



ONE RATE CLASS PREFERRED

TERM RATE GUIDE

A guide of all the rates you need to calculate the base for One Rate Class Preferred.

Welcome to an easier life

Your clients lead very busy lives. With so much going on, getting the appropriate life insurance coverage can fall to the bottom of their “to do” lists.

Life can be complicated. Getting clients the protection they need shouldn't be.

How do you make sure your clients have the coverage they need? You make the process as simple as possible with a solution that's easier, economical and efficient to both buy and sell.

Using this rate guide

Determine gender, term, rate class, banding, specified amount and age for the case you want to quote.

Rate classes

- **Nontobacco Preferred = One Rate Class Preferred**
- **Standard Preferred = One Rate Class Preferred Tobacco**

In addition, substandard risk classification tables do exist — running from Tables B through P. Flat-extra ratings may also apply, from \$0 to \$25 for every \$1,000 of insurance coverage.

Banding

Band 1	\$25,000 to \$99,999
Band 2	\$100,000 to \$249,999
Band 3	\$250,000 to \$499,999
Band 4	\$500,000 to \$999,999
Band 5	\$1 million and up (subject to underwriting review)

Minimum specified amount

Nontobacco and Standard	\$25,000
Nontobacco Preferred Plus, Nontobacco Preferred and Standard Preferred	\$100,000

Issue ages (Age nearest birthday)

Term	WA	MT	All other states
10	18 – 70	18 – 70	18 – 70
20	18 – 60	18 – 65	18 – 65
30	18 – 50	18 – 50	18 – 50 male 18 – 55 female

Note: For rates for the state of Montana, use male rates only.

Age nearest birthday

The competitive environment is shifting to age nearest birthday (ANB) for all life insurance pricing. Because we strive to offer simple and easy solutions for our clients, we aim to maintain a consistent pricing structure and, therefore, have decided to offer ANB on all new products.

How to calculate base premiums

The annual premium is calculated by multiplying the premium rate for each portion of the policy by the number of units of specified amount of coverage. One unit equals \$1,000.

Annual policy fee

- The annual policy fee is added to the base premium to give the total annual base premium
- \$85 noncommissionable, for bands 1 and 2
- \$50 noncommissionable, for bands 3 through 5

Policy expense charges

Premium modal factors

If the applicant wishes to pay the premium via a payment mode other than annual, modal factors need to be applied. Multiply the total annual premium by the applicable modal factor to find the premium amount.

Annual	1.000
Semiannual	0.520
Quarterly	0.265
Monthly EFT	0.089

Please note that the total annual premiums are higher when paid in a mode other than annual.

