

# Get Down

with our competitive  
rates & \$1 million band

Get back **100%** of premiums paid!

## Guaranteed.\*

\* At the end of the level premium period, subject to certain conditions and limitations. Does not include any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable.

### Voya ROP Endowment Term

issued by ReliaStar Life Insurance Company

### Voya ROP Endowment Term NY

issued by ReliaStar Life Insurance Company of New York

## Product Guide/Rate Card

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RETIREMENT  
INVESTMENTS  
INSURANCE

**VOYA**  
FINANCIAL™

Voya.com



## Voya ROP Endowment Term

Voya ROP Endowment Term from ReliaStar Life Insurance Company, and Voya ROP Endowment Term NY from ReliaStar Life Insurance Company of New York, offers your clients valuable death benefit protection from term life insurance with the ability to get all of their premiums back\* – guaranteed – if they outlive the policy term (20, 25 or 30 years).

This type of term insurance appeals to people who are concerned about buying a product they think they probably will never need. Voya ROP Endowment Term offers a generous return of premium schedule should your client surrender the policy before the full term.

\*Does not include any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable.

## General Description

Premiums are guaranteed to remain level for the selected 20, 25, and 30 year term period and increase annually thereafter

### Advantages

- › Fully guaranteed level premium term for 20, 25 or 30 years
- › Guaranteed cash values with loan capability during the level premium period
- › Conversion option to the earlier of age 70 or end of the level premium period to select cash value policies without evidence of insurability
- › No policy fee – all premium is commissionable!
- › Low minimum face amount - \$100,000
- › Reduced paid-up benefit
- › Six underwriting classes including Select No Tobacco, featuring minimum age of 0
- › Competitive age/amount requirements and criteria for Select, Preferred and Super Preferred classes



# Key Features

## Illustrations

Designed to simplify and expedite the entire process for you and your clients.

- › No signed illustrations required
- › One-page Term Premium Comparison Summary Report is available to illustrate:
  - Up to multiple policies
  - Three different face amounts
  - Multiple underwriting classes

## Credit Cards

Credit/Debit (VISA, Mastercard and Discover) cards are accepted on applications to pay the initial premium only, not available in MD, and NY.\* In NC, only debit cards are allowed to be used and credit card usage is prohibited.

\*Payment by credit, charge, or debit card is at the option of the consumer and the same insurance coverage is available to the consumer regardless of the method of payment.

## Exchange Option

The policy may be exchanged to select cash value policies without evidence of insurability, during the initial level premium period, up to age 70.

- › Exchange will be to the same class, if available, otherwise to the most comparable class available at the time of exchange.
- › At the time of exchange, the cash surrender value will be applied towards the new policy, unless directed otherwise by the owner.

## Rate Bands

These policies offer five rate bands:

- Band 1** – \$100,000 - \$149,999
- Band 2** – \$150,000 - \$249,999
- Band 3** – \$250,000 - \$499,999
- Band 4** – \$500,000 - \$999,999
- Band 5** – \$1,000,000 +

# Product Specifications



## Issue Ages (age nearest birthday)

Same for Voya ROP Endowment Term and Voya ROP Endowment Term NY

20-Year Guaranteed Level	Premium Period
Super Preferred No Tobacco	18-60
Preferred No Tobacco	18-60
Select No Tobacco	0-60*
Standard No Tobacco	18-60
Preferred Tobacco	18-50
Standard Tobacco	16-50

25-Year Guaranteed Level	Premium Period
Super Preferred No Tobacco	18-55
Preferred No Tobacco	18-55
Select No Tobacco	0-55*
Standard No Tobacco	18-55
Preferred Tobacco	18-50
Standard Tobacco	16-50

30-Year Guaranteed Level	Premium Period
Super Preferred No Tobacco	18-50
Preferred No Tobacco	18-50
Select No Tobacco	0-50*
Standard No Tobacco	18-50
Preferred Tobacco	18-45
Standard Tobacco	16-45

\*Minimum issue age is 14 days.

## Minimum Policy Size

\$100,000

## Policy Fee

None

## Substandard Rates

Extra premium is based on Select No Tobacco or Standard Tobacco rates. Ratings removed after policy year 20.

## Grace Period

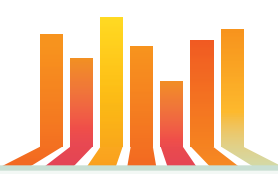
After the premium amount, premiums must be paid by the 31st day after the due date.

## Nonforfeiture Benefits

The nonforfeiture option uses the cash surrender value to purchase paid-up insurance at the end of the grace period if the premium is not paid.

## Policy Loans


The policy's cash value may be available for requested policy loans and automatic premium loans. The policy loan rate is 8% payable in arrears (current and guaranteed). The maximum amount that can be borrowed is equal to the cash value less previous outstanding loan balance less loan interest due to the next anniversary. The minimum amount that can be borrowed is \$100. There is no limit to the number of loans that may be taken.



**Automatic Premium Loan (APL)** is an optional feature that can be selected on the application or subsequently requested in writing before the end of the grace period. If selected, unpaid premiums will be paid by loan automatically at the end of the grace period. The loan effective date will be the premium due date. The loan value available for APL will be based on the paid-to date assuming the premium has been paid. If the loan value is not large enough to pay the entire premium due, the loan will be for the next shorter premium period that the loan value allows (requires automatic mode change).

Loan payments are not added to cumulative premiums paid used to determine the return of premium amount.

Loans are not permitted on Reduced Paid Up coverage.



## Premium Endowment Benefit

The return of premium endowment benefit will be paid to in-force policies at the end of the level premium period. The amount paid is equal to the total premiums paid, excluding any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable. Any interest payments on policy loans or reinstatements is not included as premium.

The cash value at the end of each policy year will equal a specified percentage of the cumulative premiums paid (excluding any special class and flat extra premiums, rider premiums, modal premium charges and premiums paid but not yet due and payable). The percentage will vary by issue age, sex, underwriting class, band, duration, and the guaranteed level premium period.

## Reinstatements:

Policies that lapse may reinstate within 3 years of the paid-to date subject to underwriting approval and payment of the amount we bill for reinstatement. The amount billed for a reinstatement will include:

- » Past due premiums.
- » Daily interest (compounded annually) at 6% on past due premiums. Interest charged from the original due date to the reinstatement date.
- » Any premium due within the 60 days following the reinstatement date.
- » Loan interest compounded annually to the date of reinstatement.
- » Any cash surrender value paid upon lapse of the policy, with interest (compounded annually) at 6% to the date of reinstatement.

The interest amount paid as part of a reinstatement is not added to cumulative premiums paid used to determine the return of premium amount.

## Modal Factors

If premiums are paid more frequently than annually, a modal factor is applied to the annual premium amount (see below).

Premium Interval	Modal Premium Charge Factor	Gross Modal Factor
Semiannual	0.02	0.52
Quarterly	0.015	0.265
Monthly EFT	0.004167	0.0875
List Bill Monthly	0.008667	0.092
Monthly Military Allotment	0.004167	0.0875
Direct Monthly	0.011667	0.095

## Underwriting Classes

Super Preferred No Tobacco (SPNT)

Preferred No Tobacco (PNT)

Select No Tobacco (SLNT)

Standard No Tobacco (SNT)

Preferred Tobacco (PT)

Standard Tobacco (ST)

Substandard Off Select No Tobacco (if not a tobacco user)

Substandard Off Standard Tobacco (if a tobacco user)

To learn more about the guidelines concerning specific criteria to qualify for each class, please refer to the Underwriting Requirements Summary, #113151.



# Riders



**Individual riders may not be available in all states and are subject to certain conditions and limitations. Please see each rider for more complete details.**

## Accidental Death Benefit Rider

This rider provides accidental death benefit protection up to the policy's stated death benefit, to a maximum of \$300,000 on any one life (includes any ADB already in force). The rider automatically expires on the policy anniversary nearest the insured's 70th birthday (65th birthday in NY). The issue ages are 5 – 60.

Minimum: \$50,000

Maximum: The lesser of stated death benefit amount on the base policy or \$300,000

## Accelerated Benefit Rider

This rider is automatically included, where approved, at no additional premium for eligible policies. The rider allows prepayment of a portion of the death benefit if the insured is terminally ill (life expectancy of 12 months or less). The owner can request payment of up to 25 percent of the eligible death benefit not to exceed \$250,000.

The accelerated benefits under this rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Your clients are advised to consult with a qualified tax or legal advisor concerning how receipt of such a payment will affect your clients, your clients' spouses and your clients' families' and their eligibility for public assistance.



## Children's Term Insurance Rider

Provides level term insurance on each insured child. Each unit provides \$1,000 of death benefit for each insured child. Each unit costs \$6.00 per year, regardless of the number of children covered.

**Minimum:** \$2,000 (2 units)

**Maximum:** \$10,000 (10 units)\*

Issue ages for the insured parent are 18-60. Issue ages for children are 15 days but less than age 18.

The rider terminates at the earlier of:  
the insured's death, at the insured's age 65.  
Coverage under the rider terminates when the child reaches age 25.\*\*

Conversions to certain cash value policies are available without evidence of insurability.

The conversion feature will be available:

- » for each insured child at the earlier of the insured's death or at the insured's age 65
- » for an insured child when he/she attains age 25
- » to a cash value policy issued for a stated death benefit of up to 5 times the rider coverage amount. The premium for the new policy will be based on the rates then in effect for the age and rate class of such insured child at the time.

\*If both parents buy policies, their children can only be insured on one of the policies.

\*\*The premium for this rider will continue to be deducted until the policy owner notifies the company to cancel the benefit, following the child's 25th birthday.

## Waiver of Premium Rider (Disability)

In the event of total disability before the insured's age 60 and continues for a waiting period of six months, premiums will be waived retroactively from the beginning of the disability. Premiums will continue to be waived for the duration of the total disability.

**Issue ages: 16-55**

The maximum face amount for a policy with this Waiver of Premium Rider is \$5,000,000.

