Filing at a Glance

Company: S.USA Life Insurance Company, Inc.

Product Name: Yearly Renewable Term Policy	SERFF Tr Num: FRCS-125523466	State: ArkansasLH
TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 38673
Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium	Co Tr Num: 4925	State Status: Approved-Closed
Filing Type: Form	Co Status: None	Reviewer(s): Linda Bird
	Author: Kevin Wiggs	Disposition Date: 04/16/2008
	Date Submitted: 04/11/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: SBLIUSA/61
Project Number: 61
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 04/16/2008
State Status Changed: 04/16/2008
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: This form is exempt from filing in the domicile state (AZ).
Market Type: Individual
Group Market Size:
Group Market Type:

Deemer Date:

Filing Description:

On behalf of S.USA Life Insurance Company, Inc., First Consulting & Administration, Inc. is submitting an individual term life form filing for your review and approval. An authorization letter permitting First Consulting and Administration, Inc. to submit this filing is enclosed.

The Individual Term Life Insurance Policy provides for one (1) year renewable and convertible term, ten (10) year

renewable and convertible term, fifteen (15) year renewable and convertible term, twenty (20) year renewable and convertible term, and thirty (30) year renewable and convertible term. This is a Term-to-98 plan that is convertible to age 75 or the 5th policy anniversary if later.

The coverage provides term insurance with level premiums for an initial period, whether it be one, ten, fifteen, twenty, or thirty years, after which, the insurance is renewable for each subsequent 1 year period to the anniversary date nearest age 98. Premiums will vary based on tobacco use status, gender, and amount band for both current and maximum premiums. There will be four categories of non-tobacco rates and two categories of tobacco rates. After the premium guarantee period, premiums may be adjusted upward or downward based on anticipated future mortality, persistency and expense rates.

Application forms that will be used with this filing are A-58dAR, A-60a Ar, A-80-a AR, and A-90 a AR; all are attached for approval.

The Individual Term Life Insurance Policy will be marketed without an illustration. The Policy is non-participating and is individually underwritten through complete regular medical underwriting. The Policy will be sold to individuals starting at issue age 18. The minimum face amount will be $100,000.00.

The Term Life Insurance Policy will be offered to the general life insurance market through all available distribution channels, including but not limited to, producer sales, direct marketing mail solicitation, and Internet sales. The process will conform to your State's requirements with respect to consumer disclosures, signatures (UETA) and right to examine provision.

The Company requests approval of bracketed information on a variable basis to reflect different account information. A statement of variability is enclosed. Please be assured that these forms will be used in accordance with all applicable state laws and regulations.

The attached forms have been completed in John Doe fashion.

These forms are exempt from filing in the Company's domiciliary state of Arizona.

Please note that the Company may change the appearance and pagination but not the text of these forms to comply with future changes in print systems. No font will be less than a 10 point font size. The color and/or weight of the paper on which these forms are printed may change. No changes to the text other than correction of typographical errors will be made to the forms without re-filing them with you.

The Company offers their assurances that the information required by Section 23-79-138 and the Guaranty Association notice required by Regulation 49 will be provided.
Our fee of $50.00 has been sent by EFT on this same date.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Kevin Wiggs, Compliance Specialist	kevin.wiggs@firstconsulting.com
1020 Central	(800) 927-2730 [Phone]
Kansas City, MO 64105	(816) 391-2755[FAX]

Filing Company Information

S.USA Life Insurance Company, Inc.	CoCode: 60183	State of Domicile: Arizona
460 West 34th Street, Suite 800	Group Code: 1347	Company Type:
New York, NY 10001	Group Name: SBLI USA Group	State ID Number:
(212) 356-0337 ext. [Phone]	FEIN Number: 13-4144857	

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	AR fee of $50 per policy.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
S.USA Life Insurance Company, Inc.	$50.00	04/11/2008	19490520

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/16/2008	04/16/2008

Disposition

Disposition Date: 04/16/2008
Implementation Date:
Status: Approved
Comment:

Company Name:	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Premium:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**	**Overall % Indicated Change:**
S.USA Life Insurance Company, Inc.	%	$		$	%	%	%

SERFF Tracking Number:	*FRCS-125523466*	*State:*	*Arkansas*
Filing Company:	*S.USA Life Insurance Company, Inc.*	*State Tracking Number:*	*38673*
Company Tracking Number:	*4925*		
TOI:	*L04I Individual Life - Term*	*Sub-TOI:*	*L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium*
Product Name:	*Yearly Renewable Term Policy*		
Project Name/Number:	*SBLIUSA/61/61*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization		Yes
Supporting Document	AR RDB		Yes
Supporting Document	Consent for rates		Yes
Supporting Document	Statement of Varabilty		Yes
Supporting Document	Sample Schedule Pages		Yes
Form	Term Life Insurance Policy		Yes
Form	Application for Conversion		Yes
Form	Admendent to Application		Yes
Form	Application for Life Insurance Reinstatement		Yes
Form	APPLICATION FOR ACCIDENT AL DEATH BENEFIT RIDER /		Yes
Rate	Term Life Rates		Yes

Form Schedule

Lead Form Number: YRT-07 AR

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	YRT-07-AR	Policy/Contract/Fraternal Certificate	Term Life Insurance Policy	Initial			YRT-07 AR.pdf
	A-58d AR	Application/Enrollment Form	Application for Conversion	Initial			A-58d_AR.pdf
	A-60a AR	Application/Enrollment Form	Admendent to Application	Initial			A-60a_AR.pdf
	A-80c AR	Application/Enrollment Form	Application for Life Insurance Reinstatement	Initial			A-80c_AR.pdf
	A-90a AR	Application/Enrollment Form	APPLICATION FOR ACCIDENT AL DEATH BENEFIT RIDER /	Initial			A-90a_AR.pdf

S.USA Life Insurance Company, Inc.

Insured:	**[JOHN DOE]**	**Amount of Insurance:**	**[$100,000]**
Policy Number:	**[929999999]**	**1 Year Initial Premium Period**	
Date of Issue:	**[09/24/2007]**	**1 Year Renewal Premium Period**	

TERM LIFE INSURANCE POLICY
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE
NON-PARTICIPATING

IN THIS POLICY, S.USA Life Insurance Company, Inc., is referred to as "we", "our" or "us," and the policyholder is referred to as "you" or "your."

This policy is a legal contract between you and us.

THIS POLICY is issued based on your application for life insurance and payment of the first premium. It continues in effect by the timely payment of premiums.

EXAMINE YOUR POLICY. We want you to understand it and be satisfied. **PLEASE READ IT CAREFULLY.** Within 10 days of delivery (within 30 days of delivery if you applied by mail or within 60 days if this policy is issued as a replacement), it may be returned to any of our offices. We will then refund the premium paid.

WE WILL PAY the death benefit to the designated beneficiary, subject to this policy's terms. Payment will be made through our office upon receipt of all of the following:

- This policy.
- Proof the insured died while this policy was in effect.
- A claim for the death benefit on a form provided by us.

Signed for us by:

[ ] President & CEO

[ ] Secretary

S.USA Life Insurance Company, Inc.
[550 Broad Street, Newark, NJ 07102]
[Toll Free: 1-866-SUSA-123]
[www.susa.com]

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ONE YEAR RENEWABLE AND CONVERTIBLE TERM INSURANCE
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE

**********POLICY DATA**********

INSURED:	[JOHN DOE]	AMOUNT OF INSURANCE:	[$100,000]
POLICY NUMBER:	[929999999]	DATE OF ISSUE:	[09/24/2007]
POLICY FORM:	YRT-07	RATING CLASS:	
		GENDER:	[MALE]
1ST RENEWAL DATE:	[09/24/2008]	PREMIUM CLASS:	[STANDARD]
		TOBACCO USE:	[NON-USER OF TOBACCO]
		ISSUE AGE:	[59]

**********BENEFITS**********

FORM NO.	DATE OF ISSUE	BENEFITS	AMOUNT	EXPIRY DATE
YRT-07	[09/24/2007]	RENEWABLE TERM TO [98]	[$100,000]	[09/24/2046]

**********PREMIUMS**********

PREMIUMS PAYABLE EVERY:

FORM NO.	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	PREMIUMS PAYABLE TO
YRT-07	[$451.00]	[$230.01]	[$117.26]	[$39.46]	[09/24/2008]
POLICY FEE	[$50.00]	[$25.50]	[$13.00]	[$4.50]	
TOTAL PREMIUM ON DATE OF ISSUE	[$501.00]	[$255.51]	[$130.26]	[$43.96]	

THE ABOVE TABLE SHOWS PREMIUM PAYMENTS FOR DIFFERENT PREMIUM PAYMENT FREQUENCIES. YOUR CURRENT PREMIUM PAYMENT MODE (FREQUENCY) IS [ANNUAL]. YOUR PREMIUM PAYMENTS ARE DUE EVERY [12 MONTHS]. EACH [ANNUAL] PREMIUM FOR YOUR INSURANCE POLICY WILL EQUAL [$501.00].

SEE PAGES [11] & [13] FOR SCHEDULES OF RENEWAL PREMIUMS.

DEFINITIONS

ASSIGNMENT means transferring some or all rights of the owner (assignor) to another (assignee).

INSURED means the person whose life is covered and whose death causes payment of the death benefit.

LAPSE means the policy ends because a premium is not paid by the end of its grace period.

POLICYHOLDER means the owner of the coverage who acquires the coverage either by application or through assignment.

REINSTATEMENT means putting a policy back into effect.

RIDER means an attachment which provides an added benefit or alters coverage.

CONVERSION PERIOD means the anniversary nearest the insured's 75th birthday or the 5th policy anniversary, if later.

DATE COVERAGE BEGINS

Insurance begins on the latest of the following dates:

A. the date on which we approved your application for insurance;

B. the date on which we receive the first premium payment;

C. the Date of Issue shown on the policy.

DATE COVERAGE ENDS

Insurance ends on the earliest of the following dates:

A. the 31st day following the date the premium is due and unpaid;

B. on the anniversary of the Date of Issue nearest the date the insured attains age [98];

C. the date this policy is converted or exchanged; or

D. the date this policy is cancelled.

Coverage will terminate at 12:00 midnight on any given termination date.

DEATH BENEFIT

The Death Benefit is the sum of:

A. the amount of insurance; plus

B. premiums paid for coverage beyond the month in which the insured died; and

C. interest from the date in which the insured died until our date of payment;

minus:

D. any unpaid premium for the month in which the insured died.

CONVERSION PRIVILEGE

While this policy is in effect prior to the anniversary nearest the insured's 75th birthday or the 5th policy anniversary, if later, the policyholder can convert it to a new policy on the insured's life by:

A. submitting an application on our form without evidence of your insurability;

B. paying the first premium for the converted policy; and

C. surrendering this policy.

The new policy can be any life or endowment policy we then issue, except term insurance, without waiver of premium or accidental death benefits.

The period of time shown in the "Incontestability" and "Suicide" provisions of the new policy will run from the Date of Issue of this policy and not the Date of Issue of the new policy.

The amount converted cannot exceed this policy's Amount of Insurance. The risk classification will be the same as for this policy, if available, otherwise the most comparable classification available at the time of conversion. The premium charged will be based on the insured's age nearest birthday.

MISSTATEMENT OF AGE

If the insured's age as shown on the application is wrong, benefits will be those which an annual premium would have bought at the insured's class of risk and true age. If the correct age is such that the insured was not eligible for insurance:

A. our liability is limited to the sum of premiums paid; and

B. we will refund such sum.

INCONTESTABILITY

We cannot contest this policy or any coverage after it has been in effect during the insured's lifetime for 2 years from the policy's Date of Issue, except for the non-payment of premiums. We cannot use any statement to contest a claim or void the coverage unless a copy of the application containing that statement is attached to this policy.

SUICIDE

If the insured commits suicide within 2 years from the Date of Issue, our liability is limited to the sum of premiums paid.

ENTIRE CONTRACT

The entire contract includes the policy, the policyholder's application, which is attached to the policy, and any riders and amendments. The contract cannot be changed without the written consent of one of our officers. All statements in applications, in the absence of fraud, are representations and not warranties.

OWNERSHIP

The policyholder owns this policy unless the application or any amendment to it provides otherwise. By written notice, received by us, the policyholder can transfer ownership and name a successor to own this policy when the policyholder dies. During the insured's lifetime the policyholder is entitled to all rights and privileges.

ASSIGNMENT

The policyholder may assign this policy. No assignment will bind us unless it is received by us, in writing. We are not responsible for the validity of an assignment. The interest of any assignee comes before the interest of the policyholder and any beneficiary.

NON-PARTICIPATING

This policy does not share in our profits or surplus earnings.

RENEWAL

On the anniversary date of the coverage, the policyholder may renew the coverage for the renewal period shown on page [11] of the policy by paying the premium before the expiration of the grace period. No renewal will continue the insurance beyond the anniversary of the Date of Issue of the insurance nearest the insured's [98th] birthday.

PREMIUM PAYMENT

Each premium is payable to us or our authorized agency by its due date. The renewal premiums shall be payable in advance.

The renewal premiums shown on page [11] are the premiums the Company anticipates will be payable on the dates shown. The premiums payable are subject to change but will never exceed the maximum premiums shown in the table on page [13].

Any change in premium will be due to a re-evaluation by the Company of expected future mortality, interest, expenses (including taxes) and/or persistency. Any change will be applied uniformly to an entire class of insureds. A class is defined by such factors as issue age, sex, premium rate class, amount of insurance, and number of years the insurance has been in force.

Changes in premium will be determined in accordance with the procedures and standards on file with the insurance official in the state or district in which the policy is delivered. Changes will not be used to recoup past losses or distribute past gains.

The Company will mail notice of any such change in premium. Premiums will not be changed more often than once a year. No change in classification or premium will occur as a result of a change in the insured's health.

GRACE PERIOD

A grace period of 31 days is allowed for the payment of any premium but the first. If a premium is not paid within the grace period, the policy will terminate at the end of that period. But if the policyholder gives us advance written notice of an earlier termination date, this policy will terminate as of that earlier date. All premiums past due must be paid. This includes the premium for any time this policy was in force during the grace period.

FREQUENCY OF PAYMENT

On any anniversary date of the policy, the policyholder may change the frequency of premium payments to any frequency shown on page 3. The policyholder may make this change by submitting written notice to us. Upon our written agreement, premiums may be paid on some other basis.

REINSTATEMENT

Within five years after insurance ends for non-payment of premiums, the policyholder may apply for reinstatement of coverage on the insured by:

A. obtaining and submitting our reinstatement application form;

B. providing evidence of insurability which is satisfactory to us; and

C. paying all overdue premiums with 6% interest per annum.

After any reinstatement, we can contest the policy within two years from the date of reinstatement, based on statements made on that application for reinstatement.

CHANGE OF BENEFICIARY

During the insured's lifetime, the policyholder may change the beneficiary designation by providing us with written notice, in which the change of beneficiary is set forth. Subject to any prior payment by us, the change of beneficiary shall take effect on the date the request for change of beneficiary was signed by the policyholder. If an irrevocable beneficiary was designated, that designation cannot be changed without the written consent of the irrevocable beneficiary.

PAYMENT OF DEATH BENEFIT

Unless provided otherwise, upon the death of the insured, we will pay the death benefit in accordance with the following:

A. if more than one primary beneficiary has been designated, we will pay the death benefit, in equal shares, to the primary beneficiaries who survive the insured;

B. if, at the time of the insured's death, there are no surviving primary beneficiaries, we will pay the death benefit, in equal shares, to the surviving secondary beneficiaries; or

C. if no beneficiaries survive the insured, we will pay the death benefit to the insured's estate.

PAYMENT OPTIONS

We will pay the Death Benefit in one sum unless the policyholder provides otherwise. By written notice received by us, the policyholder, while the insured is alive, may choose to have the Death Benefit paid under any payment option we then offer. If no payment option is chosen prior to the insured's death, the beneficiary may choose any payment option we then offer.

1. **Election.** The policyholder may elect any payment option shown below by written notice received by us.

   Any person entitled to receive benefits or the cash value under the policy may elect any option shown below and is called a payee. Any person entitled to receive unpaid benefits if the payee dies is called a contingent payee.

   If the insured dies and any benefits are payable in a single sum of $1,000 or more to any payee, such payee may elect any option shown below subject to all the conditions of this policy, by written notice received by us, and may name a contingent payee.

2. **Options.**

   Option A: Interest

   Payment other than interest will be deferred during the lifetime of the payee or for such period as may be mutually agreed upon at the time of election of this option. After such period, any remaining benefits will be paid in one sum unless payment under some other option has been elected.

   Interest at such rate as we will determine annually, but not at a rate less than 3% per annum, will be paid monthly, quarterly, semi-annually or annually as elected. If the payee has not reached his or her 15th birthday, interest will be added to the benefits until the payee reaches his or her 15th birthday if either: (a) there is no legally appointed guardian for such payee or (b) it is provided in the election of this option.

   If after any withdrawal the amount remaining with us is less than $1,000, the balance will be payable in one sum.

   Option B: Fixed Amount

   Payment will be made monthly, quarterly, semi-annually or annually in specified amounts not less than 5% per year of the original benefits until exhausted by a final payment equal to or less than the fixed amount elected. Interest at such rate as we will determine annually, but not at a rate less than 3% per annum, will be credited to the balance remaining with us. Payments will not be made for more than 30 years, and any balance then remaining with us will be paid in one sum.

   Option C: Fixed Period

   Payment will be made in equal monthly, quarterly, semi-annual or annual amounts for a fixed number of years elected in accordance with the table on the following page. The payments in the table include interest at the rate of 3% per annum. Any excess interest determined annually by us will be credited to the balance remaining with us.

   Option D: Life Income with Period Certain

   We will pay a monthly income during the period certain elected and during the payee's remaining lifetime in accordance with the table on the following page, based on the sex and age nearest birthday of the payee on the due date of the first payment. The payee must have reached his or her 50th birthday and the period certain elected may be 10 or 20 years.

   If the payee dies we will pay the contingent payee for the remainder of such period certain. The amounts shown in the tables may be increased by such additional amounts as we will annually determine.

Option E: Single Premium Annuity

The policyholder may elect to purchase any single premium annuity we then offer.

3. General Conditions.

a) Any payee must be a natural person.

b) To elect an option the benefits or the cash value must be $1,000 or more except that under Options D or E they must be $5,000 or more. If they are less than the above limits we will pay the balance in one sum to the person then otherwise entitled to payments.

c) Unless otherwise provided in the election of an option, any payee will have the right to withdraw:

(i) under Option A or B any part of the unpaid balance provided that no partial withdrawal will be less than $100;
(ii) under Option C the unpaid balance.

d) Under any elected payment option to the extent allowed by law the benefits will neither be transferable nor subject to legal process.

e) Unless the right to change is specifically denied in the election of an option, any payee under Options A, B or C may change to any other payment option shown subject to all the conditions of this policy. Such election must be made within 5 years from the date the first elected payment option became effective.

f) We will have the right where payment to any payee would be less than $25 to change the frequency of payment so that each payment to each payee will amount to at least $25. If an annual payment is less than $25 we may pay, in one sum, benefits payable to the payee then otherwise entitled to payments.

g) (i) payment under Option D will be subject to satisfactory proof of age of the payee, and there will be only one payee.
(ii) payment under Option E will be subject to satisfactory proof of age(s) of the payee(s).

h) The first payment under any of the options except Options A or E will be due and payable on the day:

(i) immediately following the date of the insured's death unless otherwise elected,
(ii) or the date of election of the option, whichever is later.
(iii) on the death of the last surviving payee any remaining benefits will be paid in one sum to the payee's estate. If all payees die before the insured, the benefits will be paid in one sum to the insured's estate.

MONTHLY INCOME PER $1,000
OPTION C: FIXED PERIOD

Years	1	2	3	4	5	6	7	8	9	10
Amount	$84.46	$42.86	$28.99	$22.06	$17.91	$15.14	$13.16	$11.68	$10.53	$9.61
Years	11	12	13	14	15	16	17	18	19	20
Amount	$8.86	$8.24	$7.71	$7.26	$6.87	$6.53	$6.23	$5.96	$5.73	$5.51
Years	21	22	23	24	25	26	27	28	29	30
Amount	$5.32	$5.15	$4.99	$4.84	$4.71	$4.59	$4.47	$4.37	$4.27	$4.18

Under Option C payments for less frequent intervals are obtained by multiplying the respective monthly payments by 2.99 for a quarterly payment, 5.96 for a semi-annual payment and 11.84 for an annual payment.

OPTION D: LIFE INCOME WITH PERIOD CERTAIN

Age	Male 10 years Certain	Male 20 years Certain	Female 10 years Certain	Female 20 years Certain
50	$4.12	$4.01	$3.87	$3.81
51	4.19	4.07	3.93	3.86
52	4.27	4.13	3.99	3.92
53	4.34	4.18	4.06	3.97
54	4.42	4.25	4.13	4.03
55	4.51	4.31	4.20	4.09
56	4.60	4.37	4.28	4.15
57	4.69	4.44	4.36	4.22
58	4.79	4.50	4.45	4.28
59	4.89	4.57	4.54	4.35
60	5.00	4.63	4.63	4.42
61	5.12	4.70	4.73	4.49
62	5.24	4.76	4.84	4.56
63	5.50	4.83	4.95	4.64
64	5.50	4.89	5.07	4.71
65	5.64	4.96	5.20	4.78
66	5.79	5.01	5.33	4.85
67	5.94	5.07	5.47	4.92
68	6.09	5.13	5.62	4.99
69	6.25	5.18	5.77	5.05
70	6.42	5.22	5.93	5.11
71	6.59	5.26	6.11	5.17
72	6.76	5.30	6.28	5.22
73	6.94	5.34	6.47	5.27
74	7.11	5.37	6.66	5.31
75	7.29	5.39	6.86	5.35
76	7.47	5.42	7.06	5.38
77	7.65	5.44	7.26	5.41
78	7.82	5.45	7.47	5.43
79	7.99	5.47	7.67	5.45
80	8.16	5.48	7.87	5.47
81	8.31	5.49	8.06	5.48
82	8.46	5.49	8.24	5.49
83	8.60	5.50	8.42	5.49
84	8.74	5.50	8.58	5.50
85 and over	8.86	5.51	8.73	5.50

The above guaranteed minimum monthly payments for each $1,000 of Annuity Value are based on the "2000 Basic Annuity Mortality Table" and an interest rate of 3.00%.

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] ONE YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 501.00	$ 255.51	$ 130.26	$ 43.96	09/24/2008
09/24/2008	$ 659.00	$ 336.09	$ 171.34	$ 57.79	09/24/2009
09/24/2009	$ 817.00	$ 416.67	$ 212.42	$ 71.61	09/24/2010
09/24/2010	$ 975.00	$ 497.25	$ 253.50	$ 85.44	09/24/2011
09/24/2011	$ 1,133.00	$ 577.83	$ 294.58	$ 99.26	09/24/2012
09/24/2012	$ 1,291.00	$ 658.41	$ 335.66	$ 113.09	09/24/2013
09/24/2013	$ 1,413.00	$ 720.63	$ 367.38	$ 123.76	09/24/2014
09/24/2014	$ 1,538.00	$ 784.38	$ 399.88	$ 134.70	09/24/2015
09/24/2015	$ 1,749.00	$ 891.99	$ 454.74	$ 153.16	09/24/2016
09/24/2016	$ 2,170.00	$ 1,106.70	$ 564.20	$ 190.00	09/24/2017
09/24/2017	$ 2,648.00	$ 1,350.48	$ 688.48	$ 231.83	09/24/2018
09/24/2018	$ 3,253.00	$ 1,659.03	$ 845.78	$ 284.76	09/24/2019
09/24/2019	$ 3,490.00	$ 1,779.90	$ 907.40	$ 305.50	09/24/2020
09/24/2020	$ 3,900.00	$ 1,989.00	$ 1,014.00	$ 341.38	09/24/2021
09/24/2021	$ 4,251.00	$ 2,168.01	$ 1,105.26	$ 372.09	09/24/2022
09/24/2022	$ 4,605.00	$ 2,348.55	$ 1,197.30	$ 403.06	09/24/2023
09/24/2023	$ 8,621.00	$ 4,396.71	$ 2,241.46	$ 754.46	09/24/2024
09/24/2024	$ 9,498.00	$ 4,843.98	$ 2,469.48	$ 831.20	09/24/2025
09/24/2025	$10,515.00	$ 5,362.65	$ 2,733.90	$ 920.19	09/24/2026
09/24/2026	$11,704.00	$ 5,969.04	$ 3,043.04	$ 1,024.23	09/24/2027
09/24/2027	$13,076.00	$ 6,668.76	$ 3,399.76	$ 1,144.28	09/24/2028
09/24/2028	$14,572.00	$ 7,431.72	$ 3,788.72	$ 1,275.18	09/24/2029
09/24/2029	$16,279.00	$ 8,302.29	$ 4,232.54	$ 1,424.54	09/24/2030
09/24/2030	$18,053.00	$ 9,207.03	$ 4,693.78	$ 1,579.76	09/24/2031
09/24/2031	$19,966.00	$10,182.66	$ 5,191.16	$ 1,747.15	09/24/2032
09/24/2032	$22,084.00	$11,262.84	$ 5,741.84	$ 1,932.48	09/24/2033
09/24/2033	$24,450.00	$12,469.50	$ 6,357.00	$ 2,139.50	09/24/2034
09/24/2034	$27,073.00	$13,807.23	$ 7,038.98	$ 2,369.01	09/24/2035
09/24/2035	$29,937.00	$15,267.87	$ 7,783.62	$ 2,619.61	09/24/2036
09/24/2036	$33,007.00	$16,833.57	$ 8,581.82	$ 2,888.24	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] ONE YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$36,245.00	$18,484.95	$ 9,423.70	$ 3,171.56	09/24/2038
09/24/2038	$39,625.00	$20,208.75	$10,302.50	$ 3,467.31	09/24/2039
09/24/2039	$42,803.00	$21,829.53	$11,128.78	$ 3,745.39	09/24/2040
09/24/2040	$46,116.00	$23,519.16	$11,990.16	$ 4,035.28	09/24/2041
09/24/2041	$49,611.00	$25,301.61	$12,898.86	$ 4,341.09	09/24/2042
09/24/2042	$53,302.00	$27,184.02	$13,858.52	$ 4,664.05	09/24/2043
09/24/2043	$57,180.00	$29,161.80	$14,866.80	$ 5,003.38	09/24/2044
09/24/2044	$60,728.00	$30,971.28	$15,789.28	$ 5,313.83	09/24/2045
09/24/2045	$64,511.00	$32,900.61	$16,772.86	$ 5,644.84	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] ONE YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 501.00	$ 255.51	$ 130.26	$ 43.96	09/24/2008
09/24/2008	$ 659.00	$ 336.09	$ 171.34	$ 57.79	09/24/2009
09/24/2009	$ 817.00	$ 416.67	$ 212.42	$ 71.61	09/24/2010
09/24/2010	$ 975.00	$ 497.25	$ 253.50	$ 85.44	09/24/2011
09/24/2011	$ 1,133.00	$ 577.83	$ 294.58	$ 99.26	09/24/2012
09/24/2012	$ 3,204.00	$ 1,634.04	$ 833.04	$ 280.48	09/24/2013
09/24/2013	$ 3,546.00	$ 1,808.46	$ 921.96	$ 310.40	09/24/2014
09/24/2014	$ 3,892.00	$ 1,984.92	$ 1,011.92	$ 340.68	09/24/2015
09/24/2015	$ 4,243.00	$ 2,163.93	$ 1,103.18	$ 371.39	09/24/2016
09/24/2016	$ 4,621.00	$ 2,356.71	$ 1,201.46	$ 404.46	09/24/2017
09/24/2017	$ 5,013.00	$ 2,556.63	$ 1,303.38	$ 438.76	09/24/2018
09/24/2018	$ 5,488.00	$ 2,798.88	$ 1,426.88	$ 480.33	09/24/2019
09/24/2019	$ 6,019.00	$ 3,069.69	$ 1,564.94	$ 526.79	09/24/2020
09/24/2020	$ 6,716.00	$ 3,425.16	$ 1,746.16	$ 587.78	09/24/2021
09/24/2021	$ 7,452.00	$ 3,800.52	$ 1,937.52	$ 652.18	09/24/2022
09/24/2022	$ 8,226.00	$ 4,195.26	$ 2,138.76	$ 719.90	09/24/2023
09/24/2023	$ 9,072.00	$ 4,626.72	$ 2,358.72	$ 793.93	09/24/2024
09/24/2024	$ 9,994.00	$ 5,096.94	$ 2,598.44	$ 874.60	09/24/2025
09/24/2025	$11,065.00	$ 5,643.15	$ 2,876.90	$ 968.31	09/24/2026
09/24/2026	$12,316.00	$ 6,281.16	$ 3,202.16	$1,077.78	09/24/2027
09/24/2027	$13,761.00	$ 7,018.11	$ 3,577.86	$1,204.21	09/24/2028
09/24/2028	$15,336.00	$ 7,821.36	$ 3,987.36	$1,342.03	09/24/2029
09/24/2029	$17,132.00	$ 8,737.32	$ 4,454.32	$1,499.18	09/24/2030
09/24/2030	$19,000.00	$ 9,690.00	$ 4,940.00	$1,662.63	09/24/2031
09/24/2031	$21,013.00	$10,716.63	$ 5,463.38	$1,838.76	09/24/2032
09/24/2032	$23,243.00	$11,853.93	$ 6,043.18	$2,033.89	09/24/2033
09/24/2033	$25,734.00	$13,124.34	$ 6,690.84	$2,251.85	09/24/2034
09/24/2034	$28,495.00	$14,532.45	$ 7,408.70	$2,493.44	09/24/2035
09/24/2035	$31,510.00	$16,070.10	$ 8,192.60	$2,757.25	09/24/2036
09/24/2036	$34,741.00	$17,717.91	$ 9,032.66	$3,039.96	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

[JOHN DOE] [929999999]

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] ONE YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$38,149.00	$19,455.99	$ 9,918.74	$3,338.16	09/24/2038
09/24/2038	$41,707.00	$21,270.57	$10,843.82	$3,649.49	09/24/2039
09/24/2039	$45,052.00	$22,976.52	$11,713.52	$3,942.18	09/24/2040
09/24/2040	$48,540.00	$24,755.40	$12,620.40	$4,247.38	09/24/2041
09/24/2041	$52,219.00	$26,631.69	$13,576.94	$4,569.29	09/24/2042
09/24/2042	$56,104.00	$28,613.04	$14,587.04	$4,909.23	09/24/2043
09/24/2043	$60,186.00	$30,694.86	$15,648.36	$5,266.40	09/24/2044
09/24/2044	$63,921.00	$32,599.71	$16,619.46	$5,593.21	09/24/2045
09/24/2045	$67,903.00	$34,630.53	$17,654.78	$5,941.64	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

TERM LIFE INSURANCE POLICY
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE
NON-PARTICIPATING

[0988E2FF-634BF3641EE1]

APPLICATION FOR CONVERSION

S.USA Life Insurance Company, Inc.

Toll Free: 866-SUSA-123 (866-787-2123) www.susa.com

1. Name and address of person to be insured (Please type or print):

First Name M.I. Last Name

Number & Street Address

City State Zip Code

Telephone

2. Date of Birth: _____ Month/Day/Year

3. Male ☐ Female ☐

4. Name of Current Owner:

First Name M.I. Last Name

5. (a) Type of policy to be converted to: _____

(b) Conversion Amount: $ _____

(c) Amount of term insurance to be retained: $ _____

6. (a) Primary Beneficiary (If more than one to share equally):

First Name M.I. Last Name

Relationship To Insured

First Name M.I. Last Name

Relationship To Insured

6. (b) Secondary Beneficiary (To receive proceeds if primary beneficiary(ies) not living):

First Name M.I. Last Name

Relationship to Insured

7. How are Premiums to be paid?
Annually ☐ Semi-Annually ☐ Quarterly ☐ Monthly ☐

8. Is Automatic Premium Loan Desired? Yes ☐ No ☐

9. Number of present term policy/certificate to be converted: _____

10. For Employer Group conversion only:
Last day actively at work. _____ Month/Day/Year

The owner of the above-numbered term policy hereby tenders it, in accordance with its provisions relating to conversion, in exchange for a new policy described above; and in that connection agrees that:

(1) The new policy shall not take effect until the first premium is paid and the term policy/certificate is surrendered, or if any amount of term insurance is to be retained.
(2) If this application is made within two years of the date of issue of the above-numbered term policy, this application for conversion and the original application for the term policy shall together constitute the application for the new policy and copies thereof shall be attached to and made a part of the new policy.
(3) If this application is made two years or more after the date of issue of the above-numbered term policy, this application alone shall constitute the application for the new policy and shall be attached to and made a part thereof.
(4) The periods in the provisions of the new policy entitled "Incontestability" and "Suicide" shall commence on the date of issue of the above-numbered term policy instead of the date of issue of the new policy.
(5) If the above conversion applies to Employer or Group term life then upon request, if indicated in question 5(a), the new policy may be preceded by Term Insurance for a period not exceeding one year from the conversion date.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

_____ X _____ _____
Date Signature of Applicant/Owner Social Security Number

This Area For Company and Agency Use Only

Agency Name and Number _____ Agent Number _____

Effective Date _____ OMS _____

[0988E2FF-634BF3641EE1]

AMENDMENT TO APPLICATION

S.USA Life Insurance Company, Inc.

Toll Free: 866-SUSA-123 (866-787-2123) www.susa.com

Having made application on _____ for S.USA Life Insurance Company, Inc.
(Date)

on the life of _____.

I make the following new answers to be substituted for my previous answers to corresponding questions in said application:

Part No. _____ Question No. _____

I agree that this amendment shall form a part of the aforesaid application.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Date: _____ X _____
Signature of applicant

Agent Number: _____ Policy/Certificate Number: _____

[0988E2FF-634BF3641EE1]

APPLICATION FOR LIFE INSURANCE - REINSTATEMENT

S.USA Life Insurance Company, Inc.

Toll Free: 866-SUSA-123 (866-787-2123) www.susa.com

1. _____
First Name M.I. Last Name

2. _____
Policy/Certificate Number

3. _____
Date of Birth

4. Have you, since making application for the above-numbered policy or certificate: **(check the applicable items)**

	Yes	No
a. Consulted or been examined or treated by any physician or practitioner?	☐	☐
b. Had any surgery?	☐	☐
c. Been treated for or been diagnosed as having any illness or injury?	☐	☐
d. Been a patient in a hospital, clinic, sanatorium, or other medical facility?	☐	☐
e. Had electrocardiogram, X-ray, or other diagnostic test (except for HIV)?	☐	☐
f. Been advised to have any diagnostic test, hospitalization, treatment or surgery which was not completed (except for HIV)?	☐	☐

5. Since the issuance of the above-numbered certificate or policy, have you made an application for life insurance which was declined, postponed or accepted at an extra premium?
☐ Yes ☐ No

If "Yes" amount applied for: $ _____

Company _____

Reason _____

TO BE COMPLETED ONLY IF A SPOUSE RIDER OR CHILDREN'S RIDER IS TO BE REINSTATED

6. (a) In the last 5 years has your Insured Spouse or any Insured Child:

	Yes	No
(i) Had a physical examination, sought treatment of consulted a physician or other practitioner for any reason?	☐	☐
(ii) Been confined to a hospital or medical institution?	☐	☐
(iii) Had an electrocardiogram, X-ray or other diagnostic test?	☐	☐
(b) To the best of your knowledge and belief, are your Insured Spouse and all Insured Children now in good health?	☐	☐

A-80c AR (Please see other side) 4/2008

IMPORTANT: Detach and Read Both Sides Before Completing Application.

NOTIFICATION IN ACCORDANCE WITH FEDERAL AND STATE LAW

This is to inform you that as part of our procedure for processing your insurance application, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends or others with whom you are acquainted. The inquiry includes information as to your character, general reputation, personal characteristics and mode of living. You have the right to make a written request and be given the name and address of the reporting agency. You may inspect and receive a copy of your investigative consumer report from the reporting agency.

NOTIFICATION IN ACCORDANCE WITH MEDICAL INFORMATION BUREAU RULES

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurers which operates an information exchange on behalf of its members. If you apply to another Bureau member insurer for life or health insurance coverage, or a claim for benefits is submitted to such insurer, the Bureau, upon request, will supply such insurer with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of any information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number (617) 426-3660.

We may release information in our file to other life insurers to whom you may apply for life and health insurance, or to whom a claim for benefits may be submitted.

SB-15c AR 3/2002

7. Explain any "Yes" answers to Questions 4, 5, and 6a, and "No" answer to Question 6b. Give names and addresses of hospitals, physicians, dates, conditions, special tests, duration, and treatment, and names of children and spouse where applicable. If necessary, attach extra pages.

Except as stated above, to the best of my knowledge and belief, I am now in good health, and the statements contained herein are true and together with those contained in Part I and Part II if applicable, of my original application are made for the purpose of inducing the Company to reinstate the above-numbered policy or certificate.

AUTHORIZATION: I authorized any physician, medical professional, hospital, clinic, laboratory, medical care facility, insurer, the Medical Information Bureau, organization or person having knowledge of me or my health, my spouse's health or health of the children named above, including but not limited to drug or alcohol use, mental health and confidential HIV related information, to give the Medical Director of S.USA Life Insurance Company, Inc. this information. This Authorization is for the purpose of underwriting life insurance. It is in effect for 2 years from the date shown below, and a photocopy may be accepted as valid.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Date _____ Signature of person to be insured _____

Signature of owner, if other than the person to be insured _____

This Area For Company and Agency Use Only

Agency Number _____

Effective Reinstatement Date _____

Agent Number _____

A-80c AR 4/2008

UNDERWRITING YOUR APPLICATION

As you are considering giving S.USA Life Insurance Company, Inc. the opportunity to help satisfy your life insurance needs, we thought you might be interested in learning about our underwriting process.

- Your application, the initial source of information to help us determine your eligibility for insurance, will be promptly and carefully reviewed by experienced, highly skilled underwriters. To expedite your application, please be certain that all changes and corrections you make are initialed.
- Usually, an underwriter will be able to make a decision without getting additional information from doctors, hospitals, etc., and the handling of your application will be quickly completed. Be sure to answer all questions completely and leave no blank spaces.
- If additional underwriting information is needed, you will be kept informed on the status of your application.

For the most part, we find applicants for S.USA Life Insurance Company, Inc. to be in good health. Not subject to unusual accident hazards, and otherwise falling within our underwriting limits of acceptance for insurance at standard rates. However, some applicants present a greater risk due to adverse medical findings or history, or possibly a dangerous occupation or avocation. In these instances, a higher premium may be charged or an application may be declined.

Every effort is made to fairly place each applicant in his or her proper insurance class, so that each person assumes his or her share of the insurance cost. Otherwise, the vast majority who qualify for standard rates would have to bear the extra cost of insuring those who do not qualify, resulting in unnecessarily high premiums for all insureds.

SB-15c AR 3/2002

[0988E2FF-634BF3641EE1]

APPLICATION FOR ACCIDENTAL DEATH BENEFIT RIDER / TOTAL DISABILITY WAIVER OF PREMIUM BENEFIT

.USA Life Insurance Company, Inc.

Toll Free: 866-SUSA-123 (866-787-2123) www.susa.com

1. Name of person to be insured (type or print): _____
First Name M.I. Last Name

2. (a) Home Address: _____
Number & Street Address
_____
City State Zip Code

(b) Business Address: _____
Number & Street Address
_____
City State Zip Code

3. (a) Policy/Certificate Number: _____

4. Amount of Accidental Death Benefit applied for:
1 x Amount of Insurance ☐ 2 x Amount of Insurance ☐
(up to a maximum of $250,000)

5. Male ☐ Female ☐

6. Date of Birth: _____

7. Occupation: _____
Describe duties: _____

8. I would like to apply for the following: **Accidental Death Benefit Rider** ☐ **Total Disability Waiver Premium** ☐

9. Have you, since making application for the above-numbered policy or certificate: **(Check the applicable items)**

	Yes	No
a. Consulted or been examined or treated by any physician or practitioner?	☐	☐
b. Had any surgery?	☐	☐
c. Been treated for or been diagnosed as having any illness or injury?	☐	☐
d. Been a patient in a hospital, clinic, sanatorium, or other medical facility?	☐	☐
e. Had electrocardiogram, X-ray, or other diagnostic test (except for HIV)?	☐	☐
f. Been advised to have any diagnostic test, hospitalization, treatment or surgery which was not completed (except for HIV)?	☐	☐

10. Have you ever been treated for or been diagnosed as having: (a) disease of the heart, lungs, kidney, prostate, bladder, male or female organs, liver, stomach, intestines, brain or nervous system, lymph, endocrine, or other glands; (b) high blood pressure, stroke, cancer or tumor, diabetes, or blood disorder; (c) AIDS (acquired immuno-deficiency syndrome) or ARC (AIDS Related Complex)?
☐ Yes ☐ No

	Yes	No
11. (a) Have you ever been treated for mental disorder, alcoholism or any drug habit?	☐	☐
(b) Do you use alcoholic beverages?	☐	☐
If "Yes" state amount consumed per week _____		
(c) Have you ever used narcotics, barbiturates, amphetamines, hallucinogens or any prescription drug except in accordance with a physician's instructions?	☐	☐

12. Do you fly other than as a passenger on a regularly scheduled airline?
☐ Yes ☐ No

A-90a AR (Please see other side.) 4/2008

IMPORTANT: Detach and Read Both Sides Before Completing Application.

NOTIFICATION IN ACCORDANCE WITH FEDERAL AND STATE LAW

This is to inform you that as part of our procedure for processing your insurance application, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends or others with whom you are acquainted. The inquiry includes information as to your character, general reputation, personal characteristics and mode of living. You have the right to make a written request and be given the name and address of the reporting agency. You may inspect and receive a copy of your investigative consumer report from the reporting agency.

NOTIFICATION IN ACCORDANCE WITH MEDICAL INFORMATION BUREAU RULES

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurers which operates an information exchange on behalf of its members. If you apply to another Bureau member insurer for life or health insurance coverage, or a claim for benefits is submitted to such insurer, the Bureau, upon request, will supply such insurer with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of any information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112, telephone number (617) 426-3660.

We may release information in our file to other life insurers to whom you may apply for life and health insurance, or to whom a claim for benefits may be submitted.

SB-15c AR 3/2002

13. Since making application for the above-numbered policy or certificate, have you applied for or received any pension or disability benefits or made an application for life insurance which was not accepted or which was postponed or accepted at extra premium? (if "Yes", explain in No. 15 below)..... ☐ Yes ☐ No

14. In the last 5 years have you been convicted for a crime (other than for a minor traffic violation)? (If "Yes", explain in No. 15 below) ..... ☐ Yes ☐ No

15. Give details of all "Yes" answers to Questions 9 through 12 above. (Include names and addresses of physicians, hospitals, dates, conditions, tests, duration and treatment). If necessary, attach extra pages. _____

Except as stated above, to the best of my knowledge and belief, I am now in good health and the statements contained herein are true and are made for the purpose of inducing the Company to add the Accidental Death Benefit Rider and/or Total Disability Waiver of Premium Benefit to the above-numbered policy/certificate. I agree that: 1) The rider and/or benefit hereby applied for shall not take effect until the first premium is paid and the Accidental Death Benefit Rider and/or Total Disability Waiver of Premium Benefit is delivered to me while I am in good health; 2) A copy of this application shall be attached to and made a part of the above-numbered policy or certificate; 3) This rider is incontestable after it has been in effect during the insured's lifetime for two years from the date of issue of this rider and/or benefit.

AUTHORIZATION: I authorize any physician, medical professional, hospital, clinic, laboratory, medical care facility, insurer, the Medical Information Bureau, organization or person having knowledge of me or my health, including but not limited to drug or alcohol use, mental health and confidential HIV related information, to give the Medical Director of S.USA Life Insurance Company, Inc. this information. I also authorize S.USA Life Insurance Company, Inc. to get an investigative consumer report as described in S.USA Life Insurance Company, Inc.'s **NOTIFICATION IN ACCORDANCE WITH FEDERAL AND STATE LAW.** This Authorization is for the purpose of underwriting me for life insurance. It is in effect for 2 years from the date shown below, and a photocopy may be accepted as valid.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Date _____ X _____ _____

Signature of person to be Insured — Social Security Number Certified Under Penalties of Perjury

For Company and Agency Use Only

Agency Number _____ Agent Number _____

Approved _____ Date _____ Declined _____ 1x _____ 2x _____

A-90a AR 4/2008

UNDERWRITING YOUR APPLICATION

As you are considering giving S.USA Life Insurance Company, Inc. the opportunity to help satisfy your life insurance needs, we thought you might be interested in learning about our underwriting process.

- Your application, the initial source of information to help us determine your eligibility for insurance, will be promptly and carefully reviewed by experienced, highly skilled underwriters. To expedite your application, please be certain that all changes and corrections you make are initialed.
- Usually, an underwriter will be able to make a decision without getting additional information from doctors, hospitals, etc., and the handling of your application will be quickly completed. Be sure to answer all questions completely and leave no blank spaces.
- If additional underwriting information is needed, you will be kept informed on the status of your application.

For the most part, we find applicants for S.USA Life Insurance Company, Inc. to be in good health. Not subject to unusual accident hazards, and otherwise falling within our underwriting limits of acceptance for insurance at standard rates. However, some applicants present a greater risk due to adverse medical findings or history, or possibly a dangerous occupation or avocation. In these instances, a higher premium may be charged or an application may be declined.

Every effort is made to fairly place each applicant in his or her proper insurance class, so that each person assumes his or her share of the insurance cost. Otherwise, the vast majority who qualify for standard rates would have to bear the extra cost of insuring those who do not qualify, resulting in unnecessarily high premiums for all insureds.

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Rate Information

Rate data applies to filing.

