

SERFF Tracking Number: BANN-125728823 State: Arkansas
 Filing Company: Banner Life Insurance Company State Tracking Number: 39868
 Company Tracking Number:
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: UL-08 Flexible Premium Adjustable Life
 Project Name/Number: /UL-08

Filing at a Glance

Company: Banner Life Insurance Company
 Product Name: UL-08 Flexible Premium Adjustable Life
 SERFF Tr Num: BANN-125728823 State: ArkansasLH
 TOI: L09I Individual Life - Flexible Premium Adjustable Life
 SERFF Status: Closed State Tr Num: 39868
 Sub-TOI: L09I.001 Single Life
 Co Tr Num: State Status: Withdrawn
 Filing Type: Form
 Co Status: Reviewer(s): Linda Bird
 Author: Ada Miller Disposition Date: 08/08/2008
 Date Submitted: 08/07/2008 Disposition Status: Withdrawn
 Implementation Date Requested: 09/15/2008 Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Authorized
 Project Number: UL-08 Date Approved in Domicile: 08/05/2008
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 08/08/2008
 State Status Changed: 08/08/2008 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 This is an universal life policy form that will utilize the 2001 CSO Preferred Mortality Tables. Guaranteed maximum cost of insurance rates are based upon the 2001 CSO Preferred Mortality Tables. In addition, a minimum guaranteed interest rate of 3% has been incorporated. Payment option tables have been updated.

This form will be available to males and females, under preferred plus non-tobacco, preferred non-tobacco, standard

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plus, standard non-tobacco, standard tobacco, and preferred tobacco risk classifications, on an age nearest birthday basis. There is a \$100,000 minimum policy size.

Form UL-08 contains the following features:

Issue ages 20 through 85
Maturity at age 120
Monthly policy fee of \$5 and 7% premium load
10 year and Lifetime No-Lapse Guarantee Period
Surrender charges apply during the first 14 years

Upon approval, UL-08 will replace our current UL10AR policy form approved by your department on April 15, 2002. This will be marketed to individual lives through a brokerage distribution system. Life Application form BLA (5/99), previously approved by your department on February 4, 1999, will be used for this policy.

We have enclosed required certifications, as this is an illustrated policy.

Company and Contact

Filing Contact Information

Nancy January, Vice President, Product Development
njanuary@lgamerica.com
1701 Research Boulevard (301) 279-4868 [Phone]
Rockville, MD 20850 (301) 294-6964[FAX]

Filing Company Information

Banner Life Insurance Company CoCode: 94250 State of Domicile: Maryland
1701 Research Boulevard Group Code: 872 Company Type: Life Insurance
Rockville, MD 20850 Group Name: State ID Number:
(301) 279-4809 ext. [Phone] FEIN Number: 52-1236145

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Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: \$125 x 1 form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Banner Life Insurance Company	\$125.00	08/07/2008	21833602

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Linda Bird	08/08/2008	08/08/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
WITHDRAW FILING	Note To Reviewer	Ada Miller	08/08/2008	08/08/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Guaranty Notice		Yes
Supporting Document	LU-995 Amendment		Yes
Form	Flexible Premium Adjustable Life		Yes
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Form Schedule

Lead Form Number: UL-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UL-08	Policy/Cont	Flexible Premium ract/Fratern Adjustable Life al Certificate	Initial		50	UL08 Policy.pdf
	UL-08	Schedule Pages	Flexible Premium Adjustable Life	Initial			UL-08 Policy Schedule Pages.pdf



**1701 Research Boulevard
Rockville, MD 20850
800-638-8428**

Please Read This Notice Carefully - This policy is a legal contract between the policy owner and Banner Life Insurance Company. Within 20 days after this policy is received, it may be returned to the agent through whom it was purchased or to our home office. We will then refund any premium paid and the policy will be deemed void from the beginning.

In this policy, Banner Life Insurance Company will be referred to as "we", "our" or "us". The insured will be referred to as "you", "your" or "yours".

If we receive due proof that you died while this policy was in force and before the maturity date, we will pay to the beneficiary the proceeds of this policy. This death benefit is described in the insurance coverage provisions.

We will pay to the owner any cash surrender value on the maturity date if you are then living and this policy is in force.

Payment of these benefits and continuation of coverage prior to the maturity date are subject to the provisions of this policy; payment of premiums in addition to scheduled premiums may be required to maintain this coverage as described in the grace period provision of this policy.

This policy is issued in consideration of the application and of the payment of the first premium as provided herein. A copy of the application is attached and is made a part of the policy.

This policy was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission standards. Any provision of the policy that on the provision's effective date is in conflict with Interstate Insurance Product Regulation Commission standards for this product type is hereby amended to conform to the Interstate Insurance Product Regulation Commission standards for this product type as of the provision's effective date.

If you require further assistance, the Maryland Insurance Administration's toll-free number is 800-492-6116.

Signed for Banner Life Insurance Company at our home office in Rockville, Maryland, on the policy date.

Secretary

President

Flexible Premium Adjustable Life Insurance

Adjustable death benefit is payable upon your death prior to the maturity date

Flexible premiums are payable during your lifetime until the maturity date

Cash surrender value, if any, payable at maturity

Plan, benefits, classification and period for which premiums are payable as stated in the policy schedule

This policy is non-participating and no dividends are payable

TABLE OF CONTENTS

Amount of Proceeds.....10

Annuity Payment Option Tables.....13

Beneficiary Provisions.....11

Definitions.....4

Election of Payment Options.....11

General Provisions.....9

Guaranteed Values.....6

Insurance Coverage Provisions.....10

Nonforfeiture Provisions.....7

Ownership.....4

Payment of Proceeds.....11

Payment Options.....11

Policy Loans.....8

Premiums.....4

Table of Guaranteed Minimum Death Benefit Factors.....15

Concluded With:

Riders, benefits, amendments, and endorsements, if any; and copy of applications

PLEASE READ YOUR POLICY CAREFULLY

POLICY SCHEDULE

Policy Number: 010000000

Insured:	JOHN DOE	Planned Annual Premium:	\$1,000.00
Issue Age/Sex	35 Male	Issue Date:	MAR 1, 2008
Owner:	JOHN DOE	Policy Date:	MAR 1, 2008
Premiums Payable	TO AGE 120	Maturity Date:	MAR 1, 2093

SCHEDULE OF BENEFITS

<u>FORM NUMBER</u>	<u>TYPE OF COVERAGE</u>	<u>AMOUNT</u>	<u>ANNUAL PREMIUM</u>	<u>RATING CLASSIFICATION</u>
UL-08	FLEXIBLE PREMIUM ADJUSTABLE LIFE	\$100,000.00	\$1,000.00	STANDARD NON-TOBACCO

Note:

Due to the flexible nature of this Flexible Premium Adjustable Life policy, it is possible that coverage will terminate before the maturity date. This can occur if no premiums are paid after payment of the initial premium or if subsequent premiums are too infrequent or insufficient to provide continued coverage to the maturity date.

Policy Schedule (Continued)

Policy Number: 010000000

INSURANCE COVERAGE INFORMATION:

Initial Specified Amount:	\$ 100,000.00
Current Specified Amount:	\$ 100,000.00
Minimum Specified Amount:	\$ 100,000.00

PREMIUM LIMITATION INFORMATION:

Guideline Level Premium:	\$1,125.00
Guideline Single Premium:	\$13,912.00

GRACE PERIOD PROVISION INFORMATION:

Monthly Lifetime Guarantee Premium:	\$ 46.83
Monthly Minimum Guarantee Premium:	\$ 26.83
Designated No-Lapse Interest Rate:	5% annually

See page 5 for an explanation of the use of the no-lapse interest rate.

EXPENSE CHARGES:

Monthly Policy Fee:	\$ 5.00
Premium Expense Charge:	7%
Monthly Administrative Charge:	\$ 26.50

RATES:

Minimum Guaranteed Interest Rate	3%
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Policy Schedule (Continued)

Policy Number: 010000000

Table of Full Surrender Charges

POLICY YEAR	SURRENDER CHARGE
1	\$ 1922.00
2	\$ 1785.00
3	\$ 1647.00
4	\$ 1510.00
5	\$ 1373.00
6	\$ 1236.00
7	\$ 1098.00
8	\$ 961.00
9	\$ 824.00
10	\$ 686.00
11	\$ 549.00
12	\$ 412.00
13	\$ 275.00
14	\$ 137.00
15	\$ 0.00
	AND THEREAFTER

Policy Schedule (Continued)

Policy Number: 010000000

GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES PER \$1,000
RATING CLASSIFICATION: MALE STANDARD NON-TOBACCO

POLICY YEAR	ATTAINED AGE	MAXIMUM RATE	POLICY YEAR	ATTAINED AGE	MAXIMUM RATE
1	35	0.104167	44	78	4.955000
2	36	0.109167	45	79	5.512500
3	37	0.114167	46	80	6.117500
4	38	0.121667	47	81	6.802500
5	39	0.130833	48	82	7.510000
6	40	0.139167	49	83	8.265833
7	41	0.150833	50	84	9.100000
8	42	0.165000	51	85	10.025833
9	43	0.180833	52	86	11.049167
10	44	0.200000	53	87	12.156667
11	45	0.222500	54	88	13.335000
12	46	0.243333	55	89	14.568333
13	47	0.266667	56	90	15.844167
14	48	0.279167	57	91	17.025000
15	49	0.295833	58	92	18.245833
16	50	0.315833	59	93	19.523333
17	51	0.340833	60	94	20.865833
18	52	0.374167	61	95	22.265833
19	53	0.410000	62	96	23.649167
20	54	0.457500	63	97	25.124167
21	55	0.513333	64	98	26.698333
22	56	0.570833	65	99	28.378333
23	57	0.633333	66	100	30.175000
24	58	0.685000	67	101	31.600833
25	59	0.745000	68	102	33.120000
26	60	0.820833	69	103	34.736667
27	61	0.912500	70	104	36.456667
28	62	1.025833	71	105	38.260833
29	63	1.152500	72	106	40.179167
30	64	1.285833	73	107	42.218333
31	65	1.425833	74	108	44.385833
32	66	1.568333	75	109	46.688333
33	67	1.712500	76	110	49.132500
34	68	1.868333	77	111	51.728333
35	69	2.027500	78	112	54.483333
36	70	2.222500	79	113	57.409167
37	71	2.440000	80	114	60.512500
38	72	2.727500	81	115	63.805833
39	73	3.029167	82	116	67.299167
40	74	3.347500	83	117	71.004167
41	75	3.694167	84	118	74.935000
42	76	4.053333	85	119	79.101667
43	77	4.470000			

DEFINITIONS

Home Office and Administrative Office

Our home office and administrative office is located at 1701 Research Boulevard, Rockville, Maryland 20850.

Policy Date, Month, Year, and Anniversary

The policy date is stated in the policy schedule. Each policy month begins on the same day of each month as the policy date. The first day of each policy month is a monthly anniversary. Each policy year begins on the same day and month as the policy date. A policy anniversary occurs on the first day of each policy year after the first policy year.

Issue Date

The issue date is the date we complete the processing of your approved application, and issue this life insurance policy to you or the owner.

Attained Age

Attained age means your age on the birthday nearest to the last policy anniversary.

Written Notice/Recording Thereof

Written notice means a notification or request received from the owner in a form satisfactory to us. Written notices are recorded at our administrative office. We will not be responsible for the validity of any written notice.

Riders and Benefits

Riders and benefits are attachments to the policy which provide additional coverages and benefits.

Maturity Date

The maturity date is shown in the policy schedule.

On the maturity date, this policy will be terminated and you will receive any remaining cash surrender value.

It is possible that the policy will terminate prior to the maturity date if:

1. the total premiums paid are not sufficient to continue coverage to the maturity date as described in the insufficient cash surrender value provision; and/or
2. a policy loan or partial surrender is made.

Extended Maturity Date

The policy owner can elect to extend the maturity date beyond age 120. This new maturity date is defined to be the extended maturity date. The death benefit will be continued as the amount in effect at age 120 and there will be no further monthly deductions from the account value.

The policy may not qualify as life insurance under federal tax law after the insured reaches age 120 and may be subject to adverse tax consequences. A tax advisor should be consulted before the owner chooses to continue the policy after age 120.

Partial withdrawals can continue to be made after age 120. New policy loans and loan repayments shall be permitted. Interest will continue to accrue on and be added to any outstanding loan balance.

OWNERSHIP

Unless otherwise noted, the owner of this policy is shown in the policy schedule. During your lifetime, only the owner may exercise all the rights and agree with us as to changes in the policy. Changes shall take effect on the date written notice was signed unless otherwise specified by the owner. If you are not the owner and the owner dies, then you will become the owner unless a contingent owner has been named.

Control of Policy

During your lifetime and subject to the terms of any beneficiary designation or assignment, the owner may:

1. assign or surrender this policy;
2. obtain a policy loan;
3. obtain a partial surrender;
4. make a change in this policy with our consent;
5. transfer the ownership of this policy; and
6. exercise other rights and receive other benefits as defined in this policy.

Assignment of Policy

This policy may be assigned. We will not be responsible for the validity of an assignment. We will not be liable for any payments made or actions taken before written notice of any assignment is received by us. Changes shall take effect on the date written notice was signed unless otherwise specified by the owner. Payments to any assignee will only be made in a lump sum.

PREMIUMS

Payment of Premiums

The first premium must be paid before any insurance becomes effective. The due date of the first premium is the policy date. Premiums are payable in advance to us. Premiums after the first premium are payable at our administrative office. A premium receipt signed by one of our officers will be furnished upon request. In no event may premiums be paid beyond the maturity date.

Planned Premiums

The amount of any planned premium may be increased or decreased subject to the Premium Limitation provision.

Notices for planned premiums will be sent to the owner. The owner may change the frequency of premium notices to any frequency we offer on the date such change is requested.

Unscheduled Premiums

Additional premium payments may be made at any time prior to the maturity date. Unscheduled premium payments are subject to the premium limitation provision.

Premium Limitation

The Internal Revenue Service has established certain guidelines which determine the qualification of this policy as a life insurance policy. These guidelines establish that the sum of the premiums paid under this policy may not at any time exceed the premium limitation as of such time. The premium limitation is the greater of (1) or (2) where:

- (1) is the guideline single premium; and
- (2) is the sum of the guideline level premiums for the number of years this policy has been in force.

The guideline single premium and the guideline level premium are shown in the policy schedule. These guideline premiums will be adjusted if:

1. the specified amount is changed; or
2. there is a change to any riders or benefits attached to this policy which the Internal Revenue Service has defined as qualified benefits.

The premium limitation will not apply if a premium payment is required under the grace period provision to prevent termination of this policy.

Qualification as Life Insurance

If at any time, the premiums paid under this policy exceed the amount allowable for tax qualification as life insurance, or the amounts required to avoid modified endowment contract status, the owner may elect to have the excess amount refunded with interest from such date. Any appropriate adjustments to the account value and death benefit shall also be made on the date of such refunds as described above.

In no event shall the death benefit under the policy ever be less than the amount necessary to ensure or maintain its qualification as a life insurance policy for federal tax purposes or its qualification for the federal income tax exclusion. To the extent that the death benefit is increased by these provisions, appropriate adjustments will be made to the monthly deductions that are consistent with such increases.

Net Premium

A net premium is a percentage of the premium paid. This percentage is equal to 100% minus the premium expense charge shown in the policy schedule.

Monthly Minimum Guarantee Premium

The monthly minimum guarantee premium is shown in the policy schedule. This premium will change whenever:

1. the specified amount of this policy is increased or decreased;
2. the rating classification is changed;
3. there is an increase in the amount of insurance of any riders or benefits attached to this policy; or
4. riders or benefits are added to or deleted from this policy.

We will send to the owner a policy schedule showing the revised premium.

Monthly Lifetime Guarantee Premium

The monthly lifetime guarantee premium is shown in the policy schedule. This premium will change whenever:

1. the specified amount of this policy is increased or decreased;
2. the rating classification is changed;
3. there is an increase in the amount of insurance of any riders or benefits attached to this policy; or
4. riders or benefits are added to or deleted from this policy.

We will send to the owner a policy schedule showing the revised premium.

Grace Period

This policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. Except as provided in the no-lapse provision described below, this policy will enter the grace period if the cash surrender value is less than the monthly deduction. We will send notice of the premium due to the owner's last known address and to any assignee of record at least 30 days prior to the date the policy is to terminate. If the premium due on such monthly anniversary is not paid within the grace period, all coverage under this policy will terminate without value at the end of the grace period. If a death claim occurs during the grace period, overdue monthly deductions will be deducted from the proceeds.

No-Lapse Provision

There are two no-lapse provisions with this policy. During the first 10 policy years, this policy will not enter the grace period if the Minimum Premium Requirement has been met. The Minimum Premium Requirement is

met if the sum of the premiums less any partial surrenders equals or exceeds the cumulative sum of the minimum monthly guarantee premiums.

The second no-lapse provision is the lifetime no-lapse provision. For all policy years, this policy will not enter the grace period if the Lifetime Premium Requirement has been met. The Lifetime Premium Requirement is met if (a) equals or exceeds (b) where:

- (a) is the total accumulated premiums, equal to (1) + (2) - (3) + (4) where
- (1) previous month's total accumulated premiums
 - (2) total premiums paid during the month
 - (3) partial surrenders made during the month
 - (4) one month's interest on (1) + (2) - (3), using the designated no-lapse interest rate shown in the policy schedule.

On the policy date (a) is equal to 0.

- (b) is the total accumulated lifetime monthly guarantee premiums, equal to (1) + (2) + (3) where
- (1) previous month's total accumulated lifetime monthly guarantee premiums
 - (2) lifetime monthly guarantee premium for the policy month
 - (3) one month's interest on (1) + (2), using the designated no-lapse interest rate shown in the policy schedule.

On the policy date (b) is equal to 0.

This requirement is tested on each monthly anniversary.

Additionally, for both the minimum premium and lifetime no-lapse provision, the policy will lapse if the indebtedness equals or exceeds (1) minus (2) minus (3) where

- (1) account value
- (2) is the surrender charge; and
- (3) is the monthly deduction for the following month.

Reinstatement

A policy which terminates in accordance with the grace period provision may be reinstated within five years after the expiration of the grace period if:

1. the owner submits a written application;
2. evidence of your insurability is received and approved by us; and
3. a premium sufficient to keep this policy in force for three months is paid.

The account value on the effective date of reinstatement will be the account value on the date of entering the grace period plus the net premiums paid at reinstatement.

If this policy is reinstated, the surrender charges will be the same as if this policy had been continuously in force from the policy date.

The effective date of reinstatement will be the monthly anniversary on or next following the date we approve the application for reinstatement.

GUARANTEED VALUES

Account Value

On each monthly anniversary, the account value will equal (1) plus (2) plus (3) minus (4) minus (5) where:

- (1) is the account value on the preceding monthly anniversary;
- (2) is one month's interest on item (1);
- (3) is any net premium received since the preceding monthly anniversary, plus interest from the day such premium is received at our administrative office until the end of the policy month in which such premium was received;
- (4) is the monthly deduction described below for the policy month following the monthly anniversary; and
- (5) is any partial surrender, plus any partial surrender charge, made since the preceding monthly anniversary, plus interest from the day such surrender is made until the end of the policy month in which such surrender is made.

On any day other than a monthly anniversary, the account value will be calculated on a basis consistent with that prescribed above.

The account value on the policy date will be the first net premium less the monthly deduction for the month following the policy date.

Monthly Deduction

The monthly deduction for a policy month will equal (1) plus (2) plus (3) plus (4) where:

- (1) is the cost of insurance described below;
- (2) is the cost for the policy month of additional coverage provided by riders and benefits;
- (3) is the monthly policy fee shown in the policy schedule; and
- (4) is the monthly administrative charge described below.

Interest Rate

The guaranteed interest rate used in the calculation of the account value is listed on the specifications page. Interest in excess of the guaranteed rate may be used in the calculation of the account value at such increased rate and in such manner as determined by us. The interest rate applied to account value equal to outstanding policy loans may be different from the rate applied to the remaining account value. However, such rate will never be less than the guaranteed interest rate.

Monthly Administrative Charge

The monthly administrative charge is shown in the policy schedule. Upon any increase or decrease in specified amount, the monthly administrative charge will be revised proportionately.

Cost of Insurance

The cost of insurance is determined on a monthly basis. The cost is (1) multiplied by the result of (2) minus (3) where:

- (1) is the monthly cost of insurance rate described below;
- (2) is the death benefit at the beginning of the policy month, divided by 1 plus the monthly equivalent of the guaranteed interest rate; and
- (3) is the account value at the beginning of the policy month, prior to the deduction of item (1) of the monthly deduction provision for the following month.

If there has been an increase in specified amount, then the account value will be allocated proportionately among the original specified amount and each increase in specified amount.

Cost of Insurance Rate

The monthly cost of insurance rate is based on your attained age, sex, and rating classification. The rating classification is shown in the policy schedule.

The cost of insurance rates are based on our expectations as to future experience. However, the cost of insurance rates for your rating classification will not be greater than the guaranteed maximum rates shown in the policy schedule. The guaranteed maximum rates are based on the 2001 Commissioners' Standard Ordinary Preferred Mortality Table, age nearest birthday.

If there is an increase in specified amount, the rating classification for such increase will be shown in the policy schedule. If the rating classification for the

increase is different from previous rating classifications, additional policy schedule pages will be issued with the applicable guaranteed maximum cost of insurance rates for that rating classification.

We may use lower, non-guaranteed monthly cost of insurance rates than those shown in the policy schedule at our sole option and discretion. Any change in the cost of insurance rates will apply to all persons of the same class. Such changes are determined and redetermined prospectively. We will not recoup any prior losses nor distribute past gains by means of such changes in cost of insurance rates.

Basis of Computations

Minimum cash surrender values are based on 3% interest per year, compounded yearly, and the 2001 Commissioners' Standard Ordinary Preferred Mortality Table, age nearest birthday. A detailed statement of the method of computation of cash surrender values under this policy has been filed with the Interstate Insurance Product Regulation Commission. Cash surrender values under this policy are never less than the minimum values required by or pursuant to the NAIC Universal Life Insurance Regulation, Model #585.

NONFORFEITURE PROVISIONS**Continuation of Insurance**

This policy will remain in effect until premiums paid plus credited interest are insufficient to continue coverage. The policy will then terminate as described in the grace period provision.

Surrender

The owner may surrender this policy and receive the cash surrender value during your lifetime. Surrender terminates this insurance. Surrender will be effective on the next monthly anniversary of this policy. We may postpone payment for as long as six months from the effective date of surrender. We reserve the right to require the return of the policy.

Cash Surrender Value

The cash surrender value will be (1) minus (2) minus (3) where:

- (1) is the account value on the date of surrender;
- (2) is any policy indebtedness; and
- (3) is the surrender charge described below.

If surrender is requested within 30 days after a policy anniversary, the cash surrender value will not be less than the cash surrender value on such anniversary, less any policy loans or partial surrenders made on or after such anniversary.

The surrender will be paid in cash or under an annuity payment option.

Surrender Charge

The surrender charge applicable for the initial specified amount is shown in the policy schedule.

An additional surrender charge may be applicable after any increases in specified amount. If applicable, the additional surrender charge will be added to any remaining surrender charge to determine the total surrender charge. We will send you a new policy schedule showing the total surrender charge for applicable policy years after an increase in specified amount.

Partial Surrender

A partial surrender of this policy may be made during your lifetime and prior to the maturity date. The owner must send us a written request for a partial surrender. The amount paid may not exceed the cash surrender value on the date of partial surrender less \$275. We reserve the right to limit the number of partial surrenders to six within a policy year.

When a partial surrender is made, the account value will be reduced by the amount of the partial surrender. The specified amount will be reduced by the same amount. The specified amount remaining in force after a partial surrender will be subject to the limits and minimum amount described in the decrease in specified amount provision.

We may postpone payment of a partial surrender for as long as six months from the effective date of the partial surrender. However, a partial surrender used to pay a premium on any policy issued by us will not be postponed.

Partial Surrender Charge

Upon a partial surrender of the policy, the account value and the specified amount will be reduced by a partial surrender charge. The amount of the partial surrender charge will be equal to (1) plus (2), where:

- (1) is an administrative charge, which will never exceed \$25; and
- (2) is the full surrender charge multiplied by the ratio of the partial surrender amount to the account value of the policy.

Future surrender charges will be reduced by the ratio described in (2) above.

POLICY LOANS

While this policy is in force, the owner may obtain all or part of the available loan value by written notice. This policy, assigned to us, is the only security needed. We may postpone making a loan for as long as six months from the date the notice is received at our administrative office. However, a policy loan used to pay a premium on any policy issued by us will not be postponed.

Loan Value

The loan value will be (1) minus (2) where:

- (1) is the account value of this policy; and
- (2) is the surrender charge as described in the nonforfeiture provisions.

Available Loan Value

The available loan value will be the loan value less the sum of:

1. any existing policy loan;
2. loan interest in advance to the next policy anniversary; and
3. any due and unpaid monthly deductions payable prior to the date of the next planned premium payment, based upon the frequency of premium notices that are sent to the owner. Monthly deductions for future policy months will be based upon guaranteed cost of insurance rates and guaranteed monthly policy fees. No more than three monthly deductions may be deducted from the loan value.

Interest on Policy Loans

Interest on policy loans will be payable in advance from the date of the loan to the next policy anniversary at the annual interest rate of 5%. Interest is payable in advance at the beginning of each policy year. If interest is not paid when due, it will be added to the policy loan and bear interest at the same rate.

Repayment of Policy Loans

A policy loan may be repaid in full or in part at a minimum rate of \$50.00 at any time while this policy is in force. Failure to pay back the policy loan will not terminate this policy unless the policy indebtedness equals or exceeds (1) minus (2) minus (3), where:

- (1) is the account value;
- (2) is the surrender charge; and
- (3) is the monthly deduction for the following month.

If this happens, the policy will terminate. The policy will not lapse until at least 30 days' notice has been mailed to the last known address of the insured or policy owner and any assignee of record.

GENERAL PROVISIONS

Contract

This policy, attached riders, amendments, benefits, reinstatement applications, and the application, as well as any supplemental applications for additional amounts, form the entire contract. Only the President, a Vice President, or the Secretary of Banner Life Insurance Company may change or waive any provision in this contract. Any changes or waivers must be in writing.

We may not change or amend this policy without the owner's consent except as expressly provided in the policy. However, we may change or amend this policy if such change or amendment is necessary for it to comply with any state or federal law, rule or regulation.

Statements

Statements in the application are considered representations, not warranties. Statements may be used to contest the validity of this policy or in defense of a claim only if:

1. they are contained in the application, supplemental application, or in an endorsement or amendment; and
2. a copy of that application, endorsement or amendment is attached to the policy at issue or is made a part of the policy when a change becomes effective.

Not Contestable After Two Years

We cannot contest this policy after it has been in force two years during your lifetime from the date of issue or the date of any reinstatement, except for nonpayment of premium. If the policy has been reinstated after the policy is in force for two years after the date of issue, only statements in the reinstatement application may be contested. If reinstatement occurs within two years of the issue date we may:

1. contest statements on the original application for two years after the date of issue; and
2. contest statements on the reinstatement application for two years after the date of reinstatement.

Any increase in specified amount, which requires evidence of insurability, will be incontestable only after such increase has been in force during your lifetime for two years following the effective date of such increase.

Misstatement of Age and Sex

If your age or sex has been misstated, we will change the specified amount to that which would have been purchased at the correct age and sex by the most recent monthly deduction. The date of adjustment will be the date the misstatement was discovered if you are living on that date; otherwise, it will be the date of death.

If you are living on the date of adjustment, we will use the adjusted specified amount, the correct monthly cost of insurance rates, and the correct administrative charges in making future calculations of the account value, the cash surrender value, and the death benefit.

Non-participating

This policy is non-participating and the owner will not share in the company's profits or surplus. We will pay no dividends on this policy.

Effective Date of Coverage

The effective date of coverage under this policy will be as follows:

1. for all coverage provided in the original application, the effective date will be the policy date;
2. for any increase or addition to coverage, the effective date will be the monthly anniversary on or next following the date the supplemental application is approved by us; and
3. for any insurance that has been reinstated, the effective date will be the monthly anniversary on or next following the date the application for reinstatement is approved by us.

Termination

All coverage under this policy will terminate when any one of the following events occurs:

1. the owner surrenders the policy;
2. the insured dies;
3. the policy matures; or
4. the required payments are not paid by the end of the grace period.

Annual Report

At least once each year, we will send to the owner a report, which shows the current account value, cash surrender value, outstanding policy loan and death benefit. Also, any premiums paid and charges made since the last report will be provided. The annual report will also include other information as required by state law, regulation or authority.

This report will be mailed within 30 days of the policy anniversary and within 13 months of the last report.

Projection of Values

We will provide a projection of illustrative future death benefits and account values upon written request. The first projection in any policy year will be provided without a service fee. Extra projections will be provided upon request and payment of a \$25 service fee.

The illustration will be based on assumptions as to specified amount(s), benefit option(s) and future premium payments as may be specified by us and/or the owner.

Suicide

For the first two full years from the date of issue, we will not pay the policy proceeds if you commit suicide, while sane or insane. We will terminate the policy and give back the premiums paid less any policy indebtedness and any partial surrender amount.

For the first two full years from the effective date of any increase in benefits, we will not pay the death benefit applicable to the increase if you commit suicide, while sane or insane. We will give back the monthly deductions for the increase in specified amount as a death benefit from the effective date of such increase.

INSURANCE COVERAGE PROVISIONS

Death Benefit

The death benefit is the greater of the specified amount, or the account value multiplied by the applicable percentage as shown in the Table of Guaranteed Minimum Death Benefit Factors.

The payment of interest on the death benefit shall be as follows:

- (1) Interest shall accrue and be payable from the date of death.
- (2) Interest will accrue at the rate or rates applicable to the policy for funds left on deposit. In determining these effective annual rate or rates, the company shall use the rate in effect on the date due proof is received by the company.
- (3) Interest will accrue at the effective annual rate determined in item (2) above, plus additional interest at a rate of 10% annually beginning with the date that is 31 calendar days from the latest of items (a), (b), and (c) to the date the claim is paid, where it is:
 - (a) The date that due proof is received by the company;
 - (b) The date the company receives sufficient information to determine its liability, the extent of the liability, and the appropriate payee legally entitled to the proceeds; and
 - (c) The date that legal impediments to payment of proceeds that depend on the action of parties other than the company are resolved and sufficient evidence of the same is provided to the company. Legal impediments to payment include, but are not limited to (i) the establishment of guardianships and conservatorships; (ii) the appointment and qualification of trustees, executors and administrators; and (iii) the submission of information required to satisfy state and federal reporting requirements.

Increase in Specified Amount

At any time after the first policy year, the existing insurance coverage may be increased by written request. Any increase in the specified amount requires a written application. Evidence of insurability satisfactory to us must be submitted.

We will amend the policy to show the effective date of the increase. The increase may not be less than \$10,000.

The monthly minimum and monthly lifetime guarantee premiums will be affected following the date of the increase. The new premiums will be based on the attained age at the date of the increase and the total amount of coverage provided by the policy, including any riders and benefits attached, following the increase.

An additional surrender charge may be payable after an increase in specified amount. This charge is described in the surrender charge provision.

Decrease in Specified Amount

The effective date of any decrease will be the monthly anniversary on or next following the date the request is received by us. Any such decrease will first reduce the insurance provided by the most recent increase in specified amount; then, the next most recent increases in specified amount; then the initial specified amount.

The specified amount in effect at any time under this policy may not be less than the minimum specified amount as shown in the policy schedule.

Decreases in specified amount will not affect any applicable surrender charges under this policy. Decreases in specified amount will affect the guideline premiums and monthly guarantee premiums applicable for this policy. We will send you a new policy schedule which shows the guideline premiums and monthly guarantee premiums in effect after any decreases. Guideline premiums are described in the Premium Limitations provision.

Reduction in Specified Amount Due to Partial Surrender

The specified amount of this policy will be reduced by the amount of the partial surrender including any partial surrender charge payable. The same conditions as described above apply to such decrease in specified amount.

AMOUNT OF PROCEEDS

The life insurance proceeds payable at your death will equal (1) plus (2) plus (3) minus (4) minus (5), where:

- (1) is the death benefit of this policy;
- (2) is any loan interest paid beyond the date of your death;
- (3) is any insurance on your life provided by riders;
- (4) is any policy indebtedness; and

(5) is the sum of any monthly deductions due and unpaid before the date of your death.

We reserve the right to require the return of the policy at the time of settlement.

BENEFICIARY PROVISIONS

Beneficiary

Unless otherwise provided by notice to us, the beneficiaries are named in the application.

Change of Beneficiary

During your lifetime, the owner may change the beneficiary designation unless he or she has waived the right to do so, or the beneficiary has been designated as irrevocable. No beneficiary change will take effect until a written notice is received at our administrative office. Such changes will become effective on the date written notice was signed unless otherwise specified by the owner. All changes will be subject to any payment made by us before notice was received.

Death of Beneficiary

Unless otherwise provided in the beneficiary designation:

1. the interest of any beneficiary who dies before you will pass to any surviving beneficiaries according to their respective interests; or
2. if no beneficiary survives you, the proceeds will be paid in one sum to the owner, if living; otherwise, to the owner's estate.

PAYMENT OF PROCEEDS

Any amount payable under this contract will be paid in one sum unless otherwise provided. All or part of this sum may be applied to any payment option. However, options will not be available if:

1. the net proceeds are less than \$2,500;
2. the amount of each payment is less than \$50; or
3. in the case of payment Option 4, the payee is not a natural person receiving payment in his or her own right.

Proceeds left with us may be withdrawn by written notice where such right is given. The payment of any withdrawal may be postponed for as long as six months from the date we receive written notice.

ELECTION OF PAYMENT OPTIONS

By Owner

During your lifetime, the owner may elect any payment option and may change such election if he or she has reserved the right to do so.

If the owner elects a payment option for the beneficiary, the beneficiary may not:

1. change or cancel the election;
2. assign or transfer the amount held by us; or
3. withdraw any future installments or unpaid interest installments unless these rights are granted in the election.

By Beneficiary

If the owner does not elect a payment option, the beneficiary may do so after your death.

Conditions for Election

Any election or change must be made by written notice to us. No election or change will be effective until we record it.

PAYMENT OPTIONS

The following sections describe the payment options available under this policy.

Option 1 - Proceeds Left at Interest

Under this option, the Company will hold the proceeds. Interest will be paid either once a month, four times a year, twice a year, or once a year. The first payment will be made at the end of the interest frequency period chosen. The guaranteed interest rate is 1.5% a year, compounded yearly. Proceeds will not be held under this option for more than 30 years.

Option 2 - Payments of a Fixed Amount

Under this option, the Company will make monthly payments in the amount chosen until the proceeds and earned interest have been paid in full. The total amount paid each year must be at least 5% of the original proceeds. The length of the payment period will depend on the amount chosen, the amount of the proceeds applied and the amount of interest earned.

Option 3 - Payments for a Fixed Period

Under this option, the Company will make monthly payments for the number of years chosen. Table A shows the monthly payment for each \$1,000 of proceeds for payment periods of 1 to 30 years. The first installment will be paid on the date proceeds are settled under this option.

Option 4 - Life Income

Under this option, the Company will make monthly payments for the life of the Payee. If a guaranteed payment period is elected, the Company will make payments for at least the period elected, whether or not the named Payee is living.

When this option is elected, the amount of each installment will be based on the Payee's age and sex at the birthday nearest the date the option goes into effect. We have the right to require satisfactory proof of the Payee's age. Table B shows monthly amounts payable at various ages for life with no guarantee, and for 5-year and 10-year guaranteed periods.

Option 4 is available only if the Payee is a natural person who is the Insured, Owner or Beneficiary. This option is not available to a Payee who is an assignee, estate, fiduciary, partnership, or corporation.

Evidence to Survival

We have the right to require satisfactory proof of any payee's age. The right to change options is not available after payments commence under Option 4.

Automatic Payment Option

If settlement of the proceeds of this policy is delayed over 30 days, Option 1 will be applied automatically. Interest will be paid yearly and the person(s) entitled to the proceeds has the right to withdraw the proceeds or elect any payment option permitted by this policy.

Basis of Values

The payment option tables are based on 1.5% interest compounded yearly. For Option 4, rates in the tables are based on the 2000A Mortality Table. We may offer more favorable rates than those determined on this basis.

Additional Options

Any proceeds payable under this policy may be paid under any other method of payment agreed to by us at the time of settlement.

Death of Payee Under Payment Obligations

Unless the Owner or the Beneficiary has made other provisions in electing a payment option, amounts remaining at the Payee's death will be paid to the Payee's estate.

Under Option 1, the proceeds on deposit will be paid in a single sum.

Under Option 2, any unpaid proceeds and earned interest will be paid in a single sum.

Under Option 3 and 4, the present value of any unpaid guaranteed payments will be paid in a single sum. The sum to be paid will equal the total of guaranteed payments remaining, discounted at 1.5% yearly compound interest.

TABLES FOR PAYMENT OPTIONS

Table A, Option 3 - Monthly Payments for Each \$1,000 of Proceeds

Number of Years	Monthly Payments
5	17.28
6	14.51
7	12.53
8	11.04
9	9.89
10	8.96
11	8.21
12	7.58
13	7.05
14	6.59
15	6.20
16	5.85
17	5.55
18	5.27
19	5.03
20	4.81
21	4.62
22	4.44
23	4.28
24	4.13
25	3.99
26	3.86
27	3.75
28	3.64
29	3.54
30	3.44

Table B, Option 4 - Monthly Payments for Each \$1,000 of Proceeds

Age	LIFE ONLY		LIFE WITH PERIOD CERTAIN			
	Male	Female	5 Years		10 Years	
			Male	Female	Male	Female
50	3.25	3.00	3.24	3.00	3.22	2.99
51	3.32	3.06	3.31	3.06	3.29	3.05
52	3.39	3.13	3.38	3.12	3.36	3.11
53	3.47	3.19	3.46	3.19	3.44	3.18
54	3.55	3.26	3.54	3.26	3.51	3.25
55	3.64	3.34	3.63	3.33	3.60	3.32
56	3.73	3.42	3.72	3.41	3.68	3.39
57	3.82	3.50	3.81	3.49	3.77	3.47
58	3.93	3.59	3.91	3.58	3.87	3.56
59	4.03	3.68	4.02	3.67	3.97	3.64
60	4.15	3.78	4.13	3.77	4.08	3.74
61	4.27	3.88	4.25	3.87	4.19	3.84
62	4.40	3.99	4.38	3.98	4.30	3.94
63	4.54	4.11	4.52	4.10	4.43	4.05
64	4.69	4.23	4.66	4.22	4.56	4.16
65	4.85	4.37	4.82	4.35	4.69	4.29
66	5.02	4.51	4.98	4.49	4.83	4.41
67	5.20	4.66	5.15	4.64	4.98	4.55
68	5.40	4.83	5.34	4.80	5.13	4.69
69	5.60	5.00	5.53	4.97	5.29	4.84
70	5.82	5.19	5.73	5.15	5.45	5.00
71	6.06	5.40	5.95	5.35	5.62	5.17
72	6.30	5.62	6.18	5.56	5.79	5.34
73	6.57	5.86	6.42	5.78	5.97	5.53
74	6.85	6.11	6.67	6.02	6.15	5.72
75	7.16	6.39	6.94	6.28	6.33	5.91
76	7.48	6.69	7.22	6.56	6.51	6.11
77	7.83	7.02	7.52	6.85	6.69	6.32
78	8.20	7.37	7.83	7.16	6.87	6.52
79	8.60	7.75	8.16	7.49	7.05	6.73
80	9.02	8.17	8.50	7.85	7.23	6.94
81	9.48	8.61	8.85	8.22	7.40	7.14
82	9.97	9.10	9.22	8.61	7.56	7.34
83	10.49	9.63	9.60	9.02	7.72	7.52
84	11.04	10.20	9.98	9.45	7.87	7.70
85	11.63	10.81	10.38	9.88	8.00	7.86
86	12.26	11.47	10.78	10.33	8.13	8.01
87	12.93	12.18	11.18	10.78	8.25	8.15
88	13.65	12.94	11.59	11.23	8.36	8.27
89	14.41	13.75	11.99	11.68	8.45	8.38
90	15.21	14.59	12.39	12.11	8.54	8.48
91	16.07	15.48	12.78	12.53	8.62	8.57
92	16.97	16.40	13.17	12.94	8.69	8.64
93	17.93	17.36	13.56	13.33	8.75	8.71
94	18.96	18.37	13.93	13.71	8.80	8.77
95	20.07	19.42	14.30	14.07	8.84	8.82

Income Payments for ages not shown furnished upon request.
 The values above are based on 1.5% and the 2000A Mortality Table.

TABLE OF GUARANTEED MINIMUM DEATH BENEFIT FACTORS

Attained Age	Percentage	Attained Age	Percentage	Attained Age	Percentage
0-40	250%	54	157%	68	117%
41	243%	55	150%	69	116%
42	236%	56	146%	70	115%
43	229%	57	142%	71	113%
44	222%	58	138%	72	111%
45	215%	59	134%	73	109%
46	209%	60	130%	74	107%
47	203%	61	128%	75-90	105%
48	197%	62	126%	91	104%
49	191%	63	124%	92	103%
50	185%	64	122%	93	102%
51	178%	65	120%	94	101%
52	171%	66	119%	95	101%
53	164%	67	118%	& over	



1701 Research Boulevard
Rockville, MD 20850
800-638-8428

Flexible Premium Adjustable Life Insurance

Adjustable death benefit is payable upon your death prior to the maturity date

Flexible premiums are payable during your lifetime until the maturity date

Cash surrender value, if any, payable at maturity

Plan, benefits, classification and period for which premiums are payable as stated in the policy schedule

This policy is non-participating and no dividends are payable

POLICY SCHEDULE

Policy Number: 010000000

Insured:	JOHN DOE	Planned Annual Premium:	\$1,000.00
Issue Age/Sex	35 Male	Issue Date:	MAR 1, 2008
Owner:	JOHN DOE	Policy Date:	MAR 1, 2008
Premiums Payable	TO AGE 120	Maturity Date:	MAR 1, 2093

SCHEDULE OF BENEFITS

<u>FORM NUMBER</u>	<u>TYPE OF COVERAGE</u>	<u>AMOUNT</u>	<u>ANNUAL PREMIUM</u>	<u>RATING CLASSIFICATION</u>
UL-08	FLEXIBLE PREMIUM ADJUSTABLE LIFE	\$100,000.00	\$1,000.00	STANDARD NON-TOBACCO

Note:

Due to the flexible nature of this Flexible Premium Adjustable Life policy, it is possible that coverage will terminate before the maturity date. This can occur if no premiums are paid after payment of the initial premium or if subsequent premiums are too infrequent or insufficient to provide continued coverage to the maturity date.

Policy Schedule (Continued)

Policy Number: 010000000

INSURANCE COVERAGE INFORMATION:

Initial Specified Amount:	\$ 100,000.00
Current Specified Amount:	\$ 100,000.00
Minimum Specified Amount:	\$ 100,000.00

PREMIUM LIMITATION INFORMATION:

Guideline Level Premium:	\$1,125.00
Guideline Single Premium:	\$13,912.00

GRACE PERIOD PROVISION INFORMATION:

Monthly Lifetime Guarantee Premium:	\$ 46.83
Monthly Minimum Guarantee Premium:	\$ 26.83
Designated No-Lapse Interest Rate:	5% annually

See page 5 for an explanation of the use of the no-lapse interest rate.

EXPENSE CHARGES:

Monthly Policy Fee:	\$ 5.00
Premium Expense Charge:	7%
Monthly Administrative Charge:	\$ 26.50

RATES:

Minimum Guaranteed Interest Rate	3%
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Policy Schedule (Continued)

Policy Number: 010000000

Table of Full Surrender Charges

POLICY YEAR	SURRENDER CHARGE
1	\$ 1922.00
2	\$ 1785.00
3	\$ 1647.00
4	\$ 1510.00
5	\$ 1373.00
6	\$ 1236.00
7	\$ 1098.00
8	\$ 961.00
9	\$ 824.00
10	\$ 686.00
11	\$ 549.00
12	\$ 412.00
13	\$ 275.00
14	\$ 137.00
15	\$ 0.00

AND THEREAFTER

Policy Schedule (Continued)

Policy Number: 010000000

 GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES PER \$1,000
 RATING CLASSIFICATION: MALE STANDARD NON-TOBACCO

POLICY YEAR	ATTAINED AGE	MAXIMUM RATE	POLICY YEAR	ATTAINED AGE	MAXIMUM RATE
1	35	0.104167	44	78	4.955000
2	36	0.109167	45	79	5.512500
3	37	0.114167	46	80	6.117500
4	38	0.121667	47	81	6.802500
5	39	0.130833	48	82	7.510000
6	40	0.139167	49	83	8.265833
7	41	0.150833	50	84	9.100000
8	42	0.165000	51	85	10.025833
9	43	0.180833	52	86	11.049167
10	44	0.200000	53	87	12.156667
11	45	0.222500	54	88	13.335000
12	46	0.243333	55	89	14.568333
13	47	0.266667	56	90	15.844167
14	48	0.279167	57	91	17.025000
15	49	0.295833	58	92	18.245833
16	50	0.315833	59	93	19.523333
17	51	0.340833	60	94	20.865833
18	52	0.374167	61	95	22.265833
19	53	0.410000	62	96	23.649167
20	54	0.457500	63	97	25.124167
21	55	0.513333	64	98	26.698333
22	56	0.570833	65	99	28.378333
23	57	0.633333	66	100	30.175000
24	58	0.685000	67	101	31.600833
25	59	0.745000	68	102	33.120000
26	60	0.820833	69	103	34.736667
27	61	0.912500	70	104	36.456667
28	62	1.025833	71	105	38.260833
29	63	1.152500	72	106	40.179167
30	64	1.285833	73	107	42.218333
31	65	1.425833	74	108	44.385833
32	66	1.568333	75	109	46.688333
33	67	1.712500	76	110	49.132500
34	68	1.868333	77	111	51.728333
35	69	2.027500	78	112	54.483333
36	70	2.222500	79	113	57.409167
37	71	2.440000	80	114	60.512500
38	72	2.727500	81	115	63.805833
39	73	3.029167	82	116	67.299167
40	74	3.347500	83	117	71.004167
41	75	3.694167	84	118	74.935000
42	76	4.053333	85	119	79.101667
43	77	4.470000			

SERFF Tracking Number: BANN-125728823 State: Arkansas
Filing Company: Banner Life Insurance Company State Tracking Number: 39868
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: UL-08 Flexible Premium Adjustable Life
Project Name/Number: /UL-08

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 07/10/2008

Comments:

Flesch Readability Certification and the Actuarial Illustration Certification are attached.

Attachments:

UL-08 Flesch Readability Certification.pdf

UL-08 Illustration Certification.pdf

Review Status:

Satisfied -Name: Application 07/10/2008

Comments:

Life Application attached - previously approved by your department February 4, 1999.

Attachment:

Bla 5-99.pdf

Review Status:

Bypassed -Name: Health - Actuarial Justification 07/10/2008

Bypass Reason: not applicable - this is not a health product

Comments:

Review Status:

Bypassed -Name: Outline of Coverage 07/10/2008

Bypass Reason: not applicable

Comments:

Review Status:

Satisfied -Name: Actuarial Memorandum 07/10/2008

Comments:

Actuarial Memorandum is attached.

Attachment:

UL-08 Actuarial Memorandum.pdf

SERFF Tracking Number: BANN-125728823 State: Arkansas
Filing Company: Banner Life Insurance Company State Tracking Number: 39868
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: UL-08 Flexible Premium Adjustable Life
Project Name/Number: /UL-08

Review Status:

Satisfied -Name: Guaranty Notice

08/07/2008

Comments:

Guaranty Notice attached.

Attachment:

LU-1112.pdf

Review Status:

Satisfied -Name: LU-995 Amendment

08/07/2008

Comments:

previously approved Amendment attached

Attachment:

LU-995 AR Amendment.pdf

Readability Certification
UL-08

This is to certify that the form in this filing has been tested and meets the minimum required Flesch reading ease score.

Flexible Premium Adjustable Life Insurance Form UL-08 has a score of 50.

The policy, except for specification pages, schedules, and tables is not less than 10-point type with one-point lead.

The style, arrangement, and overall appearance of the policy gives no undue prominence to any portion of the text of the policy or to any endorsements or riders.

A table of contents is included in the policy as it contains more than 3,000 words and consists of more than 3 pages.

*Nancy C. January, FSA, MAAA
Vice President, Product Development
Banner Life Insurance Company*

*July 2, 2008
Date*

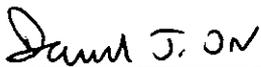
CERTIFICATION

RE: Illustrated Non-Guaranteed Elements of Policy Form UL-08

I, David J. Orr, Senior Vice President and Chief Actuary of Banner Life Insurance Company, am a member of the American Academy of Actuaries in good standing. I have been appointed by the Board of Directors of Banner Life to be the illustration actuary for all plans of insurance subject to the Life Insurance Illustration Regulation for this state. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

- Disciplined current scales used in illustrating non-guaranteed elements for the plan of insurance shown above meet the requirements of the Regulation. The disciplined current scales for this plan is in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board except as noted below.
- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in-force policies.
- Illustrated non-guaranteed elements for new and in-force policies subject to this regulation are consistent with the non-guaranteed elements actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this regulation were Fully Allocated.

I have relied on data supplied by Randy Binger, Vice President of Information Systems Services, and Gene Gilbertson, Senior Vice President and Chief Financial Officer, in making this certification. I reviewed the provided data and am satisfied with the results.



David J. Orr, F.I.A., M.A.A.A.
Senior Vice President and Chief Actuary
Banner Life Insurance Company
1701 Research Boulevard
Rockville, Maryland 20850

July 2, 2008

1701 Research Boulevard
Rockville, Maryland 20850-3191
(Corporate office)

100 Quentin Roosevelt Boulevard
Garden City, New York 11530-9641

Internet address: www.LGAmerica.com

INSTRUCTIONS

As the Agent, you are responsible for completing the necessary forms required to process and underwrite this application. All forms must be completed in full and must be legible. Please follow these instructions carefully.

DO

- Print application in black ink.
- Obtain all of the necessary signatures.
- Have the applicant initial all changes. The Proposed Insured must initial all changes to questions involving insurability. Change an answer by putting a line through the incorrect answer and inserting the correct information.
- Complete Part II if any Proposed Insured is to be considered for non-medical coverage.
- Complete the Personal Information Statement on all business cases and **if required** on non-business cases (refer to current Underwriting Requirements Chart).
- Complete and obtain signature on Pre-Notice & Consent for HIV Testing Form for each Proposed Insured.
- Complete and give Conditional Receipt on page 7 to Applicant/Owner if **at least a quarterly premium** is collected. For Pre-Authorized Check Plan cases, two (2) months' premium must be collected in order to give a Conditional Receipt. The completed PAC form and voided check should accompany the application.
- All checks collected must be made payable to Banner Life Insurance Company.
- Detach and give the Notifications on the reverse side of this page to each Proposed Insured.
- If applicable, complete and obtain signature(s) on Pre-Authorized Check Plan request on page 9; attach voided check and at least one (1) month's premium.
- Complete and sign the Agent's Report on page 8. Please be sure to enter all agent information and your Banner agent number.

DO NOT

- Do not accept money on applications totaling over \$500,000.
- Do not accept money on Proposed Insureds over age nearest birthday 70.
- Do not accept money on any Last Survivor product applications.
- Do not accept premiums that are less than a quarterly premium, except for pre-authorized check plan.
- Do not type, use pencil or use correction fluid.

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Thank you for applying to Banner Life Insurance Company. We greatly appreciate your efforts to complete each part of the application truthfully and accurately. The soliciting insurance broker (broker) should be able to answer any questions you may have. This broker is an independent broker, not an employee of Banner Life Insurance Company, and is not authorized to make or modify contracts or to waive any requirements or any information that we may request.

Underwriting

Once we receive your application, we will begin an evaluation process called underwriting and determine whether you are eligible for insurance and, if so, the rate you should pay for that insurance. We may find that we are unable to give you the insurance you have applied for or that we are able to give it to you only on a modified basis or at a rate greater than our lowest rate. For example, if you have ever used any kind of tobacco or any other nicotine product, you may not be eligible for our lowest rate.

Your application will be our primary source of information; therefore, it must be true, complete, and accurate. You must inform us of a change to any answer in any part of your application before accepting delivery of a policy; in fact, you agree to do so when you sign your application. We may seek information from other sources to help us evaluate the information you give us on your application.

Contestability

We strongly urge you to review the completed application closely for accuracy. A claim may be denied or your coverage may be contested by a lawsuit if the application is incomplete or if it contains fraudulent statements or material misrepresentations. If the lawsuit is successful, the policy will be void and coverage will be lost. Any policy that is delivered to you will indicate when and under what circumstances it may be contested. Please be aware that if the application contains materially fraudulent or deceptive statements or conceals material facts, and you submitted it with the intent to defraud or to facilitate fraud against us, you may also be guilty of insurance fraud, which is a crime.

Replacement of Existing Coverage

If you intend to replace existing coverage, tell the broker of your intention and answer "yes" to the replacement question in the application; state law may require the broker to give you information that will help you compare the policy you are applying for with the policy you intend to replace. If you are undecided about keeping existing coverage, indicating an intention to replace existing coverage may help you get the information you need to make a decision. If you do replace existing coverage, the new policy may contain new suicide and contestable periods. The following would be considered replacement: you stop paying premiums on an existing policy or surrender an existing policy before or shortly after applying to us **or** you borrow from an existing policy to pay premiums for the insurance for which you are applying. State law may define replacement to include other situations. Ask the broker if you are unsure.

Insurance Information Practices

We will rely primarily on information provided by you. We may supplement that information with information from other sources such as medical professionals who have treated you. In some cases, we may ask a consumer reporting agency to collect information and submit an investigative consumer report to us as explained in this Notice under **Federal Fair Credit Reporting Act**. You may request to be interviewed in connection with the preparation of this report.

In certain limited situations, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization.

You have the right to be told about, and to see and copy if you wish, items of personal information about you that appear in our files, including information contained in investigative consumer reports. You also have the right to seek correction of information you believe to be inaccurate.

We will send you a more detailed explanation of our information practices if you send us a written request. You may send your request to the Director of Underwriting, Banner Life Insurance Company, 1701 Research Boulevard, Rockville, MD 20850-3191.

Federal Fair Credit Reporting Act

As part of our underwriting, we may ask that an investigative consumer report be prepared. An independent source known as a consumer reporting agency will prepare the report. The report will typically include information as to your character, general reputation, mode of living, and personal characteristics. The agency will conduct personal interviews with your family, friends, neighbors, business associates, financial sources, or others with whom you are acquainted in order to get this information. If you write to us within a reasonable time after you receive this Notice, we will tell you whether or not a report was requested. If a report was requested, we will tell you the name, address, and telephone number of the agency to whom the request was made. Upon request, the agency will furnish information as to the nature and scope of its investigation. If you would like to inspect and to receive a copy of the report, you may do so by contacting the agency directly.

MIB (Medical Information Bureau) Disclosure

We will treat the information regarding your insurability as confidential. We and our reinsurers may, however, make a brief report to the Medical Information Bureau, Inc. (MIB). MIB is a non-profit membership organization of life insurance companies. It operates an informational exchange bureau on behalf of its members. If you apply to another member company for life, health, or disability insurance, or a claim for benefits is submitted to such a company, MIB, upon request, will supply that company with any information it may have in its file.

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

We and our reinsurers may also release information in our files to other insurance companies to whom you may apply for life, health, or disability insurance or to whom a claim for benefits may be submitted.