# 20 Year Term

## Band 1 \$100,000 - \$149,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	3.08	--	--	--	--	--	2.48	--	--	--
1	--	--	3.16	--	--	--	--	--	2.58	--	--	--
2	--	--	3.23	--	--	--	--	--	2.68	--	--	--
3	--	--	3.31	--	--	--	--	--	2.78	--	--	--
4	--	--	3.39	--	--	--	--	--	2.89	--	--	--
5	--	--	3.46	--	--	--	--	--	2.99	--	--	--
6	--	--	3.54	--	--	--	--	--	3.09	--	--	--
7	--	--	3.62	--	--	--	--	--	3.19	--	--	--
8	--	--	3.69	--	--	--	--	--	3.29	--	--	--
9	--	--	3.77	--	--	--	--	--	3.39	--	--	--
10	--	--	3.85	--	--	--	--	--	3.49	--	--	--
11	--	--	3.92	--	--	--	--	--	3.59	--	--	--
12	--	--	4.00	--	--	--	--	--	3.70	--	--	--
13	--	--	4.08	--	--	--	--	--	3.80	--	--	--
14	--	--	4.15	--	--	--	--	--	3.90	--	--	--
15	--	--	4.23	--	--	--	--	--	4.00	--	--	--
16	--	--	4.29	--	--	9.15	--	--	4.02	--	--	7.03
17	--	--	4.33	--	--	9.15	--	--	4.05	--	--	7.03
18	3.86	4.28	4.36	5.46	7.53	9.15	3.50	3.84	4.08	4.60	5.67	7.03
19	3.86	4.28	4.39	5.46	7.53	9.15	3.50	3.84	4.10	4.60	5.68	7.03
20	3.86	4.28	4.42	5.46	7.53	9.15	3.50	3.84	4.13	4.60	5.70	7.03
21	3.86	4.28	4.46	5.46	7.53	9.15	3.50	3.84	4.17	4.60	5.72	7.03
22	3.86	4.28	4.51	5.46	7.53	9.15	3.50	3.84	4.20	4.60	5.75	7.03
23	3.86	4.28	4.57	5.46	7.53	9.15	3.50	3.84	4.24	4.60	5.77	7.03
24	3.86	4.28	4.64	5.46	7.53	9.15	3.50	3.84	4.28	4.60	5.80	7.03
25	3.86	4.28	4.72	5.46	7.53	9.15	3.50	3.84	4.33	4.60	5.83	7.03
26	3.90	4.33	4.81	5.57	7.78	9.48	3.53	3.88	4.38	4.70	6.10	7.39
27	3.94	4.39	4.90	5.69	8.06	9.84	3.57	3.92	4.43	4.81	6.39	7.78
28	3.98	4.46	5.01	5.82	8.38	10.24	3.60	3.97	4.49	4.94	6.71	8.21
29	4.03	4.53	5.13	5.97	8.72	10.69	3.64	4.02	4.56	5.07	7.07	8.69
30	4.09	4.61	5.26	6.14	9.11	11.19	3.69	4.08	4.63	5.23	7.45	9.20
31	4.15	4.71	5.41	6.33	9.54	11.75	3.74	4.15	4.71	5.40	7.87	9.75
32	4.23	4.82	5.59	6.54	10.02	12.38	3.80	4.22	4.80	5.59	8.32	10.35
33	4.31	4.94	5.79	6.79	10.56	13.07	3.87	4.31	4.90	5.80	8.80	11.00
34	4.40	5.07	6.01	7.07	11.16	13.85	3.94	4.40	5.02	6.04	9.32	11.70
35	4.51	5.23	6.26	7.38	11.82	14.70	4.02	4.50	5.14	6.30	9.88	12.44
36	4.65	5.45	6.55	7.69	12.36	15.36	4.15	4.69	5.39	6.58	10.30	12.97
37	4.80	5.69	6.87	8.04	12.95	16.08	4.30	4.90	5.67	6.88	10.74	13.54
38	4.97	5.97	7.22	8.42	13.58	16.84	4.45	5.12	5.97	7.22	11.22	14.14
39	5.15	6.26	7.60	8.84	14.25	17.66	4.63	5.37	6.30	7.59	11.73	14.79
40	5.35	6.58	8.02	9.29	14.97	18.53	4.82	5.64	6.66	7.99	12.28	15.49
41	5.56	6.93	8.47	9.78	15.73	19.46	5.02	5.94	7.06	8.42	12.87	16.24
42	5.80	7.31	8.97	10.32	16.54	20.45	5.25	6.26	7.48	8.89	13.51	17.04
43	6.06	7.73	9.51	10.91	17.41	21.50	5.49	6.60	7.94	9.40	14.18	17.90
44	6.34	8.18	10.10	11.55	18.32	22.62	5.74	6.97	8.43	9.95	14.90	18.82
45	6.64	8.67	10.74	12.24	19.29	23.79	6.02	7.37	8.96	10.53	15.67	19.79
46	7.13	9.18	11.38	13.03	20.56	25.22	6.39	7.78	9.45	11.11	16.82	21.12
47	7.64	9.73	12.06	13.88	21.89	26.72	6.78	8.21	9.97	11.72	18.04	22.52
48	8.19	10.31	12.78	14.78	23.29	28.29	7.19	8.67	10.53	12.37	19.33	24.00
49	8.78	10.93	13.56	15.74	24.76	29.95	7.63	9.15	11.11	13.06	20.67	25.55
50	9.41	11.59	14.39	16.77	26.32	31.70	8.10	9.66	11.73	13.78	22.08	27.17
51	10.08	12.30	15.27	17.86	--	--	8.59	10.20	12.38	14.55	--	--
52	10.79	13.05	16.20	19.02	--	--	9.10	10.77	13.07	15.36	--	--
53	11.55	13.85	17.19	20.26	--	--	9.64	11.37	13.79	16.20	--	--
54	12.34	14.69	18.24	21.56	--	--	10.21	11.99	14.55	17.09	--	--
55	13.17	15.56	19.33	22.91	--	--	10.80	12.65	15.34	18.02	--	--
56	14.07	16.59	20.52	24.24	--	--	11.53	13.51	16.32	19.12	--	--
57	14.99	17.65	21.74	25.61	--	--	12.29	14.40	17.34	20.27	--	--
58	15.95	18.76	23.01	27.03	--	--	13.08	15.32	18.40	21.47	--	--
59	16.95	19.91	24.34	28.51	--	--	13.91	16.28	19.50	22.71	--	--
60	18.00	21.11	25.72	30.06	--	--	14.76	17.28	20.64	24.00	--	--

Rates for policy years 21+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 20 Year Term

## Band 2 \$150,000 - \$249,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	2.38	--	--	--	--	--	1.75	--	--	--
1	--	--	2.47	--	--	--	--	--	1.82	--	--	--
2	--	--	2.57	--	--	--	--	--	1.89	--	--	--
3	--	--	2.67	--	--	--	--	--	1.96	--	--	--
4	--	--	2.76	--	--	--	--	--	2.03	--	--	--
5	--	--	2.86	--	--	--	--	--	2.11	--	--	--
6	--	--	2.96	--	--	--	--	--	2.18	--	--	--
7	--	--	3.05	--	--	--	--	--	2.25	--	--	--
8	--	--	3.15	--	--	--	--	--	2.32	--	--	--
9	--	--	3.25	--	--	--	--	--	2.39	--	--	--
10	--	--	3.35	--	--	--	--	--	2.46	--	--	--
11	--	--	3.44	--	--	--	--	--	2.53	--	--	--
12	--	--	3.54	--	--	--	--	--	2.61	--	--	--
13	--	--	3.64	--	--	--	--	--	2.68	--	--	--
14	--	--	3.73	--	--	--	--	--	2.75	--	--	--
15	--	--	3.83	--	--	--	--	--	2.82	--	--	--
16	--	--	3.89	--	--	7.08	--	--	2.88	--	--	4.70
17	--	--	3.93	--	--	7.21	--	--	2.94	--	--	4.83
18	3.13	3.44	3.97	5.04	5.86	7.33	2.55	2.69	3.00	3.73	3.97	4.97
19	3.13	3.44	4.00	5.05	5.94	7.45	2.58	2.72	3.07	3.79	4.07	5.13
20	3.13	3.45	4.03	5.07	6.02	7.58	2.60	2.75	3.14	3.86	4.19	5.31
21	3.14	3.45	4.07	5.09	6.12	7.73	2.63	2.79	3.22	3.93	4.32	5.50
22	3.14	3.45	4.12	5.11	6.22	7.89	2.66	2.83	3.30	4.00	4.47	5.72
23	3.15	3.45	4.17	5.14	6.34	8.08	2.69	2.87	3.39	4.09	4.64	5.96
24	3.15	3.46	4.25	5.18	6.48	8.29	2.72	2.91	3.50	4.18	4.82	6.24
25	3.16	3.46	4.33	5.22	6.63	8.53	2.76	2.96	3.61	4.28	5.03	6.54
26	3.20	3.52	4.40	5.30	6.81	8.70	2.80	3.02	3.68	4.36	5.23	6.76
27	3.24	3.59	4.48	5.39	7.01	8.90	2.84	3.09	3.76	4.45	5.45	7.00
28	3.29	3.66	4.57	5.49	7.24	9.11	2.89	3.17	3.85	4.54	5.69	7.27
29	3.34	3.75	4.67	5.61	7.49	9.35	2.94	3.26	3.95	4.65	5.95	7.56
30	3.40	3.84	4.78	5.73	7.76	9.61	3.00	3.35	4.06	4.77	6.24	7.87
31	3.46	3.95	4.91	5.88	8.07	9.91	3.07	3.46	4.18	4.91	6.55	8.21
32	3.54	4.07	5.05	6.04	8.42	10.24	3.14	3.58	4.31	5.06	6.89	8.58
33	3.62	4.21	5.22	6.23	8.81	10.61	3.22	3.71	4.47	5.23	7.25	8.98
34	3.72	4.36	5.40	6.44	9.24	11.02	3.31	3.86	4.63	5.42	7.63	9.40
35	3.83	4.54	5.61	6.68	9.71	11.47	3.41	4.02	4.82	5.62	8.05	9.86
36	3.99	4.73	5.87	7.01	10.40	12.33	3.53	4.16	5.01	5.86	8.60	10.57
37	4.16	4.94	6.16	7.38	11.14	13.25	3.66	4.32	5.23	6.13	9.19	11.34
38	4.35	5.18	6.49	7.80	11.94	14.24	3.80	4.48	5.46	6.43	9.81	12.16
39	4.56	5.44	6.84	8.24	12.79	15.30	3.95	4.67	5.71	6.75	10.49	13.04
40	4.79	5.71	7.22	8.73	13.70	16.42	4.12	4.87	5.99	7.11	11.21	13.98
41	5.04	6.02	7.64	9.25	14.67	17.62	4.30	5.09	6.30	7.49	11.99	14.99
42	5.31	6.35	8.09	9.83	15.69	18.89	4.50	5.33	6.62	7.91	12.82	16.08
43	5.60	6.71	8.59	10.46	16.79	20.25	4.72	5.59	6.98	8.36	13.71	17.24
44	5.92	7.10	9.13	11.15	17.95	21.69	4.94	5.87	7.35	8.84	14.66	18.48
45	6.27	7.53	9.71	11.89	19.17	23.21	5.19	6.16	7.76	9.35	15.67	19.79
46	6.73	8.10	10.41	12.71	20.31	24.48	5.55	6.60	8.30	9.99	16.68	20.88
47	7.22	8.70	11.17	13.58	21.51	25.81	5.94	7.06	8.87	10.68	17.75	22.04
48	7.74	9.34	11.96	14.51	22.77	27.20	6.35	7.55	9.48	11.40	18.87	23.26
49	8.29	10.03	12.82	15.50	24.10	28.67	6.79	8.07	10.12	12.17	20.05	24.53
50	8.89	10.76	13.73	16.56	25.50	30.22	7.25	8.62	10.80	12.98	21.28	25.86
51	9.52	11.54	14.70	17.69	--	--	7.73	9.19	11.52	13.84	--	--
52	10.19	12.37	15.73	18.88	--	--	8.24	9.80	12.27	14.74	--	--
53	10.91	13.25	16.82	20.15	--	--	8.77	10.44	13.06	15.68	--	--
54	11.66	14.17	17.98	21.49	--	--	9.33	11.11	13.89	16.67	--	--
55	12.44	15.14	19.18	22.89	--	--	9.92	11.81	14.76	17.71	--	--
56	13.41	16.23	20.39	24.22	--	--	10.70	12.73	15.84	18.87	--	--
57	14.42	17.35	21.64	25.59	--	--	11.51	13.68	16.97	20.07	--	--
58	15.46	18.52	22.93	27.01	--	--	12.36	14.68	18.14	21.33	--	--
59	16.55	19.74	24.29	28.49	--	--	13.24	15.71	19.36	22.63	--	--
60	17.68	21.01	25.70	30.04	--	--	14.15	16.78	20.62	23.98	--	--

Rates for policy years 21+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 20 Year Term

## Band 3 \$250,000 - \$499,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.85	--	--	--	--	--	1.26	--	--	--
1	--	--	1.92	--	--	--	--	--	1.31	--	--	--
2	--	--	2.00	--	--	--	--	--	1.36	--	--	--
3	--	--	2.07	--	--	--	--	--	1.41	--	--	--
4	--	--	2.15	--	--	--	--	--	1.46	--	--	--
5	--	--	2.23	--	--	--	--	--	1.52	--	--	--
6	--	--	2.30	--	--	--	--	--	1.57	--	--	--
7	--	--	2.38	--	--	--	--	--	1.62	--	--	--
8	--	--	2.45	--	--	--	--	--	1.67	--	--	--
9	--	--	2.53	--	--	--	--	--	1.72	--	--	--
10	--	--	2.60	--	--	--	--	--	1.77	--	--	--
11	--	--	2.68	--	--	--	--	--	1.82	--	--	--
12	--	--	2.75	--	--	--	--	--	1.88	--	--	--
13	--	--	2.83	--	--	--	--	--	1.93	--	--	--
14	--	--	2.90	--	--	--	--	--	1.98	--	--	--
15	--	--	2.98	--	--	--	--	--	2.03	--	--	--
16	--	--	3.00	--	--	5.91	--	--	2.07	--	--	3.61
17	--	--	3.02	--	--	6.00	--	--	2.11	--	--	3.72
18	2.14	2.55	3.04	3.43	4.91	6.08	1.84	1.98	2.15	2.60	3.09	3.84
19	2.14	2.55	3.05	3.43	4.98	6.17	1.85	2.00	2.19	2.63	3.18	3.97
20	2.14	2.55	3.06	3.43	5.06	6.26	1.86	2.02	2.24	2.66	3.28	4.12
21	2.14	2.55	3.08	3.43	5.14	6.36	1.88	2.04	2.29	2.70	3.40	4.29
22	2.14	2.55	3.10	3.43	5.24	6.47	1.89	2.07	2.35	2.74	3.52	4.47
23	2.14	2.55	3.12	3.43	5.34	6.60	1.90	2.10	2.41	2.78	3.67	4.68
24	2.14	2.55	3.15	3.43	5.46	6.75	1.92	2.13	2.48	2.82	3.82	4.91
25	2.14	2.55	3.19	3.43	5.60	6.91	1.94	2.16	2.55	2.87	4.00	5.16
26	2.18	2.59	3.25	3.50	5.72	7.09	1.98	2.20	2.61	2.94	4.14	5.32
27	2.22	2.63	3.31	3.59	5.86	7.29	2.02	2.25	2.67	3.02	4.29	5.49
28	2.26	2.68	3.39	3.68	6.01	7.51	2.06	2.31	2.74	3.11	4.45	5.67
29	2.31	2.73	3.47	3.78	6.18	7.76	2.11	2.37	2.82	3.21	4.63	5.88
30	2.37	2.79	3.56	3.90	6.37	8.04	2.16	2.44	2.91	3.32	4.82	6.10
31	2.43	2.86	3.66	4.03	6.58	8.34	2.23	2.51	3.01	3.44	5.03	6.34
32	2.50	2.94	3.78	4.18	6.82	8.69	2.30	2.60	3.12	3.57	5.26	6.60
33	2.58	3.03	3.92	4.35	7.08	9.07	2.37	2.69	3.24	3.73	5.50	6.88
34	2.68	3.13	4.07	4.54	7.38	9.50	2.46	2.80	3.38	3.89	5.77	7.19
35	2.78	3.24	4.24	4.76	7.70	9.97	2.55	2.91	3.53	4.08	6.05	7.51
36	2.91	3.42	4.49	5.02	8.37	10.84	2.66	3.05	3.71	4.30	6.56	8.19
37	3.07	3.63	4.77	5.30	9.09	11.78	2.77	3.20	3.92	4.55	7.10	8.92
38	3.23	3.86	5.07	5.62	9.87	12.79	2.90	3.37	4.14	4.82	7.67	9.70
39	3.41	4.10	5.41	5.97	10.70	13.87	3.05	3.55	4.38	5.12	8.30	10.54
40	3.61	4.37	5.77	6.34	11.58	15.01	3.20	3.75	4.65	5.44	8.96	11.44
41	3.82	4.66	6.16	6.75	12.51	16.23	3.37	3.96	4.94	5.79	9.68	12.40
42	4.06	4.98	6.59	7.19	13.51	17.53	3.55	4.20	5.25	6.17	10.45	13.43
43	4.31	5.33	7.06	7.68	14.57	18.92	3.75	4.45	5.59	6.58	11.27	14.54
44	4.59	5.71	7.58	8.21	15.70	20.38	3.96	4.72	5.95	7.02	12.14	15.72
45	4.89	6.12	8.13	8.78	16.89	21.93	4.18	5.01	6.34	7.49	13.07	16.97
46	5.36	6.68	8.83	9.67	18.16	23.22	4.54	5.44	6.87	8.14	14.22	18.20
47	5.86	7.27	9.57	10.62	19.48	24.56	4.91	5.90	7.44	8.83	15.43	19.50
48	6.39	7.90	10.36	11.62	20.87	25.97	5.32	6.38	8.04	9.56	16.70	20.86
49	6.96	8.57	11.20	12.70	22.34	27.46	5.74	6.89	8.68	10.34	18.04	22.29
50	7.56	9.29	12.10	13.85	23.89	29.04	6.19	7.43	9.35	11.16	19.44	23.79
51	8.21	10.06	13.06	15.07	--	--	6.66	8.00	10.06	12.02	--	--
52	8.90	10.87	14.08	16.37	--	--	7.16	8.61	10.81	12.93	--	--
53	9.62	11.73	15.16	17.75	--	--	7.68	9.24	11.59	13.88	--	--
54	10.39	12.64	16.30	19.20	--	--	8.23	9.90	12.41	14.88	--	--
55	11.19	13.59	17.49	20.72	--	--	8.80	10.59	13.27	15.93	--	--
56	12.22	14.77	18.82	22.16	--	--	9.63	11.57	14.37	17.15	--	--
57	13.28	15.99	20.20	23.64	--	--	10.50	12.58	15.51	18.41	--	--
58	14.38	17.25	21.62	25.18	--	--	11.40	13.64	16.69	19.73	--	--
59	15.53	18.57	23.12	26.78	--	--	12.33	14.73	17.92	21.09	--	--
60	16.73	19.95	24.67	28.46	--	--	13.30	15.87	19.20	22.51	--	--

