.06	–	–	0.58	1.87
31	–	–	–	–	0.31	1.09	–	–	0.61	1.96
32	–	–	–	–	0.31	1.12	–	–	0.65	2.05
33	–	–	–	–	0.32	1.16	–	–	0.68	2.18
34	–	–	–	–	0.32	1.21	–	–	0.72	2.32
35	–	–	–	–	0.32	1.26	–	–	0.76	2.47
36	–	–	–	–	0.33	1.34	–	–	0.83	2.65
37	–	–	–	–	0.35	1.42	–	–	0.91	2.84
38	–	–	–	–	0.37	1.51	–	–	0.99	3.08
39	–	–	–	–	0.38	1.60	–	–	1.09	3.33
40	–	–	–	–	0.40	1.70	–	–	1.19	3.64
41	–	–	–	–	0.44	1.82	–	–	1.29	3.94
42	–	–	–	–	0.48	1.93	–	–	1.41	4.27
43	–	–	–	–	0.52	2.07	–	–	1.53	4.61
44	–	–	–	–	0.57	2.20	–	–	1.66	4.99
45	–	–	–	–	0.62	2.36	–	–	1.81	5.33
46	–	–	–	–	0.69	2.54	–	–	1.99	5.69
47	–	–	–	–	0.77	2.75	–	–	2.19	6.07
48	–	–	–	–	0.85	3.01	–	–	2.40	6.44
49	–	–	–	–	0.94	3.26	–	–	2.64	6.93
50	–	–	–	–	1.05	3.51	–	–	2.90	7.54
51	0.84	–	1.16	–	1.17	3.82	2.27	–	3.15	8.14
52	0.95	–	1.28	–	1.29	4.09	2.53	–	3.43	8.77
53	1.08	–	1.43	–	1.44	4.36	2.82	–	3.72	9.56
54	1.22	–	1.58	–	1.59	4.79	3.15	–	4.05	10.48
55	1.38	–	1.76	–	1.77	5.31	3.52	–	4.40	11.47
56	1.54	–	1.96	–	2.02	5.87	3.92	–	4.88	12.37
57	1.72	–	2.18	–	2.30	6.50	4.36	–	5.41	13.36
58	1.91	–	2.43	–	2.62	7.18	4.86	–	6.00	14.42
59	2.13	–	2.70	–	2.99	7.92	5.41	–	6.65	15.53
60	2.38	–	3.01	–	3.41	8.62	6.02	–	7.37	16.76
61	2.65	6.36	3.34	7.27	3.79	9.36	6.52	11.52	8.02	18.16
62	2.94	6.95	3.71	7.88	4.21	10.04	7.07	12.24	8.73	19.66
63	3.27	7.47	4.12	8.55	4.67	10.84	7.66	12.98	9.51	21.26
64	3.63	8.01	4.58	9.27	5.19	11.59	8.30	13.79	10.35	23.00
65	4.04	8.62	5.08	10.24	5.76	12.58	8.99	14.65	11.27	24.89
66	4.61	9.95	5.77	11.68	6.53	13.79	9.98	15.82	12.41	27.16
67	5.25	11.44	6.56	13.35	7.40	15.66	11.09	17.41	13.66	29.63
68	5.99	13.30	7.46	15.35	8.39	18.18	12.32	19.53	15.03	32.33
69	6.83	15.73	8.47	17.48	9.52	21.90	13.68	22.81	16.55	35.80
70	7.79	19.58	9.63	21.89	10.79	26.80	15.19	27.86	18.22	41.98
71		22.52		25.17		30.82		32.04		48.28
72		25.89		28.95		35.44		36.84		55.52
73		29.78		33.29		40.76		42.37		63.85
74		34.25		38.29		46.87		48.73		73.42
75		39.38		44.03		53.90		56.04		84.44
76		45.29		50.63		61.99		64.44		97.10
77		52.08		58.23		71.29		74.11		111.67
78		59.90		66.96		81.98		85.22		128.42
79		68.88		77.01		94.28		98.01		147.68

Base Plan Rates

TermSelect10 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$1,000,000–\$2,499,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.39	1.01	–	–	–	–
16–20	0.19	–	0.23	–	0.24	1.01	0.38	–	0.49	–
21	0.19	–	0.23	–	0.24	1.01	0.39	–	0.49	–
22	0.19	–	0.23	–	0.24	1.01	0.40	–	0.49	–
23	0.19	–	0.24	–	0.25	1.01	0.40	–	0.48	–
24	0.19	–	0.24	–	0.25	1.01	0.41	–	0.48	–
25	0.19	–	0.24	–	0.25	1.01	0.42	–	0.48	–
26	0.20	0.83	0.25	0.92	0.26	1.01	0.43	1.45	0.50	1.55
27	0.20	0.83	0.26	0.93	0.27	1.01	0.44	1.46	0.51	1.58
28	0.21	0.83	0.27	0.94	0.28	1.02	0.44	1.48	0.53	1.62
29	0.21	0.83	0.28	0.95	0.29	1.03	0.45	1.50	0.54	1.66
30	0.22	0.84	0.29	0.96	0.30	1.04	0.46	1.53	0.56	1.71
31	0.22	0.86	0.29	0.97	0.30	1.07	0.49	1.57	0.59	1.79
32	0.22	0.88	0.29	0.99	0.30	1.10	0.52	1.63	0.63	1.91
33	0.23	0.90	0.29	1.01	0.30	1.13	0.55	1.71	0.66	2.03
34	0.23	0.92	0.29	1.03	0.30	1.17	0.58	1.80	0.70	2.16
35	0.23	0.94	0.29	1.06	0.30	1.22	0.62	1.90	0.74	2.31
36	0.24	0.97	0.31	1.10	0.32	1.30	0.66	2.02	0.81	2.48
37	0.26	1.02	0.32	1.17	0.33	1.39	0.71	2.15	0.89	2.70
38	0.28	1.08	0.34	1.26	0.35	1.48	0.76	2.26	0.97	2.95
39	0.29	1.15	0.36	1.33	0.37	1.57	0.81	2.41	1.07	3.20
40	0.31	1.22	0.38	1.42	0.39	1.67	0.87	2.56	1.17	3.51
41	0.33	1.31	0.42	1.53	0.43	1.78	0.93	2.72	1.27	3.82
42	0.34	1.40	0.46	1.67	0.47	1.91	1.00	2.88	1.39	4.12
43	0.36	1.49	0.50	1.80	0.51	2.02	1.07	3.04	1.51	4.46
44	0.38	1.60	0.55	1.91	0.56	2.14	1.15	3.22	1.64	4.81
45	0.40	1.71	0.60	2.03	0.61	2.30	1.23	3.46	1.79	5.22
46	0.45	1.84	0.66	2.20	0.67	2.48	1.36	3.73	1.97	5.60
47	0.50	1.96	0.74	2.36	0.75	2.66	1.50	4.00	2.17	5.98
48	0.56	2.09	0.82	2.54	0.83	2.90	1.65	4.34	2.38	6.35
49	0.63	2.23	0.90	2.72	0.91	3.13	1.82	4.70	2.62	6.91
50	0.70	2.38	1.00	2.90	1.01	3.38	2.01	5.08	2.88	7.47
51	0.80	2.57	1.12	3.08	1.13	3.69	2.24	5.53	3.13	8.05
52	0.91	2.79	1.25	3.31	1.26	3.98	2.49	5.95	3.40	8.66
53	1.03	3.02	1.39	3.60	1.41	4.32	2.77	6.48	3.70	9.47
54	1.18	3.31	1.56	3.87	1.57	4.71	3.09	7.02	4.02	10.33
55	1.34	3.64	1.74	4.21	1.76	5.21	3.44	7.58	4.37	11.34
56	1.50	3.98	1.93	4.61	2.01	5.78	3.84	8.12	4.83	12.24
57	1.68	4.34	2.14	5.15	2.29	6.46	4.29	8.71	5.34	13.23
58	1.89	4.75	2.37	5.69	2.61	7.16	4.78	9.34	5.91	14.29
59	2.11	5.20	2.63	6.16	2.97	7.88	5.34	10.03	6.54	15.17
60	2.37	5.67	2.92	6.64	3.39	8.53	5.96	10.75	7.23	16.21
61	2.64	6.10	3.26	7.18	3.77	9.32	6.40	11.41	7.89	17.66
62	2.93	6.62	3.63	7.78	4.18	9.97	6.87	12.13	8.60	19.37
63	3.26	7.15	4.05	8.37	4.65	10.75	7.37	12.89	9.39	21.10
64	3.62	7.65	4.51	9.00	5.17	11.50	7.91	13.70	10.24	22.82
65	4.03	8.28	5.03	9.88	5.74	12.49	8.49	14.56	11.17	24.70
66	4.60	9.62	5.72	11.23	6.48	13.70	9.54	15.73	12.31	26.60
67	5.24	11.14	6.50	12.74	7.33	15.57	10.71	17.32	13.56	28.66
68	5.98	13.07	7.39	14.83	8.27	17.91	12.03	19.40	14.95	30.92
69	6.81	15.52	8.40	17.34	9.35	21.73	13.51	22.64	16.47	34.90
70	7.77	19.35	9.55	21.82	10.56	26.73	15.18	27.41	18.15	41.74
71		22.25		25.09		30.74		31.52		48.00
72		25.59		28.86		35.35		36.25		55.20
73		29.43		33.19		40.65		41.69		63.48
74		33.84		38.16		46.75		47.94		73.00
75		38.92		43.89		53.76		55.13		83.95
76		44.76		50.47		61.83		63.40		96.55
77		51.47		58.04		71.10		72.91		111.03
78		59.19		66.75		81.77		83.85		127.68
79		68.07		76.76		94.03		96.42		146.84

