

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 45973  
Company Tracking Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL-JSAR  
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
Product Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

## Filing at a Glance

Company: Pruco Life Insurance Company

Product Name: PLTIR-2009 (8-2010) & TB 165 SERFF Tr Num: PRUD-126599223 State: Arkansas  
(15)-2009 (8-2010) ETAL Repricing Filing

TOI: L04I Individual Life - Term

SERFF Status: Closed-Filed-  
Closed

State Tr Num: 45973

Sub-TOI: L04I.500 Other

Co Tr Num: PLTIR-2009 (8-2010) & State Status: Filed-Closed  
TB 165 (15)-2009 (8-2010) ETAL-  
JSAR

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Diane Barrios, Marcelle  
Chapman, David Collier, Susan  
Eckler-Kerns, Rozelyn Hayes,  
Jessica Kaimo, David Koonce, Gil  
Ortiz, Eula Armstrong, John  
Steiniger, Genetta Williams, Karen  
Finn

Disposition Date: 06/18/2010

Implementation Date Requested: 08/01/2010

Date Submitted: 06/17/2010

Disposition Status: Filed-Closed

State Filing Description:

Implementation Date:

## General Information

Project Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010)  
ETAL Repricing Filing

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: These forms are  
exempt from review, in our Home State,  
Arizona.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/18/2010

Explanation for Other Group Market Type:

State Status Changed: 06/18/2010

Deemer Date:

Created By: Diane Barrios

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Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

Submitted By: David Koonce

Corresponding Filing Tracking Number:

Filing Description:

In Re: Pruco Life Insurance Company

NAIC # 30479227

Individual Life

Insert Contract Data Pages with Re-Priced Rates for Policy Form PLTIR-2009 and Rider Forms TB 165 (15)-2009, TB 165 (20)-2009, TB 165 (30)-2009

Dear Commissioner:

Enclosed are insert contract data pages with re-priced rates for our previously approved Term Life policy form PLTIR-2009 and rider for return of premium forms TB 165 (15)-2009, TB 165 (20)-2009, TB 165 (30)-2009. These forms were previously approved on September 17, 2009, SERFF Tracking # PRUD-126299677. We plan to introduce the revised premium rates for new business issues in August 2010.

Contracts issued with the re-priced rates will include insert contract data pages with the "(8-2010)" identifier in the page code. The only changes to the policy data pages are in the total initial premium and the premium payable for the return of premium benefit. The corresponding changes to the rider data pages are in the table or rider surrender factors and table of cash values and reduced paid-up insurance. There are no other changes to any of the contract provisions in these forms.

Variable and illustrative material in the contract data pages has been bracketed and a statement of variability and updated actuarial material is enclosed.

If you have any questions, please call me toll-free at (888)-800-8244, or contact me via e-mail at John.Steiniger@Prudential.com.

## Company and Contact

### Filing Contact Information

John Steiniger, Second Vice President John.Steiniger@Prudential.com  
Individual Insurance Group 973-802-6104 [Phone]  
213 Washington Street 973-367-8134 [FAX]  
Newark, NJ 07102-2992

### Filing Company Information

Pruco Life Insurance Company CoCode: 79227 State of Domicile: Arizona  
751 Broad Street Group Code: 304 Company Type: Life  
Newark, NJ 07102-3777 Group Name: State ID Number:

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 45973  
Company Tracking Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL-JSAR  
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
Product Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/  
(973) 802-6000 ext. [Phone] FEIN Number: 22-1944557

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**Filing Fees**

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 Per Filing x 1=\$50.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pruco Life Insurance Company	\$50.00	06/17/2010	37277713

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 45973  
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Product Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	06/18/2010	06/18/2010

*SERFF Tracking Number:* PRUD-126599223                      *State:* Arkansas  
*Filing Company:* Pruco Life Insurance Company                      *State Tracking Number:* 45973  
*Company Tracking Number:* PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL-JSAR  
*TOI:* L04I Individual Life - Term                      *Sub-TOI:* L04I.500 Other  
*Product Name:* PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
*Project Name/Number:* PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

## **Disposition**

Disposition Date: 06/18/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
 Filing Company: Pruco Life Insurance Company State Tracking Number: 45973  
 Company Tracking Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL-JSAR  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
 Product Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
 Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Premium Rates		Yes
Supporting Document	Reserves		Yes
Supporting Document	Prior Approved Forms		Yes
Form	CONTRACT DATA		Yes
Form	TABLE OF RIDER SURRENDER FACTORS		Yes
Form	TABLE OF RIDER SURRENDER FACTORS		Yes
Form	TABLE OF RIDER SURRENDER FACTORS		Yes

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
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 Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

## Form Schedule

### Lead Form Number: PLTIR-2009 (8-2010)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PLTIR-2009 (8-2010)	Schedule Pages	CONTRACT DATA	Initial		0.000	PLTIR-2009 (8-2010) pg 3-4 BASIC 15 v1.0.pdf
	TB 165 (15)-2009 (8-2010)	Schedule Pages	TABLE OF RIDER SURRENDER FACTORS	Initial		0.000	TB 165 (15)-2009 (8-2010) Tables & Contract Data v1.0.pdf
	TB 165 (20)-2009 (8-2010)	Schedule Pages	TABLE OF RIDER SURRENDER FACTORS	Initial		0.000	TB 165 (20)-2009 (8-2010) Tables & Contract Data v 1.0.pdf
	TB 165 (30)-2009 (8-2010)	Schedule Pages	TABLE OF RIDER SURRENDER FACTORS	Initial		0.000	TB 165 (30)-2009 (8-2010) Tables & Contract Data v1.0.pdf

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [August 16, 2010]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [15] years, then increase annually for [45] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [\$100,000.00]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$116.00]	[\$58.00]	[\$29.00]	[\$9.66]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$116.00] and changes as shown below.

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2025]	[\$949.00]
[AUG 16, 2026]	[\$1,037.00]
[AUG 16, 2027]	[\$1,144.00]
[AUG 16, 2028]	[\$1,268.00]
[AUG 16, 2029]	[\$1,425.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

Premium Change Date(s)	[Total Annual Contract Premiums]
[AUG 16, 2030]	[\$1,601.00]
[AUG 16, 2031]	[\$1,782.00]
[AUG 16, 2032]	[\$1,958.00]
[AUG 16, 2033]	[\$2,134.00]
[AUG 16, 2034]	[\$2,340.00]
[AUG 16, 2035]	[\$2,591.00]
[AUG 16, 2036]	[\$2,896.00]
[AUG 16, 2037]	[\$3,251.00]
[AUG 16, 2038]	[\$3,638.00]
[AUG 16, 2039]	[\$4,043.00]
[AUG 16, 2040]	[\$4,463.00]
[AUG 16, 2041]	[\$4,890.00]
[AUG 16, 2042]	[\$5,335.00]
[AUG 16, 2043]	[\$5,805.00]
[AUG 16, 2044]	[\$6,333.00]
[AUG 16, 2045]	[\$6,949.00]
[AUG 16, 2046]	[\$7,697.00]
[AUG 16, 2047]	[\$8,572.00]
[AUG 16, 2048]	[\$9,493.00]
[AUG 16, 2049]	[\$10,483.00]
[AUG 16, 2050]	[\$11,561.00]
[AUG 16, 2051]	[\$12,777.00]
[AUG 16, 2052]	[\$14,190.00]
[AUG 16, 2053]	[\$15,832.00]
[AUG 16, 2054]	[\$17,672.00]
[AUG 16, 2055]	[\$19,723.00]
[AUG 16, 2056]	[\$21,953.00]
[AUG 16, 2057]	[\$24,316.00]
[AUG 16, 2058]	[\$26,895.00]
[AUG 16, 2059]	[\$29,763.00]
[AUG 16, 2060]	[\$32,953.00]
[AUG 16, 2061]	[\$36,462.00]
[AUG 16, 2062]	[\$40,255.00]
[AUG 16, 2063]	[\$44,286.00]
[AUG 16, 2064]	[\$48,516.00]
[AUG 16, 2065]	[\$52,729.00]
[AUG 16, 2066]	[\$56,876.00]
[AUG 16, 2067]	[\$61,221.00]
[AUG 16, 2068]	[\$65,802.00]
[AUG 16, 2069]	[\$70,628.00]

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END OF CONTRACT DATA

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

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**TABLE OF RIDER SURRENDER FACTORS  
FOR RIDER [TB 165 (15)]  
Rating Class: [NONSMOKER]  
Smoker Status: [NONSMOKER]**

These factors are used to determine the Rider Cash Value and loan value as described in the Rider For Return of Premium.

<b>End of Contract Year</b>	<b>Factors</b>
1 [- 2]	0.00000
[3]	[0.22137]
[4]	[0.38745]
[5]	[0.49625]
[6]	[0.57683]
[7]	[0.64170]
[8]	[0.69713]
[9]	[0.74664]
[10]	[0.79237]
[11]	[0.83570]
[12]	[0.87758]
[13]	[0.91862]
[14]	[0.95929]
[15]	[1.00000]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE OF CASH VALUES AND REDUCED PAID-UP INSURANCE**

The following values are based on the Rider Cash Value, Reduced Paid-Up Insurance and Basis of Computation provisions of this rider. These cash values and reduced paid-up values assume you pay all premiums annually on or before their due dates. Any changes to these assumptions may cause the actual cash values and reduced paid-up insurance to deviate from those shown below.

<b>End of Contract Year</b>	<b>Cash Value</b>	<b>Reduced Paid-Up Insurance</b>
1 [- 2]	\$0.00	[\$0.00]
[3]	[\$713.36]	[\$4,291.40]
[4]	[\$1,664.73]	[\$9,599.97]
[5]	[\$2,665.26]	[\$14,734.15]
[6]	[\$3,717.65]	[\$19,704.51]
[7]	[\$4,825.02]	[\$24,526.10]
[8]	[\$5,990.63]	[\$29,209.76]
[9]	[\$7,218.10]	[\$33,773.63]
[10]	[\$8,511.32]	[\$38,230.79]
[11]	[\$9,874.43]	[\$42,593.41]
[12]	[\$11,311.94]	[\$46,873.33]
[13]	[\$12,827.68]	[\$51,069.67]
[14]	[\$14,426.03]	[\$55,179.12]
[15]	[\$16,112.40]	N/A

If we need to compute these values during a contract year, we will take into account the time since the start of the year and any premiums paid for the year. If you ask us, we will tell you the values for durations other than those shown in this table.

---

END OF TABLE

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [August 16, 2010]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [15] years, then increase annually for [45] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [ \$100,000.00 ]

**Other Benefit(s) on the Insured** (see appropriate form for details)

[Rider TB 165 (15) – Rider for Return of Premium.]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$1,074.16]	[\$537.08]	[\$268.54]	[\$89.45]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$1,074.16] and changes as shown below.

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2025]	[\$949.00]
[AUG 16, 2026]	[\$1,037.00]
[AUG 16, 2027]	[\$1,144.00]
[AUG 16, 2028]	[\$1,268.00]
[AUG 16, 2029]	[\$1,425.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2030]	[\$1,601.00]
[AUG 16, 2031]	[\$1,782.00]
[AUG 16, 2032]	[\$1,958.00]
[AUG 16, 2033]	[\$2,134.00]
[AUG 16, 2034]	[\$2,340.00]
[AUG 16, 2035]	[\$2,591.00]
[AUG 16, 2036]	[\$2,896.00]
[AUG 16, 2037]	[\$3,251.00]
[AUG 16, 2038]	[\$3,638.00]
[AUG 16, 2039]	[\$4,043.00]
[AUG 16, 2040]	[\$4,463.00]
[AUG 16, 2041]	[\$4,890.00]
[AUG 16, 2042]	[\$5,335.00]
[AUG 16, 2043]	[\$5,805.00]
[AUG 16, 2044]	[\$6,333.00]
[AUG 16, 2045]	[\$6,949.00]
[AUG 16, 2046]	[\$7,697.00]
[AUG 16, 2047]	[\$8,572.00]
[AUG 16, 2048]	[\$9,493.00]
[AUG 16, 2049]	[\$10,483.00]
[AUG 16, 2050]	[\$11,561.00]
[AUG 16, 2051]	[\$12,777.00]
[AUG 16, 2052]	[\$14,190.00]
[AUG 16, 2053]	[\$15,832.00]
[AUG 16, 2054]	[\$17,672.00]
[AUG 16, 2055]	[\$19,723.00]
[AUG 16, 2056]	[\$21,953.00]
[AUG 16, 2057]	[\$24,316.00]
[AUG 16, 2058]	[\$26,895.00]
[AUG 16, 2059]	[\$29,763.00]
[AUG 16, 2060]	[\$32,953.00]
[AUG 16, 2061]	[\$36,462.00]
[AUG 16, 2062]	[\$40,255.00]
[AUG 16, 2063]	[\$44,286.00]
[AUG 16, 2064]	[\$48,516.00]
[AUG 16, 2065]	[\$52,729.00]
[AUG 16, 2066]	[\$56,876.00]
[AUG 16, 2067]	[\$61,221.00]
[AUG 16, 2068]	[\$65,802.00]
[AUG 16, 2069]	[\$70,628.00]

Each contract premium consists of the premium for the basic amount and the premium(s) for the benefit(s) shown in the section that follows.