Issue Age  
(Age Nearest Birthday)

Policy Fee  
None

# 20 Year Term

## Band 4 \$500,000 - \$999,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.60	--	--	--	--	--	1.01	--	--	--
1	--	--	1.65	--	--	--	--	--	1.05	--	--	--
2	--	--	1.69	--	--	--	--	--	1.09	--	--	--
3	--	--	1.74	--	--	--	--	--	1.13	--	--	--
4	--	--	1.79	--	--	--	--	--	1.18	--	--	--
5	--	--	1.84	--	--	--	--	--	1.22	--	--	--
6	--	--	1.88	--	--	--	--	--	1.26	--	--	--
7	--	--	1.93	--	--	--	--	--	1.30	--	--	--
8	--	--	1.98	--	--	--	--	--	1.34	--	--	--
9	--	--	2.03	--	--	--	--	--	1.38	--	--	--
10	--	--	2.07	--	--	--	--	--	1.42	--	--	--
11	--	--	2.12	--	--	--	--	--	1.46	--	--	--
12	--	--	2.17	--	--	--	--	--	1.51	--	--	--
13	--	--	2.22	--	--	--	--	--	1.55	--	--	--
14	--	--	2.26	--	--	--	--	--	1.59	--	--	--
15	--	--	2.31	--	--	--	--	--	1.63	--	--	--
16	--	--	2.33	--	--	5.31	--	--	1.66	--	--	3.07
17	--	--	2.35	--	--	5.37	--	--	1.68	--	--	3.15
18	1.82	2.09	2.36	2.96	4.27	5.43	1.40	1.53	1.71	2.13	2.51	3.23
19	1.82	2.09	2.38	2.96	4.32	5.50	1.41	1.54	1.74	2.15	2.58	3.32
20	1.82	2.09	2.39	2.96	4.37	5.56	1.42	1.55	1.77	2.17	2.66	3.42
21	1.82	2.09	2.41	2.96	4.43	5.63	1.42	1.56	1.80	2.19	2.74	3.53
22	1.82	2.09	2.42	2.96	4.49	5.71	1.43	1.57	1.84	2.22	2.84	3.66
23	1.82	2.09	2.45	2.96	4.56	5.81	1.44	1.59	1.88	2.25	2.95	3.80
24	1.82	2.09	2.48	2.96	4.65	5.91	1.45	1.60	1.92	2.28	3.07	3.96
25	1.82	2.09	2.51	2.96	4.74	6.03	1.46	1.62	1.97	2.31	3.20	4.13
26	1.86	2.13	2.58	3.04	4.89	6.23	1.50	1.67	2.03	2.38	3.38	4.33
27	1.90	2.18	2.66	3.12	5.06	6.45	1.54	1.72	2.10	2.45	3.57	4.55
28	1.94	2.24	2.74	3.21	5.25	6.70	1.59	1.77	2.18	2.54	3.78	4.79
29	1.99	2.30	2.84	3.32	5.46	6.97	1.64	1.83	2.26	2.63	4.02	5.06
30	2.05	2.36	2.95	3.44	5.69	7.28	1.70	1.90	2.36	2.73	4.27	5.34
31	2.12	2.44	3.07	3.57	5.95	7.62	1.77	1.98	2.46	2.85	4.54	5.66
32	2.19	2.53	3.21	3.73	6.24	8.00	1.84	2.07	2.58	2.98	4.84	5.99
33	2.28	2.63	3.38	3.90	6.56	8.43	1.92	2.16	2.71	3.12	5.16	6.35
34	2.37	2.74	3.56	4.10	6.92	8.90	2.01	2.27	2.86	3.28	5.50	6.74
35	2.48	2.87	3.76	4.32	7.32	9.42	2.11	2.39	3.02	3.46	5.87	7.16
36	2.62	3.06	4.00	4.58	8.01	10.26	2.22	2.54	3.20	3.69	6.36	7.81
37	2.78	3.28	4.27	4.86	8.75	11.16	2.35	2.70	3.39	3.95	6.88	8.52
38	2.95	3.52	4.56	5.18	9.54	12.13	2.49	2.88	3.60	4.24	7.43	9.26
39	3.14	3.77	4.88	5.52	10.39	13.16	2.64	3.07	3.83	4.55	8.03	10.07
40	3.34	4.05	5.23	5.89	11.29	14.26	2.81	3.29	4.09	4.89	8.68	10.93
41	3.56	4.36	5.61	6.29	12.25	15.43	2.99	3.52	4.36	5.26	9.36	11.86
42	3.80	4.69	6.03	6.73	13.27	16.67	3.18	3.77	4.66	5.65	10.10	12.85
43	4.07	5.05	6.48	7.22	14.36	18.00	3.39	4.04	4.99	6.09	10.89	13.91
44	4.36	5.45	6.98	7.74	15.51	19.41	3.62	4.33	5.33	6.55	11.73	15.05
45	4.67	5.88	7.51	8.31	16.73	20.89	3.86	4.64	5.70	7.04	12.63	16.25
46	5.08	6.42	8.13	9.17	17.96	22.20	4.21	5.06	6.25	7.66	13.76	17.47
47	5.52	6.99	8.80	10.10	19.24	23.57	4.57	5.50	6.84	8.32	14.95	18.76
48	5.99	7.59	9.51	11.07	20.59	25.00	4.96	5.97	7.45	9.02	16.20	20.11
49	6.49	8.24	10.26	12.12	22.01	26.52	5.37	6.46	8.11	9.76	17.51	21.53
50	7.03	8.93	11.07	13.24	23.52	28.12	5.81	6.99	8.80	10.54	18.89	23.02
51	7.60	9.67	11.93	14.43	--	--	6.26	7.54	9.53	11.36	--	--
52	8.20	10.45	12.84	15.69	--	--	6.75	8.12	10.30	12.23	--	--
53	8.84	11.28	13.81	17.03	--	--	7.25	8.73	11.11	13.14	--	--
54	9.52	12.16	14.83	18.45	--	--	7.78	9.37	11.95	14.09	--	--
55	10.22	13.07	15.90	19.92	--	--	8.34	10.04	12.84	15.09	--	--
56	11.13	14.19	17.12	21.36	--	--	9.11	10.94	13.92	16.31	--	--
57	12.08	15.36	18.38	22.85	--	--	9.92	11.88	15.05	17.57	--	--
58	13.06	16.56	19.68	24.39	--	--	10.75	12.85	16.22	18.89	--	--
59	14.08	17.82	21.05	26.00	--	--	11.62	13.86	17.44	20.26	--	--
60	15.15	19.13	22.47	27.68	--	--	12.52	14.91	18.70	21.68	--	--

Rates for policy years 21+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 20 Year Term

## Band 5 \$1,000,000 +

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.59	--	--	--	--	--	1.00	--	--	--
1	--	--	1.64	--	--	--	--	--	1.04	--	--	--
2	--	--	1.68	--	--	--	--	--	1.08	--	--	--
3	--	--	1.73	--	--	--	--	--	1.12	--	--	--
4	--	--	1.78	--	--	--	--	--	1.17	--	--	--
5	--	--	1.82	--	--	--	--	--	1.21	--	--	--
6	--	--	1.87	--	--	--	--	--	1.25	--	--	--
7	--	--	1.92	--	--	--	--	--	1.29	--	--	--
8	--	--	1.96	--	--	--	--	--	1.33	--	--	--
9	--	--	2.01	--	--	--	--	--	1.37	--	--	--
10	--	--	2.06	--	--	--	--	--	1.41	--	--	--
11	--	--	2.10	--	--	--	--	--	1.45	--	--	--
12	--	--	2.15	--	--	--	--	--	1.50	--	--	--
13	--	--	2.20	--	--	--	--	--	1.54	--	--	--
14	--	--	2.24	--	--	--	--	--	1.58	--	--	--
15	--	--	2.29	--	--	--	--	--	1.62	--	--	--
16	--	--	2.31	--	--	5.31	--	--	1.64	--	--	3.07
17	--	--	2.33	--	--	5.37	--	--	1.67	--	--	3.14
18	1.65	2.07	2.34	2.95	4.27	5.43	1.37	1.53	1.70	2.12	2.51	3.23
19	1.65	2.07	2.35	2.95	4.31	5.49	1.37	1.53	1.72	2.14	2.58	3.32
20	1.65	2.07	2.36	2.95	4.36	5.56	1.37	1.54	1.75	2.16	2.65	3.42
21	1.65	2.07	2.38	2.95	4.42	5.63	1.37	1.55	1.79	2.18	2.74	3.53
22	1.65	2.07	2.39	2.95	4.48	5.71	1.37	1.56	1.82	2.21	2.83	3.65
23	1.65	2.07	2.41	2.95	4.56	5.80	1.37	1.57	1.86	2.23	2.94	3.79
24	1.65	2.07	2.44	2.95	4.64	5.90	1.37	1.59	1.90	2.26	3.06	3.95
25	1.65	2.07	2.47	2.95	4.73	6.02	1.37	1.60	1.95	2.29	3.19	4.12
26	1.69	2.11	2.54	3.02	4.88	6.20	1.41	1.65	2.01	2.36	3.36	4.30
27	1.74	2.16	2.62	3.11	5.05	6.41	1.45	1.70	2.08	2.43	3.54	4.50
28	1.79	2.21	2.71	3.20	5.24	6.64	1.50	1.75	2.16	2.52	3.73	4.71
29	1.84	2.27	2.81	3.30	5.44	6.89	1.56	1.81	2.24	2.61	3.95	4.95
30	1.91	2.33	2.92	3.42	5.68	7.17	1.62	1.88	2.34	2.71	4.19	5.20
31	1.98	2.41	3.04	3.55	5.93	7.48	1.68	1.96	2.44	2.83	4.44	5.48
32	2.06	2.49	3.19	3.71	6.22	7.83	1.76	2.05	2.56	2.96	4.72	5.78
33	2.16	2.59	3.35	3.88	6.55	8.23	1.84	2.14	2.69	3.10	5.02	6.10
34	2.26	2.70	3.53	4.07	6.91	8.66	1.94	2.25	2.84	3.26	5.34	6.45
35	2.38	2.82	3.74	4.29	7.30	9.14	2.04	2.37	3.00	3.44	5.68	6.82
36	2.52	3.01	3.98	4.53	7.93	9.97	2.15	2.52	3.18	3.66	6.12	7.45
37	2.69	3.23	4.24	4.80	8.61	10.87	2.27	2.68	3.37	3.91	6.60	8.13
38	2.86	3.47	4.54	5.11	9.35	11.83	2.41	2.85	3.58	4.18	7.10	8.86
39	3.06	3.73	4.86	5.43	10.13	12.86	2.56	3.04	3.82	4.48	7.65	9.64
40	3.27	4.01	5.21	5.79	10.96	13.96	2.72	3.26	4.07	4.80	8.23	10.48
41	3.50	4.32	5.58	6.17	11.85	15.12	2.89	3.48	4.35	5.16	8.85	11.37
42	3.75	4.65	6.00	6.59	12.79	16.36	3.08	3.73	4.65	5.54	9.52	12.34
43	4.02	5.02	6.45	7.05	13.79	17.68	3.29	4.00	4.97	5.95	10.24	13.37
44	4.32	5.42	6.94	7.56	14.86	19.08	3.51	4.28	5.32	6.39	11.01	14.46
45	4.64	5.85	7.47	8.10	15.98	20.56	3.74	4.59	5.69	6.86	11.82	15.63
46	5.05	6.38	8.08	8.95	17.26	21.89	4.09	5.01	6.24	7.46	13.01	16.89
47	5.49	6.95	8.73	9.86	18.61	23.28	4.46	5.45	6.82	8.11	14.26	18.23
48	5.96	7.55	9.42	10.82	20.02	24.74	4.86	5.91	7.43	8.79	15.58	19.63
49	6.46	8.20	10.15	11.85	21.50	26.28	5.28	6.41	8.08	9.51	16.97	21.11
50	7.00	8.89	10.94	12.95	23.07	27.91	5.72	6.93	8.77	10.27	18.42	22.65
51	7.57	9.62	11.78	14.12	--	--	6.18	7.48	9.49	11.07	--	--
52	8.17	10.40	12.67	15.36	--	--	6.67	8.06	10.25	11.92	--	--
53	8.81	11.22	13.62	16.68	--	--	7.19	8.67	11.05	12.81	--	--
54	9.49	12.09	14.61	18.07	--	--	7.73	9.31	11.89	13.74	--	--
55	10.19	13.00	15.65	19.52	--	--	8.29	9.98	12.77	14.71	--	--
56	11.10	14.12	16.85	20.93	--	--	9.06	10.88	13.85	15.90	--	--
57	12.05	15.28	18.09	22.39	--	--	9.86	11.81	14.97	17.13	--	--
58	13.02	16.47	19.38	23.90	--	--	10.69	12.78	16.13	18.42	--	--
59	14.05	17.72	20.72	25.47	--	--	11.55	13.78	17.34	19.75	--	--
60	15.11	19.03	22.12	27.12	--	--	12.45	14.83	18.60	21.14	--	--