10-YEAR TERM FEMALE

ISSUE AGE	NONTOBACCO PREFERRED				STANDARD PREFERRED				Payment mode	Factor	Load
	BAND 2	BAND 3	BAND 4	BAND 5	BAND 2	BAND 3	BAND 4	BAND 5			
18	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95	Semiannual	X 0.520	+ 0.00
19	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95			
20	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95	Quarterly	X 0.265	+ 0.00
21	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95			
22	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95	Monthly EFT	X 0.089	+ 0.00
23	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95			
24	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95	Semiannual	X 0.520	+ 0.00
25	0.36	0.36	0.34	0.32	1.11	1.08	1.03	0.95			
26	0.37	0.37	0.34	0.32	1.11	1.08	1.03	0.95	Quarterly	X 0.265	+ 0.00
27	0.37	0.37	0.35	0.32	1.11	1.08	1.03	0.95			
28	0.38	0.38	0.35	0.33	1.11	1.08	1.03	0.95	Monthly EFT	X 0.089	+ 0.00
29	0.38	0.38	0.36	0.33	1.11	1.08	1.03	0.95			
30	0.39	0.39	0.36	0.33	1.11	1.08	1.03	0.95	Semiannual	X 0.520	+ 0.00
31	0.39	0.39	0.36	0.33	1.14	1.10	1.05	0.97			
32	0.39	0.39	0.36	0.33	1.17	1.12	1.07	0.99	Quarterly	X 0.265	+ 0.00
33	0.39	0.39	0.36	0.34	1.19	1.14	1.09	1.01			
34	0.39	0.39	0.36	0.34	1.22	1.16	1.11	1.03	Monthly EFT	X 0.089	+ 0.00
35	0.39	0.39	0.36	0.34	1.25	1.18	1.13	1.05			
36	0.42	0.42	0.39	0.37	1.35	1.27	1.22	1.14	Semiannual	X 0.520	+ 0.00
37	0.45	0.45	0.42	0.40	1.44	1.36	1.31	1.23			
38	0.47	0.47	0.44	0.42	1.54	1.45	1.39	1.31	Quarterly	X 0.265	+ 0.00
39	0.50	0.50	0.47	0.45	1.63	1.54	1.48	1.40			
40	0.53	0.53	0.50	0.48	1.73	1.63	1.57	1.49	Monthly EFT	X 0.089	+ 0.00
41	0.61	0.61	0.58	0.54	1.90	1.79	1.73	1.64			
42	0.68	0.68	0.66	0.61	2.07	1.95	1.89	1.80	Semiannual	X 0.520	+ 0.00
43	0.76	0.76	0.73	0.67	2.23	2.11	2.06	1.95			
44	0.83	0.83	0.81	0.74	2.40	2.27	2.22	2.11	Quarterly	X 0.265	+ 0.00
45	0.91	0.91	0.89	0.80	2.57	2.43	2.38	2.26			
46	0.99	0.99	0.97	0.88	2.82	2.65	2.61	2.46	Monthly EFT	X 0.089	+ 0.00
47	1.07	1.07	1.05	0.95	3.07	2.87	2.83	2.66			
48	1.15	1.15	1.13	1.03	3.33	3.09	3.06	2.87	Semiannual	X 0.520	+ 0.00
49	1.23	1.23	1.21	1.10	3.58	3.31	3.28	3.07			
50	1.31	1.31	1.29	1.18	3.83	3.53	3.51	3.27	Quarterly	X 0.265	+ 0.00
51	1.48	1.48	1.44	1.34	4.14	3.80	3.78	3.54			
52	1.64	1.64	1.59	1.50	4.44	4.06	4.05	3.81	Monthly EFT	X 0.089	+ 0.00
53	1.81	1.81	1.74	1.65	4.75	4.33	4.32	4.07			
54	1.97	1.97	1.89	1.81	5.05	4.59	4.59	4.34	Semiannual	X 0.520	+ 0.00
55	2.14	2.14	2.04	1.97	5.36	4.86	4.86	4.61			
56	2.35	2.35	2.24	2.16	5.84	5.29	5.29	5.03	Quarterly	X 0.265	+ 0.00
57	2.55	2.55	2.44	2.36	6.32	5.71	5.71	5.44			
58	2.76	2.76	2.64	2.55	6.80	6.14	6.14	5.86	Monthly EFT	X 0.089	+ 0.00
59	2.96	2.96	2.84	2.75	7.28	6.56	6.56	6.27			
60	3.17	3.17	3.04	2.94	7.76	6.99	6.99	6.69	Semiannual	X 0.520	+ 0.00
61	3.63	3.63	3.51	3.28	8.50	7.86	7.85	7.49			
62	4.10	4.10	3.98	3.62	9.25	8.72	8.70	8.29	Quarterly	X 0.265	+ 0.00
63	4.56	4.56	4.44	3.97	9.99	9.59	9.56	9.08			
64	5.03	5.03	4.91	4.31	10.74	10.45	10.41	9.88	Monthly EFT	X 0.089	+ 0.00
65	5.49	5.49	5.38	4.65	11.48	11.32	11.27	10.68			
66	6.65	6.65	6.31	5.34	13.55	13.24	13.03	12.40	Semiannual	X 0.520	+ 0.00
67	7.81	7.81	7.23	6.03	15.62	15.17	14.80	14.11			
68	8.96	8.96	8.16	6.73	17.68	17.09	16.56	15.83	Quarterly	X 0.265	+ 0.00
69	10.12	10.12	9.08	7.42	19.75	19.02	18.33	17.54			
70	11.28	11.28	10.01	8.11	21.82	20.94	20.09	19.26			

