

LifeScape® Level Term
10-Year

Annual Premiums Per \$1,000 of Benefit								
Issue Age	Male Pref+	Male Pref	Male Select NT	Male Tobacco	Female Pref+	Female Pref	Female Select NT	Female Tobacco
18	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
19	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
20	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
21	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
22	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
23	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
24	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
25	0.50	0.60	0.85	1.56	0.41	0.50	0.72	1.27
26	0.50	0.60	0.85	1.58	0.41	0.50	0.72	1.28
27	0.50	0.60	0.85	1.58	0.41	0.50	0.72	1.28
28	0.50	0.60	0.85	1.60	0.41	0.50	0.72	1.29
29	0.50	0.60	0.85	1.62	0.41	0.50	0.72	1.29
30	0.50	0.60	0.85	1.63	0.41	0.50	0.72	1.30
31	0.50	0.60	0.87	1.64	0.41	0.50	0.72	1.31
32	0.50	0.61	0.88	1.65	0.41	0.50	0.72	1.31
33	0.50	0.61	0.89	1.68	0.42	0.52	0.74	1.33
34	0.50	0.61	0.89	1.69	0.42	0.52	0.74	1.33
35	0.50	0.61	0.90	1.70	0.42	0.52	0.74	1.34
36	0.53	0.64	0.94	1.81	0.44	0.53	0.76	1.45
37	0.55	0.66	0.97	1.89	0.48	0.58	0.83	1.54
38	0.59	0.71	1.03	2.05	0.50	0.60	0.88	1.68
39	0.64	0.78	1.12	2.23	0.55	0.66	0.95	1.84
40	0.71	0.86	1.21	2.45	0.57	0.70	1.02	2.01
41	0.78	0.94	1.34	2.72	0.64	0.76	1.11	2.22
42	0.83	1.01	1.45	3.02	0.69	0.83	1.20	2.41
43	0.92	1.12	1.61	3.34	0.75	0.90	1.31	2.61
44	1.00	1.21	1.76	3.75	0.80	0.96	1.37	2.79
45	1.09	1.32	1.94	4.10	0.84	1.02	1.44	2.97
46	1.23	1.48	2.17	4.59	0.92	1.12	1.58	3.23
47	1.35	1.64	2.41	5.08	0.99	1.20	1.72	3.46
48	1.46	1.78	2.61	5.54	1.05	1.26	1.81	3.65
49	1.59	1.93	2.84	6.01	1.12	1.36	1.94	3.91
50	1.70	2.07	3.05	6.45	1.19	1.44	2.07	4.14
51	1.81	2.21	3.26	6.88	1.29	1.56	2.23	4.41
52	1.93	2.34	3.44	7.25	1.36	1.65	2.37	4.71
53	2.14	2.58	3.79	7.89	1.45	1.76	2.53	5.06

Policy Fee: \$70

**LifeScape® Level Term
10-Year**

Annual Premiums Per \$1,000 of Benefit								
Issue Age	Male Pref+	Male Pref	Male Select NT	Male Tobacco	Female Pref+	Female Pref	Female Select NT	Female Tobacco
54	2.35	2.84	4.17	8.56	1.56	1.90	2.73	5.38
55	2.56	3.09	4.52	9.23	1.68	2.04	2.92	5.73
56	2.91	3.54	5.15	10.40	1.81	2.19	3.12	6.03
57	3.26	3.95	5.78	11.61	1.93	2.33	3.31	6.24
58	3.50	4.24	6.22	12.26	2.15	2.60	3.68	6.76
59	3.77	4.56	6.69	12.80	2.37	2.87	4.03	7.19
60	4.03	4.89	7.17	13.24	2.60	3.15	4.41	7.63
61	4.29	5.22	7.63	14.05	2.86	3.45	4.84	8.60
62	4.54	5.51	8.06	14.78	3.12	3.79	5.34	9.59
63	5.25	6.36	9.32	17.33	3.36	4.07	5.75	10.51
64	6.04	7.33	10.74	20.06	3.61	4.37	6.21	11.38
65	6.91	8.39	12.26	23.12	3.86	4.68	6.69	12.39
66	7.93	9.62	14.22	27.10	4.24	5.15	7.29	13.26
67	9.09	11.01	16.44	31.48	4.65	5.63	7.91	14.34
68	10.27	12.45	18.71	35.60	5.30	6.43	8.95	15.93
69	11.59	14.06	21.25	39.93	6.04	7.31	10.07	17.86
70	13.05	15.83	24.05	44.49	6.89	8.34	11.34	19.80