SECTION A PROPOSED INSURED

1. Full Name (Include maiden name in parentheses) <input type="checkbox"/> M <input type="checkbox"/> F		2. Date of Birth Mo. Day Yr.	3. State of Birth	4. Social Security Number
5. Home Address: Give No., Street, City, State, and Zip Code				How Long?
6. Previous Addresses within past 5 years			7. Driver's License No. and State of Issue	
8. Phone Numbers Home () Work ()	9. Marital Status <input type="checkbox"/> M <input type="checkbox"/> S <input type="checkbox"/> W <input type="checkbox"/> D	10. Occupation (Include duties.)		
11. Employer's Name and Address and Nature of Business?				How Long Employed?
12. Proposed Insured Internet E-mail Address				

SECTION B BENEFICIARY

13. Primary: (Full Name)	Address	Birthdate	SSN or TIN	Rel. to Prop. Ins.	% Share
14. Contingent: (Full Name)	Address	Birthdate	SSN or TIN	Rel. to Prop. Ins.	% Share

If percentage shares are not given, they will be equal.

SECTION C OWNER
(Complete only if the Owner is to be other than the Proposed Insured.)

15. Owner is <input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Trust					
16. Full Name (If trust, give full name of trust and date of trust agreement)			17. Date of Birth Mo. Day Yr.	18. SSN or Tax ID No.	
19. Address: Give No., Street, City, State, and Zip Code					
20. Relationship to Proposed Insured			21. Internet E-mail Address		

SECTION D PAYOR

22. Amount remitted with Conditional Receipt (with same number as the Application - Part 1) \$ _____	
23. Frequency of Premium Payment: <input type="checkbox"/> Single <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Pre-authorized Check (PAC)	
24. If premium notices are to be sent to someone other than the Owner, give full name, address, and relationship to Owner below. Name _____ Address _____ Relationship _____	

SECTION E INSURANCE APPLIED FOR

25. Amount and Plan of Insurance: Amount \$ _____ Plan _____	
26. Death Benefit Option (if available with Plan): <input type="checkbox"/> Increasing Death Benefit <input type="checkbox"/> Level Death Benefit	
27. If our underwriting indicates that we cannot give you the lowest rate for the Plan of Insurance, will you consider a higher rate? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Additional Benefits (if available)	
28. <input type="checkbox"/> Waiver of Premium <input type="checkbox"/> Other (description and amount) _____	

SECTION F OTHER INSURANCE

29. List all of the Proposed Insured's existing life and disability insurance. If None, state NONE.

Full Name of Company	Amount	ADB	Waiver	Issue Yr.	Name of Beneficiary
	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		
	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		
	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		

30. Will you, or are you likely to, replace, end, or change existing insurance or annuity in any company or society with the insurance for which you are applying? (If "Yes", the broker may be required to provide additional forms for your review and signature.) Yes No

31. Have you ever applied for life, health, or disability insurance and been turned down, asked to pay a higher premium, or issued a reduced face amount? (If "Yes", explain in the Remarks section.) Yes No

32. Do you have an application or informal inquiry for life, health, or disability insurance pending in any other company or society, or have you ever withdrawn such application or informal inquiry? (If "Yes", explain in the Remarks section.) Yes No

SECTION G TOBACCO USE

33. Has the proposed insured **ever** used any form of tobacco or nicotine-based products? Yes No

If "Yes", when did the proposed insured last use tobacco or nicotine-based products? _____
(month/year)

Type _____ Quantity _____

SECTION H GENERAL QUESTIONS

(Explain all "Yes" answers in the Remarks section.)

34. Have you ever requested or received a Worker's Compensation, Social Security, or disability income payment? Yes No

35. Have you ever been convicted of a misdemeanor (other than a minor traffic violation) or a felony? Yes No

36. In the past 5 years, have you had your license suspended or had 2 or more moving violations or accidents? Yes No

37. In the past 5 years, have you been convicted of, or plead guilty or no contest to, driving under the influence of alcohol or drugs? Yes No

38. Are you a member, or do you intend to become a member, of the armed forces, including the reserves? Yes No

39. Are you a citizen of the United States? Yes No
If "NO", provide country, type of visa, and expiration date in the remarks section.

SECTION I OTHER ACTIVITIES

40. Have you in the past 5 years flown, or do you intend to fly, other than as a passenger? (If "Yes", complete Aviation Supplement.) Yes No

41. Have you in the past 2 years engaged in, or do you intend to engage in, any hazardous activities or sports such as hang gliding, hot-air ballooning, ultra-light flying, mountain or rock climbing, motor vehicle or boat racing, or scuba or sky diving? (If "Yes", complete Hazardous Activities Supplement.) Yes No

42. Have you in the past 5 years traveled or resided, or do you intend to travel or reside, outside of the continental United States for more than 4 consecutive weeks? (If "Yes", explain in the Remarks section.) Yes No

REMARKS

43. (Use this section for explanations and special requests. Identify applicable Question numbers.)

44. Home Office Corrections (Not for use for policies issued in MD, KY, PA and WV.)

PERSONAL INFORMATION STATEMENT

COMPLETE ON **ALL** BUSINESS CASES AND **IF REQUIRED** ON NON-BUSINESS CASES
(REFER TO CURRENT UNDERWRITING REQUIREMENTS CHART)

1. a. Personal Finances for each person proposed for insurance:

Name of Proposed Insured	Total Assets	Total Liabilities	Net Worth	Earned Income	Unearned Income

b. Has any person proposed for insurance ever filed for bankruptcy? Yes No
If "Yes," provide details below.

2. What is the purpose of this insurance? (i.e., Keyman, Stock Redemption, Buy and Sell, Creditor, Estate Liquidity, Other):

3. How was the face amount determined? _____

4. Business Finances (Complete **only** if this is business insurance):

a. Total Assets \$ _____ b. Total Liabilities \$ _____ c. Net Worth \$ _____

d. Net Profit After Taxes for Past Two Years: Last Year \$ _____ Previous Year \$ _____

e. Is the business a Corporation, Partnership, or Proprietorship? (circle one)

f. How long has the business been established? _____

g. What is the nature of the business? _____

h. What is the percentage ownership of this firm? _____

i. Is there business insurance applied for or in force on other key members of this firm? Yes No
If "Yes," provide details below.

j. Has the proposed insured's company ever filed for bankruptcy? Yes No
If "Yes," provide details below.

5. Are there any special considerations of circumstances relevant to this case? _____

6. Details: _____

The statements contained in this PERSONAL INFORMATION STATEMENT, a copy of which shall be attached to and made part of any policy to be issued, are true to the best of my knowledge and belief and are made to induce the company to issue an insurance policy.

Signature of Witness

Signature of Proposed Insured

Date

Signature of Other Proposed Insured

Signature of Other Proposed Insured

Signature of Other Proposed Insured

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 100 Quentin Roosevelt Boulevard
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To be completed for any Proposed Insured who is being considered without a medical examination.

1. Complete for all persons proposed for insurance:

Name of Proposed Insured	Date of Birth (Mo-Day-Yr)	Height	Weight	Change in weight in past 12 months		
				Loss (lbs.)	Gain (lbs.)	Reason

2. Does any proposed insured have a personal physician? (If Yes, complete the following.) Yes No

Name of Proposed Insured	Name, Address and Phone Number of Personal Physician	Date Last Visited, Reason, Results

Give full details if any answer to Questions 3 through 11 is "Yes". Include the name of the proposed insured, dates, nature of illness or injury, number of attacks, duration, severity, treatment, results, names, addresses and telephone number of doctors, hospitals or clinics involved.

	Yes	No	Details
3. Does any person proposed for insurance have any physical defect?	<input type="checkbox"/>	<input type="checkbox"/>	
4. Has any person proposed for insurance:			
a. used barbiturates, heroin, cocaine (including crack), marijuana, LSD, PCP, amphetamines, any derivative of these drugs or any other illegal, restricted or controlled substance except as prescribed by a physician? If Yes, list all substances, when used and how often.	<input type="checkbox"/>	<input type="checkbox"/>	
b. been advised to seek, or received treatment for drug use, or been arrested for drug use or distribution?	<input type="checkbox"/>	<input type="checkbox"/>	
5. Has any person proposed for insurance:			
a. ever used alcoholic beverages? If Yes, how often and how many ounces?	<input type="checkbox"/>	<input type="checkbox"/>	
b. been advised to limit or cease the use of alcoholic beverages?	<input type="checkbox"/>	<input type="checkbox"/>	
c. been counseled, sought help or treatment, or been advised to undergo counseling or treatment for alcohol problems?	<input type="checkbox"/>	<input type="checkbox"/>	
d. attended or joined any organization for alcohol or related problems?	<input type="checkbox"/>	<input type="checkbox"/>	
6. Has any person proposed for insurance ever had:			
a. convulsions, paralysis, neuritis, nervous breakdown, dizziness, fainting spells, loss of consciousness, migraine or chronic headaches, nervous or mental disorders?	<input type="checkbox"/>	<input type="checkbox"/>	
b. high blood pressure, chest pain, palpitation, angina, heart murmur, heart attack, stroke, or other disorder of heart or blood vessels?	<input type="checkbox"/>	<input type="checkbox"/>	
c. asthma, tuberculosis, emphysema, bronchitis, sleep apnea or other disorder of the respiratory system?	<input type="checkbox"/>	<input type="checkbox"/>	
d. shortness of breath, chronic hoarseness or cough, blood spitting?	<input type="checkbox"/>	<input type="checkbox"/>	
e. chronic indigestion, ulcer, hernia, colitis, intestinal bleeding, disorder of stomach, gallbladder, liver, digestive or abdominal organs?	<input type="checkbox"/>	<input type="checkbox"/>	

Continuation of Part II Non-Medical Declarations	Yes	No	Details
6. f. kidney stone, diabetes, sugar, albumin, pus, or blood in urine, disorder of kidneys, bladder, genito-urinary organs?	<input type="checkbox"/>	<input type="checkbox"/>	
g. rheumatic fever, arthritis, gout, disorder of muscles, bones, joints or spine, loss of extremity or deformity?	<input type="checkbox"/>	<input type="checkbox"/>	
h. impairment of vision or hearing or disease of eyes, ears, nose or throat?	<input type="checkbox"/>	<input type="checkbox"/>	
i. tumor, cancer, venereal disease, disorder of blood, skin, thyroid or other glands?	<input type="checkbox"/>	<input type="checkbox"/>	
j. disorder of the breasts, prostate, or reproductive organs?	<input type="checkbox"/>	<input type="checkbox"/>	
k. an immune deficiency disorder, AIDS, or positive test results indicating the presence of the AIDS virus?	<input type="checkbox"/>	<input type="checkbox"/>	
l. any other illness, disease, or injury?	<input type="checkbox"/>	<input type="checkbox"/>	
7. Within the past 10 years, has any proposed insured:			
a. had treatment or observation or been advised to have treatment or observation in any hospital or institution?	<input type="checkbox"/>	<input type="checkbox"/>	
b. had x-rays, electrocardiograms, blood studies or other diagnostic tests other than an HIV test?	<input type="checkbox"/>	<input type="checkbox"/>	
c. treatment or consultations with any physicians or practitioners, other than as stated above? Give details.	<input type="checkbox"/>	<input type="checkbox"/>	
8. Within the past 5 years, has any proposed insured:			
a. been advised to have or contemplate having a surgical operation?	<input type="checkbox"/>	<input type="checkbox"/>	
b. taken or been advised to take any prescription or non-prescription medication on a daily, weekly, or monthly basis?	<input type="checkbox"/>	<input type="checkbox"/>	
9. Is any person proposed for insurance now pregnant? If so, what is the expected date of delivery?	<input type="checkbox"/>	<input type="checkbox"/>	
10. Is any proposed insured now being treated by or consulting with a physician, psychiatrist or other licensed medical practitioner?	<input type="checkbox"/>	<input type="checkbox"/>	
11. Has any proposed insured's immediate family member (parent, brother, or sister) had heart disease, diabetes, cancer, polycystic kidney disease or other familial disease? If Yes, please identify the proposed insured, relationship of family member, disease or illness, whether living or deceased, and current age or age at death.	<input type="checkbox"/>	<input type="checkbox"/>	

I have carefully read all the above questions; the statements and answers are true to the best of my knowledge and belief.

 Signature of Proposed Insured, or parent or legal guardian
 if Proposed Insured is a minor. Signed at _____ City/State on ____/____/____

 Signature of Other Proposed Insured Signed at _____ City/State on ____/____/____

 Signature of Broker Signed at _____ City/State on ____/____/____

1701 Research Boulevard
Rockville, Maryland 20850-3191
(301)279-4800

CONDITIONAL RECEIPT

NOTICE TO PROPOSED INSURED AND OWNER. No coverage will become effective prior to delivery of the policy applied for unless and until all the conditions of this receipt are met. No agent or broker has the authority to alter the terms or conditions of this receipt. This receipt shall be void if altered or modified.

No payment may be accepted with the application if, within the last 24 months, any person proposed for coverage has been treated for or diagnosed by a member of the medical profession as having: AIDS or any other immunological disorder; heart trouble; stroke; cancer; alcoholism; drug dependency; insulin dependent diabetes; or any blood pressure condition requiring medication.

CONDITIONS WHICH MUST BE MET BEFORE INSURANCE MAY BECOME EFFECTIVE PRIOR TO DELIVERY OF THE POLICY:

1. An amount equal to the modal premium indicated on the application must be submitted; the mode must be either annual, semi-annual, quarterly or pre-authorized check plan (two months' premium required); and
2. All medical examinations, test, x-rays and electrocardiograms initially required by the Company's published rules with regard to age and amount requested must be completed within ninety (90) days from the date of this receipt; and
3. The proposed insureds are, on the Effective Date indicated below, risks acceptable for insurance exactly as applied for on a standard premium basis according to the Company's rules and practices, without modification of plan, premium rate or amount; and
4. On the Effective Date the state of health and all factors affecting the insurability of each person proposed for coverage must be as stated in applications required by the Company, and;
5. Any check or money order given in payment is honored when first presented.

EFFECTIVE DATE. If all the conditions above are met, then insurance, subject to all the terms and conditions of the policy applied for and as if the policy applied for had already been issued and delivered, will become effective on the latest of: (a) the date of application; (b) the date of application - part II; (c) the date of completion of all underwriting requirements stated in (2) above; or (d) the special policy date requested in the application, if any.

MAXIMUM AMOUNT. The total amount of life insurance available under this receipt shall be the amount shown in Part 1, Question 25 of the application. This amount, together with any insurance now applied for or pending issue with the Company, including Accidental Death Benefits, shall not exceed \$500,000 to issue age seventy (70).

There is no coverage beyond age seventy (70); there is no coverage for any Last Survivor product applied for.

RETURN OF MONEY. If any of the above conditions is not met, the liability of the Company will be limited to the return of the amount remitted with this receipt. All returns will be made without interest to or for the benefit of the owner.

AGREEMENT. I agree that: (1) the limited amount of insurance that may begin prior to policy delivery will not exceed the Maximum Amount as defined above; (2) this limited amount of insurance will not begin unless all of the CONDITIONS listed above are first met exactly; (3) this receipt will be void if the application or this receipt contains any material misrepresentation or the Proposed Insured dies by suicide; and (4) this receipt will be of no legal effect on and after the earliest of the following: (a) the date the entire amount remitted with this receipt is returned, or (b) the date a policy is delivered to the Owner; and I further agree to any remaining terms, limits, and conditions of the Conditional Receipt and the Agreement in the Application.

Signature of Proposed Insured / / _____
Date of this Receipt Signature of Owner (if other than Proposed Insured)

BROKER STATEMENT.

Amount Remitted: \$ _____ Person from whom Received: _____

On the Date of this Receipt, I received the amount indicated above in exchange for this receipt. This receipt bears the same date as the Application - Part 1. I have accurately represented the terms and conditions of this receipt to the Proposed Insured and Owner. I know of no reason why any person to be covered may not be eligible for insurance.

Signature of Broker

AGENT'S REPORT

1. Name of proposed insured? _____
 2. How long have you known proposed insured? _____ How well? _____
 3. Who first suggested the purchase of this insurance? Agent Owner/Applicant Proposed Insured Other _____
 4. Insured is: Single Married Divorced Widowed 5. Purpose of Insurance: _____
- | | | |
|---|--------------------------|--------------------------|
| | YES | NO |
| 6. a. Did you personally see the proposed insured? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Was the application signed by the proposed insured after all questions were answered? | <input type="checkbox"/> | <input type="checkbox"/> |
| If either a or b are answered "No", explain in Number 10. | | |
| 7. Are you aware of anything about the health, habits, hobbies, or other factors which might effect the insurability of the proposed insured? If answered "Yes", explain in Number 10. | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. a. To the best of your knowledge, does the policy applied for involve the replacement of existing life insurance or annuities? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. If "Yes", has the proposed insured replaced other life insurance policies in past 5 years? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Is a single case agreement to be submitted for this application? | <input type="checkbox"/> | <input type="checkbox"/> |
10. Explanation and Details _____

STATEMENTS BY AGENT

I certify that:

- I asked and carefully explained each question to the proposed insured and owner/applicant before recording each answer prior to the application being signed;
- The answers given in this application and Agent's Report are complete and accurate to the best of my knowledge and belief;
- The proposed insured and applicant know that any fraudulent statement or material misrepresentation in the application may result in loss of coverage under the policy;
- I have no personal knowledge of any other factors which may have an effect on the proposed insured's insurability;
- I have given the Notice to Proposed Insured attached to this application to the proposed insured;
- If the insurance applied for will or may replace any existing life insurance policy or annuity contract, I have completed any and all proper state required replacement form(s);
- I have explained to the proposed insured that if money is submitted with this application, conditions of the Conditional Receipt must be met.
- If I become aware of a change in the health or habits of the proposed insured occurring after the date of the application but before the policy is delivered, I promise to inform the Company of the change and agree to withhold delivery of the policy until instructed by the company to do so.

X _____
 Signature of Agent _____ Date _____
 Print name _____ Agent # _____ S.S.# _____
 Address _____ Share of commission _____
 Phone No. () _____ Internet e-mail address _____

X _____
 Signature of Agent _____ Date _____
 Print additional Agent name _____ Agent # _____ S.S.# _____
 Address _____ Share of commission _____
 Internet e-mail address _____

GENERAL AGENT INFORMATION

GA name _____ GA # _____ Case manager _____
 Address _____
 Phone No. () _____ Fax No. () _____ Internet E-mail address: _____
 BLA (5/99) _____

AUTHORIZATION TO DRAW CHECKS IN PAYMENT OF LIFE INSURANCE PREMIUMS

(Please type or print all items except signatures.)

**ATTACH SAMPLE
PERSONAL CHECK**

AUTHORIZATION is hereby provided to Banner Life Insurance Company to draw a check each month upon my account at the:

Full Name of Bank
(Street Address (Not P.O. Box)) (City) (State) (Zip)

for the purpose of paying premiums for insurance on the following named persons:

Name of Insured(s) (Please Print)	Policy Number or Date of Application for insurance if policy has not been issued

(Please DO NOT use felt tip pen for signatures.)

This authorization is revocable only upon receipt by Banner Life Insurance Company of a written revocation signed by me. I hereby agree that the mailing of checks to the designated bank shall constitute due notice of premiums being due upon the policy.

Signed at _____ this _____ day of _____
20_____
(city / state) (day) (month) (year)

X _____ X _____
Bank signature of Premium Payor(s) - Give Both signatures if Joint Account

AUTHORIZATION TO HONOR CHECKS

To _____ Bank

Bank Address _____
(Street Address (Not P.O. Box)) (City) (State) (Zip)

As a convenience to me, I hereby request and authorize you to pay and charge to my account checks drawn on my account by and payable to the order of Banner Life Insurance Company of Rockville, MD, provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights in respect to each such check shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such check.

I further agree that if any such check be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

Banner Life Insurance Company is instructed to forward this authorization to you. (Please DO NOT use felt tip pen for signatures.)

X _____ X _____
Bank signature of Premium Payor(s) - Give Both signatures if Joint Account

_____ Date _____ Depositor's Bank Account No.

To: The Bank named above:

So that you may comply with your depositor's request, Banner Life Insurance Company agrees:

- (1) To indemnify you and hold you harmless from any loss you may suffer as a consequence of your actions resulting from or in connection with the execution and issuance of any check, draft or order, whether or not genuine, purporting to be executed or issued by or on behalf of the undersigned, and received by you in the regular course of business for the purpose of payment, including any costs or expenses reasonably incurred in connection therewith.
- (2) To indemnify you for any loss in the event that any such check, draft or order shall be dishonored whether with or without cause, and whether intentionally or inadvertently, even though such dishonor results in a forfeiture of the insurance.
- (3) To defend at our own cost and expense any action which might be brought by any depositor or any other persons because of your actions taken pursuant to the foregoing requests, or in any manner arising by reason of your participation in the foregoing plan of premium collection.



Gene Gilbertson
Senior Vice President and Chief Financial Officer

Authorized in a resolution adopted by the Board of Directors at Banner Life Insurance Company on December 3, 1986.

ACTUARIAL DESCRIPTION

Policy Form UL-08

I. DESCRIPTION OF POLICY CHARACTERISTICS

This is a flexible premium adjustable death benefit life insurance policy available from issue ages 20 through 85 on an age nearest birthday basis. The policy will mature at the insured's attained age 120. This policy is available in the following six different underwriting classes:

- (1) Preferred Plus Non-Tobacco
- (2) Preferred Non-Tobacco
- (3) Standard Plus Non-Tobacco
- (4) Standard Non-Tobacco
- (5) Preferred Tobacco
- (6) Standard Tobacco

The policy minimum issue amount is \$100,000.

II. ADDITIONAL POLICY FORM INFORMATION

A. Death Benefits

This policy offers only one death benefit option. The total death benefit is the specified amount on the date of insured's death or if greater, a percentage of the account value shown on attached Exhibit #1.

B. Premiums and Death Benefit Flexibility

At issue the owner selects both a premium amount and the amount of insurance, subject to the minimum size of \$100,000.

At any time, subject to the limitations contained in the policy form, the owner may change the premiums and/or the amounts of insurance.

The policy owner may increase or decrease the death benefit amount at any time after issue. Decreases may not lower the amount of insurance below the minimum amount as described above. Increases in specified amount will require evidence of insurability.

Changing the specified face amount will not change the current interest rates, premium expense charge and policy fee. Any increase/decrease will not change the per \$1,000 administrative charge; however it will change the overall charge to equal the per administrative \$1,000 charge times the resultant specified face amount after the change.

Changing the premium and or death benefit amount could result in a coverage period which could range from a very short term of coverage to maturity, depending upon the relationship of the selected values.

C. No Lapse Provision

There are two no lapse provisions with this policy. During the first 10 policy years, this policy will not enter the grace period if the Minimum Premium Requirement has been met. The Minimum Premium Requirement is met if the sum of the premiums less any partial surrenders equals or exceeds the cumulative sum of the minimum monthly guarantee premiums.

The second no lapse provision is the lifetime no lapse provision. For all policy years, this policy will not enter the grace period if the Lifetime Premium Requirement has been met. The Lifetime Premium Requirement is met if (a) equals or exceeds (b) where:

- (a) is the total accumulated premiums, equal to $(1) + (2) - (3) + (4)$ where
- (1) previous month's total accumulated premiums
 - (2) total premiums paid during the month
 - (3) partial surrenders made during the month
 - (4) one month's interest on $(1) + (2) - (3)$, using the designated no-lapse interest rate, currently 5%.

On the policy date (a) is equal to 0.

- (b) is the total accumulated monthly lifetime guarantee premiums, equal to $(1) + (2) + (3)$ where
- (1) previous month's total accumulated monthly lifetime guarantee premiums
 - (2) monthly lifetime guarantee premium for the policy month
 - (3) one month's interest on $(1) + (2)$, using the designated no-lapse interest rate, currently 5%.

On the policy date (b) is equal to 0.

This requirement is tested on each monthly anniversary.

D. Account Values

The account value (See Exhibit #2 for a sample calculation) at the end of the month equals:

- The account value at the beginning of the month; plus
- The net premium (Premium paid minus premium expense load); minus
- Partial withdrawals; minus
- Monthly deductions (monthly expense charge, monthly administrative charge, and coi charges).
- After monthly deductions, interest is credited to the account value

1. Interest

For this policy, the minimum guaranteed interest rate applied in the calculation of account values is 3% per annum. The Company may apply increased rates of interest in the calculation of account values.

Because of the retrospective approach used for the calculation of account values, the use of an increased rate of interest will produce increased account values. Therefore, such use is not in conflict with the maximum interest rate defined in the Standard Nonforfeiture Law.

2. Cost of Insurance

The maximum cost of insurance rates for this policy is based upon the 2001 Commissioner's Preferred Mortality Table, Male or Female, Age Nearest Birthday (See Exhibit #3). The use of this table complies with SNFL requirements.

The maximum guaranteed cost of insurance rates are converted to monthly rates by using a factor of 1/12. See Exhibit #4 for a demonstration that this factor conforms to section 6(d) of the additional submission requirements for all age/sex/underwriting classes of the Interstate Insurance Product Regulation Commission.

The company may use a modified cost of insurance rates which produce a lower cost of insurance, thus producing higher account values than those generated by the guaranteed 2001 CSO Preferred Mortality Table rates.

3. Expense Charges

The following expense charges apply to this policy:

- (a) Premium Expense Charge: 7% of each premium paid.
- (b) Policy Fee: this amount is deducted monthly and is equal to \$5.
- (c) Administrative Charge: this is a charge per \$1,000 deducted monthly and varies by issue age, sex, and underwriting class.

E. Cash Surrender Charges and Values

There is a charge if the policy is surrendered during the first fourteen policy years. This charge is equal to the product of the specified amount, the surrender charge per \$1,000, and a surrender charge percentage. The surrender charge percentage varies by issue age, sex and smoker classification. The amount of the per \$1,000 charges are shown in Exhibit 5.

The surrender charge percentage is 100% for the first policy year, decreasing uniformly to 0 for policy years 15 and later.

There is an additional surrender charge for any increase in the specified amount. This charge is added to any remaining surrender charges to determine the total surrender charge. This charge is equal to the product of the amount of increase in specified amount, the surrender and the surrender charge percentage.

The cash surrender values are determined by using a formula; which is consistent with the retrospective equivalent of the formula described in the Standard Nonforfeiture Law (SNFL).

The SNFL testing was performed using the 2001 Commissioner's Preferred Mortality Table and a 5% interest rate. See Exhibit #5 for mortality mapping of the 2001 Commissioner's Preferred Mortality Table.

F. Maturity

At age 120, the policy will mature.

The policy owner can elect to extend the maturity date beyond age 120. This new maturity date is defined to be the extended maturity date. The death benefit will be continued as the amount in effect at age 120 and there will be no further monthly deductions from the account value.

III. CASH SURRENDER VALUE FORMULA AND COMPLIANCE WITH MINIMUM NONFORFEITURE REQUIREMENTS

A. Definitions

- i_t = Monthly rate of interest credited to the policy in month t.
- r_t = Monthly cost of insurance rate
- GP_t = The gross premium paid at the beginning of month t.
- PE_t = The premium expense charge applied to the gross premium paid during month t.
- NP_t = $GP_t \times (1 - PE_t)$; The net premium .
- EXP_t = All expense charges deducted during month t.
- $EXP_P_t = GP_t \times PE_t$;
- EXP_F_t is the monthly policy fee deducted at the beginning of month t; and
- EXP_A_t is the monthly administrative charge deducted at the beginning of month t;
- $EXP_t = GP_t \times PE_t + EXP_F_t + EXP_A_t$
- DB_t = Death Benefit for duration t.
- EXP_R_t = is the monthly charge for additional coverage provided by riders and benefits.
- BEN_t = Benefit charges deducted at the beginning of month t. This charge is comprised of the cost of insurance deduction for the basic benefit and the cost of insurance for all attached riders and benefits. The deduction for riders and benefits is detailed in the applicable rider or benefit form to be attached to this policy. The cost of insurance deduction for the benefit is:

$$r_t * \left[\frac{DB_t}{(1+i_t)^{1/12}} - (AV_{t-1} + GP_t - EXP_t) \right] + EXP_R_t$$

- SC_t = Surrender charge at end of policy month t.

NOTE: This surrender charge applies only during the first fourteen policy years and for fourteen years following an increase in specified amount.

- AV_t = Account value at the end of policy month t.
- CSV_t = Cash surrender value at end of policy month t.

B. Cash Surrender Value Formula

$$AV_t = (1) + (2) + (3) - (4) - (5)$$

- (1) AV_{t-1}
- (2) $AV_{t-1} \times i_t$
- (3) $NP_t \times (1 + i_t)$
- (4) $[Ben_t + EXP_F_t + EXP_A_t] \times (1 + i_t)$
- (5) Assume surrenders are zero

$$AV_t = AV_{t-1} + AV_{t-1} \times i_t + NP_t \times (1 + i_t) - [Ben_t + EXP_F_t + EXP_A_t] \times (1 + i_t)$$

$$AV_t = [AV_{t-1} + NP_t - Ben_t - EXP_F_t - EXP_A_t] \times (1 + i_t)$$

Since $NP_t = (1 - PE_t) \times GP_t$

$$AV_t = [AV_{t-1} + GP_t - PE_t \times GP_t - Ben_t - EXP_F_t - EXP_A_t] \times (1 + i_t)$$

Since $EXP_t = GP_t \times PE_t + EXP_F_t + EXP_A_t$

We then have

$$AV_t = [AV_{t-1} + GP_t - Ben_t - EXP_t] \times (1 + i_t)$$

At the inception of the contract $AV_0 = 0$

$$AV_1 = [AV_0 + GP_1 - Ben_1 - EXP_1] \times (1 + i_1) \text{ for } t=1$$

$$AV_2 = [AV_1 + GP_2 - Ben_2 - EXP_2] \times (1 + i_2) \text{ for } t=2$$

$$AV_2 = [[AV_0 + GP_1 - Ben_1 - EXP_1] \times (1 + i_1) + GP_2 - Ben_2 - EXP_2] \times (1 + i_2)$$

$$AV_2 = [GP_1 - Ben_1 - EXP_1] \times (1 + i_1) \times (1 + i_2) + [GP_2 - Ben_2 - EXP_2] \times (1 + i_2)$$

The general form for t is as follows:

$$AV_t = \sum_{s=1}^t [GP_s - BEN_s - EXP_s] * (1 + i_t)^{t-s+1}$$

$$CSV_t = AV_t - SC_t$$

C. Minimum Cash Surrender Value Formula

According to the Universal Life Insurance Model Regulation, minimum cash surrender

$$MCV_t = [GP_1 - BEN_1 - AE_1 - IE_1] * (1 + i_1)^t + \sum_{s=2}^t [GP_s - BEN_s - EXP_s] * (1 + i_s)^{t-s+1} - [E^1 - IE_1] * \frac{a_{x+t}}{a_x}$$

values for flexible premium universal life policies are defined as:

where

AE₁ = Average administrative expense charges in the first policy year, equal to the arithmetic average of monthly expense charges in years 2 through 20

$$\sum_{s=2}^{20} \frac{EXP_s}{12}$$

IE₁ = Initial acquisition expense charges, defined as the expense charges in the first year minus averaged administrative expense charges

$$= EXP_1 - AE_1$$

For this particular policy, this equals to \$0.

E¹ = Initial maximum SNFL expense allowance, defined as

$$(.01 \times AAI) + 1.25 \times \min (.04 \times AAI, NLP), \text{ where}$$

AAI = Average amount of insurance during the first ten policy years: assuming no changes in future benefits, AAI = \$1,000

NLP = Nonforfeiture net level premium

$$= A_x / a_x$$

D. Compliance with Nonforfeiture Requirements

In order to prove compliance with nonforfeiture requirements, it is necessary to show that the cash surrender value is larger than the minimum cash surrender value. Therefore, we will need to show that $CSV_t - MCV_t \geq 0$.

$$CSV_t - MCV_t =$$

$$\sum_{s=1}^t [GP_s - BEN_s - EXP_s] * (1+i_s)^{t-s+1} - SC_t$$
$$- [GP_t - BEN_t - AE_t - IE_t] * (1+i_t)^t - \sum_{s=2}^t [GP_s - BEN_s - EXP_s] * (1+i_s)^{t-s+1} + [E^1 - IE_t] * \frac{a_{x+t}}{a_x}$$

or, since $AE_t + IE_t = EXP_t$,

$$CSV_t - MCV_t = (E^1 - IE_t) \times a_{x+t} / a_x - SC_t$$

Since $IE_t = 0$; we therefore need to prove that

$$E^1 \times a_{x+t} / a_x > SC_t \text{ for } t=1,2, \dots, 14.$$

Comparing Exhibit 6B-1 against Exhibit 6B-2 proves this demonstration.

Therefore, cash surrender values will be greater than the minimum nonforfeiture requirements under SNFL. Crediting interest at a rate greater than 3% or using a cost of insurance rate less than the guaranteed will produce larger cash surrender values.

IV. RESERVES

The reserve calculations are based on the NAIC Model Universal Life regulation, the Valuation of Life Insurance Model Regulation (XXX), and Actuarial Guideline 38 AXXX.

The mortality basis utilized for these reserves for attained ages will be the 2001 Commissioner's Preferred Mortality Table. See Exhibit #5 for mortality mapping of the 2001 Commissioner's Preferred Mortality Table. The valuation rate of interest is the maximum permitted under the Standard Valuation Law (for 2008 4%).



NANCY C. JANUARY, F.S.A., M.A.A.A.
VP & Actuary
Vice President, Product Development
BANNER LIFE INSURANCE COMPANY

July 30, 2008
Date

EXHIBIT #1

Age	Percent of Account Value
40 and Under	250.00%
41	243.00%
42	236.00%
43	229.00%
44	222.00%
45	215.00%
46	209.00%
47	203.00%
48	197.00%
49	191.00%
50	185.00%
51	178.00%
52	171.00%
53	164.00%
54	157.00%
55	150.00%
56	146.00%
57	142.00%
58	138.00%
59	134.00%
60	130.00%
61	128.00%
62	126.00%
63	124.00%
64	122.00%
65	120.00%
66	119.00%
67	118.00%

Age	Percent of Account Value
68	117.00%
69	116.00%
70	115.00%
71	113.00%
72	111.00%
73	109.00%
74	107.00%
75	105.00%
76	105.00%
77	105.00%
78	105.00%
79	105.00%
80	105.00%
81	105.00%
82	105.00%
83	105.00%
84	105.00%
85	105.00%
86	105.00%
87	105.00%
88	105.00%
89	105.00%
90	105.00%
91	104.00%
92	103.00%
93	102.00%
94	101.00%
95+	101.00%

*These percentages are defined under the Tax Reform Act of 1984

EXHIBIT #2

Male 35, Preferred Plus Non-Tobacco : Face Amount = 250,000
 Crediting rate = 4%
 Death Benefit Option = "B"

Age	Month	Premium	Premium Load	Monthly Load	Monthly Administrative Charge	Bom AV	Col Rate per \$1000	COI Charge	Eom AV After COI Charge	Eom AV After Interest Credited	Surrender Charge	Cash Surrender Value	Face Amount
35	1	1,205.00	84.35	5.00	45.83	1,069.82	0.0000289	7.18	1,062.64	1,066.12	6,015.00	0	250,000
35	2	0.00	0.00	5.00	45.83	1,015.29	0.0000289	7.18	1,008.11	1,011.41	6,015.00	0	250,000
35	3	0.00	0.00	5.00	45.83	960.57	0.0000289	7.18	953.40	956.52	6,015.00	0	250,000
35	4	0.00	0.00	5.00	45.83	905.68	0.0000289	7.18	898.50	901.44	6,015.00	0	250,000
35	5	0.00	0.00	5.00	45.83	850.61	0.0000289	7.18	843.43	846.19	6,015.00	0	250,000
35	6	0.00	0.00	5.00	45.83	795.36	0.0000289	7.18	788.17	790.75	6,015.00	0	250,000
35	7	0.00	0.00	5.00	45.83	739.92	0.0000289	7.19	732.73	735.13	6,015.00	0	250,000
35	8	0.00	0.00	5.00	45.83	684.30	0.0000289	7.19	677.11	679.33	6,015.00	0	250,000
35	9	0.00	0.00	5.00	45.83	628.49	0.0000289	7.19	621.30	623.34	6,015.00	0	250,000
35	10	0.00	0.00	5.00	45.83	572.51	0.0000289	7.19	565.31	567.17	6,015.00	0	250,000
35	11	0.00	0.00	5.00	45.83	516.33	0.0000289	7.19	509.14	510.81	6,015.00	0	250,000
35	12	0.00	0.00	5.00	45.83	459.97	0.0000289	7.19	452.78	454.26	6,015.00	0	250,000
36	13	1,205.00	84.35	5.00	45.83	1,524.08	0.0000302	7.49	1,516.59	1,521.56	5,585.00	0	250,000
36	14	0.00	0.00	5.00	45.83	1,470.72	0.0000302	7.49	1,463.24	1,468.03	5,585.00	0	250,000
36	15	0.00	0.00	5.00	45.83	1,417.19	0.0000302	7.49	1,409.71	1,414.32	5,585.00	0	250,000
36	16	0.00	0.00	5.00	45.83	1,363.49	0.0000302	7.49	1,356.00	1,360.44	5,585.00	0	250,000
36	17	0.00	0.00	5.00	45.83	1,309.60	0.0000302	7.49	1,302.11	1,306.37	5,585.00	0	250,000
36	18	0.00	0.00	5.00	45.83	1,255.54	0.0000302	7.49	1,248.05	1,252.13	5,585.00	0	250,000
36	19	0.00	0.00	5.00	45.83	1,201.30	0.0000302	7.50	1,193.80	1,197.71	5,585.00	0	250,000
36	20	0.00	0.00	5.00	45.83	1,146.88	0.0000302	7.50	1,139.38	1,143.11	5,585.00	0	250,000
36	21	0.00	0.00	5.00	45.83	1,092.28	0.0000302	7.50	1,084.78	1,088.33	5,585.00	0	250,000
36	22	0.00	0.00	5.00	45.83	1,037.50	0.0000302	7.50	1,030.00	1,033.37	5,585.00	0	250,000
36	23	0.00	0.00	5.00	45.83	982.54	0.0000302	7.50	975.04	978.23	5,585.00	0	250,000
36	24	0.00	0.00	5.00	45.83	927.39	0.0000302	7.50	919.89	922.90	5,585.00	0	250,000

*24 Month projection

t=13

GP(t) = 1,205

Premium Expense Charge(t) = 1205 * 0.07 = 84.35

Monthly Policy Fee(t) = 5

Unit Load (t) = 2.2 * 250 / 12 = 45.83

EXP(t) = 84.35 + 5 + 45.83 = 135.18

AV(L-1) = 454.26

Bent(t) = [(250,000/1.002466) - (454.26 + 1205 - 135.18)] * 0.0000302 = 7.49

l(t) = 0.0000302

AV(t) = [454.26 + 1205 - 135.18 - 7.49] * (1.0032737) = 1,521.56

SC(t) = 17.10 * 250 = 4,275.00

CSV(t) = Max [1,521.56 - 4,275.00, 0] = 0

EXHIBIT #3

Maximum Cost of Insurance COI rates per\$ 1,000

	Male					
	Preferred Plus Non Tobacco	Preferred Non Tobacco	Standard Plus Non Tobacco	Standard Non Tobacco	Standard Tobacco	Preferred Tobacco
20	0.52	0.52	0.69	1.10	1.43	0.92
21	0.52	0.52	0.70	1.10	1.49	0.95
22	0.53	0.53	0.70	1.11	1.56	1.01
23	0.53	0.53	0.71	1.11	1.63	1.06
24	0.54	0.54	0.71	1.12	1.72	1.11
25	0.55	0.55	0.72	1.13	1.82	1.17
26	0.57	0.57	0.74	1.17	1.92	1.24
27	0.60	0.60	0.78	1.25	2.02	1.30
28	0.60	0.60	0.78	1.25	2.09	1.32
29	0.58	0.58	0.77	1.19	2.02	1.31
30	0.58	0.58	0.76	1.18	2.02	1.30
31	0.58	0.58	0.76	1.16	2.02	1.31
32	0.59	0.59	0.76	1.16	2.03	1.32
33	0.60	0.60	0.78	1.18	2.08	1.32
34	0.62	0.62	0.80	1.21	2.15	1.32
35	0.65	0.65	0.82	1.25	2.23	1.46
36	0.68	0.68	0.87	1.31	2.36	1.64
37	0.71	0.71	0.91	1.37	2.49	1.64
38	0.76	0.76	0.97	1.46	2.68	1.88
39	0.81	0.81	1.03	1.57	2.87	1.88
40	0.86	0.86	1.10	1.67	3.09	2.02
41	0.93	0.93	1.19	1.81	3.38	2.21
42	1.02	1.02	1.30	1.98	3.72	2.43
43	1.11	1.11	1.42	2.17	4.12	2.68
44	1.22	1.22	1.57	2.40	4.60	2.99
45	1.35	1.35	1.74	2.67	5.11	3.31
46	1.46	1.46	1.90	2.92	5.59	3.62
47	1.60	1.60	2.07	3.20	6.11	3.95
48	1.68	1.68	2.18	3.35	6.40	4.14
49	1.82	1.82	2.33	3.55	6.73	4.36
50	1.95	1.95	2.51	3.79	7.19	4.73
51	2.15	2.15	2.73	4.09	7.74	5.16
52	2.41	2.41	3.04	4.49	8.48	5.74
53	2.72	2.72	3.38	4.92	9.33	6.41
54	3.09	3.09	3.80	5.49	10.39	7.24
55	3.55	3.55	4.33	6.16	11.58	8.19
56	4.01	4.01	4.88	6.85	12.78	9.17
57	4.58	4.58	5.48	7.60	14.05	10.22
58	5.08	5.08	6.01	8.25	15.04	11.11
59	5.65	5.65	6.64	8.94	16.17	12.12
60	6.21	6.21	7.30	9.85	17.62	13.20
61	6.90	6.90	8.11	10.95	19.40	14.53
62	7.73	7.73	9.10	12.31	21.56	16.13
63	8.67	8.67	10.21	13.83	23.95	17.91
64	9.65	9.65	11.37	15.41	26.40	19.73
65	10.69	10.69	12.60	17.11	28.82	21.53
66	11.74	11.74	13.85	18.82	31.15	23.27
67	12.81	12.81	15.11	20.55	33.41	24.96
68	13.97	13.97	16.48	22.42	35.79	26.73
69	15.16	15.16	17.89	24.33	38.14	28.50
70	16.60	16.60	19.60	26.67	41.00	30.63
71	18.22	18.22	21.51	29.28	44.13	32.97
72	20.14	20.14	24.02	32.73	48.38	36.14
73	22.57	22.57	26.67	36.35	52.65	39.34
74	24.92	24.92	29.46	40.17	56.97	42.56
75	27.49	27.49	32.51	44.34	62.00	46.33
76	30.98	30.98	36.23	48.64	67.99	50.91
77	35.06	35.06	40.59	53.64	72.97	56.22
78	39.66	39.66	45.70	59.46	79.76	62.37
79	45.18	45.18	51.63	66.15	87.47	69.44
80	51.76	51.76	58.20	73.41	96.65	77.02
81	59.01	59.01	65.74	81.63	104.79	85.69
82	66.77	66.77	73.71	90.12	111.91	94.56
83	75.32	75.32	82.43	99.19	123.46	103.90
84	84.96	84.96	92.17	109.20	133.77	114.35
85	95.87	95.87	103.14	120.31	145.90	126.55
86	108.19	108.19	115.44	132.99	159.12	140.04
87	121.88	121.88	129.01	145.88	173.25	154.71
88	136.86	136.86	143.75	160.02	188.03	170.35
89	153.02	153.02	159.51	174.82	203.20	186.78
90	170.30	170.30	176.20	190.13	218.56	203.79
91	187.20	187.20	192.28	204.30	232.20	219.64
92	205.19	205.19	209.29	218.95	246.01	236.04
93	224.48	224.48	227.40	234.28	260.20	253.19
94	245.17	245.17	246.72	250.39	274.85	271.16
95	267.19	267.19	267.19	267.19	291.05	291.05
96	283.79	283.79	283.79	283.79	306.33	306.33
97	301.49	301.49	301.49	301.49	322.44	322.44
98	320.38	320.38	320.38	320.38	339.45	339.45
99	340.54	340.54	340.54	340.54	357.42	357.42
100	362.10	362.10	362.10	362.10	376.40	376.40
101	379.21	379.21	379.21	379.21	390.78	390.77
102	397.44	397.44	397.44	397.44	405.92	405.92
103	416.84	416.84	416.84	416.84	421.83	421.83
104	437.48	437.48	437.48	437.48	438.57	438.57
105	459.13	459.13	459.13	459.13	460.15	460.15
106	482.15	482.15	482.15	482.15	483.11	483.10
107	506.62	506.62	506.62	506.62	507.51	507.51
108	532.63	532.63	532.63	532.63	533.44	533.44
109	560.26	560.26	560.26	560.26	561.01	561.01
110	589.59	589.59	589.59	589.59	590.27	590.27
111	620.74	620.74	620.74	620.74	621.36	621.35
112	653.80	653.80	653.80	653.80	654.35	654.35
113	688.91	688.91	688.91	688.91	689.38	689.38
114	726.15	726.15	726.15	726.15	726.56	726.56
115	765.67	765.67	765.67	765.67	766.01	766.01
116	807.59	807.59	807.59	807.59	807.86	807.86
117	852.05	852.05	852.05	852.05	852.36	852.36
118	899.22	899.22	899.22	899.22	899.15	899.15
119	949.22	949.22	949.22	949.22	949.29	949.29
120	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00

	Female					
	Preferred Plus Non Tobacco	Preferred Non Tobacco	Standard Plus Non Tobacco	Standard Non Tobacco	Standard Tobacco	Preferred Tobacco
20	0.27	0.27	0.34	0.51	0.64	0.43
21	0.28	0.28	0.35	0.52	0.69	0.46
22	0.28	0.28	0.37	0.55	0.72	0.48
23	0.29	0.29	0.37	0.55	0.75	0.50
24	0.30	0.30	0.38	0.57	0.80	0.54
25	0.31	0.31	0.38	0.58	0.85	0.57
26	0.32	0.32	0.41	0.60	0.91	0.61
27	0.34	0.34	0.43	0.65	0.97	0.65
28	0.36	0.36	0.45	0.67	1.02	0.68
29	0.38	0.38	0.48	0.71	1.10	0.71
30	0.39	0.39	0.49	0.72	1.14	0.76
31	0.41	0.41	0.52	0.77	1.24	0.81
32	0.44	0.44	0.55	0.81	1.33	0.88
33	0.46	0.46	0.58	0.86	1.43	0.95
34	0.50	0.50	0.63	0.94	1.54	1.03
35	0.54	0.54	0.68	1.02	1.71	1.13
36	0.57	0.57	0.72	1.08	1.83	1.23
37	0.62	0.62	0.78	1.17	2.00	1.32
38	0.65	0.65	0.82	1.25	2.10	1.39
39	0.68	0.68	0.86	1.29	2.23	1.47
40	0.72	0.72	0.91	1.36	2.36	1.56
41	0.77	0.77	0.96	1.44	2.52	1.66
42	0.81	0.81	1.03	1.54	2.71	1.79
43	0.87	0.87	1.10	1.65	2.95	1.94
44	0.94	0.94	1.19	1.78	3.19	2.11
45	1.02	1.02	1.29	1.95	3.49	2.30
46	1.12	1.12	1.42	2.13	3.83	2.51
47	1.22	1.22	1.56	2.36	4.24	2.78
48	1.39	1.39	1.75	2.61	4.77	3.13
49	1.52	1.52	1.93	2.89	5.36	3.51
50	1.70	1.70	2.15	3.20	5.99	3.97
51	1.90	1.90	2.38	3.54	6.68	4.49
52	2.15	2.15	2.68	3.93	7.42	5.05
53	2.40	2.40	2.99	4.35	8.22	5.65
54	2.71	2.71	3.33	4.78	9.06	6.32
55	3.04	3.04	3.70	5.24	9.96	7.06
56	3.43	3.43	4.13	5.78	10.90	7.84
57	3.84	3.84	4.59	6.33	11.91	8.68
58	4.30	4.30	5.09	6.94	12.87	9.52
59	4.79	4.79	5.60	7.52	13.95	10.47
60	5.18	5.18	6.08	8.16	15.10	11.34
61	5.63	5.63	6.59	8.86	16.30	12.22
62	6.09	6.09	7.14	9.62	17.66	13.24
63	6.58	6.58	7.72	10.40	19.01	14.25
64	7.12	7.12	8.35	11.26	20.43	15.32
65	7.71	7.71	9.05	12.19	21.99	16.49
66	8.36	8.36	9.82	13.24	23.65	17.72
67	9.07	9.07	10.66	14.38	25.51	19.12
68	9.87	9.87	11.59	15.64	27.55	20.65
69	10.73	10.73	12.61	17.03	29.77	22.30
70	11.70	11.70	13.75	18.59	32.24	24.16
71	12.81	12.81	15.05	20.35	35.07	26.27
72	14.04	14.04	16.51	22.33	38.19	28.60
73	15.37	15.37	18.09	24.48	41.55	31.12
74	16.84	16.84	19.82	26.83	45.22	33.87
75	18.48	18.48	21.74	29.44	48.92	36.64
76	20.21	20.21	24.11	32.15	52.76	40.12
77	21.19	21.19	26.75	35.13	56.86	43.90
78	26.00	26.00	29.69	38.39	61.26	48.02
79	29.09	29.09	32.91	41.91	66.02	52.52
80	32.58	32.58	36.52	45.80	71.10	57.41
81	37.25	37.25	41.38	51.14	78.32	64.17
82	42.61	42.61	46.93	57.12	86.12	71.90
83	48.14	48.14	52.56	63.01	91.64	79.90
84	54.35	54.35	58.86	69.49	101.70	87.06
85	61.46	61.46	66.00	76.75	109.73	95.32
86	68.22	68.22	72.69	83.22	116.31	102.51
87	78.06	78.06	82.54	93.09	126.92	113.49
88	88.63	88.63	93.00	103.30	137.41	124.65
89	100.13					

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Age	Preferred Plus Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{1 - (1 - qx)^{(1/12)}}{(1 - qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.52	0.000043346	0.000043333	0.000043333	yes
21	0.52	0.000043346	0.000043333	0.000043333	yes
22	0.53	0.000044179	0.000044167	0.000044167	yes
23	0.53	0.000044179	0.000044167	0.000044167	yes
24	0.54	0.000045000	0.000045000	0.000045000	yes
25	0.55	0.000045847	0.000045833	0.000045833	yes
26	0.57	0.000047515	0.000047500	0.000047500	yes
27	0.60	0.000050016	0.000050000	0.000050000	yes
28	0.60	0.000050016	0.000050000	0.000050000	yes
29	0.58	0.000048349	0.000048333	0.000048333	yes
30	0.58	0.000048349	0.000048333	0.000048333	yes
31	0.58	0.000048349	0.000048333	0.000048333	yes
32	0.59	0.000049182	0.000049167	0.000049167	yes
33	0.60	0.000050016	0.000050000	0.000050000	yes
34	0.62	0.000051684	0.000051667	0.000051667	yes
35	0.65	0.000054156	0.000054167	0.000054167	yes
36	0.68	0.000056688	0.000056667	0.000056667	yes
37	0.71	0.000059189	0.000059167	0.000059167	yes
38	0.76	0.000063359	0.000063333	0.000063333	yes
39	0.81	0.000067530	0.000067500	0.000067500	yes
40	0.86	0.000071700	0.000071667	0.000071667	yes
41	0.93	0.000077539	0.000077500	0.000077500	yes
42	1.02	0.000085047	0.000085000	0.000085000	yes
43	1.11	0.000092556	0.000092500	0.000092500	yes
44	1.22	0.000101734	0.000101667	0.000101667	yes
45	1.35	0.000112592	0.000112500	0.000112500	yes
46	1.46	0.000121763	0.000121667	0.000121667	yes
47	1.60	0.000134449	0.000133333	0.000133333	yes
48	1.68	0.000140128	0.000140000	0.000140000	yes
49	1.82	0.000151816	0.000151667	0.000151667	yes
50	1.95	0.000162672	0.000162500	0.000162500	yes
51	2.15	0.000179176	0.000179167	0.000179167	yes
52	2.43	0.000202767	0.000202500	0.000202500	yes
53	2.72	0.000227001	0.000226667	0.000226667	yes
54	3.09	0.000257932	0.000257500	0.000257500	yes
55	3.55	0.000296404	0.000295833	0.000295833	yes
56	4.03	0.000336568	0.000335833	0.000335833	yes
57	4.58	0.000382617	0.000381667	0.000381667	yes
58	5.08	0.000424502	0.000423333	0.000423333	yes
59	5.65	0.000472280	0.000470833	0.000470833	yes
60	6.21	0.000519248	0.000517500	0.000517500	yes
61	6.90	0.000577159	0.000575000	0.000575000	yes
62	7.73	0.000646878	0.000644167	0.000644167	yes
63	8.67	0.000725914	0.000722500	0.000722500	yes
64	9.65	0.000808398	0.000804167	0.000804167	yes
65	10.69	0.000896030	0.000890833	0.000890833	yes
66	11.74	0.000984606	0.000978333	0.000978333	yes
67	12.81	0.001074974	0.001067500	0.001067500	yes
68	13.97	0.001173062	0.001164167	0.001164167	yes
69	15.16	0.001273818	0.001263333	0.001263333	yes