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CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

**Premium(s) for Benefit(s)**

[Premium for Benefit TB 165 (15) (return of premium):]

[Starting on the Contract Date]

[\$985.16] payable until  
[AUG 16, 2025].

---

END OF CONTRACT DATA

**TABLE OF RIDER SURRENDER FACTORS  
FOR RIDER [TB 165 (20)]  
Rating Class: [NONSMOKER]  
Smoker Status: [NONSMOKER]**

These factors are used to determine the Rider Cash Value and loan value as described in the Rider For Return of Premium.

<b>End of Contract Year</b>	<b>Factors</b>
1 [- 3]	0.00000
[4]	[0.18493]
[5]	[0.30565]
[6]	[0.39294]
[7]	[0.46147]
[8]	[0.51858]
[9]	[0.56842]
[10]	[0.61345]
[11]	[0.65529]
[12]	[0.69502]
[13]	[0.73338]
[14]	[0.77090]
[15]	[0.80803]
[16]	[0.84515]
[17]	[0.88262]
[18]	[0.92073]
[19]	[0.95975]
[20]	[1.00000]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE OF CASH VALUES AND REDUCED PAID-UP INSURANCE**

The following values are based on the Rider Cash Value, Reduced Paid-Up Insurance and Basis of Computation provisions of this rider. These cash values and reduced paid-up values assume you pay all premiums annually on or before their due dates. Any changes to these assumptions may cause the actual cash values and reduced paid-up insurance to deviate from those shown below.

<b>End of Contract Year</b>	<b>Cash Value</b>	<b>Reduced Paid-Up Insurance</b>
1[- 3]	\$0.00	[\$0.00]
[4]	[\$546.53]	[\$3,151.66]
[5]	[\$1,129.13]	[\$6,242.08]
[6]	[\$1,741.92]	[\$9,232.63]
[7]	[\$2,386.67]	[\$12,131.70]
[8]	[\$3,065.18]	[\$14,945.54]
[9]	[\$3,779.74]	[\$17,685.48]
[10]	[\$4,532.41]	[\$20,358.49]
[11]	[\$5,325.70]	[\$22,972.44]
[12]	[\$6,162.10]	[\$25,533.92]
[13]	[\$7,044.06]	[\$28,043.87]
[14]	[\$7,974.00]	[\$30,500.31]
[15]	[\$8,955.07]	[\$32,909.74]
[16]	[\$9,990.89]	[\$35,283.55]
[17]	[\$11,085.95]	[\$37,635.63]
[18]	[\$12,244.90]	[\$39,976.82]
[19]	[\$13,472.93]	[\$42,319.80]
[20]	[\$14,776.80]	N/A

If we need to compute these values during a contract year, we will take into account the time since the start of the year and any premiums paid for the year. If you ask us, we will tell you the values for durations other than those shown in this table.

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END OF TABLE

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [August 16, 2010]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [20] years, then increase annually for [40] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [ \$100,000.00 ]

**Other Benefit(s) on the Insured** (see appropriate form for details)

[Rider TB 165 (20) – Rider for Return of Premium.]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$738.84]	[\$369.42]	[\$184.71]	[\$61.53]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$738.84] and changes as shown below.

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2030]	[\$1,601.00]
[AUG 16, 2031]	[\$1,782.00]
[AUG 16, 2032]	[\$1,958.00]
[AUG 16, 2033]	[\$2,134.00]
[AUG 16, 2034]	[\$2,340.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2035]	[\$2,591.00]
[AUG 16, 2036]	[\$2,896.00]
[AUG 16, 2037]	[\$3,251.00]
[AUG 16, 2038]	[\$3,638.00]
[AUG 16, 2039]	[\$4,043.00]
[AUG 16, 2040]	[\$4,463.00]
[AUG 16, 2041]	[\$4,890.00]
[AUG 16, 2042]	[\$5,335.00]
[AUG 16, 2043]	[\$5,805.00]
[AUG 16, 2044]	[\$6,333.00]
[AUG 16, 2045]	[\$6,949.00]
[AUG 16, 2046]	[\$7,697.00]
[AUG 16, 2047]	[\$8,572.00]
[AUG 16, 2048]	[\$9,493.00]
[AUG 16, 2049]	[\$10,483.00]
[AUG 16, 2050]	[\$11,561.00]
[AUG 16, 2051]	[\$12,777.00]
[AUG 16, 2052]	[\$14,190.00]
[AUG 16, 2053]	[\$15,832.00]
[AUG 16, 2054]	[\$17,672.00]
[AUG 16, 2055]	[\$19,723.00]
[AUG 16, 2056]	[\$21,953.00]
[AUG 16, 2057]	[\$24,316.00]
[AUG 16, 2058]	[\$26,895.00]
[AUG 16, 2059]	[\$29,763.00]
[AUG 16, 2060]	[\$32,953.00]
[AUG 16, 2061]	[\$36,462.00]
[AUG 16, 2062]	[\$40,255.00]
[AUG 16, 2063]	[\$44,286.00]
[AUG 16, 2064]	[\$48,516.00]
[AUG 16, 2065]	[\$52,729.00]
[AUG 16, 2066]	[\$56,876.00]
[AUG 16, 2067]	[\$61,221.00]
[AUG 16, 2068]	[\$65,802.00]
[AUG 16, 2069]	[\$70,628.00]

Each contract premium consists of the premium for the basic amount and the premium(s) for the benefit(s) shown in the section that follows.

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CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

**Premium(s) for Benefit(s)**

[Premium for Benefit TB 165 (20) (return of premium):]

[Starting on the Contract Date]

[\$607.84] payable until  
[AUG 16, 2030].

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END OF CONTRACT DATA

**TABLE OF RIDER SURRENDER FACTORS  
FOR RIDER [TB 165 (30)]  
Rating Class: [NONSMOKER]  
Smoker Status: [NONSMOKER]**

These factors are used to determine the Rider Cash Value and loan value as described in the Rider For Return of Premium.

<b>End of Contract Year</b>	<b>Factors</b>
1 [- 4]	0.00000
[5]	[0.08359]
[6]	[0.16207]
[7]	[0.22225]
[8]	[0.27120]
[9]	[0.31287]
[10]	[0.34964]
[11]	[0.38306]
[12]	[0.41414]
[13]	[0.44360]
[14]	[0.47194]
[15]	[0.49958]
[16]	[0.52685]
[17]	[0.55404]
[18]	[0.58140]
[19]	[0.60916]
[20]	[0.63754]
[21]	[0.66676]
[22]	[0.69698]
[23]	[0.72833]
[24]	[0.76096]
[25]	[0.79510]
[26]	[0.83104]
[27]	[0.86913]
[28]	[0.91029]
[29]	[0.95326]
[30]	[1.00000]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE OF CASH VALUES AND REDUCED PAID-UP INSURANCE**

The following values are based on the Rider Cash Value, Reduced Paid-Up Insurance and Basis of Computation provisions of this rider. These cash values and reduced paid-up values assume you pay all premiums annually on or before their due dates. Any changes to these assumptions may cause the actual cash values and reduced paid-up insurance to deviate from those shown below.

<b>End of Contract Year</b>	<b>Cash Value</b>	<b>Reduced Paid-Up Insurance</b>
1[- 4]	\$0.00	[\$0.00]
[5]	[\$279.26]	[\$1,543.81]
[6]	[\$649.73]	[\$3,443.74]
[7]	[\$1,039.49]	[\$5,283.84]
[8]	[\$1,449.64]	[\$7,068.31]
[9]	[\$1,881.42]	[\$8,803.20]
[10]	[\$2,336.15]	[\$10,493.42]
[11]	[\$2,815.40]	[\$12,144.24]
[12]	[\$3,320.54]	[\$13,759.33]
[13]	[\$3,853.15]	[\$15,340.19]
[14]	[\$4,414.64]	[\$16,885.86]
[15]	[\$5,006.99]	[\$18,400.61]
[16]	[\$5,632.32]	[\$19,890.95]
[17]	[\$6,293.19]	[\$21,364.71]
[18]	[\$6,992.43]	[\$22,828.70]
[19]	[\$7,733.31]	[\$24,291.09]
[20]	[\$8,519.57]	[\$25,763.79]
[21]	[\$9,355.55]	[\$27,255.79]
[22]	[\$10,245.27]	[\$28,772.38]
[23]	[\$11,192.74]	[\$30,315.38]
[24]	[\$12,202.63]	[\$31,886.46]
[25]	[\$13,281.35]	[\$33,498.16]
[26]	[\$14,436.96]	[\$35,168.35]
[27]	[\$15,679.38]	[\$36,916.98]
[28]	[\$17,030.14]	[\$38,790.38]
[29]	[\$18,470.98]	[\$40,736.12]
[30]	[\$20,044.80]	N/A

If we need to compute these values during a contract year, we will take into account the time since the start of the year and any premiums paid for the year. If you ask us, we will tell you the values for durations other than those shown in this table.

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END OF TABLE

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [August 16, 2010]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [30] years, then increase annually for [30] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [ \$100,000.00 ]

**Other Benefit(s) on the Insured** (see appropriate form for details)

[Rider TB 165 (30) – Rider for Return of Premium.]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$668.16]	[\$334.08]	[\$167.04]	[\$55.64]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$668.16] and changes as shown below.

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2040]	[\$4,463.00]
[AUG 16, 2041]	[\$4,890.00]
[AUG 16, 2042]	[\$5,335.00]
[AUG 16, 2043]	[\$5,805.00]
[AUG 16, 2044]	[\$6,333.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[AUG 16, 2045]	[\$6,949.00]
[AUG 16, 2046]	[\$7,697.00]
[AUG 16, 2047]	[\$8,572.00]
[AUG 16, 2048]	[\$9,493.00]
[AUG 16, 2049]	[\$10,483.00]
[AUG 16, 2050]	[\$11,561.00]
[AUG 16, 2051]	[\$12,777.00]
[AUG 16, 2052]	[\$14,190.00]
[AUG 16, 2053]	[\$15,832.00]
[AUG 16, 2054]	[\$17,672.00]
[AUG 16, 2055]	[\$19,723.00]
[AUG 16, 2056]	[\$21,953.00]
[AUG 16, 2057]	[\$24,316.00]
[AUG 16, 2058]	[\$26,895.00]
[AUG 16, 2059]	[\$29,763.00]
[AUG 16, 2060]	[\$32,953.00]
[AUG 16, 2061]	[\$36,462.00]
[AUG 16, 2062]	[\$40,255.00]
[AUG 16, 2063]	[\$44,286.00]
[AUG 16, 2064]	[\$48,516.00]
[AUG 16, 2065]	[\$52,729.00]
[AUG 16, 2066]	[\$56,876.00]
[AUG 16, 2067]	[\$61,221.00]
[AUG 16, 2068]	[\$65,802.00]
[AUG 16, 2069]	[\$70,628.00]

Each contract premium consists of the premium for the basic amount and the premium(s) for the benefit(s) shown in the section that follows.

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**Premium(s) for Benefit(s)**

[Premium for Benefit TB 165 (30) (return of premium):]

[Starting on the Contract Date]

[\$494.16] payable until  
[AUG 16, 2040].

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END OF CONTRACT DATA

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
 Filing Company: Pruco Life Insurance Company State Tracking Number: 45973  
 Company Tracking Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL-JSAR  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
 Product Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
 Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<p><b>Satisfied - Item:</b> Flesch Certification  <b>Comments:</b>            A Readability Certification was not attached, this is an informational filing ,which only affects the Insert Contract Data Pages, Rider &amp; Data Table pages.  <b>Attachment:</b>            Certificate of Compliance _Reg. 19.pdf</p>	<p><b>Item Status:</b></p>	<p><b>Status Date:</b></p>
<p><b>Satisfied - Item:</b> Statement of Variability  <b>Comments:</b>  <b>Attachment:</b>            STATEMENT OF VARIABILITY for ROP-2009 Repricing - 6-3-2010.pdf</p>	<p><b>Item Status:</b></p>	<p><b>Status Date:</b></p>
<p><b>Satisfied - Item:</b> Premium Rates  <b>Comments:</b>  <b>Attachment:</b>            Annual Aug2009 Term ROP Rate Card.pdf</p>	<p><b>Item Status:</b></p>	<p><b>Status Date:</b></p>
<p><b>Satisfied - Item:</b> Reserves  <b>Comments:</b>  <b>Attachments:</b>            PLTIR-2009 Reserve Act. Memo .pdf            TB - 165 2009 Reserve Act Memo .pdf</p>	<p><b>Item Status:</b></p>	<p><b>Status Date:</b></p>
	<p><b>Item Status:</b></p>	<p><b>Status</b></p>

SERFF Tracking Number: PRUD-126599223 State: Arkansas  
Filing Company: Pruco Life Insurance Company State Tracking Number: 45973  
Company Tracking Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL-JSAR  
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
Product Name: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing  
Project Name/Number: PLTIR-2009 (8-2010) & TB 165 (15)-2009 (8-2010) ETAL Repricing Filing/

**Date:**

**Satisfied - Item:** Prior Approved Forms

**Comments:**

For Informational Purposes Only, attach are previously approved forms: PLTIR-2009 (include Contract Data Pages), TB 165 (15)-2009, TB 165 (20)-2009 & TB 165 (30)-2009 (include Rider Table Pages).