Filing Method: Upon Approval

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
S.USA Life Insurance Company, Inc.	%	%				%	%

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate ActionInformation:	Attachments
	Term Life Rates		New		Level Term Rates ver 12.10.07_dist.pdf Renewal Term Rates ver 12.14.07_dist.pdf YRT Term Rates ver 12.10.07_dist.pdf

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Pref Plus_100K	Male_Pref Plus_250K	Male_Pref Plus_1000K	Female_Pref Plus_100K	Female_Pref Plus_250K	Female_Pref Plus_1000K	Male_Pref NT_100K	Male_Pref NT_250K	Male_Pref NT_1000K	Female_Pref NT_100K	Female_Pref NT_250K	Female_Pref NT_1000K	Male_Sel NS_100K	Male_Sel NS_250K	Male_Sel NS_1000K	Female_Sel NS_100K	Female_Sel NS_250K	Female_Sel NS_1000K
10	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref NT	Pref NT	Pref NT	Pref NT	Pref NT	Pref NT	Sel NT	Sel NT	Sel NT	Sel NT	Sel NT	Sel NT
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
19	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
20	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
21	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
22	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
23	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
24	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
25	0.85	0.48	0.38	0.70	0.35	0.24	0.96	0.58	0.48	0.75	0.40	0.31	1.10	0.69	0.61	0.85	0.48	0.40
26	0.86	0.48	0.38	0.72	0.35	0.25	0.98	0.58	0.48	0.77	0.42	0.32	1.12	0.71	0.61	0.88	0.50	0.41
27	0.87	0.49	0.38	0.74	0.36	0.26	1.00	0.59	0.48	0.79	0.44	0.33	1.14	0.73	0.61	0.91	0.52	0.42
28	0.88	0.50	0.38	0.76	0.37	0.27	1.02	0.60	0.48	0.81	0.46	0.34	1.16	0.75	0.61	0.94	0.54	0.43
29	0.89	0.51	0.38	0.78	0.38	0.28	1.04	0.61	0.49	0.83	0.48	0.35	1.18	0.77	0.61	0.97	0.56	0.44
30	0.90	0.52	0.38	0.80	0.39	0.28	1.06	0.62	0.49	0.85	0.50	0.36	1.20	0.79	0.61	1.00	0.58	0.45
31	0.91	0.53	0.38	0.82	0.40	0.29	1.08	0.63	0.49	0.87	0.52	0.37	1.22	0.81	0.61	1.03	0.60	0.46
32	0.92	0.54	0.38	0.84	0.41	0.29	1.10	0.64	0.50	0.89	0.54	0.38	1.24	0.83	0.62	1.06	0.62	0.47
33	0.93	0.55	0.38	0.86	0.42	0.30	1.11	0.65	0.50	0.91	0.55	0.38	1.26	0.85	0.63	1.09	0.64	0.48
34	0.94	0.56	0.38	0.86	0.43	0.30	1.11	0.66	0.50	0.93	0.55	0.38	1.28	0.87	0.64	1.11	0.66	0.49
35	0.95	0.56	0.38	0.86	0.48	0.31	1.11	0.69	0.50	0.95	0.55	0.38	1.33	0.87	0.65	1.11	0.68	0.51
36	1.00	0.61	0.41	0.89	0.50	0.34	1.17	0.74	0.54	0.99	0.60	0.43	1.42	0.95	0.73	1.17	0.75	0.55
37	1.05	0.65	0.46	0.92	0.53	0.37	1.23	0.79	0.59	1.03	0.64	0.46	1.51	1.03	0.79	1.23	0.81	0.59
38	1.10	0.68	0.51	0.95	0.56	0.39	1.29	0.84	0.63	1.07	0.67	0.49	1.60	1.11	0.85	1.29	0.86	0.63
39	1.14	0.71	0.55	0.98	0.59	0.41	1.35	0.89	0.67	1.11	0.70	0.52	1.68	1.18	0.91	1.35	0.91	0.67
40	1.18	0.74	0.59	1.01	0.62	0.43	1.41	0.94	0.71	1.15	0.73	0.55	1.76	1.25	0.97	1.41	0.96	0.71
41	1.22	0.77	0.63	1.04	0.65	0.45	1.47	0.99	0.75	1.19	0.76	0.58	1.84	1.32	1.03	1.47	1.01	0.75
42	1.26	0.80	0.67	1.07	0.68	0.47	1.53	1.04	0.79	1.23	0.79	0.61	1.92	1.39	1.09	1.53	1.06	0.79
43	1.30	0.83	0.71	1.10	0.71	0.49	1.59	1.09	0.83	1.27	0.82	0.64	2.00	1.46	1.15	1.59	1.11	0.83
44	1.34	0.86	0.74	1.13	0.74	0.51	1.65	1.14	0.87	1.31	0.85	0.67	2.08	1.53	1.21	1.65	1.16	0.87
45	1.39	0.93	0.74	1.14	0.75	0.56	1.67	1.20	0.94	1.34	0.91	0.73	2.18	1.60	1.31	1.71	1.20	0.95
46	1.54	1.04	0.84	1.25	0.83	0.63	1.88	1.36	1.06	1.49	1.03	0.83	2.47	1.84	1.51	1.92	1.38	1.11
47	1.69	1.15	0.94	1.36	0.91	0.70	2.09	1.52	1.18	1.64	1.15	0.93	2.76	2.08	1.71	2.13	1.56	1.27
48	1.84	1.26	1.04	1.47	0.99	0.77	2.30	1.68	1.30	1.79	1.27	1.03	3.05	2.32	1.91	2.34	1.74	1.43
49	1.99	1.37	1.14	1.58	1.07	0.84	2.50	1.84	1.42	1.93	1.39	1.13	3.34	2.56	2.11	2.55	1.92	1.59
50	2.14	1.48	1.24	1.69	1.15	0.91	2.70	2.00	1.54	2.07	1.51	1.23	3.63	2.80	2.31	2.76	2.10	1.75
51	2.29	1.59	1.34	1.80	1.23	0.98	2.90	2.16	1.66	2.21	1.63	1.33	3.92	3.04	2.51	2.97	2.28	1.91
52	2.44	1.70	1.44	1.91	1.31	1.05	3.10	2.32	1.78	2.35	1.75	1.43	4.21	3.28	2.71	3.18	2.46	2.07
53	2.59	1.81	1.54	2.02	1.39	1.12	3.30	2.48	1.90	2.49	1.87	1.53	4.50	3.52	2.91	3.39	2.64	2.23
54	2.74	1.92	1.64	2.13	1.47	1.19	3.50	2.64	2.02	2.63	1.99	1.63	4.79	3.76	3.11	3.60	2.82	2.39
55	2.85	2.01	1.78	2.25	1.57	1.23	3.65	2.81	2.17	2.79	2.09	1.72	5.12	4.03	3.29	3.84	2.97	2.53
56	3.22	2.34	2.10	2.57	1.86	1.48	4.23	3.28	2.56	3.17	2.41	2.02	5.86	4.64	3.83	4.36	3.39	2.95
57	3.59	2.67	2.42	2.89	2.13	1.73	4.81	3.75	2.95	3.55	2.72	2.32	6.60	5.25	4.37	4.88	3.81	3.37
58	3.96	3.00	2.74	3.21	2.40	1.98	5.39	4.22	3.34	3.93	3.03	2.62	7.34	5.86	4.91	5.40	4.23	3.79
59	4.33	3.33	3.06	3.53	2.67	2.23	5.97	4.69	3.73	4.31	3.34	2.92	8.08	6.47	5.45	5.92	4.65	4.21
60	4.70	3.66	3.38	3.85	2.94	2.48	6.55	5.16	4.12	4.69	3.65	3.22	8.82	7.08	5.99	6.44	5.07	4.63
61	5.07	3.99	3.70	4.17	3.21	2.73	7.13	5.63	4.51	5.07	3.96	3.52	9.56	7.69	6.53	6.96	5.49	5.05
62	5.44	4.32	4.02	4.49	3.48	2.98	7.71	6.10	4.90	5.45	4.27	3.82	10.30	8.30	7.07	7.48	5.91	5.47
63	5.81	4.65	4.34	4.81	3.75	3.23	8.29	6.57	5.29	5.83	4.58	4.12	11.04	8.91	7.61	8.00	6.33	5.89
64	6.18	4.98	4.66	5.13	4.02	3.48	8.87	7.04	5.68	6.21	4.89	4.42	11.78	9.52	8.15	8.52	6.75	6.31
65	6.51	5.31	4.94	5.43	4.24	3.75	9.40	7.53	6.05	6.61	5.21	4.70	12.55	10.13	8.72	8.99	7.19	6.69
66	7.74	6.53	6.17	6.40	4.96	4.51	10.84	9.03	7.67	7.90	6.16	5.57	14.65	12.44	11.03	10.62	8.92	8.22
67	8.97	7.75	7.40	7.37	5.68	5.27	12.28	10.53	9.29	9.19	7.11	6.44	16.75	14.75	13.34	12.25	10.65	9.75
68	10.20	8.97	8.63	8.34	6.40	6.03	13.72	12.03	10.91	10.48	8.06	7.31	18.85	17.06	15.65	13.88	12.38	11.28
69	11.43	10.19	9.86	9.31	7.12	6.79	15.16	13.53	12.51	11.77	9.01	8.18	20.95	19.37	17.96	15.51	14.11	12.81
70	12.66	11.41	11.07	10.28	7.84	7.55	16.60	15.03	14.13	13.06	9.96	9.05	23.05	21.68	20.27	17.14	15.84	14.34
71	13.89	12.63	12.32	11.25	8.56	8.31	18.04	16.53	15.77	14.35	10.91	9.92	25.15	23.99	22.58	18.77	17.57	15.87
72	15.12	13.85	13.55	12.22	9.28	9.07	19.48	18.03	17.39	15.64	11.86	10.79	27.25	26.30	24.89	20.40	19.30	17.40
73	16.35	15.07	14.78	13.19	10.00	9.83	20.92	19.53	19.01	16.93	12.81	11.66	29.35	28.61	27.20	22.03	21.03	18.93
74	17.58	16.29	16.01	14.16	10.72	10.59	22.36	21.03	20.63	18.22	13.76	12.53	31.45	30.92	29.51	23.66	22.76	20.46
75	18.79	17.50	17.23	15.08	11.43	11.30	23.84	22.50	22.25	19.54	14.72	13.38	33.50	33.25	31.85	25.32	24.50	22.00
76	20.67	19.25	18.95	16.59	12.57	12.43	26.22	24.75	24.48	21.49	16.19	14.72	36.85	36.58	35.04	27.85	26.95	24.20
77	22.74	21.18	20.85	18.25	13.83	13.67	28.85	27.23	26.92	23.64	17.81	16.19	40.54	40.23	38.54	30.64	29.65	26.62
78	25.01	23.29	22.93	20.07	15.21	15.04	31.73	29.95	29.61	26.01	19.59	17.81	44.59	44.26	42.39	33.70	32.62	29.28
79	27.51	25.62	25.23	22.08	16.73	16.54	34.90	32.94	32.58	28.61	21.55	19.59	49.05	48.68	46.63	37.07	35.88	32.21
80	30.26	28.18	27.75	24.29	18.41	18.20	38.39	36.24	35.83	31.47	23.71	21.55	53.95	53.55	51.29	40.78	39.47	35.43

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Pref Plus_100K	Male_Pref Plus_250K	Male_Pref Plus_1000K	Female_Pref Plus_100K	Female_Pref Plus_250K	Female_Pref Plus_1000K	Male_Pref NT_100K	Male_Pref NT_250K	Male_Pref NT_1000K	Female_Pref NT_100K	Female_Pref NT_250K	Female_Pref NT_1000K	Male_Sel NS_100K	Male_Sel NS_250K	Male_Sel NS_1000K	Female_Sel NS_100K	Female_Sel NS_250K	Female_Sel NS_1000K
15	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref NT	Pref NT	Pref NT	Pref NT	Pref NT	Pref NT	Sel NT	Sel NT	Sel NT	Sel NT	Sel NT	Sel NT
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
19	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
20	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
21	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
22	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
23	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
24	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
25	0.88	0.51	0.41	0.73	0.38	0.27	0.99	0.61	0.51	0.78	0.43	0.35	1.13	0.72	0.64	0.88	0.54	0.47
26	0.89	0.51	0.41	0.75	0.39	0.28	1.01	0.61	0.51	0.80	0.45	0.36	1.15	0.74	0.64	0.91	0.56	0.48
27	0.90	0.52	0.41	0.77	0.41	0.29	1.03	0.62	0.51	0.82	0.47	0.37	1.17	0.76	0.64	0.94	0.58	0.49
28	0.91	0.53	0.41	0.79	0.42	0.30	1.05	0.63	0.51	0.84	0.49	0.38	1.19	0.78	0.64	0.97	0.60	0.50
29	0.92	0.54	0.41	0.81	0.43	0.31	1.07	0.64	0.52	0.86	0.51	0.39	1.21	0.80	0.64	1.00	0.62	0.51
30	0.93	0.55	0.41	0.83	0.45	0.31	1.09	0.65	0.52	0.88	0.53	0.40	1.23	0.82	0.64	1.03	0.64	0.52
31	0.94	0.56	0.41	0.85	0.46	0.32	1.11	0.66	0.52	0.90	0.55	0.40	1.25	0.84	0.64	1.06	0.66	0.53
32	0.95	0.57	0.41	0.87	0.47	0.32	1.13	0.67	0.53	0.92	0.57	0.41	1.27	0.86	0.65	1.09	0.68	0.54
33	0.96	0.58	0.41	0.89	0.48	0.33	1.14	0.68	0.53	0.94	0.58	0.41	1.29	0.88	0.66	1.12	0.70	0.55
34	0.97	0.59	0.41	0.89	0.50	0.33	1.14	0.69	0.53	0.96	0.58	0.41	1.31	0.90	0.67	1.14	0.71	0.56
35	0.98	0.59	0.41	0.89	0.51	0.34	1.14	0.72	0.53	0.98	0.58	0.41	1.36	0.90	0.68	1.14	0.71	0.58
36	1.03	0.64	0.44	0.92	0.53	0.37	1.20	0.77	0.57	1.02	0.63	0.46	1.45	0.98	0.76	1.20	0.78	0.64
37	1.08	0.69	0.49	0.95	0.56	0.41	1.26	0.82	0.63	1.06	0.68	0.51	1.54	1.06	0.85	1.26	0.85	0.70
38	1.13	0.74	0.54	0.98	0.59	0.45	1.32	0.87	0.69	1.10	0.73	0.56	1.63	1.14	0.94	1.32	0.92	0.76
39	1.18	0.79	0.59	1.01	0.62	0.49	1.38	0.92	0.75	1.14	0.78	0.61	1.72	1.22	1.03	1.38	0.99	0.82
40	1.23	0.84	0.64	1.04	0.65	0.53	1.44	0.97	0.81	1.18	0.83	0.66	1.81	1.30	1.12	1.44	1.06	0.88
41	1.28	0.89	0.69	1.07	0.68	0.57	1.50	1.02	0.87	1.22	0.88	0.71	1.90	1.38	1.21	1.50	1.13	0.94
42	1.33	0.94	0.74	1.10	0.71	0.61	1.56	1.07	0.93	1.26	0.93	0.76	1.99	1.46	1.30	1.56	1.20	1.00
43	1.38	0.99	0.79	1.13	0.74	0.65	1.62	1.12	0.99	1.30	0.98	0.81	2.08	1.54	1.39	1.62	1.27	1.06
44	1.43	1.04	0.84	1.16	0.77	0.69	1.68	1.17	1.05	1.34	1.03	0.86	2.17	1.62	1.48	1.68	1.34	1.12
45	1.49	1.04	0.88	1.17	0.79	0.71	1.70	1.23	1.12	1.37	1.06	0.89	2.21	1.72	1.53	1.77	1.38	1.18
46	1.64	1.18	1.01	1.28	0.87	0.78	1.91	1.42	1.29	1.52	1.17	0.99	2.55	2.00	1.75	2.01	1.58	1.35
47	1.79	1.32	1.14	1.39	0.95	0.85	2.12	1.61	1.46	1.67	1.28	1.09	2.89	2.28	1.97	2.25	1.78	1.52
48	1.94	1.46	1.27	1.50	1.03	0.92	2.33	1.80	1.63	1.82	1.39	1.19	3.23	2.56	2.19	2.49	1.98	1.69
49	2.09	1.60	1.40	1.61	1.11	0.99	2.54	1.99	1.80	1.97	1.50	1.29	3.57	2.84	2.41	2.73	2.18	1.86
50	2.24	1.74	1.53	1.72	1.19	1.06	2.75	2.18	1.97	2.12	1.61	1.39	3.91	3.12	2.63	2.97	2.38	2.03
51	2.39	1.88	1.66	1.83	1.27	1.13	2.96	2.37	2.14	2.27	1.72	1.49	4.25	3.40	2.85	3.21	2.58	2.20
52	2.54	2.02	1.79	1.94	1.35	1.20	3.17	2.56	2.31	2.42	1.83	1.59	4.59	3.68	3.07	3.45	2.78	2.37
53	2.69	2.16	1.92	2.05	1.43	1.27	3.38	2.75	2.48	2.57	1.94	1.69	4.93	3.96	3.29	3.69	2.98	2.54
54	2.84	2.30	2.05	2.16	1.51	1.34	3.59	2.94	2.65	2.72	2.05	1.79	5.27	4.24	3.51	3.93	3.18	2.71
55	3.01	2.46	2.19	2.30	1.60	1.36	3.80	3.14	2.84	2.89	2.12	1.86	5.62	4.50	3.76	4.21	3.34	2.87
56	3.64	2.99	2.65	2.77	2.01	1.75	4.77	3.80	3.41	3.51	2.59	2.32	6.67	5.47	4.69	4.95	4.03	3.50
57	4.27	3.52	3.11	3.24	2.42	2.14	5.74	4.46	3.98	4.13	3.06	2.78	7.72	6.44	5.62	5.69	4.72	4.13
58	4.90	4.05	3.57	3.71	2.83	2.53	6.71	5.12	4.55	4.75	3.53	3.24	8.77	7.41	6.55	6.43	5.41	4.76
59	5.53	4.58	4.03	4.18	3.24	2.92	7.68	5.78	5.12	5.37	4.00	3.70	9.82	8.38	7.48	7.17	6.10	5.39
60	6.16	5.11	4.49	4.65	3.65	3.31	8.65	6.44	5.69	5.99	4.47	4.16	10.87	9.35	8.41	7.91	6.79	6.02
61	6.79	5.64	4.95	5.12	4.06	3.70	9.62	7.10	6.26	6.61	4.94	4.62	11.92	10.32	9.34	8.65	7.48	6.65
62	7.42	6.17	5.41	5.59	4.47	4.09	10.59	7.76	6.83	7.23	5.41	5.08	12.97	11.29	10.27	9.39	8.17	7.28
63	8.05	6.70	5.87	6.06	4.88	4.48	11.56	8.42	7.40	7.85	5.88	5.54	14.02	12.26	11.20	10.13	8.86	7.91
64	8.68	7.23	6.33	6.53	5.29	4.87	12.53	9.08	7.97	8.47	6.35	6.00	15.07	13.23	12.13	10.87	9.55	8.54
65	9.35	7.75	6.81	6.96	5.70	5.29	13.50	9.71	8.55	9.09	6.83	6.50	16.13	14.23	13.03	11.60	10.22	9.20
66	10.29	8.52	7.49	7.66	6.27	5.82	14.85	10.68	9.41	10.00	7.52	7.15	17.74	15.65	14.33	12.76	11.24	10.12
67	11.31	9.38	8.24	8.42	6.90	6.40	16.34	11.75	10.35	11.00	8.27	7.87	19.52	17.22	15.76	14.04	12.36	11.13
68	12.44	10.31	9.07	9.26	7.59	7.04	17.97	12.92	11.38	12.10	9.09	8.65	21.47	18.94	17.34	15.44	13.60	12.24
69	13.69	11.34	9.97	10.19	8.35	7.75	19.77	14.21	12.54	13.31	10.00	9.52	23.62	20.83	19.07	16.98	14.96	13.86
70	15.06	12.48	11.10	11.21	9.18	8.52	21.74	15.63	14.16	14.64	11.00	10.47	25.98	22.91	20.98	18.68	16.45	15.65

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Pref Plus_100K	Male_Pref Plus_250K	Male_Pref Plus_1000K	Female_Pref Plus_100K	Female_Pref Plus_250K	Female_Pref Plus_1000K	Male_Pref NT_100K	Male_Pref NT_250K	Male_Pref NT_1000K	Female_Pref NT_100K	Female_Pref NT_250K	Female_Pref NT_1000K	Male_Sel NS_100K	Male_Sel NS_250K	Male_Sel NS_1000K	Female_Sel NS_100K	Female_Sel NS_250K	Female_Sel NS_1000K
20	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref Plus	Pref NT	Pref NT	Pref NT	Pref NT	Pref NT	Pref NT	Sel NT	Sel NT	Sel NT	Sel NT	Sel NT	Sel NT
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
19	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
20	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
21	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
22	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
23	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
24	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
25	0.90	0.53	0.45	0.75	0.40	0.35	1.01	0.65	0.55	0.80	0.52	0.46	1.22	0.85	0.72	0.95	0.65	0.58
26	0.91	0.53	0.45	0.77	0.41	0.35	1.03	0.66	0.56	0.82	0.53	0.47	1.25	0.87	0.74	0.98	0.68	0.60
27	0.92	0.54	0.45	0.79	0.43	0.35	1.05	0.67	0.56	0.84	0.53	0.47	1.28	0.89	0.76	1.01	0.70	0.62
28	0.93	0.55	0.45	0.81	0.44	0.35	1.07	0.68	0.57	0.86	0.54	0.48	1.31	0.92	0.78	1.03	0.73	0.64
29	0.94	0.56	0.45	0.83	0.45	0.35	1.09	0.69	0.57	0.88	0.55	0.48	1.34	0.94	0.80	1.06	0.76	0.66
30	0.95	0.57	0.45	0.85	0.47	0.36	1.11	0.70	0.58	0.90	0.56	0.49	1.37	0.96	0.83	1.09	0.79	0.68
31	0.96	0.58	0.45	0.87	0.48	0.36	1.13	0.71	0.58	0.92	0.57	0.50	1.39	0.98	0.85	1.12	0.81	0.70
32	0.97	0.59	0.45	0.89	0.49	0.36	1.15	0.72	0.59	0.94	0.59	0.50	1.42	1.00	0.87	1.15	0.84	0.72
33	0.98	0.60	0.45	0.91	0.50	0.36	1.16	0.73	0.59	0.96	0.60	0.51	1.45	1.03	0.89	1.17	0.87	0.74
34	0.99	0.61	0.45	0.91	0.52	0.36	1.16	0.74	0.60	0.98	0.60	0.51	1.48	1.05	0.91	1.20	0.89	0.76
35	1.00	0.61	0.45	0.91	0.53	0.36	1.16	0.75	0.60	1.00	0.60	0.52	1.51	1.07	0.93	1.23	0.92	0.78
36	1.05	0.66	0.52	0.94	0.55	0.41	1.22	0.82	0.69	1.04	0.65	0.58	1.64	1.20	1.04	1.33	1.01	0.87
37	1.11	0.72	0.59	0.97	0.59	0.46	1.29	0.90	0.77	1.09	0.70	0.63	1.76	1.33	1.15	1.42	1.10	0.96
38	1.18	0.78	0.67	1.00	0.63	0.52	1.37	0.97	0.86	1.14	0.76	0.69	1.89	1.46	1.25	1.52	1.19	1.06
39	1.24	0.85	0.74	1.03	0.67	0.57	1.44	1.04	0.94	1.20	0.82	0.74	2.01	1.59	1.36	1.61	1.28	1.15
40	1.31	0.91	0.81	1.07	0.72	0.62	1.52	1.12	1.03	1.25	0.88	0.80	2.14	1.72	1.47	1.71	1.38	1.24
41	1.37	0.97	0.88	1.11	0.76	0.67	1.60	1.19	1.11	1.30	0.93	0.85	2.26	1.85	1.58	1.80	1.47	1.33
42	1.44	1.04	0.95	1.14	0.80	0.72	1.67	1.26	1.20	1.36	0.99	0.91	2.39	1.98	1.69	1.90	1.56	1.42
43	1.50	1.10	1.03	1.18	0.84	0.78	1.75	1.33	1.28	1.41	1.05	0.96	2.51	2.11	1.79	1.99	1.65	1.52
44	1.57	1.17	1.10	1.21	0.89	0.83	1.82	1.41	1.37	1.47	1.10	1.02	2.64	2.24	1.90	2.09	1.74	1.61
45	1.63	1.23	1.17	1.25	0.93	0.88	1.90	1.48	1.45	1.52	1.16	1.07	2.76	2.37	2.01	2.18	1.83	1.70
46	1.80	1.40	1.34	1.38	1.06	1.00	2.11	1.69	1.66	1.68	1.30	1.21	3.12	2.65	2.32	2.44	2.03	1.86
47	1.98	1.57	1.51	1.52	1.18	1.12	2.31	1.89	1.86	1.83	1.43	1.34	3.48	2.93	2.62	2.70	2.23	2.02
48	2.15	1.75	1.68	1.65	1.31	1.24	2.52	2.10	2.07	1.99	1.57	1.48	3.84	3.21	2.93	2.96	2.43	2.18
49	2.32	1.92	1.85	1.79	1.44	1.36	2.72	2.30	2.27	2.14	1.70	1.61	4.20	3.49	3.23	3.22	2.63	2.34
50	2.50	2.09	2.02	1.92	1.57	1.49	2.93	2.51	2.48	2.30	1.84	1.75	4.57	3.77	3.54	3.48	2.83	2.51
51	2.67	2.26	2.19	2.05	1.69	1.61	3.13	2.72	2.69	2.45	1.98	1.88	4.93	4.04	3.84	3.73	3.03	2.67
52	2.84	2.43	2.36	2.19	1.82	1.73	3.34	2.92	2.89	2.61	2.11	2.02	5.29	4.32	4.15	3.99	3.23	2.83
53	3.01	2.61	2.53	2.32	1.95	1.85	3.54	3.13	3.10	2.76	2.25	2.15	5.65	4.60	4.45	4.25	3.43	2.99
54	3.19	2.78	2.70	2.46	2.07	1.97	3.75	3.33	3.30	2.92	2.38	2.29	6.01	4.88	4.76	4.51	3.63	3.15
55	3.36	2.95	2.87	2.59	2.20	2.09	3.95	3.54	3.51	3.07	2.52	2.42	6.37	5.16	5.06	4.77	3.83	3.31
56	4.27	3.72	3.65	3.53	2.76	2.63	5.32	4.56	4.43	3.99	3.41	3.08	7.84	6.52	6.33	5.74	4.74	4.22
57	5.19	4.50	4.43	4.47	3.33	3.17	6.70	5.58	5.35	4.91	4.30	3.74	9.31	7.88	7.60	6.71	5.65	5.13
58	6.10	5.27	5.20	5.41	3.89	3.71	8.07	6.59	6.27	5.83	5.19	4.40	10.79	9.24	8.87	7.68	6.57	6.04
59	7.02	6.04	5.98	6.35	4.46	4.25	9.45	7.61	7.19	6.75	6.08	5.06	12.26	10.60	10.14	8.65	7.48	6.95
60	7.93	6.82	6.76	7.30	5.02	4.79	10.82	8.63	8.11	7.67	6.97	5.72	13.73	11.97	11.41	9.63	8.39	7.87
61	8.84	7.59	7.54	8.24	5.58	5.32	12.19	9.65	9.02	8.59	7.86	6.38	15.20	13.33	12.67	10.60	9.30	8.78
62	9.76	8.36	8.32	9.18	6.15	5.86	13.57	10.67	9.94	9.51	8.75	7.04	16.67	14.69	13.94	11.57	10.21	9.69
63	10.67	9.13	9.09	10.12	6.71	6.40	14.94	11.68	10.86	10.43	9.64	7.70	18.15	16.05	15.21	12.54	11.13	10.60
64	11.59	9.91	9.87	11.06	7.28	6.94	16.32	12.70	11.78	11.35	10.53	8.36	19.62	17.41	16.48	13.51	12.04	11.51
65	12.50	10.68	10.65	12.00	7.84	7.48	17.69	13.72	12.70	12.27	11.42	9.02	21.09	18.77	17.75	14.48	12.95	12.42

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Pref Plus_100K	Male_Pref Plus_250K	Male_Pref Plus_1000K	Female_Pref Plus_100K	Female_Pref Plus_250K	Female_Pref Plus_1000K	Male_Pref NT_100K	Male_Pref NT_250K	Male_Pref NT_1000K	Female_Pref NT_100K	Female_Pref NT_250K	Female_Pref NT_1000K	Male_Sel NS_100K	Male_Sel NS_250K	Male_Sel NS_1000K	Female_Sel NS_100K	Female_Sel NS_250K	Female_Sel NS_1000K
30	30 Years Male	30 Years Male	30 Years Male	30 Years Female	30 Years Female	30 Years Female	30 Years Male	30 Years Male	30 Years Male	30 Years Female	30 Years Female	30 Years Female	30 Years Male	30 Years Male	30 Years Male	30 Years Female	30 Years Female	30 Years Female
Issue Age	Pref Plus 100K	Pref Plus 250K	Pref Plus 1000K	Pref Plus 100K	Pref Plus 250K	Pref Plus 1000K	Pref NT 100K	Pref NT 250K	Pref NT 1000K	Pref NT 100K	Pref NT 250K	Pref NT 1000K	Sel NT 100K	Sel NT 250K	Sel NT 1000K	Sel NT 100K	Sel NT 250K	Sel NT 1000K
18	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
19	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
20	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
21	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
22	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
23	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
24	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
25	1.01	0.76	0.70	0.76	0.54	0.50	1.33	0.98	0.92	1.00	0.76	0.74	1.60	1.34	1.22	1.25	0.98	0.96
26	1.04	0.78	0.72	0.78	0.56	0.52	1.34	0.99	0.93	1.02	0.77	0.75	1.64	1.37	1.25	1.27	1.00	0.98
27	1.07	0.80	0.74	0.79	0.58	0.54	1.35	1.00	0.94	1.04	0.78	0.76	1.68	1.40	1.28	1.29	1.02	1.00
28	1.10	0.82	0.76	0.82	0.60	0.56	1.36	1.01	0.95	1.06	0.79	0.77	1.72	1.43	1.31	1.31	1.04	1.02
29	1.13	0.84	0.78	0.85	0.62	0.58	1.37	1.02	0.96	1.08	0.80	0.78	1.76	1.46	1.34	1.33	1.06	1.04
30	1.16	0.86	0.80	0.88	0.64	0.60	1.38	1.03	0.97	1.10	0.81	0.79	1.80	1.49	1.37	1.35	1.08	1.06
31	1.19	0.88	0.82	0.91	0.66	0.62	1.39	1.04	0.98	1.12	0.82	0.80	1.84	1.52	1.40	1.37	1.10	1.08
32	1.22	0.90	0.84	0.94	0.68	0.64	1.40	1.05	0.99	1.14	0.83	0.81	1.88	1.55	1.43	1.39	1.12	1.10
33	1.25	0.92	0.86	0.97	0.70	0.66	1.41	1.06	1.00	1.16	0.84	0.81	1.92	1.58	1.46	1.41	1.14	1.12
34	1.28	0.94	0.87	1.00	0.72	0.68	1.42	1.07	1.00	1.18	0.85	0.81	1.96	1.61	1.47	1.41	1.16	1.14
35	1.35	0.96	0.87	1.05	0.76	0.71	1.45	1.08	1.00	1.19	0.88	0.81	2.04	1.67	1.48	1.41	1.20	1.15
36	1.46	1.08	0.98	1.15	0.84	0.79	1.66	1.25	1.17	1.31	0.99	0.91	2.28	1.88	1.68	1.59	1.37	1.32
37	1.57	1.20	1.09	1.25	0.92	0.87	1.87	1.42	1.34	1.43	1.10	1.01	2.52	2.09	1.88	1.77	1.54	1.49
38	1.68	1.32	1.20	1.35	1.00	0.95	2.08	1.59	1.51	1.55	1.21	1.11	2.76	2.30	2.08	1.95	1.71	1.66
39	1.79	1.44	1.31	1.45	1.08	1.03	2.29	1.76	1.68	1.67	1.32	1.21	3.00	2.51	2.28	2.13	1.88	1.83
40	1.90	1.56	1.42	1.55	1.16	1.11	2.50	1.93	1.85	1.79	1.43	1.31	3.24	2.72	2.48	2.31	2.05	2.00
41	2.01	1.68	1.53	1.65	1.24	1.19	2.71	2.10	2.02	1.91	1.54	1.41	3.48	2.93	2.68	2.49	2.22	2.17
42	2.12	1.80	1.64	1.75	1.32	1.27	2.92	2.27	2.19	2.03	1.65	1.51	3.72	3.14	2.88	2.67	2.39	2.34
43	2.23	1.92	1.75	1.85	1.40	1.35	3.13	2.44	2.36	2.15	1.76	1.61	3.96	3.35	3.08	2.85	2.56	2.51
44	2.34	2.04	1.86	1.95	1.48	1.43	3.34	2.61	2.53	2.27	1.87	1.71	4.20	3.56	3.28	3.03	2.73	2.68
45	2.40	2.20	1.95	2.00	1.60	1.50	3.50	2.80	2.65	2.40	2.00	1.85	4.40	3.80	3.45	3.25	2.90	2.80
46	2.53	2.37	2.10	2.11	1.72	1.62	3.69	3.02	2.85	2.53	2.16	1.99	4.64	4.10	3.72	3.42	3.13	3.02
47	2.67	2.55	2.26	2.22	1.85	1.74	3.89	3.25	3.06	2.67	2.33	2.14	4.89	4.42	4.00	3.60	3.37	3.25
48	2.81	2.75	2.43	2.34	1.99	1.87	4.10	3.50	3.29	2.81	2.51	2.30	5.15	4.76	4.30	3.79	3.63	3.50
49	2.96	2.96	2.61	2.46	2.14	2.01	4.32	3.77	3.54	2.96	2.70	2.47	5.42	5.13	4.63	3.99	3.91	3.77
50	3.12	3.05	2.81	2.59	2.30	2.16	4.56	4.06	3.81	3.12	2.91	2.66	5.72	5.52	4.98	4.21	4.21	4.06

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Std NS_100K	Male_Std NS_250K	Male_Std NS_1000K	Female_Std NS_100K	Female_Std NS_250K	Female_Std NS_1000K	Male_Pref SM_100K	Male_Pref SM_250K	Male_Pref SM_1000K	Female_Pref SM_100K	Female_Pref SM_250K	Female_Pref SM_1000K	Male_Std SM_100K	Male_Std SM_250K	Male_Std SM_1000K	Female_Std SM_100K	Female_Std SM_250K	Female_Std SM_1000K
10	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years	10 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Std NT	Std NT	Std NT	Std NT	Std NT	Std NT	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Std SM	Std SM	Std SM	Std SM	Std SM	Std SM
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
19	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
20	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
21	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
22	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
23	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
24	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
25	1.41	0.93	0.85	1.05	0.64	0.52	1.54	1.11	1.06	1.10	0.80	0.78	2.35	1.64	1.58	1.67	1.21	1.17
26	1.44	0.95	0.85	1.09	0.67	0.54	1.60	1.15	1.08	1.15	0.83	0.80	2.43	1.71	1.62	1.75	1.26	1.20
27	1.47	0.98	0.86	1.13	0.70	0.56	1.66	1.19	1.10	1.20	0.86	0.82	2.51	1.78	1.66	1.83	1.31	1.23
28	1.50	1.01	0.87	1.17	0.73	0.58	1.72	1.23	1.12	1.25	0.89	0.84	2.59	1.85	1.70	1.91	1.36	1.26
29	1.53	1.04	0.88	1.21	0.76	0.60	1.78	1.27	1.14	1.30	0.92	0.86	2.67	1.92	1.74	1.99	1.41	1.29
30	1.56	1.07	0.89	1.25	0.79	0.62	1.84	1.31	1.16	1.35	0.95	0.88	2.75	1.99	1.78	2.07	1.46	1.32
31	1.59	1.10	0.90	1.29	0.81	0.64	1.90	1.35	1.18	1.40	0.98	0.90	2.83	2.06	1.82	2.15	1.51	1.35
32	1.62	1.13	0.90	1.33	0.83	0.66	1.96	1.39	1.20	1.45	1.01	0.92	2.91	2.13	1.86	2.23	1.56	1.38
33	1.65	1.16	0.90	1.37	0.85	0.68	2.02	1.43	1.22	1.50	1.04	0.94	2.99	2.20	1.90	2.31	1.61	1.41
34	1.68	1.18	0.91	1.41	0.88	0.70	2.08	1.47	1.24	1.55	1.07	0.96	3.07	2.27	1.94	2.39	1.66	1.43
35	1.72	1.18	0.92	1.41	0.91	0.71	2.09	1.55	1.26	1.57	1.10	0.96	3.15	2.35	1.95	2.45	1.74	1.43
36	1.85	1.29	1.02	1.50	0.99	0.77	2.27	1.70	1.41	1.69	1.22	1.07	3.46	2.62	2.15	2.64	1.90	1.58
37	1.98	1.40	1.10	1.59	1.07	0.83	2.45	1.85	1.56	1.81	1.34	1.18	3.74	2.86	2.35	2.83	2.06	1.73
38	2.11	1.51	1.18	1.68	1.15	0.89	2.63	2.00	1.71	1.93	1.46	1.29	4.02	3.10	2.55	3.02	2.22	1.88
39	2.23	1.61	1.26	1.76	1.22	0.95	2.81	2.15	1.86	2.05	1.58	1.40	4.30	3.34	2.75	3.21	2.38	2.03
40	2.35	1.71	1.34	1.84	1.29	1.01	2.99	2.30	2.01	2.17	1.70	1.51	4.58	3.58	2.95	3.40	2.54	2.18
41	2.47	1.81	1.42	1.92	1.36	1.07	3.17	2.45	2.16	2.29	1.82	1.62	4.86	3.82	3.15	3.59	2.70	2.33
42	2.59	1.91	1.50	2.00	1.43	1.13	3.35	2.60	2.31	2.41	1.94	1.73	5.14	4.06	3.35	3.78	2.86	2.48
43	2.71	2.01	1.58	2.08	1.50	1.19	3.53	2.75	2.46	2.53	2.06	1.84	5.42	4.30	3.55	3.97	3.02	2.63
44	2.83	2.11	1.66	2.16	1.57	1.25	3.71	2.90	2.61	2.65	2.18	1.95	5.70	4.54	3.75	4.16	3.18	2.78
45	2.91	2.20	1.78	2.28	1.66	1.28	3.89	3.08	2.73	2.73	2.25	2.05	6.02	4.82	3.99	4.34	3.37	2.92
46	3.32	2.54	2.06	2.58	1.91	1.52	4.44	3.52	3.12	3.15	2.70	2.49	6.83	5.49	4.59	4.98	3.90	3.47
47	3.73	2.88	2.34	2.88	2.16	1.76	4.99	3.96	3.51	3.57	3.15	2.93	7.64	6.16	5.19	5.62	4.43	4.02
48	4.14	3.22	2.62	3.18	2.41	2.00	5.54	4.40	3.90	3.99	3.60	3.37	8.45	6.83	5.79	6.26	4.96	4.57
49	4.55	3.56	2.90	3.48	2.66	2.24	6.09	4.84	4.29	4.41	4.05	3.81	9.26	7.50	6.39	6.90	5.49	5.12
50	4.96	3.90	3.18	3.78	2.91	2.48	6.64	5.28	4.68	4.83	4.50	4.25	10.07	8.17	6.99	7.54	6.02	5.67
51	5.37	4.24	3.46	4.08	3.16	2.72	7.19	5.72	5.07	5.25	4.95	4.69	10.88	8.84	7.59	8.18	6.55	6.22
52	5.78	4.58	3.74	4.38	3.41	2.96	7.74	6.16	5.46	5.67	5.40	5.13	11.69	9.51	8.19	8.82	7.08	6.77
53	6.19	4.92	4.02	4.68	3.66	3.20	8.29	6.60	5.85	6.09	5.85	5.57	12.50	10.18	8.79	9.46	7.61	7.32
54	6.60	5.26	4.30	4.98	3.91	3.44	8.84	7.04	6.24	6.51	6.30	6.01	13.31	10.85	9.39	10.10	8.14	7.87
55	7.02	5.58	4.58	5.31	4.17	3.64	9.38	7.44	6.64	6.96	6.75	6.45	14.14	11.48	9.97	10.70	8.68	8.45
56	7.82	6.29	5.25	5.88	4.67	4.11	10.30	8.42	7.67	7.83	7.63	7.34	15.54	12.79	11.07	11.86	9.63	9.24
57	8.62	7.00	5.92	6.45	5.17	4.58	11.22	9.40	8.70	8.70	8.51	8.23	16.94	14.10	12.17	13.02	10.58	10.03
58	9.42	7.71	6.59	7.02	5.67	5.05	12.14	10.38	9.73	9.57	9.39	9.12	18.34	15.41	13.27	14.18	11.53	10.82
59	10.22	8.42	7.26	7.59	6.17	5.52	13.06	11.36	10.76	10.44	10.27	10.01	19.74	16.72	14.37	15.34	12.48	11.61
60	11.02	9.13	7.93	8.16	6.67	5.99	13.98	12.34	11.79	11.31	11.15	10.90	21.14	18.03	15.47	16.50	13.43	12.40
61	11.82	9.84	8.60	8.73	7.17	6.46	14.90	13.32	12.82	12.18	12.03	11.79	22.54	19.34	16.57	17.66	14.38	13.19
62	12.62	10.55	9.27	9.30	7.67	6.93	15.82	14.30	13.85	13.05	12.91	12.68	23.94	20.65	17.67	18.82	15.33	13.98
63	13.42	11.26	9.94	9.87	8.17	7.40	16.74	15.28	14.88	13.92	13.79	13.57	25.34	21.96	18.77	19.98	16.28	14.77
64	14.22	11.97	10.61	10.44	8.67	7.87	17.66	16.26	15.91	14.79	14.67	14.46	26.74	23.27	19.87	21.14	17.23	15.56
65	15.03	12.69	11.28	10.98	9.18	8.35	18.60	17.26	16.90	15.70	15.50	15.30	28.13	24.60	20.92	22.25	18.16	16.37
66	17.22	14.82	13.49	12.89	10.74	9.75	22.72	21.46	21.10	17.98	17.35	17.07	34.52	31.32	27.97	26.13	22.39	20.76
67	19.41	16.95	15.70	14.80	12.30	11.15	26.84	25.66	25.30	20.26	19.20	18.84	40.91	38.04	35.02	29.98	26.62	25.15
68	21.60	19.08	17.91	16.71	13.86	12.55	30.96	29.86	29.50	22.54	21.05	20.61	47.27	44.76	42.07	33.86	30.85	29.54
69	23.79	21.21	20.12	18.62	15.42	13.95	35.08	34.06	33.70	24.82	22.90	22.38	53.66	51.45	49.12	37.74	35.05	33.93
70	25.98	23.34	22.33	20.53	16.98	15.35	39.20	38.26	37.90	27.10	24.75	24.15	60.05	58.17	56.14	41.62	39.28	38.29
71	28.17	25.47	24.54	22.44	18.54	16.75	43.32	42.46	42.10	29.38	26.60	25.92	66.47	64.92	63.22	45.53	43.54	42.71
72	30.36	27.60	26.75	24.35	20.10	18.15	47.44	46.66	46.30	31.66	28.45	27.69	72.86	71.64	70.27	49.41	47.77	47.10
73	32.55	29.73	28.96	26.26	21.66	19.55	51.56	50.86	50.50	33.94	30.30	29.46	79.25	78.36	77.32	53.29	52.00	51.49
74	34.74	31.86	31.17	28.17	23.22	20.95	55.68	55.06	54.70	36.22	32.15	31.23	85.64	85.08	84.37	57.17	56.23	55.88
75	36.96	34.00	33.40	30.07	24.81	22.32	59.75	59.25	58.94	38.50	34.00	33.04	92.00	91.80	91.45	61.00	60.50	60.28
76	40.66	37.40	36.74	33.08	27.29	24.55	65.73	65.18	64.83	42.35	37.40	36.34	101.20	100.98	100.60	67.10	66.55	66.31
77	44.72	41.14	40.41	36.38	30.02	27.01	72.30	71.69	71.32	46.59	41.14	39.98	111.32	111.08	110.65	73.81	73.21	72.94
78	49.19	45.25	44.46	40.02	33.02	29.71	79.53	78.86	78.45	51.24	45.25	43.98	122.45	122.19	121.72	81.19	80.53	80.23
79	54.11	49.78	48.90	44.03	36.32	32.68	87.48	86.75	86.29	56.37	49.78	48.37	134.70	134.40	133.89	89.31	88.58	88.26
80	59.52	54.76	53.79	48.43	39.96	35.95	96.23	95.42	94.92	62.00	54.76	53.21	148.17	147.84	147.28	98.24	97.44	97.08

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Std NS_100K	Male_Std NS_250K	Male_Std NS_1000K	Female_Std NS_100K	Female_Std NS_250K	Female_Std NS_1000K	Male_Pref SM_100K	Male_Pref SM_250K	Male_Pref SM_1000K	Female_Pref SM_100K	Female_Pref SM_250K	Female_Pref SM_1000K	Male_Std SM_100K	Male_Std SM_250K	Male_Std SM_1000K	Female_Std SM_100K	Female_Std SM_250K	Female_Std SM_1000K
15	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years	15 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Std NT	Std NT	Std NT	Std NT	Std NT	Std NT	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Std SM	Std SM	Std SM	Std SM	Std SM	Std SM
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
19	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
20	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
21	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
22	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
23	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
24	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
25	1.44	0.96	0.88	1.08	0.72	0.66	1.69	1.30	1.25	1.33	1.10	0.97	2.53	1.85	1.77	1.96	1.50	1.33
26	1.47	0.98	0.88	1.12	0.74	0.67	1.75	1.35	1.29	1.37	1.12	1.00	2.60	1.90	1.81	2.03	1.54	1.37
27	1.50	1.01	0.89	1.16	0.76	0.68	1.81	1.40	1.33	1.41	1.14	1.03	2.67	1.95	1.85	2.10	1.58	1.41
28	1.53	1.04	0.90	1.20	0.78	0.69	1.87	1.45	1.37	1.45	1.16	1.06	2.74	2.00	1.89	2.17	1.62	1.45
29	1.56	1.07	0.91	1.24	0.80	0.70	1.93	1.50	1.41	1.49	1.18	1.09	2.81	2.05	1.93	2.24	1.66	1.49
30	1.59	1.10	0.92	1.28	0.82	0.71	1.99	1.55	1.45	1.53	1.20	1.12	2.88	2.10	1.97	2.31	1.70	1.53
31	1.62	1.13	0.93	1.32	0.84	0.72	2.05	1.60	1.49	1.57	1.22	1.15	2.95	2.15	2.01	2.38	1.74	1.57
32	1.65	1.16	0.93	1.36	0.86	0.73	2.11	1.65	1.53	1.61	1.24	1.18	3.02	2.20	2.05	2.45	1.78	1.61
33	1.68	1.19	0.93	1.40	0.88	0.74	2.17	1.70	1.57	1.65	1.26	1.21	3.09	2.25	2.09	2.52	1.82	1.65
34	1.71	1.21	0.94	1.44	0.91	0.75	2.23	1.75	1.61	1.69	1.28	1.21	3.16	2.30	2.13	2.59	1.86	1.69
35	1.75	1.21	0.95	1.44	0.94	0.77	2.28	1.83	1.68	1.71	1.30	1.22	3.18	2.38	2.13	2.63	1.92	1.71
36	1.88	1.32	1.05	1.53	1.02	0.85	2.51	2.05	1.90	1.88	1.47	1.38	3.50	2.69	2.43	2.86	2.13	1.91
37	2.01	1.43	1.16	1.62	1.10	0.93	2.74	2.27	2.12	2.05	1.64	1.54	3.82	3.00	2.73	3.09	2.34	2.11
38	2.14	1.54	1.27	1.71	1.18	1.01	2.97	2.49	2.34	2.22	1.81	1.70	4.14	3.31	3.03	3.32	2.55	2.31
39	2.27	1.65	1.38	1.80	1.26	1.09	3.20	2.71	2.56	2.39	1.98	1.86	4.46	3.62	3.33	3.55	2.76	2.51
40	2.40	1.76	1.49	1.89	1.34	1.17	3.43	2.93	2.78	2.56	2.15	2.02	4.78	3.93	3.63	3.78	2.97	2.71
41	2.53	1.87	1.60	1.98	1.42	1.25	3.66	3.15	3.00	2.73	2.32	2.18	5.10	4.24	3.93	4.01	3.18	2.91
42	2.66	1.98	1.71	2.07	1.50	1.33	3.89	3.37	3.22	2.90	2.49	2.34	5.42	4.55	4.23	4.24	3.39	3.11
43	2.79	2.09	1.82	2.16	1.58	1.41	4.12	3.59	3.44	3.07	2.66	2.50	5.74	4.86	4.53	4.47	3.60	3.31
44	2.92	2.20	1.93	2.25	1.66	1.49	4.35	3.81	3.66	3.24	2.83	2.66	6.06	5.17	4.83	4.70	3.81	3.51
45	3.01	2.28	2.05	2.36	1.77	1.60	4.59	4.05	3.91	3.43	3.00	2.85	6.41	5.47	5.09	4.90	3.98	3.70
46	3.49	2.71	2.39	2.72	2.08	1.88	5.35	4.70	4.54	4.17	3.62	3.45	7.29	6.43	5.96	5.61	4.76	4.49
47	3.97	3.14	2.73	3.08	2.39	2.16	6.11	5.35	5.17	4.91	4.24	4.05	8.17	7.39	6.83	6.32	5.54	5.28
48	4.45	3.57	3.07	3.44	2.70	2.44	6.87	6.00	5.80	5.65	4.86	4.65	9.05	8.35	7.70	7.03	6.32	6.07
49	4.93	4.00	3.41	3.80	3.01	2.72	7.63	6.65	6.43	6.39	5.48	5.25	9.93	9.31	8.57	7.74	7.10	6.86
50	5.41	4.43	3.75	4.16	3.32	3.00	8.39	7.30	7.06	7.13	6.10	5.85	10.81	10.27	9.44	8.45	7.88	7.65
51	5.89	4.86	4.09	4.52	3.63	3.28	9.15	7.95	7.69	7.87	6.72	6.45	11.69	11.23	10.31	9.16	8.66	8.44
52	6.37	5.29	4.43	4.88	3.94	3.56	9.91	8.60	8.32	8.61	7.34	7.05	12.57	12.19	11.18	9.87	9.44	9.23
53	6.85	5.72	4.77	5.24	4.25	3.84	10.67	9.25	8.95	9.35	7.96	7.65	13.45	13.15	12.05	10.58	10.22	10.02
54	7.33	6.15	5.11	5.60	4.56	4.12	11.43	9.90	9.58	10.09	8.58	8.25	14.33	14.11	12.92	11.29	11.00	10.81
55	7.82	6.58	5.47	5.91	4.83	4.39	12.18	10.56	10.22	10.81	9.24	8.81	15.25	15.09	13.79	12.00	11.80	11.58
56	8.91	7.56	6.42	6.68	5.54	5.06	13.66	12.06	11.73	12.08	10.66	10.18	17.18	17.00	15.81	13.22	13.00	12.78
57	10.00	8.54	7.37	7.45	6.25	5.73	15.14	13.56	13.24	13.35	12.08	11.55	19.11	18.91	17.83	14.44	14.20	13.98
58	11.09	9.52	8.32	8.22	6.96	6.40	16.62	15.06	14.75	14.62	13.50	12.92	21.04	20.82	19.85	15.66	15.40	15.18
59	12.18	10.50	9.27	8.99	7.67	7.07	18.10	16.56	16.26	15.89	14.92	14.29	22.97	22.73	21.87	16.88	16.60	16.38
60	13.27	11.48	10.22	9.76	8.38	7.74	19.58	18.06	17.77	17.16	16.34	15.66	24.90	24.64	23.89	18.10	17.80	17.58
61	14.36	12.46	11.17	10.53	9.09	8.41	21.06	19.56	19.28	18.43	17.76	17.03	26.83	26.55	25.91	19.32	19.00	18.78
62	15.45	13.44	12.12	11.30	9.80	9.08	22.54	21.06	20.79	19.70	19.18	18.40	28.76	28.46	27.93	20.54	20.20	19.98
63	16.54	14.42	13.07	12.07	10.51	9.75	24.02	22.56	22.30	20.97	20.60	19.77	30.69	30.37	29.95	21.76	21.40	21.18
64	17.63	15.40	14.02	12.84	11.22	10.42	25.50	24.06	23.81	22.24	22.02	21.14	32.62	32.28	31.97	22.98	22.60	22.38
65	18.69	16.34	14.93	13.65	11.88	11.06	26.97	25.52	25.29	23.50	23.39	22.50	34.50	34.20	33.94	24.17	23.80	23.54
66	20.56	17.98	16.42	15.02	13.07	12.16	29.67	28.07	27.82	25.85	25.73	24.75	37.95	37.62	37.33	26.59	26.18	25.89
67	22.61	19.78	18.06	16.52	14.38	13.38	32.63	30.88	30.60	28.44	28.30	27.23	41.75	41.38	41.06	30.01	28.80	28.48
68	24.88	21.75	19.87	18.17	15.82	14.72	35.90	33.97	33.66	31.28	31.13	29.95	47.30	45.52	45.17	33.89	31.68	31.33
69	27.36	23.93	21.86	19.98	17.40	16.19	39.49	37.36	37.03	34.41	34.24	32.95	53.69	51.48	49.69	37.77	35.08	34.46
70	30.10	26.32	24.04	21.98	19.14	17.81	43.44	41.10	40.73	37.85	37.67	36.24	60.08	58.20	56.17	41.65	39.31	38.32