Base Plan Rates

TermSelect10 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$2,500,000+									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15	-	-	-	-	0.38	1.00	-	-	-	-
16-20	0.18	-	0.22	-	0.23	1.00	0.37	-	0.48	-
21	0.18	-	0.22	-	0.23	1.00	0.38	-	0.48	-
22	0.18	-	0.22	-	0.23	1.00	0.39	-	0.48	-
23	0.18	-	0.23	-	0.24	1.00	0.39	-	0.47	-
24	0.18	-	0.23	-	0.24	1.00	0.40	-	0.47	-
25	0.18	-	0.23	-	0.24	1.00	0.41	-	0.47	-
26	0.19	0.82	0.24	0.91	0.25	1.00	0.42	1.44	0.49	1.54
27	0.19	0.82	0.25	0.92	0.26	1.00	0.43	1.45	0.50	1.57
28	0.20	0.82	0.26	0.93	0.27	1.01	0.43	1.47	0.52	1.61
29	0.20	0.82	0.27	0.94	0.28	1.02	0.44	1.49	0.53	1.65
30	0.21	0.83	0.28	0.95	0.29	1.03	0.45	1.52	0.55	1.70
31	0.21	0.84	0.28	0.96	0.29	1.06	0.48	1.56	0.58	1.78
32	0.21	0.86	0.28	0.98	0.29	1.09	0.51	1.62	0.62	1.90
33	0.22	0.88	0.28	1.00	0.29	1.12	0.54	1.70	0.65	2.02
34	0.22	0.90	0.28	1.02	0.29	1.16	0.57	1.79	0.69	2.15
35	0.22	0.92	0.28	1.05	0.29	1.21	0.61	1.89	0.73	2.30
36	0.23	0.95	0.30	1.09	0.31	1.28	0.65	2.01	0.80	2.46
37	0.25	1.00	0.31	1.16	0.32	1.37	0.70	2.14	0.88	2.68
38	0.26	1.06	0.33	1.25	0.34	1.46	0.75	2.25	0.96	2.93
39	0.28	1.13	0.35	1.31	0.36	1.55	0.80	2.40	1.05	3.18
40	0.30	1.20	0.37	1.40	0.38	1.65	0.86	2.55	1.15	3.49
41	0.32	1.29	0.40	1.51	0.42	1.76	0.92	2.70	1.25	3.80
42	0.33	1.38	0.44	1.65	0.46	1.89	0.99	2.86	1.37	4.09
43	0.35	1.46	0.48	1.78	0.50	2.00	1.06	3.02	1.49	4.43
44	0.37	1.57	0.53	1.89	0.55	2.11	1.14	3.20	1.62	4.78
45	0.39	1.68	0.58	2.01	0.60	2.27	1.22	3.44	1.77	5.19
46	0.44	1.81	0.65	2.18	0.66	2.45	1.35	3.71	1.95	5.56
47	0.49	1.93	0.72	2.33	0.74	2.63	1.49	3.98	2.15	5.94
48	0.55	2.05	0.80	2.51	0.82	2.86	1.64	4.32	2.37	6.31
49	0.62	2.19	0.89	2.69	0.90	3.09	1.81	4.67	2.61	6.87
50	0.69	2.34	0.99	2.87	1.00	3.34	2.00	5.05	2.87	7.42
51	0.79	2.52	1.11	3.05	1.12	3.64	2.23	5.50	3.12	8.00
52	0.90	2.74	1.24	3.27	1.25	3.93	2.48	5.92	3.39	8.60
53	1.02	2.97	1.38	3.56	1.40	4.27	2.76	6.44	3.68	9.41
54	1.17	3.25	1.55	3.83	1.56	4.65	3.08	6.98	4.00	10.26
55	1.33	3.58	1.73	4.16	1.75	5.15	3.43	7.54	4.35	11.27
56	1.49	3.91	1.92	4.56	2.00	5.71	3.83	8.07	4.81	12.16
57	1.67	4.26	2.13	5.09	2.28	6.38	4.28	8.66	5.33	13.14
58	1.88	4.67	2.36	5.63	2.60	7.07	4.77	9.29	5.90	14.20
59	2.10	5.11	2.62	6.09	2.96	7.78	5.33	9.97	6.52	15.07
60	2.36	5.57	2.91	6.57	3.38	8.43	5.95	10.69	7.22	16.11
61	2.63	5.99	3.25	7.10	3.76	9.21	6.36	11.35	7.88	17.55
62	2.92	6.50	3.62	7.69	4.17	9.85	6.81	12.06	8.59	19.24
63	3.25	7.02	4.04	8.28	4.64	10.62	7.28	12.82	9.38	20.96
64	3.61	7.51	4.50	8.90	5.16	11.36	7.79	13.62	10.23	22.67
65	4.02	8.13	5.02	9.77	5.73	12.34	8.33	14.48	11.16	24.54
66	4.59	9.45	5.71	11.10	6.46	13.53	9.39	15.64	12.30	26.43
67	5.23	10.94	6.49	12.60	7.28	15.38	10.59	17.22	13.55	28.48
68	5.96	12.84	7.38	14.66	8.21	17.69	11.94	19.29	14.94	30.72
69	6.80	15.24	8.39	17.14	9.25	21.46	13.46	22.51	16.46	34.67
70	7.76	19.01	9.54	21.57	10.43	26.40	15.17	27.26	18.14	41.47
71		21.85		24.81		30.36		31.34		47.69
72		25.13		28.53		34.92		36.05		54.84
73		28.91		32.82		40.15		41.46		63.07
74		33.24		37.73		46.18		47.67		72.53
75		38.23		43.39		53.10		54.82		83.41
76		43.96		49.90		61.07		63.04		95.93
77		50.55		57.39		70.23		72.50		110.31
78		58.14		66.00		80.77		83.38		126.86
79		66.86		75.89		92.88		95.88		145.89

Base Plan Rates

TermSelect20 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$50,000–\$99,999				\$100,000–\$249,999			
	Standard				Standard			
	NON-SMOKER		SMOKER		NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	1.95	–	–	–	0.98	–	–	–
16–20	1.49	–	2.49	–	0.79	–	1.51	–
21	1.49	3.63	2.49	–	0.79	2.77	1.52	–
22	1.49	3.63	2.49	–	0.79	2.77	1.53	–
23	1.49	3.63	2.49	–	0.79	2.77	1.53	–
24	1.49	3.63	2.49	–	0.79	2.77	1.54	–
25	1.49	3.63	2.49	–	0.79	2.77	1.55	–
26	1.49	3.63	2.49	–	0.79	2.77	1.57	–
27	1.49	3.63	2.49	–	0.79	2.77	1.58	–
28	1.49	3.63	2.49	–	0.79	2.77	1.60	–
29	1.49	3.63	2.49	–	0.79	2.77	1.61	–
30	1.49	3.63	2.49	–	0.79	2.77	1.63	–
31	1.52	3.63	2.60	–	0.82	2.77	1.75	–
32	1.56	3.63	2.71	–	0.85	2.77	1.88	–
33	1.59	3.63	2.82	–	0.88	2.77	2.01	–
34	1.62	3.63	2.94	–	0.91	2.77	2.16	–
35	1.66	3.63	3.07	–	0.94	2.77	2.32	–
36	1.74	3.63	3.39	7.66	1.02	2.77	2.56	5.40
37	1.82	3.94	3.74	8.35	1.11	2.90	2.83	5.82
38	1.91	4.29	4.12	9.11	1.21	2.99	3.12	6.25
39	2.00	4.70	4.55	10.04	1.32	3.18	3.45	6.71
40	2.10	5.13	5.02	11.03	1.44	3.38	3.81	7.30
41	2.31	5.66	5.48	12.11	1.58	3.69	4.23	7.88
42	2.54	6.28	5.97	13.26	1.73	4.06	4.69	8.51
43	2.80	6.94	6.51	14.54	1.90	4.46	5.21	9.26
44	3.08	7.54	7.11	15.59	2.09	4.82	5.78	10.10
45	3.39	8.22	7.75	16.70	2.29	5.22	6.42	10.94
46	3.64	8.90	8.44	18.04	2.53	5.65	7.00	11.99
47	3.92	9.59	9.20	19.40	2.80	6.09	7.64	13.23
48	4.21	10.28	10.02	20.54	3.09	6.61	8.33	14.54
49	4.52	10.96	10.92	21.86	3.41	7.16	9.09	15.97
50	4.86	11.65	11.90	23.18	3.77	7.74	9.91	17.53
51	5.28	14.66	12.92	30.64	4.23	9.84	10.83	23.71
52	5.73	15.48	14.03	32.29	4.74	10.79	11.83	25.51
53	6.23	16.28	15.24	33.95	5.31	11.84	12.92	27.43
54	6.77	17.10	16.55	35.60	5.95	12.81	14.12	29.54
55	7.35	17.92	17.97	37.26	6.67	13.87	15.42	31.77
56	8.25	18.72	19.70	38.92	7.46	15.22	16.91	34.43
57	9.27	19.54	21.60	40.59	8.35	16.71	18.55	36.94
58	10.41	20.37	23.69	42.25	9.34	18.34	20.35	39.76
59	11.68	21.36	25.97	44.01	10.44	20.13	22.32	43.02
60	13.12	23.32	28.48	47.02	11.68	22.13	24.48	46.40
61		24.54		49.21		23.36		48.61
62		25.82		51.49		24.67		50.93
63		27.17		53.89		26.05		53.36
64		28.60		56.39		27.51		55.91
65		30.09		59.02		29.05		58.57
66		31.66		61.76		30.68		61.37
67		33.32		64.63		32.39		64.29
68		35.06		67.63		34.20		67.36
69		36.89		70.78		36.11		70.57
70		38.82		74.07		38.13		73.84
71		44.64		85.18		43.85		85.03
72		51.34		97.96		50.44		97.79
73		59.03		112.65		58.00		112.45
74		67.89		129.55		66.70		129.32
75		78.07		148.98		76.70		148.72
76		89.78		171.33		88.21		171.03
77		103.26		197.03		101.43		196.68
78		118.74		226.58		116.65		226.18
79		136.55		260.57		134.15		260.11

Base Plan Rates

TermSelect20 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$250,000–\$499,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
0-15	0.91	–	–	–
16-20	0.71	–	1.33	–
21	0.71	2.42	1.33	–
22	0.71	2.42	1.34	–
23	0.71	2.42	1.34	–
24	0.71	2.42	1.35	–
25	0.71	2.42	1.35	–
26	0.71	2.42	1.39	–
27	0.71	2.42	1.43	–
28	0.71	2.42	1.47	–
29	0.71	2.42	1.52	–
30	0.71	2.42	1.56	–
31	0.74	2.42	1.66	–
32	0.78	2.42	1.77	–
33	0.81	2.42	1.89	–
34	0.85	2.42	2.01	–
35	0.89	2.42	2.14	–
36	0.95	2.42	2.37	5.20
37	1.02	2.59	2.62	5.56
38	1.10	2.81	2.89	5.96
39	1.18	3.02	3.20	6.42
40	1.26	3.26	3.54	6.94
41	1.40	3.53	3.91	7.53
42	1.55	3.80	4.32	8.15
43	1.72	4.10	4.78	8.87
44	1.91	4.45	5.28	9.70
45	2.12	4.79	5.84	10.64
46	2.34	5.26	6.42	11.68
47	2.58	5.82	7.05	12.75
48	2.84	6.37	7.74	14.11
49	3.13	6.91	8.50	15.62
50	3.45	7.50	9.34	17.22
51	3.87	9.66	10.28	23.27
52	4.34	10.48	11.31	25.06
53	4.87	11.39	12.45	26.91
54	5.46	12.36	13.70	28.94
55	6.13	13.44	15.08	31.32
56	6.90	14.77	16.46	33.64
57	7.76	16.28	17.97	36.50
58	8.73	17.91	19.61	39.20
59	9.83	19.70	21.41	42.10
60	11.06	21.68	23.37	45.23
61		22.73		47.39
62		23.84		49.66
63		25.00		52.04
64		26.22		54.53
65		27.49		57.14
66		28.83		59.87
67		30.23		62.74
68		31.70		65.74
69		33.25		68.88
70		34.87		72.18
71		40.10		83.01
72		46.11		95.46
73		53.03		109.78
74		60.98		126.24
75		70.13		145.18
76		80.65		166.96
77		92.74		192.00
78		106.66		220.80
79		122.65		253.92

