Filing at a Glance

Company: Transamerica Occidental Life Insurance Co.

Product Name: 1-114 05-191
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form

SERFF Tr Num: AEGD-126644950
SERFF Status: Closed-Filed-Closed
Co Tr Num: 1-114 05-191

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

State: Arkansas
State Tr Num: 45767

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: 1-114 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 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:

1-114 05-191, Adjustable Life Insurance to Age 100, 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:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number:	*AEGD-126644950*	*State:*	*Arkansas*
Filing Company:	*Transamerica Occidental Life Insurance Co.*	*State Tracking Number:*	*45767*
Company Tracking Number:	*1-114 05-191*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*1-114 05-191*		
Project Name/Number:	*TransUltra Rate Revision/1-114 05-191*		

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-126644950*	*State:*	*Arkansas*
Filing Company:	*Transamerica Occidental Life Insurance Co.*	*State Tracking Number:*	*45767*
Company Tracking Number:	*1-114 05-191*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*1-114 05-191*		
Project Name/Number:	*TransUltra Rate Revision/1-114 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 100		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 100	1-114 05-191	Revised	Previous State Filing Number: Percent Rate Change Request:	None 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: