

prosperity  
TERM™ INSURANCE

ivari™

# Rate guide

as at September 2015



# prosperity term™ insurance at a glance

## Terms

- 10-year
- 20-year
- 30-year

*All plans are renewable and convertible.*

## Issue ages

- 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

- 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

- 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

- Annual – 1.00
- Semi-Annual – 0.53
- Quarterly – 0.27

### Pre-Authorized Debit (PAD)<sup>† †</sup>

- Quarterly – 0.26
- Monthly – 0.09

†† For PAD the client must submit one monthly or quarterly premium and a voided cheque along with a completed PAD form.

## Coverage options

### Single life

#### Joint life

##### **First-to-die – Maximum five lives**

*Built-in special options*

- Single Life Insurance Option
- Survivor Option
- Additional Death Benefit

##### **Last-to-die – Maximum five lives**

*Built-in special option*

- Single Life Insurance Option

### Multiple life

Up to 17 coverages (combinations of base coverage, riders and optional benefits). This includes up to five lives on each joint coverage.

*Built-in flexibility option*

- Severance Option

## **Optional benefits**

- Children's Insurance
- Accidental Death and Dismemberment
- Waiver of Premium
- Payor Waiver of Premium

## **Underwriting programs**

- 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.

### **Five underwriting classes:**

Elite non-smoker

Preferred non-smoker

Standard non-smoker

Preferred smoker

Standard smoker

*Please see ivari's underwriting risk classifications (BW1976) for complete details.*

## **Convertibility**

Convertible to prosperity universal life insurance or a successor product as deemed eligible by *ivari*, any time prior to the policy anniversary closest to the life insured's 71<sup>st</sup> birthday.

Credits that increase tax-sheltering room are offered when prosperity term is converted to a prosperity universal life plan.

## **Renewability**

10- and 20-year: To age 80.

30-year: Renewable at year 30 with level premiums to age 100 with coverage for life.

No medical evidence is required upon renewal.

## **SelectOPTIONS<sup>†</sup> – Available with prosperity term 30**

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.\*\*

<sup>†</sup> 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:

- 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 life.
2. Multiply the rate per \$1,000 by the thousands of face amount.
3. Add any substandard extra rating and/or flat 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 prosperity term 30 with *Select*OPTIONS
- 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...**

	<b>First 30 years</b>	<b>Renewal</b>
Base coverage	$\begin{array}{r} \$1.50 \\ \times 250 \\ \hline \$375.00 \end{array}$	$\begin{array}{r} \$26.59 \\ \times 250 \\ \hline \$6,647.50^* \end{array}$
AD&D	$\begin{array}{r} \$1.25 \\ \times 100 \\ \hline \$125.00 \end{array}$	$\begin{array}{r} \$1.25 \\ \times 100 \\ \hline \$125.00 \end{array}$
Add Child Rider (6 units)	$\begin{array}{r} \$6.00 \\ \times 30 \\ \hline \$180.00 \end{array}$	$\begin{array}{r} \$6.00 \\ \times 30 \\ \hline \$180.00 \end{array}$
Add Policy Fee	\$50.00	\$50.00
Annual premium	\$730.00	\$7,002.50
Add WP	$\begin{array}{r} \$0.10 \\ \times 730.00 \\ \hline \$73.00 \end{array}$	$\begin{array}{r} \$0.10 \\ \times 7,002.50 \\ \hline \$700.25 \end{array}$
Total annual premium	\$803.00	\$7,702.75
Multiply by PAD factor	$\begin{array}{r} \phantom{\$803.00} \\ \times .09 \\ \hline \phantom{\$803.00} \end{array}$	$\begin{array}{r} \phantom{\$7,702.75} \\ \times .09 \\ \hline \phantom{\$7,702.75} \end{array}$
Monthly PAD premium	\$72.27	\$693.25

\*Guaranteed level renewal premium to age 100.

# Rider premium rates

For a complete description of the riders available on prosperity term, please refer to the prosperity term Product Guide WFG-LP1290.

## 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.

1. Based on the sex of the payor (male), select the appropriate rate table.
2. 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).
3. Divide the factor by 100 to represent as a percentage ( $7.99 / 100 = 0.0799$ ).
4. 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.

1. Based on the sex of the payor (male), select the appropriate rate table.
2. 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).
3. Divide the factor by 100 to represent as a percentage ( $15.34 / 100 = 0.1534$ ).
4. 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

Number of years premiums waived*																
Payor	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

# prosperity term 10 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–\$250,000			
	Regular				Regular			
	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

# prosperity term 10 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	\$250,001–\$500,000			
	Regular		Regular	
	NON-SMOKER		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

# prosperity term 10 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	\$500,001–\$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

# prosperity term 10 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

# prosperity term 10 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

# prosperity term 10 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–\$250,000			
	Regular				Regular			
	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

# prosperity term 10 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	\$250,001–\$500,000			
	Regular		Regular	
	NON-SMOKER		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

# prosperity term 10 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	\$500,001–\$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

# prosperity term 10 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

# prosperity term 10 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

# prosperity term 20 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–\$250,000			
	Regular				Regular			
	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

# prosperity term 20 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	\$250,001–\$500,000			
	Regular		Regular	
	NON-SMOKER		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

# prosperity term 20 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	\$500,001–\$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

# prosperity term 20 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

# prosperity term 20 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	Initiala	Renewaal	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

# prosperity term 20 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–\$250,000			
	Regular				Regular			
	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

# prosperity term 20 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	\$250,001–\$500,000			
	Regular		Regular	
	NON-SMOKER		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

# prosperity term 20 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	\$500,001–\$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

# prosperity term 20 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

# prosperity term 20 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

# prosperity term 30 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–\$250,000			
	Regular				Regular			
	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

# prosperity term 30 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	\$250,001–\$500,000			
	Regular		Regular	
	NON-SMOKER		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

# prosperity term 30 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	\$500,001–\$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

# prosperity term 30 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

# prosperity term 30 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

# prosperity term 30 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–\$250,000			
	Regular				Regular			
	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

# prosperity term 30 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	\$250,001–\$500,000			
	Regular		Regular	
	NON-SMOKER		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

# prosperity term 30 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	\$500,001–\$999,999			
	Standard		Standard	
	NON-SMOKER		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

# prosperity term 30 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

# prosperity term 30 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

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