Base Plan Rates

TermSelect20 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$500,000–\$999,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.89	–	–	–	–	–
16–20	–	–	–	–	0.69	–	–	–	1.27	–
21	–	–	–	–	0.69	2.14	–	–	1.27	–
22	–	–	–	–	0.69	2.14	–	–	1.28	–
23	–	–	–	–	0.70	2.14	–	–	1.28	–
24	–	–	–	–	0.70	2.14	–	–	1.29	–
25	–	–	–	–	0.70	2.14	–	–	1.29	–
26	–	–	–	–	0.70	2.14	–	–	1.32	–
27	–	–	–	–	0.70	2.14	–	–	1.35	–
28	–	–	–	–	0.70	2.14	–	–	1.38	–
29	–	–	–	–	0.70	2.14	–	–	1.41	–
30	–	–	–	–	0.70	2.14	–	–	1.44	–
31	–	–	–	–	0.71	2.14	–	–	1.55	–
32	–	–	–	–	0.72	2.14	–	–	1.66	–
33	–	–	–	–	0.74	2.14	–	–	1.78	–
34	–	–	–	–	0.75	2.14	–	–	1.91	–
35	–	–	–	–	0.76	2.14	–	–	2.05	–
36	–	–	–	–	0.82	2.14	–	–	2.26	4.66
37	–	–	–	–	0.89	2.30	–	–	2.49	5.02
38	–	–	–	–	0.96	2.48	–	–	2.75	5.44
39	–	–	–	–	1.04	2.70	–	–	3.04	5.92
40	–	–	–	–	1.12	2.94	–	–	3.35	6.44
41	–	–	–	–	1.24	3.20	–	–	3.70	7.02
42	–	–	–	–	1.37	3.46	–	–	4.08	7.69
43	–	–	–	–	1.52	3.78	–	–	4.51	8.44
44	–	–	–	–	1.68	4.14	–	–	4.97	9.34
45	–	–	–	–	1.86	4.54	–	–	5.49	10.35
46	–	–	–	–	2.07	5.00	–	–	6.03	11.41
47	–	–	–	–	2.30	5.50	–	–	6.62	12.50
48	–	–	–	–	2.56	6.06	–	–	7.27	13.64
49	–	–	–	–	2.84	6.64	–	–	7.99	14.94
50	–	–	–	–	3.16	7.24	–	–	8.77	16.31
51	2.68	–	3.39	–	3.57	9.34	7.28	–	9.72	22.21
52	3.02	–	3.81	–	4.04	10.16	8.06	–	10.77	24.14
53	3.39	–	4.28	–	4.56	11.05	8.93	–	11.93	26.01
54	3.82	–	4.81	–	5.16	12.02	9.88	–	13.22	27.86
55	4.30	–	5.40	–	5.83	13.21	10.94	–	14.65	30.26
56	4.87	–	6.10	–	6.59	14.55	12.04	–	16.02	32.71
57	5.52	–	6.88	–	7.44	16.04	13.26	–	17.51	35.39
58	6.25	–	7.77	–	8.40	17.66	14.59	–	19.14	38.16
59	7.08	–	8.77	–	9.49	19.46	16.06	–	20.93	41.02
60	8.02	–	9.90	–	10.72	21.44	17.68	–	22.88	44.96
61	–	–	–	–	–	22.50	–	–	–	47.00
62	–	–	–	–	–	23.60	–	–	–	49.13
63	–	–	–	–	–	24.76	–	–	–	51.36
64	–	–	–	–	–	25.97	–	–	–	53.69
65	–	–	–	–	–	27.25	–	–	–	56.12
66	–	–	–	–	–	28.59	–	–	–	58.67
67	–	–	–	–	–	29.99	–	–	–	61.33
68	–	–	–	–	–	31.46	–	–	–	64.11
69	–	–	–	–	–	33.00	–	–	–	67.02
70	–	–	–	–	–	34.63	–	–	–	70.06
71	–	30.58	–	36.37	–	39.82	–	44.03	–	80.57
72	–	35.17	–	41.83	–	45.80	–	50.64	–	92.65
73	–	40.44	–	48.11	–	52.67	–	58.23	–	106.55
74	–	46.51	–	55.32	–	60.56	–	66.97	–	122.54
75	–	53.48	–	63.62	–	69.64	–	77.01	–	140.92
76	–	61.50	–	73.16	–	80.09	–	88.57	–	162.05
77	–	70.73	–	84.14	–	92.11	–	101.85	–	186.36
78	–	81.34	–	96.76	–	105.93	–	117.13	–	214.32
79	–	93.54	–	111.27	–	121.82	–	134.70	–	246.46

Base Plan Rates

TermSelect20 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$1,000,000–\$2,499,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.85	–	–	–	–	–
16–20	0.50	–	0.64	–	0.67	–	0.99	–	1.08	–
21	0.50	–	0.64	–	0.67	2.13	0.99	–	1.09	–
22	0.50	–	0.64	–	0.67	2.13	0.99	–	1.10	–
23	0.50	–	0.64	–	0.68	2.13	0.99	–	1.10	–
24	0.50	–	0.64	–	0.68	2.13	0.99	–	1.11	–
25	0.50	–	0.64	–	0.68	2.13	0.99	–	1.12	–
26	0.51	–	0.65	–	0.68	2.13	1.02	–	1.15	–
27	0.51	–	0.65	–	0.68	2.13	1.04	–	1.19	–
28	0.52	–	0.66	–	0.68	2.13	1.07	–	1.22	–
29	0.52	–	0.66	–	0.68	2.13	1.10	–	1.25	–
30	0.53	–	0.67	–	0.68	2.13	1.13	–	1.29	–
31	0.53	–	0.68	–	0.69	2.13	1.19	–	1.41	–
32	0.53	–	0.69	–	0.71	2.13	1.26	–	1.55	–
33	0.54	–	0.71	–	0.72	2.13	1.32	–	1.70	–
34	0.54	–	0.72	–	0.74	2.13	1.39	–	1.86	–
35	0.54	–	0.73	–	0.75	2.13	1.47	–	2.04	–
36	0.58	1.60	0.78	1.76	0.81	2.13	1.60	2.75	2.25	4.36
37	0.63	1.70	0.84	1.87	0.88	2.29	1.74	2.92	2.48	4.79
38	0.67	1.78	0.90	2.00	0.95	2.46	1.89	3.08	2.73	5.22
39	0.72	1.89	0.97	2.14	1.03	2.68	2.05	3.26	3.01	5.69
40	0.78	2.00	1.04	2.34	1.11	2.92	2.23	3.42	3.32	6.22
41	0.87	2.18	1.15	2.56	1.23	3.18	2.48	3.62	3.66	6.80
42	0.97	2.34	1.27	2.79	1.36	3.42	2.75	3.98	4.04	7.50
43	1.08	2.56	1.41	3.04	1.50	3.76	3.06	4.39	4.45	8.30
44	1.20	2.85	1.56	3.31	1.66	4.09	3.40	4.79	4.91	9.26
45	1.34	3.15	1.73	3.61	1.84	4.46	3.78	5.24	5.41	10.28
46	1.50	3.44	1.93	3.93	2.05	4.93	4.21	5.74	5.96	11.34
47	1.68	3.76	2.14	4.32	2.28	5.42	4.68	6.26	6.56	12.46
48	1.89	4.16	2.39	4.74	2.54	5.96	5.21	6.87	7.22	13.59
49	2.11	4.54	2.66	5.20	2.82	6.58	5.80	7.52	7.96	14.80
50	2.37	4.94	2.96	5.63	3.14	7.18	6.45	8.30	8.76	16.13
51	2.66	6.71	3.30	7.72	3.55	9.28	7.13	11.39	9.70	21.98
52	2.99	7.45	3.67	8.42	4.01	10.09	7.89	12.51	10.74	23.85
53	3.36	8.15	4.09	9.13	4.54	10.99	8.72	13.75	11.90	25.85
54	3.78	8.77	4.56	9.94	5.13	11.95	9.64	15.20	13.17	27.59
55	4.25	9.56	5.08	10.85	5.80	13.13	10.66	16.78	14.59	30.04
56	4.82	10.44	5.80	11.93	6.54	14.49	11.76	18.61	15.96	32.49
57	5.46	11.52	6.63	13.36	7.37	15.97	12.97	20.56	17.46	35.15
58	6.19	12.83	7.57	15.16	8.30	17.59	14.30	22.57	19.11	38.03
59	7.02	14.31	8.64	16.74	9.36	19.39	15.78	24.55	20.90	40.73
60	7.96	16.65	9.87	18.41	10.55	21.38	17.40	26.51	22.87	43.97
61		17.44		19.43		22.42		27.49		45.93
62		18.27		20.50		23.51		28.52		47.98
63		19.14		21.63		24.65		29.58		50.12
64		20.05		22.83		25.86		30.67		52.35
65		21.01		24.09		27.12		31.81		54.69
66		22.01		25.42		28.44		33.00		57.13
67		23.06		26.82		29.83		34.22		59.68
68		24.16		28.31		31.28		35.49		62.34
69		25.31		29.87		32.81		36.81		65.12
70		26.51		31.52		34.41		38.18		68.02
71		30.49		36.25		39.57		43.91		78.22
72		35.06		41.69		45.51		50.49		89.96
73		40.32		47.94		52.34		58.07		103.45
74		46.37		55.13		60.18		66.78		118.97
75		53.32		63.40		69.21		76.79		136.81
76		61.32		72.91		79.59		88.31		157.33
77		70.52		83.84		91.53		101.56		180.93
78		81.09		96.42		105.26		116.79		208.07
79		93.26		110.88		121.05		134.31		239.29

