## Filing at a Glance

Company: Transamerica Occidental Life Insurance Co.

Product Name: 1-113 05-191
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form

SERFF Tr Num: AEGD-126644868
SERFF Status: Closed-Filed-Closed
Co Tr Num: 1-113 05-191

Author: Patricia Ray
Date Submitted: 05/25/2010

State: Arkansas
State Tr Num: 45764

State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 05/26/2010
Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: 07/01/2010
State Filing Description:

## General Information

Project Name: TransUltra Rate Revision
Project Number: 1-113 05-191
Requested Filing Mode: Informational

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 5%
Filing Status Changed: 05/26/2010

Deemer Date:
Submitted By: Patricia Ray

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Iowa, our domiciliary state, does not require rate revisions to be filed.
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 05/26/2010
Created By: Patricia Ray
Corresponding Filing Tracking Number: 3Y111310

Filing Description:
Transamerica Occidental Life Insurance Company
NAIC #: 468-67121
FEIN #: 95-1060502
LIFE INFORMATIONAL FILING
New Current Monthly Deduction Rates

We are planning to change the current monthly deduction rates for the following policy form:

1-113 05-191, Adjustable Life Insurance to Age 95, approved on October 10, 1991

Current monthly deduction rates will increase by 5% for all risk classes; the guaranteed monthly deduction rates will remain unchanged for all risk classes. A complete set of the new current monthly deduction rates is enclosed.

No changes are being made to the form currently on file.

We intend to implement this rate change effective July 1, 2010. We understand that approval of these rates is not required, and they are being submitted for your records and information only.

If you have any questions, please contact me by e-mail at pat.ray@transamerica.com, fax at (213) 741-5839, or you may call me collect at (213) 741-6762 (Pacific Time).

## Company and Contact

**Filing Contact Information**


Pat Ray, Analyst
1150 South Olive St
T-03-06
Los Angeles, CA 90015

Pat.Ray@Transamerica.com
213-741-6762 [Phone]
213-741-5839 [FAX]


**Filing Company Information**

Transamerica Occidental Life Insurance Co.
Contract Development T-03-06
1150 S. Olive Street
Los Angeles, CA 90015
(213) 742-2241 ext. [Phone]

CoCode: 67121
Group Code: 185
Group Name:
FEIN Number: 95-1060502

State of Domicile: Iowa
Company Type:
State ID Number:

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## Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *AEGD-126644868* | *State:* | *Arkansas* |
| *Filing Company:* | *Transamerica Occidental Life Insurance Co.* | *State Tracking Number:* | *45764* |
| *Company Tracking Number:* | *1-113 05-191* | | |
| *TOI:* | *L09I Individual Life - Flexible Premium Adjustable Life* | *Sub-TOI:* | *L09I.001 Single Life* |
| *Product Name:* | *1-113 05-191* | | |
| *Project Name/Number:* | *TransUltra Rate Revision/1-113 05-191* | | |
| Per Company: | No | | |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| Transamerica Occidental Life Insurance Co. | $0.00 | 05/25/2010 | |

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Filed-Closed | Linda Bird | 05/26/2010 | 05/26/2010 |

# Disposition

Disposition Date: 05/26/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *AEGD-126644868* | *State:* | *Arkansas* |
| *Filing Company:* | *Transamerica Occidental Life Insurance Co.* | *State Tracking Number:* | *45764* |
| *Company Tracking Number:* | *1-113 05-191* | | |
| *TOI:* | *L09I Individual Life - Flexible Premium Adjustable Life* | *Sub-TOI:* | *L09I.001 Single Life* |
| *Product Name:* | *1-113 05-191* | | |
| *Project Name/Number:* | *TransUltra Rate Revision/1-113 05-191* | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Flesch Certification | | No |
| **Supporting Document** | Application | | No |
| **Supporting Document** | Health - Actuarial Justification | | No |
| **Supporting Document** | Outline of Coverage | | No |
| **Rate** | Adjustable Life Insurance to Age 95 | | Yes |