Age	Preferred Plus Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{1 - (1 - qx)^{(1/12)}}{(1 - qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	16.60	0.001395917	0.001383333	0.001383333	yes
71	18.22	0.001533510	0.001518333	0.001518333	yes
72	20.34	0.001713943	0.001695000	0.001695000	yes
73	22.57	0.001904194	0.001880833	0.001880833	yes
74	24.92	0.002105193	0.002076667	0.002076667	yes
75	27.49	0.002325610	0.002290533	0.002290533	yes
76	30.98	0.002625944	0.002581667	0.002581667	yes
77	35.06	0.002978540	0.002921667	0.002921667	yes
78	39.86	0.003395432	0.003321667	0.003321667	yes
79	45.48	0.003886423	0.003790000	0.003790000	yes
80	51.76	0.004438793	0.004313333	0.004313333	yes
81	59.01	0.005058143	0.004917500	0.004917500	yes
82	66.77	0.005775245	0.005564167	0.005564167	yes
83	75.32	0.006546967	0.006276667	0.006276667	yes
84	84.96	0.007426398	0.007080000	0.007080000	yes
85	95.87	0.008433877	0.007989167	0.007989167	yes
86	108.19	0.009587516	0.009015833	0.009015833	yes
87	121.88	0.010889869	0.010156667	0.010156667	yes
88	136.86	0.012340387	0.011405000	0.011405000	yes
89	153.02	0.013936064	0.012751667	0.012751667	yes
90	170.30	0.015679240	0.014191667	0.014191667	yes
91	187.20	0.017422549	0.015600000	0.015600000	yes
92	205.19	0.019321981	0.017099167	0.017099167	yes
93	224.48	0.021411123	0.018706667	0.018706667	yes
94	245.17	0.023715402	0.020430833	0.020430833	yes
95	267.19	0.026244205	0.022265833	0.022265833	yes
96	283.79	0.028205608	0.023649167	0.023649167	yes
97	301.49	0.030351990	0.025124167	0.025124167	yes
98	320.38	0.032708664	0.026698333	0.026698333	yes
99	340.54	0.035303372	0.028378333	0.028378333	yes
100	362.10	0.038175119	0.030175000	0.030175000	yes
101	379.21	0.040530003	0.031600833	0.031600833	yes
102	397.44	0.043117685	0.033120000	0.033120000	yes
103	416.84	0.045966293	0.034736667	0.034736667	yes
104	437.48	0.049111955	0.036456667	0.036456667	yes
105	459.13	0.052548845	0.038260833	0.038260833	yes
106	482.15	0.056370671	0.040179167	0.040179167	yes
107	506.62	0.060640496	0.042218333	0.042218333	yes
108	532.63	0.065438200	0.044385833	0.044385833	yes
109	560.26	0.070862398	0.046688333	0.046688333	yes
110	589.59	0.077040015	0.049132500	0.049132500	yes
111	620.74	0.084148017	0.051728333	0.051728333	yes
112	653.80	0.092194918	0.054483333	0.054483333	yes
113	688.91	0.101297688	0.057409167	0.057409167	yes
114	726.15	0.111397136	0.060512500	0.060512500	yes
115	765.67	0.122533206	0.063805833	0.063805833	yes
116	807.59	0.142222607	0.067299167	0.067299167	yes
117	852.05	0.172619430	0.071004167	0.071004167	yes
118	899.22	0.210743475	0.074935000	0.074935000	yes
119	949.22	0.261914152	0.079101667	0.079101667	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Male					
Age	Preferred Non-Tobacco	Using the Monthly conversion Formula of (a): $\frac{1 - (1-qx)^{(1/12)}}{(1-qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.52	0.000043346	0.000043333	0.000043333	yes
21	0.52	0.000043346	0.000043333	0.000043333	yes
22	0.53	0.000044179	0.000044167	0.000044167	yes
23	0.53	0.000044179	0.000044167	0.000044167	yes
24	0.54	0.000045013	0.000045000	0.000045000	yes
25	0.55	0.000045847	0.000045833	0.000045833	yes
26	0.57	0.000047515	0.000047500	0.000047500	yes
27	0.60	0.000050016	0.000050000	0.000050000	yes
28	0.60	0.000050016	0.000050000	0.000050000	yes
29	0.58	0.000048349	0.000048333	0.000048333	yes
30	0.58	0.000048349	0.000048333	0.000048333	yes
31	0.58	0.000048349	0.000048333	0.000048333	yes
32	0.59	0.000049182	0.000049167	0.000049167	yes
33	0.60	0.000050016	0.000050000	0.000050000	yes
34	0.62	0.000051684	0.000051667	0.000051667	yes
35	0.65	0.000054186	0.000054167	0.000054167	yes
36	0.68	0.000056688	0.000056667	0.000056667	yes
37	0.71	0.000059189	0.000059167	0.000059167	yes
38	0.76	0.000063359	0.000063333	0.000063333	yes
39	0.81	0.000067530	0.000067500	0.000067500	yes
40	0.86	0.000071700	0.000071667	0.000071667	yes
41	0.93	0.000077539	0.000077500	0.000077500	yes
42	1.02	0.000085047	0.000085000	0.000085000	yes
43	1.11	0.000092556	0.000092500	0.000092500	yes
44	1.22	0.000101734	0.000101667	0.000101667	yes
45	1.35	0.000112582	0.000112500	0.000112500	yes
46	1.46	0.000121763	0.000121667	0.000121667	yes
47	1.60	0.000133449	0.000133333	0.000133333	yes
48	1.68	0.000140128	0.000140000	0.000140000	yes
49	1.82	0.000151816	0.000151667	0.000151667	yes
50	1.95	0.000162672	0.000162500	0.000162500	yes
51	2.15	0.000179376	0.000179167	0.000179167	yes
52	2.43	0.000202767	0.000202500	0.000202500	yes
53	2.72	0.000227001	0.000226667	0.000226667	yes
54	3.09	0.000257932	0.000257500	0.000257500	yes
55	3.55	0.000296404	0.000295833	0.000295833	yes
56	4.03	0.000336568	0.000335833	0.000335833	yes
57	4.58	0.000382617	0.000381667	0.000381667	yes
58	5.08	0.000424502	0.000423333	0.000423333	yes
59	5.65	0.000472280	0.000470533	0.000470533	yes
60	6.21	0.000519248	0.000517500	0.000517500	yes
61	6.90	0.000577159	0.000575000	0.000575000	yes
62	7.73	0.000646878	0.000644167	0.000644167	yes
63	8.67	0.000725914	0.000722500	0.000722500	yes
64	9.65	0.000808398	0.000804167	0.000804167	yes
65	10.69	0.000896030	0.000890833	0.000890833	yes
66	11.74	0.000984606	0.000978333	0.000978333	yes
67	12.81	0.001074974	0.001067500	0.001067500	yes
68	13.97	0.001173062	0.001164167	0.001164167	yes
69	15.16	0.001273818	0.001263333	0.001263333	yes

Male					
Age	Preferred Non-Tobacco	Using the Monthly conversion Formula of (a): $\frac{1 - (1-qx)^{(1/12)}}{(1-qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	16.60	0.001395917	0.001383333	0.001383333	yes
71	18.22	0.001533510	0.001518333	0.001518333	yes
72	20.34	0.001713943	0.001695000	0.001695000	yes
73	22.57	0.001904194	0.001880833	0.001880833	yes
74	24.92	0.002105193	0.002076667	0.002076667	yes
75	27.49	0.002325610	0.002290833	0.002290833	yes
76	30.98	0.002562594	0.002581667	0.002581667	yes
77	35.06	0.002978540	0.002921667	0.002921667	yes
78	39.86	0.003395432	0.003321667	0.003321667	yes
79	45.48	0.003886423	0.003790000	0.003790000	yes
80	51.76	0.004438793	0.004313333	0.004313333	yes
81	59.01	0.005081431	0.004917500	0.004917500	yes
82	66.77	0.005752545	0.005564167	0.005564167	yes
83	75.32	0.006546967	0.006276667	0.006276667	yes
84	84.96	0.007426398	0.007080000	0.007080000	yes
85	95.87	0.008433877	0.007989167	0.007989167	yes
86	108.19	0.009587516	0.009015833	0.009015833	yes
87	121.88	0.010889869	0.010156667	0.010156667	yes
88	136.86	0.012340387	0.011405000	0.011405000	yes
89	153.02	0.013936064	0.012751667	0.012751667	yes
90	170.30	0.015679240	0.014191667	0.014191667	yes
91	187.20	0.017422549	0.015600000	0.015600000	yes
92	205.19	0.019321981	0.017099167	0.017099167	yes
93	224.48	0.021411123	0.018706667	0.018706667	yes
94	245.17	0.023715402	0.020430833	0.020430833	yes
95	267.19	0.026244205	0.022265833	0.022265833	yes
96	283.79	0.028205608	0.023649167	0.023649167	yes
97	301.49	0.030351990	0.025124167	0.025124167	yes
98	320.38	0.032708664	0.026698333	0.026698333	yes
99	340.54	0.035303372	0.028378333	0.028378333	yes
100	362.10	0.038175119	0.030175000	0.030175000	yes
101	379.21	0.040530003	0.031600833	0.031600833	yes
102	397.44	0.043117685	0.033120000	0.033120000	yes
103	416.84	0.045966293	0.034736667	0.034736667	yes
104	437.48	0.049111955	0.036456667	0.036456667	yes
105	459.13	0.052548845	0.038260833	0.038260833	yes
106	482.15	0.056370671	0.040179167	0.040179167	yes
107	506.62	0.060640496	0.042218333	0.042218333	yes
108	532.63	0.065438200	0.044385833	0.044385833	yes
109	560.26	0.070862198	0.046688333	0.046688333	yes
110	589.59	0.077040015	0.049132500	0.049132500	yes
111	620.74	0.084148017	0.051728333	0.051728333	yes
112	653.50	0.092341948	0.054483333	0.054483333	yes
113	688.91	0.102197688	0.057409167	0.057409167	yes
114	726.15	0.113971136	0.060512500	0.060512500	yes
115	765.67	0.128533206	0.063805833	0.063805833	yes
116	807.59	0.147222607	0.067299167	0.067299167	yes
117	852.05	0.172619430	0.071004167	0.071004167	yes
118	899.22	0.210743475	0.074935000	0.074935000	yes
119	949.22	0.281914152	0.079101667	0.079101667	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Male					
Age	Standard Plus Non Tobacco	Using the Monthly conversion Formula of (a): $\{1 - (1-qx)^{(1/12)}\} / \{(1-qx)^{(1/12)}\}$	Using the Monthly conversion Formula of (b): $(1/12) \times qx$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.69	0.000057522	0.000057500	0.000057500	yes
21	0.70	0.000058355	0.000058333	0.000058333	yes
22	0.70	0.000058355	0.000058333	0.000058333	yes
23	0.71	0.000059189	0.000059167	0.000059167	yes
24	0.71	0.000059189	0.000059167	0.000059167	yes
25	0.72	0.000060023	0.000060000	0.000060000	yes
26	0.74	0.000061691	0.000061667	0.000061667	yes
27	0.78	0.000065027	0.000065000	0.000065000	yes
28	0.78	0.000065027	0.000065000	0.000065000	yes
29	0.77	0.000064193	0.000064167	0.000064167	yes
30	0.76	0.000063359	0.000063333	0.000063333	yes
31	0.76	0.000063359	0.000063333	0.000063333	yes
32	0.76	0.000063359	0.000063333	0.000063333	yes
33	0.78	0.000065027	0.000065000	0.000065000	yes
34	0.80	0.000066696	0.000066667	0.000066667	yes
35	0.82	0.000068364	0.000068333	0.000068333	yes
36	0.87	0.000072534	0.000072500	0.000072500	yes
37	0.91	0.000075871	0.000075833	0.000075833	yes
38	0.97	0.000080876	0.000080833	0.000080833	yes
39	1.03	0.000085881	0.000085833	0.000085833	yes
40	1.10	0.000091721	0.000091667	0.000091667	yes
41	1.19	0.000099231	0.000099167	0.000099167	yes
42	1.30	0.000108410	0.000108333	0.000108333	yes
43	1.42	0.000118424	0.000118333	0.000118333	yes
44	1.57	0.000130945	0.000130833	0.000130833	yes
45	1.74	0.000145137	0.000145000	0.000145000	yes
46	1.90	0.000158497	0.000158333	0.000158333	yes
47	2.07	0.000172694	0.000172500	0.000172500	yes
48	2.18	0.000181882	0.000181667	0.000181667	yes
49	2.33	0.000194412	0.000194167	0.000194167	yes
50	2.51	0.000209452	0.000209167	0.000209167	yes
51	2.73	0.000227837	0.000227500	0.000227500	yes
52	3.04	0.000253751	0.000253333	0.000253333	yes
53	3.38	0.000282184	0.000281667	0.000281667	yes
54	3.80	0.000317320	0.000316667	0.000316667	yes
55	4.33	0.000361682	0.000360833	0.000360833	yes
56	4.88	0.000407745	0.000406667	0.000406667	yes
57	5.48	0.000458027	0.000456667	0.000456667	yes
58	6.01	0.000502471	0.000500833	0.000500833	yes
59	6.64	0.000555333	0.000553333	0.000553333	yes
60	7.30	0.000610751	0.000608333	0.000608333	yes
61	8.11	0.000678819	0.000675833	0.000675833	yes
62	9.10	0.000762095	0.000758333	0.000758333	yes
63	10.21	0.000855572	0.000850833	0.000850833	yes
64	11.37	0.000953382	0.000947500	0.000947500	yes
65	12.60	0.001057230	0.001050000	0.001050000	yes
66	13.85	0.001162909	0.001154167	0.001154167	yes
67	15.11	0.001269582	0.001259167	0.001259167	yes
68	16.48	0.001385735	0.001373333	0.001373333	yes
69	17.89	0.001505462	0.001490833	0.001490833	yes

Male					
Age	Standard Plus Non Tobacco	Using the Monthly conversion Formula of (a): $\{1 - (1-qx)^{(1/12)}\} / \{(1-qx)^{(1/12)}\}$	Using the Monthly conversion Formula of (b): $(1/12) \times qx$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	19.60	0.001650914	0.001633333	0.001633333	yes
71	21.51	0.001813702	0.001792500	0.001792500	yes
72	24.02	0.002028153	0.002001667	0.002001667	yes
73	26.67	0.002255214	0.002222500	0.002222500	yes
74	29.46	0.002494996	0.002455000	0.002455000	yes
75	32.51	0.002757979	0.002709167	0.002709167	yes
76	36.23	0.003079950	0.003019167	0.003019167	yes
77	40.59	0.003459033	0.003382500	0.003382500	yes
78	45.70	0.003905707	0.003808333	0.003808333	yes
79	51.63	0.004427318	0.004302500	0.004302500	yes
80	58.20	0.005009367	0.004850000	0.004850000	yes
81	65.74	0.005682795	0.005478333	0.005478333	yes
82	73.71	0.006401060	0.006142500	0.006142500	yes
83	82.42	0.007193710	0.006868333	0.006868333	yes
84	92.17	0.008090733	0.007680833	0.007680833	yes
85	103.14	0.009125611	0.008595000	0.008595000	yes
86	115.44	0.010274502	0.009620000	0.009620000	yes
87	129.01	0.011576898	0.010750833	0.010750833	yes
88	143.75	0.013036730	0.011979167	0.011979167	yes
89	159.51	0.014586207	0.013292500	0.013292500	yes
90	176.20	0.016283458	0.014683333	0.014683333	yes
91	192.28	0.017951259	0.016023333	0.016023333	yes
92	209.29	0.019761388	0.017440833	0.017440833	yes
93	227.40	0.021732265	0.018950000	0.018950000	yes
94	246.72	0.023890775	0.020560000	0.020560000	yes
95	267.19	0.026244205	0.022265833	0.022265833	yes
96	283.79	0.0287205608	0.023649167	0.023649167	yes
97	301.49	0.030351990	0.025124167	0.025124167	yes
98	320.33	0.032170864	0.026698333	0.026698333	yes
99	340.54	0.035303372	0.028378333	0.028378333	yes
100	362.10	0.038175119	0.030175000	0.030175000	yes
101	379.21	0.040530003	0.031600833	0.031600833	yes
102	397.44	0.043117685	0.033120000	0.033120000	yes
103	416.84	0.045966293	0.034736667	0.034736667	yes
104	437.48	0.049111955	0.036456667	0.036456667	yes
105	459.13	0.052548843	0.038260833	0.038260833	yes
106	482.15	0.056370671	0.040179167	0.040179167	yes
107	506.62	0.060640496	0.042218333	0.042218333	yes
108	532.63	0.065438200	0.044385833	0.044385833	yes
109	560.26	0.070862398	0.046688333	0.046688333	yes
110	589.59	0.077040015	0.049132500	0.049132500	yes
111	620.74	0.084148017	0.051728333	0.051728333	yes
112	653.80	0.092419418	0.054483333	0.054483333	yes
113	688.91	0.102197688	0.057409167	0.057409167	yes
114	726.15	0.113971136	0.060512500	0.060512500	yes
115	765.67	0.128533206	0.063805833	0.063805833	yes
116	807.59	0.147223607	0.067299167	0.067299167	yes
117	852.05	0.172619430	0.071004167	0.071004167	yes
118	899.22	0.210743475	0.074935000	0.074935000	yes
119	949.22	0.281914152	0.079101667	0.079101667	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Male					
Age	Standard Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{(1 - (1 - qx)^{(1/12))}}{(1 - qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{(1 - (1 - qx)^{(1/12))}}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	1.10	0.000091721	0.000091667	0.000091667	yes
21	1.10	0.000091721	0.000091667	0.000091667	yes
22	1.11	0.000092556	0.000092500	0.000092500	yes
23	1.11	0.000092556	0.000092500	0.000092500	yes
24	1.12	0.000093390	0.000093333	0.000093333	yes
25	1.13	0.000094224	0.000094167	0.000094167	yes
26	1.17	0.000097562	0.000097500	0.000097500	yes
27	1.23	0.000102568	0.000102500	0.000102500	yes
28	1.22	0.000101734	0.000101667	0.000101667	yes
29	1.19	0.000099211	0.000099167	0.000099167	yes
30	1.18	0.000098396	0.000098333	0.000098333	yes
31	1.16	0.000096727	0.000096667	0.000096667	yes
32	1.16	0.000096727	0.000096667	0.000096667	yes
33	1.18	0.000098396	0.000098333	0.000098333	yes
34	1.21	0.000100899	0.000100833	0.000100833	yes
35	1.25	0.000104237	0.000104167	0.000104167	yes
36	1.31	0.000109244	0.000109167	0.000109167	yes
37	1.37	0.000114251	0.000114167	0.000114167	yes
38	1.46	0.000121763	0.000121667	0.000121667	yes
39	1.57	0.000130945	0.000130833	0.000130833	yes
40	1.67	0.000139293	0.000139167	0.000139167	yes
41	1.81	0.000150981	0.000150833	0.000150833	yes
42	1.98	0.000165177	0.000165000	0.000165000	yes
43	2.17	0.000181046	0.000180833	0.000180833	yes
44	2.40	0.000200260	0.000200000	0.000200000	yes
45	2.67	0.000222822	0.000222500	0.000222500	yes
46	2.92	0.000243719	0.000243333	0.000243333	yes
47	3.20	0.000267130	0.000266667	0.000266667	yes
48	3.55	0.000279674	0.000279167	0.000279167	yes
49	3.55	0.000296404	0.000295833	0.000295833	yes
50	3.79	0.000316483	0.000315833	0.000315833	yes
51	4.09	0.000341591	0.000340833	0.000340833	yes
52	4.49	0.000375080	0.000374167	0.000374167	yes
53	4.92	0.000411096	0.000410000	0.000410000	yes
54	5.49	0.000458866	0.000457500	0.000457500	yes
55	6.16	0.000515054	0.000513333	0.000513333	yes
56	6.85	0.000572961	0.000570833	0.000570833	yes
57	7.60	0.000635954	0.000633333	0.000633333	yes
58	8.22	0.000688067	0.000685000	0.000685000	yes
59	8.94	0.000748630	0.000745000	0.000745000	yes
60	9.85	0.000825243	0.000820833	0.000820833	yes
61	10.95	0.000917954	0.000912500	0.000912500	yes
62	12.31	0.001032733	0.001025833	0.001025833	yes
63	13.83	0.001161217	0.001152500	0.001152500	yes
64	15.43	0.001296697	0.001285833	0.001285833	yes
65	17.11	0.001439207	0.001425833	0.001425833	yes
66	18.82	0.001584533	0.001568333	0.001568333	yes
67	20.55	0.001731839	0.001712500	0.001712500	yes
68	22.42	0.001891382	0.001868333	0.001868333	yes
69	24.33	0.002054680	0.002027500	0.002027500	yes

Male					
Age	Standard Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{(1 - (1 - qx)^{(1/12))}}{(1 - (1 - qx)^{(1/12))} / ((1 - qx)^{(1/12))}$	Using the Monthly conversion Formula of (b): $\frac{(1 - (1 - qx)^{(1/12))}}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	26.67	0.002255214	0.002222500	0.002222500	yes
71	29.23	0.002479503	0.002440000	0.002440000	yes
72	32.73	0.002776983	0.002727500	0.002727500	yes
73	36.35	0.003090359	0.003029167	0.003029167	yes
74	40.17	0.003422434	0.003347500	0.003347500	yes
75	44.33	0.003785699	0.003694167	0.003694167	yes
76	48.64	0.004163873	0.004053333	0.004053333	yes
77	53.64	0.004604923	0.004470000	0.004470000	yes
78	59.46	0.005121495	0.004955000	0.004955000	yes
79	66.15	0.005719582	0.005512500	0.005512500	yes
80	73.41	0.006373902	0.006117500	0.006117500	yes
81	81.63	0.007121481	0.006802500	0.006802500	yes
82	90.12	0.007901265	0.007510000	0.007510000	yes
83	99.19	0.008743076	0.008265833	0.008265833	yes
84	109.20	0.009652857	0.009100000	0.009100000	yes
85	120.31	0.010739400	0.010025833	0.010025833	yes
86	132.59	0.011924159	0.011049167	0.011049167	yes
87	145.88	0.013227011	0.012156667	0.012156667	yes
88	160.02	0.014637528	0.013335000	0.013335000	yes
89	174.82	0.016141703	0.014568333	0.014568333	yes
90	190.13	0.017728783	0.015844167	0.015844167	yes
91	204.30	0.019226922	0.017025000	0.017025000	yes
92	218.95	0.020806508	0.018245833	0.018245833	yes
93	234.28	0.022494155	0.019523333	0.019523333	yes
94	250.39	0.024307528	0.020865833	0.020865833	yes
95	267.19	0.026244205	0.022265833	0.022265833	yes
96	283.79	0.028205608	0.023649167	0.023649167	yes
97	301.49	0.030351990	0.025124167	0.025124167	yes
98	320.38	0.032708664	0.026698333	0.026698333	yes
99	340.54	0.035303372	0.028378333	0.028378333	yes
100	362.10	0.0381125119	0.030175000	0.030175000	yes
101	379.21	0.0409530003	0.031600833	0.031600833	yes
102	397.44	0.043117685	0.033120000	0.033120000	yes
103	416.84	0.045966293	0.034736667	0.034736667	yes
104	437.48	0.049111955	0.036456667	0.036456667	yes
105	459.13	0.052548845	0.038260833	0.038260833	yes
106	482.15	0.056370671	0.040179167	0.040179167	yes
107	506.62	0.060640496	0.042218333	0.042218333	yes
108	532.63	0.065438200	0.044385833	0.044385833	yes
109	560.26	0.0707862398	0.046688333	0.046688333	yes
110	589.59	0.077040015	0.049132500	0.049132500	yes
111	620.74	0.084148017	0.051728333	0.051728333	yes
112	653.80	0.092419418	0.054483333	0.054483333	yes
113	688.91	0.102197688	0.057409167	0.057409167	yes
114	726.15	0.113971136	0.060512500	0.060512500	yes
115	765.67	0.125533206	0.063805833	0.063805833	yes
116	807.59	0.147222607	0.067299167	0.067299167	yes
117	852.05	0.172619430	0.071004167	0.071004167	yes
118	899.22	0.210743475	0.074935000	0.074935000	yes
119	949.22	0.281914152	0.079101667	0.079101667	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Age	Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-q)^x]^{1/12}}{[(1-q)^x]^{1/12}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times q^x}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	1.43	0.000119259	0.000119167	0.000119167	yes
21	1.49	0.000124267	0.000124167	0.000124167	yes
22	1.56	0.000130110	0.000130000	0.000130000	yes
23	1.63	0.000135953	0.000135833	0.000135833	yes
24	1.72	0.000143467	0.000143333	0.000143333	yes
25	1.82	0.000151816	0.000151667	0.000151667	yes
26	1.92	0.000160167	0.000160000	0.000160000	yes
27	2.02	0.000168518	0.000168333	0.000168333	yes
28	2.03	0.000169353	0.000169167	0.000169167	yes
29	2.02	0.000168518	0.000168333	0.000168333	yes
30	2.02	0.000168518	0.000168333	0.000168333	yes
31	2.02	0.000168518	0.000168333	0.000168333	yes
32	2.03	0.000169353	0.000169167	0.000169167	yes
33	2.08	0.000173529	0.000173333	0.000173333	yes
34	2.17	0.000181046	0.000180833	0.000180833	yes
35	2.23	0.000186058	0.000185833	0.000185833	yes
36	2.36	0.000196918	0.000196667	0.000196667	yes
37	2.49	0.000207780	0.000207500	0.000207500	yes
38	2.68	0.000223658	0.000223333	0.000223333	yes
39	2.87	0.000239539	0.000239167	0.000239167	yes
40	3.09	0.000257932	0.000257500	0.000257500	yes
41	3.38	0.000282184	0.000281667	0.000281667	yes
42	3.72	0.000310626	0.000310000	0.000310000	yes
43	4.12	0.000344102	0.000343333	0.000343333	yes
44	4.60	0.000384292	0.000383333	0.000383333	yes
45	5.11	0.000427016	0.000425833	0.000425833	yes
46	5.59	0.000467249	0.000465833	0.000465833	yes
47	6.11	0.000510859	0.000509167	0.000509167	yes
48	6.40	0.000553190	0.000553333	0.000553333	yes
49	6.73	0.000562887	0.000560833	0.000560833	yes
50	7.19	0.000601512	0.000599167	0.000599167	yes
51	7.74	0.000647719	0.000645000	0.000645000	yes
52	8.48	0.000709932	0.000706667	0.000706667	yes
53	9.33	0.000781455	0.000777500	0.000777500	yes
54	10.39	0.000870742	0.000865833	0.000865833	yes
55	11.58	0.000971102	0.000965000	0.000965000	yes
56	12.78	0.001072439	0.001065000	0.001065000	yes
57	14.05	0.001179832	0.001170833	0.001170833	yes
58	15.04	0.001263652	0.001253333	0.001253333	yes
59	16.17	0.001359437	0.001347500	0.001347500	yes
60	17.62	0.001482521	0.001468333	0.001468333	yes
61	19.40	0.001633887	0.001616667	0.001616667	yes
62	21.56	0.001817968	0.001796667	0.001796667	yes
63	23.95	0.002022164	0.001995833	0.001995833	yes
64	26.40	0.002232049	0.002200000	0.002200000	yes
65	28.82	0.002439926	0.002401667	0.002401667	yes
66	31.15	0.002640603	0.002595833	0.002595833	yes
67	33.41	0.002835752	0.002784167	0.002784167	yes
68	35.79	0.003041797	0.002982500	0.002982500	yes
69	38.14	0.003245757	0.003178333	0.003178333	yes

Age	Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-q)^x]^{1/12}}{[(1-q)^x]^{1/12}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times q^x}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	41.00	0.003494776	0.003416667	0.003416667	yes
71	44.13	0.003768195	0.003677500	0.003677500	yes
72	48.33	0.004141007	0.004031667	0.004031667	yes
73	52.65	0.004517395	0.004387500	0.004387500	yes
74	56.97	0.004900065	0.004747500	0.004747500	yes
75	62.00	0.005345027	0.005166667	0.005166667	yes
76	67.09	0.005803990	0.005590833	0.005590833	yes
77	72.97	0.006334089	0.006080833	0.006080833	yes
78	79.76	0.006950776	0.006646667	0.006646667	yes
79	87.47	0.007675702	0.007289167	0.007289167	yes
80	95.65	0.008413431	0.007970833	0.007970833	yes
81	104.79	0.009267425	0.008732500	0.008732500	yes
82	113.93	0.010130917	0.009494167	0.009494167	yes
83	123.46	0.011041592	0.010288333	0.010288333	yes
84	133.77	0.012038960	0.011147500	0.011147500	yes
85	145.90	0.013238989	0.012158333	0.012158333	yes
86	159.12	0.014546985	0.013260000	0.013260000	yes
87	173.26	0.015931783	0.014438333	0.014438333	yes
88	188.03	0.017509177	0.015669167	0.015669167	yes
89	203.20	0.019190953	0.016933333	0.016933333	yes
90	218.56	0.020764043	0.018213333	0.018213333	yes
91	232.20	0.022263037	0.019350000	0.019350000	yes
92	246.01	0.023810394	0.020500833	0.020500833	yes
93	260.20	0.025412645	0.021683333	0.021683333	yes
94	274.85	0.027143240	0.022904167	0.022904167	yes
95	291.05	0.029078961	0.024254167	0.024254167	yes
96	306.33	0.030949179	0.025527500	0.025527500	yes
97	322.44	0.032969948	0.026870000	0.026870000	yes
98	339.45	0.035160898	0.028287500	0.028287500	yes
99	357.42	0.037542908	0.029785000	0.029785000	yes
100	376.40	0.040138466	0.031366667	0.031366667	yes
101	390.78	0.042162609	0.032565000	0.032565000	yes
102	405.92	0.044350444	0.033826667	0.033826667	yes
103	421.83	0.046715617	0.035152500	0.035152500	yes
104	438.57	0.049281539	0.036547500	0.036547500	yes
105	460.15	0.052714426	0.038345833	0.038345833	yes
106	483.11	0.056534028	0.040259167	0.040259167	yes
107	507.51	0.060800092	0.042292500	0.042292500	yes
108	533.44	0.065592221	0.044453333	0.044453333	yes
109	561.01	0.071014740	0.046750833	0.046750833	yes
110	590.27	0.077158559	0.049189167	0.049189167	yes
111	621.36	0.084295842	0.051780000	0.051780000	yes
112	654.35	0.092564168	0.054529167	0.054529167	yes
113	689.38	0.102336570	0.057448333	0.057448333	yes
114	726.56	0.114110232	0.060546667	0.060546667	yes
115	766.01	0.128669767	0.063834167	0.063834167	yes
116	807.86	0.147356863	0.067321667	0.067321667	yes
117	852.26	0.172758337	0.071021667	0.071021667	yes
118	899.35	0.210873715	0.074945833	0.074945833	yes
119	949.29	0.252061521	0.079107500	0.079107500	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Age	Preferred Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-qx)^{1/12}]}{[(1-qx)^{1/12}]}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.92	0.000076705	0.000076667	0.000076667	yes
21	0.95	0.000079207	0.000079167	0.000079167	yes
22	1.01	0.000054213	0.000084167	0.000054167	yes
23	1.06	0.000088384	0.000088333	0.000088333	yes
24	1.11	0.000092556	0.000092500	0.000092500	yes
25	1.17	0.000097562	0.000097500	0.000097500	yes
26	1.24	0.000103403	0.000103333	0.000103333	yes
27	1.30	0.000108410	0.000108333	0.000108333	yes
28	1.31	0.000109244	0.000109167	0.000109167	yes
29	1.31	0.000109244	0.000109167	0.000109167	yes
30	1.30	0.000108410	0.000108333	0.000108333	yes
31	1.31	0.000109244	0.000109167	0.000109167	yes
32	1.32	0.000110079	0.000110000	0.000110000	yes
33	1.37	0.000114251	0.000114167	0.000114167	yes
34	1.42	0.000118424	0.000118333	0.000118333	yes
35	1.46	0.000121763	0.000121667	0.000121667	yes
36	1.55	0.000129275	0.000129167	0.000129167	yes
37	1.64	0.000136788	0.000136667	0.000136667	yes
38	1.75	0.000145972	0.000145833	0.000145833	yes
39	1.88	0.000156826	0.000156667	0.000156667	yes
40	2.02	0.000168518	0.000168333	0.000168333	yes
41	2.21	0.000184387	0.000184167	0.000184167	yes
42	2.43	0.000202767	0.000202500	0.000202500	yes
43	2.68	0.000223658	0.000223333	0.000223333	yes
44	2.99	0.000249571	0.000249167	0.000249167	yes
45	3.31	0.000276329	0.000275833	0.000275833	yes
46	3.62	0.000302260	0.000301667	0.000301667	yes
47	3.95	0.000329873	0.000329167	0.000329167	yes
48	4.14	0.000345776	0.000345000	0.000345000	yes
49	4.36	0.000364194	0.000363333	0.000363333	yes
50	4.73	0.000395180	0.000394167	0.000394167	yes
51	5.16	0.000431206	0.000430000	0.000430000	yes
52	5.74	0.000479827	0.000478333	0.000478333	yes
53	6.41	0.000536030	0.000534167	0.000534167	yes
54	7.24	0.000605711	0.000603333	0.000603333	yes
55	8.19	0.000685545	0.000682500	0.000682500	yes
56	9.17	0.000767987	0.000764167	0.000764167	yes
57	10.22	0.000856415	0.000851667	0.000851667	yes
58	11.11	0.000931448	0.000925833	0.000925833	yes
59	12.12	0.001016687	0.001010000	0.001010000	yes
60	13.20	0.001107938	0.001100000	0.001100000	yes
61	14.53	0.001202460	0.001210833	0.001210833	yes
62	16.13	0.001356044	0.001344167	0.001344167	yes
63	17.91	0.001507162	0.001492500	0.001492500	yes
64	19.73	0.001661982	0.001644167	0.001644167	yes
65	21.53	0.001815409	0.001794167	0.001794167	yes
66	23.27	0.001964011	0.001939167	0.001939167	yes
67	24.96	0.002108619	0.002080000	0.002080000	yes
68	26.73	0.002260363	0.002227500	0.002227500	yes
69	28.50	0.002412406	0.002375000	0.002375000	yes

Age	Preferred Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-qx)^{1/12}]}{[(1-qx)^{1/12}]}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	30.63	0.002595772	0.002552500	0.002552500	yes
71	32.97	0.002797720	0.002747500	0.002747500	yes
72	36.14	0.003072145	0.003011667	0.003011667	yes
73	39.34	0.003350160	0.003278333	0.003278333	yes
74	42.56	0.003630928	0.003546667	0.003546667	yes
75	46.33	0.003960956	0.003860833	0.003860833	yes
76	50.91	0.004363179	0.004242500	0.004242500	yes
77	56.22	0.004833493	0.004685000	0.004685000	yes
78	62.37	0.005381082	0.005197500	0.005197500	yes
79	69.44	0.006015414	0.005786667	0.005786667	yes
80	77.07	0.006705875	0.006422500	0.006422500	yes
81	85.69	0.007479302	0.007140833	0.007140833	yes
82	94.56	0.008312212	0.007850000	0.007850000	yes
83	103.99	0.009192301	0.008665833	0.008665833	yes
84	114.35	0.010120828	0.009529167	0.009529167	yes
85	126.55	0.011391733	0.010545833	0.010545833	yes
86	140.04	0.012651816	0.011670000	0.011670000	yes
87	154.71	0.014104841	0.012892500	0.012892500	yes
88	170.35	0.015684341	0.014195833	0.014195833	yes
89	186.78	0.017378750	0.015565000	0.015565000	yes
90	203.79	0.019192502	0.016982500	0.016982500	yes
91	219.64	0.020881695	0.018303333	0.018303333	yes
92	236.04	0.022690249	0.019670000	0.019670000	yes
93	253.19	0.024627064	0.021099167	0.021099167	yes
94	271.16	0.026708276	0.022596667	0.022596667	yes
95	291.05	0.029078961	0.024254167	0.024254167	yes
96	306.33	0.030949179	0.025527500	0.025527500	yes
97	322.44	0.032969948	0.026870000	0.026870000	yes
98	339.45	0.035160898	0.028287500	0.028287500	yes
99	357.42	0.037542908	0.029785000	0.029785000	yes
100	376.40	0.040138466	0.031366667	0.031366667	yes
101	390.77	0.042161183	0.032564167	0.032564167	yes
102	405.92	0.044350444	0.033826667	0.033826667	yes
103	421.83	0.046715617	0.035152500	0.035152500	yes
104	438.57	0.049281539	0.036547500	0.036547500	yes
105	460.15	0.052714426	0.038345833	0.038345833	yes
106	483.10	0.056532325	0.040258333	0.040258333	yes
107	507.51	0.060800092	0.042292500	0.042292500	yes
108	533.44	0.065592221	0.044453333	0.044453333	yes
109	561.01	0.071014740	0.046750833	0.046750833	yes
110	590.27	0.077188859	0.049189167	0.049189167	yes
111	621.35	0.084293456	0.051779167	0.051779167	yes
112	654.35	0.092564168	0.054529167	0.054529167	yes
113	689.38	0.102336570	0.057448333	0.057448333	yes
114	726.56	0.114110232	0.060546667	0.060546667	yes
115	766.01	0.128669767	0.063834167	0.063834167	yes
116	807.86	0.147356863	0.067321667	0.067321667	yes
117	852.26	0.172758237	0.071021667	0.071021667	yes
118	899.35	0.210873715	0.074945833	0.074945833	yes
119	949.29	0.282061521	0.079107500	0.079107500	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Female					
Age	Preferred Plus Non-Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-qx)^{(1/12)}]}{[1-qx]^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.27	0.000022503	0.000022500	0.000022500	yes
21	0.28	0.000023337	0.000023333	0.000023333	yes
22	0.28	0.000023337	0.000023333	0.000023333	yes
23	0.29	0.000024170	0.000024167	0.000024167	yes
24	0.30	0.000025004	0.000025000	0.000025000	yes
25	0.31	0.000025838	0.000025833	0.000025833	yes
26	0.32	0.000026671	0.000026667	0.000026667	yes
27	0.34	0.000028339	0.000028333	0.000028333	yes
28	0.36	0.000030006	0.000030000	0.000030000	yes
29	0.38	0.000031673	0.000031667	0.000031667	yes
30	0.39	0.000032507	0.000032500	0.000032500	yes
31	0.41	0.000034174	0.000034167	0.000034167	yes
32	0.44	0.000036675	0.000036667	0.000036667	yes
33	0.46	0.000038341	0.000038333	0.000038333	yes
34	0.50	0.000041678	0.000041667	0.000041667	yes
35	0.54	0.000045013	0.000045000	0.000045000	yes
36	0.57	0.000047515	0.000047500	0.000047500	yes
37	0.62	0.000051684	0.000051667	0.000051667	yes
38	0.65	0.000054186	0.000054167	0.000054167	yes
39	0.68	0.000056688	0.000056667	0.000056667	yes
40	0.72	0.000060023	0.000060000	0.000060000	yes
41	0.77	0.000064193	0.000064167	0.000064167	yes
42	0.81	0.000067530	0.000067500	0.000067500	yes
43	0.87	0.000072534	0.000072500	0.000072500	yes
44	0.94	0.000078373	0.000078333	0.000078333	yes
45	1.02	0.000085047	0.000085000	0.000085000	yes
46	1.12	0.000093390	0.000093333	0.000093333	yes
47	1.22	0.000101734	0.000101667	0.000101667	yes
48	1.39	0.000115921	0.000115833	0.000115833	yes
49	1.52	0.000126771	0.000126667	0.000126667	yes
50	1.70	0.000141797	0.000141667	0.000141667	yes
51	1.90	0.000158497	0.000158333	0.000158333	yes
52	2.15	0.000179376	0.000179167	0.000179167	yes
53	2.40	0.000200260	0.000200000	0.000200000	yes
54	2.71	0.000226165	0.000225833	0.000225833	yes
55	3.04	0.000253751	0.000253333	0.000253333	yes
56	3.43	0.000286366	0.000285833	0.000285833	yes
57	3.84	0.000320667	0.000320000	0.000320000	yes
58	4.30	0.000359170	0.000358333	0.000358333	yes
59	4.79	0.000400206	0.000399167	0.000399167	yes
60	5.18	0.000432882	0.000431667	0.000431667	yes
61	5.63	0.000470603	0.000469167	0.000469167	yes
62	6.09	0.000509181	0.000507500	0.000507500	yes
63	6.58	0.000550297	0.000548333	0.000548333	yes
64	7.12	0.000595633	0.000593333	0.000593333	yes
65	7.71	0.000645198	0.000642500	0.000642500	yes
66	8.36	0.000699840	0.000696667	0.000696667	yes
67	9.07	0.000759570	0.000755833	0.000755833	yes
68	9.87	0.000826928	0.000822500	0.000822500	yes
69	10.73	0.000899403	0.000894167	0.000894167	yes

Female					
Age	Preferred Plus Non-Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-qx)^{(1/12)}]}{[1-qx]^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	11.70	0.000981230	0.000975000	0.000975000	yes
71	12.81	0.001074974	0.001067500	0.001067500	yes
72	14.04	0.001178986	0.001170000	0.001170000	yes
73	15.37	0.001291612	0.001280833	0.001280833	yes
74	16.84	0.001416286	0.001403333	0.001403333	yes
75	18.48	0.001555616	0.001540000	0.001540000	yes
76	20.71	0.001745477	0.001725833	0.001725833	yes
77	23.19	0.001957173	0.001932500	0.001932500	yes
78	26.00	0.002197743	0.002166667	0.002166667	yes
79	29.09	0.002463154	0.002424167	0.002424167	yes
80	32.58	0.002764025	0.002715000	0.002715000	yes
81	37.25	0.003168468	0.003104167	0.003104167	yes
82	42.61	0.003635296	0.003550833	0.003550833	yes
83	48.14	0.004119906	0.004011667	0.004011667	yes
84	54.35	0.004667757	0.004529167	0.004529167	yes
85	61.46	0.005299811	0.005121667	0.005121667	yes
86	68.22	0.005905582	0.005685000	0.005685000	yes
87	75.06	0.006795916	0.006505000	0.006505000	yes
88	88.63	0.007768343	0.007385833	0.007385833	yes
89	100.13	0.008830845	0.008344167	0.008344167	yes
90	111.21	0.009987293	0.009267500	0.009267500	yes
91	117.95	0.010513763	0.009829167	0.009829167	yes
92	129.54	0.011628211	0.010795000	0.010795000	yes
93	146.13	0.013251730	0.012177500	0.012177500	yes
94	167.04	0.015347385	0.013920000	0.013920000	yes
95	192.92	0.018021503	0.016076667	0.016076667	yes
96	215.03	0.020380722	0.017919167	0.017919167	yes
97	237.79	0.023385714	0.019815833	0.019815833	yes
98	241.69	0.023323077	0.020140833	0.020140833	yes
99	254.74	0.024804481	0.021228333	0.021228333	yes
100	275.46	0.027215276	0.022955000	0.022955000	yes
101	297.55	0.029869149	0.024795833	0.024795833	yes
102	322.19	0.032938193	0.026849167	0.026849167	yes
103	349.04	0.036423237	0.029086667	0.029086667	yes
104	378.60	0.040444845	0.031550000	0.031550000	yes
105	410.56	0.045033068	0.034213333	0.034213333	yes
106	443.32	0.050024740	0.036943333	0.036943333	yes
107	476.88	0.055479711	0.039740000	0.039740000	yes
108	510.64	0.061363857	0.042553333	0.042553333	yes
109	545.80	0.067797064	0.045483333	0.045483333	yes
110	581.76	0.075345122	0.048480000	0.048480000	yes
111	616.33	0.083104050	0.051360833	0.051360833	yes
112	649.85	0.091387116	0.054154167	0.054154167	yes
113	680.36	0.0997710166	0.056696667	0.056696667	yes
114	723.38	0.113037257	0.060281667	0.060281667	yes
115	763.40	0.127626928	0.063616667	0.063616667	yes
116	804.92	0.145905553	0.067076667	0.067076667	yes
117	850.44	0.171562275	0.070870000	0.070870000	yes
118	892.44	0.204192082	0.074370000	0.074370000	yes
119	935.11	0.255987119	0.077925833	0.077925833	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Female					
Age	Preferred Non-Tobacco	Using the Monthly conversion Formula of (a): $\frac{(1 - (1-qx)^{(1/12)})}{(1-qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{(1/12) \times qx}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor?
20	0.27	0.00022503	0.00022500	0.00022500	yes
21	0.28	0.00023337	0.00023333	0.00023333	yes
22	0.28	0.00023337	0.00023333	0.00023333	yes
23	0.29	0.00024170	0.00024167	0.00024167	yes
24	0.30	0.00025004	0.00025000	0.00025000	yes
25	0.31	0.00025838	0.00025833	0.00025833	yes
26	0.32	0.00026671	0.00026667	0.00026667	yes
27	0.34	0.00028339	0.00028333	0.00028333	yes
28	0.36	0.00030006	0.00030000	0.00030000	yes
29	0.38	0.00031673	0.00031667	0.00031667	yes
30	0.39	0.00032507	0.00032500	0.00032500	yes
31	0.41	0.00034174	0.00034167	0.00034167	yes
32	0.44	0.00036675	0.00036667	0.00036667	yes
33	0.46	0.00038343	0.00038333	0.00038333	yes
34	0.50	0.00041678	0.00041667	0.00041667	yes
35	0.54	0.00045013	0.00045000	0.00045000	yes
36	0.57	0.00047515	0.00047500	0.00047500	yes
37	0.62	0.00051684	0.00051667	0.00051667	yes
38	0.65	0.00054186	0.00054167	0.00054167	yes
39	0.68	0.00056688	0.00056667	0.00056667	yes
40	0.72	0.00060023	0.00060000	0.00060000	yes
41	0.77	0.00064193	0.00064167	0.00064167	yes
42	0.81	0.00067530	0.00067500	0.00067500	yes
43	0.87	0.00072534	0.00072500	0.00072500	yes
44	0.94	0.00078373	0.00078333	0.00078333	yes
45	1.02	0.00085047	0.00085000	0.00085000	yes
46	1.12	0.00093390	0.00093333	0.00093333	yes
47	1.22	0.00101734	0.00101667	0.00101667	yes
48	1.39	0.00115921	0.00115833	0.00115833	yes
49	1.52	0.00126771	0.00126667	0.00126667	yes
50	1.70	0.00141797	0.00141667	0.00141667	yes
51	1.90	0.00158497	0.00158333	0.00158333	yes
52	2.15	0.00179376	0.00179167	0.00179167	yes
53	2.40	0.00200260	0.00200000	0.00200000	yes
54	2.71	0.00226165	0.00225833	0.00225833	yes
55	3.04	0.00253751	0.00253333	0.00253333	yes
56	3.43	0.00286366	0.00285833	0.00285833	yes
57	3.84	0.00320667	0.00320000	0.00320000	yes
58	4.30	0.00359170	0.00358333	0.00358333	yes
59	4.79	0.00400206	0.00399167	0.00399167	yes
60	5.18	0.00443282	0.00443167	0.00443167	yes
61	5.63	0.00470603	0.00469167	0.00469167	yes
62	6.09	0.00509181	0.00507500	0.00507500	yes
63	6.55	0.00550297	0.00548333	0.00548333	yes
64	7.12	0.00595633	0.00593333	0.00593333	yes
65	7.71	0.00645198	0.00642500	0.00642500	yes
66	8.36	0.00699840	0.00696667	0.00696667	yes
67	9.07	0.00759570	0.00755833	0.00755833	yes
68	9.87	0.00826923	0.00822500	0.00822500	yes
69	10.73	0.00899403	0.00894167	0.00894167	yes

Female					
Age	Preferred Non-Tobacco	Using the Monthly conversion Formula of (a): $\frac{(1 - (1-qx)^{(1/12)})}{(1-qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $\frac{(1/12) \times qx}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor?
70	11.70	0.00981230	0.00975000	0.00975000	yes
71	12.81	0.01074974	0.01067500	0.01067500	yes
72	14.04	0.01178986	0.01170000	0.01170000	yes
73	15.37	0.01291612	0.01280333	0.01280333	yes
74	16.84	0.01416286	0.01403333	0.01403333	yes
75	18.48	0.01555616	0.01540000	0.01540000	yes
76	20.71	0.01745477	0.01725833	0.01725833	yes
77	23.19	0.01957173	0.01932500	0.01932500	yes
78	26.00	0.02197743	0.02166667	0.02166667	yes
79	29.09	0.02463154	0.02424167	0.02424167	yes
80	32.58	0.02764025	0.02715000	0.02715000	yes
81	37.25	0.03168468	0.03104167	0.03104167	yes
82	42.61	0.03635296	0.03550833	0.03550833	yes
83	48.14	0.04118906	0.04011667	0.04011667	yes
84	54.35	0.04667757	0.04529167	0.04529167	yes
85	61.46	0.05299811	0.05121667	0.05121667	yes
86	68.22	0.05905582	0.05685000	0.05685000	yes
87	78.06	0.06795916	0.06505000	0.06505000	yes
88	88.63	0.07738533	0.07385833	0.07385833	yes
89	100.13	0.08830845	0.08344167	0.08344167	yes
90	111.21	0.09987294	0.09267500	0.09267500	yes
91	117.95	0.10513763	0.09829167	0.09829167	yes
92	129.54	0.11162871	0.10795000	0.10795000	yes
93	146.13	0.113251730	0.12177500	0.12177500	yes
94	167.04	0.11547385	0.13920000	0.13920000	yes
95	192.92	0.118021503	0.16076667	0.16076667	yes
96	215.03	0.120380722	0.17919167	0.17919167	yes
97	237.79	0.122885714	0.19815833	0.19815833	yes
98	241.69	0.123323077	0.20140833	0.20140833	yes
99	254.74	0.124504481	0.21228333	0.21228333	yes
100	275.46	0.127215276	0.22955000	0.22955000	yes
101	297.55	0.129869149	0.24795833	0.24795833	yes
102	322.19	0.132938193	0.26849167	0.26849167	yes
103	349.04	0.136423337	0.29086667	0.29086667	yes
104	378.60	0.140444845	0.31550000	0.31550000	yes
105	410.56	0.145033068	0.34213333	0.34213333	yes
106	443.32	0.150024740	0.36943333	0.36943333	yes
107	476.88	0.155479711	0.39740000	0.39740000	yes
108	510.64	0.161363857	0.42553333	0.42553333	yes
109	545.80	0.167799064	0.45483333	0.45483333	yes
110	581.76	0.175345122	0.48480000	0.48480000	yes
111	616.33	0.183104050	0.51360833	0.51360833	yes
112	649.85	0.191387116	0.54154167	0.54154167	yes
113	680.36	0.199710166	0.56966667	0.56966667	yes
114	723.38	0.113037257	0.60281667	0.60281667	yes
115	763.40	0.127626928	0.63616667	0.63616667	yes
116	804.92	0.145905853	0.67076667	0.67076667	yes
117	850.44	0.171562275	0.70870000	0.70870000	yes
118	892.44	0.204192082	0.74370000	0.74370000	yes
119	935.11	0.255987119	0.77925833	0.77925833	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Female					
Age	Standard Plus Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{1 - (1-qx)^{(1/12)}}{(1-qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $(1/12) \times qx$	Minimum (a,b)	Is the minimum equal to 1/12 factor?
20	0.34	0.000028339	0.000028333	0.000028333	yes
21	0.35	0.000029172	0.000029167	0.000029167	yes
22	0.37	0.000030840	0.000030833	0.000030833	yes
23	0.37	0.000030840	0.000030833	0.000030833	yes
24	0.38	0.000031673	0.000031667	0.000031667	yes
25	0.38	0.000031673	0.000031667	0.000031667	yes
26	0.41	0.000034174	0.000034167	0.000034167	yes
27	0.43	0.000035842	0.000035833	0.000035833	yes
28	0.45	0.000037509	0.000037500	0.000037500	yes
29	0.48	0.000040010	0.000040000	0.000040000	yes
30	0.49	0.000040844	0.000040833	0.000040833	yes
31	0.52	0.000043346	0.000043333	0.000043333	yes
32	0.55	0.000045847	0.000045833	0.000045833	yes
33	0.58	0.000048349	0.000048333	0.000048333	yes
34	0.63	0.000052518	0.000052500	0.000052500	yes
35	0.68	0.000056688	0.000056667	0.000056667	yes
36	0.72	0.000060023	0.000060000	0.000060000	yes
37	0.78	0.000065027	0.000065000	0.000065000	yes
38	0.82	0.000068364	0.000068333	0.000068333	yes
39	0.86	0.000071700	0.000071667	0.000071667	yes
40	0.91	0.000075871	0.000075833	0.000075833	yes
41	0.96	0.000080042	0.000080000	0.000080000	yes
42	1.03	0.000085581	0.000085533	0.000085533	yes
43	1.10	0.000091721	0.000091667	0.000091667	yes
44	1.19	0.000099231	0.000099167	0.000099167	yes
45	1.29	0.000107575	0.000107500	0.000107500	yes
46	1.42	0.000118424	0.000118333	0.000118333	yes
47	1.56	0.000130110	0.000130000	0.000130000	yes
48	1.75	0.000145972	0.000145833	0.000145833	yes
49	1.93	0.000161002	0.000160833	0.000160833	yes
50	2.15	0.000179376	0.000179167	0.000179167	yes
51	2.38	0.000198589	0.000198333	0.000198333	yes
52	2.68	0.000223658	0.000223333	0.000223333	yes
53	2.99	0.000249571	0.000249167	0.000249167	yes
54	3.33	0.000278002	0.000277500	0.000277500	yes
55	3.70	0.000308953	0.000308333	0.000308333	yes
56	4.13	0.000344939	0.000344167	0.000344167	yes
57	4.59	0.000383454	0.000382500	0.000382500	yes
58	5.09	0.000425340	0.000424167	0.000424167	yes
59	5.60	0.000468088	0.000466667	0.000466667	yes
60	6.08	0.000508342	0.000506667	0.000506667	yes
61	6.59	0.000551136	0.000549167	0.000549167	yes
62	7.14	0.000597313	0.000595000	0.000595000	yes
63	7.72	0.000646038	0.000643333	0.000643333	yes
64	8.35	0.000698999	0.000695833	0.000695833	yes
65	9.05	0.000757837	0.000754167	0.000754167	yes
66	9.82	0.000822716	0.000818333	0.000818333	yes
67	10.66	0.000893501	0.000888333	0.000888333	yes
68	11.59	0.000971046	0.000965833	0.000965833	yes
69	12.61	0.001058074	0.001050833	0.001050833	yes

Female					
Age	Standard Plus Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{1 - (1-qx)^{(1/12)}}{(1-qx)^{(1/12)}}$	Using the Monthly conversion Formula of (b): $(1/12) \times qx$	Minimum (a,b)	Is the minimum equal to 1/12 factor?
70	13.75	0.001154450	0.001145833	0.001145833	yes
71	15.05	0.001264499	0.001254167	0.001254167	yes
72	16.51	0.001388280	0.001375833	0.001375833	yes
73	18.09	0.001522460	0.001507500	0.001507500	yes
74	19.82	0.001669647	0.001651667	0.001651667	yes
75	21.74	0.001833328	0.001811667	0.001811667	yes
76	24.11	0.002020583	0.002009167	0.002009167	yes
77	26.75	0.002236209	0.002229167	0.002229167	yes
78	29.69	0.002514796	0.002474167	0.002474167	yes
79	32.91	0.002792535	0.002742500	0.002742500	yes
80	36.52	0.003105107	0.003043333	0.003043333	yes
81	41.38	0.003527919	0.003448333	0.003448333	yes
82	46.93	0.004013610	0.003910833	0.003910833	yes
83	52.56	0.004509443	0.004380000	0.004380000	yes
84	58.86	0.005068081	0.004905000	0.004905000	yes
85	66.00	0.005706122	0.005500000	0.005500000	yes
86	72.69	0.006385853	0.006057500	0.006057500	yes
87	82.54	0.007204688	0.006878333	0.006878333	yes
88	93.00	0.008167577	0.007750000	0.007750000	yes
89	104.29	0.009270464	0.008690833	0.008690833	yes
90	114.98	0.010230733	0.009581667	0.009581667	yes
91	121.08	0.010813161	0.010090000	0.010090000	yes
92	132.06	0.011872651	0.011005000	0.011005000	yes
93	147.98	0.013438888	0.012331667	0.012331667	yes
94	168.09	0.015454117	0.014007500	0.014007500	yes
95	192.92	0.018021503	0.016076667	0.016076667	yes
96	215.03	0.020380722	0.017919167	0.017919167	yes
97	237.79	0.022385574	0.019815833	0.019815833	yes
98	241.69	0.023323077	0.020140833	0.020140833	yes
99	254.74	0.024804481	0.021228333	0.021228333	yes
100	275.46	0.027215276	0.022955000	0.022955000	yes
101	297.55	0.029869149	0.024795833	0.024795833	yes
102	322.19	0.032938193	0.026849167	0.026849167	yes
103	349.04	0.036423237	0.029086667	0.029086667	yes
104	378.60	0.040448445	0.031550000	0.031550000	yes
105	410.56	0.045033068	0.034213333	0.034213333	yes
106	443.32	0.050024740	0.036943333	0.036943333	yes
107	476.88	0.055479711	0.039740000	0.039740000	yes
108	510.64	0.061363857	0.042553333	0.042553333	yes
109	545.80	0.067790664	0.045483333	0.045483333	yes
110	581.76	0.075345122	0.048480000	0.048480000	yes
111	616.33	0.083104050	0.051360833	0.051360833	yes
112	649.85	0.091387116	0.054154167	0.054154167	yes
113	680.36	0.099710166	0.056966667	0.056966667	yes
114	723.38	0.110172527	0.060281667	0.060281667	yes
115	763.40	0.127626928	0.063616667	0.063616667	yes
116	804.92	0.145905853	0.067076667	0.067076667	yes
117	850.44	0.171562275	0.070870000	0.070870000	yes
118	892.44	0.204192082	0.074370000	0.074370000	yes
119	935.11	0.255987119	0.077925833	0.077925833	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Age	Female Standard Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-qx)^{(1/12)]}}{[(1-qx)^{(1/12)]}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.51	0.000042512	0.000042500	0.000042500	yes
21	0.52	0.000043346	0.000043333	0.000043333	yes
22	0.55	0.000045847	0.000045833	0.000045833	yes
23	0.55	0.000045847	0.000045833	0.000045833	yes
24	0.57	0.000047515	0.000047500	0.000047500	yes
25	0.58	0.000048349	0.000048333	0.000048333	yes
26	0.60	0.000050016	0.000050000	0.000050000	yes
27	0.65	0.000054186	0.000054167	0.000054167	yes
28	0.67	0.000055854	0.000055833	0.000055833	yes
29	0.71	0.000059167	0.000059167	0.000059167	yes
30	0.72	0.000060023	0.000060000	0.000060000	yes
31	0.77	0.000064193	0.000064167	0.000064167	yes
32	0.81	0.000067530	0.000067500	0.000067500	yes
33	0.86	0.000071700	0.000071667	0.000071667	yes
34	0.94	0.000078373	0.000078333	0.000078333	yes
35	1.02	0.000085047	0.000085000	0.000085000	yes
36	1.08	0.000090053	0.000090000	0.000090000	yes
37	1.17	0.000097562	0.000097500	0.000097500	yes
38	1.22	0.000101734	0.000101667	0.000101667	yes
39	1.29	0.000107575	0.000107500	0.000107500	yes
40	1.36	0.000113417	0.000113333	0.000113333	yes
41	1.44	0.000120094	0.000120000	0.000120000	yes
42	1.54	0.000128440	0.000128333	0.000128333	yes
43	1.65	0.000137623	0.000137500	0.000137500	yes
44	1.78	0.000148477	0.000148333	0.000148333	yes
45	1.95	0.000162672	0.000162500	0.000162500	yes
46	2.13	0.000177705	0.000177500	0.000177500	yes
47	2.36	0.000196918	0.000196667	0.000196667	yes
48	2.61	0.000217808	0.000217500	0.000217500	yes
49	2.89	0.000241211	0.000240833	0.000240833	yes
50	3.20	0.000267130	0.000266667	0.000266667	yes
51	3.54	0.000295567	0.000295000	0.000295000	yes
52	3.93	0.000328199	0.000327500	0.000327500	yes
53	4.35	0.000363357	0.000362500	0.000362500	yes
54	4.75	0.000399368	0.000398333	0.000398333	yes
55	5.24	0.000437911	0.000436667	0.000436667	yes
56	5.78	0.000483181	0.000481667	0.000481667	yes
57	6.33	0.000529317	0.000527500	0.000527500	yes
58	6.94	0.000580518	0.000578333	0.000578333	yes
59	7.52	0.000629233	0.000626667	0.000626667	yes
60	8.16	0.000683023	0.000680000	0.000680000	yes
61	8.86	0.000741899	0.000738333	0.000738333	yes
62	9.62	0.000805872	0.000801667	0.000801667	yes
63	10.40	0.000871584	0.000866667	0.000866667	yes
64	11.26	0.000944102	0.000938333	0.000938333	yes
65	12.19	0.001022598	0.001015833	0.001015833	yes
66	13.24	0.001111320	0.001103333	0.001103333	yes
67	14.38	0.001207262	0.001198333	0.001198333	yes
68	15.64	0.001314496	0.001303333	0.001303333	yes
69	17.03	0.001432415	0.001419167	0.001419167	yes