Base Plan Rates

TermSelect20 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$2,500,000+									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15	-	-	-	-	0.84	-	-	-	-	-
16-20	0.49	-	0.63	-	0.66	-	0.97	-	1.07	-
21	0.49	-	0.63	-	0.66	2.12	0.97	-	1.08	-
22	0.49	-	0.63	-	0.66	2.12	0.97	-	1.09	-
23	0.49	-	0.63	-	0.67	2.12	0.98	-	1.09	-
24	0.49	-	0.63	-	0.67	2.12	0.98	-	1.10	-
25	0.49	-	0.63	-	0.67	2.12	0.98	-	1.11	-
26	0.50	-	0.64	-	0.67	2.12	1.01	-	1.14	-
27	0.50	-	0.64	-	0.67	2.12	1.03	-	1.18	-
28	0.51	-	0.65	-	0.67	2.12	1.06	-	1.21	-
29	0.51	-	0.65	-	0.67	2.12	1.09	-	1.24	-
30	0.52	-	0.66	-	0.67	2.12	1.12	-	1.28	-
31	0.52	-	0.67	-	0.68	2.12	1.18	-	1.40	-
32	0.52	-	0.68	-	0.69	2.12	1.25	-	1.54	-
33	0.53	-	0.70	-	0.71	2.12	1.31	-	1.69	-
34	0.53	-	0.71	-	0.72	2.12	1.38	-	1.85	-
35	0.53	-	0.72	-	0.73	2.12	1.46	-	2.03	-
36	0.57	1.59	0.77	1.74	0.79	2.12	1.59	2.74	2.24	4.35
37	0.62	1.69	0.83	1.86	0.86	2.28	1.72	2.91	2.47	4.78
38	0.66	1.78	0.89	1.98	0.93	2.45	1.87	3.07	2.72	5.21
39	0.71	1.87	0.96	2.13	1.01	2.66	2.03	3.25	3.00	5.67
40	0.77	1.98	1.03	2.33	1.09	2.90	2.21	3.42	3.31	6.21
41	0.86	2.16	1.14	2.54	1.21	3.17	2.46	3.61	3.65	6.78
42	0.96	2.33	1.26	2.77	1.34	3.41	2.74	3.97	4.03	7.49
43	1.07	2.54	1.40	3.02	1.49	3.74	3.04	4.38	4.44	8.28
44	1.19	2.83	1.55	3.29	1.65	4.06	3.39	4.78	4.90	9.24
45	1.33	3.13	1.72	3.58	1.83	4.44	3.77	5.23	5.40	10.26
46	1.49	3.42	1.92	3.90	2.04	4.90	4.20	5.74	5.95	11.32
47	1.67	3.74	2.13	4.29	2.27	5.39	4.67	6.26	6.55	12.43
48	1.88	4.14	2.38	4.70	2.53	5.93	5.20	6.86	7.21	13.56
49	2.10	4.51	2.65	5.16	2.81	6.55	5.79	7.50	7.94	14.77
50	2.36	4.90	2.95	5.58	3.13	7.14	6.44	8.28	8.75	16.09
51	2.65	6.66	3.29	7.66	3.54	9.23	7.12	11.37	9.69	21.93
52	2.98	7.40	3.66	8.35	4.00	10.04	7.88	12.49	10.73	23.79
53	3.35	8.10	4.08	9.06	4.53	10.93	8.71	13.72	11.89	25.79
54	3.77	8.71	4.55	9.86	5.12	11.89	9.63	15.17	13.16	27.53
55	4.24	9.50	5.07	10.76	5.79	13.06	10.65	16.75	14.58	29.97
56	4.81	10.37	5.79	11.83	6.53	14.41	11.75	18.58	15.95	32.41
57	5.45	11.44	6.62	13.25	7.36	15.89	12.96	20.52	17.45	35.07
58	6.18	12.74	7.56	15.04	8.29	17.51	14.29	22.53	19.10	37.94
59	7.01	14.21	8.63	16.61	9.35	19.29	15.77	24.50	20.89	40.64
60	7.95	16.54	9.86	18.26	10.54	21.27	17.39	26.46	22.86	43.87
61		17.32		19.27		22.31		27.44		45.82
62		18.15		20.34		23.40		28.47		47.87
63		19.01		21.46		24.53		29.52		50.00
64		19.92		22.65		25.73		30.61		52.23
65		20.87		23.90		26.99		31.75		54.56
66		21.86		25.22		28.30		32.94		57.00
67		22.90		26.60		29.68		34.16		59.54
68		24.00		28.08		31.12		35.42		62.20
69		25.14		29.63		32.65		36.74		64.97
70		26.33		31.27		34.24		38.11		67.86
71		30.28		35.96		39.37		43.83		78.04
72		34.82		41.36		45.28		50.40		89.75
73		40.05		47.56		52.07		57.96		103.21
74		46.06		54.69		59.88		66.65		118.69
75		52.96		62.89		68.86		76.65		136.49
76		60.91		72.33		79.19		88.14		156.97
77		70.05		83.17		91.08		101.37		180.51
78		80.54		95.65		104.73		116.57		207.59
79		92.63		109.99		120.44		134.06		238.74

Base Plan Rates

TermSelect20 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$50,000–\$99,999				\$100,000–\$249,999			
	Standard				Standard			
	NON-SMOKER		SMOKER		NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	1.53	–	–	–	0.75	–	–	–
16–20	1.21	–	1.85	–	0.64	–	0.99	–
21	1.21	3.20	1.87	–	0.66	2.29	0.99	–
22	1.21	3.20	1.89	–	0.67	2.29	0.99	–
23	1.21	3.20	1.92	–	0.69	2.29	0.99	–
24	1.21	3.20	1.94	–	0.70	2.29	0.99	–
25	1.21	3.20	1.96	–	0.72	2.29	0.99	–
26	1.23	3.20	1.99	–	0.72	2.29	1.02	–
27	1.24	3.20	2.01	–	0.73	2.29	1.05	–
28	1.26	3.20	2.04	–	0.73	2.29	1.08	–
29	1.27	3.20	2.06	–	0.74	2.29	1.11	–
30	1.29	3.20	2.09	–	0.74	2.29	1.14	–
31	1.33	3.20	2.16	–	0.76	2.29	1.23	–
32	1.37	3.20	2.24	–	0.78	2.29	1.33	–
33	1.41	3.20	2.32	–	0.80	2.29	1.44	–
34	1.45	3.20	2.40	–	0.82	2.29	1.56	–
35	1.49	3.20	2.49	–	0.84	2.29	1.69	–
36	1.52	3.20	2.66	6.03	0.85	2.29	1.83	4.12
37	1.56	3.50	2.83	6.54	0.87	2.46	1.99	4.41
38	1.59	3.85	3.02	7.09	0.88	2.62	2.15	4.77
39	1.62	4.23	3.22	7.74	0.90	2.75	2.33	5.10
40	1.66	4.66	3.44	8.57	0.91	2.88	2.53	5.46
41	1.74	5.18	3.68	9.45	1.01	3.08	2.74	5.83
42	1.83	5.78	3.94	10.40	1.11	3.27	2.97	6.23
43	1.92	6.44	4.22	11.43	1.23	3.46	3.22	6.66
44	2.01	7.02	4.51	12.30	1.36	3.66	3.50	7.10
45	2.11	7.67	4.83	13.17	1.50	3.86	3.79	7.58
46	2.34	8.08	5.19	13.86	1.67	4.10	4.11	8.16
47	2.60	8.50	5.58	14.54	1.86	4.38	4.45	8.80
48	2.88	8.90	5.99	15.28	2.08	4.66	4.83	9.52
49	3.20	9.30	6.44	16.04	2.31	4.98	5.23	10.26
50	3.55	9.70	6.92	16.85	2.58	5.31	5.67	11.13
51	3.80	12.01	7.46	22.10	2.87	6.71	6.19	15.08
52	4.07	12.48	8.04	23.22	3.20	7.12	6.75	16.33
53	4.35	12.98	8.67	24.37	3.56	7.71	7.37	17.68
54	4.66	13.46	9.34	25.60	3.97	8.44	8.04	19.15
55	4.99	13.94	10.07	26.89	4.42	9.14	8.77	20.69
56	5.63	14.41	11.06	28.22	4.94	9.98	9.58	22.26
57	6.34	14.90	12.14	29.63	5.53	10.97	10.47	23.15
58	7.15	15.37	13.33	31.12	6.18	12.12	11.44	23.92
59	8.06	15.87	14.64	32.67	6.91	13.22	12.50	24.71
60	9.09	16.38	16.07	34.31	7.73	14.60	13.66	25.72
61		17.39		35.52		15.51		27.31
62		18.46		36.76		16.47		29.00
63		19.60		38.06		17.51		30.79
64		20.81		39.40		18.59		32.70
65		22.08		40.78		19.75		34.72
66		23.45		42.21		20.99		36.87
67		24.89		43.70		22.30		39.15
68		26.42		45.23		23.68		41.57
69		28.04		46.82		25.16		44.14
70		29.77		48.47		26.72		46.87
71		34.24		55.74		30.73		53.90
72		39.38		64.10		35.34		61.99
73		45.28		73.72		40.64		71.28
74		52.07		84.77		46.74		81.98
75		59.89		97.49		53.75		94.27
76		68.87		112.11		61.82		108.41
77		79.20		128.93		71.09		124.68
78		91.08		148.27		81.75		143.38
79		104.74		170.51		94.01		164.88

Base Plan Rates

TermSelect20 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$250,000–\$499,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
0-15	0.60	–	–	–
16-20	0.51	–	0.68	–
21	0.51	2.10	0.70	–
22	0.52	2.10	0.73	–
23	0.52	2.10	0.75	–
24	0.53	2.10	0.77	–
25	0.53	2.10	0.80	–
26	0.54	2.10	0.84	–
27	0.54	2.10	0.89	–
28	0.55	2.10	0.94	–
29	0.55	2.10	0.99	–
30	0.56	2.10	1.04	–
31	0.58	2.10	1.13	–
32	0.60	2.10	1.23	–
33	0.62	2.10	1.34	–
34	0.65	2.10	1.45	–
35	0.67	2.10	1.58	–
36	0.71	2.10	1.70	3.73
37	0.75	2.14	1.84	3.98
38	0.80	2.18	1.98	4.26
39	0.85	2.27	2.13	4.57
40	0.90	2.46	2.30	4.88
41	0.98	2.65	2.48	5.26
42	1.07	2.82	2.68	5.69
43	1.17	3.02	2.89	6.15
44	1.28	3.18	3.11	6.64
45	1.40	3.35	3.36	7.09
46	1.56	3.63	3.67	7.58
47	1.74	3.90	4.00	8.10
48	1.94	4.18	4.37	8.67
49	2.16	4.46	4.77	9.27
50	2.41	4.72	5.21	9.90
51	2.68	6.05	5.69	13.41
52	2.98	6.50	6.22	14.51
53	3.31	6.94	6.80	15.68
54	3.68	7.54	7.44	16.97
55	4.09	7.99	8.13	18.36
56	4.59	8.83	8.93	19.87
57	5.15	9.64	9.80	21.55
58	5.78	10.45	10.76	23.33
59	6.49	11.42	11.82	24.59
60	7.28	12.42	12.98	25.54
61		13.36		27.03
62		14.36		28.60
63		15.45		30.26
64		16.61		32.02
65		17.86		33.89
66		19.21		35.86
67		20.65		37.94
68		22.21		40.15
69		23.88		42.49
70		25.69		44.96
71		29.55		51.70
72		33.97		59.46
73		39.06		68.38
74		44.93		78.64
75		51.67		90.43
76		59.42		104.00
77		68.33		119.59
78		78.58		137.53
79		90.36		158.16