Issue Age  
(Age Nearest Birthday)

Policy Fee  
None

# 25 Year Term

## Band 1 \$100,000 - \$149,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	2.50	--	--	--	--	--	2.02	--	--	--
1	--	--	2.58	--	--	--	--	--	2.08	--	--	--
2	--	--	2.65	--	--	--	--	--	2.14	--	--	--
3	--	--	2.73	--	--	--	--	--	2.20	--	--	--
4	--	--	2.80	--	--	--	--	--	2.26	--	--	--
5	--	--	2.88	--	--	--	--	--	2.32	--	--	--
6	--	--	2.95	--	--	--	--	--	2.38	--	--	--
7	--	--	3.03	--	--	--	--	--	2.44	--	--	--
8	--	--	3.10	--	--	--	--	--	2.51	--	--	--
9	--	--	3.18	--	--	--	--	--	2.57	--	--	--
10	--	--	3.25	--	--	--	--	--	2.63	--	--	--
11	--	--	3.33	--	--	--	--	--	2.69	--	--	--
12	--	--	3.40	--	--	--	--	--	2.75	--	--	--
13	--	--	3.48	--	--	--	--	--	2.81	--	--	--
14	--	--	3.55	--	--	--	--	--	2.87	--	--	--
15	--	--	3.63	--	--	--	--	--	2.93	--	--	--
16	--	--	3.69	--	--	7.30	--	--	2.99	--	--	5.46
17	--	--	3.74	--	--	7.42	--	--	3.05	--	--	5.60
18	3.30	3.58	3.79	4.89	5.98	7.53	2.91	3.04	3.12	3.95	4.54	5.74
19	3.30	3.58	3.84	4.90	6.04	7.63	2.92	3.06	3.19	4.00	4.63	5.88
20	3.30	3.58	3.89	4.92	6.11	7.73	2.93	3.07	3.26	4.05	4.72	6.04
21	3.30	3.58	3.96	4.94	6.17	7.85	2.94	3.09	3.35	4.11	4.83	6.20
22	3.30	3.58	4.03	4.97	6.25	7.97	2.95	3.12	3.44	4.17	4.93	6.37
23	3.30	3.58	4.12	4.99	6.33	8.10	2.96	3.14	3.55	4.24	5.05	6.56
24	3.30	3.58	4.22	5.03	6.42	8.25	2.97	3.17	3.67	4.32	5.17	6.76
25	3.30	3.58	4.32	5.06	6.52	8.42	2.99	3.20	3.80	4.41	5.31	6.98
26	3.33	3.62	4.37	5.13	6.69	8.62	3.03	3.25	3.86	4.47	5.46	7.16
27	3.37	3.67	4.43	5.20	6.87	8.83	3.06	3.30	3.92	4.54	5.62	7.35
28	3.41	3.72	4.50	5.28	7.07	9.06	3.11	3.35	3.98	4.62	5.81	7.56
29	3.46	3.77	4.57	5.37	7.29	9.31	3.15	3.42	4.06	4.71	6.01	7.80
30	3.51	3.84	4.66	5.48	7.53	9.59	3.21	3.49	4.14	4.81	6.23	8.06
31	3.57	3.92	4.76	5.61	7.80	9.90	3.27	3.56	4.23	4.91	6.49	8.36
32	3.64	4.01	4.88	5.75	8.10	10.25	3.33	3.65	4.34	5.03	6.77	8.69
33	3.73	4.11	5.01	5.91	8.44	10.64	3.40	3.74	4.45	5.16	7.08	9.06
34	3.81	4.22	5.15	6.09	8.81	11.08	3.48	3.84	4.57	5.30	7.42	9.45
35	3.91	4.34	5.31	6.28	9.23	11.56	3.56	3.95	4.70	5.45	7.79	9.89
36	4.05	4.51	5.53	6.55	9.72	12.12	3.66	4.08	4.86	5.64	8.22	10.39
37	4.19	4.70	5.77	6.84	10.26	12.74	3.77	4.22	5.03	5.85	8.69	10.94
38	4.36	4.92	6.04	7.16	10.84	13.41	3.89	4.37	5.22	6.08	9.19	11.52
39	4.54	5.15	6.33	7.51	11.46	14.12	4.02	4.53	5.42	6.32	9.73	12.16
40	4.74	5.40	6.65	7.90	12.12	14.87	4.15	4.70	5.64	6.58	10.31	12.84
41	4.95	5.68	7.00	8.32	12.82	15.68	4.30	4.88	5.87	6.86	10.94	13.57
42	5.18	5.97	7.37	8.77	13.56	16.53	4.46	5.08	6.12	7.16	11.61	14.35
43	5.43	6.29	7.77	9.25	14.35	17.44	4.63	5.30	6.39	7.49	12.31	15.18
44	5.69	6.62	8.19	9.76	15.19	18.40	4.81	5.53	6.67	7.83	13.06	16.05
45	5.96	6.97	8.63	10.29	16.07	19.41	5.00	5.77	6.98	8.20	13.85	16.97
46	6.31	7.40	9.16	10.91	17.17	20.65	5.27	6.09	7.37	8.65	14.81	18.09
47	6.69	7.86	9.71	11.57	18.32	21.93	5.56	6.43	7.78	9.13	15.82	19.25
48	7.08	8.35	10.31	12.26	19.50	23.26	5.86	6.80	8.22	9.65	16.86	20.47
49	7.51	8.87	10.94	13.01	20.74	24.66	6.18	7.18	8.68	10.19	17.95	21.73
50	7.96	9.43	11.62	13.80	22.05	26.13	6.52	7.58	9.17	10.75	19.06	23.02
51	8.44	10.02	12.33	14.64	--	--	6.87	8.01	9.68	11.35	--	--
52	8.94	10.63	13.08	15.52	--	--	7.25	8.45	10.21	11.98	--	--
53	9.46	11.28	13.86	16.44	--	--	7.63	8.91	10.77	12.63	--	--
54	10.01	11.95	14.68	17.40	--	--	8.04	9.40	11.35	13.31	--	--
55	10.58	12.65	15.53	18.40	--	--	8.46	9.90	11.96	14.02	--	--

Rates for policy years 26+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco



# 25 Year Term

## Band 2 \$150,000 - \$249,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.89	--	--	--	--	--	1.39	--	--	--
1	--	--	1.95	--	--	--	--	--	1.43	--	--	--
2	--	--	2.00	--	--	--	--	--	1.47	--	--	--
3	--	--	2.06	--	--	--	--	--	1.52	--	--	--
4	--	--	2.12	--	--	--	--	--	1.56	--	--	--
5	--	--	2.17	--	--	--	--	--	1.60	--	--	--
6	--	--	2.23	--	--	--	--	--	1.64	--	--	--
7	--	--	2.29	--	--	--	--	--	1.68	--	--	--
8	--	--	2.34	--	--	--	--	--	1.73	--	--	--
9	--	--	2.40	--	--	--	--	--	1.77	--	--	--
10	--	--	2.46	--	--	--	--	--	1.81	--	--	--
11	--	--	2.51	--	--	--	--	--	1.85	--	--	--
12	--	--	2.57	--	--	--	--	--	1.89	--	--	--
13	--	--	2.63	--	--	--	--	--	1.94	--	--	--
14	--	--	2.68	--	--	--	--	--	1.98	--	--	--
15	--	--	2.74	--	--	--	--	--	2.02	--	--	--
16	--	--	2.78	--	--	5.48	--	--	2.06	--	--	3.71
17	--	--	2.81	--	--	5.57	--	--	2.11	--	--	3.82
18	2.32	2.57	2.84	3.75	4.56	5.66	1.96	2.06	2.15	2.77	3.16	3.93
19	2.32	2.57	2.87	3.75	4.61	5.74	1.97	2.07	2.20	2.80	3.24	4.05
20	2.32	2.57	2.91	3.76	4.66	5.82	1.98	2.08	2.25	2.84	3.32	4.17
21	2.32	2.57	2.95	3.76	4.72	5.91	1.98	2.10	2.31	2.88	3.41	4.29
22	2.32	2.57	3.00	3.77	4.78	6.00	1.99	2.12	2.38	2.92	3.50	4.43
23	2.32	2.57	3.05	3.78	4.84	6.11	2.00	2.13	2.45	2.97	3.60	4.58
24	2.32	2.57	3.11	3.78	4.92	6.22	2.02	2.16	2.54	3.03	3.71	4.74
25	2.32	2.57	3.18	3.79	5.00	6.35	2.03	2.18	2.63	3.09	3.83	4.91
26	2.36	2.62	3.24	3.86	5.18	6.56	2.07	2.23	2.69	3.16	3.98	5.09
27	2.39	2.67	3.31	3.94	5.37	6.78	2.11	2.29	2.76	3.24	4.15	5.29
28	2.44	2.73	3.38	4.03	5.58	7.03	2.15	2.36	2.84	3.33	4.33	5.52
29	2.48	2.80	3.46	4.13	5.80	7.30	2.20	2.43	2.92	3.42	4.54	5.76
30	2.54	2.88	3.56	4.24	6.05	7.59	2.26	2.51	3.02	3.53	4.77	6.04
31	2.61	2.97	3.67	4.38	6.33	7.92	2.32	2.60	3.12	3.65	5.03	6.35
32	2.68	3.08	3.80	4.53	6.65	8.29	2.39	2.70	3.24	3.78	5.31	6.69
33	2.77	3.20	3.95	4.70	7.00	8.71	2.46	2.81	3.36	3.92	5.63	7.07
34	2.86	3.33	4.11	4.89	7.39	9.17	2.54	2.92	3.50	4.07	5.97	7.49
35	2.96	3.47	4.28	5.10	7.82	9.68	2.63	3.05	3.65	4.24	6.35	7.94
36	3.10	3.65	4.51	5.39	8.32	10.26	2.74	3.18	3.82	4.45	6.79	8.46
37	3.26	3.84	4.76	5.70	8.87	10.89	2.85	3.32	4.00	4.67	7.27	9.01
38	3.43	4.05	5.05	6.05	9.47	11.58	2.97	3.46	4.19	4.91	7.78	9.61
39	3.62	4.28	5.35	6.43	10.10	12.30	3.10	3.62	4.40	5.17	8.34	10.26
40	3.83	4.54	5.69	6.84	10.77	13.08	3.24	3.79	4.62	5.45	8.94	10.96
41	4.05	4.82	6.06	7.29	11.48	13.90	3.39	3.98	4.86	5.74	9.58	11.71
42	4.30	5.12	6.45	7.78	12.25	14.78	3.56	4.18	5.12	6.06	10.26	12.50
43	4.55	5.43	6.86	8.29	13.06	15.71	3.73	4.39	5.40	6.41	10.99	13.35
44	4.82	5.77	7.31	8.84	13.91	16.70	3.92	4.62	5.69	6.78	11.75	14.25
45	5.11	6.12	7.77	9.41	14.81	17.73	4.12	4.86	6.01	7.17	12.56	15.19
46	5.49	6.59	8.35	10.10	15.94	18.98	4.41	5.20	6.43	7.67	13.54	16.30
47	5.90	7.09	8.96	10.82	17.11	20.28	4.72	5.57	6.88	8.20	14.57	17.46
48	6.33	7.62	9.61	11.59	18.31	21.62	5.05	5.96	7.36	8.76	15.64	18.67
49	6.79	8.19	10.31	12.42	19.58	23.03	5.39	6.37	7.86	9.36	16.75	19.91
50	7.28	8.79	11.05	13.30	20.92	24.51	5.76	6.80	8.39	9.98	17.89	21.20
51	7.80	9.43	11.83	14.22	--	--	6.14	7.26	8.94	10.64	--	--
52	8.35	10.10	12.65	15.20	--	--	6.54	7.74	9.53	11.33	--	--
53	8.92	10.80	13.51	16.21	--	--	6.96	8.23	10.14	12.05	--	--
54	9.51	11.53	14.41	17.28	--	--	7.40	8.75	10.77	12.80	--	--
55	10.13	12.29	15.34	18.38	--	--	7.85	9.29	11.43	13.58	--	--