**Attachments:**

PLTIR-2009.pdf

TB 165 (15)-2009.pdf

TB 165 (20)-2009.pdf

TB 165 (30)-2009.pdf

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Pruco Life Insurance Company

Form Number(s): PLTIR-2009 Insert Contract Data Pages: PLTIR-2009 (8-2010), Rider Tables & Contract Data Pages:  
TB 165 (15)-2009 (8-2010), TB 165 (20)-2009 (8-2010) & TB 165 (15)-2009 (8-2010)

I hereby certify that the filings above meet all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



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Signature of Company Officer

John Steiniger

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Name

Assistant Vice President

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Title

June 3, 2010

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Date

## STATEMENT OF VARIABILITY

**Pruco Life Insurance Company**  
**Insert Contract Data Pages with Repriced Rates**  
**Forms PLTIR-2009, TB 165(15)-2009, TB 165(20)-2009, TB 165(30)-2009**  
**(8-2010) Repricing**  
**June 3, 2010**

Variable and illustrative material in the contract data pages has been bracketed.

<b>1</b>	<b>Insured's Information</b>	The insured's information in the specimen policy is for John Doe, male. The Issue Age for the specimen policy is 35. The minimum Issue Age for this policy is 18. The maximum Issue Age will vary depending on the smoking status and level premium period selected by the owner. For the 15-year level premium plan, the maximum issue age is 65 for nonsmokers and 55 for smokers. For the 20-year level premium plan, the maximum issue age is 60 for nonsmokers and 55 for smokers. For the 30-year level premium plan, the maximum issue age is 50 for nonsmokers and 45 for smokers.
<b>2</b>	<b>Rating Class</b>	The name of the rating class for the specimen policy is Nonsmoker. The rating class for each individual insured will be determined in underwriting. The other current rating class names include Preferred Best, Preferred Non-Tobacco, Nonsmoker Plus, Preferred Smoker, or Smoker.
<b>3</b>	<b>Policy Number</b>	Policy number will be uniquely assigned and vary for all contracts issued.
<b>4</b>	<b>Contract Date</b>	Contract date can vary for each contract issued.
<b>5</b>	<b>Term Period, Premium Period</b>	The term period and premium period is to age 95 and can therefore vary based on the issue age of the insured. The level premium period can be for 15, 20, or 30 years as requested by the owner, followed by increasing premiums for the remaining number of years to age 95.
<b>6</b>	<b>Beneficiary</b>	The beneficiary in the specimen policy is Mary Doe, wife and Robert Doe, son. The beneficiary name and class will vary based on the beneficiary(ies) selected by the owner.
<b>7</b>	<b>Basic Amount</b>	The Basic Amount of insurance for the specimen policy is \$100,000. This amount can vary based on the amount selected by the owner. The minimum Basic Amount of insurance is \$100,000. The maximum Basic Amount can vary based on the Company retention limit and any reinsurance.
<b>8</b>	<b>Other Benefit(s)</b>	The selected return of premium rider is shown under Other Benefit(s) on the Insured. Rider TB 165(15) is printed for the 15-year level premium plan, Rider TB 165(20) is printed for the 20-year level premium plan, Rider TB 165(30) is printed for the 30-year level premium plan.
<b>9</b>	<b>Schedule of Premiums</b>	The contract premium due for the specimen policy is for a male, age 35, nonsmoker rating class for a basic amount of insurance equal to \$100,000, and annual mode. The total initial premium on the contract date is shown for annual, semi-annual, quarterly, and monthly modes based on the insured's age, sex, rating class and basic amount of insurance. The schedule of premiums will show the premium change dates and contract premiums due after the initial level-premium period for the selected mode. The premium change dates will start on the anniversary date following the initial level-premium period and continue to the end of the premium period. The contract premium due can vary based on the insured's age, sex, rating class, and basic amount of insurance, and

		the selected level-premium period and premium mode.
<b>10</b>	<b>Table of Rider Surrender Factors</b>	The Table of Rider Surrender Factors is shown in the rider table pages. The rider surrender factors will vary based on the selected level-premium period, rating class, and duration. Rider TB 165(15) is printed for the 15-year level premium plan, Rider TB 165(20) is printed for the 20-year level premium plan, Rider TB 165(30) is printed for the 30-year level premium plan. The name of the rating class for the specimen policy is Nonsmoker. The rating class for each individual insured will be determined in underwriting. Smoker status will be shown as Smoker or Nonsmoker. Rider surrender factors will be shown for the number of contract years corresponding to the selected level-premium period.
<b>11</b>	<b>Table of Cash Values and Reduced Paid-Up Insurance</b>	The Table of Cash Values and Reduced Paid-Up Insurance is shown in the rider table pages. The cash value and reduced paid-up insurance amounts will be shown for the number of contract years corresponding to the selected level-premium period and are based on payment of the scheduled annual premium.
<b>12</b>	<b>Processing Date</b>	Processing Date can also vary for each contract issued, and would be updated for any contract data pages printed in post-issue processing.

## Return Of Premium<sup>®</sup> Term 15

### Male Rates

Face Amount between \$50,000 and \$99,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.62	N/A	11.54	0.73	N/A	10.23	0.92	N/A	8.00	1.17	N/A	7.06	1.28	N/A	6.45	1.77	N/A	5.47
19	0.60	N/A	11.54	0.71	N/A	10.23	0.90	N/A	7.90	1.15	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
20	0.59	N/A	11.54	0.69	N/A	10.23	0.89	N/A	7.75	1.13	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
21	0.57	N/A	11.54	0.67	N/A	10.23	0.88	N/A	7.67	1.11	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
22	0.56	N/A	11.54	0.65	N/A	10.23	0.87	N/A	7.50	1.09	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
23	0.54	N/A	11.54	0.63	N/A	10.23	0.86	N/A	7.37	1.07	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
24	0.53	N/A	11.54	0.61	N/A	10.23	0.84	N/A	7.37	1.05	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
25	0.51	N/A	11.54	0.59	N/A	10.23	0.83	N/A	7.37	1.03	N/A	7.06	1.42	N/A	6.37	1.96	N/A	5.47
26	0.51	N/A	11.59	0.61	N/A	10.25	0.83	N/A	7.56	1.03	N/A	7.18	1.44	N/A	6.42	2.00	N/A	5.46
27	0.52	N/A	11.63	0.61	N/A	10.28	0.83	N/A	7.75	1.03	N/A	7.30	1.47	N/A	6.47	2.04	N/A	5.45
28	0.52	N/A	11.68	0.61	N/A	10.30	0.83	N/A	7.94	1.04	N/A	7.42	1.52	N/A	6.53	2.09	N/A	5.44
29	0.53	N/A	11.72	0.62	N/A	10.32	0.86	N/A	8.13	1.09	N/A	7.54	1.60	N/A	6.58	2.14	N/A	5.43
30	0.53	N/A	11.77	0.62	N/A	10.35	0.86	N/A	8.32	1.09	N/A	7.66	1.60	N/A	6.63	2.18	N/A	5.42
31	0.53	N/A	11.82	0.62	N/A	10.37	0.86	N/A	8.51	1.09	N/A	7.78	1.63	N/A	6.68	2.23	N/A	5.41
32	0.53	N/A	11.86	0.62	N/A	10.39	0.86	N/A	8.70	1.10	N/A	7.90	1.65	N/A	6.73	2.26	N/A	5.40
33	0.53	N/A	11.91	0.62	N/A	10.41	0.86	N/A	8.89	1.11	N/A	8.02	1.69	N/A	6.79	2.30	N/A	5.39
34	0.53	N/A	11.95	0.62	N/A	10.44	0.86	N/A	9.08	1.13	N/A	8.14	1.74	N/A	6.84	2.38	N/A	5.38
35	0.53	N/A	12.00	0.64	N/A	10.46	0.86	N/A	9.27	1.16	N/A	8.26	1.79	N/A	6.89	2.43	N/A	5.37
36	0.56	N/A	11.68	0.68	N/A	10.23	0.91	N/A	9.06	1.23	N/A	8.03	1.91	N/A	6.68	2.61	N/A	5.22
37	0.60	N/A	11.36	0.71	N/A	9.99	0.97	N/A	8.86	1.32	N/A	7.79	2.05	N/A	6.47	2.80	N/A	5.07
38	0.63	N/A	11.03	0.78	N/A	9.76	1.05	N/A	8.65	1.41	N/A	7.56	2.26	N/A	6.25	3.06	N/A	4.92
39	0.70	N/A	10.71	0.84	N/A	9.53	1.13	N/A	8.45	1.51	N/A	7.32	2.47	N/A	6.04	3.34	N/A	4.77
40	0.75	N/A	10.39	0.90	N/A	9.30	1.22	N/A	8.24	1.66	N/A	7.09	2.68	N/A	5.83	3.65	N/A	4.62
41	0.83	N/A	10.07	1.00	N/A	9.06	1.34	N/A	8.03	1.79	N/A	6.86	2.98	N/A	5.62	4.03	N/A	4.47
42	0.90	N/A	9.75	1.10	N/A	8.83	1.47	N/A	7.83	1.96	N/A	6.62	3.28	N/A	5.41	4.44	N/A	4.32
43	0.94	N/A	9.42	1.18	N/A	8.60	1.57	N/A	7.62	2.12	N/A	6.39	3.54	N/A	5.19	4.77	N/A	4.17
44	0.98	N/A	9.10	1.25	N/A	8.36	1.68	N/A	7.42	2.24	N/A	6.15	3.78	N/A	4.98	5.15	N/A	4.02
45	1.03	N/A	8.78	1.33	N/A	8.13	1.81	N/A	7.21	2.42	N/A	5.92	4.12	N/A	4.77	5.56	N/A	3.87
46	1.12	N/A	8.56	1.47	N/A	7.88	1.96	N/A	7.02	2.63	N/A	5.78	4.48	N/A	4.64	6.02	N/A	3.74
47	1.23	N/A	8.33	1.61	N/A	7.64	2.17	N/A	6.84	2.88	N/A	5.65	4.87	N/A	4.51	6.50	N/A	3.60
48	1.32	N/A	8.11	1.76	N/A	7.39	2.34	N/A	6.65	3.13	N/A	5.51	5.28	N/A	4.39	7.01	N/A	3.47
49	1.44	N/A	7.89	1.90	N/A	7.15	2.56	N/A	6.46	3.42	N/A	5.37	5.75	N/A	4.26	7.60	N/A	3.34
50	1.58	N/A	7.67	2.08	N/A	6.90	2.80	N/A	6.28	3.74	N/A	5.24	6.25	N/A	4.13	8.22	N/A	3.21
51	1.66	N/A	7.44	2.21	N/A	6.65	2.97	N/A	6.09	4.01	N/A	5.10	6.76	N/A	4.00	8.90	N/A	3.07
52	1.80	N/A	7.22	2.38	N/A	6.41	3.22	N/A	5.90	4.34	N/A	4.96	7.37	N/A	3.87	9.66	N/A	2.94
53	1.94	N/A	7.00	2.58	N/A	6.16	3.49	N/A	5.71	4.68	N/A	4.82	8.01	N/A	3.75	10.45	N/A	2.81
54	2.08	N/A	6.77	2.77	N/A	5.92	3.74	N/A	5.53	5.04	N/A	4.69	8.74	N/A	3.62	11.30	N/A	2.67
55	2.24	N/A	6.55	2.97	N/A	5.67	4.04	N/A	5.34	5.45	N/A	4.55	9.52	N/A	3.49	12.20	N/A	2.54
56	2.52	N/A	6.24	3.32	N/A	5.43	4.47	N/A	5.12	5.94	N/A	4.35	10.35	N/A	3.49	13.20	N/A	2.54
57	2.85	N/A	5.93	3.72	N/A	5.19	4.95	N/A	4.90	6.51	N/A	4.15	11.27	N/A	3.49	14.23	N/A	2.60
58	3.16	N/A	5.61	4.10	N/A	4.94	5.44	N/A	4.69	7.06	N/A	3.94	12.34	N/A	3.49	15.41	N/A	2.65
59	3.49	N/A	5.30	4.51	N/A	4.70	5.96	N/A	4.47	7.62	N/A	3.74	13.50	N/A	3.49	16.68	N/A	2.65
60	3.91	N/A	4.99	5.00	N/A	4.46	6.53	N/A	4.25	8.30	N/A	3.54	14.79	N/A	3.49	18.08	N/A	2.70
61	4.40	N/A	4.68	5.59	N/A	4.22	7.27	N/A	4.03	9.12	N/A	3.34	N/A	N/A	N/A	N/A	N/A	N/A
62	5.00	N/A	4.37	6.32	N/A	3.98	8.18	N/A	3.81	10.10	N/A	3.14	N/A	N/A	N/A	N/A	N/A	N/A
63	5.74	N/A	4.05	7.18	N/A	3.73	9.30	N/A	3.60	11.28	N/A	2.93	N/A	N/A	N/A	N/A	N/A	N/A
64	6.62	N/A	3.74	8.22	N/A	3.49	10.56	N/A	3.38	12.68	N/A	2.73	N/A	N/A	N/A	N/A	N/A	N/A
65	7.53	N/A	3.43	9.27	N/A	3.25	11.91	N/A	3.16	14.07	N/A	2.53	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Female Rates