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Std NS_100K	Male_Std NS_250K	Male_Std NS_1000K	Female_Std NS_100K	Female_Std NS_250K	Female_Std NS_1000K	Male_Pref SM_100K	Male_Pref SM_250K	Male_Pref SM_1000K	Female_Pref SM_100K	Female_Pref SM_250K	Female_Pref SM_1000K	Male_Std SM_100K	Male_Std SM_250K	Male_Std SM_1000K	Female_Std SM_100K	Female_Std SM_250K	Female_Std SM_1000K
20	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Std NT	Std NT	Std NT	Std NT	Std NT	Std NT	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Std SM	Std SM	Std SM	Std SM	Std SM	Std SM
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
19	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
20	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
21	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
22	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
23	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
24	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
25	1.84	1.22	1.02	1.53	1.00	0.77	2.35	1.66	1.51	1.82	1.18	1.10	3.23	2.34	2.07	2.58	1.63	1.37
26	1.87	1.25	1.04	1.56	1.02	0.80	2.46	1.76	1.59	1.93	1.27	1.18	3.31	2.43	2.16	2.66	1.72	1.46
27	1.89	1.29	1.07	1.59	1.04	0.82	2.56	1.86	1.67	2.03	1.36	1.25	3.40	2.53	2.26	2.74	1.80	1.55
28	1.92	1.32	1.09	1.62	1.05	0.85	2.67	1.97	1.75	2.14	1.45	1.33	3.48	2.62	2.35	2.82	1.89	1.64
29	1.94	1.36	1.12	1.65	1.07	0.88	2.77	2.07	1.83	2.24	1.54	1.41	3.56	2.71	2.45	2.90	1.97	1.73
30	1.97	1.39	1.14	1.68	1.09	0.91	2.88	2.17	1.91	2.35	1.63	1.49	3.65	2.81	2.54	2.98	2.06	1.83
31	1.99	1.42	1.16	1.70	1.11	0.93	2.99	2.27	1.99	2.46	1.71	1.56	3.73	2.90	2.63	3.06	2.14	1.92
32	2.02	1.46	1.19	1.73	1.13	0.96	3.09	2.37	2.07	2.56	1.80	1.64	3.81	2.99	2.73	3.14	2.23	2.01
33	2.04	1.49	1.21	1.76	1.14	0.99	3.20	2.48	2.15	2.67	1.89	1.72	3.89	3.08	2.82	3.22	2.31	2.10
34	2.07	1.53	1.24	1.79	1.16	1.01	3.30	2.58	2.23	2.77	1.98	1.79	3.98	3.18	2.92	3.30	2.40	2.19
35	2.09	1.56	1.26	1.82	1.18	1.04	3.41	2.68	2.31	2.88	2.07	1.87	4.06	3.27	3.01	3.38	2.48	2.28
36	2.27	1.72	1.40	1.95	1.32	1.17	3.76	3.01	2.65	3.09	2.27	2.08	4.51	3.72	3.44	3.67	2.78	2.58
37	2.45	1.88	1.55	2.08	1.46	1.31	4.10	3.35	2.98	3.29	2.48	2.30	4.96	4.16	3.87	3.96	3.08	2.89
38	2.63	2.05	1.69	2.20	1.59	1.44	4.45	3.68	3.32	3.50	2.68	2.51	5.41	4.61	4.29	4.25	3.39	3.19
39	2.81	2.21	1.84	2.33	1.73	1.57	4.80	4.02	3.66	3.70	2.88	2.72	5.86	5.05	4.72	4.54	3.69	3.49
40	2.99	2.37	1.98	2.46	1.87	1.71	5.15	4.35	4.00	3.91	3.09	2.94	6.31	5.50	5.15	4.83	3.99	3.80
41	3.17	2.53	2.12	2.59	2.01	1.84	5.49	4.68	4.33	4.11	3.29	3.15	6.75	5.95	5.58	5.11	4.29	4.10
42	3.35	2.69	2.27	2.72	2.15	1.97	5.84	5.02	4.67	4.32	3.49	3.36	7.20	6.39	6.01	5.40	4.59	4.40
43	3.53	2.86	2.41	2.84	2.28	2.10	6.19	5.35	5.01	4.52	3.69	3.57	7.65	6.84	6.43	5.69	4.90	4.70
44	3.71	3.02	2.56	2.97	2.42	2.24	6.53	5.69	5.34	4.73	3.90	3.79	8.10	7.28	6.86	5.98	5.20	5.01
45	3.89	3.18	2.70	3.10	2.56	2.37	6.88	6.02	5.68	4.93	4.10	4.00	8.55	7.73	7.29	6.27	5.50	5.31
46	4.43	3.65	3.12	3.49	2.90	2.68	7.79	6.80	6.39	5.67	4.90	4.66	9.67	8.87	8.26	7.21	6.33	6.12
47	4.98	4.12	3.54	3.87	3.24	3.00	8.70	7.58	7.10	6.40	5.70	5.31	10.78	10.00	9.23	8.16	7.16	6.94
48	5.52	4.59	3.96	4.26	3.57	3.31	9.60	8.36	7.81	7.14	6.49	5.97	11.90	11.14	10.21	9.10	7.99	7.75
49	6.07	5.06	4.38	4.64	3.91	3.62	10.51	9.14	8.52	7.87	7.29	6.62	13.01	12.27	11.18	10.04	8.82	8.57
50	6.61	5.53	4.80	5.03	4.25	3.94	11.42	9.93	9.23	8.61	8.09	7.28	14.13	13.41	12.15	10.99	9.65	9.38
51	7.15	6.00	5.22	5.42	4.59	4.25	12.33	10.71	9.93	9.35	8.89	7.94	15.24	14.55	13.12	11.93	10.48	10.19
52	7.70	6.47	5.64	5.80	4.93	4.56	13.24	11.49	10.64	10.08	9.69	8.59	16.36	15.68	14.09	12.87	11.31	11.01
53	8.24	6.94	6.06	6.19	5.26	4.87	14.14	12.27	11.35	10.82	10.48	9.25	17.47	16.82	15.07	13.81	12.14	11.82
54	8.79	7.41	6.48	6.57	5.60	5.19	15.05	13.05	12.06	11.55	11.28	9.90	18.59	17.95	16.04	14.76	12.97	12.64
55	9.33	7.88	6.90	6.96	5.94	5.50	15.96	13.83	12.77	12.29	12.08	10.56	19.70	19.09	17.01	15.70	13.80	13.45
56	11.08	9.65	8.57	8.20	7.15	6.74	17.74	15.36	14.16	13.91	13.57	12.18	21.89	21.01	18.87	17.44	15.37	14.98
57	12.83	11.42	10.24	9.44	8.36	7.98	19.52	16.89	15.54	15.52	15.05	13.79	24.08	22.94	20.73	19.18	16.94	16.51
58	14.57	13.19	11.91	10.68	9.57	9.22	21.31	18.42	16.93	17.14	16.54	15.41	26.27	24.86	22.59	20.93	18.51	18.04
59	16.32	14.96	13.58	11.92	10.78	10.46	23.09	19.95	18.32	18.75	18.03	17.02	28.46	26.78	24.45	22.67	20.08	19.57
60	18.07	16.74	15.25	13.16	11.99	11.70	24.87	21.48	19.71	20.37	19.52	18.64	30.66	28.71	26.31	24.41	21.65	21.10
61	19.82	18.51	16.91	14.39	13.20	12.93	26.65	23.01	21.09	21.99	21.00	20.25	32.85	30.63	28.16	26.15	23.22	22.62
62	21.57	20.28	18.58	15.63	14.41	14.17	28.43	24.54	22.48	23.60	22.49	21.87	35.04	32.55	30.02	27.89	24.79	24.15
63	23.31	22.05	20.25	16.87	15.62	15.41	30.22	26.07	23.87	25.22	23.98	23.48	37.23	34.47	31.88	29.64	26.36	25.68
64	25.06	23.82	21.92	18.11	16.83	16.65	32.00	27.60	25.25	26.83	25.46	25.10	39.42	36.40	33.74	31.38	27.93	27.21
65	26.81	25.59	23.59	19.35	18.04	17.89	33.78	29.13	26.64	28.45	26.95	26.71	41.61	38.32	35.60	33.12	29.50	28.74

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue Level Term Rates - YRT-07 - Version 12.10.07

Rates per $1,000 of Insurance

	Male_Std NS_100K	Male_Std NS_250K	Male_Std NS_1000K	Female_Std NS_100K	Female_Std NS_250K	Female_Std NS_1000K	Male_Pref SM_100K	Male_Pref SM_250K	Male_Pref SM_1000K	Female_Pref SM_100K	Female_Pref SM_250K	Female_Pref SM_1000K	Male_Std SM_100K	Male_Std SM_250K	Male_Std SM_1000K	Female_Std SM_100K	Female_Std SM_250K	Female_Std SM_1000K
30	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years
	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female	Male	Male	Male	Female	Female	Female
Issue	Std NT	Std NT	Std NT	Std NT	Std NT	Std NT	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Sel SM	Std SM	Std SM	Std SM	Std SM	Std SM	Std SM
Age	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K	100K	250K	1000K
18	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
19	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
20	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
21	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
22	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
23	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
24	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
25	1.92	1.62	1.54	1.59	1.34	1.32	3.07	2.82	2.68	2.43	2.08	2.05	4.50	4.14	3.96	3.35	3.16	2.92
26	1.96	1.67	1.58	1.64	1.37	1.35	3.22	2.99	2.85	2.59	2.26	2.22	4.65	4.32	4.14	3.53	3.32	3.09
27	2.00	1.72	1.62	1.69	1.40	1.38	3.37	3.16	3.02	2.75	2.44	2.39	4.80	4.50	4.32	3.71	3.48	3.26
28	2.04	1.77	1.66	1.74	1.43	1.41	3.52	3.33	3.19	2.91	2.62	2.56	4.95	4.68	4.50	3.89	3.64	3.43
29	2.08	1.82	1.70	1.79	1.46	1.44	3.67	3.50	3.36	3.07	2.80	2.73	5.10	4.86	4.68	4.07	3.80	3.60
30	2.12	1.87	1.74	1.84	1.49	1.47	3.82	3.67	3.53	3.23	2.98	2.90	5.25	5.04	4.86	4.25	3.96	3.77
31	2.16	1.92	1.78	1.89	1.52	1.50	3.97	3.84	3.70	3.39	3.16	3.07	5.40	5.22	5.04	4.43	4.12	3.94
32	2.20	1.97	1.82	1.94	1.55	1.53	4.12	4.01	3.87	3.55	3.34	3.24	5.55	5.40	5.22	4.61	4.28	4.11
33	2.24	2.02	1.86	1.99	1.58	1.56	4.27	4.18	4.04	3.71	3.52	3.41	5.70	5.58	5.40	4.79	4.44	4.28
34	2.28	2.07	1.88	2.04	1.61	1.59	4.42	4.35	4.21	3.87	3.70	3.58	5.85	5.76	5.58	4.97	4.60	4.45
35	2.28	2.14	1.89	2.05	1.66	1.59	4.53	4.49	4.40	4.00	3.85	3.70	6.00	5.91	5.72	5.10	4.80	4.60
36	2.61	2.41	2.13	2.27	1.86	1.79	5.16	5.07	4.93	4.40	4.25	4.10	6.65	6.54	6.34	5.61	5.30	5.09
37	2.94	2.68	2.37	2.49	2.06	1.99	5.79	5.65	5.46	4.80	4.65	4.50	7.30	7.17	6.96	6.12	5.80	5.58
38	3.27	2.95	2.61	2.71	2.26	2.19	6.42	6.23	5.99	5.20	5.05	4.90	7.95	7.80	7.58	6.63	6.30	6.07
39	3.60	3.22	2.85	2.93	2.46	2.39	7.05	6.81	6.52	5.60	5.45	5.30	8.60	8.43	8.20	7.14	6.80	6.56
40	3.93	3.49	3.09	3.15	2.66	2.59	7.68	7.39	7.05	6.00	5.85	5.70	9.25	9.06	8.82	7.65	7.30	7.05
41	4.26	3.76	3.33	3.37	2.86	2.79	8.31	7.97	7.58	6.40	6.25	6.10	9.90	9.69	9.44	8.16	7.80	7.54
42	4.59	4.03	3.57	3.59	3.06	2.99	8.94	8.55	8.11	6.80	6.65	6.50	10.55	10.32	10.06	8.67	8.30	8.03
43	4.92	4.30	3.81	3.81	3.26	3.19	9.57	9.13	8.64	7.20	7.05	6.90	11.20	10.95	10.68	9.18	8.80	8.52
44	5.25	4.57	4.05	4.03	3.46	3.39	10.20	9.71	9.17	7.60	7.45	7.30	11.85	11.58	11.30	9.69	9.30	9.01
45	5.57	4.80	4.26	4.20	3.70	3.61	10.83	10.28	9.67	8.00	7.80	7.70	12.50	12.20	11.95	10.20	9.80	9.45
46	5.87	5.17	4.59	4.43	3.99	3.89	11.41	11.08	10.42	8.43	8.41	8.29	13.25	13.05	12.87	10.75	10.56	10.18
47	6.18	5.57	4.93	4.67	4.30	4.18	12.02	11.94	11.20	9.10	9.06	8.91	14.25	14.07	13.84	11.32	11.25	10.94
48	6.51	6.00	5.30	4.92	4.63	4.50	12.66	12.50	12.05	10.00	9.76	9.59	15.25	15.00	14.89	12.10	11.90	11.77
49	6.85	6.46	5.70	5.18	4.99	4.84	13.75	13.50	12.97	10.75	10.51	10.32	16.25	16.15	16.02	13.00	12.82	12.67
50	7.22	6.95	6.13	5.46	5.37	5.21	15.00	14.75	13.95	11.50	11.31	11.10	17.49	17.38	17.23	14.00	13.79	13.63

Modal Factors: Semi-Annual:0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: Annual: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K, Band: $250,000 to $999,999,
1,000K Band:$1,000,000+

Standard Issue YRT-07 - Renewal Rates

PROPOSED 12/10/07
CURRENT PREMIUMS

	Male Non-Smoker *MN*	Male Smoker *MS*	Female Non-Smoker *FN*	Female Smoker *FS*
25	1.27	2.01	0.85	1.35
26	1.29	2.02	0.89	1.38
27	1.31	2.03	0.92	1.45
28	1.32	2.04	0.95	1.50
29	1.34	2.06	0.97	1.55
30	1.39	2.13	1.03	1.65
31	1.41	2.18	1.06	1.71
32	1.42	2.24	1.09	1.77
33	1.44	2.29	1.12	1.83
34	1.45	2.35	1.15	1.89
35	1.47	2.40	1.18	1.95
36	1.48	2.45	1.20	2.01
37	1.50	2.51	1.23	2.07
38	1.51	2.56	1.26	2.13
39	1.53	2.62	1.29	2.19
40	1.54	2.67	1.32	2.25
41	1.67	3.00	1.42	2.55
42	1.80	3.34	1.51	2.85
43	1.93	3.67	1.61	3.14
44	2.06	4.00	1.70	3.44
45	2.19	4.34	1.80	3.74
46	2.32	4.67	1.89	4.04
47	2.45	5.00	1.99	4.34
48	2.58	5.33	2.08	4.63
49	2.71	5.67	2.18	4.93
50	2.84	6.00	2.27	5.23
51	3.11	6.56	2.57	5.90
52	3.47	7.29	2.94	6.62
53	3.84	8.08	3.32	7.39
54	4.28	9.04	3.73	8.28
55	4.82	10.13	4.19	9.27
56	5.38	11.29	4.75	10.37
57	5.99	12.58	5.38	11.67
58	6.54	13.69	6.14	13.11
59	7.17	15.06	6.96	14.74
60	7.92	16.70	7.81	16.44
61	8.84	18.70	8.71	18.05
62	9.93	22.64	9.61	19.50
63	11.09	27.95	10.40	20.89
64	12.26	33.73	11.16	22.13
65	13.48	40.24	12.01	23.43
66	14.73	48.88	12.99	25.05
67	16.84	58.27	14.52	26.99
68	21.05	68.32	15.76	29.53
69	25.83	77.05	16.74	31.45
70	31.88	80.99	18.23	35.95
71	34.25	87.17	19.87	39.37
72	38.35	95.57	21.55	43.20
73	41.86	104.01	23.26	47.35
74	45.40	112.54	25.10	51.90
75	85.56	122.46	27.23	56.94
76	94.33	133.02	29.74	62.48
77	104.50	145.22	32.76	68.57
78	116.39	159.33	36.34	75.30
79	130.11	175.38	40.36	82.57
80	145.07	192.52	41.00	93.56
81	162.11	211.72	42.40	104.94
82	179.85	231.09	43.73	117.77
83	198.98	251.39	44.42	130.56
84	220.16	273.47	45.17	144.69
85	243.82	299.44	150.23	160.61
86	270.05	327.87	166.72	175.05
87	298.69	358.44	190.77	196.80
88	329.39	390.56	216.52	219.51
89	361.77	423.80	221.06	243.72
90	395.57	457.70	241.30	266.03
91	427.35	488.27	251.54	277.32
92	460.48	519.46	271.68	299.53
93	495.43	551.69	301.56	332.47
94	532.34	585.12	339.28	374.06
95	571.12	622.12	385.84	425.39
96	606.60	654.78	430.06	474.14
97	644.43	689.22	475.58	524.33

PROPOSED 12/10/07
GUARANTEED PREMIUMS

	Male Non-Smoker *MN*	Male Smoker *MS*	Female Non-Smoker *FN*	Female Smoker *FS*
25	2.21	3.67	1.13	1.73
26	2.30	3.85	1.19	1.82
27	2.41	4.07	1.28	1.96
28	2.36	4.10	1.31	2.07
29	2.32	4.07	1.40	2.23
30	2.30	4.05	1.44	2.32
31	2.27	4.05	1.53	2.52
32	2.27	4.10	1.62	2.68
33	2.34	4.21	1.71	2.88
34	2.39	4.37	1.85	3.13
35	2.45	4.50	2.00	3.44
36	2.59	4.75	2.14	3.71
37	2.70	5.02	2.32	4.03
38	2.90	5.40	2.41	4.23
39	3.08	5.78	2.54	4.50
40	3.29	6.23	2.70	4.77
41	3.56	6.82	2.86	5.09
42	3.89	7.49	3.04	5.47
43	4.28	8.30	3.26	5.92
44	4.73	9.27	3.53	6.44
45	5.24	10.28	3.85	7.04
46	5.74	11.23	4.21	7.72
47	6.28	12.29	4.66	8.57
48	6.59	12.87	5.15	9.63
49	6.95	13.55	5.69	10.82
50	7.47	14.51	6.32	12.13
51	8.08	15.66	7.02	13.55
52	8.91	17.24	7.81	15.10
53	9.81	19.01	8.66	16.74
54	10.96	21.24	9.56	18.54
55	12.38	23.76	10.53	20.43
56	13.82	26.33	11.66	22.46
57	15.37	29.05	12.83	24.62
58	16.70	31.19	14.09	26.71
59	18.23	33.66	15.35	29.03
60	20.07	36.65	16.65	31.43
61	22.32	40.37	18.07	33.93
62	25.07	44.84	19.62	36.74
63	28.15	49.82	21.22	39.56
64	31.39	54.90	22.95	42.53
65	34.81	59.92	24.86	45.77
66	38.27	64.76	26.98	49.21
67	41.78	69.46	29.30	53.08
68	45.56	74.41	31.88	57.33
69	49.48	79.31	34.72	61.94
70	54.23	85.25	37.85	67.10
71	59.54	91.76	41.45	72.97
72	66.51	100.60	45.47	79.45
73	73.87	109.49	49.84	86.42
74	81.61	118.46	54.63	94.07
75	90.07	128.90	59.94	101.77
76	99.29	140.02	65.77	110.16
77	110.00	152.87	72.18	119.18
78	122.51	167.72	79.27	128.90
79	136.96	184.61	86.92	139.41
80	152.71	202.66	95.47	150.73
81	170.64	222.86	107.08	166.66
82	189.32	243.25	120.17	183.96
83	209.45	264.62	133.22	200.81
84	231.75	287.87	147.65	218.93
85	256.66	315.20	163.89	237.17
86	284.27	345.13	178.63	252.38
87	314.42	377.30	200.81	276.50
88	346.73	411.12	223.99	300.58
89	380.81	446.11	248.69	324.79
90	416.39	481.79	271.46	344.36
91	449.84	513.97	282.98	348.62
92	484.72	546.80	305.64	365.99
93	521.51	580.73	339.26	393.98
94	560.36	615.92	381.69	429.68
95	601.18	654.86	434.07	483.68
96	638.53	689.24	483.82	533.05
97	678.35	725.49	535.03	582.64

BANDING DIFFERENTAL
for YRT and Ultimate Rates
Cumulative

Attained Age	100K 1	250K 2	1000K 3
20	0.04	0.02	0.00
21	0.04	0.02	0.00
22	0.04	0.02	0.00
23	0.04	0.02	0.00
24	0.04	0.02	0.00
25	0.04	0.02	0.00
26	0.04	0.02	0.00
27	0.04	0.02	0.00
28	0.04	0.02	0.00
29	0.04	0.02	0.00
30	0.07	0.04	0.00
31	0.07	0.04	0.00
32	0.07	0.04	0.00
33	0.07	0.04	0.00
34	0.07	0.04	0.00
35	0.07	0.04	0.00
36	0.07	0.04	0.00
37	0.07	0.04	0.00
38	0.09	0.05	0.00
39	0.09	0.05	0.00
40	0.10	0.06	0.00
41	0.10	0.06	0.00
42	0.10	0.06	0.00
43	0.12	0.07	0.00
44	0.12	0.07	0.00
45	0.12	0.07	0.00
46	0.12	0.07	0.00
47	0.12	0.07	0.00
48	0.13	0.07	0.00
49	0.13	0.07	0.00
50	0.14	0.08	0.00
51	0.14	0.08	0.00
52	0.14	0.08	0.00
53	0.15	0.08	0.00
54	0.15	0.08	0.00
55	0.15	0.08	0.00
56	0.15	0.08	0.00
57	0.15	0.08	0.00
58	0.15	0.08	0.00
59	0.15	0.08	0.00
60	0.15	0.08	0.00
61	0.15	0.08	0.00
62	0.15	0.08	0.00
63	0.15	0.08	0.00
64	0.15	0.08	0.00
65	0.15	0.08	0.00
66	0.15	0.08	0.00
67	0.15	0.08	0.00
68	0.15	0.08	0.00
69	0.15	0.08	0.00
70	0.15	0.08	0.00
71	0.15	0.08	0.00
72	0.15	0.08	0.00
73	0.15	0.08	0.00
74	0.15	0.08	0.00
75	0.15	0.08	0.00
76	0.15	0.08	0.00
77	0.15	0.08	0.00
78	0.15	0.08	0.00
79	0.15	0.08	0.00
80	0.15	0.08	0.00
81	0.18	0.10	0.00
82	0.18	0.10	0.00
83	0.18	0.10	0.00
84	0.18	0.10	0.00
85	0.18	0.10	0.00
86	0.18	0.10	0.00
87	0.18	0.10	0.00
88	0.18	0.10	0.00
89	0.18	0.10	0.00
90	0.18	0.10	0.00
91	0.18	0.10	0.00
92	0.18	0.10	0.00
93	0.18	0.10	0.00
94	0.18	0.10	0.00
95	0.18	0.10	0.00
96	0.18	0.10	0.00
97	0.18	0.10	0.00

Modal Factors: Semi-Annual:0.51, Quarterly: 0.26, Monthly: 0.0875.
Policy Fees: Annual $50, Semi-Annual: $25.50, Quarterly: $13.00, Monthly $4.50 100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 1 ($100,000 - $249,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Pref Plus 1	YRT Male Pref Plus 2	YRT Male Pref Plus 3	YRT Male Pref Plus 4	YRT Male Pref Plus 5	YRT Male Pref Plus 6	YRT Male Pref Plus 7	YRT Male Pref Plus 8	YRT Male Pref Plus 9	YRT Male Pref Plus 10	YRT Female Pref Plus 1	YRT Female Pref Plus 2	YRT Female Pref Plus 3	YRT Female Pref Plus 4	YRT Female Pref Plus 5	YRT Female Pref Plus 6	YRT Female Pref Plus 7	YRT Female Pref Plus 8	YRT Female Pref Plus 9	YRT Female Pref Plus 10
18	0.90	1.06	1.23	1.31	1.31	1.31	1.31	1.31	1.33	1.35	0.75	0.81	0.86	0.89	0.89	0.89	0.89	0.89	0.93	0.96
19	0.90	1.06	1.23	1.31	1.31	1.31	1.31	1.33	1.35	1.36	0.75	0.81	0.86	0.89	0.89	0.89	0.89	0.93	0.96	0.99
20	0.90	1.06	1.23	1.31	1.31	1.31	1.33	1.35	1.36	1.38	0.75	0.81	0.86	0.89	0.89	0.89	0.93	0.96	0.99	1.01
21	0.90	1.07	1.24	1.33	1.33	1.33	1.35	1.36	1.38	1.46	0.75	0.82	0.89	0.93	0.93	0.93	0.96	0.99	1.01	1.10
22	0.90	1.08	1.26	1.35	1.35	1.35	1.36	1.38	1.46	1.48	0.75	0.83	0.92	0.96	0.96	0.96	0.99	1.01	1.10	1.13
23	0.90	1.08	1.27	1.36	1.36	1.36	1.38	1.46	1.48	1.49	0.75	0.85	0.94	0.99	0.99	0.99	1.01	1.10	1.13	1.16
24	0.90	1.09	1.28	1.38	1.38	1.38	1.46	1.48	1.49	1.51	0.75	0.85	0.96	1.01	1.01	1.01	1.10	1.13	1.16	1.19
25	0.90	1.12	1.35	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.75	0.89	1.03	1.10	1.10	1.10	1.13	1.16	1.19	1.22
26	0.91	1.14	1.36	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.76	0.91	1.06	1.13	1.13	1.13	1.16	1.19	1.22	1.25
27	0.91	1.14	1.37	1.49	1.49	1.49	1.51	1.52	1.54	1.55	0.78	0.93	1.08	1.16	1.16	1.16	1.19	1.22	1.25	1.27
28	0.92	1.15	1.39	1.51	1.51	1.51	1.52	1.54	1.55	1.57	0.79	0.95	1.11	1.19	1.19	1.19	1.22	1.25	1.27	1.30
29	0.93	1.17	1.40	1.52	1.52	1.52	1.54	1.55	1.57	1.60	0.80	0.97	1.13	1.22	1.22	1.22	1.25	1.27	1.30	1.35
30	0.94	1.18	1.42	1.54	1.54	1.54	1.55	1.57	1.60	1.62	0.82	0.99	1.16	1.25	1.25	1.25	1.27	1.30	1.35	1.38
31	0.94	1.18	1.43	1.55	1.55	1.55	1.57	1.60	1.62	1.64	0.83	1.01	1.19	1.27	1.27	1.27	1.30	1.35	1.38	1.42
32	0.95	1.20	1.44	1.57	1.57	1.57	1.60	1.62	1.64	1.77	0.84	1.03	1.21	1.30	1.30	1.30	1.35	1.38	1.42	1.52
33	0.96	1.22	1.47	1.60	1.60	1.60	1.62	1.64	1.77	1.90	0.85	1.05	1.25	1.35	1.35	1.35	1.38	1.42	1.52	1.61
34	0.96	1.22	1.48	1.62	1.62	1.62	1.64	1.77	1.90	2.05	0.87	1.07	1.28	1.38	1.38	1.38	1.42	1.52	1.61	1.73
35	0.97	1.24	1.51	1.64	1.64	1.64	1.77	1.90	2.05	2.18	0.88	1.10	1.31	1.42	1.42	1.42	1.52	1.61	1.73	1.82
36	1.00	1.15	1.31	1.46	1.62	1.77	1.90	2.05	2.18	2.31	0.89	1.02	1.14	1.27	1.39	1.52	1.61	1.73	1.82	1.92
37	1.03	1.20	1.38	1.55	1.73	1.90	2.05	2.18	2.31	2.44	0.89	1.03	1.18	1.32	1.47	1.61	1.73	1.82	1.92	2.01
38	1.05	1.25	1.45	1.65	1.85	2.05	2.18	2.31	2.44	2.57	0.90	1.07	1.23	1.40	1.56	1.73	1.82	1.92	2.01	2.11
39	1.08	1.30	1.52	1.74	1.96	2.18	2.31	2.44	2.57	2.71	0.91	1.09	1.27	1.46	1.64	1.82	1.92	2.01	2.11	2.21
40	1.11	1.35	1.59	1.83	2.07	2.31	2.44	2.57	2.71	2.84	0.92	1.12	1.32	1.52	1.72	1.92	2.01	2.11	2.21	2.31
41	1.14	1.40	1.66	1.92	2.18	2.44	2.57	2.71	2.84	2.98	0.92	1.14	1.36	1.57	1.79	2.01	2.11	2.21	2.31	2.41
42	1.17	1.45	1.73	2.01	2.29	2.57	2.71	2.84	2.98	3.25	0.93	1.17	1.40	1.64	1.87	2.11	2.21	2.31	2.41	2.71
43	1.19	1.49	1.80	2.10	2.41	2.71	2.84	2.98	3.25	3.61	0.94	1.19	1.45	1.70	1.96	2.21	2.31	2.41	2.71	3.08
44	1.22	1.54	1.87	2.19	2.52	2.84	2.98	3.25	3.61	3.99	0.94	1.21	1.49	1.76	2.03	2.31	2.41	2.71	3.08	3.47
45	1.25	1.60	1.94	2.29	2.63	2.98	3.25	3.61	3.99	4.43	0.95	1.24	1.53	1.83	2.12	2.41	2.71	3.08	3.47	3.88
46	1.28	1.67	2.07	2.46	2.86	3.25	3.61	3.99	4.43	4.97	0.98	1.33	1.67	2.02	2.36	2.71	3.08	3.47	3.88	4.34
47	1.31	1.77	2.23	2.69	3.15	3.61	3.99	4.43	4.97	5.53	1.00	1.42	1.83	2.25	2.66	3.08	3.47	3.88	4.34	4.90
48	1.34	1.87	2.40	2.93	3.46	3.99	4.43	4.97	5.53	6.14	1.03	1.52	2.01	2.49	2.98	3.47	3.88	4.34	4.90	5.53
49	1.37	1.98	2.59	3.21	3.82	4.43	4.97	5.53	6.14	6.69	1.05	1.62	2.18	2.75	3.31	3.88	4.34	4.90	5.53	6.29
50	1.40	2.11	2.83	3.54	4.26	4.97	5.53	6.14	6.69	7.32	1.08	1.73	2.38	3.04	3.69	4.34	4.90	5.53	6.29	7.11
51	1.42	2.24	3.06	3.89	4.71	5.53	6.14	6.69	7.32	8.07	1.11	1.87	2.63	3.38	4.14	4.90	5.53	6.29	7.11	7.96
52	1.45	2.39	3.33	4.26	5.20	6.14	6.69	7.32	8.07	8.99	1.13	2.01	2.89	3.77	4.65	5.53	6.29	7.11	7.96	8.86
53	1.48	2.52	3.56	4.61	5.65	6.69	7.32	8.07	8.99	10.08	1.16	2.19	3.21	4.24	5.26	6.29	7.11	7.96	8.86	9.76
54	1.51	2.67	3.83	5.00	6.16	7.32	8.07	8.99	10.08	11.24	1.18	2.37	3.55	4.74	5.92	7.11	7.96	8.86	9.76	10.55
55	1.54	2.85	4.15	5.46	6.76	8.07	8.99	10.08	11.24	12.41	1.21	2.56	3.91	5.26	6.61	7.96	8.86	9.76	10.55	11.31
56	1.81	3.25	4.68	6.12	7.55	8.99	10.08	11.24	12.41	13.63	1.35	2.85	4.35	5.86	7.36	8.86	9.76	10.55	11.31	12.16
57	2.08	3.68	5.28	6.88	8.48	10.08	11.24	12.41	13.63	14.88	1.49	3.14	4.80	6.45	8.11	9.76	10.55	11.31	12.16	13.14
58	2.35	4.13	5.91	7.68	9.46	11.24	12.41	13.63	14.88	16.99	1.63	3.41	5.20	6.98	8.77	10.55	11.31	12.16	13.14	14.67
59	2.62	4.58	6.54	8.49	10.45	12.41	13.63	14.88	16.99	21.20	1.77	3.68	5.59	7.49	9.40	11.31	12.16	13.14	14.67	15.91
60	2.89	5.04	7.19	9.33	11.48	13.63	14.88	16.99	21.20	25.98	1.92	3.97	6.02	8.06	10.11	12.16	13.14	14.67	15.91	16.89
61	3.15	5.50	7.84	10.19	12.53	14.88	16.99	21.20	25.98	32.03	2.06	4.28	6.49	8.71	10.92	13.14	14.67	15.91	16.89	18.38
62	3.42	6.13	8.85	11.56	14.28	16.99	21.20	25.98	32.03	34.40	2.20	4.69	7.19	9.68	12.18	14.67	15.91	16.89	18.38	20.02
63	3.69	7.19	10.69	14.20	17.70	21.20	25.98	32.03	34.40	38.50	2.34	5.05	7.77	10.48	13.20	15.91	16.89	18.38	20.02	21.70
64	3.96	8.36	12.77	17.17	21.58	25.98	32.03	34.40	38.50	42.01	2.48	5.36	8.24	11.13	14.01	16.89	18.38	20.02	21.70	23.41
65	4.23	9.79	15.35	20.91	26.47	32.03	34.40	38.50	42.01	45.55	2.62	5.77	8.92	12.08	15.23	18.38	20.02	21.70	23.41	25.25
66	4.66	10.61	16.56	22.50	28.45	34.40	38.50	42.01	45.55	85.71	2.88	6.31	9.74	13.16	16.59	20.02	21.70	23.41	25.25	27.38
67	5.12	11.80	18.47	25.15	31.82	38.50	42.01	45.55	85.71	94.48	3.17	6.88	10.58	14.29	17.99	21.70	23.41	25.25	27.38	29.89
68	5.63	12.91	20.18	27.46	34.73	42.01	45.55	85.71	94.48	104.65	3.49	7.47	11.46	15.44	19.43	23.41	25.25	27.38	29.89	32.91
69	6.19	14.06	21.93	29.81	37.68	45.55	85.71	94.48	104.65	116.54	3.84	8.12	12.40	16.69	20.97	25.25	27.38	29.89	32.91	36.49
70	6.81	22.59	38.37	54.15	69.93	85.71	94.48	104.65	116.54	130.26	4.22	8.85	13.48	18.12	22.75	27.38	29.89	32.91	36.49	40.51

Modal Factors: Semi-Annual: 0.51; Quarterly: 0.26; Monthly: 0.0875.
Policy Fees: Annual $50; Semi-Annual:$25.50, Quarterly $13; Monthly: $4.50.

100K Band: $100,000 to $249,999; 250K Band: $250,000 to $999,999, $1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 1 ($100,000 - $249,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Pref NT 1	YRT Male Pref NT 2	YRT Male Pref NT 3	YRT Male Pref NT 4	YRT Male Pref NT 5	YRT Male Pref NT 6	YRT Male Pref NT 7	YRT Male Pref NT 8	YRT Male Pref NT 9	YRT Male Pref NT 10	YRT Female Pref NT 1	YRT Female Pref NT 2	YRT Female Pref NT 3	YRT Female Pref NT 4	YRT Female Pref NT 5	YRT Female Pref NT 6	YRT Female Pref NT 7	YRT Female Pref NT 8	YRT Female Pref NT 9	YRT Female Pref NT 10
18	1.01	1.13	1.25	1.31	1.31	1.31	1.31	1.31	1.33	1.35	0.80	0.84	0.87	0.89	0.89	0.89	0.89	0.89	0.93	0.96
19	1.01	1.13	1.25	1.31	1.31	1.31	1.31	1.33	1.35	1.36	0.80	0.84	0.87	0.89	0.89	0.89	0.89	0.93	0.96	0.99
20	1.01	1.13	1.25	1.31	1.31	1.31	1.33	1.35	1.36	1.38	0.80	0.84	0.87	0.89	0.89	0.89	0.93	0.96	0.99	1.01
21	1.01	1.14	1.27	1.33	1.33	1.33	1.35	1.36	1.38	1.46	0.80	0.85	0.90	0.93	0.93	0.93	0.96	0.99	1.01	1.10
22	1.01	1.15	1.28	1.35	1.35	1.35	1.36	1.38	1.46	1.48	0.80	0.86	0.93	0.96	0.96	0.96	0.99	1.01	1.10	1.13
23	1.01	1.15	1.29	1.36	1.36	1.36	1.38	1.46	1.48	1.49	0.80	0.88	0.95	0.99	0.99	0.99	1.01	1.10	1.13	1.16
24	1.01	1.16	1.31	1.38	1.38	1.38	1.46	1.48	1.49	1.51	0.80	0.88	0.97	1.01	1.01	1.01	1.10	1.13	1.16	1.19
25	1.01	1.19	1.37	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.80	0.92	1.04	1.10	1.10	1.10	1.13	1.16	1.19	1.22
26	1.02	1.20	1.38	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.82	0.94	1.07	1.13	1.13	1.13	1.16	1.19	1.22	1.25
27	1.03	1.21	1.40	1.49	1.49	1.49	1.51	1.52	1.54	1.55	0.83	0.96	1.09	1.16	1.16	1.16	1.19	1.22	1.25	1.27
28	1.04	1.23	1.41	1.51	1.51	1.51	1.52	1.54	1.55	1.57	0.85	0.98	1.12	1.19	1.19	1.19	1.22	1.25	1.27	1.30
29	1.05	1.24	1.43	1.52	1.52	1.52	1.54	1.55	1.57	1.60	0.87	1.01	1.15	1.22	1.22	1.22	1.25	1.27	1.30	1.35
30	1.07	1.26	1.44	1.54	1.54	1.54	1.55	1.57	1.60	1.62	0.89	1.03	1.17	1.25	1.25	1.25	1.27	1.30	1.35	1.38
31	1.08	1.27	1.46	1.55	1.55	1.55	1.57	1.60	1.62	1.64	0.90	1.05	1.20	1.27	1.27	1.27	1.30	1.35	1.38	1.42
32	1.09	1.28	1.47	1.57	1.57	1.57	1.60	1.62	1.64	1.77	0.92	1.07	1.23	1.30	1.30	1.30	1.35	1.38	1.42	1.52
33	1.10	1.30	1.50	1.60	1.60	1.60	1.62	1.64	1.77	1.90	0.94	1.10	1.27	1.35	1.35	1.35	1.38	1.42	1.52	1.61
34	1.11	1.31	1.51	1.62	1.62	1.62	1.64	1.77	1.90	2.05	0.95	1.12	1.29	1.38	1.38	1.38	1.42	1.52	1.61	1.73
35	1.12	1.33	1.54	1.64	1.64	1.64	1.77	1.90	2.05	2.18	0.97	1.15	1.33	1.42	1.42	1.42	1.52	1.61	1.73	1.82
36	1.15	1.27	1.40	1.52	1.65	1.77	1.90	2.05	2.18	2.31	0.97	1.08	1.19	1.30	1.41	1.52	1.61	1.73	1.82	1.92
37	1.19	1.33	1.47	1.62	1.76	1.90	2.05	2.18	2.31	2.44	0.98	1.11	1.23	1.36	1.48	1.61	1.73	1.82	1.92	2.01
38	1.22	1.39	1.55	1.72	1.88	2.05	2.18	2.31	2.44	2.57	0.98	1.13	1.28	1.43	1.58	1.73	1.82	1.92	2.01	2.11
39	1.25	1.44	1.62	1.81	1.99	2.18	2.31	2.44	2.57	2.71	0.99	1.16	1.32	1.49	1.65	1.82	1.92	2.01	2.11	2.21
40	1.29	1.49	1.70	1.90	2.11	2.31	2.44	2.57	2.71	2.84	0.99	1.18	1.36	1.55	1.73	1.92	2.01	2.11	2.21	2.31
41	1.32	1.54	1.77	1.99	2.22	2.44	2.57	2.71	2.84	2.98	0.99	1.19	1.40	1.60	1.81	2.01	2.11	2.21	2.31	2.41
42	1.35	1.59	1.84	2.08	2.33	2.57	2.71	2.84	2.98	3.25	1.00	1.22	1.44	1.66	1.88	2.11	2.21	2.31	2.41	2.71
43	1.38	1.65	1.91	2.18	2.44	2.71	2.84	2.98	3.25	3.61	1.00	1.24	1.48	1.73	1.97	2.21	2.31	2.41	2.71	3.08
44	1.42	1.70	1.99	2.27	2.56	2.84	2.98	3.25	3.61	3.99	1.01	1.27	1.53	1.79	2.05	2.31	2.41	2.71	3.08	3.47
45	1.45	1.76	2.06	2.37	2.67	2.98	3.25	3.61	3.99	4.43	1.01	1.29	1.57	1.85	2.13	2.41	2.71	3.08	3.47	3.88
46	1.50	1.85	2.20	2.55	2.90	3.25	3.61	3.99	4.43	4.97	1.05	1.38	1.71	2.05	2.38	2.71	3.08	3.47	3.88	4.34
47	1.54	1.95	2.37	2.78	3.20	3.61	3.99	4.43	4.97	5.53	1.10	1.50	1.89	2.29	2.68	3.08	3.47	3.88	4.34	4.90
48	1.59	2.07	2.55	3.03	3.51	3.99	4.43	4.97	5.53	6.14	1.14	1.61	2.07	2.54	3.00	3.47	3.88	4.34	4.90	5.53
49	1.63	2.19	2.75	3.31	3.87	4.43	4.97	5.53	6.14	6.69	1.18	1.72	2.26	2.80	3.34	3.88	4.34	4.90	5.53	6.29
50	1.68	2.34	3.00	3.65	4.31	4.97	5.53	6.14	6.69	7.32	1.23	1.85	2.47	3.10	3.72	4.34	4.90	5.53	6.29	7.11
51	1.72	2.48	3.24	4.01	4.77	5.53	6.14	6.69	7.32	8.07	1.27	2.00	2.72	3.45	4.17	4.90	5.53	6.29	7.11	7.96
52	1.77	2.64	3.52	4.39	5.27	6.14	6.69	7.32	8.07	8.99	1.31	2.15	3.00	3.84	4.69	5.53	6.29	7.11	7.96	8.86
53	1.81	2.79	3.76	4.74	5.71	6.69	7.32	8.07	8.99	10.08	1.35	2.34	3.33	4.31	5.30	6.29	7.11	7.96	8.86	9.76
54	1.86	2.95	4.04	5.14	6.23	7.32	8.07	8.99	10.08	11.24	1.40	2.54	3.68	4.83	5.97	7.11	7.96	8.86	9.76	10.55
55	1.90	3.13	4.37	5.60	6.84	8.07	8.99	10.08	11.24	12.41	1.44	2.74	4.05	5.35	6.66	7.96	8.86	9.76	10.55	11.31
56	2.20	3.56	4.92	6.27	7.63	8.99	10.08	11.24	12.41	13.63	1.62	3.07	4.52	5.96	7.41	8.86	9.76	10.55	11.31	12.16
57	2.51	4.02	5.54	7.05	8.57	10.08	11.24	12.41	13.63	14.88	1.79	3.38	4.98	6.57	8.17	9.76	10.55	11.31	12.16	13.14
58	2.81	4.50	6.18	7.87	9.55	11.24	12.41	13.63	14.88	16.99	1.97	3.69	5.40	7.12	8.83	10.55	11.31	12.16	13.14	14.67
59	3.11	4.97	6.83	8.69	10.55	12.41	13.63	14.88	16.99	21.20	2.14	3.97	5.81	7.64	9.48	11.31	12.16	13.14	14.67	15.91
60	3.42	5.46	7.50	9.55	11.59	13.63	14.88	16.99	21.20	25.98	2.32	4.29	6.26	8.22	10.19	12.16	13.14	14.67	15.91	16.89
61	3.72	5.95	8.18	10.42	12.65	14.88	16.99	21.20	25.98	32.03	2.49	4.62	6.75	8.88	11.01	13.14	14.67	15.91	16.89	18.38
62	4.02	6.61	9.21	11.80	14.40	16.99	21.20	25.98	32.03	34.40	2.67	5.07	7.47	9.87	12.27	14.67	15.91	16.89	18.38	20.02
63	4.32	7.70	11.07	14.45	17.82	21.20	25.98	32.03	34.40	38.50	2.84	5.45	8.07	10.68	13.30	15.91	16.89	18.38	20.02	21.70
64	4.63	8.90	13.17	17.44	21.71	25.98	32.03	34.40	38.50	42.01	3.02	5.79	8.57	11.34	14.12	16.89	18.38	20.02	21.70	23.41
65	4.93	10.35	15.77	21.19	26.61	32.03	34.40	38.50	42.01	45.55	3.19	6.23	9.27	12.30	15.34	18.38	20.02	21.70	23.41	25.25
66	5.42	11.22	17.01	22.81	28.60	34.40	38.50	42.01	45.55	85.71	3.51	6.81	10.11	13.42	16.72	20.02	21.70	23.41	25.25	27.38
67	5.97	12.48	18.98	25.49	31.99	38.50	42.01	45.55	85.71	94.48	3.86	7.43	11.00	14.56	18.13	21.70	23.41	25.25	27.38	29.89
68	6.56	13.65	20.74	27.83	34.92	42.01	45.55	85.71	94.48	104.65	4.25	8.08	11.91	15.75	19.58	23.41	25.25	27.38	29.89	32.91
69	7.22	14.89	22.55	30.22	37.88	45.55	85.71	94.48	104.65	116.54	4.67	8.79	12.90	17.02	21.13	25.25	27.38	29.89	32.91	36.49
70	7.94	23.49	39.05	54.60	70.16	85.71	94.48	104.65	116.54	130.26	5.14	9.59	14.04	18.48	22.93	27.38	29.89	32.91	36.49	40.51

Modal Factors: Semi-Annual: 0.51; Quarterly: 0.26; Monthly: 0.0875.
Policy Fees: Annual $50; Semi-Annual:$25.50, Quarterly $13; Monthly: $4.50.

100K Band: $100,000 to $249,999; 250K Band: $250,000 to $999,999, $1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 1 ($100,000 - $249,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Sel NT 1	YRT Male Sel NT 2	YRT Male Sel NT 3	YRT Male Sel NT 4	YRT Male Sel NT 5	YRT Male Sel NT 6	YRT Male Sel NT 7	YRT Male Sel NT 8	YRT Male Sel NT 9	YRT Male Sel NT 10	YRT Female Sel NT 1	YRT Female Sel NT 2	YRT Female Sel NT 3	YRT Female Sel NT 4	YRT Female Sel NT 5	YRT Female Sel NT 6	YRT Female Sel NT 7	YRT Female Sel NT 8	YRT Female Sel NT 9	YRT Female Sel NT 10
18	1.15	1.21	1.28	1.31	1.31	1.31	1.31	1.31	1.33	1.35	0.88	0.88	0.89	0.89	0.89	0.89	0.89	0.89	0.93	0.96
19	1.15	1.21	1.28	1.31	1.31	1.31	1.31	1.33	1.35	1.36	0.88	0.88	0.89	0.89	0.89	0.89	0.89	0.93	0.96	0.99
20	1.15	1.21	1.28	1.31	1.31	1.31	1.33	1.35	1.36	1.38	0.89	0.89	0.89	0.89	0.89	0.89	0.93	0.96	0.99	1.01
21	1.15	1.22	1.29	1.33	1.33	1.33	1.35	1.36	1.38	1.46	0.89	0.91	0.92	0.93	0.93	0.93	0.96	0.99	1.01	1.10
22	1.15	1.23	1.31	1.35	1.35	1.35	1.36	1.38	1.46	1.48	0.89	0.92	0.95	0.96	0.96	0.96	0.99	1.01	1.10	1.13
23	1.15	1.23	1.32	1.36	1.36	1.36	1.38	1.46	1.48	1.49	0.90	0.94	0.97	0.99	0.99	0.99	1.01	1.10	1.13	1.16
24	1.15	1.24	1.33	1.38	1.38	1.38	1.46	1.48	1.49	1.51	0.90	0.94	0.99	1.01	1.01	1.01	1.10	1.13	1.16	1.19
25	1.15	1.27	1.40	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.90	0.98	1.06	1.10	1.10	1.10	1.13	1.16	1.19	1.22
26	1.17	1.29	1.41	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.92	1.00	1.09	1.13	1.13	1.13	1.16	1.19	1.22	1.25
27	1.18	1.30	1.43	1.49	1.49	1.49	1.51	1.52	1.54	1.55	0.95	1.03	1.12	1.16	1.16	1.16	1.19	1.22	1.25	1.27
28	1.20	1.32	1.44	1.51	1.51	1.51	1.52	1.54	1.55	1.57	0.97	1.06	1.14	1.19	1.19	1.19	1.22	1.25	1.27	1.30
29	1.22	1.34	1.46	1.52	1.52	1.52	1.54	1.55	1.57	1.60	0.99	1.08	1.17	1.22	1.22	1.22	1.25	1.27	1.30	1.35
30	1.24	1.36	1.48	1.54	1.54	1.54	1.55	1.57	1.60	1.62	1.02	1.11	1.20	1.25	1.25	1.25	1.27	1.30	1.35	1.38
31	1.25	1.37	1.49	1.55	1.55	1.55	1.57	1.60	1.62	1.64	1.04	1.13	1.23	1.27	1.27	1.27	1.30	1.35	1.38	1.42
32	1.27	1.39	1.51	1.57	1.57	1.57	1.60	1.62	1.64	1.77	1.06	1.16	1.25	1.30	1.30	1.30	1.35	1.38	1.42	1.52
33	1.29	1.41	1.54	1.60	1.60	1.60	1.62	1.64	1.77	1.90	1.08	1.19	1.30	1.35	1.35	1.35	1.38	1.42	1.52	1.61
34	1.30	1.43	1.55	1.62	1.62	1.62	1.64	1.77	1.90	2.05	1.11	1.22	1.33	1.38	1.38	1.38	1.42	1.52	1.61	1.73
35	1.32	1.45	1.58	1.64	1.64	1.64	1.77	1.90	2.05	2.18	1.13	1.25	1.36	1.42	1.42	1.42	1.52	1.61	1.73	1.82
36	1.36	1.44	1.52	1.61	1.69	1.77	1.90	2.05	2.18	2.31	1.15	1.22	1.30	1.37	1.44	1.52	1.61	1.73	1.82	1.92
37	1.41	1.51	1.61	1.70	1.80	1.90	2.05	2.18	2.31	2.44	1.17	1.26	1.35	1.43	1.52	1.61	1.73	1.82	1.92	2.01
38	1.45	1.57	1.69	1.81	1.93	2.05	2.18	2.31	2.44	2.57	1.20	1.31	1.41	1.52	1.62	1.73	1.82	1.92	2.01	2.11
39	1.49	1.63	1.77	1.90	2.04	2.18	2.31	2.44	2.57	2.71	1.22	1.34	1.46	1.58	1.70	1.82	1.92	2.01	2.11	2.21
40	1.54	1.69	1.85	2.00	2.16	2.31	2.44	2.57	2.71	2.84	1.24	1.38	1.51	1.65	1.78	1.92	2.01	2.11	2.21	2.31
41	1.58	1.75	1.92	2.10	2.27	2.44	2.57	2.71	2.84	2.98	1.26	1.41	1.56	1.71	1.86	2.01	2.11	2.21	2.31	2.41
42	1.62	1.81	2.00	2.19	2.38	2.57	2.71	2.84	2.98	3.25	1.28	1.45	1.61	1.78	1.94	2.11	2.21	2.31	2.41	2.71
43	1.66	1.87	2.08	2.29	2.50	2.71	2.84	2.98	3.25	3.61	1.31	1.49	1.67	1.85	2.03	2.21	2.31	2.41	2.71	3.08
44	1.71	1.94	2.16	2.39	2.61	2.84	2.98	3.25	3.61	3.99	1.33	1.53	1.72	1.92	2.11	2.31	2.41	2.71	3.08	3.47
45	1.75	2.00	2.24	2.49	2.73	2.98	3.25	3.61	3.99	4.43	1.35	1.56	1.77	1.99	2.20	2.41	2.71	3.08	3.47	3.88
46	1.83	2.11	2.40	2.68	2.97	3.25	3.61	3.99	4.43	4.97	1.38	1.65	1.91	2.18	2.44	2.71	3.08	3.47	3.88	4.34
47	1.92	2.26	2.60	2.93	3.27	3.61	3.99	4.43	4.97	5.53	1.42	1.75	2.08	2.42	2.75	3.08	3.47	3.88	4.34	4.90
48	2.00	2.40	2.80	3.19	3.59	3.99	4.43	4.97	5.53	6.14	1.45	1.85	2.26	2.66	3.07	3.47	3.88	4.34	4.90	5.53
49	2.08	2.55	3.02	3.49	3.96	4.43	4.97	5.53	6.14	6.69	1.49	1.97	2.45	2.92	3.40	3.88	4.34	4.90	5.53	6.29
50	2.17	2.73	3.29	3.85	4.41	4.97	5.53	6.14	6.69	7.32	1.52	2.08	2.65	3.21	3.78	4.34	4.90	5.53	6.29	7.11
51	2.25	2.91	3.56	4.22	4.87	5.53	6.14	6.69	7.32	8.07	1.55	2.22	2.89	3.56	4.23	4.90	5.53	6.29	7.11	7.96
52	2.33	3.09	3.85	4.62	5.38	6.14	6.69	7.32	8.07	8.99	1.59	2.38	3.17	3.95	4.74	5.53	6.29	7.11	7.96	8.86
53	2.41	3.27	4.12	4.98	5.83	6.69	7.32	8.07	8.99	10.08	1.62	2.55	3.49	4.42	5.36	6.29	7.11	7.96	8.86	9.76
54	2.50	3.46	4.43	5.39	6.36	7.32	8.07	8.99	10.08	11.24	1.66	2.75	3.84	4.93	6.02	7.11	7.96	8.86	9.76	10.55
55	2.58	3.68	4.78	5.87	6.97	8.07	8.99	10.08	11.24	12.41	1.69	2.94	4.20	5.45	6.71	7.96	8.86	9.76	10.55	11.31
56	2.99	4.19	5.39	6.59	7.79	8.99	10.08	11.24	12.41	13.63	1.94	3.32	4.71	6.09	7.48	8.86	9.76	10.55	11.31	12.16
57	3.40	4.74	6.07	7.41	8.74	10.08	11.24	12.41	13.63	14.88	2.19	3.70	5.22	6.73	8.25	9.76	10.55	11.31	12.16	13.14
58	3.81	5.30	6.78	8.27	9.75	11.24	12.41	13.63	14.88	16.99	2.44	4.06	5.68	7.31	8.93	10.55	11.31	12.16	13.14	14.67
59	4.22	5.86	7.50	9.13	10.77	12.41	13.63	14.88	16.99	21.20	2.69	4.41	6.14	7.86	9.59	11.31	12.16	13.14	14.67	15.91
60	4.63	6.43	8.23	10.03	11.83	13.63	14.88	16.99	21.20	25.98	2.94	4.78	6.63	8.47	10.32	12.16	13.14	14.67	15.91	16.89
61	5.03	7.00	8.97	10.94	12.91	14.88	16.99	21.20	25.98	32.03	3.18	5.17	7.16	9.16	11.15	13.14	14.67	15.91	16.89	18.38
62	5.44	7.75	10.06	12.37	14.68	16.99	21.20	25.98	32.03	34.40	3.43	5.68	7.93	10.17	12.42	14.67	15.91	16.89	18.38	20.02
63	5.85	8.92	11.99	15.06	18.13	21.20	25.98	32.03	34.40	38.50	3.68	6.13	8.57	11.02	13.46	15.91	16.89	18.38	20.02	21.70
64	6.26	10.20	14.15	18.09	22.04	25.98	32.03	34.40	38.50	42.01	3.93	6.52	9.11	11.71	14.30	16.89	18.38	20.02	21.70	23.41
65	6.67	11.74	16.81	21.89	26.96	32.03	34.40	38.50	42.01	45.55	4.18	7.02	9.86	12.70	15.54	18.38	20.02	21.70	23.41	25.25
66	7.34	12.75	18.16	23.58	28.99	34.40	38.50	42.01	45.55	85.71	4.60	7.68	10.77	13.85	16.94	20.02	21.70	23.41	25.25	27.38
67	8.07	14.16	20.24	26.33	32.41	38.50	42.01	45.55	85.71	94.48	5.06	8.39	11.72	15.04	18.37	21.70	23.41	25.25	27.38	29.89
68	8.88	15.51	22.13	28.76	35.38	42.01	45.55	85.71	94.48	104.65	5.56	9.13	12.70	16.27	19.84	23.41	25.25	27.38	29.89	32.91
69	9.77	16.93	24.08	31.24	38.39	45.55	85.71	94.48	104.65	116.54	6.12	9.95	13.77	17.60	21.42	25.25	27.38	29.89	32.91	36.49
70	10.74	25.73	40.73	55.72	70.72	85.71	94.48	104.65	116.54	130.26	6.73	10.86	14.99	19.12	23.25	27.38	29.89	32.91	36.49	40.51

Modal Factors: Semi-Annual: 0.51; Quarterly: 0.26; Monthly: 0.0875.
Policy Fees: Annual $50; Semi-Annual:$25.50, Quarterly $13; Monthly: $4.50.