Policy Fee: \$70

**LifeScape® Level Term
15-Year**

Annual Premiums Per \$1,000 of Benefit								
Issue Age	Male Pref+	Male Pref	Male Select NT	Male Tobacco	Female Pref+	Female Pref	Female Select NT	Female Tobacco
18	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
19	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
20	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
21	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
22	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
23	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
24	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
25	0.57	0.69	0.98	1.82	0.50	0.60	0.83	1.31
26	0.57	0.69	0.99	1.86	0.50	0.60	0.83	1.34
27	0.57	0.69	1.00	1.89	0.50	0.60	0.83	1.39
28	0.57	0.69	1.03	1.92	0.50	0.60	0.83	1.41
29	0.57	0.69	1.03	1.94	0.50	0.60	0.85	1.47
30	0.57	0.69	1.04	1.99	0.50	0.60	0.85	1.50
31	0.57	0.69	1.05	2.01	0.50	0.60	0.85	1.53
32	0.59	0.70	1.06	2.03	0.50	0.62	0.87	1.56
33	0.59	0.71	1.07	2.07	0.50	0.62	0.88	1.60
34	0.60	0.72	1.09	2.09	0.51	0.62	0.88	1.64
35	0.61	0.74	1.09	2.11	0.51	0.62	0.89	1.67
36	0.64	0.78	1.14	2.28	0.53	0.64	0.92	1.79
37	0.68	0.82	1.18	2.40	0.59	0.70	1.02	1.90
38	0.74	0.90	1.25	2.63	0.62	0.76	1.06	2.05
39	0.81	0.99	1.37	2.88	0.67	0.82	1.15	2.23
40	0.90	1.09	1.48	3.20	0.71	0.88	1.24	2.43
41	0.97	1.18	1.62	3.51	0.78	0.95	1.35	2.69
42	1.04	1.27	1.77	3.84	0.84	1.02	1.44	2.92
43	1.13	1.37	1.95	4.18	0.92	1.11	1.58	3.19
44	1.21	1.48	2.12	4.61	0.97	1.18	1.67	3.42
45	1.31	1.60	2.34	4.99	1.02	1.23	1.75	3.65
46	1.48	1.80	2.64	5.63	1.12	1.36	1.93	4.04
47	1.65	2.00	2.95	6.26	1.22	1.48	2.09	4.37
48	1.80	2.18	3.22	6.85	1.29	1.56	2.23	4.68
49	1.96	2.37	3.51	7.48	1.38	1.68	2.42	5.06
50	2.11	2.56	3.78	8.04	1.48	1.80	2.58	5.45
51	2.25	2.74	4.04	8.60	1.60	1.93	2.79	5.72
52	2.41	2.93	4.31	9.09	1.69	2.05	2.96	6.05
53	2.67	3.23	4.76	9.94	1.81	2.19	3.18	6.42