Age	Female Standard Non Tobacco	Using the Monthly conversion Formula of (a): $\frac{[1 - (1-qx)^{(1/12)]}}{[(1-qx)^{(1/12)]}$	Using the Monthly conversion Formula of (b): $\frac{1}{(1/12) \times qx}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	18.59	0.001564970	0.001549167	0.001549167	yes
71	20.35	0.001714795	0.001695833	0.001695833	yes
72	22.33	0.001833696	0.001860833	0.001860833	yes
73	24.48	0.002067519	0.002040000	0.002040000	yes
74	26.83	0.002268945	0.002235833	0.002235833	yes
75	29.44	0.002493274	0.002453333	0.002453333	yes
76	32.15	0.002726891	0.002679167	0.002679167	yes
77	35.13	0.002984604	0.002927500	0.002927500	yes
78	38.39	0.003267520	0.003199167	0.003199167	yes
79	41.91	0.003574169	0.003492500	0.003492500	yes
80	45.80	0.003914474	0.003816667	0.003816667	yes
81	51.14	0.004328683	0.004261667	0.004261667	yes
82	57.12	0.004913386	0.004760000	0.004760000	yes
83	63.01	0.005438290	0.005250833	0.005250833	yes
84	69.49	0.006019819	0.005790833	0.005790833	yes
85	76.75	0.006676793	0.006395833	0.006395833	yes
86	83.22	0.007266923	0.006935000	0.006935000	yes
87	93.09	0.008175914	0.007757500	0.007757500	yes
88	103.30	0.009127565	0.008608333	0.008608333	yes
89	114.09	0.010146119	0.009507500	0.009507500	yes
90	123.89	0.011082934	0.010324167	0.010324167	yes
91	138.46	0.011523685	0.010705000	0.010705000	yes
92	138.01	0.012452867	0.011500833	0.011500833	yes
93	152.38	0.013872244	0.012698333	0.012698333	yes
94	170.54	0.015703727	0.014211667	0.014211667	yes
95	192.92	0.018021503	0.016076667	0.016076667	yes
96	215.03	0.020350722	0.017919167	0.017919167	yes
97	237.79	0.022885714	0.019815833	0.019815833	yes
98	241.69	0.023323077	0.020140833	0.020140833	yes
99	254.74	0.024804481	0.021228333	0.021228333	yes
100	275.46	0.027215276	0.022955000	0.022955000	yes
101	297.55	0.029869149	0.024795833	0.024795833	yes
102	322.19	0.032938193	0.026849167	0.026849167	yes
103	349.04	0.036423237	0.029086667	0.029086667	yes
104	378.60	0.040444845	0.031550000	0.031550000	yes
105	410.56	0.045033068	0.034213333	0.034213333	yes
106	443.32	0.050024740	0.036943333	0.036943333	yes
107	476.88	0.055479711	0.039740000	0.039740000	yes
108	510.64	0.061363857	0.042553333	0.042553333	yes
109	545.80	0.067979064	0.045483333	0.045483333	yes
110	581.76	0.075345122	0.048480000	0.048480000	yes
111	616.33	0.083104050	0.051360833	0.051360833	yes
112	649.85	0.091387116	0.054154167	0.054154167	yes
113	680.36	0.099710166	0.056966667	0.056966667	yes
114	723.38	0.113031257	0.060281667	0.060281667	yes
115	763.40	0.127626928	0.063616667	0.063616667	yes
116	804.92	0.145905553	0.067076667	0.067076667	yes
117	850.44	0.171562275	0.070870000	0.070870000	yes
118	892.44	0.204192082	0.074370000	0.074370000	yes
119	935.11	0.255987119	0.077925833	0.077925833	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Age	Tobacco	Using the Monthly conversion Formula of (a): $\{1 - (1-qx)^{(1/12)}\} / \{[1-qx]^{(1/12)}\}$	Using the Monthly conversion Formula of (b): $(1/12) \times qx$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.64	0.000053352	0.000053333	0.000053333	yes
21	0.69	0.000057522	0.000057500	0.000057500	yes
22	0.72	0.000060023	0.000060000	0.000060000	yes
23	0.75	0.000062525	0.000062500	0.000062500	yes
24	0.80	0.000066696	0.000066667	0.000066667	yes
25	0.85	0.000070866	0.000070833	0.000070833	yes
26	0.91	0.000075871	0.000075833	0.000075833	yes
27	0.97	0.000080876	0.000080833	0.000080833	yes
28	1.02	0.000085047	0.000085000	0.000085000	yes
29	1.10	0.000091721	0.000091667	0.000091667	yes
30	1.14	0.000095059	0.000095000	0.000095000	yes
31	1.24	0.000103403	0.000103333	0.000103333	yes
32	1.33	0.000110913	0.000110833	0.000110833	yes
33	1.43	0.000119259	0.000119167	0.000119167	yes
34	1.54	0.000128440	0.000128333	0.000128333	yes
35	1.71	0.000142632	0.000142500	0.000142500	yes
36	1.83	0.000152651	0.000152500	0.000152500	yes
37	2.00	0.000166847	0.000166667	0.000166667	yes
38	2.10	0.000175199	0.000175000	0.000175000	yes
39	2.23	0.000186058	0.000185833	0.000185833	yes
40	2.36	0.000196918	0.000196667	0.000196667	yes
41	2.52	0.000210287	0.000210000	0.000210000	yes
42	2.71	0.000226165	0.000225833	0.000225833	yes
43	2.93	0.000244555	0.000244167	0.000244167	yes
44	3.19	0.000266294	0.000265833	0.000265833	yes
45	3.49	0.000291384	0.000290833	0.000290833	yes
46	3.83	0.000319831	0.000319167	0.000319167	yes
47	4.24	0.000354147	0.000353333	0.000353333	yes
48	4.77	0.000398530	0.000397500	0.000397500	yes
49	5.36	0.000447968	0.000446667	0.000446667	yes
50	5.99	0.000500793	0.000499167	0.000499167	yes
51	6.68	0.000558690	0.000556667	0.000556667	yes
52	7.42	0.000620811	0.000618333	0.000618333	yes
53	8.22	0.000688067	0.000685000	0.000685000	yes
54	9.06	0.000758729	0.000755000	0.000755000	yes
55	9.96	0.000834509	0.000830000	0.000830000	yes
56	10.90	0.000913737	0.000908333	0.000908333	yes
57	11.91	0.000998956	0.000992500	0.000992500	yes
58	12.87	0.001080044	0.001072500	0.001072500	yes
59	13.95	0.001171370	0.001162500	0.001162500	yes
60	15.10	0.001268735	0.001258333	0.001258333	yes
61	16.30	0.001370464	0.001358333	0.001358333	yes
62	17.66	0.001485919	0.001471667	0.001471667	yes
63	19.01	0.001606098	0.001584167	0.001584167	yes
64	20.43	0.001721612	0.001702500	0.001702500	yes
65	21.99	0.001854666	0.001832500	0.001832500	yes
66	23.65	0.001996503	0.001970833	0.001970833	yes
67	25.51	0.002155739	0.002125833	0.002125833	yes
68	27.55	0.002330764	0.002295833	0.002295833	yes
69	29.77	0.002521684	0.002480833	0.002480833	yes

Age	Tobacco	Using the Monthly conversion Formula of (a): $\{1 - (1-qx)^{(1/12)}\} / \{[1-qx]^{(1/12)}\}$	Using the Monthly conversion Formula of (b): $(1/12) \times qx$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	32.24	0.002734662	0.002686667	0.002686667	yes
71	35.07	0.002979406	0.002922500	0.002922500	yes
72	38.19	0.003250133	0.003182500	0.003182500	yes
73	41.55	0.003542751	0.003462500	0.003462500	yes
74	45.22	0.003863639	0.003768333	0.003768333	yes
75	48.92	0.004188306	0.004076667	0.004076667	yes
76	52.76	0.004527115	0.004396667	0.004396667	yes
77	56.86	0.004890297	0.004738333	0.004738333	yes
78	61.26	0.005281961	0.005105000	0.005105000	yes
79	66.02	0.005707916	0.005501667	0.005501667	yes
80	71.10	0.006165109	0.005925000	0.005925000	yes
81	76.32	0.006651958	0.006376667	0.006376667	yes
82	86.12	0.007532898	0.007176667	0.007176667	yes
83	93.64	0.008226881	0.007803333	0.007803333	yes
84	101.70	0.008972659	0.008475000	0.008475000	yes
85	109.74	0.009733879	0.009145000	0.009145000	yes
86	116.31	0.010357350	0.009692500	0.009692500	yes
87	126.92	0.011374882	0.010576667	0.010576667	yes
88	137.41	0.012394161	0.011450833	0.011450833	yes
89	147.89	0.013425967	0.012324167	0.012324167	yes
90	156.17	0.014250942	0.013014167	0.013014167	yes
91	157.45	0.014379257	0.013120833	0.013120833	yes
92	164.63	0.015102959	0.013719167	0.013719167	yes
93	176.49	0.016313264	0.014707500	0.014707500	yes
94	191.73	0.017896517	0.015977500	0.015977500	yes
95	214.97	0.020374223	0.017914167	0.017914167	yes
96	236.91	0.022787362	0.019742500	0.019742500	yes
97	255.95	0.025288393	0.021579167	0.021579167	yes
98	260.01	0.025410702	0.021667500	0.021667500	yes
99	270.77	0.026663107	0.022564167	0.022564167	yes
100	289.27	0.028363940	0.024105833	0.024105833	yes
101	309.03	0.031284287	0.025752500	0.025752500	yes
102	330.78	0.034036631	0.027565000	0.027565000	yes
103	354.11	0.037098772	0.029509167	0.029509167	yes
104	379.41	0.040557943	0.031617500	0.031617500	yes
105	411.32	0.045145432	0.034276667	0.034276667	yes
106	444.03	0.050136419	0.037002500	0.037002500	yes
107	477.53	0.055589075	0.039794167	0.039794167	yes
108	511.24	0.061472373	0.042603333	0.042603333	yes
109	546.35	0.068036905	0.045529167	0.045529167	yes
110	582.26	0.075452322	0.048521667	0.048521667	yes
111	616.78	0.083209980	0.051398333	0.051398333	yes
112	650.25	0.091491077	0.054187500	0.054187500	yes
113	680.72	0.099813443	0.056726667	0.056726667	yes
114	723.69	0.113141266	0.060307500	0.060307500	yes
115	763.66	0.127730252	0.063638333	0.063638333	yes
116	805.12	0.146003803	0.067093333	0.067093333	yes
117	850.59	0.171660245	0.070882500	0.070882500	yes
118	892.54	0.204285425	0.074378333	0.074378333	yes
119	935.16	0.256067801	0.077930000	0.077930000	yes

EXHIBIT #4

Maximum Monthly Cost of Insurance COI rates

Female					
Age	Preferred Tobacco	Using the Monthly conversion Formula of (a): $\frac{\{1 - (1-qx)^{(1/12)}\}}{\{(1-qx)^{(1/12)}\}}$	Using the Monthly conversion Formula of (b): $\frac{\{1 - (1-qx)^{(1/12)}\}}{\{(1/12) \times qx\}}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
20	0.43	0.000035842	0.000035833	0.000035833	yes
21	0.46	0.000038343	0.000038333	0.000038333	yes
22	0.48	0.000040010	0.000040000	0.000040000	yes
23	0.50	0.000041678	0.000041667	0.000041667	yes
24	0.54	0.000045013	0.000045000	0.000045000	yes
25	0.57	0.000047515	0.000047500	0.000047500	yes
26	0.61	0.000050850	0.000050833	0.000050833	yes
27	0.65	0.000054186	0.000054167	0.000054167	yes
28	0.68	0.000056688	0.000056667	0.000056667	yes
29	0.73	0.000060857	0.000060833	0.000060833	yes
30	0.76	0.000063359	0.000063333	0.000063333	yes
31	0.83	0.000069198	0.000069167	0.000069167	yes
32	0.88	0.000073368	0.000073333	0.000073333	yes
33	0.95	0.000079207	0.000079167	0.000079167	yes
34	1.03	0.000085881	0.000085833	0.000085833	yes
35	1.13	0.000094224	0.000094167	0.000094167	yes
36	1.21	0.000100899	0.000100833	0.000100833	yes
37	1.32	0.000110079	0.000110000	0.000110000	yes
38	1.39	0.000115921	0.000115833	0.000115833	yes
39	1.47	0.000122598	0.000122500	0.000122500	yes
40	1.56	0.000130110	0.000130000	0.000130000	yes
41	1.66	0.000138158	0.000138333	0.000138333	yes
42	1.79	0.000149311	0.000149167	0.000149167	yes
43	1.94	0.000161837	0.000161667	0.000161667	yes
44	2.11	0.000176035	0.000175833	0.000175833	yes
45	2.30	0.000191906	0.000191667	0.000191667	yes
46	2.51	0.000209452	0.000209167	0.000209167	yes
47	2.78	0.000232016	0.000231667	0.000231667	yes
48	3.13	0.000261277	0.000260833	0.000260833	yes
49	3.51	0.000293057	0.000292500	0.000292500	yes
50	3.97	0.000331547	0.000330833	0.000330833	yes
51	4.49	0.000375080	0.000374167	0.000374167	yes
52	5.05	0.000421989	0.000420833	0.000420833	yes
53	5.65	0.000472280	0.000470833	0.000470833	yes
54	6.32	0.000528478	0.000526667	0.000526667	yes
55	7.06	0.000590594	0.000588333	0.000588333	yes
56	7.84	0.000656123	0.000653333	0.000653333	yes
57	8.68	0.000726755	0.000723333	0.000723333	yes
58	9.52	0.000797452	0.000793333	0.000793333	yes
59	10.47	0.000877484	0.000872500	0.000872500	yes
60	11.34	0.000950851	0.000945000	0.000945000	yes
61	12.22	0.001025132	0.001018333	0.001018333	yes
62	13.24	0.001111320	0.001103333	0.001103333	yes
63	14.25	0.001196758	0.001187500	0.001187500	yes
64	15.32	0.001287375	0.001276667	0.001276667	yes
65	16.49	0.001386583	0.001374167	0.001374167	yes
66	17.72	0.001491017	0.001476667	0.001476667	yes
67	19.12	0.001610057	0.001593333	0.001593333	yes
68	20.65	0.001740362	0.001720833	0.001720833	yes
69	22.30	0.001881134	0.001858333	0.001858333	yes

Female					
Age	Preferred Tobacco	Using the Monthly conversion Formula of (a): $\frac{\{1 - (1-qx)^{(1/12)}\}}{\{(1-qx)^{(1/12)}\}}$	Using the Monthly conversion Formula of (b): $\frac{\{1 - (1-qx)^{(1/12)}\}}{\{(1/12) \times qx\}}$	Minimum (a,b)	Is the minimum equal to 1/12 factor
70	24.16	0.002040132	0.002013333	0.002013333	yes
71	26.27	0.002220898	0.002189167	0.002189167	yes
72	28.60	0.002421005	0.002383333	0.002383333	yes
73	31.12	0.002638016	0.002593333	0.002593333	yes
74	33.87	0.002875533	0.002822500	0.002822500	yes
75	36.64	0.003115519	0.003053333	0.003053333	yes
76	40.12	0.003418079	0.003343333	0.003343333	yes
77	43.90	0.003748071	0.003658333	0.003658333	yes
78	48.02	0.004109358	0.004001667	0.004001667	yes
79	52.52	0.004505909	0.004376667	0.004376667	yes
80	57.41	0.004939147	0.004784167	0.004784167	yes
81	64.17	0.005542058	0.005347500	0.005347500	yes
82	71.60	0.006210255	0.005966667	0.005966667	yes
83	79.00	0.006881506	0.006583333	0.006583333	yes
84	87.06	0.007619307	0.007255000	0.007255000	yes
85	95.32	0.008382773	0.007943333	0.007943333	yes
86	102.51	0.009095312	0.008542500	0.008542500	yes
87	113.49	0.010059128	0.009457500	0.009457500	yes
88	124.65	0.011156059	0.010387500	0.010387500	yes
89	136.09	0.012265165	0.011340833	0.011340833	yes
90	145.77	0.013216138	0.012147500	0.012147500	yes
91	149.09	0.013544990	0.012424167	0.012424167	yes
92	158.07	0.014441485	0.013172500	0.013172500	yes
93	171.83	0.015835476	0.014319167	0.014319167	yes
94	189.21	0.017632499	0.015767500	0.015767500	yes
95	214.97	0.020374223	0.017914167	0.017914167	yes
96	236.91	0.022787362	0.019742500	0.019742500	yes
97	258.95	0.025288393	0.021579167	0.021579167	yes
98	260.01	0.025410702	0.021667500	0.021667500	yes
99	270.77	0.026663107	0.022564167	0.022564167	yes
100	289.27	0.028863940	0.024105833	0.024105833	yes
101	309.03	0.031284287	0.025752500	0.025752500	yes
102	330.78	0.034036631	0.027565000	0.027565000	yes
103	354.11	0.037098772	0.029509167	0.029509167	yes
104	379.41	0.040557943	0.031617500	0.031617500	yes
105	411.32	0.045145432	0.034276667	0.034276667	yes
106	444.02	0.050134845	0.037001667	0.037001667	yes
107	477.53	0.055589075	0.039794167	0.039794167	yes
108	511.24	0.061472373	0.042603333	0.042603333	yes
109	546.35	0.068036905	0.045529167	0.045529167	yes
110	582.26	0.075452322	0.048521667	0.048521667	yes
111	616.78	0.083299980	0.051398333	0.051398333	yes
112	650.25	0.091491077	0.054187500	0.054187500	yes
113	680.72	0.099813443	0.056726667	0.056726667	yes
114	723.69	0.113141266	0.060307500	0.060307500	yes
115	763.66	0.127730252	0.063638333	0.063638333	yes
116	805.12	0.146003805	0.067093333	0.067093333	yes
117	850.59	0.171660245	0.070882500	0.070882500	yes
118	892.54	0.204285425	0.074378333	0.074378333	yes
119	935.16	0.256067501	0.077930000	0.077930000	yes

EXHIBIT #5

Mortality Mapping

Our Unedwriting Class	2001 CSO Mortality Table
Preferred Plus & Preferred Non-Tobacco	2001 CSO Super Preferred Select & Ultimate ANB - Male/Female Nonsmoker
Standard Plus Non-Tobacco	2001 CSO Preferred Select & Ultimate ANB - Male/Female Nonsmoker
Standard Non-Tobacco	2001 CSO Residual Standard Select & Ultimate ANB - Male/Female Nonsmoker
Preferred Tobacco	2001 CSO Preferred Select & Ultimate ANB - Male/Female Smoker
Standard Tobacco	2001 CSO Residual Standard Select & Ultimate ANB - Male/Female Smoker

EXHIBIT #6B-1

Male Preferred Plus Non-Tobacco

Expense Allowance versus the Maximum Surrender Charge

Issue Age	BNFL Maximum Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Yr Expense	Unamortized Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	14.00	2.90	0.00	14.00	13.96	13.92	13.26	13.83	13.78	13.73	13.68	13.62	13.57	13.50	13.44	13.37	13.30	13.23
21	14.16	3.08	0.00	14.16	14.14	14.10	13.43	14.00	13.95	13.90	13.84	13.78	13.72	13.65	13.59	13.51	13.44	13.36
22	14.37	3.27	0.00	14.37	14.33	14.28	13.61	14.18	14.12	14.07	14.01	13.95	13.88	13.81	13.74	13.66	13.58	13.50
23	14.58	3.45	0.00	14.58	14.53	14.48	13.80	14.37	14.31	14.25	14.19	14.12	14.05	13.97	13.90	13.81	13.73	13.64
24	14.79	3.63	0.00	14.79	14.74	14.68	14.00	14.57	14.51	14.44	14.37	14.30	14.22	14.15	14.08	13.98	13.89	13.79
25	15.01	3.81	0.00	15.01	14.96	14.90	14.21	14.78	14.71	14.64	14.57	14.49	14.41	14.33	14.24	14.15	14.05	13.95
26	15.25	3.99	0.00	15.25	15.19	15.13	14.43	15.00	14.93	14.85	14.77	14.69	14.61	14.52	14.42	14.32	14.22	14.11
27	15.50	4.17	0.00	15.50	15.44	15.37	14.67	15.23	15.16	15.08	14.99	14.90	14.81	14.72	14.61	14.51	14.40	14.29
28	15.76	4.35	0.00	15.76	15.70	15.63	14.91	15.47	15.39	15.31	15.22	15.12	15.03	14.92	14.82	14.70	14.59	14.46
29	16.04	4.53	0.00	16.04	15.97	15.89	15.17	15.73	15.64	15.55	15.46	15.36	15.25	15.14	15.03	14.91	14.78	14.65
30	16.34	4.72	0.00	16.34	16.26	16.18	15.45	16.00	15.91	15.81	15.71	15.60	15.49	15.37	15.25	15.12	14.99	14.85
31	16.65	4.90	0.00	16.65	16.57	16.48	15.74	16.29	16.19	16.09	15.98	15.88	15.74	15.62	15.49	15.35	15.21	15.06
32	16.99	5.08	0.00	16.99	16.90	16.80	16.05	16.60	16.49	16.38	16.26	16.14	16.01	15.88	15.74	15.59	15.44	15.29
33	17.34	5.26	0.00	17.34	17.24	17.14	16.38	16.92	16.81	16.69	16.56	16.43	16.29	16.15	16.00	15.85	15.69	15.52
34	17.71	5.44	0.00	17.71	17.61	17.50	16.73	17.27	17.14	17.01	16.88	16.74	16.59	16.44	16.28	16.12	15.95	15.77
35	18.11	5.62	0.00	18.11	18.00	17.88	17.10	17.63	17.50	17.36	17.21	17.06	16.91	16.74	16.57	16.40	16.22	16.02
36	18.53	5.80	0.00	18.53	18.41	18.28	17.49	18.01	17.87	17.72	17.57	17.41	17.24	17.06	16.88	16.69	16.50	16.29
37	18.97	6.07	0.00	18.97	18.84	18.71	17.90	18.42	18.27	18.11	17.94	17.77	17.59	17.40	17.21	17.00	16.79	16.57
38	19.44	6.44	0.00	19.44	19.31	19.18	18.34	18.85	18.68	18.51	18.33	18.15	17.96	17.75	17.55	17.33	17.10	16.87
39	19.94	6.73	0.00	19.94	19.79	19.64	18.80	19.30	19.12	18.94	18.75	18.55	18.34	18.13	17.90	17.67	17.42	17.17
40	20.47	6.99	0.00	20.47	20.31	20.14	19.29	19.78	19.59	19.39	19.19	18.97	18.75	18.51	18.27	18.02	17.76	17.49
41	21.03	7.27	0.00	21.03	20.86	20.67	19.81	20.29	20.08	19.87	19.65	19.41	19.17	18.92	18.66	18.39	18.12	17.83
42	21.63	7.55	0.00	21.63	21.44	21.24	20.37	20.82	20.60	20.37	20.13	19.88	19.62	19.35	19.07	18.78	18.49	18.19
43	22.25	7.85	0.00	22.25	22.05	21.84	20.95	21.39	21.15	20.90	20.64	20.37	20.09	19.80	19.50	19.19	18.88	18.56
44	22.92	8.18	0.00	22.92	22.70	22.47	21.58	22.01	21.72	21.45	21.17	20.88	20.58	20.27	19.95	19.62	19.29	18.94
45	23.63	8.49	0.00	23.63	23.39	23.14	22.22	22.61	22.33	22.04	21.74	21.42	21.10	20.77	20.43	20.08	19.72	19.35
46	24.37	8.84	0.00	24.37	24.11	23.85	22.91	23.27	22.97	22.65	22.33	21.99	21.64	21.29	20.92	20.55	20.17	19.77
47	25.17	9.22	0.00	25.17	24.89	24.59	23.64	23.97	23.64	23.30	22.95	22.59	22.22	21.84	21.45	21.05	20.64	20.22
48	26.01	9.62	0.00	26.01	25.70	25.38	24.42	24.71	24.35	23.98	23.61	23.22	22.82	22.42	22.00	21.57	21.13	20.68
49	26.91	10.06	0.00	26.91	26.58	26.23	25.25	25.50	25.11	24.72	24.31	23.89	23.47	23.03	22.58	22.12	21.65	21.17
50	27.87	10.53	0.00	27.87	27.51	27.13	26.13	26.33	25.92	25.49	25.06	24.61	24.15	23.68	23.20	22.70	22.20	21.68
51	28.90	11.04	0.00	28.90	28.50	28.06	27.04	27.23	26.78	26.32	25.86	25.37	24.88	24.37	23.85	23.32	22.78	22.23
52	29.99	11.59	0.00	29.99	29.56	29.11	28.08	28.26	27.79	27.31	26.83	26.33	25.82	25.29	24.74	24.19	23.62	23.04
53	31.15	12.18	0.00	31.15	30.68	30.20	29.15	29.29	28.80	28.30	27.79	27.27	26.74	26.19	25.62	25.05	24.46	23.86
54	32.39	12.81	0.00	32.39	31.88	31.36	30.28	30.27	29.71	29.19	28.65	28.10	27.55	26.97	26.38	25.77	25.14	24.50
55	33.70	13.50	0.00	33.70	33.15	32.58	31.49	31.40	30.79	30.18	29.52	28.86	28.19	27.51	26.82	26.11	25.38	24.64
56	35.09	14.22	0.00	35.09	34.49	33.83	32.77	32.60	31.93	31.25	30.55	29.85	29.12	28.39	27.64	26.87	26.09	25.28
57	36.56	15.00	0.00	36.56	35.91	35.24	34.12	33.85	33.13	32.39	31.64	30.88	30.10	29.30	28.49	27.65	26.80	25.93
58	38.13	15.83	0.00	38.13	37.41	36.69	35.54	35.17	34.39	33.59	32.78	31.95	31.11	30.24	29.36	28.45	27.52	26.58
59	39.79	16.71	0.00	39.79	38.91	38.22	37.06	36.57	35.72	34.88	33.98	33.08	32.16	31.22	30.28	29.27	28.26	27.25
60	41.56	17.65	0.00	41.56	40.72	39.85	38.68	38.06	37.14	36.20	35.24	34.27	33.26	32.23	31.18	30.11	29.03	27.93
61	43.46	18.65	0.00	43.46	42.54	41.50	40.41	39.85	38.85	37.82	36.78	35.71	34.61	33.49	32.34	31.16	29.97	28.85
62	45.49	19.71	0.00	45.49	44.46	43.45	42.26	41.33	40.24	39.12	37.98	36.80	35.60	34.38	33.14	31.89	30.61	29.32
63	47.66	20.84	0.00	47.66	46.55	45.43	44.23	43.11	41.92	40.79	39.63	38.45	37.23	35.98	34.71	33.41	32.09	30.72
64	49.96	22.04	0.00	49.96	48.75	47.53	46.32	44.98	43.67	42.32	40.94	39.53	38.11	36.75	35.35	33.93	32.49	31.03
65	52.42	23.33	0.00	52.42	51.10	49.75	48.55	46.95	45.50	44.02	42.51	40.97	39.42	37.85	36.25	34.64	33.05	31.46
66	55.06	24.70	0.00	55.06	53.61	52.12	50.93	49.03	47.43	45.80	44.15	42.48	40.78	39.06	37.33	35.61	33.90	32.22
67	57.90	26.18	0.00	57.90	56.29	54.64	53.48	51.23	49.47	47.68	45.88	44.05	42.18	40.32	38.46	36.62	34.81	33.03
68	60.90	27.78	0.00	60.90	58.24	56.44	55.33	52.73	50.83	48.80	46.95	44.98	42.98	40.99	39.03	37.10	35.21	33.27
69	64.00	29.47	0.00	64.00	60.54	58.55	57.24	54.24	52.36	49.36	47.32	45.27	43.23	41.21	39.22	37.27	35.37	33.43
70	67.20	31.33	0.00	67.20	63.04	60.85	59.54	56.14	53.98	49.91	47.80	45.66	43.58	41.49	39.44	37.43	35.47	33.51
71	70.50	33.35	0.00	70.50	65.64	63.25	61.85	58.05	55.59	49.41	47.22	45.04	42.89	40.77	38.69	36.67	34.70	33.63
72	73.90	35.57	0.00	73.90	68.44	65.84	64.24	59.94	57.17	48.80	46.55	44.41	42.22	40.06	37.97	35.93	33.95	32.87
73	77.40	37.99	0.00	77.40	71.44	68.64	66.84	62.14	59.07	48.39	46.07	43.79	41.56	39.39	37.27	35.22	33.23	32.10
74	80.90	40.67	0.00	80.90	74.60	71.60	69.60	64.50	61.17	49.48	47.09	44.74	42.43	40.16	38.03	36.00	34.00	32.88
75	84.50	43.53	0.00	84.50	77.92	74.72	72.42	66.92	63.27	51.19	48.74	46.33	43.96	41.63	39.45	37.50	35.60	33.60
76	88.20	46.57	0.00	88.20	81.40	77.80	75.20	69.30	65.37	52.91	50.39	47.91	45.57	43.27	41.05	39.20	37.40	35.60
77	91.90	49.80	0.00	91.90	85.00	81.20	78.40	72.10	67.80	54.91	52.31	49.84	47.51	45.21	43.00	41.20	39.50	37.80
78	95.70	53.20	0.00	95.70	88.80	84.80	81.80	75.10	70.50	57.11	54.43	52.00	49.71	47.43	45.25	43.50	41.80	39.90
79	99.60	56.80	0.00	99.60	92.80	88.60	85.40	78.30	73.40	59.51	56.75	54.35	52.07	49.81	47.65	45.55	43.90	42.10
80	103.60	60.60	0.00	103.60	97.00	92.60	89.20	81.70	76.50	62.11	59.27	56.80	54.53	52.27	50.15	48.10	46.10	44.10
81	107.70	64.60	0.00	107.70	101.40	96.80	93.20	85.30	80.00	64.11	61.19	58.65	56.39	54.17	52.10	50.10	48.20	46.30
82	111.90	68.80	0.00	111.90	106.00	101.20	97.40	89.10	83.60	67.11	64.11	61						

Male Preferred Non-Tobacco -
Expense Allowance versus the Maximum Surrender Charge

Issue Age	SMPL Maximum Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Yr Expense	Unamortized Excess 1st Yr Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	14.00	3.28	0.00	14.00	13.98	13.92	13.28	13.83	13.78	13.73	13.68	13.62	13.57	13.50	13.44	13.37	13.30	13.23
21	14.18	3.47	0.00	14.18	14.14	14.10	13.43	14.00	13.95	13.90	13.84	13.78	13.72	13.65	13.59	13.51	13.44	13.36
22	14.37	3.67	0.00	14.37	14.33	14.28	13.61	14.16	14.12	14.07	14.01	13.95	13.88	13.81	13.74	13.66	13.58	13.50
23	14.56	3.87	0.00	14.56	14.53	14.48	13.80	14.37	14.31	14.25	14.19	14.12	14.05	13.97	13.90	13.81	13.73	13.64
24	14.79	4.07	0.00	14.79	14.74	14.68	14.00	14.57	14.51	14.44	14.37	14.30	14.22	14.15	14.08	13.98	13.89	13.79
25	15.01	4.27	0.00	15.01	14.96	14.90	14.21	14.78	14.71	14.64	14.57	14.49	14.41	14.33	14.24	14.15	14.05	13.95
26	15.25	4.47	0.00	15.25	15.19	15.13	14.43	15.00	14.93	14.85	14.77	14.69	14.61	14.52	14.42	14.32	14.22	14.11
27	15.50	4.67	0.00	15.50	15.44	15.37	14.67	15.23	15.16	15.08	14.99	14.90	14.81	14.72	14.61	14.51	14.40	14.29
28	15.76	4.87	0.00	15.76	15.70	15.63	14.91	15.47	15.39	15.31	15.22	15.12	15.03	14.92	14.82	14.70	14.59	14.46
29	16.04	5.07	0.00	16.04	15.97	15.89	15.17	15.73	15.64	15.55	15.46	15.36	15.25	15.14	15.03	14.91	14.78	14.65
30	16.34	5.27	0.00	16.34	16.26	16.18	15.45	16.00	15.91	15.81	15.71	15.60	15.49	15.37	15.25	15.12	14.99	14.85
31	16.65	5.47	0.00	16.65	16.57	16.48	15.74	16.29	16.19	16.09	15.98	15.86	15.74	15.62	15.49	15.35	15.21	15.06
32	16.99	5.67	0.00	16.99	16.90	16.80	16.05	16.60	16.49	16.38	16.26	16.14	16.01	15.88	15.74	15.59	15.44	15.29
33	17.34	5.86	0.00	17.34	17.24	17.14	16.38	16.92	16.81	16.69	16.56	16.43	16.29	16.15	16.00	15.85	15.69	15.52
34	17.71	6.06	0.00	17.71	17.61	17.50	16.73	17.27	17.14	17.01	16.88	16.74	16.59	16.44	16.28	16.12	15.95	15.77
35	18.11	6.26	0.00	18.11	18.00	17.88	17.10	17.63	17.50	17.36	17.21	17.06	16.91	16.74	16.57	16.40	16.22	16.02
36	18.53	6.47	0.00	18.53	18.41	18.28	17.49	18.01	17.87	17.72	17.57	17.41	17.24	17.06	16.89	16.69	16.50	16.29
37	18.97	6.68	0.00	18.97	18.84	18.71	17.90	18.42	18.27	18.11	17.94	17.77	17.59	17.40	17.21	17.00	16.79	16.57
38	19.44	6.90	0.00	19.44	19.31	19.18	18.34	18.85	18.68	18.51	18.33	18.15	17.96	17.75	17.55	17.33	17.10	16.87
39	19.94	7.13	0.00	19.94	19.79	19.64	18.80	19.30	19.12	18.94	18.75	18.55	18.34	18.13	17.90	17.67	17.42	17.17
40	20.47	7.37	0.00	20.47	20.31	20.14	19.29	19.78	19.59	19.39	19.19	18.97	18.75	18.51	18.27	18.02	17.76	17.49
41	21.03	7.62	0.00	21.03	20.86	20.67	19.81	20.29	20.08	19.87	19.65	19.41	19.17	18.92	18.66	18.39	18.12	17.83
42	21.63	7.88	0.00	21.63	21.44	21.24	20.37	20.82	20.60	20.37	20.13	19.88	19.62	19.35	19.07	18.78	18.49	18.19
43	22.25	8.15	0.00	22.25	22.05	21.84	20.95	21.39	21.15	20.90	20.64	20.37	20.09	19.80	19.50	19.19	18.88	18.56
44	22.92	8.43	0.00	22.92	22.70	22.47	21.56	21.98	21.72	21.45	21.17	20.88	20.58	20.27	19.95	19.62	19.29	18.94
45	23.63	8.72	0.00	23.63	23.39	23.14	22.22	22.61	22.33	22.04	21.74	21.42	21.10	20.77	20.43	20.08	19.72	19.35
46	24.37	9.01	0.00	24.37	24.11	23.85	22.91	23.27	22.97	22.65	22.33	21.99	21.64	21.29	20.92	20.55	20.17	19.77
47	25.17	9.31	0.00	25.17	24.89	24.59	23.64	23.97	23.64	23.30	22.95	22.59	22.22	21.84	21.45	21.05	20.64	20.22
48	26.01	9.62	0.00	26.01	25.70	25.38	24.42	24.71	24.35	23.98	23.61	23.22	22.82	22.42	22.00	21.57	21.13	20.68
49	26.91	9.94	0.00	26.91	26.58	26.23	25.25	25.50	25.11	24.72	24.31	23.89	23.47	23.03	22.58	22.12	21.65	21.17
50	27.87	10.28	0.00	27.87	27.51	27.13	26.13	26.33	25.92	25.49	25.06	24.61	24.15	23.68	23.20	22.70	22.20	21.68
51	28.90	10.63	0.00	28.90	28.50	28.09	27.08	27.23	26.78	26.32	25.86	25.37	24.88	24.37	23.85	23.32	22.78	22.23
52	29.99	11.00	0.00	29.99	29.56	29.11	28.08	28.18	27.70	27.21	26.70	26.18	25.65	25.10	24.54	23.97	23.39	22.80
53	31.15	11.39	0.00	31.15	30.68	30.20	29.15	29.20	28.68	28.14	27.59	27.03	26.45	25.86	25.26	24.65	24.03	23.40
54	32.39	11.80	0.00	32.39	31.86	31.36	30.28	30.27	29.71	29.13	28.53	27.92	27.30	26.67	26.02	25.37	24.70	24.01
55	33.70	12.23	0.00	33.70	33.15	32.56	31.49	31.40	30.79	30.18	29.55	28.92	28.28	27.61	26.92	26.21	25.48	24.74
56	35.09	12.68	0.00	35.09	34.49	33.88	32.77	32.60	31.93	31.25	30.55	29.85	29.12	28.36	27.64	26.87	26.09	25.28
57	36.56	13.15	0.00	36.56	35.91	35.24	34.12	33.85	33.13	32.39	31.64	30.88	30.10	29.30	28.49	27.65	26.80	25.93
58	38.13	13.64	0.00	38.13	37.41	36.69	35.54	35.17	34.39	33.59	32.76	31.95	31.11	30.24	29.36	28.45	27.52	26.58
59	39.79	14.15	0.00	39.79	39.01	38.22	37.06	36.57	35.72	34.86	33.98	33.08	32.16	31.22	30.26	29.27	28.26	27.25
60	41.56	14.68	0.00	41.56	40.72	39.85	38.68	38.06	37.14	36.20	35.24	34.27	33.28	32.23	31.18	30.11	29.03	27.93
61	43.46	15.23	0.00	43.46	42.54	41.59	40.41	39.65	38.65	37.62	36.58	35.51	34.41	33.29	32.14	30.99	29.81	28.62
62	45.49	15.80	0.00	45.49	44.45	43.45	42.26	41.33	40.24	39.12	37.96	36.80	35.60	34.38	33.14	31.90	30.61	29.32
63	47.66	16.40	0.00	47.66	46.55	45.43	44.23	43.11	41.92	40.69	39.43	38.15	36.83	35.51	34.16	32.80	31.41	30.02
64	49.96	17.03	0.00	49.96	48.75	47.53	46.32	44.98	43.67	42.32	40.94	39.55	38.11	36.66	35.20	33.71	32.22	30.73
65	52.42	17.69	0.00	52.42	51.10	49.75	48.55	46.95	45.50	44.02	42.51	40.97	39.42	37.85	36.25	34.64	33.05	31.46
66	55.06	18.38	0.00	55.06	53.81	52.12	50.93	49.03	47.43	45.80	44.15	42.48	40.78	39.06	37.33	35.51	33.70	32.22
67	57.90	19.10	0.00	57.90	56.29	54.84	53.48	51.23	49.47	47.68	45.88	44.05	42.18	40.32	38.48	36.62	34.81	33.03
68	60.90	19.85	0.00	60.90	58.24	56.44	55.33	52.73	50.83	48.90	46.95	44.98	42.98	40.99	38.93	36.87	34.77	32.57
69	64.00	20.63	0.00	64.00	58.14	56.25	55.24	52.36	50.38	48.38	46.32	44.27	42.23	40.21	38.22	36.22	34.27	32.53
70	67.00	21.44	0.00	67.00	58.04	56.05	55.14	51.95	49.91	47.80	45.68	43.58	41.49	39.44	37.43	35.47	33.57	31.71
71	70.00	22.28	0.00	70.00	57.94	55.85	55.04	51.59	49.41	47.22	45.04	42.82	40.77	38.69	36.67	34.70	32.78	30.93
72	73.00	23.15	0.00	73.00	57.84	55.65	54.95	51.17	48.90	46.65	44.41	42.22	40.06	37.97	35.93	33.95	32.03	30.19
73	76.00	24.06	0.00	76.00	57.73	55.42	54.84	50.73	48.39	46.07	43.79	41.58	39.39	37.27	35.22	33.23	31.32	29.50
74	79.00	24.99	0.00	79.00	57.60	55.17	54.72	50.29	47.68	45.52	43.20	40.94	38.74	36.60	34.53	32.55	30.66	28.88
75	82.00	25.94	0.00	82.00	57.46	54.92	54.59	49.88	47.41	44.99	42.64	40.35	38.13	35.97	33.90	31.94	30.08	28.35
76	85.00	26.91	0.00	85.00	57.35	54.70	54.48	49.50	46.98	44.55	42.13	39.81	37.56	35.40	33.35	31.41	29.60	27.92
77	88.00	27.90	0.00	88.00	57.23	54.49	54.37	49.15	46.59	44.08	41.65	39.30	37.04	34.89	32.87	30.97	29.22	27.60
78	91.00	28.91	0.00	91.00	57.13	54.30	54.27	48.84	46.22	43.67	41.20	38.63	36.58	34.48	32.47	30.53	28.94	27.36
79	94.00	29.94	0.00	94.00	57.03	54.12	54.18	48.54	45.86	43.27	40.78	38.42	36.19	34.10	32.17	30.20	28.73	27.19
80	97.00	31.00	0.00	97.00	56.94	53.97	54.09	48.25	45.52	42.91	40.42	38.07	35.86	33.85	31.98	30.23	28.60	27.11
81	100.00	32.13	0.00	100.00	56.87	53.81	54.02	47.97	45.21	42.59	40.12	37.81	35.66	33.69	31.85	30.14	28.57	27.17
82	103.00	33.28	0.00	103.00	56.78	53.64	53.94	47.70	44.94	42.33	39.89	37.63	35.55	33.61	31.60			

EXHIBIT #6B-1

Male Standard Plus Non-Tobacco

Expense Allowance versus the Maximum Surrender Charge

Age	BNFL Maximum Expense 1st Yr Allowance	Gross Premiums	Actual Expense 1st Yr Expense	Unamortized Expense 1st Yr Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	14.41	3.46	0.00	14.41	14.30	14.32	13.65	14.22	14.17	14.11	14.06	14.00	13.93	13.87	13.80	13.72	13.65	13.58
21	14.60	3.67	0.00	14.60	14.55	14.51	13.83	14.40	14.35	14.29	14.23	14.16	14.09	14.02	13.95	13.87	13.79	13.70
22	14.80	3.89	0.00	14.80	14.76	14.70	14.02	14.59	14.53	14.47	14.40	14.34	14.26	14.19	14.11	14.02	13.94	13.85
23	15.02	4.10	0.00	15.02	14.97	14.91	14.22	14.79	14.73	14.66	14.59	14.52	14.44	14.36	14.28	14.19	14.09	14.00
24	15.25	4.32	0.00	15.25	15.19	15.13	14.43	15.01	14.94	14.87	14.79	14.71	14.63	14.54	14.45	14.36	14.26	14.15
25	15.49	4.53	0.00	15.49	15.43	15.36	14.66	15.23	15.16	15.08	15.00	14.92	14.83	14.74	14.64	14.54	14.43	14.32
26	15.74	4.74	0.00	15.74	15.68	15.61	14.90	15.47	15.39	15.31	15.22	15.13	15.04	14.94	14.83	14.73	14.61	14.49
27	16.01	4.96	0.00	16.01	15.94	15.87	15.14	15.71	15.63	15.54	15.45	15.35	15.25	15.15	15.04	14.92	14.80	14.68
28	16.29	5.17	0.00	16.29	16.22	16.14	15.41	15.87	15.80	15.70	15.60	15.50	15.40	15.30	15.19	15.07	14.94	14.81
29	16.59	5.39	0.00	16.59	16.51	16.43	15.68	16.25	16.15	16.05	15.94	15.83	15.72	15.60	15.47	15.34	15.21	15.08
30	16.91	5.60	0.00	16.91	16.82	16.73	15.98	16.54	16.43	16.33	16.21	16.10	15.97	15.84	15.71	15.57	15.43	15.28
31	17.24	5.82	0.00	17.24	17.15	17.05	16.29	16.85	16.74	16.62	16.50	16.37	16.24	16.10	15.96	15.81	15.66	15.50
32	17.60	6.03	0.00	17.60	17.50	17.40	16.63	17.17	17.06	16.93	16.80	16.67	16.53	16.38	16.23	16.07	15.91	15.74
33	17.98	6.24	0.00	17.98	17.87	17.76	16.98	17.52	17.40	17.26	17.12	16.98	16.83	16.67	16.51	16.34	16.17	15.99
34	18.38	6.46	0.00	18.38	18.27	18.15	17.35	17.89	17.75	17.61	17.46	17.31	17.15	16.98	16.81	16.63	16.44	16.25
35	18.81	6.67	0.00	18.81	18.69	18.56	17.75	18.28	18.13	17.98	17.82	17.66	17.48	17.30	17.12	16.93	16.73	16.52
36	19.26	6.88	0.00	19.26	19.13	18.99	18.17	18.69	18.54	18.37	18.20	18.02	17.84	17.65	17.45	17.25	17.03	16.81
37	19.74	7.27	0.00	19.74	19.60	19.45	18.62	19.13	18.96	18.78	18.60	18.41	18.21	18.01	17.80	17.58	17.35	17.11
38	20.25	7.58	0.00	20.25	20.09	19.93	19.09	19.59	19.41	19.22	19.02	18.82	18.61	18.39	18.16	17.93	17.68	17.42
39	20.79	7.92	0.00	20.79	20.62	20.45	19.59	20.08	19.88	19.68	19.47	19.25	19.02	18.79	18.54	18.29	18.02	17.75
40	21.36	8.27	0.00	21.36	21.18	20.99	20.12	20.59	20.38	20.16	19.94	19.70	19.46	19.21	18.94	18.67	18.39	18.10
41	21.96	8.64	0.00	21.96	21.77	21.58	20.69	21.14	20.91	20.68	20.43	20.18	19.92	19.64	19.36	19.07	18.77	18.46
42	22.60	9.03	0.00	22.60	22.39	22.17	21.27	21.71	21.47	21.22	20.95	20.68	20.40	20.10	19.80	19.49	19.16	18.83
43	23.28	9.44	0.00	23.28	23.05	22.82	21.90	22.32	22.06	21.78	21.50	21.20	20.90	20.58	20.26	19.92	19.58	19.23
44	23.99	9.86	0.00	23.99	23.75	23.50	22.56	22.96	22.68	22.38	22.07	21.75	21.43	21.09	20.74	20.38	20.02	19.64
45	24.75	10.34	0.00	24.75	24.49	24.21	23.26	23.63	23.32	23.00	22.67	22.33	21.98	21.61	21.24	20.86	20.47	20.07
46	25.55	10.82	0.00	25.55	25.27	24.97	24.00	24.34	24.01	23.66	23.30	22.93	22.55	22.16	21.77	21.36	20.94	20.52
47	26.40	11.34	0.00	26.40	26.09	25.77	24.79	25.08	24.72	24.35	23.96	23.57	23.16	22.75	22.32	21.89	21.44	20.98
48	27.30	11.89	0.00	27.30	26.96	26.61	25.62	25.87	25.48	25.07	24.66	24.24	23.80	23.36	22.90	22.43	21.95	21.46
49	28.27	12.48	0.00	28.27	27.90	27.51	26.50	26.71	26.28	25.85	25.41	24.95	24.48	24.01	23.52	23.01	22.50	21.98
50	29.29	13.10	0.00	29.29	28.89	28.47	27.45	27.62	27.14	26.68	26.20	25.71	25.21	24.69	24.16	23.63	23.08	22.52
51	30.39	13.77	0.00	30.39	29.95	29.50	28.46	28.55	28.05	27.56	27.05	26.52	25.97	25.42	24.85	24.27	23.69	23.10
52	31.56	14.47	0.00	31.56	31.06	30.59	29.53	29.57	29.04	28.50	27.94	27.37	26.79	26.19	25.58	24.96	24.34	23.70
53	32.81	15.23	0.00	32.81	32.29	31.75	30.67	30.65	30.08	29.49	28.89	28.27	27.64	27.00	26.35	25.69	25.02	24.34
54	34.13	16.04	0.00	34.13	33.57	32.98	31.89	31.79	31.17	30.54	29.88	29.22	28.54	27.85	27.15	26.45	25.73	24.99
55	35.54	16.91	0.00	35.54	34.93	34.30	33.18	33.00	32.33	31.64	30.93	30.21	29.49	28.75	28.00	27.24	26.48	25.67
56	37.03	17.83	0.00	37.03	36.30	35.68	34.54	34.27	33.54	32.79	32.05	31.26	30.48	29.68	28.87	28.06	27.21	26.35
57	38.60	18.83	0.00	38.60	37.88	37.14	35.99	35.61	34.81	34.00	33.16	32.35	31.51	30.65	29.78	28.89	27.97	27.04
58	40.28	19.89	0.00	40.28	39.49	38.69	37.52	37.01	36.15	35.28	34.40	33.50	32.59	31.66	30.71	29.74	28.75	27.75
59	42.07	21.04	0.00	42.07	41.21	40.33	39.15	38.51	37.58	36.64	35.69	34.72	33.73	32.72	31.68	30.63	29.56	28.48
60	43.98	22.27	0.00	43.98	43.04	42.08	40.89	40.11	39.11	38.09	37.05	35.99	34.91	33.81	32.69	31.55	30.40	29.25
61	46.02	23.60	0.00	46.02	45.00	43.95	42.75	41.82	40.73	39.62	38.49	37.34	36.18	34.96	33.73	32.51	31.27	30.02
62	48.21	25.07	0.00	48.21	47.00	45.95	44.73	43.84	42.65	41.24	40.00	38.74	37.45	36.14	34.83	33.51	32.17	30.82
63	50.53	26.56	0.00	50.53	48.31	47.18	46.05	45.05	44.25	42.92	41.57	40.19	38.78	37.37	35.95	34.52	33.08	31.63
64	53.00	28.22	0.00	53.00	51.67	50.32	49.09	47.98	46.13	44.67	43.19	41.68	40.17	38.64	37.10	35.55	33.99	32.45
65	55.53	30.02	0.00	55.53	54.18	52.71	51.47	49.97	48.10	46.50	44.87	43.24	41.60	39.94	38.27	36.60	34.93	33.29
66	58.14	31.93	0.00	58.14	56.85	55.23	54.01	51.88	50.16	48.40	46.65	44.87	43.09	41.28	39.48	37.68	35.90	34.18
67	60.80	34.06	0.00	60.80	59.78	58.04	56.57	54.03	51.99	49.23	47.36	45.47	43.57	41.66	39.77	37.89	36.06	34.26
68	63.60	36.32	0.00	63.60	62.80	60.90	59.29	56.29	53.87	50.87	48.81	46.85	44.89	42.94	40.91	38.91	36.91	34.87
69	66.60	38.77	0.00	66.60	66.10	64.07	62.20	58.74	55.78	52.24	49.28	46.24	43.21	41.20	39.16	37.16	35.16	33.10
70	69.80	41.43	0.00	69.80	68.81	66.66	64.51	60.50	57.17	53.24	49.74	46.58	43.50	41.45	39.35	37.31	35.28	33.21
71	73.20	44.31	0.00	73.20	71.90	69.63	67.26	62.80	58.99	54.50	50.40	46.60	43.40	41.30	39.15	37.05	34.95	32.85
72	76.80	47.44	0.00	76.80	75.42	73.03	70.46	65.50	61.20	56.30	51.70	47.30	43.00	40.80	38.60	36.40	34.20	32.00
73	80.60	50.83	0.00	80.60	79.15	76.54	73.77	68.40	63.70	58.40	53.40	48.60	44.00	41.70	39.40	37.10	34.80	32.50
74	84.60	54.50	0.00	84.60	83.01	80.29	77.36	71.50	66.40	60.80	55.40	50.10	44.90	40.40	37.90	35.50	33.10	30.70
75	88.80	58.49	0.00	88.80	87.07	84.24	81.11	74.80	69.40	63.50	57.80	52.10	46.50	41.80	39.10	36.60	34.10	31.60
76	93.20	62.82	0.00	93.20	91.38	88.44	85.21	78.50	72.80	66.50	60.40	54.30	48.40	43.50	38.70	35.80	33.20	30.70
77	97.80	67.52	0.00	97.80	95.87	92.82	89.49	82.40	76.40	69.80	63.40	57.00	50.70	45.50	40.40	37.40	34.80	32.30
78	102.60	72.61	0.00	102.60	100.57	97.41	93.89	86.40	80.10	73.20	66.40	59.60	52.90	47.40	42.10	38.80	36.00	33.50
79	107.60	78.14	0.00	107.60	105.36	102.00	98.29	90.40	83.80	76.50	69.30	62.10	55.00	49.10	43.50	38.80	36.00	33.50
80	112.80	84.14	0.00	112.80	111.14	107.51	103.51	95.20	88.20	80.50	72.90	65.30	57.80	51.40	45.50	40.00	35.00	32.50
81	118.20	90.65	0.00	118.20	117.00	113.16	108.80	100.10	92.80	84.80	76.80	68.80	60.80	53.90	47.00	41.00	35.00	32.50
82	123.80	97.71	0.00	123.80	122.36	118.31	113.60	104.40	96.80									

EXHIBIT #6B-1

Male Standard Non-Tobacco -
Expense Allowance versus the Maximum Surrender Charge