100K Band: $100,000 to $249,999; 250K Band: $250,000 to $999,999, $1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 1 ($100,000 - $249,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Std NT 1	YRT Male Std NT 2	YRT Male Std NT 3	YRT Male Std NT 4	YRT Male Std NT 5	YRT Male Std NT 6	YRT Male Std NT 7	YRT Male Std NT 8	YRT Male Std NT 9	YRT Male Std NT 10	YRT Female Std NT 1	YRT Female Std NT 2	YRT Female Std NT 3	YRT Female Std NT 4	YRT Female Std NT 5	YRT Female Std NT 6	YRT Female Std NT 7	YRT Female Std NT 8	YRT Female Std NT 9	YRT Female Std NT 10
18	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.33	1.35	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.93	0.96
19	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.33	1.35	1.36	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.93	0.96	0.99
20	1.31	1.31	1.31	1.31	1.31	1.31	1.33	1.35	1.36	1.38	0.89	0.89	0.89	0.89	0.89	0.89	0.93	0.96	0.99	1.01
21	1.33	1.33	1.33	1.33	1.33	1.33	1.35	1.36	1.38	1.46	0.93	0.93	0.93	0.93	0.93	0.93	0.96	0.99	1.01	1.10
22	1.35	1.35	1.35	1.35	1.35	1.35	1.36	1.38	1.46	1.48	0.96	0.96	0.96	0.96	0.96	0.96	0.99	1.01	1.10	1.13
23	1.36	1.36	1.36	1.36	1.36	1.36	1.38	1.46	1.48	1.49	0.99	0.99	0.99	0.99	0.99	0.99	1.01	1.10	1.13	1.16
24	1.38	1.38	1.38	1.38	1.38	1.38	1.46	1.48	1.49	1.51	1.01	1.01	1.01	1.01	1.01	1.01	1.10	1.13	1.16	1.19
25	1.46	1.46	1.46	1.46	1.46	1.46	1.48	1.49	1.51	1.52	1.10	1.10	1.10	1.10	1.10	1.10	1.13	1.16	1.19	1.22
26	1.48	1.48	1.48	1.48	1.48	1.48	1.49	1.51	1.52	1.54	1.13	1.13	1.13	1.13	1.13	1.13	1.16	1.19	1.22	1.25
27	1.49	1.49	1.49	1.49	1.49	1.49	1.51	1.52	1.54	1.55	1.16	1.16	1.16	1.16	1.16	1.16	1.19	1.22	1.25	1.27
28	1.51	1.51	1.51	1.51	1.51	1.51	1.52	1.54	1.55	1.57	1.19	1.19	1.19	1.19	1.19	1.19	1.22	1.25	1.27	1.30
29	1.52	1.52	1.52	1.52	1.52	1.52	1.54	1.55	1.57	1.60	1.22	1.22	1.22	1.22	1.22	1.22	1.25	1.27	1.30	1.35
30	1.54	1.54	1.54	1.54	1.54	1.54	1.55	1.57	1.60	1.62	1.25	1.25	1.25	1.25	1.25	1.25	1.27	1.30	1.35	1.38
31	1.55	1.55	1.55	1.55	1.55	1.55	1.57	1.60	1.62	1.64	1.27	1.27	1.27	1.27	1.27	1.27	1.30	1.35	1.38	1.42
32	1.57	1.57	1.57	1.57	1.57	1.57	1.60	1.62	1.64	1.77	1.30	1.30	1.30	1.30	1.30	1.30	1.35	1.38	1.42	1.52
33	1.60	1.60	1.60	1.60	1.60	1.60	1.62	1.64	1.77	1.90	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.42	1.52	1.61
34	1.62	1.62	1.62	1.62	1.62	1.62	1.64	1.77	1.90	2.05	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.52	1.61	1.73
35	1.64	1.64	1.64	1.64	1.64	1.64	1.77	1.90	2.05	2.18	1.42	1.42	1.42	1.42	1.42	1.42	1.52	1.61	1.73	1.82
36	1.68	1.70	1.72	1.73	1.75	1.77	1.90	2.05	2.18	2.31	1.45	1.46	1.48	1.49	1.50	1.52	1.61	1.73	1.82	1.92
37	1.71	1.75	1.79	1.82	1.86	1.90	2.05	2.18	2.31	2.44	1.48	1.51	1.53	1.56	1.58	1.61	1.73	1.82	1.92	2.01
38	1.75	1.81	1.87	1.93	1.99	2.05	2.18	2.31	2.44	2.57	1.50	1.55	1.59	1.64	1.68	1.73	1.82	1.92	2.01	2.11
39	1.78	1.86	1.94	2.02	2.10	2.18	2.31	2.44	2.57	2.71	1.53	1.59	1.65	1.70	1.76	1.82	1.92	2.01	2.11	2.21
40	1.82	1.92	2.02	2.11	2.21	2.31	2.44	2.57	2.71	2.84	1.56	1.63	1.70	1.77	1.84	1.92	2.01	2.11	2.21	2.31
41	1.86	1.98	2.09	2.21	2.32	2.44	2.57	2.71	2.84	2.98	1.59	1.67	1.76	1.84	1.93	2.01	2.11	2.21	2.31	2.41
42	1.89	2.03	2.16	2.30	2.43	2.57	2.71	2.84	2.98	3.25	1.62	1.72	1.81	1.91	2.01	2.11	2.21	2.31	2.41	2.71
43	1.93	2.09	2.24	2.40	2.55	2.71	2.84	2.98	3.25	3.61	1.64	1.75	1.87	1.98	2.10	2.21	2.31	2.41	2.71	3.08
44	1.96	2.14	2.31	2.49	2.66	2.84	2.98	3.25	3.61	3.99	1.67	1.80	1.92	2.05	2.18	2.31	2.41	2.71	3.08	3.47
45	2.00	2.20	2.39	2.59	2.78	2.98	3.25	3.61	3.99	4.43	1.70	1.84	1.98	2.13	2.27	2.41	2.71	3.08	3.47	3.88
46	2.08	2.31	2.55	2.78	3.02	3.25	3.61	3.99	4.43	4.97	1.72	1.92	2.12	2.31	2.51	2.71	3.08	3.47	3.88	4.34
47	2.17	2.46	2.75	3.03	3.32	3.61	3.99	4.43	4.97	5.53	1.75	2.02	2.28	2.55	2.81	3.08	3.47	3.88	4.34	4.90
48	2.25	2.60	2.95	3.29	3.64	3.99	4.43	4.97	5.53	6.14	1.77	2.11	2.45	2.79	3.13	3.47	3.88	4.34	4.90	5.53
49	2.34	2.76	3.18	3.59	4.01	4.43	4.97	5.53	6.14	6.69	1.79	2.21	2.63	3.04	3.46	3.88	4.34	4.90	5.53	6.29
50	2.42	2.93	3.44	3.95	4.46	4.97	5.53	6.14	6.69	7.32	1.82	2.32	2.83	3.33	3.84	4.34	4.90	5.53	6.29	7.11
51	2.50	3.11	3.71	4.32	4.92	5.53	6.14	6.69	7.32	8.07	1.84	2.45	3.06	3.68	4.29	4.90	5.53	6.29	7.11	7.96
52	2.59	3.30	4.01	4.72	5.43	6.14	6.69	7.32	8.07	8.99	1.86	2.59	3.33	4.06	4.80	5.53	6.29	7.11	7.96	8.86
53	2.67	3.47	4.28	5.08	5.89	6.69	7.32	8.07	8.99	10.08	1.88	2.76	3.64	4.53	5.41	6.29	7.11	7.96	8.86	9.76
54	2.76	3.67	4.58	5.50	6.41	7.32	8.07	8.99	10.08	11.24	1.91	2.95	3.99	5.03	6.07	7.11	7.96	8.86	9.76	10.55
55	2.84	3.89	4.93	5.98	7.02	8.07	8.99	10.08	11.24	12.41	1.93	3.14	4.34	5.55	6.75	7.96	8.86	9.76	10.55	11.31
56	3.26	4.41	5.55	6.70	7.84	8.99	10.08	11.24	12.41	13.63	2.23	3.56	4.88	6.21	7.53	8.86	9.76	10.55	11.31	12.16
57	3.67	4.95	6.23	7.52	8.80	10.08	11.24	12.41	13.63	14.88	2.54	3.98	5.43	6.87	8.32	9.76	10.55	11.31	12.16	13.14
58	4.09	5.52	6.95	8.38	9.81	11.24	12.41	13.63	14.88	16.99	2.84	4.38	5.92	7.47	9.01	10.55	11.31	12.16	13.14	14.67
59	4.51	6.09	7.67	9.25	10.83	12.41	13.63	14.88	16.99	21.20	3.15	4.78	6.41	8.05	9.68	11.31	12.16	13.14	14.67	15.91
60	4.93	6.67	8.41	10.15	11.89	13.63	14.88	16.99	21.20	25.98	3.45	5.19	6.93	8.68	10.42	12.16	13.14	14.67	15.91	16.89
61	5.34	7.25	9.16	11.06	12.97	14.88	16.99	21.20	25.98	32.03	3.75	5.63	7.51	9.38	11.26	13.14	14.67	15.91	16.89	18.38
62	5.76	8.01	10.25	12.50	14.74	16.99	21.20	25.98	32.03	34.40	4.06	6.18	8.30	10.43	12.55	14.67	15.91	16.89	18.38	20.02
63	6.18	9.18	12.19	15.19	18.20	21.20	25.98	32.03	34.40	38.50	4.36	6.67	8.98	11.29	13.60	15.91	16.89	18.38	20.02	21.70
64	6.59	10.47	14.35	18.22	22.10	25.98	32.03	34.40	38.50	42.01	4.67	7.11	9.56	12.00	14.45	16.89	18.38	20.02	21.70	23.41
65	7.01	12.01	17.02	22.02	27.03	32.03	34.40	38.50	42.01	45.55	4.97	7.65	10.33	13.02	15.70	18.38	20.02	21.70	23.41	25.25
66	7.71	13.05	18.39	23.72	29.06	34.40	38.50	42.01	45.55	85.71	5.47	8.38	11.29	14.20	17.11	20.02	21.70	23.41	25.25	27.38
67	8.48	14.48	20.49	26.49	32.50	38.50	42.01	45.55	85.71	94.48	6.01	9.15	12.29	15.42	18.56	21.70	23.41	25.25	27.38	29.89
68	9.33	15.87	22.40	28.94	35.47	42.01	45.55	85.71	94.48	104.65	6.62	9.98	13.34	16.69	20.05	23.41	25.25	27.38	29.89	32.91
69	10.26	17.32	24.38	31.43	38.49	45.55	85.71	94.48	104.65	116.54	7.27	10.87	14.46	18.06	21.65	25.25	27.38	29.89	32.91	36.49
70	11.29	26.17	41.06	55.94	70.83	85.71	94.48	104.65	116.54	130.26	8.00	11.88	15.75	19.63	23.50	27.38	29.89	32.91	36.49	40.51

Modal Factors: Semi-Annual: 0.51; Quarterly: 0.26; Monthly: 0.0875.
Policy Fees: Annual $50; Semi-Annual:$25.50, Quarterly $13; Monthly: $4.50.

100K Band: $100,000 to $249,999; 250K Band: $250,000 to $999,999, $1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 1 ($100,000 - $249,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Sel SM 1	YRT Male Sel SM 2	YRT Male Sel SM 3	YRT Male Sel SM 4	YRT Male Sel SM 5	YRT Male Sel SM 6	YRT Male Sel SM 7	YRT Male Sel SM 8	YRT Male Sel SM 9	YRT Male Sel SM 10	YRT Female Sel SM 1	YRT Female Sel SM 2	YRT Female Sel SM 3	YRT Female Sel SM 4	YRT Female Sel SM 5	YRT Female Sel SM 6	YRT Female Sel SM 7	YRT Female Sel SM 8	YRT Female Sel SM 9	YRT Female Sel SM 10
18	1.59	1.77	1.96	2.05	2.05	2.05	2.05	2.05	2.06	2.07	1.15	1.25	1.34	1.39	1.39	1.39	1.39	1.39	1.42	1.49
19	1.59	1.77	1.96	2.05	2.05	2.05	2.05	2.06	2.07	2.08	1.15	1.25	1.34	1.39	1.39	1.39	1.39	1.42	1.49	1.54
20	1.59	1.77	1.96	2.05	2.05	2.05	2.06	2.07	2.08	2.10	1.15	1.25	1.34	1.39	1.39	1.39	1.42	1.49	1.54	1.59
21	1.59	1.78	1.97	2.06	2.06	2.06	2.07	2.08	2.10	2.20	1.15	1.26	1.37	1.42	1.42	1.42	1.49	1.54	1.59	1.72
22	1.59	1.78	1.97	2.07	2.07	2.07	2.08	2.10	2.20	2.25	1.15	1.29	1.42	1.49	1.49	1.49	1.54	1.59	1.72	1.78
23	1.59	1.79	1.98	2.08	2.08	2.08	2.10	2.20	2.25	2.31	1.15	1.31	1.46	1.54	1.54	1.54	1.59	1.72	1.78	1.84
24	1.59	1.79	2.00	2.10	2.10	2.10	2.20	2.25	2.31	2.36	1.15	1.33	1.50	1.59	1.59	1.59	1.72	1.78	1.84	1.90
25	1.59	1.83	2.08	2.20	2.20	2.20	2.25	2.31	2.36	2.42	1.15	1.38	1.61	1.72	1.72	1.72	1.78	1.84	1.90	1.96
26	1.64	1.89	2.13	2.25	2.25	2.25	2.31	2.36	2.42	2.47	1.19	1.43	1.66	1.78	1.78	1.78	1.84	1.90	1.96	2.02
27	1.69	1.94	2.18	2.31	2.31	2.31	2.36	2.42	2.47	2.52	1.23	1.47	1.72	1.84	1.84	1.84	1.90	1.96	2.02	2.08
28	1.73	1.98	2.24	2.36	2.36	2.36	2.42	2.47	2.52	2.58	1.28	1.53	1.78	1.90	1.90	1.90	1.96	2.02	2.08	2.14
29	1.78	2.03	2.29	2.42	2.42	2.42	2.47	2.52	2.58	2.65	1.32	1.58	1.83	1.96	1.96	1.96	2.02	2.08	2.14	2.22
30	1.83	2.09	2.34	2.47	2.47	2.47	2.52	2.58	2.65	2.71	1.36	1.62	1.89	2.02	2.02	2.02	2.08	2.14	2.22	2.28
31	1.88	2.14	2.40	2.52	2.52	2.52	2.58	2.65	2.71	2.77	1.40	1.67	1.94	2.08	2.08	2.08	2.14	2.22	2.28	2.35
32	1.93	2.19	2.45	2.58	2.58	2.58	2.65	2.71	2.77	3.10	1.44	1.72	2.00	2.14	2.14	2.14	2.22	2.28	2.35	2.65
33	1.97	2.24	2.52	2.65	2.65	2.65	2.71	2.77	3.10	3.44	1.49	1.78	2.07	2.22	2.22	2.22	2.28	2.35	2.65	2.95
34	2.02	2.29	2.57	2.71	2.71	2.71	2.77	3.10	3.44	3.79	1.53	1.83	2.13	2.28	2.28	2.28	2.35	2.65	2.95	3.26
35	2.07	2.35	2.63	2.77	2.77	2.77	3.10	3.44	3.79	4.12	1.57	1.88	2.19	2.35	2.35	2.35	2.65	2.95	3.26	3.56
36	2.10	2.30	2.50	2.70	2.90	3.10	3.44	3.79	4.12	4.46	1.61	1.82	2.03	2.23	2.44	2.65	2.95	3.26	3.56	3.86
37	2.13	2.39	2.65	2.91	3.17	3.44	3.79	4.12	4.46	4.79	1.66	1.92	2.17	2.43	2.69	2.95	3.26	3.56	3.86	4.16
38	2.16	2.49	2.81	3.14	3.46	3.79	4.12	4.46	4.79	5.12	1.70	2.01	2.33	2.64	2.95	3.26	3.56	3.86	4.16	4.46
39	2.19	2.58	2.96	3.35	3.74	4.12	4.46	4.79	5.12	5.46	1.74	2.10	2.47	2.83	3.20	3.56	3.86	4.16	4.46	4.76
40	2.23	2.68	3.12	3.57	4.01	4.46	4.79	5.12	5.46	5.80	1.79	2.20	2.62	3.03	3.45	3.86	4.16	4.46	4.76	5.06
41	2.26	2.77	3.27	3.78	4.28	4.79	5.12	5.46	5.80	6.14	1.83	2.30	2.76	3.23	3.69	4.16	4.46	4.76	5.06	5.37
42	2.29	2.86	3.42	3.99	4.55	5.12	5.46	5.80	6.14	6.70	1.87	2.39	2.90	3.42	3.94	4.46	4.76	5.06	5.37	6.04
43	2.32	2.95	3.58	4.21	4.84	5.46	5.80	6.14	6.70	7.43	1.91	2.48	3.05	3.62	4.19	4.76	5.06	5.37	6.04	6.76
44	2.35	3.04	3.73	4.42	5.11	5.80	6.14	6.70	7.43	8.23	1.96	2.58	3.20	3.82	4.44	5.06	5.37	6.04	6.76	7.54
45	2.38	3.13	3.88	4.64	5.39	6.14	6.70	7.43	8.23	9.19	2.00	2.67	3.35	4.02	4.70	5.37	6.04	6.76	7.54	8.43
46	2.66	3.47	4.28	5.08	5.89	6.70	7.43	8.23	9.19	10.28	2.14	2.92	3.70	4.48	5.26	6.04	6.76	7.54	8.43	9.42
47	2.94	3.84	4.74	5.63	6.53	7.43	8.23	9.19	10.28	11.44	2.28	3.18	4.07	4.97	5.86	6.76	7.54	8.43	9.42	10.52
48	3.22	4.22	5.22	6.23	7.23	8.23	9.19	10.28	11.44	12.73	2.42	3.44	4.47	5.49	6.52	7.54	8.43	9.42	10.52	11.82
49	3.50	4.64	5.78	6.91	8.05	9.19	10.28	11.44	12.73	13.84	2.56	3.73	4.91	6.08	7.26	8.43	9.42	10.52	11.82	13.26
50	3.78	5.08	6.38	7.68	8.98	10.28	11.44	12.73	13.84	15.21	2.70	4.04	5.39	6.73	8.08	9.42	10.52	11.82	13.26	14.89
51	4.06	5.54	7.01	8.49	9.96	11.44	12.73	13.84	15.21	16.85	2.84	4.38	5.91	7.45	8.98	10.52	11.82	13.26	14.89	16.59
52	4.34	6.02	7.70	9.37	11.05	12.73	13.84	15.21	16.85	18.85	2.98	4.75	6.52	8.28	10.05	11.82	13.26	14.89	16.59	18.20
53	4.62	6.46	8.31	10.15	12.00	13.84	15.21	16.85	18.85	22.79	3.12	5.15	7.18	9.20	11.23	13.26	14.89	16.59	18.20	19.65
54	4.90	6.96	9.02	11.09	13.15	15.21	16.85	18.85	22.79	28.10	3.26	5.59	7.91	10.24	12.56	14.89	16.59	18.20	19.65	21.04
55	5.18	7.51	9.85	12.18	14.52	16.85	18.85	22.79	28.10	33.88	3.40	6.04	8.68	11.31	13.95	16.59	18.20	19.65	21.04	22.28
56	5.55	8.21	10.87	13.53	16.19	18.85	22.79	28.10	33.88	40.39	3.60	6.52	9.44	12.36	15.28	18.20	19.65	21.04	22.28	23.58
57	5.91	9.29	12.66	16.04	19.41	22.79	28.10	33.88	40.39	49.03	3.80	6.97	10.14	13.31	16.48	19.65	21.04	22.28	23.58	25.20
58	6.28	10.64	15.01	19.37	23.74	28.10	33.88	40.39	49.03	58.42	4.01	7.42	10.82	14.23	17.63	21.04	22.28	23.58	25.20	27.14
59	6.64	12.09	17.54	22.98	28.43	33.88	40.39	49.03	58.42	68.47	4.21	7.82	11.44	15.05	18.67	22.28	23.58	25.20	27.14	29.68
60	7.01	13.69	20.36	27.04	33.71	40.39	49.03	58.42	68.47	77.20	4.41	8.24	12.08	15.91	19.75	23.58	25.20	27.14	29.68	31.60
61	7.38	15.71	24.04	32.37	40.70	49.03	58.42	68.47	77.20	81.14	4.61	8.73	12.85	16.96	21.08	25.20	27.14	29.68	31.60	36.10
62	7.74	17.88	28.01	38.15	48.28	58.42	68.47	77.20	81.14	87.32	4.81	9.28	13.74	18.21	22.67	27.14	29.68	31.60	36.10	39.52
63	8.11	20.18	32.25	44.33	56.40	68.47	77.20	81.14	87.32	95.72	5.02	9.95	14.88	19.82	24.75	29.68	31.60	36.10	39.52	43.35
64	8.47	22.22	35.96	49.71	63.45	77.20	81.14	87.32	95.72	104.16	5.22	10.50	15.77	21.05	26.32	31.60	36.10	39.52	43.35	47.50
65	8.84	23.30	37.76	52.22	66.68	81.14	87.32	95.72	104.16	112.69	5.42	11.56	17.69	23.83	29.96	36.10	39.52	43.35	47.50	52.05
66	9.72	25.24	40.76	56.28	71.80	87.32	95.72	104.16	112.69	122.61	5.96	12.67	19.38	26.10	32.81	39.52	43.35	47.50	52.05	57.09
67	10.70	27.70	44.71	61.71	78.72	95.72	104.16	112.69	122.61	133.17	6.56	13.92	21.28	28.63	35.99	43.35	47.50	52.05	57.09	62.63
68	11.77	30.25	48.73	67.20	85.68	104.16	112.69	122.61	133.17	145.37	7.21	15.27	23.33	31.38	39.44	47.50	52.05	57.09	62.63	68.72
69	12.94	32.89	52.84	72.79	92.74	112.69	122.61	133.17	145.37	159.48	7.94	16.76	25.58	34.41	43.23	52.05	57.09	62.63	68.72	75.45
70	14.24	35.91	57.59	79.26	100.94	122.61	133.17	145.37	159.48	175.53	8.73	18.40	28.07	37.75	47.42	57.09	62.63	68.72	75.45	82.72

Modal Factors: Semi-Annual: 0.51; Quarterly: 0.26; Monthly: 0.0875.
Policy Fees: Annual $50; Semi-Annual:$25.50, Quarterly $13; Monthly: $4.50.

100K Band: $100,000 to $249,999; 250K Band: $250,000 to $999,999, $1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 1 ($100,000 - $249,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Std Sm 1	YRT Male Std Sm 2	YRT Male Std Sm 3	YRT Male Std Sm 4	YRT Male Std Sm 5	YRT Male Std Sm 6	YRT Male Std Sm 7	YRT Male Std Sm 8	YRT Male Std Sm 9	YRT Male Std Sm 10	YRT Female Std Sm 1	YRT Female Std Sm 2	YRT Female Std Sm 3	YRT Female Std Sm 4	YRT Female Std Sm 5	YRT Female Std Sm 6	YRT Female Std Sm 7	YRT Female Std Sm 8	YRT Female Std Sm 9	YRT Female Std Sm 10
18	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.06	2.07	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.42	1.49
19	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.06	2.07	2.08	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.42	1.49	1.54
20	2.05	2.05	2.05	2.05	2.05	2.05	2.06	2.07	2.08	2.10	1.39	1.39	1.39	1.39	1.39	1.39	1.42	1.49	1.54	1.59
21	2.06	2.06	2.06	2.06	2.06	2.06	2.07	2.08	2.10	2.20	1.42	1.42	1.42	1.42	1.42	1.42	1.49	1.54	1.59	1.72
22	2.07	2.07	2.07	2.07	2.07	2.07	2.08	2.10	2.20	2.25	1.49	1.49	1.49	1.49	1.49	1.49	1.54	1.59	1.72	1.78
23	2.08	2.08	2.08	2.08	2.08	2.08	2.10	2.20	2.25	2.31	1.54	1.54	1.54	1.54	1.54	1.54	1.59	1.72	1.78	1.84
24	2.10	2.10	2.10	2.10	2.10	2.10	2.20	2.25	2.31	2.36	1.59	1.59	1.59	1.59	1.59	1.59	1.72	1.78	1.84	1.90
25	2.20	2.20	2.20	2.20	2.20	2.20	2.25	2.31	2.36	2.42	1.72	1.72	1.72	1.72	1.72	1.72	1.78	1.84	1.90	1.96
26	2.25	2.25	2.25	2.25	2.25	2.25	2.31	2.36	2.42	2.47	1.78	1.78	1.78	1.78	1.78	1.78	1.84	1.90	1.96	2.02
27	2.31	2.31	2.31	2.31	2.31	2.31	2.36	2.42	2.47	2.52	1.84	1.84	1.84	1.84	1.84	1.84	1.90	1.96	2.02	2.08
28	2.36	2.36	2.36	2.36	2.36	2.36	2.42	2.47	2.52	2.58	1.90	1.90	1.90	1.90	1.90	1.90	1.96	2.02	2.08	2.14
29	2.42	2.42	2.42	2.42	2.42	2.42	2.47	2.52	2.58	2.65	1.96	1.96	1.96	1.96	1.96	1.96	2.02	2.08	2.14	2.22
30	2.47	2.47	2.47	2.47	2.47	2.47	2.52	2.58	2.65	2.71	2.02	2.02	2.02	2.02	2.02	2.02	2.08	2.14	2.22	2.28
31	2.52	2.52	2.52	2.52	2.52	2.52	2.58	2.65	2.71	2.77	2.08	2.08	2.08	2.08	2.08	2.08	2.14	2.22	2.28	2.35
32	2.58	2.58	2.58	2.58	2.58	2.58	2.65	2.71	2.77	3.10	2.14	2.14	2.14	2.14	2.14	2.14	2.22	2.28	2.35	2.65
33	2.65	2.65	2.65	2.65	2.65	2.65	2.71	2.77	3.10	3.44	2.22	2.22	2.22	2.22	2.22	2.22	2.28	2.35	2.65	2.95
34	2.71	2.71	2.71	2.71	2.71	2.71	2.77	3.10	3.44	3.79	2.28	2.28	2.28	2.28	2.28	2.28	2.35	2.65	2.95	3.26
35	2.77	2.77	2.77	2.77	2.77	2.77	3.10	3.44	3.79	4.12	2.35	2.35	2.35	2.35	2.35	2.35	2.65	2.95	3.26	3.56
36	2.77	2.84	2.90	2.97	3.04	3.10	3.44	3.79	4.12	4.46	2.41	2.46	2.51	2.55	2.60	2.65	2.95	3.26	3.56	3.86
37	2.78	2.91	3.04	3.17	3.30	3.44	3.79	4.12	4.46	4.79	2.45	2.55	2.65	2.75	2.85	2.95	3.26	3.56	3.86	4.16
38	2.78	2.98	3.18	3.39	3.59	3.79	4.12	4.46	4.79	5.12	2.48	2.64	2.79	2.95	3.11	3.26	3.56	3.86	4.16	4.46
39	2.79	3.06	3.32	3.59	3.86	4.12	4.46	4.79	5.12	5.46	2.52	2.73	2.94	3.15	3.35	3.56	3.86	4.16	4.46	4.76
40	2.79	3.12	3.46	3.79	4.12	4.46	4.79	5.12	5.46	5.80	2.56	2.82	3.08	3.34	3.60	3.86	4.16	4.46	4.76	5.06
41	2.79	3.19	3.59	3.99	4.39	4.79	5.12	5.46	5.80	6.14	2.60	2.91	3.22	3.53	3.85	4.16	4.46	4.76	5.06	5.37
42	2.80	3.26	3.73	4.19	4.66	5.12	5.46	5.80	6.14	6.70	2.64	3.00	3.37	3.73	4.09	4.46	4.76	5.06	5.37	6.04
43	2.80	3.33	3.87	4.40	4.93	5.46	5.80	6.14	6.70	7.43	2.67	3.09	3.51	3.93	4.35	4.76	5.06	5.37	6.04	6.76
44	2.81	3.41	4.00	4.60	5.20	5.80	6.14	6.70	7.43	8.23	2.71	3.18	3.65	4.12	4.59	5.06	5.37	6.04	6.76	7.54
45	2.81	3.48	4.14	4.81	5.47	6.14	6.70	7.43	8.23	9.19	2.75	3.27	3.80	4.32	4.85	5.37	6.04	6.76	7.54	8.43
46	3.09	3.81	4.53	5.26	5.98	6.70	7.43	8.23	9.19	10.28	2.86	3.50	4.13	4.77	5.40	6.04	6.76	7.54	8.43	9.42
47	3.36	4.17	4.99	5.80	6.62	7.43	8.23	9.19	10.28	11.44	2.97	3.73	4.49	5.24	6.00	6.76	7.54	8.43	9.42	10.52
48	3.64	4.56	5.48	6.39	7.31	8.23	9.19	10.28	11.44	12.73	3.08	3.97	4.86	5.76	6.65	7.54	8.43	9.42	10.52	11.82
49	3.91	4.97	6.02	7.08	8.13	9.19	10.28	11.44	12.73	13.84	3.19	4.24	5.29	6.33	7.38	8.43	9.42	10.52	11.82	13.26
50	4.19	5.41	6.63	7.84	9.06	10.28	11.44	12.73	13.84	15.21	3.30	4.52	5.75	6.97	8.20	9.42	10.52	11.82	13.26	14.89
51	4.47	5.86	7.26	8.65	10.05	11.44	12.73	13.84	15.21	16.85	3.41	4.83	6.25	7.68	9.10	10.52	11.82	13.26	14.89	16.59
52	4.74	6.34	7.94	9.53	11.13	12.73	13.84	15.21	16.85	18.85	3.52	5.18	6.84	8.50	10.16	11.82	13.26	14.89	16.59	18.20
53	5.02	6.78	8.55	10.31	12.08	13.84	15.21	16.85	18.85	22.79	3.63	5.56	7.48	9.41	11.33	13.26	14.89	16.59	18.20	19.65
54	5.29	7.27	9.26	11.24	13.23	15.21	16.85	18.85	22.79	28.10	3.74	5.97	8.20	10.43	12.66	14.89	16.59	18.20	19.65	21.04
55	5.57	7.83	10.08	12.34	14.59	16.85	18.85	22.79	28.10	33.88	3.85	6.40	8.95	11.49	14.04	16.59	18.20	19.65	21.04	22.28
56	6.26	8.78	11.30	13.81	16.33	18.85	22.79	28.10	33.88	40.39	4.18	6.98	9.79	12.59	15.40	18.20	19.65	21.04	22.28	23.58
57	6.95	10.12	13.29	16.45	19.62	22.79	28.10	33.88	40.39	49.03	4.51	7.54	10.57	13.59	16.62	19.65	21.04	22.28	23.58	25.20
58	7.64	11.73	15.82	19.92	24.01	28.10	33.88	40.39	49.03	58.42	4.84	8.08	11.32	14.56	17.80	21.04	22.28	23.58	25.20	27.14
59	8.33	13.44	18.55	23.66	28.77	33.88	40.39	49.03	58.42	68.47	5.17	8.59	12.01	15.44	18.86	22.28	23.58	25.20	27.14	29.68
60	9.02	15.29	21.57	27.84	34.12	40.39	49.03	58.42	68.47	77.20	5.51	9.12	12.74	16.35	19.97	23.58	25.20	27.14	29.68	31.60
61	9.71	17.57	25.44	33.30	41.17	49.03	58.42	68.47	77.20	81.14	5.84	9.71	13.58	17.46	21.33	25.20	27.14	29.68	31.60	36.10
62	10.40	20.00	29.61	39.21	48.82	58.42	68.47	77.20	81.14	87.32	6.17	10.36	14.56	18.75	22.95	27.14	29.68	31.60	36.10	39.52
63	11.09	22.57	34.04	45.52	56.99	68.47	77.20	81.14	87.32	95.72	6.50	11.14	15.77	20.41	25.04	29.68	31.60	36.10	39.52	43.35
64	11.78	24.86	37.95	51.03	64.12	77.20	81.14	87.32	95.72	104.16	6.83	11.78	16.74	21.69	26.65	31.60	36.10	39.52	43.35	47.50
65	12.47	26.20	39.94	53.67	67.41	81.14	87.32	95.72	104.16	112.69	7.16	12.95	18.74	24.52	30.31	36.10	39.52	43.35	47.50	52.05
66	13.72	28.44	43.16	57.88	72.60	87.32	95.72	104.16	112.69	122.61	7.88	14.21	20.54	26.86	33.19	39.52	43.35	47.50	52.05	57.09
67	15.09	31.22	47.34	63.47	79.59	95.72	104.16	112.69	122.61	133.17	8.89	15.78	22.67	29.57	36.46	43.35	47.50	52.05	57.09	62.63
68	17.10	34.51	51.92	69.34	86.75	104.16	112.69	122.61	133.17	145.37	10.04	17.53	25.02	32.52	40.01	47.50	52.05	57.09	62.63	68.72
69	19.41	38.07	56.72	75.38	94.03	112.69	122.61	133.17	145.37	159.48	11.19	19.36	27.53	35.71	43.88	52.05	57.09	62.63	68.72	75.45
70	21.72	41.90	62.08	82.25	102.43	122.61	133.17	145.37	159.48	175.53	12.34	21.29	30.24	39.19	48.14	57.09	62.63	68.72	75.45	82.72

Modal Factors: Semi-Annual: 0.51; Quarterly: 0.26; Monthly: 0.0875.
Policy Fees: Annual $50; Semi-Annual:$25.50, Quarterly $13; Monthly: $4.50.

100K Band: $100,000 to $249,999; 250K Band: $250,000 to $999,999, $1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 2 ($250,000 to $999,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Pref Plus 1	YRT Male Pref Plus 2	YRT Male Pref Plus 3	YRT Male Pref Plus 4	YRT Male Pref Plus 5	YRT Male Pref Plus 6	YRT Male Pref Plus 7	YRT Male Pref Plus 8	YRT Male Pref Plus 9	YRT Male Pref Plus 10	YRT Female Pref Plus 1	YRT Female Pref Plus 2	YRT Female Pref Plus 3	YRT Female Pref Plus 4	YRT Female Pref Plus 5	YRT Female Pref Plus 6	YRT Female Pref Plus 7	YRT Female Pref Plus 8	YRT Female Pref Plus 9	YRT Female Pref Plus 10
18	0.53	0.83	1.14	1.29	1.29	1.29	1.29	1.29	1.31	1.33	0.40	0.59	0.78	0.87	0.87	0.87	0.87	0.87	0.91	0.94
19	0.53	0.83	1.14	1.29	1.29	1.29	1.29	1.31	1.33	1.34	0.40	0.59	0.78	0.87	0.87	0.87	0.87	0.91	0.94	0.97
20	0.53	0.83	1.14	1.29	1.29	1.29	1.31	1.33	1.34	1.36	0.40	0.59	0.78	0.87	0.87	0.87	0.91	0.94	0.97	0.99
21	0.53	0.84	1.15	1.31	1.31	1.31	1.33	1.34	1.36	1.43	0.40	0.60	0.81	0.91	0.91	0.91	0.94	0.97	0.99	1.07
22	0.53	0.85	1.17	1.33	1.33	1.33	1.34	1.36	1.43	1.45	0.40	0.62	0.83	0.94	0.94	0.94	0.97	0.99	1.07	1.10
23	0.53	0.85	1.18	1.34	1.34	1.34	1.36	1.43	1.45	1.46	0.40	0.63	0.86	0.97	0.97	0.97	0.99	1.07	1.10	1.13
24	0.53	0.86	1.19	1.36	1.36	1.36	1.43	1.45	1.46	1.48	0.40	0.64	0.87	0.99	0.99	0.99	1.07	1.10	1.13	1.16
25	0.53	0.89	1.25	1.43	1.43	1.43	1.45	1.46	1.48	1.49	0.40	0.67	0.94	1.07	1.07	1.07	1.10	1.13	1.16	1.19
26	0.54	0.90	1.26	1.45	1.45	1.45	1.46	1.48	1.49	1.51	0.41	0.69	0.96	1.10	1.10	1.10	1.13	1.16	1.19	1.22
27	0.54	0.91	1.28	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.42	0.70	0.99	1.13	1.13	1.13	1.16	1.19	1.22	1.24
28	0.55	0.92	1.29	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.43	0.72	1.01	1.16	1.16	1.16	1.19	1.22	1.24	1.27
29	0.55	0.93	1.30	1.49	1.49	1.49	1.51	1.52	1.54	1.56	0.44	0.74	1.04	1.19	1.19	1.19	1.22	1.24	1.27	1.31
30	0.56	0.94	1.32	1.51	1.51	1.51	1.52	1.54	1.56	1.58	0.45	0.76	1.06	1.22	1.22	1.22	1.24	1.27	1.31	1.34
31	0.56	0.94	1.33	1.52	1.52	1.52	1.54	1.56	1.58	1.60	0.46	0.77	1.09	1.24	1.24	1.24	1.27	1.31	1.34	1.38
32	0.57	0.96	1.34	1.54	1.54	1.54	1.56	1.58	1.60	1.73	0.47	0.79	1.11	1.27	1.27	1.27	1.31	1.34	1.38	1.48
33	0.57	0.97	1.36	1.56	1.56	1.56	1.58	1.60	1.73	1.86	0.48	0.81	1.15	1.31	1.31	1.31	1.34	1.38	1.48	1.57
34	0.58	0.98	1.38	1.58	1.58	1.58	1.60	1.73	1.86	2.00	0.49	0.83	1.17	1.34	1.34	1.34	1.38	1.48	1.57	1.68
35	0.58	0.99	1.40	1.60	1.60	1.60	1.73	1.86	2.00	2.13	0.50	0.85	1.20	1.38	1.38	1.38	1.48	1.57	1.68	1.77
36	0.62	0.84	1.06	1.29	1.51	1.73	1.86	2.00	2.13	2.26	0.53	0.72	0.91	1.10	1.29	1.48	1.57	1.68	1.77	1.87
37	0.65	0.89	1.13	1.38	1.62	1.86	2.00	2.13	2.26	2.39	0.55	0.75	0.96	1.16	1.37	1.57	1.68	1.77	1.87	1.96
38	0.69	0.95	1.21	1.48	1.74	2.00	2.13	2.26	2.39	2.52	0.58	0.80	1.02	1.24	1.46	1.68	1.77	1.87	1.96	2.06
39	0.72	1.00	1.28	1.57	1.85	2.13	2.26	2.39	2.52	2.65	0.60	0.83	1.07	1.30	1.54	1.77	1.87	1.96	2.06	2.15
40	0.76	1.06	1.36	1.66	1.96	2.26	2.39	2.52	2.65	2.78	0.63	0.88	1.12	1.37	1.62	1.87	1.96	2.06	2.15	2.25
41	0.79	1.11	1.43	1.75	2.07	2.39	2.52	2.65	2.78	2.92	0.65	0.91	1.17	1.44	1.70	1.96	2.06	2.15	2.25	2.35
42	0.83	1.17	1.51	1.84	2.18	2.52	2.65	2.78	2.92	3.19	0.68	0.96	1.23	1.51	1.78	2.06	2.15	2.25	2.35	2.65
43	0.86	1.22	1.58	1.93	2.29	2.65	2.78	2.92	3.19	3.55	0.70	0.99	1.28	1.57	1.86	2.15	2.25	2.35	2.65	3.02
44	0.90	1.28	1.65	2.03	2.40	2.78	2.92	3.19	3.55	3.92	0.73	1.03	1.34	1.64	1.94	2.25	2.35	2.65	3.02	3.40
45	0.93	1.33	1.73	2.12	2.52	2.92	3.19	3.55	3.92	4.36	0.75	1.07	1.39	1.71	2.03	2.35	2.65	3.02	3.40	3.81
46	0.98	1.42	1.86	2.31	2.75	3.19	3.55	3.92	4.36	4.90	0.78	1.15	1.53	1.90	2.28	2.65	3.02	3.40	3.81	4.27
47	1.04	1.54	2.04	2.55	3.05	3.55	3.92	4.36	4.90	5.46	0.81	1.25	1.69	2.14	2.58	3.02	3.40	3.81	4.27	4.83
48	1.09	1.66	2.22	2.79	3.35	3.92	4.36	4.90	5.46	6.07	0.83	1.34	1.86	2.37	2.89	3.40	3.81	4.27	4.83	5.46
49	1.15	1.79	2.43	3.08	3.72	4.36	4.90	5.46	6.07	6.62	0.86	1.45	2.04	2.63	3.22	3.81	4.27	4.83	5.46	6.22
50	1.20	1.94	2.68	3.42	4.16	4.90	5.46	6.07	6.62	7.25	0.89	1.57	2.24	2.92	3.59	4.27	4.83	5.46	6.22	7.04
51	1.25	2.09	2.93	3.78	4.62	5.46	6.07	6.62	7.25	8.00	0.92	1.70	2.48	3.27	4.05	4.83	5.46	6.22	7.04	7.89
52	1.31	2.26	3.21	4.17	5.12	6.07	6.62	7.25	8.00	8.92	0.95	1.85	2.75	3.66	4.56	5.46	6.22	7.04	7.89	8.79
53	1.36	2.41	3.46	4.52	5.57	6.62	7.25	8.00	8.92	10.01	0.97	2.02	3.07	4.12	5.17	6.22	7.04	7.89	8.79	9.69
54	1.42	2.59	3.75	4.92	6.08	7.25	8.00	8.92	10.01	11.17	1.00	2.21	3.42	4.62	5.83	7.04	7.89	8.79	9.69	10.48
55	1.47	2.78	4.08	5.39	6.69	8.00	8.92	10.01	11.17	12.34	1.03	2.40	3.77	5.15	6.52	7.89	8.79	9.69	10.48	11.24
56	1.66	3.11	4.56	6.02	7.47	8.92	10.01	11.17	12.34	13.56	1.17	2.69	4.22	5.74	7.27	8.79	9.69	10.48	11.24	12.09
57	1.85	3.48	5.11	6.75	8.38	10.01	11.17	12.34	13.56	14.81	1.32	2.99	4.67	6.34	8.02	9.69	10.48	11.24	12.09	13.07
58	2.04	3.87	5.69	7.52	9.34	11.17	12.34	13.56	14.81	16.92	1.46	3.26	5.07	6.87	8.68	10.48	11.24	12.09	13.07	14.60
59	2.23	4.25	6.27	8.30	10.32	12.34	13.56	14.81	16.92	21.13	1.61	3.54	5.46	7.39	9.31	11.24	12.09	13.07	14.60	15.84
60	2.43	4.66	6.88	9.11	11.33	13.56	14.81	16.92	21.13	25.91	1.75	3.82	5.89	7.95	10.02	12.09	13.07	14.60	15.84	16.82
61	2.62	5.06	7.50	9.93	12.37	14.81	16.92	21.13	25.91	31.96	1.89	4.13	6.36	8.60	10.83	13.07	14.60	15.84	16.82	18.31
62	2.81	5.63	8.45	11.28	14.10	16.92	21.13	25.91	31.96	34.33	2.04	4.55	7.06	9.58	12.09	14.60	15.84	16.82	18.31	19.95
63	3.00	6.63	10.25	13.88	17.50	21.13	25.91	31.96	34.33	38.43	2.18	4.91	7.64	10.38	13.11	15.84	16.82	18.31	19.95	21.63
64	3.19	7.73	12.28	16.82	21.37	25.91	31.96	34.33	38.43	41.94	2.33	5.23	8.13	11.02	13.92	16.82	18.31	19.95	21.63	23.34
65	3.38	9.10	14.81	20.53	26.24	31.96	34.33	38.43	41.94	45.48	2.47	5.64	8.81	11.97	15.14	18.31	19.95	21.63	23.34	25.18
66	3.72	9.84	15.96	22.09	28.21	34.33	38.43	41.94	45.48	85.64	2.72	6.17	9.61	13.06	16.50	19.95	21.63	23.34	25.18	27.31
67	4.09	10.96	17.83	24.69	31.56	38.43	41.94	45.48	85.64	94.41	2.99	6.72	10.45	14.17	17.90	21.63	23.34	25.18	27.31	29.82
68	4.50	11.99	19.48	26.96	34.45	41.94	45.48	85.64	94.41	104.58	3.29	7.30	11.31	15.32	19.33	23.34	25.18	27.31	29.82	32.84
69	4.95	13.06	21.16	29.27	37.37	45.48	85.64	94.41	104.58	116.47	3.62	7.93	12.24	16.56	20.87	25.18	27.31	29.82	32.84	36.42
70	5.44	21.48	37.52	53.56	69.60	85.64	94.41	104.58	116.47	130.19	3.98	8.65	13.31	17.98	22.64	27.31	29.82	32.84	36.42	40.44