Issue Age  
(Age Nearest Birthday)

Policy Fee  
None

# 25 Year Term

## Band 3 \$250,000 - \$499,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.49	--	--	--	--	--	1.02	--	--	--
1	--	--	1.53	--	--	--	--	--	1.05	--	--	--
2	--	--	1.58	--	--	--	--	--	1.08	--	--	--
3	--	--	1.62	--	--	--	--	--	1.11	--	--	--
4	--	--	1.67	--	--	--	--	--	1.14	--	--	--
5	--	--	1.71	--	--	--	--	--	1.17	--	--	--
6	--	--	1.76	--	--	--	--	--	1.20	--	--	--
7	--	--	1.80	--	--	--	--	--	1.23	--	--	--
8	--	--	1.85	--	--	--	--	--	1.27	--	--	--
9	--	--	1.89	--	--	--	--	--	1.30	--	--	--
10	--	--	1.94	--	--	--	--	--	1.33	--	--	--
11	--	--	1.98	--	--	--	--	--	1.36	--	--	--
12	--	--	2.03	--	--	--	--	--	1.39	--	--	--
13	--	--	2.07	--	--	--	--	--	1.42	--	--	--
14	--	--	2.12	--	--	--	--	--	1.45	--	--	--
15	--	--	2.16	--	--	--	--	--	1.48	--	--	--
16	--	--	2.18	--	--	4.64	--	--	1.51	--	--	2.91
17	--	--	2.20	--	--	4.71	--	--	1.54	--	--	3.00
18	1.78	2.01	2.22	2.87	3.88	4.79	1.43	1.53	1.58	2.00	2.51	3.10
19	1.78	2.01	2.24	2.87	3.93	4.85	1.44	1.54	1.61	2.03	2.58	3.20
20	1.78	2.01	2.27	2.87	3.97	4.92	1.44	1.55	1.65	2.05	2.66	3.31
21	1.78	2.01	2.29	2.87	4.03	5.00	1.45	1.57	1.70	2.07	2.74	3.43
22	1.78	2.01	2.32	2.87	4.08	5.08	1.46	1.58	1.75	2.10	2.83	3.55
23	1.78	2.01	2.36	2.87	4.14	5.16	1.47	1.60	1.80	2.13	2.92	3.68
24	1.78	2.01	2.40	2.87	4.21	5.26	1.49	1.62	1.86	2.17	3.02	3.82
25	1.78	2.01	2.44	2.87	4.29	5.37	1.50	1.64	1.93	2.21	3.13	3.98
26	1.81	2.05	2.50	2.94	4.47	5.58	1.53	1.68	1.99	2.28	3.28	4.17
27	1.85	2.09	2.56	3.02	4.66	5.82	1.57	1.73	2.05	2.35	3.45	4.37
28	1.89	2.14	2.62	3.10	4.88	6.07	1.61	1.79	2.12	2.44	3.64	4.60
29	1.93	2.20	2.70	3.20	5.11	6.35	1.66	1.85	2.19	2.53	3.85	4.85
30	1.99	2.27	2.79	3.31	5.36	6.66	1.71	1.92	2.28	2.63	4.08	5.13
31	2.05	2.34	2.89	3.44	5.65	7.00	1.77	1.99	2.37	2.75	4.34	5.45
32	2.12	2.43	3.01	3.59	5.96	7.38	1.83	2.07	2.47	2.87	4.63	5.80
33	2.20	2.53	3.14	3.76	6.32	7.81	1.90	2.16	2.58	3.01	4.95	6.18
34	2.28	2.63	3.29	3.94	6.72	8.29	1.98	2.26	2.71	3.16	5.30	6.61
35	2.38	2.75	3.45	4.14	7.16	8.82	2.06	2.37	2.84	3.32	5.68	7.07
36	2.54	2.94	3.69	4.43	7.67	9.40	2.17	2.50	3.01	3.52	6.13	7.59
37	2.71	3.15	3.94	4.74	8.22	10.04	2.29	2.64	3.18	3.73	6.61	8.15
38	2.90	3.38	4.23	5.09	8.82	10.74	2.43	2.79	3.37	3.96	7.13	8.76
39	3.11	3.64	4.54	5.47	9.46	11.47	2.57	2.96	3.58	4.21	7.70	9.41
40	3.33	3.91	4.89	5.89	10.14	12.25	2.72	3.14	3.80	4.47	8.30	10.11
41	3.58	4.22	5.26	6.34	10.86	13.08	2.88	3.32	4.04	4.76	8.95	10.86
42	3.85	4.54	5.66	6.83	11.63	13.97	3.06	3.53	4.30	5.06	9.64	11.67
43	4.13	4.88	6.09	7.35	12.45	14.91	3.24	3.75	4.57	5.39	10.38	12.52
44	4.43	5.25	6.54	7.89	13.31	15.91	3.45	3.98	4.87	5.74	11.15	13.42
45	4.74	5.63	7.01	8.47	14.22	16.95	3.66	4.23	5.18	6.12	11.97	14.37
46	5.10	6.08	7.60	9.19	15.36	18.22	3.94	4.58	5.62	6.66	12.96	15.50
47	5.49	6.57	8.23	9.95	16.55	19.53	4.24	4.97	6.09	7.23	14.00	16.67
48	5.90	7.08	8.89	10.76	17.77	20.89	4.55	5.37	6.58	7.83	15.08	17.90
49	6.33	7.62	9.60	11.63	19.06	22.33	4.91	6.24	7.11	8.47	16.19	19.17
50	6.80	8.21	10.36	12.55	20.41	23.83	5.29	6.42	7.66	9.14	17.34	20.47
51	7.29	8.82	11.16	13.53	--	--	5.60	6.62	8.24	9.85	--	--
52	7.80	9.47	12.00	14.55	--	--	5.99	7.09	8.85	10.59	--	--
53	8.34	10.14	12.87	15.62	--	--	6.39	7.59	9.48	11.37	--	--
54	8.91	10.85	13.79	16.74	--	--	6.81	8.10	10.14	12.17	--	--
55	9.49	11.58	14.74	17.90	--	--	7.25	8.64	10.83	13.01	--	--

Rates for policy years 26+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 25 Year Term

## Band 4 \$500,000 - \$999,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.29	--	--	--	--	--	0.82	--	--	--
1	--	--	1.33	--	--	--	--	--	0.84	--	--	--
2	--	--	1.37	--	--	--	--	--	0.87	--	--	--
3	--	--	1.41	--	--	--	--	--	0.89	--	--	--
4	--	--	1.44	--	--	--	--	--	0.92	--	--	--
5	--	--	1.48	--	--	--	--	--	0.94	--	--	--
6	--	--	1.52	--	--	--	--	--	0.97	--	--	--
7	--	--	1.56	--	--	--	--	--	0.99	--	--	--
8	--	--	1.60	--	--	--	--	--	1.02	--	--	--
9	--	--	1.64	--	--	--	--	--	1.04	--	--	--
10	--	--	1.68	--	--	--	--	--	1.07	--	--	--
11	--	--	1.72	--	--	--	--	--	1.09	--	--	--
12	--	--	1.75	--	--	--	--	--	1.12	--	--	--
13	--	--	1.79	--	--	--	--	--	1.14	--	--	--
14	--	--	1.83	--	--	--	--	--	1.17	--	--	--
15	--	--	1.87	--	--	--	--	--	1.19	--	--	--
16	--	--	1.88	--	--	4.18	--	--	1.21	--	--	2.50
17	--	--	1.89	--	--	4.23	--	--	1.23	--	--	2.57
18	1.40	1.61	1.90	2.41	3.40	4.28	1.09	1.18	1.25	1.64	2.08	2.64
19	1.40	1.61	1.91	2.41	3.43	4.33	1.09	1.18	1.28	1.65	2.13	2.72
20	1.40	1.61	1.92	2.41	3.47	4.37	1.10	1.19	1.30	1.66	2.19	2.80
21	1.40	1.61	1.94	2.41	3.51	4.42	1.10	1.20	1.33	1.68	2.26	2.88
22	1.40	1.61	1.95	2.41	3.55	4.47	1.10	1.20	1.37	1.70	2.33	2.97
23	1.40	1.61	1.97	2.41	3.60	4.53	1.11	1.21	1.40	1.71	2.40	3.07
24	1.40	1.61	1.99	2.41	3.65	4.60	1.11	1.22	1.44	1.74	2.48	3.18
25	1.40	1.61	2.01	2.41	3.71	4.67	1.12	1.23	1.49	1.76	2.57	3.29
26	1.44	1.65	2.07	2.48	3.89	4.89	1.16	1.28	1.55	1.83	2.73	3.48
27	1.47	1.70	2.13	2.56	4.09	5.13	1.20	1.33	1.62	1.91	2.90	3.70
28	1.52	1.76	2.20	2.65	4.30	5.39	1.24	1.39	1.69	1.99	3.09	3.94
29	1.56	1.82	2.28	2.75	4.54	5.67	1.29	1.46	1.77	2.09	3.30	4.20
30	1.62	1.89	2.38	2.87	4.80	5.98	1.35	1.53	1.86	2.19	3.53	4.49
31	1.69	1.97	2.49	3.01	5.09	6.33	1.41	1.61	1.96	2.31	3.80	4.83
32	1.76	2.07	2.61	3.16	5.41	6.72	1.48	1.70	2.07	2.43	4.09	5.19
33	1.85	2.17	2.76	3.34	5.77	7.15	1.55	1.80	2.19	2.57	4.41	5.59
34	1.94	2.29	2.91	3.53	6.17	7.64	1.63	1.90	2.32	2.73	4.76	6.04
35	2.04	2.42	3.08	3.74	6.62	8.18	1.72	2.02	2.46	2.89	5.15	6.52
36	2.19	2.61	3.31	4.03	7.13	8.76	1.83	2.15	2.63	3.09	5.60	7.03
37	2.35	2.81	3.57	4.35	7.69	9.40	1.94	2.30	2.81	3.31	6.08	7.59
38	2.52	3.04	3.86	4.70	8.30	10.10	2.06	2.45	3.00	3.55	6.60	8.19
39	2.72	3.29	4.17	5.08	8.94	10.83	2.19	2.62	3.21	3.80	7.16	8.84
40	2.93	3.57	4.51	5.51	9.63	11.62	2.34	2.80	3.44	4.07	7.76	9.53
41	3.16	3.86	4.89	5.96	10.36	12.45	2.49	3.00	3.68	4.36	8.41	10.28
42	3.41	4.18	5.28	6.45	11.13	13.33	2.65	3.20	3.94	4.68	9.10	11.07
43	3.67	4.52	5.71	6.98	11.96	14.28	2.83	3.43	4.22	5.01	9.83	11.92
44	3.95	4.88	6.16	7.53	12.84	15.28	3.02	3.67	4.52	5.38	10.61	12.81
45	4.24	5.26	6.63	8.11	13.75	16.32	3.22	3.92	4.84	5.76	11.42	13.75
46	4.64	5.74	7.24	8.81	14.92	17.62	3.53	4.29	5.28	6.28	12.43	14.91
47	5.06	6.25	7.88	9.55	16.13	18.98	3.86	4.68	5.76	6.83	13.49	16.12
48	5.51	6.79	8.56	10.34	17.38	20.37	4.21	5.09	6.26	7.42	14.60	17.38
49	6.00	7.38	9.29	11.18	18.70	21.84	4.58	5.53	6.78	8.04	15.74	18.69
50	6.51	7.99	10.07	12.08	20.09	23.39	4.97	5.99	7.34	8.69	16.91	20.03
51	7.05	8.65	10.89	13.03	--	--	5.38	6.47	7.93	9.38	--	--
52	7.62	9.33	11.76	14.03	--	--	5.81	6.98	8.54	10.10	--	--
53	8.21	10.05	12.66	15.07	--	--	6.26	7.51	9.18	10.85	--	--
54	8.84	10.79	13.60	16.15	--	--	6.72	8.06	9.85	11.63	--	--
55	9.48	11.57	14.58	17.28	--	--	7.21	8.63	10.54	12.44	--	--