# Rate/Rule Schedule

| Schedule Item Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action:* | Rate Action Information: | | Attachments |
|---|---|---|---|---|---|---|
| | Adjustable Life Insurance to Age 95 | 1-113 05-191 | Revised | Previous State Filing Number:<br>Percent Rate Change Request: | None<br>5.000 | TransUltra MD Rates eff 07-01-2010.pdf |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| Underwriting Class | Band | Age | Sex | Duration=> 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Pref Smoker | $50,000 | 45 | Male | 0.61833 | 0.69417 | 0.76917 | 0.84333 | 0.91833 | 1.00917 | 1.10000 | 1.19000 | 1.28000 | 1.37000 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 |
| Pref Smoker | $50,000 | 46 | Male | 0.66417 | 0.75083 | 0.83750 | 0.92417 | 1.00917 | 1.10000 | 1.19000 | 1.28000 | 1.37000 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 |
| Pref Smoker | $50,000 | 47 | Male | 0.71167 | 0.80833 | 0.90583 | 1.00250 | 1.10000 | 1.19000 | 1.28000 | 1.37000 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 |
| Pref Smoker | $50,000 | 48 | Male | 0.76250 | 0.86917 | 0.97583 | 1.08250 | 1.19000 | 1.28000 | 1.37000 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 |
| Pref Smoker | $50,000 | 49 | Male | 0.81667 | 0.93167 | 1.04750 | 1.16250 | 1.28000 | 1.37000 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 |
| Pref Smoker | $50,000 | 50 | Male | 0.87583 | 0.99917 | 1.12250 | 1.24583 | 1.37000 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 |
| Pref Smoker | $50,000 | 51 | Male | 0.94083 | 1.07083 | 1.20167 | 1.33167 | 1.46167 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 |
| Pref Smoker | $50,000 | 52 | Male | 1.01083 | 1.14667 | 1.28167 | 1.41750 | 1.55167 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 |
| Pref Smoker | $50,000 | 53 | Male | 1.08750 | 1.22667 | 1.36583 | 1.50500 | 1.64167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 |
| Pref Smoker | $50,000 | 54 | Male | 1.17167 | 1.31167 | 1.45167 | 1.59167 | 1.73167 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 |
| Pref Smoker | $50,000 | 55 | Male | 1.26583 | 1.40583 | 1.54500 | 1.68417 | 1.81917 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 |
| Pref Smoker | $50,000 | 56 | Male | 1.45750 | 1.64250 | 1.82667 | 2.01167 | 2.19417 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 |
| Pref Smoker | $50,000 | 57 | Male | 1.65167 | 1.88167 | 2.11083 | 2.34000 | 2.57000 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 |
| Pref Smoker | $50,000 | 58 | Male | 1.85167 | 2.12500 | 2.39917 | 2.67333 | 2.94417 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 |
| Pref Smoker | $50,000 | 59 | Male | 2.05250 | 2.36917 | 2.68667 | 3.00333 | 3.32000 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 |
| Pref Smoker | $50,000 | 60 | Male | 2.25833 | 2.61833 | 2.97750 | 3.33667 | 3.69500 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 |
| Pref Smoker | $50,000 | 61 | Male | 2.46833 | 2.86917 | 3.27000 | 3.67083 | 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 |
| Pref Smoker | $50,000 | 62 | Male | 2.68167 | 3.12250 | 3.56417 | 4.00500 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 |
| Pref Smoker | $50,000 | 63 | Male | 2.90000 | 3.38000 | 3.86083 | 4.34083 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 |
| Pref Smoker | $50,000 | 64 | Male | 3.12167 | 3.64083 | 4.16000 | 4.67833 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 |
| Pref Smoker | $50,000 | 65 | Male | 3.34750 | 3.90333 | 4.45917 | 5.01500 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 |
| Pref Smoker | $50,000 | 66 | Male | 3.51083 | 4.06667 | 4.62333 | 5.18000 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 |
| Pref Smoker | $50,000 | 67 | Male | 3.68500 | 4.23917 | 4.79417 | 5.34917 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 |
| Pref Smoker | $50,000 | 68 | Male | 3.87167 | 4.42083 | 4.96917 | 5.51750 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 |
| Pref Smoker | $50,000 | 69 | Male | 4.08000 | 4.61917 | 5.15833 | 5.69750 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 |
| Pref Smoker | $50,000 | 70 | Male | 4.31083 | 4.83417 | 5.35750 | 5.88083 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 |
| Pref Smoker | $50,000 | 71 | Male | 4.57250 | 5.07167 | 5.57000 | 6.06917 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 72 | Male | 4.87417 | 5.33917 | 5.80500 | 6.27000 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 73 | Male | 5.21750 | 5.63833 | 6.05917 | 6.48000 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 74 | Male | 5.61583 | 5.98000 | 6.34333 | 6.70750 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 75 | Male | 6.10417 | 6.38833 | 6.67333 | 6.95833 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 76 | Male | 6.90417 | 7.21250 | 7.52167 | 7.83000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 77 | Male | 7.70250 | 8.03583 | 8.36917 | 8.70250 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 78 | Male | 8.53750 | 8.88583 | 9.23417 | 9.58250 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 79 | Male | 9.36167 | 9.72833 | 10.09500 | 10.46167 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 80 | Male | 10.18667 | 10.57167 | 10.95667 | 11.34167 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 81 | Male | 11.05417 | 11.44583 | 11.83750 | 12.23000 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 82 | Male | 11.86833 | 12.28250 | 12.69583 | 13.11000 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 83 | Male | 12.73583 | 13.15667 | 13.57750 | 13.99833 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 84 | Male | 13.63417 | 14.05333 | 14.47250 | 14.89167 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 85 | Male | 14.54917 | 14.96500 | 15.38083 | 15.79667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 86 | Male | 15.45250 | 15.86333 | 16.27500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 87 | Male | 16.33167 | 16.73833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 88 | Male | 17.29250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 45 | Female | 0.41417 | 0.43333 | 0.45333 | 0.47333 | 0.49583 | 0.57000 | 0.64333 | 0.71667 | 0.79000 | 0.86333 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 |
| Pref Smoker | $50,000 | 46 | Female | 0.45083 | 0.48000 | 0.51000 | 0.54000 | 0.57000 | 0.64333 | 0.71667 | 0.79000 | 0.86333 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 |
| Pref Smoker | $50,000 | 47 | Female | 0.48833 | 0.52667 | 0.56500 | 0.60417 | 0.64333 | 0.71667 | 0.79000 | 0.86333 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.07083 | 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 |
| 4.44500 | 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 |
| 4.82000 | 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 |
| 5.19583 | 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 |
| 5.56750 | 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.73500 | 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.90167 | 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.06833 | 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.23500 | 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.40250 | 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.56917 | 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.73583 | 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.90250 | 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.07000 | 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.24000 | 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.13750 | 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.03417 | 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.93250 | 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.82917 | 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.72667 | 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.62333 | 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.52167 | 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.41833 | 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.31250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 |
| 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 |
| 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $50,000 | 48 | Female | 0.52833 | 0.57583 | 0.62333 | 0.67000 | 0.71667 | 0.79000 | 0.86333 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 |
| Pref Smoker | $50,000 | 49 | Female | 0.57000 | 0.62500 | 0.68000 | 0.73500 | 0.79000 | 0.86333 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 |
| Pref Smoker | $50,000 | 50 | Female | 0.61333 | 0.67667 | 0.73917 | 0.80250 | 0.86333 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 |
| Pref Smoker | $50,000 | 51 | Female | 0.65917 | 0.72917 | 0.79917 | 0.86917 | 0.93750 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 |
| Pref Smoker | $50,000 | 52 | Female | 0.70583 | 0.78250 | 0.85833 | 0.93417 | 1.01083 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 |
| Pref Smoker | $50,000 | 53 | Female | 0.75667 | 0.83917 | 0.92167 | 1.00333 | 1.08417 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 |
| Pref Smoker | $50,000 | 54 | Female | 0.80917 | 0.89667 | 0.98417 | 1.07167 | 1.15750 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 |
| Pref Smoker | $50,000 | 55 | Female | 0.86167 | 0.95167 | 1.04333 | 1.13333 | 1.22500 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 |
| Pref Smoker | $50,000 | 56 | Female | 0.96000 | 1.07250 | 1.18583 | 1.29833 | 1.40833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 |
| Pref Smoker | $50,000 | 57 | Female | 1.06000 | 1.19250 | 1.32583 | 1.45833 | 1.59250 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 |
| Pref Smoker | $50,000 | 58 | Female | 1.16667 | 1.31917 | 1.47167 | 1.62417 | 1.77667 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 |
| Pref Smoker | $50,000 | 59 | Female | 1.27667 | 1.44750 | 1.61750 | 1.78833 | 1.96000 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 |
| Pref Smoker | $50,000 | 60 | Female | 1.39417 | 1.58083 | 1.76833 | 1.95583 | 2.14333 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 |
| Pref Smoker | $50,000 | 61 | Female | 1.51833 | 1.72000 | 1.92250 | 2.12417 | 2.32750 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 |
| Pref Smoker | $50,000 | 62 | Female | 1.64917 | 1.86500 | 2.08000 | 2.29500 | 2.51167 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 |
| Pref Smoker | $50,000 | 63 | Female | 1.79000 | 2.01583 | 2.24250 | 2.46833 | 2.69500 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 |
| Pref Smoker | $50,000 | 64 | Female | 1.94083 | 2.17500 | 2.41000 | 2.64417 | 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 |
| Pref Smoker | $50,000 | 65 | Female | 2.10417 | 2.34417 | 2.58500 | 2.82500 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 |
| Pref Smoker | $50,000 | 66 | Female | 2.25833 | 2.49833 | 2.73750 | 2.97750 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 |
| Pref Smoker | $50,000 | 67 | Female | 2.41500 | 2.65333 | 2.89083 | 3.12917 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 |
| Pref Smoker | $50,000 | 68 | Female | 2.57667 | 2.81333 | 3.04917 | 3.28583 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 |
| Pref Smoker | $50,000 | 69 | Female | 2.74250 | 2.97583 | 3.20917 | 3.44333 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 |
| Pref Smoker | $50,000 | 70 | Female | 2.91083 | 3.14000 | 3.37000 | 3.59917 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 |
| Pref Smoker | $50,000 | 71 | Female | 3.08500 | 3.30917 | 3.53333 | 3.75750 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 72 | Female | 3.26500 | 3.48250 | 3.70000 | 3.91833 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 73 | Female | 3.44750 | 3.65750 | 3.86750 | 4.07750 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 74 | Female | 3.63583 | 3.83667 | 4.03833 | 4.23917 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 75 | Female | 3.82833 | 4.02000 | 4.21167 | 4.40250 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 76 | Female | 4.43750 | 4.64667 | 4.85500 | 5.06417 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 77 | Female | 5.04500 | 5.27167 | 5.49833 | 5.72500 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 78 | Female | 5.65417 | 5.89917 | 6.14417 | 6.38917 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 79 | Female | 6.26333 | 6.52583 | 6.78833 | 7.05083 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 80 | Female | 6.87167 | 7.15167 | 7.43167 | 7.71167 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 81 | Female | 7.43417 | 7.64083 | 7.84583 | 8.05250 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 82 | Female | 8.01750 | 8.22833 | 8.44000 | 8.65083 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 83 | Female | 8.60333 | 8.81750 | 9.03167 | 9.24667 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 84 | Female | 9.20500 | 9.41917 | 9.63250 | 9.84667 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 85 | Female | 10.02833 | 10.24500 | 10.46167 | 10.67833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 86 | Female | 10.86667 | 11.08000 | 11.29333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 87 | Female | 11.73333 | 11.94500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 88 | Female | 12.67917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $50,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 45 | Male | 0.61250 | 0.68667 | 0.76167 | 0.83500 | 0.91000 | 0.99833 | 1.08833 | 1.17750 | 1.26667 | 1.35667 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 |
| Pref Smoker | $100,000 | 46 | Male | 0.65750 | 0.74250 | 0.82833 | 0.91417 | 0.99833 | 1.08833 | 1.17750 | 1.26667 | 1.35667 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 |
| Pref Smoker | $100,000 | 47 | Male | 0.70417 | 0.80083 | 0.89667 | 0.99333 | 1.08833 | 1.17750 | 1.26667 | 1.35667 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 |
| Pref Smoker | $100,000 | 48 | Male | 0.75417 | 0.86000 | 0.96583 | 1.07167 | 1.17750 | 1.26667 | 1.35667 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 |
| Pref Smoker | $100,000 | 49 | Male | 0.80833 | 0.92250 | 1.03667 | 1.15167 | 1.26667 | 1.35667 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 |
| Pref Smoker | $100,000 | 50 | Male | 0.86750 | 0.99000 | 1.11167 | 1.23333 | 1.35667 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 |
| Pref Smoker | $100,000 | 51 | Male | 0.93083 | 1.06083 | 1.18917 | 1.31833 | 1.44667 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 |
| Pref Smoker | $100,000 | 52 | Male | 1.00000 | 1.13500 | 1.26917 | 1.40333 | 1.53583 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2.87833 | 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 |
| 3.06250 | 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.21583 | 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.36917 | 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.52167 | 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.67500 | 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.82833 | 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.98167 | 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.13417 | 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.28750 | 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.44083 | 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.59333 | 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.27333 | 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.95333 | 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.63333 | 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.31333 | 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.99333 | 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.67333 | 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.35250 | 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.03250 | 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.71833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 |
| 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 |
| 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 |
| 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 |
| 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $100,000 | 53 | Male | 1.07750 | 1.21417 | 1.35167 | 1.49000 | 1.62500 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 |
| Pref Smoker | $100,000 | 54 | Male | 1.16000 | 1.29833 | 1.43667 | 1.57583 | 1.71417 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 |
| Pref Smoker | $100,000 | 55 | Male | 1.25417 | 1.39250 | 1.52917 | 1.66750 | 1.80083 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 |
| Pref Smoker | $100,000 | 56 | Male | 1.44250 | 1.62583 | 1.80833 | 1.99167 | 2.17250 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 |
| Pref Smoker | $100,000 | 57 | Male | 1.63500 | 1.86250 | 2.08917 | 2.31583 | 2.54417 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 |
| Pref Smoker | $100,000 | 58 | Male | 1.83333 | 2.10417 | 2.37583 | 2.64583 | 2.91500 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 |
| Pref Smoker | $100,000 | 59 | Male | 2.03250 | 2.34583 | 2.65917 | 2.97333 | 3.28667 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 |
| Pref Smoker | $100,000 | 60 | Male | 2.23583 | 2.59167 | 2.94750 | 3.30333 | 3.65833 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 |
| Pref Smoker | $100,000 | 61 | Male | 2.44417 | 2.84000 | 3.23750 | 3.63417 | 4.02917 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 |
| Pref Smoker | $100,000 | 62 | Male | 2.65500 | 3.09167 | 3.52833 | 3.96500 | 4.40000 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 |
| Pref Smoker | $100,000 | 63 | Male | 2.87083 | 3.34583 | 3.82167 | 4.29750 | 4.77250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 |
| Pref Smoker | $100,000 | 64 | Male | 3.09083 | 3.60417 | 4.11750 | 4.63250 | 5.14417 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 |
| Pref Smoker | $100,000 | 65 | Male | 3.31417 | 3.86417 | 4.41417 | 4.96500 | 5.51167 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 |
| Pref Smoker | $100,000 | 66 | Male | 3.47583 | 4.02667 | 4.57750 | 5.12833 | 5.67667 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 |
| Pref Smoker | $100,000 | 67 | Male | 3.64750 | 4.19750 | 4.74583 | 5.29583 | 5.84333 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 |
| Pref Smoker | $100,000 | 68 | Male | 3.83333 | 4.37583 | 4.91917 | 5.46250 | 6.00750 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 |
| Pref Smoker | $100,000 | 69 | Male | 4.03917 | 4.57250 | 5.10667 | 5.64000 | 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 |
| Pref Smoker | $100,000 | 70 | Male | 4.26833 | 4.78667 | 5.30417 | 5.82250 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 |
| Pref Smoker | $100,000 | 71 | Male | 4.52750 | 5.02083 | 5.51417 | 6.00833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 72 | Male | 4.82500 | 5.28583 | 5.74667 | 6.20750 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 73 | Male | 5.16500 | 5.58250 | 5.99917 | 6.41583 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 74 | Male | 5.56000 | 5.92000 | 6.28083 | 6.64000 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 75 | Male | 6.04250 | 6.32417 | 6.60750 | 6.88833 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 76 | Male | 6.83500 | 7.14083 | 7.44667 | 7.75250 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 77 | Male | 7.62583 | 7.95583 | 8.28500 | 8.61583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 78 | Male | 8.45167 | 8.79667 | 9.14083 | 9.48583 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 79 | Male | 9.26833 | 9.63083 | 9.99417 | 10.35667 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 80 | Male | 10.08500 | 10.46583 | 10.84750 | 11.22833 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 81 | Male | 10.94333 | 11.33167 | 11.72000 | 12.10750 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 82 | Male | 11.74917 | 12.16000 | 12.56917 | 12.97917 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 83 | Male | 12.60750 | 13.02500 | 13.44167 | 13.85833 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 84 | Male | 13.49750 | 13.91250 | 14.32833 | 14.74250 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 85 | Male | 14.40417 | 14.81583 | 15.22667 | 15.63833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 86 | Male | 15.29750 | 15.70500 | 16.11250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 87 | Male | 16.16833 | 16.57167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 88 | Male | 17.11917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 45 | Female | 0.40917 | 0.42833 | 0.44917 | 0.46917 | 0.49083 | 0.56333 | 0.63667 | 0.71000 | 0.78250 | 0.85500 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 |
| Pref Smoker | $100,000 | 46 | Female | 0.44667 | 0.47583 | 0.50500 | 0.53500 | 0.56333 | 0.63667 | 0.71000 | 0.78250 | 0.85500 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 |
| Pref Smoker | $100,000 | 47 | Female | 0.48333 | 0.52167 | 0.56000 | 0.59750 | 0.63667 | 0.71000 | 0.78250 | 0.85500 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 |
| Pref Smoker | $100,000 | 48 | Female | 0.52333 | 0.57000 | 0.61667 | 0.66333 | 0.71000 | 0.78250 | 0.85500 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 |
| Pref Smoker | $100,000 | 49 | Female | 0.56333 | 0.61833 | 0.67250 | 0.72833 | 0.78250 | 0.85500 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 |
| Pref Smoker | $100,000 | 50 | Female | 0.60750 | 0.66917 | 0.73250 | 0.79417 | 0.85500 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 |
| Pref Smoker | $100,000 | 51 | Female | 0.65167 | 0.72167 | 0.79083 | 0.86000 | 0.92750 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 |
| Pref Smoker | $100,000 | 52 | Female | 0.69917 | 0.77417 | 0.85000 | 0.92500 | 1.00000 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 |
| Pref Smoker | $100,000 | 53 | Female | 0.74917 | 0.83000 | 0.91167 | 0.99417 | 1.07333 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 |
| Pref Smoker | $100,000 | 54 | Female | 0.80167 | 0.88833 | 0.97500 | 1.06167 | 1.14667 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 |
| Pref Smoker | $100,000 | 55 | Female | 0.85333 | 0.94250 | 1.03250 | 1.12167 | 1.21250 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 |
| Pref Smoker | $100,000 | 56 | Female | 0.95000 | 1.06250 | 1.17333 | 1.28500 | 1.39500 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 |
| Pref Smoker | $100,000 | 57 | Female | 1.04917 | 1.18000 | 1.31250 | 1.44333 | 1.57667 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6.17333 | 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.33833 | 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.50417 | 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.66833 | 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.83333 | 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.99917 | 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.16750 | 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.05583 | 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.94417 | 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.83250 | 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.72083 | 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.60917 | 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.49750 | 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.38583 | 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.27417 | 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.15917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 |
| 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 |
| 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 |
| 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 |
| 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $100,000 | 58 | Female | 1.15500 | 1.30667 | 1.45667 | 1.60750 | 1.75917 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 |
| Pref Smoker | $100,000 | 59 | Female | 1.26333 | 1.43250 | 1.60250 | 1.77083 | 1.94083 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 |
| Pref Smoker | $100,000 | 60 | Female | 1.38000 | 1.56500 | 1.75083 | 1.93667 | 2.12250 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 |
| Pref Smoker | $100,000 | 61 | Female | 1.50333 | 1.70250 | 1.90333 | 2.10333 | 2.30417 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 |
| Pref Smoker | $100,000 | 62 | Female | 1.63250 | 1.84667 | 2.05917 | 2.27250 | 2.48583 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 |
| Pref Smoker | $100,000 | 63 | Female | 1.77250 | 1.99583 | 2.22000 | 2.44417 | 2.66750 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 |
| Pref Smoker | $100,000 | 64 | Female | 1.92167 | 2.15333 | 2.38500 | 2.61833 | 2.85000 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 |
| Pref Smoker | $100,000 | 65 | Female | 2.08333 | 2.32083 | 2.55833 | 2.79750 | 3.03167 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 |
| Pref Smoker | $100,000 | 66 | Female | 2.23583 | 2.47250 | 2.71083 | 2.94750 | 3.18333 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 |
| Pref Smoker | $100,000 | 67 | Female | 2.39083 | 2.62667 | 2.86250 | 3.09750 | 3.33583 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 |
| Pref Smoker | $100,000 | 68 | Female | 2.55167 | 2.78500 | 3.01833 | 3.25250 | 3.48667 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 |
| Pref Smoker | $100,000 | 69 | Female | 2.71500 | 2.94583 | 3.17750 | 3.40917 | 3.63833 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 |
| Pref Smoker | $100,000 | 70 | Female | 2.88250 | 3.10917 | 3.33583 | 3.56333 | 3.79000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 |
| Pref Smoker | $100,000 | 71 | Female | 3.05500 | 3.27583 | 3.49833 | 3.72000 | 3.94167 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 72 | Female | 3.23250 | 3.44750 | 3.66333 | 3.87917 | 4.09333 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 73 | Female | 3.41333 | 3.62083 | 3.82917 | 4.03667 | 4.24500 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 74 | Female | 3.59917 | 3.79833 | 3.99750 | 4.19750 | 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 75 | Female | 3.79000 | 3.97917 | 4.16917 | 4.35833 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 76 | Female | 4.39250 | 4.60000 | 4.80750 | 5.01333 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 77 | Female | 4.99417 | 5.21917 | 5.44333 | 5.66833 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 78 | Female | 5.59750 | 5.84083 | 6.08333 | 6.32500 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 79 | Female | 6.20000 | 6.46000 | 6.72000 | 6.98000 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 80 | Female | 6.80250 | 7.08000 | 7.35667 | 7.63417 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 81 | Female | 7.36000 | 7.56417 | 7.76750 | 7.97250 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 82 | Female | 7.93750 | 8.14667 | 8.35667 | 8.56417 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 83 | Female | 8.51750 | 8.72917 | 8.94167 | 9.15417 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 84 | Female | 9.11333 | 9.32500 | 9.53667 | 9.74750 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 85 | Female | 9.92750 | 10.14333 | 10.35667 | 10.57167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 86 | Female | 10.75833 | 10.96917 | 11.18083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 87 | Female | 11.61667 | 11.82500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 88 | Female | 12.55167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $100,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 45 | Male | 0.60667 | 0.68000 | 0.75333 | 0.82667 | 0.90000 | 0.98917 | 1.07833 | 1.16667 | 1.25500 | 1.34333 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 |
| Pref Smoker | $250,000 | 46 | Male | 0.65083 | 0.73583 | 0.82083 | 0.90583 | 0.98917 | 1.07833 | 1.16667 | 1.25500 | 1.34333 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 |
| Pref Smoker | $250,000 | 47 | Male | 0.69750 | 0.79250 | 0.88750 | 0.98250 | 1.07833 | 1.16667 | 1.25500 | 1.34333 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 |
| Pref Smoker | $250,000 | 48 | Male | 0.74750 | 0.85167 | 0.95667 | 1.06083 | 1.16667 | 1.25500 | 1.34333 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 |
| Pref Smoker | $250,000 | 49 | Male | 0.80000 | 0.91333 | 1.02667 | 1.13917 | 1.25500 | 1.34333 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 |
| Pref Smoker | $250,000 | 50 | Male | 0.85833 | 0.97917 | 1.10000 | 1.22167 | 1.34333 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 |
| Pref Smoker | $250,000 | 51 | Male | 0.92250 | 1.05000 | 1.17750 | 1.30583 | 1.43250 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 |
| Pref Smoker | $250,000 | 52 | Male | 0.99083 | 1.12333 | 1.25667 | 1.38917 | 1.52083 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 |
| Pref Smoker | $250,000 | 53 | Male | 1.06583 | 1.20250 | 1.33917 | 1.47500 | 1.60833 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 |
| Pref Smoker | $250,000 | 54 | Male | 1.14833 | 1.28500 | 1.42250 | 1.56000 | 1.69667 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 |
| Pref Smoker | $250,000 | 55 | Male | 1.24083 | 1.37833 | 1.51500 | 1.65083 | 1.78250 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 |
| Pref Smoker | $250,000 | 56 | Male | 1.42917 | 1.60917 | 1.79000 | 1.97167 | 2.15083 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 |
| Pref Smoker | $250,000 | 57 | Male | 1.61833 | 1.84333 | 2.06833 | 2.29333 | 2.51833 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 |
| Pref Smoker | $250,000 | 58 | Male | 1.81500 | 2.08250 | 2.35083 | 2.62000 | 2.88583 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 |
| Pref Smoker | $250,000 | 59 | Male | 2.01167 | 2.32250 | 2.63250 | 2.94250 | 3.25333 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 |
| Pref Smoker | $250,000 | 60 | Male | 2.21250 | 2.56583 | 2.91833 | 3.27000 | 3.62167 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 |
| Pref Smoker | $250,000 | 61 | Male | 2.41917 | 2.81167 | 3.20417 | 3.59750 | 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 |
| Pref Smoker | $250,000 | 62 | Male | 2.62833 | 3.06083 | 3.49333 | 3.92417 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.39583 | 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.54833 | 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.22083 | 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.89417 | 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.56667 | 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.24000 | 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.91333 | 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.58667 | 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.25917 | 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.93250 | 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.61167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.98917 | 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 |
| 4.35583 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 |
| 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 |
| 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 |