Modal Factors: Semi-Annual: 0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 2 ($250,000 to $999,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Pref NT 1	YRT Male Pref NT 2	YRT Male Pref NT 3	YRT Male Pref NT 4	YRT Male Pref NT 5	YRT Male Pref NT 6	YRT Male Pref NT 7	YRT Male Pref NT 8	YRT Male Pref NT 9	YRT Male Pref NT 10	YRT Female Pref NT 1	YRT Female Pref NT 2	YRT Female Pref NT 3	YRT Female Pref NT 4	YRT Female Pref NT 5	YRT Female Pref NT 6	YRT Female Pref NT 7	YRT Female Pref NT 8	YRT Female Pref NT 9	YRT Female Pref NT 10
18	0.63	0.89	1.16	1.29	1.29	1.29	1.29	1.29	1.31	1.33	0.45	0.62	0.79	0.87	0.87	0.87	0.87	0.87	0.91	0.94
19	0.63	0.89	1.16	1.29	1.29	1.29	1.29	1.31	1.33	1.34	0.45	0.62	0.79	0.87	0.87	0.87	0.87	0.91	0.94	0.97
20	0.63	0.89	1.16	1.29	1.29	1.29	1.31	1.33	1.34	1.36	0.45	0.62	0.79	0.87	0.87	0.87	0.91	0.94	0.97	0.99
21	0.63	0.90	1.17	1.31	1.31	1.31	1.33	1.34	1.36	1.43	0.45	0.63	0.82	0.91	0.91	0.91	0.94	0.97	0.99	1.07
22	0.63	0.91	1.19	1.33	1.33	1.33	1.34	1.36	1.43	1.45	0.45	0.65	0.84	0.94	0.94	0.94	0.97	0.99	1.07	1.10
23	0.63	0.91	1.20	1.34	1.34	1.34	1.36	1.43	1.45	1.46	0.45	0.66	0.87	0.97	0.97	0.97	0.99	1.07	1.10	1.13
24	0.63	0.92	1.21	1.36	1.36	1.36	1.43	1.45	1.46	1.48	0.45	0.67	0.88	0.99	0.99	0.99	1.07	1.10	1.13	1.16
25	0.63	0.95	1.27	1.43	1.43	1.43	1.45	1.46	1.48	1.49	0.45	0.70	0.95	1.07	1.07	1.07	1.10	1.13	1.16	1.19
26	0.64	0.96	1.28	1.45	1.45	1.45	1.46	1.48	1.49	1.51	0.46	0.72	0.97	1.10	1.10	1.10	1.13	1.16	1.19	1.22
27	0.65	0.97	1.30	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.47	0.73	1.00	1.13	1.13	1.13	1.16	1.19	1.22	1.24
28	0.65	0.98	1.31	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.49	0.76	1.02	1.16	1.16	1.16	1.19	1.22	1.24	1.27
29	0.66	0.99	1.32	1.49	1.49	1.49	1.51	1.52	1.54	1.56	0.50	0.77	1.05	1.19	1.19	1.19	1.22	1.24	1.27	1.31
30	0.67	1.00	1.34	1.51	1.51	1.51	1.52	1.54	1.56	1.58	0.51	0.79	1.07	1.22	1.22	1.22	1.24	1.27	1.31	1.34
31	0.68	1.02	1.35	1.52	1.52	1.52	1.54	1.56	1.58	1.60	0.52	0.81	1.10	1.24	1.24	1.24	1.27	1.31	1.34	1.38
32	0.69	1.03	1.37	1.54	1.54	1.54	1.56	1.58	1.60	1.73	0.53	0.83	1.12	1.27	1.27	1.27	1.31	1.34	1.38	1.48
33	0.69	1.04	1.39	1.56	1.56	1.56	1.58	1.60	1.73	1.86	0.55	0.85	1.16	1.31	1.31	1.31	1.34	1.38	1.48	1.57
34	0.70	1.05	1.40	1.58	1.58	1.58	1.60	1.73	1.86	2.00	0.56	0.87	1.18	1.34	1.34	1.34	1.38	1.48	1.57	1.68
35	0.71	1.07	1.42	1.60	1.60	1.60	1.73	1.86	2.00	2.13	0.57	0.89	1.22	1.38	1.38	1.38	1.48	1.57	1.68	1.77
36	0.74	0.94	1.14	1.33	1.53	1.73	1.86	2.00	2.13	2.26	0.60	0.78	0.95	1.13	1.30	1.48	1.57	1.68	1.77	1.87
37	0.77	0.99	1.21	1.42	1.64	1.86	2.00	2.13	2.26	2.39	0.63	0.82	1.01	1.19	1.38	1.57	1.68	1.77	1.87	1.96
38	0.80	1.04	1.28	1.52	1.76	2.00	2.13	2.26	2.39	2.52	0.65	0.86	1.06	1.27	1.47	1.68	1.77	1.87	1.96	2.06
39	0.83	1.09	1.35	1.61	1.87	2.13	2.26	2.39	2.52	2.65	0.68	0.90	1.12	1.33	1.55	1.77	1.87	1.96	2.06	2.15
40	0.86	1.14	1.42	1.70	1.98	2.26	2.39	2.52	2.65	2.78	0.71	0.94	1.17	1.40	1.63	1.87	1.96	2.06	2.15	2.25
41	0.88	1.18	1.48	1.79	2.09	2.39	2.52	2.65	2.78	2.92	0.74	0.98	1.23	1.47	1.72	1.96	2.06	2.15	2.25	2.35
42	0.91	1.23	1.55	1.88	2.20	2.52	2.65	2.78	2.92	3.19	0.77	1.03	1.28	1.54	1.80	2.06	2.15	2.25	2.35	2.65
43	0.94	1.28	1.62	1.97	2.31	2.65	2.78	2.92	3.19	3.55	0.79	1.06	1.33	1.61	1.88	2.15	2.25	2.35	2.65	3.02
44	0.97	1.33	1.69	2.06	2.42	2.78	2.92	3.19	3.55	3.92	0.82	1.11	1.39	1.68	1.96	2.25	2.35	2.65	3.02	3.40
45	1.00	1.38	1.77	2.15	2.54	2.92	3.19	3.55	3.92	4.36	0.85	1.15	1.45	1.75	2.05	2.35	2.65	3.02	3.40	3.81
46	1.06	1.49	1.91	2.34	2.76	3.19	3.55	3.92	4.36	4.90	0.89	1.24	1.59	1.95	2.30	2.65	3.02	3.40	3.81	4.27
47	1.12	1.61	2.09	2.58	3.06	3.55	3.92	4.36	4.90	5.46	0.93	1.35	1.77	2.18	2.60	3.02	3.40	3.81	4.27	4.83
48	1.18	1.73	2.28	2.82	3.37	3.92	4.36	4.90	5.46	6.07	0.97	1.46	1.94	2.43	2.91	3.40	3.81	4.27	4.83	5.46
49	1.24	1.86	2.49	3.11	3.74	4.36	4.90	5.46	6.07	6.62	1.01	1.57	2.13	2.69	3.25	3.81	4.27	4.83	5.46	6.22
50	1.30	2.02	2.74	3.46	4.18	4.90	5.46	6.07	6.62	7.25	1.05	1.69	2.34	2.98	3.63	4.27	4.83	5.46	6.22	7.04
51	1.36	2.18	3.00	3.82	4.64	5.46	6.07	6.62	7.25	8.00	1.09	1.84	2.59	3.33	4.08	4.83	5.46	6.22	7.04	7.89
52	1.42	2.35	3.28	4.21	5.14	6.07	6.62	7.25	8.00	8.92	1.13	2.00	2.86	3.73	4.59	5.46	6.22	7.04	7.89	8.79
53	1.48	2.51	3.54	4.56	5.59	6.62	7.25	8.00	8.92	10.01	1.17	2.18	3.19	4.20	5.21	6.22	7.04	7.89	8.79	9.69
54	1.54	2.68	3.82	4.97	6.11	7.25	8.00	8.92	10.01	11.17	1.21	2.38	3.54	4.71	5.87	7.04	7.89	8.79	9.69	10.48
55	1.60	2.88	4.16	5.44	6.72	8.00	8.92	10.01	11.17	12.34	1.25	2.58	3.91	5.23	6.56	7.89	8.79	9.69	10.48	11.24
56	1.85	3.26	4.68	6.09	7.51	8.92	10.01	11.17	12.34	13.56	1.43	2.90	4.37	5.85	7.32	8.79	9.69	10.48	11.24	12.09
57	2.11	3.69	5.27	6.85	8.43	10.01	11.17	12.34	13.56	14.81	1.61	3.23	4.84	6.46	8.07	9.69	10.48	11.24	12.09	13.07
58	2.36	4.12	5.88	7.65	9.41	11.17	12.34	13.56	14.81	16.92	1.79	3.53	5.27	7.00	8.74	10.48	11.24	12.09	13.07	14.60
59	2.61	4.56	6.50	8.45	10.39	12.34	13.56	14.81	16.92	21.13	1.97	3.82	5.68	7.53	9.39	11.24	12.09	13.07	14.60	15.84
60	2.87	5.01	7.15	9.28	11.42	13.56	14.81	16.92	21.13	25.91	2.15	4.14	6.13	8.11	10.10	12.09	13.07	14.60	15.84	16.82
61	3.12	5.46	7.80	10.13	12.47	14.81	16.92	21.13	25.91	31.96	2.32	4.47	6.62	8.77	10.92	13.07	14.60	15.84	16.82	18.31
62	3.37	6.08	8.79	11.50	14.21	16.92	21.13	25.91	31.96	34.33	2.50	4.92	7.34	9.76	12.18	14.60	15.84	16.82	18.31	19.95
63	3.62	7.12	10.62	14.13	17.63	21.13	25.91	31.96	34.33	38.43	2.68	5.31	7.94	10.58	13.21	15.84	16.82	18.31	19.95	21.63
64	3.88	8.29	12.69	17.10	21.50	25.91	31.96	34.33	38.43	41.94	2.86	5.65	8.44	11.24	14.03	16.82	18.31	19.95	21.63	23.34
65	4.13	9.70	15.26	20.83	26.39	31.96	34.33	38.43	41.94	45.48	3.04	6.09	9.15	12.20	15.26	18.31	19.95	21.63	23.34	25.18
66	4.54	10.50	16.46	22.41	28.37	34.33	38.43	41.94	45.48	85.64	3.35	6.67	9.99	13.31	16.63	19.95	21.63	23.34	25.18	27.31
67	5.00	11.69	18.37	25.06	31.74	38.43	41.94	45.48	85.64	94.41	3.68	7.27	10.86	14.45	18.04	21.63	23.34	25.18	27.31	29.82
68	5.50	12.79	20.08	27.36	34.65	41.94	45.48	85.64	94.41	104.58	4.05	7.91	11.77	15.62	19.48	23.34	25.18	27.31	29.82	32.84
69	6.04	13.93	21.82	29.70	37.59	45.48	85.64	94.41	104.58	116.47	4.45	8.60	12.74	16.89	21.03	25.18	27.31	29.82	32.84	36.42
70	6.65	22.45	38.25	54.04	69.84	85.64	94.41	104.58	116.47	130.19	4.90	9.38	13.86	18.35	22.83	27.31	29.82	32.84	36.42	40.44

Modal Factors: Semi-Annual: 0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 2 ($250,000 to $999,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Sel NS 1	YRT Male Sel NS 2	YRT Male Sel NS 3	YRT Male Sel NS 4	YRT Male Sel NS 5	YRT Male Sel NS 6	YRT Male Sel NS 7	YRT Male Sel NS 8	YRT Male Sel NS 9	YRT Male Sel NS 10	YRT Female Sel NS 1	YRT Female Sel NS 2	YRT Female Sel NS 3	YRT Female Sel NS 4	YRT Female Sel NS 5	YRT Female Sel NS 6	YRT Female Sel NS 7	YRT Female Sel NS 8	YRT Female Sel NS 9	YRT Female Sel NS 10
18	0.74	0.96	1.18	1.29	1.29	1.29	1.29	1.29	1.31	1.33	0.53	0.67	0.80	0.87	0.87	0.87	0.87	0.87	0.91	0.94
19	0.74	0.96	1.18	1.29	1.29	1.29	1.29	1.31	1.33	1.34	0.53	0.67	0.80	0.87	0.87	0.87	0.87	0.91	0.94	0.97
20	0.74	0.96	1.18	1.29	1.29	1.29	1.31	1.33	1.34	1.36	0.53	0.67	0.80	0.87	0.87	0.87	0.91	0.94	0.97	0.99
21	0.74	0.97	1.20	1.31	1.31	1.31	1.33	1.34	1.36	1.43	0.53	0.68	0.83	0.91	0.91	0.91	0.94	0.97	0.99	1.07
22	0.74	0.98	1.21	1.33	1.33	1.33	1.34	1.36	1.43	1.45	0.53	0.69	0.86	0.94	0.94	0.94	0.97	0.99	1.07	1.10
23	0.74	0.98	1.22	1.34	1.34	1.34	1.36	1.43	1.45	1.46	0.53	0.71	0.88	0.97	0.97	0.97	0.99	1.07	1.10	1.13
24	0.74	0.99	1.24	1.36	1.36	1.36	1.43	1.45	1.46	1.48	0.53	0.71	0.90	0.99	0.99	0.99	1.07	1.10	1.13	1.16
25	0.74	1.02	1.29	1.43	1.43	1.43	1.45	1.46	1.48	1.49	0.53	0.75	0.96	1.07	1.07	1.07	1.10	1.13	1.16	1.19
26	0.76	1.03	1.31	1.45	1.45	1.45	1.46	1.48	1.49	1.51	0.55	0.77	0.99	1.10	1.10	1.10	1.13	1.16	1.19	1.22
27	0.77	1.05	1.32	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.56	0.79	1.01	1.13	1.13	1.13	1.16	1.19	1.22	1.24
28	0.79	1.06	1.34	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.58	0.81	1.04	1.16	1.16	1.16	1.19	1.22	1.24	1.27
29	0.80	1.08	1.35	1.49	1.49	1.49	1.51	1.52	1.54	1.56	0.60	0.83	1.07	1.19	1.19	1.19	1.22	1.24	1.27	1.31
30	0.82	1.09	1.37	1.51	1.51	1.51	1.52	1.54	1.56	1.58	0.62	0.86	1.10	1.22	1.22	1.22	1.24	1.27	1.31	1.34
31	0.83	1.11	1.38	1.52	1.52	1.52	1.54	1.56	1.58	1.60	0.63	0.88	1.12	1.24	1.24	1.24	1.27	1.31	1.34	1.38
32	0.85	1.12	1.40	1.54	1.54	1.54	1.56	1.58	1.60	1.73	0.65	0.90	1.15	1.27	1.27	1.27	1.31	1.34	1.38	1.48
33	0.86	1.14	1.42	1.56	1.56	1.56	1.58	1.60	1.73	1.86	0.67	0.93	1.18	1.31	1.31	1.31	1.34	1.38	1.48	1.57
34	0.88	1.16	1.44	1.58	1.58	1.58	1.60	1.73	1.86	2.00	0.68	0.94	1.21	1.34	1.34	1.34	1.38	1.48	1.57	1.68
35	0.89	1.17	1.46	1.60	1.60	1.60	1.73	1.86	2.00	2.13	0.70	0.97	1.24	1.38	1.38	1.38	1.48	1.57	1.68	1.77
36	0.91	1.07	1.24	1.40	1.57	1.73	1.86	2.00	2.13	2.26	0.73	0.88	1.03	1.18	1.33	1.48	1.57	1.68	1.77	1.87
37	0.93	1.12	1.30	1.49	1.67	1.86	2.00	2.13	2.26	2.39	0.75	0.91	1.08	1.24	1.41	1.57	1.68	1.77	1.87	1.96
38	0.95	1.16	1.37	1.58	1.79	2.00	2.13	2.26	2.39	2.52	0.78	0.96	1.14	1.32	1.50	1.68	1.77	1.87	1.96	2.06
39	0.97	1.20	1.43	1.67	1.90	2.13	2.26	2.39	2.52	2.65	0.80	0.99	1.19	1.38	1.58	1.77	1.87	1.96	2.06	2.15
40	1.00	1.25	1.50	1.76	2.01	2.26	2.39	2.52	2.65	2.78	0.83	1.04	1.24	1.45	1.66	1.87	1.96	2.06	2.15	2.25
41	1.02	1.29	1.57	1.84	2.12	2.39	2.52	2.65	2.78	2.92	0.85	1.07	1.29	1.52	1.74	1.96	2.06	2.15	2.25	2.35
42	1.04	1.34	1.63	1.93	2.22	2.52	2.65	2.78	2.92	3.19	0.88	1.12	1.35	1.59	1.82	2.06	2.15	2.25	2.35	2.65
43	1.06	1.38	1.70	2.01	2.33	2.65	2.78	2.92	3.19	3.55	0.90	1.15	1.40	1.65	1.90	2.15	2.25	2.35	2.65	3.02
44	1.08	1.42	1.76	2.10	2.44	2.78	2.92	3.19	3.55	3.92	0.93	1.19	1.46	1.72	1.98	2.25	2.35	2.65	3.02	3.40
45	1.10	1.46	1.83	2.19	2.56	2.92	3.19	3.55	3.92	4.36	0.95	1.23	1.51	1.79	2.07	2.35	2.65	3.02	3.40	3.81
46	1.19	1.59	1.99	2.39	2.79	3.19	3.55	3.92	4.36	4.90	1.00	1.33	1.66	1.99	2.32	2.65	3.02	3.40	3.81	4.27
47	1.28	1.73	2.19	2.64	3.10	3.55	3.92	4.36	4.90	5.46	1.04	1.44	1.83	2.23	2.62	3.02	3.40	3.81	4.27	4.83
48	1.37	1.88	2.39	2.90	3.41	3.92	4.36	4.90	5.46	6.07	1.09	1.55	2.01	2.48	2.94	3.40	3.81	4.27	4.83	5.46
49	1.46	2.04	2.62	3.20	3.78	4.36	4.90	5.46	6.07	6.62	1.13	1.67	2.20	2.74	3.27	3.81	4.27	4.83	5.46	6.22
50	1.55	2.22	2.89	3.56	4.23	4.90	5.46	6.07	6.62	7.25	1.18	1.80	2.42	3.03	3.65	4.27	4.83	5.46	6.22	7.04
51	1.63	2.40	3.16	3.93	4.69	5.46	6.07	6.62	7.25	8.00	1.22	1.94	2.66	3.39	4.11	4.83	5.46	6.22	7.04	7.89
52	1.72	2.59	3.46	4.33	5.20	6.07	6.62	7.25	8.00	8.92	1.27	2.11	2.95	3.78	4.62	5.46	6.22	7.04	7.89	8.79
53	1.81	2.77	3.73	4.70	5.66	6.62	7.25	8.00	8.92	10.01	1.31	2.29	3.27	4.26	5.24	6.22	7.04	7.89	8.79	9.69
54	1.90	2.97	4.04	5.11	6.18	7.25	8.00	8.92	10.01	11.17	1.36	2.50	3.63	4.77	5.90	7.04	7.89	8.79	9.69	10.48
55	1.99	3.19	4.39	5.60	6.80	8.00	8.92	10.01	11.17	12.34	1.40	2.70	4.00	5.29	6.59	7.89	8.79	9.69	10.48	11.24
56	2.29	3.62	4.94	6.27	7.59	8.92	10.01	11.17	12.34	13.56	1.61	3.05	4.48	5.92	7.35	8.79	9.69	10.48	11.24	12.09
57	2.59	4.07	5.56	7.04	8.53	10.01	11.17	12.34	13.56	14.81	1.82	3.39	4.97	6.54	8.12	9.69	10.48	11.24	12.09	13.07
58	2.88	4.54	6.20	7.85	9.51	11.17	12.34	13.56	14.81	16.92	2.02	3.71	5.40	7.10	8.79	10.48	11.24	12.09	13.07	14.60
59	3.18	5.01	6.84	8.68	10.51	12.34	13.56	14.81	16.92	21.13	2.23	4.03	5.83	7.64	9.44	11.24	12.09	13.07	14.60	15.84
60	3.48	5.50	7.51	9.53	11.54	13.56	14.81	16.92	21.13	25.91	2.44	4.37	6.30	8.23	10.16	12.09	13.07	14.60	15.84	16.82
61	3.78	5.99	8.19	10.40	12.60	14.81	16.92	21.13	25.91	31.96	2.65	4.73	6.82	8.90	10.99	13.07	14.60	15.84	16.82	18.31
62	4.08	6.65	9.22	11.78	14.35	16.92	21.13	25.91	31.96	34.33	2.86	5.21	7.56	9.90	12.25	14.60	15.84	16.82	18.31	19.95
63	4.37	7.72	11.07	14.43	17.78	21.13	25.91	31.96	34.33	38.43	3.06	5.62	8.17	10.73	13.28	15.84	16.82	18.31	19.95	21.63
64	4.67	8.92	13.17	17.41	21.66	25.91	31.96	34.33	38.43	41.94	3.27	5.98	8.69	11.40	14.11	16.82	18.31	19.95	21.63	23.34
65	4.97	10.37	15.77	21.16	26.56	31.96	34.33	38.43	41.94	45.48	3.48	6.45	9.41	12.38	15.34	18.31	19.95	21.63	23.34	25.18
66	5.47	11.24	17.01	22.79	28.56	34.33	38.43	41.94	45.48	85.64	3.83	7.05	10.28	13.50	16.73	19.95	21.63	23.34	25.18	27.31
67	6.01	12.49	18.98	25.46	31.95	38.43	41.94	45.48	85.64	94.41	4.21	7.69	11.18	14.66	18.15	21.63	23.34	25.18	27.31	29.82
68	6.62	13.68	20.75	27.81	34.88	41.94	45.48	85.64	94.41	104.58	4.63	8.37	12.11	15.86	19.60	23.34	25.18	27.31	29.82	32.84
69	7.28	14.92	22.56	30.20	37.84	45.48	85.64	94.41	104.58	116.47	5.09	9.11	13.13	17.14	21.16	25.18	27.31	29.82	32.84	36.42
70	8.00	23.53	39.06	54.58	70.11	85.64	94.41	104.58	116.47	130.19	5.60	9.94	14.28	18.63	22.97	27.31	29.82	32.84	36.42	40.44

Modal Factors: Semi-Annual: 0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 2 ($250,000 to $999,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Std NS 1	YRT Male Std NS 2	YRT Male Std NS 3	YRT Male Std NS 4	YRT Male Std NS 5	YRT Male Std NS 6	YRT Male Std NS 7	YRT Male Std NS 8	YRT Male Std NS 9	YRT Male Std NS 10	YRT Female Std NS 1	YRT Female Std NS 2	YRT Female Std NS 3	YRT Female Std NS 4	YRT Female Std NS 5	YRT Female Std NS 6	YRT Female Std NS 7	YRT Female Std NS 8	YRT Female Std NS 9	YRT Female Std NS 10
18	0.98	1.10	1.23	1.29	1.29	1.29	1.29	1.29	1.31	1.33	0.69	0.76	0.83	0.87	0.87	0.87	0.87	0.87	0.91	0.94
19	0.98	1.10	1.23	1.29	1.29	1.29	1.29	1.31	1.33	1.34	0.69	0.76	0.83	0.87	0.87	0.87	0.87	0.91	0.94	0.97
20	0.98	1.10	1.23	1.29	1.29	1.29	1.31	1.33	1.34	1.36	0.69	0.76	0.83	0.87	0.87	0.87	0.91	0.94	0.97	0.99
21	0.98	1.11	1.24	1.31	1.31	1.31	1.33	1.34	1.36	1.43	0.69	0.78	0.87	0.91	0.91	0.91	0.94	0.97	0.99	1.07
22	0.98	1.12	1.26	1.33	1.33	1.33	1.34	1.36	1.43	1.45	0.69	0.79	0.89	0.94	0.94	0.94	0.97	0.99	1.07	1.10
23	0.98	1.12	1.27	1.34	1.34	1.34	1.36	1.43	1.45	1.46	0.69	0.80	0.91	0.97	0.97	0.97	0.99	1.07	1.10	1.13
24	0.98	1.13	1.28	1.36	1.36	1.36	1.43	1.45	1.46	1.48	0.69	0.81	0.93	0.99	0.99	0.99	1.07	1.10	1.13	1.16
25	0.98	1.16	1.34	1.43	1.43	1.43	1.45	1.46	1.48	1.49	0.69	0.84	0.99	1.07	1.07	1.07	1.10	1.13	1.16	1.19
26	1.00	1.18	1.36	1.45	1.45	1.45	1.46	1.48	1.49	1.51	0.71	0.87	1.02	1.10	1.10	1.10	1.13	1.16	1.19	1.22
27	1.02	1.20	1.37	1.46	1.46	1.46	1.48	1.49	1.51	1.52	0.74	0.90	1.05	1.13	1.13	1.13	1.16	1.19	1.22	1.24
28	1.04	1.21	1.39	1.48	1.48	1.48	1.49	1.51	1.52	1.54	0.76	0.92	1.08	1.16	1.16	1.16	1.19	1.22	1.24	1.27
29	1.06	1.23	1.40	1.49	1.49	1.49	1.51	1.52	1.54	1.56	0.79	0.95	1.11	1.19	1.19	1.19	1.22	1.24	1.27	1.31
30	1.08	1.25	1.42	1.51	1.51	1.51	1.52	1.54	1.56	1.58	0.81	0.97	1.13	1.22	1.22	1.22	1.24	1.27	1.31	1.34
31	1.09	1.26	1.43	1.52	1.52	1.52	1.54	1.56	1.58	1.60	0.83	1.00	1.16	1.24	1.24	1.24	1.27	1.31	1.34	1.38
32	1.11	1.28	1.45	1.54	1.54	1.54	1.56	1.58	1.60	1.73	0.86	1.03	1.19	1.27	1.27	1.27	1.31	1.34	1.38	1.48
33	1.13	1.30	1.47	1.56	1.56	1.56	1.58	1.60	1.73	1.86	0.88	1.05	1.23	1.31	1.31	1.31	1.34	1.38	1.48	1.57
34	1.15	1.32	1.49	1.58	1.58	1.58	1.60	1.73	1.86	2.00	0.91	1.08	1.25	1.34	1.34	1.34	1.38	1.48	1.57	1.68
35	1.17	1.34	1.51	1.60	1.60	1.60	1.73	1.86	2.00	2.13	0.93	1.11	1.29	1.38	1.38	1.38	1.48	1.57	1.68	1.77
36	1.19	1.30	1.41	1.51	1.62	1.73	1.86	2.00	2.13	2.26	0.95	1.06	1.16	1.27	1.37	1.48	1.57	1.68	1.77	1.87
37	1.21	1.34	1.47	1.60	1.73	1.86	2.00	2.13	2.26	2.39	0.96	1.08	1.20	1.33	1.45	1.57	1.68	1.77	1.87	1.96
38	1.22	1.38	1.53	1.69	1.84	2.00	2.13	2.26	2.39	2.52	0.98	1.12	1.26	1.40	1.54	1.68	1.77	1.87	1.96	2.06
39	1.24	1.42	1.60	1.77	1.95	2.13	2.26	2.39	2.52	2.65	1.00	1.15	1.31	1.46	1.62	1.77	1.87	1.96	2.06	2.15
40	1.26	1.46	1.66	1.86	2.06	2.26	2.39	2.52	2.65	2.78	1.02	1.19	1.36	1.53	1.70	1.87	1.96	2.06	2.15	2.25
41	1.28	1.50	1.72	1.95	2.17	2.39	2.52	2.65	2.78	2.92	1.03	1.22	1.40	1.59	1.77	1.96	2.06	2.15	2.25	2.35
42	1.30	1.54	1.79	2.03	2.28	2.52	2.65	2.78	2.92	3.19	1.05	1.25	1.45	1.65	1.85	2.06	2.15	2.25	2.35	2.65
43	1.31	1.58	1.85	2.11	2.38	2.65	2.78	2.92	3.19	3.55	1.07	1.29	1.50	1.72	1.93	2.15	2.25	2.35	2.65	3.02
44	1.33	1.62	1.91	2.20	2.49	2.78	2.92	3.19	3.55	3.92	1.08	1.31	1.55	1.78	2.01	2.25	2.35	2.65	3.02	3.40
45	1.35	1.66	1.98	2.29	2.61	2.92	3.19	3.55	3.92	4.36	1.10	1.35	1.60	1.85	2.10	2.35	2.65	3.02	3.40	3.81
46	1.48	1.82	2.16	2.51	2.85	3.19	3.55	3.92	4.36	4.90	1.17	1.47	1.76	2.06	2.35	2.65	3.02	3.40	3.81	4.27
47	1.61	2.00	2.39	2.77	3.16	3.55	3.92	4.36	4.90	5.46	1.23	1.59	1.95	2.30	2.66	3.02	3.40	3.81	4.27	4.83
48	1.74	2.18	2.61	3.05	3.48	3.92	4.36	4.90	5.46	6.07	1.30	1.72	2.14	2.56	2.98	3.40	3.81	4.27	4.83	5.46
49	1.87	2.37	2.87	3.36	3.86	4.36	4.90	5.46	6.07	6.62	1.36	1.85	2.34	2.83	3.32	3.81	4.27	4.83	5.46	6.22
50	2.01	2.59	3.17	3.74	4.32	4.90	5.46	6.07	6.62	7.25	1.43	2.00	2.57	3.13	3.70	4.27	4.83	5.46	6.22	7.04
51	2.14	2.80	3.47	4.13	4.80	5.46	6.07	6.62	7.25	8.00	1.49	2.16	2.83	3.49	4.16	4.83	5.46	6.22	7.04	7.89
52	2.27	3.03	3.79	4.55	5.31	6.07	6.62	7.25	8.00	8.92	1.56	2.34	3.12	3.90	4.68	5.46	6.22	7.04	7.89	8.79
53	2.40	3.24	4.09	4.93	5.78	6.62	7.25	8.00	8.92	10.01	1.62	2.54	3.46	4.38	5.30	6.22	7.04	7.89	8.79	9.69
54	2.53	3.47	4.42	5.36	6.31	7.25	8.00	8.92	10.01	11.17	1.69	2.76	3.83	4.90	5.97	7.04	7.89	8.79	9.69	10.48
55	2.66	3.73	4.80	5.86	6.93	8.00	8.92	10.01	11.17	12.34	1.75	2.98	4.21	5.43	6.66	7.89	8.79	9.69	10.48	11.24
56	3.08	4.25	5.42	6.58	7.75	8.92	10.01	11.17	12.34	13.56	2.05	3.40	4.75	6.09	7.44	8.79	9.69	10.48	11.24	12.09
57	3.49	4.79	6.10	7.40	8.71	10.01	11.17	12.34	13.56	14.81	2.35	3.82	5.29	6.75	8.22	9.69	10.48	11.24	12.09	13.07
58	3.91	5.36	6.81	8.27	9.72	11.17	12.34	13.56	14.81	16.92	2.66	4.22	5.79	7.35	8.92	10.48	11.24	12.09	13.07	14.60
59	4.33	5.93	7.53	9.14	10.74	12.34	13.56	14.81	16.92	21.13	2.96	4.62	6.27	7.93	9.58	11.24	12.09	13.07	14.60	15.84
60	4.75	6.51	8.27	10.04	11.80	13.56	14.81	16.92	21.13	25.91	3.26	5.03	6.79	8.56	10.32	12.09	13.07	14.60	15.84	16.82
61	5.16	7.09	9.02	10.95	12.88	14.81	16.92	21.13	25.91	31.96	3.56	5.46	7.36	9.27	11.17	13.07	14.60	15.84	16.82	18.31
62	5.58	7.85	10.12	12.38	14.65	16.92	21.13	25.91	31.96	34.33	3.86	6.01	8.16	10.30	12.45	14.60	15.84	16.82	18.31	19.95
63	6.00	9.03	12.05	15.08	18.10	21.13	25.91	31.96	34.33	38.43	4.17	6.50	8.84	11.17	13.51	15.84	16.82	18.31	19.95	21.63
64	6.41	10.31	14.21	18.11	22.01	25.91	31.96	34.33	38.43	41.94	4.47	6.94	9.41	11.88	14.35	16.82	18.31	19.95	21.63	23.34
65	6.83	11.86	16.88	21.91	26.93	31.96	34.33	38.43	41.94	45.48	4.77	7.48	10.19	12.89	15.60	18.31	19.95	21.63	23.34	25.18
66	7.52	12.88	18.24	23.61	28.97	34.33	38.43	41.94	45.48	85.64	5.25	8.19	11.13	14.07	17.01	19.95	21.63	23.34	25.18	27.31
67	8.27	14.30	20.33	26.37	32.40	38.43	41.94	45.48	85.64	94.41	5.77	8.94	12.11	15.29	18.46	21.63	23.34	25.18	27.31	29.82
68	9.09	15.66	22.23	28.80	35.37	41.94	45.48	85.64	94.41	104.58	6.35	9.75	13.15	16.54	19.94	23.34	25.18	27.31	29.82	32.84
69	10.00	17.10	24.19	31.29	38.38	45.48	85.64	94.41	104.58	116.47	6.99	10.63	14.27	17.90	21.54	25.18	27.31	29.82	32.84	36.42
70	11.00	25.93	40.86	55.78	70.71	85.64	94.41	104.58	116.47	130.19	7.69	11.61	15.54	19.46	23.39	27.31	29.82	32.84	36.42	40.44

Modal Factors: Semi-Annual: 0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 2 ($250,000 to $999,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Sel SM 1	YRT Male Sel SM 2	YRT Male Sel SM 3	YRT Male Sel SM 4	YRT Male Sel SM 5	YRT Male Sel SM 6	YRT Male Sel SM 7	YRT Male Sel SM 8	YRT Male Sel SM 9	YRT Male Sel SM 10	YRT Female Sel SM 1	YRT Female Sel SM 2	YRT Female Sel SM 3	YRT Female Sel SM 4	YRT Female Sel SM 5	YRT Female Sel SM 6	YRT Female Sel SM 7	YRT Female Sel SM 8	YRT Female Sel SM 9	YRT Female Sel SM 10
18	1.16	1.51	1.86	2.03	2.03	2.03	2.03	2.03	2.04	2.05	0.85	1.06	1.27	1.37	1.37	1.37	1.37	1.37	1.40	1.47
19	1.16	1.51	1.86	2.03	2.03	2.03	2.03	2.04	2.05	2.06	0.85	1.06	1.27	1.37	1.37	1.37	1.37	1.40	1.47	1.52
20	1.16	1.51	1.86	2.03	2.03	2.03	2.04	2.05	2.06	2.08	0.85	1.06	1.27	1.37	1.37	1.37	1.40	1.47	1.52	1.57
21	1.16	1.51	1.86	2.04	2.04	2.04	2.05	2.06	2.08	2.17	0.85	1.07	1.29	1.40	1.40	1.40	1.47	1.52	1.57	1.69
22	1.16	1.52	1.87	2.05	2.05	2.05	2.06	2.08	2.17	2.22	0.85	1.10	1.35	1.47	1.47	1.47	1.52	1.57	1.69	1.75
23	1.16	1.52	1.88	2.06	2.06	2.06	2.08	2.17	2.22	2.28	0.85	1.12	1.39	1.52	1.52	1.52	1.57	1.69	1.75	1.81
24	1.16	1.53	1.90	2.08	2.08	2.08	2.17	2.22	2.28	2.33	0.85	1.14	1.43	1.57	1.57	1.57	1.69	1.75	1.81	1.87
25	1.16	1.56	1.97	2.17	2.17	2.17	2.22	2.28	2.33	2.39	0.85	1.19	1.52	1.69	1.69	1.69	1.75	1.81	1.87	1.93
26	1.19	1.60	2.02	2.22	2.22	2.22	2.28	2.33	2.39	2.44	0.88	1.23	1.58	1.75	1.75	1.75	1.81	1.87	1.93	1.99
27	1.21	1.64	2.06	2.28	2.28	2.28	2.33	2.39	2.44	2.49	0.90	1.26	1.63	1.81	1.81	1.81	1.87	1.93	1.99	2.05
28	1.24	1.68	2.11	2.33	2.33	2.33	2.39	2.44	2.49	2.55	0.93	1.31	1.68	1.87	1.87	1.87	1.93	1.99	2.05	2.11
29	1.26	1.71	2.16	2.39	2.39	2.39	2.44	2.49	2.55	2.61	0.95	1.34	1.73	1.93	1.93	1.93	1.99	2.05	2.11	2.18
30	1.29	1.75	2.21	2.44	2.44	2.44	2.49	2.55	2.61	2.67	0.98	1.38	1.79	1.99	1.99	1.99	2.05	2.11	2.18	2.24
31	1.32	1.79	2.26	2.49	2.49	2.49	2.55	2.61	2.67	2.73	1.01	1.43	1.84	2.05	2.05	2.05	2.11	2.18	2.24	2.31
32	1.34	1.82	2.31	2.55	2.55	2.55	2.61	2.67	2.73	3.06	1.03	1.46	1.89	2.11	2.11	2.11	2.18	2.24	2.31	2.61
33	1.37	1.87	2.36	2.61	2.61	2.61	2.67	2.73	3.06	3.40	1.06	1.51	1.96	2.18	2.18	2.18	2.24	2.31	2.61	2.91
34	1.39	1.90	2.41	2.67	2.67	2.67	2.73	3.06	3.40	3.74	1.08	1.54	2.01	2.24	2.24	2.24	2.31	2.61	2.91	3.21
35	1.42	1.94	2.47	2.73	2.73	2.73	3.06	3.40	3.74	4.07	1.11	1.59	2.07	2.31	2.31	2.31	2.61	2.91	3.21	3.51
36	1.49	1.80	2.12	2.43	2.75	3.06	3.40	3.74	4.07	4.41	1.16	1.45	1.74	2.03	2.32	2.61	2.91	3.21	3.51	3.81
37	1.55	1.92	2.29	2.66	3.03	3.40	3.74	4.07	4.41	4.74	1.21	1.55	1.89	2.23	2.57	2.91	3.21	3.51	3.81	4.11
38	1.62	2.04	2.47	2.89	3.32	3.74	4.07	4.41	4.74	5.07	1.26	1.65	2.04	2.43	2.82	3.21	3.51	3.81	4.11	4.41
39	1.68	2.16	2.64	3.12	3.59	4.07	4.41	4.74	5.07	5.40	1.31	1.75	2.19	2.63	3.07	3.51	3.81	4.11	4.41	4.70
40	1.75	2.28	2.81	3.34	3.87	4.41	4.74	5.07	5.40	5.74	1.37	1.86	2.35	2.83	3.32	3.81	4.11	4.41	4.70	5.00
41	1.81	2.40	2.98	3.57	4.15	4.74	5.07	5.40	5.74	6.08	1.42	1.96	2.50	3.03	3.57	4.11	4.41	4.70	5.00	5.31
42	1.88	2.52	3.16	3.79	4.43	5.07	5.40	5.74	6.08	6.64	1.47	2.06	2.64	3.23	3.82	4.41	4.70	5.00	5.31	5.98
43	1.94	2.63	3.33	4.02	4.71	5.40	5.74	6.08	6.64	7.37	1.52	2.16	2.79	3.43	4.07	4.70	5.00	5.31	5.98	6.70
44	2.01	2.76	3.50	4.25	4.99	5.74	6.08	6.64	7.37	8.16	1.57	2.26	2.94	3.63	4.32	5.00	5.31	5.98	6.70	7.47
45	2.07	2.87	3.67	4.48	5.28	6.08	6.64	7.37	8.16	9.12	1.62	2.36	3.10	3.83	4.57	5.31	5.98	6.70	7.47	8.36
46	2.33	3.19	4.05	4.92	5.78	6.64	7.37	8.16	9.12	10.21	1.79	2.63	3.47	4.30	5.14	5.98	6.70	7.47	8.36	9.35
47	2.58	3.54	4.50	5.45	6.41	7.37	8.16	9.12	10.21	11.37	1.96	2.91	3.86	4.80	5.75	6.70	7.47	8.36	9.35	10.45
48	2.84	3.90	4.97	6.03	7.10	8.16	9.12	10.21	11.37	12.66	2.13	3.20	4.27	5.33	6.40	7.47	8.36	9.35	10.45	11.75
49	3.10	4.30	5.51	6.71	7.92	9.12	10.21	11.37	12.66	13.77	2.30	3.51	4.72	5.94	7.15	8.36	9.35	10.45	11.75	13.19
50	3.36	4.73	6.10	7.47	8.84	10.21	11.37	12.66	13.77	15.14	2.48	3.85	5.23	6.60	7.98	9.35	10.45	11.75	13.19	14.82
51	3.61	5.16	6.71	8.27	9.82	11.37	12.66	13.77	15.14	16.78	2.65	4.21	5.77	7.33	8.89	10.45	11.75	13.19	14.82	16.52
52	3.87	5.63	7.39	9.14	10.90	12.66	13.77	15.14	16.78	18.78	2.82	4.61	6.39	8.18	9.96	11.75	13.19	14.82	16.52	18.13
53	4.13	6.06	7.99	9.91	11.84	13.77	15.14	16.78	18.78	22.72	2.99	5.03	7.07	9.11	11.15	13.19	14.82	16.52	18.13	19.58
54	4.38	6.53	8.68	10.84	12.99	15.14	16.78	18.78	22.72	28.03	3.16	5.49	7.82	10.16	12.49	14.82	16.52	18.13	19.58	20.97
55	4.64	7.07	9.50	11.92	14.35	16.78	18.78	22.72	28.03	33.81	3.33	5.97	8.61	11.24	13.88	16.52	18.13	19.58	20.97	22.21
56	5.05	7.80	10.54	13.29	16.03	18.78	22.72	28.03	33.81	40.32	3.52	6.44	9.36	12.29	15.21	18.13	19.58	20.97	22.21	23.51
57	5.45	8.90	12.36	15.81	19.27	22.72	28.03	33.81	40.32	48.96	3.72	6.89	10.06	13.24	16.41	19.58	20.97	22.21	23.51	25.13
58	5.86	10.29	14.73	19.16	23.60	28.03	33.81	40.32	48.96	58.35	3.91	7.32	10.73	14.15	17.56	20.97	22.21	23.51	25.13	27.07
59	6.26	11.77	17.28	22.79	28.30	33.81	40.32	48.96	58.35	68.40	4.11	7.73	11.35	14.97	18.59	22.21	23.51	25.13	27.07	29.61
60	6.67	13.40	20.13	26.86	33.59	40.32	48.96	58.35	68.40	77.13	4.30	8.14	11.98	15.83	19.67	23.51	25.13	27.07	29.61	31.53
61	7.07	15.45	23.83	32.20	40.58	48.96	58.35	68.40	77.13	81.07	4.49	8.62	12.75	16.87	21.00	25.13	27.07	29.61	31.53	36.03
62	7.48	17.65	27.83	38.00	48.18	58.35	68.40	77.13	81.07	87.25	4.69	9.17	13.64	18.12	22.59	27.07	29.61	31.53	36.03	39.45
63	7.88	19.98	32.09	44.19	56.30	68.40	77.13	81.07	87.25	95.65	4.88	9.83	14.77	19.72	24.66	29.61	31.53	36.03	39.45	43.28
64	8.29	22.06	35.83	49.59	63.36	77.13	81.07	87.25	95.65	104.09	5.08	10.37	15.66	20.95	26.24	31.53	36.03	39.45	43.28	47.43
65	8.69	23.17	37.64	52.12	66.59	81.07	87.25	95.65	104.09	112.62	5.27	11.42	17.57	23.73	29.88	36.03	39.45	43.28	47.43	51.98
66	9.56	25.10	40.64	56.17	71.71	87.25	95.65	104.09	112.62	122.54	5.80	12.53	19.26	25.99	32.72	39.45	43.28	47.43	51.98	57.02
67	10.52	27.55	44.57	61.60	78.62	95.65	104.09	112.62	122.54	133.10	6.38	13.76	21.14	28.52	35.90	43.28	47.43	51.98	57.02	62.56
68	11.57	30.07	48.58	67.08	85.59	104.09	112.62	122.54	133.10	145.30	7.01	15.09	23.18	31.26	39.35	47.43	51.98	57.02	62.56	68.65
69	12.72	32.70	52.68	72.66	92.64	112.62	122.54	133.10	145.30	159.41	7.71	16.56	25.42	34.27	43.13	51.98	57.02	62.56	68.65	75.38
70	14.00	35.71	57.42	79.12	100.83	122.54	133.10	145.30	159.41	175.46	8.49	18.20	27.90	37.61	47.31	57.02	62.56	68.65	75.38	82.65

Modal Factors: Semi-Annual: 0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT-07 Premium Band 2 ($250,000 to $999,999) - Version 12.10.07
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Std Sm 1	YRT Male Std Sm 2	YRT Male Std Sm 3	YRT Male Std Sm 4	YRT Male Std Sm 5	YRT Male Std Sm 6	YRT Male Std Sm 7	YRT Male Std Sm 8	YRT Male Std Sm 9	YRT Male Std Sm 10	YRT Female Std Sm 1	YRT Female Std Sm 2	YRT Female Std Sm 3	YRT Female Std Sm 4	YRT Female Std Sm 5	YRT Female Std Sm 6	YRT Female Std Sm 7	YRT Female Std Sm 8	YRT Female Std Sm 9	YRT Female Std Sm 10
18	1.69	1.83	1.96	2.03	2.03	2.03	2.03	2.03	2.04	2.05	1.26	1.30	1.35	1.37	1.37	1.37	1.37	1.37	1.40	1.47
19	1.69	1.83	1.96	2.03	2.03	2.03	2.03	2.04	2.05	2.06	1.26	1.30	1.35	1.37	1.37	1.37	1.37	1.40	1.47	1.52
20	1.69	1.83	1.96	2.03	2.03	2.03	2.04	2.05	2.06	2.08	1.26	1.30	1.35	1.37	1.37	1.37	1.40	1.47	1.52	1.57
21	1.69	1.83	1.97	2.04	2.04	2.04	2.05	2.06	2.08	2.17	1.26	1.32	1.37	1.40	1.40	1.40	1.47	1.52	1.57	1.69
22	1.69	1.83	1.98	2.05	2.05	2.05	2.06	2.08	2.17	2.22	1.26	1.34	1.43	1.47	1.47	1.47	1.52	1.57	1.69	1.75
23	1.69	1.84	1.99	2.06	2.06	2.06	2.08	2.17	2.22	2.28	1.26	1.36	1.47	1.52	1.52	1.52	1.57	1.69	1.75	1.81
24	1.69	1.85	2.00	2.08	2.08	2.08	2.17	2.22	2.28	2.33	1.26	1.38	1.51	1.57	1.57	1.57	1.69	1.75	1.81	1.87
25	1.69	1.88	2.07	2.17	2.17	2.17	2.22	2.28	2.33	2.39	1.26	1.43	1.60	1.69	1.69	1.69	1.75	1.81	1.87	1.93
26	1.72	1.92	2.12	2.22	2.22	2.22	2.28	2.33	2.39	2.44	1.31	1.49	1.66	1.75	1.75	1.75	1.81	1.87	1.93	1.99
27	1.75	1.96	2.17	2.28	2.28	2.28	2.33	2.39	2.44	2.49	1.35	1.53	1.72	1.81	1.81	1.81	1.87	1.93	1.99	2.05
28	1.77	1.99	2.22	2.33	2.33	2.33	2.39	2.44	2.49	2.55	1.40	1.59	1.78	1.87	1.87	1.87	1.93	1.99	2.05	2.11
29	1.80	2.03	2.27	2.39	2.39	2.39	2.44	2.49	2.55	2.61	1.44	1.64	1.83	1.93	1.93	1.93	1.99	2.05	2.11	2.18
30	1.83	2.07	2.32	2.44	2.44	2.44	2.49	2.55	2.61	2.67	1.49	1.69	1.89	1.99	1.99	1.99	2.05	2.11	2.18	2.24
31	1.86	2.11	2.37	2.49	2.49	2.49	2.55	2.61	2.67	2.73	1.54	1.74	1.95	2.05	2.05	2.05	2.11	2.18	2.24	2.31
32	1.89	2.15	2.42	2.55	2.55	2.55	2.61	2.67	2.73	3.06	1.58	1.79	2.00	2.11	2.11	2.11	2.18	2.24	2.31	2.61
33	1.91	2.19	2.47	2.61	2.61	2.61	2.67	2.73	3.06	3.40	1.63	1.85	2.07	2.18	2.18	2.18	2.24	2.31	2.61	2.91
34	1.94	2.23	2.52	2.67	2.67	2.67	2.73	3.06	3.40	3.74	1.67	1.90	2.13	2.24	2.24	2.24	2.31	2.61	2.91	3.21
35	1.97	2.27	2.58	2.73	2.73	2.73	3.06	3.40	3.74	4.07	1.72	1.96	2.19	2.31	2.31	2.31	2.61	2.91	3.21	3.51
36	2.05	2.25	2.46	2.66	2.86	3.06	3.40	3.74	4.07	4.41	1.76	1.93	2.10	2.27	2.44	2.61	2.91	3.21	3.51	3.81
37	2.13	2.38	2.64	2.89	3.14	3.40	3.74	4.07	4.41	4.74	1.79	2.01	2.24	2.46	2.68	2.91	3.21	3.51	3.81	4.11
38	2.20	2.51	2.82	3.12	3.43	3.74	4.07	4.41	4.74	5.07	1.83	2.11	2.38	2.66	2.94	3.21	3.51	3.81	4.11	4.41
39	2.28	2.64	3.00	3.36	3.71	4.07	4.41	4.74	5.07	5.40	1.86	2.19	2.52	2.85	3.18	3.51	3.81	4.11	4.41	4.70
40	2.36	2.77	3.18	3.59	4.00	4.41	4.74	5.07	5.40	5.74	1.90	2.28	2.66	3.05	3.43	3.81	4.11	4.41	4.70	5.00
41	2.44	2.90	3.36	3.82	4.28	4.74	5.07	5.40	5.74	6.08	1.94	2.37	2.81	3.24	3.67	4.11	4.41	4.70	5.00	5.31
42	2.52	3.03	3.54	4.05	4.56	5.07	5.40	5.74	6.08	6.64	1.97	2.46	2.94	3.43	3.92	4.41	4.70	5.00	5.31	5.98
43	2.59	3.15	3.72	4.28	4.84	5.40	5.74	6.08	6.64	7.37	2.01	2.55	3.09	3.63	4.17	4.70	5.00	5.31	5.98	6.70
44	2.67	3.28	3.90	4.51	5.12	5.74	6.08	6.64	7.37	8.16	2.04	2.63	3.22	3.82	4.41	5.00	5.31	5.98	6.70	7.47
45	2.75	3.42	4.08	4.75	5.41	6.08	6.64	7.37	8.16	9.12	2.08	2.73	3.37	4.02	4.66	5.31	5.98	6.70	7.47	8.36
46	3.03	3.75	4.47	5.20	5.92	6.64	7.37	8.16	9.12	10.21	2.25	3.00	3.74	4.49	5.23	5.98	6.70	7.47	8.36	9.35
47	3.30	4.11	4.93	5.74	6.56	7.37	8.16	9.12	10.21	11.37	2.42	3.28	4.13	4.99	5.84	6.70	7.47	8.36	9.35	10.45
48	3.58	4.50	5.41	6.33	7.24	8.16	9.12	10.21	11.37	12.66	2.59	3.57	4.54	5.52	6.49	7.47	8.36	9.35	10.45	11.75
49	3.85	4.90	5.96	7.01	8.07	9.12	10.21	11.37	12.66	13.77	2.76	3.88	5.00	6.12	7.24	8.36	9.35	10.45	11.75	13.19
50	4.13	5.35	6.56	7.78	8.99	10.21	11.37	12.66	13.77	15.14	2.93	4.21	5.50	6.78	8.07	9.35	10.45	11.75	13.19	14.82
51	4.40	5.79	7.19	8.58	9.98	11.37	12.66	13.77	15.14	16.78	3.10	4.57	6.04	7.51	8.98	10.45	11.75	13.19	14.82	16.52
52	4.68	6.28	7.87	9.47	11.06	12.66	13.77	15.14	16.78	18.78	3.27	4.97	6.66	8.36	10.05	11.75	13.19	14.82	16.52	18.13
53	4.95	6.71	8.48	10.24	12.01	13.77	15.14	16.78	18.78	22.72	3.44	5.39	7.34	9.29	11.24	13.19	14.82	16.52	18.13	19.58
54	5.23	7.21	9.19	11.18	13.16	15.14	16.78	18.78	22.72	28.03	3.61	5.85	8.09	10.34	12.58	14.82	16.52	18.13	19.58	20.97
55	5.50	7.76	10.01	12.27	14.52	16.78	18.78	22.72	28.03	33.81	3.78	6.33	8.88	11.42	13.97	16.52	18.13	19.58	20.97	22.21
56	6.19	8.71	11.23	13.74	16.26	18.78	22.72	28.03	33.81	40.32	4.11	6.91	9.72	12.52	15.33	18.13	19.58	20.97	22.21	23.51
57	6.88	10.05	13.22	16.38	19.55	22.72	28.03	33.81	40.32	48.96	4.44	7.47	10.50	13.52	16.55	19.58	20.97	22.21	23.51	25.13
58	7.57	11.66	15.75	19.85	23.94	28.03	33.81	40.32	48.96	58.35	4.77	8.01	11.25	14.49	17.73	20.97	22.21	23.51	25.13	27.07
59	8.26	13.37	18.48	23.59	28.70	33.81	40.32	48.96	58.35	68.40	5.10	8.52	11.94	15.37	18.79	22.21	23.51	25.13	27.07	29.61
60	8.95	15.22	21.50	27.77	34.05	40.32	48.96	58.35	68.40	77.13	5.44	9.05	12.67	16.28	19.90	23.51	25.13	27.07	29.61	31.53
61	9.64	17.50	25.37	33.23	41.10	48.96	58.35	68.40	77.13	81.07	5.77	9.64	13.51	17.39	21.26	25.13	27.07	29.61	31.53	36.03
62	10.33	19.93	29.54	39.14	48.75	58.35	68.40	77.13	81.07	87.25	6.10	10.29	14.49	18.68	22.88	27.07	29.61	31.53	36.03	39.45
63	11.02	22.50	33.97	45.45	56.92	68.40	77.13	81.07	87.25	95.65	6.43	11.07	15.70	20.34	24.97	29.61	31.53	36.03	39.45	43.28
64	11.71	24.79	37.88	50.96	64.05	77.13	81.07	87.25	95.65	104.09	6.76	11.71	16.67	21.62	26.58	31.53	36.03	39.45	43.28	47.43
65	12.40	26.13	39.87	53.60	67.34	81.07	87.25	95.65	104.09	112.62	7.09	12.88	18.67	24.45	30.24	36.03	39.45	43.28	47.43	51.98
66	13.64	28.36	43.08	57.81	72.53	87.25	95.65	104.09	112.62	122.54	7.80	14.13	20.46	26.79	33.12	39.45	43.28	47.43	51.98	57.02
67	15.00	31.13	47.26	63.39	79.52	95.65	104.09	112.62	122.54	133.10	8.58	15.52	22.46	29.40	36.34	43.28	47.43	51.98	57.02	62.56
68	16.50	34.02	51.54	69.05	86.57	104.09	112.62	122.54	133.10	145.30	9.44	17.04	24.64	32.23	39.83	47.43	51.98	57.02	62.56	68.65
69	18.67	37.46	56.25	75.04	93.83	112.62	122.54	133.10	145.30	159.41	10.45	18.76	27.06	35.37	43.67	51.98	57.02	62.56	68.65	75.38
70	21.10	41.39	61.68	81.96	102.25	122.54	133.10	145.30	159.41	175.46	11.71	20.77	29.83	38.90	47.96	57.02	62.56	68.65	75.38	82.65

Modal Factors: Semi-Annual: 0.51; Quarterly:0.26; Monthly:0.0875.
Policy Fees: $50; Semi-Annual: $25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. 250K Band, $250,000 to $999,999, 1,000K Band: $1,000,000+