**Issue Age**  
(Age Nearest Birthday)

**Policy Fee**  
None

# 25 Year Term

## Band 5 \$1,000,000 +

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.28	--	--	--	--	--	0.81	--	--	--
1	--	--	1.32	--	--	--	--	--	0.83	--	--	--
2	--	--	1.36	--	--	--	--	--	0.86	--	--	--
3	--	--	1.40	--	--	--	--	--	0.88	--	--	--
4	--	--	1.43	--	--	--	--	--	0.91	--	--	--
5	--	--	1.47	--	--	--	--	--	0.93	--	--	--
6	--	--	1.51	--	--	--	--	--	0.96	--	--	--
7	--	--	1.55	--	--	--	--	--	0.98	--	--	--
8	--	--	1.59	--	--	--	--	--	1.01	--	--	--
9	--	--	1.63	--	--	--	--	--	1.03	--	--	--
10	--	--	1.67	--	--	--	--	--	1.06	--	--	--
11	--	--	1.71	--	--	--	--	--	1.08	--	--	--
12	--	--	1.74	--	--	--	--	--	1.11	--	--	--
13	--	--	1.78	--	--	--	--	--	1.13	--	--	--
14	--	--	1.82	--	--	--	--	--	1.16	--	--	--
15	--	--	1.86	--	--	--	--	--	1.18	--	--	--
16	--	--	1.87	--	--	4.18	--	--	1.20	--	--	2.50
17	--	--	1.88	--	--	4.23	--	--	1.22	--	--	2.57
18	1.39	1.60	1.89	2.39	3.39	4.27	1.09	1.18	1.24	1.64	2.07	2.64
19	1.39	1.60	1.90	2.39	3.43	4.32	1.09	1.18	1.27	1.65	2.13	2.71
20	1.39	1.60	1.91	2.39	3.46	4.36	1.09	1.19	1.29	1.66	2.19	2.79
21	1.39	1.60	1.92	2.39	3.50	4.41	1.09	1.19	1.32	1.67	2.25	2.87
22	1.39	1.60	1.94	2.39	3.54	4.46	1.10	1.20	1.36	1.69	2.32	2.96
23	1.39	1.60	1.95	2.39	3.58	4.51	1.10	1.20	1.39	1.71	2.39	3.05
24	1.39	1.60	1.97	2.39	3.63	4.57	1.11	1.21	1.43	1.73	2.47	3.16
25	1.39	1.60	1.99	2.39	3.69	4.64	1.11	1.22	1.48	1.75	2.55	3.27
26	1.42	1.64	2.05	2.46	3.87	4.86	1.15	1.27	1.54	1.82	2.71	3.46
27	1.46	1.69	2.11	2.54	4.07	5.09	1.19	1.32	1.60	1.90	2.88	3.66
28	1.50	1.74	2.18	2.63	4.28	5.35	1.23	1.38	1.68	1.98	3.06	3.89
29	1.55	1.81	2.26	2.73	4.51	5.63	1.28	1.45	1.76	2.07	3.27	4.14
30	1.61	1.88	2.36	2.85	4.77	5.94	1.34	1.52	1.85	2.18	3.51	4.43
31	1.67	1.96	2.47	2.99	5.06	6.29	1.40	1.60	1.94	2.29	3.77	4.74
32	1.75	2.05	2.59	3.14	5.38	6.68	1.47	1.68	2.05	2.42	4.06	5.09
33	1.83	2.16	2.74	3.32	5.74	7.11	1.54	1.78	2.17	2.56	4.38	5.48
34	1.92	2.27	2.89	3.51	6.13	7.59	1.62	1.89	2.30	2.71	4.74	5.91
35	2.02	2.40	3.06	3.72	6.58	8.13	1.71	2.00	2.44	2.87	5.12	6.37
36	2.16	2.59	3.29	4.00	7.09	8.71	1.82	2.13	2.61	3.07	5.56	6.89
37	2.32	2.79	3.55	4.31	7.65	9.35	1.93	2.28	2.79	3.29	6.04	7.45
38	2.50	3.02	3.83	4.65	8.25	10.04	2.05	2.43	2.98	3.52	6.56	8.06
39	2.69	3.27	4.15	5.02	8.89	10.77	2.18	2.60	3.19	3.78	7.12	8.71
40	2.90	3.54	4.49	5.42	9.58	11.55	2.32	2.78	3.42	4.05	7.72	9.42
41	3.13	3.84	4.86	5.87	10.30	12.38	2.47	2.98	3.66	4.34	8.36	10.17
42	3.38	4.16	5.25	6.34	11.07	13.26	2.64	3.18	3.92	4.65	9.05	10.97
43	3.64	4.50	5.67	6.84	11.90	14.20	2.81	3.41	4.19	4.99	9.78	11.83
44	3.92	4.85	6.12	7.38	12.77	15.19	3.00	3.65	4.49	5.35	10.55	12.73
45	4.21	5.23	6.59	7.94	13.68	16.23	3.20	3.90	4.81	5.73	11.36	13.68
46	4.61	5.71	7.19	8.65	14.84	17.53	3.51	4.27	5.25	6.25	12.37	14.83
47	5.03	6.22	7.83	9.39	16.05	18.87	3.84	4.66	5.72	6.80	13.42	16.04
48	5.48	6.76	8.51	10.19	17.30	20.26	4.19	5.07	6.22	7.38	14.52	17.29
49	5.96	7.34	9.24	11.04	18.61	21.73	4.55	5.50	6.74	7.99	15.65	18.59
50	6.48	7.96	10.02	11.95	19.99	23.27	4.94	5.96	7.30	8.64	16.82	19.92
51	7.02	8.61	10.83	12.90	--	--	5.35	6.44	7.88	9.33	--	--
52	7.58	9.29	11.69	13.91	--	--	5.78	6.95	8.49	10.04	--	--
53	8.18	10.01	12.59	14.96	--	--	6.22	7.48	9.13	10.79	--	--
54	8.80	10.76	13.53	16.05	--	--	6.69	8.03	9.79	11.56	--	--
55	9.44	11.53	14.50	17.19	--	--	7.17	8.60	10.48	12.37	--	--

Rates for policy years 26+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 30 Year Term

## Band 1 \$100,000 - \$149,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.92	--	--	--	--	--	1.55	--	--	--
1	--	--	1.99	--	--	--	--	--	1.61	--	--	--
2	--	--	2.07	--	--	--	--	--	1.68	--	--	--
3	--	--	2.15	--	--	--	--	--	1.74	--	--	--
4	--	--	2.23	--	--	--	--	--	1.80	--	--	--
5	--	--	2.31	--	--	--	--	--	1.87	--	--	--
6	--	--	2.39	--	--	--	--	--	1.93	--	--	--
7	--	--	2.46	--	--	--	--	--	1.99	--	--	--
8	--	--	2.54	--	--	--	--	--	2.06	--	--	--
9	--	--	2.62	--	--	--	--	--	2.12	--	--	--
10	--	--	2.70	--	--	--	--	--	2.18	--	--	--
11	--	--	2.78	--	--	--	--	--	2.25	--	--	--
12	--	--	2.86	--	--	--	--	--	2.31	--	--	--
13	--	--	2.93	--	--	--	--	--	2.37	--	--	--
14	--	--	3.01	--	--	--	--	--	2.44	--	--	--
15	--	--	3.09	--	--	--	--	--	2.50	--	--	--
16	--	--	3.11	--	--	5.66	--	--	2.53	--	--	4.32
17	--	--	3.14	--	--	5.79	--	--	2.56	--	--	4.38
18	2.65	2.95	3.16	3.67	4.79	5.92	2.22	2.45	2.59	3.11	3.62	4.44
19	2.65	2.96	3.18	3.67	4.88	6.05	2.22	2.45	2.63	3.12	3.67	4.50
20	2.65	2.96	3.21	3.67	4.97	6.19	2.22	2.45	2.67	3.13	3.74	4.57
21	2.65	2.97	3.23	3.67	5.08	6.34	2.22	2.46	2.71	3.15	3.80	4.65
22	2.65	2.97	3.26	3.67	5.19	6.51	2.22	2.46	2.76	3.16	3.88	4.73
23	2.65	2.98	3.30	3.67	5.31	6.69	2.22	2.47	2.82	3.18	3.96	4.82
24	2.65	2.99	3.34	3.67	5.44	6.88	2.22	2.47	2.88	3.20	4.05	4.93
25	2.65	3.00	3.38	3.67	5.58	7.08	2.22	2.48	2.95	3.22	4.15	5.04
26	2.68	3.03	3.42	3.74	5.71	7.26	2.25	2.52	3.00	3.29	4.26	5.20
27	2.71	3.06	3.46	3.82	5.86	7.46	2.29	2.56	3.05	3.37	4.38	5.37
28	2.74	3.09	3.50	3.91	6.01	7.68	2.33	2.60	3.10	3.45	4.52	5.57
29	2.78	3.13	3.55	4.01	6.18	7.92	2.38	2.65	3.16	3.54	4.67	5.78
30	2.82	3.17	3.60	4.12	6.38	8.19	2.42	2.70	3.23	3.64	4.83	6.01
31	2.87	3.22	3.67	4.25	6.61	8.51	2.48	2.76	3.30	3.75	5.01	6.27
32	2.92	3.27	3.73	4.38	6.86	8.86	2.53	2.82	3.37	3.86	5.21	6.54
33	2.98	3.33	3.81	4.54	7.13	9.24	2.59	2.89	3.46	3.99	5.42	6.84
34	3.05	3.39	3.90	4.71	7.43	9.66	2.66	2.96	3.55	4.13	5.64	7.16
35	3.12	3.46	3.99	4.90	7.75	10.10	2.73	3.04	3.64	4.27	5.88	7.50
36	3.31	3.70	4.31	5.27	8.26	10.63	2.84	3.17	3.79	4.49	6.39	8.08
37	3.52	3.95	4.66	5.68	8.80	11.20	2.97	3.31	3.96	4.72	6.92	8.69
38	3.74	4.23	5.04	6.11	9.39	11.82	3.10	3.47	4.14	4.96	7.49	9.33
39	3.97	4.52	5.43	6.57	10.02	12.48	3.24	3.63	4.32	5.23	8.09	10.02
40	4.22	4.83	5.86	7.06	10.70	13.19	3.39	3.80	4.53	5.51	8.74	10.76
41	4.49	5.16	6.31	7.59	11.41	13.94	3.55	3.99	4.75	5.82	9.41	11.53
42	4.77	5.51	6.79	8.14	12.16	14.72	3.73	4.19	4.98	6.14	10.13	12.35
43	5.07	5.89	7.30	8.74	12.93	15.53	3.91	4.41	5.23	6.49	10.89	13.21
44	5.39	6.29	7.85	9.37	13.72	16.36	4.11	4.64	5.50	6.86	11.68	14.12
45	5.73	6.71	8.42	10.03	14.54	17.22	4.32	4.88	5.78	7.26	12.52	15.07
46	6.11	7.17	8.97	10.65	--	--	4.60	5.20	6.15	7.71	--	--
47	6.50	7.65	9.54	11.31	--	--	4.90	5.53	6.54	8.19	--	--
48	6.91	8.15	10.14	11.99	--	--	5.22	5.88	6.95	8.69	--	--
49	7.35	8.68	10.77	12.72	--	--	5.55	6.25	7.38	9.22	--	--
50	7.81	9.24	11.44	13.48	--	--	5.89	6.64	7.83	9.77	--	--

Issue Age  
(Age Nearest Birthday)