Face Amount between \$50,000 and \$99,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
19	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
20	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
21	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
22	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
23	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
24	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.86	N/A	6.46	1.10	N/A	5.60
25	0.36	N/A	14.14	0.43	N/A	11.87	0.60	N/A	9.48	0.75	N/A	8.06	1.00	N/A	6.46	1.37	N/A	5.60
26	0.36	N/A	14.25	0.43	N/A	11.95	0.60	N/A	9.52	0.75	N/A	8.24	1.02	N/A	6.61	1.37	N/A	5.69
27	0.36	N/A	14.36	0.43	N/A	12.02	0.61	N/A	9.57	0.75	N/A	8.43	1.05	N/A	6.75	1.39	N/A	5.78
28	0.36	N/A	14.47	0.43	N/A	12.10	0.61	N/A	9.61	0.75	N/A	8.61	1.08	N/A	6.90	1.42	N/A	5.86
29	0.36	N/A	14.58	0.44	N/A	12.17	0.61	N/A	9.66	0.76	N/A	8.80	1.10	N/A	7.04	1.46	N/A	5.95
30	0.36	N/A	14.70	0.45	N/A	12.25	0.62	N/A	9.70	0.76	N/A	8.98	1.13	N/A	7.19	1.48	N/A	6.04
31	0.36	N/A	14.81	0.45	N/A	12.33	0.62	N/A	9.74	0.76	N/A	9.16	1.14	N/A	7.34	1.49	N/A	6.13
32	0.36	N/A	14.92	0.45	N/A	12.40	0.62	N/A	9.79	0.76	N/A	9.35	1.15	N/A	7.48	1.51	N/A	6.22
33	0.36	N/A	15.03	0.45	N/A	12.48	0.64	N/A	9.83	0.79	N/A	9.53	1.21	N/A	7.63	1.55	N/A	6.30
34	0.36	N/A	15.14	0.45	N/A	12.55	0.67	N/A	9.88	0.79	N/A	9.72	1.25	N/A	7.77	1.62	N/A	6.39
35	0.36	N/A	15.25	0.45	N/A	12.63	0.69	N/A	9.92	0.81	N/A	9.90	1.30	N/A	7.92	1.68	N/A	6.48
36	0.38	N/A	14.69	0.48	N/A	12.22	0.75	N/A	9.68	0.88	N/A	9.52	1.41	N/A	7.63	1.83	N/A	6.25
37	0.42	N/A	14.13	0.53	N/A	11.82	0.78	N/A	9.43	0.97	N/A	9.15	1.53	N/A	7.35	2.00	N/A	6.02
38	0.45	N/A	13.58	0.56	N/A	11.41	0.86	N/A	9.19	1.06	N/A	8.77	1.66	N/A	7.06	2.16	N/A	5.79
39	0.50	N/A	13.02	0.62	N/A	11.01	0.92	N/A	8.94	1.15	N/A	8.39	1.83	N/A	6.77	2.37	N/A	5.56
40	0.54	N/A	12.46	0.69	N/A	10.60	1.01	N/A	8.70	1.27	N/A	8.02	2.02	N/A	6.49	2.63	N/A	5.33
41	0.60	N/A	11.90	0.76	N/A	10.19	1.12	N/A	8.45	1.42	N/A	7.64	2.24	N/A	6.20	2.91	N/A	5.10
42	0.65	N/A	11.34	0.84	N/A	9.79	1.22	N/A	8.21	1.57	N/A	7.26	2.49	N/A	5.91	3.23	N/A	4.87
43	0.74	N/A	10.79	0.93	N/A	9.38	1.34	N/A	7.96	1.73	N/A	6.88	2.74	N/A	5.62	3.59	N/A	4.64
44	0.80	N/A	10.23	1.04	N/A	8.98	1.47	N/A	7.72	1.92	N/A	6.51	3.05	N/A	5.34	4.02	N/A	4.41
45	0.87	N/A	9.67	1.13	N/A	8.57	1.60	N/A	7.47	2.13	N/A	6.13	3.39	N/A	5.05	4.47	N/A	4.18
46	0.99	N/A	9.49	1.26	N/A	8.40	1.77	N/A	7.32	2.35	N/A	6.02	3.77	N/A	4.94	5.02	N/A	4.04
47	1.09	N/A	9.31	1.38	N/A	8.22	1.97	N/A	7.18	2.58	N/A	5.90	4.15	N/A	4.84	5.59	N/A	3.91
48	1.20	N/A	9.00	1.54	N/A	8.05	2.12	N/A	7.03	2.81	N/A	5.79	4.58	N/A	4.73	6.21	N/A	3.77
49	1.30	N/A	8.81	1.65	N/A	7.87	2.28	N/A	6.89	3.01	N/A	5.67	4.93	N/A	4.63	6.75	N/A	3.64
50	1.40	N/A	8.70	1.77	N/A	7.70	2.44	N/A	6.74	3.21	N/A	5.56	5.29	N/A	4.52	7.31	N/A	3.50
51	1.42	N/A	8.70	1.83	N/A	7.53	2.55	N/A	6.59	3.39	N/A	5.44	5.64	N/A	4.41	7.91	N/A	3.36
52	1.49	N/A	8.41	1.91	N/A	7.35	2.69	N/A	6.45	3.57	N/A	5.33	6.01	N/A	4.31	8.53	N/A	3.23
53	1.55	N/A	8.23	2.00	N/A	7.18	2.81	N/A	6.30	3.75	N/A	5.21	6.37	N/A	4.20	9.17	N/A	3.09
54	1.61	N/A	8.05	2.11	N/A	7.00	2.96	N/A	6.16	3.95	N/A	5.10	6.77	N/A	4.10	9.86	N/A	2.96
55	1.69	N/A	7.87	2.20	N/A	6.83	3.10	N/A	6.01	4.16	N/A	4.98	7.22	N/A	3.99	10.63	N/A	2.82
56	1.82	N/A	7.60	2.35	N/A	6.64	3.30	N/A	5.86	4.42	N/A	4.86	7.60	N/A	3.99	11.31	N/A	2.82
57	1.96	N/A	7.33	2.53	N/A	6.46	3.53	N/A	5.72	4.74	N/A	4.74	8.03	N/A	3.99	12.03	N/A	2.82
58	2.14	N/A	7.06	2.74	N/A	6.27	3.80	N/A	5.57	5.08	N/A	4.63	8.53	N/A	3.99	12.83	N/A	2.82
59	2.35	N/A	6.79	2.95	N/A	6.08	4.13	N/A	5.43	5.52	N/A	4.51	9.05	N/A	3.99	13.75	N/A	2.82
60	2.57	N/A	6.52	3.26	N/A	5.90	4.49	N/A	5.28	5.99	N/A	4.39	9.65	N/A	3.99	14.71	N/A	2.82
61	2.86	N/A	6.25	3.56	N/A	5.71	4.92	N/A	5.13	6.55	N/A	4.27	N/A	N/A	N/A	N/A	N/A	N/A
62	3.16	N/A	5.98	3.91	N/A	5.52	5.40	N/A	4.99	7.16	N/A	4.15	N/A	N/A	N/A	N/A	N/A	N/A
63	3.49	N/A	5.71	4.30	N/A	5.33	5.92	N/A	4.84	7.85	N/A	4.04	N/A	N/A	N/A	N/A	N/A	N/A
64	3.90	N/A	5.44	4.78	N/A	5.15	6.56	N/A	4.70	8.67	N/A	3.92	N/A	N/A	N/A	N/A	N/A	N/A
65	4.28	N/A	5.17	5.24	N/A	4.96	7.18	N/A	4.55	9.47	N/A	3.80	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Male Rates

Face Amount between \$50,000 and \$99,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.72	N/A	5.75	0.79	N/A	5.50	0.98	N/A	4.28	1.22	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
19	0.69	N/A	5.75	0.78	N/A	5.35	0.97	N/A	4.28	1.19	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
20	0.66	N/A	5.75	0.76	N/A	5.25	0.95	N/A	4.28	1.17	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
21	0.64	N/A	5.75	0.75	N/A	5.20	0.93	N/A	4.28	1.15	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
22	0.61	N/A	5.75	0.74	N/A	4.99	0.91	N/A	4.28	1.12	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
23	0.58	N/A	5.75	0.72	N/A	4.99	0.90	N/A	4.28	1.10	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
24	0.56	N/A	5.75	0.71	N/A	4.99	0.88	N/A	4.28	1.07	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
25	0.53	N/A	5.75	0.69	N/A	4.99	0.86	N/A	4.28	1.05	N/A	4.06	1.76	N/A	3.16	2.41	N/A	2.67
26	0.53	N/A	5.84	0.69	N/A	5.08	0.86	N/A	4.37	1.05	N/A	4.12	1.76	N/A	3.21	2.41	N/A	2.70
27	0.54	N/A	5.94	0.70	N/A	5.18	0.88	N/A	4.46	1.06	N/A	4.18	1.78	N/A	3.25	2.42	N/A	2.73
28	0.54	N/A	6.03	0.70	N/A	5.27	0.90	N/A	4.54	1.09	N/A	4.23	1.83	N/A	3.30	2.48	N/A	2.76
29	0.54	N/A	6.12	0.72	N/A	5.37	0.95	N/A	4.63	1.11	N/A	4.29	1.87	N/A	3.35	2.53	N/A	2.79
30	0.56	N/A	6.22	0.72	N/A	5.46	0.95	N/A	4.72	1.12	N/A	4.35	1.87	N/A	3.40	2.53	N/A	2.82
31	0.56	N/A	6.31	0.72	N/A	5.55	0.95	N/A	4.81	1.13	N/A	4.41	1.87	N/A	3.44	2.53	N/A	2.84
32	0.56	N/A	6.40	0.72	N/A	5.65	0.97	N/A	4.90	1.16	N/A	4.47	1.87	N/A	3.49	2.57	N/A	2.87
33	0.56	N/A	6.49	0.72	N/A	5.74	0.97	N/A	4.98	1.20	N/A	4.52	1.95	N/A	3.54	2.67	N/A	2.90
34	0.56	N/A	6.59	0.72	N/A	5.84	0.99	N/A	5.07	1.25	N/A	4.58	2.02	N/A	3.58	2.79	N/A	2.93
35	0.56	N/A	6.68	0.73	N/A	5.93	0.99	N/A	5.16	1.31	N/A	4.64	2.10	N/A	3.63	2.90	N/A	2.96
36	0.60	N/A	6.47	0.79	N/A	5.79	1.07	N/A	5.02	1.40	N/A	4.49	2.26	N/A	3.54	3.13	N/A	2.91
37	0.64	N/A	6.26	0.84	N/A	5.65	1.15	N/A	4.88	1.51	N/A	4.33	2.43	N/A	3.46	3.38	N/A	2.86
38	0.70	N/A	6.06	0.90	N/A	5.51	1.24	N/A	4.74	1.64	N/A	4.18	2.67	N/A	3.37	3.72	N/A	2.81
39	0.74	N/A	5.85	0.98	N/A	5.37	1.36	N/A	4.60	1.79	N/A	4.03	2.91	N/A	3.29	4.05	N/A	2.76
40	0.80	N/A	5.64	1.06	N/A	5.24	1.47	N/A	4.46	1.93	N/A	3.88	3.16	N/A	3.20	4.45	N/A	2.72
41	0.87	N/A	5.43	1.16	N/A	5.10	1.62	N/A	4.31	2.14	N/A	3.72	3.51	N/A	3.11	4.89	N/A	2.67
42	0.97	N/A	5.22	1.28	N/A	4.96	1.78	N/A	4.17	2.34	N/A	3.57	3.90	N/A	3.03	5.37	N/A	2.62
43	1.02	N/A	5.02	1.38	N/A	4.82	1.94	N/A	4.03	2.54	N/A	3.42	4.28	N/A	2.94	5.81	N/A	2.57
44	1.09	N/A	4.81	1.47	N/A	4.68	2.07	N/A	3.89	2.72	N/A	3.26	4.69	N/A	2.86	6.29	N/A	2.52
45	1.16	N/A	4.60	1.58	N/A	4.54	2.23	N/A	3.75	2.96	N/A	3.11	5.12	N/A	2.77	6.85	N/A	2.47
46	1.27	N/A	4.49	1.71	N/A	4.42	2.39	N/A	3.67	3.19	N/A	3.04	5.56	N/A	2.66	7.43	N/A	2.34
47	1.38	N/A	4.39	1.83	N/A	4.30	2.59	N/A	3.60	3.47	N/A	2.98	6.06	N/A	2.54	8.11	N/A	2.22
48	1.53	N/A	4.28	1.99	N/A	4.19	2.82	N/A	3.52	3.77	N/A	2.91	6.58	N/A	2.43	8.80	N/A	2.09
49	1.67	N/A	4.17	2.18	N/A	4.07	3.06	N/A	3.45	4.09	N/A	2.85	7.14	N/A	2.32	9.56	N/A	1.97
50	1.84	N/A	4.07	2.35	N/A	3.95	3.30	N/A	3.37	4.43	N/A	2.78	7.80	N/A	2.21	10.37	N/A	1.84
51	2.03	N/A	3.96	2.57	N/A	3.83	3.59	N/A	3.29	4.83	N/A	2.71	8.61	N/A	2.09	11.32	N/A	1.71
52	2.22	N/A	3.85	2.79	N/A	3.71	3.89	N/A	3.22	5.25	N/A	2.65	9.48	N/A	1.98	12.33	N/A	1.59
53	2.44	N/A	3.74	3.03	N/A	3.60	4.21	N/A	3.14	5.69	N/A	2.58	10.42	N/A	1.87	13.46	N/A	1.46
54	2.65	N/A	3.64	3.27	N/A	3.48	4.54	N/A	3.07	6.15	N/A	2.52	11.46	N/A	1.75	14.67	N/A	1.34
55	2.94	N/A	3.53	3.57	N/A	3.36	4.94	N/A	2.99	6.71	N/A	2.45	12.59	N/A	1.64	16.02	N/A	1.21
56	3.36	N/A	3.53	4.09	N/A	3.36	5.57	N/A	2.99	7.50	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
57	3.86	N/A	3.53	4.66	N/A	3.36	6.32	N/A	2.99	8.40	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
58	4.38	N/A	3.53	5.30	N/A	3.36	7.09	N/A	2.99	9.34	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
59	4.96	N/A	3.53	5.99	N/A	3.36	7.94	N/A	2.99	10.36	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
60	5.64	N/A	3.53	6.80	N/A	3.36	8.93	N/A	2.99	11.52	N/A	2.23	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Female Rates