Standard Issue YRT 07 Premium Band 3 ($1,000,000+)
1 Year Renwable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Pref Plus 1	YRT Male Pref Plus 2	YRT Male Pref Plus 3	YRT Male Pref Plus 4	YRT Male Pref Plus 5	YRT Male Pref Plus 6	YRT Male Pref Plus 7	YRT Male Pref Plus 8	YRT Male Pref Plus 9	YRT Male Pref Plus 10	YRT Female Pref Plus 1	YRT Female Pref Plus 2	YRT Female Pref Plus 3	YRT Female Pref Plus 4	YRT Female Pref Plus 5	YRT Female Pref Plus 6	YRT Female Pref Plus 7	YRT Female Pref Plus 8	YRT Female Pref Plus 9	YRT Female Pref Plus 10
18	0.43	0.77	1.10	1.27	1.27	1.27	1.27	1.27	1.29	1.31	0.29	0.51	0.74	0.85	0.85	0.85	0.85	0.85	0.89	0.92
19	0.43	0.77	1.10	1.27	1.27	1.27	1.27	1.29	1.31	1.32	0.29	0.51	0.74	0.85	0.85	0.85	0.85	0.89	0.92	0.95
20	0.43	0.77	1.10	1.27	1.27	1.27	1.29	1.31	1.32	1.34	0.29	0.51	0.74	0.85	0.85	0.85	0.89	0.92	0.95	0.97
21	0.43	0.77	1.12	1.29	1.29	1.29	1.31	1.32	1.34	1.39	0.29	0.53	0.77	0.89	0.89	0.89	0.92	0.95	0.97	1.03
22	0.43	0.78	1.13	1.31	1.31	1.31	1.32	1.34	1.39	1.41	0.29	0.54	0.79	0.92	0.92	0.92	0.95	0.97	1.03	1.06
23	0.43	0.79	1.14	1.32	1.32	1.32	1.34	1.39	1.41	1.42	0.29	0.55	0.82	0.95	0.95	0.95	0.97	1.03	1.06	1.09
24	0.43	0.79	1.16	1.34	1.34	1.34	1.39	1.41	1.42	1.44	0.29	0.56	0.83	0.97	0.97	0.97	1.03	1.06	1.09	1.12
25	0.43	0.81	1.20	1.39	1.39	1.39	1.41	1.42	1.44	1.45	0.29	0.59	0.88	1.03	1.03	1.03	1.06	1.09	1.12	1.15
26	0.43	0.82	1.21	1.41	1.41	1.41	1.42	1.44	1.45	1.47	0.29	0.60	0.91	1.06	1.06	1.06	1.09	1.12	1.15	1.18
27	0.43	0.83	1.22	1.42	1.42	1.42	1.44	1.45	1.47	1.48	0.30	0.62	0.93	1.09	1.09	1.09	1.12	1.15	1.18	1.20
28	0.43	0.83	1.23	1.44	1.44	1.44	1.45	1.47	1.48	1.50	0.30	0.63	0.95	1.12	1.12	1.12	1.15	1.18	1.20	1.23
29	0.43	0.84	1.25	1.45	1.45	1.45	1.47	1.48	1.50	1.51	0.31	0.64	0.98	1.15	1.15	1.15	1.18	1.20	1.23	1.26
30	0.43	0.84	1.26	1.47	1.47	1.47	1.48	1.50	1.51	1.53	0.31	0.66	1.00	1.18	1.18	1.18	1.20	1.23	1.26	1.29
31	0.43	0.85	1.27	1.48	1.48	1.48	1.50	1.51	1.53	1.54	0.31	0.67	1.03	1.20	1.20	1.20	1.23	1.26	1.29	1.32
32	0.43	0.86	1.28	1.50	1.50	1.50	1.51	1.53	1.54	1.67	0.32	0.69	1.05	1.23	1.23	1.23	1.26	1.29	1.32	1.42
33	0.43	0.86	1.29	1.51	1.51	1.51	1.53	1.54	1.67	1.80	0.32	0.70	1.07	1.26	1.26	1.26	1.29	1.32	1.42	1.51
34	0.43	0.87	1.31	1.53	1.53	1.53	1.54	1.67	1.80	1.93	0.33	0.71	1.10	1.29	1.29	1.29	1.32	1.42	1.51	1.61
35	0.43	0.87	1.32	1.54	1.54	1.54	1.67	1.80	1.93	2.06	0.33	0.73	1.12	1.32	1.32	1.32	1.42	1.51	1.61	1.70
36	0.46	0.70	0.94	1.19	1.43	1.67	1.80	1.93	2.06	2.19	0.35	0.56	0.78	0.99	1.20	1.42	1.51	1.61	1.70	1.80
37	0.49	0.75	1.01	1.28	1.54	1.80	1.93	2.06	2.19	2.32	0.38	0.61	0.83	1.06	1.28	1.51	1.61	1.70	1.80	1.89
38	0.52	0.80	1.08	1.37	1.65	1.93	2.06	2.19	2.32	2.45	0.40	0.64	0.88	1.12	1.36	1.61	1.70	1.80	1.89	1.99
39	0.55	0.85	1.15	1.46	1.76	2.06	2.19	2.32	2.45	2.58	0.42	0.68	0.93	1.19	1.44	1.70	1.80	1.89	1.99	2.08
40	0.59	0.91	1.23	1.55	1.87	2.19	2.32	2.45	2.58	2.71	0.45	0.72	0.99	1.26	1.53	1.80	1.89	1.99	2.08	2.18
41	0.62	0.96	1.30	1.64	1.98	2.32	2.45	2.58	2.71	2.84	0.47	0.75	1.04	1.32	1.61	1.89	1.99	2.08	2.18	2.27
42	0.65	1.01	1.37	1.73	2.09	2.45	2.58	2.71	2.84	3.11	0.49	0.79	1.09	1.39	1.69	1.99	2.08	2.18	2.27	2.57
43	0.68	1.06	1.44	1.82	2.20	2.58	2.71	2.84	3.11	3.47	0.51	0.82	1.14	1.45	1.77	2.08	2.18	2.27	2.57	2.94
44	0.71	1.11	1.51	1.91	2.31	2.71	2.84	3.11	3.47	3.84	0.54	0.87	1.19	1.52	1.85	2.18	2.27	2.57	2.94	3.32
45	0.74	1.16	1.58	2.00	2.42	2.84	3.11	3.47	3.84	4.28	0.56	0.90	1.24	1.59	1.93	2.27	2.57	2.94	3.32	3.73
46	0.81	1.27	1.73	2.19	2.65	3.11	3.47	3.84	4.28	4.82	0.59	0.99	1.38	1.78	2.17	2.57	2.94	3.32	3.73	4.19
47	0.87	1.39	1.91	2.43	2.95	3.47	3.84	4.28	4.82	5.38	0.63	1.09	1.55	2.02	2.48	2.94	3.32	3.73	4.19	4.75
48	0.94	1.52	2.10	2.68	3.26	3.84	4.28	4.82	5.38	5.99	0.66	1.19	1.72	2.26	2.79	3.32	3.73	4.19	4.75	5.38
49	1.00	1.66	2.31	2.97	3.62	4.28	4.82	5.38	5.99	6.54	0.69	1.30	1.91	2.51	3.12	3.73	4.19	4.75	5.38	6.14
50	1.07	1.82	2.57	3.32	4.07	4.82	5.38	5.99	6.54	7.17	0.73	1.42	2.11	2.81	3.50	4.19	4.75	5.38	6.14	6.96
51	1.13	1.98	2.83	3.68	4.53	5.38	5.99	6.54	7.17	7.92	0.76	1.56	2.36	3.15	3.95	4.75	5.38	6.14	6.96	7.81
52	1.20	2.16	3.12	4.07	5.03	5.99	6.54	7.17	7.92	8.84	0.79	1.71	2.63	3.54	4.46	5.38	6.14	6.96	7.81	8.71
53	1.26	2.32	3.37	4.43	5.48	6.54	7.17	7.92	8.84	9.93	0.82	1.88	2.95	4.01	5.08	6.14	6.96	7.81	8.71	9.61
54	1.33	2.50	3.67	4.83	6.00	7.17	7.92	8.84	9.93	11.09	0.86	2.08	3.30	4.52	5.74	6.96	7.81	8.71	9.61	10.40
55	1.39	2.70	4.00	5.31	6.61	7.92	8.84	9.93	11.09	12.26	0.89	2.27	3.66	5.04	6.43	7.81	8.71	9.61	10.40	11.16
56	1.57	3.02	4.48	5.93	7.39	8.84	9.93	11.09	12.26	13.48	1.01	2.55	4.09	5.63	7.17	8.71	9.61	10.40	11.16	12.01
57	1.75	3.39	5.02	6.66	8.29	9.93	11.09	12.26	13.48	14.73	1.14	2.83	4.53	6.22	7.92	9.61	10.40	11.16	12.01	12.99
58	1.93	3.76	5.59	7.43	9.26	11.09	12.26	13.48	14.73	16.84	1.26	3.09	4.92	6.74	8.57	10.40	11.16	12.01	12.99	14.52
59	2.11	4.14	6.17	8.20	10.23	12.26	13.48	14.73	16.84	21.05	1.39	3.34	5.30	7.25	9.21	11.16	12.01	12.99	14.52	15.76
60	2.30	4.54	6.77	9.01	11.24	13.48	14.73	16.84	21.05	25.83	1.51	3.61	5.71	7.81	9.91	12.01	12.99	14.52	15.76	16.74
61	2.48	4.93	7.38	9.83	12.28	14.73	16.84	21.05	25.83	31.88	1.63	3.90	6.17	8.45	10.72	12.99	14.52	15.76	16.74	18.23
62	2.66	5.50	8.33	11.17	14.00	16.84	21.05	25.83	31.88	34.25	1.76	4.31	6.86	9.42	11.97	14.52	15.76	16.74	18.23	19.87
63	2.84	6.48	10.12	13.77	17.41	21.05	25.83	31.88	34.25	38.35	1.88	4.66	7.43	10.21	12.98	15.76	16.74	18.23	19.87	21.55
64	3.02	7.58	12.14	16.71	21.27	25.83	31.88	34.25	38.35	41.86	2.01	4.96	7.90	10.85	13.79	16.74	18.23	19.87	21.55	23.26
65	3.20	8.94	14.67	20.41	26.14	31.88	34.25	38.35	41.86	45.40	2.13	5.35	8.57	11.79	15.01	18.23	19.87	21.55	23.26	25.10
66	3.52	9.67	15.81	21.96	28.10	34.25	38.35	41.86	45.40	85.56	2.34	5.85	9.35	12.86	16.36	19.87	21.55	23.26	25.10	27.23
67	3.87	10.77	17.66	24.56	31.45	38.35	41.86	45.40	85.56	94.33	2.58	6.37	10.17	13.96	17.76	21.55	23.26	25.10	27.23	29.74
68	4.26	11.78	19.30	26.82	34.34	41.86	45.40	85.56	94.33	104.50	2.83	6.92	11.00	15.09	19.17	23.26	25.10	27.23	29.74	32.76
69	4.68	12.82	20.97	29.11	37.26	45.40	85.56	94.33	104.50	116.39	3.12	7.52	11.91	16.31	20.70	25.10	27.23	29.74	32.76	36.34
70	5.22	21.29	37.36	53.42	69.49	85.56	94.33	104.50	116.39	130.11	3.43	8.19	12.95	17.71	22.47	27.23	29.74	32.76	36.34	40.36

Modal Factors: Semi-Annual:0.51; Quarterly: 0.26; Monthly:0.0875.
Policy Fees: Annual:$50; Semi-Annual:$25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. $250K Band: $250,000 to $999,999. 1,000K Band: $1,000,000+

Standard Issue YRT 07 Premium Band 3 ($1,000,000+)
1 Year Renwable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Pref NT 1	YRT Male Pref NT 2	YRT Male Pref NT 3	YRT Male Pref NT 4	YRT Male Pref NT 5	YRT Male Pref NT 6	YRT Male Pref NT 7	YRT Male Pref NT 8	YRT Male Pref NT 9	YRT Male Pref NT 10	YRT Female Pref NT 1	YRT Female Pref NT 2	YRT Female Pref NT 3	YRT Female Pref NT 4	YRT Female Pref NT 5	YRT Female Pref NT 6	YRT Female Pref NT 7	YRT Female Pref NT 8	YRT Female Pref NT 9	YRT Female Pref NT 10
18	0.53	0.83	1.12	1.27	1.27	1.27	1.27	1.27	1.29	1.31	0.36	0.56	0.75	0.85	0.85	0.85	0.85	0.85	0.89	0.92
19	0.53	0.83	1.12	1.27	1.27	1.27	1.27	1.29	1.31	1.32	0.36	0.56	0.75	0.85	0.85	0.85	0.85	0.89	0.92	0.95
20	0.53	0.83	1.12	1.27	1.27	1.27	1.29	1.31	1.32	1.34	0.36	0.56	0.75	0.85	0.85	0.85	0.89	0.92	0.95	0.97
21	0.53	0.83	1.14	1.29	1.29	1.29	1.31	1.32	1.34	1.39	0.36	0.57	0.78	0.89	0.89	0.89	0.92	0.95	0.97	1.03
22	0.53	0.84	1.15	1.31	1.31	1.31	1.32	1.34	1.39	1.41	0.36	0.58	0.81	0.92	0.92	0.92	0.95	0.97	1.03	1.06
23	0.53	0.85	1.16	1.32	1.32	1.32	1.34	1.39	1.41	1.42	0.36	0.60	0.83	0.95	0.95	0.95	0.97	1.03	1.06	1.09
24	0.53	0.85	1.18	1.34	1.34	1.34	1.39	1.41	1.42	1.44	0.36	0.60	0.85	0.97	0.97	0.97	1.03	1.06	1.09	1.12
25	0.53	0.87	1.22	1.39	1.39	1.39	1.41	1.42	1.44	1.45	0.36	0.63	0.90	1.03	1.03	1.03	1.06	1.09	1.12	1.15
26	0.53	0.88	1.23	1.41	1.41	1.41	1.42	1.44	1.45	1.47	0.36	0.64	0.92	1.06	1.06	1.06	1.09	1.12	1.15	1.18
27	0.53	0.89	1.24	1.42	1.42	1.42	1.44	1.45	1.47	1.48	0.37	0.66	0.94	1.09	1.09	1.09	1.12	1.15	1.18	1.20
28	0.53	0.89	1.25	1.44	1.44	1.44	1.45	1.47	1.48	1.50	0.37	0.67	0.97	1.12	1.12	1.12	1.15	1.18	1.20	1.23
29	0.53	0.90	1.27	1.45	1.45	1.45	1.47	1.48	1.50	1.51	0.38	0.69	0.99	1.15	1.15	1.15	1.18	1.20	1.23	1.26
30	0.53	0.90	1.28	1.47	1.47	1.47	1.48	1.50	1.51	1.53	0.38	0.70	1.02	1.18	1.18	1.18	1.20	1.23	1.26	1.29
31	0.53	0.91	1.29	1.48	1.48	1.48	1.50	1.51	1.53	1.54	0.38	0.71	1.04	1.20	1.20	1.20	1.23	1.26	1.29	1.32
32	0.53	0.92	1.30	1.50	1.50	1.50	1.51	1.53	1.54	1.67	0.39	0.73	1.06	1.23	1.23	1.23	1.26	1.29	1.32	1.42
33	0.53	0.92	1.31	1.51	1.51	1.51	1.53	1.54	1.67	1.80	0.39	0.74	1.09	1.26	1.26	1.26	1.29	1.32	1.42	1.51
34	0.53	0.93	1.33	1.53	1.53	1.53	1.54	1.67	1.80	1.93	0.40	0.76	1.11	1.29	1.29	1.29	1.32	1.42	1.51	1.61
35	0.53	0.93	1.34	1.54	1.54	1.54	1.67	1.80	1.93	2.06	0.40	0.77	1.14	1.32	1.32	1.32	1.42	1.51	1.61	1.70
36	0.56	0.78	1.00	1.23	1.45	1.67	1.80	1.93	2.06	2.19	0.43	0.63	0.82	1.02	1.22	1.42	1.51	1.61	1.70	1.80
37	0.59	0.83	1.07	1.32	1.56	1.80	1.93	2.06	2.19	2.32	0.45	0.66	0.87	1.09	1.30	1.51	1.61	1.70	1.80	1.89
38	0.63	0.89	1.15	1.41	1.67	1.93	2.06	2.19	2.32	2.45	0.48	0.71	0.93	1.16	1.38	1.61	1.70	1.80	1.89	1.99
39	0.66	0.94	1.22	1.50	1.78	2.06	2.19	2.32	2.45	2.58	0.50	0.74	0.98	1.22	1.46	1.70	1.80	1.89	1.99	2.08
40	0.69	0.99	1.29	1.59	1.89	2.19	2.32	2.45	2.58	2.71	0.53	0.78	1.04	1.29	1.54	1.80	1.89	1.99	2.08	2.18
41	0.72	1.04	1.36	1.68	2.00	2.32	2.45	2.58	2.71	2.84	0.55	0.82	1.09	1.35	1.62	1.89	1.99	2.08	2.18	2.27
42	0.75	1.09	1.43	1.77	2.11	2.45	2.58	2.71	2.84	3.11	0.58	0.86	1.14	1.42	1.70	1.99	2.08	2.18	2.27	2.57
43	0.79	1.15	1.51	1.86	2.22	2.58	2.71	2.84	3.11	3.47	0.60	0.90	1.19	1.49	1.78	2.08	2.18	2.27	2.57	2.94
44	0.82	1.20	1.58	1.95	2.33	2.71	2.84	3.11	3.47	3.84	0.63	0.94	1.25	1.56	1.87	2.18	2.27	2.57	2.94	3.32
45	0.85	1.25	1.65	2.04	2.44	2.84	3.11	3.47	3.84	4.28	0.65	0.97	1.30	1.62	1.95	2.27	2.57	2.94	3.32	3.73
46	0.91	1.35	1.79	2.23	2.67	3.11	3.47	3.84	4.28	4.82	0.69	1.07	1.44	1.82	2.19	2.57	2.94	3.32	3.73	4.19
47	0.96	1.46	1.96	2.47	2.97	3.47	3.84	4.28	4.82	5.38	0.72	1.16	1.61	2.05	2.50	2.94	3.32	3.73	4.19	4.75
48	1.02	1.58	2.15	2.71	3.28	3.84	4.28	4.82	5.38	5.99	0.76	1.27	1.78	2.30	2.81	3.32	3.73	4.19	4.75	5.38
49	1.07	1.71	2.35	3.00	3.64	4.28	4.82	5.38	5.99	6.54	0.80	1.39	1.97	2.56	3.14	3.73	4.19	4.75	5.38	6.14
50	1.13	1.87	2.61	3.34	4.08	4.82	5.38	5.99	6.54	7.17	0.84	1.51	2.18	2.85	3.52	4.19	4.75	5.38	6.14	6.96
51	1.19	2.03	2.87	3.70	4.54	5.38	5.99	6.54	7.17	7.92	0.87	1.65	2.42	3.20	3.97	4.75	5.38	6.14	6.96	7.81
52	1.24	2.19	3.14	4.09	5.04	5.99	6.54	7.17	7.92	8.84	0.91	1.80	2.70	3.59	4.49	5.38	6.14	6.96	7.81	8.71
53	1.30	2.35	3.40	4.44	5.49	6.54	7.17	7.92	8.84	9.93	0.95	1.99	3.03	4.06	5.10	6.14	6.96	7.81	8.71	9.61
54	1.35	2.51	3.68	4.84	6.01	7.17	7.92	8.84	9.93	11.09	0.98	2.18	3.37	4.57	5.76	6.96	7.81	8.71	9.61	10.40
55	1.41	2.71	4.01	5.32	6.62	7.92	8.84	9.93	11.09	12.26	1.02	2.38	3.74	5.09	6.45	7.81	8.71	9.61	10.40	11.16
56	1.66	3.10	4.53	5.97	7.40	8.84	9.93	11.09	12.26	13.48	1.18	2.69	4.19	5.70	7.20	8.71	9.61	10.40	11.16	12.01
57	1.92	3.52	5.12	6.73	8.33	9.93	11.09	12.26	13.48	14.73	1.34	2.99	4.65	6.30	7.96	9.61	10.40	11.16	12.01	12.99
58	2.17	3.95	5.74	7.52	9.31	11.09	12.26	13.48	14.73	16.84	1.51	3.29	5.07	6.84	8.62	10.40	11.16	12.01	12.99	14.52
59	2.42	4.39	6.36	8.32	10.29	12.26	13.48	14.73	16.84	21.05	1.67	3.57	5.47	7.36	9.26	11.16	12.01	12.99	14.52	15.76
60	2.68	4.84	7.00	9.16	11.32	13.48	14.73	16.84	21.05	25.83	1.83	3.87	5.90	7.94	9.97	12.01	12.99	14.52	15.76	16.74
61	2.93	5.29	7.65	10.01	12.37	14.73	16.84	21.05	25.83	31.88	1.99	4.19	6.39	8.59	10.79	12.99	14.52	15.76	16.74	18.23
62	3.18	5.91	8.64	11.38	14.11	16.84	21.05	25.83	31.88	34.25	2.15	4.62	7.10	9.57	12.05	14.52	15.76	16.74	18.23	19.87
63	3.43	6.95	10.48	14.00	17.53	21.05	25.83	31.88	34.25	38.35	2.32	5.01	7.70	10.38	13.07	15.76	16.74	18.23	19.87	21.55
64	3.69	8.12	12.55	16.97	21.40	25.83	31.88	34.25	38.35	41.86	2.48	5.33	8.18	11.04	13.89	16.74	18.23	19.87	21.55	23.26
65	3.94	9.53	15.12	20.70	26.29	31.88	34.25	38.35	41.86	45.40	2.64	5.76	8.88	11.99	15.11	18.23	19.87	21.55	23.26	25.10
66	4.34	10.32	16.30	22.29	28.27	34.25	38.35	41.86	45.40	85.56	2.90	6.29	9.69	13.08	16.48	19.87	21.55	23.26	25.10	27.23
67	4.77	11.49	18.20	24.92	31.63	38.35	41.86	45.40	85.56	94.33	3.20	6.87	10.54	14.21	17.88	21.55	23.26	25.10	27.23	29.74
68	5.24	12.56	19.89	27.21	34.54	41.86	45.40	85.56	94.33	104.50	3.51	7.46	11.41	15.36	19.31	23.26	25.10	27.23	29.74	32.76
69	5.78	13.70	21.63	29.55	37.48	45.40	85.56	94.33	104.50	116.39	3.87	8.12	12.36	16.61	20.85	25.10	27.23	29.74	32.76	36.34
70	6.53	22.34	38.14	53.95	69.75	85.56	94.33	104.50	116.39	130.11	4.25	8.85	13.44	18.04	22.63	27.23	29.74	32.76	36.34	40.36

Modal Factors: Semi-Annual:0.51; Quarterly: 0.26; Monthly:0.0875.
Policy Fees: Annual:$50; Semi-Annual:$25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. $250K Band: $250,000 to $999,999. 1,000K Band: $1,000,000+

Standard Issue YRT 07 Premium Band 3 ($1,000,000+)
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Sel NS 1	YRT Male Sel NS 2	YRT Male Sel NS 3	YRT Male Sel NS 4	YRT Male Sel NS 5	YRT Male Sel NS 6	YRT Male Sel NS 7	YRT Male Sel NS 8	YRT Male Sel NS 9	YRT Male Sel NS 10	YRT Female Sel NS 1	YRT Female Sel NS 2	YRT Female Sel NS 3	YRT Female Sel NS 4	YRT Female Sel NS 5	YRT Female Sel NS 6	YRT Female Sel NS 7	YRT Female Sel NS 8	YRT Female Sel NS 9	YRT Female Sel NS 10
18	0.66	0.90	1.15	1.27	1.27	1.27	1.27	1.27	1.29	1.31	0.45	0.61	0.77	0.85	0.85	0.85	0.85	0.85	0.89	0.92
19	0.66	0.90	1.15	1.27	1.27	1.27	1.27	1.29	1.31	1.32	0.45	0.61	0.77	0.85	0.85	0.85	0.85	0.89	0.92	0.95
20	0.66	0.90	1.15	1.27	1.27	1.27	1.29	1.31	1.32	1.34	0.45	0.61	0.77	0.85	0.85	0.85	0.89	0.92	0.95	0.97
21	0.66	0.91	1.16	1.29	1.29	1.29	1.31	1.32	1.34	1.39	0.45	0.63	0.80	0.89	0.89	0.89	0.92	0.95	0.97	1.03
22	0.66	0.92	1.18	1.31	1.31	1.31	1.32	1.34	1.39	1.41	0.45	0.64	0.83	0.92	0.92	0.92	0.95	0.97	1.03	1.06
23	0.66	0.92	1.19	1.32	1.32	1.32	1.34	1.39	1.41	1.42	0.45	0.65	0.85	0.95	0.95	0.95	0.97	1.03	1.06	1.09
24	0.66	0.93	1.20	1.34	1.34	1.34	1.39	1.41	1.42	1.44	0.45	0.66	0.87	0.97	0.97	0.97	1.03	1.06	1.09	1.12
25	0.66	0.95	1.24	1.39	1.39	1.39	1.41	1.42	1.44	1.45	0.45	0.68	0.91	1.03	1.03	1.03	1.06	1.09	1.12	1.15
26	0.66	0.96	1.26	1.41	1.41	1.41	1.42	1.44	1.45	1.47	0.46	0.70	0.94	1.06	1.06	1.06	1.09	1.12	1.15	1.18
27	0.66	0.96	1.27	1.42	1.42	1.42	1.44	1.45	1.47	1.48	0.47	0.72	0.96	1.09	1.09	1.09	1.12	1.15	1.18	1.20
28	0.66	0.97	1.28	1.44	1.44	1.44	1.45	1.47	1.48	1.50	0.47	0.73	0.99	1.12	1.12	1.12	1.15	1.18	1.20	1.23
29	0.66	0.98	1.29	1.45	1.45	1.45	1.47	1.48	1.50	1.51	0.48	0.75	1.01	1.15	1.15	1.15	1.18	1.20	1.23	1.26
30	0.67	0.99	1.31	1.47	1.47	1.47	1.48	1.50	1.51	1.53	0.49	0.76	1.04	1.18	1.18	1.18	1.20	1.23	1.26	1.29
31	0.67	0.99	1.32	1.48	1.48	1.48	1.50	1.51	1.53	1.54	0.50	0.78	1.06	1.20	1.20	1.20	1.23	1.26	1.29	1.32
32	0.67	1.00	1.33	1.50	1.50	1.50	1.51	1.53	1.54	1.67	0.51	0.80	1.09	1.23	1.23	1.23	1.26	1.29	1.32	1.42
33	0.67	1.01	1.34	1.51	1.51	1.51	1.53	1.54	1.67	1.80	0.51	0.81	1.11	1.26	1.26	1.26	1.29	1.32	1.42	1.51
34	0.67	1.01	1.35	1.53	1.53	1.53	1.54	1.67	1.80	1.93	0.52	0.83	1.14	1.29	1.29	1.29	1.32	1.42	1.51	1.61
35	0.67	1.02	1.37	1.54	1.54	1.54	1.67	1.80	1.93	2.06	0.53	0.85	1.16	1.32	1.32	1.32	1.42	1.51	1.61	1.70
36	0.70	0.89	1.09	1.28	1.48	1.67	1.80	1.93	2.06	2.19	0.56	0.73	0.90	1.07	1.24	1.42	1.51	1.61	1.70	1.80
37	0.73	0.94	1.16	1.37	1.59	1.80	1.93	2.06	2.19	2.32	0.58	0.77	0.95	1.14	1.32	1.51	1.61	1.70	1.80	1.89
38	0.75	0.99	1.22	1.46	1.69	1.93	2.06	2.19	2.32	2.45	0.61	0.81	1.01	1.21	1.41	1.61	1.70	1.80	1.89	1.99
39	0.78	1.04	1.29	1.55	1.80	2.06	2.19	2.32	2.45	2.58	0.63	0.84	1.06	1.27	1.49	1.70	1.80	1.89	1.99	2.08
40	0.81	1.09	1.36	1.64	1.91	2.19	2.32	2.45	2.58	2.71	0.66	0.89	1.11	1.34	1.57	1.80	1.89	1.99	2.08	2.18
41	0.84	1.14	1.43	1.73	2.02	2.32	2.45	2.58	2.71	2.84	0.68	0.92	1.16	1.41	1.65	1.89	1.99	2.08	2.18	2.27
42	0.87	1.19	1.50	1.82	2.13	2.45	2.58	2.71	2.84	3.11	0.71	0.97	1.22	1.48	1.73	1.99	2.08	2.18	2.27	2.57
43	0.89	1.23	1.57	1.90	2.24	2.58	2.71	2.84	3.11	3.47	0.73	1.00	1.27	1.54	1.81	2.08	2.18	2.27	2.57	2.94
44	0.92	1.28	1.64	1.99	2.35	2.71	2.84	3.11	3.47	3.84	0.76	1.04	1.33	1.61	1.89	2.18	2.27	2.57	2.94	3.32
45	0.95	1.33	1.71	2.08	2.46	2.84	3.11	3.47	3.84	4.28	0.78	1.08	1.38	1.67	1.97	2.27	2.57	2.94	3.32	3.73
46	1.04	1.45	1.87	2.28	2.70	3.11	3.47	3.84	4.28	4.82	0.83	1.18	1.53	1.87	2.22	2.57	2.94	3.32	3.73	4.19
47	1.13	1.60	2.07	2.53	3.00	3.47	3.84	4.28	4.82	5.38	0.87	1.28	1.70	2.11	2.53	2.94	3.32	3.73	4.19	4.75
48	1.21	1.74	2.26	2.79	3.31	3.84	4.28	4.82	5.38	5.99	0.92	1.40	1.88	2.36	2.84	3.32	3.73	4.19	4.75	5.38
49	1.30	1.90	2.49	3.09	3.68	4.28	4.82	5.38	5.99	6.54	0.96	1.51	2.07	2.62	3.18	3.73	4.19	4.75	5.38	6.14
50	1.39	2.08	2.76	3.45	4.13	4.82	5.38	5.99	6.54	7.17	1.01	1.65	2.28	2.92	3.55	4.19	4.75	5.38	6.14	6.96
51	1.48	2.26	3.04	3.82	4.60	5.38	5.99	6.54	7.17	7.92	1.05	1.79	2.53	3.27	4.01	4.75	5.38	6.14	6.96	7.81
52	1.57	2.45	3.34	4.22	5.11	5.99	6.54	7.17	7.92	8.84	1.10	1.96	2.81	3.67	4.52	5.38	6.14	6.96	7.81	8.71
53	1.65	2.63	3.61	4.58	5.56	6.54	7.17	7.92	8.84	9.93	1.14	2.14	3.14	4.14	5.14	6.14	6.96	7.81	8.71	9.61
54	1.74	2.83	3.91	5.00	6.08	7.17	7.92	8.84	9.93	11.09	1.19	2.34	3.50	4.65	5.81	6.96	7.81	8.71	9.61	10.40
55	1.83	3.05	4.27	5.48	6.70	7.92	8.84	9.93	11.09	12.26	1.23	2.55	3.86	5.18	6.49	7.81	8.71	9.61	10.40	11.16
56	2.13	3.47	4.81	6.16	7.50	8.84	9.93	11.09	12.26	13.48	1.44	2.89	4.35	5.80	7.26	8.71	9.61	10.40	11.16	12.01
57	2.44	3.94	5.44	6.93	8.43	9.93	11.09	12.26	13.48	14.73	1.65	3.24	4.83	6.43	8.02	9.61	10.40	11.16	12.01	12.99
58	2.74	4.41	6.08	7.75	9.42	11.09	12.26	13.48	14.73	16.84	1.86	3.57	5.28	6.98	8.69	10.40	11.16	12.01	12.99	14.52
59	3.05	4.89	6.73	8.58	10.42	12.26	13.48	14.73	16.84	21.05	2.07	3.89	5.71	7.52	9.34	11.16	12.01	12.99	14.52	15.76
60	3.35	5.38	7.40	9.43	11.45	13.48	14.73	16.84	21.05	25.83	2.28	4.23	6.17	8.12	10.06	12.01	12.99	14.52	15.76	16.74
61	3.65	5.87	8.08	10.30	12.51	14.73	16.84	21.05	25.83	31.88	2.48	4.58	6.68	8.79	10.89	12.99	14.52	15.76	16.74	18.23
62	3.96	6.54	9.11	11.69	14.26	16.84	21.05	25.83	31.88	34.25	2.69	5.06	7.42	9.79	12.15	14.52	15.76	16.74	18.23	19.87
63	4.26	7.62	10.98	14.33	17.69	21.05	25.83	31.88	34.25	38.35	2.90	5.47	8.04	10.62	13.19	15.76	16.74	18.23	19.87	21.55
64	4.57	8.82	13.07	17.33	21.58	25.83	31.88	34.25	38.35	41.86	3.11	5.84	8.56	11.29	14.01	16.74	18.23	19.87	21.55	23.26
65	4.87	10.27	15.67	21.08	26.48	31.88	34.25	38.35	41.86	45.40	3.32	6.30	9.28	12.27	15.25	18.23	19.87	21.55	23.26	25.10
66	5.36	11.14	16.92	22.69	28.47	34.25	38.35	41.86	45.40	85.56	3.65	6.89	10.14	13.38	16.63	19.87	21.55	23.26	25.10	27.23
67	5.89	12.38	18.87	25.37	31.86	38.35	41.86	45.40	85.56	94.33	4.02	7.53	11.03	14.54	18.04	21.55	23.26	25.10	27.23	29.74
68	6.48	13.56	20.63	27.71	34.78	41.86	45.40	85.56	94.33	104.50	4.42	8.19	11.96	15.72	19.49	23.26	25.10	27.23	29.74	32.76
69	7.13	14.78	22.44	30.09	37.75	45.40	85.56	94.33	104.50	116.39	5.00	9.02	13.04	17.06	21.08	25.10	27.23	29.74	32.76	36.34
70	7.84	23.38	38.93	54.47	70.02	85.56	94.33	104.50	116.39	130.11	5.55	9.89	14.22	18.56	22.89	27.23	29.74	32.76	36.34	40.36

Modal Factors: Semi-Annual:0.51; Quarterly: 0.26; Monthly:0.0875.
Policy Fees: Annual:$50; Semi-Annual:$25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. $250K Band: $250,000 to $999,999. 1,000K Band: $1,000,000+

Standard Issue YRT 07 Premium Band 3 ($1,000,000+)
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Std NS 1	YRT Male Std NS 2	YRT Male Std NS 3	YRT Male Std NS 4	YRT Male Std NS 5	YRT Male Std NS 6	YRT Male Std NS 7	YRT Male Std NS 8	YRT Male Std NS 9	YRT Male Std NS 10	YRT Female Std NS 1	YRT Female Std NS 2	YRT Female Std NS 3	YRT Female Std NS 4	YRT Female Std NS 5	YRT Female Std NS 6	YRT Female Std NS 7	YRT Female Std NS 8	YRT Female Std NS 9	YRT Female Std NS 10
18	0.90	1.05	1.20	1.27	1.27	1.27	1.27	1.27	1.29	1.31	0.57	0.68	0.79	0.85	0.85	0.85	0.85	0.85	0.89	0.92
19	0.90	1.05	1.20	1.27	1.27	1.27	1.27	1.29	1.31	1.32	0.57	0.68	0.79	0.85	0.85	0.85	0.85	0.89	0.92	0.95
20	0.90	1.05	1.20	1.27	1.27	1.27	1.29	1.31	1.32	1.34	0.57	0.68	0.79	0.85	0.85	0.85	0.89	0.92	0.95	0.97
21	0.90	1.06	1.21	1.29	1.29	1.29	1.31	1.32	1.34	1.39	0.57	0.70	0.83	0.89	0.89	0.89	0.92	0.95	0.97	1.03
22	0.90	1.06	1.23	1.31	1.31	1.31	1.32	1.34	1.39	1.41	0.57	0.71	0.85	0.92	0.92	0.92	0.95	0.97	1.03	1.06
23	0.90	1.07	1.24	1.32	1.32	1.32	1.34	1.39	1.41	1.42	0.57	0.72	0.87	0.95	0.95	0.95	0.97	1.03	1.06	1.09
24	0.90	1.08	1.25	1.34	1.34	1.34	1.39	1.41	1.42	1.44	0.57	0.73	0.89	0.97	0.97	0.97	1.03	1.06	1.09	1.12
25	0.90	1.10	1.29	1.39	1.39	1.39	1.41	1.42	1.44	1.45	0.57	0.75	0.94	1.03	1.03	1.03	1.06	1.09	1.12	1.15
26	0.90	1.10	1.30	1.41	1.41	1.41	1.42	1.44	1.45	1.47	0.59	0.78	0.97	1.06	1.06	1.06	1.09	1.12	1.15	1.18
27	0.91	1.11	1.32	1.42	1.42	1.42	1.44	1.45	1.47	1.48	0.60	0.80	0.99	1.09	1.09	1.09	1.12	1.15	1.18	1.20
28	0.91	1.12	1.33	1.44	1.44	1.44	1.45	1.47	1.48	1.50	0.62	0.82	1.02	1.12	1.12	1.12	1.15	1.18	1.20	1.23
29	0.92	1.13	1.34	1.45	1.45	1.45	1.47	1.48	1.50	1.51	0.63	0.84	1.04	1.15	1.15	1.15	1.18	1.20	1.23	1.26
30	0.92	1.14	1.36	1.47	1.47	1.47	1.48	1.50	1.51	1.53	0.65	0.86	1.07	1.18	1.18	1.18	1.20	1.23	1.26	1.29
31	0.92	1.14	1.37	1.48	1.48	1.48	1.50	1.51	1.53	1.54	0.67	0.88	1.10	1.20	1.20	1.20	1.23	1.26	1.29	1.32
32	0.93	1.16	1.38	1.50	1.50	1.50	1.51	1.53	1.54	1.67	0.68	0.90	1.12	1.23	1.23	1.23	1.26	1.29	1.32	1.42
33	0.93	1.16	1.39	1.51	1.51	1.51	1.53	1.54	1.67	1.80	0.70	0.92	1.15	1.26	1.26	1.26	1.29	1.32	1.42	1.51
34	0.94	1.17	1.41	1.53	1.53	1.53	1.54	1.67	1.80	1.93	0.71	0.94	1.17	1.29	1.29	1.29	1.32	1.42	1.51	1.61
35	0.94	1.18	1.42	1.54	1.54	1.54	1.67	1.80	1.93	2.06	0.73	0.97	1.20	1.32	1.32	1.32	1.42	1.51	1.61	1.70
36	0.95	1.09	1.24	1.38	1.53	1.67	1.80	1.93	2.06	2.19	0.75	0.88	1.02	1.15	1.28	1.42	1.51	1.61	1.70	1.80
37	0.96	1.13	1.30	1.46	1.63	1.80	1.93	2.06	2.19	2.32	0.76	0.91	1.06	1.21	1.36	1.51	1.61	1.70	1.80	1.89
38	0.97	1.16	1.35	1.55	1.74	1.93	2.06	2.19	2.32	2.45	0.78	0.95	1.11	1.28	1.44	1.61	1.70	1.80	1.89	1.99
39	0.98	1.20	1.41	1.63	1.84	2.06	2.19	2.32	2.45	2.58	0.79	0.97	1.15	1.34	1.52	1.70	1.80	1.89	1.99	2.08
40	1.00	1.24	1.48	1.71	1.95	2.19	2.32	2.45	2.58	2.71	0.81	1.01	1.20	1.40	1.60	1.80	1.89	1.99	2.08	2.18
41	1.01	1.27	1.53	1.80	2.06	2.32	2.45	2.58	2.71	2.84	0.82	1.03	1.25	1.46	1.68	1.89	1.99	2.08	2.18	2.27
42	1.02	1.31	1.59	1.88	2.16	2.45	2.58	2.71	2.84	3.11	0.84	1.07	1.30	1.53	1.76	1.99	2.08	2.18	2.27	2.57
43	1.03	1.34	1.65	1.96	2.27	2.58	2.71	2.84	3.11	3.47	0.85	1.10	1.34	1.59	1.83	2.08	2.18	2.27	2.57	2.94
44	1.04	1.37	1.71	2.04	2.38	2.71	2.84	3.11	3.47	3.84	0.87	1.13	1.39	1.65	1.91	2.18	2.27	2.57	2.94	3.32
45	1.05	1.41	1.77	2.12	2.48	2.84	3.11	3.47	3.84	4.28	0.88	1.16	1.44	1.71	1.99	2.27	2.57	2.94	3.32	3.73
46	1.17	1.56	1.95	2.33	2.72	3.11	3.47	3.84	4.28	4.82	0.95	1.27	1.60	1.92	2.25	2.57	2.94	3.32	3.73	4.19
47	1.29	1.73	2.16	2.60	3.03	3.47	3.84	4.28	4.82	5.38	1.02	1.40	1.79	2.17	2.56	2.94	3.32	3.73	4.19	4.75
48	1.41	1.90	2.38	2.87	3.35	3.84	4.28	4.82	5.38	5.99	1.09	1.54	1.98	2.43	2.87	3.32	3.73	4.19	4.75	5.38
49	1.53	2.08	2.63	3.18	3.73	4.28	4.82	5.38	5.99	6.54	1.16	1.67	2.19	2.70	3.22	3.73	4.19	4.75	5.38	6.14
50	1.65	2.28	2.92	3.55	4.19	4.82	5.38	5.99	6.54	7.17	1.23	1.82	2.41	3.01	3.60	4.19	4.75	5.38	6.14	6.96
51	1.76	2.48	3.21	3.93	4.66	5.38	5.99	6.54	7.17	7.92	1.29	1.98	2.67	3.37	4.06	4.75	5.38	6.14	6.96	7.81
52	1.88	2.70	3.52	4.35	5.17	5.99	6.54	7.17	7.92	8.84	1.36	2.16	2.97	3.77	4.58	5.38	6.14	6.96	7.81	8.71
53	2.00	2.91	3.82	4.72	5.63	6.54	7.17	7.92	8.84	9.93	1.43	2.37	3.31	4.26	5.20	6.14	6.96	7.81	8.71	9.61
54	2.12	3.13	4.14	5.15	6.16	7.17	7.92	8.84	9.93	11.09	1.50	2.59	3.68	4.78	5.87	6.96	7.81	8.71	9.61	10.40
55	2.24	3.38	4.51	5.65	6.78	7.92	8.84	9.93	11.09	12.26	1.57	2.82	4.07	5.31	6.56	7.81	8.71	9.61	10.40	11.16
56	2.69	3.92	5.15	6.38	7.61	8.84	9.93	11.09	12.26	13.48	1.80	3.18	4.56	5.95	7.33	8.71	9.61	10.40	11.16	12.01
57	3.14	4.50	5.86	7.21	8.57	9.93	11.09	12.26	13.48	14.73	2.03	3.55	5.06	6.58	8.09	9.61	10.40	11.16	12.01	12.99
58	3.59	5.09	6.59	8.09	9.59	11.09	12.26	13.48	14.73	16.84	2.25	3.88	5.51	7.14	8.77	10.40	11.16	12.01	12.99	14.52
59	4.04	5.68	7.33	8.97	10.62	12.26	13.48	14.73	16.84	21.05	2.48	4.22	5.95	7.69	9.42	11.16	12.01	12.99	14.52	15.76
60	4.49	6.29	8.09	9.88	11.68	13.48	14.73	16.84	21.05	25.83	2.71	4.57	6.43	8.29	10.15	12.01	12.99	14.52	15.76	16.74
61	4.94	6.90	8.86	10.81	12.77	14.73	16.84	21.05	25.83	31.88	2.94	4.95	6.96	8.97	10.98	12.99	14.52	15.76	16.74	18.23
62	5.39	7.68	9.97	12.26	14.55	16.84	21.05	25.83	31.88	34.25	3.17	5.44	7.71	9.98	12.25	14.52	15.76	16.74	18.23	19.87
63	5.84	8.88	11.92	14.97	18.01	21.05	25.83	31.88	34.25	38.35	3.39	5.86	8.34	10.81	13.29	15.76	16.74	18.23	19.87	21.55
64	6.29	10.20	14.11	18.01	21.92	25.83	31.88	34.25	38.35	41.86	3.62	6.24	8.87	11.49	14.12	16.74	18.23	19.87	21.55	23.26
65	6.74	11.77	16.80	21.82	26.85	31.88	34.25	38.35	41.86	45.40	3.85	6.73	9.60	12.48	15.35	18.23	19.87	21.55	23.26	25.10
66	7.41	12.78	18.15	23.51	28.88	34.25	38.35	41.86	45.40	85.56	4.23	7.36	10.49	13.61	16.74	19.87	21.55	23.26	25.10	27.23
67	8.15	14.19	20.23	26.27	32.31	38.35	41.86	45.40	85.56	94.33	4.66	8.04	11.42	14.79	18.17	21.55	23.26	25.10	27.23	29.74
68	8.97	15.55	22.13	28.70	35.28	41.86	45.40	85.56	94.33	104.50	5.12	8.75	12.38	16.00	19.63	23.26	25.10	27.23	29.74	32.76
69	9.87	16.98	24.08	31.19	38.29	45.40	85.56	94.33	104.50	116.39	5.64	9.53	13.42	17.32	21.21	25.10	27.23	29.74	32.76	36.34
70	10.85	25.79	40.73	55.68	70.62	85.56	94.33	104.50	116.39	130.11	6.20	10.41	14.61	18.82	23.02	27.23	29.74	32.76	36.34	40.36

Modal Factors: Semi-Annual:0.51; Quarterly: 0.26; Monthly:0.0875.
Policy Fees: Annual:$50; Semi-Annual:$25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. $250K Band: $250,000 to $999,999. 1,000K Band: $1,000,000+

Standard Issue YRT 07 Premium Band 3 ($1,000,000+)
1 Year Renwable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Sel SM 1	YRT Male Sel SM 2	YRT Male Sel SM 3	YRT Male Sel SM 4	YRT Male Sel SM 5	YRT Male Sel SM 6	YRT Male Sel SM 7	YRT Male Sel SM 8	YRT Male Sel SM 9	YRT Male Sel SM 10	YRT Female Sel SM 1	YRT Female Sel SM 2	YRT Female Sel SM 3	YRT Female Sel SM 4	YRT Female Sel SM 5	YRT Female Sel SM 6	YRT Female Sel SM 7	YRT Female Sel SM 8	YRT Female Sel SM 9	YRT Female Sel SM 10
18	1.11	1.47	1.83	2.01	2.01	2.01	2.01	2.01	2.02	2.03	0.83	1.04	1.25	1.35	1.35	1.35	1.35	1.35	1.38	1.45
19	1.11	1.47	1.83	2.01	2.01	2.01	2.01	2.02	2.03	2.04	0.83	1.04	1.25	1.35	1.35	1.35	1.35	1.38	1.45	1.50
20	1.11	1.47	1.83	2.01	2.01	2.01	2.02	2.03	2.04	2.06	0.83	1.04	1.25	1.35	1.35	1.35	1.38	1.45	1.50	1.55
21	1.11	1.47	1.84	2.02	2.02	2.02	2.03	2.04	2.06	2.13	0.83	1.05	1.27	1.38	1.38	1.38	1.45	1.50	1.55	1.65
22	1.11	1.48	1.85	2.03	2.03	2.03	2.04	2.06	2.13	2.18	0.83	1.08	1.33	1.45	1.45	1.45	1.50	1.55	1.65	1.71
23	1.11	1.48	1.85	2.04	2.04	2.04	2.06	2.13	2.18	2.24	0.83	1.10	1.37	1.50	1.50	1.50	1.55	1.65	1.71	1.77
24	1.11	1.49	1.87	2.06	2.06	2.06	2.13	2.18	2.24	2.29	0.83	1.12	1.41	1.55	1.55	1.55	1.65	1.71	1.77	1.83
25	1.11	1.52	1.93	2.13	2.13	2.13	2.18	2.24	2.29	2.35	0.83	1.16	1.49	1.65	1.65	1.65	1.71	1.77	1.83	1.89
26	1.12	1.55	1.97	2.18	2.18	2.18	2.24	2.29	2.35	2.40	0.85	1.19	1.54	1.71	1.71	1.71	1.77	1.83	1.89	1.95
27	1.13	1.57	2.02	2.24	2.24	2.24	2.29	2.35	2.40	2.45	0.86	1.22	1.59	1.77	1.77	1.77	1.83	1.89	1.95	2.01
28	1.14	1.60	2.06	2.29	2.29	2.29	2.35	2.40	2.45	2.51	0.88	1.26	1.64	1.83	1.83	1.83	1.89	1.95	2.01	2.07
29	1.15	1.63	2.11	2.35	2.35	2.35	2.40	2.45	2.51	2.56	0.89	1.29	1.69	1.89	1.89	1.89	1.95	2.01	2.07	2.13
30	1.17	1.66	2.15	2.40	2.40	2.40	2.45	2.51	2.56	2.62	0.91	1.33	1.74	1.95	1.95	1.95	2.01	2.07	2.13	2.19
31	1.18	1.69	2.20	2.45	2.45	2.45	2.51	2.56	2.62	2.67	0.92	1.36	1.79	2.01	2.01	2.01	2.07	2.13	2.19	2.25
32	1.19	1.72	2.24	2.51	2.51	2.51	2.56	2.62	2.67	3.00	0.94	1.39	1.84	2.07	2.07	2.07	2.13	2.19	2.25	2.55
33	1.20	1.74	2.29	2.56	2.56	2.56	2.62	2.67	3.00	3.34	0.95	1.42	1.89	2.13	2.13	2.13	2.19	2.25	2.55	2.85
34	1.21	1.77	2.33	2.62	2.62	2.62	2.67	3.00	3.34	3.67	0.97	1.46	1.95	2.19	2.19	2.19	2.25	2.55	2.85	3.14
35	1.22	1.80	2.38	2.67	2.67	2.67	3.00	3.34	3.67	4.00	0.98	1.49	2.00	2.25	2.25	2.25	2.55	2.85	3.14	3.44
36	1.30	1.64	1.98	2.32	2.66	3.00	3.34	3.67	4.00	4.34	1.03	1.33	1.64	1.94	2.24	2.55	2.85	3.14	3.44	3.74
37	1.37	1.76	2.16	2.55	2.94	3.34	3.67	4.00	4.34	4.67	1.09	1.44	1.79	2.14	2.49	2.85	3.14	3.44	3.74	4.04
38	1.45	1.89	2.34	2.78	3.23	3.67	4.00	4.34	4.67	5.00	1.14	1.54	1.94	2.34	2.74	3.14	3.44	3.74	4.04	4.34
39	1.52	2.02	2.51	3.01	3.51	4.00	4.34	4.67	5.00	5.33	1.19	1.64	2.09	2.54	2.99	3.44	3.74	4.04	4.34	4.63
40	1.60	2.15	2.69	3.24	3.79	4.34	4.67	5.00	5.33	5.67	1.25	1.75	2.25	2.74	3.24	3.74	4.04	4.34	4.63	4.93
41	1.67	2.27	2.87	3.47	4.07	4.67	5.00	5.33	5.67	6.00	1.30	1.85	2.40	2.94	3.49	4.04	4.34	4.63	4.93	5.23
42	1.75	2.40	3.05	3.70	4.35	5.00	5.33	5.67	6.00	6.56	1.35	1.95	2.54	3.14	3.74	4.34	4.63	4.93	5.23	5.90
43	1.82	2.52	3.23	3.93	4.63	5.33	5.67	6.00	6.56	7.29	1.40	2.05	2.69	3.34	3.99	4.63	4.93	5.23	5.90	6.62
44	1.90	2.65	3.41	4.16	4.91	5.67	6.00	6.56	7.29	8.08	1.46	2.15	2.85	3.54	4.24	4.93	5.23	5.90	6.62	7.39
45	1.97	2.78	3.58	4.39	5.19	6.00	6.56	7.29	8.08	9.04	1.51	2.25	3.00	3.74	4.49	5.23	5.90	6.62	7.39	8.28
46	2.23	3.10	3.96	4.83	5.69	6.56	7.29	8.08	9.04	10.13	1.68	2.52	3.37	4.21	5.06	5.90	6.62	7.39	8.28	9.27
47	2.49	3.45	4.41	5.37	6.33	7.29	8.08	9.04	10.13	11.29	1.85	2.80	3.76	4.71	5.67	6.62	7.39	8.28	9.27	10.37
48	2.75	3.82	4.88	5.95	7.01	8.08	9.04	10.13	11.29	12.58	2.03	3.10	4.17	5.25	6.32	7.39	8.28	9.27	10.37	11.67
49	3.01	4.22	5.42	6.63	7.83	9.04	10.13	11.29	12.58	13.69	2.20	3.42	4.63	5.85	7.06	8.28	9.27	10.37	11.67	13.11
50	3.27	4.64	6.01	7.39	8.76	10.13	11.29	12.58	13.69	15.06	2.37	3.75	5.13	6.51	7.89	9.27	10.37	11.67	13.11	14.74
51	3.52	5.07	6.63	8.18	9.74	11.29	12.58	13.69	15.06	16.70	2.54	4.11	5.67	7.24	8.80	10.37	11.67	13.11	14.74	16.44
52	3.78	5.54	7.30	9.06	10.82	12.58	13.69	15.06	16.70	18.70	2.71	4.50	6.29	8.09	9.88	11.67	13.11	14.74	16.44	18.05
53	4.04	5.97	7.90	9.83	11.76	13.69	15.06	16.70	18.70	22.64	2.89	4.93	6.98	9.02	11.07	13.11	14.74	16.44	18.05	19.50
54	4.30	6.45	8.60	10.76	12.91	15.06	16.70	18.70	22.64	27.95	3.06	5.40	7.73	10.07	12.40	14.74	16.44	18.05	19.50	20.89
55	4.56	6.99	9.42	11.84	14.27	16.70	18.70	22.64	27.95	33.73	3.23	5.87	8.51	11.16	13.80	16.44	18.05	19.50	20.89	22.13
56	4.97	7.72	10.46	13.21	15.95	18.70	22.64	27.95	33.73	40.24	3.43	6.35	9.28	12.20	15.13	18.05	19.50	20.89	22.13	23.43
57	5.37	8.82	12.28	15.73	19.19	22.64	27.95	33.73	40.24	48.88	3.62	6.80	9.97	13.15	16.32	19.50	20.89	22.13	23.43	25.05
58	5.78	10.21	14.65	19.08	23.52	27.95	33.73	40.24	48.88	58.27	3.82	7.23	10.65	14.06	17.48	20.89	22.13	23.43	25.05	26.99
59	6.18	11.69	17.20	22.71	28.22	33.73	40.24	48.88	58.27	68.32	4.02	7.64	11.26	14.89	18.51	22.13	23.43	25.05	26.99	29.53
60	6.59	13.32	20.05	26.78	33.51	40.24	48.88	58.27	68.32	77.05	4.22	8.06	11.90	15.75	19.59	23.43	25.05	26.99	29.53	31.45
61	7.00	15.38	23.75	32.13	40.50	48.88	58.27	68.32	77.05	80.99	4.41	8.54	12.67	16.79	20.92	25.05	26.99	29.53	31.45	35.95
62	7.40	17.57	27.75	37.92	48.10	58.27	68.32	77.05	80.99	87.17	4.61	9.09	13.56	18.04	22.51	26.99	29.53	31.45	35.95	39.37
63	7.81	19.91	32.01	44.12	56.22	68.32	77.05	80.99	87.17	95.57	4.81	9.75	14.70	19.64	24.59	29.53	31.45	35.95	39.37	43.20
64	8.21	21.98	35.75	49.51	63.28	77.05	80.99	87.17	95.57	104.01	5.00	10.29	15.58	20.87	26.16	31.45	35.95	39.37	43.20	47.35
65	8.62	23.09	37.57	52.04	66.52	80.99	87.17	95.57	104.01	112.54	5.20	11.35	17.50	23.65	29.80	35.95	39.37	43.20	47.35	51.90
66	9.48	25.02	40.56	56.09	71.63	87.17	95.57	104.01	112.54	122.46	5.72	12.45	19.18	25.91	32.64	39.37	43.20	47.35	51.90	56.94
67	10.43	27.46	44.49	61.51	78.54	95.57	104.01	112.54	122.46	133.02	6.29	13.67	21.05	28.44	35.82	43.20	47.35	51.90	56.94	62.48
68	11.47	29.98	48.49	66.99	85.50	104.01	112.54	122.46	133.02	145.22	6.92	15.01	23.09	31.18	39.26	47.35	51.90	56.94	62.48	68.57
69	12.62	32.60	52.59	72.57	92.56	112.54	122.46	133.02	145.22	159.33	7.62	16.48	25.33	34.19	43.04	51.90	56.94	62.48	68.57	75.30
70	13.88	35.60	57.31	79.03	100.74	122.46	133.02	145.22	159.33	175.38	8.38	18.09	27.80	37.52	47.23	56.94	62.48	68.57	75.30	82.57