Bands 1 & 2: Add \$85 annual policy fee.
 Bands 3, 4 & 5: Add \$50 annual policy fee.

20-YEAR TERM MALE

ISSUE AGE	NONTABACCO PREFERRED				STANDARD PREFERRED				Payment mode	Factor	Load
	BAND 2	BAND 3	BAND 4	BAND 5	BAND 2	BAND 3	BAND 4	BAND 5			
18	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95	Semiannual Quarterly Monthly EFT	X 0.520 + 0.00 X 0.265 + 0.00 X 0.089 + 0.00	
19	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
20	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
21	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
22	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
23	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
24	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
25	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
26	0.68	0.68	0.67	0.61	2.39	2.15	2.04	1.95			
27	0.69	0.69	0.67	0.61	2.39	2.15	2.04	1.95			
28	0.69	0.69	0.68	0.62	2.39	2.15	2.04	1.95			
29	0.70	0.70	0.68	0.62	2.39	2.15	2.04	1.95			
30	0.70	0.70	0.68	0.62	2.39	2.15	2.04	1.95			
31	0.70	0.70	0.69	0.63	2.47	2.22	2.11	2.02			
32	0.71	0.71	0.69	0.63	2.55	2.29	2.18	2.10			
33	0.71	0.71	0.70	0.64	2.62	2.37	2.25	2.17			
34	0.72	0.72	0.70	0.64	2.70	2.44	2.32	2.25			
35	0.72	0.72	0.71	0.65	2.78	2.51	2.39	2.32			
36	0.77	0.77	0.76	0.71	3.05	2.74	2.61	2.54			
37	0.82	0.82	0.81	0.76	3.32	2.96	2.83	2.76			
38	0.86	0.86	0.85	0.82	3.59	3.19	3.06	2.98			
39	0.91	0.91	0.90	0.87	3.86	3.41	3.28	3.20			
40	0.96	0.96	0.95	0.93	4.13	3.64	3.50	3.42			
41	1.10	1.10	1.09	1.05	4.61	4.07	3.95	3.86			
42	1.23	1.23	1.22	1.17	5.08	4.51	4.40	4.29			
43	1.37	1.37	1.36	1.30	5.56	4.94	4.84	4.73			
44	1.50	1.50	1.49	1.42	6.03	5.38	5.29	5.16			
45	1.64	1.64	1.63	1.54	6.51	5.81	5.74	5.60			
46	1.85	1.85	1.83	1.74	7.23	6.45	6.38	6.24			
47	2.06	2.06	2.03	1.95	7.96	7.10	7.03	6.87			
48	2.27	2.27	2.24	2.15	8.68	7.74	7.67	7.51			
49	2.48	2.48	2.44	2.36	9.41	8.39	8.32	8.14			
50	2.69	2.69	2.64	2.56	10.13	9.03	8.96	8.78			
51	2.96	2.96	2.92	2.85	11.09	9.92	9.86	9.68			
52	3.23	3.23	3.20	3.14	12.04	10.80	10.76	10.59			
53	3.50	3.50	3.47	3.44	13.00	11.69	11.66	11.49			
54	3.77	3.77	3.75	3.73	13.95	12.57	12.56	12.40			
55	4.04	4.04	4.03	4.02	14.91	13.46	13.46	13.30			
56	5.29	5.29	5.21	5.10	16.88	15.14	15.12	14.95			
57	6.54	6.54	6.39	6.19	18.85	16.82	16.78	16.61			
58	7.80	7.80	7.56	7.27	20.82	18.50	18.43	18.26			
59	9.05	9.05	8.74	8.36	22.79	20.18	20.09	19.92			
60	10.30	10.30	9.92	9.44	24.76	21.86	21.75	21.57			
61	11.44	11.44	11.14	10.32	26.73	23.89	23.80	23.66			
62	12.58	12.58	12.35	11.20	28.70	25.92	25.85	25.74			
63	13.72	13.72	13.57	12.09	30.66	27.94	27.90	27.83			
64	14.86	14.86	14.78	12.97	32.63	29.97	29.95	29.91			
65	16.00	16.00	16.00	13.85	34.60	32.00	32.00	32.00			