Base Plan Rates

TermSelect20 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$500,000–\$999,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	–	–	–	–	0.57	–	–	–	–	–
16–20	–	–	–	–	0.43	–	–	–	0.64	–
21	–	–	–	–	0.43	1.62	–	–	0.66	–
22	–	–	–	–	0.44	1.62	–	–	0.68	–
23	–	–	–	–	0.44	1.62	–	–	0.70	–
24	–	–	–	–	0.45	1.62	–	–	0.72	–
25	–	–	–	–	0.45	1.62	–	–	0.74	–
26	–	–	–	–	0.45	1.62	–	–	0.78	–
27	–	–	–	–	0.45	1.62	–	–	0.82	–
28	–	–	–	–	0.45	1.62	–	–	0.86	–
29	–	–	–	–	0.45	1.62	–	–	0.90	–
30	–	–	–	–	0.45	1.62	–	–	0.95	–
31	–	–	–	–	0.46	1.62	–	–	1.04	–
32	–	–	–	–	0.48	1.62	–	–	1.14	–
33	–	–	–	–	0.49	1.62	–	–	1.25	–
34	–	–	–	–	0.51	1.62	–	–	1.37	–
35	–	–	–	–	0.52	1.62	–	–	1.50	–
36	–	–	–	–	0.56	1.62	–	–	1.61	3.43
37	–	–	–	–	0.61	1.70	–	–	1.74	3.57
38	–	–	–	–	0.66	1.77	–	–	1.87	3.71
39	–	–	–	–	0.71	1.84	–	–	2.02	3.92
40	–	–	–	–	0.77	1.98	–	–	2.17	4.23
41	–	–	–	–	0.84	2.14	–	–	2.34	4.55
42	–	–	–	–	0.93	2.36	–	–	2.52	4.88
43	–	–	–	–	1.01	2.58	–	–	2.71	5.26
44	–	–	–	–	1.11	2.84	–	–	2.92	5.70
45	–	–	–	–	1.22	3.13	–	–	3.14	6.21
46	–	–	–	–	1.35	3.46	–	–	3.44	6.66
47	–	–	–	–	1.50	3.76	–	–	3.77	7.16
48	–	–	–	–	1.66	3.99	–	–	4.14	7.69
49	–	–	–	–	1.84	4.28	–	–	4.53	8.25
50	–	–	–	–	2.04	4.58	–	–	4.97	8.86
51	1.77	–	2.05	–	2.31	5.85	4.42	–	5.48	12.04
52	1.99	–	2.31	–	2.62	6.31	4.87	–	6.03	13.10
53	2.23	–	2.60	–	2.98	6.80	5.36	–	6.65	14.27
54	2.50	–	2.92	–	3.38	7.33	5.91	–	7.32	15.53
55	2.81	–	3.29	–	3.83	7.94	6.51	–	8.07	16.92
56	3.20	–	3.74	–	4.33	8.64	7.18	–	8.86	18.32
57	3.65	–	4.25	–	4.89	9.45	7.92	–	9.72	19.84
58	4.15	–	4.84	–	5.53	10.38	8.74	–	10.66	21.47
59	4.73	–	5.50	–	6.25	11.24	9.64	–	11.70	23.24
60	5.39	–	6.25	–	7.07	12.23	10.64	–	12.84	25.16
61	–	–	–	–	–	13.16	–	–	–	26.48
62	–	–	–	–	–	14.16	–	–	–	27.87
63	–	–	–	–	–	15.24	–	–	–	29.34
64	–	–	–	–	–	16.40	–	–	–	30.88
65	–	–	–	–	–	17.64	–	–	–	32.50
66	–	–	–	–	–	18.99	–	–	–	34.21
67	–	–	–	–	–	20.43	–	–	–	36.00
68	–	–	–	–	–	21.98	–	–	–	37.89
69	–	–	–	–	–	23.66	–	–	–	39.88
70	–	–	–	–	–	25.46	–	–	–	41.98
71	–	22.52	–	25.17	–	29.28	–	32.04	–	48.28
72	–	25.89	–	28.95	–	33.67	–	36.84	–	55.52
73	–	29.78	–	33.29	–	38.72	–	42.37	–	63.85
74	–	34.25	–	38.29	–	44.53	–	48.73	–	73.42
75	–	39.38	–	44.03	–	51.21	–	56.04	–	84.44
76	–	45.29	–	50.63	–	58.89	–	64.44	–	97.10
77	–	52.08	–	58.23	–	67.73	–	74.11	–	111.67
78	–	59.90	–	66.96	–	77.88	–	85.22	–	128.42
79	–	68.88	–	77.01	–	89.57	–	98.01	–	147.68

Base Plan Rates

TermSelect20 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$1,000,000–\$2,499,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15	–	–	–	–	0.55	–	–	–	–	–
16-20	0.31	–	0.38	–	0.39	–	0.56	–	0.61	–
21	0.31	–	0.39	–	0.40	1.46	0.58	–	0.63	–
22	0.31	–	0.39	–	0.40	1.46	0.59	–	0.64	–
23	0.31	–	0.40	–	0.41	1.46	0.61	–	0.66	–
24	0.31	–	0.40	–	0.41	1.46	0.63	–	0.67	–
25	0.31	–	0.41	–	0.42	1.46	0.65	–	0.69	–
26	0.32	–	0.41	–	0.42	1.46	0.68	–	0.73	–
27	0.33	–	0.42	–	0.43	1.46	0.71	–	0.77	–
28	0.34	–	0.42	–	0.43	1.46	0.74	–	0.81	–
29	0.35	–	0.43	–	0.44	1.46	0.78	–	0.86	–
30	0.36	–	0.43	–	0.44	1.46	0.81	–	0.91	–
31	0.36	–	0.44	–	0.45	1.46	0.83	–	1.00	–
32	0.37	–	0.46	–	0.47	1.46	0.86	–	1.10	–
33	0.37	–	0.47	–	0.48	1.46	0.89	–	1.20	–
34	0.38	–	0.49	–	0.50	1.46	0.91	–	1.32	–
35	0.38	–	0.50	–	0.51	1.46	0.94	–	1.45	–
36	0.40	1.30	0.54	1.38	0.55	1.46	1.03	2.15	1.57	3.14
37	0.43	1.38	0.58	1.47	0.60	1.54	1.14	2.29	1.69	3.37
38	0.46	1.48	0.63	1.57	0.64	1.64	1.25	2.45	1.83	3.60
39	0.49	1.57	0.68	1.67	0.69	1.74	1.37	2.55	1.98	3.78
40	0.52	1.64	0.74	1.79	0.75	1.86	1.51	2.66	2.14	4.00
41	0.59	1.74	0.81	1.93	0.83	2.06	1.65	2.78	2.30	4.29
42	0.66	1.87	0.89	2.05	0.91	2.27	1.79	2.94	2.48	4.65
43	0.74	2.02	0.97	2.16	1.00	2.50	1.95	3.13	2.67	5.06
44	0.84	2.14	1.06	2.29	1.10	2.78	2.13	3.34	2.88	5.56
45	0.94	2.27	1.16	2.43	1.21	3.08	2.32	3.56	3.10	6.08
46	1.03	2.46	1.27	2.66	1.34	3.37	2.57	3.78	3.40	6.54
47	1.14	2.66	1.39	2.91	1.47	3.67	2.85	4.03	3.73	7.02
48	1.25	2.90	1.51	3.18	1.63	3.98	3.16	4.38	4.09	7.56
49	1.38	3.08	1.66	3.47	1.79	4.26	3.51	4.74	4.49	8.12
50	1.52	3.30	1.81	3.78	1.98	4.52	3.89	5.14	4.93	8.73
51	1.71	4.50	2.04	5.08	2.26	5.81	4.30	7.06	5.44	11.88
52	1.93	4.84	2.30	5.47	2.57	6.28	4.76	7.83	6.00	12.91
53	2.17	5.18	2.59	5.86	2.93	6.72	5.26	8.68	6.61	14.04
54	2.45	5.53	2.91	6.29	3.34	7.31	5.82	9.61	7.29	15.28
55	2.76	5.94	3.28	6.84	3.81	7.91	6.43	10.46	8.04	16.60
56	3.14	6.51	3.73	7.54	4.31	8.60	7.07	11.41	8.82	18.00
57	3.57	7.29	4.24	8.35	4.87	9.42	7.78	12.60	9.68	19.51
58	4.07	8.15	4.82	9.36	5.51	10.34	8.56	13.75	10.63	21.17
59	4.63	9.11	5.48	10.65	6.23	11.19	9.42	15.02	11.66	22.95
60	5.27	11.07	6.23	12.15	7.05	12.17	10.36	16.38	12.80	24.88
61		11.71		12.88		13.10		17.25		26.20
62		12.38		13.66		14.09		18.16		27.59
63		13.09		14.48		15.17		19.12		29.06
64		13.84		15.36		16.33		20.13		30.60
65		14.64		16.28		17.58		21.19		32.23
66		15.48		17.26		18.92		22.31		33.94
67		16.37		18.31		20.36		23.49		35.74
68		17.31		19.41		21.91		24.73		37.64
69		18.30		20.58		23.58		26.03		39.64
70		19.35		21.82		25.39		27.41		41.74
71		22.25		25.09		29.20		31.52		48.00
72		25.59		28.86		33.58		36.25		55.20
73		29.43		33.19		38.62		41.69		63.48
74		33.84		38.16		44.41		47.94		73.00
75		38.92		43.89		51.07		55.13		83.95
76		44.76		50.47		58.74		63.40		96.55
77		51.47		58.04		67.55		72.91		111.03
78		59.19		66.75		77.68		83.85		127.68
79		68.07		76.76		89.33		96.42		146.84

Base Plan Rates

TermSelect20 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$2,500,000+									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15	-	-	-	-	0.53	-	-	-	-	-
16-20	0.29	-	0.37	-	0.38	-	0.55	-	0.60	-
21	0.29	-	0.38	-	0.39	1.44	0.57	-	0.61	-
22	0.29	-	0.38	-	0.39	1.44	0.58	-	0.63	-
23	0.29	-	0.39	-	0.40	1.44	0.60	-	0.64	-
24	0.29	-	0.39	-	0.40	1.44	0.61	-	0.66	-
25	0.29	-	0.40	-	0.41	1.44	0.63	-	0.67	-
26	0.30	-	0.40	-	0.41	1.44	0.66	-	0.71	-
27	0.31	-	0.41	-	0.42	1.44	0.69	-	0.75	-
28	0.32	-	0.41	-	0.42	1.44	0.73	-	0.80	-
29	0.34	-	0.42	-	0.43	1.44	0.76	-	0.85	-
30	0.35	-	0.42	-	0.43	1.44	0.80	-	0.90	-
31	0.35	-	0.43	-	0.44	1.44	0.82	-	0.99	-
32	0.36	-	0.45	-	0.46	1.44	0.85	-	1.09	-
33	0.36	-	0.46	-	0.47	1.44	0.88	-	1.19	-
34	0.37	-	0.48	-	0.49	1.44	0.90	-	1.31	-
35	0.37	-	0.49	-	0.50	1.44	0.93	-	1.44	-
36	0.39	1.29	0.53	1.38	0.54	1.44	1.02	2.14	1.56	3.13
37	0.42	1.37	0.57	1.46	0.58	1.53	1.11	2.28	1.68	3.36
38	0.45	1.46	0.62	1.55	0.63	1.62	1.22	2.44	1.82	3.59
39	0.48	1.55	0.67	1.66	0.68	1.73	1.33	2.54	1.97	3.77
40	0.51	1.62	0.72	1.78	0.73	1.84	1.46	2.65	2.13	3.98
41	0.58	1.73	0.79	1.91	0.80	2.03	1.60	2.77	2.29	4.27
42	0.65	1.86	0.87	2.03	0.88	2.25	1.75	2.93	2.47	4.63
43	0.73	2.00	0.95	2.14	0.97	2.48	1.92	3.12	2.66	5.05
44	0.82	2.13	1.05	2.27	1.07	2.75	2.10	3.33	2.87	5.54
45	0.93	2.25	1.15	2.42	1.18	3.05	2.30	3.54	3.09	6.06
46	1.02	2.44	1.26	2.64	1.31	3.34	2.55	3.77	3.39	6.51
47	1.13	2.64	1.38	2.89	1.45	3.63	2.83	4.02	3.72	7.00
48	1.24	2.87	1.50	3.16	1.60	3.94	3.14	4.36	4.08	7.54
49	1.37	3.06	1.65	3.45	1.77	4.22	3.49	4.72	4.48	8.10
50	1.51	3.26	1.80	3.74	1.96	4.47	3.87	5.13	4.92	8.70
51	1.70	4.46	2.03	5.04	2.24	5.76	4.28	7.03	5.43	11.84
52	1.92	4.80	2.29	5.43	2.55	6.21	4.74	7.80	5.99	12.87
53	2.16	5.13	2.58	5.81	2.92	6.65	5.24	8.65	6.60	13.99
54	2.44	5.48	2.90	6.24	3.33	7.23	5.80	9.57	7.28	15.23
55	2.75	5.89	3.27	6.79	3.80	7.84	6.42	10.42	8.03	16.55
56	3.13	6.45	3.72	7.48	4.30	8.51	7.06	11.37	8.71	17.94
57	3.56	7.23	4.23	8.29	4.86	9.33	7.77	12.55	9.46	19.45
58	4.06	8.08	4.81	9.29	5.50	10.23	8.55	13.70	10.26	21.10
59	4.62	9.03	5.47	10.57	6.22	11.08	9.41	14.96	11.14	22.88
60	5.26	10.97	6.22	12.06	7.04	12.05	10.35	16.32	12.09	24.80
61		11.61		12.78		12.97		17.19		26.11
62		12.27		13.55		13.95		18.09		27.50
63		12.97		14.37		15.02		19.05		28.97
64		13.72		15.24		16.17		20.06		30.50
65		14.51		16.15		17.40		21.11		32.13
66		15.34		17.13		18.73		22.23		33.83
67		16.23		18.17		20.16		23.40		35.62
68		17.16		19.26		21.69		24.64		37.52
69		18.14		20.42		23.35		25.93		39.51
70		19.18		21.65		25.15		27.31		41.60
71		22.05		24.90		28.92		31.40		47.84
72		25.36		28.64		33.25		36.12		55.02
73		29.17		32.93		38.24		41.54		63.27
74		33.54		37.86		43.98		47.76		72.76
75		38.58		43.55		50.57		54.93		83.68
76		44.36		50.08		58.16		63.17		96.24
77		51.02		57.59		66.88		72.64		110.67
78		58.67		66.23		76.91		83.54		127.26
79		67.47		76.16		88.45		96.06		146.36