Modal Factors: Semi-Annual:0.51; Quarterly: 0.26; Monthly:0.0875.
Policy Fees: Annual:$50; Semi-Annual:$25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. $250K Band: $250,000 to $999,999. 1,000K Band: $1,000,000+

Standard Issue YRT 07 Premium Band 3 ($1,000,000+)
1 Year Renewable and Convertible
Rates per $1,000 of Insurance

Issue Age	YRT Male Std Sm 1	YRT Male Std Sm 2	YRT Male Std Sm 3	YRT Male Std Sm 4	YRT Male Std Sm 5	YRT Male Std Sm 6	YRT Male Std Sm 7	YRT Male Std Sm 8	YRT Male Std Sm 9	YRT Male Std Sm 10	YRT Female Std Sm 1	YRT Female Std Sm 2	YRT Female Std Sm 3	YRT Female Std Sm 4	YRT Female Std Sm 5	YRT Female Std Sm 6	YRT Female Std Sm 7	YRT Female Std Sm 8	YRT Female Std Sm 9	YRT Female Std Sm 10
18	1.63	1.78	1.93	2.01	2.01	2.01	2.01	2.01	2.02	2.03	1.22	1.27	1.32	1.35	1.35	1.35	1.35	1.35	1.38	1.45
19	1.63	1.78	1.93	2.01	2.01	2.01	2.01	2.02	2.03	2.04	1.22	1.27	1.32	1.35	1.35	1.35	1.35	1.38	1.45	1.50
20	1.63	1.78	1.93	2.01	2.01	2.01	2.02	2.03	2.04	2.06	1.22	1.27	1.32	1.35	1.35	1.35	1.38	1.45	1.50	1.55
21	1.63	1.79	1.94	2.02	2.02	2.02	2.03	2.04	2.06	2.13	1.22	1.28	1.35	1.38	1.38	1.38	1.45	1.50	1.55	1.65
22	1.63	1.79	1.95	2.03	2.03	2.03	2.04	2.06	2.13	2.18	1.22	1.31	1.40	1.45	1.45	1.45	1.50	1.55	1.65	1.71
23	1.63	1.79	1.96	2.04	2.04	2.04	2.06	2.13	2.18	2.24	1.22	1.33	1.44	1.50	1.50	1.50	1.55	1.65	1.71	1.77
24	1.63	1.80	1.97	2.06	2.06	2.06	2.13	2.18	2.24	2.29	1.22	1.35	1.48	1.55	1.55	1.55	1.65	1.71	1.77	1.83
25	1.63	1.83	2.03	2.13	2.13	2.13	2.18	2.24	2.29	2.35	1.22	1.39	1.56	1.65	1.65	1.65	1.71	1.77	1.83	1.89
26	1.65	1.86	2.08	2.18	2.18	2.18	2.24	2.29	2.35	2.40	1.24	1.43	1.62	1.71	1.71	1.71	1.77	1.83	1.89	1.95
27	1.68	1.90	2.13	2.24	2.24	2.24	2.29	2.35	2.40	2.45	1.25	1.46	1.67	1.77	1.77	1.77	1.83	1.89	1.95	2.01
28	1.70	1.94	2.17	2.29	2.29	2.29	2.35	2.40	2.45	2.51	1.27	1.49	1.72	1.83	1.83	1.83	1.89	1.95	2.01	2.07
29	1.73	1.98	2.22	2.35	2.35	2.35	2.40	2.45	2.51	2.56	1.28	1.52	1.77	1.89	1.89	1.89	1.95	2.01	2.07	2.13
30	1.75	2.01	2.27	2.40	2.40	2.40	2.45	2.51	2.56	2.62	1.30	1.56	1.82	1.95	1.95	1.95	2.01	2.07	2.13	2.19
31	1.77	2.04	2.32	2.45	2.45	2.45	2.51	2.56	2.62	2.67	1.31	1.59	1.87	2.01	2.01	2.01	2.07	2.13	2.19	2.25
32	1.80	2.08	2.37	2.51	2.51	2.51	2.56	2.62	2.67	3.00	1.33	1.63	1.92	2.07	2.07	2.07	2.13	2.19	2.25	2.55
33	1.82	2.12	2.41	2.56	2.56	2.56	2.62	2.67	3.00	3.34	1.34	1.66	1.97	2.13	2.13	2.13	2.19	2.25	2.55	2.85
34	1.85	2.16	2.46	2.62	2.62	2.62	2.67	3.00	3.34	3.67	1.36	1.69	2.02	2.19	2.19	2.19	2.25	2.55	2.85	3.14
35	1.87	2.19	2.51	2.67	2.67	2.67	3.00	3.34	3.67	4.00	1.37	1.72	2.07	2.25	2.25	2.25	2.55	2.85	3.14	3.44
36	1.92	2.14	2.35	2.57	2.79	3.00	3.34	3.67	4.00	4.34	1.42	1.65	1.87	2.10	2.32	2.55	2.85	3.14	3.44	3.74
37	1.97	2.24	2.52	2.79	3.06	3.34	3.67	4.00	4.34	4.67	1.48	1.75	2.03	2.30	2.57	2.85	3.14	3.44	3.74	4.04
38	2.02	2.35	2.68	3.01	3.34	3.67	4.00	4.34	4.67	5.00	1.53	1.85	2.18	2.50	2.82	3.14	3.44	3.74	4.04	4.34
39	2.07	2.46	2.84	3.23	3.62	4.00	4.34	4.67	5.00	5.33	1.59	1.96	2.33	2.70	3.07	3.44	3.74	4.04	4.34	4.63
40	2.13	2.57	3.01	3.45	3.89	4.34	4.67	5.00	5.33	5.67	1.64	2.06	2.48	2.90	3.32	3.74	4.04	4.34	4.63	4.93
41	2.18	2.68	3.18	3.67	4.17	4.67	5.00	5.33	5.67	6.00	1.69	2.16	2.63	3.10	3.57	4.04	4.34	4.63	4.93	5.23
42	2.23	2.78	3.34	3.89	4.45	5.00	5.33	5.67	6.00	6.56	1.75	2.27	2.78	3.30	3.82	4.34	4.63	4.93	5.23	5.90
43	2.28	2.89	3.50	4.11	4.72	5.33	5.67	6.00	6.56	7.29	1.80	2.37	2.93	3.50	4.07	4.63	4.93	5.23	5.90	6.62
44	2.33	3.00	3.66	4.33	5.00	5.67	6.00	6.56	7.29	8.08	1.86	2.47	3.09	3.70	4.32	4.93	5.23	5.90	6.62	7.39
45	2.38	3.10	3.83	4.55	5.28	6.00	6.56	7.29	8.08	9.04	1.91	2.57	3.24	3.90	4.57	5.23	5.90	6.62	7.39	8.28
46	2.68	3.46	4.23	5.01	5.78	6.56	7.29	8.08	9.04	10.13	2.09	2.85	3.61	4.38	5.14	5.90	6.62	7.39	8.28	9.27
47	2.99	3.85	4.71	5.57	6.43	7.29	8.08	9.04	10.13	11.29	2.27	3.14	4.01	4.88	5.75	6.62	7.39	8.28	9.27	10.37
48	3.29	4.25	5.21	6.16	7.12	8.08	9.04	10.13	11.29	12.58	2.45	3.44	4.43	5.41	6.40	7.39	8.28	9.27	10.37	11.67
49	3.60	4.69	5.78	6.86	7.95	9.04	10.13	11.29	12.58	13.69	2.63	3.76	4.89	6.02	7.15	8.28	9.27	10.37	11.67	13.11
50	3.90	5.15	6.39	7.64	8.88	10.13	11.29	12.58	13.69	15.06	2.81	4.10	5.39	6.69	7.98	9.27	10.37	11.67	13.11	14.74
51	4.20	5.62	7.04	8.45	9.87	11.29	12.58	13.69	15.06	16.70	2.98	4.46	5.94	7.41	8.89	10.37	11.67	13.11	14.74	16.44
52	4.51	6.12	7.74	9.35	10.97	12.58	13.69	15.06	16.70	18.70	3.16	4.86	6.56	8.27	9.97	11.67	13.11	14.74	16.44	18.05
53	4.81	6.59	8.36	10.14	11.91	13.69	15.06	16.70	18.70	22.64	3.34	5.29	7.25	9.20	11.16	13.11	14.74	16.44	18.05	19.50
54	5.12	7.11	9.10	11.08	13.07	15.06	16.70	18.70	22.64	27.95	3.52	5.76	8.01	10.25	12.50	14.74	16.44	18.05	19.50	20.89
55	5.42	7.68	9.93	12.19	14.44	16.70	18.70	22.64	27.95	33.73	3.70	6.25	8.80	11.34	13.89	16.44	18.05	19.50	20.89	22.13
56	6.11	8.63	11.15	13.66	16.18	18.70	22.64	27.95	33.73	40.24	4.03	6.83	9.64	12.44	15.25	18.05	19.50	20.89	22.13	23.43
57	6.80	9.97	13.14	16.30	19.47	22.64	27.95	33.73	40.24	48.88	4.36	7.39	10.42	13.44	16.47	19.50	20.89	22.13	23.43	25.05
58	7.49	11.58	15.67	19.77	23.86	27.95	33.73	40.24	48.88	58.27	4.69	7.93	11.17	14.41	17.65	20.89	22.13	23.43	25.05	26.99
59	8.18	13.29	18.40	23.51	28.62	33.73	40.24	48.88	58.27	68.32	5.02	8.44	11.86	15.29	18.71	22.13	23.43	25.05	26.99	29.53
60	8.87	15.14	21.42	27.69	33.97	40.24	48.88	58.27	68.32	77.05	5.36	8.97	12.59	16.20	19.82	23.43	25.05	26.99	29.53	31.45
61	9.56	17.42	25.29	33.15	41.02	48.88	58.27	68.32	77.05	80.99	5.69	9.56	13.43	17.31	21.18	25.05	26.99	29.53	31.45	35.95
62	10.25	19.85	29.46	39.06	48.67	58.27	68.32	77.05	80.99	87.17	6.02	10.21	14.41	18.60	22.80	26.99	29.53	31.45	35.95	39.37
63	10.94	22.42	33.89	45.37	56.84	68.32	77.05	80.99	87.17	95.57	6.35	10.99	15.62	20.26	24.89	29.53	31.45	35.95	39.37	43.20
64	11.63	24.71	37.80	50.88	63.97	77.05	80.99	87.17	95.57	104.01	6.68	11.63	16.59	21.54	26.50	31.45	35.95	39.37	43.20	47.35
65	12.32	26.05	39.79	53.52	67.26	80.99	87.17	95.57	104.01	112.54	7.01	12.80	18.59	24.37	30.16	35.95	39.37	43.20	47.35	51.90
66	13.55	28.27	43.00	57.72	72.45	87.17	95.57	104.01	112.54	122.46	7.71	14.04	20.37	26.71	33.04	39.37	43.20	47.35	51.90	56.94
67	14.90	31.03	47.17	63.30	79.44	95.57	104.01	112.54	122.46	133.02	8.48	15.42	22.37	29.31	36.26	43.20	47.35	51.90	56.94	62.48
68	16.40	33.92	51.44	68.97	86.49	104.01	112.54	122.46	133.02	145.22	9.33	16.93	24.54	32.14	39.75	47.35	51.90	56.94	62.48	68.57
69	18.04	36.94	55.84	74.74	93.64	112.54	122.46	133.02	145.22	159.33	10.26	18.59	26.92	35.24	43.57	51.90	56.94	62.48	68.57	75.30
70	20.39	40.80	61.22	81.63	102.05	122.46	133.02	145.22	159.33	175.38	11.41	20.52	29.62	38.73	47.83	56.94	62.48	68.57	75.30	82.57

Modal Factors: Semi-Annual:0.51; Quarterly: 0.26; Monthly:0.0875.
Policy Fees: Annual:$50; Semi-Annual:$25.50; Quarterly: $13; Monthly: $4.50.

100K Band: $100,000 to $249,999. $250K Band: $250,000 to $999,999. 1,000K Band: $1,000,000+

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 03/05/2008

Comments:

Attachment:

AR CoC.pdf

Review Status:

Satisfied -Name: Application 03/05/2008

Comments:

See forms schedule for the following applciations to be used with this policy.

A-58d AR

A-60a AR

A-80C AR

A-90a AR

Review Status:

Satisfied -Name: Life & Annuity - Acturial Memo 03/05/2008

Comments:

Attachment:

Actuarial Basis Memorandum YRT-07 AR.pdf

Review Status:

Satisfied -Name: Authorization 04/09/2008

Comments:

Attachment:

Auth_2-08_S.USA_dist.pdf

Review Status:

Satisfied -Name: AR RDB 04/09/2008

Comments:

Attachment:

SERFF Tracking Number:	*FRCS-125523466*	*State:*	*Arkansas*
Filing Company:	*S.USA Life Insurance Company, Inc.*	*State Tracking Number:*	*38673*
Company Tracking Number:	*4925*		
TOI:	*L04I Individual Life - Term*	*Sub-TOI:*	*L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium*
Product Name:	*Yearly Renewable Term Policy*		
Project Name/Number:	*SBLIUSA/61/61*		

AR RDB_dist.pdf

Review Status:

Satisfied -Name: Consent for rates 04/09/2008

Comments:

Attachment:

AR Rates Consent_Exh A.pdf

Review Status:

Satisfied -Name: Statement of Varabilty 04/09/2008

Comments:

Attachment:

Statement of Variability_dist.pdf

Review Status:

Satisfied -Name: Sample Schedule Pages 04/09/2008

Comments:

Attachments:

YRT-07 AR 10yr.pdf
YRT-07 AR 15yr.pdf
YRT-07 AR 20yr.pdf
YRT-07 AR 30yr.pdf

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

Company Name: S.USA Life Insurance Company, Inc.

Form Title(s): Individual Term Life Insurance Policy

Form Number(s): YRT-07 AR

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.

Debra E. Klugman

Debra E. Klugman
Senior Vice President, General Counsel & Secretary

March 6, 2008
Date

S. USA Life Insurance Company, Inc.

Actuarial Memorandum for Individual Renewable & Convertible Term-to-98
Policy Form YRT 07 AR

I. PLAN DESCRIPTION

This policy form is a Term-to-98 (convertible to age 75 or the 5th policy anniversary if later) plan with five different premium options.

1/1 has scheduled basic premiums, which increase each year. The premiums are guaranteed during the first 5 years.

10/10 has scheduled basic premiums, which are level for ten years and increase annually thereafter. The premiums are guaranteed during the first 10 years.

15/15 has scheduled basic premiums, which are level for fifteen years and increase annually thereafter. The premiums are guaranteed during the first 15 years.

20/20 has scheduled basic premiums, which are level for twenty years and increase annually thereafter. The premiums are guaranteed during the first 20 years.

30/30 has scheduled basic premiums, which are level for thirty years and increase annually thereafter. The premiums are guaranteed during the first 30 years.

The form will be sold to males and females starting at issue age 18. Complete regular medical underwriting will be utilized. Premiums are differentiated by tobacco use status (super preferred non-tobacco, preferred non-tobacco, select non-tobacco, non-tobacco, select tobacco and tobacco), and amount band for both current and maximum premiums. Substandard classes will be issued at increased rates. There is an annual policy fee of $50.

After the premium guarantee period, premiums on the Form may be adjusted on in force policies on a prospective basis only. The premiums may be adjusted upward or downward based upon anticipated future mortality, persistency and expense rates including taxes, but such adjusted premiums will not exceed the maximum premiums shown in the contract. Rates are enclosed.

Our pricing assumptions will be reviewed whenever there is a change in premiums for new issues, but not more often than once per year nor less frequently than once every five years. Any changes in pricing assumptions or premium rates must be approved by our Board of Directors or by a Senior Officer authorized by the Board of Directors.

The pages which follow describe the methods used to determine statutory reserves and nonforfeiture benefits for the Form. The resulting values comply with current minimum standards for these policy factors.

Michal Ryduchowski, FSA, MAAA
Vice President, Actuary
December 11, 2007

II. STATUTORY MEAN RESERVES

Reserves are calculated as required by the Standard Valuation Law. The reserves will comply with guideline XXX.

Basic reserves equal the greatest of:

i. Segmented reserves,
ii. Unitary reserves,
iii. The tabular cost of insurance for the balance of the policy year (1/2 cx).

Segments will be determined according to the methodology described in the Regulation. Reserves during a segment for a policy with "s" consecutive segments (each of the length greater than one year) followed by attained-age-based yearly renewable term premiums would be calculated as:

$$ {}_tV_x^{Seg} = \overline{A}^{\,1}_{x+t:\overline{98-x-t|}} - \sum_{j=0}^{\sum_{k=1}^{s} L_k - t - 1} NP_{[x]+t+j} \,.(D_{x+t+j} / D_{x+t}) - \sum_{j=0}^{98-\sum_{k=1}^{s} L_k - x - 1} NP_{[x]+\sum_{K=1}^{s} L_k + j} \,.(D_{x+\sum_{K=1}^{s} L_k + j} \Big/ D_{x+t}) $$

where,

x is the issue age,

t is the number of completed policy years,

s is the number of the current segment,

L_s is the length, in years, of segment s,

${}_tV_x^{Seg}$ is the segmented terminal reserve for issue age x at duration t,

$\overline{A}^{\,1}_{x+t:\overline{98-x-t|}}$ and D_{x+t} are standard actuarial functions,

$$ NP_{[x]+t+j} = \begin{cases} {}^sK \bullet GP_{[x]+t+j} & if \quad t < \sum_{k=1}^{s} L_k \quad \text{(i.e., t is during the multi - year segments)} \\ \overline{A}^{\,1}_{x+\sum_{k=1}^{s} L_k + j:\overline{1|}} & if \quad t \geq \sum_{k=1}^{s} L_k \quad \text{(i.e., t is beyond the last multi - year segment)} \end{cases} $$

$GP_{[x]+t}$ is the guaranteed gross premium at attained age x+t, and

${}^{s}K$ is the constant multiplier of the gross premium such that

$$If\ \ s = 1,\ \overline{A}^{1}_{x+1:\overline{L_1-1}|} = {}^{s}K \sum_{j=0}^{L_S-2} GP_{[x]+1+j} \left(D_{x+1+j} / D_{x+1}\right)$$

$$If\ \ s > 1,\ \overline{A}^{1}_{x+r:\overline{L_s}|} = {}^{s}K \sum_{j=0}^{L_S-1} GP_{[x]+r+j} \left(D_{x+r+j} / D_{x+r}\right)$$

where r = the number of policy years prior to the start of the current segment.

After the last multi-year segment, statutory terminal reserves will be calculated as an attained-age-based yearly renewable term policy.

$$NP_{[x]+t} = A^{\ 1}_{x+t:\overline{1}|} \quad if \quad t \geq \sum_{k=1}^{s} L_k$$

In the company's annual statement, mean reserves will be held at a minimum of ½ c_x.

Deficiency reserves are calculated according to the same methodology (unitary or segmented) as was the base statutory reserve.

Mortality assumed in the deficiency reserve calculation during the initial segment is scaled according to the Regulation. Mortality assumptions beyond the initial segment follow the mortality assumptions of the base reserves.

The quantity A is calculated according to the same methodology as the base reserves but using deficiency reserve mortality instead of base reserve mortality and substituting $GP_{[x]+t+j}$ for $NP_{[x]+t+j}$ whenever $NP_{[x]+t+j} > GP_{[x]+t+j}$. $NP_{[x]+t+j}$ is calculated according to the following formulas below.

$$NP_{[x]+t+j} = \begin{cases} \overline{A}^{1}_{x:\overline{1}|} & if \quad t = 1, j = 0 \\ \dfrac{\overline{A}^{1}_{x+1:\overline{L_1-1}|}}{\ddot{a}_{x+1:\overline{L_1-1}|}} & if \quad 1 < t + j \leq L_1 \\ \dfrac{\overline{A}^{1}_{x+r:\overline{L_s}|}}{\ddot{a}_{x+r:\overline{L_s}|}} & if \quad L_1 < t + j \leq \sum_{k=1}^{s} L_k \\ \overline{A}^{1}_{x+t-1:\overline{1}|} & if \quad t + j > \sum_{k=1}^{s} L_k \end{cases}$$

Deficiency reserves are calculated as the excess, if greater than zero, for all current and remaining periods, of the quantity A over the base reserve.

Basic reserves will be calculated using 2001 CSO, ANB mortality, semi-continuous functions and the maximum statutory valuation rate for life insurance policies. Select factors may be used. The reserve rate for 2007 is 4%. X-factors are applied to the twenty-five-year select factors for the deficiency reserve calculations.

Unitary Reserves

Under the unitary method, the first year terminal reserve is zero and subsequent reserves are calculated as:

$$ {}_tV_x = \overline{A}^{\,1}_{x+t:\overline{98-x-t|}} - \sum_{j=0}^{98-x-t-1} NP_{[x]+t+j} \,.(D_{x+t+j} / D_{x+t}) $$

where,

x is the issue age,

t is the number of completed policy years,

${}_tV_x$, $\overline{A}^{\,1}_{x+t:\overline{98-x-t|}}$, and D_{x+t} are standard actuarial functions,

$GP_{[x]+t}$ is the guaranteed gross premium at attained age x + t,

${}^vK$ is the constant multiplier of the gross premium such that

$$ A^{\,1}_{x+t:\overline{80-x-1|}} = {}^vK \sum_{j=0}^{98-x-2} GP_{[x]+t+j} \,.(D_{x+1+j} / D_{x+1}) \text{, and} $$

$$ NP_{[x]+t-1} = {}^vK \bullet GP_{[x]+t-1} $$

Under the unitary method, deficiency reserves may be required if $NP_{[x]+t-1} > GP_{[x]+t-1}$, where $NP_{[x]+t-1} = {}^vK \bullet GP_{[x]+t-1}$ and $GP_{[x]+t-1}$ is the guaranteed maximum gross premium which could be charged. We examined the ratio of gross premiums to net premiums for all risk classes and all premium options. Most premium options and risk classes do not have deficiencies. However, certain premium options and risk classes do generate deficiency reserves. In such a case, deficiency reserves are determined by substituting $GP_{[x]+t+j} - NP_{[x]+t+j}$ for $NP_{[x]+t+j}$ for all t into part of the CRVM Terminal Reserve equation:

<u>Unitary Deficiency Terminal Reserve at Year t</u>

$$ {}_tV_x = \sum_{j=0}^{98-x-t-1} \left(GP_{[x]+t+j} - NP_{[x]+t+j} \right) .(D_{x+t+j} / D_{x+t}) $$

Appendix I contains a sample calculation of the reserves for a male, standard nonsmoker, issue age 35.

III. CASH VALUES

Cash values were calculated using 2001 CSO ANB mortality (male/female & smoker/non-smoker distinct), without selection factors, with the maximum statutory non-forfeiture interest (125% of the maximum valuation interest rate): 5%.

This form is a term policy and is not structured as a cash accumulation product. The need for providing cash values was tested according to the minimum requirements of the Standard Nonforfeiture Law for Life Insurance, where the minimum cash value at duration t is defined as:

$$ {}_tCV_x = A^{\ 1}_{x+t:\overline{98-x-t|}} - \sum_{j=0}^{98-x-t-1} AP_{[x]+t+j} \,.(D_{x+t+j} / D_{x+t}) $$

where AP_{x+t} is the non-forfeiture adjusted net premium for issue age x at duration t, and is a constant percentage, ${}^{CV}K$, of the corresponding maximum gross premium at duration t such that:

$$ A^{\ 1}_{x:\overline{98-x|}} + .01 + 1.25P^{\ 1}_{x:\overline{98-x|}} = {}^{CV}K \sum_{j=0}^{98-x-1} GP_{x+j} \,.(D_{x+t+j} / D_x) $$

where $P^{\ 1}_{x:\overline{98-x|}}$ cannot exceed 4% of the face amount and GP_{x+t} is the maximum gross premium at age x+t.

Testing was done using guaranteed premiums. Appendix II contains sample calculations for issue age 35, male, standard nonsmoker. Additional testing was done at each issue age. No cash or nonforfeiture values are required for this plan.

Appendix I

Addendum to Actuarial Memorandum
Demonstration of Basic Reserves

Face Amount	$100,000	Selection Factors	25 years-for first segment	Initial Term Period	30 Years
Age	35				
Gender	Male	k	0.5396	k	1.4583
X-Factor	0.9636	Unitary Alpha	0.5197	Segmented Alpha	0.5197
Risk Class	Standard NT	Unitary Beta	1.2264	Segmented Beta	3.3143
Interest Rate	4.00%				

				Unitary Reserves					Segmented Reserves							
End of Policy Year	Attained Age	Mortality Rate	Guar Prem	PV Future Benefits	Modified Net Prem	PV Future Premiums	Terminal Reserve	Mean Reserve	Segment	PV Future Benefits	Modified Net Prem	PV Future Premiums	Terminal Reserves	Mean Reserves	1/2 cx	Total Mean
0	35	0.00053	2.27	199.46	0.52	199.46	-	0.26	1	199.46	0.52	199.46	-	0.26	0.52	0.52
1	36	0.00064	2.27	207.01	1.23	207.01	-	0.92	1	207.01	3.31	207.01	-	3.06	0.55	3.06
2	37	0.00077	2.27	214.77	1.23	214.15	0.62	1.49	1	214.77	3.31	211.98	2.80	5.84	0.58	5.84
3	38	0.00090	2.27	222.75	1.23	221.61	1.14	1.95	1	222.75	3.31	217.18	5.57	8.61	0.62	8.61
4	39	0.00101	2.27	230.95	1.23	229.41	1.54	2.31	1	230.95	3.31	222.62	8.33	11.37	0.66	11.37
5	40	0.00114	2.27	239.40	1.23	237.55	1.85	2.56	1	239.40	3.31	228.30	11.09	14.12	0.70	14.12
6	41	0.00126	2.27	248.10	1.23	246.05	2.04	2.69	1	248.10	3.31	234.26	13.84	16.86	0.76	16.86
7	42	0.00138	2.27	257.06	1.23	254.94	2.12	2.71	1	257.06	3.31	240.48	16.57	19.60	0.83	19.60
8	43	0.00152	2.27	266.30	1.23	264.23	2.07	2.59	1	266.30	3.31	247.00	19.30	22.31	0.91	22.31
9	44	0.00169	2.27	275.82	1.23	273.94	1.88	2.31	1	275.82	3.31	253.82	22.01	24.99	1.01	24.99
10	45	0.00191	2.27	285.61	1.23	284.10	1.51	1.82	1	285.61	3.31	260.96	24.65	27.58	1.12	27.58
11	46	0.00217	2.27	295.65	1.23	294.75	0.90	1.07	1	295.65	3.31	268.47	27.19	30.04	1.23	30.04
12	47	0.00246	2.27	305.93	1.23	305.93	0.00	0.61	1	305.93	3.31	276.36	29.57	32.33	1.34	32.33
13	48	0.00275	2.27	316.44	1.23	317.67	(1.23)	0.61	1	316.44	3.31	284.67	31.77	34.43	1.41	34.43
14	49	0.00302	2.27	327.19	1.23	330.01	(2.82)	0.61	1	327.19	3.31	293.41	33.78	36.35	1.49	36.35
15	50	0.00328	2.27	338.22	1.23	342.97	(4.75)	0.61	1	338.22	3.31	302.62	35.60	38.08	1.60	38.08
16	51	0.00357	2.27	349.55	1.23	356.59	(7.04)	0.61	1	349.55	3.31	312.30	37.25	39.63	1.73	39.63
17	52	0.00390	2.27	361.18	1.23	370.90	(9.72)	0.61	1	361.18	3.31	322.50	38.69	40.93	1.90	40.93
18	53	0.00429	2.27	373.11	1.23	385.96	(12.86)	0.61	1	373.11	3.31	333.25	39.86	41.94	2.10	41.94
19	54	0.00472	2.27	385.31	1.23	401.85	(16.54)	0.61	1	385.31	3.31	344.61	40.70	42.58	2.34	42.58
20	55	0.00523	2.27	397.78	1.23	418.62	(20.84)	0.61	1	397.78	3.31	356.63	41.15	42.80	2.64	42.80
21	56	0.00580	2.27	410.51	1.23	436.38	(25.87)	0.61	1	410.51	3.31	369.38	41.13	42.49	2.95	42.49
22	57	0.00643	2.27	423.47	1.23	455.20	(31.73)	0.61	1	423.47	3.31	382.93	40.54	41.58	3.28	41.58
23	58	0.00708	2.27	436.66	1.23	475.18	(38.53)	0.61	1	436.66	3.31	397.35	39.30	39.99	3.57	39.99
24	59	0.00776	2.27	450.09	1.23	496.43	(46.34)	0.61	1	450.09	3.31	412.72	37.37	37.67	3.89	37.67
25	60	0.00892	2.27	463.78	1.23	519.04	(55.26)	0.61	1	463.78	3.31	429.12	34.66	34.32	4.29	34.32
26	61	0.00992	2.27	477.49	1.23	543.37	(65.88)	0.61	1	477.49	3.31	446.82	30.67	29.73	4.77	29.73
27	62	0.01114	2.27	491.35	1.23	569.48	(78.13)	0.61	1	491.35	3.31	465.87	25.48	23.80	5.36	23.80
28	63	0.01251	2.27	505.27	1.23	597.64	(92.37)	0.61	1	505.27	3.31	486.47	18.80	16.24	6.01	16.24
29	64	0.01395	2.27	519.22	1.23	628.13	(108.91)	0.61	1	519.22	3.31	508.85	10.37	6.84	6.71	6.84
30	65	0.01547	34.96	533.20	18.86	661.21	(128.01)	9.43	2	533.20	15.17	533.20	-	7.59	7.44	7.59
31	66	0.01701	38.42	547.21	20.73	678.53	(131.32)	10.37	3	547.21	16.68	547.21	-	8.34	8.18	8.34
32	67	0.01857	41.93	561.30	22.63	695.95	(134.65)	11.31	4	561.30	18.21	561.30	-	9.11	8.93	9.11
33	68	0.02025	45.71	575.50	24.67	713.50	(138.00)	12.33	5	575.50	19.86	575.50	-	9.93	9.74	9.93
34	69	0.02199	49.63	589.81	26.78	731.19	(141.38)	13.39	6	589.81	21.56	589.81	-	10.78	10.57	10.78
35	70	0.02410	54.38	604.27	29.34	749.06	(144.79)	14.67	7	604.27	23.63	604.27	-	11.82	11.59	11.82
36	71	0.02646	59.69	618.77	32.21	766.99	(148.22)	16.10	8	618.77	25.95	618.77	-	12.97	12.72	12.97
37	72	0.02956	66.66	633.29	35.97	784.94	(151.65)	17.99	9	633.29	28.99	633.29	-	14.49	14.21	14.49
38	73	0.03283	74.02	647.62	39.94	802.66	(155.03)	19.97	10	647.62	32.19	647.62	-	16.10	15.78	16.10
39	74	0.03627	81.76	661.77	44.12	820.15	(158.38)	22.06	11	661.77	35.57	661.77	-	17.78	17.44	17.78
40	75	0.04003	90.22	675.76	48.68	837.44	(161.68)	24.34	12	675.76	39.26	675.76	-	19.63	19.25	19.63
41	76	0.04413	99.44	689.57	53.66	854.51	(164.95)	26.83	13	689.57	43.28	689.57	-	21.64	21.22	21.64
42	77	0.04889	110.15	703.17	59.44	871.34	(168.16)	29.72	14	703.17	47.94	703.17	-	23.97	23.50	23.97
43	78	0.05445	122.66	716.47	66.19	887.77	(171.30)	33.10	15	716.47	53.40	716.47	-	26.70	26.18	26.70
44	79	0.06087	137.11	729.31	73.99	903.65	(174.34)	36.99	16	729.31	59.69	729.31	-	29.85	29.26	29.85
45	80	0.06787	152.86	741.54	82.49	918.77	(177.23)	41.24	17	741.54	66.56	741.54	-	33.28	32.63	33.28
46	81	0.07584	170.82	753.09	92.18	933.06	(179.97)	46.09	18	753.09	74.37	753.09	-	37.19	36.46	37.19
47	82	0.08414	189.50	763.79	102.26	946.28	(182.49)	51.13	19	763.79	82.51	763.79	-	41.26	40.45	41.26
48	83	0.09309	209.63	773.63	113.13	958.42	(184.80)	56.56	20	773.63	91.29	773.63	-	45.64	44.75	45.64
49	84	0.10300	231.93	782.47	125.16	969.34	(186.87)	62.58	21	782.47	101.01	782.47	-	50.50	49.52	50.50
50	85	0.11407	256.84	790.11	138.60	978.77	(188.66)	69.30	22	790.11	111.86	790.11	-	55.93	54.84	55.93
51	86	0.12634	284.45	796.20	153.50	986.28	(190.08)	76.75	23	796.20	123.89	796.20	-	61.95	60.74	61.95
52	87	0.13974	314.60	800.30	169.77	991.34	(191.03)	84.88	24	800.30	137.04	800.30	-	68.52	67.18	68.52
53	88	0.15410	346.91	801.85	187.20	993.22	(191.38)	93.60	25	801.85	151.12	801.85	-	75.56	74.09	75.56
54	89	0.16925	380.99	800.05	205.60	990.97	(190.92)	102.80	26	800.05	165.97	800.05	-	82.99	81.37	82.99
55	90	0.18506	416.57	793.79	224.80	983.19	(189.40)	112.40	27	793.79	181.48	793.79	-	90.74	88.97	90.74
56	91	0.19993	450.02	781.41	242.85	967.84	(186.43)	121.43	28	781.41	196.06	781.41	-	98.03	96.12	98.03
57	92	0.21543	484.90	760.88	261.67	942.40	(181.52)	130.84	29	760.88	211.26	760.88	-	105.63	103.57	105.63
58	93	0.23178	521.69	728.56	281.52	902.36	(173.79)	140.76	30	728.56	227.29	728.56	-	113.65	111.43	113.65
59	94	0.24905	560.54	678.61	302.49	840.48	(161.87)	151.25	31	678.61	244.23	678.61	-	122.11	119.74	122.11
60	95	0.26719	601.36	601.58	324.52	745.06	(143.48)	162.26	32	601.58	262.02	601.58	-	131.01	128.46	131.01
61	96	0.28379	638.71	481.90	344.67	596.84	(114.93)	172.34	33	481.90	278.30	481.90	-	139.15	136.44	139.15
62	97	0.30149	678.53	295.65	366.16	366.16	(70.51)	183.08	34	295.65	295.65	295.65	-	147.83	144.95	147.83

Appendix I

Addendum to Actuarial Memorandum
Demonstration of Alternative Minimum Reserves

Face Amount	$100,000	Selection Factors	25 years-for first segment	Initial Term Period	30 Years
Age	35				
Gender	Male	k	0.5218	k	1.1664
X-Factor	0.9636	Unitary Alpha	0.5008	Segmented Alpha	0.5008
Risk Class	Standard NT	Unitary Beta	1.4468	Segmented Beta	3.2342
Interest Rate	4.00%				

				Unitary Reserves					Segmented Reserves										
End of Policy Year	Attained Age	Mortality Rate	Guar Prem	PV Future Benefits	Modified Net Prem	PV Future Premiums	Terminal Reserve	Mean Reserve	Segment	PV Future Benefits	Modified Net Prem	PV Future Premiums	Terminal Reserves	Mean Reserves	1/2 cx	Total Mean	Min Basic Reserve	Additional Def Resv
0	35	0.00051	2.77	198.56	0.50	198.56	-	0.25	1	198.56	0.50	190.91	7.65	8.06	0.52	8.06	0.52	7.53
1	36	0.00062	2.77	206.08	1.45	206.08	-	1.16	1	206.08	2.77	198.12	7.96	10.64	0.55	10.64	3.06	7.58
2	37	0.00074	2.77	213.83	1.45	212.95	0.88	1.99	1	213.83	2.77	203.29	10.54	13.20	0.58	13.20	5.84	7.36
3	38	0.00087	2.77	221.79	1.45	220.13	1.66	2.73	1	221.79	2.77	208.69	13.10	15.75	0.62	15.75	8.61	7.14
4	39	0.00097	2.77	229.98	1.45	227.63	2.35	3.38	1	229.98	2.77	214.34	15.63	18.29	0.66	18.29	11.37	6.92
5	40	0.00110	2.77	238.41	1.45	235.46	2.96	3.94	1	238.41	2.77	220.25	18.17	20.81	0.70	20.81	14.12	6.69
6	41	0.00121	2.77	247.10	1.45	243.64	3.47	4.39	1	247.10	2.77	226.42	20.68	23.32	0.76	23.32	16.86	6.45
7	42	0.00133	2.77	256.06	1.45	252.18	3.87	4.75	1	256.06	2.77	232.88	23.18	25.81	0.83	25.81	19.60	6.22
8	43	0.00146	2.77	265.30	1.45	261.11	4.18	5.00	1	265.30	2.77	239.63	25.67	28.29	0.91	28.29	22.31	5.97
9	44	0.00163	2.77	274.82	1.45	270.45	4.37	5.11	1	274.82	2.77	246.69	28.13	30.71	1.01	30.71	24.99	5.73
10	45	0.00184	2.77	284.61	1.45	280.22	4.39	5.02	1	284.61	2.77	254.09	30.53	33.06	1.12	33.06	27.58	5.48
11	46	0.00209	2.77	294.66	1.45	290.46	4.21	4.70	1	294.66	2.77	261.85	32.81	35.27	1.23	35.27	30.04	5.23
12	47	0.00237	2.77	304.96	1.45	301.20	3.75	4.10	1	304.96	2.77	270.00	34.95	37.31	1.34	37.31	32.33	4.98
13	48	0.00265	2.77	315.48	1.45	312.49	3.00	3.19	1	315.48	2.77	278.58	36.90	39.17	1.41	39.17	34.43	4.74
14	49	0.00291	2.77	326.27	1.45	324.34	1.93	1.96	1	326.27	2.77	287.60	38.66	40.84	1.49	40.84	36.35	4.49
15	50	0.00316	2.77	337.33	1.45	336.79	0.54	0.99	1	337.33	2.77	297.09	40.24	42.33	1.60	42.33	38.08	4.24
16	51	0.00344	2.77	348.70	1.45	349.86	(1.16)	0.72	1	348.70	2.77	307.06	41.64	43.62	1.73	43.62	39.63	4.00
17	52	0.00376	2.77	360.38	1.45	363.60	(3.22)	0.72	1	360.38	2.77	317.55	42.83	44.68	1.90	44.68	40.93	3.75
18	53	0.00413	2.77	372.36	1.45	378.06	(5.70)	0.72	1	372.36	2.77	328.60	43.76	45.45	2.10	45.45	41.94	3.51
19	54	0.00455	2.77	384.63	1.45	393.31	(8.67)	0.72	1	384.63	2.77	340.27	44.36	45.86	2.34	45.86	42.58	3.28
20	55	0.00504	2.77	397.19	1.45	409.39	(12.21)	0.72	1	397.19	2.77	352.60	44.59	45.85	2.64	45.85	42.80	3.05
21	56	0.00559	2.77	410.00	1.45	426.41	(16.41)	0.72	1	410.00	2.77	365.66	44.34	45.32	2.95	45.32	42.49	2.83
22	57	0.00620	2.77	423.06	1.45	444.45	(21.39)	0.72	1	423.06	2.77	379.53	43.54	44.21	3.28	44.21	41.58	2.63
23	58	0.00682	2.77	436.37	1.45	463.60	(27.22)	0.72	1	436.37	2.77	394.27	42.10	42.43	3.57	42.43	39.99	2.44
24	59	0.00748	2.77	449.94	1.45	483.94	(34.00)	0.72	1	449.94	2.77	409.95	39.99	39.94	3.89	39.94	37.67	2.27
25	60	0.00892	2.77	463.78	1.45	505.57	(41.79)	0.72	1	463.78	2.77	426.66	37.12	36.29	4.29	36.29	34.32	1.97
26	61	0.00992	2.77	477.49	1.45	529.01	(51.51)	0.72	1	477.49	2.77	444.81	32.69	31.24	4.77	31.24	29.73	1.51
27	62	0.01114	2.77	491.35	1.45	554.16	(62.81)	0.72	1	491.35	2.77	464.32	27.03	24.83	5.36	24.83	23.80	1.03
28	63	0.01251	2.77	505.27	1.45	581.30	(76.03)	0.72	1	505.27	2.77	485.42	19.85	16.77	6.01	16.77	16.24	0.53
29	64	0.01395	2.77	519.22	1.45	610.68	(91.47)	0.72	1	519.22	2.77	508.31	10.91	6.84	6.71	6.84	6.84	-
30	65	0.01547	35.46	533.20	18.50	642.57	(109.37)	9.25	2	533.20	15.17	533.20	-	7.59	7.44	7.59	7.59	-
31	66	0.01701	38.92	547.21	20.31	659.23	(112.02)	10.16	3	547.21	16.68	547.21	-	8.34	8.18	8.34	8.34	-
32	67	0.01857	42.43	561.30	22.14	675.97	(114.67)	11.07	4	561.30	18.21	561.30	-	9.11	8.93	9.11	9.11	-
33	68	0.02025	46.21	575.50	24.11	692.85	(117.35)	12.06	5	575.50	19.86	575.50	-	9.93	9.74	9.93	9.93	-
34	69	0.02199	50.13	589.81	26.16	709.86	(120.05)	13.08	6	589.81	21.56	589.81	-	10.78	10.57	10.78	10.78	-
35	70	0.02410	54.88	604.27	28.63	727.04	(122.77)	14.32	7	604.27	23.63	604.27	-	11.82	11.59	11.82	11.82	-
36	71	0.02646	60.19	618.77	31.41	744.28	(125.51)	15.70	8	618.77	25.95	618.77	-	12.97	12.72	12.97	12.97	-
37	72	0.02956	67.16	633.29	35.05	761.54	(128.24)	17.52	9	633.29	28.99	633.29	-	14.49	14.21	14.49	14.49	-
38	73	0.03283	74.52	647.62	38.88	778.56	(130.94)	19.44	10	647.62	32.19	647.62	-	16.10	15.78	16.10	16.10	-
39	74	0.03627	82.26	661.77	42.92	795.38	(133.61)	21.46	11	661.77	35.57	661.77	-	17.78	17.44	17.78	17.78	-
40	75	0.04003	90.72	675.76	47.34	812.01	(136.25)	23.67	12	675.76	39.26	675.76	-	19.63	19.25	19.63	19.63	-
41	76	0.04413	99.94	689.57	52.15	828.42	(138.85)	26.08	13	689.57	43.28	689.57	-	21.64	21.22	21.64	21.64	-
42	77	0.04889	110.65	703.17	57.74	844.59	(141.41)	28.87	14	703.17	47.94	703.17	-	23.97	23.50	23.97	23.97	-
43	78	0.05445	123.16	716.47	64.27	860.38	(143.92)	32.13	15	716.47	53.40	716.47	-	26.70	26.18	26.70	26.70	-
44	79	0.06087	137.61	729.31	71.81	875.64	(146.33)	35.90	16	729.31	59.69	729.31	-	29.85	29.26	29.85	29.85	-
45	80	0.06787	153.36	741.54	80.02	890.17	(148.63)	40.01	17	741.54	66.56	741.54	-	33.28	32.63	33.28	33.28	-
46	81	0.07584	171.32	753.09	89.40	903.90	(150.81)	44.70	18	753.09	74.37	753.09	-	37.19	36.46	37.19	37.19	-
47	82	0.08414	190.00	763.79	99.14	916.60	(152.80)	49.57	19	763.79	82.51	763.79	-	41.26	40.45	41.26	41.26	-
48	83	0.09309	210.13	773.63	109.65	928.25	(154.63)	54.83	20	773.63	91.29	773.63	-	45.64	44.75	45.64	45.64	-
49	84	0.10300	232.43	782.47	121.29	938.73	(156.26)	60.64	21	782.47	101.01	782.47	-	50.50	49.52	50.50	50.50	-
50	85	0.11407	257.34	790.11	134.28	947.76	(157.66)	67.14	22	790.11	111.86	790.11	-	55.93	54.84	55.93	55.93	-
51	86	0.12634	284.95	796.20	148.69	954.95	(158.76)	74.34	23	796.20	123.89	796.20	-	61.95	60.74	61.95	61.95	-
52	87	0.13974	315.10	800.30	164.42	959.77	(159.47)	82.21	24	800.30	137.04	800.30	-	68.52	67.18	68.52	68.52	-
53	88	0.15410	347.41	801.85	181.28	961.53	(159.68)	90.64	25	801.85	151.12	801.85	-	75.56	74.09	75.56	75.56	-
54	89	0.16925	381.49	800.05	199.07	959.28	(159.23)	99.53	26	800.05	165.97	800.05	-	82.99	81.37	82.99	82.99	-
55	90	0.18506	417.07	793.79	217.63	951.69	(157.90)	108.82	27	793.79	181.48	793.79	-	90.74	88.97	90.74	90.74	-
56	91	0.19993	450.52	781.41	235.09	936.78	(155.37)	117.55	28	781.41	196.06	781.41	-	98.03	96.12	98.03	98.03	-
57	92	0.21543	485.40	760.88	253.29	912.12	(151.23)	126.64	29	760.88	211.26	760.88	-	105.63	103.57	105.63	105.63	-
58	93	0.23178	522.19	728.56	272.49	873.32	(144.75)	136.24	30	728.56	227.29	728.56	-	113.65	111.43	113.65	113.65	-
59	94	0.24905	561.04	678.61	292.76	813.39	(134.78)	146.38	31	678.61	244.23	678.61	-	122.11	119.74	122.11	122.11	-
60	95	0.26719	601.86	601.58	314.06	721.03	(119.45)	157.03	32	601.58	262.02	601.58	-	131.01	128.46	131.01	131.01	-
61	96	0.28379	639.21	481.90	333.55	577.57	(95.66)	166.78	33	481.90	278.30	481.90	-	139.15	136.44	139.15	139.15	-
62	97	0.30149	679.03	295.65	354.33	354.33	(58.68)	177.17	34	295.65	295.65	295.65	-	147.83	144.95	147.83	147.83	-