| 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $250,000 | 63 | Male | 2.84167 | 3.31250 | 3.78333 | 4.25417 | 4.72417 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 |
| Pref Smoker | $250,000 | 64 | Male | 3.06000 | 3.56833 | 4.07667 | 4.58500 | 5.09167 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 |
| Pref Smoker | $250,000 | 65 | Male | 3.28000 | 3.82583 | 4.37000 | 4.91417 | 5.45667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 |
| Pref Smoker | $250,000 | 66 | Male | 3.44083 | 3.98583 | 4.53083 | 5.07667 | 5.62000 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 |
| Pref Smoker | $250,000 | 67 | Male | 3.61083 | 4.15417 | 4.69750 | 5.24250 | 5.78333 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 |
| Pref Smoker | $250,000 | 68 | Male | 3.79500 | 4.33250 | 4.86917 | 5.40750 | 5.94667 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 |
| Pref Smoker | $250,000 | 69 | Male | 3.99917 | 4.52667 | 5.05500 | 5.58333 | 6.11000 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 |
| Pref Smoker | $250,000 | 70 | Male | 4.22417 | 4.73833 | 5.25083 | 5.76333 | 6.27500 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 |
| Pref Smoker | $250,000 | 71 | Male | 4.48083 | 4.97000 | 5.45917 | 5.94750 | 6.43833 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 72 | Male | 4.77667 | 5.23250 | 5.68833 | 6.14500 | 6.60083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 73 | Male | 5.11333 | 5.52583 | 5.93833 | 6.35083 | 6.76500 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 74 | Male | 5.50333 | 5.86000 | 6.21667 | 6.57417 | 6.92833 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 75 | Male | 5.98167 | 6.26083 | 6.54000 | 6.81917 | 7.09500 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 76 | Male | 6.76583 | 7.06833 | 7.37083 | 7.67333 | 7.97500 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 77 | Male | 7.54833 | 7.87500 | 8.20250 | 8.52833 | 8.85417 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 78 | Male | 8.36667 | 8.70833 | 9.04917 | 9.39083 | 9.73333 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 79 | Male | 9.17417 | 9.53417 | 9.89250 | 10.25250 | 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 80 | Male | 9.98250 | 10.36000 | 10.73833 | 11.11500 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 81 | Male | 10.83250 | 11.21667 | 11.60083 | 11.98500 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 82 | Male | 11.63167 | 12.03667 | 12.44250 | 12.84750 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 83 | Male | 12.48083 | 12.89333 | 13.30583 | 13.71833 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 84 | Male | 13.36167 | 13.77250 | 14.18250 | 14.59417 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 85 | Male | 14.25833 | 14.66583 | 15.07250 | 15.48083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 86 | Male | 15.14333 | 15.54583 | 15.94917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 87 | Male | 16.00583 | 16.40333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 88 | Male | 16.94667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 45 | Female | 0.40583 | 0.42417 | 0.44417 | 0.46333 | 0.48667 | 0.55833 | 0.63000 | 0.70250 | 0.77417 | 0.84583 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 |
| Pref Smoker | $250,000 | 46 | Female | 0.44167 | 0.47083 | 0.50000 | 0.52917 | 0.55833 | 0.63000 | 0.70250 | 0.77417 | 0.84583 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 |
| Pref Smoker | $250,000 | 47 | Female | 0.47833 | 0.51667 | 0.55417 | 0.59167 | 0.63000 | 0.70250 | 0.77417 | 0.84583 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 |
| Pref Smoker | $250,000 | 48 | Female | 0.51833 | 0.56417 | 0.61083 | 0.65750 | 0.70250 | 0.77417 | 0.84583 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 |
| Pref Smoker | $250,000 | 49 | Female | 0.55833 | 0.61250 | 0.66583 | 0.72000 | 0.77417 | 0.84583 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 |
| Pref Smoker | $250,000 | 50 | Female | 0.60083 | 0.66333 | 0.72417 | 0.78667 | 0.84583 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 |
| Pref Smoker | $250,000 | 51 | Female | 0.64583 | 0.71417 | 0.78333 | 0.85167 | 0.91833 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 |
| Pref Smoker | $250,000 | 52 | Female | 0.69250 | 0.76667 | 0.84083 | 0.91583 | 0.99083 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 |
| Pref Smoker | $250,000 | 53 | Female | 0.74167 | 0.82250 | 0.90333 | 0.98333 | 1.06250 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 |
| Pref Smoker | $250,000 | 54 | Female | 0.79333 | 0.87917 | 0.96500 | 1.05083 | 1.13500 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 |
| Pref Smoker | $250,000 | 55 | Female | 0.84417 | 0.93250 | 1.02167 | 1.11000 | 1.20083 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 |
| Pref Smoker | $250,000 | 56 | Female | 0.94083 | 1.05083 | 1.16167 | 1.27250 | 1.38083 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 |
| Pref Smoker | $250,000 | 57 | Female | 1.03833 | 1.16917 | 1.29917 | 1.43000 | 1.56083 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 |
| Pref Smoker | $250,000 | 58 | Female | 1.14250 | 1.29333 | 1.44167 | 1.59167 | 1.74000 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 |
| Pref Smoker | $250,000 | 59 | Female | 1.25167 | 1.41833 | 1.58583 | 1.75250 | 1.92083 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 |
| Pref Smoker | $250,000 | 60 | Female | 1.36583 | 1.55000 | 1.73333 | 1.91667 | 2.10083 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 |
| Pref Smoker | $250,000 | 61 | Female | 1.48750 | 1.68583 | 1.88417 | 2.08167 | 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 |
| Pref Smoker | $250,000 | 62 | Female | 1.61583 | 1.82667 | 2.03750 | 2.25000 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 |
| Pref Smoker | $250,000 | 63 | Female | 1.75417 | 1.97583 | 2.19833 | 2.41917 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 |
| Pref Smoker | $250,000 | 64 | Female | 1.90250 | 2.13167 | 2.36167 | 2.59167 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 |
| Pref Smoker | $250,000 | 65 | Female | 2.06250 | 2.29667 | 2.53333 | 2.76833 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 |
| Pref Smoker | $250,000 | 66 | Female | 2.21250 | 2.44833 | 2.68250 | 2.91833 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 |
| Pref Smoker | $250,000 | 67 | Female | 2.36667 | 2.60000 | 2.83333 | 3.06583 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10.61167 | 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.49250 | 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.37083 | 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.25083 | 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.12917 | 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.00667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.28083 | 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 |
| 2.46167 | 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 |
| 2.64083 | 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 |
| 2.82083 | 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 |
| 3.00167 | 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.15167 | 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.30167 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $250,000 | 68 | Female | 2.52500 | 2.75750 | 2.98833 | 3.22000 | 3.45167 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 |
| Pref Smoker | $250,000 | 69 | Female | 2.68750 | 2.91667 | 3.14583 | 3.37417 | 3.60167 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 |
| Pref Smoker | $250,000 | 70 | Female | 2.85250 | 3.07750 | 3.30250 | 3.52750 | 3.75167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 |
| Pref Smoker | $250,000 | 71 | Female | 3.02333 | 3.24250 | 3.46250 | 3.68167 | 3.90167 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 72 | Female | 3.19917 | 3.41250 | 3.62583 | 3.83917 | 4.05250 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 73 | Female | 3.37833 | 3.58417 | 3.79083 | 3.99583 | 4.20167 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 74 | Female | 3.56333 | 3.76000 | 3.95750 | 4.15417 | 4.35250 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 75 | Female | 3.75167 | 3.93917 | 4.12750 | 4.31333 | 4.50167 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 76 | Female | 4.34833 | 4.55333 | 4.75833 | 4.96333 | 5.16750 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 77 | Female | 4.94500 | 5.16667 | 5.38833 | 5.61083 | 5.83417 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 78 | Female | 5.54167 | 5.78083 | 6.02167 | 6.26167 | 6.50000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 79 | Female | 6.13833 | 6.39500 | 6.65250 | 6.91000 | 7.16750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 80 | Female | 6.73417 | 7.00833 | 7.28250 | 7.55750 | 7.83333 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 81 | Female | 7.28500 | 7.48750 | 7.68917 | 7.89167 | 8.50000 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 82 | Female | 7.85750 | 8.06417 | 8.27167 | 8.47750 | 9.16583 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 83 | Female | 8.43083 | 8.64083 | 8.85167 | 9.06250 | 9.83250 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 84 | Female | 9.02167 | 9.23167 | 9.44000 | 9.64917 | 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 85 | Female | 9.82833 | 10.04083 | 10.25250 | 10.46500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 86 | Female | 10.65000 | 10.85833 | 11.06750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 87 | Female | 11.49917 | 11.70583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 88 | Female | 12.42500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $250,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 45 | Male | 0.59417 | 0.66583 | 0.73833 | 0.80917 | 0.88167 | 0.96833 | 1.05583 | 1.14250 | 1.22833 | 1.31500 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 |
| Pref Smoker | $500,000 | 46 | Male | 0.63750 | 0.72083 | 0.80417 | 0.88750 | 0.96833 | 1.05583 | 1.14250 | 1.22833 | 1.31500 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 |
| Pref Smoker | $500,000 | 47 | Male | 0.68250 | 0.77583 | 0.87000 | 0.96250 | 1.05583 | 1.14250 | 1.22833 | 1.31500 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 |
| Pref Smoker | $500,000 | 48 | Male | 0.73167 | 0.83417 | 0.93667 | 1.03917 | 1.14250 | 1.22833 | 1.31500 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 |
| Pref Smoker | $500,000 | 49 | Male | 0.78417 | 0.89417 | 1.00500 | 1.11667 | 1.22833 | 1.31500 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 |
| Pref Smoker | $500,000 | 50 | Male | 0.84083 | 0.95917 | 1.07833 | 1.19583 | 1.31500 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 |
| Pref Smoker | $500,000 | 51 | Male | 0.90333 | 1.02833 | 1.15333 | 1.27833 | 1.40250 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 |
| Pref Smoker | $500,000 | 52 | Male | 0.97000 | 1.10083 | 1.23000 | 1.36083 | 1.48917 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 |
| Pref Smoker | $500,000 | 53 | Male | 1.04417 | 1.17750 | 1.31167 | 1.44500 | 1.57583 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 |
| Pref Smoker | $500,000 | 54 | Male | 1.12417 | 1.25917 | 1.39417 | 1.52750 | 1.66250 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 |
| Pref Smoker | $500,000 | 55 | Male | 1.21500 | 1.35000 | 1.48333 | 1.61667 | 1.74667 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 |
| Pref Smoker | $500,000 | 56 | Male | 1.39917 | 1.57667 | 1.75333 | 1.93083 | 2.10667 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 |
| Pref Smoker | $500,000 | 57 | Male | 1.58583 | 1.80583 | 2.02667 | 2.24583 | 2.46750 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 |
| Pref Smoker | $500,000 | 58 | Male | 1.77750 | 2.04083 | 2.30333 | 2.56667 | 2.82667 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 |
| Pref Smoker | $500,000 | 59 | Male | 1.97083 | 2.27500 | 2.57833 | 2.88333 | 3.18667 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 |
| Pref Smoker | $500,000 | 60 | Male | 2.16833 | 2.51333 | 2.85833 | 3.20250 | 3.54750 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 |
| Pref Smoker | $500,000 | 61 | Male | 2.36917 | 2.75417 | 3.13917 | 3.52333 | 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 |
| Pref Smoker | $500,000 | 62 | Male | 2.57417 | 2.99750 | 3.42167 | 3.84500 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 |
| Pref Smoker | $500,000 | 63 | Male | 2.78333 | 3.24417 | 3.70667 | 4.16750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 |
| Pref Smoker | $500,000 | 64 | Male | 2.99667 | 3.49583 | 3.99333 | 4.49167 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 |
| Pref Smoker | $500,000 | 65 | Male | 3.21417 | 3.74750 | 4.28083 | 4.81417 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 |
| Pref Smoker | $500,000 | 66 | Male | 3.37083 | 3.90417 | 4.43917 | 4.97250 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 |
| Pref Smoker | $500,000 | 67 | Male | 3.53750 | 4.07000 | 4.60250 | 5.13417 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 |
| Pref Smoker | $500,000 | 68 | Male | 3.71667 | 4.24333 | 4.77083 | 5.29750 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 |
| Pref Smoker | $500,000 | 69 | Male | 3.91667 | 4.43417 | 4.95167 | 5.47000 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 |
| Pref Smoker | $500,000 | 70 | Male | 4.13833 | 4.64083 | 5.14333 | 5.64583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 |
| Pref Smoker | $500,000 | 71 | Male | 4.39000 | 4.86833 | 5.34750 | 5.82667 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 72 | Male | 4.67833 | 5.12583 | 5.57250 | 6.01917 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10.50417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.90750 | 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 |
| 4.26750 | 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 |
| 4.62750 | 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 |
| 4.98750 | 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 |
| 5.34417 | 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.50583 | 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.66583 | 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.82583 | 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.98583 | 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.14583 | 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.30667 | 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.46667 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $500,000 | 73 | Male | 5.00833 | 5.41250 | 5.81667 | 6.22167 | 6.62667 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 74 | Male | 5.39083 | 5.74083 | 6.09000 | 6.43917 | 6.78750 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 75 | Male | 5.86000 | 6.13250 | 6.40667 | 6.68000 | 6.95000 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 76 | Male | 6.62750 | 6.92417 | 7.22083 | 7.51750 | 7.81167 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 77 | Male | 7.39500 | 7.71500 | 8.03417 | 8.35417 | 8.67333 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 78 | Male | 8.19583 | 8.53000 | 8.86500 | 9.19917 | 9.53500 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 79 | Male | 8.98750 | 9.33917 | 9.69167 | 10.04333 | 10.39583 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 80 | Male | 9.77917 | 10.14917 | 10.51833 | 10.88833 | 11.25750 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 81 | Male | 10.61167 | 10.98833 | 11.36417 | 11.74083 | 12.11917 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 82 | Male | 11.39333 | 11.79167 | 12.18917 | 12.58583 | 12.98083 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 83 | Male | 12.22667 | 12.63083 | 13.03417 | 13.43833 | 13.84167 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 84 | Male | 13.08917 | 13.49167 | 13.89333 | 14.29583 | 14.70000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 85 | Male | 13.96750 | 14.36667 | 14.76583 | 15.16500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 86 | Male | 14.83500 | 15.22917 | 15.62417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 87 | Male | 15.67833 | 16.06917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 88 | Male | 16.60083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 45 | Female | 0.39750 | 0.41583 | 0.43500 | 0.45417 | 0.47583 | 0.54667 | 0.61750 | 0.68750 | 0.75833 | 0.82917 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 |
| Pref Smoker | $500,000 | 46 | Female | 0.43250 | 0.46083 | 0.49000 | 0.51833 | 0.54667 | 0.61750 | 0.68750 | 0.75833 | 0.82917 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 |
| Pref Smoker | $500,000 | 47 | Female | 0.46917 | 0.50583 | 0.54250 | 0.57917 | 0.61750 | 0.68750 | 0.75833 | 0.82917 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 |
| Pref Smoker | $500,000 | 48 | Female | 0.50750 | 0.55333 | 0.59833 | 0.64333 | 0.68750 | 0.75833 | 0.82917 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 |
| Pref Smoker | $500,000 | 49 | Female | 0.54667 | 0.59917 | 0.65250 | 0.70500 | 0.75833 | 0.82917 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 |
| Pref Smoker | $500,000 | 50 | Female | 0.58917 | 0.64917 | 0.71000 | 0.77000 | 0.82917 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 |
| Pref Smoker | $500,000 | 51 | Female | 0.63250 | 0.70000 | 0.76667 | 0.83417 | 0.89917 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 |
| Pref Smoker | $500,000 | 52 | Female | 0.67833 | 0.75083 | 0.82417 | 0.89667 | 0.97000 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 |
| Pref Smoker | $500,000 | 53 | Female | 0.72667 | 0.80583 | 0.88500 | 0.96333 | 1.04000 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 |
| Pref Smoker | $500,000 | 54 | Female | 0.77667 | 0.86083 | 0.94500 | 1.02917 | 1.11167 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 |
| Pref Smoker | $500,000 | 55 | Female | 0.82750 | 0.91333 | 1.00083 | 1.08750 | 1.17583 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 |
| Pref Smoker | $500,000 | 56 | Female | 0.92167 | 1.03000 | 1.13833 | 1.24667 | 1.35250 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 |
| Pref Smoker | $500,000 | 57 | Female | 1.01750 | 1.14417 | 1.27250 | 1.40000 | 1.52833 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 |
| Pref Smoker | $500,000 | 58 | Female | 1.12000 | 1.26667 | 1.41333 | 1.55917 | 1.70500 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 |
| Pref Smoker | $500,000 | 59 | Female | 1.22583 | 1.38917 | 1.55333 | 1.71667 | 1.88167 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 |
| Pref Smoker | $500,000 | 60 | Female | 1.33750 | 1.51833 | 1.69750 | 1.87750 | 2.05833 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 |
| Pref Smoker | $500,000 | 61 | Female | 1.45750 | 1.65083 | 1.84500 | 2.04000 | 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 |
| Pref Smoker | $500,000 | 62 | Female | 1.58417 | 1.79000 | 1.99667 | 2.20333 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 |
| Pref Smoker | $500,000 | 63 | Female | 1.71833 | 1.93583 | 2.15250 | 2.36917 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 |
| Pref Smoker | $500,000 | 64 | Female | 1.86250 | 2.08833 | 2.31333 | 2.53833 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 |
| Pref Smoker | $500,000 | 65 | Female | 2.02000 | 2.25083 | 2.48167 | 2.71250 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 |
| Pref Smoker | $500,000 | 66 | Female | 2.16833 | 2.39833 | 2.62833 | 2.85833 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 |
| Pref Smoker | $500,000 | 67 | Female | 2.31917 | 2.54750 | 2.77583 | 3.00417 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 |
| Pref Smoker | $500,000 | 68 | Female | 2.47333 | 2.70000 | 2.92750 | 3.15417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 |
| Pref Smoker | $500,000 | 69 | Female | 2.63250 | 2.85667 | 3.08083 | 3.30583 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 |
| Pref Smoker | $500,000 | 70 | Female | 2.79500 | 3.01417 | 3.23500 | 3.45417 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 |
| Pref Smoker | $500,000 | 71 | Female | 2.96167 | 3.17750 | 3.39167 | 3.60667 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 72 | Female | 3.13417 | 3.34333 | 3.55250 | 3.76167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 73 | Female | 3.30917 | 3.51167 | 3.71250 | 3.91500 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 74 | Female | 3.49000 | 3.68417 | 3.87667 | 4.07000 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 75 | Female | 3.67500 | 3.85917 | 4.04250 | 4.22667 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 76 | Female | 4.25917 | 4.46083 | 4.66083 | 4.86167 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 77 | Female | 4.84333 | 5.06083 | 5.27917 | 5.49583 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.23500 | 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 |
| 2.41083 | 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 |
| 2.58750 | 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 |
| 2.76333 | 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 |
| 2.94000 | 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.08667 | 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.23417 | 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.38083 | 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.52833 | 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.67500 | 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.82167 | 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.96917 | 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.11583 | 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.26333 | 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.41000 | 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.06250 | 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.71583 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Smoker | $500,000 | 78 | Female | 5.42833 | 5.66333 | 5.89833 | 6.13333 | 6.36833 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 79 | Female | 6.01333 | 6.26500 | 6.51667 | 6.76917 | 7.02083 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 80 | Female | 6.59667 | 6.86500 | 7.13417 | 7.40250 | 7.67333 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 81 | Female | 7.13667 | 7.33500 | 7.53167 | 7.73083 | 8.32667 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 82 | Female | 7.69667 | 7.89917 | 8.10250 | 8.30583 | 8.97833 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 83 | Female | 8.25917 | 8.46500 | 8.67000 | 8.87667 | 9.63083 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 84 | Female | 8.83667 | 9.04250 | 9.24750 | 9.45250 | 10.29000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 85 | Female | 9.62750 | 9.83583 | 10.04333 | 10.25167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 86 | Female | 10.43167 | 10.63667 | 10.84250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 87 | Female | 11.26500 | 11.46667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 88 | Female | 12.17167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Smoker | $500,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 45 | Male | 0.35333 | 0.39667 | 0.43917 | 0.48250 | 0.52500 | 0.57667 | 0.62833 | 0.68000 | 0.73167 | 0.78333 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 |
| Pref Nonsmoker | $50,000 | 46 | Male | 0.38667 | 0.43417 | 0.48167 | 0.52833 | 0.57667 | 0.62833 | 0.68000 | 0.73167 | 0.78333 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 |
| Pref Nonsmoker | $50,000 | 47 | Male | 0.42167 | 0.47333 | 0.52500 | 0.57667 | 0.62833 | 0.68000 | 0.73167 | 0.78333 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 |
| Pref Nonsmoker | $50,000 | 48 | Male | 0.45750 | 0.51333 | 0.57000 | 0.62583 | 0.68000 | 0.73167 | 0.78333 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 |
| Pref Nonsmoker | $50,000 | 49 | Male | 0.49500 | 0.55500 | 0.61417 | 0.67417 | 0.73167 | 0.78333 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 |
| Pref Nonsmoker | $50,000 | 50 | Male | 0.53250 | 0.59500 | 0.65750 | 0.71917 | 0.78333 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 |
| Pref Nonsmoker | $50,000 | 51 | Male | 0.57417 | 0.64000 | 0.70500 | 0.77083 | 0.83500 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 |
| Pref Nonsmoker | $50,000 | 52 | Male | 0.61583 | 0.68333 | 0.75083 | 0.81833 | 0.88667 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 |
| Pref Nonsmoker | $50,000 | 53 | Male | 0.66000 | 0.72917 | 0.79833 | 0.86750 | 0.93833 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 |
| Pref Nonsmoker | $50,000 | 54 | Male | 0.70667 | 0.77750 | 0.84833 | 0.92000 | 0.99000 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 |
| Pref Nonsmoker | $50,000 | 55 | Male | 0.75417 | 0.82500 | 0.89583 | 0.96667 | 1.03917 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 |
| Pref Nonsmoker | $50,000 | 56 | Male | 0.86083 | 0.96000 | 1.05833 | 1.15750 | 1.25417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 |
| Pref Nonsmoker | $50,000 | 57 | Male | 0.96833 | 1.09333 | 1.21917 | 1.34417 | 1.46833 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 |
| Pref Nonsmoker | $50,000 | 58 | Male | 1.07917 | 1.22917 | 1.38000 | 1.53000 | 1.68250 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 |
| Pref Nonsmoker | $50,000 | 59 | Male | 1.19417 | 1.37000 | 1.54583 | 1.72167 | 1.89667 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 |
| Pref Nonsmoker | $50,000 | 60 | Male | 1.31167 | 1.51083 | 1.71083 | 1.91000 | 2.11167 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 |
| Pref Nonsmoker | $50,000 | 61 | Male | 1.43500 | 1.65833 | 1.88167 | 2.10417 | 2.32583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 |
| Pref Nonsmoker | $50,000 | 62 | Male | 1.56333 | 1.80750 | 2.05167 | 2.29583 | 2.54000 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 |
| Pref Nonsmoker | $50,000 | 63 | Male | 1.69917 | 1.96333 | 2.22750 | 2.49083 | 2.75417 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 |
| Pref Nonsmoker | $50,000 | 64 | Male | 1.84250 | 2.12417 | 2.40667 | 2.68833 | 2.96917 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 |
| Pref Nonsmoker | $50,000 | 65 | Male | 1.99333 | 2.29000 | 2.58667 | 2.88333 | 3.18167 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 |
| Pref Nonsmoker | $50,000 | 66 | Male | 2.11667 | 2.40750 | 2.69750 | 2.98833 | 3.27667 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 |
| Pref Nonsmoker | $50,000 | 67 | Male | 2.25083 | 2.53167 | 2.81250 | 3.09333 | 3.37250 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 |
| Pref Nonsmoker | $50,000 | 68 | Male | 2.39750 | 2.66500 | 2.93333 | 3.20083 | 3.46750 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 |
| Pref Nonsmoker | $50,000 | 69 | Male | 2.55917 | 2.81083 | 3.06167 | 3.31250 | 3.56333 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 |
| Pref Nonsmoker | $50,000 | 70 | Male | 2.73583 | 2.96750 | 3.19833 | 3.42917 | 3.65833 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 71 | Male | 2.93000 | 3.13667 | 3.34250 | 3.54917 | 3.75333 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 72 | Male | 3.14000 | 3.31750 | 3.49417 | 3.67083 | 3.84917 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 73 | Male | 3.37333 | 3.51667 | 3.66000 | 3.80333 | 3.94417 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 74 | Male | 3.62500 | 3.72917 | 3.83333 | 3.93750 | 4.04000 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 75 | Male | 3.90167 | 3.96000 | 4.01917 | 4.07750 | 4.13667 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 76 | Male | 4.41500 | 4.47417 | 4.53250 | 4.59083 | 4.65000 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 77 | Male | 4.92833 | 4.98667 | 5.04500 | 5.10417 | 5.16250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 78 | Male | 5.46500 | 5.51750 | 5.57000 | 5.62250 | 5.67500 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 79 | Male | 5.99583 | 6.04333 | 6.09167 | 6.14000 | 6.18833 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 80 | Male | 6.52583 | 6.56917 | 6.61333 | 6.65667 | 6.70083 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 81 | Male | 7.12167 | 7.14000 | 7.15833 | 7.17833 | 7.21333 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $50,000 | 82 | Male | 7.72667 | 7.72667 | 7.72667 | 7.72667 | 7.72667 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 83 | Male | 8.23917 | 8.23917 | 8.23917 | 8.23917 | 8.23917 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 84 | Male | 8.75000 | 8.75000 | 8.75000 | 8.75000 | 8.75000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 85 | Male | 9.81000 | 9.81917 | 9.82917 | 9.83833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 86 | Male | 10.84750 | 10.85750 | 10.86833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 87 | Male | 11.93250 | 11.94250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 88 | Male | 13.04917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 45 | Female | 0.26250 | 0.26750 | 0.27333 | 0.27833 | 0.28333 | 0.32583 | 0.36750 | 0.40917 | 0.45167 | 0.49333 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 |
| Pref Nonsmoker | $50,000 | 46 | Female | 0.28333 | 0.29417 | 0.30417 | 0.31500 | 0.32583 | 0.36750 | 0.40917 | 0.45167 | 0.49333 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 |
| Pref Nonsmoker | $50,000 | 47 | Female | 0.30667 | 0.32167 | 0.33750 | 0.35333 | 0.36750 | 0.40917 | 0.45167 | 0.49333 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 |
| Pref Nonsmoker | $50,000 | 48 | Female | 0.32917 | 0.34917 | 0.36917 | 0.38917 | 0.40917 | 0.45167 | 0.49333 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 |
| Pref Nonsmoker | $50,000 | 49 | Female | 0.35333 | 0.37833 | 0.40250 | 0.42667 | 0.45167 | 0.49333 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 |
| Pref Nonsmoker | $50,000 | 50 | Female | 0.38000 | 0.40833 | 0.43750 | 0.46667 | 0.49333 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 |
| Pref Nonsmoker | $50,000 | 51 | Female | 0.40833 | 0.44083 | 0.47333 | 0.50500 | 0.53583 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 |
| Pref Nonsmoker | $50,000 | 52 | Female | 0.43750 | 0.47250 | 0.50750 | 0.54250 | 0.57750 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 |
| Pref Nonsmoker | $50,000 | 53 | Female | 0.47000 | 0.50750 | 0.54500 | 0.58250 | 0.61917 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 |
| Pref Nonsmoker | $50,000 | 54 | Female | 0.50417 | 0.54333 | 0.58250 | 0.62250 | 0.66167 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 |
| Pref Nonsmoker | $50,000 | 55 | Female | 0.54000 | 0.58000 | 0.62000 | 0.66083 | 0.70000 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 |
| Pref Nonsmoker | $50,000 | 56 | Female | 0.60083 | 0.65250 | 0.70417 | 0.75583 | 0.80500 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 |
| Pref Nonsmoker | $50,000 | 57 | Female | 0.66333 | 0.72417 | 0.78583 | 0.84667 | 0.91000 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 |
| Pref Nonsmoker | $50,000 | 58 | Female | 0.73000 | 0.80083 | 0.87167 | 0.94250 | 1.01500 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 |