Policy Fee: \$70

**LifeScape® Level Term
15-Year**

Annual Premiums Per \$1,000 of Benefit								
Issue Age	Male Pref+	Male Pref	Male Select NT	Male Tobacco	Female Pref+	Female Pref	Female Select NT	Female Tobacco
54	2.94	3.58	5.24	10.82	1.95	2.36	3.45	6.72
55	3.22	3.91	5.73	11.70	2.09	2.53	3.70	7.08
56	3.71	4.49	6.59	13.48	2.23	2.71	3.96	7.54
57	4.19	5.08	7.45	15.32	2.38	2.88	4.21	7.84
58	4.52	5.47	8.04	16.39	2.64	3.20	4.69	8.60
59	4.86	5.89	8.69	17.35	2.91	3.51	5.16	9.24
60	5.22	6.33	9.33	18.17	3.19	3.86	5.68	9.89
61	5.59	6.78	9.98	19.00	3.56	4.31	6.30	11.19
62	5.92	7.20	10.58	19.69	3.95	4.80	6.98	12.48
63	6.90	8.37	12.30	22.85	4.31	5.23	7.56	13.70
64	7.99	9.70	14.24	26.16	4.70	5.71	8.22	14.85
65	9.18	11.13	16.34	29.79	5.11	6.20	8.87	16.17

Policy Fee: \$70

**LifeScape® Level Term
20-Year**

Annual Premiums Per \$1,000 of Benefit								
Issue Age	Male Pref+	Male Pref	Male Select NT	Male Tobacco	Female Pref+	Female Pref	Female Select NT	Female Tobacco
18	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
19	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
20	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
21	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
22	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
23	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
24	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
25	0.67	0.81	1.20	1.89	0.56	0.69	0.99	1.35
26	0.67	0.81	1.20	1.91	0.57	0.69	0.99	1.40
27	0.67	0.81	1.22	1.93	0.58	0.71	0.99	1.46
28	0.67	0.81	1.22	1.96	0.59	0.71	1.00	1.51
29	0.67	0.81	1.22	1.98	0.61	0.74	1.00	1.57
30	0.67	0.81	1.22	2.00	0.62	0.76	1.02	1.63
31	0.69	0.85	1.25	2.12	0.63	0.76	1.04	1.66
32	0.71	0.88	1.27	2.25	0.64	0.78	1.07	1.71
33	0.74	0.90	1.31	2.39	0.64	0.78	1.09	1.75
34	0.76	0.92	1.35	2.53	0.66	0.80	1.12	1.80
35	0.78	0.95	1.37	2.66	0.67	0.81	1.14	1.83
36	0.81	0.99	1.42	2.82	0.69	0.83	1.18	1.98
37	0.83	1.02	1.48	2.93	0.74	0.90	1.28	2.12
38	0.89	1.09	1.58	3.16	0.78	0.95	1.34	2.31
39	0.98	1.19	1.72	3.45	0.83	1.01	1.44	2.53
40	1.06	1.30	1.88	3.79	0.89	1.08	1.54	2.77
41	1.18	1.43	2.08	4.24	0.97	1.17	1.67	3.05
42	1.27	1.55	2.26	4.72	1.02	1.24	1.76	3.29
43	1.41	1.72	2.51	5.23	1.11	1.35	1.93	3.56
44	1.54	1.89	2.75	5.87	1.18	1.42	2.02	3.81
45	1.70	2.07	3.03	6.47	1.23	1.49	2.11	4.05
46	1.90	2.32	3.40	7.22	1.34	1.63	2.32	4.43
47	2.10	2.56	3.76	7.97	1.46	1.77	2.51	4.76
48	2.28	2.79	4.07	8.68	1.54	1.88	2.65	5.08
49	2.49	3.02	4.43	9.43	1.66	2.02	2.86	5.45
50	2.65	3.24	4.75	10.09	1.77	2.16	3.05	5.81
51	2.83	3.45	5.05	10.73	1.93	2.34	3.29	6.21
52	3.00	3.66	5.38	11.28	2.04	2.48	3.49	6.66
53	3.30	4.03	5.89	12.24	2.18	2.65	3.73	7.18