Face Amount between \$50,000 and \$99,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
19	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
20	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
21	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
22	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
23	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
24	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.97	N/A	3.91	1.12	N/A	4.10
25	0.41	N/A	6.88	0.46	N/A	6.83	0.63	N/A	5.48	0.76	N/A	4.85	1.19	N/A	3.91	1.38	N/A	4.10
26	0.42	N/A	7.00	0.47	N/A	6.84	0.64	N/A	5.50	0.78	N/A	4.89	1.22	N/A	3.89	1.43	N/A	4.01
27	0.42	N/A	7.11	0.49	N/A	6.84	0.65	N/A	5.52	0.78	N/A	4.94	1.26	N/A	3.87	1.49	N/A	3.92
28	0.42	N/A	7.23	0.50	N/A	6.85	0.65	N/A	5.54	0.80	N/A	4.98	1.32	N/A	3.84	1.57	N/A	3.83
29	0.43	N/A	7.35	0.50	N/A	7.05	0.66	N/A	5.56	0.81	N/A	5.03	1.36	N/A	3.82	1.66	N/A	3.74
30	0.43	N/A	7.47	0.53	N/A	6.86	0.68	N/A	5.58	0.82	N/A	5.07	1.37	N/A	3.80	1.66	N/A	3.74
31	0.43	N/A	7.58	0.53	N/A	7.01	0.68	N/A	5.60	0.83	N/A	5.11	1.37	N/A	3.80	1.75	N/A	3.56
32	0.43	N/A	7.70	0.54	N/A	6.87	0.69	N/A	5.62	0.87	N/A	5.16	1.43	N/A	3.76	1.88	N/A	3.47
33	0.43	N/A	7.82	0.54	N/A	6.96	0.71	N/A	5.64	0.92	N/A	5.20	1.53	N/A	3.73	2.01	N/A	3.38
34	0.43	N/A	7.93	0.56	N/A	6.90	0.74	N/A	5.66	0.96	N/A	5.25	1.63	N/A	3.71	2.17	N/A	3.29
35	0.43	N/A	8.05	0.56	N/A	6.89	0.76	N/A	5.68	1.00	N/A	5.29	1.73	N/A	3.69	2.35	N/A	3.20
36	0.48	N/A	7.68	0.62	N/A	6.65	0.82	N/A	5.50	1.08	N/A	5.10	1.87	N/A	3.62	2.51	N/A	3.17
37	0.51	N/A	7.32	0.66	N/A	6.40	0.89	N/A	5.32	1.18	N/A	4.91	2.02	N/A	3.55	2.70	N/A	3.13
38	0.56	N/A	6.95	0.72	N/A	6.16	0.99	N/A	5.14	1.30	N/A	4.73	2.19	N/A	3.47	2.90	N/A	3.10
39	0.63	N/A	6.58	0.81	N/A	5.91	1.07	N/A	4.96	1.42	N/A	4.54	2.37	N/A	3.40	3.12	N/A	3.06
40	0.70	N/A	6.22	0.86	N/A	5.67	1.18	N/A	4.78	1.55	N/A	4.35	2.57	N/A	3.33	3.38	N/A	3.03
41	0.75	N/A	5.85	0.96	N/A	5.42	1.29	N/A	4.60	1.70	N/A	4.16	2.79	N/A	3.26	3.66	N/A	3.00
42	0.83	N/A	5.48	1.05	N/A	5.18	1.43	N/A	4.42	1.88	N/A	3.97	3.03	N/A	3.19	3.99	N/A	2.96
43	0.93	N/A	5.11	1.16	N/A	4.93	1.57	N/A	4.24	2.07	N/A	3.79	3.31	N/A	3.11	4.35	N/A	2.93
44	1.02	N/A	4.75	1.27	N/A	4.69	1.73	N/A	4.06	2.29	N/A	3.60	3.61	N/A	3.04	4.72	N/A	2.89
45	1.10	N/A	4.38	1.38	N/A	4.44	1.89	N/A	3.88	2.50	N/A	3.41	3.95	N/A	2.97	5.13	N/A	2.86
46	1.18	N/A	4.36	1.51	N/A	4.34	2.06	N/A	3.79	2.75	N/A	3.31	4.32	N/A	2.91	5.62	N/A	2.77
47	1.28	N/A	4.34	1.64	N/A	4.24	2.26	N/A	3.69	2.99	N/A	3.21	4.72	N/A	2.84	6.14	N/A	2.68
48	1.39	N/A	4.32	1.80	N/A	4.15	2.46	N/A	3.60	3.28	N/A	3.11	5.14	N/A	2.78	6.67	N/A	2.59
49	1.48	N/A	4.30	1.93	N/A	4.05	2.65	N/A	3.50	3.53	N/A	3.01	5.54	N/A	2.71	7.20	N/A	2.50
50	1.58	N/A	4.28	2.05	N/A	3.95	2.84	N/A	3.41	3.79	N/A	2.91	5.97	N/A	2.65	7.76	N/A	2.41
51	1.67	N/A	4.25	2.21	N/A	3.85	3.07	N/A	3.31	4.10	N/A	2.81	6.43	N/A	2.59	8.33	N/A	2.31
52	1.78	N/A	4.23	2.36	N/A	3.75	3.28	N/A	3.22	4.39	N/A	2.71	6.87	N/A	2.52	8.92	N/A	2.22
53	1.88	N/A	4.21	2.52	N/A	3.66	3.51	N/A	3.12	4.71	N/A	2.61	7.32	N/A	2.46	9.54	N/A	2.13
54	1.99	N/A	4.19	2.69	N/A	3.56	3.77	N/A	3.03	5.06	N/A	2.51	7.84	N/A	2.39	10.22	N/A	2.04
55	2.14	N/A	4.17	2.87	N/A	3.46	4.05	N/A	2.93	5.45	N/A	2.41	8.40	N/A	2.33	10.98	N/A	1.95
56	2.37	N/A	4.17	3.17	N/A	3.46	4.44	N/A	2.93	5.92	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
57	2.67	N/A	4.17	3.49	N/A	3.46	4.88	N/A	2.93	6.47	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
58	2.98	N/A	4.17	3.88	N/A	3.46	5.37	N/A	2.93	7.08	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
59	3.37	N/A	4.17	4.33	N/A	3.46	5.95	N/A	2.93	7.79	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
60	3.81	N/A	4.17	4.82	N/A	3.46	6.60	N/A	2.93	8.59	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Male Rates

Face Amount between \$50,000 and \$99,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.78	N/A	3.19	0.87	N/A	3.05	1.14	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
19	0.76	N/A	3.19	0.87	N/A	3.00	1.14	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
20	0.73	N/A	3.19	0.87	N/A	2.85	1.14	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
21	0.71	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
22	0.69	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
23	0.68	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
24	0.66	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.70	N/A	1.52
25	0.64	N/A	3.19	0.88	N/A	2.47	1.13	N/A	2.36	1.44	N/A	2.12	2.52	N/A	1.63	3.09	N/A	1.52
26	0.65	N/A	3.24	0.88	N/A	2.61	1.14	N/A	2.41	1.46	N/A	2.19	2.56	N/A	1.64	3.24	N/A	1.50
27	0.65	N/A	3.29	0.89	N/A	2.75	1.16	N/A	2.47	1.50	N/A	2.26	2.64	N/A	1.65	3.40	N/A	1.47
28	0.66	N/A	3.34	0.90	N/A	2.89	1.18	N/A	2.52	1.53	N/A	2.34	2.74	N/A	1.65	3.57	N/A	1.45
29	0.68	N/A	3.39	0.92	N/A	3.03	1.22	N/A	2.57	1.57	N/A	2.41	2.82	N/A	1.66	3.73	N/A	1.43
30	0.68	N/A	3.45	0.92	N/A	3.17	1.24	N/A	2.63	1.59	N/A	2.48	2.86	N/A	1.67	3.88	N/A	1.41
31	0.70	N/A	3.50	0.92	N/A	3.30	1.24	N/A	2.68	1.63	N/A	2.55	2.88	N/A	1.68	4.03	N/A	1.38
32	0.71	N/A	3.55	0.92	N/A	3.44	1.26	N/A	2.73	1.67	N/A	2.62	2.95	N/A	1.69	4.19	N/A	1.36
33	0.73	N/A	3.60	0.93	N/A	3.58	1.31	N/A	2.78	1.69	N/A	2.70	3.11	N/A	1.69	4.35	N/A	1.34
34	0.76	N/A	3.65	0.93	N/A	3.72	1.36	N/A	2.84	1.72	N/A	2.77	3.26	N/A	1.70	4.51	N/A	1.31
35	0.77	N/A	3.70	0.93	N/A	3.86	1.39	N/A	2.89	1.74	N/A	2.84	3.39	N/A	1.71	4.67	N/A	1.29
36	0.83	N/A	3.55	1.01	N/A	3.67	1.50	N/A	2.79	1.88	N/A	2.74	3.75	N/A	1.62	5.04	N/A	1.25
37	0.91	N/A	3.41	1.11	N/A	3.49	1.62	N/A	2.69	2.03	N/A	2.65	4.15	N/A	1.53	5.45	N/A	1.22
38	1.00	N/A	3.26	1.23	N/A	3.30	1.76	N/A	2.59	2.24	N/A	2.55	4.61	N/A	1.43	5.95	N/A	1.18
39	1.09	N/A	3.11	1.33	N/A	3.11	1.92	N/A	2.49	2.43	N/A	2.45	5.12	N/A	1.34	6.45	N/A	1.14
40	1.20	N/A	2.97	1.49	N/A	2.93	2.08	N/A	2.40	2.67	N/A	2.36	5.68	N/A	1.25	7.01	N/A	1.11
41	1.32	N/A	2.82	1.65	N/A	2.74	2.28	N/A	2.30	2.94	N/A	2.26	6.30	N/A	1.16	7.63	N/A	1.07
42	1.45	N/A	2.67	1.85	N/A	2.55	2.51	N/A	2.20	3.23	N/A	2.16	6.96	N/A	1.07	8.32	N/A	1.03
43	1.57	N/A	2.52	2.02	N/A	2.36	2.72	N/A	2.10	3.53	N/A	2.06	7.65	N/A	0.97	8.98	N/A	0.99
44	1.73	N/A	2.38	2.23	N/A	2.18	2.96	N/A	2.00	3.86	N/A	1.97	8.39	N/A	0.88	9.69	N/A	0.96
45	1.89	N/A	2.23	2.46	N/A	1.99	3.24	N/A	1.90	4.20	N/A	1.87	9.26	N/A	0.79	10.40	N/A	0.92
46	2.08	N/A	2.23	2.74	N/A	1.99	3.62	N/A	1.90	4.62	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
47	2.30	N/A	2.23	3.05	N/A	1.99	4.06	N/A	1.90	5.07	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
48	2.53	N/A	2.23	3.40	N/A	1.99	4.52	N/A	1.90	5.54	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
49	2.80	N/A	2.23	3.77	N/A	1.99	5.04	N/A	1.90	6.06	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
50	3.11	N/A	2.23	4.20	N/A	1.99	5.64	N/A	1.90	6.67	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Female Rates