| Pref Nonsmoker | $50,000 | 59 | Female | 0.80000 | 0.88000 | 0.96083 | 1.04167 | 1.12000 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 |
| Pref Nonsmoker | $50,000 | 60 | Female | 0.87250 | 0.96083 | 1.04917 | 1.13750 | 1.22500 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 |
| Pref Nonsmoker | $50,000 | 61 | Female | 0.94667 | 1.04250 | 1.13750 | 1.23250 | 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 |
| Pref Nonsmoker | $50,000 | 62 | Female | 1.02667 | 1.12917 | 1.23083 | 1.33333 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 |
| Pref Nonsmoker | $50,000 | 63 | Female | 1.10750 | 1.21500 | 1.32333 | 1.43083 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 |
| Pref Nonsmoker | $50,000 | 64 | Female | 1.19417 | 1.30750 | 1.42000 | 1.53333 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 |
| Pref Nonsmoker | $50,000 | 65 | Female | 1.28250 | 1.39917 | 1.51583 | 1.63167 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 |
| Pref Nonsmoker | $50,000 | 66 | Female | 1.37000 | 1.48667 | 1.60333 | 1.71917 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 |
| Pref Nonsmoker | $50,000 | 67 | Female | 1.46333 | 1.57833 | 1.69417 | 1.80917 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 |
| Pref Nonsmoker | $50,000 | 68 | Female | 1.56000 | 1.67333 | 1.78583 | 1.89833 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 |
| Pref Nonsmoker | $50,000 | 69 | Female | 1.66417 | 1.77333 | 1.88333 | 1.99250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 |
| Pref Nonsmoker | $50,000 | 70 | Female | 1.77250 | 1.87583 | 1.97917 | 2.08250 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 |
| Pref Nonsmoker | $50,000 | 71 | Female | 1.89000 | 1.98667 | 2.08250 | 2.17833 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 72 | Female | 2.01417 | 2.10167 | 2.18917 | 2.27667 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 73 | Female | 2.14500 | 2.22083 | 2.29667 | 2.37333 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 74 | Female | 2.28333 | 2.34667 | 2.41000 | 2.47250 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 75 | Female | 2.43250 | 2.48083 | 2.52833 | 2.57667 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 76 | Female | 2.82083 | 2.86917 | 2.91750 | 2.96500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 77 | Female | 3.20917 | 3.25750 | 3.30583 | 3.35417 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 78 | Female | 3.59833 | 3.64583 | 3.69417 | 3.74250 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 79 | Female | 3.98667 | 4.03500 | 4.08250 | 4.13083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 80 | Female | 4.37500 | 4.42333 | 4.47167 | 4.51917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 81 | Female | 4.88583 | 4.90333 | 4.92083 | 4.93833 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 82 | Female | 5.34417 | 5.34417 | 5.34417 | 5.34417 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 83 | Female | 5.73333 | 5.73333 | 5.73333 | 5.73333 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 84 | Female | 6.12500 | 6.12500 | 6.12500 | 6.12500 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 85 | Female | 7.09333 | 7.10667 | 7.12000 | 7.13333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 86 | Female | 8.12167 | 8.13250 | 8.14250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.33000 | 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 |
| 1.43500 | 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 |
| 1.54000 | 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 |
| 1.64500 | 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 |
| 1.75000 | 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.83750 | 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.92500 | 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.01250 | 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.10000 | 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.18750 | 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.27500 | 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.36250 | 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.45000 | 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.53750 | 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.62500 | 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.01333 | 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.40167 | 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.79083 | 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.17917 | 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.56750 | 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.95583 | 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.34417 | 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.73333 | 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.12500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $50,000 | 87 | Female | 9.26000 | 9.27000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 88 | Female | 10.49833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $50,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 45 | Male | 0.34667 | 0.38833 | 0.43083 | 0.47250 | 0.51417 | 0.56500 | 0.61583 | 0.66583 | 0.71667 | 0.76750 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 |
| Pref Nonsmoker | $100,000 | 46 | Male | 0.37917 | 0.42500 | 0.47167 | 0.51833 | 0.56500 | 0.61583 | 0.66583 | 0.71667 | 0.76750 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 |
| Pref Nonsmoker | $100,000 | 47 | Male | 0.41333 | 0.46333 | 0.51417 | 0.56500 | 0.61583 | 0.66583 | 0.71667 | 0.76750 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 |
| Pref Nonsmoker | $100,000 | 48 | Male | 0.44917 | 0.50333 | 0.55833 | 0.61333 | 0.66583 | 0.71667 | 0.76750 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 |
| Pref Nonsmoker | $100,000 | 49 | Male | 0.48583 | 0.54333 | 0.60167 | 0.66083 | 0.71667 | 0.76750 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 |
| Pref Nonsmoker | $100,000 | 50 | Male | 0.52250 | 0.58250 | 0.64417 | 0.70500 | 0.76750 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 |
| Pref Nonsmoker | $100,000 | 51 | Male | 0.56250 | 0.62667 | 0.69167 | 0.75500 | 0.81833 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 |
| Pref Nonsmoker | $100,000 | 52 | Male | 0.60417 | 0.66917 | 0.73583 | 0.80167 | 0.86917 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 |
| Pref Nonsmoker | $100,000 | 53 | Male | 0.64667 | 0.71417 | 0.78250 | 0.85000 | 0.92000 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 |
| Pref Nonsmoker | $100,000 | 54 | Male | 0.69333 | 0.76250 | 0.83250 | 0.90167 | 0.96917 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 |
| Pref Nonsmoker | $100,000 | 55 | Male | 0.73917 | 0.80833 | 0.87833 | 0.94750 | 1.01833 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 |
| Pref Nonsmoker | $100,000 | 56 | Male | 0.84333 | 0.94083 | 1.03750 | 1.13500 | 1.22833 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 |
| Pref Nonsmoker | $100,000 | 57 | Male | 0.94917 | 1.07167 | 1.19417 | 1.31667 | 1.43833 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 |
| Pref Nonsmoker | $100,000 | 58 | Male | 1.05667 | 1.20500 | 1.35167 | 1.50000 | 1.64917 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 |
| Pref Nonsmoker | $100,000 | 59 | Male | 1.17083 | 1.34333 | 1.51583 | 1.68750 | 1.85917 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 |
| Pref Nonsmoker | $100,000 | 60 | Male | 1.28500 | 1.48083 | 1.67667 | 1.87167 | 2.06917 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 |
| Pref Nonsmoker | $100,000 | 61 | Male | 1.40583 | 1.62500 | 1.84333 | 2.06250 | 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 |
| Pref Nonsmoker | $100,000 | 62 | Male | 1.53250 | 1.77167 | 2.01083 | 2.25083 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 |
| Pref Nonsmoker | $100,000 | 63 | Male | 1.66500 | 1.92417 | 2.18333 | 2.44167 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 |
| Pref Nonsmoker | $100,000 | 64 | Male | 1.80583 | 2.08167 | 2.35833 | 2.63500 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 |
| Pref Nonsmoker | $100,000 | 65 | Male | 1.95333 | 2.24417 | 2.53500 | 2.82500 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 |
| Pref Nonsmoker | $100,000 | 66 | Male | 2.07500 | 2.35917 | 2.64333 | 2.92833 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 |
| Pref Nonsmoker | $100,000 | 67 | Male | 2.20583 | 2.48083 | 2.75667 | 3.03083 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 |
| Pref Nonsmoker | $100,000 | 68 | Male | 2.34917 | 2.61167 | 2.87417 | 3.13667 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 |
| Pref Nonsmoker | $100,000 | 69 | Male | 2.50833 | 2.75417 | 3.00000 | 3.24667 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 |
| Pref Nonsmoker | $100,000 | 70 | Male | 2.68083 | 2.90750 | 3.13417 | 3.36083 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 |
| Pref Nonsmoker | $100,000 | 71 | Male | 2.87167 | 3.07417 | 3.27583 | 3.47833 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 72 | Male | 3.07750 | 3.25083 | 3.42417 | 3.59750 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 73 | Male | 3.30583 | 3.44667 | 3.58667 | 3.72750 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 74 | Male | 3.55250 | 3.65500 | 3.75667 | 3.85917 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 75 | Male | 3.82417 | 3.88083 | 3.93833 | 3.99583 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 76 | Male | 4.32667 | 4.38500 | 4.44167 | 4.49917 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 77 | Male | 4.82917 | 4.88667 | 4.94500 | 5.00167 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 78 | Male | 5.35583 | 5.40750 | 5.45917 | 5.51000 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 79 | Male | 5.87583 | 5.92250 | 5.97000 | 6.01750 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 80 | Male | 6.39500 | 6.43833 | 6.48083 | 6.52417 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 81 | Male | 6.97917 | 6.99750 | 7.01500 | 7.03500 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 82 | Male | 7.57167 | 7.57167 | 7.57167 | 7.57167 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 83 | Male | 8.07417 | 8.07417 | 8.07417 | 8.07417 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 84 | Male | 8.57500 | 8.57500 | 8.57500 | 8.57500 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 85 | Male | 9.61333 | 9.62333 | 9.63167 | 9.64167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 86 | Male | 10.63000 | 10.64083 | 10.65167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 87 | Male | 11.69333 | 11.70417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 88 | Male | 12.78833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 45 | Female | 0.25750 | 0.26250 | 0.26750 | 0.27333 | 0.27833 | 0.31917 | 0.36083 | 0.40167 | 0.44250 | 0.48417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 |
| Pref Nonsmoker | $100,000 | 46 | Female | 0.27833 | 0.28750 | 0.29833 | 0.30917 | 0.31917 | 0.36083 | 0.40167 | 0.44250 | 0.48417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.27917 | 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 |
| 2.48917 | 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 |
| 2.69917 | 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 |
| 2.90917 | 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 |
| 3.11750 | 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.21167 | 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.30500 | 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.39833 | 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.49250 | 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.58500 | 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.67833 | 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.77250 | 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.86583 | 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.95917 | 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.05417 | 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.55667 | 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.05917 | 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.56167 | 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.06500 | 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.56667 | 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.06917 | 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.57167 | 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.07417 | 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.57500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 |
| 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $100,000 | 47 | Female | 0.30000 | 0.31583 | 0.33083 | 0.34667 | 0.36083 | 0.40167 | 0.44250 | 0.48417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 |
| Pref Nonsmoker | $100,000 | 48 | Female | 0.32167 | 0.34250 | 0.36250 | 0.38167 | 0.40167 | 0.44250 | 0.48417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 |
| Pref Nonsmoker | $100,000 | 49 | Female | 0.34667 | 0.37000 | 0.39500 | 0.41833 | 0.44250 | 0.48417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 |
| Pref Nonsmoker | $100,000 | 50 | Female | 0.37167 | 0.40083 | 0.42833 | 0.45667 | 0.48417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 |
| Pref Nonsmoker | $100,000 | 51 | Female | 0.40083 | 0.43250 | 0.46333 | 0.49417 | 0.52500 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 |
| Pref Nonsmoker | $100,000 | 52 | Female | 0.42833 | 0.46250 | 0.49667 | 0.53167 | 0.56583 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 |
| Pref Nonsmoker | $100,000 | 53 | Female | 0.46000 | 0.49667 | 0.53500 | 0.57167 | 0.60750 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 |
| Pref Nonsmoker | $100,000 | 54 | Female | 0.49333 | 0.53250 | 0.57167 | 0.61000 | 0.64833 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 |
| Pref Nonsmoker | $100,000 | 55 | Female | 0.52917 | 0.56833 | 0.60833 | 0.64750 | 0.68583 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 |
| Pref Nonsmoker | $100,000 | 56 | Female | 0.58917 | 0.64000 | 0.69000 | 0.74083 | 0.78917 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 |
| Pref Nonsmoker | $100,000 | 57 | Female | 0.65000 | 0.71000 | 0.77000 | 0.83000 | 0.89167 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 |
| Pref Nonsmoker | $100,000 | 58 | Female | 0.71500 | 0.78500 | 0.85417 | 0.92333 | 0.99500 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 |
| Pref Nonsmoker | $100,000 | 59 | Female | 0.78417 | 0.86250 | 0.94167 | 1.02000 | 1.09750 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 |
| Pref Nonsmoker | $100,000 | 60 | Female | 0.85500 | 0.94167 | 1.02833 | 1.11500 | 1.20083 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 |
| Pref Nonsmoker | $100,000 | 61 | Female | 0.92750 | 1.02083 | 1.11500 | 1.20833 | 1.30417 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 |
| Pref Nonsmoker | $100,000 | 62 | Female | 1.00667 | 1.10583 | 1.20667 | 1.30750 | 1.40583 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 |
| Pref Nonsmoker | $100,000 | 63 | Female | 1.08583 | 1.19083 | 1.29667 | 1.40167 | 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 |
| Pref Nonsmoker | $100,000 | 64 | Female | 1.17083 | 1.28083 | 1.39250 | 1.50250 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 |
| Pref Nonsmoker | $100,000 | 65 | Female | 1.25750 | 1.37083 | 1.48500 | 1.59917 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 |
| Pref Nonsmoker | $100,000 | 66 | Female | 1.34333 | 1.45667 | 1.57083 | 1.68500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 |
| Pref Nonsmoker | $100,000 | 67 | Female | 1.43417 | 1.54667 | 1.66000 | 1.77333 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 |
| Pref Nonsmoker | $100,000 | 68 | Female | 1.52833 | 1.64000 | 1.75000 | 1.86083 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 |
| Pref Nonsmoker | $100,000 | 69 | Female | 1.63083 | 1.73750 | 1.84500 | 1.95250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 |
| Pref Nonsmoker | $100,000 | 70 | Female | 1.73667 | 1.83833 | 1.94000 | 2.04083 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 |
| Pref Nonsmoker | $100,000 | 71 | Female | 1.85250 | 1.94667 | 2.04083 | 2.13500 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 72 | Female | 1.97417 | 2.06000 | 2.14583 | 2.23167 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 73 | Female | 2.10167 | 2.17583 | 2.25167 | 2.32583 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 74 | Female | 2.23833 | 2.29917 | 2.36167 | 2.42250 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 75 | Female | 2.38333 | 2.43083 | 2.47833 | 2.52500 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 76 | Female | 2.76500 | 2.81167 | 2.85833 | 2.90583 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 77 | Female | 3.14583 | 3.19250 | 3.23917 | 3.28667 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 78 | Female | 3.52667 | 3.57333 | 3.62083 | 3.66750 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 79 | Female | 3.90667 | 3.95417 | 4.00167 | 4.04833 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 80 | Female | 4.28750 | 4.33500 | 4.38167 | 4.42917 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 81 | Female | 4.78833 | 4.80583 | 4.82333 | 4.84000 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 82 | Female | 5.23750 | 5.23750 | 5.23750 | 5.23750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 83 | Female | 5.61833 | 5.61833 | 5.61833 | 5.61833 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 84 | Female | 6.00250 | 6.00250 | 6.00250 | 6.00250 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 85 | Female | 6.95167 | 6.96500 | 6.97750 | 6.99000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 86 | Female | 7.95917 | 7.96917 | 7.98000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 87 | Female | 9.07500 | 9.08417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 88 | Female | 10.28833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $100,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 45 | Male | 0.34333 | 0.38417 | 0.42583 | 0.46750 | 0.50917 | 0.55917 | 0.60917 | 0.66000 | 0.71000 | 0.75917 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 |
| Pref Nonsmoker | $250,000 | 46 | Male | 0.37500 | 0.42083 | 0.46750 | 0.51250 | 0.55917 | 0.60917 | 0.66000 | 0.71000 | 0.75917 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 |
| Pref Nonsmoker | $250,000 | 47 | Male | 0.40917 | 0.45917 | 0.50917 | 0.55917 | 0.60917 | 0.66000 | 0.71000 | 0.75917 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 |
| Pref Nonsmoker | $250,000 | 48 | Male | 0.44333 | 0.49750 | 0.55250 | 0.60750 | 0.66000 | 0.71000 | 0.75917 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 |
| Pref Nonsmoker | $250,000 | 49 | Male | 0.48000 | 0.53833 | 0.59583 | 0.65333 | 0.71000 | 0.75917 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 |
| Pref Nonsmoker | $250,000 | 50 | Male | 0.51750 | 0.57750 | 0.63667 | 0.69750 | 0.75917 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 |
| Pref Nonsmoker | $250,000 | 51 | Male | 0.55667 | 0.62000 | 0.68417 | 0.74833 | 0.80917 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1.50917 | 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 |
| 1.61167 | 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 |
| 1.71500 | 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.80083 | 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.88667 | 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.97250 | 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.05833 | 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.14333 | 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.22917 | 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.31500 | 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.40083 | 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.48667 | 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.57250 | 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.95333 | 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.33417 | 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.71417 | 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.09500 | 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.47667 | 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.85750 | 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.23750 | 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.61833 | 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.00250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 |
| 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 |
| 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 |
| 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 |
| 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $250,000 | 52 | Male | 0.59750 | 0.66333 | 0.72833 | 0.79333 | 0.86000 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 |
| Pref Nonsmoker | $250,000 | 53 | Male | 0.64000 | 0.70667 | 0.77417 | 0.84083 | 0.91000 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 |
| Pref Nonsmoker | $250,000 | 54 | Male | 0.68583 | 0.75417 | 0.82333 | 0.89167 | 0.96000 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 |
| Pref Nonsmoker | $250,000 | 55 | Male | 0.73167 | 0.80083 | 0.86917 | 0.93833 | 1.00833 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 |
| Pref Nonsmoker | $250,000 | 56 | Male | 0.83500 | 0.93083 | 1.02750 | 1.12250 | 1.21667 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 |
| Pref Nonsmoker | $250,000 | 57 | Male | 0.94000 | 1.06167 | 1.18250 | 1.30417 | 1.42417 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 |
| Pref Nonsmoker | $250,000 | 58 | Male | 1.04667 | 1.19250 | 1.33917 | 1.48500 | 1.63167 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 |
| Pref Nonsmoker | $250,000 | 59 | Male | 1.15833 | 1.32917 | 1.50000 | 1.67000 | 1.84000 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 |
| Pref Nonsmoker | $250,000 | 60 | Male | 1.27250 | 1.46583 | 1.65917 | 1.85333 | 2.04833 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 |
| Pref Nonsmoker | $250,000 | 61 | Male | 1.39250 | 1.60833 | 1.82500 | 2.04167 | 2.25583 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 |
| Pref Nonsmoker | $250,000 | 62 | Male | 1.51667 | 1.75333 | 1.99083 | 2.22667 | 2.46417 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 |
| Pref Nonsmoker | $250,000 | 63 | Male | 1.64833 | 1.90500 | 2.16167 | 2.41667 | 2.67250 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 |
| Pref Nonsmoker | $250,000 | 64 | Male | 1.78750 | 2.06083 | 2.33417 | 2.60750 | 2.88000 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 |
| Pref Nonsmoker | $250,000 | 65 | Male | 1.93333 | 2.22083 | 2.50833 | 2.79667 | 3.08583 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 |
| Pref Nonsmoker | $250,000 | 66 | Male | 2.05250 | 2.33417 | 2.61750 | 2.89917 | 3.17917 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 |
| Pref Nonsmoker | $250,000 | 67 | Male | 2.18333 | 2.45500 | 2.72833 | 3.00000 | 3.27083 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 |
| Pref Nonsmoker | $250,000 | 68 | Male | 2.32583 | 2.58583 | 2.84500 | 3.10417 | 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 |
| Pref Nonsmoker | $250,000 | 69 | Male | 2.48250 | 2.72667 | 2.97000 | 3.21333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 |
| Pref Nonsmoker | $250,000 | 70 | Male | 2.65417 | 2.87750 | 3.10167 | 3.32583 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 |
| Pref Nonsmoker | $250,000 | 71 | Male | 2.84250 | 3.04250 | 3.24167 | 3.44250 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 72 | Male | 3.04583 | 3.21750 | 3.38917 | 3.56000 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 73 | Male | 3.27167 | 3.41083 | 3.55083 | 3.69000 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 74 | Male | 3.51667 | 3.61750 | 3.71833 | 3.81917 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 75 | Male | 3.78417 | 3.84167 | 3.89833 | 3.95500 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 76 | Male | 4.28333 | 4.34000 | 4.39667 | 4.45333 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 77 | Male | 4.78000 | 4.83667 | 4.89417 | 4.95083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 78 | Male | 5.30167 | 5.35250 | 5.40333 | 5.45417 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 79 | Male | 5.81500 | 5.86250 | 5.90917 | 5.95500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 80 | Male | 6.33000 | 6.37250 | 6.41500 | 6.45750 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 81 | Male | 6.90833 | 6.92583 | 6.94417 | 6.96333 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 82 | Male | 7.49417 | 7.49417 | 7.49417 | 7.49417 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 83 | Male | 7.99250 | 7.99250 | 7.99250 | 7.99250 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 84 | Male | 8.48750 | 8.48750 | 8.48750 | 8.48750 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 85 | Male | 9.51583 | 9.52417 | 9.53417 | 9.54333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 86 | Male | 10.52167 | 10.53250 | 10.54167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 87 | Male | 11.57417 | 11.58500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 88 | Male | 12.65750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 45 | Female | 0.25500 | 0.26000 | 0.26500 | 0.26917 | 0.27500 | 0.31583 | 0.35583 | 0.39750 | 0.43833 | 0.47833 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 |
| Pref Nonsmoker | $250,000 | 46 | Female | 0.27500 | 0.28500 | 0.29583 | 0.30500 | 0.31583 | 0.35583 | 0.39750 | 0.43833 | 0.47833 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 |
| Pref Nonsmoker | $250,000 | 47 | Female | 0.29750 | 0.31250 | 0.32750 | 0.34333 | 0.35583 | 0.39750 | 0.43833 | 0.47833 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 |
| Pref Nonsmoker | $250,000 | 48 | Female | 0.31917 | 0.33833 | 0.35750 | 0.37833 | 0.39750 | 0.43833 | 0.47833 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 |
| Pref Nonsmoker | $250,000 | 49 | Female | 0.34333 | 0.36667 | 0.39000 | 0.41417 | 0.43833 | 0.47833 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 |
| Pref Nonsmoker | $250,000 | 50 | Female | 0.36833 | 0.39667 | 0.42417 | 0.45250 | 0.47833 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 |
| Pref Nonsmoker | $250,000 | 51 | Female | 0.39667 | 0.42750 | 0.45917 | 0.49000 | 0.52000 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 |
| Pref Nonsmoker | $250,000 | 52 | Female | 0.42417 | 0.45833 | 0.49250 | 0.52583 | 0.56000 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 |
| Pref Nonsmoker | $250,000 | 53 | Female | 0.45583 | 0.49250 | 0.52833 | 0.56500 | 0.60083 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 |
| Pref Nonsmoker | $250,000 | 54 | Female | 0.48917 | 0.52667 | 0.56500 | 0.60417 | 0.64167 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 |
| Pref Nonsmoker | $250,000 | 55 | Female | 0.52333 | 0.56250 | 0.60167 | 0.64083 | 0.67917 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 |
| Pref Nonsmoker | $250,000 | 56 | Female | 0.58250 | 0.63333 | 0.68333 | 0.73333 | 0.78083 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3.36333 | 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.45667 | 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.54917 | 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.64083 | 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.73333 | 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.82667 | 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.91833 | 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.01250 | 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.51083 | 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.00750 | 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.50500 | 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.00250 | 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.49917 | 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.99750 | 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.49417 | 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.99250 | 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.48750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 |
| 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 |
| 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 |
| 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 |
| 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $250,000 | 57 | Female | 0.64333 | 0.70250 | 0.76250 | 0.82167 | 0.88250 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 |
| Pref Nonsmoker | $250,000 | 58 | Female | 0.70750 | 0.77667 | 0.84500 | 0.91417 | 0.98417 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 |
| Pref Nonsmoker | $250,000 | 59 | Female | 0.77583 | 0.85417 | 0.93167 | 1.01000 | 1.08667 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 |
| Pref Nonsmoker | $250,000 | 60 | Female | 0.84583 | 0.93167 | 1.01750 | 1.10333 | 1.18833 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 |
| Pref Nonsmoker | $250,000 | 61 | Female | 0.91833 | 1.01083 | 1.10333 | 1.19583 | 1.29000 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 |
| Pref Nonsmoker | $250,000 | 62 | Female | 0.99583 | 1.09500 | 1.19417 | 1.29333 | 1.39250 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 |
| Pref Nonsmoker | $250,000 | 63 | Female | 1.07417 | 1.17833 | 1.28333 | 1.38750 | 1.49333 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 |
| Pref Nonsmoker | $250,000 | 64 | Female | 1.15833 | 1.26750 | 1.37750 | 1.48667 | 1.59583 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 |
| Pref Nonsmoker | $250,000 | 65 | Female | 1.24417 | 1.35750 | 1.47000 | 1.58250 | 1.69750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 |
| Pref Nonsmoker | $250,000 | 66 | Female | 1.32917 | 1.44167 | 1.55500 | 1.66750 | 1.78250 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 |
| Pref Nonsmoker | $250,000 | 67 | Female | 1.41917 | 1.53167 | 1.64333 | 1.75500 | 1.86750 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 |
| Pref Nonsmoker | $250,000 | 68 | Female | 1.51417 | 1.62333 | 1.73250 | 1.84167 | 1.95250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 |
| Pref Nonsmoker | $250,000 | 69 | Female | 1.61417 | 1.72000 | 1.82583 | 1.93250 | 2.03667 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 |
| Pref Nonsmoker | $250,000 | 70 | Female | 1.71917 | 1.82000 | 1.92000 | 2.02000 | 2.12167 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 |