Policy Fee: \$70

**LifeScape® Level Term
20-Year**

Annual Premiums Per \$1,000 of Benefit								
Issue Age	Male Pref+	Male Pref	Male Select NT	Male Tobacco	Female Pref+	Female Pref	Female Select NT	Female Tobacco
54	3.62	4.42	6.48	13.24	2.35	2.86	4.03	7.66
55	3.95	4.81	7.05	14.23	2.52	3.07	4.31	8.20
56	4.48	5.47	8.04	16.19	2.70	3.28	4.63	8.74
57	5.03	6.13	9.01	18.63	2.88	3.51	4.95	9.14
58	5.40	6.59	9.67	21.83	3.20	3.90	5.52	10.03
59	6.64	8.10	10.40	25.21	3.54	4.31	6.09	10.82
60	8.30	10.11	11.14	27.27	3.89	4.73	6.72	11.65

Policy Fee: \$70

**LifeScape® Level Term
Ultimate Rates**

Annual Premiums Per \$1,000 of Benefit									
Attained Age	Male All NT	Male Tobacco	Female All NT	Female Tobacco	Attained Age	Male All NT	Male Tobacco	Female All NT	Female Tobacco
28	2.86	4.08	2.34	2.84	63	34.22	60.46	22.02	31.56
29	2.87	4.12	2.40	2.96	64	38.04	66.28	24.46	34.66
30	2.88	4.20	2.48	3.10	65	42.26	72.58	27.10	38.14
31	2.94	4.34	2.54	3.22	66	46.80	79.14	29.94	41.58
32	3.00	4.48	2.62	3.36	67	51.72	86.02	32.82	45.16
33	3.10	4.70	2.70	3.50	68	57.00	93.10	35.72	48.40
34	3.22	4.96	2.84	3.72	69	62.76	100.64	38.82	52.04
35	3.38	5.26	2.94	3.88	70	69.26	108.96	42.40	55.90
36	3.54	5.62	3.12	4.18	71	77.82	118.18	46.68	60.90
37	3.76	6.08	3.34	4.56	72	85.12	128.66	51.98	67.10
38	4.00	6.60	3.58	4.98	73	94.88	140.46	58.44	74.66
39	4.28	7.20	3.86	5.46	74	105.84	153.32	66.04	83.48
40	4.58	7.88	4.16	6.00	75	117.60	167.54	74.64	93.28
41	4.94	8.68	4.52	6.66	76	130.12	182.20	84.08	103.84
42	5.30	9.50	4.88	7.28	77	143.28	197.04	94.22	114.92
43	5.72	10.44	5.24	7.92	78	156.94	211.82	105.06	126.46
44	6.14	11.42	5.60	8.56	79	171.44	226.98	116.90	138.82
45	6.64	12.54	5.98	9.22	80	187.34	243.18	130.24	152.52
46	7.18	13.66	6.38	9.90	81	205.04	260.82	145.52	168.00
47	7.76	14.88	6.82	10.62	82	225.04	280.40	163.18	185.68
48	8.38	16.16	7.30	11.36	83	247.58	302.06	183.52	205.74
49	9.08	17.60	7.80	12.16	84	272.22	324.98	206.06	229.30
50	9.82	19.12	8.38	13.08	85	298.40	348.40	230.76	252.84
51	10.70	20.88	9.00	14.00	86	325.60	371.56	257.16	279.58
52	11.72	22.84	9.70	15.04	87	353.58	394.12	285.42	305.34
53	12.86	25.08	10.52	16.26	88	381.78	418.74	315.22	334.46
54	14.18	27.60	11.36	17.50	89	410.58	443.04	347.02	362.14
55	15.64	30.28	12.26	18.80	90	440.38	467.38	380.78	394.02
56	17.26	33.18	13.18	20.10	91	471.68	492.24	417.16	428.00
57	18.98	36.18	14.10	21.34	92	505.50	518.66	457.20	465.08
58	20.84	39.38	14.98	22.50	93	543.26	552.60	502.80	507.10
59	22.94	42.70	15.92	23.70	94	591.30	596.30	558.62	558.62
60	25.28	46.38	17.02	25.02					
61	27.88	50.52	18.32	26.72					
62	30.84	55.18	19.96	28.78					

Policy Fee: \$70