Policy Fee  
None

# 30 Year Term

## Band 2 \$150,000 - \$249,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.39	--	--	--	--	--	1.03	--	--	--
1	--	--	1.45	--	--	--	--	--	1.07	--	--	--
2	--	--	1.50	--	--	--	--	--	1.11	--	--	--
3	--	--	1.56	--	--	--	--	--	1.16	--	--	--
4	--	--	1.62	--	--	--	--	--	1.20	--	--	--
5	--	--	1.67	--	--	--	--	--	1.24	--	--	--
6	--	--	1.73	--	--	--	--	--	1.28	--	--	--
7	--	--	1.79	--	--	--	--	--	1.32	--	--	--
8	--	--	1.84	--	--	--	--	--	1.37	--	--	--
9	--	--	1.90	--	--	--	--	--	1.41	--	--	--
10	--	--	1.96	--	--	--	--	--	1.45	--	--	--
11	--	--	2.01	--	--	--	--	--	1.49	--	--	--
12	--	--	2.07	--	--	--	--	--	1.53	--	--	--
13	--	--	2.13	--	--	--	--	--	1.58	--	--	--
14	--	--	2.18	--	--	--	--	--	1.62	--	--	--
15	--	--	2.24	--	--	--	--	--	1.66	--	--	--
16	--	--	2.28	--	--	4.38	--	--	1.69	--	--	3.06
17	--	--	2.32	--	--	4.49	--	--	1.73	--	--	3.17
18	1.91	2.12	2.35	2.92	3.60	4.59	1.59	1.66	1.77	2.14	2.60	3.28
19	1.92	2.13	2.39	2.94	3.60	4.70	1.61	1.68	1.81	2.18	2.64	3.39
20	1.92	2.15	2.43	2.97	3.61	4.82	1.62	1.70	1.86	2.23	2.69	3.52
21	1.93	2.16	2.47	3.00	3.61	4.94	1.64	1.72	1.91	2.28	2.75	3.66
22	1.95	2.17	2.52	3.04	3.62	5.08	1.65	1.75	1.97	2.34	2.81	3.81
23	1.96	2.19	2.58	3.08	3.63	5.23	1.67	1.78	2.04	2.40	2.87	3.97
24	1.97	2.21	2.64	3.13	3.63	5.39	1.70	1.82	2.12	2.47	2.95	4.16
25	1.99	2.23	2.71	3.18	3.64	5.55	1.72	1.86	2.20	2.55	3.03	4.36
26	2.03	2.28	2.77	3.27	3.82	5.75	1.76	1.92	2.27	2.63	3.17	4.55
27	2.08	2.34	2.84	3.36	4.02	5.97	1.81	1.98	2.35	2.72	3.33	4.76
28	2.13	2.41	2.92	3.47	4.23	6.21	1.87	2.05	2.43	2.82	3.50	4.99
29	2.19	2.49	3.01	3.59	4.47	6.48	1.92	2.13	2.53	2.93	3.69	5.24
30	2.26	2.57	3.11	3.72	4.74	6.78	1.99	2.22	2.63	3.05	3.90	5.52
31	2.33	2.66	3.22	3.87	5.05	7.12	2.06	2.31	2.74	3.17	4.13	5.83
32	2.41	2.76	3.34	4.03	5.40	7.51	2.13	2.41	2.86	3.31	4.37	6.15
33	2.51	2.88	3.47	4.22	5.78	7.93	2.21	2.51	2.99	3.46	4.64	6.51
34	2.61	3.01	3.62	4.42	6.19	8.39	2.30	2.63	3.12	3.62	4.93	6.89
35	2.72	3.15	3.79	4.65	6.63	8.88	2.39	2.75	3.27	3.79	5.23	7.30
36	2.89	3.36	4.06	4.97	7.15	9.43	2.50	2.88	3.44	3.99	5.70	7.81
37	3.07	3.59	4.36	5.31	7.71	10.01	2.62	3.03	3.61	4.21	6.21	8.34
38	3.27	3.84	4.67	5.68	8.31	10.65	2.75	3.18	3.80	4.44	6.74	8.91
39	3.48	4.10	5.01	6.07	8.96	11.33	2.89	3.35	4.01	4.68	7.31	9.51
40	3.71	4.38	5.37	6.48	9.65	12.06	3.04	3.53	4.23	4.95	7.91	10.16
41	3.95	4.67	5.75	6.93	10.38	12.83	3.20	3.72	4.46	5.23	8.55	10.83
42	4.20	4.99	6.16	7.40	11.14	13.63	3.37	3.92	4.72	5.54	9.23	11.55
43	4.47	5.33	6.60	7.90	11.93	14.46	3.55	4.14	4.99	5.86	9.94	12.31
44	4.76	5.68	7.06	8.44	12.74	15.32	3.74	4.37	5.27	6.21	10.68	13.10
45	5.06	6.06	7.54	9.00	13.58	16.20	3.95	4.62	5.58	6.58	11.47	13.94
46	5.45	6.53	8.10	9.65	--	--	4.27	4.95	5.96	7.08	--	--
47	5.86	7.03	8.70	10.34	--	--	4.60	5.29	6.36	7.61	--	--
48	6.29	7.55	9.31	11.05	--	--	4.95	5.66	6.78	8.16	--	--
49	6.75	8.10	9.97	11.81	--	--	5.32	6.04	7.22	8.74	--	--
50	7.23	8.68	10.66	12.61	--	--	5.70	6.44	7.68	9.35	--	--

Rates for policy years 31+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco

# 30 Year Term

## Band 3 \$250,000 - \$499,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	1.13	--	--	--	--	--	0.78	--	--	--
1	--	--	1.17	--	--	--	--	--	0.81	--	--	--
2	--	--	1.22	--	--	--	--	--	0.84	--	--	--
3	--	--	1.27	--	--	--	--	--	0.87	--	--	--
4	--	--	1.31	--	--	--	--	--	0.90	--	--	--
5	--	--	1.36	--	--	--	--	--	0.93	--	--	--
6	--	--	1.41	--	--	--	--	--	0.97	--	--	--
7	--	--	1.45	--	--	--	--	--	1.00	--	--	--
8	--	--	1.50	--	--	--	--	--	1.03	--	--	--
9	--	--	1.54	--	--	--	--	--	1.06	--	--	--
10	--	--	1.59	--	--	--	--	--	1.09	--	--	--
11	--	--	1.64	--	--	--	--	--	1.12	--	--	--
12	--	--	1.68	--	--	--	--	--	1.16	--	--	--
13	--	--	1.73	--	--	--	--	--	1.19	--	--	--
14	--	--	1.77	--	--	--	--	--	1.22	--	--	--
15	--	--	1.82	--	--	--	--	--	1.25	--	--	--
16	--	--	1.85	--	--	3.77	--	--	1.28	--	--	2.46
17	--	--	1.88	--	--	3.87	--	--	1.31	--	--	2.56
18	1.49	1.69	1.91	2.40	3.18	3.96	1.15	1.23	1.34	1.64	2.18	2.66
19	1.49	1.70	1.94	2.43	3.22	4.06	1.16	1.25	1.38	1.68	2.26	2.77
20	1.50	1.70	1.97	2.45	3.26	4.17	1.18	1.28	1.42	1.72	2.35	2.88
21	1.51	1.71	2.01	2.48	3.31	4.28	1.20	1.30	1.47	1.76	2.44	3.01
22	1.52	1.73	2.05	2.51	3.36	4.41	1.22	1.33	1.52	1.81	2.55	3.15
23	1.53	1.74	2.09	2.54	3.42	4.55	1.24	1.36	1.58	1.86	2.66	3.30
24	1.55	1.75	2.14	2.58	3.48	4.69	1.27	1.39	1.64	1.92	2.79	3.47
25	1.56	1.77	2.20	2.62	3.54	4.84	1.30	1.43	1.71	1.99	2.93	3.66
26	1.60	1.82	2.26	2.69	3.72	5.05	1.34	1.48	1.76	2.06	3.07	3.85
27	1.64	1.87	2.32	2.77	3.92	5.27	1.38	1.53	1.82	2.15	3.23	4.07
28	1.69	1.92	2.39	2.86	4.13	5.52	1.43	1.59	1.89	2.24	3.40	4.30
29	1.75	1.99	2.47	2.96	4.37	5.79	1.48	1.66	1.96	2.34	3.59	4.56
30	1.81	2.06	2.55	3.07	4.64	6.10	1.53	1.73	2.04	2.44	3.80	4.85
31	1.88	2.14	2.65	3.19	4.95	6.46	1.59	1.81	2.12	2.56	4.03	5.16
32	1.96	2.22	2.76	3.33	5.30	6.85	1.66	1.89	2.21	2.68	4.27	5.49
33	2.04	2.32	2.88	3.48	5.68	7.29	1.73	1.98	2.31	2.82	4.54	5.86
34	2.14	2.43	3.01	3.65	6.09	7.76	1.80	2.08	2.42	2.96	4.83	6.24
35	2.24	2.55	3.16	3.84	6.53	8.26	1.88	2.18	2.53	3.12	5.13	6.66
36	2.41	2.77	3.43	4.17	7.04	8.82	2.00	2.33	2.71	3.33	5.60	7.18
37	2.60	3.00	3.73	4.53	7.59	9.42	2.13	2.48	2.91	3.56	6.09	7.72
38	2.81	3.25	4.04	4.91	8.18	10.07	2.27	2.65	3.12	3.81	6.62	8.30
39	3.02	3.52	4.38	5.32	8.82	10.76	2.42	2.83	3.34	4.07	7.18	8.92
40	3.25	3.81	4.74	5.75	9.50	11.50	2.58	3.02	3.58	4.35	7.77	9.58
41	3.50	4.11	5.12	6.21	10.22	12.29	2.75	3.23	3.84	4.65	8.40	10.27
42	3.76	4.43	5.53	6.70	10.97	13.11	2.93	3.45	4.12	4.97	9.06	11.00
43	4.04	4.78	5.97	7.23	11.75	13.96	3.13	3.69	4.42	5.32	9.76	11.77
44	4.33	5.14	6.43	7.78	12.55	14.83	3.34	3.94	4.73	5.69	10.50	12.59
45	4.64	5.53	6.91	8.37	13.37	15.73	3.56	4.21	5.07	6.08	11.27	13.44
46	5.03	5.99	7.46	9.02	--	--	3.87	4.57	5.50	6.58	--	--
47	5.43	6.47	8.04	9.70	--	--	4.20	4.96	5.95	7.11	--	--
48	5.86	6.98	8.65	10.41	--	--	4.54	5.36	6.43	7.67	--	--
49	6.31	7.52	9.28	11.17	--	--	4.90	5.79	6.93	8.26	--	--
50	6.78	8.08	9.96	11.96	--	--	5.28	6.23	7.45	8.87	--	--

Issue Age  
(Age Nearest Birthday)

Policy Fee  
None

# 30 Year Term

## Band 4 \$500,000 - \$999,999

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Male							Female					
Age	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	0.98	--	--	--	--	--	0.63	--	--	--
1	--	--	1.02	--	--	--	--	--	0.65	--	--	--
2	--	--	1.06	--	--	--	--	--	0.68	--	--	--
3	--	--	1.10	--	--	--	--	--	0.70	--	--	--
4	--	--	1.14	--	--	--	--	--	0.73	--	--	--
5	--	--	1.18	--	--	--	--	--	0.75	--	--	--
6	--	--	1.22	--	--	--	--	--	0.78	--	--	--
7	--	--	1.26	--	--	--	--	--	0.81	--	--	--
8	--	--	1.30	--	--	--	--	--	0.83	--	--	--
9	--	--	1.34	--	--	--	--	--	0.86	--	--	--
10	--	--	1.38	--	--	--	--	--	0.88	--	--	--
11	--	--	1.42	--	--	--	--	--	0.91	--	--	--
12	--	--	1.46	--	--	--	--	--	0.93	--	--	--
13	--	--	1.50	--	--	--	--	--	0.96	--	--	--
14	--	--	1.54	--	--	--	--	--	0.98	--	--	--
15	--	--	1.58	--	--	--	--	--	1.01	--	--	--
16	--	--	1.60	--	--	3.44	--	--	1.03	--	--	2.15
17	--	--	1.62	--	--	3.52	--	--	1.05	--	--	2.23
18	1.23	1.42	1.64	2.08	2.89	3.60	0.89	0.97	1.07	1.34	1.83	2.31
19	1.23	1.42	1.66	2.10	2.96	3.68	0.90	0.99	1.10	1.36	1.91	2.40
20	1.23	1.43	1.68	2.11	3.03	3.76	0.91	1.00	1.13	1.39	1.99	2.50
21	1.23	1.43	1.70	2.12	3.11	3.86	0.92	1.02	1.16	1.42	2.07	2.60
22	1.24	1.44	1.73	2.14	3.19	3.96	0.93	1.03	1.20	1.45	2.16	2.72
23	1.24	1.44	1.76	2.16	3.28	4.07	0.95	1.05	1.24	1.49	2.27	2.84
24	1.25	1.45	1.79	2.18	3.38	4.19	0.96	1.08	1.28	1.53	2.38	2.98
25	1.25	1.46	1.83	2.20	3.48	4.31	0.98	1.10	1.33	1.57	2.51	3.14
26	1.28	1.50	1.89	2.28	3.66	4.53	1.02	1.15	1.40	1.65	2.66	3.35
27	1.32	1.55	1.96	2.36	3.86	4.77	1.06	1.21	1.47	1.75	2.83	3.59
28	1.36	1.61	2.04	2.46	4.07	5.02	1.11	1.27	1.55	1.85	3.02	3.84
29	1.41	1.67	2.13	2.56	4.31	5.31	1.16	1.33	1.63	1.96	3.22	4.13
30	1.46	1.73	2.23	2.68	4.58	5.63	1.22	1.40	1.73	2.08	3.45	4.44
31	1.51	1.81	2.34	2.81	4.89	6.01	1.28	1.48	1.83	2.21	3.69	4.78
32	1.58	1.89	2.46	2.96	5.24	6.42	1.34	1.57	1.94	2.35	3.96	5.14
33	1.65	1.98	2.59	3.12	5.62	6.88	1.41	1.66	2.06	2.50	4.24	5.54
34	1.72	2.09	2.74	3.30	6.03	7.37	1.49	1.76	2.18	2.67	4.55	5.97
35	1.81	2.20	2.91	3.50	6.47	7.90	1.57	1.86	2.32	2.84	4.88	6.42
36	1.98	2.40	3.18	3.83	6.96	8.45	1.68	1.98	2.49	3.04	5.34	6.92
37	2.16	2.62	3.47	4.18	7.49	9.05	1.80	2.12	2.67	3.26	5.83	7.46
38	2.35	2.86	3.78	4.56	8.07	9.69	1.92	2.26	2.86	3.49	6.34	8.02
39	2.55	3.11	4.11	4.97	8.68	10.38	2.06	2.41	3.07	3.74	6.89	8.63
40	2.77	3.38	4.46	5.40	9.34	11.11	2.21	2.57	3.29	4.01	7.48	9.27
41	3.00	3.67	4.84	5.86	10.03	11.89	2.36	2.75	3.53	4.30	8.10	9.94
42	3.25	3.97	5.24	6.35	10.75	12.70	2.53	2.94	3.79	4.61	8.75	10.66
43	3.52	4.29	5.66	6.87	11.50	13.54	2.71	3.14	4.06	4.94	9.44	11.41
44	3.80	4.64	6.11	7.43	12.28	14.41	2.90	3.35	4.35	5.29	10.16	12.21
45	4.09	5.00	6.59	8.01	13.07	15.30	3.10	3.58	4.66	5.66	10.92	13.04
46	4.46	5.43	7.14	8.66	--	--	3.40	3.92	5.09	6.17	--	--
47	4.85	5.89	7.72	9.35	--	--	3.71	4.27	5.54	6.71	--	--
48	5.25	6.37	8.33	10.07	--	--	4.05	4.65	6.02	7.28	--	--
49	5.68	6.87	8.96	10.83	--	--	4.40	5.04	6.52	7.88	--	--
50	6.13	7.40	9.64	11.63	--	--	4.76	5.45	7.04	8.50	--	--