Issue Age	SNFL Maximum Excess 1st Yr Expense Allowance	Over Premium	Actual Excess 1st Yr Expense	Unamortized Excess 1st Yr Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	15.32	3.80	0.00	15.32	15.27	15.22	14.51	15.10	15.04	14.97	14.90	14.83	14.76	14.68	14.50	14.50	14.41	14.32
21	15.54	4.04	0.00	15.54	15.49	15.43	14.71	15.30	15.24	15.17	15.09	15.02	14.94	14.85	14.76	14.67	14.57	14.47
22	15.77	4.28	0.00	15.77	15.72	15.65	14.93	15.52	15.45	15.38	15.30	15.21	15.13	15.04	14.94	14.84	14.73	14.62
23	16.02	4.52	0.00	16.02	15.96	15.89	15.16	15.75	15.67	15.59	15.51	15.42	15.33	15.23	15.13	15.02	14.91	14.79
24	16.28	4.76	0.00	16.28	16.21	16.14	15.40	15.99	15.91	15.82	15.73	15.64	15.54	15.43	15.32	15.21	15.09	14.97
25	16.56	5.00	0.00	16.56	16.48	16.41	15.66	16.25	16.16	16.07	15.97	15.87	15.76	15.65	15.53	15.41	15.28	15.15
26	16.85	5.24	0.00	16.85	16.77	16.69	15.93	16.51	16.42	16.32	16.22	16.11	15.99	15.87	15.75	15.62	15.48	15.34
27	17.15	5.48	0.00	17.15	17.07	16.98	16.22	16.80	16.69	16.59	16.48	16.36	16.24	16.11	15.98	15.84	15.69	15.54
28	17.47	5.72	0.00	17.47	17.38	17.29	16.51	17.09	16.98	16.86	16.74	16.62	16.49	16.35	16.21	16.06	15.91	15.75
29	17.81	5.96	0.00	17.81	17.72	17.62	16.83	17.40	17.28	17.15	17.03	16.90	16.76	16.61	16.46	16.30	16.14	15.97
30	18.18	6.20	0.00	18.18	18.07	17.96	17.17	17.73	17.60	17.47	17.33	17.19	17.04	16.89	16.72	16.56	16.38	16.20
31	18.57	6.44	0.00	18.57	18.45	18.33	17.53	18.08	17.95	17.81	17.66	17.50	17.35	17.18	17.01	16.83	16.65	16.46
32	18.98	6.67	0.00	18.98	18.86	18.73	17.91	18.46	18.31	18.16	18.00	17.84	17.67	17.49	17.31	17.12	16.92	16.72
33	19.42	6.91	0.00	19.42	19.29	19.15	18.32	18.86	18.70	18.54	18.37	18.20	18.01	17.82	17.63	17.43	17.22	17.01
34	19.89	7.15	0.00	19.89	19.75	19.60	18.76	19.28	19.12	18.94	18.76	18.57	18.38	18.18	17.97	17.76	17.54	17.31
35	20.38	7.39	0.00	20.38	20.23	20.07	19.22	19.73	19.55	19.37	19.17	18.97	18.76	18.55	18.33	18.10	17.87	17.62
36	20.91	7.73	0.00	20.91	20.75	20.57	19.71	20.21	20.02	19.82	19.61	19.39	19.17	18.95	18.71	18.47	18.21	17.95
37	21.47	8.07	0.00	21.47	21.29	21.11	20.25	20.71	20.51	20.29	20.07	19.84	19.61	19.36	19.11	18.85	18.58	18.29
38	22.06	8.40	0.00	22.06	21.87	21.67	20.78	21.25	21.03	20.80	20.56	20.31	20.06	19.80	19.53	19.25	18.96	18.65
39	22.68	8.74	0.00	22.68	22.48	22.27	21.36	21.81	21.57	21.33	21.07	20.81	20.54	20.26	19.97	19.67	19.35	19.03
40	23.35	9.08	0.00	23.35	23.13	22.90	21.97	22.41	22.15	21.89	21.62	21.34	21.05	20.74	20.43	20.10	19.77	19.42
41	24.06	9.42	0.00	24.06	23.81	23.57	22.62	23.04	22.77	22.48	22.19	21.89	21.57	21.25	20.91	20.58	20.20	19.83
42	24.80	9.76	0.00	24.80	24.54	24.27	23.31	23.71	23.41	23.11	22.79	22.47	22.12	21.77	21.41	21.03	20.65	20.26
43	25.58	10.15	0.00	25.58	25.31	25.02	24.04	24.41	24.10	23.77	23.42	23.07	22.70	22.32	21.93	21.53	21.12	20.71
44	26.42	10.55	0.00	26.42	26.12	25.81	24.81	25.15	24.81	24.45	24.08	23.70	23.30	22.89	22.48	22.05	21.62	21.17
45	27.30	10.97	0.00	27.30	26.97	26.64	25.62	25.93	25.56	25.17	24.77	24.35	23.93	23.49	23.05	22.59	22.13	21.65
46	28.22	11.42	0.00	28.22	27.87	27.51	26.48	26.74	26.33	25.91	25.48	25.03	24.58	24.11	23.64	23.15	22.65	22.14
47	29.20	11.91	0.00	29.20	28.82	28.42	27.36	27.59	27.15	26.70	26.23	25.75	25.26	24.78	24.28	23.73	23.20	22.65
48	30.23	12.45	0.00	30.23	29.82	29.39	28.33	28.48	28.00	27.51	27.01	26.50	25.98	25.45	24.90	24.33	23.78	23.18
49	31.34	13.04	0.00	31.34	30.89	30.42	29.34	29.43	28.92	28.39	27.85	27.30	26.74	26.17	25.58	24.97	24.36	23.74
50	32.52	13.69	0.00	32.52	32.03	31.52	30.43	30.45	29.89	29.33	28.75	28.16	27.55	26.93	26.29	25.65	25.00	24.34
51	33.79	14.40	0.00	33.79	33.25	32.69	31.56	31.54	30.94	30.33	29.71	29.07	28.41	27.74	27.08	26.37	25.68	24.98
52	35.14	15.19	0.00	35.14	34.55	33.95	32.82	32.79	32.05	31.40	30.72	30.02	29.32	28.60	27.87	27.14	26.40	25.67
53	36.58	16.06	0.00	36.58	35.94	35.28	34.14	33.93	33.24	32.52	31.78	31.03	30.27	29.50	28.73	27.95	27.17	26.38
54	38.11	17.01	0.00	38.11	37.41	36.71	35.54	35.24	34.48	33.71	32.91	32.10	31.29	30.47	29.64	28.81	27.97	27.12
55	39.74	18.06	0.00	39.74	38.98	38.21	37.03	36.62	35.80	34.95	34.09	33.23	32.36	31.48	30.60	29.71	28.81	27.89
56	41.46	19.21	0.00	41.46	40.64	39.81	38.61	38.07	37.17	36.26	35.34	34.41	33.48	32.54	31.59	30.64	29.68	28.75
57	43.29	20.47	0.00	43.29	42.40	41.49	40.28	39.59	38.62	37.64	36.65	35.66	34.66	33.65	32.63	31.60	30.54	29.48
58	45.23	21.84	0.00	45.23	44.26	43.26	42.04	41.20	40.15	39.10	38.04	36.98	35.90	34.81	33.71	32.58	31.45	30.31
59	47.32	23.34	0.00	47.32	46.25	45.16	43.94	42.93	41.80	40.67	39.53	38.38	37.22	36.04	34.84	33.63	32.41	31.20
60	49.56	24.97	0.00	49.56	48.39	47.20	45.97	44.80	43.58	42.30	41.13	39.88	38.62	37.33	36.03	34.73	33.43	32.15
61	51.95	26.73	0.00	51.95	50.68	49.39	48.14	46.90	45.40	44.18	42.82	41.46	40.08	38.69	37.29	35.90	34.52	33.15
62	54.51	28.65	0.00	54.51	53.13	51.73	50.47	48.92	47.50	46.06	44.60	43.11	41.62	40.11	38.61	37.13	35.65	34.19
63	57.22	30.72	0.00	57.22	55.72	54.21	52.94	51.18	49.61	48.04	46.44	44.82	43.20	41.59	39.99	38.40	36.82	35.25
64	60.00	32.95	0.00	60.00	58.38	56.74	55.46	53.42	51.72	50.00	48.26	46.52	44.78	43.06	41.35	39.65	37.96	36.28
65	60.00	35.37	0.00	60.00	58.32	56.62	55.10	53.16	51.38	49.61	47.81	46.03	44.26	42.50	40.76	39.01	37.28	35.58
66	60.00	37.97	0.00	60.00	58.25	56.49	55.34	52.87	51.04	49.19	47.35	45.54	43.73	41.93	40.14	38.36	36.61	34.81
67	60.00	40.77	0.00	60.00	58.18	56.33	55.27	52.57	50.66	48.77	46.90	45.04	43.19	41.34	39.51	37.71	35.96	34.25
68	60.00	43.78	0.00	60.00	58.10	56.16	55.19	52.25	50.30	48.37	46.45	44.54	42.63	40.75	38.89	37.08	35.32	33.63
69	60.00	47.01	0.00	60.00	58.00	55.96	55.10	51.95	49.95	47.97	46.00	44.03	42.08	40.16	38.30	36.48	34.73	33.04
70	60.00	50.49	0.00	60.00	57.92	55.82	55.02	51.67	49.62	47.58	45.55	43.53	41.55	39.61	37.74	35.93	34.17	32.47
71	60.00	54.23	0.00	60.00	57.83	55.67	54.93	51.41	49.29	47.19	45.10	43.04	41.04	39.10	37.22	35.40	33.64	31.95
72	60.00	58.25	0.00	60.00	57.76	55.55	54.88	51.15	48.96	46.79	44.68	42.58	40.57	38.62	36.74	34.91	33.15	31.46
73	60.00	62.56	0.00	60.00	57.70	55.40	54.81	50.85	48.60	46.39	44.23	42.14	40.11	38.16	36.26	34.43	32.68	31.03
74	60.00	67.20	0.00	60.00	57.62	55.25	54.74	50.54	48.24	46.00	43.82	41.72	39.68	37.71	35.81	33.96	32.27	30.66
75	60.00	72.16	0.00	60.00	57.55	55.07	54.66	50.24	47.90	45.63	43.44	41.32	39.27	37.29	35.39	33.60	31.92	30.38
76	60.00	77.54	0.00	60.00	57.43	54.89	54.56	49.93	47.59	45.30	43.09	40.95	38.88	36.91	35.04	33.29	31.66	30.16
77	60.00	83.30	0.00	60.00	57.34	54.73	54.48	49.71	47.33	45.02	42.78	40.62	38.56	36.61	34.78	33.08	31.51	30.06
78	60.00	89.51	0.00	60.00	57.27	54.61	54.40	49.52	47.10	44.76	42.50	40.35	38.30	36.39	34.61	32.97	31.46	30.03
79	60.00	96.19	0.00	60.00	57.21	54.50	54.35	49.35	46.90	44.55	42.27	40.13	38.13	36.28	34.54	32.96	31.46	30.04
80	60.00	103.38	0.00	60.00	57.16	54.41	54.30	49.18	46.70	44.33	42.09	39.89	38.03	36.22	34.57	32.99	31.50	30.08
81	60.00	111.14	0.00	60.00	57.12	54.34	54.27	49.03	46.54	44.16	41.98	39.82	38.03	36.29	34.64	33.07	31.58	30.17
82	60.00	119.51	0.00	60.00	57.07	54.23	54.22	48.88	46.41	44.00	41.83	39.94	38.11	36.36				

EXHIBIT #6B-1

Male Standard Tobacco

Expense Allowance versus the Maximum Surrender Charge

Issueage	GNPL Maximum Expense % of Yr Expense Allowance	Gross Premium	Actual Expense % of Yr Expense	Unamortized Expense % of Yr Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	17.14	0.18	0.00	17.14	17.06	18.98	16.21	16.51	16.72	16.62	16.52	16.42	16.32	16.21	16.09	15.97	15.84	15.71
21	17.44	0.59	0.00	17.44	17.36	17.27	16.49	17.09	17.00	16.90	16.79	16.69	16.57	16.45	16.33	16.20	16.06	15.92
22	17.75	7.00	0.00	17.75	17.68	17.58	16.78	17.39	17.29	17.19	17.08	16.98	16.84	16.71	16.57	16.43	16.29	16.13
23	18.10	7.42	0.00	18.10	18.01	17.91	17.11	17.71	17.60	17.49	17.37	17.24	17.11	16.97	16.83	16.68	16.52	16.36
24	18.45	7.83	0.00	18.45	18.35	18.25	17.44	18.03	17.92	17.80	17.67	17.53	17.39	17.24	17.09	16.93	16.76	16.59
25	18.82	8.25	0.00	18.82	18.72	18.61	17.78	18.38	18.25	18.12	17.98	17.84	17.68	17.53	17.36	17.19	17.01	16.82
26	19.21	8.66	0.00	19.21	19.09	18.98	18.14	18.73	18.59	18.45	18.30	18.15	17.98	17.81	17.64	17.45	17.27	17.07
27	19.61	9.07	0.00	19.61	19.49	19.37	18.52	19.10	18.95	18.80	18.64	18.47	18.29	18.11	17.93	17.73	17.53	17.32
28	20.03	9.49	0.00	20.03	19.90	19.77	18.91	19.48	19.32	19.15	18.98	18.80	18.62	18.42	18.22	18.01	17.80	17.58
29	20.48	9.90	0.00	20.48	20.34	20.19	19.32	19.88	19.71	19.53	19.35	19.18	18.98	18.75	18.54	18.32	18.09	17.86
30	20.96	10.32	0.00	20.96	20.81	20.65	19.77	20.31	20.13	19.94	19.74	19.53	19.32	19.10	18.87	18.64	18.40	18.15
31	21.47	10.73	0.00	21.47	21.31	21.13	20.24	20.77	20.57	20.37	20.15	19.94	19.71	19.47	19.23	18.98	18.73	18.47
32	22.02	11.15	0.00	22.02	21.84	21.65	20.75	21.28	21.04	20.83	20.60	20.36	20.12	19.87	19.62	19.35	19.09	18.81
33	22.60	11.56	0.00	22.60	22.41	22.21	21.29	21.78	21.55	21.32	21.07	20.82	20.56	20.30	20.03	19.75	19.47	19.18
34	23.22	11.97	0.00	23.22	23.01	22.79	21.86	22.33	22.08	21.84	21.58	21.31	21.03	20.75	20.47	20.17	19.88	19.57
35	23.86	12.39	0.00	23.86	23.65	23.42	22.47	22.92	22.66	22.39	22.11	21.83	21.53	21.24	20.95	20.62	20.31	19.98
36	24.57	12.81	0.00	24.57	24.33	24.08	23.11	23.55	23.28	22.98	22.68	22.38	22.07	21.75	21.43	21.10	20.76	20.40
37	25.32	13.22	0.00	25.32	25.05	24.78	23.80	24.21	23.91	23.59	23.28	22.96	22.63	22.30	21.95	21.60	21.23	20.85
38	26.10	13.62	0.00	26.10	25.82	25.53	24.53	24.91	24.59	24.26	23.92	23.58	23.23	22.87	22.50	22.12	21.72	21.30
39	26.93	13.98	0.00	26.93	26.63	26.31	25.30	25.65	25.31	24.96	24.60	24.24	23.86	23.48	23.08	22.66	22.24	21.82
40	27.82	14.36	0.00	27.82	27.48	27.14	26.11	26.43	26.07	25.70	25.32	24.93	24.52	24.10	23.67	23.23	22.76	22.32
41	28.75	14.75	0.00	28.75	28.38	27.98	26.92	27.22	26.86	26.48	26.07	25.65	25.21	24.76	24.30	23.82	23.34	22.86
42	29.73	15.17	0.00	29.73	29.35	28.95	27.86	28.15	27.73	27.30	26.86	26.40	25.93	25.44	24.95	24.45	23.94	23.43
43	30.77	15.61	0.00	30.77	30.36	29.94	28.84	29.07	28.62	28.16	27.68	27.18	26.68	26.16	25.63	25.09	24.56	24.02
44	31.86	16.07	0.00	31.86	31.42	30.97	29.84	30.04	29.55	29.05	28.53	27.99	27.45	26.89	26.34	25.77	25.21	24.63
45	33.00	16.54	0.00	33.00	32.53	32.04	30.90	31.04	30.51	29.96	29.40	28.83	28.25	27.66	27.07	26.47	25.87	25.26
46	34.19	17.02	0.00	34.19	33.69	33.17	32.00	32.07	31.50	30.91	30.31	29.70	29.08	28.46	27.83	27.20	26.56	25.90
47	35.45	17.50	0.00	35.45	34.91	34.34	33.16	33.15	32.53	31.90	31.25	30.60	29.95	29.29	28.63	27.95	27.25	26.55
48	36.78	18.00	0.00	36.78	36.18	35.58	34.37	34.27	33.60	32.93	32.24	31.55	30.86	30.16	29.44	28.71	27.98	27.24
49	38.20	18.48	0.00	38.20	37.55	36.87	35.67	35.49	34.78	34.04	33.31	32.58	31.84	31.09	30.32	29.54	28.76	27.98
50	39.72	19.00	0.00	39.72	39.01	38.28	37.06	36.78	36.01	35.24	34.47	33.69	32.89	32.07	31.25	30.42	29.60	28.80
51	41.35	19.58	0.00	41.35	40.57	39.78	38.54	38.17	37.35	36.53	35.70	34.86	33.99	33.12	32.25	31.38	30.52	29.68
52	43.08	20.19	0.00	43.08	42.24	41.39	40.13	39.69	38.79	37.91	37.01	36.10	35.17	34.24	33.32	32.41	31.51	30.62
53	44.92	20.81	0.00	44.92	44.02	43.10	41.81	41.25	40.32	39.39	38.39	37.40	36.41	35.43	34.47	33.51	32.56	31.61
54	46.87	21.44	0.00	46.87	45.89	44.91	43.60	42.93	41.91	40.87	39.82	38.77	37.73	36.70	35.66	34.67	33.66	32.64
55	48.92	22.08	0.00	48.92	47.87	46.82	45.48	44.87	43.77	42.65	41.53	40.21	39.12	38.03	36.95	35.87	34.79	33.69
56	51.06	22.73	0.00	51.06	49.84	48.71	47.34	46.77	45.70	44.58	43.40	42.09	40.87	39.47	38.27	37.11	35.93	34.74
57	53.33	23.40	0.00	53.33	52.12	50.88	49.51	48.35	47.07	45.80	44.55	43.32	42.00	40.66	39.62	38.37	37.09	35.81
58	55.71	24.08	0.00	55.71	54.39	53.04	51.67	50.32	48.96	47.63	46.31	44.99	43.68	42.35	41.01	39.65	38.28	36.90
59	58.27	24.78	0.00	58.27	56.82	55.36	53.98	52.45	51.02	49.61	48.20	46.79	45.37	43.94	42.48	41.01	39.53	38.07
60	60.00	25.50	0.00	60.00	58.46	56.92	55.54	53.87	52.38	50.89	49.41	47.91	46.39	44.85	43.30	41.74	40.20	38.67
61	60.00	26.25	0.00	60.00	58.46	56.92	55.49	53.78	52.24	50.71	49.17	47.62	46.03	44.44	42.84	41.28	39.69	38.13
62	60.00	27.00	0.00	60.00	58.39	56.79	55.47	53.65	52.09	50.50	48.91	47.28	45.65	44.00	42.38	40.77	39.17	37.56
63	60.00	27.75	0.00	60.00	58.36	56.74	55.44	53.52	51.90	50.26	48.59	46.91	45.21	43.55	41.89	40.25	38.62	37.00
64	60.00	28.50	0.00	60.00	58.34	56.68	55.42	53.36	51.67	49.95	48.22	46.48	44.77	43.07	41.38	39.70	38.04	36.39
65	60.00	29.25	0.00	60.00	58.30	56.60	55.38	53.14	51.38	49.60	47.81	46.05	44.30	42.56	40.84	39.12	37.43	35.77
66	60.00	30.00	0.00	60.00	58.25	56.48	55.33	52.88	51.05	49.20	47.39	45.59	43.80	42.03	40.26	38.52	36.81	35.18
67	60.00	30.75	0.00	60.00	58.18	56.34	55.27	52.58	50.68	48.81	46.96	45.12	43.29	41.47	39.68	37.92	36.22	34.57
68	60.00	31.50	0.00	60.00	58.10	56.17	55.20	52.27	50.34	48.43	46.53	44.65	42.77	40.92	39.11	37.35	35.66	34.03
69	60.00	32.25	0.00	60.00	58.01	56.00	55.11	51.99	50.01	48.05	46.10	44.17	42.26	40.39	38.57	36.82	35.14	33.51
70	60.00	33.00	0.00	60.00	57.92	55.83	55.03	51.73	49.70	47.69	45.69	43.71	41.77	39.90	38.08	36.35	34.66	33.02
71	60.00	33.75	0.00	60.00	57.83	55.70	54.94	51.48	49.40	47.32	45.27	43.27	41.33	39.45	37.65	35.90	34.20	32.54
72	60.00	34.50	0.00	60.00	57.79	55.60	54.90	51.25	49.10	46.97	44.89	42.88	40.93	39.06	37.25	35.48	33.76	32.13
73	60.00	35.25	0.00	60.00	57.72	55.45	54.84	50.98	48.77	46.61	44.52	42.50	40.55	38.67	36.84	35.06	33.27	31.77
74	60.00	36.00	0.00	60.00	57.64	55.31	54.76	50.89	48.45	46.26	44.17	42.15	40.20	38.29	36.44	34.69	32.82	31.40
75	60.00	36.75	0.00	60.00	57.57	55.16	54.69	50.83	48.17	45.96	43.86	41.84	39.86	37.93	36.10	34.37	32.78	31.03
76	60.00	37.50	0.00	60.00	57.48	54.99	54.81	50.70	47.92	45.73	43.61	41.54	39.57	37.62	35.82	34.16	32.67	31.27
77	60.00	38.25	0.00	60.00	57.40	54.86	54.53	50.62	47.73	45.52	43.38	41.26	39.27	37.39	35.65	34.05	32.59	31.27
78	60.00	39.00	0.00	60.00	57.34	54.77	54.46	49.89	47.58	45.32	43.13	41.05	38.99	37.27	35.60	34.07	32.68	31.37
79	60.00	39.75	0.00	60.00	57.31	54.70	54.44	49.78	47.42	45.13	42.95	40.90	38.90	37.24	35.65	34.20	32.83	31.52
80	60.00	40.50	0.00	60.00	57.27	54.66	54.41	49.65	47.25	44.90	42.82	40.83	38.99	37.32	35.80	34.37	33.00	31.66
81	60.00	41.25	0.00	60.00	57.26	54.60	54.40	49.50	47.10	44.86	42.77	40.85	39.10	37.51	36.01	34.57	33.20	31.88
82	60.00	42.00	0.00	60.00	57.22	54.50												

EXHIBIT #68-1

Male Preferred Tobacco -

Expense Allowance versus the Maximum Surrender Charge

Issue Age	SNPL Maximum Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Yr Expense	Unamortized Excess 1st Yr Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	15.78	4.78	0.00	15.78	15.72	15.65	14.93	15.51	15.44	15.37	15.29	15.21	15.12	15.03	14.94	14.84	14.73	14.62
21	16.04	5.10	0.00	16.04	15.97	15.90	15.17	15.78	15.68	15.60	15.52	15.43	15.34	15.24	15.14	15.03	14.92	14.81
22	16.31	5.42	0.00	16.31	16.24	16.16	15.43	16.01	15.92	15.84	15.75	15.66	15.56	15.46	15.35	15.24	15.12	15.00
23	16.59	5.74	0.00	16.59	16.52	16.44	15.69	16.28	16.19	16.10	16.00	15.90	15.80	15.69	15.57	15.45	15.32	15.19
24	16.89	6.06	0.00	16.89	16.81	16.73	15.97	16.55	16.46	16.36	16.26	16.15	16.04	15.92	15.80	15.67	15.53	15.39
25	17.20	6.38	0.00	17.20	17.12	17.03	16.26	16.84	16.74	16.64	16.53	16.41	16.29	16.16	16.03	15.89	15.75	15.60
26	17.53	6.71	0.00	17.53	17.44	17.35	16.57	17.15	17.04	16.93	16.81	16.68	16.55	16.42	16.28	16.13	15.98	15.82
27	17.87	7.03	0.00	17.87	17.78	17.68	16.89	17.46	17.35	17.22	17.10	16.96	16.82	16.68	16.53	16.37	16.21	16.04
28	18.23	7.35	0.00	18.23	18.13	18.02	17.22	17.79	17.66	17.53	17.40	17.26	17.11	16.95	16.79	16.63	16.45	16.27
29	18.61	7.67	0.00	18.61	18.50	18.39	17.58	18.14	18.00	17.86	17.72	17.56	17.41	17.24	17.07	16.89	16.71	16.52
30	19.02	7.99	0.00	19.02	18.90	18.78	17.96	18.51	18.36	18.21	18.06	17.89	17.72	17.55	17.36	17.16	16.96	16.76
31	19.45	8.31	0.00	19.45	19.33	19.19	18.36	18.90	18.75	18.58	18.42	18.24	18.06	17.87	17.68	17.48	17.27	17.06
32	19.92	8.63	0.00	19.92	19.78	19.63	18.79	19.32	19.15	18.98	18.80	18.61	18.42	18.22	18.01	17.80	17.58	17.35
33	20.41	8.95	0.00	20.41	20.26	20.10	19.24	19.76	19.58	19.40	19.21	19.01	18.80	18.59	18.36	18.14	17.91	17.67
34	20.93	9.27	0.00	20.93	20.76	20.59	19.73	20.23	20.04	19.84	19.63	19.42	19.20	18.97	18.74	18.50	18.25	18.00
35	21.48	9.60	0.00	21.48	21.30	21.12	20.24	20.73	20.52	20.31	20.09	19.86	19.63	19.38	19.14	18.88	18.62	18.34
36	22.06	10.10	0.00	22.06	21.87	21.68	20.78	21.26	21.04	20.81	20.57	20.33	20.08	19.82	19.56	19.28	19.00	18.70
37	22.69	10.60	0.00	22.69	22.48	22.27	21.36	21.82	21.58	21.33	21.06	20.82	20.55	20.28	20.00	19.70	19.40	19.08
38	23.34	11.10	0.00	23.34	23.12	22.89	21.97	22.41	22.15	21.89	21.62	21.34	21.06	20.76	20.46	20.14	19.81	19.47
39	24.04	11.61	0.00	24.04	23.80	23.55	22.61	23.03	22.76	22.48	22.19	21.89	21.59	21.27	20.94	20.60	20.25	19.89
40	24.78	12.12	0.00	24.78	24.52	24.25	23.29	23.69	23.40	23.10	22.79	22.47	22.14	21.80	21.44	21.08	20.71	20.32
41	25.56	12.63	0.00	25.56	25.28	24.99	24.02	24.39	24.08	23.76	23.43	23.08	22.72	22.35	21.97	21.58	21.19	20.78
42	26.39	13.16	0.00	26.39	26.09	25.78	24.78	25.13	24.80	24.45	24.09	23.72	23.33	22.93	22.53	22.11	21.69	21.27
43	27.26	13.69	0.00	27.26	26.94	26.60	25.59	25.92	25.55	25.17	24.78	24.38	23.96	23.54	23.11	22.67	22.22	21.78
44	28.18	14.25	0.00	28.18	27.83	27.46	26.44	26.75	26.34	25.93	25.50	25.07	24.63	24.17	23.71	23.25	22.78	22.31
45	29.15	14.82	0.00	29.15	28.78	28.39	27.34	27.58	27.15	26.71	26.26	25.79	25.32	24.83	24.35	23.86	23.36	22.86
46	30.17	15.43	0.00	30.17	29.77	29.35	28.28	28.47	28.01	27.53	27.04	26.54	26.04	25.53	25.02	24.50	23.97	23.43
47	31.25	16.06	0.00	31.25	30.81	30.36	29.27	29.40	28.90	28.39	27.87	27.34	26.80	26.26	25.72	25.16	24.60	24.03
48	32.39	16.73	0.00	32.39	31.92	31.42	30.32	30.38	29.84	29.29	28.74	28.18	27.61	27.04	26.45	25.86	25.26	24.65
49	33.62	17.44	0.00	33.62	33.10	32.56	31.44	31.43	30.86	30.27	29.68	29.08	28.48	27.86	27.24	26.60	25.95	25.32
50	34.93	18.20	0.00	34.93	34.36	33.78	32.64	32.57	31.95	31.32	30.69	30.06	29.41	28.75	28.08	27.40	26.73	26.05
51	36.33	19.01	0.00	36.33	35.71	35.08	34.52	33.78	33.12	32.45	31.78	31.09	30.40	29.69	28.97	28.26	27.54	26.83
52	37.82	19.88	0.00	37.82	37.15	36.46	35.79	35.07	34.37	33.66	32.93	32.19	31.44	30.68	29.93	29.17	28.42	27.66
53	39.39	20.80	0.00	39.39	38.67	37.94	37.14	36.45	35.69	34.92	34.14	33.34	32.54	31.74	30.93	30.13	29.33	28.52
54	41.06	21.79	0.00	41.06	40.26	39.50	38.77	37.90	37.08	36.25	35.40	34.55	33.70	32.85	32.00	31.14	30.28	29.40
55	42.82	22.84	0.00	42.82	41.98	41.13	39.88	39.41	38.53	37.63	36.73	35.82	34.91	34.01	33.10	32.18	31.25	30.31
56	44.65	23.97	0.00	44.65	43.78	42.85	41.57	40.99	40.03	39.07	38.10	37.14	36.18	35.21	34.24	33.25	32.24	31.21
57	46.59	25.18	0.00	46.59	45.62	44.64	43.34	42.62	41.60	40.57	39.54	38.52	37.49	36.45	35.40	34.32	33.23	32.11
58	48.62	26.46	0.00	48.62	47.57	46.51	45.20	44.33	43.24	42.14	41.05	39.90	38.85	37.73	36.58	35.41	34.22	33.01
59	50.79	27.83	0.00	50.79	49.65	48.49	47.17	46.18	44.99	43.83	42.69	41.47	40.27	39.05	37.80	36.53	35.24	33.95
60	53.09	29.28	0.00	53.09	51.85	50.60	49.26	48.11	46.86	45.61	44.35	43.06	41.76	40.42	39.06	37.68	36.30	34.91
61	55.54	30.83	0.00	55.54	54.20	52.86	51.49	50.19	48.85	47.50	46.12	44.72	43.29	41.84	40.36	38.88	37.40	35.89
62	58.13	32.48	0.00	58.13	56.69	55.26	53.86	52.39	50.94	49.47	47.98	46.43	44.87	43.28	41.70	40.11	38.49	36.87
63	60.80	34.24	0.00	60.80	58.48	56.97	55.56	53.97	52.35	50.78	49.14	47.49	45.81	44.13	42.45	40.74	39.02	37.31
64	63.60	36.11	0.00	63.60	59.45	58.00	56.52	54.77	52.98	51.41	49.72	47.99	46.28	44.55	42.80	41.03	39.28	37.54
65	66.60	38.10	0.00	66.60	58.40	57.05	55.48	53.48	51.75	50.01	48.25	46.48	44.70	42.91	41.10	39.29	37.51	35.78
66	69.80	40.22	0.00	69.80	58.34	56.85	55.42	53.17	51.39	49.57	47.78	45.93	44.08	42.22	40.37	38.54	36.74	34.98
67	73.20	42.48	0.00	73.20	58.26	56.50	55.35	52.85	50.98	49.12	47.24	45.34	43.43	41.52	39.64	37.78	35.98	34.22
68	76.80	44.90	0.00	76.80	58.18	56.32	55.27	52.50	50.58	48.65	46.69	44.72	42.78	40.82	38.91	37.05	35.24	33.50
69	80.60	47.49	0.00	80.60	58.08	56.13	55.18	52.16	50.17	48.15	46.12	44.10	42.09	40.13	38.21	36.35	34.55	32.81
70	84.60	50.27	0.00	84.60	57.98	55.93	55.08	51.83	49.74	47.65	45.55	43.49	41.45	39.47	37.55	35.60	33.80	32.13
71	88.80	53.26	0.00	88.80	57.88	55.78	54.99	51.47	49.30	47.14	45.00	42.80	40.65	38.55	36.53	34.57	32.75	31.48
72	93.20	56.48	0.00	93.20	57.80	55.59	54.81	51.11	48.87	46.65	44.47	42.34	40.28	38.29	36.35	34.47	32.64	30.89
73	97.80	59.90	0.00	97.80	57.71	55.39	54.82	50.72	48.42	46.10	43.85	41.61	39.74	37.73	35.78	33.88	32.07	30.36
74	102.60	63.53	0.00	102.60	57.59	55.16	54.71	50.34	47.99	45.70	43.47	41.32	39.23	37.20	35.22	33.34	31.57	29.91
75	107.60	67.38	0.00	107.60	57.47	54.95	54.60	50.00	47.61	45.29	43.05	40.86	38.76	36.70	34.74	32.89	31.16	29.56
76	112.80	71.45	0.00	112.80	57.37	54.78	54.50	49.71	47.29	44.95	42.68	40.47	38.32	36.27	34.34	32.53	30.88	29.33
77	118.20	75.74	0.00	118.20	57.27	54.60	54.41	49.46	47.01	44.64	42.32	40.07	37.93	35.91	34.03	32.28	30.68	29.22
78	123.80	80.25	0.00	123.80	57.20	54.47	54.34	49.25	46.78	44.34	42.06	39.74	37.62	35.65	33.82	32.14	30.61	29.18
79	129.60	84.98	0.00	129.60	57.14	54.35	54.28	49.05	46.51	44.04	41.80	39.47	37.30	35.48	33.71	32.11	30.61	29.20
80	135.60	89.94	0.00	135.60	57.07	54.25	54.22	48.84	46.25	43.78	41.45	39.27	37.05	35.40	33.72	32.14	30.67	29.29
81	141.80	95.12	0.00	141.80	57.03	54.15	54.18	48.62	46.02	43.57	41.28	39.16	37.22	35.45	33.79	32.24	30.79	29.47
82	148.20	100.47	0.00	148.20	56.97	54.02	54.12	48.41	45.									

Female Preferred Plus Non-Tobacco
Expense Allowance versus the Maximum Surrender Charge

Issue Age	SMFL Maximum Excess 1st Yr Expense Allowance	Overseas Premium	Actual Excess 1st Yr Expense	Unamortized Excess 1st Yr Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	13.37	2.52	0.00	13.37	13.33	13.30	12.87	13.22	13.18	13.14	13.09	13.05	13.00	12.94	12.89	12.83	12.77	12.71
21	13.53	2.67	0.00	13.53	13.49	13.46	12.82	13.37	13.33	13.28	13.24	13.19	13.13	13.08	13.02	12.96	12.90	12.83
22	13.70	2.82	0.00	13.70	13.68	13.62	12.86	13.53	13.49	13.44	13.39	13.33	13.28	13.22	13.18	13.10	13.03	12.96
23	13.88	2.97	0.00	13.88	13.84	13.80	13.15	13.70	13.65	13.60	13.55	13.49	13.43	13.37	13.31	13.24	13.17	13.09
24	14.07	3.13	0.00	14.07	14.02	13.98	13.32	13.88	13.83	13.77	13.72	13.66	13.59	13.53	13.46	13.39	13.31	13.23
25	14.27	3.28	0.00	14.27	14.22	14.17	13.51	14.07	14.01	13.95	13.89	13.83	13.76	13.69	13.62	13.54	13.46	13.38
26	14.48	3.43	0.00	14.48	14.43	14.38	13.71	14.28	14.20	14.14	14.08	14.01	13.94	13.86	13.79	13.71	13.62	13.53
27	14.70	3.59	0.00	14.70	14.65	14.59	13.91	14.47	14.41	14.34	14.27	14.20	14.12	14.05	13.96	13.88	13.79	13.70
28	14.93	3.74	0.00	14.93	14.87	14.82	14.13	14.69	14.62	14.55	14.48	14.40	14.32	14.24	14.15	14.06	13.96	13.86
29	15.18	3.89	0.00	15.18	15.12	15.05	14.36	14.92	14.85	14.77	14.69	14.61	14.52	14.44	14.34	14.25	14.14	14.04
30	15.43	4.05	0.00	15.43	15.37	15.30	14.60	15.16	15.08	15.00	14.92	14.83	14.73	14.64	14.54	14.44	14.33	14.22
31	15.71	4.20	0.00	15.71	15.64	15.57	14.88	15.41	15.33	15.24	15.16	15.06	14.97	14.86	14.76	14.65	14.53	14.41
32	15.99	4.35	0.00	15.99	15.92	15.84	15.12	15.68	15.59	15.50	15.41	15.31	15.20	15.09	14.98	14.86	14.74	14.61
33	16.30	4.50	0.00	16.30	16.22	16.13	15.41	15.96	15.87	15.77	15.67	15.56	15.45	15.33	15.21	15.09	14.96	14.82
34	16.62	4.66	0.00	16.62	16.53	16.44	15.70	16.26	16.16	16.05	15.94	15.83	15.71	15.59	15.46	15.32	15.18	15.04
35	16.95	4.81	0.00	16.95	16.86	16.77	16.02	16.57	16.46	16.35	16.23	16.11	15.98	15.85	15.71	15.57	15.42	15.27
36	17.31	4.99	0.00	17.31	17.21	17.11	16.35	16.89	16.78	16.66	16.53	16.40	16.27	16.13	15.98	15.83	15.67	15.50
37	17.68	5.18	0.00	17.68	17.58	17.47	16.70	17.24	17.12	16.99	16.85	16.71	16.57	16.42	16.26	16.10	15.93	15.75
38	18.07	5.38	0.00	18.07	17.96	17.85	17.07	17.60	17.47	17.33	17.19	17.04	16.88	16.72	16.55	16.38	16.20	16.01
39	18.49	5.58	0.00	18.49	18.37	18.25	17.45	17.98	17.84	17.69	17.54	17.38	17.21	17.04	16.86	16.67	16.48	16.29
40	18.93	5.80	0.00	18.93	18.81	18.67	17.87	18.39	18.23	18.07	17.91	17.74	17.56	17.37	17.18	16.99	16.78	16.57
41	19.40	6.03	0.00	19.40	19.26	19.12	18.30	18.81	18.65	18.48	18.30	18.12	17.93	17.73	17.53	17.32	17.10	16.88
42	19.90	6.27	0.00	19.90	19.75	19.59	18.78	19.28	19.10	18.90	18.71	18.52	18.31	18.10	17.89	17.66	17.43	17.20
43	20.42	6.53	0.00	20.42	20.26	20.09	19.25	19.74	19.55	19.35	19.15	18.94	18.72	18.50	18.27	18.03	17.78	17.53
44	20.98	6.80	0.00	20.98	20.80	20.62	19.76	20.24	20.04	19.83	19.61	19.38	19.15	18.91	18.67	18.41	18.15	17.89
45	21.57	7.09	0.00	21.57	21.38	21.19	20.31	20.77	20.55	20.33	20.09	19.85	19.61	19.35	19.09	18.82	18.54	18.26
46	22.19	7.40	0.00	22.19	21.99	21.78	20.89	21.33	21.10	20.86	20.61	20.35	20.09	19.81	19.53	19.25	18.95	18.65
47	22.85	7.73	0.00	22.85	22.63	22.41	21.50	21.93	21.68	21.42	21.15	20.87	20.59	20.30	20.00	19.70	19.39	19.07
48	23.55	8.08	0.00	23.55	23.32	23.07	22.15	22.56	22.29	22.01	21.72	21.43	21.13	20.82	20.50	20.18	19.84	19.50
49	24.29	8.45	0.00	24.29	24.04	23.77	22.84	23.22	22.93	22.63	22.32	22.01	21.69	21.36	21.02	20.67	20.31	19.94
50	25.08	8.85	0.00	25.08	24.80	24.52	23.56	23.92	23.61	23.29	22.96	22.62	22.28	21.93	21.56	21.19	20.80	20.41
51	25.90	9.27	0.00	25.90	25.61	25.30	24.33	24.66	24.32	23.98	23.63	23.27	22.90	22.52	22.13	21.73	21.32	20.89
52	26.78	9.72	0.00	26.78	26.48	26.13	25.14	25.44	25.08	24.71	24.34	23.95	23.56	23.15	22.73	22.29	21.85	21.39
53	27.71	10.20	0.00	27.71	27.38	27.00	25.99	26.26	25.88	25.48	25.08	24.68	24.24	23.80	23.34	22.87	22.39	21.90
54	28.68	10.71	0.00	28.68	28.31	27.83	26.89	27.13	26.72	26.29	25.86	25.41	24.95	24.47	23.98	23.48	22.96	22.43
55	29.72	11.25	0.00	29.72	29.31	28.80	27.85	28.04	27.60	27.14	26.67	26.19	25.69	25.17	24.64	24.10	23.54	22.98
56	30.80	11.82	0.00	30.80	30.37	29.83	28.85	28.98	28.52	28.03	27.52	26.99	26.45	25.90	25.32	24.74	24.13	23.51
57	31.95	12.44	0.00	31.95	31.48	31.01	29.91	30.01	29.49	28.95	28.40	27.83	27.25	26.64	26.03	25.39	24.74	24.07
58	33.18	13.09	0.00	33.18	32.68	32.14	31.03	31.06	30.50	29.92	29.32	28.70	28.07	27.41	26.75	26.06	25.36	24.64
59	34.44	13.79	0.00	34.44	33.90	33.34	32.20	32.16	31.55	30.92	30.27	29.60	28.91	28.21	27.48	26.74	25.98	25.20
60	35.76	14.54	0.00	35.76	35.20	34.59	33.44	33.31	32.65	31.98	31.25	30.53	29.78	29.02	28.23	27.43	26.61	25.77
61	37.23	15.34	0.00	37.23	36.58	35.92	34.78	34.53	33.80	33.06	32.29	31.50	30.69	29.86	29.01	28.15	27.26	26.35
62	38.78	16.19	0.00	38.78	38.06	37.33	36.15	35.81	35.02	34.21	33.37	32.52	31.64	30.74	29.82	28.88	27.92	26.94
63	40.40	17.11	0.00	40.40	39.63	38.83	37.64	37.18	36.31	35.43	34.52	33.58	32.63	31.66	30.66	29.64	28.60	27.55
64	42.14	18.09	0.00	42.14	41.30	40.43	39.24	38.62	37.68	36.71	35.72	34.71	33.67	32.61	31.52	30.42	29.30	28.17
65	44.02	19.15	0.00	44.02	43.06	42.14	40.94	40.16	39.15	38.07	36.99	35.88	34.75	33.60	32.42	31.23	30.03	28.82
66	46.03	20.30	0.00	46.03	45.01	43.97	42.78	41.70	40.66	39.51	38.33	37.12	35.89	34.63	33.35	32.07	30.78	29.48
67	48.19	21.53	0.00	48.19	47.07	45.82	44.71	43.53	42.29	41.03	39.74	38.42	37.07	35.71	34.33	32.95	31.56	30.17
68	50.51	22.87	0.00	50.51	49.78	48.01	46.81	45.36	44.03	42.64	41.23	39.78	38.32	36.84	35.36	33.87	32.37	30.90
69	53.01	24.32	0.00	53.01	51.65	50.25	49.07	47.37	45.87	44.35	42.79	41.22	39.63	38.04	36.44	34.83	33.24	31.69
70	55.71	25.90	0.00	55.71	54.21	52.67	51.50	49.48	47.84	46.18	44.46	42.75	41.03	39.30	37.57	35.80	34.18	32.53
71	58.63	27.62	0.00	58.63	56.97	55.29	54.12	51.74	49.93	48.09	46.24	44.38	42.51	40.63	38.78	36.97	35.10	33.44
72	60.00	29.49	0.00	60.00	58.21	56.37	55.20	52.50	50.65	48.70	46.75	44.77	42.80	40.85	38.94	37.00	35.22	33.42
73	60.00	31.53	0.00	60.00	58.11	56.18	55.20	52.21	50.21	48.19	46.15	44.12	42.11	40.14	38.20	36.30	34.45	32.61
74	60.00	33.76	0.00	60.00	58.01	55.97	55.11	51.84	49.75	47.68	45.55	43.46	41.44	39.44	37.48	35.57	33.68	31.88
75	60.00	36.20	0.00	60.00	57.89	55.77	55.00	51.46	49.29	47.12	44.97	42.87	40.80	38.77	36.79	34.83	32.97	31.21
76	60.00	38.88	0.00	60.00	57.80	55.57	54.81	51.09	48.83	46.61	44.43	42.29	40.18	38.13	36.10	34.17	32.35	30.63
77	60.00	41.81	0.00	60.00	57.69	55.37	54.81	50.89	48.39	46.12	43.90	41.71	39.59	37.48	35.48	33.58	31.80	30.00
78	60.00	45.02	0.00	60.00	57.59	55.16	54.71	50.32	47.67	45.35	43.08	40.81	38.69	36.69	34.82	33.07	31.29	29.41
79	60.00	48.54	0.00	60.00	57.47	54.93	54.60	49.98	47.57	45.20	42.80	40.40	38.44	36.59	34.84	33.20	31.65	29.80
80	60.00	52.41	0.00	60.00	57.35	54.74	54.48	49.66	47.19	44.79	42.40	40.13	37.99	35.87	34.04	32.39	30.96	29.03
81	60.00	56.65	0.00	60.00	57.27	54.59	54.40	49.37	46.85	44.36	41.90	39.74	37.63	35.81	33.47	31.34	29.53	27.53
82	60.00	61.31	0.00	60.00	57.20	54.44	54.34	49.09	46.47	43.90	41.64	39.43	37.31	35.67	33.84	3		

Female Preferred Non-Tobacco

Expense Allowance versus the Maximum Surrender Charge

Issue Age	SMPL Maximum Excess 1st Yr Expense Allowance	Gross Premium	Actual Excess 1st Yr Expense	Unamortized Excess 1st Yr Expense	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	13.37	2.86	0.00	13.37	13.33	13.30	12.87	13.22	13.18	13.14	13.09	13.05	13.00	12.94	12.89	12.83	12.77	12.71
21	13.53	3.03	0.00	13.53	13.49	13.46	12.82	13.37	13.33	13.28	13.24	13.19	13.13	13.08	13.02	12.96	12.90	12.85
22	13.70	3.20	0.00	13.70	13.65	13.62	12.96	13.53	13.49	13.44	13.39	13.33	13.28	13.22	13.16	13.10	13.03	12.98
23	13.88	3.37	0.00	13.88	13.84	13.80	13.15	13.70	13.65	13.60	13.55	13.49	13.43	13.37	13.31	13.24	13.17	13.09
24	14.07	3.55	0.00	14.07	14.02	13.98	13.32	13.86	13.83	13.77	13.72	13.66	13.59	13.53	13.46	13.39	13.31	13.23
25	14.27	3.72	0.00	14.27	14.22	14.17	13.51	14.07	14.01	13.95	13.89	13.83	13.76	13.69	13.62	13.54	13.46	13.38
26	14.48	3.89	0.00	14.48	14.43	14.38	13.71	14.28	14.20	14.14	14.08	14.01	13.94	13.86	13.79	13.71	13.62	13.53
27	14.70	4.07	0.00	14.70	14.65	14.59	13.91	14.47	14.41	14.34	14.27	14.20	14.12	14.05	13.96	13.88	13.79	13.70
28	14.93	4.24	0.00	14.93	14.87	14.82	14.13	14.69	14.62	14.55	14.48	14.40	14.32	14.24	14.15	14.06	13.96	13.86
29	15.16	4.41	0.00	15.16	15.12	15.05	14.36	14.62	14.55	14.47	14.39	14.31	14.22	14.14	14.04	13.94	13.84	13.74
30	15.43	4.59	0.00	15.43	15.37	15.30	14.60	15.16	15.09	15.00	14.92	14.83	14.74	14.64	14.54	14.44	14.33	14.22
31	15.71	4.76	0.00	15.71	15.64	15.57	14.86	15.41	15.33	15.24	15.16	15.06	14.97	14.86	14.76	14.65	14.53	14.41
32	15.99	4.93	0.00	15.99	15.92	15.84	15.12	15.68	15.59	15.50	15.41	15.31	15.20	15.09	14.98	14.86	14.74	14.61
33	16.30	5.10	0.00	16.30	16.22	16.13	15.41	15.98	15.87	15.77	15.67	15.56	15.45	15.33	15.21	15.09	14.96	14.82
34	16.62	5.28	0.00	16.62	16.53	16.44	15.70	16.26	16.16	16.05	15.94	15.83	15.71	15.59	15.46	15.32	15.18	15.04
35	16.95	5.45	0.00	16.95	16.86	16.77	16.02	16.57	16.46	16.35	16.23	16.11	15.98	15.85	15.71	15.57	15.42	15.27
36	17.31	5.57	0.00	17.31	17.21	17.11	16.35	16.89	16.78	16.66	16.53	16.40	16.27	16.13	15.98	15.83	15.67	15.50
37	17.68	5.72	0.00	17.68	17.58	17.47	16.70	17.24	17.12	16.99	16.85	16.71	16.57	16.42	16.26	16.10	15.93	15.75
38	18.07	5.88	0.00	18.07	17.96	17.85	17.07	17.60	17.47	17.33	17.19	17.04	16.88	16.72	16.55	16.38	16.20	16.01
39	18.49	6.07	0.00	18.49	18.37	18.25	17.45	17.98	17.84	17.69	17.54	17.38	17.21	17.04	16.86	16.67	16.48	16.29
40	18.93	6.29	0.00	18.93	18.81	18.67	17.87	18.39	18.23	18.07	17.91	17.74	17.56	17.37	17.18	16.99	16.78	16.57
41	19.40	6.53	0.00	19.40	19.26	19.12	18.30	18.81	18.65	18.48	18.30	18.12	17.93	17.73	17.53	17.32	17.10	16.88
42	19.90	6.80	0.00	19.90	19.75	19.59	18.78	19.29	19.08	18.90	18.71	18.52	18.31	18.10	17.89	17.66	17.43	17.20
43	20.42	7.09	0.00	20.42	20.26	20.09	19.25	19.74	19.55	19.35	19.15	18.94	18.72	18.50	18.27	18.03	17.78	17.53
44	20.98	7.41	0.00	20.98	20.80	20.62	19.78	20.24	20.04	19.83	19.61	19.38	19.15	18.91	18.67	18.41	18.15	17.89
45	21.57	7.76	0.00	21.57	21.38	21.19	20.31	20.77	20.55	20.33	20.09	19.85	19.61	19.35	19.09	18.82	18.54	18.26
46	22.19	8.12	0.00	22.19	21.99	21.78	20.89	21.33	21.10	20.86	20.61	20.35	20.09	19.81	19.53	19.25	18.95	18.65
47	22.85	8.50	0.00	22.85	22.63	22.41	21.50	21.93	21.68	21.42	21.15	20.87	20.59	20.30	20.00	19.70	19.39	19.07
48	23.55	8.93	0.00	23.55	23.32	23.07	22.15	22.56	22.29	22.01	21.72	21.43	21.13	20.82	20.50	20.18	19.84	19.50
49	24.29	9.38	0.00	24.29	24.04	23.77	22.84	23.22	22.93	22.63	22.32	22.01	21.69	21.36	21.02	20.67	20.31	19.94
50	25.06	9.82	0.00	25.06	24.80	24.52	23.56	23.92	23.61	23.29	22.96	22.62	22.28	21.93	21.58	21.19	20.80	20.41
51	25.90	10.30	0.00	25.90	25.61	25.30	24.33	24.68	24.32	23.98	23.63	23.27	22.90	22.52	22.13	21.73	21.32	20.89
52	26.78	10.80	0.00	26.78	26.46	26.13	25.14	25.44	25.08	24.71	24.34	23.96	23.58	23.15	22.73	22.29	21.85	21.39
53	27.71	11.33	0.00	27.71	27.36	27.00	25.96	26.26	25.88	25.48	25.08	24.66	24.24	23.80	23.34	22.87	22.39	21.90
54	28.68	11.88	0.00	28.68	28.31	27.93	26.89	27.15	26.72	26.29	25.86	25.41	24.95	24.47	23.98	23.48	22.96	22.43
55	29.72	12.46	0.00	29.72	29.31	28.90	27.85	28.04	27.60	27.14	26.67	26.19	25.69	25.17	24.64	24.10	23.54	22.98
56	30.80	13.08	0.00	30.80	30.37	29.93	28.85	29.00	28.52	28.03	27.52	26.99	26.45	25.90	25.32	24.74	24.13	23.51
57	31.95	13.72	0.00	31.95	31.48	31.01	29.91	30.01	29.49	28.95	28.40	27.83	27.25	26.64	26.03	25.39	24.74	24.07
58	33.16	14.41	0.00	33.16	32.68	32.14	31.03	31.08	30.50	29.92	29.32	28.70	28.07	27.41	26.75	26.06	25.36	24.64
59	34.44	15.14	0.00	34.44	33.90	33.34	32.20	32.16	31.55	30.92	30.27	29.60	28.91	28.21	27.48	26.74	25.98	25.20
60	35.79	15.93	0.00	35.79	35.20	34.59	33.44	33.31	32.65	31.98	31.25	30.53	29.78	29.02	28.23	27.43	26.61	25.77
61	37.23	16.77	0.00	37.23	36.58	35.92	34.78	34.53	33.80	33.06	32.29	31.50	30.69	29.86	29.01	28.15	27.28	26.35
62	38.76	17.67	0.00	38.76	38.06	37.33	36.15	35.81	35.02	34.21	33.37	32.52	31.64	30.74	29.82	28.88	27.92	26.94
63	40.40	18.65	0.00	40.40	39.63	38.83	37.64	37.18	36.31	35.43	34.52	33.58	32.63	31.66	30.68	29.64	28.57	27.55
64	42.14	19.72	0.00	42.14	41.30	40.43	39.24	38.62	37.68	36.71	35.72	34.71	33.67	32.61	31.52	30.42	29.30	28.17
65	44.02	20.87	0.00	44.02	43.09	42.14	40.94	40.16	39.13	38.07	36.99	35.88	34.75	33.60	32.42	31.23	30.03	28.82
66	46.03	22.13	0.00	46.03	45.01	43.97	42.76	41.79	40.66	39.51	38.33	37.12	35.89	34.63	33.35	32.07	30.78	29.48
67	48.19	23.51	0.00	48.19	47.07	45.82	44.71	43.53	42.29	41.03	39.74	38.42	37.07	35.71	34.33	32.93	31.56	30.17
68	50.51	25.01	0.00	50.51	49.28	48.01	46.81	45.39	44.03	42.64	41.23	39.78	38.32	36.84	35.36	33.87	32.37	30.90
69	53.01	26.65	0.00	53.01	51.65	50.25	49.07	47.37	45.87	44.35	42.79	41.22	39.63	38.04	36.44	34.83	33.24	31.69
70	55.71	28.44	0.00	55.71	54.21	52.67	51.50	49.48	47.64	46.16	44.48	42.75	41.03	39.30	37.57	35.80	34.18	32.53
71	58.63	30.40	0.00	58.63	56.87	55.26	54.12	51.74	49.63	48.09	46.24	44.38	42.51	40.63	38.78	36.97	35.10	33.44
72	61.80	32.53	0.00	61.80	59.21	57.37	55.30	52.59	50.65	48.70	46.75	44.77	42.80	40.85	38.94	37.06	35.22	33.42
73	65.00	34.87	0.00	65.00	61.11	58.18	55.20	52.21	50.21	48.19	46.15	44.12	42.11	40.14	38.20	36.30	34.45	32.61
74	68.00	37.41	0.00	68.00	63.01	59.67	56.11	52.84	49.75	47.68	45.55	43.48	41.44	39.44	37.48	35.57	33.68	31.88
75	70.00	40.16	0.00	70.00	65.89	62.17	58.00	54.48	50.25	47.12	44.97	42.87	40.80	38.77	36.79	34.83	32.97	31.21
76	70.00	43.19	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43	42.29	40.18	38.13	36.10	34.17	32.35
77	70.00	46.48	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43	42.29	40.18	38.13	36.10	34.17	32.35
78	70.00	50.00	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43	42.29	40.18	38.13	36.10	34.17	32.35
79	70.00	53.83	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43	42.29	40.18	38.13	36.10	34.17	32.35
80	70.00	57.96	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43	42.29	40.18	38.13	36.10	34.17	32.35
81	70.00	62.41	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43	42.29	40.18	38.13	36.10	34.17	32.35
82	70.00	67.20	0.00	70.00	67.80	63.57	59.01	55.09	50.68	48.33	46.01	44.43						