Bands 1 & 2: Add \$85 annual policy fee.
 Bands 3, 4 & 5: Add \$50 annual policy fee.

20-YEAR TERM FEMALE

ISSUE AGE	NONTOBACCO PREFERRED				STANDARD PREFERRED				Factor	Load	Payment mode
	BAND 2	BAND 3	BAND 4	BAND 5	BAND 2	BAND 3	BAND 4	BAND 5			
18	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51	X 0.520	+ 0.00	Semiannual Quarterly Monthly EFT
19	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51	X 0.265	+ 0.00	
20	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51	X 0.089	+ 0.00	
21	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
22	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
23	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
24	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
25	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
26	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
27	0.55	0.55	0.53	0.49	1.82	1.65	1.56	1.51			
28	0.56	0.56	0.54	0.50	1.82	1.65	1.57	1.51			
29	0.56	0.56	0.54	0.50	1.82	1.65	1.57	1.51			
30	0.56	0.56	0.54	0.50	1.82	1.65	1.57	1.51			
31	0.58	0.58	0.56	0.52	1.91	1.71	1.63	1.56			
32	0.60	0.60	0.58	0.53	1.99	1.78	1.69	1.61			
33	0.61	0.61	0.59	0.55	2.08	1.84	1.75	1.67			
34	0.63	0.63	0.61	0.56	2.16	1.91	1.81	1.72			
35	0.65	0.65	0.63	0.58	2.25	1.97	1.87	1.77			
36	0.68	0.68	0.67	0.62	2.44	2.13	2.02	1.92			
37	0.72	0.72	0.70	0.66	2.63	2.29	2.18	2.07			
38	0.75	0.75	0.74	0.70	2.81	2.45	2.33	2.23			
39	0.79	0.79	0.77	0.74	3.00	2.61	2.49	2.38			
40	0.82	0.82	0.81	0.78	3.19	2.77	2.64	2.53			
41	0.91	0.91	0.90	0.87	3.48	3.03	2.90	2.78			
42	1.00	1.00	0.99	0.95	3.77	3.29	3.16	3.03			
43	1.10	1.10	1.09	1.04	4.05	3.54	3.42	3.28			
44	1.19	1.19	1.18	1.12	4.34	3.80	3.68	3.53			
45	1.28	1.28	1.27	1.21	4.63	4.06	3.94	3.78			
46	1.40	1.40	1.39	1.33	5.11	4.46	4.33	4.16			
47	1.52	1.52	1.51	1.45	5.59	4.86	4.72	4.54			
48	1.64	1.64	1.63	1.56	6.06	5.26	5.10	4.91			
49	1.76	1.76	1.75	1.68	6.54	5.66	5.49	5.29			
50	1.88	1.88	1.87	1.80	7.02	6.06	5.88	5.67			
51	2.07	2.07	2.06	1.99	7.61	6.58	6.42	6.20			
52	2.25	2.25	2.24	2.19	8.21	7.10	6.96	6.72			
53	2.44	2.44	2.43	2.38	8.80	7.62	7.50	7.25			
54	2.62	2.62	2.61	2.58	9.40	8.14	8.04	7.77			
55	2.81	2.81	2.80	2.77	9.99	8.66	8.58	8.30			
56	3.70	3.70	3.63	3.54	11.12	9.71	9.49	9.12			
57	4.59	4.59	4.45	4.31	12.25	10.76	10.39	9.93			
58	5.47	5.47	5.28	5.09	13.39	11.82	11.30	10.75			
59	6.36	6.36	6.10	5.86	14.52	12.87	12.20	11.56			
60	7.25	7.25	6.93	6.63	15.65	13.92	13.11	12.38			
61	8.60	8.60	7.44	7.09	17.10	15.71	15.06	14.47			
62	9.94	9.94	7.95	7.55	18.55	17.49	17.01	16.57			
63	11.29	11.29	8.46	8.01	20.00	19.28	18.95	18.66			
64	12.63	12.63	8.97	8.47	21.45	21.06	20.90	20.76			
65	13.98	13.98	9.48	8.93	22.90	22.85	22.85	22.85			

Premium bands:
 Band 1 - Specified amounts \$25,000-\$99,999
 Band 2 - Specified amounts \$100,000-\$249,999
 Band 3 - Specified amounts \$250,000-\$499,999
 Band 4 - Specified amounts \$500,000-\$999,999
 Band 5 - Specified amounts \$1,000,000 and above

Bands 1 & 2: Add \$85 annual policy fee.
 Bands 3, 4 & 5: Add \$50 annual policy fee.

30-YEAR TERM MALE

ISSUE AGE	NONTOBACCO PREFERRED			
	BAND 2	BAND 3	BAND 4	BAND 5
18	1.17	1.17	1.11	1.08
19	1.17	1.17	1.11	1.08
20	1.17	1.17	1.11	1.08
21	1.17	1.17	1.11	1.08
22	1.17	1.17	1.11	1.08
23	1.17	1.17	1.11	1.08
24	1.17	1.17	1.11	1.08
25	1.17	1.17	1.11	1.08
26	1.17	1.17	1.11	1.08
27	1.17	1.17	1.11	1.08
28	1.17	1.17	1.11	1.08
29	1.17	1.17	1.11	1.08
30	1.17	1.17	1.11	1.08
31	1.18	1.18	1.12	1.09
32	1.19	1.19	1.13	1.10
33	1.21	1.21	1.15	1.12
34	1.22	1.22	1.16	1.13
35	1.23	1.23	1.17	1.14
36	1.33	1.33	1.27	1.24
37	1.44	1.44	1.37	1.34
38	1.54	1.54	1.48	1.45
39	1.65	1.65	1.58	1.55
40	1.75	1.75	1.68	1.65
41	1.96	1.96	1.89	1.86
42	2.16	2.16	2.10	2.06
43	2.37	2.37	2.30	2.27
44	2.57	2.57	2.51	2.47
45	2.78	2.78	2.72	2.68
46	3.06	3.06	3.00	2.96
47	3.34	3.34	3.28	3.24
48	3.62	3.62	3.56	3.53
49	3.90	3.90	3.84	3.81
50	4.18	4.18	4.12	4.09

STANDARD PREFERRED			
BAND 2	BAND 3	BAND 4	BAND 5
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.76	3.41	3.34	3.17
3.90	3.62	3.46	3.30
4.04	3.83	3.58	3.42
4.18	4.04	3.70	3.55
4.32	4.25	3.82	3.67
4.46	4.46	3.94	3.80
4.93	4.78	4.33	4.19
5.40	5.10	4.72	4.58
5.87	5.41	5.11	4.97
6.34	5.73	5.50	5.36
6.81	6.05	5.89	5.75
7.61	6.82	6.69	6.54
8.41	7.59	7.49	7.32
9.20	8.37	8.28	8.11
10.00	9.14	9.08	8.89
10.80	9.91	9.88	9.68
11.43	10.72	10.66	10.50
12.06	11.52	11.43	11.31
12.68	12.33	12.21	12.13
13.31	13.13	12.98	12.94
13.94	13.94	13.76	13.76