Base Plan Rates

TermSelect30 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$50,000–\$99,999				\$100,000–\$249,999			
	Standard				Standard			
	NON-SMOKER		SMOKER		NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	2.20				1.34			
16–20	1.95		2.49		1.19		1.89	
21	2.00		2.51		1.21		1.91	
22	2.06		2.52		1.23		1.93	
23	2.12		2.54		1.24		1.94	
24	2.18		2.55		1.26		1.96	
25	2.24		2.57		1.28		1.98	
26	2.29		2.76		1.32		2.13	
27	2.34		2.96		1.36		2.30	
28	2.39		3.17		1.41		2.48	
29	2.44		3.40		1.45		2.67	
30	2.49	5.47	3.65		1.50	5.29	2.88	
31	2.49	5.70	3.89		1.56	5.56	3.12	
32	2.49	5.95	4.16		1.63	5.82	3.37	
33	2.49	6.22	4.43		1.70	6.11	3.65	
34	2.49	6.49	4.73		1.77	6.41	3.95	
35	2.49	6.78	5.05		1.84	6.72	4.27	
36	2.67	7.17	5.48		2.00	7.12	4.68	
37	2.87	7.58	5.94		2.17	7.55	5.13	
38	3.08	8.02	6.44		2.35	8.00	5.62	
39	3.31	8.48	6.98		2.55	8.47	6.16	
40	3.55	9.06	7.57		2.77	8.98	6.75	
41	3.86	9.59	8.22		3.06	9.49	7.35	
42	4.21	10.05	8.94		3.37	10.03	8.01	
43	4.58	10.64	9.71		3.72	10.60	8.73	
44	4.99	11.25	10.55		4.10	11.20	9.51	
45	5.43	11.90	11.46		4.52	11.84	10.36	
46	5.88	12.58	12.42	20.66	4.97	12.32	11.26	20.08
47	6.36	13.30	13.46	22.08	5.46	12.82	12.23	20.92
48	6.88	14.05	14.59	23.60	6.01	13.34	13.29	21.79
49	7.45	14.85	15.81	25.22	6.60	13.88	14.44	22.70
50	8.06	15.70	17.13	26.96	7.26	14.44	15.69	23.65
51		16.53		28.49		15.25		25.09
52		17.42		30.11		16.08		26.62
53		18.37		31.81		16.96		28.25
54		19.35		33.62		17.90		29.98
55		20.39		35.52		18.89		31.80
56		21.90		37.76		20.22		33.97
57		23.52		40.16		21.66		36.28
58		25.26		42.70		23.19		38.74
59		27.13		45.41		24.83		41.37
60		29.13		48.28		26.59		44.19
61		31.32		50.66		28.17		46.31
62		33.68		53.15		29.84		48.54
63		36.21		55.78		31.63		50.89
64		38.94		58.53		33.51		53.34
65		41.88		61.41		35.50		55.90
66		44.56		64.63		38.17		59.00
67		47.42		68.00		41.04		62.28
68		50.46		71.56		44.13		65.74
69		53.69		75.28		47.45		69.39
70		57.13		79.22		51.03		73.24
71		61.38		84.32		54.79		76.89
72		65.96		89.74		58.83		80.72
73		70.86		95.50		63.16		84.73
74		76.13		101.64		67.83		88.96
75		81.80		108.17		72.82		93.39
76		88.77		116.02		79.51		100.91
77		96.34		124.42		86.81		109.05
78		104.56		133.44		94.80		117.84
79		113.47		143.12		103.50		127.35
80		123.15		153.49		113.01		137.61

Base Plan Rates

TermSelect30 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$250,000–\$499,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
0–15	1.29	–	–	–
16–20	0.97		1.66	
21	0.99		1.68	
22	1.01		1.70	
23	1.03		1.73	
24	1.06		1.75	
25	1.08		1.77	
26	1.13		1.91	
27	1.18		2.06	
28	1.23		2.23	
29	1.28		2.41	
30	1.34	4.98	2.60	
31	1.40	5.26	2.80	
32	1.46	5.56	3.02	
33	1.53	5.86	3.25	
34	1.60	6.19	3.50	
35	1.67	6.53	3.77	
36	1.82	6.92	4.14	
37	1.97	7.32	4.55	
38	2.15	7.73	4.99	
39	2.34	8.17	5.48	
40	2.54	8.65	6.02	
41	2.80	9.15	6.57	
42	3.10	9.67	7.18	
43	3.42	10.23	7.84	
44	3.78	10.82	8.56	
45	4.17	11.44	9.35	
46	4.58	11.90	10.16	19.94
47	5.04	12.38	11.04	20.68
48	5.54	12.87	12.00	21.44
49	6.09	13.39	13.05	22.23
50	6.69	13.92	14.18	23.06
51		14.73		24.34
52		15.59		25.70
53		16.50		27.12
54		17.47		28.62
55		18.49		30.22
56		19.77		32.07
57		21.13		34.03
58		22.58		36.11
59		24.13		38.32
60		25.80		40.67
61		27.34		42.72
62		28.95		44.89
63		30.68		47.16
64		32.49		49.54
65		34.43		52.05
66		36.85		54.86
67		39.44		57.82
68		42.21		60.93
69		45.18		64.21
70		48.35		67.67
71		51.77		71.18
72		55.43		74.87
73		59.35		78.75
74		63.55		82.83
75		68.05		87.12
76		74.83		94.62
77		82.29		102.77
78		90.50		111.62
79		99.52		121.23
80		109.44		131.67

Base Plan Rates

TermSelect30 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$500,000–\$999,999			
	Standard		Standard	
	NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal
0–15	1.12			
16–20	0.91		1.56	
21	0.93		1.59	
22	0.95		1.61	
23	0.97		1.64	
24	0.99		1.66	
25	1.01		1.69	
26	1.05		1.82	
27	1.09		1.97	
28	1.13		2.12	
29	1.17		2.29	
30	1.22	4.90	2.47	
31	1.28	5.18	2.66	
32	1.35	5.48	2.87	
33	1.42	5.80	3.09	
34	1.49	6.14	3.33	
35	1.57	6.50	3.59	
36	1.71	6.86	3.95	
37	1.86	7.24	4.34	
38	2.03	7.65	4.78	
39	2.21	8.07	5.25	
40	2.41	8.53	5.78	
41	2.67	9.02	6.33	
42	2.96	9.56	6.92	
43	3.28	10.12	7.58	
44	3.64	10.71	8.30	
45	4.03	11.34	9.08	
46	4.45	11.81	9.91	19.90
47	4.92	12.30	10.82	20.63
48	5.44	12.80	11.81	21.38
49	6.01	13.34	12.90	22.17
50	6.64	13.89	14.08	22.97
51		14.70		24.27
52		15.55		25.63
53		16.47		27.07
54		17.42		28.60
55		18.44		30.21
56		19.67		32.02
57		20.99		33.94
58		22.40		35.97
59		23.89		38.13
60		25.50		40.41
61		27.04		42.43
62		28.69		44.54
63		30.43		46.76
64		32.27		49.09
65		34.23		51.54
66		36.67		54.31
67		39.29		57.24
68		42.10		60.32
69		45.10		63.58
70		48.31		67.00
71		51.70		70.33
72		55.33		73.84
73		59.21		77.52
74		63.37		81.38
75		67.82		85.43
76		74.49		92.96
77		81.83		101.16
78		89.89		110.08
79		98.75		119.79
80		108.47		130.35