EXHIBIT #6B-1

Female Standard Plus Non-Tobacco
Expense Allowance versus the Maximum Surrender Charge

Issue Age	Max. Expense Allowance	Gross Premium	Actual Excess 1st Yr. Expense	Unamortized Excess 1st Yr. Expense	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	13.67	3.11	0.00	13.67	13.63	13.59	13.55	13.51	13.46	13.41	13.37	13.31	13.26	13.20	13.14	13.08	13.02	12.95
21	13.84	3.29	0.00	13.84	13.80	13.76	13.71	13.67	13.62	13.57	13.52	13.47	13.41	13.35	13.29	13.22	13.15	13.08
22	14.02	3.48	0.00	14.02	13.98	13.94	13.89	13.84	13.79	13.74	13.68	13.62	13.56	13.50	13.43	13.37	13.29	13.22
23	14.22	3.67	0.00	14.22	14.17	14.12	14.06	14.01	13.95	13.89	13.83	13.77	13.70	13.64	13.57	13.50	13.43	13.36
24	14.42	3.86	0.00	14.42	14.37	14.32	14.25	14.21	14.16	14.10	14.03	13.97	13.90	13.83	13.75	13.67	13.59	13.51
25	14.63	4.05	0.00	14.63	14.58	14.53	14.45	14.41	14.35	14.29	14.22	14.15	14.08	14.00	13.92	13.84	13.76	13.67
26	14.85	4.24	0.00	14.85	14.80	14.75	14.66	14.63	14.56	14.49	14.42	14.35	14.27	14.19	14.11	14.02	13.93	13.83
27	15.10	4.43	0.00	15.10	15.04	14.98	14.89	14.85	14.78	14.71	14.63	14.55	14.47	14.38	14.29	14.20	14.10	14.00
28	15.35	4.62	0.00	15.35	15.29	15.22	15.12	15.08	15.01	14.93	14.85	14.77	14.68	14.58	14.48	14.38	14.28	14.18
29	15.61	4.81	0.00	15.61	15.54	15.47	15.37	15.33	15.25	15.18	15.09	14.99	14.90	14.80	14.70	14.59	14.48	14.37
30	15.88	5.00	0.00	15.88	15.80	15.74	15.62	15.58	15.50	15.41	15.32	15.23	15.13	15.02	14.92	14.80	14.68	14.56
31	16.15	5.18	0.00	16.15	16.07	16.00	15.89	15.85	15.77	15.67	15.58	15.47	15.37	15.26	15.14	15.02	14.90	14.77
32	16.42	5.37	0.00	16.42	16.34	16.27	16.15	16.11	16.03	15.93	15.84	15.74	15.62	15.50	15.38	15.25	15.12	14.99
33	16.69	5.56	0.00	16.69	16.61	16.54	16.41	16.37	16.29	16.20	16.11	16.01	15.90	15.78	15.65	15.52	15.39	15.26
34	16.96	5.75	0.00	16.96	16.88	16.81	16.68	16.64	16.56	16.46	16.37	16.27	16.16	16.03	15.90	15.77	15.64	15.51
35	17.23	5.94	0.00	17.23	17.15	17.08	16.95	16.91	16.83	16.73	16.64	16.54	16.43	16.30	16.17	16.03	15.90	15.77
36	17.50	6.12	0.00	17.50	17.42	17.35	17.22	17.18	17.10	17.00	16.91	16.81	16.70	16.57	16.44	16.30	16.17	16.03
37	17.77	6.30	0.00	17.77	17.69	17.62	17.49	17.45	17.37	17.27	17.17	17.07	16.96	16.83	16.70	16.56	16.43	16.29
38	18.04	6.48	0.00	18.04	17.96	17.89	17.76	17.72	17.64	17.54	17.44	17.34	17.23	17.10	16.97	16.83	16.70	16.56
39	18.31	6.66	0.00	18.31	18.23	18.16	18.03	17.99	17.91	17.81	17.71	17.61	17.50	17.37	17.24	17.10	16.97	16.83
40	18.58	6.84	0.00	18.58	18.50	18.43	18.30	18.26	18.18	18.08	17.98	17.88	17.77	17.64	17.51	17.37	17.24	17.10
41	18.85	7.02	0.00	18.85	18.77	18.70	18.57	18.53	18.45	18.35	18.25	18.15	18.04	17.91	17.78	17.64	17.51	17.37
42	19.12	7.20	0.00	19.12	19.04	18.97	18.84	18.80	18.72	18.62	18.52	18.42	18.31	18.18	18.05	17.91	17.78	17.64
43	19.39	7.38	0.00	19.39	19.31	19.24	19.11	19.07	19.00	18.90	18.80	18.70	18.59	18.46	18.33	18.19	18.05	17.91
44	19.66	7.56	0.00	19.66	19.58	19.51	19.38	19.34	19.26	19.16	19.06	18.96	18.85	18.72	18.59	18.45	18.31	18.17
45	19.93	7.74	0.00	19.93	19.85	19.78	19.65	19.61	19.53	19.43	19.33	19.23	19.12	18.99	18.86	18.72	18.58	18.44
46	20.20	7.92	0.00	20.20	20.12	20.05	19.92	19.88	19.80	19.70	19.60	19.50	19.39	19.26	19.13	18.99	18.85	18.71
47	20.47	8.10	0.00	20.47	20.39	20.32	20.19	20.15	20.07	19.97	19.87	19.77	19.66	19.53	19.40	19.26	19.12	18.98
48	20.74	8.28	0.00	20.74	20.66	20.59	20.46	20.42	20.34	20.24	20.14	20.04	19.93	19.80	19.67	19.53	19.39	19.25
49	21.01	8.46	0.00	21.01	20.93	20.86	20.73	20.69	20.61	20.51	20.41	20.31	20.20	20.07	19.94	19.80	19.66	19.52
50	21.28	8.64	0.00	21.28	21.20	21.13	21.00	20.96	20.88	20.78	20.68	20.58	20.47	20.34	20.21	20.07	19.93	19.79
51	21.55	8.82	0.00	21.55	21.47	21.40	21.27	21.23	21.15	21.05	20.95	20.85	20.74	20.61	20.48	20.34	20.20	20.06
52	21.82	9.00	0.00	21.82	21.74	21.67	21.54	21.50	21.42	21.32	21.22	21.12	21.01	20.88	20.75	20.61	20.47	20.33
53	22.09	9.18	0.00	22.09	22.01	21.94	21.81	21.77	21.69	21.59	21.49	21.39	21.28	21.15	21.02	20.88	20.74	20.60
54	22.36	9.36	0.00	22.36	22.28	22.21	22.08	22.04	21.96	21.86	21.76	21.66	21.55	21.42	21.29	21.15	21.01	20.87
55	22.63	9.54	0.00	22.63	22.55	22.48	22.35	22.31	22.23	22.13	22.03	21.93	21.82	21.69	21.56	21.42	21.28	21.14
56	22.90	9.72	0.00	22.90	22.82	22.75	22.62	22.58	22.50	22.40	22.30	22.20	22.09	21.96	21.83	21.69	21.55	21.41
57	23.17	9.90	0.00	23.17	23.09	23.02	22.89	22.85	22.77	22.67	22.57	22.47	22.36	22.23	22.10	21.96	21.82	21.68
58	23.44	10.08	0.00	23.44	23.36	23.29	23.16	23.12	23.04	22.94	22.84	22.74	22.63	22.50	22.37	22.23	22.09	21.95
59	23.71	10.26	0.00	23.71	23.63	23.56	23.43	23.39	23.31	23.21	23.11	23.01	22.90	22.77	22.64	22.50	22.36	22.22
60	23.98	10.44	0.00	23.98	23.90	23.83	23.70	23.66	23.58	23.48	23.38	23.28	23.17	23.04	22.91	22.77	22.63	22.49
61	24.25	10.62	0.00	24.25	24.17	24.10	23.97	23.93	23.85	23.75	23.65	23.55	23.44	23.31	23.18	23.04	22.90	22.76
62	24.52	10.80	0.00	24.52	24.44	24.37	24.24	24.20	24.12	24.02	23.92	23.82	23.71	23.58	23.45	23.31	23.17	23.03
63	24.79	10.98	0.00	24.79	24.71	24.64	24.51	24.47	24.39	24.29	24.19	24.09	23.98	23.85	23.72	23.58	23.44	23.30
64	25.06	11.16	0.00	25.06	24.98	24.91	24.78	24.74	24.66	24.56	24.46	24.36	24.25	24.12	23.99	23.85	23.71	23.57
65	25.33	11.34	0.00	25.33	25.25	25.18	25.05	25.01	24.93	24.83	24.73	24.63	24.52	24.39	24.26	24.12	23.98	23.84
66	25.60	11.52	0.00	25.60	25.52	25.45	25.32	25.28	25.20	25.10	25.00	24.90	24.79	24.66	24.53	24.39	24.25	24.11
67	25.87	11.70	0.00	25.87	25.79	25.72	25.59	25.55	25.47	25.37	25.27	25.17	25.06	24.93	24.80	24.66	24.52	24.38
68	26.14	11.88	0.00	26.14	26.06	25.99	25.86	25.82	25.74	25.64	25.54	25.44	25.33	25.20	25.07	24.93	24.79	24.65
69	26.41	12.06	0.00	26.41	26.33	26.26	26.13	26.09	26.01	25.91	25.81	25.71	25.60	25.47	25.34	25.20	25.06	24.92
70	26.68	12.24	0.00	26.68	26.60	26.53	26.40	26.36	26.28	26.18	26.08	25.98	25.87	25.74	25.61	25.47	25.33	25.19
71	26.95	12.42	0.00	26.95	26.87	26.80	26.67	26.63	26.55	26.45	26.35	26.25	26.14	26.01	25.88	25.74	25.60	25.46
72	27.22	12.60	0.00	27.22	27.14	27.07	26.94	26.90	26.82	26.72	26.62	26.52	26.41	26.28	26.15	26.01	25.87	25.73
73	27.49	12.78	0.00	27.49	27.41	27.34	27.21	27.17	27.09	26.99	26.89	26.79	26.68	26.55	26.42	26.28	26.14	26.00
74	27.76	12.96	0.00	27.76	27.68	27.61	27.48	27.44	27.36	27.26	27.16	27.06	26.95	26.82	26.69	26.55	26.41	26.27
75	28.03	13.14	0.00	28.03	27.95	27.88	27.75	27.71	27.63	27.53	27.43	27.33	27.22	27.09	26.96	26.82	26.68	26.54
76	28.30	13.32	0.00	28.30	28.22	28.15	28.02	27.98	27.90	27.80	27.70	27.60	27.49	27.36	27.23	27.09	26.95	26.81
77	28.57	13.50	0.00	28.57	28.49	28.42	28.29	28.25	28.17	28.07	27.97	27.87	27.76	27.63	27.50	27.36	27.22	27.08
78	28.84	13.68	0.00	28.84	28.76	28.69	28.56	28.52	28.44	28.34	28.24	28.14	28.03	27.90	27.77	27.63	27.49	27.35
79	29.11	13.86	0.00	29.11	29.03	28.96	28.83	28.79	28.71	28.61	28.51	28.41	28.30	28.17	28.04	27.90	27.76	27.62
80	29.38	14.04	0.00	29.38	29.30	29.23	29.10	29.06	28.98	28.88	28.78	28.68	28.57	28.44	28.31	28.17	28.03	27.89
81	29.65	14.22	0.00	29.65	29.57	29.50	29.37	29.33	29.25	29.15	29.05	28.95	28.84	28.71	28.58	28.44	28.30	28.16
82	29.92	14.40	0.00	29.92	29.84	29.77	29.64	29.60	29.52	29.42	29.32	29.22	29.11	28.98	28.85	28.71	28.57</	

EXHIBIT #6B-1

Female Standard Non-Tobacco

Expense Allowance versus the Maximum Surrender Charge

Issue Age	SNPL Maximum Expense % of Allowance	Gross Premium	Actual Expense % of Expense	Unamortized Expense % of Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	14.34	3.33	0.00	14.34	14.30	14.25	13.58	14.15	14.10	14.04	13.96	13.92	13.85	13.79	13.72	13.64	13.57	13.40
21	14.54	3.52	0.00	14.54	14.50	14.45	13.77	14.34	14.28	14.22	14.18	14.06	14.03	13.95	13.88	13.80	13.72	13.64
22	14.78	3.71	0.00	14.78	14.71	14.65	13.97	14.54	14.48	14.41	14.35	14.28	14.20	14.13	14.05	13.97	13.88	13.79
23	14.98	3.90	0.00	14.98	14.92	14.87	14.18	14.75	14.68	14.61	14.54	14.47	14.39	14.31	14.23	14.14	14.05	13.96
24	15.21	4.08	0.00	15.21	15.16	15.10	14.40	14.97	14.90	14.82	14.75	14.67	14.59	14.50	14.41	14.32	14.23	14.13
25	15.48	4.27	0.00	15.48	15.40	15.33	14.63	15.20	15.12	15.05	14.97	14.88	14.80	14.71	14.61	14.51	14.41	14.31
26	15.72	4.48	0.00	15.72	15.66	15.59	14.87	15.44	15.36	15.28	15.20	15.11	15.01	14.92	14.82	14.71	14.61	14.49
27	16.00	4.65	0.00	16.00	15.93	15.86	15.13	15.70	15.61	15.52	15.44	15.34	15.24	15.14	15.04	14.93	14.81	14.69
28	16.29	4.83	0.00	16.29	16.21	16.13	15.40	15.97	15.88	15.78	15.68	15.58	15.48	15.38	15.28	15.14	15.02	14.89
29	16.59	5.02	0.00	16.59	16.51	16.43	15.69	16.25	16.16	16.06	15.95	15.85	15.74	15.62	15.50	15.37	15.24	15.11
30	16.91	5.21	0.00	16.91	16.83	16.74	15.99	16.55	16.45	16.34	16.23	16.12	16.00	15.88	15.75	15.61	15.47	15.33
31	17.25	5.40	0.00	17.25	17.16	17.07	16.30	16.86	16.76	16.64	16.53	16.41	16.28	16.15	16.01	15.87	15.72	15.56
32	17.61	5.58	0.00	17.61	17.51	17.41	16.64	17.19	17.08	16.96	16.84	16.71	16.57	16.43	16.28	16.13	15.97	15.81
33	17.99	5.77	0.00	17.99	17.88	17.77	16.99	17.54	17.42	17.29	17.16	17.02	16.87	16.72	16.57	16.40	16.24	16.06
34	18.39	5.96	0.00	18.39	18.27	18.15	17.36	17.91	17.78	17.64	17.50	17.35	17.19	17.03	16.87	16.69	16.51	16.33
35	18.80	6.15	0.00	18.80	18.68	18.56	17.75	18.29	18.15	18.01	17.85	17.69	17.53	17.36	17.18	16.99	16.80	16.61
36	19.24	6.35	0.00	19.24	19.11	18.98	18.16	18.70	18.54	18.39	18.22	18.05	17.87	17.69	17.50	17.31	17.10	16.90
37	19.71	6.55	0.00	19.71	19.57	19.43	18.59	19.12	18.96	18.79	18.61	18.43	18.24	18.04	17.84	17.63	17.42	17.20
38	20.19	6.76	0.00	20.19	20.05	19.90	19.04	19.56	19.39	19.21	19.02	18.82	18.62	18.41	18.20	17.98	17.75	17.52
39	20.71	6.97	0.00	20.71	20.55	20.38	19.52	20.03	19.84	19.65	19.45	19.24	19.02	18.80	18.57	18.34	18.10	17.85
40	21.26	7.18	0.00	21.26	21.08	20.91	20.03	20.52	20.32	20.11	19.90	19.68	19.45	19.21	18.97	18.72	18.46	18.20
41	21.84	7.41	0.00	21.84	21.65	21.46	20.57	21.05	20.83	20.61	20.38	20.14	19.90	19.64	19.39	19.12	18.85	18.57
42	22.45	7.67	0.00	22.45	22.25	22.05	21.14	21.60	21.37	21.13	20.88	20.63	20.37	20.10	19.83	19.56	19.28	18.98
43	23.10	8.00	0.00	23.10	22.88	22.66	21.74	22.18	21.93	21.68	21.42	21.15	20.87	20.58	20.29	19.99	19.69	19.37
44	23.78	8.47	0.00	23.78	23.55	23.31	22.37	22.80	22.53	22.26	21.98	21.69	21.40	21.09	20.78	20.46	20.14	19.81
45	24.51	8.97	0.00	24.51	24.26	24.00	23.05	23.45	23.17	22.88	22.58	22.27	21.95	21.63	21.30	20.96	20.61	20.26
46	25.28	9.49	0.00	25.28	25.01	24.73	23.76	24.14	23.84	23.52	23.20	22.87	22.54	22.19	21.84	21.48	21.11	20.74
47	26.09	10.03	0.00	26.09	25.80	25.50	24.51	24.87	24.54	24.21	23.86	23.51	23.15	22.79	22.41	22.03	21.63	21.23
48	26.94	10.57	0.00	26.94	26.63	26.31	25.30	25.63	25.28	24.93	24.56	24.18	23.80	23.41	23.00	22.59	22.17	21.75
49	27.83	11.11	0.00	27.84	27.51	27.18	26.13	26.44	26.06	25.68	25.29	24.88	24.47	24.05	23.63	23.19	22.74	22.28
50	28.75	11.65	0.00	28.80	28.43	28.06	27.01	27.29	26.88	26.47	26.05	25.62	25.18	24.73	24.27	23.80	23.32	22.83
51	29.70	12.19	0.00	29.80	29.41	29.00	27.94	28.17	27.74	27.30	26.85	26.39	25.92	25.44	24.95	24.44	23.93	23.40
52	30.68	12.73	0.00	30.85	30.43	30.00	28.91	29.11	28.64	28.17	27.69	27.20	26.69	26.17	25.65	25.11	24.55	23.99
53	31.96	13.27	0.00	31.96	31.51	31.05	29.94	30.00	29.50	29.06	28.57	28.03	27.49	26.94	26.37	25.79	25.20	24.60
54	33.13	13.82	0.00	33.13	32.65	32.15	31.01	31.11	30.58	30.04	29.48	28.91	28.32	27.73	27.12	26.50	25.86	25.22
55	34.37	14.39	0.00	34.37	33.84	33.31	32.15	32.20	31.62	31.03	30.43	29.82	29.19	28.55	27.90	27.23	26.55	25.86
56	35.67	14.98	0.00	35.67	35.11	34.53	33.35	33.33	32.71	32.08	31.43	30.77	30.10	29.41	28.70	27.97	27.26	26.52
57	37.05	15.62	0.00	37.05	36.44	35.81	34.62	34.52	33.85	33.17	32.47	31.76	31.03	30.29	29.53	28.77	27.99	27.20
58	38.50	16.32	0.00	38.50	37.84	37.17	35.95	35.77	35.05	34.31	33.56	32.79	32.00	31.21	30.40	29.57	28.74	27.90
59	40.03	17.09	0.00	40.03	39.32	38.59	37.35	37.06	36.30	35.50	34.69	33.86	33.02	32.18	31.29	30.40	29.51	28.62
60	41.66	17.95	0.00	41.66	40.89	40.10	38.84	38.46	37.62	36.75	35.88	34.98	34.07	33.15	32.21	31.27	30.32	29.36
61	43.39	18.93	0.00	43.39	42.55	41.69	40.42	39.92	39.00	38.07	37.12	36.16	35.18	34.18	33.16	32.17	31.18	30.14
62	45.22	20.05	0.00	45.22	44.31	43.38	42.10	41.45	40.46	39.45	38.43	37.39	36.33	35.27	34.20	33.12	32.03	30.95
63	47.17	21.34	0.00	47.17	46.18	45.17	43.87	43.08	42.00	40.91	39.80	38.68	37.53	36.40	35.26	34.10	32.95	31.78
64	49.25	22.81	0.00	49.25	48.17	47.07	45.76	44.79	43.63	42.45	41.25	40.04	38.83	37.60	36.37	35.14	33.90	32.65
65	51.47	24.48	0.00	51.47	50.29	49.09	47.77	46.67	45.38	44.08	42.79	41.45	40.18	38.88	37.54	36.22	34.89	33.56
66	53.84	26.42	0.00	53.84	52.55	51.24	49.92	48.58	47.19	45.80	44.41	43.01	41.60	40.19	38.78	37.35	35.82	34.40
67	56.37	28.62	0.00	56.37	54.98	53.53	52.22	50.82	49.13	47.64	46.14	44.63	43.11	41.59	40.07	38.53	37.00	35.48
68	59.08	31.10	0.00	59.08	57.54	55.98	54.66	52.81	51.20	49.58	47.97	46.34	44.70	43.06	41.42	39.77	38.11	36.49
69	62.00	33.88	0.00	62.00	59.37	56.73	55.46	53.39	51.71	50.02	48.32	46.62	44.90	43.19	41.47	39.74	38.05	36.42
70	65.00	37.00	0.00	65.00	62.31	59.60	58.30	55.15	53.41	51.67	49.97	48.15	46.43	44.62	42.85	41.05	39.31	37.58
71	68.00	40.40	0.00	68.00	65.24	62.47	61.13	57.90	56.11	54.30	52.49	50.68	48.86	47.03	45.18	43.32	41.45	39.62
72	71.00	44.28	0.00	71.00	68.18	65.34	63.97	60.62	58.79	56.93	55.06	53.18	51.29	49.38	47.45	45.50	43.53	41.55
73	74.00	48.47	0.00	74.00	71.11	68.21	66.81	63.34	61.48	59.59	57.68	55.75	53.80	51.83	49.84	47.83	45.79	43.74
74	77.00	53.02	0.00	77.00	74.04	71.07	69.64	66.14	64.25	62.32	60.37	58.40	56.41	54.40	52.37	50.32	48.25	46.16
75	80.00	57.94	0.00	80.00	77.07	74.07	72.61	69.07	67.15	65.19	63.21	61.21	59.19	57.15	55.09	53.01	50.91	48.79
76	80.00	63.21	0.00	80.00	77.86	74.76	73.28	69.71	67.77	65.79	63.79	61.77	59.73	57.67	55.59	53.49	51.37	49.24
77	80.00	68.81	0.00	80.00	77.80	74.69	73.19	69.60	67.64	65.64	63.62	61.59	59.54	57.47	55.38	53.27	51.14	48.99
78	80.00	74.72	0.00	80.00	77.71	74.59	73.08	69.47	67.50	65.49	63.46	61.42	59.37	57.30	55.21	53.10	50.97	48.82
79	80.00	80.86	0.00	80.00	77.61	74.48	72.97	69.36	67.38	65.36	63.32	61.28	59.23	57.15	55.06	52.95	50.82	48.67
80	80.00	87.27	0.00	80.00	77.50	74.36	72.85	69.24	67.25	65.22	63.18	61.13	59.07	57.00	54.91	52.80	50.67	48.52
81	80.00	93.81	0.00	80.00	77.45	74.30	72.79	69.18	67.19	65.16	63.11	61.06	59.00	56.91	54.81	52.70	50.57	48.42
82	80.00	100.42	0.00	80.00	77.42	74.26	72.75	69.14	67.15	65.11	63.06	61.01	58.95</					

EXHIBIT #6B-1

Female Tobacco -

Expense Allowance versus the Maximum Surrender Charge

Issuance	SWPL Maximum Expense % of Tr Expense	Gross Premium	Actual Expense % of Tr Expense	Unamortized Expense Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	15.86	5.56	0.00	15.86	15.70	15.72	15.00	15.57	15.49	15.41	15.32	15.23	15.14	15.04	14.94	14.83	14.72	14.61
21	16.14	5.92	0.00	16.14	16.07	15.99	15.26	15.83	15.75	15.66	15.57	15.47	15.37	15.27	15.16	15.05	14.93	14.81
22	16.44	6.26	0.00	16.44	16.36	16.28	15.54	16.11	16.02	15.92	15.82	15.72	15.61	15.50	15.39	15.27	15.15	15.02
23	16.75	6.64	0.00	16.75	16.66	16.58	15.83	16.40	16.30	16.20	16.09	15.98	15.87	15.75	15.63	15.50	15.37	15.24
24	17.07	7.00	0.00	17.07	16.99	16.90	16.14	16.70	16.60	16.49	16.36	16.26	16.14	16.02	15.89	15.75	15.61	15.47
25	17.42	7.36	0.00	17.42	17.32	17.23	16.46	17.02	16.91	16.80	16.68	16.55	16.42	16.29	16.15	16.01	15.86	15.71
26	17.78	7.72	0.00	17.78	17.68	17.58	16.80	17.36	17.24	17.12	16.99	16.86	16.72	16.58	16.43	16.28	16.12	15.96
27	18.19	8.08	0.00	18.18	18.08	17.94	17.15	17.71	17.58	17.45	17.32	17.18	17.03	16.88	16.72	16.56	16.40	16.22
28	18.58	8.44	0.00	18.56	18.45	18.33	17.53	18.08	17.94	17.80	17.66	17.51	17.36	17.20	17.03	16.86	16.68	16.49
29	18.99	8.80	0.00	18.99	18.86	18.74	17.92	18.47	18.32	18.17	18.02	17.87	17.70	17.53	17.35	17.16	16.97	16.77
30	19.43	9.17	0.00	19.43	19.30	19.16	18.33	18.87	18.72	18.56	18.40	18.23	18.05	17.87	17.68	17.45	17.28	17.07
31	19.90	9.53	0.00	19.90	19.76	19.62	18.77	19.31	19.14	18.97	18.80	18.62	18.43	18.23	18.03	17.82	17.60	17.37
32	20.40	9.89	0.00	20.40	20.25	20.09	19.24	19.78	19.59	19.41	19.22	19.02	18.82	18.61	18.39	18.17	17.93	17.70
33	20.92	10.25	0.00	20.92	20.76	20.59	19.72	20.24	20.05	19.86	19.66	19.45	19.23	19.00	18.77	18.53	18.28	18.03
34	21.47	10.61	0.00	21.47	21.30	21.12	20.23	20.74	20.54	20.33	20.11	19.89	19.66	19.42	19.17	18.91	18.65	18.38
35	22.05	10.97	0.00	22.05	21.87	21.67	20.77	21.27	21.05	20.83	20.59	20.35	20.10	19.85	19.58	19.31	19.03	18.74
36	22.66	11.06	0.00	22.66	22.48	22.25	21.34	21.82	21.58	21.34	21.09	20.83	20.57	20.29	20.01	19.72	19.42	19.12
37	23.30	11.17	0.00	23.30	23.09	22.87	21.93	22.39	22.14	21.88	21.62	21.34	21.05	20.76	20.46	20.15	19.84	19.53
38	23.98	11.34	0.00	23.98	23.75	23.51	22.56	23.00	22.73	22.45	22.16	21.87	21.56	21.25	20.93	20.61	20.28	19.94
39	24.70	11.58	0.00	24.70	24.45	24.19	23.22	23.64	23.35	23.05	22.74	22.42	22.10	21.77	21.43	21.09	20.74	20.38
40	25.46	11.84	0.00	25.46	25.18	24.90	23.93	24.31	24.00	23.68	23.35	23.01	22.67	22.32	21.96	21.60	21.23	20.86
41	26.26	12.18	0.00	26.26	25.97	25.67	24.67	25.03	24.69	24.35	24.00	23.64	23.27	22.90	22.52	22.14	21.76	21.37
42	27.12	12.58	0.00	27.12	26.80	26.47	25.46	25.79	25.43	25.06	24.68	24.30	23.91	23.52	23.12	22.72	22.31	21.90
43	28.03	13.04	0.00	28.03	27.68	27.33	26.30	26.59	26.20	25.81	25.41	25.01	24.59	24.18	23.76	23.33	22.90	22.46
44	28.99	13.56	0.00	28.99	28.62	28.23	27.19	27.44	27.03	26.61	26.18	25.75	25.32	24.88	24.43	23.98	23.52	23.06
45	30.01	14.14	0.00	30.01	29.60	29.19	28.12	28.34	27.90	27.46	27.00	26.55	26.08	25.62	25.14	24.66	24.18	23.69
46	31.08	14.76	0.00	31.08	30.65	30.21	29.12	29.29	28.83	28.35	27.87	27.39	26.89	26.40	25.90	25.39	24.87	24.35
47	32.22	15.44	0.00	32.22	31.76	31.28	30.17	30.30	29.81	29.30	28.79	28.27	27.75	27.22	26.69	26.15	25.60	25.05
48	33.42	16.17	0.00	33.42	32.92	32.41	31.28	31.37	30.84	30.30	29.76	29.21	28.65	28.09	27.52	26.95	26.36	25.77
49	34.68	16.94	0.00	34.68	34.15	33.60	32.44	32.49	31.93	31.35	30.77	30.19	29.60	29.00	28.39	27.77	27.15	26.52
50	36.01	17.75	0.00	36.01	35.43	34.85	33.66	33.69	33.06	32.45	31.83	31.21	30.57	29.93	29.28	28.63	27.97	27.30
51	37.39	18.60	0.00	37.39	36.78	36.16	34.94	34.89	34.24	33.59	32.93	32.26	31.59	30.90	30.21	29.51	28.81	28.09
52	38.85	19.50	0.00	38.85	38.19	37.52	36.26	36.17	35.48	34.78	34.06	33.30	32.64	31.91	31.17	30.43	29.67	28.91
53	40.37	20.43	0.00	40.37	39.66	38.95	37.68	37.51	36.77	36.02	35.27	34.51	33.73	32.95	32.16	31.36	30.56	29.74
54	41.96	21.41	0.00	41.96	41.21	40.45	39.15	38.90	38.11	37.31	36.51	35.69	34.86	34.03	33.18	32.33	31.48	30.59
55	43.64	22.44	0.00	43.64	42.83	42.01	40.69	40.39	39.51	38.65	37.79	36.91	36.03	35.14	34.23	33.31	32.39	31.46
56	45.39	23.52	0.00	45.39	44.53	43.65	42.30	41.87	40.96	40.05	39.12	38.18	37.24	36.28	35.31	34.33	33.34	32.36
57	47.23	24.66	0.00	47.23	46.31	45.37	43.99	43.45	42.48	41.50	40.50	39.50	38.48	37.45	36.41	35.37	34.32	33.27
58	49.17	25.86	0.00	49.17	48.17	47.18	45.78	45.10	44.06	43.01	41.94	40.86	39.78	38.68	37.55	36.44	35.33	34.22
59	51.21	27.15	0.00	51.21	50.14	49.05	47.63	46.84	45.72	44.59	43.44	42.28	41.10	39.93	38.74	37.56	36.38	35.21
60	53.37	28.52	0.00	53.37	52.21	51.04	49.60	48.67	47.49	46.23	45.00	43.75	42.50	41.24	39.98	38.72	37.46	36.24
61	55.64	30.00	0.00	55.64	54.40	53.14	51.68	50.58	49.27	47.90	46.63	45.20	43.95	42.61	41.27	39.94	38.63	37.33
62	58.05	31.59	0.00	58.05	56.71	55.35	53.88	52.59	51.18	49.78	48.34	46.90	45.47	44.04	42.63	41.22	39.84	38.47
63	60.60	33.33	0.00	60.60	58.56	57.11	55.63	54.15	52.65	51.14	49.62	48.11	46.60	45.10	43.61	42.15	40.74	39.28
64	63.29	35.21	0.00	63.29	60.51	58.95	57.36	55.78	54.19	52.59	50.98	49.36	47.74	46.10	44.48	42.89	41.30	39.75
65	66.10	37.24	0.00	66.10	62.45	60.79	59.09	57.40	55.70	53.99	52.24	50.54	48.86	47.18	45.52	43.89	42.26	40.63
66	69.03	39.45	0.00	69.03	64.40	62.64	60.84	59.05	57.25	55.45	53.63	51.83	49.97	48.17	46.35	44.55	42.74	40.93
67	72.09	42.05	0.00	72.09	66.34	64.47	62.57	60.67	58.77	56.87	54.95	53.03	51.11	49.18	47.25	45.33	43.42	41.50
68	75.38	45.00	0.00	75.38	68.28	66.31	64.31	62.31	60.30	58.29	56.27	54.25	52.22	50.19	48.16	46.13	44.10	42.07
69	78.89	48.40	0.00	78.89	70.22	68.15	66.15	64.14	62.12	60.09	58.06	56.03	54.00	51.97	49.93	47.89	45.84	43.79
70	82.61	52.18	0.00	82.61	72.16	70.09	68.09	66.07	64.04	62.01	59.97	57.94	55.90	53.86	51.81	49.76	47.71	45.66
71	86.54	56.37	0.00	86.54	74.10	71.93	69.93	67.90	65.86	63.81	61.76	59.71	57.66	55.61	53.56	51.51	49.46	47.41
72	90.68	61.00	0.00	90.68	76.04	73.77	71.77	69.74	67.69	65.64	63.59	61.54	59.49	57.44	55.39	53.34	51.29	49.24
73	95.03	66.17	0.00	95.03	78.00	75.63	73.63	71.60	69.55	67.50	65.45	63.40	61.35	59.30	57.25	55.20	53.15	51.10
74	100.00	71.84	0.00	100.00	80.00	77.52	75.52	73.49	71.44	69.39	67.34	65.29	63.24	61.19	59.14	57.09	55.04	53.00
75	105.00	78.00	0.00	105.00	82.00	79.42	77.42	75.39	73.34	71.29	69.24	67.19	65.14	63.09	61.04	58.99	56.94	54.90
76	110.00	84.76	0.00	110.00	84.00	81.32	79.32	77.29	75.24	73.19	71.14	69.09	67.04	64.99	62.94	60.89	58.84	56.80
77	115.00	92.11	0.00	115.00	86.00	83.22	81.22	79.19	77.14	75.09	73.04	70.99	68.94	66.89	64.84	62.79	60.74	58.70
78	120.00	100.00	0.00	120.00	88.00	85.13	83.13	81.09	79.04	76.99	74.94	72.89	70.84	68.79	66.74	64.69	62.64	60.60
79	125.00	108.32	0.00	125.00	90.00	87.04	85.04	82.99	80.94	78.89	76.84	74.79	72.74	70.69	68.64	66.59	64.54	62.50
80	130.00	117.15	0.00	130.00	92.00	88.96	86.96	84.91	82.86	80.81	78.76	76.71	74.66	72.61	70.56	68.51	66.46	64.42
81	135.00	126.48	0.00	135.00	94.00	90.88	88.88	86.83	84.78	82.73	80.68	78.63	76.58	74.53	72.48	70.43	68.38	66.34
82	140.00	136.31	0.00	140.00	96.00	92.80	90.80	88.75	86.70	8								

Female Preferred Tobacco
Expense Allowance versus the Maximum Surrender Charge

Issue Age	SNFL Maximum Excess (1st Yr) Allowance	Gross Premium	Actual Excess (1st Yr) Expense	Unamortized Excess (1st Yr) Allowance	Unamortized Year 1	Unamortized Year 2	Unamortized Year 3	Unamortized Year 4	Unamortized Year 5	Unamortized Year 6	Unamortized Year 7	Unamortized Year 8	Unamortized Year 9	Unamortized Year 10	Unamortized Year 11	Unamortized Year 12	Unamortized Year 13	Unamortized Year 14
20	14.65	4.30	0.00	14.65	14.80	14.74	14.66	14.62	14.56	14.49	14.42	14.35	14.27	14.19	14.11	14.02	13.93	13.84
21	15.00	4.58	0.00	15.00	15.03	14.97	14.78	14.84	14.77	14.70	14.63	14.55	14.47	14.39	14.30	14.21	14.11	14.01
22	15.34	4.86	0.00	15.34	15.28	15.21	14.51	15.07	15.00	14.93	14.85	14.76	14.68	14.59	14.50	14.40	14.30	14.19
23	15.60	5.14	0.00	15.60	15.53	15.46	14.76	15.32	15.24	15.16	15.08	14.99	14.90	14.80	14.70	14.60	14.49	14.38
24	15.87	5.42	0.00	15.87	15.80	15.73	15.01	15.58	15.49	15.41	15.32	15.22	15.13	15.02	14.92	14.81	14.70	14.58
25	16.16	5.70	0.00	16.16	16.09	16.01	15.28	15.84	15.76	15.66	15.57	15.47	15.37	15.26	15.15	15.03	14.91	14.78
26	16.47	5.98	0.00	16.47	16.39	16.30	15.57	16.13	16.03	15.93	15.83	15.73	15.62	15.50	15.38	15.26	15.13	15.00
27	16.79	6.26	0.00	16.79	16.70	16.61	15.87	16.42	16.32	16.22	16.11	16.00	15.88	15.76	15.63	15.50	15.36	15.22
28	17.12	6.54	0.00	17.12	17.03	16.94	16.18	16.74	16.63	16.52	16.40	16.28	16.16	16.03	15.89	15.75	15.60	15.45
29	17.48	6.82	0.00	17.48	17.38	17.28	16.51	17.06	16.95	16.83	16.71	16.58	16.45	16.31	16.16	16.01	15.86	15.69
30	17.85	7.10	0.00	17.85	17.75	17.64	16.80	17.41	17.29	17.16	17.03	16.89	16.75	16.60	16.45	16.29	16.12	15.94
31	18.25	7.38	0.00	18.25	18.14	18.02	17.23	17.77	17.64	17.51	17.37	17.22	17.07	16.91	16.74	16.57	16.39	16.21
32	18.68	7.66	0.00	18.68	18.54	18.42	17.62	18.16	18.02	17.87	17.72	17.57	17.40	17.23	17.05	16.87	16.68	16.48
33	19.10	7.94	0.00	19.10	18.98	18.84	18.03	18.56	18.41	18.26	18.09	17.93	17.75	17.57	17.38	17.18	16.98	16.77
34	19.57	8.22	0.00	19.57	19.43	19.29	18.46	18.99	18.83	18.66	18.48	18.30	18.12	17.92	17.72	17.51	17.29	17.07
35	20.05	8.50	0.00	20.05	19.91	19.75	18.91	19.43	19.26	19.08	18.89	18.70	18.50	18.29	18.07	17.85	17.62	17.38
36	20.57	8.86	0.00	20.57	20.41	20.25	19.39	19.90	19.71	19.52	19.32	19.11	18.90	18.67	18.44	18.20	17.96	17.71
37	21.11	9.20	0.00	21.11	20.94	20.76	19.89	20.39	20.19	19.98	19.77	19.54	19.31	19.07	18.83	18.57	18.31	18.05
38	21.68	9.53	0.00	21.68	21.50	21.31	20.42	20.90	20.69	20.47	20.23	20.00	19.75	19.49	19.23	18.96	18.69	18.41
39	22.29	9.85	0.00	22.29	22.09	21.88	20.99	21.45	21.22	20.98	20.73	20.47	20.21	19.94	19.66	19.37	19.08	18.79
40	22.93	10.16	0.00	22.93	22.72	22.49	21.58	22.02	21.77	21.52	21.25	20.98	20.69	20.41	20.11	19.81	19.50	19.19
41	23.61	10.48	0.00	23.61	23.38	23.14	22.21	22.63	22.36	22.09	21.80	21.51	21.21	20.90	20.59	20.27	19.95	19.62
42	24.33	10.80	0.00	24.33	24.08	23.82	22.88	23.28	22.99	22.69	22.39	22.07	21.75	21.43	21.10	20.76	20.42	20.07
43	25.10	11.14	0.00	25.10	24.83	24.55	23.59	23.96	23.65	23.31	23.01	22.67	22.33	21.99	21.64	21.28	20.92	20.55
44	25.91	11.50	0.00	25.91	25.62	25.32	24.34	24.68	24.35	24.01	23.68	23.31	22.95	22.58	22.21	21.83	21.45	21.06
45	26.77	11.90	0.00	26.77	26.46	26.13	25.14	25.44	25.09	24.73	24.36	23.98	23.59	23.21	22.81	22.41	22.01	21.60
46	27.69	12.33	0.00	27.69	27.34	26.99	25.98	26.25	25.87	25.49	25.09	24.69	24.28	23.87	23.45	23.03	22.60	22.17
47	28.65	12.81	0.00	28.65	28.28	27.90	26.87	27.11	26.71	26.29	25.87	25.45	25.01	24.58	24.13	23.68	23.23	22.77
48	29.66	13.34	0.00	29.66	29.28	28.87	27.81	28.02	27.59	27.15	26.70	26.25	25.79	25.32	24.85	24.37	23.89	23.40
49	30.76	13.93	0.00	30.76	30.33	29.89	28.81	28.86	28.32	27.85	27.37	26.90	26.40	25.91	25.40	24.88	24.35	23.80
50	31.80	14.58	0.00	31.80	31.43	30.96	29.86	29.89	29.30	28.80	28.29	27.78	27.25	26.73	26.19	25.63	25.07	24.50
51	33.09	15.29	0.00	33.09	32.59	32.06	30.96	31.05	30.53	29.99	29.45	28.90	28.35	27.78	27.21	26.63	26.03	25.43
52	34.34	16.08	0.00	34.34	33.81	33.27	32.12	32.17	31.60	31.03	30.46	29.87	29.28	28.67	28.06	27.43	26.79	26.15
53	35.66	16.93	0.00	35.66	35.09	34.51	33.34	33.33	32.73	32.12	31.51	30.88	30.24	29.59	28.93	28.26	27.58	26.88
54	37.05	17.86	0.00	37.05	36.44	35.82	34.61	34.55	33.91	33.28	32.60	31.93	31.24	30.54	29.83	29.11	28.38	27.63
55	38.50	18.86	0.00	38.50	37.85	37.18	36.55	36.43	35.75	35.10	34.45	33.73	33.01	32.28	31.52	30.78	29.98	29.19
56	40.02	19.93	0.00	40.02	39.32	38.61	37.38	37.17	36.43	35.67	34.91	34.13	33.34	32.53	31.71	30.87	30.03	29.17
57	41.62	21.07	0.00	41.62	40.87	40.11	38.83	38.58	37.76	36.95	36.13	35.29	34.43	33.56	32.68	31.78	30.87	29.95
58	43.29	22.20	0.00	43.29	42.49	41.67	40.36	40.00	39.14	38.27	37.38	36.47	35.55	34.62	33.67	32.71	31.73	30.75
59	45.06	23.56	0.00	45.06	44.19	43.31	41.98	41.51	40.58	39.64	38.68	37.70	36.71	35.70	34.68	33.65	32.61	31.56
60	46.90	24.93	0.00	46.90	45.97	45.02	43.67	43.07	42.07	41.05	40.02	38.96	37.89	36.81	35.72	34.61	33.50	32.36
61	48.86	26.36	0.00	48.86	47.85	46.83	45.46	44.72	43.63	42.53	41.41	40.28	39.12	37.96	36.79	35.61	34.42	33.23
62	50.94	27.85	0.00	50.94	49.85	48.73	47.35	46.45	45.28	44.08	42.87	41.65	40.41	39.16	37.90	36.64	35.37	34.09
63	53.14	29.42	0.00	53.14	51.95	50.75	49.36	48.27	47.00	45.71	44.40	43.08	41.75	40.41	39.06	37.71	36.34	34.98
64	55.48	31.06	0.00	55.48	54.19	52.88	51.49	50.19	48.81	47.41	46.00	44.58	43.15	41.71	40.27	38.81	37.35	35.91
65	57.98	32.77	0.00	57.98	56.57	55.15	53.75	52.22	50.73	49.22	47.70	46.17	44.63	43.08	41.52	39.97	38.41	36.87
66	60.60	34.57	0.00	60.60	58.48	56.94	55.56	53.80	52.20	50.58	48.96	47.33	45.69	44.04	42.39	40.74	39.10	37.47
67	60.00	36.45	0.00	60.00	58.42	56.82	55.50	53.55	51.89	50.23	48.56	46.87	45.18	43.48	41.80	40.12	38.44	36.78
68	60.00	38.45	0.00	60.00	58.35	56.69	55.44	53.30	51.59	49.87	48.14	46.40	44.66	42.93	41.20	39.46	37.78	36.13
69	60.00	40.55	0.00	60.00	58.28	56.55	55.37	53.04	51.27	49.50	47.71	45.92	44.14	42.36	40.60	38.84	37.15	35.54
70	60.00	42.80	0.00	60.00	58.21	56.41	55.30	52.78	50.96	49.11	47.27	45.44	43.61	41.79	39.99	38.25	36.50	34.90
71	60.00	45.21	0.00	60.00	58.14	56.28	55.24	52.52	50.62	48.72	46.83	44.95	43.08	41.21	39.42	37.71	36.06	34.48
72	60.00	47.80	0.00	60.00	58.07	56.14	55.17	52.23	50.28	48.32	46.38	44.45	42.53	40.68	38.91	37.21	35.58	34.02
73	60.00	50.62	0.00	60.00	58.00	56.00	55.10	51.94	49.93	47.92	45.92	43.94	42.03	40.20	38.44	36.78	35.15	33.54
74	60.00	53.71	0.00	60.00	57.92	55.83	55.03	51.65	49.67	47.61	45.45	43.47	41.50	39.77	38.03	36.36	34.69	33.15
75	60.00	57.11	0.00	60.00	57.83	55.68	54.94	51.35	49.21	47.08	44.83	42.81	41.20	39.39	37.68	35.94	34.34	32.68
76	60.00	60.88	0.00	60.00	57.75	55.51	54.86	51.08	48.85	46.73	44.40	42.74	40.87	39.08	37.29	35.53	34.09	32.68
77	60.00	65.09	0.00	60.00	57.67	55.35	54.79	50.75	48.55	46.44	44.01	42.48	40.60	38.74	37.02	35.42	33.95	32.53
78	60.00	69.80	0.00	60.00	57.59	55.19	54.71	50.51	48.31	46.20	43.78	42.74	40.30	38.51	36.85	35.32	33.85	32.16
79	60.00	75.11	0.00	60.00	57.50	55.01	54.62	50.34	48.14	46.03	43.61	42.99	40.12	38.40	36.80	35.27	33.50	31.66
80	60.00	81.10	0.00	60.00	57.41	54.91	54.53	50.23	48.03	45.92	43.50	42.87	41.87	40.07	38.40	36.80	34.96	31.18
81	60.00	87.90	0.00	60.00	57.39	54.90	54.52	50.20	47.99	45.80	43.78	42.87	41.88	40.14	38.46	36.54	34.53	32.58
82	60.00	95.60	0.00	60.00	57.39	54.89	54.52	50.18	47.88	45.75	43.78	42.87	41.97	40.24	38.			

EXHIBIT #6B-2

Surrender Charge per \$1000 for Male Preferred Plus Non-Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	13.26	12.32	11.37	10.42	9.47	8.53	7.58	6.63	5.68	4.74	3.79	2.84	1.89	0.95	0.00
21	13.43	12.47	11.51	10.55	9.60	8.64	7.68	6.72	5.76	4.80	3.84	2.88	1.92	0.96	0.00
22	13.61	12.64	11.67	10.70	9.72	8.75	7.78	6.81	5.83	4.86	3.89	2.92	1.94	0.97	0.00
23	13.80	12.82	11.83	10.84	9.86	8.87	7.89	6.90	5.91	4.93	3.94	2.96	1.97	0.99	0.00
24	14.00	13.00	12.00	11.00	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	1.00	0.00
25	14.21	13.20	12.18	11.17	10.15	9.14	8.12	7.11	6.09	5.08	4.06	3.05	2.03	1.02	0.00
26	14.43	13.40	12.37	11.34	10.31	9.28	8.25	7.22	6.19	5.15	4.12	3.09	2.06	1.03	0.00
27	14.67	13.62	12.57	11.52	10.48	9.43	8.38	7.33	6.29	5.24	4.19	3.14	2.10	1.05	0.00
28	14.91	13.85	12.78	11.72	10.65	9.59	8.52	7.46	6.39	5.33	4.26	3.20	2.13	1.07	0.00
29	15.17	14.09	13.00	11.92	10.84	9.75	8.67	7.59	6.50	5.42	4.33	3.25	2.17	1.08	0.00
30	15.45	14.34	13.24	12.14	11.03	9.93	8.83	7.72	6.62	5.52	4.41	3.31	2.21	1.10	0.00
31	15.74	14.62	13.49	12.37	11.24	10.12	8.99	7.87	6.75	5.62	4.50	3.37	2.25	1.12	0.00
32	16.05	14.90	13.76	12.61	11.47	10.32	9.17	8.03	6.88	5.73	4.59	3.44	2.29	1.15	0.00
33	16.38	15.21	14.04	12.87	11.70	10.53	9.36	8.19	7.02	5.85	4.68	3.51	2.34	1.17	0.00
34	16.73	15.53	14.34	13.14	11.95	10.75	9.56	8.36	7.17	5.97	4.78	3.58	2.39	1.19	0.00
35	17.10	15.88	14.66	13.43	12.21	10.99	9.77	8.55	7.33	6.11	4.89	3.66	2.44	1.22	0.00
36	17.49	16.24	14.99	13.74	12.49	11.24	9.99	8.74	7.50	6.25	5.00	3.75	2.50	1.25	0.00
37	17.90	16.62	15.34	14.07	12.79	11.51	10.23	8.95	7.67	6.39	5.11	3.84	2.56	1.28	0.00
38	18.34	17.03	15.72	14.41	13.10	11.79	10.48	9.17	7.86	6.55	5.24	3.93	2.62	1.31	0.00
39	18.80	17.46	16.12	14.77	13.43	12.09	10.74	9.40	8.06	6.72	5.37	4.03	2.69	1.34	0.00
40	19.29	17.92	16.54	15.16	13.78	12.40	11.03	9.65	8.27	6.89	5.51	4.13	2.76	1.38	0.00
41	19.81	18.40	16.98	15.57	14.15	12.74	11.32	9.91	8.49	7.08	5.66	4.25	2.83	1.42	0.00
42	20.37	18.91	17.46	16.00	14.55	13.09	11.64	10.18	8.73	7.27	5.82	4.36	2.91	1.45	0.00
43	20.95	19.45	17.96	16.46	14.96	13.47	11.97	10.47	8.98	7.48	5.99	4.49	2.99	1.50	0.00
44	21.56	20.02	18.48	16.94	15.40	13.86	12.32	10.78	9.24	7.70	6.16	4.62	3.08	1.54	0.00
45	22.22	20.63	19.04	17.46	15.87	14.28	12.70	11.11	9.52	7.94	6.35	4.76	3.17	1.59	0.00
46	22.91	21.27	19.64	18.00	16.36	14.73	13.09	11.45	9.82	8.18	6.55	4.91	3.27	1.64	0.00
47	23.64	21.95	20.26	18.58	16.89	15.20	13.51	11.82	10.13	8.44	6.75	5.07	3.38	1.69	0.00
48	24.42	22.67	20.93	19.19	17.44	15.70	13.95	12.21	10.47	8.72	6.98	5.23	3.49	1.74	0.00
49	25.25	23.45	21.64	19.84	18.03	16.23	14.43	12.62	10.82	9.02	7.21	5.41	3.61	1.80	0.00
50	26.13	24.26	22.40	20.53	18.67	16.80	14.93	13.07	11.20	9.33	7.47	5.60	3.73	1.87	0.00
51	27.08	25.14	23.21	21.27	19.34	17.41	15.47	13.54	11.60	9.67	7.74	5.80	3.87	1.93	0.00
52	28.08	26.08	24.07	22.06	20.06	18.05	16.05	14.04	12.04	10.03	8.02	6.02	4.01	2.01	0.00
53	29.15	27.07	24.98	22.90	20.82	18.74	16.66	14.57	12.49	10.41	8.33	6.25	4.16	2.08	0.00
54	30.28	28.12	25.96	23.80	21.63	19.47	17.31	15.14	12.98	10.82	8.65	6.49	4.33	2.16	0.00
55	31.49	29.24	26.99	24.74	22.49	20.24	17.99	15.75	13.50	11.25	9.00	6.75	4.50	2.25	0.00
56	32.77	30.43	28.08	25.74	23.40	21.06	18.72	16.38	14.04	11.70	9.36	7.02	4.68	2.34	0.00
57	34.12	31.68	29.24	26.81	24.37	21.93	19.50	17.06	14.62	12.18	9.75	7.31	4.87	2.44	0.00
58	35.54	33.01	30.47	27.93	25.39	22.85	20.31	17.77	15.23	12.69	10.16	7.62	5.08	2.54	0.00
59	37.06	34.42	31.77	29.12	26.47	23.83	21.18	18.53	15.88	13.24	10.59	7.94	5.29	2.65	0.00
60	38.68	35.92	33.15	30.39	27.63	24.87	22.10	19.34	16.58	13.81	11.05	8.29	5.53	2.76	0.00
61	40.41	37.52	34.64	31.75	28.86	25.98	23.09	20.20	17.32	14.43	11.55	8.66	5.77	2.89	0.00
62	42.26	39.24	36.22	33.20	30.18	27.17	24.15	21.13	18.11	15.09	12.07	9.06	6.04	3.02	0.00
63	44.23	41.07	37.91	34.75	31.59	28.43	25.27	22.11	18.95	15.79	12.64	9.48	6.32	3.16	0.00
64	46.32	43.01	39.70	36.39	33.08	29.78	26.47	23.16	19.85	16.54	13.23	9.93	6.62	3.31	0.00
65	48.55	45.08	41.61	38.14	34.68	31.21	27.74	24.27	20.81	17.34	13.87	10.40	6.94	3.47	0.00
66	50.93	47.29	43.65	40.01	36.38	32.74	29.10	25.46	21.83	18.19	14.55	10.91	7.28	3.64	0.00
67	53.48	49.66	45.84	42.02	38.20	34.38	30.56	26.74	22.92	19.10	15.28	11.46	7.64	3.82	0.00
68	55.33	51.38	47.43	43.48	39.52	35.57	31.62	27.67	23.71	19.76	15.81	11.86	7.90	3.95	0.00
69	55.24	51.29	47.35	43.40	39.46	35.51	31.56	27.62	23.67	19.73	15.78	11.84	7.89	3.95	0.00
70	55.14	51.20	47.26	43.33	39.39	35.45	31.51	27.57	23.63	19.69	15.75	11.82	7.88	3.94	0.00
71	55.04	51.11	47.18	43.25	39.31	35.38	31.45	27.52	23.59	19.66	15.73	11.79	7.86	3.93	0.00
72	54.95	51.02	47.10	43.17	39.25	35.32	31.40	27.47	23.55	19.62	15.70	11.77	7.85	3.92	0.00
73	54.84	50.93	47.01	43.09	39.17	35.26	31.34	27.42	23.50	19.59	15.67	11.75	7.83	3.92	0.00
74	54.72	50.81	46.91	43.00	39.09	35.18	31.27	27.36	23.45	19.54	15.64	11.73	7.82	3.91	0.00
75	54.59	50.69	46.79	42.89	38.99	35.09	31.19	27.29	23.40	19.50	15.60	11.70	7.80	3.90	0.00
76	54.48	50.59	46.70	42.80	38.91	35.02	31.13	27.24	23.35	19.46	15.57	11.67	7.78	3.89	0.00
77	54.37	50.49	46.60	42.72	38.84	34.95	31.07	27.19	23.30	19.42	15.53	11.65	7.77	3.88	0.00
78	54.27	50.39	46.52	42.64	38.76	34.89	31.01	27.13	23.26	19.38	15.51	11.63	7.75	3.88	0.00
79	54.18	50.31	46.44	42.57	38.70	34.83	30.96	27.09	23.22	19.35	15.48	11.61	7.74	3.87	0.00
80	54.09	50.23	46.37	42.50	38.64	34.77	30.91	27.05	23.18	19.32	15.46	11.59	7.73	3.86	0.00
81	54.02	50.16	46.30	42.45	38.59	34.73	30.87	27.01	23.15	19.29	15.43	11.58	7.72	3.86	0.00
82	53.94	50.09	46.23	42.38	38.53	34.67	30.82	26.97	23.12	19.26	15.41	11.56	7.71	3.85	0.00
83	53.85	50.01	46.16	42.31	38.47	34.62	30.77	26.93	23.08	19.23	15.39	11.54	7.69	3.85	0.00
84	53.78	49.94	46.10	42.26	38.41	34.57	30.73	26.89	23.05	19.21	15.37	11.52	7.68	3.84	0.00
85	53.72	49.89	46.05	42.21	38.37	34.54	30.70	26.86	23.02	19.19	15.35	11.51	7.67	3.84	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Male Preferred Non-Tobacco

Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
20	13.26	12.32	11.37	10.42	9.47	8.53	7.58	6.63	5.68	4.74	3.79	2.84	1.89	0.95	0.00
21	13.43	12.47	11.51	10.55	9.60	8.64	7.68	6.72	5.76	4.80	3.84	2.88	1.92	0.96	0.00
22	13.61	12.64	11.67	10.70	9.72	8.75	7.78	6.81	5.83	4.86	3.89	2.92	1.94	0.97	0.00
23	13.80	12.82	11.83	10.84	9.86	8.87	7.89	6.90	5.91	4.93	3.94	2.96	1.97	0.99	0.00
24	14.00	13.00	12.00	11.00	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	1.00	0.00
25	14.21	13.20	12.18	11.17	10.15	9.14	8.12	7.11	6.09	5.08	4.06	3.05	2.03	1.02	0.00
26	14.43	13.40	12.37	11.34	10.31	9.28	8.25	7.22	6.19	5.15	4.12	3.09	2.06	1.03	0.00
27	14.67	13.62	12.57	11.52	10.48	9.43	8.38	7.33	6.29	5.24	4.19	3.14	2.10	1.05	0.00
28	14.91	13.85	12.78	11.72	10.65	9.59	8.52	7.46	6.39	5.33	4.26	3.20	2.13	1.07	0.00
29	15.17	14.09	13.00	11.92	10.84	9.75	8.67	7.59	6.50	5.42	4.33	3.25	2.17	1.08	0.00
30	15.45	14.34	13.24	12.14	11.03	9.93	8.83	7.72	6.62	5.52	4.41	3.31	2.21	1.10	0.00
31	15.74	14.62	13.49	12.37	11.24	10.12	8.99	7.87	6.75	5.62	4.50	3.37	2.25	1.12	0.00
32	16.05	14.90	13.76	12.61	11.47	10.32	9.17	8.03	6.88	5.73	4.59	3.44	2.29	1.15	0.00
33	16.38	15.21	14.04	12.87	11.70	10.53	9.36	8.19	7.02	5.85	4.68	3.51	2.34	1.17	0.00
34	16.73	15.53	14.34	13.14	11.95	10.75	9.56	8.36	7.17	5.97	4.78	3.58	2.39	1.19	0.00
35	17.10	15.88	14.66	13.43	12.21	10.99	9.77	8.55	7.33	6.11	4.89	3.66	2.44	1.22	0.00
36	17.49	16.24	14.99	13.74	12.49	11.24	9.99	8.74	7.50	6.25	5.00	3.75	2.50	1.25	0.00
37	17.90	16.62	15.34	14.07	12.79	11.51	10.23	8.95	7.67	6.39	5.11	3.84	2.56	1.28	0.00
38	18.34	17.03	15.72	14.41	13.10	11.79	10.48	9.17	7.86	6.55	5.24	3.93	2.62	1.31	0.00
39	18.80	17.46	16.12	14.77	13.43	12.09	10.74	9.40	8.06	6.72	5.37	4.03	2.69	1.34	0.00
40	19.29	17.92	16.54	15.16	13.78	12.40	11.03	9.65	8.27	6.89	5.51	4.13	2.76	1.38	0.00
41	19.81	18.40	16.98	15.57	14.15	12.74	11.32	9.91	8.49	7.08	5.66	4.25	2.83	1.42	0.00
42	20.37	18.91	17.46	16.00	14.55	13.09	11.64	10.18	8.73	7.27	5.82	4.36	2.91	1.45	0.00
43	20.95	19.45	17.96	16.46	14.96	13.47	11.97	10.47	8.98	7.48	5.99	4.49	2.99	1.50	0.00
44	21.56	20.02	18.48	16.94	15.40	13.86	12.32	10.78	9.24	7.70	6.16	4.62	3.08	1.54	0.00
45	22.22	20.63	19.04	17.46	15.87	14.28	12.70	11.11	9.52	7.94	6.35	4.76	3.17	1.59	0.00
46	22.91	21.27	19.64	18.00	16.36	14.73	13.09	11.45	9.82	8.18	6.55	4.91	3.27	1.64	0.00
47	23.64	21.95	20.26	18.58	16.89	15.20	13.51	11.82	10.13	8.44	6.75	5.07	3.38	1.69	0.00
48	24.42	22.67	20.93	19.19	17.44	15.70	13.95	12.21	10.47	8.72	6.98	5.23	3.49	1.74	0.00
49	25.25	23.45	21.64	19.84	18.03	16.23	14.43	12.62	10.82	9.02	7.21	5.41	3.61	1.80	0.00
50	26.13	24.26	22.40	20.53	18.67	16.80	14.93	13.07	11.20	9.33	7.47	5.60	3.73	1.87	0.00
51	27.08	25.14	23.21	21.27	19.34	17.41	15.47	13.54	11.60	9.67	7.74	5.80	3.87	1.93	0.00
52	28.08	26.08	24.07	22.06	20.06	18.05	16.05	14.04	12.04	10.03	8.02	6.02	4.01	2.01	0.00
53	29.15	27.07	24.98	22.90	20.82	18.74	16.66	14.57	12.49	10.41	8.33	6.25	4.16	2.08	0.00
54	30.28	28.12	25.96	23.80	21.63	19.47	17.31	15.14	12.98	10.82	8.65	6.49	4.33	2.16	0.00
55	31.49	29.24	26.99	24.74	22.49	20.24	17.99	15.75	13.50	11.25	9.00	6.75	4.50	2.25	0.00
56	32.77	30.43	28.08	25.74	23.40	21.06	18.72	16.38	14.04	11.70	9.36	7.02	4.68	2.34	0.00
57	34.12	31.68	29.24	26.81	24.37	21.93	19.50	17.06	14.62	12.18	9.75	7.31	4.87	2.44	0.00
58	35.54	33.01	30.47	27.93	25.39	22.85	20.31	17.77	15.23	12.69	10.16	7.62	5.08	2.54	0.00
59	37.06	34.42	31.77	29.12	26.47	23.83	21.18	18.53	15.88	13.24	10.59	7.94	5.29	2.65	0.00
60	38.68	35.92	33.15	30.39	27.63	24.87	22.10	19.34	16.58	13.81	11.05	8.29	5.53	2.76	0.00
61	40.41	37.52	34.64	31.75	28.86	25.98	23.09	20.20	17.32	14.43	11.55	8.66	5.77	2.89	0.00
62	42.26	39.24	36.22	33.20	30.18	27.17	24.15	21.13	18.11	15.09	12.07	9.06	6.04	3.02	0.00
63	44.23	41.07	37.91	34.75	31.59	28.43	25.27	22.11	18.95	15.79	12.64	9.48	6.32	3.16	0.00
64	46.32	43.01	39.70	36.39	33.08	29.78	26.47	23.16	19.85	16.54	13.23	9.93	6.62	3.31	0.00
65	48.55	45.08	41.61	38.14	34.68	31.21	27.74	24.27	20.81	17.34	13.87	10.40	6.94	3.47	0.00
66	50.93	47.29	43.65	40.01	36.38	32.74	29.10	25.46	21.83	18.19	14.55	10.91	7.28	3.64	0.00
67	53.48	49.66	45.84	42.02	38.20	34.38	30.56	26.74	22.92	19.10	15.28	11.46	7.64	3.82	0.00
68	55.33	51.38	47.43	43.48	39.52	35.57	31.62	27.67	23.71	19.76	15.81	11.86	7.90	3.95	0.00
69	55.24	51.29	47.35	43.40	39.46	35.51	31.56	27.62	23.67	19.73	15.78	11.84	7.89	3.95	0.00
70	55.14	51.20	47.26	43.33	39.39	35.45	31.51	27.57	23.63	19.69	15.75	11.82	7.88	3.94	0.00
71	55.04	51.11	47.18	43.25	39.31	35.38	31.45	27.52	23.59	19.66	15.73	11.79	7.86	3.93	0.00
72	54.95	51.02	47.10	43.17	39.25	35.32	31.40	27.47	23.55	19.62	15.70	11.77	7.85	3.92	0.00
73	54.84	50.93	47.01	43.09	39.17	35.26	31.34	27.42	23.50	19.59	15.67	11.75	7.83	3.92	0.00
74	54.72	50.81	46.91	43.00	39.09	35.18	31.27	27.36	23.45	19.54	15.64	11.73	7.82	3.91	0.00
75	54.59	50.69	46.79	42.89	38.99	35.09	31.19	27.29	23.40	19.50	15.60	11.70	7.80	3.90	0.00
76	54.48	50.59	46.70	42.80	38.91	35.02	31.13	27.24	23.35	19.46	15.57	11.67	7.78	3.89	0.00
77	54.37	50.49	46.60	42.72	38.84	34.95	31.07	27.19	23.30	19.42	15.53	11.65	7.77	3.88	0.00
78	54.27	50.39	46.52	42.64	38.76	34.89	31.01	27.13	23.26	19.38	15.51	11.63	7.75	3.88	0.00
79	54.18	50.31	46.44	42.57	38.70	34.83	30.96	27.09	23.22	19.35	15.48	11.61	7.74	3.87	0.00
80	54.09	50.23	46.37	42.50	38.64	34.77	30.91	27.05	23.18	19.32	15.46	11.59	7.73	3.86	0.00
81	54.02	50.16	46.30	42.45	38.59	34.73	30.87	27.01	23.15	19.29	15.43	11.58	7.72	3.86	0.00
82	53.94	50.09	46.23	42.38	38.53	34.67	30.82	26.97	23.12	19.26	15.41	11.56	7.71	3.85	0.00
83	53.85	50.01	46.16	42.31	38.47	34.62	30.77	26.93	23.08	19.23	15.39	11.54	7.69	3.85	0.00
84	53.78	49.94	46.10	42.26	38.41	34.57	30.73	26.89	23.05	19.21	15.37	11.52	7.68	3.84	0.00
85	53.72	49.89	46.05	42.21	38.37	34.54	30.70	26.86	23.02	19.19	15.35	11.51	7.67	3.84	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Male Standard Plus Non-Tobacco

Issue Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	13.65	12.67	11.70	10.72	9.75	8.77	7.80	6.82	5.85	4.87	3.90	2.92	1.95	0.97	0.00
21	13.83	12.84	11.85	10.86	9.88	8.89	7.90	6.91	5.93	4.94	3.95	2.96	1.98	0.99	0.00
22	14.02	13.02	12.01	11.01	10.01	9.01	8.01	7.01	6.01	5.01	4.01	3.00	2.00	1.00	0.00
23	14.22	13.20	12.19	11.17	10.16	9.14	8.13	7.11	6.09	5.08	4.06	3.05	2.03	1.02	0.00
24	14.43	13.40	12.37	11.34	10.31	9.28	8.25	7.22	6.18	5.15	4.12	3.09	2.06	1.03	0.00
25	14.66	13.61	12.56	11.52	10.47	9.42	8.38	7.33	6.28	5.23	4.19	3.14	2.09	1.05	0.00
26	14.89	13.83	12.77	11.70	10.64	9.57	8.51	7.45	6.38	5.32	4.26	3.19	2.13	1.06	0.00
27	15.14	14.06	12.98	11.90	10.82	9.74	8.65	7.57	6.49	5.41	4.33	3.25	2.16	1.08	0.00
28	15.41	14.31	13.21	12.11	11.00	9.90	8.80	7.70	6.60	5.50	4.40	3.30	2.20	1.10	0.00
29	15.68	14.56	13.44	12.32	11.20	10.08	8.96	7.84	6.72	5.60	4.48	3.36	2.24	1.12	0.00
30	15.98	14.84	13.70	12.56	11.41	10.27	9.13	7.99	6.85	5.71	4.57	3.42	2.28	1.14	0.00
31	16.29	15.13	13.97	12.80	11.64	10.47	9.31	8.15	6.98	5.82	4.66	3.49	2.33	1.16	0.00
32	16.63	15.44	14.25	13.06	11.88	10.69	9.50	8.31	7.13	5.94	4.75	3.56	2.38	1.19	0.00
33	16.98	15.77	14.55	13.34	12.13	10.92	9.70	8.49	7.28	6.06	4.85	3.64	2.43	1.21	0.00
34	17.35	16.11	14.88	13.64	12.40	11.16	9.92	8.68	7.44	6.20	4.96	3.72	2.48	1.24	0.00
35	17.75	16.48	15.22	13.95	12.68	11.41	10.14	8.88	7.61	6.34	5.07	3.80	2.54	1.27	0.00
36	18.17	16.87	15.58	14.28	12.98	11.68	10.38	9.09	7.79	6.49	5.19	3.89	2.60	1.30	0.00
37	18.62	17.29	15.96	14.63	13.30	11.97	10.64	9.31	7.98	6.65	5.32	3.99	2.66	1.33	0.00
38	19.09	17.73	16.36	15.00	13.64	12.27	10.91	9.54	8.18	6.82	5.45	4.09	2.73	1.36	0.00
39	19.59	18.19	16.79	15.39	13.99	12.59	11.19	9.79	8.40	7.00	5.60	4.20	2.80	1.40	0.00
40	20.12	18.68	17.24	15.81	14.37	12.93	11.50	10.06	8.62	7.18	5.75	4.31	2.87	1.44	0.00
41	20.68	19.20	17.72	16.25	14.77	13.29	11.82	10.34	8.86	7.38	5.91	4.43	2.95	1.48	0.00
42	21.27	19.75	18.23	16.71	15.19	13.67	12.15	10.64	9.12	7.60	6.08	4.56	3.04	1.52	0.00
43	21.90	20.33	18.77	17.21	15.64	14.08	12.51	10.95	9.38	7.82	6.26	4.69	3.13	1.56	0.00
44	22.56	20.95	19.34	17.73	16.12	14.50	12.89	11.28	9.67	8.06	6.45	4.83	3.22	1.61	0.00
45	23.26	21.60	19.94	18.28	16.62	14.95	13.29	11.63	9.97	8.31	6.65	4.98	3.32	1.66	0.00
46	24.00	22.29	20.57	18.86	17.15	15.43	13.72	12.00	10.29	8.57	6.86	5.14	3.43	1.71	0.00
47	24.79	23.02	21.25	19.48	17.71	15.93	14.16	12.39	10.62	8.85	7.08	5.31	3.54	1.77	0.00
48	25.62	23.79	21.96	20.13	18.30	16.47	14.64	12.81	10.98	9.15	7.32	5.49	3.66	1.83	0.00
49	26.50	24.61	22.72	20.82	18.93	17.04	15.14	13.25	11.36	9.47	7.57	5.68	3.79	1.89	0.00
50	27.45	25.49	23.53	21.57	19.61	17.64	15.68	13.72	11.76	9.80	7.84	5.88	3.92	1.96	0.00
51	28.46	26.42	24.39	22.36	20.33	18.29	16.26	14.23	12.20	10.16	8.13	6.10	4.07	2.03	0.00
52	29.53	27.42	25.31	23.20	21.09	18.98	16.87	14.77	12.66	10.55	8.44	6.33	4.22	2.11	0.00
53	30.67	28.48	26.29	24.10	21.91	19.72	17.53	15.34	13.15	10.95	8.76	6.57	4.38	2.19	0.00
54	31.89	29.61	27.33	25.06	22.78	20.50	18.22	15.94	13.67	11.39	9.11	6.83	4.56	2.28	0.00
55	33.18	30.81	28.44	26.07	23.70	21.33	18.96	16.59	14.22	11.85	9.48	7.11	4.74	2.37	0.00
56	34.54	32.08	29.61	27.14	24.67	22.21	19.74	17.27	14.80	12.34	9.87	7.40	4.94	2.47	0.00
57	35.99	33.42	30.85	28.28	25.71	23.14	20.57	18.00	15.42	12.85	10.28	7.71	5.14	2.57	0.00
58	37.52	34.84	32.16	29.48	26.80	24.12	21.44	18.76	16.08	13.40	10.72	8.04	5.36	2.68	0.00
59	39.15	36.35	33.56	30.76	27.96	25.17	22.37	19.57	16.78	13.98	11.19	8.39	5.59	2.80	0.00
60	40.89	37.97	35.05	32.13	29.20	26.28	23.36	20.44	17.52	14.60	11.68	8.76	5.84	2.92	0.00
61	42.75	39.69	36.64	33.59	30.53	27.48	24.43	21.37	18.32	15.27	12.21	9.16	6.11	3.05	0.00
62	44.73	41.54	38.34	35.15	31.95	28.76	25.56	22.37	19.17	15.98	12.78	9.59	6.39	3.20	0.00
63	46.85	43.50	40.15	36.81	33.46	30.12	26.77	23.42	20.08	16.73	13.38	10.04	6.69	3.35	0.00
64	49.09	45.58	42.07	38.57	35.06	31.56	28.05	24.54	21.04	17.53	14.02	10.52	7.01	3.51	0.00
65	51.47	47.79	44.12	40.44	36.76	33.09	29.41	25.74	22.06	18.38	14.71	11.03	7.35	3.68	0.00
66	54.01	50.15	46.29	42.44	38.58	34.72	30.86	27.00	23.15	19.29	15.43	11.57	7.72	3.86	0.00
67	55.37	51.42	47.46	43.51	39.55	35.60	31.64	27.69	23.73	19.78	15.82	11.87	7.91	3.96	0.00
68	55.29	51.34	47.39	43.44	39.49	35.54	31.59	27.65	23.70	19.75	15.80	11.85	7.90	3.95	0.00
69	55.20	51.26	47.31	43.37	39.43	35.48	31.54	27.60	23.66	19.71	15.77	11.83	7.89	3.94	0.00
70	55.11	51.17	47.23	43.30	39.36	35.43	31.49	27.55	23.62	19.68	15.74	11.81	7.87	3.94	0.00
71	55.01	51.08	47.15	43.22	39.29	35.36	31.43	27.50	23.58	19.65	15.72	11.79	7.86	3.93	0.00
72	54.93	51.00	47.08	43.16	39.23	35.31	31.39	27.46	23.54	19.62	15.69	11.77	7.85	3.92	0.00
73	54.84	50.92	47.00	43.09	39.17	35.25	31.33	27.42	23.50	19.58	15.67	11.75	7.83	3.92	0.00
74	54.73	50.82	46.91	43.00	39.09	35.18	31.27	27.36	23.46	19.55	15.64	11.73	7.82	3.91	0.00
75	54.61	50.71	46.81	42.91	39.01	35.11	31.21	27.31	23.41	19.50	15.60	11.70	7.80	3.90	0.00
76	54.51	50.61	46.72	42.83	38.93	35.04	31.15	27.25	23.36	19.47	15.57	11.68	7.79	3.89	0.00
77	54.41	50.52	46.63	42.75	38.86	34.97	31.09	27.20	23.32	19.43	15.54	11.66	7.77	3.89	0.00
78	54.31	50.43	46.56	42.68	38.80	34.92	31.04	27.16	23.28	19.40	15.52	11.64	7.76	3.88	0.00
79	54.24	50.36	46.49	42.61	38.74	34.87	30.99	27.12	23.24	19.37	15.50	11.62	7.75	3.87	0.00
80	54.16	50.29	46.42	42.55	38.68	34.82	30.95	27.08	23.21	19.34	15.47	11.61	7.74	3.87	0.00
81	54.10	50.24	46.37	42.51	38.64	34.78	30.91	27.05	23.19	19.32	15.46	11.59	7.73	3.86	0.00
82	54.03	50.17	46.31	42.45	38.59	34.73	30.87	27.01	23.15	19.30	15.44	11.58	7.72	3.86	0.00
83	53.95	50.10	46.24	42.39	38.54	34.68	30.83	26.98	23.12	19.27	15.41	11.56	7.71	3.85	0.00
84	53.89	50.04	46.19	42.34	38.49	34.64	30.79	26.94	23.09	19.24	15.40	11.55	7.70	3.85	0.00
85	53.84	49.99	46.15	42.30	38.46	34.61	30.77	26.92	23.07	19.23	15.38	11.54	7.69	3.85	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Male Standard Non-Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	14.51	13.47	12.43	11.40	10.36	9.33	8.29	7.25	6.22	5.18	4.14	3.11	2.07	1.04	0.00
21	14.71	13.66	12.61	11.56	10.51	9.46	8.41	7.36	6.31	5.25	4.20	3.15	2.10	1.05	0.00
22	14.93	13.86	12.80	11.73	10.66	9.60	8.53	7.46	6.40	5.33	4.27	3.20	2.13	1.07	0.00
23	15.16	14.08	12.99	11.91	10.83	9.75	8.66	7.58	6.50	5.41	4.33	3.25	2.17	1.08	0.00
24	15.40	14.30	13.20	12.10	11.00	9.90	8.80	7.70	6.60	5.50	4.40	3.30	2.20	1.10	0.00
25	15.66	14.54	13.42	12.30	11.18	10.07	8.95	7.83	6.71	5.59	4.47	3.36	2.24	1.12	0.00
26	15.93	14.79	13.65	12.52	11.38	10.24	9.10	7.97	6.83	5.69	4.55	3.41	2.28	1.14	0.00
27	16.22	15.06	13.90	12.74	11.58	10.42	9.27	8.11	6.95	5.79	4.63	3.47	2.32	1.16	0.00
28	16.51	15.33	14.16	12.98	11.80	10.62	9.44	8.26	7.08	5.90	4.72	3.54	2.36	1.18	0.00
29	16.83	15.63	14.43	13.22	12.02	10.82	9.62	8.42	7.21	6.01	4.81	3.61	2.40	1.20	0.00
30	17.17	15.94	14.72	13.49	12.26	11.04	9.81	8.59	7.36	6.13	4.91	3.68	2.45	1.23	0.00
31	17.53	16.28	15.03	13.77	12.52	11.27	10.02	8.77	7.51	6.26	5.01	3.76	2.50	1.25	0.00
32	17.91	16.64	15.36	14.08	12.80	11.52	10.24	8.96	7.68	6.40	5.12	3.84	2.56	1.28	0.00
33	18.32	17.02	15.71	14.40	13.09	11.78	10.47	9.16	7.85	6.54	5.24	3.93	2.62	1.31	0.00
34	18.76	17.42	16.08	14.74	13.40	12.06	10.72	9.38	8.04	6.70	5.36	4.02	2.68	1.34	0.00
35	19.22	17.85	16.47	15.10	13.73	12.36	10.98	9.61	8.24	6.86	5.49	4.12	2.75	1.37	0.00
36	19.71	18.30	16.89	15.49	14.08	12.67	11.26	9.85	8.45	7.04	5.63	4.22	2.82	1.41	0.00
37	20.23	18.78	17.34	15.89	14.45	13.00	11.56	10.11	8.67	7.22	5.78	4.33	2.89	1.44	0.00
38	20.78	19.29	17.81	16.32	14.84	13.36	11.87	10.39	8.90	7.42	5.94	4.45	2.97	1.48	0.00
39	21.36	19.83	18.31	16.78	15.26	13.73	12.20	10.68	9.15	7.63	6.10	4.58	3.05	1.53	0.00
40	21.97	20.40	18.83	17.26	15.69	14.13	12.56	10.99	9.42	7.85	6.28	4.71	3.14	1.57	0.00
41	22.62	21.01	19.39	17.78	16.16	14.54	12.93	11.31	9.70	8.08	6.46	4.85	3.23	1.62	0.00
42	23.31	21.65	19.98	18.32	16.65	14.99	13.32	11.66	9.99	8.33	6.66	5.00	3.33	1.67	0.00
43	24.04	22.32	20.61	18.89	17.17	15.46	13.74	12.02	10.30	8.59	6.87	5.15	3.43	1.72	0.00
44	24.81	23.04	21.27	19.49	17.72	15.95	14.18	12.41	10.63	8.86	7.09	5.32	3.54	1.77	0.00
45	25.62	23.79	21.96	20.13	18.30	16.47	14.64	12.81	10.98	9.15	7.32	5.49	3.66	1.83	0.00
46	26.48	24.58	22.69	20.80	18.91	17.02	15.13	13.24	11.35	9.46	7.56	5.67	3.78	1.89	0.00
47	27.38	25.42	23.47	21.51	19.56	17.60	15.64	13.69	11.73	9.78	7.82	5.87	3.91	1.96	0.00
48	28.33	26.30	24.28	22.26	20.23	18.21	16.19	14.16	12.14	10.12	8.09	6.07	4.05	2.02	0.00
49	29.34	27.25	25.15	23.05	20.96	18.86	16.77	14.67	12.58	10.48	8.38	6.29	4.19	2.10	0.00
50	30.43	28.25	26.08	23.91	21.73	19.56	17.39	15.21	13.04	10.87	8.69	6.52	4.35	2.17	0.00
51	31.59	29.33	27.07	24.82	22.56	20.31	18.05	15.79	13.54	11.28	9.02	6.77	4.51	2.26	0.00
52	32.82	30.48	28.13	25.79	23.45	21.10	18.76	16.41	14.07	11.72	9.38	7.03	4.69	2.34	0.00
53	34.14	31.70	29.26	26.82	24.39	21.95	19.51	17.07	14.63	12.19	9.75	7.32	4.88	2.44	0.00
54	35.54	33.00	30.47	27.93	25.39	22.85	20.31	17.77	15.23	12.69	10.16	7.62	5.08	2.54	0.00
55	37.03	34.39	31.74	29.10	26.45	23.81	21.16	18.52	15.87	13.23	10.58	7.94	5.29	2.65	0.00
56	38.61	35.85	33.09	30.34	27.58	24.82	22.06	19.30	16.55	13.79	11.03	8.27	5.52	2.76	0.00
57	40.28	37.40	34.52	31.65	28.77	25.89	23.02	20.14	17.26	14.39	11.51	8.63	5.75	2.88	0.00
58	42.04	39.04	36.04	33.03	30.03	27.03	24.02	21.02	18.02	15.02	12.01	9.01	6.01	3.00	0.00
59	43.94	40.80	37.66	34.52	31.38	28.24	25.11	21.97	18.83	15.69	12.55	9.41	6.28	3.14	0.00
60	45.97	42.69	39.40	36.12	32.84	29.55	26.27	22.98	19.70	16.42	13.13	9.85	6.57	3.28	0.00
61	48.14	44.71	41.27	37.83	34.39	30.95	27.51	24.07	20.63	17.19	13.76	10.32	6.88	3.44	0.00
62	50.47	46.86	43.26	39.65	36.05	32.44	28.84	25.23	21.63	18.02	14.42	10.81	7.21	3.61	0.00
63	52.94	49.15	45.37	41.59	37.81	34.03	30.25	26.47	22.69	18.91	15.12	11.34	7.56	3.78	0.00
64	55.46	51.50	47.53	43.57	39.61	35.65	31.69	27.73	23.77	19.81	15.84	11.88	7.92	3.96	0.00
65	55.40	51.45	47.49	43.53	39.57	35.62	31.66	27.70	23.74	19.79	15.83	11.87	7.91	3.96	0.00
66	55.34	51.39	47.44	43.48	39.53	35.58	31.62	27.67	23.72	19.76	15.81	11.86	7.91	3.95	0.00
67	55.27	51.32	47.37	43.43	39.48	35.53	31.58	27.63	23.69	19.74	15.79	11.84	7.90	3.95	0.00
68	55.19	51.25	47.31	43.37	39.42	35.48	31.54	27.60	23.65	19.71	15.77	11.83	7.88	3.94	0.00
69	55.10	51.17	47.23	43.29	39.36	35.42	31.49	27.55	23.62	19.68	15.74	11.81	7.87	3.94	0.00
70	55.02	51.09	47.16	43.23	39.30	35.37	31.44	27.51	23.58	19.65	15.72	11.79	7.86	3.93	0.00
71	54.93	51.01	47.09	43.16	39.24	35.31	31.39	27.47	23.54	19.62	15.70	11.77	7.85	3.92	0.00
72	54.88	50.96	47.04	43.12	39.20	35.28	31.36	27.44	23.52	19.60	15.68	11.76	7.84	3.92	0.00
73	54.81	50.90	46.98	43.07	39.15	35.24	31.32	27.41	23.49	19.58	15.66	11.75	7.83	3.92	0.00
74	54.74	50.83	46.92	43.01	39.10	35.19	31.28	27.37	23.46	19.55	15.64	11.73	7.82	3.91	0.00
75	54.66	50.75	46.85	42.95	39.04	35.14	31.23	27.33	23.42	19.52	15.62	11.71	7.81	3.90	0.00
76	54.56	50.67	46.77	42.87	38.97	35.08	31.18	27.28	23.38	19.49	15.59	11.69	7.79	3.90	0.00
77	54.48	50.58	46.69	42.80	38.91	35.02	31.13	27.24	23.35	19.46	15.56	11.67	7.78	3.89	0.00
78	54.40	50.52	46.63	42.75	38.86	34.97	31.09	27.20	23.32	19.43	15.54	11.66	7.77	3.89	0.00
79	54.35	50.47	46.59	42.70	38.82	34.94	31.06	27.18	23.29	19.41	15.53	11.65	7.76	3.88	0.00
80	54.30	50.42	46.54	42.66	38.78	34.91	31.03	27.15	23.27	19.39	15.51	11.64	7.76	3.88	0.00
81	54.27	50.39	46.51	42.64	38.76	34.89	31.01	27.13	23.26	19.38	15.50	11.63	7.75	3.88	0.00
82	54.22	50.35	46.47	42.60	38.73	34.85	30.98	27.11	23.24	19.36	15.49	11.62	7.75	3.87	0.00
83	54.17	50.30	46.43	42.56	38.69	34.82	30.95	27.08	23.21	19.34	15.48	11.61	7.74	3.87	0.00
84	54.12	50.26	46.39	42.53	38.66	34.79	30.93	27.06	23.20	19.33	15.46	11.60	7.73	3.87	0.00
85	54.11	50.24	46.38	42.51	38.65	34.78	30.92	27.05	23.19	19.32	15.46	11.59	7.73	3.86	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Male Standard Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	16.21	15.05	13.89	12.73	11.58	10.42	9.26	8.10	6.95	5.79	4.63	3.47	2.32	1.16	0.00
21	16.49	15.31	14.14	12.96	11.78	10.60	9.42	8.25	7.07	5.89	4.71	3.53	2.36	1.18	0.00
22	16.79	15.59	14.39	13.19	11.99	10.80	9.60	8.40	7.20	6.00	4.80	3.60	2.40	1.20	0.00
23	17.11	15.88	14.66	13.44	12.22	11.00	9.78	8.55	7.33	6.11	4.89	3.67	2.44	1.22	0.00
24	17.44	16.19	14.95	13.70	12.45	11.21	9.96	8.72	7.47	6.23	4.98	3.74	2.49	1.25	0.00
25	17.78	16.51	15.24	13.97	12.70	11.43	10.16	8.89	7.62	6.35	5.08	3.81	2.54	1.27	0.00
26	18.14	16.84	15.55	14.25	12.96	11.66	10.37	9.07	7.77	6.48	5.18	3.89	2.59	1.30	0.00
27	18.52	17.19	15.87	14.55	13.23	11.90	10.58	9.26	7.94	6.61	5.29	3.97	2.65	1.32	0.00
28	18.91	17.56	16.21	14.86	13.51	12.15	10.80	9.45	8.10	6.75	5.40	4.05	2.70	1.35	0.00
29	19.32	17.94	16.56	15.18	13.80	12.42	11.04	9.66	8.28	6.90	5.52	4.14	2.76	1.38	0.00
30	19.77	18.36	16.94	15.53	14.12	12.71	11.30	9.88	8.47	7.06	5.65	4.24	2.82	1.41	0.00
31	20.24	18.79	17.35	15.90	14.46	13.01	11.57	10.12	8.67	7.23	5.78	4.34	2.89	1.45	0.00
32	20.75	19.26	17.78	16.30	14.82	13.34	11.85	10.37	8.89	7.41	5.93	4.45	2.96	1.48	0.00
33	21.29	19.77	18.24	16.72	15.20	13.68	12.16	10.64	9.12	7.60	6.08	4.56	3.04	1.52	0.00
34	21.86	20.30	18.74	17.18	15.61	14.05	12.49	10.93	9.37	7.81	6.25	4.68	3.12	1.56	0.00
35	22.47	20.86	19.26	17.65	16.05	14.44	12.84	11.23	9.63	8.02	6.42	4.81	3.21	1.60	0.00
36	23.12	21.46	19.81	18.16	16.51	14.86	13.21	11.56	9.91	8.26	6.60	4.95	3.30	1.65	0.00
37	23.80	22.10	20.40	18.70	17.00	15.30	13.60	11.90	10.20	8.50	6.80	5.10	3.40	1.70	0.00
38	24.53	22.78	21.02	19.27	17.52	15.77	14.02	12.26	10.51	8.76	7.01	5.26	3.50	1.75	0.00
39	25.30	23.49	21.68	19.88	18.07	16.26	14.46	12.65	10.84	9.03	7.23	5.42	3.61	1.81	0.00
40	26.11	24.24	22.38	20.51	18.65	16.78	14.92	13.05	11.19	9.32	7.46	5.59	3.73	1.87	0.00
41	26.97	25.04	23.12	21.19	19.27	17.34	15.41	13.49	11.56	9.63	7.71	5.78	3.85	1.93	0.00
42	27.88	25.89	23.90	21.91	19.91	17.92	15.93	13.94	11.95	9.96	7.97	5.97	3.98	1.99	0.00
43	28.84	26.78	24.72	22.66	20.60	18.54	16.48	14.42	12.36	10.30	8.24	6.18	4.12	2.06	0.00
44	29.84	27.71	25.58	23.45	21.32	19.19	17.05	14.92	12.79	10.66	8.53	6.40	4.26	2.13	0.00
45	30.90	28.69	26.48	24.28	22.07	19.86	17.66	15.45	13.24	11.04	8.83	6.62	4.41	2.21	0.00
46	32.00	29.72	27.43	25.14	22.86	20.57	18.29	16.00	13.71	11.43	9.14	6.86	4.57	2.29	0.00
47	33.16	30.79	28.42	26.06	23.69	21.32	18.95	16.58	14.21	11.84	9.47	7.11	4.74	2.37	0.00
48	34.37	31.92	29.46	27.01	24.55	22.10	19.64	17.19	14.73	12.28	9.82	7.37	4.91	2.46	0.00
49	35.67	33.12	30.57	28.02	25.48	22.93	20.38	17.83	15.29	12.74	10.19	7.64	5.10	2.55	0.00
50	37.06	34.41	31.77	29.12	26.47	23.82	21.18	18.53	15.88	13.24	10.59	7.94	5.29	2.65	0.00
51	38.54	35.79	33.04	30.28	27.53	24.78	22.03	19.27	16.52	13.77	11.01	8.26	5.51	2.75	0.00
52	40.13	37.27	34.40	31.53	28.67	25.80	22.93	20.07	17.20	14.33	11.47	8.60	5.73	2.87	0.00
53	41.81	38.83	35.84	32.85	29.87	26.88	23.89	20.91	17.92	14.93	11.95	8.96	5.97	2.99	0.00
54	43.60	40.49	37.37	34.26	31.14	28.03	24.91	21.80	18.69	15.57	12.46	9.34	6.23	3.11	0.00
55	45.48	42.23	38.98	35.73	32.48	29.24	25.99	22.74	19.49	16.24	12.99	9.75	6.50	3.25	0.00
56	47.44	44.06	40.67	37.28	33.89	30.50	27.11	23.72	20.33	16.94	13.56	10.17	6.78	3.39	0.00
57	49.51	45.98	42.44	38.90	35.37	31.83	28.29	24.76	21.22	17.68	14.15	10.61	7.07	3.54	0.00
58	51.67	47.98	44.29	40.60	36.91	33.22	29.53	25.84	22.14	18.45	14.76	11.07	7.38	3.69	0.00
59	53.98	50.13	46.27	42.42	38.56	34.70	30.85	26.99	23.14	19.28	15.42	11.57	7.71	3.86	0.00
60	55.54	51.57	47.60	43.64	39.67	35.70	31.74	27.77	23.80	19.83	15.87	11.90	7.93	3.97	0.00
61	55.50	51.53	47.57	43.60	39.64	35.68	31.71	27.75	23.78	19.82	15.86	11.89	7.93	3.96	0.00
62	55.47	51.51	47.54	43.58	39.62	35.66	31.70	27.73	23.77	19.81	15.85	11.89	7.92	3.96	0.00
63	55.44	51.48	47.52	43.56	39.60	35.64	31.68	27.72	23.76	19.80	15.84	11.88	7.92	3.96	0.00
64	55.42	51.46	47.50	43.54	39.59	35.63	31.67	27.71	23.75	19.79	15.83	11.88	7.92	3.96	0.00
65	55.38	51.43	47.47	43.52	39.56	35.60	31.65	27.69	23.74	19.78	15.82	11.87	7.91	3.96	0.00
66	55.33	51.38	47.43	43.48	39.52	35.57	31.62	27.67	23.71	19.76	15.81	11.86	7.91	3.95	0.00
67	55.27	51.32	47.37	43.43	39.48	35.53	31.58	27.63	23.69	19.74	15.79	11.84	7.90	3.95	0.00
68	55.20	51.25	47.31	43.37	39.43	35.48	31.54	27.60	23.66	19.71	15.77	11.83	7.89	3.94	0.00
69	55.11	51.17	47.24	43.30	39.36	35.43	31.49	27.55	23.62	19.68	15.75	11.81	7.87	3.94	0.00
70	55.03	51.10	47.17	43.24	39.30	35.37	31.44	27.51	23.58	19.65	15.72	11.79	7.86	3.93	0.00
71	54.94	51.02	47.09	43.17	39.24	35.32	31.40	27.47	23.55	19.62	15.70	11.77	7.85	3.92	0.00
72	54.90	50.98	47.06	43.13	39.21	35.29	31.37	27.45	23.53	19.61	15.69	11.76	7.84	3.92	0.00
73	54.84	50.92	47.00	43.09	39.17	35.25	31.34	27.42	23.50	19.59	15.67	11.75	7.83	3.92	0.00
74	54.76	50.85	46.94	43.02	39.11	35.20	31.29	27.38	23.47	19.56	15.65	11.73	7.82	3.91	0.00
75	54.69	50.79	46.88	42.97	39.07	35.16	31.25	27.35	23.44	19.53	15.63	11.72	7.81	3.91	0.00
76	54.61	50.71	46.81	42.91	39.00	35.10	31.20	27.30	23.40	19.50	15.60	11.70	7.80	3.90	0.00
77	54.53	50.64	46.74	42.85	38.95	35.06	31.16	27.27	23.37	19.48	15.58	11.69	7.79	3.90	0.00
78	54.48	50.59	46.69	42.80	38.91	35.02	31.13	27.24	23.35	19.46	15.56	11.67	7.78	3.89	0.00
79	54.44	50.55	46.67	42.78	38.89	35.00	31.11	27.22	23.33	19.44	15.56	11.67	7.78	3.89	0.00
80	54.41	50.52	46.64	42.75	38.86	34.98	31.09	27.20	23.32	19.43	15.55	11.66	7.77	3.89	0.00
81	54.40	50.51	46.63	42.74	38.86	34.97	31.08	27.20	23.31	19.43	15.54	11.66	7.77	3.89	0.00
82	54.36	50.47	46.59	42.71	38.83	34.94	31.06	27.18	23.30	19.41	15.53	11.65	7.77	3.88	0.00
83	54.30	50.42	46.54	42.66	38.78	34.91	31.03	27.15	23.27	19.39	15.51	11.64	7.76	3.88	0.00
84	54.24	50.37	46.49	42.62	38.74	34.87	30.99	27.12	23.25	19.37	15.50	11.62	7.75	3.87	0.00
85	54.24	50.37	46.50	42.62	38.75	34.87	31.00	27.12	23.25	19.37	15.50	11.62	7.75	3.87	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Male Preferred Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	14.93	13.66	12.80	11.73	10.66	9.60	8.53	7.46	6.40	5.33	4.27	3.20	2.13	1.07	0.00
21	15.17	14.09	13.00	11.92	10.84	9.75	8.67	7.59	6.50	5.42	4.33	3.25	2.17	1.08	0.00
22	15.43	14.32	13.22	12.12	11.02	9.92	8.81	7.71	6.61	5.51	4.41	3.31	2.20	1.10	0.00
23	15.69	14.57	13.45	12.33	11.21	10.09	8.97	7.85	6.72	5.60	4.48	3.36	2.24	1.12	0.00
24	15.97	14.83	13.69	12.55	11.41	10.27	9.13	7.98	6.84	5.70	4.56	3.42	2.28	1.14	0.00
25	16.26	15.10	13.94	12.78	11.61	10.45	9.29	8.13	6.97	5.81	4.65	3.48	2.32	1.16	0.00
26	16.57	15.38	14.20	13.02	11.83	10.65	9.47	8.28	7.10	5.92	4.73	3.55	2.37	1.18	0.00
27	16.89	15.68	14.47	13.27	12.06	10.86	9.65	8.44	7.24	6.03	4.83	3.62	2.41	1.21	0.00
28	17.22	15.99	14.76	13.53	12.30	11.07	9.84	8.61	7.38	6.15	4.92	3.69	2.46	1.23	0.00
29	17.58	16.32	15.07	13.81	12.56	11.30	10.04	8.79	7.53	6.28	5.02	3.77	2.51	1.26	0.00
30	17.96	16.67	15.39	14.11	12.83	11.54	10.26	8.98	7.70	6.41	5.13	3.85	2.57	1.28	0.00
31	18.36	17.05	15.74	14.42	13.11	11.80	10.49	9.18	7.87	6.56	5.25	3.93	2.62	1.31	0.00
32	18.79	17.45	16.10	14.76	13.42	12.08	10.74	9.39	8.05	6.71	5.37	4.03	2.68	1.34	0.00
33	19.24	17.87	16.49	15.12	13.74	12.37	11.00	9.62	8.25	6.87	5.50	4.12	2.75	1.37	0.00
34	19.73	18.32	16.91	15.50	14.09	12.68	11.27	9.86	8.45	7.04	5.64	4.23	2.82	1.41	0.00
35	20.24	18.79	17.35	15.90	14.45	13.01	11.56	10.12	8.67	7.23	5.78	4.34	2.89	1.45	0.00
36	20.78	19.30	17.81	16.33	14.84	13.36	11.87	10.39	8.91	7.42	5.94	4.45	2.97	1.48	0.00
37	21.36	19.83	18.31	16.78	15.25	13.73	12.20	10.68	9.15	7.63	6.10	4.58	3.05	1.53	0.00
38	21.97	20.40	18.83	17.26	15.69	14.12	12.55	10.98	9.41	7.85	6.28	4.71	3.14	1.57	0.00
39	22.61	21.00	19.38	17.77	16.15	14.54	12.92	11.31	9.69	8.08	6.46	4.85	3.23	1.62	0.00
40	23.29	21.63	19.97	18.30	16.64	14.97	13.31	11.65	9.98	8.32	6.66	4.99	3.33	1.66	0.00
41	24.02	22.30	20.59	18.87	17.16	15.44	13.72	12.01	10.29	8.58	6.86	5.15	3.43	1.72	0.00
42	24.78	23.01	21.24	19.47	17.70	15.93	14.16	12.39	10.62	8.85	7.08	5.31	3.54	1.77	0.00
43	25.59	23.76	21.93	20.11	18.28	16.45	14.62	12.79	10.97	9.14	7.31	5.48	3.66	1.83	0.00
44	26.44	24.55	22.66	20.78	18.89	17.00	15.11	13.22	11.33	9.44	7.55	5.67	3.78	1.89	0.00
45	27.34	25.38	23.43	21.48	19.53	17.57	15.62	13.67	11.72	9.76	7.81	5.86	3.91	1.95	0.00
46	28.28	26.26	24.24	22.22	20.20	18.18	16.16	14.14	12.12	10.10	8.08	6.06	4.04	2.02	0.00
47	29.27	27.18	25.09	23.00	20.91	18.82	16.73	14.64	12.55	10.45	8.36	6.27	4.18	2.09	0.00
48	30.32	28.15	25.99	23.82	21.66	19.49	17.33	15.16	12.99	10.83	8.66	6.50	4.33	2.17	0.00
49	31.44	29.20	26.95	24.70	22.46	20.21	17.97	15.72	13.47	11.23	8.98	6.74	4.49	2.25	0.00
50	32.64	30.31	27.98	25.65	23.32	20.99	18.65	16.32	13.99	11.66	9.33	7.00	4.66	2.33	0.00
51	33.93	31.50	29.08	26.66	24.23	21.81	19.39	16.96	14.54	12.12	9.69	7.27	4.85	2.42	0.00
52	35.29	32.77	30.25	27.73	25.21	22.69	20.17	17.65	15.12	12.60	10.08	7.56	5.04	2.52	0.00
53	36.74	34.11	31.49	28.86	26.24	23.62	20.99	18.37	15.74	13.12	10.50	7.87	5.25	2.62	0.00
54	38.27	35.53	32.80	30.07	27.33	24.60	21.87	19.13	16.40	13.67	10.93	8.20	5.47	2.73	0.00
55	39.88	37.03	34.18	31.33	28.49	25.64	22.79	19.94	17.09	14.24	11.39	8.55	5.70	2.85	0.00
56	41.57	38.60	35.63	32.66	29.69	26.72	23.75	20.78	17.82	14.85	11.88	8.91	5.94	2.97	0.00
57	43.34	40.25	37.15	34.05	30.96	27.86	24.77	21.67	18.58	15.48	12.38	9.29	6.19	3.10	0.00
58	45.20	41.97	38.74	35.51	32.28	29.05	25.83	22.60	19.37	16.14	12.91	9.68	6.46	3.23	0.00
59	47.17	43.80	40.43	37.06	33.69	30.32	26.95	23.58	20.21	16.85	13.48	10.11	6.74	3.37	0.00
60	49.26	45.74	42.22	38.70	35.18	31.67	28.15	24.63	21.11	17.59	14.07	10.56	7.04	3.52	0.00
61	51.49	47.81	44.13	40.46	36.78	33.10	29.42	25.74	22.07	18.39	14.71	11.03	7.36	3.68	0.00
62	53.86	50.01	46.16	42.32	38.47	34.62	30.78	26.93	23.08	19.23	15.39	11.54	7.69	3.85	0.00
63	55.56	51.59	47.62	43.65	39.69	35.72	31.75	27.78	23.81	19.84	15.87	11.91	7.94	3.97	0.00
64	55.52	51.56	47.59	43.63	39.65	35.69	31.73	27.76	23.80	19.83	15.86	11.90	7.93	3.97	0.00
65	55.48	51.52	47.55	43.59	39.63	35.66	31.70	27.74	23.78	19.81	15.85	11.89	7.93	3.96	0.00
66	55.42	51.46	47.50	43.55	39.59	35.63	31.67	27.71	23.75	19.79	15.83	11.88	7.92	3.96	0.00
67	55.35	51.40	47.44	43.49	39.54	35.58	31.63	27.68	23.72	19.77	15.81	11.86	7.91	3.95	0.00
68	55.27	51.32	47.37	43.43	39.48	35.53	31.58	27.64	23.69	19.74	15.79	11.84	7.90	3.95	0.00
69	55.18	51.24	47.29	43.35	39.41	35.47	31.53	27.59	23.65	19.71	15.76	11.82	7.88	3.94	0.00
70	55.08	51.15	47.22	43.28	39.35	35.41	31.48	27.54	23.61	19.67	15.74	11.80	7.87	3.93	0.00
71	54.99	51.06	47.13	43.20	39.28	35.35	31.42	27.49	23.57	19.64	15.71	11.78	7.86	3.93	0.00
72	54.91	50.99	47.07	43.15	39.22	35.30	31.38	27.46	23.53	19.61	15.69	11.77	7.84	3.92	0.00
73	54.82	50.91	46.99	43.07	39.16	35.24	31.33	27.41	23.50	19.58	15.66	11.75	7.83	3.92	0.00
74	54.71	50.80	46.89	42.99	39.08	35.17	31.26	27.35	23.45	19.54	15.63	11.72	7.82	3.91	0.00
75	54.60	50.70	46.80	42.90	39.00	35.10	31.20	27.30	23.40	19.50	15.60	11.70	7.80	3.90	0.00
76	54.50	50.61	46.71	42.82	38.93	35.03	31.14	27.25	23.36	19.46	15.57	11.68	7.79	3.89	0.00
77	54.41	50.52	46.64	42.75	38.86	34.98	31.09	27.21	23.32	19.43	15.55	11.66	7.77	3.89	0.00
78	54.34	50.45	46.57	42.69	38.81	34.93	31.05	27.17	23.29	19.41	15.52	11.64	7.76	3.88	0.00
79	54.28	50.40	46.53	42.65	38.77	34.89	31.02	27.14	23.26	19.39	15.51	11.63	7.75	3.88	0.00
80	54.22	50.35	46.47	42.60	38.73	34.86	30.98	27.11	23.24	19.36	15.49	11.62	7.75	3.87	0.00
81	54.18	50.31	46.44	42.57	38.70	34.83	30.96	27.09	23.22	19.35	15.48	11.61	7.74	3.87	0.00
82	54.12	50.25	46.39	42.52	38.66	34.79	30.93	27.06	23.19	19.33	15.46	11.60	7.73	3.87	0.00
83	54.05	50.19	46.33	42.46	38.60	34.74	30.88	27.02	23.16	19.30	15.44	11.58	7.72	3.86	0.00
84	53.97	50.12	46.26	42.41	38.55	34.70	30.84	26.99	23.13	19.28	15.42	11.57	7.71	3.86	0.00
85	53.95	50.10	46.25	42.39	38.54	34.68	30.83	26.98	23.12	19.27	15.42	11.56	7.71	3.85	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Female Preferred Plus Non Tobacco

Age	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	12.67	11.76	10.86	9.95	9.05	8.14	7.24	6.33	5.43	4.52	3.62	2.71	1.81	0.90	0.00	0.00
21	12.82	11.90	10.99	10.07	9.16	8.24	7.33	6.41	5.49	4.58	3.66	2.75	1.83	0.92	0.00	0.00
22	12.98	12.05	11.12	10.20	9.27	8.34	7.42	6.49	5.56	4.64	3.71	2.78	1.85	0.93	0.00	0.00
23	13.15	12.21	11.27	10.33	9.39	8.45	7.51	6.57	5.63	4.70	3.76	2.82	1.88	0.94	0.00	0.00
24	13.32	12.37	11.42	10.47	9.52	8.57	7.61	6.66	5.71	4.76	3.81	2.86	1.90	0.95	0.00	0.00
25	13.51	12.54	11.58	10.61	9.65	8.68	7.72	6.75	5.79	4.82	3.86	2.90	1.93	0.97	0.00	0.00
26	13.71	12.73	11.75	10.77	9.79	8.81	7.83	6.85	5.87	4.90	3.92	2.94	1.96	0.98	0.00	0.00
27	13.91	12.92	11.93	10.93	9.94	8.94	7.95	6.96	5.96	4.97	3.98	2.98	1.99	0.99	0.00	0.00
28	14.13	13.12	12.11	11.10	10.09	9.08	8.07	7.07	6.06	5.05	4.04	3.03	2.02	1.01	0.00	0.00
29	14.36	13.33	12.31	11.28	10.26	9.23	8.21	7.18	6.15	5.13	4.10	3.08	2.05	1.03	0.00	0.00
30	14.60	13.56	12.51	11.47	10.43	9.39	8.34	7.30	6.26	5.21	4.17	3.13	2.09	1.04	0.00	0.00
31	14.86	13.79	12.73	11.67	10.61	9.55	8.49	7.43	6.37	5.31	4.24	3.18	2.12	1.06	0.00	0.00
32	15.12	14.04	12.96	11.88	10.80	9.72	8.64	7.56	6.48	5.40	4.32	3.24	2.16	1.08	0.00	0.00
33	15.41	14.31	13.21	12.10	11.00	9.90	8.80	7.70	6.60	5.50	4.40	3.30	2.20	1.10	0.00	0.00
34	15.70	14.58	13.46	12.34	11.22	10.10	8.97	7.85	6.73	5.61	4.49	3.37	2.24	1.12	0.00	0.00
35	16.02	14.87	13.73	12.59	11.44	10.30	9.15	8.01	6.87	5.72	4.58	3.43	2.29	1.14	0.00	0.00
36	16.35	15.18	14.01	12.85	11.68	10.51	9.34	8.17	7.01	5.84	4.67	3.50	2.34	1.17	0.00	0.00
37	16.70	15.51	14.31	13.12	11.93	10.73	9.54	8.35	7.16	5.96	4.77	3.58	2.39	1.19	0.00	0.00
38	17.07	15.85	14.63	13.41	12.19	10.97	9.75	8.53	7.31	6.09	4.88	3.66	2.44	1.22	0.00	0.00
39	17.45	16.21	14.96	13.71	12.47	11.22	9.97	8.73	7.48	6.23	4.99	3.74	2.49	1.25	0.00	0.00
40	17.87	16.59	15.31	14.04	12.76	11.48	10.21	8.93	7.66	6.38	5.10	3.83	2.55	1.28	0.00	0.00
41	18.30	16.99	15.69	14.38	13.07	11.76	10.46	9.15	7.84	6.54	5.23	3.92	2.61	1.31	0.00	0.00
42	18.76	17.42	16.08	14.74	13.40	12.06	10.72	9.38	8.04	6.70	5.36	4.02	2.68	1.34	0.00	0.00
43	19.25	17.87	16.50	15.12	13.75	12.37	11.00	9.62	8.25	6.87	5.50	4.12	2.75	1.37	0.00	0.00
44	19.76	18.35	16.94	15.53	14.12	12.71	11.29	9.88	8.47	7.06	5.65	4.24	2.82	1.41	0.00	0.00
45	20.31	18.86	17.41	15.96	14.51	13.06	11.61	10.16	8.70	7.25	5.80	4.35	2.90	1.45	0.00	0.00
46	20.89	19.40	17.91	16.41	14.92	13.43	11.94	10.45	8.95	7.46	5.97	4.48	2.98	1.49	0.00	0.00
47	21.50	19.97	18.43	16.89	15.36	13.82	12.29	10.75	9.22	7.68	6.14	4.61	3.07	1.54	0.00	0.00
48	22.15	20.57	18.99	17.41	15.82	14.24	12.66	11.08	9.49	7.91	6.33	4.75	3.16	1.58	0.00	0.00
49	22.84	21.20	19.57	17.94	16.31	14.68	13.05	11.42	9.79	8.16	6.52	4.89	3.26	1.63	0.00	0.00
50	23.56	21.88	20.20	18.51	16.83	15.15	13.46	11.78	10.10	8.41	6.73	5.05	3.37	1.68	0.00	0.00
51	24.33	22.59	20.85	19.11	17.38	15.64	13.90	12.16	10.43	8.69	6.95	5.21	3.48	1.74	0.00	0.00
52	25.14	23.34	21.55	19.75	17.96	16.16	14.36	12.57	10.77	8.98	7.18	5.39	3.59	1.80	0.00	0.00
53	25.99	24.13	22.28	20.42	18.57	16.71	14.85	13.00	11.14	9.28	7.43	5.57	3.71	1.86	0.00	0.00
54	26.89	24.97	23.05	21.13	19.21	17.29	15.37	13.45	11.53	9.61	7.68	5.76	3.84	1.92	0.00	0.00
55	27.85	25.86	23.87	21.88	19.89	17.90	15.91	13.92	11.93	9.95	7.96	5.97	3.98	1.99	0.00	0.00
56	28.85	26.79	24.73	22.67	20.61	18.55	16.49	14.43	12.37	10.30	8.24	6.18	4.12	2.06	0.00	0.00
57	29.91	27.77	25.64	23.50	21.36	19.23	17.09	14.96	12.82	10.68	8.55	6.41	4.27	2.14	0.00	0.00
58	31.03	28.81	26.59	24.38	22.16	19.95	17.73	15.51	13.30	11.08	8.86	6.65	4.43	2.22	0.00	0.00
59	32.20	29.90	27.60	25.30	23.00	20.70	18.40	16.10	13.80	11.50	9.20	6.90	4.60	2.30	0.00	0.00
60	33.44	31.05	28.66	26.27	23.89	21.50	19.11	16.72	14.33	11.94	9.55	7.17	4.78	2.39	0.00	0.00
61	34.76	32.27	29.79	27.31	24.83	22.34	19.86	17.38	14.90	12.41	9.93	7.45	4.97	2.48	0.00	0.00
62	36.15	33.57	30.99	28.41	25.82	23.24	20.66	18.08	15.49	12.91	10.33	7.75	5.16	2.58	0.00	0.00
63	37.64	34.96	32.27	29.58	26.89	24.20	21.51	18.82	16.13	13.44	10.76	8.07	5.38	2.69	0.00	0.00
64	39.24	36.43	33.63	30.83	28.03	25.22	22.42	19.62	16.82	14.01	11.21	8.41	5.61	2.80	0.00	0.00
65	40.94	38.01	35.09	32.17	29.24	26.32	23.39	20.47	17.54	14.62	11.70	8.77	5.85	2.92	0.00	0.00
66	42.76	39.71	36.65	33.60	30.54	27.49	24.43	21.38	18.33	15.27	12.22	9.16	6.11	3.05	0.00	0.00
67	44.71	41.52	38.33	35.13	31.94	28.74	25.55	22.36	19.16	15.97	12.78	9.58	6.39	3.19	0.00	0.00
68	46.81	43.47	40.12	36.78	33.44	30.09	26.75	23.41	20.06	16.72	13.37	10.03	6.69	3.34	0.00	0.00
69	49.07	45.56	42.06	38.55	35.05	31.54	28.04	24.53	21.03	17.52	14.02	10.51	7.01	3.50	0.00	0.00
70	51.50	47.82	44.14	40.46	36.78	33.10	29.43	25.75	22.07	18.39	14.71	11.03	7.36	3.68	0.00	0.00
71	54.12	50.25	46.39	42.52	38.66	34.79	30.92	27.06	23.19	19.33	15.46	11.60	7.73	3.87	0.00	0.00
72	55.30	51.35	47.40	43.45	39.50	35.55	31.60	27.65	23.70	19.75	15.80	11.85	7.90	3.95	0.00	0.00
73	55.20	51.26	47.32	43.37	39.43	35.49	31.55	27.60	23.66	19.72	15.77	11.83	7.89	3.94	0.00	0.00
74	55.11	51.17	47.23	43.30	39.36	35.42	31.49	27.55	23.62	19.68	15.74	11.81	7.87	3.94	0.00	0.00
75	55.00	51.07	47.14	43.21	39.28	35.36	31.43	27.50	23.57	19.64	15.71	11.79	7.86	3.93	0.00	0.00
76	54.91	50.98	47.06	43.14	39.22	35.30	31.37	27.45	23.53	19.61	15.69	11.77	7.84	3.92	0.00	0.00
77	54.81	50.89	46.98	43.06	39.15	35.23	31.32	27.40	23.49	19.57	15.66	11.74	7.83	3.91	0.00	0.00
78	54.71	50.80	46.89	42.98	39.08	35.17	31.26	27.35	23.45	19.54	15.63	11.72	7.82	3.91	0.00	0.00
79	54.60	50.70	46.80	42.90	39.00	35.10	31.20	27.30	23.40	19.50	15.60	11.70	7.80	3.90	0.00	0.00
80	54.48	50.59	46.70	42.81	38.92	35.02	31.13	27.24	23.35	19.46	15.57	11.67	7.78	3.89	0.00	0.00
81	54.40	50.52	46.63	42.75	38.86	34.97	31.09	27.20	23.32	19.43	15.54	11.66	7.77	3.89	0.00	0.00
82	54.34	50.46	46.57	42.69	38.81	34.93	31.05	27.17	23.29	19.41	15.52	11.64	7.76	3.88	0.00	0.00
83	54.25	50.37	46.50	42.62	38.75	34.87	31.00	27.12	23.25	19.37	15.50	11.62	7.75	3.87	0.00	0.00
84	54.16	50.30	46.43	42.56	38.69	34.82	30.95	27.08	23.21	19.34	15.48	11.61	7.74	3.87	0.00	0.00
85	54.09	50.23	46.37	42.50	38.64	34.77	30.91	27.05	23.18	19.32	15.46	11.59	7.73	3.86	0.00	0.00