| Pref Nonsmoker | $250,000 | 71 | Female | 1.83333 | 1.92667 | 2.02000 | 2.11333 | 2.20667 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 72 | Female | 1.95417 | 2.03917 | 2.12333 | 2.20833 | 2.29167 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 73 | Female | 2.08000 | 2.15417 | 2.22750 | 2.30250 | 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 74 | Female | 2.21583 | 2.27667 | 2.33750 | 2.39833 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 75 | Female | 2.36000 | 2.40667 | 2.45250 | 2.50000 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 76 | Female | 2.73583 | 2.78333 | 2.83000 | 2.87583 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 77 | Female | 3.11333 | 3.16000 | 3.20667 | 3.25333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 78 | Female | 3.49000 | 3.53667 | 3.58333 | 3.63000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 79 | Female | 3.86667 | 3.91417 | 3.96000 | 4.00667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 80 | Female | 4.24333 | 4.29000 | 4.33750 | 4.38333 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 81 | Female | 4.73917 | 4.75667 | 4.77333 | 4.79083 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 82 | Female | 5.18417 | 5.18417 | 5.18417 | 5.18417 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 83 | Female | 5.56083 | 5.56083 | 5.56083 | 5.56083 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 84 | Female | 5.94167 | 5.94167 | 5.94167 | 5.94167 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 85 | Female | 6.88083 | 6.89333 | 6.90667 | 6.91833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 86 | Female | 7.87833 | 7.88833 | 7.89833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 87 | Female | 8.98250 | 8.99167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 88 | Female | 10.18333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $250,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 45 | Male | 0.33917 | 0.38083 | 0.42167 | 0.46250 | 0.50417 | 0.55417 | 0.60250 | 0.65250 | 0.70250 | 0.75167 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 |
| Pref Nonsmoker | $500,000 | 46 | Male | 0.37083 | 0.41667 | 0.46167 | 0.50750 | 0.55417 | 0.60250 | 0.65250 | 0.70250 | 0.75167 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 |
| Pref Nonsmoker | $500,000 | 47 | Male | 0.40500 | 0.45417 | 0.50417 | 0.55417 | 0.60250 | 0.65250 | 0.70250 | 0.75167 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 |
| Pref Nonsmoker | $500,000 | 48 | Male | 0.43917 | 0.49333 | 0.54667 | 0.60000 | 0.65250 | 0.70250 | 0.75167 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 |
| Pref Nonsmoker | $500,000 | 49 | Male | 0.47500 | 0.53250 | 0.59000 | 0.64667 | 0.70250 | 0.75167 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 |
| Pref Nonsmoker | $500,000 | 50 | Male | 0.51167 | 0.57167 | 0.63083 | 0.69000 | 0.75167 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 |
| Pref Nonsmoker | $500,000 | 51 | Male | 0.55167 | 0.61417 | 0.67750 | 0.74000 | 0.80167 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 |
| Pref Nonsmoker | $500,000 | 52 | Male | 0.59167 | 0.65667 | 0.72083 | 0.78583 | 0.85083 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 |
| Pref Nonsmoker | $500,000 | 53 | Male | 0.63333 | 0.70000 | 0.76667 | 0.83250 | 0.90000 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 |
| Pref Nonsmoker | $500,000 | 54 | Male | 0.67917 | 0.74667 | 0.81500 | 0.88250 | 0.95000 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 |
| Pref Nonsmoker | $500,000 | 55 | Male | 0.72417 | 0.79167 | 0.86000 | 0.92833 | 0.99750 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 |
| Pref Nonsmoker | $500,000 | 56 | Male | 0.82667 | 0.92167 | 1.01667 | 1.11167 | 1.20417 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 |
| Pref Nonsmoker | $500,000 | 57 | Male | 0.93000 | 1.05000 | 1.17000 | 1.29083 | 1.41000 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 |
| Pref Nonsmoker | $500,000 | 58 | Male | 1.03583 | 1.18000 | 1.32500 | 1.46917 | 1.61500 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 |
| Pref Nonsmoker | $500,000 | 59 | Male | 1.14667 | 1.31500 | 1.48417 | 1.65250 | 1.82083 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 |
| Pref Nonsmoker | $500,000 | 60 | Male | 1.25917 | 1.45083 | 1.64250 | 1.83417 | 2.02667 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 |
| Pref Nonsmoker | $500,000 | 61 | Male | 1.37750 | 1.59167 | 1.80583 | 2.02000 | 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2.37667 | 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.46167 | 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.54667 | 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.92333 | 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.30000 | 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.67667 | 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.05417 | 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.43000 | 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.80750 | 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.18417 | 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.56083 | 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.94167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.23333 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 |
| 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 |
| 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 |
| 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 |
| 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $500,000 | 62 | Male | 1.50167 | 1.73500 | 1.97000 | 2.20417 | 2.43833 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 |
| Pref Nonsmoker | $500,000 | 63 | Male | 1.63083 | 1.88500 | 2.13833 | 2.39167 | 2.64417 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 |
| Pref Nonsmoker | $500,000 | 64 | Male | 1.76917 | 2.04000 | 2.31000 | 2.58000 | 2.85000 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 |
| Pref Nonsmoker | $500,000 | 65 | Male | 1.91333 | 2.19833 | 2.48333 | 2.76750 | 3.05500 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 |
| Pref Nonsmoker | $500,000 | 66 | Male | 2.03167 | 2.31083 | 2.59000 | 2.86833 | 3.14583 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 |
| Pref Nonsmoker | $500,000 | 67 | Male | 2.16000 | 2.43000 | 2.69917 | 2.97000 | 3.23750 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 |
| Pref Nonsmoker | $500,000 | 68 | Male | 2.30167 | 2.55833 | 2.81583 | 3.07333 | 3.32833 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 |
| Pref Nonsmoker | $500,000 | 69 | Male | 2.45667 | 2.69833 | 2.93917 | 3.18083 | 3.42000 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 |
| Pref Nonsmoker | $500,000 | 70 | Male | 2.62667 | 2.84833 | 3.07000 | 3.29167 | 3.51250 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 71 | Male | 2.81333 | 3.01167 | 3.20833 | 3.40750 | 3.60333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 72 | Male | 3.01417 | 3.18417 | 3.35417 | 3.52333 | 3.69500 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 73 | Male | 3.23833 | 3.37583 | 3.51417 | 3.65167 | 3.78667 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 74 | Male | 3.48000 | 3.58083 | 3.68000 | 3.78000 | 3.87833 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 75 | Male | 3.74583 | 3.80167 | 3.85750 | 3.91500 | 3.97167 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 76 | Male | 4.23833 | 4.29417 | 4.35167 | 4.40750 | 4.46333 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 77 | Male | 4.73083 | 4.78750 | 4.84333 | 4.90000 | 4.95583 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 78 | Male | 5.24667 | 5.29750 | 5.34750 | 5.39750 | 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 79 | Male | 5.75583 | 5.80250 | 5.84833 | 5.89417 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 80 | Male | 6.26500 | 6.30667 | 6.34917 | 6.39083 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 81 | Male | 6.83667 | 6.85500 | 6.87250 | 6.89167 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 82 | Male | 7.41750 | 7.41750 | 7.41750 | 7.41750 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 83 | Male | 7.90917 | 7.90917 | 7.90917 | 7.90917 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 84 | Male | 8.40000 | 8.40000 | 8.40000 | 8.40000 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 85 | Male | 9.41750 | 9.42667 | 9.43583 | 9.44500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 86 | Male | 10.41333 | 10.42417 | 10.43333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 87 | Male | 11.45583 | 11.46500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 88 | Male | 12.52667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 45 | Female | 0.25167 | 0.25750 | 0.26250 | 0.26667 | 0.27250 | 0.31250 | 0.35250 | 0.39250 | 0.43333 | 0.47333 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 |
| Pref Nonsmoker | $500,000 | 46 | Female | 0.27250 | 0.28250 | 0.29250 | 0.30250 | 0.31250 | 0.35250 | 0.39250 | 0.43333 | 0.47333 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 |
| Pref Nonsmoker | $500,000 | 47 | Female | 0.29417 | 0.30917 | 0.32500 | 0.33917 | 0.35250 | 0.39250 | 0.43333 | 0.47333 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 |
| Pref Nonsmoker | $500,000 | 48 | Female | 0.31583 | 0.33500 | 0.35417 | 0.37333 | 0.39250 | 0.43333 | 0.47333 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 |
| Pref Nonsmoker | $500,000 | 49 | Female | 0.33917 | 0.36333 | 0.38667 | 0.40917 | 0.43333 | 0.47333 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 |
| Pref Nonsmoker | $500,000 | 50 | Female | 0.36500 | 0.39167 | 0.42000 | 0.44833 | 0.47333 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 |
| Pref Nonsmoker | $500,000 | 51 | Female | 0.39167 | 0.42333 | 0.45417 | 0.48500 | 0.51417 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 |
| Pref Nonsmoker | $500,000 | 52 | Female | 0.42000 | 0.45333 | 0.48750 | 0.52083 | 0.55500 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 |
| Pref Nonsmoker | $500,000 | 53 | Female | 0.45167 | 0.48750 | 0.52333 | 0.55917 | 0.59500 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 |
| Pref Nonsmoker | $500,000 | 54 | Female | 0.48417 | 0.52167 | 0.55917 | 0.59750 | 0.63500 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 |
| Pref Nonsmoker | $500,000 | 55 | Female | 0.51833 | 0.55667 | 0.59583 | 0.63417 | 0.67167 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 |
| Pref Nonsmoker | $500,000 | 56 | Female | 0.57750 | 0.62667 | 0.67667 | 0.72500 | 0.77250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 |
| Pref Nonsmoker | $500,000 | 57 | Female | 0.63667 | 0.69583 | 0.75417 | 0.81250 | 0.87333 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 |
| Pref Nonsmoker | $500,000 | 58 | Female | 0.70083 | 0.76833 | 0.83667 | 0.90500 | 0.97500 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 |
| Pref Nonsmoker | $500,000 | 59 | Female | 0.76750 | 0.84500 | 0.92250 | 0.99917 | 1.07500 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 |
| Pref Nonsmoker | $500,000 | 60 | Female | 0.83750 | 0.92250 | 1.00750 | 1.09167 | 1.17583 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 |
| Pref Nonsmoker | $500,000 | 61 | Female | 0.90917 | 1.00000 | 1.09167 | 1.18417 | 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 |
| Pref Nonsmoker | $500,000 | 62 | Female | 0.98500 | 1.08333 | 1.18250 | 1.28000 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 |
| Pref Nonsmoker | $500,000 | 63 | Female | 1.06333 | 1.16667 | 1.27083 | 1.37333 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 |
| Pref Nonsmoker | $500,000 | 64 | Female | 1.14667 | 1.25500 | 1.36333 | 1.47167 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 |
| Pref Nonsmoker | $500,000 | 65 | Female | 1.23083 | 1.34333 | 1.45500 | 1.56583 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 |
| Pref Nonsmoker | $500,000 | 66 | Female | 1.31500 | 1.42750 | 1.53917 | 1.65000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5.44833 | 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.94000 | 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.43333 | 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.92500 | 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.41750 | 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.90917 | 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.27667 | 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 |
| 1.37750 | 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 |
| 1.47833 | 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 |
| 1.57917 | 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 |
| 1.68000 | 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.76417 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Pref Nonsmoker | $500,000 | 67 | Female | 1.40417 | 1.51583 | 1.62667 | 1.73667 | 1.84833 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 |
| Pref Nonsmoker | $500,000 | 68 | Female | 1.49833 | 1.60667 | 1.71417 | 1.82250 | 1.93167 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 |
| Pref Nonsmoker | $500,000 | 69 | Female | 1.59750 | 1.70250 | 1.80750 | 1.91250 | 2.01583 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 |
| Pref Nonsmoker | $500,000 | 70 | Female | 1.70167 | 1.80083 | 1.90083 | 1.99917 | 2.10000 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 71 | Female | 1.81500 | 1.90667 | 1.99917 | 2.09167 | 2.18417 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 72 | Female | 1.93333 | 2.01750 | 2.10167 | 2.18583 | 2.26833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 73 | Female | 2.05917 | 2.13167 | 2.20500 | 2.27833 | 2.35167 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 74 | Female | 2.19250 | 2.25333 | 2.31333 | 2.37417 | 2.43583 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 75 | Female | 2.33500 | 2.38167 | 2.42750 | 2.47333 | 2.52000 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 76 | Female | 2.70833 | 2.75417 | 2.80083 | 2.84667 | 2.89250 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 77 | Female | 3.08083 | 3.12750 | 3.17333 | 3.22000 | 3.26583 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 78 | Female | 3.45417 | 3.50000 | 3.54667 | 3.59250 | 3.63917 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 79 | Female | 3.82750 | 3.87333 | 3.91917 | 3.96583 | 4.01167 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 80 | Female | 4.20000 | 4.24667 | 4.29250 | 4.33833 | 4.38500 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 81 | Female | 4.69083 | 4.70750 | 4.72417 | 4.74083 | 4.75750 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 82 | Female | 5.13083 | 5.13083 | 5.13083 | 5.13083 | 5.13083 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 83 | Female | 5.50333 | 5.50333 | 5.50333 | 5.50333 | 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 84 | Female | 5.88000 | 5.88000 | 5.88000 | 5.88000 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 85 | Female | 6.81000 | 6.82250 | 6.83583 | 6.84750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 86 | Female | 7.79750 | 7.80667 | 7.81750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 87 | Female | 8.89000 | 8.89917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 88 | Female | 10.07833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Pref Nonsmoker | $500,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 45 | Male | 0.85583 | 1.01000 | 1.16417 | 1.31833 | 1.47000 | 1.61417 | 1.76000 | 1.90417 | 2.04833 | 2.19250 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 |
| Std Smoker | $50,000 | 46 | Male | 0.93500 | 1.10500 | 1.27500 | 1.44500 | 1.61417 | 1.76000 | 1.90417 | 2.04833 | 2.19250 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 |
| Std Smoker | $50,000 | 47 | Male | 1.02000 | 1.20583 | 1.39167 | 1.57667 | 1.76000 | 1.90417 | 2.04833 | 2.19250 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 |
| Std Smoker | $50,000 | 48 | Male | 1.10500 | 1.30583 | 1.50583 | 1.70500 | 1.90417 | 2.04833 | 2.19250 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 |
| Std Smoker | $50,000 | 49 | Male | 1.19417 | 1.40750 | 1.62167 | 1.83500 | 2.04833 | 2.19250 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 |
| Std Smoker | $50,000 | 50 | Male | 1.28750 | 1.51417 | 1.74000 | 1.96667 | 2.19250 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 |
| Std Smoker | $50,000 | 51 | Male | 1.38667 | 1.62500 | 1.86250 | 2.10083 | 2.33833 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 |
| Std Smoker | $50,000 | 52 | Male | 1.49167 | 1.73917 | 1.98750 | 2.23500 | 2.48250 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 |
| Std Smoker | $50,000 | 53 | Male | 1.60667 | 1.86167 | 2.11750 | 2.37333 | 2.62667 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 |
| Std Smoker | $50,000 | 54 | Male | 1.72750 | 1.98833 | 2.24833 | 2.50917 | 2.77000 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 |
| Std Smoker | $50,000 | 55 | Male | 1.85250 | 2.11667 | 2.38167 | 2.64583 | 2.91000 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 |
| Std Smoker | $50,000 | 56 | Male | 2.13667 | 2.48083 | 2.82417 | 3.16833 | 3.51167 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 |
| Std Smoker | $50,000 | 57 | Male | 2.42250 | 2.84500 | 3.26667 | 3.68833 | 4.11167 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 |
| Std Smoker | $50,000 | 58 | Male | 2.71667 | 3.21583 | 3.71417 | 4.21333 | 4.71083 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 |
| Std Smoker | $50,000 | 59 | Male | 3.01333 | 3.58833 | 4.16333 | 4.73833 | 5.31167 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 |
| Std Smoker | $50,000 | 60 | Male | 3.32083 | 3.96833 | 4.61583 | 5.26333 | 5.91250 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 |
| Std Smoker | $50,000 | 61 | Male | 3.64167 | 4.35917 | 5.07667 | 5.79417 | 6.51250 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 |
| Std Smoker | $50,000 | 62 | Male | 3.97750 | 4.76167 | 5.54583 | 6.33000 | 7.11167 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 |
| Std Smoker | $50,000 | 63 | Male | 4.33333 | 5.17833 | 6.02333 | 6.86833 | 7.71250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 |
| Std Smoker | $50,000 | 64 | Male | 4.70333 | 5.60583 | 6.50917 | 7.41250 | 8.31333 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 |
| Std Smoker | $50,000 | 65 | Male | 5.08333 | 6.03917 | 6.99500 | 7.95000 | 8.90833 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 |
| Std Smoker | $50,000 | 66 | Male | 5.36583 | 6.31833 | 7.27167 | 8.22417 | 9.17500 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 |
| Std Smoker | $50,000 | 67 | Male | 5.65417 | 6.60083 | 7.54750 | 8.49417 | 9.44333 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 |
| Std Smoker | $50,000 | 68 | Male | 5.94917 | 6.88917 | 7.82833 | 8.76833 | 9.70917 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 |
| Std Smoker | $50,000 | 69 | Male | 6.25833 | 7.18750 | 8.11667 | 9.04583 | 9.97667 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 |
| Std Smoker | $50,000 | 70 | Male | 6.59083 | 7.50417 | 8.41750 | 9.33083 | 10.24333 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5.50333 | 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.88000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $50,000 | 71 | Male | 6.94833 | 7.83917 | 8.73000 | 9.62083 | 10.51167 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 72 | Male | 7.34250 | 8.20083 | 9.05917 | 9.91750 | 10.77750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 73 | Male | 7.77583 | 8.59333 | 9.41083 | 10.22750 | 11.04417 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 74 | Male | 8.24083 | 9.00917 | 9.77750 | 10.54583 | 11.31167 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 75 | Male | 8.74750 | 9.45667 | 10.16833 | 10.87833 | 11.58333 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 76 | Male | 9.65167 | 10.49333 | 11.33500 | 12.17667 | 13.02000 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 77 | Male | 10.56333 | 11.53583 | 12.50917 | 13.48167 | 14.45500 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 78 | Male | 11.47250 | 12.57750 | 13.68250 | 14.78750 | 15.89167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 79 | Male | 12.39000 | 13.62333 | 14.85750 | 16.09167 | 17.32667 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 80 | Male | 13.34167 | 14.69750 | 16.05250 | 17.40833 | 18.76250 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 81 | Male | 14.33000 | 15.79750 | 17.26417 | 18.73083 | 20.19750 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 82 | Male | 15.36083 | 16.92917 | 18.49750 | 20.06667 | 21.63417 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 83 | Male | 16.47000 | 18.12000 | 19.77000 | 21.42000 | 23.06917 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 84 | Male | 17.64250 | 19.35667 | 21.07083 | 22.78583 | 24.50000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 85 | Male | 18.67417 | 20.39000 | 22.10667 | 23.82333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 86 | Male | 19.69083 | 21.42750 | 23.16583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 87 | Male | 20.75000 | 22.52583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 88 | Male | 21.90417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 45 | Female | 0.53500 | 0.60000 | 0.66667 | 0.73250 | 0.79333 | 0.91167 | 1.02917 | 1.14667 | 1.26417 | 1.38167 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 |
| Std Smoker | $50,000 | 46 | Female | 0.58333 | 0.66583 | 0.74833 | 0.83000 | 0.91167 | 1.02917 | 1.14667 | 1.26417 | 1.38167 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 |
| Std Smoker | $50,000 | 47 | Female | 0.64000 | 0.73750 | 0.83583 | 0.93333 | 1.02917 | 1.14667 | 1.26417 | 1.38167 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 |
| Std Smoker | $50,000 | 48 | Female | 0.69667 | 0.80833 | 0.92083 | 1.03250 | 1.14667 | 1.26417 | 1.38167 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 |
| Std Smoker | $50,000 | 49 | Female | 0.75917 | 0.88667 | 1.01333 | 1.14000 | 1.26417 | 1.38167 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 |
| Std Smoker | $50,000 | 50 | Female | 0.82417 | 0.96417 | 1.10417 | 1.24417 | 1.38167 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 |
| Std Smoker | $50,000 | 51 | Female | 0.89250 | 1.04500 | 1.19667 | 1.34917 | 1.50000 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 |
| Std Smoker | $50,000 | 52 | Female | 0.96417 | 1.12750 | 1.29167 | 1.45500 | 1.61667 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 |
| Std Smoker | $50,000 | 53 | Female | 1.03917 | 1.21333 | 1.38750 | 1.56083 | 1.73417 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 |
| Std Smoker | $50,000 | 54 | Female | 1.11917 | 1.30167 | 1.48500 | 1.66750 | 1.85250 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 |
| Std Smoker | $50,000 | 55 | Female | 1.20250 | 1.39500 | 1.58500 | 1.77667 | 1.96000 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 |
| Std Smoker | $50,000 | 56 | Female | 1.33583 | 1.56500 | 1.79500 | 2.02417 | 2.25417 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 |
| Std Smoker | $50,000 | 57 | Female | 1.47000 | 1.73917 | 2.00917 | 2.27833 | 2.54833 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 |
| Std Smoker | $50,000 | 58 | Female | 1.60167 | 1.91083 | 2.22083 | 2.53083 | 2.84167 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 |
| Std Smoker | $50,000 | 59 | Female | 1.73417 | 2.08500 | 2.43583 | 2.78667 | 3.13583 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 |
| Std Smoker | $50,000 | 60 | Female | 1.87083 | 2.26083 | 2.65167 | 3.04083 | 3.43000 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 |
| Std Smoker | $50,000 | 61 | Female | 2.01750 | 2.44417 | 2.87000 | 3.29583 | 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 |
| Std Smoker | $50,000 | 62 | Female | 2.17333 | 2.63500 | 3.09583 | 3.55667 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 |
| Std Smoker | $50,000 | 63 | Female | 2.33250 | 2.82750 | 3.32167 | 3.81583 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 |
| Std Smoker | $50,000 | 64 | Female | 2.49667 | 3.02417 | 3.55167 | 4.07917 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 |
| Std Smoker | $50,000 | 65 | Female | 2.74417 | 3.28333 | 3.82167 | 4.36083 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 |
| Std Smoker | $50,000 | 66 | Female | 2.90000 | 3.46167 | 4.02333 | 4.58500 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 |
| Std Smoker | $50,000 | 67 | Female | 3.06333 | 3.64500 | 4.22750 | 4.80917 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 |
| Std Smoker | $50,000 | 68 | Female | 3.23917 | 3.83750 | 4.43667 | 5.03500 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 |
| Std Smoker | $50,000 | 69 | Female | 3.43417 | 4.04583 | 4.65750 | 5.26917 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 |
| Std Smoker | $50,000 | 70 | Female | 3.64667 | 4.26667 | 4.88583 | 5.50583 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 |
| Std Smoker | $50,000 | 71 | Female | 3.88667 | 4.50833 | 5.12917 | 5.75083 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 72 | Female | 4.15417 | 4.77000 | 5.38500 | 6.00000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 73 | Female | 4.45333 | 5.05583 | 5.65750 | 6.26000 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 74 | Female | 4.78667 | 5.36667 | 5.94667 | 6.52667 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 75 | Female | 5.17167 | 5.71917 | 6.26500 | 6.81083 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.72417 | 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 |
| 4.01833 | 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 |
| 4.31167 | 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 |
| 4.60583 | 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 |
| 4.90000 | 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.14500 | 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.39000 | 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.63500 | 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.88000 | 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.12500 | 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.37000 | 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.61500 | 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.86000 | 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.10500 | 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.35000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $50,000 | 76 | Female | 5.84000 | 6.49000 | 7.14000 | 7.79000 | 8.43750 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 77 | Female | 6.52417 | 7.27500 | 8.02583 | 8.77667 | 9.52500 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 78 | Female | 7.22417 | 8.07167 | 8.92000 | 9.76750 | 10.61333 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 79 | Female | 7.94333 | 8.88333 | 9.82250 | 10.76250 | 11.70167 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 80 | Female | 8.70250 | 9.72417 | 10.74500 | 11.76583 | 12.78917 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 81 | Female | 9.49750 | 10.59167 | 11.68667 | 12.78167 | 13.87667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 82 | Female | 10.33250 | 11.49083 | 12.64917 | 13.80667 | 14.96417 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 83 | Female | 11.21500 | 12.42417 | 13.63417 | 14.84333 | 16.05250 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 84 | Female | 12.15000 | 13.40083 | 14.65000 | 15.90083 | 17.15000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 85 | Female | 13.12667 | 14.39667 | 15.66583 | 16.93583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 86 | Female | 14.17000 | 15.44750 | 16.72417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 87 | Female | 15.25833 | 16.51500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 88 | Female | 16.30833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $50,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 45 | Male | 0.84667 | 0.99917 | 1.15250 | 1.30583 | 1.45500 | 1.59833 | 1.74250 | 1.88500 | 2.02833 | 2.17083 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 |
| Std Smoker | $100,000 | 46 | Male | 0.92583 | 1.09333 | 1.26167 | 1.43000 | 1.59833 | 1.74250 | 1.88500 | 2.02833 | 2.17083 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 |
| Std Smoker | $100,000 | 47 | Male | 1.01000 | 1.19333 | 1.37750 | 1.56083 | 1.74250 | 1.88500 | 2.02833 | 2.17083 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 |
| Std Smoker | $100,000 | 48 | Male | 1.09333 | 1.29250 | 1.49083 | 1.68833 | 1.88500 | 2.02833 | 2.17083 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 |
| Std Smoker | $100,000 | 49 | Male | 1.18250 | 1.39417 | 1.60500 | 1.81667 | 2.02833 | 2.17083 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 |
| Std Smoker | $100,000 | 50 | Male | 1.27417 | 1.49917 | 1.72250 | 1.94750 | 2.17083 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 |
| Std Smoker | $100,000 | 51 | Male | 1.37250 | 1.60833 | 1.84417 | 2.08000 | 2.31417 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 |
| Std Smoker | $100,000 | 52 | Male | 1.47667 | 1.72167 | 1.96667 | 2.21167 | 2.45750 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 |
| Std Smoker | $100,000 | 53 | Male | 1.59083 | 1.84333 | 2.09667 | 2.34917 | 2.60083 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 |
| Std Smoker | $100,000 | 54 | Male | 1.71000 | 1.96750 | 2.22583 | 2.48417 | 2.74250 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 |
| Std Smoker | $100,000 | 55 | Male | 1.83417 | 2.09583 | 2.35833 | 2.62000 | 2.88167 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 |
| Std Smoker | $100,000 | 56 | Male | 2.11583 | 2.45583 | 2.79667 | 3.13667 | 3.47667 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 |
| Std Smoker | $100,000 | 57 | Male | 2.39833 | 2.81583 | 3.23417 | 3.65167 | 4.07083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 |
| Std Smoker | $100,000 | 58 | Male | 2.69000 | 3.18333 | 3.67750 | 4.17083 | 4.66333 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 |
| Std Smoker | $100,000 | 59 | Male | 2.98333 | 3.55250 | 4.12167 | 4.69083 | 5.25750 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 |
| Std Smoker | $100,000 | 60 | Male | 3.28750 | 3.92833 | 4.56917 | 5.21083 | 5.85250 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 |
| Std Smoker | $100,000 | 61 | Male | 3.60500 | 4.31583 | 5.02583 | 5.73667 | 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 |
| Std Smoker | $100,000 | 62 | Male | 3.93833 | 4.71417 | 5.49083 | 6.26667 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 |
| Std Smoker | $100,000 | 63 | Male | 4.28917 | 5.12667 | 5.96333 | 6.80083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 |
| Std Smoker | $100,000 | 64 | Male | 4.65583 | 5.55000 | 6.44417 | 7.33750 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 |
| Std Smoker | $100,000 | 65 | Male | 5.03333 | 5.97917 | 6.92500 | 7.87083 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 |
| Std Smoker | $100,000 | 66 | Male | 5.31250 | 6.25500 | 7.19833 | 8.14167 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 |
| Std Smoker | $100,000 | 67 | Male | 5.59750 | 6.53500 | 7.47250 | 8.41000 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 |
| Std Smoker | $100,000 | 68 | Male | 5.89000 | 6.82000 | 7.75083 | 8.68083 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 |
| Std Smoker | $100,000 | 69 | Male | 6.19500 | 7.11583 | 8.03500 | 8.95583 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 |
| Std Smoker | $100,000 | 70 | Male | 6.52500 | 7.42917 | 8.33333 | 9.23750 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 |