Base Plan Rates

TermSelect30 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$1,000,000–\$2,499,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15					1.04					
16–20	0.72		0.77		0.88		1.47		1.53	
21	0.74		0.78		0.90		1.50		1.55	
22	0.75		0.80		0.92		1.53		1.57	
23	0.77		0.81		0.94		1.56		1.60	
24	0.79		0.83		0.96		1.60		1.62	
25	0.81		0.84		0.98		1.63		1.64	
26	0.83		0.87		1.02		1.73		1.78	
27	0.86		0.91		1.06		1.84		1.92	
28	0.88		0.95		1.10		1.96		2.08	
29	0.90		0.99		1.14		2.09		2.25	
30	0.93		1.03		1.19	4.85	2.22		2.44	
31	0.98		1.08		1.25	5.13	2.35		2.63	
32	1.04		1.14		1.32	5.43	2.48		2.84	
33	1.10		1.20		1.39	5.74	2.63		3.06	
34	1.16		1.26		1.46	6.08	2.78		3.30	
35	1.23		1.33		1.54	6.44	2.94		3.56	
36	1.33		1.45		1.68	6.79	3.21		3.92	
37	1.45		1.58		1.83	7.17	3.50		4.31	
38	1.57		1.71		2.00	7.57	3.81		4.75	
39	1.70		1.87		2.18	7.99	4.15		5.22	
40	1.85		2.03		2.38	8.44	4.53		5.75	
41	2.05		2.25		2.64	8.93	4.92		6.30	
42	2.28		2.50		2.93	9.46	5.34		6.89	
43	2.53		2.78		3.25	10.02	5.80		7.55	
44	2.81		3.08		3.61	10.60	6.30		8.27	
45	3.12		3.42		4.00	11.23	6.84		9.05	
46	3.44	10.99	3.78	11.23	4.42	11.69	7.58	15.21	9.88	19.70
47	3.78	11.44	4.17	11.68	4.89	12.18	8.40	15.82	10.79	20.42
48	4.17	11.91	4.60	12.18	5.41	12.67	9.30	16.48	11.78	21.17
49	4.59	12.41	5.08	12.67	5.99	13.21	10.31	17.17	12.87	21.95
50	5.05	12.93	5.61	13.20	6.62	13.75	11.42	17.88	14.05	22.74
51		13.68		13.97		14.55		18.92		24.03
52		14.47		14.79		15.39		20.02		25.37
53		15.33		15.65		16.31		21.19		26.80
54		16.22		16.55		17.25		22.42		28.31
55		17.16		17.52		18.26		23.73		29.91
56		18.31		18.70		19.47		25.32		31.70
57		19.52		19.95		20.78		27.01		33.60
58		20.84		21.28		22.18		28.82		35.61
59		22.24		22.71		23.65		30.75		37.75
60		23.72		24.24		25.25		32.81		40.01
61		25.17		25.70		26.77		34.81		42.01
62		26.69		27.25		28.40		36.92		44.09
63		28.31		28.92		30.13		39.16		46.29
64		30.04		30.67		31.95		41.53		48.60
65		31.86		32.54		33.89		44.06		51.02
66		33.40		34.86		36.30		47.19		53.77
67		35.79		37.34		38.90		50.56		56.67
68		38.34		40.01		41.68		54.18		59.72
69		41.08		42.86		44.65		58.03		62.94
70		44.01		45.92		47.83		62.18		66.33
71		47.10		49.13		51.18		66.54		69.63
72		50.40		52.59		54.78		71.21		73.10
73		53.94		56.28		58.62		76.21		76.74
74		57.72		60.23		62.74		78.54		80.57
75		61.77		64.46		67.14		83.26		84.58
76		67.85		70.80		73.75		90.70		92.03
77		74.53		77.77		81.01		98.81		100.15
78		81.87		85.44		88.99		107.66		108.98
79		89.94		93.85		97.76		117.29		118.59
80		98.79		103.09		107.39		127.78		129.05

Base Plan Rates

TermSelect30 R&C – Male

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$2,500,000+									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15					1.03					
16-20	0.71		0.76		0.87		1.46		1.52	
21	0.73		0.77		0.89		1.49		1.54	
22	0.74		0.79		0.91		1.52		1.56	
23	0.76		0.80		0.93		1.55		1.59	
24	0.78		0.82		0.95		1.59		1.61	
25	0.80		0.83		0.97		1.62		1.63	
26	0.82		0.86		1.01		1.72		1.77	
27	0.85		0.90		1.05		1.83		1.91	
28	0.87		0.94		1.09		1.95		2.07	
29	0.89		0.98		1.13		2.08		2.24	
30	0.92		1.02		1.18	4.78	2.21		2.43	
31	0.97		1.07		1.24	5.05	2.34		2.62	
32	1.03		1.13		1.31	5.34	2.47		2.83	
33	1.09		1.19		1.38	5.66	2.61		3.05	
34	1.15		1.25		1.45	5.99	2.76		3.29	
35	1.22		1.32		1.53	6.34	2.92		3.55	
36	1.32		1.44		1.67	6.69	3.19		3.91	
37	1.44		1.56		1.82	7.06	3.47		4.30	
38	1.56		1.70		1.99	7.46	3.79		4.74	
39	1.69		1.86		2.17	7.87	4.13		5.21	
40	1.84		2.02		2.37	8.32	4.51		5.74	
41	2.04		2.24		2.63	8.79	4.90		6.29	
42	2.27		2.49		2.92	9.32	5.32		6.88	
43	2.52		2.77		3.24	9.87	5.77		7.54	
44	2.80		3.07		3.60	10.44	6.26		8.26	
45	3.11		3.41		3.99	11.06	6.80		9.04	
46	3.43	10.82	3.77	11.06	4.41	11.51	7.53	14.98	9.87	19.40
47	3.77	11.27	4.16	11.51	4.87	11.99	8.35	15.58	10.78	20.11
48	4.15	11.73	4.59	11.99	5.39	12.48	9.25	16.23	11.77	20.85
49	4.58	12.23	5.07	12.48	5.95	13.01	10.25	16.91	12.86	21.62
50	5.04	12.73	5.60	13.00	6.58	13.54	11.36	17.61	14.04	22.40
51		13.47		13.76		14.33		18.63		23.66
52		14.25		14.57		15.16		19.71		24.99
53		15.09		15.41		16.06		20.87		26.39
54		15.97		16.30		16.98		22.08		27.89
55		16.90		17.26		17.98		23.37		29.45
56		18.03		18.42		19.18		24.94		31.22
57		19.23		19.65		20.47		26.60		33.09
58		20.52		20.95		21.84		28.38		35.07
59		21.90		22.37		23.29		30.28		37.18
60		23.36		23.87		24.86		32.31		39.40
61		24.78		25.31		26.36		34.28		41.37
62		26.29		26.84		27.97		36.36		43.43
63		27.89		28.48		29.67		38.57		45.59
64		29.58		30.21		31.46		40.90		47.86
65		31.38		32.05		33.37		43.40		50.25
66		32.90		34.33		35.75		46.48		52.95
67		35.25		36.78		38.31		49.79		55.81
68		37.76		39.40		41.05		53.36		58.81
69		40.45		42.21		43.97		57.15		61.99
70		43.34		45.22		47.10		61.24		65.33
71		46.39		48.39		50.41		65.53		68.57
72		49.64		51.79		53.95		70.13		71.99
73		53.12		55.43		57.73		75.06		75.58
74		56.84		59.32		61.79		77.35		79.35
75		60.83		63.48		66.12		82.00		83.29
76		66.83		69.73		72.63		89.33		90.64
77		73.40		76.60		79.78		97.31		98.63
78		80.63		84.14		87.64		106.03		107.33
79		88.58		92.43		96.28		115.51		116.80
80		97.30		101.53		105.76		125.84		127.09

Base Plan Rates

TermSelect30 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$50,000–\$99,999				\$100,000–\$249,999			
	Standard				Standard			
	NON-SMOKER		SMOKER		NON-SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15	2.14				1.15			
16–20	1.59		2.49		0.98		1.37	
21	1.60		2.49		0.99		1.40	
22	1.61		2.49		1.00		1.43	
23	1.61		2.49		1.02		1.46	
24	1.62		2.49		1.03		1.49	
25	1.63		2.49		1.04		1.52	
26	1.71		2.49		1.05		1.59	
27	1.80		2.49		1.06		1.67	
28	1.89		2.49		1.07		1.75	
29	1.99		2.49		1.08		1.84	
30	2.09	4.71	2.49		1.09	4.66	1.93	
31	2.16	4.92	2.71		1.15	4.87	2.08	
32	2.24	5.14	2.95		1.21	5.08	2.25	
33	2.32	5.36	3.20		1.28	5.30	2.43	
34	2.40	5.58	3.48		1.35	5.52	2.62	
35	2.49	5.82	3.79		1.42	5.76	2.83	
36	2.49	6.17	4.08		1.52	6.11	3.06	
37	2.49	6.52	4.38		1.62	6.46	3.31	
38	2.49	6.90	4.71		1.73	6.83	3.59	
39	2.49	7.30	5.07		1.85	7.23	3.88	
40	2.49	7.73	5.45		1.97	7.66	4.20	
41	2.72	8.14	5.82		2.15	8.06	4.54	
42	2.98	8.59	6.21		2.34	8.50	4.92	
43	3.26	9.04	6.62		2.55	8.95	5.32	
44	3.57	9.54	7.07		2.78	9.44	5.76	
45	3.90	10.04	7.54		3.03	9.94	6.23	
46	4.21	10.53	8.10	15.33	3.32	10.42	6.74	14.95
47	4.56	10.93	8.71	16.06	3.65	10.90	7.28	15.69
48	4.92	11.48	9.35	16.83	4.00	11.42	7.88	16.47
49	5.32	12.06	10.05	17.62	4.39	11.96	8.52	17.29
50	5.75	12.65	10.80	18.47	4.81	12.52	9.21	18.15
51		13.33		19.29		13.13		19.05
52		14.04		20.15		13.79		20.00
53		14.80		21.07		14.48		20.99
54		15.58		22.25		15.20		22.03
55		16.41		23.36		15.96		23.13
56		17.46		24.48		16.89		24.35
57		18.58		26.07		17.86		25.64
58		19.77		27.75		18.90		27.01
59		21.03		29.56		20.00		28.44
60		22.37		31.47		21.16		29.94
61		24.12		33.43		22.74		31.52
62		26.00		35.51		24.43		33.18
63		28.03		37.72		26.26		34.91
64		30.22		40.06		28.22		36.75
65		32.57		42.56		30.32		38.69
66		34.72		45.08		31.59		40.19
67		37.00		47.74		33.59		42.60
68		39.45		50.57		35.71		45.14
69		42.04		53.56		37.96		47.85
70		44.81		56.73		40.36		50.71
71		48.29		61.18		43.40		54.23
72		52.03		65.98		46.66		57.98
73		56.06		71.15		50.17		62.01
74		60.40		76.74		53.96		66.30
75		65.08		82.75		58.01		70.90
76		70.57		88.72		62.44		75.94
77		76.51		95.11		67.19		81.36
78		82.95		101.97		72.30		87.15
79		89.95		109.32		77.81		93.36
80		97.53		117.19		83.74		100.01

Base Plan Rates

TermSelect30 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$250,000–\$499,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
0–15	0.92			
16–20	0.66		1.17	
21	0.66		1.20	
22	0.66		1.23	
23	0.67		1.26	
24	0.67		1.29	
25	0.67		1.32	
26	0.70		1.39	
27	0.74		1.46	
28	0.77		1.54	
29	0.81		1.62	
30	0.85	4.38	1.70	
31	0.91	4.61	1.85	
32	0.98	4.85	2.00	
33	1.05	5.10	2.17	
34	1.12	5.38	2.36	
35	1.20	5.67	2.56	
36	1.30	5.97	2.78	
37	1.41	6.30	3.02	
38	1.53	6.66	3.28	
39	1.66	7.02	3.56	
40	1.80	7.40	3.86	
41	1.97	7.80	4.19	
42	2.17	8.21	4.54	
43	2.38	8.65	4.92	
44	2.61	9.10	5.34	
45	2.86	9.58	5.79	
46	3.15	10.05	6.27	14.63
47	3.46	10.55	6.79	15.30
48	3.81	11.07	7.36	15.99
49	4.19	11.62	7.97	16.73
50	4.61	12.19	8.63	17.49
51		12.78		18.35
52		13.41		19.24
53		14.07		20.17
54		14.76		21.15
55		15.49		22.19
56		16.39		23.41
57		17.34		24.71
58		18.34		26.07
59		19.39		27.51
60		20.53		29.03
61		22.10		30.71
62		23.80		32.49
63		25.63		34.38
64		27.61		36.38
65		29.73		38.49
66		30.91		39.50
67		32.78		41.37
68		34.76		43.32
69		36.86		45.35
70		39.09		47.49
71		41.69		50.44
72		44.45		53.56
73		47.40		56.88
74		50.53		60.40
75		53.89		64.15
76		58.41		69.21
77		63.32		74.68
78		68.63		80.58
79		74.39		86.93
80		80.64		93.80