Surrender

EXHIBIT #6B-2

Surrender Charge per \$1000 for Female Preferred Non Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	12.67	11.76	10.86	9.95	9.05	8.14	7.24	6.33	5.43	4.52	3.62	2.71	1.81	0.90	0.00
21	12.82	11.90	10.99	10.07	9.16	8.24	7.33	6.41	5.49	4.58	3.66	2.75	1.83	0.92	0.00
22	12.98	12.05	11.12	10.20	9.27	8.34	7.42	6.49	5.56	4.64	3.71	2.78	1.85	0.93	0.00
23	13.15	12.21	11.27	10.33	9.39	8.45	7.51	6.57	5.63	4.70	3.76	2.82	1.88	0.94	0.00
24	13.32	12.37	11.42	10.47	9.52	8.57	7.61	6.66	5.71	4.76	3.81	2.86	1.90	0.95	0.00
25	13.51	12.54	11.58	10.61	9.65	8.68	7.72	6.75	5.79	4.82	3.86	2.90	1.93	0.97	0.00
26	13.71	12.73	11.75	10.77	9.79	8.81	7.83	6.85	5.87	4.90	3.92	2.94	1.96	0.98	0.00
27	13.91	12.92	11.93	10.93	9.94	8.94	7.95	6.96	5.96	4.97	3.98	2.98	1.99	0.99	0.00
28	14.13	13.12	12.11	11.10	10.09	9.08	8.07	7.07	6.06	5.05	4.04	3.03	2.02	1.01	0.00
29	14.36	13.33	12.31	11.28	10.26	9.23	8.21	7.18	6.15	5.13	4.10	3.08	2.05	1.03	0.00
30	14.60	13.56	12.51	11.47	10.43	9.39	8.34	7.30	6.26	5.21	4.17	3.13	2.09	1.04	0.00
31	14.86	13.79	12.73	11.67	10.61	9.55	8.49	7.43	6.37	5.31	4.24	3.18	2.12	1.06	0.00
32	15.12	14.04	12.96	11.88	10.80	9.72	8.64	7.56	6.48	5.40	4.32	3.24	2.16	1.08	0.00
33	15.41	14.31	13.21	12.10	11.00	9.90	8.80	7.70	6.60	5.50	4.40	3.30	2.20	1.10	0.00
34	15.70	14.58	13.46	12.34	11.22	10.10	8.97	7.85	6.73	5.61	4.49	3.37	2.24	1.12	0.00
35	16.02	14.87	13.73	12.59	11.44	10.30	9.15	8.01	6.87	5.72	4.58	3.43	2.29	1.14	0.00
36	16.35	15.18	14.01	12.85	11.68	10.51	9.34	8.17	7.01	5.84	4.67	3.50	2.34	1.17	0.00
37	16.70	15.51	14.31	13.12	11.93	10.73	9.54	8.35	7.16	5.96	4.77	3.58	2.39	1.19	0.00
38	17.07	15.85	14.63	13.41	12.19	10.97	9.75	8.53	7.31	6.09	4.88	3.66	2.44	1.22	0.00
39	17.45	16.21	14.96	13.71	12.47	11.22	9.97	8.73	7.48	6.23	4.99	3.74	2.49	1.25	0.00
40	17.87	16.59	15.31	14.04	12.76	11.48	10.21	8.93	7.66	6.38	5.10	3.83	2.55	1.28	0.00
41	18.30	16.99	15.69	14.38	13.07	11.76	10.46	9.15	7.84	6.54	5.23	3.92	2.61	1.31	0.00
42	18.76	17.42	16.08	14.74	13.40	12.06	10.72	9.38	8.04	6.70	5.36	4.02	2.68	1.34	0.00
43	19.25	17.87	16.50	15.12	13.75	12.37	11.00	9.62	8.25	6.87	5.50	4.12	2.75	1.37	0.00
44	19.76	18.35	16.94	15.53	14.12	12.71	11.29	9.88	8.47	7.06	5.65	4.24	2.82	1.41	0.00
45	20.31	18.86	17.41	15.96	14.51	13.06	11.61	10.16	8.70	7.25	5.80	4.35	2.90	1.45	0.00
46	20.89	19.40	17.91	16.41	14.92	13.43	11.94	10.45	8.95	7.46	5.97	4.48	2.98	1.49	0.00
47	21.50	19.97	18.43	16.89	15.36	13.82	12.29	10.75	9.22	7.68	6.14	4.61	3.07	1.54	0.00
48	22.15	20.57	18.99	17.41	15.82	14.24	12.66	11.08	9.49	7.91	6.33	4.75	3.16	1.58	0.00
49	22.84	21.20	19.57	17.94	16.31	14.68	13.05	11.42	9.79	8.16	6.52	4.89	3.26	1.63	0.00
50	23.56	21.88	20.20	18.51	16.83	15.15	13.46	11.78	10.10	8.41	6.73	5.05	3.37	1.68	0.00
51	24.33	22.59	20.85	19.11	17.38	15.64	13.90	12.16	10.43	8.69	6.95	5.21	3.48	1.74	0.00
52	25.14	23.34	21.55	19.75	17.96	16.16	14.36	12.57	10.77	8.98	7.18	5.39	3.59	1.80	0.00
53	25.99	24.13	22.28	20.42	18.57	16.71	14.85	13.00	11.14	9.28	7.43	5.57	3.71	1.86	0.00
54	26.89	24.97	23.05	21.13	19.21	17.29	15.37	13.45	11.53	9.61	7.68	5.76	3.84	1.92	0.00
55	27.85	25.86	23.87	21.88	19.89	17.90	15.91	13.92	11.93	9.95	7.96	5.97	3.98	1.99	0.00
56	28.85	26.79	24.73	22.67	20.61	18.55	16.49	14.43	12.37	10.30	8.24	6.18	4.12	2.06	0.00
57	29.91	27.77	25.64	23.50	21.36	19.23	17.09	14.96	12.82	10.68	8.55	6.41	4.27	2.14	0.00
58	31.03	28.81	26.59	24.38	22.16	19.95	17.73	15.51	13.30	11.08	8.86	6.65	4.43	2.22	0.00
59	32.20	29.90	27.60	25.30	23.00	20.70	18.40	16.10	13.80	11.50	9.20	6.90	4.60	2.30	0.00
60	33.44	31.05	28.66	26.27	23.89	21.50	19.11	16.72	14.33	11.94	9.55	7.17	4.78	2.39	0.00
61	34.76	32.27	29.79	27.31	24.83	22.34	19.86	17.38	14.90	12.41	9.93	7.45	4.97	2.48	0.00
62	36.15	33.57	30.99	28.41	25.82	23.24	20.66	18.08	15.49	12.91	10.33	7.75	5.16	2.58	0.00
63	37.64	34.96	32.27	29.58	26.89	24.20	21.51	18.82	16.13	13.44	10.76	8.07	5.38	2.69	0.00
64	39.24	36.43	33.63	30.83	28.03	25.22	22.42	19.62	16.82	14.01	11.21	8.41	5.61	2.80	0.00
65	40.94	38.01	35.09	32.17	29.24	26.32	23.39	20.47	17.54	14.62	11.70	8.77	5.85	2.92	0.00
66	42.76	39.71	36.65	33.60	30.54	27.49	24.43	21.38	18.33	15.27	12.22	9.16	6.11	3.05	0.00
67	44.71	41.52	38.33	35.13	31.94	28.74	25.55	22.36	19.16	15.97	12.78	9.58	6.39	3.19	0.00
68	46.81	43.47	40.12	36.78	33.44	30.09	26.75	23.41	20.06	16.72	13.37	10.03	6.69	3.34	0.00
69	49.07	45.56	42.06	38.55	35.05	31.54	28.04	24.53	21.03	17.52	14.02	10.51	7.01	3.50	0.00
70	51.50	47.82	44.14	40.46	36.78	33.10	29.43	25.75	22.07	18.39	14.71	11.03	7.36	3.68	0.00
71	54.12	50.25	46.39	42.52	38.66	34.79	30.92	27.06	23.19	19.33	15.46	11.60	7.73	3.87	0.00
72	55.30	51.35	47.40	43.45	39.50	35.55	31.60	27.65	23.70	19.75	15.80	11.85	7.90	3.95	0.00
73	55.20	51.26	47.32	43.37	39.43	35.49	31.55	27.60	23.66	19.72	15.77	11.83	7.89	3.94	0.00
74	55.11	51.17	47.23	43.30	39.36	35.42	31.49	27.55	23.62	19.68	15.74	11.81	7.87	3.94	0.00
75	55.00	51.07	47.14	43.21	39.28	35.36	31.43	27.50	23.57	19.64	15.71	11.79	7.86	3.93	0.00
76	54.91	50.98	47.06	43.14	39.22	35.30	31.37	27.45	23.53	19.61	15.69	11.77	7.84	3.92	0.00
77	54.81	50.89	46.98	43.06	39.15	35.23	31.32	27.40	23.49	19.57	15.66	11.74	7.83	3.91	0.00
78	54.71	50.80	46.89	42.98	39.08	35.17	31.26	27.35	23.45	19.54	15.63	11.72	7.82	3.91	0.00
79	54.60	50.70	46.80	42.90	39.00	35.10	31.20	27.30	23.40	19.50	15.60	11.70	7.80	3.90	0.00
80	54.48	50.59	46.70	42.81	38.92	35.02	31.13	27.24	23.35	19.46	15.57	11.67	7.78	3.89	0.00
81	54.40	50.52	46.63	42.75	38.86	34.97	31.09	27.20	23.32	19.43	15.54	11.66	7.77	3.89	0.00
82	54.34	50.46	46.57	42.69	38.81	34.93	31.05	27.17	23.29	19.41	15.52	11.64	7.76	3.88	0.00
83	54.25	50.37	46.50	42.62	38.75	34.87	31.00	27.12	23.25	19.37	15.50	11.62	7.75	3.87	0.00
84	54.16	50.30	46.43	42.56	38.69	34.82	30.95	27.08	23.21	19.34	15.48	11.61	7.74	3.87	0.00
85	54.09	50.23	46.37	42.50	38.64	34.77	30.91	27.05	23.18	19.32	15.46	11.59	7.73	3.86	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Female Standard Plus Non Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	12.95	12.02	11.10	10.17	9.25	8.32	7.40	6.47	5.55	4.62	3.70	2.77	1.85	0.92	0.00
21	13.11	12.17	11.24	10.30	9.37	8.43	7.49	6.56	5.62	4.68	3.75	2.81	1.87	0.94	0.00
22	13.28	12.33	11.39	10.44	9.49	8.54	7.59	6.64	5.69	4.74	3.80	2.85	1.90	0.95	0.00
23	13.46	12.50	11.54	10.58	9.62	8.65	7.69	6.73	5.77	4.81	3.85	2.88	1.92	0.96	0.00
24	13.65	12.68	11.70	10.73	9.75	8.78	7.80	6.83	5.85	4.88	3.90	2.93	1.95	0.98	0.00
25	13.85	12.86	11.87	10.88	9.89	8.90	7.92	6.93	5.94	4.95	3.96	2.97	1.98	0.99	0.00
26	14.06	13.06	12.05	11.05	10.05	9.04	8.04	7.03	6.03	5.02	4.02	3.01	2.01	1.00	0.00
27	14.29	13.27	12.25	11.22	10.20	9.18	8.16	7.14	6.12	5.10	4.08	3.06	2.04	1.02	0.00
28	14.52	13.48	12.45	11.41	10.37	9.33	8.30	7.26	6.22	5.19	4.15	3.11	2.07	1.04	0.00
29	14.77	13.71	12.66	11.60	10.55	9.49	8.44	7.38	6.33	5.27	4.22	3.16	2.11	1.05	0.00
30	15.02	13.95	12.88	11.80	10.73	9.66	8.59	7.51	6.44	5.37	4.29	3.22	2.15	1.07	0.00
31	15.30	14.21	13.11	12.02	10.93	9.83	8.74	7.65	6.56	5.46	4.37	3.28	2.19	1.09	0.00
32	15.59	14.47	13.36	12.25	11.13	10.02	8.91	7.79	6.68	5.57	4.45	3.34	2.23	1.11	0.00
33	15.89	14.75	13.62	12.48	11.35	10.21	9.08	7.94	6.81	5.67	4.54	3.40	2.27	1.14	0.00
34	16.21	15.05	13.89	12.74	11.58	10.42	9.26	8.11	6.95	5.79	4.63	3.47	2.32	1.16	0.00
35	16.55	15.36	14.18	13.00	11.82	10.64	9.46	8.27	7.09	5.91	4.73	3.55	2.36	1.18	0.00
36	16.90	15.69	14.49	13.28	12.07	10.87	9.66	8.45	7.24	6.04	4.83	3.62	2.41	1.21	0.00
37	17.28	16.04	14.81	13.57	12.34	11.11	9.87	8.64	7.40	6.17	4.94	3.70	2.47	1.23	0.00
38	17.67	16.41	15.14	13.88	12.62	11.36	10.10	8.83	7.57	6.31	5.05	3.79	2.52	1.26	0.00
39	18.08	16.79	15.50	14.21	12.92	11.63	10.33	9.04	7.75	6.46	5.17	3.88	2.58	1.29	0.00
40	18.53	17.20	15.88	14.56	13.23	11.91	10.59	9.26	7.94	6.62	5.29	3.97	2.65	1.32	0.00
41	18.99	17.63	16.28	14.92	13.56	12.21	10.85	9.50	8.14	6.78	5.43	4.07	2.71	1.36	0.00
42	19.48	18.09	16.70	15.31	13.92	12.53	11.13	9.74	8.35	6.96	5.57	4.18	2.78	1.39	0.00
43	20.01	18.58	17.15	15.72	14.29	12.86	11.43	10.00	8.57	7.15	5.72	4.29	2.86	1.43	0.00
44	20.56	19.09	17.62	16.15	14.68	13.22	11.75	10.28	8.81	7.34	5.87	4.41	2.94	1.47	0.00
45	21.14	19.63	18.12	16.61	15.10	13.59	12.08	10.57	9.06	7.55	6.04	4.53	3.02	1.51	0.00
46	21.76	20.21	18.65	17.10	15.54	13.99	12.44	10.88	9.33	7.77	6.22	4.66	3.11	1.55	0.00
47	22.42	20.81	19.21	17.61	16.01	14.41	12.81	11.21	9.61	8.01	6.40	4.80	3.20	1.60	0.00
48	23.11	21.46	19.81	18.16	16.51	14.86	13.20	11.55	9.90	8.25	6.60	4.95	3.30	1.65	0.00
49	23.84	22.13	20.43	18.73	17.03	15.32	13.62	11.92	10.22	8.51	6.81	5.11	3.41	1.70	0.00
50	24.61	22.85	21.09	19.33	17.58	15.82	14.06	12.30	10.55	8.79	7.03	5.27	3.52	1.76	0.00
51	25.42	23.60	21.79	19.97	18.16	16.34	14.53	12.71	10.89	9.08	7.26	5.45	3.63	1.82	0.00
52	26.28	24.40	22.53	20.65	18.77	16.89	15.02	13.14	11.26	9.39	7.51	5.63	3.75	1.88	0.00
53	27.19	25.24	23.30	21.36	19.42	17.48	15.54	13.59	11.65	9.71	7.77	5.83	3.88	1.94	0.00
54	28.14	26.13	24.12	22.11	20.10	18.09	16.08	14.07	12.06	10.05	8.04	6.03	4.02	2.01	0.00
55	29.15	27.07	24.98	22.90	20.82	18.74	16.66	14.57	12.49	10.41	8.33	6.25	4.16	2.08	0.00
56	30.21	28.05	25.90	23.74	21.58	19.42	17.26	15.11	12.95	10.79	8.63	6.47	4.32	2.16	0.00
57	31.33	29.09	26.85	24.62	22.38	20.14	17.90	15.67	13.43	11.19	8.95	6.71	4.48	2.24	0.00
58	32.51	30.19	27.87	25.54	23.22	20.90	18.58	16.26	13.93	11.61	9.29	6.97	4.64	2.32	0.00
59	33.75	31.34	28.93	26.52	24.11	21.70	19.29	16.88	14.47	12.05	9.64	7.23	4.82	2.41	0.00
60	35.06	32.56	30.06	27.55	25.05	22.54	20.04	17.53	15.03	12.52	10.02	7.51	5.01	2.50	0.00
61	36.46	33.85	31.25	28.64	26.04	23.44	20.83	18.23	15.62	13.02	10.42	7.81	5.21	2.60	0.00
62	37.94	35.23	32.52	29.81	27.10	24.39	21.68	18.97	16.26	13.55	10.84	8.13	5.42	2.71	0.00
63	39.51	36.69	33.86	31.04	28.22	25.40	22.58	19.75	16.93	14.11	11.29	8.47	5.64	2.82	0.00
64	41.19	38.25	35.30	32.36	29.42	26.48	23.54	20.59	17.65	14.71	11.77	8.83	5.88	2.94	0.00
65	42.98	39.91	36.84	33.77	30.70	27.63	24.56	21.49	18.42	15.35	12.28	9.21	6.14	3.07	0.00
66	44.90	41.69	38.48	35.28	32.07	28.86	25.66	22.45	19.24	16.03	12.83	9.62	6.41	3.21	0.00
67	46.95	43.59	40.24	36.89	33.53	30.18	26.83	23.47	20.12	16.77	13.41	10.06	6.71	3.35	0.00
68	49.15	45.64	42.12	38.61	35.10	31.59	28.08	24.57	21.06	17.55	14.04	10.53	7.02	3.51	0.00
69	51.50	47.82	44.15	40.47	36.79	33.11	29.43	25.75	22.07	18.39	14.72	11.04	7.36	3.68	0.00
70	54.04	50.18	46.32	42.46	38.60	34.74	30.88	27.02	23.16	19.30	15.44	11.58	7.72	3.86	0.00
71	55.37	51.41	47.46	43.50	39.55	35.59	31.64	27.68	23.73	19.77	15.82	11.86	7.91	3.95	0.00
72	55.29	51.34	47.39	43.44	39.49	35.54	31.59	27.64	23.70	19.75	15.80	11.85	7.90	3.95	0.00
73	55.21	51.26	47.32	43.38	39.43	35.49	31.55	27.60	23.66	19.72	15.77	11.83	7.89	3.94	0.00
74	55.12	51.18	47.24	43.31	39.37	35.43	31.49	27.56	23.62	19.68	15.75	11.81	7.87	3.94	0.00
75	55.02	51.09	47.16	43.23	39.30	35.37	31.44	27.51	23.58	19.65	15.72	11.79	7.86	3.93	0.00
76	54.93	51.01	47.08	43.16	39.24	35.31	31.39	27.47	23.54	19.62	15.69	11.77	7.85	3.92	0.00
77	54.84	50.92	47.01	43.09	39.17	35.25	31.34	27.42	23.50	19.59	15.67	11.75	7.83	3.92	0.00
78	54.74	50.83	46.92	43.01	39.10	35.19	31.28	27.37	23.46	19.55	15.64	11.73	7.82	3.91	0.00
79	54.64	50.74	46.83	42.93	39.03	35.12	31.22	27.32	23.42	19.51	15.61	11.71	7.81	3.90	0.00
80	54.53	50.63	46.74	42.84	38.95	35.05	31.16	27.26	23.37	19.47	15.58	11.68	7.79	3.89	0.00
81	54.46	50.57	46.68	42.79	38.90	35.01	31.12	27.23	23.34	19.45	15.56	11.67	7.78	3.89	0.00
82	54.40	50.52	46.63	42.74	38.86	34.97	31.09	27.20	23.32	19.43	15.54	11.66	7.77	3.89	0.00
83	54.32	50.44	46.56	42.68	38.80	34.92	31.04	27.16	23.28	19.40	15.52	11.64	7.76	3.88	0.00
84	54.25	50.37	46.50	42.62	38.75	34.87	31.00	27.12	23.25	19.37	15.50	11.62	7.75	3.87	0.00
85	54.18	50.31	46.44	42.57	38.70	34.83	30.96	27.09	23.22	19.35	15.48	11.61	7.74	3.87	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Female Standard Non Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	13.58	12.61	11.64	10.67	9.70	8.73	7.76	6.79	5.82	4.85	3.88	2.91	1.94	0.97	0.00
21	13.77	12.79	11.80	10.82	9.84	8.85	7.87	6.89	5.90	4.92	3.93	2.95	1.97	0.98	0.00
22	13.97	12.97	11.97	10.98	9.98	8.98	7.98	6.99	5.99	4.99	3.99	2.99	2.00	1.00	0.00
23	14.18	13.17	12.15	11.14	10.13	9.11	8.10	7.09	6.08	5.06	4.05	3.04	2.03	1.01	0.00
24	14.40	13.37	12.34	11.31	10.28	9.26	8.23	7.20	6.17	5.14	4.11	3.09	2.06	1.03	0.00
25	14.63	13.58	12.54	11.49	10.45	9.40	8.36	7.31	6.27	5.22	4.18	3.13	2.09	1.05	0.00
26	14.87	13.81	12.75	11.69	10.62	9.56	8.50	7.44	6.37	5.31	4.25	3.19	2.12	1.06	0.00
27	15.13	14.05	12.97	11.89	10.81	9.73	8.65	7.57	6.49	5.40	4.32	3.24	2.16	1.08	0.00
28	15.40	14.30	13.20	12.10	11.00	9.90	8.80	7.70	6.60	5.50	4.40	3.30	2.20	1.10	0.00
29	15.69	14.57	13.45	12.33	11.21	10.08	8.96	7.84	6.72	5.60	4.48	3.36	2.24	1.12	0.00
30	15.99	14.85	13.70	12.56	11.42	10.28	9.14	7.99	6.85	5.71	4.57	3.43	2.28	1.14	0.00
31	16.30	15.14	13.98	12.81	11.65	10.48	9.32	8.15	6.99	5.82	4.66	3.49	2.33	1.16	0.00
32	16.64	15.45	14.26	13.07	11.88	10.70	9.51	8.32	7.13	5.94	4.75	3.57	2.38	1.19	0.00
33	16.99	15.78	14.56	13.35	12.14	10.92	9.71	8.49	7.28	6.07	4.85	3.64	2.43	1.21	0.00
34	17.36	16.12	14.88	13.64	12.40	11.16	9.92	8.68	7.44	6.20	4.96	3.72	2.48	1.24	0.00
35	17.75	16.48	15.21	13.95	12.68	11.41	10.14	8.88	7.61	6.34	5.07	3.80	2.54	1.27	0.00
36	18.16	16.86	15.56	14.27	12.97	11.67	10.38	9.08	7.78	6.49	5.19	3.89	2.59	1.30	0.00
37	18.59	17.26	15.93	14.61	13.28	11.95	10.62	9.30	7.97	6.64	5.31	3.98	2.66	1.33	0.00
38	19.04	17.68	16.32	14.96	13.60	12.24	10.88	9.52	8.16	6.80	5.44	4.08	2.72	1.36	0.00
39	19.52	18.13	16.73	15.34	13.95	12.55	11.16	9.76	8.37	6.97	5.58	4.18	2.79	1.39	0.00
40	20.03	18.60	17.17	15.74	14.31	12.88	11.45	10.02	8.58	7.15	5.72	4.29	2.86	1.43	0.00
41	20.57	19.10	17.63	16.16	14.69	13.22	11.75	10.28	8.81	7.35	5.88	4.41	2.94	1.47	0.00
42	21.14	19.63	18.12	16.61	15.10	13.59	12.08	10.57	9.06	7.55	6.04	4.53	3.02	1.51	0.00
43	21.74	20.18	18.63	17.08	15.53	13.97	12.42	10.87	9.32	7.76	6.21	4.66	3.11	1.55	0.00
44	22.37	20.77	19.18	17.58	15.98	14.38	12.78	11.19	9.59	7.99	6.39	4.79	3.20	1.60	0.00
45	23.05	21.40	19.75	18.11	16.46	14.82	13.17	11.52	9.88	8.23	6.58	4.94	3.29	1.65	0.00
46	23.76	22.06	20.36	18.67	16.97	15.27	13.57	11.88	10.18	8.48	6.79	5.09	3.39	1.70	0.00
47	24.51	22.76	21.01	19.26	17.50	15.75	14.00	12.25	10.50	8.75	7.00	5.25	3.50	1.75	0.00
48	25.30	23.49	21.68	19.88	18.07	16.26	14.46	12.65	10.84	9.04	7.23	5.42	3.61	1.81	0.00
49	26.13	24.27	22.40	20.53	18.67	16.80	14.93	13.07	11.20	9.33	7.47	5.60	3.73	1.87	0.00
50	27.01	25.08	23.15	21.22	19.29	17.36	15.43	13.51	11.58	9.65	7.72	5.79	3.86	1.93	0.00
51	27.94	25.94	23.94	21.95	19.95	17.96	15.96	13.97	11.97	9.98	7.98	5.99	3.99	2.00	0.00
52	28.91	26.85	24.78	22.72	20.65	18.59	16.52	14.46	12.39	10.33	8.26	6.20	4.13	2.07	0.00
53	29.94	27.80	25.66	23.52	21.38	19.24	17.11	14.97	12.83	10.69	8.55	6.41	4.28	2.14	0.00
54	31.01	28.80	26.58	24.37	22.15	19.94	17.72	15.51	13.29	11.08	8.86	6.65	4.43	2.22	0.00
55	32.15	29.86	27.56	25.26	22.97	20.67	18.37	16.08	13.78	11.48	9.19	6.89	4.59	2.30	0.00
56	33.35	30.97	28.59	26.21	23.82	21.44	19.06	16.68	14.29	11.91	9.53	7.15	4.76	2.38	0.00
57	34.62	32.14	29.67	27.20	24.73	22.25	19.78	17.31	14.84	12.36	9.89	7.42	4.95	2.47	0.00
58	35.95	33.38	30.81	28.25	25.68	23.11	20.54	17.98	15.41	12.84	10.27	7.70	5.14	2.57	0.00
59	37.35	34.69	32.02	29.35	26.68	24.01	21.35	18.68	16.01	13.34	10.67	8.00	5.34	2.67	0.00
60	38.84	36.07	33.29	30.52	27.74	24.97	22.20	19.42	16.65	13.87	11.10	8.32	5.55	2.77	0.00
61	40.42	37.53	34.65	31.76	28.87	25.99	23.10	20.21	17.32	14.44	11.55	8.66	5.77	2.89	0.00
62	42.10	39.09	36.08	33.07	30.07	27.06	24.05	21.05	18.04	15.03	12.03	9.02	6.01	3.01	0.00
63	43.87	40.74	37.60	34.47	31.34	28.20	25.07	21.94	18.80	15.67	12.53	9.40	6.27	3.13	0.00
64	45.76	42.49	39.22	35.95	32.69	29.42	26.15	22.88	19.61	16.34	13.07	9.81	6.54	3.27	0.00
65	47.77	44.36	40.95	37.54	34.12	30.71	27.30	23.89	20.47	17.06	13.65	10.24	6.82	3.41	0.00
66	49.92	46.36	42.79	39.23	35.66	32.09	28.53	24.96	21.40	17.83	14.26	10.70	7.13	3.57	0.00
67	52.22	48.49	44.76	41.03	37.30	33.57	29.84	26.11	22.38	18.65	14.92	11.19	7.46	3.73	0.00
68	54.66	50.76	46.85	42.95	39.05	35.14	31.24	27.33	23.43	19.52	15.62	11.71	7.81	3.90	0.00
69	55.46	51.49	47.53	43.57	39.61	35.65	31.69	27.73	23.77	19.81	15.84	11.88	7.92	3.96	0.00
70	55.39	51.44	47.48	43.52	39.57	35.61	31.65	27.70	23.74	19.78	15.83	11.87	7.91	3.96	0.00
71	55.33	51.38	47.43	43.47	39.52	35.57	31.62	27.66	23.71	19.76	15.81	11.86	7.90	3.95	0.00
72	55.27	51.32	47.37	43.42	39.48	35.53	31.58	27.63	23.69	19.74	15.79	11.84	7.90	3.95	0.00
73	55.20	51.26	47.32	43.37	39.43	35.49	31.54	27.60	23.66	19.72	15.77	11.83	7.89	3.94	0.00
74	55.13	51.20	47.26	43.32	39.38	35.44	31.51	27.57	23.63	19.69	15.75	11.81	7.88	3.94	0.00
75	55.07	51.13	47.20	43.27	39.33	35.40	31.47	27.53	23.60	19.67	15.73	11.80	7.87	3.93	0.00
76	54.99	51.06	47.13	43.21	39.28	35.35	31.42	27.49	23.57	19.64	15.71	11.78	7.86	3.93	0.00
77	54.91	50.99	47.06	43.14	39.22	35.30	31.38	27.45	23.53	19.61	15.69	11.77	7.84	3.92	0.00
78	54.82	50.91	46.99	43.07	39.16	35.24	31.33	27.41	23.49	19.58	15.66	11.75	7.83	3.92	0.00
79	54.73	50.82	46.91	43.00	39.09	35.18	31.27	27.36	23.45	19.55	15.64	11.73	7.82	3.91	0.00
80	54.63	50.73	46.82	42.92	39.02	35.12	31.22	27.31	23.41	19.51	15.61	11.71	7.80	3.90	0.00
81	54.58	50.68	46.78	42.89	38.99	35.09	31.19	27.29	23.39	19.49	15.59	11.70	7.80	3.90	0.00
82	54.55	50.65	46.76	42.86	38.96	35.07	31.17	27.27	23.38	19.48	15.59	11.69	7.79	3.90	0.00
83	54.49	50.60	46.70	42.81	38.92	35.03	31.14	27.24	23.35	19.46	15.57	11.68	7.78	3.89	0.00
84	54.43	50.54	46.66	42.77	38.88	34.99	31.10	27.22	23.33	19.44	15.55	11.66	7.78	3.89	0.00
85	54.39	50.50	46.62	42.73	38.85	34.96	31.08	27.19	23.31	19.42	15.54	11.65	7.77	3.88	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Female Standard Tobacco

Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	15.00	13.93	12.86	11.79	10.72	9.64	8.57	7.50	6.43	5.36	4.29	3.21	2.14	1.07	0.00
21	15.27	14.17	13.08	11.99	10.90	9.81	8.72	7.63	6.54	5.45	4.36	3.27	2.18	1.09	0.00
22	15.54	14.43	13.32	12.21	11.10	9.99	8.88	7.77	6.66	5.55	4.44	3.33	2.22	1.11	0.00
23	15.83	14.70	13.57	12.44	11.31	10.18	9.05	7.92	6.78	5.65	4.52	3.39	2.26	1.13	0.00
24	16.14	14.98	13.83	12.68	11.53	10.37	9.22	8.07	6.92	5.76	4.61	3.46	2.31	1.15	0.00
25	16.46	15.28	14.11	12.93	11.76	10.58	9.40	8.23	7.05	5.88	4.70	3.53	2.35	1.18	0.00
26	16.80	15.60	14.40	13.20	12.00	10.80	9.60	8.40	7.20	6.00	4.80	3.60	2.40	1.20	0.00
27	17.15	15.93	14.70	13.48	12.25	11.03	9.80	8.58	7.35	6.13	4.90	3.68	2.45	1.23	0.00
28	17.53	16.27	15.02	13.77	12.52	11.27	10.01	8.76	7.51	6.26	5.01	3.76	2.50	1.25	0.00
29	17.92	16.64	15.36	14.08	12.80	11.52	10.24	8.96	7.68	6.40	5.12	3.84	2.56	1.28	0.00
30	18.33	17.03	15.72	14.41	13.10	11.79	10.48	9.17	7.86	6.55	5.24	3.93	2.62	1.31	0.00
31	18.77	17.43	16.09	14.75	13.41	12.07	10.73	9.39	8.05	6.71	5.36	4.02	2.68	1.34	0.00
32	19.24	17.86	16.49	15.11	13.74	12.37	10.99	9.62	8.24	6.87	5.50	4.12	2.75	1.37	0.00
33	19.72	18.31	16.90	15.50	14.09	12.68	11.27	9.86	8.45	7.04	5.63	4.23	2.82	1.41	0.00
34	20.23	18.79	17.34	15.90	14.45	13.01	11.56	10.12	8.67	7.23	5.78	4.34	2.89	1.45	0.00
35	20.77	19.29	17.81	16.32	14.84	13.35	11.87	10.39	8.90	7.42	5.94	4.45	2.97	1.48	0.00
36	21.34	19.81	18.29	16.77	15.24	13.72	12.19	10.67	9.14	7.62	6.10	4.57	3.05	1.52	0.00
37	21.93	20.37	18.80	17.23	15.67	14.10	12.53	10.97	9.40	7.83	6.27	4.70	3.13	1.57	0.00
38	22.56	20.95	19.34	17.73	16.11	14.50	12.89	11.28	9.67	8.06	6.45	4.83	3.22	1.61	0.00
39	23.22	21.56	19.91	18.25	16.59	14.93	13.27	11.61	9.95	8.29	6.64	4.98	3.32	1.66	0.00
40	23.93	22.22	20.51	18.80	17.09	15.38	13.67	11.96	10.25	8.54	6.84	5.13	3.42	1.71	0.00
41	24.67	22.91	21.15	19.38	17.62	15.86	14.10	12.34	10.57	8.81	7.05	5.29	3.52	1.76	0.00
42	25.46	23.64	21.82	20.01	18.19	16.37	14.55	12.73	10.91	9.09	7.27	5.46	3.64	1.82	0.00
43	26.30	24.42	22.54	20.66	18.78	16.91	15.03	13.15	11.27	9.39	7.51	5.64	3.76	1.88	0.00
44	27.19	25.24	23.30	21.36	19.42	17.48	15.53	13.59	11.65	9.71	7.77	5.83	3.88	1.94	0.00
45	28.12	26.12	24.11	22.10	20.09	18.08	16.07	14.06	12.05	10.04	8.04	6.03	4.02	2.01	0.00
46	29.12	27.04	24.96	22.88	20.80	18.72	16.64	14.56	12.48	10.40	8.32	6.24	4.16	2.08	0.00
47	30.17	28.01	25.86	23.70	21.55	19.39	17.24	15.08	12.93	10.77	8.62	6.46	4.31	2.15	0.00
48	31.28	29.04	26.81	24.57	22.34	20.11	17.87	15.64	13.40	11.17	8.94	6.70	4.47	2.23	0.00
49	32.44	30.12	27.81	25.49	23.17	20.86	18.54	16.22	13.90	11.59	9.27	6.95	4.63	2.32	0.00
50	33.66	31.26	28.85	26.45	24.04	21.64	19.23	16.83	14.43	12.02	9.62	7.21	4.81	2.40	0.00
51	34.94	32.44	29.95	27.45	24.96	22.46	19.97	17.47	14.97	12.48	9.98	7.49	4.99	2.50	0.00
52	36.28	33.69	31.10	28.50	25.91	23.32	20.73	18.14	15.55	12.96	10.37	7.77	5.18	2.59	0.00
53	37.68	34.99	32.30	29.61	26.92	24.22	21.53	18.84	16.15	13.46	10.77	8.07	5.38	2.69	0.00
54	39.15	36.35	33.56	30.76	27.96	25.17	22.37	19.57	16.78	13.98	11.19	8.39	5.59	2.80	0.00
55	40.69	37.78	34.88	31.97	29.06	26.16	23.25	20.34	17.44	14.53	11.63	8.72	5.81	2.91	0.00
56	42.30	39.28	36.26	33.24	30.21	27.19	24.17	21.15	18.13	15.11	12.09	9.06	6.04	3.02	0.00
57	43.99	40.85	37.71	34.56	31.42	28.28	25.14	22.00	18.85	15.71	12.57	9.43	6.28	3.14	0.00
58	45.76	42.49	39.22	35.95	32.69	29.42	26.15	22.88	19.61	16.34	13.07	9.81	6.54	3.27	0.00
59	47.63	44.23	40.83	37.42	34.02	30.62	27.22	23.81	20.41	17.01	13.61	10.21	6.80	3.40	0.00
60	49.60	46.06	42.51	38.97	35.43	31.89	28.34	24.80	21.26	17.71	14.17	10.63	7.09	3.54	0.00
61	51.68	47.99	44.29	40.60	36.91	33.22	29.53	25.84	22.15	18.46	14.76	11.07	7.38	3.69	0.00
62	53.88	50.03	46.18	42.33	38.48	34.63	30.79	26.94	23.09	19.24	15.39	11.54	7.70	3.85	0.00
63	55.63	51.66	47.69	43.71	39.74	35.77	31.79	27.82	23.84	19.87	15.90	11.92	7.95	3.97	0.00
64	55.58	51.61	47.64	43.67	39.70	35.73	31.76	27.79	23.82	19.85	15.88	11.91	7.94	3.97	0.00
65	55.53	51.56	47.60	43.63	39.67	35.70	31.73	27.77	23.80	19.83	15.87	11.90	7.93	3.97	0.00
66	55.48	51.51	47.55	43.59	39.63	35.66	31.70	27.74	23.78	19.81	15.85	11.89	7.93	3.96	0.00
67	55.42	51.46	47.50	43.55	39.59	35.63	31.67	27.71	23.75	19.79	15.83	11.88	7.92	3.96	0.00
68	55.37	51.41	47.46	43.50	39.55	35.59	31.64	27.68	23.73	19.77	15.82	11.86	7.91	3.95	0.00
69	55.31	51.36	47.41	43.46	39.51	35.56	31.61	27.66	23.70	19.75	15.80	11.85	7.90	3.95	0.00
70	55.26	51.31	47.36	43.42	39.47	35.52	31.58	27.63	23.68	19.73	15.79	11.84	7.89	3.95	0.00
71	55.21	51.27	47.32	43.38	39.44	35.49	31.55	27.61	23.66	19.72	15.77	11.83	7.89	3.94	0.00
72	55.17	51.23	47.29	43.35	39.41	35.46	31.52	27.58	23.64	19.70	15.76	11.82	7.88	3.94	0.00
73	55.13	51.19	47.25	43.31	39.38	35.44	31.50	27.56	23.63	19.69	15.75	11.81	7.88	3.94	0.00
74	55.09	51.15	47.22	43.28	39.35	35.41	31.48	27.54	23.61	19.67	15.74	11.80	7.87	3.93	0.00
75	55.04	51.11	47.17	43.24	39.31	35.38	31.45	27.52	23.59	19.66	15.72	11.79	7.86	3.93	0.00
76	54.98	51.05	47.12	43.20	39.27	35.34	31.42	27.49	23.56	19.63	15.71	11.78	7.85	3.93	0.00
77	54.91	50.99	47.07	43.15	39.22	35.30	31.38	27.46	23.53	19.61	15.69	11.77	7.84	3.92	0.00
78	54.84	50.93	47.01	43.09	39.17	35.26	31.34	27.42	23.50	19.59	15.67	11.75	7.83	3.92	0.00
79	54.77	50.86	46.95	43.04	39.12	35.21	31.30	27.39	23.47	19.56	15.65	11.74	7.82	3.91	0.00
80	54.69	50.78	46.88	42.97	39.06	35.16	31.25	27.35	23.44	19.53	15.63	11.72	7.81	3.91	0.00
81	54.70	50.80	46.89	42.98	39.07	35.17	31.26	27.35	23.44	19.54	15.63	11.72	7.81	3.91	0.00
82	54.74	50.83	46.92	43.01	39.10	35.19	31.28	27.37	23.46	19.55	15.64	11.73	7.82	3.91	0.00
83	54.74	50.83	46.92	43.01	39.10	35.19	31.28	27.37	23.46	19.55	15.64	11.73	7.82	3.91	0.00
84	54.77	50.86	46.94	43.03	39.12	35.21	31.30	27.38	23.47	19.56	15.65	11.74	7.82	3.91	0.00
85	54.77	50.86	46.95	43.04	39.12	35.21	31.30	27.39	23.47	19.56	15.65	11.74	7.82	3.91	0.00

EXHIBIT #6B-2

Surrender Charge per \$1000 for Female Preferred Plus Tobacco

Issue Age	Year														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
20	14.06	13.06	12.05	11.05	10.04	9.04	8.03	7.03	6.03	5.02	4.02	3.01	2.01	1.00	0.00
21	14.28	13.26	12.24	11.22	10.20	9.18	8.16	7.14	6.12	5.10	4.08	3.06	2.04	1.02	0.00
22	14.51	13.48	12.44	11.40	10.37	9.33	8.29	7.26	6.22	5.18	4.15	3.11	2.07	1.04	0.00
23	14.76	13.70	12.65	11.59	10.54	9.49	8.43	7.38	6.32	5.27	4.22	3.16	2.11	1.05	0.00
24	15.01	13.94	12.87	11.80	10.72	9.65	8.58	7.51	6.43	5.36	4.29	3.22	2.14	1.07	0.00
25	15.28	14.19	13.10	12.01	10.92	9.82	8.73	7.64	6.55	5.46	4.37	3.27	2.18	1.09	0.00
26	15.57	14.46	13.34	12.23	11.12	10.01	8.90	7.78	6.67	5.56	4.45	3.34	2.22	1.11	0.00
27	15.87	14.73	13.60	12.47	11.33	10.20	9.07	7.93	6.80	5.67	4.53	3.40	2.27	1.13	0.00
28	16.18	15.02	13.87	12.71	11.56	10.40	9.25	8.09	6.93	5.78	4.62	3.47	2.31	1.16	0.00
29	16.51	15.33	14.15	12.97	11.79	10.61	9.44	8.26	7.08	5.90	4.72	3.54	2.36	1.18	0.00
30	16.86	15.66	14.45	13.25	12.04	10.84	9.63	8.43	7.23	6.02	4.82	3.61	2.41	1.20	0.00
31	17.23	16.00	14.77	13.54	12.31	11.08	9.85	8.61	7.38	6.15	4.92	3.69	2.46	1.23	0.00
32	17.62	16.36	15.10	13.84	12.58	11.33	10.07	8.81	7.55	6.29	5.03	3.78	2.52	1.26	0.00
33	18.03	16.74	15.45	14.16	12.88	11.59	10.30	9.01	7.73	6.44	5.15	3.86	2.58	1.29	0.00
34	18.46	17.14	15.82	14.50	13.18	11.87	10.55	9.23	7.91	6.59	5.27	3.96	2.64	1.32	0.00
35	18.91	17.56	16.21	14.86	13.51	12.16	10.81	9.46	8.11	6.75	5.40	4.05	2.70	1.35	0.00
36	19.39	18.00	16.62	15.23	13.85	12.46	11.08	9.69	8.31	6.92	5.54	4.15	2.77	1.39	0.00
37	19.89	18.47	17.05	15.63	14.21	12.79	11.37	9.95	8.53	7.10	5.68	4.26	2.84	1.42	0.00
38	20.42	18.96	17.51	16.05	14.59	13.13	11.67	10.21	8.75	7.29	5.84	4.38	2.92	1.46	0.00
39	20.99	19.49	17.99	16.49	14.99	13.49	11.99	10.49	8.99	7.49	6.00	4.50	3.00	1.50	0.00
40	21.58	20.04	18.50	16.96	15.41	13.87	12.33	10.79	9.25	7.71	6.17	4.62	3.08	1.54	0.00
41	22.21	20.62	19.04	17.45	15.86	14.28	12.69	11.11	9.52	7.93	6.35	4.76	3.17	1.59	0.00
42	22.88	21.25	19.61	17.98	16.34	14.71	13.07	11.44	9.81	8.17	6.54	4.90	3.27	1.63	0.00
43	23.59	21.90	20.22	18.53	16.85	15.16	13.48	11.79	10.11	8.42	6.74	5.05	3.37	1.68	0.00
44	24.34	22.60	20.86	19.12	17.38	15.65	13.91	12.17	10.43	8.69	6.95	5.22	3.48	1.74	0.00
45	25.13	23.34	21.54	19.75	17.95	16.16	14.36	12.57	10.77	8.98	7.18	5.39	3.59	1.80	0.00
46	25.98	24.12	22.26	20.41	18.55	16.70	14.84	12.99	11.13	9.28	7.42	5.57	3.71	1.86	0.00
47	26.87	24.95	23.03	21.11	19.19	17.27	15.35	13.43	11.51	9.60	7.68	5.76	3.84	1.92	0.00
48	27.81	25.83	23.84	21.85	19.87	17.88	15.89	13.91	11.92	9.93	7.95	5.96	3.97	1.99	0.00
49	28.81	26.75	24.69	22.64	20.58	18.52	16.46	14.40	12.35	10.29	8.23	6.17	4.12	2.06	0.00
50	29.86	27.73	25.59	23.46	21.33	19.20	17.06	14.93	12.80	10.66	8.53	6.40	4.27	2.13	0.00
51	30.96	28.75	26.54	24.33	22.12	19.91	17.69	15.48	13.27	11.06	8.85	6.64	4.42	2.21	0.00
52	32.12	29.83	27.53	25.24	22.94	20.65	18.36	16.06	13.77	11.47	9.18	6.88	4.59	2.29	0.00
53	33.34	30.96	28.58	26.19	23.81	21.43	19.05	16.67	14.29	11.91	9.53	7.14	4.76	2.38	0.00
54	34.61	32.14	29.67	27.20	24.72	22.25	19.78	17.31	14.83	12.36	9.89	7.42	4.94	2.47	0.00
55	35.95	33.39	30.82	28.25	25.68	23.11	20.55	17.98	15.41	12.84	10.27	7.70	5.14	2.57	0.00
56	37.36	34.69	32.02	29.35	26.68	24.01	21.35	18.68	16.01	13.34	10.67	8.00	5.34	2.67	0.00
57	38.83	36.05	33.28	30.51	27.73	24.96	22.19	19.41	16.64	13.87	11.09	8.32	5.55	2.77	0.00
58	40.36	37.48	34.60	31.71	28.83	25.95	23.06	20.18	17.30	14.42	11.53	8.65	5.77	2.88	0.00
59	41.98	38.98	35.98	32.99	29.99	26.99	23.99	20.99	17.99	14.99	11.99	9.00	6.00	3.00	0.00
60	43.67	40.55	37.43	34.31	31.20	28.08	24.96	21.84	18.72	15.60	12.48	9.36	6.24	3.12	0.00
61	45.46	42.21	38.96	35.72	32.47	29.22	25.98	22.73	19.48	16.24	12.99	9.74	6.49	3.25	0.00
62	47.35	43.97	40.59	37.21	33.82	30.44	27.06	23.68	20.29	16.91	13.53	10.15	6.76	3.38	0.00
63	49.36	45.83	42.30	38.78	35.25	31.73	28.20	24.68	21.15	17.63	14.10	10.58	7.05	3.53	0.00
64	51.48	47.80	44.13	40.45	36.77	33.10	29.42	25.74	22.06	18.39	14.71	11.03	7.35	3.68	0.00
65	53.75	49.91	46.07	42.23	38.39	34.55	30.71	26.87	23.03	19.20	15.36	11.52	7.68	3.84	0.00
66	55.56	51.59	47.62	43.65	39.69	35.72	31.75	27.78	23.81	19.84	15.87	11.91	7.94	3.97	0.00
67	55.50	51.54	47.57	43.61	39.64	35.68	31.71	27.75	23.79	19.82	15.86	11.89	7.93	3.96	0.00
68	55.44	51.48	47.52	43.56	39.60	35.64	31.68	27.72	23.76	19.80	15.84	11.88	7.92	3.96	0.00
69	55.37	51.42	47.46	43.51	39.55	35.60	31.64	27.69	23.73	19.78	15.82	11.87	7.91	3.96	0.00
70	55.30	51.35	47.40	43.45	39.50	35.55	31.60	27.65	23.70	19.75	15.80	11.85	7.90	3.95	0.00
71	55.24	51.29	47.35	43.40	39.46	35.51	31.56	27.62	23.67	19.73	15.78	11.84	7.89	3.95	0.00
72	55.17	51.23	47.29	43.35	39.41	35.47	31.53	27.59	23.64	19.70	15.76	11.82	7.88	3.94	0.00
73	55.10	51.16	47.23	43.29	39.36	35.42	31.49	27.55	23.61	19.68	15.74	11.81	7.87	3.94	0.00
74	55.03	51.10	47.17	43.24	39.30	35.37	31.44	27.51	23.58	19.65	15.72	11.79	7.86	3.93	0.00
75	54.94	51.01	47.09	43.16	39.24	35.32	31.39	27.47	23.54	19.62	15.70	11.77	7.85	3.92	0.00
76	54.86	50.95	47.03	43.11	39.19	35.27	31.35	27.43	23.51	19.59	15.68	11.76	7.84	3.92	0.00
77	54.79	50.87	46.96	43.05	39.13	35.22	31.31	27.39	23.48	19.57	15.65	11.74	7.83	3.91	0.00
78	54.71	50.80	46.89	42.99	39.08	35.17	31.26	27.35	23.45	19.54	15.63	11.72	7.82	3.91	0.00
79	54.62	50.72	46.82	42.92	39.02	35.12	31.21	27.31	23.41	19.51	15.61	11.71	7.80	3.90	0.00
80	54.54	50.64	46.74	42.85	38.95	35.06	31.16	27.27	23.37	19.48	15.58	11.69	7.79	3.90	0.00
81	54.52	50.63	46.73	42.84	38.94	35.05	31.15	27.26	23.37	19.47	15.58	11.68	7.79	3.89	0.00
82	54.53	50.63	46.74	42.84	38.95	35.05	31.16	27.26	23.37	19.47	15.58	11.68	7.79	3.89	0.00
83	54.51	50.61	46.72	42.83	38.93	35.04	31.15	27.25	23.36	19.47	15.57	11.68	7.79	3.89	0.00
84	54.51	50.61	46.72	42.83	38.93	35.04	31.15	27.25	23.36	19.47	15.57	11.68	7.79	3.89	0.00
85	54.49	50.60	46.71	42.82	38.92	35.03	31.14	27.25	23.35	19.46	15.57	11.68	7.78	3.89	0.00



1701 Research Boulevard
Rockville, Maryland 20850
800-638-8428

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND DISABILITY INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or disability insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Disability Insurance Guaranty Association. The purpose of this Association is to assure that policy-holders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

DISCLAIMER

The Arkansas Life and Disability Insurance Guaranty Association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in the state. You should not rely on coverage by the Arkansas Life and Disability Insurance Guaranty Association in selecting an insurance company or in selecting an insurance policy.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Disability Insurance Guaranty Association
1123 S. University Avenue
Suite 300 University
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201
800-282-9134

The state law that provides for this safety-net is called the Arkansas Life and Disability Insurance Guaranty Association Act. Below is a brief summary of this law's coverages, exclusions and limits. This summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Life and Disability Insurance Guaranty Association if they live in this state and hold a life or disability insurance contract, or an annuity, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons holding such policies are NOT protected by this Association if:

- they are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- the insurer was not authorized to do business in this state;
- their policy was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy-holder is subject to future assessments, or by an insurance exchange.

The Association also does NOT provide coverage for:

- any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.
- any policy of reinsurance (unless an assumption certificate was issued);
- interest rate yields that exceed an average rate;
- dividends;
- credits given in connection with the administration of a policy by a group contract holder;
- employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- unallocated annuity contracts (which give rights to group contractholders, not individuals).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Association is obligated to pay out: The Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$100,000 in health insurance benefits, \$100,000 in present value of annuity benefits, or \$100,000 in life insurance death benefits or cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder.



1701 Research Boulevard
Rockville, Maryland 20850

Amendment

This amendment is to be added to and forms a part of the policy. Except as specifically altered by this Amendment, all of the provisions, conditions, limitations, and exclusions of the policy remain in full force and effect.

The section of the policy entitled "**Guaranteed Policy Values**" is amended by deleting the provision entitled "**Death Benefit**" in its entirety and replacing it with the following:

Death Benefit

If you die while this policy is in force, we will provide a Death Benefit which is the greater of:

1. the Initial Face Amount if death occurs during the first three policy years; otherwise, the Face Amount as determined in the Premium Redetermination provision; or
2. the Accumulated Cash Value at the end of the policy year multiplied by the factor for your attained age during that policy year as shown in the Table of Guaranteed Minimum Death Benefit Factors.

This Amendment is effective on the policy date of the policy to which it is attached, and forms a part of such policy.

A handwritten signature in cursive script that reads "David A. Lonsburg".

President