| Std Smoker | $100,000 | 71 | Male | 6.87917 | 7.76000 | 8.64250 | 9.52417 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 72 | Male | 7.26833 | 8.11833 | 8.96750 | 9.81833 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 73 | Male | 7.69833 | 8.50750 | 9.31583 | 10.12583 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 74 | Male | 8.15833 | 8.91917 | 9.67917 | 10.44000 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 75 | Male | 8.66000 | 9.36250 | 10.06667 | 10.76917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 76 | Male | 9.55500 | 10.38833 | 11.22083 | 12.05500 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 77 | Male | 10.45750 | 11.42083 | 12.38417 | 13.34750 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 78 | Male | 11.35750 | 12.45167 | 13.54583 | 14.64000 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 79 | Male | 12.26583 | 13.48750 | 14.70833 | 15.93000 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 80 | Male | 13.20917 | 14.55000 | 15.89250 | 17.23417 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.44750 | 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 |
| 7.04083 | 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 |
| 7.63500 | 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 |
| 8.23000 | 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 |
| 8.81917 | 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.08333 | 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.34833 | 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.61167 | 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.87667 | 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.14167 | 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.40667 | 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.67000 | 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.93417 | 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.19917 | 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.46750 | 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.89000 | 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.31083 | 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.73250 | 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 17.15333 | 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 18.57500 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $100,000 | 81 | Male | 14.18667 | 15.63917 | 17.09167 | 18.54417 | 19.99583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 82 | Male | 15.20667 | 16.76083 | 18.31250 | 19.86583 | 21.41833 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 83 | Male | 16.30583 | 17.93917 | 19.57167 | 21.20583 | 22.83833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 84 | Male | 17.46583 | 19.16333 | 20.86000 | 22.55833 | 24.25500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 85 | Male | 18.48750 | 20.18667 | 21.88583 | 23.58583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 86 | Male | 19.49417 | 21.21333 | 22.93417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 87 | Male | 20.54250 | 22.30083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 88 | Male | 21.68500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 45 | Female | 0.52917 | 0.59417 | 0.66000 | 0.72500 | 0.78583 | 0.90333 | 1.01833 | 1.13500 | 1.25250 | 1.36750 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 |
| Std Smoker | $100,000 | 46 | Female | 0.57750 | 0.65917 | 0.74000 | 0.82250 | 0.90333 | 1.01833 | 1.13500 | 1.25250 | 1.36750 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 |
| Std Smoker | $100,000 | 47 | Female | 0.63333 | 0.73083 | 0.82667 | 0.92417 | 1.01833 | 1.13500 | 1.25250 | 1.36750 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 |
| Std Smoker | $100,000 | 48 | Female | 0.68917 | 0.80083 | 0.91083 | 1.02167 | 1.13500 | 1.25250 | 1.36750 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 |
| Std Smoker | $100,000 | 49 | Female | 0.75167 | 0.87750 | 1.00250 | 1.12917 | 1.25250 | 1.36750 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 |
| Std Smoker | $100,000 | 50 | Female | 0.81667 | 0.95500 | 1.09250 | 1.23167 | 1.36750 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 |
| Std Smoker | $100,000 | 51 | Female | 0.88333 | 1.03417 | 1.18500 | 1.33583 | 1.48500 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 |
| Std Smoker | $100,000 | 52 | Female | 0.95500 | 1.11667 | 1.27833 | 1.44000 | 1.60167 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 |
| Std Smoker | $100,000 | 53 | Female | 1.02917 | 1.20167 | 1.37333 | 1.54500 | 1.71667 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 |
| Std Smoker | $100,000 | 54 | Female | 1.10750 | 1.28917 | 1.47000 | 1.65083 | 1.83417 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 |
| Std Smoker | $100,000 | 55 | Female | 1.19000 | 1.38083 | 1.56917 | 1.75917 | 1.94083 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 |
| Std Smoker | $100,000 | 56 | Female | 1.32333 | 1.55000 | 1.77667 | 2.00333 | 2.23167 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 |
| Std Smoker | $100,000 | 57 | Female | 1.45500 | 1.72167 | 1.98917 | 2.25583 | 2.52250 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 |
| Std Smoker | $100,000 | 58 | Female | 1.58583 | 1.89167 | 2.19917 | 2.50500 | 2.81417 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 |
| Std Smoker | $100,000 | 59 | Female | 1.71667 | 2.06417 | 2.41167 | 2.75917 | 3.10417 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 |
| Std Smoker | $100,000 | 60 | Female | 1.85250 | 2.23833 | 2.62500 | 3.01000 | 3.39583 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 |
| Std Smoker | $100,000 | 61 | Female | 1.99750 | 2.41917 | 2.84083 | 3.26250 | 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 |
| Std Smoker | $100,000 | 62 | Female | 2.15167 | 2.60833 | 3.06500 | 3.52083 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 |
| Std Smoker | $100,000 | 63 | Female | 2.30917 | 2.79917 | 3.28833 | 3.77750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 |
| Std Smoker | $100,000 | 64 | Female | 2.47083 | 2.99333 | 3.51583 | 4.03833 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 |
| Std Smoker | $100,000 | 65 | Female | 2.71667 | 3.25000 | 3.78333 | 4.31750 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 |
| Std Smoker | $100,000 | 66 | Female | 2.87083 | 3.42667 | 3.98333 | 4.53917 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 |
| Std Smoker | $100,000 | 67 | Female | 3.03250 | 3.60833 | 4.18500 | 4.76083 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 |
| Std Smoker | $100,000 | 68 | Female | 3.20667 | 3.79917 | 4.39167 | 4.98417 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 |
| Std Smoker | $100,000 | 69 | Female | 3.40000 | 4.00583 | 4.61167 | 5.21667 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 |
| Std Smoker | $100,000 | 70 | Female | 3.61000 | 4.22333 | 4.83667 | 5.45000 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 |
| Std Smoker | $100,000 | 71 | Female | 3.84833 | 4.46250 | 5.07750 | 5.69250 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 72 | Female | 4.11333 | 4.72167 | 5.33083 | 5.93917 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 73 | Female | 4.40917 | 5.00500 | 5.60083 | 6.19667 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 74 | Female | 4.73833 | 5.31333 | 5.88667 | 6.46083 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 75 | Female | 5.12000 | 5.66250 | 6.20167 | 6.74250 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 76 | Female | 5.78083 | 6.42500 | 7.06833 | 7.71250 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 77 | Female | 6.45833 | 7.20250 | 7.94500 | 8.68833 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 78 | Female | 7.15167 | 7.99167 | 8.83083 | 9.67000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 79 | Female | 7.86333 | 8.79333 | 9.72500 | 10.65500 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 80 | Female | 8.61583 | 9.62667 | 10.63750 | 11.64917 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 81 | Female | 9.40167 | 10.48583 | 11.56917 | 12.65417 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 82 | Female | 10.23000 | 11.37583 | 12.52250 | 13.66833 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 83 | Female | 11.10250 | 12.30000 | 13.49750 | 14.69500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 84 | Female | 12.02833 | 13.26667 | 14.50417 | 15.74167 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 85 | Female | 12.99583 | 14.25167 | 15.50917 | 16.76583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.68667 | 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 |
| 3.97750 | 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 |
| 4.26917 | 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 |
| 4.56000 | 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 |
| 4.85083 | 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.09333 | 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.33583 | 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.57917 | 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.82167 | 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.06333 | 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.30583 | 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.54833 | 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.79167 | 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.03417 | 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.27667 | 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.35333 | 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.43000 | 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.50750 | 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.58417 | 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.66167 | 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.73750 | 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.81500 | 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.89250 | 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 16.97833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $100,000 | 86 | Female | 14.02833 | 15.29250 | 16.55667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 87 | Female | 15.10583 | 16.34917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 88 | Female | 16.14583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $100,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 45 | Male | 0.83833 | 0.99000 | 1.14000 | 1.29250 | 1.44000 | 1.58167 | 1.72500 | 1.86583 | 2.00750 | 2.14917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 |
| Std Smoker | $250,000 | 46 | Male | 0.91667 | 1.08333 | 1.24917 | 1.41583 | 1.58167 | 1.72500 | 1.86583 | 2.00750 | 2.14917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 |
| Std Smoker | $250,000 | 47 | Male | 1.00000 | 1.18167 | 1.36333 | 1.54500 | 1.72500 | 1.86583 | 2.00750 | 2.14917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 |
| Std Smoker | $250,000 | 48 | Male | 1.08333 | 1.27917 | 1.47583 | 1.67167 | 1.86583 | 2.00750 | 2.14917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 |
| Std Smoker | $250,000 | 49 | Male | 1.17083 | 1.38000 | 1.58917 | 1.79833 | 2.00750 | 2.14917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 |
| Std Smoker | $250,000 | 50 | Male | 1.26167 | 1.48333 | 1.70500 | 1.92750 | 2.14917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 |
| Std Smoker | $250,000 | 51 | Male | 1.35917 | 1.59250 | 1.82500 | 2.05917 | 2.29167 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 |
| Std Smoker | $250,000 | 52 | Male | 1.46250 | 1.70417 | 1.94750 | 2.19000 | 2.43250 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 |
| Std Smoker | $250,000 | 53 | Male | 1.57417 | 1.82417 | 2.07583 | 2.32583 | 2.57417 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 |
| Std Smoker | $250,000 | 54 | Male | 1.69333 | 1.94833 | 2.20417 | 2.46000 | 2.71500 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 |
| Std Smoker | $250,000 | 55 | Male | 1.81583 | 2.07500 | 2.33417 | 2.59333 | 2.85167 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 |
| Std Smoker | $250,000 | 56 | Male | 2.09417 | 2.43083 | 2.76750 | 3.10500 | 3.44167 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 |
| Std Smoker | $250,000 | 57 | Male | 2.37500 | 2.78750 | 3.20083 | 3.61500 | 4.02917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 |
| Std Smoker | $250,000 | 58 | Male | 2.66250 | 3.15167 | 3.64000 | 4.12917 | 4.61667 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 |
| Std Smoker | $250,000 | 59 | Male | 2.95333 | 3.51667 | 4.08000 | 4.64333 | 5.20500 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 |
| Std Smoker | $250,000 | 60 | Male | 3.25417 | 3.88833 | 4.52333 | 5.15833 | 5.79417 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 |
| Std Smoker | $250,000 | 61 | Male | 3.56917 | 4.27167 | 4.97500 | 5.67917 | 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 |
| Std Smoker | $250,000 | 62 | Male | 3.89833 | 4.66667 | 5.43500 | 6.20250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 |
| Std Smoker | $250,000 | 63 | Male | 4.24667 | 5.07500 | 5.90250 | 6.73167 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 |
| Std Smoker | $250,000 | 64 | Male | 4.60917 | 5.49417 | 6.37917 | 7.26417 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 |
| Std Smoker | $250,000 | 65 | Male | 4.98250 | 5.91833 | 6.85500 | 7.79083 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 |
| Std Smoker | $250,000 | 66 | Male | 5.25750 | 6.19250 | 7.12583 | 8.06000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 |
| Std Smoker | $250,000 | 67 | Male | 5.54167 | 6.46917 | 7.39667 | 8.32500 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 |
| Std Smoker | $250,000 | 68 | Male | 5.83000 | 6.75167 | 7.67167 | 8.59333 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 |
| Std Smoker | $250,000 | 69 | Male | 6.13250 | 7.04333 | 7.95333 | 8.86500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 |
| Std Smoker | $250,000 | 70 | Male | 6.45833 | 7.35333 | 8.24917 | 9.14500 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 |
| Std Smoker | $250,000 | 71 | Male | 6.80917 | 7.68250 | 8.55500 | 9.42833 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 72 | Male | 7.19500 | 8.03667 | 8.87750 | 9.71833 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 73 | Male | 7.62000 | 8.42167 | 9.22250 | 10.02333 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 74 | Male | 8.07667 | 8.82833 | 9.58250 | 10.33500 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 75 | Male | 8.57250 | 9.26833 | 9.96500 | 10.66000 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 76 | Male | 9.45750 | 10.28333 | 11.10833 | 11.93333 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 77 | Male | 10.35250 | 11.30500 | 12.25833 | 13.21250 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 78 | Male | 11.24250 | 12.32583 | 13.40833 | 14.49167 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 79 | Male | 12.14250 | 13.35167 | 14.56000 | 15.76917 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 80 | Male | 13.07500 | 14.40333 | 15.73167 | 17.06000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 81 | Male | 14.04250 | 15.48167 | 16.91833 | 18.35667 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 82 | Male | 15.05333 | 16.59083 | 18.12750 | 19.66500 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 83 | Male | 16.14083 | 17.75833 | 19.37417 | 20.99167 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 84 | Male | 17.29000 | 18.97000 | 20.64917 | 22.33000 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 85 | Male | 18.30083 | 19.98250 | 21.66500 | 23.34667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 86 | Male | 19.29750 | 20.99917 | 22.70250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 87 | Male | 20.33500 | 22.07500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 88 | Male | 21.46583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 45 | Female | 0.52417 | 0.58833 | 0.65333 | 0.71750 | 0.77750 | 0.89333 | 1.00833 | 1.12333 | 1.23917 | 1.35333 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.38250 | 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 |
| 6.96917 | 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 |
| 7.55833 | 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 |
| 8.14750 | 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 |
| 8.73000 | 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.99167 | 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.25417 | 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.51500 | 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.77750 | 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.03917 | 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.30167 | 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.56250 | 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.82417 | 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.08500 | 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.35167 | 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.75917 | 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.16667 | 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.57417 | 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 16.98000 | 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 18.38750 | 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 19.79333 | 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 21.20250 | 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 22.60833 | 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 24.01000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $250,000 | 46 | Female | 0.57250 | 0.65250 | 0.73333 | 0.81333 | 0.89333 | 1.00833 | 1.12333 | 1.23917 | 1.35333 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 |
| Std Smoker | $250,000 | 47 | Female | 0.62667 | 0.72250 | 0.81917 | 0.91500 | 1.00833 | 1.12333 | 1.23917 | 1.35333 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 |
| Std Smoker | $250,000 | 48 | Female | 0.68250 | 0.79250 | 0.90250 | 1.01167 | 1.12333 | 1.23917 | 1.35333 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 |
| Std Smoker | $250,000 | 49 | Female | 0.74500 | 0.86917 | 0.99333 | 1.11750 | 1.23917 | 1.35333 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 |
| Std Smoker | $250,000 | 50 | Female | 0.80750 | 0.94500 | 1.08250 | 1.22000 | 1.35333 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 |
| Std Smoker | $250,000 | 51 | Female | 0.87500 | 1.02333 | 1.17333 | 1.32250 | 1.47000 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 |
| Std Smoker | $250,000 | 52 | Female | 0.94500 | 1.10500 | 1.26500 | 1.42667 | 1.58500 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 |
| Std Smoker | $250,000 | 53 | Female | 1.01833 | 1.18917 | 1.36000 | 1.52917 | 1.69917 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 |
| Std Smoker | $250,000 | 54 | Female | 1.09667 | 1.27583 | 1.45500 | 1.63417 | 1.81583 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 |
| Std Smoker | $250,000 | 55 | Female | 1.17833 | 1.36667 | 1.55333 | 1.74000 | 1.92083 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 |
| Std Smoker | $250,000 | 56 | Female | 1.30917 | 1.53417 | 1.75917 | 1.98333 | 2.20833 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 |
| Std Smoker | $250,000 | 57 | Female | 1.44000 | 1.70417 | 1.96833 | 2.23333 | 2.49750 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 |
| Std Smoker | $250,000 | 58 | Female | 1.56917 | 1.87250 | 2.17583 | 2.48000 | 2.78500 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 |
| Std Smoker | $250,000 | 59 | Female | 1.69917 | 2.04333 | 2.38667 | 2.73083 | 3.07333 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 |
| Std Smoker | $250,000 | 60 | Female | 1.83333 | 2.21583 | 2.59750 | 2.98000 | 3.36167 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 |
| Std Smoker | $250,000 | 61 | Female | 1.97750 | 2.39500 | 2.81250 | 3.23083 | 3.65000 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 |
| Std Smoker | $250,000 | 62 | Female | 2.13000 | 2.58250 | 3.03333 | 3.48583 | 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 |
| Std Smoker | $250,000 | 63 | Female | 2.28667 | 2.77000 | 3.25500 | 3.74000 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 |
| Std Smoker | $250,000 | 64 | Female | 2.44667 | 2.96333 | 3.48083 | 3.99750 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 |
| Std Smoker | $250,000 | 65 | Female | 2.68917 | 3.21750 | 3.74583 | 4.27333 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 |
| Std Smoker | $250,000 | 66 | Female | 2.84167 | 3.39250 | 3.94250 | 4.49333 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 |
| Std Smoker | $250,000 | 67 | Female | 3.00250 | 3.57250 | 4.14250 | 4.71250 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 |
| Std Smoker | $250,000 | 68 | Female | 3.17417 | 3.76083 | 4.34750 | 4.93417 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 |
| Std Smoker | $250,000 | 69 | Female | 3.36583 | 3.96583 | 4.56500 | 5.16417 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 |
| Std Smoker | $250,000 | 70 | Female | 3.57417 | 4.18083 | 4.78833 | 5.39500 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 |
| Std Smoker | $250,000 | 71 | Female | 3.80917 | 4.41750 | 5.02667 | 5.63583 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 72 | Female | 4.07167 | 4.67417 | 5.27750 | 5.88000 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 73 | Female | 4.36417 | 4.95417 | 5.54500 | 6.13500 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 74 | Female | 4.69083 | 5.25833 | 5.82750 | 6.39667 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 75 | Female | 5.06833 | 5.60417 | 6.14000 | 6.67417 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 76 | Female | 5.72333 | 6.36000 | 6.99750 | 7.63417 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 77 | Female | 6.39333 | 7.12917 | 7.86500 | 8.60000 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 78 | Female | 7.08000 | 7.91083 | 8.74167 | 9.57250 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 79 | Female | 7.78417 | 8.70500 | 9.62583 | 10.54750 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 80 | Female | 8.52833 | 9.53000 | 10.53000 | 11.53083 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 81 | Female | 9.30750 | 10.38000 | 11.45250 | 12.52667 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 82 | Female | 10.12667 | 11.26000 | 12.39583 | 13.53000 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 83 | Female | 10.99083 | 12.17583 | 13.36167 | 14.54667 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 84 | Female | 11.90667 | 13.13250 | 14.35667 | 15.58250 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 85 | Female | 12.86417 | 14.10833 | 15.35250 | 16.59667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 86 | Female | 13.88667 | 15.13833 | 16.39000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 87 | Female | 14.95250 | 16.18500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 88 | Female | 15.98167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $250,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 45 | Male | 0.82167 | 0.96917 | 1.11750 | 1.26583 | 1.41167 | 1.55000 | 1.69000 | 1.82750 | 1.96583 | 2.10500 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 |
| Std Smoker | $500,000 | 46 | Male | 0.89750 | 1.06083 | 1.22417 | 1.38667 | 1.55000 | 1.69000 | 1.82750 | 1.96583 | 2.10500 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 |
| Std Smoker | $500,000 | 47 | Male | 0.97917 | 1.15750 | 1.33500 | 1.51417 | 1.69000 | 1.82750 | 1.96583 | 2.10500 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 |
| Std Smoker | $500,000 | 48 | Male | 1.06083 | 1.25333 | 1.44583 | 1.63750 | 1.82750 | 1.96583 | 2.10500 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 |
| Std Smoker | $500,000 | 49 | Male | 1.14667 | 1.35167 | 1.55667 | 1.76167 | 1.96583 | 2.10500 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 |
| Std Smoker | $500,000 | 50 | Male | 1.23583 | 1.45333 | 1.67000 | 1.88833 | 2.10500 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3.93750 | 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 |
| 4.22500 | 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 |
| 4.51417 | 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 |
| 4.80167 | 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.04167 | 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.28250 | 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.52250 | 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.76250 | 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.00250 | 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.24250 | 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.48250 | 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.72250 | 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.96333 | 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.20333 | 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.26833 | 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.33417 | 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.40083 | 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.46750 | 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.53333 | 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.59917 | 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.66500 | 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.73167 | 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 16.80667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 |
| 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 |
| 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 |
| 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 |
| 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $500,000 | 51 | Male | 1.33167 | 1.56000 | 1.78833 | 2.01667 | 2.24417 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 |
| Std Smoker | $500,000 | 52 | Male | 1.43250 | 1.66917 | 1.90750 | 2.14583 | 2.38333 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 |
| Std Smoker | $500,000 | 53 | Male | 1.54250 | 1.78750 | 2.03250 | 2.27833 | 2.52167 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 |
| Std Smoker | $500,000 | 54 | Male | 1.65833 | 1.90833 | 2.15833 | 2.40917 | 2.65917 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 |
| Std Smoker | $500,000 | 55 | Male | 1.77833 | 2.03167 | 2.28667 | 2.54000 | 2.79417 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 |
| Std Smoker | $500,000 | 56 | Male | 2.05083 | 2.38167 | 2.71167 | 3.04167 | 3.37083 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 |
| Std Smoker | $500,000 | 57 | Male | 2.32583 | 2.73083 | 3.13583 | 3.54000 | 3.94750 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 |
| Std Smoker | $500,000 | 58 | Male | 2.60833 | 3.08667 | 3.56583 | 4.04417 | 4.52250 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 |
| Std Smoker | $500,000 | 59 | Male | 2.89250 | 3.44500 | 3.99667 | 4.54833 | 5.09833 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 |
| Std Smoker | $500,000 | 60 | Male | 3.18750 | 3.81000 | 4.43083 | 5.05250 | 5.67583 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 |
| Std Smoker | $500,000 | 61 | Male | 3.49667 | 4.18500 | 4.87417 | 5.56250 | 6.25167 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 |
| Std Smoker | $500,000 | 62 | Male | 3.81833 | 4.57083 | 5.32333 | 6.07667 | 6.82750 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 |
| Std Smoker | $500,000 | 63 | Male | 4.16000 | 4.97083 | 5.78250 | 6.59417 | 7.40333 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 |
| Std Smoker | $500,000 | 64 | Male | 4.51500 | 5.38250 | 6.24833 | 7.11583 | 7.98083 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 |
| Std Smoker | $500,000 | 65 | Male | 4.88083 | 5.79750 | 6.71500 | 7.63250 | 8.55250 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 |
| Std Smoker | $500,000 | 66 | Male | 5.15083 | 6.06583 | 6.98083 | 7.89500 | 8.80833 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 |
| Std Smoker | $500,000 | 67 | Male | 5.42833 | 6.33667 | 7.24583 | 8.15500 | 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 |
| Std Smoker | $500,000 | 68 | Male | 5.71083 | 6.61333 | 7.51500 | 8.41750 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 |
| Std Smoker | $500,000 | 69 | Male | 6.00750 | 6.89917 | 7.79167 | 8.68333 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 |
| Std Smoker | $500,000 | 70 | Male | 6.32750 | 7.20417 | 8.08083 | 8.95750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 |
| Std Smoker | $500,000 | 71 | Male | 6.67000 | 7.52583 | 8.38083 | 9.23583 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 72 | Male | 7.04833 | 7.87250 | 8.69667 | 9.52083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 73 | Male | 7.46583 | 8.24917 | 9.03417 | 9.81833 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 74 | Male | 7.91083 | 8.64833 | 9.38583 | 10.12417 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 75 | Male | 8.39750 | 9.07917 | 9.76167 | 10.44333 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 76 | Male | 9.26500 | 10.07333 | 10.88167 | 11.68917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 77 | Male | 10.14000 | 11.07500 | 12.00833 | 12.94333 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 78 | Male | 11.01333 | 12.07417 | 13.13583 | 14.19583 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 79 | Male | 11.89500 | 13.07833 | 14.26333 | 15.44750 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 80 | Male | 12.80833 | 14.10917 | 15.41083 | 16.71167 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 81 | Male | 13.75667 | 15.16583 | 16.57333 | 17.98250 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 82 | Male | 14.74667 | 16.25250 | 17.75750 | 19.26417 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 83 | Male | 15.81167 | 17.39583 | 18.97833 | 20.56333 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 84 | Male | 16.93667 | 18.58250 | 20.22833 | 21.87417 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 85 | Male | 17.92667 | 19.57500 | 21.22250 | 22.87083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 86 | Male | 18.90333 | 20.57000 | 22.23917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 87 | Male | 19.91917 | 21.62500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 88 | Male | 21.02833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 45 | Female | 0.51333 | 0.57667 | 0.64083 | 0.70333 | 0.76250 | 0.87500 | 0.98750 | 1.10083 | 1.21333 | 1.32667 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 |
| Std Smoker | $500,000 | 46 | Female | 0.56000 | 0.64000 | 0.71833 | 0.79750 | 0.87500 | 0.98750 | 1.10083 | 1.21333 | 1.32667 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 |
| Std Smoker | $500,000 | 47 | Female | 0.61417 | 0.70750 | 0.80250 | 0.89583 | 0.98750 | 1.10083 | 1.21333 | 1.32667 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 |
| Std Smoker | $500,000 | 48 | Female | 0.66833 | 0.77583 | 0.88333 | 0.99167 | 1.10083 | 1.21333 | 1.32667 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 |
| Std Smoker | $500,000 | 49 | Female | 0.72917 | 0.85083 | 0.97333 | 1.09500 | 1.21333 | 1.32667 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 |