Face Amount between \$50,000 and \$99,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.41	N/A	3.55	0.57	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
19	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
20	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
21	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
22	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
23	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
24	0.43	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.96	N/A	2.18	1.33	N/A	1.68	1.75	N/A	1.59
25	0.49	N/A	3.55	0.70	N/A	2.55	0.87	N/A	2.40	1.09	N/A	2.18	1.82	N/A	1.68	2.33	N/A	1.59
26	0.49	N/A	3.64	0.71	N/A	2.68	0.89	N/A	2.48	1.11	N/A	2.25	1.88	N/A	1.71	2.45	N/A	1.60
27	0.51	N/A	3.72	0.71	N/A	2.81	0.89	N/A	2.57	1.13	N/A	2.33	1.95	N/A	1.73	2.56	N/A	1.60
28	0.52	N/A	3.81	0.72	N/A	2.94	0.91	N/A	2.65	1.14	N/A	2.40	2.02	N/A	1.76	2.68	N/A	1.61
29	0.53	N/A	3.89	0.75	N/A	3.07	0.92	N/A	2.73	1.20	N/A	2.47	2.09	N/A	1.78	2.78	N/A	1.61
30	0.53	N/A	3.98	0.75	N/A	3.20	0.94	N/A	2.82	1.20	N/A	2.55	2.12	N/A	1.81	2.90	N/A	1.62
31	0.54	N/A	4.07	0.76	N/A	3.32	0.96	N/A	2.90	1.25	N/A	2.62	2.14	N/A	1.83	2.99	N/A	1.62
32	0.55	N/A	4.15	0.76	N/A	3.45	0.97	N/A	2.98	1.28	N/A	2.69	2.16	N/A	1.86	3.10	N/A	1.63
33	0.58	N/A	4.24	0.77	N/A	3.58	1.01	N/A	3.06	1.33	N/A	2.76	2.30	N/A	1.88	3.20	N/A	1.63
34	0.58	N/A	4.32	0.78	N/A	3.71	1.04	N/A	3.15	1.37	N/A	2.84	2.42	N/A	1.91	3.30	N/A	1.64
35	0.60	N/A	4.41	0.78	N/A	3.84	1.06	N/A	3.23	1.41	N/A	2.91	2.56	N/A	1.93	3.40	N/A	1.64
36	0.65	N/A	4.24	0.85	N/A	3.76	1.15	N/A	3.17	1.54	N/A	2.83	2.78	N/A	1.86	3.68	N/A	1.59
37	0.69	N/A	4.07	0.90	N/A	3.68	1.24	N/A	3.12	1.66	N/A	2.75	3.00	N/A	1.80	3.99	N/A	1.54
38	0.76	N/A	3.90	0.98	N/A	3.61	1.35	N/A	3.06	1.82	N/A	2.67	3.27	N/A	1.73	4.30	N/A	1.49
39	0.83	N/A	3.73	1.06	N/A	3.53	1.46	N/A	3.01	1.97	N/A	2.59	3.56	N/A	1.67	4.68	N/A	1.44
40	0.91	N/A	3.56	1.14	N/A	3.45	1.59	N/A	2.95	2.16	N/A	2.52	3.88	N/A	1.60	5.07	N/A	1.40
41	0.99	N/A	3.38	1.23	N/A	3.37	1.72	N/A	2.89	2.36	N/A	2.44	4.24	N/A	1.53	5.53	N/A	1.35
42	1.08	N/A	3.21	1.32	N/A	3.29	1.86	N/A	2.84	2.57	N/A	2.36	4.64	N/A	1.47	6.03	N/A	1.30
43	1.17	N/A	3.04	1.44	N/A	3.22	2.02	N/A	2.78	2.80	N/A	2.28	5.07	N/A	1.40	6.56	N/A	1.25
44	1.29	N/A	2.87	1.56	N/A	3.14	2.17	N/A	2.73	3.07	N/A	2.20	5.57	N/A	1.34	7.16	N/A	1.20
45	1.42	N/A	2.70	1.70	N/A	3.06	2.34	N/A	2.67	3.34	N/A	2.12	6.13	N/A	1.27	7.80	N/A	1.15
46	1.56	N/A	2.70	1.87	N/A	3.06	2.59	N/A	2.67	3.69	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
47	1.72	N/A	2.70	2.06	N/A	3.06	2.87	N/A	2.67	4.06	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
48	1.88	N/A	2.70	2.28	N/A	3.06	3.15	N/A	2.67	4.45	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
49	2.06	N/A	2.70	2.48	N/A	3.06	3.45	N/A	2.67	4.83	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
50	2.26	N/A	2.70	2.71	N/A	3.06	3.74	N/A	2.67	5.25	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Male Rates

Face Amount between \$100,000 and \$249,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.62	N/A	11.54	0.73	N/A	10.23	0.92	N/A	8.00	1.17	N/A	7.06	1.28	N/A	6.45	1.77	N/A	5.47
19	0.60	N/A	11.54	0.71	N/A	10.23	0.90	N/A	7.90	1.15	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
20	0.59	N/A	11.54	0.69	N/A	10.23	0.89	N/A	7.75	1.13	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
21	0.57	N/A	11.54	0.67	N/A	10.23	0.88	N/A	7.67	1.11	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
22	0.56	N/A	11.54	0.65	N/A	10.23	0.87	N/A	7.50	1.09	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
23	0.54	N/A	11.54	0.63	N/A	10.23	0.86	N/A	7.37	1.07	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
24	0.53	N/A	11.54	0.61	N/A	10.23	0.84	N/A	7.37	1.05	N/A	7.06	1.28	N/A	6.37	1.77	N/A	5.47
25	0.51	N/A	11.54	0.59	N/A	10.23	0.83	N/A	7.37	1.03	N/A	7.06	1.42	N/A	6.37	1.96	N/A	5.47
26	0.51	N/A	11.59	0.61	N/A	10.25	0.83	N/A	7.56	1.03	N/A	7.18	1.44	N/A	6.42	2.00	N/A	5.46
27	0.52	N/A	11.63	0.61	N/A	10.28	0.83	N/A	7.75	1.03	N/A	7.30	1.47	N/A	6.47	2.04	N/A	5.45
28	0.52	N/A	11.68	0.61	N/A	10.30	0.83	N/A	7.94	1.04	N/A	7.42	1.52	N/A	6.53	2.09	N/A	5.44
29	0.53	N/A	11.72	0.62	N/A	10.32	0.86	N/A	8.13	1.09	N/A	7.54	1.60	N/A	6.58	2.14	N/A	5.43
30	0.53	N/A	11.77	0.62	N/A	10.35	0.86	N/A	8.32	1.09	N/A	7.66	1.60	N/A	6.63	2.18	N/A	5.42
31	0.53	N/A	11.82	0.62	N/A	10.37	0.86	N/A	8.51	1.09	N/A	7.78	1.63	N/A	6.68	2.23	N/A	5.41
32	0.53	N/A	11.86	0.62	N/A	10.39	0.86	N/A	8.70	1.10	N/A	7.90	1.65	N/A	6.73	2.26	N/A	5.40
33	0.53	N/A	11.91	0.62	N/A	10.41	0.86	N/A	8.89	1.11	N/A	8.02	1.69	N/A	6.79	2.30	N/A	5.39
34	0.53	N/A	11.95	0.62	N/A	10.44	0.86	N/A	9.08	1.13	N/A	8.14	1.74	N/A	6.84	2.38	N/A	5.38
35	0.53	N/A	12.00	0.64	N/A	10.46	0.86	N/A	9.27	1.16	N/A	8.26	1.79	N/A	6.89	2.43	N/A	5.37
36	0.56	N/A	11.68	0.68	N/A	10.23	0.91	N/A	9.06	1.23	N/A	8.03	1.91	N/A	6.68	2.61	N/A	5.22
37	0.60	N/A	11.36	0.71	N/A	9.99	0.97	N/A	8.86	1.32	N/A	7.79	2.05	N/A	6.47	2.80	N/A	5.07
38	0.63	N/A	11.03	0.78	N/A	9.76	1.05	N/A	8.65	1.41	N/A	7.56	2.26	N/A	6.25	3.06	N/A	4.92
39	0.70	N/A	10.71	0.84	N/A	9.53	1.13	N/A	8.45	1.51	N/A	7.32	2.47	N/A	6.04	3.34	N/A	4.77
40	0.75	N/A	10.39	0.90	N/A	9.30	1.22	N/A	8.24	1.66	N/A	7.09	2.68	N/A	5.83	3.65	N/A	4.62
41	0.83	N/A	10.07	1.00	N/A	9.06	1.34	N/A	8.03	1.79	N/A	6.86	2.98	N/A	5.62	4.03	N/A	4.47
42	0.90	N/A	9.75	1.10	N/A	8.83	1.47	N/A	7.83	1.96	N/A	6.62	3.28	N/A	5.41	4.44	N/A	4.32
43	0.94	N/A	9.42	1.18	N/A	8.60	1.57	N/A	7.62	2.12	N/A	6.39	3.54	N/A	5.19	4.77	N/A	4.17
44	0.98	N/A	9.10	1.25	N/A	8.36	1.68	N/A	7.42	2.24	N/A	6.15	3.78	N/A	4.98	5.15	N/A	4.02
45	1.03	N/A	8.78	1.33	N/A	8.13	1.81	N/A	7.21	2.42	N/A	5.92	4.12	N/A	4.77	5.56	N/A	3.87
46	1.12	N/A	8.56	1.47	N/A	7.88	1.96	N/A	7.02	2.63	N/A	5.78	4.48	N/A	4.64	6.02	N/A	3.74
47	1.23	N/A	8.33	1.61	N/A	7.64	2.17	N/A	6.84	2.88	N/A	5.65	4.87	N/A	4.51	6.50	N/A	3.60
48	1.32	N/A	8.11	1.76	N/A	7.39	2.34	N/A	6.65	3.13	N/A	5.51	5.28	N/A	4.39	7.01	N/A	3.47
49	1.44	N/A	7.89	1.90	N/A	7.15	2.56	N/A	6.46	3.42	N/A	5.37	5.75	N/A	4.26	7.60	N/A	3.34
50	1.58	N/A	7.67	2.08	N/A	6.90	2.80	N/A	6.28	3.74	N/A	5.24	6.25	N/A	4.13	8.22	N/A	3.21
51	1.66	N/A	7.44	2.21	N/A	6.65	2.97	N/A	6.09	4.01	N/A	5.10	6.76	N/A	4.00	8.90	N/A	3.07
52	1.80	N/A	7.22	2.38	N/A	6.41	3.22	N/A	5.90	4.34	N/A	4.96	7.37	N/A	3.87	9.66	N/A	2.94
53	1.94	N/A	7.00	2.58	N/A	6.16	3.49	N/A	5.71	4.68	N/A	4.82	8.01	N/A	3.75	10.45	N/A	2.81
54	2.08	N/A	6.77	2.77	N/A	5.92	3.74	N/A	5.53	5.04	N/A	4.69	8.74	N/A	3.62	11.30	N/A	2.67
55	2.24	N/A	6.55	2.97	N/A	5.67	4.04	N/A	5.34	5.45	N/A	4.55	9.52	N/A	3.49	12.20	N/A	2.54
56	2.52	N/A	6.24	3.32	N/A	5.43	4.47	N/A	5.12	5.94	N/A	4.35	10.35	N/A	3.49	13.20	N/A	2.54
57	2.85	N/A	5.93	3.72	N/A	5.19	4.95	N/A	4.90	6.51	N/A	4.15	11.27	N/A	3.49	14.23	N/A	2.60
58	3.16	N/A	5.61	4.10	N/A	4.94	5.44	N/A	4.69	7.06	N/A	3.94	12.34	N/A	3.49	15.41	N/A	2.65
59	3.49	N/A	5.30	4.51	N/A	4.70	5.96	N/A	4.47	7.62	N/A	3.74	13.50	N/A	3.49	16.68	N/A	2.65
60	3.91	N/A	4.99	5.00	N/A	4.46	6.53	N/A	4.25	8.30	N/A	3.54	14.79	N/A	3.49	18.08	N/A	2.70
61	4.40	N/A	4.68	5.59	N/A	4.22	7.27	N/A	4.03	9.12	N/A	3.34	N/A	N/A	N/A	N/A	N/A	N/A
62	5.00	N/A	4.37	6.32	N/A	3.98	8.18	N/A	3.81	10.10	N/A	3.14	N/A	N/A	N/A	N/A	N/A	N/A
63	5.74	N/A	4.05	7.18	N/A	3.73	9.30	N/A	3.60	11.28	N/A	2.93	N/A	N/A	N/A	N/A	N/A	N/A
64	6.62	N/A	3.74	8.22	N/A	3.49	10.56	N/A	3.38	12.68	N/A	2.73	N/A	N/A	N/A	N/A	N/A	N/A
65	7.53	N/A	3.43	9.27	N/A	3.25	11.91	N/A	3.16	14.07	N/A	2.53	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Female Rates