Base Plan Rates

TermSelect30 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$500,000–\$999,999			
	Standard NON-SMOKER		Standard SMOKER	
	Initial	Renewal	Initial	Renewal
	0–15	0.84		
16–20	0.60		1.10	
21	0.60		1.13	
22	0.60		1.16	
23	0.61		1.19	
24	0.61		1.22	
25	0.61		1.25	
26	0.64		1.31	
27	0.67		1.38	
28	0.71		1.45	
29	0.74		1.52	
30	0.78	4.29	1.60	
31	0.84	4.52	1.74	
32	0.90	4.76	1.89	
33	0.97	5.03	2.06	
34	1.05	5.30	2.24	
35	1.13	5.59	2.44	
36	1.23	5.90	2.65	
37	1.35	6.23	2.88	
38	1.47	6.58	3.13	
39	1.60	6.94	3.40	
40	1.75	7.34	3.70	
41	1.92	7.73	4.02	
42	2.10	8.16	4.36	
43	2.30	8.60	4.73	
44	2.51	9.08	5.13	
45	2.75	9.57	5.57	
46	3.04	10.03	6.04	14.54
47	3.36	10.52	6.54	15.19
48	3.72	11.02	7.09	15.87
49	4.11	11.56	7.68	16.59
50	4.55	12.12	8.32	17.33
51		12.71		18.18
52		13.31		19.09
53		13.96		20.02
54		14.63		21.01
55		15.33		22.04
56		16.24		23.28
57		17.18		24.57
58		18.19		25.95
59		19.26		27.40
60		20.39		28.93
61		21.96		30.59
62		23.64		32.34
63		25.44		34.19
64		27.38		36.15
65		29.48		38.21
66		30.68		39.28
67		32.56		41.18
68		34.56		43.18
69		36.70		45.27
70		38.95		47.45
71		41.53		50.31
72		44.26		53.34
73		47.18		56.55
74		50.29		59.96
75		53.61		63.57
76		58.17		68.54
77		63.11		73.89
78		68.48		79.66
79		74.28		85.89
80		80.60		92.60

Base Plan Rates

TermSelect30 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$1,000,000–\$2,499,999									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0–15					0.83					
16–20	0.43		0.49		0.56		1.05		1.06	
21	0.44		0.50		0.56		1.08		1.09	
22	0.45		0.51		0.56		1.11		1.12	
23	0.46		0.51		0.57		1.14		1.15	
24	0.47		0.52		0.57		1.17		1.18	
25	0.48		0.53		0.57		1.20		1.21	
26	0.51		0.55		0.60		1.26		1.27	
27	0.54		0.58		0.64		1.33		1.34	
28	0.57		0.60		0.67		1.40		1.41	
29	0.60		0.63		0.71		1.48		1.49	
30	0.63		0.66		0.75	4.25	1.56		1.57	
31	0.68		0.70		0.81	4.47	1.61		1.71	
32	0.72		0.75		0.87	4.71	1.67		1.86	
33	0.78		0.79		0.94	4.98	1.72		2.03	
34	0.83		0.85		1.02	5.25	1.78		2.21	
35	0.89		0.90		1.10	5.53	1.84		2.41	
36	0.97		0.98		1.20	5.84	2.02		2.62	
37	1.06		1.08		1.32	6.17	2.21		2.85	
38	1.15		1.18		1.44	6.51	2.43		3.10	
39	1.26		1.29		1.57	6.87	2.66		3.37	
40	1.37		1.41		1.72	7.27	2.92		3.67	
41	1.50		1.56		1.89	7.65	3.17		3.99	
42	1.63		1.73		2.07	8.08	3.43		4.33	
43	1.79		1.91		2.27	8.51	3.72		4.70	
44	1.95		2.11		2.50	8.99	4.03		5.10	
45	2.13		2.34		2.74	9.47	4.37		5.54	
46	2.35	9.34	2.59	9.54	3.03	9.93	4.79	12.92	6.01	14.39
47	2.59	9.79	2.86	10.00	3.35	10.41	5.24	13.53	6.51	15.04
48	2.85	10.26	3.16	10.47	3.70	10.91	5.74	14.19	7.06	15.71
49	3.14	10.76	3.49	10.99	4.10	11.44	6.29	14.88	7.65	16.42
50	3.46	11.29	3.86	11.52	4.53	12.00	6.89	15.59	8.29	17.16
51		11.82		12.07		12.58		16.34		18.00
52		12.39		12.65		13.18		17.13		18.90
53		12.98		13.27		13.82		17.96		19.82
54		13.61		13.90		14.48		18.83		20.80
55		14.27		14.57		15.18		19.73		21.82
56		15.11		15.43		16.08		20.89		23.05
57		16.00		16.34		17.01		22.12		24.32
58		16.94		17.30		18.01		23.41		25.69
59		17.93		18.31		19.07		24.80		27.13
60		18.98		19.38		20.19		26.25		28.64
61		20.43		20.87		21.74		28.26		30.28
62		22.00		22.46		23.40		30.41		32.02
63		23.67		24.18		25.19		32.74		33.85
64		25.48		26.03		27.11		35.24		35.79
65		27.43		28.01		29.19		36.02		37.83
66		27.95		29.16		30.37		36.80		38.89
67		29.66		30.95		32.23		38.80		40.77
68		31.48		32.86		34.21		40.93		42.75
69		33.42		34.87		36.33		43.15		44.82
70		35.48		37.02		38.56		45.51		46.98
71		37.82		39.46		41.11		48.26		49.81
72		40.31		42.07		43.82		51.18		52.81
73		42.99		44.85		46.71		54.27		55.98
74		45.82		47.80		49.79		57.56		59.36
75		48.85		50.96		53.07		61.04		62.93
76		52.99		55.29		57.59		65.99		67.85
77		57.49		59.98		62.48		71.34		73.15
78		62.37		65.08		67.80		77.13		78.86
79		67.66		70.60		73.54		83.40		85.03
80		73.40		76.60		79.79		90.16		91.67

Base Plan Rates

TermSelect30 R&C – Female

- Rates per \$1,000 of coverage
- Add \$50 policy fee
- Use age nearest birthday
- For Child Rider: \$6.00 per \$1,000 of coverage

Issue age	\$2,500,000+									
	Elite		Preferred		Standard		Preferred		Standard	
	NON-SMOKER		NON-SMOKER		NON-SMOKER		SMOKER		SMOKER	
	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal	Initial	Renewal
0-15					0.81					
16-20	0.42		0.48		0.55		1.04		1.05	
21	0.43		0.49		0.55		1.07		1.08	
22	0.44		0.50		0.55		1.10		1.11	
23	0.45		0.50		0.56		1.13		1.14	
24	0.46		0.51		0.56		1.16		1.17	
25	0.47		0.52		0.56		1.19		1.20	
26	0.50		0.54		0.59		1.25		1.26	
27	0.53		0.57		0.63		1.32		1.33	
28	0.55		0.59		0.66		1.39		1.40	
29	0.59		0.62		0.70		1.47		1.48	
30	0.62		0.65		0.74	4.18	1.55		1.56	
31	0.66		0.69		0.80	4.41	1.60		1.70	
32	0.71		0.74		0.86	4.64	1.65		1.85	
33	0.76		0.78		0.93	4.90	1.70		2.02	
34	0.82		0.84		1.01	5.17	1.75		2.20	
35	0.88		0.89		1.09	5.45	1.80		2.40	
36	0.96		0.97		1.19	5.75	1.98		2.61	
37	1.05		1.07		1.31	6.07	2.18		2.84	
38	1.14		1.17		1.43	6.42	2.40		3.09	
39	1.25		1.28		1.56	6.77	2.64		3.36	
40	1.36		1.40		1.71	7.16	2.90		3.66	
41	1.49		1.55		1.88	7.54	3.14		3.97	
42	1.62		1.72		2.06	7.96	3.41		4.32	
43	1.78		1.90		2.26	8.39	3.70		4.69	
44	1.94		2.10		2.49	8.85	4.01		5.09	
45	2.12		2.33		2.73	9.33	4.35		5.53	
46	2.34	9.19	2.58	9.40	3.02	9.78	4.75	12.72	5.99	14.18
47	2.58	9.64	2.85	9.85	3.34	10.26	5.19	13.33	6.50	14.81
48	2.84	10.10	3.15	10.32	3.69	10.74	5.68	13.97	7.05	15.47
49	3.13	10.60	3.48	10.82	4.09	11.27	6.20	14.65	7.64	16.18
50	3.45	11.12	3.85	11.35	4.52	11.82	6.78	15.36	8.28	16.90
51		11.64		11.89		12.39		16.10		17.73
52		12.21		12.46		12.98		16.87		18.61
53		12.78		13.07		13.61		17.69		19.52
54		13.41		13.69		14.26		18.54		20.48
55		14.05		14.35		14.95		19.43		21.49
56		14.88		15.20		15.83		20.57		22.70
57		15.76		16.09		16.75		21.78		23.96
58		16.68		17.03		17.74		23.06		25.30
59		17.66		18.03		18.78		24.42		26.72
60		18.69		19.09		19.88		25.86		28.21
61		20.12		20.55		21.41		27.84		29.83
62		21.66		22.12		23.05		29.95		31.53
63		23.31		23.81		24.80		32.24		33.34
64		25.10		25.63		26.70		34.71		35.25
65		27.02		27.58		28.74		35.47		37.25
66		27.52		28.71		29.91		36.24		38.30
67		29.21		30.48		31.75		38.21		40.15
68		31.01		32.36		33.70		40.31		42.10
69		32.92		34.34		35.78		42.50		44.14
70		34.94		36.46		37.98		44.82		46.26
71		37.25		38.86		40.49		47.53		49.05
72		39.70		41.43		43.15		50.41		52.01
73		42.33		44.17		46.00		53.45		55.14
74		45.12		47.07		49.03		56.69		58.46
75		48.11		50.18		52.27		60.12		61.98
76		52.19		54.45		56.72		64.99		66.83
77		56.62		59.08		61.53		70.26		72.04
78		61.43		64.10		66.77		75.96		77.67
79		66.63		69.53		72.42		82.13		83.74
80		72.29		75.44		78.59		88.79		90.29

With a national network of thousands of independent, professional advisors, ivari provides a full range of insurance products to help Canadians make the right choice for their protection needs. The people, products and service that make up ivari have stood the test of time and have been in the Canadian marketplace since 1928. We are committed to always being approachable and transparent in everything we do, and we will stand by our word. Visit us at ivari.ca.

Like us. Follow us. Share us.



P.O. Box 4241, Station A
Toronto, Ontario M5W 5R3
ivari.ca