| Std Smoker | $500,000 | 50 | Female | 0.79083 | 0.92583 | 1.06083 | 1.19417 | 1.32667 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 |
| Std Smoker | $500,000 | 51 | Female | 0.85667 | 1.00250 | 1.14917 | 1.29500 | 1.43917 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 |
| Std Smoker | $500,000 | 52 | Female | 0.92583 | 1.08250 | 1.24000 | 1.39667 | 1.55250 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 |
| Std Smoker | $500,000 | 53 | Female | 0.99750 | 1.16583 | 1.33250 | 1.49917 | 1.66500 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 |
| Std Smoker | $500,000 | 54 | Female | 1.07417 | 1.24917 | 1.42500 | 1.60167 | 1.77833 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 |
| Std Smoker | $500,000 | 55 | Female | 1.15417 | 1.33917 | 1.52167 | 1.70500 | 1.88167 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9.06500 | 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.32083 | 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.57750 | 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.83417 | 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.09083 | 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.34583 | 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.60250 | 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.86000 | 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.11917 | 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.49917 | 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.87667 | 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.25667 | 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 16.63333 | 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 18.01167 | 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 19.39000 | 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 20.76917 | 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 22.14667 | 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 23.52000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 |
| 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 |
| 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 |
| 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 |
| 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Smoker | $500,000 | 56 | Female | 1.28250 | 1.50250 | 1.72250 | 1.94250 | 2.16417 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 |
| Std Smoker | $500,000 | 57 | Female | 1.41167 | 1.66917 | 1.92833 | 2.18750 | 2.44667 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 |
| Std Smoker | $500,000 | 58 | Female | 1.53750 | 1.83500 | 2.13167 | 2.42917 | 2.72833 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 |
| Std Smoker | $500,000 | 59 | Female | 1.66500 | 2.00167 | 2.33917 | 2.67583 | 3.01083 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 |
| Std Smoker | $500,000 | 60 | Female | 1.79583 | 2.17083 | 2.54500 | 2.91917 | 3.29250 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 |
| Std Smoker | $500,000 | 61 | Female | 1.93750 | 2.34583 | 2.75500 | 3.16417 | 3.57500 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 |
| Std Smoker | $500,000 | 62 | Female | 2.08667 | 2.53000 | 2.97167 | 3.41417 | 3.85667 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 |
| Std Smoker | $500,000 | 63 | Female | 2.23917 | 2.71417 | 3.18833 | 3.66333 | 4.14000 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 |
| Std Smoker | $500,000 | 64 | Female | 2.39667 | 2.90333 | 3.41000 | 3.91667 | 4.42167 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 |
| Std Smoker | $500,000 | 65 | Female | 2.63500 | 3.15167 | 3.66917 | 4.18667 | 4.70417 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 |
| Std Smoker | $500,000 | 66 | Female | 2.78333 | 3.32333 | 3.86250 | 4.40167 | 4.93917 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 |
| Std Smoker | $500,000 | 67 | Female | 2.94083 | 3.49917 | 4.05833 | 4.61667 | 5.17500 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 |
| Std Smoker | $500,000 | 68 | Female | 3.11000 | 3.68500 | 4.25833 | 4.83333 | 5.40917 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 |
| Std Smoker | $500,000 | 69 | Female | 3.29667 | 3.88417 | 4.47167 | 5.05833 | 5.64500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 |
| Std Smoker | $500,000 | 70 | Female | 3.50083 | 4.09583 | 4.69083 | 5.28500 | 5.88000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 |
| Std Smoker | $500,000 | 71 | Female | 3.73083 | 4.32750 | 4.92417 | 5.52000 | 6.11500 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 72 | Female | 3.98833 | 4.57917 | 5.16917 | 5.76000 | 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 73 | Female | 4.27500 | 4.85333 | 5.43083 | 6.00917 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 74 | Female | 4.59500 | 5.15167 | 5.70833 | 6.26583 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 75 | Female | 4.96500 | 5.49083 | 6.01500 | 6.53917 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 76 | Female | 5.60583 | 6.23000 | 6.85500 | 7.47833 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 77 | Female | 6.26333 | 6.98333 | 7.70417 | 8.42500 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 78 | Female | 6.93500 | 7.74917 | 8.56250 | 9.37667 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 79 | Female | 7.62583 | 8.52750 | 9.43000 | 10.33167 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 80 | Female | 8.35417 | 9.33417 | 10.31500 | 11.29500 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 81 | Female | 9.11750 | 10.16833 | 11.21917 | 12.27083 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 82 | Female | 9.92000 | 11.03083 | 12.14333 | 13.25417 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 83 | Female | 10.76583 | 11.92750 | 13.08917 | 14.24917 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 84 | Female | 11.66500 | 12.86417 | 14.06417 | 15.26417 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 85 | Female | 12.60167 | 13.82083 | 15.03917 | 16.25833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 86 | Female | 13.60250 | 14.82917 | 16.05417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 87 | Female | 14.64750 | 15.85417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 88 | Female | 15.65583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Smoker | $500,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| | | | | | | | | | | | | | | | | | | | | | | | |
| Std Nonsmoker | $50,000 | 45 | Male | 0.47417 | 0.56667 | 0.66000 | 0.75167 | 0.84000 | 0.92250 | 1.00500 | 1.08750 | 1.17083 | 1.25333 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 |
| Std Nonsmoker | $50,000 | 46 | Male | 0.51167 | 0.61417 | 0.71667 | 0.81917 | 0.92250 | 1.00500 | 1.08750 | 1.17083 | 1.25333 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 |
| Std Nonsmoker | $50,000 | 47 | Male | 0.55417 | 0.66667 | 0.78000 | 0.89250 | 1.00500 | 1.08750 | 1.17083 | 1.25333 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 |
| Std Nonsmoker | $50,000 | 48 | Male | 0.59750 | 0.72000 | 0.84250 | 0.96500 | 1.08750 | 1.17083 | 1.25333 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 |
| Std Nonsmoker | $50,000 | 49 | Male | 0.64500 | 0.77667 | 0.90917 | 1.04167 | 1.17083 | 1.25333 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 |
| Std Nonsmoker | $50,000 | 50 | Male | 0.69417 | 0.83417 | 0.97417 | 1.11417 | 1.25333 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 |
| Std Nonsmoker | $50,000 | 51 | Male | 0.74750 | 0.89417 | 1.04167 | 1.18833 | 1.33500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 |
| Std Nonsmoker | $50,000 | 52 | Male | 0.80583 | 0.95917 | 1.11250 | 1.26500 | 1.41833 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 |
| Std Nonsmoker | $50,000 | 53 | Male | 0.87000 | 1.02833 | 1.18667 | 1.34500 | 1.50083 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 |
| Std Nonsmoker | $50,000 | 54 | Male | 0.93833 | 1.10000 | 1.26167 | 1.42333 | 1.58417 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 |
| Std Nonsmoker | $50,000 | 55 | Male | 1.01083 | 1.17417 | 1.33917 | 1.50250 | 1.66333 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 |
| Std Nonsmoker | $50,000 | 56 | Male | 1.17167 | 1.38083 | 1.59000 | 1.79917 | 2.00667 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 |
| Std Nonsmoker | $50,000 | 57 | Male | 1.33583 | 1.59000 | 1.84333 | 2.09750 | 2.34917 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 |
| Std Nonsmoker | $50,000 | 58 | Male | 1.50500 | 1.80250 | 2.10000 | 2.39750 | 2.69250 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 |
| Std Nonsmoker | $50,000 | 59 | Male | 1.68000 | 2.01917 | 2.35917 | 2.69833 | 3.03500 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6.35083 | 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.58500 | 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.82083 | 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.05583 | 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.10000 | 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.14500 | 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.18917 | 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.23333 | 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.27750 | 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.32167 | 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.36583 | 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 15.41083 | 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 16.46417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $50,000 | 60 | Male | 1.86083 | 2.24000 | 2.61917 | 2.99750 | 3.37833 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 |
| Std Nonsmoker | $50,000 | 61 | Male | 2.05250 | 2.47000 | 2.88750 | 3.30500 | 3.72167 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 |
| Std Nonsmoker | $50,000 | 62 | Male | 2.25000 | 2.70250 | 3.15583 | 3.60917 | 4.06417 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 |
| Std Nonsmoker | $50,000 | 63 | Male | 2.45333 | 2.94167 | 3.43000 | 3.91833 | 4.40750 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 |
| Std Nonsmoker | $50,000 | 64 | Male | 2.66333 | 3.18500 | 3.70667 | 4.22833 | 4.75000 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 |
| Std Nonsmoker | $50,000 | 65 | Male | 2.90917 | 3.45333 | 3.99917 | 4.54333 | 5.09083 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 |
| Std Nonsmoker | $50,000 | 66 | Male | 3.07583 | 3.61833 | 4.16083 | 4.70333 | 5.24333 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 |
| Std Nonsmoker | $50,000 | 67 | Male | 3.25167 | 3.78667 | 4.32250 | 4.85833 | 5.39500 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 |
| Std Nonsmoker | $50,000 | 68 | Male | 3.44667 | 3.97167 | 4.49667 | 5.02167 | 5.54833 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 |
| Std Nonsmoker | $50,000 | 69 | Male | 3.66167 | 4.17083 | 4.68000 | 5.19000 | 5.70083 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 |
| Std Nonsmoker | $50,000 | 70 | Male | 3.90250 | 4.39000 | 4.87750 | 5.36500 | 5.85333 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 71 | Male | 4.17000 | 4.63000 | 5.08917 | 5.54833 | 6.00583 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 72 | Male | 4.46667 | 4.89000 | 5.31417 | 5.73750 | 6.15833 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 73 | Male | 4.79500 | 5.17417 | 5.55250 | 5.93167 | 6.31167 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 74 | Male | 5.16083 | 5.48750 | 5.81333 | 6.14000 | 6.46333 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 75 | Male | 5.56667 | 5.82917 | 6.09250 | 6.35583 | 6.61917 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 76 | Male | 6.21417 | 6.52083 | 6.82667 | 7.13333 | 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 77 | Male | 6.86500 | 7.21417 | 7.56333 | 7.91250 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 78 | Male | 7.48750 | 7.88583 | 8.28333 | 8.68167 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 79 | Male | 8.18500 | 8.61417 | 9.04417 | 9.47333 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 80 | Male | 8.92083 | 9.37000 | 9.82000 | 10.27000 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 81 | Male | 9.68500 | 10.14917 | 10.61250 | 11.07750 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 82 | Male | 10.49500 | 10.96167 | 11.42833 | 11.89583 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 83 | Male | 11.35333 | 11.81083 | 12.26833 | 12.72500 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 84 | Male | 12.26500 | 12.69833 | 13.13167 | 13.56583 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 85 | Male | 13.34500 | 13.79583 | 14.24667 | 14.69833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 86 | Male | 14.50833 | 14.96917 | 15.43083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 87 | Male | 15.74417 | 16.20083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 88 | Male | 17.00833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 45 | Female | 0.32333 | 0.35500 | 0.38750 | 0.42000 | 0.45333 | 0.52083 | 0.58833 | 0.65500 | 0.72250 | 0.78917 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 |
| Std Nonsmoker | $50,000 | 46 | Female | 0.35417 | 0.39583 | 0.43667 | 0.47750 | 0.52083 | 0.58833 | 0.65500 | 0.72250 | 0.78917 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 |
| Std Nonsmoker | $50,000 | 47 | Female | 0.38750 | 0.43750 | 0.48750 | 0.53750 | 0.58833 | 0.65500 | 0.72250 | 0.78917 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 |
| Std Nonsmoker | $50,000 | 48 | Female | 0.42333 | 0.48250 | 0.54083 | 0.59917 | 0.65500 | 0.72250 | 0.78917 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 |
| Std Nonsmoker | $50,000 | 49 | Female | 0.45833 | 0.52417 | 0.59000 | 0.65500 | 0.72250 | 0.78917 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 |
| Std Nonsmoker | $50,000 | 50 | Female | 0.49667 | 0.57000 | 0.64250 | 0.71500 | 0.78917 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 |
| Std Nonsmoker | $50,000 | 51 | Female | 0.53917 | 0.61833 | 0.69833 | 0.77750 | 0.85667 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 |
| Std Nonsmoker | $50,000 | 52 | Female | 0.58250 | 0.66833 | 0.75417 | 0.84000 | 0.92417 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 |
| Std Nonsmoker | $50,000 | 53 | Female | 0.62917 | 0.72000 | 0.81083 | 0.90250 | 0.99167 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 |
| Std Nonsmoker | $50,000 | 54 | Female | 0.67833 | 0.77333 | 0.86917 | 0.96417 | 1.05833 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 |
| Std Nonsmoker | $50,000 | 55 | Female | 0.72833 | 0.82583 | 0.92417 | 1.02167 | 1.12000 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 |
| Std Nonsmoker | $50,000 | 56 | Female | 0.81083 | 0.93000 | 1.04917 | 1.16833 | 1.28833 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 |
| Std Nonsmoker | $50,000 | 57 | Female | 0.89417 | 1.03500 | 1.17583 | 1.31667 | 1.45583 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 |
| Std Nonsmoker | $50,000 | 58 | Female | 0.97500 | 1.13750 | 1.30000 | 1.46333 | 1.62417 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 |
| Std Nonsmoker | $50,000 | 59 | Female | 1.05833 | 1.24250 | 1.42667 | 1.61000 | 1.79167 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 |
| Std Nonsmoker | $50,000 | 60 | Female | 1.14500 | 1.34917 | 1.55333 | 1.75667 | 1.96000 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 |
| Std Nonsmoker | $50,000 | 61 | Female | 1.24083 | 1.46333 | 1.68500 | 1.90750 | 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 |
| Std Nonsmoker | $50,000 | 62 | Female | 1.34250 | 1.58000 | 1.81833 | 2.05667 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 |
| Std Nonsmoker | $50,000 | 63 | Female | 1.44833 | 1.70167 | 1.95583 | 2.20917 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 |
| Std Nonsmoker | $50,000 | 64 | Female | 1.55750 | 1.82583 | 2.09500 | 2.36333 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.43917 | 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.26000 | 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.08083 | 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.90083 | 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.72167 | 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.54167 | 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.36167 | 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.18250 | 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 14.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.12833 | 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 |
| 2.29583 | 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 |
| 2.46417 | 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 |
| 2.63167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 |
| 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $50,000 | 65 | Female | 1.72333 | 1.99333 | 2.26250 | 2.53167 | 2.80000 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 |
| Std Nonsmoker | $50,000 | 66 | Female | 1.83250 | 2.10917 | 2.38500 | 2.66167 | 2.94000 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 |
| Std Nonsmoker | $50,000 | 67 | Female | 1.95250 | 2.23417 | 2.51583 | 2.79750 | 3.08000 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 |
| Std Nonsmoker | $50,000 | 68 | Female | 2.08417 | 2.36833 | 2.65333 | 2.93750 | 3.22000 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 |
| Std Nonsmoker | $50,000 | 69 | Female | 2.22917 | 2.51250 | 2.79500 | 3.07750 | 3.36000 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 |
| Std Nonsmoker | $50,000 | 70 | Female | 2.39250 | 2.66833 | 2.94500 | 3.22167 | 3.50000 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 |
| Std Nonsmoker | $50,000 | 71 | Female | 2.57250 | 2.83917 | 3.10667 | 3.37333 | 3.64000 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 72 | Female | 2.77167 | 3.02417 | 3.27583 | 3.52833 | 3.78000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 73 | Female | 3.00500 | 3.23333 | 3.46167 | 3.69000 | 3.92000 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 74 | Female | 3.26750 | 3.46500 | 3.66250 | 3.86083 | 4.06000 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 75 | Female | 3.57500 | 3.73250 | 3.88917 | 4.04583 | 4.20000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 76 | Female | 4.05500 | 4.24667 | 4.43833 | 4.63000 | 4.82167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 77 | Female | 4.55500 | 4.77750 | 5.00000 | 5.22167 | 5.44333 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 78 | Female | 5.06917 | 5.31750 | 5.56583 | 5.81417 | 6.06500 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 79 | Female | 5.61000 | 5.87917 | 6.14833 | 6.41833 | 6.68667 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 80 | Female | 6.21083 | 6.48500 | 6.75833 | 7.03250 | 7.30833 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 81 | Female | 6.79583 | 7.08000 | 7.36250 | 7.64583 | 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 82 | Female | 7.41833 | 7.70167 | 7.98500 | 8.26750 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 83 | Female | 8.08250 | 8.35500 | 8.62750 | 8.90083 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 84 | Female | 8.79333 | 9.04583 | 9.29667 | 9.54917 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 85 | Female | 9.65000 | 9.91583 | 10.18167 | 10.44667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 86 | Female | 10.58417 | 10.86000 | 11.13500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 87 | Female | 11.59083 | 11.86917 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 88 | Female | 12.65250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $50,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 45 | Male | 0.46500 | 0.55583 | 0.64667 | 0.73667 | 0.82333 | 0.90417 | 0.98500 | 1.06583 | 1.14750 | 1.22750 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 |
| Std Nonsmoker | $100,000 | 46 | Male | 0.50167 | 0.60167 | 0.70250 | 0.80250 | 0.90417 | 0.98500 | 1.06583 | 1.14750 | 1.22750 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 |
| Std Nonsmoker | $100,000 | 47 | Male | 0.54250 | 0.65333 | 0.76417 | 0.87500 | 0.98500 | 1.06583 | 1.14750 | 1.22750 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 |
| Std Nonsmoker | $100,000 | 48 | Male | 0.58500 | 0.70583 | 0.82583 | 0.94583 | 1.06583 | 1.14750 | 1.22750 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 |
| Std Nonsmoker | $100,000 | 49 | Male | 0.63167 | 0.76167 | 0.89083 | 1.02000 | 1.14750 | 1.22750 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 |
| Std Nonsmoker | $100,000 | 50 | Male | 0.68000 | 0.81750 | 0.95500 | 1.09167 | 1.22750 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 |
| Std Nonsmoker | $100,000 | 51 | Male | 0.73250 | 0.87667 | 1.02000 | 1.16500 | 1.30833 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 |
| Std Nonsmoker | $100,000 | 52 | Male | 0.79000 | 0.94000 | 1.09000 | 1.24000 | 1.39000 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 |
| Std Nonsmoker | $100,000 | 53 | Male | 0.85250 | 1.00833 | 1.16250 | 1.31750 | 1.47083 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 |
| Std Nonsmoker | $100,000 | 54 | Male | 0.92000 | 1.07833 | 1.23667 | 1.39500 | 1.55250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 |
| Std Nonsmoker | $100,000 | 55 | Male | 0.99083 | 1.15083 | 1.31167 | 1.47250 | 1.63000 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 |
| Std Nonsmoker | $100,000 | 56 | Male | 1.14833 | 1.35250 | 1.55833 | 1.76333 | 1.96583 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 |
| Std Nonsmoker | $100,000 | 57 | Male | 1.30917 | 1.55833 | 1.80667 | 2.05500 | 2.30250 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 |
| Std Nonsmoker | $100,000 | 58 | Male | 1.47500 | 1.76667 | 2.05833 | 2.34917 | 2.63833 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 |
| Std Nonsmoker | $100,000 | 59 | Male | 1.64667 | 1.97917 | 2.31167 | 2.64417 | 2.97500 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 |
| Std Nonsmoker | $100,000 | 60 | Male | 1.82333 | 2.19500 | 2.56667 | 2.93750 | 3.31083 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 |
| Std Nonsmoker | $100,000 | 61 | Male | 2.01167 | 2.42083 | 2.83000 | 3.23833 | 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 |
| Std Nonsmoker | $100,000 | 62 | Male | 2.20500 | 2.64833 | 3.09333 | 3.53750 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 |
| Std Nonsmoker | $100,000 | 63 | Male | 2.40417 | 2.88333 | 3.36167 | 3.83917 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 |
| Std Nonsmoker | $100,000 | 64 | Male | 2.61000 | 3.12083 | 3.63250 | 4.14333 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 |
| Std Nonsmoker | $100,000 | 65 | Male | 2.85167 | 3.38417 | 3.91917 | 4.45167 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 |
| Std Nonsmoker | $100,000 | 66 | Male | 3.01417 | 3.54583 | 4.07750 | 4.60917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 |
| Std Nonsmoker | $100,000 | 67 | Male | 3.18667 | 3.71083 | 4.23583 | 4.76083 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 |
| Std Nonsmoker | $100,000 | 68 | Male | 3.37750 | 3.89167 | 4.40667 | 4.92083 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 |
| Std Nonsmoker | $100,000 | 69 | Male | 3.58833 | 4.08833 | 4.58667 | 5.08583 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.92917 | 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.55167 | 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.17250 | 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.80000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.64667 | 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 |
| 3.98333 | 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 |
| 4.31917 | 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 |
| 4.65500 | 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 |
| 4.98917 | 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.13833 | 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.28750 | 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.43750 | 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.58667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $100,000 | 70 | Male | 3.82500 | 4.30250 | 4.78000 | 5.25667 | 5.73667 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 |
| Std Nonsmoker | $100,000 | 71 | Male | 4.08750 | 4.53667 | 4.98750 | 5.43750 | 5.88583 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 72 | Male | 4.37750 | 4.79250 | 5.20833 | 5.62250 | 6.03500 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 73 | Male | 4.69917 | 5.07083 | 5.44167 | 5.81250 | 6.18500 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 74 | Male | 5.05750 | 5.37750 | 5.69750 | 6.01750 | 6.33417 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 75 | Male | 5.45583 | 5.71250 | 5.97083 | 6.22917 | 6.48750 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 76 | Male | 6.09000 | 6.39000 | 6.69000 | 6.99000 | 7.29083 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 77 | Male | 6.72750 | 7.07000 | 7.41250 | 7.75417 | 8.09500 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 78 | Male | 7.33750 | 7.72833 | 8.11833 | 8.50833 | 8.89917 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 79 | Male | 8.02083 | 8.44167 | 8.86250 | 9.28333 | 9.70250 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 80 | Male | 8.74250 | 9.18333 | 9.62417 | 10.06417 | 10.50667 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 81 | Male | 9.49167 | 9.94583 | 10.40000 | 10.85583 | 11.31000 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 82 | Male | 10.28500 | 10.74250 | 11.20000 | 11.65750 | 12.11417 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 83 | Male | 11.12667 | 11.57417 | 12.02333 | 12.47083 | 12.91917 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 84 | Male | 12.02000 | 12.44417 | 12.86917 | 13.29500 | 13.72000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 85 | Male | 13.07750 | 13.52083 | 13.96167 | 14.40417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 86 | Male | 14.21750 | 14.67000 | 15.12167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 87 | Male | 15.42917 | 15.87667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 88 | Male | 16.66750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 45 | Female | 0.31750 | 0.34833 | 0.38000 | 0.41167 | 0.44417 | 0.51000 | 0.57667 | 0.64250 | 0.70750 | 0.77333 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 |
| Std Nonsmoker | $100,000 | 46 | Female | 0.34750 | 0.38750 | 0.42750 | 0.46833 | 0.51000 | 0.57667 | 0.64250 | 0.70750 | 0.77333 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 |
| Std Nonsmoker | $100,000 | 47 | Female | 0.38000 | 0.42833 | 0.47750 | 0.52667 | 0.57667 | 0.64250 | 0.70750 | 0.77333 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 |
| Std Nonsmoker | $100,000 | 48 | Female | 0.41500 | 0.47250 | 0.53000 | 0.58750 | 0.64250 | 0.70750 | 0.77333 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 |
| Std Nonsmoker | $100,000 | 49 | Female | 0.45000 | 0.51333 | 0.57833 | 0.64250 | 0.70750 | 0.77333 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 |
| Std Nonsmoker | $100,000 | 50 | Female | 0.48750 | 0.55833 | 0.62917 | 0.70083 | 0.77333 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 |
| Std Nonsmoker | $100,000 | 51 | Female | 0.52833 | 0.60667 | 0.68417 | 0.76250 | 0.83917 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 |
| Std Nonsmoker | $100,000 | 52 | Female | 0.57167 | 0.65500 | 0.73917 | 0.82333 | 0.90583 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 |
| Std Nonsmoker | $100,000 | 53 | Female | 0.61667 | 0.70583 | 0.79417 | 0.88333 | 0.97167 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 |
| Std Nonsmoker | $100,000 | 54 | Female | 0.66500 | 0.75750 | 0.85167 | 0.94500 | 1.03750 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 |
| Std Nonsmoker | $100,000 | 55 | Female | 0.71333 | 0.80917 | 0.90583 | 1.00167 | 1.09750 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 |
| Std Nonsmoker | $100,000 | 56 | Female | 0.79417 | 0.91167 | 1.02833 | 1.14417 | 1.26250 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 |
| Std Nonsmoker | $100,000 | 57 | Female | 0.87667 | 1.01417 | 1.15250 | 1.29083 | 1.42750 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 |
| Std Nonsmoker | $100,000 | 58 | Female | 0.95583 | 1.11500 | 1.27417 | 1.43417 | 1.59167 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 |
| Std Nonsmoker | $100,000 | 59 | Female | 1.03750 | 1.21833 | 1.39750 | 1.57750 | 1.75583 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 |
| Std Nonsmoker | $100,000 | 60 | Female | 1.12250 | 1.32250 | 1.52250 | 1.72167 | 1.92083 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 |
| Std Nonsmoker | $100,000 | 61 | Female | 1.21667 | 1.43417 | 1.65083 | 1.86917 | 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 |
| Std Nonsmoker | $100,000 | 62 | Female | 1.31500 | 1.54833 | 1.78167 | 2.01500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 |
| Std Nonsmoker | $100,000 | 63 | Female | 1.41917 | 1.66750 | 1.91667 | 2.16583 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 |
| Std Nonsmoker | $100,000 | 64 | Female | 1.52583 | 1.78917 | 2.05250 | 2.31583 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 |
| Std Nonsmoker | $100,000 | 65 | Female | 1.69000 | 1.95333 | 2.21750 | 2.48083 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 |
| Std Nonsmoker | $100,000 | 66 | Female | 1.79583 | 2.06667 | 2.33750 | 2.60833 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 |
| Std Nonsmoker | $100,000 | 67 | Female | 1.91250 | 2.18917 | 2.46583 | 2.74167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 |
| Std Nonsmoker | $100,000 | 68 | Female | 2.04250 | 2.32167 | 2.60000 | 2.87833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 |
| Std Nonsmoker | $100,000 | 69 | Female | 2.18500 | 2.46250 | 2.73833 | 3.01583 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 |
| Std Nonsmoker | $100,000 | 70 | Female | 2.34417 | 2.61500 | 2.88667 | 3.15667 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 |
| Std Nonsmoker | $100,000 | 71 | Female | 2.52083 | 2.78250 | 3.04417 | 3.30583 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 72 | Female | 2.71667 | 2.96333 | 3.21000 | 3.45750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 73 | Female | 2.94417 | 3.16833 | 3.39250 | 3.61667 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 74 | Female | 3.20167 | 3.39583 | 3.58917 | 3.78333 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.08500 | 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 |
| 2.25083 | 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 |
| 2.41500 | 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 |
| 2.57917 | 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 |