Face Amount between \$100,000 and \$249,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
19	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
20	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
21	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
22	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
23	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.84	N/A	6.46	1.10	N/A	5.60
24	0.35	N/A	14.14	0.40	N/A	12.30	0.56	N/A	9.48	0.69	N/A	8.06	0.86	N/A	6.46	1.10	N/A	5.60
25	0.36	N/A	14.14	0.43	N/A	11.87	0.60	N/A	9.48	0.75	N/A	8.06	1.00	N/A	6.46	1.37	N/A	5.60
26	0.36	N/A	14.25	0.43	N/A	11.95	0.60	N/A	9.52	0.75	N/A	8.24	1.02	N/A	6.61	1.37	N/A	5.69
27	0.36	N/A	14.36	0.43	N/A	12.02	0.61	N/A	9.57	0.75	N/A	8.43	1.05	N/A	6.75	1.39	N/A	5.78
28	0.36	N/A	14.47	0.43	N/A	12.10	0.61	N/A	9.61	0.75	N/A	8.61	1.08	N/A	6.90	1.42	N/A	5.86
29	0.36	N/A	14.58	0.44	N/A	12.17	0.61	N/A	9.66	0.76	N/A	8.80	1.10	N/A	7.04	1.46	N/A	5.95
30	0.36	N/A	14.70	0.45	N/A	12.25	0.62	N/A	9.70	0.76	N/A	8.98	1.13	N/A	7.19	1.48	N/A	6.04
31	0.36	N/A	14.81	0.45	N/A	12.33	0.62	N/A	9.74	0.76	N/A	9.16	1.14	N/A	7.34	1.49	N/A	6.13
32	0.36	N/A	14.92	0.45	N/A	12.40	0.62	N/A	9.79	0.76	N/A	9.35	1.15	N/A	7.48	1.51	N/A	6.22
33	0.36	N/A	15.03	0.45	N/A	12.48	0.64	N/A	9.83	0.79	N/A	9.53	1.21	N/A	7.63	1.55	N/A	6.30
34	0.36	N/A	15.14	0.45	N/A	12.55	0.67	N/A	9.88	0.79	N/A	9.72	1.25	N/A	7.77	1.62	N/A	6.39
35	0.36	N/A	15.25	0.45	N/A	12.63	0.69	N/A	9.92	0.81	N/A	9.90	1.30	N/A	7.92	1.68	N/A	6.48
36	0.38	N/A	14.69	0.48	N/A	12.22	0.75	N/A	9.68	0.88	N/A	9.52	1.41	N/A	7.63	1.83	N/A	6.25
37	0.42	N/A	14.13	0.53	N/A	11.82	0.78	N/A	9.43	0.97	N/A	9.15	1.53	N/A	7.35	2.00	N/A	6.02
38	0.45	N/A	13.58	0.56	N/A	11.41	0.86	N/A	9.19	1.06	N/A	8.77	1.66	N/A	7.06	2.16	N/A	5.79
39	0.50	N/A	13.02	0.62	N/A	11.01	0.92	N/A	8.94	1.15	N/A	8.39	1.83	N/A	6.77	2.37	N/A	5.56
40	0.54	N/A	12.46	0.69	N/A	10.60	1.01	N/A	8.70	1.27	N/A	8.02	2.02	N/A	6.49	2.63	N/A	5.33
41	0.60	N/A	11.90	0.76	N/A	10.19	1.12	N/A	8.45	1.42	N/A	7.64	2.24	N/A	6.20	2.91	N/A	5.10
42	0.65	N/A	11.34	0.84	N/A	9.79	1.22	N/A	8.21	1.57	N/A	7.26	2.49	N/A	5.91	3.23	N/A	4.87
43	0.74	N/A	10.79	0.93	N/A	9.38	1.34	N/A	7.96	1.73	N/A	6.88	2.74	N/A	5.62	3.59	N/A	4.64
44	0.80	N/A	10.23	1.04	N/A	8.98	1.47	N/A	7.72	1.92	N/A	6.51	3.05	N/A	5.34	4.02	N/A	4.41
45	0.87	N/A	9.67	1.13	N/A	8.57	1.60	N/A	7.47	2.13	N/A	6.13	3.39	N/A	5.05	4.47	N/A	4.18
46	0.99	N/A	9.49	1.26	N/A	8.40	1.77	N/A	7.32	2.35	N/A	6.02	3.77	N/A	4.94	5.02	N/A	4.04
47	1.09	N/A	9.31	1.38	N/A	8.22	1.97	N/A	7.18	2.58	N/A	5.90	4.15	N/A	4.84	5.59	N/A	3.91
48	1.20	N/A	9.00	1.54	N/A	8.05	2.12	N/A	7.03	2.81	N/A	5.79	4.58	N/A	4.73	6.21	N/A	3.77
49	1.30	N/A	8.81	1.65	N/A	7.87	2.28	N/A	6.89	3.01	N/A	5.67	4.93	N/A	4.63	6.75	N/A	3.64
50	1.40	N/A	8.70	1.77	N/A	7.70	2.44	N/A	6.74	3.21	N/A	5.56	5.29	N/A	4.52	7.31	N/A	3.50
51	1.42	N/A	8.70	1.83	N/A	7.53	2.55	N/A	6.59	3.39	N/A	5.44	5.64	N/A	4.41	7.91	N/A	3.36
52	1.49	N/A	8.41	1.91	N/A	7.35	2.69	N/A	6.45	3.57	N/A	5.33	6.01	N/A	4.31	8.53	N/A	3.23
53	1.55	N/A	8.23	2.00	N/A	7.18	2.81	N/A	6.30	3.75	N/A	5.21	6.37	N/A	4.20	9.17	N/A	3.09
54	1.61	N/A	8.05	2.11	N/A	7.00	2.96	N/A	6.16	3.95	N/A	5.10	6.77	N/A	4.10	9.86	N/A	2.96
55	1.69	N/A	7.87	2.20	N/A	6.83	3.10	N/A	6.01	4.16	N/A	4.98	7.22	N/A	3.99	10.63	N/A	2.82
56	1.82	N/A	7.60	2.35	N/A	6.64	3.30	N/A	5.86	4.42	N/A	4.86	7.60	N/A	3.99	11.31	N/A	2.82
57	1.96	N/A	7.33	2.53	N/A	6.46	3.53	N/A	5.72	4.74	N/A	4.74	8.03	N/A	3.99	12.03	N/A	2.82
58	2.14	N/A	7.06	2.74	N/A	6.27	3.80	N/A	5.57	5.08	N/A	4.63	8.53	N/A	3.99	12.83	N/A	2.82
59	2.35	N/A	6.79	2.95	N/A	6.08	4.13	N/A	5.43	5.52	N/A	4.51	9.05	N/A	3.99	13.75	N/A	2.82
60	2.57	N/A	6.52	3.26	N/A	5.90	4.49	N/A	5.28	5.99	N/A	4.39	9.65	N/A	3.99	14.71	N/A	2.82
61	2.86	N/A	6.25	3.56	N/A	5.71	4.92	N/A	5.13	6.55	N/A	4.27	N/A	N/A	N/A	N/A	N/A	N/A
62	3.16	N/A	5.98	3.91	N/A	5.52	5.40	N/A	4.99	7.16	N/A	4.15	N/A	N/A	N/A	N/A	N/A	N/A
63	3.49	N/A	5.71	4.30	N/A	5.33	5.92	N/A	4.84	7.85	N/A	4.04	N/A	N/A	N/A	N/A	N/A	N/A
64	3.90	N/A	5.44	4.78	N/A	5.15	6.56	N/A	4.70	8.67	N/A	3.92	N/A	N/A	N/A	N/A	N/A	N/A
65	4.28	N/A	5.17	5.24	N/A	4.96	7.18	N/A	4.55	9.47	N/A	3.80	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Male Rates

Face Amount between \$100,000 and \$249,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.72	N/A	5.75	0.79	N/A	5.50	0.98	N/A	4.28	1.22	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
19	0.69	N/A	5.75	0.78	N/A	5.35	0.97	N/A	4.28	1.19	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
20	0.66	N/A	5.75	0.76	N/A	5.25	0.95	N/A	4.28	1.17	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
21	0.64	N/A	5.75	0.75	N/A	5.20	0.93	N/A	4.28	1.15	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
22	0.61	N/A	5.75	0.74	N/A	4.99	0.91	N/A	4.28	1.12	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
23	0.58	N/A	5.75	0.72	N/A	4.99	0.90	N/A	4.28	1.10	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
24	0.56	N/A	5.75	0.71	N/A	4.99	0.88	N/A	4.28	1.07	N/A	4.06	1.49	N/A	3.16	2.06	N/A	2.67
25	0.53	N/A	5.75	0.69	N/A	4.99	0.86	N/A	4.28	1.05	N/A	4.06	1.76	N/A	3.16	2.41	N/A	2.67
26	0.53	N/A	5.84	0.69	N/A	5.08	0.86	N/A	4.37	1.05	N/A	4.12	1.76	N/A	3.21	2.41	N/A	2.70
27	0.54	N/A	5.94	0.70	N/A	5.18	0.88	N/A	4.46	1.06	N/A	4.18	1.78	N/A	3.25	2.42	N/A	2.73
28	0.54	N/A	6.03	0.70	N/A	5.27	0.90	N/A	4.54	1.09	N/A	4.23	1.83	N/A	3.30	2.48	N/A	2.76
29	0.54	N/A	6.12	0.72	N/A	5.37	0.95	N/A	4.63	1.11	N/A	4.29	1.87	N/A	3.35	2.53	N/A	2.79
30	0.56	N/A	6.22	0.72	N/A	5.46	0.95	N/A	4.72	1.12	N/A	4.35	1.87	N/A	3.40	2.53	N/A	2.82
31	0.56	N/A	6.31	0.72	N/A	5.55	0.95	N/A	4.81	1.13	N/A	4.41	1.87	N/A	3.44	2.53	N/A	2.84
32	0.56	N/A	6.40	0.72	N/A	5.65	0.97	N/A	4.90	1.16	N/A	4.47	1.87	N/A	3.49	2.57	N/A	2.87
33	0.56	N/A	6.49	0.72	N/A	5.74	0.97	N/A	4.98	1.20	N/A	4.52	1.95	N/A	3.54	2.67	N/A	2.90
34	0.56	N/A	6.59	0.72	N/A	5.84	0.99	N/A	5.07	1.25	N/A	4.58	2.02	N/A	3.58	2.79	N/A	2.93
35	0.56	N/A	6.68	0.73	N/A	5.93	0.99	N/A	5.16	1.31	N/A	4.64	2.10	N/A	3.63	2.90	N/A	2.96
36	0.60	N/A	6.47	0.79	N/A	5.79	1.07	N/A	5.02	1.40	N/A	4.49	2.26	N/A	3.54	3.13	N/A	2.91
37	0.64	N/A	6.26	0.84	N/A	5.65	1.15	N/A	4.88	1.51	N/A	4.33	2.43	N/A	3.46	3.38	N/A	2.86
38	0.70	N/A	6.06	0.90	N/A	5.51	1.24	N/A	4.74	1.64	N/A	4.18	2.67	N/A	3.37	3.72	N/A	2.81
39	0.74	N/A	5.85	0.98	N/A	5.37	1.36	N/A	4.60	1.79	N/A	4.03	2.91	N/A	3.29	4.05	N/A	2.76
40	0.80	N/A	5.64	1.06	N/A	5.24	1.47	N/A	4.46	1.93	N/A	3.88	3.16	N/A	3.20	4.45	N/A	2.72
41	0.87	N/A	5.43	1.16	N/A	5.10	1.62	N/A	4.31	2.14	N/A	3.72	3.51	N/A	3.11	4.89	N/A	2.67
42	0.97	N/A	5.22	1.28	N/A	4.96	1.78	N/A	4.17	2.34	N/A	3.57	3.90	N/A	3.03	5.37	N/A	2.62
43	1.02	N/A	5.02	1.38	N/A	4.82	1.94	N/A	4.03	2.54	N/A	3.42	4.28	N/A	2.94	5.81	N/A	2.57
44	1.09	N/A	4.81	1.47	N/A	4.68	2.07	N/A	3.89	2.72	N/A	3.26	4.69	N/A	2.86	6.29	N/A	2.52
45	1.16	N/A	4.60	1.58	N/A	4.54	2.23	N/A	3.75	2.96	N/A	3.11	5.12	N/A	2.77	6.85	N/A	2.47
46	1.27	N/A	4.49	1.71	N/A	4.42	2.39	N/A	3.67	3.19	N/A	3.04	5.56	N/A	2.66	7.43	N/A	2.34
47	1.38	N/A	4.39	1.83	N/A	4.30	2.59	N/A	3.60	3.47	N/A	2.98	6.06	N/A	2.54	8.11	N/A	2.22
48	1.53	N/A	4.28	1.99	N/A	4.19	2.82	N/A	3.52	3.77	N/A	2.91	6.58	N/A	2.43	8.80	N/A	2.09
49	1.67	N/A	4.17	2.18	N/A	4.07	3.06	N/A	3.45	4.09	N/A	2.85	7.14	N/A	2.32	9.56	N/A	1.97
50	1.84	N/A	4.07	2.35	N/A	3.95	3.30	N/A	3.37	4.43	N/A	2.78	7.80	N/A	2.21	10.37	N/A	1.84
51	2.03	N/A	3.96	2.57	N/A	3.83	3.59	N/A	3.29	4.83	N/A	2.71	8.61	N/A	2.09	11.32	N/A	1.71
52	2.22	N/A	3.85	2.79	N/A	3.71	3.89	N/A	3.22	5.25	N/A	2.65	9.48	N/A	1.98	12.33	N/A	1.59
53	2.44	N/A	3.74	3.03	N/A	3.60	4.21	N/A	3.14	5.69	N/A	2.58	10.42	N/A	1.87	13.46	N/A	1.46
54	2.65	N/A	3.64	3.27	N/A	3.48	4.54	N/A	3.07	6.15	N/A	2.52	11.46	N/A	1.75	14.67	N/A	1.34
55	2.94	N/A	3.53	3.57	N/A	3.36	4.94	N/A	2.99	6.71	N/A	2.45	12.59	N/A	1.64	16.02	N/A	1.21
56	3.36	N/A	3.53	4.09	N/A	3.36	5.57	N/A	2.99	7.50	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
57	3.86	N/A	3.53	4.66	N/A	3.36	6.32	N/A	2.99	8.40	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
58	4.38	N/A	3.53	5.30	N/A	3.36	7.09	N/A	2.99	9.34	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
59	4.96	N/A	3.53	5.99	N/A	3.36	7.94	N/A	2.99	10.36	N/A	2.45	N/A	N/A	N/A	N/A	N/A	N/A
60	5.64	N/A	3.53	6.80	N/A	3.36	8.93	N/A	2.99	11.52	N/A	2.23	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Female Rates