Premium bands:
 Band 1 - Specified amounts \$25,000-\$99,999
 Band 2 - Specified amounts \$100,000-\$249,999
 Band 3 - Specified amounts \$250,000-\$499,999
 Band 4 - Specified amounts \$500,000-\$999,999
 Band 5 - Specified amounts \$1,000,000 and above

Payment mode	Factor	Load
Semiannual	X 0.520	+ 0.00
Quarterly	X 0.265	+ 0.00
Monthly EFT	X 0.089	+ 0.00

Bands 1 & 2: Add \$85 annual policy fee.
 Bands 3, 4 & 5: Add \$50 annual policy fee.

30-YEAR TERM FEMALE

ISSUE AGE	NONTOBACCO PREFERRED				STANDARD PREFERRED			
	BAND 2	BAND 3	BAND 4	BAND 5	BAND 2	BAND 3	BAND 4	BAND 5
18	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
19	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
20	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
21	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
22	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
23	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
24	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
25	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
26	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
27	0.95	0.95	0.92	0.87	2.78	2.47	2.43	2.35
28	0.95	0.95	0.92	0.88	2.78	2.47	2.43	2.35
29	0.95	0.95	0.92	0.88	2.78	2.47	2.43	2.35
30	0.95	0.95	0.92	0.88	2.78	2.47	2.43	2.35
31	0.96	0.96	0.93	0.89	2.90	2.57	2.52	2.44
32	0.98	0.98	0.94	0.90	3.02	2.68	2.62	2.52
33	0.99	0.99	0.96	0.91	3.15	2.78	2.71	2.61
34	1.01	1.01	0.97	0.92	3.27	2.89	2.81	2.69
35	1.02	1.02	0.98	0.93	3.39	2.99	2.90	2.78
36	1.09	1.09	1.05	1.01	3.71	3.25	3.17	3.05
37	1.17	1.17	1.13	1.09	4.03	3.51	3.44	3.32
38	1.24	1.24	1.20	1.16	4.35	3.77	3.70	3.59
39	1.32	1.32	1.28	1.24	4.67	4.03	3.97	3.86
40	1.39	1.39	1.35	1.32	4.99	4.29	4.24	4.13
41	1.52	1.52	1.47	1.44	5.53	4.76	4.72	4.61
42	1.65	1.65	1.60	1.57	6.07	5.23	5.20	5.10
43	1.78	1.78	1.72	1.69	6.60	5.70	5.68	5.58
44	1.91	1.91	1.85	1.82	7.14	6.17	6.16	6.07
45	2.04	2.04	1.97	1.94	7.68	6.64	6.64	6.55
46	2.22	2.22	2.16	2.12	8.56	7.42	7.40	7.32
47	2.41	2.41	2.34	2.31	9.45	8.20	8.16	8.09
48	2.59	2.59	2.53	2.49	10.33	8.97	8.93	8.87
49	2.78	2.78	2.71	2.68	11.22	9.75	9.69	9.64
50	2.96	2.96	2.90	2.86	12.10	10.53	10.45	10.41
51	3.67	3.67	3.62	3.55	13.12	11.85	11.74	11.67
52	4.39	4.39	4.34	4.24	14.14	13.17	13.03	12.94
53	5.10	5.10	5.07	4.93	15.16	14.49	14.33	14.20
54	5.82	5.82	5.79	5.62	16.18	15.81	15.62	15.47
55	6.53	6.53	6.51	6.31	17.20	17.13	16.91	16.73

Premium bands: Band 1 - Specified amounts \$25,000-\$99,999
 Band 2 - Specified amounts \$100,000-\$249,999
 Band 3 - Specified amounts \$250,000-\$499,999
 Band 4 - Specified amounts \$500,000-\$999,999
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Payment mode	Factor	Load
Semiannual	X 0.520	+ 0.00
Quarterly	X 0.265	+ 0.00
Monthly EFT	X 0.089	+ 0.00

Bands 1 & 2: Add \$85 annual policy fee.
 Bands 3, 4 & 5: Add \$50 annual policy fee.