Attachment - II

Renewable and Convertible Term to 98

Non-Forfeiture Cash Values

Age 35 Male Non-Smoker / Non-forfeiture Rate: 5.00%

															Max CV
													k=	0.6365337	0.00
Attained Age	End of Year	lx+t	qx+t	Dx+t	Nx+t	Cx+t	Mx+t	Death Benefit	PVFBx+t	ax+t	Premium Pattern	P^{NLP}	EA	PV Prem	Terminal Cash Value per $1,000 of Face
35	0	1	0.00109	1	18.03751	0.001038	0.14095	1,000.00	0.140947	18.02348	2.27	7.82	19.775	252.50	-19.78
36	1	0.9989	0.00115	0.9513429	17.03751	0.001042	0.13991	1,000.00	0.147064	17.89416	2.27	8.22	20.273	263.02	-20.36
37	2	0.9978	0.0012	0.9049989	16.08617	0.001034	0.13887	1,000.00	0.153444	17.75929	2.27	8.64	20.800	274.10	-21.03
38	3	0.9966	0.00129	0.8608694	15.18117	0.001058	0.13783	1,000.00	0.160109	17.6184	2.27	9.09	21.359	285.76	-21.79
39	4	0.9953	0.00137	0.818818	14.3203	0.001068	0.13677	1,000.00	0.167039	17.47186	2.27	9.56	21.951	298.05	-22.68
40	5	0.9939	0.00146	0.7787583	13.50148	0.001083	0.13571	1,000.00	0.17426	17.31918	2.27	10.06	22.577	310.99	-23.70
41	6	0.9925	0.00158	0.7405917	12.72272	0.001114	0.13462	1,000.00	0.181779	17.16019	2.27	10.59	23.241	324.63	-24.86
42	7	0.9909	0.00173	0.704211	11.98213	0.00116	0.13351	1,000.00	0.189587	16.99505	2.27	11.16	23.944	339.01	-26.20
43	8	0.9892	0.0019	0.6695169	11.27792	0.001212	0.13235	1,000.00	0.197678	16.82391	2.27	11.75	24.687	354.19	-27.77
44	9	0.9873	0.0021	0.6364236	10.6084	0.001273	0.13114	1,000.00	0.206054	16.64673	2.27	12.38	25.473	370.21	-29.60
45	10	0.9852	0.00233	0.6048449	9.97198	0.001342	0.12986	1,000.00	0.214707	16.46364	2.27	13.04	26.302	387.15	-31.73
46	11	0.9829	0.00255	0.5747006	9.367136	0.001396	0.12852	1,000.00	0.223634	16.27475	2.27	13.74	27.176	405.06	-34.20
47	12	0.9804	0.00279	0.5459382	8.792435	0.001451	0.12713	1,000.00	0.232859	16.07949	2.27	14.48	28.102	424.01	-37.04
48	13	0.9777	0.00293	0.5184905	8.246497	0.001447	0.12568	1,000.00	0.242388	15.87776	2.27	15.27	29.082	444.07	-40.27
49	14	0.9748	0.00309	0.4923536	7.728006	0.001449	0.12423	1,000.00	0.252317	15.66755	2.27	16.10	30.131	465.25	-43.83
50	15	0.9718	0.00332	0.4674593	7.235653	0.001478	0.12278	1,000.00	0.262655	15.44867	2.27	17.00	31.252	487.63	-47.74
51	16	0.9686	0.00359	0.4437213	6.768193	0.001517	0.1213	1,000.00	0.273375	15.22164	2.27	17.96	32.450	511.32	-52.10
52	17	0.9651	0.00396	0.4210746	6.324472	0.001588	0.11979	1,000.00	0.284475	14.98652	2.27	18.98	33.728	536.43	-56.98
53	18	0.9613	0.00436	0.3994354	5.903398	0.001659	0.1182	1,000.00	0.295911	14.74423	2.27	20.07	35.087	563.09	-62.52
54	19	0.9571	0.00487	0.378756	5.503962	0.001757	0.11654	1,000.00	0.307688	14.49464	2.27	21.23	36.535	591.44	-68.78
55	20	0.9524	0.0055	0.3589633	5.125206	0.00188	0.11478	1,000.00	0.319759	14.23872	2.27	22.46	38.071	621.65	-75.94
56	21	0.9472	0.00614	0.3399895	4.766243	0.001988	0.1129	1,000.00	0.332074	13.97753	2.27	23.76	39.697	653.94	-84.18
57	22	0.9414	0.00683	0.3218114	4.426253	0.002093	0.11091	1,000.00	0.344653	13.71059	2.27	25.14	41.422	688.48	-93.59
58	23	0.935	0.00742	0.3043938	4.104442	0.002151	0.10882	1,000.00	0.357498	13.4379	2.27	26.60	43.255	725.47	-104.29
59	24	0.928	0.0081	0.2877478	3.800048	0.00222	0.10667	1,000.00	0.370703	13.15742	2.27	28.17	45.218	765.04	-116.27
60	25	0.9205	0.00892	0.2718257	3.5123	0.002309	0.10445	1,000.00	0.384251	12.86954	2.27	29.86	47.322	807.44	-129.71
61	26	0.9123	0.00992	0.2565724	3.240475	0.002424	0.10214	1,000.00	0.398094	12.57518	2.27	31.66	49.571	853.04	-144.89
62	27	0.9032	0.01114	0.2419307	2.983902	0.002567	0.09972	1,000.00	0.412168	12.27572	2.27	33.58	51.970	902.26	-162.15
63	28	0.8932	0.01251	0.2278434	2.741971	0.002715	0.09715	1,000.00	0.426386	11.97288	2.27	35.61	54.516	955.63	-181.90
64	29	0.882	0.01395	0.2142791	2.514128	0.002847	0.09443	1,000.00	0.440709	11.66749	2.27	37.77	57.215	1013.70	-204.55
65	30	0.8697	0.01547	0.2012285	2.299849	0.002965	0.09159	1,000.00	0.455144	11.35932	34.96	40.07	60.000	1077.03	-230.42
66	31	0.8562	0.01701	0.1886814	2.09862	0.003057	0.08862	1,000.00	0.469697	11.04821	38.42	42.51	60.000	1111.37	-237.73
67	32	0.8417	0.01857	0.17664	1.909939	0.003124	0.08557	1,000.00	0.484412	10.73319	41.93	45.13	60.000	1146.09	-245.11
68	33	0.826	0.02025	0.1651045	1.733299	0.003184	0.08244	1,000.00	0.499335	10.41322	45.71	47.95	60.000	1181.30	-252.60
69	34	0.8093	0.02199	0.1540583	1.568194	0.003226	0.07926	1,000.00	0.51447	10.08817	49.63	51.00	60.000	1217.01	-260.20
70	35	0.7915	0.0241	0.1434957	1.414136	0.003294	0.07603	1,000.00	0.529855	9.757134	54.38	54.30	60.000	1253.31	-267.92
71	36	0.7724	0.02646	0.133369	1.27064	0.003361	0.07274	1,000.00	0.545391	9.422063	59.69	57.88	60.000	1289.97	-275.72
72	37	0.752	0.02956	0.1236572	1.137271	0.003481	0.06938	1,000.00	0.561046	9.083516	66.66	61.77	60.000	1326.91	-283.58
73	38	0.7298	0.03283	0.1142875	1.013614	0.003573	0.0659	1,000.00	0.576582	8.74623	74.02	65.92	60.000	1363.57	-291.38
74	39	0.7058	0.03627	0.1052719	0.899327	0.003636	0.06232	1,000.00	0.592017	8.40963	81.76	70.40	60.000	1399.99	-299.13
75	40	0.6802	0.04003	0.0966225	0.794055	0.003684	0.05869	1,000.00	0.607378	8.072916	90.22	75.24	60.000	1436.24	-306.84
76	41	0.653	0.04413	0.0883379	0.697432	0.003713	0.055	1,000.00	0.622641	7.736243	99.44	80.48	60.000	1472.26	-314.50
77	42	0.6242	0.04889	0.0804186	0.609094	0.003744	0.05129	1,000.00	0.637788	7.3996	110.15	86.19	60.000	1508.00	-322.11
78	43	0.5937	0.05445	0.0728447	0.528676	0.003778	0.04755	1,000.00	0.652698	7.064987	122.66	92.38	60.000	1543.19	-329.59
79	44	0.5613	0.06087	0.0655984	0.455831	0.003803	0.04377	1,000.00	0.667213	6.734955	137.11	99.07	60.000	1577.45	-336.88
80	45	0.5272	0.06787	0.0586718	0.390233	0.003792	0.03997	1,000.00	0.681166	6.412001	152.86	106.23	60.000	1610.38	-343.89
81	46	0.4914	0.07584	0.0520855	0.331561	0.003762	0.03617	1,000.00	0.694489	6.096361	170.82	113.92	60.000	1641.83	-350.59
82	47	0.4541	0.08414	0.0458432	0.279475	0.003674	0.03241	1,000.00	0.706992	5.790317	189.50	122.10	60.000	1671.31	-356.85
83	48	0.4159	0.09309	0.0399866	0.233632	0.003545	0.02874	1,000.00	0.718671	5.491923	209.63	130.86	60.000	1698.85	-362.70
84	49	0.3772	0.103	0.0345374	0.193646	0.003388	0.02519	1,000.00	0.729416	5.200648	231.93	140.25	60.000	1724.18	-368.08
85	50	0.3383	0.11407	0.0295048	0.159108	0.003205	0.0218	1,000.00	0.739004	4.917146	256.84	150.29	60.000	1746.78	-372.88
86	51	0.2997	0.12634	0.0248944	0.129604	0.002995	0.0186	1,000.00	0.747106	4.642583	284.45	160.92	60.000	1765.87	-376.93
87	52	0.2619	0.13974	0.0207136	0.104709	0.002757	0.0156	1,000.00	0.753293	4.377804	314.60	172.07	60.000	1780.44	-380.02
88	53	0.2253	0.1541	0.0169706	0.083996	0.002491	0.01285	1,000.00	0.757001	4.122816	346.91	183.61	60.000	1789.16	-381.86
89	54	0.1906	0.16925	0.0136718	0.067025	0.002204	0.01036	1,000.00	0.757478	3.876294	380.99	195.41	60.000	1790.24	-382.07
90	55	0.1583	0.18506	0.010817	0.053353	0.001906	0.00815	1,000.00	0.753659	3.6354	416.57	207.31	60.000	1781.17	-380.12
91	56	0.129	0.19993	0.0083954	0.042536	0.001599	0.00625	1,000.00	0.743958	3.39555	450.02	219.10	60.000	1758.21	-375.20
92	57	0.1032	0.21543	0.0063971	0.034141	0.001312	0.00465	1,000.00	0.726469	3.143885	484.90	231.07	60.000	1716.85	-366.36
93	58	0.081	0.23178	0.00478	0.027744	0.001055	0.00333	1,000.00	0.69766	2.869188	521.69	243.16	60.000	1648.74	-351.82
94	59	0.0622	0.24905	0.0034972	0.022964	0.00083	0.00228	1,000.00	0.651848	2.554799	560.54	255.15	60.000	1540.45	-328.70
95	60	0.0467	0.26719	0.0025012	0.019467	0.000636	0.00145	1,000.00	0.579786	2.173965	601.36	266.70	60.000	1370.14	-292.35
96	61	0.0342	0.28379	0.0017456	0.016965	0.000472	0.00081	1,000.00	0.466131	1.682105	638.71	277.11	60.000	1101.54	-235.03
97	62	0.0245	0.30149	0.0011907	0.01522	0.000342	0.00034	1,000.00	0.287133	1	678.53	287.13	60.000	678.53	-144.78

Debra E. Klugman
Senior Vice President
General Counsel & Secretary
Phone: (212) 356-0327
Fax: (212) 624-0700
dklugman@sbliusa.com

Date: February 11, 2008

To: The Insurance Commissioner

Authorization

This Authorization, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters related to forms and rates before the Insurance Department.

This Authorization shall be valid for a period of one year and renewable for a like period at the end of each term until terminated by the Company.

Company Name: S.USA Life Insurance Company, Inc.

Signature: Debra E Klugman

Name: Debra E. Klugman

Title: Senior V. P., General Counsel & Secretary

STATE OF ARKANSAS

READABILITY CERTIFICATION

COMPANY NAME: S.USA Life Insurance Company, Inc.

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
YRT-07 AR	62.7
A-58d AR	50 *
A-60a AR	50 *
A-80c AR	50 *
A-90a AR	50 *

* Form achieves a score of 50 when combined with the base policy form.

Debra E. Klugman
Senior Vice President, General Counsel & Secretary

March 6, 2008
Date

EXHIBIT A (REVISED)

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

NAME OF COMPANY: S.USA Life Insurance Company, Inc.

FORM NUMBERS: YRT-07 AR

The Company does hereby consent and agree:

A) that all premium rates and/or cost bases both "maximum" and "current or projected," used in relation to the policy form number(s) indicated above must be filed with the Insurance Commissioner for the State of Arkansas ("commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior the expiration of sixty (60) days.

or

B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Debra E. Klugman
Senior Vice President, General Counsel & Secretary

March 6, 2008
Date

EXPLANATION OF VARIABLE MATERIAL
FOR POLICY FORM YRT-07

Page1 (Cover Page):

- Name of Insured is subject to change.
- Policy Number is subject to change.
- Amount of Insurance is subject to change.
- Date of Issue is subject to change.
- Signatures of President & CEO and Secretary are subject to change should these officers leave and/or new officers be elected.
- Company address, toll free telephone number and website may be changed as required.

Page 3:

HEADING

- Age to which policy is renewable may be subject to change.

POLICY DATA

- Name of Insured is subject to change.
- Policy Number is subject to change.
- 1st Renewal Date is subject to change.
- Amount of Insurance is subject to change.
- Date of Issue is subject to change.
- Gender is subject to change.
- Premium Class is subject to change.
- Tobacco Use status is subject to change.
- Issue Age is subject to change.

BENEFITS

- Date of Issue is subject to change.
- Age to which policy is renewable is subject to change.
- Amount of Insurance is subject to change.
- Expiry Date is subject to change.

PREMIUMS

- Amount of premiums payable every 12 months, 6 months, 3 months, 1 month are subject to change.
- Date to which premiums are payable is subject to change.
- Amount of Policy Fee every 12 months, 6 months, 3 months, 1 month is subject to change.
- Total Premium on Date of Issue every 12 months, 6 months, 3 months, 1 month is subject to change.
- The current premium payment mode (frequency) is subject to change.
- The monthly premium payment interval is subject to change.
- The amount of premium for the policy is subject to change.
- The page numbers for the Schedules of Renewal Premiums may be subject to change.

Page 4:

- Age to which policy is renewable may be subject to change.

Page 6:

- The page number on which the renewal periods are shown may be subject to change.
- Age to which policy is renewable may be subject to change.
- The page number on which table of maximum premiums is shown may be subject to change.

Page 11:

- Name of Insured is subject to change.
- Policy number is subject to change.
- Amount of Insurance is subject to change.
- Gender and Age of the Insured are subject to change.
- The page number on which maximum premium is described may be subject to change.

Page 12:

- Name of Insured is subject to change.
- Policy number is subject to change.
- Amount of Insurance is subject to change.
- Gender and Age of the Insured are subject to change.
- The page number on which maximum premium is described may be subject to change.

Page 13:

- Name of Insured is subject to change.
- Policy number is subject to change.
- Amount of Insurance is subject to change.
- Gender and Age of the Insured are subject to change.

Page 14:

- Name of Insured is subject to change.
- Policy number is subject to change.
- Amount of Insurance is subject to change.
- Gender and Age of the Insured are subject to change.

Page 15 (Back page):

- Age to which policy is renewable may be subject to change.

S.USA Life Insurance Company, Inc.

Insured:	**[JOHN DOE]**	**Amount of Insurance:**	**[$100,000]**
Policy Number:	**[929999999]**	**10 Year Initial Premium Period**	
Date of Issue:	**[09/24/2007]**	**1 Year Renewal Premium Period**	

TERM LIFE INSURANCE POLICY
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE
NON-PARTICIPATING

IN THIS POLICY, S.USA Life Insurance Company, Inc., is referred to as "we", "our" or "us," and the policyholder is referred to as "you" or "your."

This policy is a legal contract between you and us.

THIS POLICY is issued based on your application for life insurance and payment of the first premium. It continues in effect by the timely payment of premiums.

EXAMINE YOUR POLICY. We want you to understand it and be satisfied. **PLEASE READ IT CAREFULLY.** Within 10 days of delivery (within 30 days of delivery if you applied by mail or within 60 days if this policy is issued as a replacement), it may be returned to any of our offices. We will then refund the premium paid.

WE WILL PAY the death benefit to the designated beneficiary, subject to this policy's terms. Payment will be made through our office upon receipt of all of the following:

- This policy.
- Proof the insured died while this policy was in effect.
- A claim for the death benefit on a form provided by us.

Signed for us by:

[ ] President & CEO

[ ] Secretary

S.USA Life Insurance Company, Inc.
[550 Broad Street, Newark, NJ 07102]
[Toll Free: 1-866-SUSA-123]
[www.susa.com]

TEN YEAR RENEWABLE AND CONVERTIBLE TERM INSURANCE
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE

**********POLICY DATA**********

INSURED:	[JOHN DOE]	AMOUNT OF INSURANCE:	[$100,000]
POLICY NUMBER:	[929999999]	DATE OF ISSUE:	[09/24/2007]
POLICY FORM:	YRT-07	RATING CLASS:	
		GENDER:	[MALE]
1ST RENEWAL DATE:	[09/24/2017]	PREMIUM CLASS:	[STANDARD]
		TOBACCO USE:	[NON-USER OF TOBACCO]
		ISSUE AGE:	[59]

**********BENEFITS**********

FORM NO.	DATE OF ISSUE	BENEFITS	AMOUNT	EXPIRY DATE
YRT-07	[09/24/2007]	RENEWABLE TERM TO [98]	[$100,000]	[09/24/2046]

**********PREMIUMS**********

PREMIUMS PAYABLE EVERY:

FORM NO.	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	PREMIUMS PAYABLE TO
YRT-07	[$1,022.00]	[$521.22]	[$265.72]	[$89.43]	[09/24/2017]
POLICY FEE	[$50.00]	[$25.50]	[$13.00]	[$4.50]	
TOTAL PREMIUM ON DATE OF ISSUE	[$1,072.00]	[$546.72]	[$278.72]	[$93.93]	

THE ABOVE TABLE SHOWS PREMIUM PAYMENTS FOR DIFFERENT PREMIUM PAYMENT FREQUENCIES. YOUR CURRENT PREMIUM PAYMENT MODE (FREQUENCY) IS [ANNUAL]. YOUR PREMIUM PAYMENTS ARE DUE EVERY [12 MONTHS]. EACH [ANNUAL] PREMIUM FOR YOUR INSURANCE POLICY WILL EQUAL [$1,072.00].

SEE PAGES [11] & [13] FOR SCHEDULES OF RENEWAL PREMIUMS.

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] TEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2008
09/24/2008	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2009
09/24/2009	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2010
09/24/2010	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2011
09/24/2011	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2012
09/24/2012	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2013
09/24/2013	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2014
09/24/2014	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2015
09/24/2015	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2016
09/24/2016	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2017
09/24/2017	$ 2,648.00	$ 1,350.48	$ 688.48	$ 231.83	09/24/2018
09/24/2018	$ 3,253.00	$ 1,659.03	$ 845.78	$ 284.76	09/24/2019
09/24/2019	$ 3,490.00	$ 1,779.90	$ 907.40	$ 305.50	09/24/2020
09/24/2020	$ 3,900.00	$ 1,989.00	$ 1,014.00	$ 341.38	09/24/2021
09/24/2021	$ 4,251.00	$ 2,168.01	$ 1,105.26	$ 372.09	09/24/2022
09/24/2022	$ 4,605.00	$ 2,348.55	$ 1,197.30	$ 403.06	09/24/2023
09/24/2023	$ 8,621.00	$ 4,396.71	$ 2,241.46	$ 754.46	09/24/2024
09/24/2024	$ 9,498.00	$ 4,843.98	$ 2,469.48	$ 831.20	09/24/2025
09/24/2025	$10,515.00	$ 5,362.65	$ 2,733.90	$ 920.19	09/24/2026
09/24/2026	$11,704.00	$ 5,969.04	$ 3,043.04	$ 1,024.23	09/24/2027
09/24/2027	$13,076.00	$ 6,668.76	$ 3,399.76	$ 1,144.28	09/24/2028
09/24/2028	$14,572.00	$ 7,431.72	$ 3,788.72	$ 1,275.18	09/24/2029
09/24/2029	$16,279.00	$ 8,302.29	$ 4,232.54	$ 1,424.54	09/24/2030
09/24/2030	$18,053.00	$ 9,207.03	$ 4,693.78	$ 1,579.76	09/24/2031
09/24/2031	$19,966.00	$10,182.66	$ 5,191.16	$ 1,747.15	09/24/2032
09/24/2032	$22,084.00	$11,262.84	$ 5,741.84	$ 1,932.48	09/24/2033
09/24/2033	$24,450.00	$12,469.50	$ 6,357.00	$ 2,139.50	09/24/2034
09/24/2034	$27,073.00	$13,807.23	$ 7,038.98	$ 2,369.01	09/24/2035
09/24/2035	$29,937.00	$15,267.87	$ 7,783.62	$ 2,619.61	09/24/2036
09/24/2036	$33,007.00	$16,833.57	$ 8,581.82	$ 2,888.24	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] TEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$36,245.00	$18,484.95	$ 9,423.70	$ 3,171.56	09/24/2038
09/24/2038	$39,625.00	$20,208.75	$10,302.50	$ 3,467.31	09/24/2039
09/24/2039	$42,803.00	$21,829.53	$11,128.78	$ 3,745.39	09/24/2040
09/24/2040	$46,116.00	$23,519.16	$11,990.16	$ 4,035.28	09/24/2041
09/24/2041	$49,611.00	$25,301.61	$12,898.86	$ 4,341.09	09/24/2042
09/24/2042	$53,302.00	$27,184.02	$13,858.52	$ 4,664.05	09/24/2043
09/24/2043	$57,180.00	$29,161.80	$14,866.80	$ 5,003.38	09/24/2044
09/24/2044	$60,728.00	$30,971.28	$15,789.28	$ 5,313.83	09/24/2045
09/24/2045	$64,511.00	$32,900.61	$16,772.86	$ 5,644.84	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

[JOHN DOE] [929999999]

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] TEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2008
09/24/2008	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2009
09/24/2009	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2010
09/24/2010	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2011
09/24/2011	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2012
09/24/2012	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2013
09/24/2013	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2014
09/24/2014	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2015
09/24/2015	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2016
09/24/2016	$ 1,072.00	$ 546.72	$ 278.72	$ 93.93	09/24/2017
09/24/2017	$ 5,013.00	$ 2,556.63	$ 1,303.38	$ 438.76	09/24/2018
09/24/2018	$ 5,488.00	$ 2,798.88	$ 1,426.88	$ 480.33	09/24/2019
09/24/2019	$ 6,019.00	$ 3,069.69	$ 1,564.94	$ 526.79	09/24/2020
09/24/2020	$ 6,716.00	$ 3,425.16	$ 1,746.16	$ 587.78	09/24/2021
09/24/2021	$ 7,452.00	$ 3,800.52	$ 1,937.52	$ 652.18	09/24/2022
09/24/2022	$ 8,226.00	$ 4,195.26	$ 2,138.76	$ 719.90	09/24/2023
09/24/2023	$ 9,072.00	$ 4,626.72	$ 2,358.72	$ 793.93	09/24/2024
09/24/2024	$ 9,994.00	$ 5,096.94	$ 2,598.44	$ 874.60	09/24/2025
09/24/2025	$11,065.00	$ 5,643.15	$ 2,876.90	$ 968.31	09/24/2026
09/24/2026	$12,316.00	$ 6,281.16	$ 3,202.16	$1,077.78	09/24/2027
09/24/2027	$13,761.00	$ 7,018.11	$ 3,577.86	$1,204.21	09/24/2028
09/24/2028	$15,336.00	$ 7,821.36	$ 3,987.36	$1,342.03	09/24/2029
09/24/2029	$17,132.00	$ 8,737.32	$ 4,454.32	$1,499.18	09/24/2030
09/24/2030	$19,000.00	$ 9,690.00	$ 4,940.00	$1,662.63	09/24/2031
09/24/2031	$21,013.00	$10,716.63	$ 5,463.38	$1,838.76	09/24/2032
09/24/2032	$23,243.00	$11,853.93	$ 6,043.18	$2,033.89	09/24/2033
09/24/2033	$25,734.00	$13,124.34	$ 6,690.84	$2,251.85	09/24/2034
09/24/2034	$28,495.00	$14,532.45	$ 7,408.70	$2,493.44	09/24/2035
09/24/2035	$31,510.00	$16,070.10	$ 8,192.60	$2,757.25	09/24/2036
09/24/2036	$34,741.00	$17,717.91	$ 9,032.66	$3,039.96	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

[JOHN DOE] [929999999]

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] TEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$38,149.00	$19,455.99	$ 9,918.74	$3,338.16	09/24/2038
09/24/2038	$41,707.00	$21,270.57	$10,843.82	$3,649.49	09/24/2039
09/24/2039	$45,052.00	$22,976.52	$11,713.52	$3,942.18	09/24/2040
09/24/2040	$48,540.00	$24,755.40	$12,620.40	$4,247.38	09/24/2041
09/24/2041	$52,219.00	$26,631.69	$13,576.94	$4,569.29	09/24/2042
09/24/2042	$56,104.00	$28,613.04	$14,587.04	$4,909.23	09/24/2043
09/24/2043	$60,186.00	$30,694.86	$15,648.36	$5,266.40	09/24/2044
09/24/2044	$63,921.00	$32,599.71	$16,619.46	$5,593.21	09/24/2045
09/24/2045	$67,903.00	$34,630.53	$17,654.78	$5,941.64	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

S.USA Life Insurance Company, Inc.

Insured:	**[JOHN DOE]**	**Amount of Insurance:**	**[$100,000]**
Policy Number:	**[929999999]**	**15 Year Initial Premium Period**	
Date of Issue:	**[09/24/2007]**	**1 Year Renewal Premium Period**	

TERM LIFE INSURANCE POLICY
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE
NON-PARTICIPATING

IN THIS POLICY, S.USA Life Insurance Company, Inc., is referred to as "we", "our" or "us," and the policyholder is referred to as "you" or "your."

This policy is a legal contract between you and us.

THIS POLICY is issued based on your application for life insurance and payment of the first premium. It continues in effect by the timely payment of premiums.

EXAMINE YOUR POLICY. We want you to understand it and be satisfied. **PLEASE READ IT CAREFULLY.** Within 10 days of delivery (within 30 days of delivery if you applied by mail or within 60 days if this policy is issued as a replacement), it may be returned to any of our offices. We will then refund the premium paid.

WE WILL PAY the death benefit to the designated beneficiary, subject to this policy's terms. Payment will be made through our office upon receipt of all of the following:

- This policy.
- Proof the insured died while this policy was in effect.
- A claim for the death benefit on a form provided by us.

Signed for us by:

[ ] [ ]

President & CEO — Secretary

S.USA Life Insurance Company, Inc.
[550 Broad Street, Newark, NJ 07102]
[Toll Free: 1-866-SUSA-123]
[www.susa.com]

FIFTEEN YEAR RENEWABLE AND CONVERTIBLE TERM INSURANCE
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE

**********POLICY DATA**********

INSURED:	[JOHN DOE]	AMOUNT OF INSURANCE:	[$100,000]
POLICY NUMBER:	[929999999]	DATE OF ISSUE:	[09/24/2007]
POLICY FORM:	YRT-07	RATING CLASS:	
		GENDER:	[MALE]
1ST RENEWAL DATE:	[09/24/2022]	PREMIUM CLASS:	[STANDARD]
		TOBACCO USE:	[NON-USER OF TOBACCO]
		ISSUE AGE:	[59]

**********BENEFITS**********

FORM NO.	DATE OF ISSUE	BENEFITS	AMOUNT	EXPIRY DATE
YRT-07	[09/24/2007]	RENEWABLE TERM TO [98]	[$100,000]	[09/24/2046]

**********PREMIUMS**********

PREMIUMS PAYABLE EVERY:

FORM NO.	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	PREMIUMS PAYABLE TO
YRT-07	[$1,218.00]	[$621.18]	[$316.68]	[$106.58]	[09/24/2022]
POLICY FEE	[$50.00]	[$25.50]	[$13.00]	[$4.50]	
TOTAL PREMIUM ON DATE OF ISSUE	[$1,268.00]	[$646.68]	[$329.68]	[$111.08]	

THE ABOVE TABLE SHOWS PREMIUM PAYMENTS FOR DIFFERENT PREMIUM PAYMENT FREQUENCIES. YOUR CURRENT PREMIUM PAYMENT MODE (FREQUENCY) IS [ANNUAL]. YOUR PREMIUM PAYMENTS ARE DUE EVERY [12 MONTHS]. EACH [ANNUAL] PREMIUM FOR YOUR INSURANCE POLICY WILL EQUAL [$1,268.00].

SEE PAGES [11] & [13] FOR SCHEDULES OF RENEWAL PREMIUMS.

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] FIFTEEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2008
09/24/2008	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2009
09/24/2009	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2010
09/24/2010	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2011
09/24/2011	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2012
09/24/2012	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2013
09/24/2013	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2014
09/24/2014	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2015
09/24/2015	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2016
09/24/2016	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2017
09/24/2017	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2018
09/24/2018	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2019
09/24/2019	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2020
09/24/2020	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2021
09/24/2021	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2022
09/24/2022	$ 4,605.00	$ 2,348.55	$ 1,197.30	$ 403.06	09/24/2023
09/24/2023	$ 8,621.00	$ 4,396.71	$ 2,241.46	$ 754.46	09/24/2024
09/24/2024	$ 9,498.00	$ 4,843.98	$ 2,469.48	$ 831.20	09/24/2025
09/24/2025	$10,515.00	$ 5,362.65	$ 2,733.90	$ 920.19	09/24/2026
09/24/2026	$11,704.00	$ 5,969.04	$ 3,043.04	$ 1,024.23	09/24/2027
09/24/2027	$13,076.00	$ 6,668.76	$ 3,399.76	$ 1,144.28	09/24/2028
09/24/2028	$14,572.00	$ 7,431.72	$ 3,788.72	$ 1,275.18	09/24/2029
09/24/2029	$16,279.00	$ 8,302.29	$ 4,232.54	$ 1,424.54	09/24/2030
09/24/2030	$18,053.00	$ 9,207.03	$ 4,693.78	$ 1,579.76	09/24/2031
09/24/2031	$19,966.00	$10,182.66	$ 5,191.16	$ 1,747.15	09/24/2032
09/24/2032	$22,084.00	$11,262.84	$ 5,741.84	$ 1,932.48	09/24/2033
09/24/2033	$24,450.00	$12,469.50	$ 6,357.00	$ 2,139.50	09/24/2034
09/24/2034	$27,073.00	$13,807.23	$ 7,038.98	$ 2,369.01	09/24/2035
09/24/2035	$29,937.00	$15,267.87	$ 7,783.62	$ 2,619.61	09/24/2036
09/24/2036	$33,007.00	$16,833.57	$ 8,581.82	$ 2,888.24	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] FIFTEEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$36,245.00	$18,484.95	$ 9,423.70	$ 3,171.56	09/24/2038
09/24/2038	$39,625.00	$20,208.75	$10,302.50	$ 3,467.31	09/24/2039
09/24/2039	$42,803.00	$21,829.53	$11,128.78	$ 3,745.39	09/24/2040
09/24/2040	$46,116.00	$23,519.16	$11,990.16	$ 4,035.28	09/24/2041
09/24/2041	$49,611.00	$25,301.61	$12,898.86	$ 4,341.09	09/24/2042
09/24/2042	$53,302.00	$27,184.02	$13,858.52	$ 4,664.05	09/24/2043
09/24/2043	$57,180.00	$29,161.80	$14,866.80	$ 5,003.38	09/24/2044
09/24/2044	$60,728.00	$30,971.28	$15,789.28	$ 5,313.83	09/24/2045
09/24/2045	$64,511.00	$32,900.61	$16,772.86	$ 5,644.84	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] FIFTEEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2008
09/24/2008	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2009
09/24/2009	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2010
09/24/2010	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2011
09/24/2011	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2012
09/24/2012	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2013
09/24/2013	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2014
09/24/2014	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2015
09/24/2015	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2016
09/24/2016	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2017
09/24/2017	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2018
09/24/2018	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2019
09/24/2019	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2020
09/24/2020	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2021
09/24/2021	$ 1,268.00	$ 646.68	$ 329.68	$ 111.08	09/24/2022
09/24/2022	$ 8,226.00	$ 4,195.26	$ 2,138.76	$ 719.90	09/24/2023
09/24/2023	$ 9,072.00	$ 4,626.72	$ 2,358.72	$ 793.93	09/24/2024
09/24/2024	$ 9,994.00	$ 5,096.94	$ 2,598.44	$ 874.60	09/24/2025
09/24/2025	$11,065.00	$ 5,643.15	$ 2,876.90	$ 968.31	09/24/2026
09/24/2026	$12,316.00	$ 6,281.16	$ 3,202.16	$1,077.78	09/24/2027
09/24/2027	$13,761.00	$ 7,018.11	$ 3,577.86	$1,204.21	09/24/2028
09/24/2028	$15,336.00	$ 7,821.36	$ 3,987.36	$1,342.03	09/24/2029
09/24/2029	$17,132.00	$ 8,737.32	$ 4,454.32	$1,499.18	09/24/2030
09/24/2030	$19,000.00	$ 9,690.00	$ 4,940.00	$1,662.63	09/24/2031
09/24/2031	$21,013.00	$10,716.63	$ 5,463.38	$1,838.76	09/24/2032
09/24/2032	$23,243.00	$11,853.93	$ 6,043.18	$2,033.89	09/24/2033
09/24/2033	$25,734.00	$13,124.34	$ 6,690.84	$2,251.85	09/24/2034
09/24/2034	$28,495.00	$14,532.45	$ 7,408.70	$2,493.44	09/24/2035
09/24/2035	$31,510.00	$16,070.10	$ 8,192.60	$2,757.25	09/24/2036
09/24/2036	$34,741.00	$17,717.91	$ 9,032.66	$3,039.96	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

[JOHN DOE] [929999999]

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] FIFTEEN YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$38,149.00	$19,455.99	$ 9,918.74	$3,338.16	09/24/2038
09/24/2038	$41,707.00	$21,270.57	$10,843.82	$3,649.49	09/24/2039
09/24/2039	$45,052.00	$22,976.52	$11,713.52	$3,942.18	09/24/2040
09/24/2040	$48,540.00	$24,755.40	$12,620.40	$4,247.38	09/24/2041
09/24/2041	$52,219.00	$26,631.69	$13,576.94	$4,569.29	09/24/2042
09/24/2042	$56,104.00	$28,613.04	$14,587.04	$4,909.23	09/24/2043
09/24/2043	$60,186.00	$30,694.86	$15,648.36	$5,266.40	09/24/2044
09/24/2044	$63,921.00	$32,599.71	$16,619.46	$5,593.21	09/24/2045
09/24/2045	$67,903.00	$34,630.53	$17,654.78	$5,941.64	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

S.USA Life Insurance Company, Inc.

Insured:	**[JOHN DOE]**	**Amount of Insurance:**	**[$100,000]**
Policy Number:	**[929999999]**	**20 Year Initial Premium Period**	
Date of Issue:	**[09/24/2007]**	**1 Year Renewal Premium Period**	

TERM LIFE INSURANCE POLICY
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE
NON-PARTICIPATING

IN THIS POLICY, S.USA Life Insurance Company, Inc., is referred to as "we", "our" or "us," and the policyholder is referred to as "you" or "your."

This policy is a legal contract between you and us.

THIS POLICY is issued based on your application for life insurance and payment of the first premium. It continues in effect by the timely payment of premiums.

EXAMINE YOUR POLICY. We want you to understand it and be satisfied. **PLEASE READ IT CAREFULLY.** Within 10 days of delivery (within 30 days of delivery if you applied by mail or within 60 days if this policy is issued as a replacement), it may be returned to any of our offices. We will then refund the premium paid.

WE WILL PAY the death benefit to the designated beneficiary, subject to this policy's terms. Payment will be made through our office upon receipt of all of the following:

- This policy.
- Proof the insured died while this policy was in effect.
- A claim for the death benefit on a form provided by us.

Signed for us by:

[ ] President & CEO

[ ] Secretary

S.USA Life Insurance Company, Inc.
[550 Broad Street, Newark, NJ 07102]
[Toll Free: 1-866-SUSA-123]
[www.susa.com]

TWENTY YEAR RENEWABLE AND CONVERTIBLE TERM INSURANCE
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE

**********POLICY DATA**********

INSURED:	[JOHN DOE]	AMOUNT OF INSURANCE:	[$100,000]
POLICY NUMBER:	[929999999]	DATE OF ISSUE:	[09/24/2007]
POLICY FORM:	YRT-07	RATING CLASS:	
		GENDER:	[MALE]
1ST RENEWAL DATE:	[09/24/2027]	PREMIUM CLASS:	[STANDARD]
		TOBACCO USE:	[NON-USER OF TOBACCO]
		ISSUE AGE:	[59]

**********BENEFITS**********

FORM NO.	DATE OF ISSUE	BENEFITS	AMOUNT	EXPIRY DATE
YRT-07	[09/24/2007]	RENEWABLE TERM TO [98]	[$100,000]	[09/24/2046]

**********PREMIUMS**********

PREMIUMS PAYABLE EVERY:

FORM NO.	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	PREMIUMS PAYABLE TO
YRT-07	[$1,632.00]	[$832.32]	[$424.32]	[$142.80]	[09/24/2027]
POLICY FEE	[$50.00]	[$25.50]	[$13.00]	[$4.50]	
TOTAL PREMIUM ON DATE OF ISSUE	[$1,682.00]	[$857.82]	[$437.32]	[$147.30]	

THE ABOVE TABLE SHOWS PREMIUM PAYMENTS FOR DIFFERENT PREMIUM PAYMENT FREQUENCIES. YOUR CURRENT PREMIUM PAYMENT MODE (FREQUENCY) IS [ANNUAL]. YOUR PREMIUM PAYMENTS ARE DUE EVERY [12 MONTHS]. EACH [ANNUAL] PREMIUM FOR YOUR INSURANCE POLICY WILL EQUAL [$1,682.00].

SEE PAGES [11] & [13] FOR SCHEDULES OF RENEWAL PREMIUMS.

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] TWENTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2008
09/24/2008	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2009
09/24/2009	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2010
09/24/2010	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2011
09/24/2011	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2012
09/24/2012	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2013
09/24/2013	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2014
09/24/2014	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2015
09/24/2015	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2016
09/24/2016	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2017
09/24/2017	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2018
09/24/2018	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2019
09/24/2019	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2020
09/24/2020	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2021
09/24/2021	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2022
09/24/2022	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2023
09/24/2023	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2024
09/24/2024	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2025
09/24/2025	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2026
09/24/2026	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2027
09/24/2027	$13,076.00	$ 6,668.76	$ 3,399.76	$ 1,144.28	09/24/2028
09/24/2028	$14,572.00	$ 7,431.72	$ 3,788.72	$ 1,275.18	09/24/2029
09/24/2029	$16,279.00	$ 8,302.29	$ 4,232.54	$ 1,424.54	09/24/2030
09/24/2030	$18,053.00	$ 9,207.03	$ 4,693.78	$ 1,579.76	09/24/2031
09/24/2031	$19,966.00	$10,182.66	$ 5,191.16	$ 1,747.15	09/24/2032
09/24/2032	$22,084.00	$11,262.84	$ 5,741.84	$ 1,932.48	09/24/2033
09/24/2033	$24,450.00	$12,469.50	$ 6,357.00	$ 2,139.50	09/24/2034
09/24/2034	$27,073.00	$13,807.23	$ 7,038.98	$ 2,369.01	09/24/2035
09/24/2035	$29,937.00	$15,267.87	$ 7,783.62	$ 2,619.61	09/24/2036
09/24/2036	$33,007.00	$16,833.57	$ 8,581.82	$ 2,888.24	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] TWENTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$36,245.00	$18,484.95	$ 9,423.70	$ 3,171.56	09/24/2038
09/24/2038	$39,625.00	$20,208.75	$10,302.50	$ 3,467.31	09/24/2039
09/24/2039	$42,803.00	$21,829.53	$11,128.78	$ 3,745.39	09/24/2040
09/24/2040	$46,116.00	$23,519.16	$11,990.16	$ 4,035.28	09/24/2041
09/24/2041	$49,611.00	$25,301.61	$12,898.86	$ 4,341.09	09/24/2042
09/24/2042	$53,302.00	$27,184.02	$13,858.52	$ 4,664.05	09/24/2043
09/24/2043	$57,180.00	$29,161.80	$14,866.80	$ 5,003.38	09/24/2044
09/24/2044	$60,728.00	$30,971.28	$15,789.28	$ 5,313.83	09/24/2045
09/24/2045	$64,511.00	$32,900.61	$16,772.86	$ 5,644.84	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] TWENTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2008
09/24/2008	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2009
09/24/2009	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2010
09/24/2010	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2011
09/24/2011	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2012
09/24/2012	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2013
09/24/2013	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2014
09/24/2014	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2015
09/24/2015	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2016
09/24/2016	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2017
09/24/2017	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2018
09/24/2018	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2019
09/24/2019	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2020
09/24/2020	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2021
09/24/2021	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2022
09/24/2022	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2023
09/24/2023	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2024
09/24/2024	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2025
09/24/2025	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2026
09/24/2026	$ 1,682.00	$ 857.82	$ 437.32	$ 147.30	09/24/2027
09/24/2027	$13,761.00	$ 7,018.11	$ 3,577.86	$1,204.21	09/24/2028
09/24/2028	$15,336.00	$ 7,821.36	$ 3,987.36	$1,342.03	09/24/2029
09/24/2029	$17,132.00	$ 8,737.32	$ 4,454.32	$1,499.18	09/24/2030
09/24/2030	$19,000.00	$ 9,690.00	$ 4,940.00	$1,662.63	09/24/2031
09/24/2031	$21,013.00	$10,716.63	$ 5,463.38	$1,838.76	09/24/2032
09/24/2032	$23,243.00	$11,853.93	$ 6,043.18	$2,033.89	09/24/2033
09/24/2033	$25,734.00	$13,124.34	$ 6,690.84	$2,251.85	09/24/2034
09/24/2034	$28,495.00	$14,532.45	$ 7,408.70	$2,493.44	09/24/2035
09/24/2035	$31,510.00	$16,070.10	$ 8,192.60	$2,757.25	09/24/2036
09/24/2036	$34,741.00	$17,717.91	$ 9,032.66	$3,039.96	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

[JOHN DOE] [929999999]

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] TWENTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$38,149.00	$19,455.99	$ 9,918.74	$3,338.16	09/24/2038
09/24/2038	$41,707.00	$21,270.57	$10,843.82	$3,649.49	09/24/2039
09/24/2039	$45,052.00	$22,976.52	$11,713.52	$3,942.18	09/24/2040
09/24/2040	$48,540.00	$24,755.40	$12,620.40	$4,247.38	09/24/2041
09/24/2041	$52,219.00	$26,631.69	$13,576.94	$4,569.29	09/24/2042
09/24/2042	$56,104.00	$28,613.04	$14,587.04	$4,909.23	09/24/2043
09/24/2043	$60,186.00	$30,694.86	$15,648.36	$5,266.40	09/24/2044
09/24/2044	$63,921.00	$32,599.71	$16,619.46	$5,593.21	09/24/2045
09/24/2045	$67,903.00	$34,630.53	$17,654.78	$5,941.64	09/24/2046

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

S.USA Life Insurance Company, Inc.

Insured:	**[JOHN DOE]**	**Amount of Insurance:**	**[$100,000]**
Policy Number:	**[929999999]**	**30 Year Initial Premium Period**	
Date of Issue:	**[09/24/2007]**	**1 Year Renewal Premium Period**	

TERM LIFE INSURANCE POLICY
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE
NON-PARTICIPATING

IN THIS POLICY, S.USA Life Insurance Company, Inc., is referred to as "we", "our" or "us," and the policyholder is referred to as "you" or "your."

This policy is a legal contract between you and us.

THIS POLICY is issued based on your application for life insurance and payment of the first premium. It continues in effect by the timely payment of premiums.

EXAMINE YOUR POLICY. We want you to understand it and be satisfied. **PLEASE READ IT CAREFULLY.** Within 10 days of delivery (within 30 days of delivery if you applied by mail or within 60 days if this policy is issued as a replacement), it may be returned to any of our offices. We will then refund the premium paid.

WE WILL PAY the death benefit to the designated beneficiary, subject to this policy's terms. Payment will be made through our office upon receipt of all of the following:

- This policy.
- Proof the insured died while this policy was in effect.
- A claim for the death benefit on a form provided by us.

Signed for us by:

[ ] President & CEO

[ ] Secretary

S.USA Life Insurance Company, Inc.
[550 Broad Street, Newark, NJ 07102]
[Toll Free: 1-866-SUSA-123]
[www.susa.com]

THIRTY YEAR RENEWABLE AND CONVERTIBLE TERM INSURANCE
RENEWABLE TO AGE [98]
CONVERTIBLE UNTIL END OF CONVERSION PERIOD
LEVEL AMOUNT OF INSURANCE
PREMIUMS CHANGE UPON RENEWAL OF COVERAGE

**********POLICY DATA**********

INSURED:	[JOHN DOE]	AMOUNT OF INSURANCE:	[$100,000]
POLICY NUMBER:	[929999999]	DATE OF ISSUE:	[09/24/2007]
POLICY FORM:	YRT-07	RATING CLASS:	
		GENDER:	[MALE]
1ST RENEWAL DATE:	[09/24/2037]	PREMIUM CLASS:	[STANDARD]
		TOBACCO USE:	[NON-USER OF TOBACCO]
		ISSUE AGE:	[50]

**********BENEFITS**********

FORM NO.	DATE OF ISSUE	BENEFITS	AMOUNT	EXPIRY DATE
YRT-07	[09/24/2007]	RENEWABLE TERM TO [98]	[$100,000]	[09/24/2055]

**********PREMIUMS**********

PREMIUMS PAYABLE EVERY:

FORM NO.	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	PREMIUMS PAYABLE TO
YRT-00	[$722.00]	[$368.22]	[$187.72]	[$63.18]	[09/24/2037]
POLICY FEE	[$50.00]	[$25.50]	[$13.00]	[$4.50]	
TOTAL PREMIUM ON DATE OF ISSUE	[$772.00]	[$393.72]	[$200.72]	[$67.68]	

THE ABOVE TABLE SHOWS PREMIUM PAYMENTS FOR DIFFERENT PREMIUM PAYMENT FREQUENCIES. YOUR CURRENT PREMIUM PAYMENT MODE (FREQUENCY) IS [ANNUAL]. YOUR PREMIUM PAYMENTS ARE DUE EVERY [12 MONTHS]. EACH [ANNUAL] PREMIUM FOR YOUR INSURANCE POLICY WILL EQUAL [$772.00].

SEE PAGES [11] & [13] FOR SCHEDULES OF RENEWAL PREMIUMS.

[JOHN DOE] [929999999]

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] THIRTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2008
09/24/2008	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2009
09/24/2009	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2010
09/24/2010	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2011
09/24/2011	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2012
09/24/2012	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2013
09/24/2013	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2014
09/24/2014	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2015
09/24/2015	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2016
09/24/2016	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2017
09/24/2017	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2018
09/24/2018	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2019
09/24/2019	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2020
09/24/2020	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2021
09/24/2021	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2022
09/24/2022	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2023
09/24/2023	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2024
09/24/2024	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2025
09/24/2025	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2026
09/24/2026	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2027
09/24/2027	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2028
09/24/2028	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2029
09/24/2029	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2030
09/24/2030	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2031
09/24/2031	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2032
09/24/2032	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2033
09/24/2033	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2034
09/24/2034	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2035
09/24/2035	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2036
09/24/2036	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

SCHEDULED PREMIUM RENEWAL TABLE

[$100,000] THIRTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$14,572.00	$ 7,431.72	$ 3,788.72	$ 1,275.18	09/24/2038
09/24/2038	$16,279.00	$ 8,302.29	$ 4,232.54	$ 1,424.54	09/24/2039
09/24/2039	$18,053.00	$ 9,207.03	$ 4,693.78	$ 1,579.76	09/24/2040
09/24/2040	$19,966.00	$10,182.66	$ 5,191.16	$ 1,747.15	09/24/2041
09/24/2041	$22,084.00	$11,262.84	$ 5,741.84	$ 1,932.48	09/24/2042
09/24/2042	$24,450.00	$12,469.50	$ 6,357.00	$ 2,139.50	09/24/2043
09/24/2043	$27,073.00	$13,807.23	$ 7,038.98	$ 2,369.01	09/24/2044
09/24/2044	$29,937.00	$15,267.87	$ 7,783.62	$ 2,619.61	09/24/2045
09/24/2045	$33,007.00	$16,833.57	$ 8,581.82	$ 2,888.24	09/24/2046
09/24/2046	$36,245.00	$18,484.95	$ 9,423.70	$ 3,171.56	09/24/2047
09/24/2047	$39,625.00	$20,208.75	$10,302.50	$ 3,467.31	09/24/2048
09/24/2048	$42,803.00	$21,829.53	$11,128.78	$ 3,745.39	09/24/2049
09/24/2049	$46,116.00	$23,519.16	$11,990.16	$ 4,035.28	09/24/2050
09/24/2050	$49,611.00	$25,301.61	$12,898.86	$ 4,341.09	09/24/2051
09/24/2051	$53,302.00	$27,184.02	$13,858.52	$ 4,664.05	09/24/2052
09/24/2052	$57,180.00	$29,161.80	$14,866.80	$ 5,003.38	09/24/2053
09/24/2053	$60,728.00	$30,971.28	$15,789.28	$ 5,313.83	09/24/2054
09/24/2054	$64,511.00	$32,900.61	$16,772.86	$ 5,644.84	09/24/2055

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

SCHEDULED PREMIUMS FOR EACH POLICY RENEWAL ARE BASED ON YOUR ATTAINED AGE AND ARE NOT GUARANTEED. THEY MAY BE ADJUSTED UPWARD OR DOWNWARD AS DESCRIBED IN THE PREMIUM PAYMENT SECTION OF THIS POLICY, SUBJECT TO THE MAXIMUM PREMIUM AS DESCRIBED ON PAGE [13].

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] THIRTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

*TOTAL PREMIUM PAYABLE EVERY

RENEWAL DATE OR PREMIUM CHANGE DATE	12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2007	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2008
09/24/2008	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2009
09/24/2009	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2010
09/24/2010	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2011
09/24/2011	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2012
09/24/2012	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2013
09/24/2013	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2014
09/24/2014	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2015
09/24/2015	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2016
09/24/2016	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2017
09/24/2017	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2018
09/24/2018	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2019
09/24/2019	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2020
09/24/2020	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2021
09/24/2021	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2022
09/24/2022	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2023
09/24/2023	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2024
09/24/2024	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2025
09/24/2025	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2026
09/24/2026	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2027
09/24/2027	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2028
09/24/2028	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2029
09/24/2029	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2030
09/24/2030	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2031
09/24/2031	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2032
09/24/2032	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2033
09/24/2033	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2034
09/24/2034	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2035
09/24/2035	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2036
09/24/2036	$ 772.00	$ 393.72	$ 200.72	$ 67.68	09/24/2037

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES

GUARANTEED PREMIUM RENEWAL TABLE

[$100,000] THIRTY YEAR REN. AND CONV. TERM INSURANCE [MALE AGE 59]

RENEWAL DATE OR PREMIUM CHANGE DATE	*TOTAL PREMIUM PAYABLE EVERY 12 MONTHS	6 MONTHS	3 MONTHS	1 MONTH	EXPIRY DATE
09/24/2037	$15,336.00	$ 7,821.36	$ 3,987.36	$1,342.03	09/24/2038
09/24/2038	$17,132.00	$ 8,737.32	$ 4,454.32	$1,499.18	09/24/2039
09/24/2039	$19,000.00	$ 9,690.00	$ 4,940.00	$1,662.63	09/24/2040
09/24/2040	$21,013.00	$10,716.63	$ 5,463.38	$1,838.76	09/24/2041
09/24/2041	$23,243.00	$11,853.93	$ 6,043.18	$2,033.89	09/24/2042
09/24/2042	$25,734.00	$13,124.34	$ 6,690.84	$2,251.85	09/24/2043
09/24/2043	$28,495.00	$14,532.45	$ 7,408.70	$2,493.44	09/24/2044
09/24/2044	$31,510.00	$16,070.10	$ 8,192.60	$2,757.25	09/24/2045
09/24/2045	$34,741.00	$17,717.91	$ 9,032.66	$3,039.96	09/24/2046
09/24/2046	$38,149.00	$19,455.99	$ 9,918.74	$3,338.16	09/24/2047
09/24/2047	$41,707.00	$21,270.57	$10,843.82	$3,649.49	09/24/2048
09/24/2048	$45,052.00	$22,976.52	$11,713.52	$3,942.18	09/24/2049
09/24/2049	$48,540.00	$24,755.40	$12,620.40	$4,247.38	09/24/2050
09/24/2050	$52,219.00	$26,631.69	$13,576.94	$4,569.29	09/24/2051
09/24/2051	$56,104.00	$28,613.04	$14,587.04	$4,909.23	09/24/2052
09/24/2052	$60,186.00	$30,694.86	$15,648.36	$5,266.40	09/24/2053
09/24/2053	$63,921.00	$32,599.71	$16,619.46	$5,593.21	09/24/2054
09/24/2054	$67,903.00	$34,630.53	$17,654.78	$5,941.64	09/24/2055

*INCLUDES TERM INSURANCE PREMIUMS, RIDER PREMIUMS AND POLICY FEES