Rates for policy years 31+ are available on illustration software.

Modal Factors for All Classes: Semiannual .52; Quarterly .265; List Bill Monthly .092; Direct Monthly .095; Monthly EFT .0875; Monthly Military Allotment .0875

Underwriting Classes: SPNT=Super Preferred No Tobacco; PNT=Preferred No Tobacco; SLNT=Select No Tobacco; SNT=Standard No Tobacco; PT=Preferred Tobacco; ST=Standard Tobacco



# 30 Year Term

## Band 5 \$1,000,000 +

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Age	Male						Female					
	SPNT	PNT	SLNT	SNT	PT	ST	SPNT	PNT	SLNT	SNT	PT	ST
0	--	--	0.97	--	--	--	--	--	0.62	--	--	--
1	--	--	1.01	--	--	--	--	--	0.65	--	--	--
2	--	--	1.05	--	--	--	--	--	0.67	--	--	--
3	--	--	1.09	--	--	--	--	--	0.70	--	--	--
4	--	--	1.13	--	--	--	--	--	0.72	--	--	--
5	--	--	1.17	--	--	--	--	--	0.75	--	--	--
6	--	--	1.21	--	--	--	--	--	0.77	--	--	--
7	--	--	1.25	--	--	--	--	--	0.80	--	--	--
8	--	--	1.29	--	--	--	--	--	0.82	--	--	--
9	--	--	1.33	--	--	--	--	--	0.85	--	--	--
10	--	--	1.37	--	--	--	--	--	0.87	--	--	--
11	--	--	1.41	--	--	--	--	--	0.90	--	--	--
12	--	--	1.45	--	--	--	--	--	0.92	--	--	--
13	--	--	1.49	--	--	--	--	--	0.95	--	--	--
14	--	--	1.53	--	--	--	--	--	0.97	--	--	--
15	--	--	1.57	--	--	--	--	--	1.00	--	--	--
16	1.21	1.41	1.59	2.06	2.76	3.44	0.87	0.95	1.02	1.30	1.70	2.15
17	1.21	1.41	1.61	2.07	2.82	3.52	0.88	0.96	1.04	1.32	1.76	2.23
18	1.21	1.42	1.63	2.08	2.89	3.59	0.88	0.97	1.06	1.34	1.83	2.31
19	1.21	1.42	1.65	2.09	2.95	3.67	0.89	0.98	1.09	1.36	1.90	2.40
20	1.21	1.42	1.67	2.10	3.02	3.75	0.90	1.00	1.12	1.39	1.98	2.49
21	1.21	1.43	1.69	2.11	3.10	3.84	0.91	1.01	1.15	1.41	2.06	2.59
22	1.21	1.43	1.72	2.13	3.18	3.94	0.93	1.03	1.19	1.44	2.15	2.71
23	1.21	1.44	1.75	2.14	3.27	4.05	0.94	1.05	1.23	1.48	2.25	2.83
24	1.21	1.44	1.78	2.16	3.36	4.16	0.95	1.07	1.27	1.52	2.37	2.97
25	1.21	1.45	1.82	2.18	3.46	4.28	0.97	1.09	1.32	1.56	2.49	3.12
26	1.23	1.48	1.87	2.24	3.64	4.50	1.00	1.13	1.37	1.63	2.63	3.31
27	1.26	1.52	1.93	2.32	3.82	4.73	1.03	1.17	1.43	1.71	2.79	3.53
28	1.29	1.56	2.00	2.40	4.03	4.99	1.07	1.22	1.49	1.80	2.96	3.76
29	1.33	1.60	2.07	2.49	4.26	5.27	1.10	1.27	1.56	1.90	3.15	4.02
30	1.36	1.65	2.15	2.59	4.52	5.60	1.15	1.33	1.64	2.00	3.36	4.31
31	1.41	1.71	2.24	2.70	4.82	5.97	1.19	1.39	1.72	2.12	3.58	4.62
32	1.45	1.77	2.34	2.82	5.15	6.38	1.24	1.45	1.81	2.24	3.83	4.95
33	1.51	1.84	2.45	2.96	5.51	6.84	1.29	1.52	1.91	2.37	4.09	5.32
34	1.57	1.92	2.57	3.11	5.91	7.33	1.35	1.60	2.01	2.52	4.38	5.70
35	1.63	2.00	2.71	3.28	6.33	7.86	1.41	1.68	2.12	2.67	4.68	6.12
36	1.79	2.19	2.96	3.59	6.80	8.41	1.52	1.80	2.28	2.87	5.12	6.63
37	1.97	2.39	3.24	3.93	7.30	9.01	1.63	1.92	2.45	3.09	5.59	7.16
38	2.16	2.61	3.53	4.29	7.84	9.65	1.75	2.05	2.63	3.32	6.08	7.73
39	2.36	2.85	3.84	4.68	8.42	10.34	1.88	2.20	2.82	3.57	6.61	8.34
40	2.57	3.10	4.17	5.09	9.04	11.08	2.02	2.35	3.03	3.84	7.17	8.98
41	2.80	3.36	4.53	5.53	9.70	11.86	2.18	2.52	3.26	4.13	7.76	9.67
42	3.05	3.64	4.90	6.00	10.39	12.67	2.34	2.69	3.50	4.44	8.39	10.38
43	3.31	3.94	5.31	6.50	11.10	13.52	2.51	2.88	3.75	4.77	9.05	11.14
44	3.58	4.26	5.73	7.02	11.83	14.39	2.69	3.09	4.03	5.12	9.74	11.94
45	3.87	4.60	6.18	7.58	12.58	15.28	2.89	3.30	4.32	5.49	10.47	12.78
46	4.22	5.00	6.70	8.20	--	--	3.17	3.61	4.72	5.98	--	--
47	4.58	5.42	7.24	8.84	--	--	3.46	3.94	5.14	6.50	--	--
48	4.97	5.86	7.80	9.52	--	--	3.77	4.29	5.58	7.05	--	--
49	5.37	6.32	8.40	10.24	--	--	4.09	4.65	6.04	7.63	--	--
50	5.80	6.81	9.03	10.99	--	--	4.43	5.03	6.53	8.23	--	--

Issue Age  
(Age Nearest Birthday)

Policy Fee  
None

# Term Waiver of Premium Rates

for Male/Female/Unisex (All Risk Classes)

Rates are per \$1,000 stated death benefit. (Effective December 2010)

Issue Age	Voya ROP Endowment Term-20 Years 1-20***	Voya ROP Endowment Term-25 Years 1-25***	Voya ROP Endowment Term-30 Years 1-30***	AA**	Voya ROP Endowment Term-20: years 21+ Voya ROP Endowment Term-25: years 26+ Voya ROP Endowment Term-30: years 31+
16	0.15	0.14	0.13	36	0.14
17	0.15	0.14	0.13	37	0.14
18	0.15	0.14	0.13	38	0.15
19	0.15	0.14	0.13	39	0.15
20	0.15	0.14	0.13	40	0.16
21	0.15	0.14	0.13	41	0.17
22	0.15	0.14	0.13	42	0.19
23	0.15	0.14	0.13	43	0.21
24	0.15	0.14	0.13	44	0.23
25	0.15	0.14	0.13	45	0.25
26	0.15	0.14	0.13	46	0.29
27	0.15	0.14	0.13	47	0.32
28	0.15	0.15	0.14	48	0.37
29	0.16	0.15	0.14	49	0.42
30	0.19	0.18	0.17	50	0.47
31	0.20	0.19	0.17	51	0.59
32	0.24	0.22	0.19	52	0.74
33	0.24	0.22	0.19	53	0.93
34	0.25	0.23	0.20	54	1.17
35	0.34	0.31	0.27	55	1.47
36	0.38	0.34	0.29	56	2.11
37	0.43	0.37	0.31	57	2.79
38	0.47	0.41	0.34	58	3.75
39	0.66	0.58	0.49	59	5.08
40	0.75	0.66	0.56	—	—
41	0.83	0.72	0.60	—	—
42	0.94	0.81	0.68	—	—
43	1.05	0.90	0.75	—	—
44	1.24	1.07	0.89	—	—
45	1.29	1.10	0.90	—	—
46	1.62	1.36	1.09	—	—
47	2.02	1.68	1.33	—	—
48	2.34	1.91	1.47	—	—
49	2.72	2.19	1.66	—	—
50	3.14	2.50	1.85	—	—
51	3.60	3.39	—	—	—
52	4.12	3.87	—	—	—
53	4.65	4.36	—	—	—
54	5.31	4.97	—	—	—
55	6.02	5.62	—	—	—
56	—	—	—	—	—
57	—	—	—	—	—
58	—	—	—	—	—
59	—	—	—	—	—
60	—	—	—	—	—

Issue Age

(Age Nearest Birthday)

\*\*AA - Attained Age

\*\*\*Waiver of Premium rates are payable to age 55.

## Accidental Death Benefit Rider

### All Risk Classes

Rates are per \$1,000 stated death benefit.  
(Effective December 2010)

Issue Age	Accidental Death Benefit Rider
5	0.90
6	0.90
7	0.90
8	0.90
9	0.90
10	0.90
11	0.90
12	0.90
13	0.90
14	0.90
15	0.90
16	0.90
17	0.90
18	0.90
19	0.90
20	0.90
21	0.90
22	0.90
23	0.90
24	0.90
25	0.90
26	0.90
27	0.90
28	0.90
29	0.90
30	0.90
31	0.90
32	0.90
33	0.90
34	0.90
35	1.00
36	1.00
37	1.00
38	1.00
39	1.00
40	1.00
41	1.00
42	1.00
43	1.00
44	1.00
45	1.15
46	1.15
47	1.15
48	1.15
49	1.15
50	1.35
51	1.35
52	1.35
53	1.35
54	1.35
55	1.60
56	1.60
57	1.60
58	1.60
59	1.60
60	1.60

## Children's Term Insurance Rider

### All Risk Classes

Rates are per \$1,000 stated death benefit.  
(Effective December 2010)

Issue Age	Children's Term Insurance Rider
18	6.00
19	6.00
20	6.00
21	6.00
22	6.00
23	6.00
24	6.00
25	6.00
26	6.00
27	6.00
28	6.00
29	6.00
30	6.00
31	6.00
32	6.00
33	6.00
34	6.00
35	6.00
36	6.00
37	6.00
38	6.00
39	6.00
40	6.00
41	6.00
42	6.00
43	6.00
44	6.00
45	6.00
46	6.00
47	6.00
48	6.00
49	6.00
50	6.00
51	6.00
52	6.00
53	6.00
54	6.00
55	6.00
56	6.00
57	6.00
58	6.00
59	6.00
60	6.00

### Issue Age

(Age Nearest Birthday)



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