10-YEAR WAIVER OF PREMIUM DISABILITY BENEFIT RIDER

ISSUE AGE	STANDARD PREFERRED	NT PREFERRED
18	0.13	0.10
19	0.13	0.10
20	0.13	0.11
21	0.14	0.12
22	0.15	0.12
23	0.15	0.12
24	0.15	0.12
25	0.15	0.12
26	0.15	0.12
27	0.15	0.12
28	0.16	0.13
29	0.16	0.13
30	0.16	0.14
31	0.18	0.14
32	0.18	0.14
33	0.19	0.15
34	0.20	0.15
35	0.21	0.15
36	0.22	0.15
37	0.23	0.16
38	0.25	0.16
39	0.27	0.17
40	0.29	0.19
41	0.31	0.19
42	0.32	0.20
43	0.35	0.21
44	0.39	0.23
45	0.41	0.24
46	0.52	0.28
47	0.60	0.32
48	0.69	0.35
49	0.79	0.38
50	0.88	0.42
51	1.04	0.51
52	1.20	0.60
53	1.36	0.68
54	1.52	0.77
55	1.68	0.85
56	1.83	0.95
57	1.98	1.04
58	2.15	1.14
59	2.34	1.26

20-YEAR WAIVER OF PREMIUM DISABILITY BENEFIT RIDER

ISSUE AGE	STANDARD	NT PREFERRED
18	0.20	0.13
19	0.20	0.13
20	0.21	0.14
21	0.21	0.15
22	0.23	0.15
23	0.23	0.15
24	0.23	0.15
25	0.23	0.16
26	0.24	0.16
27	0.24	0.16
28	0.25	0.18
29	0.25	0.18
30	0.28	0.19
31	0.30	0.19
32	0.31	0.19
33	0.33	0.21
34	0.35	0.21
35	0.37	0.21
36	0.39	0.22
37	0.41	0.24
38	0.45	0.24
39	0.48	0.26
40	0.52	0.28
41	0.55	0.29
42	0.56	0.29
43	0.60	0.29
44	0.66	0.32
45	0.68	0.33
46	0.81	0.37
47	0.94	0.41
48	1.09	0.46
49	1.24	0.50
50	1.39	0.54
51	1.63	0.66
52	1.89	0.78
53	2.14	0.89
54	2.39	1.00
55	2.65	1.11
56	2.88	1.23
57	3.11	1.35
58	3.38	1.48
59	3.68	1.64

30-YEAR WAIVER OF PREMIUM DISABILITY BENEFIT RIDER

ISSUE AGE	STANDARD PREFERRED	NT PREFERRED
18	0.22	0.18
19	0.22	0.18
20	0.24	0.20
21	0.24	0.21
22	0.27	0.21
23	0.27	0.21
24	0.27	0.21
25	0.27	0.22
26	0.28	0.22
27	0.28	0.22
28	0.29	0.25
29	0.29	0.25
30	0.32	0.27
31	0.35	0.27
32	0.36	0.27
33	0.39	0.29
34	0.41	0.29
35	0.42	0.29
36	0.45	0.31
37	0.48	0.34
38	0.52	0.34
39	0.56	0.36
40	0.60	0.39
41	0.64	0.41
42	0.66	0.41
43	0.69	0.41
44	0.76	0.45
45	0.78	0.46
46	0.94	0.52
47	1.09	0.57
48	1.26	0.64
49	1.44	0.70
50	1.61	0.76
51	1.89	0.92
52	2.18	1.09
53	2.48	1.25
54	2.77	1.40
55	3.07	1.55