| 2.74417 | 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.88167 | 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.01833 | 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.15500 | 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.29250 | 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.43000 | 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.56750 | 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.70500 | 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.84167 | 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.97833 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $100,000 | 75 | Female | 3.50333 | 3.65833 | 3.81167 | 3.96583 | 4.11583 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 76 | Female | 3.97333 | 4.16167 | 4.35000 | 4.53667 | 4.72500 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 77 | Female | 4.46417 | 4.68250 | 4.90000 | 5.11750 | 5.33500 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 78 | Female | 4.96750 | 5.21083 | 5.45500 | 5.69833 | 5.94333 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 79 | Female | 5.49750 | 5.76167 | 6.02500 | 6.28917 | 6.55250 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 80 | Female | 6.08667 | 6.35500 | 6.62333 | 6.89167 | 7.16167 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 81 | Female | 6.66083 | 6.93750 | 7.21500 | 7.49250 | 7.77083 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 82 | Female | 7.26917 | 7.54750 | 7.82500 | 8.10250 | 8.38083 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 83 | Female | 7.92083 | 8.18833 | 8.45500 | 8.72250 | 8.98917 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 84 | Female | 8.61750 | 8.86500 | 9.11167 | 9.35833 | 9.60417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 85 | Female | 9.45667 | 9.71667 | 9.97750 | 10.23750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 86 | Female | 10.37250 | 10.64250 | 10.91250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 87 | Female | 11.35917 | 11.63250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 88 | Female | 12.40000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $100,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 45 | Male | 0.46000 | 0.55000 | 0.64000 | 0.72917 | 0.81500 | 0.89417 | 0.97583 | 1.05500 | 1.13583 | 1.21500 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 |
| Std Nonsmoker | $250,000 | 46 | Male | 0.49583 | 0.59583 | 0.69500 | 0.79417 | 0.89417 | 0.97583 | 1.05500 | 1.13583 | 1.21500 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 |
| Std Nonsmoker | $250,000 | 47 | Male | 0.53750 | 0.64667 | 0.75583 | 0.86500 | 0.97583 | 1.05500 | 1.13583 | 1.21500 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 |
| Std Nonsmoker | $250,000 | 48 | Male | 0.58000 | 0.69833 | 0.81750 | 0.93667 | 1.05500 | 1.13583 | 1.21500 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 |
| Std Nonsmoker | $250,000 | 49 | Male | 0.62583 | 0.75333 | 0.88167 | 1.01000 | 1.13583 | 1.21500 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 |
| Std Nonsmoker | $250,000 | 50 | Male | 0.67250 | 0.80833 | 0.94500 | 1.08083 | 1.21500 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 |
| Std Nonsmoker | $250,000 | 51 | Male | 0.72417 | 0.86750 | 1.01000 | 1.15250 | 1.29500 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 |
| Std Nonsmoker | $250,000 | 52 | Male | 0.78167 | 0.93000 | 1.07917 | 1.22750 | 1.37583 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 |
| Std Nonsmoker | $250,000 | 53 | Male | 0.84333 | 0.99750 | 1.15083 | 1.30500 | 1.45583 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 |
| Std Nonsmoker | $250,000 | 54 | Male | 0.91000 | 1.06667 | 1.22417 | 1.38083 | 1.53667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 |
| Std Nonsmoker | $250,000 | 55 | Male | 0.98000 | 1.13917 | 1.29833 | 1.45667 | 1.61333 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 |
| Std Nonsmoker | $250,000 | 56 | Male | 1.13667 | 1.34000 | 1.54167 | 1.74500 | 1.94583 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 |
| Std Nonsmoker | $250,000 | 57 | Male | 1.29583 | 1.54167 | 1.78833 | 2.03417 | 2.27833 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 |
| Std Nonsmoker | $250,000 | 58 | Male | 1.45917 | 1.74833 | 2.03667 | 2.32583 | 2.61167 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 |
| Std Nonsmoker | $250,000 | 59 | Male | 1.62917 | 1.95917 | 2.28833 | 2.61750 | 2.94417 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 |
| Std Nonsmoker | $250,000 | 60 | Male | 1.80500 | 2.17250 | 2.54000 | 2.90750 | 3.27667 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 |
| Std Nonsmoker | $250,000 | 61 | Male | 1.99167 | 2.39583 | 2.80083 | 3.20583 | 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 |
| Std Nonsmoker | $250,000 | 62 | Male | 2.18250 | 2.62167 | 3.06167 | 3.50083 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 |
| Std Nonsmoker | $250,000 | 63 | Male | 2.38000 | 2.85333 | 3.32667 | 3.80083 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 |
| Std Nonsmoker | $250,000 | 64 | Male | 2.58417 | 3.09000 | 3.59500 | 4.10083 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 |
| Std Nonsmoker | $250,000 | 65 | Male | 2.82167 | 3.35000 | 3.87917 | 4.40667 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 |
| Std Nonsmoker | $250,000 | 66 | Male | 2.98333 | 3.51000 | 4.03583 | 4.56250 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 |
| Std Nonsmoker | $250,000 | 67 | Male | 3.15417 | 3.67333 | 4.19333 | 4.71167 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 |
| Std Nonsmoker | $250,000 | 68 | Male | 3.34333 | 3.85250 | 4.36167 | 4.87083 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 |
| Std Nonsmoker | $250,000 | 69 | Male | 3.55167 | 4.04583 | 4.54000 | 5.03417 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 |
| Std Nonsmoker | $250,000 | 70 | Male | 3.78500 | 4.25750 | 4.73083 | 5.20333 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 |
| Std Nonsmoker | $250,000 | 71 | Male | 4.04500 | 4.49083 | 4.93667 | 5.38250 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 72 | Male | 4.33333 | 4.74333 | 5.15500 | 5.56500 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 73 | Male | 4.65167 | 5.01917 | 5.38667 | 5.75417 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 74 | Male | 5.00583 | 5.32250 | 5.63917 | 5.95500 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 75 | Male | 5.40000 | 5.65417 | 5.91000 | 6.16500 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 76 | Male | 6.02750 | 6.32417 | 6.62167 | 6.91833 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 77 | Male | 6.66000 | 6.99833 | 7.33667 | 7.67583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 78 | Male | 7.26250 | 7.64917 | 8.03500 | 8.42083 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 79 | Male | 7.93917 | 8.35667 | 8.77250 | 9.18917 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.60917 | 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 |
| 3.94250 | 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 |
| 4.27500 | 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 |
| 4.60750 | 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 |
| 4.93750 | 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.08583 | 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.23333 | 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.38250 | 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.53000 | 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.67750 | 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.82583 | 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.97333 | 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.12250 | 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.26917 | 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.42083 | 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.21583 | 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.01250 | 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.80833 | 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.60417 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $250,000 | 80 | Male | 8.65250 | 9.08917 | 9.52500 | 9.96167 | 10.39917 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 81 | Male | 9.39500 | 9.84500 | 10.29417 | 10.74500 | 11.19500 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 82 | Male | 10.18000 | 10.63333 | 11.08500 | 11.53833 | 11.99083 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 83 | Male | 11.01250 | 11.45667 | 11.90000 | 12.34333 | 12.78750 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 84 | Male | 11.89667 | 12.31750 | 12.73833 | 13.15917 | 13.58000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 85 | Male | 12.94417 | 13.38250 | 13.82000 | 14.25750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 86 | Male | 14.07333 | 14.52083 | 14.96750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 87 | Male | 15.27167 | 15.71500 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 88 | Male | 16.49833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 45 | Female | 0.31417 | 0.34500 | 0.37583 | 0.40750 | 0.43917 | 0.50500 | 0.57083 | 0.63583 | 0.70083 | 0.76583 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 |
| Std Nonsmoker | $250,000 | 46 | Female | 0.34417 | 0.38333 | 0.42333 | 0.46333 | 0.50500 | 0.57083 | 0.63583 | 0.70083 | 0.76583 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 |
| Std Nonsmoker | $250,000 | 47 | Female | 0.37583 | 0.42417 | 0.47250 | 0.52167 | 0.57083 | 0.63583 | 0.70083 | 0.76583 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 |
| Std Nonsmoker | $250,000 | 48 | Female | 0.41000 | 0.46750 | 0.52417 | 0.58083 | 0.63583 | 0.70083 | 0.76583 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 |
| Std Nonsmoker | $250,000 | 49 | Female | 0.44417 | 0.50833 | 0.57250 | 0.63583 | 0.70083 | 0.76583 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 |
| Std Nonsmoker | $250,000 | 50 | Female | 0.48250 | 0.55250 | 0.62333 | 0.69333 | 0.76583 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 |
| Std Nonsmoker | $250,000 | 51 | Female | 0.52333 | 0.60000 | 0.67750 | 0.75417 | 0.83167 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 |
| Std Nonsmoker | $250,000 | 52 | Female | 0.56500 | 0.64833 | 0.73167 | 0.81500 | 0.89583 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 |
| Std Nonsmoker | $250,000 | 53 | Female | 0.61000 | 0.69833 | 0.78667 | 0.87500 | 0.96167 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 |
| Std Nonsmoker | $250,000 | 54 | Female | 0.65833 | 0.75000 | 0.84250 | 0.93500 | 1.02750 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 |
| Std Nonsmoker | $250,000 | 55 | Female | 0.70583 | 0.80167 | 0.89583 | 0.99167 | 1.08667 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 |
| Std Nonsmoker | $250,000 | 56 | Female | 0.78667 | 0.90250 | 1.01750 | 1.13333 | 1.24917 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 |
| Std Nonsmoker | $250,000 | 57 | Female | 0.86750 | 1.00417 | 1.14083 | 1.27750 | 1.41250 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 |
| Std Nonsmoker | $250,000 | 58 | Female | 0.94583 | 1.10333 | 1.26083 | 1.41917 | 1.57500 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 |
| Std Nonsmoker | $250,000 | 59 | Female | 1.02750 | 1.20500 | 1.38333 | 1.56167 | 1.73833 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 |
| Std Nonsmoker | $250,000 | 60 | Female | 1.11167 | 1.30917 | 1.50667 | 1.70417 | 1.90167 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 |
| Std Nonsmoker | $250,000 | 61 | Female | 1.20333 | 1.41917 | 1.63417 | 1.85083 | 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 |
| Std Nonsmoker | $250,000 | 62 | Female | 1.30167 | 1.53333 | 1.76417 | 1.99500 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 |
| Std Nonsmoker | $250,000 | 63 | Female | 1.40417 | 1.65083 | 1.89667 | 2.14250 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 |
| Std Nonsmoker | $250,000 | 64 | Female | 1.51083 | 1.77083 | 2.03167 | 2.29250 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 |
| Std Nonsmoker | $250,000 | 65 | Female | 1.67250 | 1.93333 | 2.19417 | 2.45500 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 |
| Std Nonsmoker | $250,000 | 66 | Female | 1.77750 | 2.04583 | 2.31333 | 2.58250 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 |
| Std Nonsmoker | $250,000 | 67 | Female | 1.89333 | 2.16667 | 2.44000 | 2.71333 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 |
| Std Nonsmoker | $250,000 | 68 | Female | 2.02250 | 2.29750 | 2.57333 | 2.84917 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 |
| Std Nonsmoker | $250,000 | 69 | Female | 2.16333 | 2.43667 | 2.71083 | 2.98500 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 |
| Std Nonsmoker | $250,000 | 70 | Female | 2.32083 | 2.58917 | 2.85667 | 3.12583 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 |
| Std Nonsmoker | $250,000 | 71 | Female | 2.49583 | 2.75417 | 3.01333 | 3.27167 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 72 | Female | 2.68917 | 2.93333 | 3.17833 | 3.42250 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 73 | Female | 2.91500 | 3.13583 | 3.35750 | 3.57833 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 74 | Female | 3.16917 | 3.36083 | 3.55250 | 3.74500 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 75 | Female | 3.46750 | 3.62083 | 3.77333 | 3.92417 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 76 | Female | 3.93333 | 4.11833 | 4.30500 | 4.49083 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 77 | Female | 4.41917 | 4.63417 | 4.85000 | 5.06500 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 78 | Female | 4.91667 | 5.15833 | 5.39917 | 5.64000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 79 | Female | 5.44167 | 5.70250 | 5.96417 | 6.22583 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 80 | Female | 6.02417 | 6.29000 | 6.55583 | 6.82167 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 81 | Female | 6.59250 | 6.86667 | 7.14167 | 7.41667 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 82 | Female | 7.19583 | 7.47083 | 7.74583 | 8.02000 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 83 | Female | 7.84000 | 8.10500 | 8.36833 | 8.63333 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 84 | Female | 8.53000 | 8.77417 | 9.01750 | 9.26250 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.06417 | 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 |
| 2.22667 | 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 |
| 2.39083 | 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 |
| 2.55333 | 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 |
| 2.71583 | 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.85167 | 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.98750 | 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.12417 | 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.25917 | 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.39500 | 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.53083 | 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.66667 | 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.80250 | 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.93833 | 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.07417 | 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.67667 | 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.28000 | 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.88250 | 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.48667 | 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.08833 | 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.69167 | 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.29500 | 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.89750 | 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.50583 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $250,000 | 85 | Female | 9.36083 | 9.61833 | 9.87583 | 10.13333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 86 | Female | 10.26667 | 10.53417 | 10.80083 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 87 | Female | 11.24417 | 11.51333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 88 | Female | 12.27250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $250,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 45 | Male | 0.45500 | 0.54417 | 0.63333 | 0.72167 | 0.80667 | 0.88583 | 0.96500 | 1.04417 | 1.12333 | 1.20333 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 |
| Std Nonsmoker | $500,000 | 46 | Male | 0.49167 | 0.59000 | 0.68750 | 0.78667 | 0.88583 | 0.96500 | 1.04417 | 1.12333 | 1.20333 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 |
| Std Nonsmoker | $500,000 | 47 | Male | 0.53167 | 0.64083 | 0.74833 | 0.85667 | 0.96500 | 1.04417 | 1.12333 | 1.20333 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 |
| Std Nonsmoker | $500,000 | 48 | Male | 0.57417 | 0.69167 | 0.80833 | 0.92667 | 1.04417 | 1.12333 | 1.20333 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 |
| Std Nonsmoker | $500,000 | 49 | Male | 0.61917 | 0.74583 | 0.87250 | 0.99917 | 1.12333 | 1.20333 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 |
| Std Nonsmoker | $500,000 | 50 | Male | 0.66583 | 0.80083 | 0.93417 | 1.06917 | 1.20333 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 |
| Std Nonsmoker | $500,000 | 51 | Male | 0.71750 | 0.85833 | 0.99917 | 1.14083 | 1.28167 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 |
| Std Nonsmoker | $500,000 | 52 | Male | 0.77333 | 0.92083 | 1.06750 | 1.21417 | 1.36167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 |
| Std Nonsmoker | $500,000 | 53 | Male | 0.83500 | 0.98667 | 1.13917 | 1.29167 | 1.44000 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 |
| Std Nonsmoker | $500,000 | 54 | Male | 0.90000 | 1.05583 | 1.21083 | 1.36667 | 1.52083 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 |
| Std Nonsmoker | $500,000 | 55 | Male | 0.97000 | 1.12667 | 1.28500 | 1.44167 | 1.59667 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 |
| Std Nonsmoker | $500,000 | 56 | Male | 1.12417 | 1.32583 | 1.52583 | 1.72750 | 1.92583 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 |
| Std Nonsmoker | $500,000 | 57 | Male | 1.28250 | 1.52583 | 1.77000 | 2.01333 | 2.25583 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 |
| Std Nonsmoker | $500,000 | 58 | Male | 1.44500 | 1.73083 | 2.01583 | 2.30167 | 2.58500 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 |
| Std Nonsmoker | $500,000 | 59 | Male | 1.61250 | 1.93917 | 2.26417 | 2.59083 | 2.91333 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 |
| Std Nonsmoker | $500,000 | 60 | Male | 1.78667 | 2.15083 | 2.51417 | 2.87750 | 3.24333 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 |
| Std Nonsmoker | $500,000 | 61 | Male | 1.97083 | 2.37167 | 2.77167 | 3.17250 | 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 |
| Std Nonsmoker | $500,000 | 62 | Male | 2.15917 | 2.59417 | 3.03000 | 3.46500 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 |
| Std Nonsmoker | $500,000 | 63 | Male | 2.35583 | 2.82417 | 3.29250 | 3.76167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 |
| Std Nonsmoker | $500,000 | 64 | Male | 2.55667 | 3.05750 | 3.55833 | 4.05917 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 |
| Std Nonsmoker | $500,000 | 65 | Male | 2.79333 | 3.31500 | 3.83833 | 4.36083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 |
| Std Nonsmoker | $500,000 | 66 | Male | 2.95250 | 3.47333 | 3.99417 | 4.51500 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 |
| Std Nonsmoker | $500,000 | 67 | Male | 3.12083 | 3.63583 | 4.14917 | 4.66333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 |
| Std Nonsmoker | $500,000 | 68 | Male | 3.30833 | 3.81250 | 4.31667 | 4.82000 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 |
| Std Nonsmoker | $500,000 | 69 | Male | 3.51583 | 4.00417 | 4.49333 | 4.98250 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 |
| Std Nonsmoker | $500,000 | 70 | Male | 3.74667 | 4.21417 | 4.68250 | 5.15000 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 |
| Std Nonsmoker | $500,000 | 71 | Male | 4.00333 | 4.44417 | 4.88500 | 5.32583 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 72 | Male | 4.28833 | 4.69417 | 5.10167 | 5.50833 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 73 | Male | 4.60333 | 4.96667 | 5.33083 | 5.69417 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 74 | Male | 4.95417 | 5.26750 | 5.58083 | 5.89417 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 75 | Male | 5.34417 | 5.59667 | 5.84833 | 6.10167 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 76 | Male | 5.96583 | 6.26000 | 6.55417 | 6.84750 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 77 | Male | 6.59083 | 6.92583 | 7.26083 | 7.59583 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 78 | Male | 7.18833 | 7.57083 | 7.95167 | 8.33417 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 79 | Male | 7.85750 | 8.27000 | 8.68250 | 9.09500 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 80 | Male | 8.56333 | 8.99583 | 9.42750 | 9.85917 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 81 | Male | 9.29750 | 9.74333 | 10.18833 | 10.63500 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 82 | Male | 10.07500 | 10.52333 | 10.97167 | 11.42000 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 83 | Male | 10.89917 | 11.33833 | 11.77750 | 12.21583 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 84 | Male | 11.77417 | 12.19083 | 12.60667 | 13.02333 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 85 | Male | 12.81083 | 13.24417 | 13.67750 | 14.11000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 86 | Male | 13.92833 | 14.37083 | 14.81333 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 87 | Male | 15.11417 | 15.55250 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 88 | Male | 16.32750 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 89 | Male | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.57250 | 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 |
| 3.90167 | 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 |
| 4.23167 | 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 |
| 4.56083 | 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 |
| 4.88667 | 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.03333 | 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.17917 | 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.32583 | 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.47250 | 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.61917 | 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.76500 | 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.91167 | 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.05833 | 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.20583 | 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.35417 | 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.14167 | 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.92917 | 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.71750 | 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.50417 | 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 10.29250 | 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.07917 | 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 11.86750 | 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 12.65500 | 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 13.44000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| | | | | Duration=> | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Underwriting | Band | Age | Sex | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| Std Nonsmoker | $500,000 | 45 | Female | 0.31083 | 0.34167 | 0.37167 | 0.40333 | 0.43500 | 0.50000 | 0.56417 | 0.62917 | 0.69417 | 0.75750 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 |
| Std Nonsmoker | $500,000 | 46 | Female | 0.34000 | 0.38000 | 0.41917 | 0.45833 | 0.50000 | 0.56417 | 0.62917 | 0.69417 | 0.75750 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 |
| Std Nonsmoker | $500,000 | 47 | Female | 0.37167 | 0.42000 | 0.46833 | 0.51500 | 0.56417 | 0.62917 | 0.69417 | 0.75750 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 |
| Std Nonsmoker | $500,000 | 48 | Female | 0.40667 | 0.46250 | 0.51917 | 0.57583 | 0.62917 | 0.69417 | 0.75750 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 |
| Std Nonsmoker | $500,000 | 49 | Female | 0.44000 | 0.50333 | 0.56583 | 0.62917 | 0.69417 | 0.75750 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 |
| Std Nonsmoker | $500,000 | 50 | Female | 0.47667 | 0.54667 | 0.61667 | 0.68583 | 0.75750 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 |
| Std Nonsmoker | $500,000 | 51 | Female | 0.51750 | 0.59417 | 0.67000 | 0.74667 | 0.82250 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 |
| Std Nonsmoker | $500,000 | 52 | Female | 0.55917 | 0.64167 | 0.72417 | 0.80667 | 0.88750 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 |
| Std Nonsmoker | $500,000 | 53 | Female | 0.60417 | 0.69167 | 0.77917 | 0.86667 | 0.95167 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 |
| Std Nonsmoker | $500,000 | 54 | Female | 0.65083 | 0.74250 | 0.83417 | 0.92583 | 1.01667 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 |
| Std Nonsmoker | $500,000 | 55 | Female | 0.69917 | 0.79250 | 0.88750 | 0.98083 | 1.07500 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 |
| Std Nonsmoker | $500,000 | 56 | Female | 0.77917 | 0.89250 | 1.00750 | 1.12167 | 1.23667 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 |
| Std Nonsmoker | $500,000 | 57 | Female | 0.85833 | 0.99417 | 1.12917 | 1.26417 | 1.39750 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 |
| Std Nonsmoker | $500,000 | 58 | Female | 0.93500 | 1.09167 | 1.24833 | 1.40417 | 1.55917 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 |
| Std Nonsmoker | $500,000 | 59 | Female | 1.01667 | 1.19250 | 1.36917 | 1.54500 | 1.72000 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 |
| Std Nonsmoker | $500,000 | 60 | Female | 1.10000 | 1.29500 | 1.49083 | 1.68667 | 1.88167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 |
| Std Nonsmoker | $500,000 | 61 | Female | 1.19083 | 1.40417 | 1.61750 | 1.83167 | 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 |
| Std Nonsmoker | $500,000 | 62 | Female | 1.28917 | 1.51750 | 1.74583 | 1.97417 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 |
| Std Nonsmoker | $500,000 | 63 | Female | 1.39000 | 1.63333 | 1.87750 | 2.12083 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 |
| Std Nonsmoker | $500,000 | 64 | Female | 1.49500 | 1.75333 | 2.01083 | 2.26917 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 |
| Std Nonsmoker | $500,000 | 65 | Female | 1.65500 | 1.91333 | 2.17250 | 2.43000 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 |
| Std Nonsmoker | $500,000 | 66 | Female | 1.75917 | 2.02500 | 2.29000 | 2.55500 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 |
| Std Nonsmoker | $500,000 | 67 | Female | 1.87417 | 2.14500 | 2.41500 | 2.68500 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 |
| Std Nonsmoker | $500,000 | 68 | Female | 2.00083 | 2.27417 | 2.54750 | 2.82000 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 |
| Std Nonsmoker | $500,000 | 69 | Female | 2.14000 | 2.41167 | 2.68250 | 2.95417 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 |
| Std Nonsmoker | $500,000 | 70 | Female | 2.29667 | 2.56167 | 2.82750 | 3.09333 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 |
| Std Nonsmoker | $500,000 | 71 | Female | 2.46917 | 2.72583 | 2.98167 | 3.23833 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 72 | Female | 2.66083 | 2.90333 | 3.14500 | 3.38750 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 73 | Female | 2.88500 | 3.10333 | 3.32333 | 3.54167 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 74 | Female | 3.13667 | 3.32667 | 3.51667 | 3.70667 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 75 | Female | 3.43250 | 3.58333 | 3.73333 | 3.88417 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 76 | Female | 3.89250 | 4.07667 | 4.26000 | 4.44417 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 77 | Female | 4.37333 | 4.58667 | 4.79917 | 5.01250 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 78 | Female | 4.86583 | 5.10500 | 5.34333 | 5.58167 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 79 | Female | 5.38583 | 5.64417 | 5.90250 | 6.16167 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 80 | Female | 5.96250 | 6.22583 | 6.48833 | 6.75167 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 81 | Female | 6.52417 | 6.79583 | 7.06750 | 7.33917 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 82 | Female | 7.12167 | 7.39333 | 7.66583 | 7.93750 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 83 | Female | 7.75917 | 8.02083 | 8.28250 | 8.54417 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 84 | Female | 8.44167 | 8.68333 | 8.92500 | 9.16667 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 85 | Female | 9.26417 | 9.51917 | 9.77500 | 10.02833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 86 | Female | 10.16083 | 10.42583 | 10.69000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 87 | Female | 11.12750 | 11.39417 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 88 | Female | 12.14667 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| Std Nonsmoker | $500,000 | 89 | Female | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

TransUltra Monthly Deduction Rates per $1,000, effective July 1, 2010

| 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2.04333 | 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 |
| 2.20417 | 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 |
| 2.36500 | 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 |
| 2.52667 | 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 |
| 2.68833 | 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.82250 | 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 2.95667 | 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.09167 | 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.22500 | 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.36000 | 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.49500 | 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.62833 | 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.76333 | 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 3.89750 | 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.03167 | 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 4.62833 | 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.22583 | 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 5.82250 | 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 6.41917 | 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.01583 | 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 7.61250 | 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.20917 | 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 8.80583 | 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 9.40833 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

# Supporting Document Schedules

**Item Status:** **Status Date:**

**Bypassed - Item:** Flesch Certification
**Bypass Reason:** This is a rate-revision-only filing.
**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Application
**Bypass Reason:** This is a rate-revision-only filing.
**Comments:**

**Item Status:** **Status Date:**

**Bypassed - Item:** Outline of Coverage
**Bypass Reason:** This is a life rate-revision-only filing.
**Comments:**