Face Amount between \$100,000 and \$249,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
19	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
20	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
21	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
22	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
23	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.95	N/A	3.91	1.12	N/A	4.10
24	0.37	N/A	6.88	0.44	N/A	6.83	0.59	N/A	5.48	0.74	N/A	4.85	0.97	N/A	3.91	1.12	N/A	4.10
25	0.41	N/A	6.88	0.46	N/A	6.83	0.63	N/A	5.48	0.76	N/A	4.85	1.19	N/A	3.91	1.38	N/A	4.10
26	0.42	N/A	7.00	0.47	N/A	6.84	0.64	N/A	5.50	0.78	N/A	4.89	1.22	N/A	3.89	1.43	N/A	4.01
27	0.42	N/A	7.11	0.49	N/A	6.84	0.65	N/A	5.52	0.78	N/A	4.94	1.26	N/A	3.87	1.49	N/A	3.92
28	0.42	N/A	7.23	0.50	N/A	6.85	0.65	N/A	5.54	0.80	N/A	4.98	1.32	N/A	3.84	1.57	N/A	3.83
29	0.43	N/A	7.35	0.50	N/A	7.05	0.66	N/A	5.56	0.81	N/A	5.03	1.36	N/A	3.82	1.66	N/A	3.74
30	0.43	N/A	7.47	0.53	N/A	6.86	0.68	N/A	5.58	0.82	N/A	5.07	1.37	N/A	3.80	1.66	N/A	3.74
31	0.43	N/A	7.58	0.53	N/A	7.01	0.68	N/A	5.60	0.83	N/A	5.11	1.37	N/A	3.80	1.75	N/A	3.56
32	0.43	N/A	7.70	0.54	N/A	6.87	0.69	N/A	5.62	0.87	N/A	5.16	1.43	N/A	3.76	1.88	N/A	3.47
33	0.43	N/A	7.82	0.54	N/A	6.96	0.71	N/A	5.64	0.92	N/A	5.20	1.53	N/A	3.73	2.01	N/A	3.38
34	0.43	N/A	7.93	0.56	N/A	6.90	0.74	N/A	5.66	0.96	N/A	5.25	1.63	N/A	3.71	2.17	N/A	3.29
35	0.43	N/A	8.05	0.56	N/A	6.89	0.76	N/A	5.68	1.00	N/A	5.29	1.73	N/A	3.69	2.35	N/A	3.20
36	0.48	N/A	7.68	0.62	N/A	6.65	0.82	N/A	5.50	1.08	N/A	5.10	1.87	N/A	3.62	2.51	N/A	3.17
37	0.51	N/A	7.32	0.66	N/A	6.40	0.89	N/A	5.32	1.18	N/A	4.91	2.02	N/A	3.55	2.70	N/A	3.13
38	0.56	N/A	6.95	0.72	N/A	6.16	0.99	N/A	5.14	1.30	N/A	4.73	2.19	N/A	3.47	2.90	N/A	3.10
39	0.63	N/A	6.58	0.81	N/A	5.91	1.07	N/A	4.96	1.42	N/A	4.54	2.37	N/A	3.40	3.12	N/A	3.06
40	0.70	N/A	6.22	0.86	N/A	5.67	1.18	N/A	4.78	1.55	N/A	4.35	2.57	N/A	3.33	3.38	N/A	3.03
41	0.75	N/A	5.85	0.96	N/A	5.42	1.29	N/A	4.60	1.70	N/A	4.16	2.79	N/A	3.26	3.66	N/A	3.00
42	0.83	N/A	5.48	1.05	N/A	5.18	1.43	N/A	4.42	1.88	N/A	3.97	3.03	N/A	3.19	3.99	N/A	2.96
43	0.93	N/A	5.11	1.16	N/A	4.93	1.57	N/A	4.24	2.07	N/A	3.79	3.31	N/A	3.11	4.35	N/A	2.93
44	1.02	N/A	4.75	1.27	N/A	4.69	1.73	N/A	4.06	2.29	N/A	3.60	3.61	N/A	3.04	4.72	N/A	2.89
45	1.10	N/A	4.38	1.38	N/A	4.44	1.89	N/A	3.88	2.50	N/A	3.41	3.95	N/A	2.97	5.13	N/A	2.86
46	1.18	N/A	4.36	1.51	N/A	4.34	2.06	N/A	3.79	2.75	N/A	3.31	4.32	N/A	2.91	5.62	N/A	2.77
47	1.28	N/A	4.34	1.64	N/A	4.24	2.26	N/A	3.69	2.99	N/A	3.21	4.72	N/A	2.84	6.14	N/A	2.68
48	1.39	N/A	4.32	1.80	N/A	4.15	2.46	N/A	3.60	3.28	N/A	3.11	5.14	N/A	2.78	6.67	N/A	2.59
49	1.48	N/A	4.30	1.93	N/A	4.05	2.65	N/A	3.50	3.53	N/A	3.01	5.54	N/A	2.71	7.20	N/A	2.50
50	1.58	N/A	4.28	2.05	N/A	3.95	2.84	N/A	3.41	3.79	N/A	2.91	5.97	N/A	2.65	7.76	N/A	2.41
51	1.67	N/A	4.25	2.21	N/A	3.85	3.07	N/A	3.31	4.10	N/A	2.81	6.43	N/A	2.59	8.33	N/A	2.31
52	1.78	N/A	4.23	2.36	N/A	3.75	3.28	N/A	3.22	4.39	N/A	2.71	6.87	N/A	2.52	8.92	N/A	2.22
53	1.88	N/A	4.21	2.52	N/A	3.66	3.51	N/A	3.12	4.71	N/A	2.61	7.32	N/A	2.46	9.54	N/A	2.13
54	1.99	N/A	4.19	2.69	N/A	3.56	3.77	N/A	3.03	5.06	N/A	2.51	7.84	N/A	2.39	10.22	N/A	2.04
55	2.14	N/A	4.17	2.87	N/A	3.46	4.05	N/A	2.93	5.45	N/A	2.41	8.40	N/A	2.33	10.98	N/A	1.95
56	2.37	N/A	4.17	3.17	N/A	3.46	4.44	N/A	2.93	5.92	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
57	2.67	N/A	4.17	3.49	N/A	3.46	4.88	N/A	2.93	6.47	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
58	2.98	N/A	4.17	3.88	N/A	3.46	5.37	N/A	2.93	7.08	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
59	3.37	N/A	4.17	4.33	N/A	3.46	5.95	N/A	2.93	7.79	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
60	3.81	N/A	4.17	4.82	N/A	3.46	6.60	N/A	2.93	8.59	N/A	2.41	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Male Rates

Face Amount between \$100,000 and \$249,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.78	N/A	3.19	0.87	N/A	3.05	1.14	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
19	0.76	N/A	3.19	0.87	N/A	3.00	1.14	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
20	0.73	N/A	3.19	0.87	N/A	2.85	1.14	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
21	0.71	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
22	0.69	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
23	0.68	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.64	N/A	1.52
24	0.66	N/A	3.19	0.87	N/A	2.47	1.13	N/A	2.36	1.41	N/A	2.12	2.08	N/A	1.63	2.70	N/A	1.52
25	0.64	N/A	3.19	0.88	N/A	2.47	1.13	N/A	2.36	1.44	N/A	2.12	2.52	N/A	1.63	3.09	N/A	1.52
26	0.65	N/A	3.24	0.88	N/A	2.61	1.14	N/A	2.41	1.46	N/A	2.19	2.56	N/A	1.64	3.24	N/A	1.50
27	0.65	N/A	3.29	0.89	N/A	2.75	1.16	N/A	2.47	1.50	N/A	2.26	2.64	N/A	1.65	3.40	N/A	1.47
28	0.66	N/A	3.34	0.90	N/A	2.89	1.18	N/A	2.52	1.53	N/A	2.34	2.74	N/A	1.65	3.57	N/A	1.45
29	0.68	N/A	3.39	0.92	N/A	3.03	1.22	N/A	2.57	1.57	N/A	2.41	2.82	N/A	1.66	3.73	N/A	1.43
30	0.68	N/A	3.45	0.92	N/A	3.17	1.24	N/A	2.63	1.59	N/A	2.48	2.86	N/A	1.67	3.88	N/A	1.41
31	0.70	N/A	3.50	0.92	N/A	3.30	1.24	N/A	2.68	1.63	N/A	2.55	2.88	N/A	1.68	4.03	N/A	1.38
32	0.71	N/A	3.55	0.92	N/A	3.44	1.26	N/A	2.73	1.67	N/A	2.62	2.95	N/A	1.69	4.19	N/A	1.36
33	0.73	N/A	3.60	0.93	N/A	3.58	1.31	N/A	2.78	1.69	N/A	2.70	3.11	N/A	1.69	4.35	N/A	1.34
34	0.76	N/A	3.65	0.93	N/A	3.72	1.36	N/A	2.84	1.72	N/A	2.77	3.26	N/A	1.70	4.51	N/A	1.31
35	0.77	N/A	3.70	0.93	N/A	3.86	1.39	N/A	2.89	1.74	N/A	2.84	3.39	N/A	1.71	4.67	N/A	1.29
36	0.83	N/A	3.55	1.01	N/A	3.67	1.50	N/A	2.79	1.88	N/A	2.74	3.75	N/A	1.62	5.04	N/A	1.25
37	0.91	N/A	3.41	1.11	N/A	3.49	1.62	N/A	2.69	2.03	N/A	2.65	4.15	N/A	1.53	5.45	N/A	1.22
38	1.00	N/A	3.26	1.23	N/A	3.30	1.76	N/A	2.59	2.24	N/A	2.55	4.61	N/A	1.43	5.95	N/A	1.18
39	1.09	N/A	3.11	1.33	N/A	3.11	1.92	N/A	2.49	2.43	N/A	2.45	5.12	N/A	1.34	6.45	N/A	1.14
40	1.20	N/A	2.97	1.49	N/A	2.93	2.08	N/A	2.40	2.67	N/A	2.36	5.68	N/A	1.25	7.01	N/A	1.11
41	1.32	N/A	2.82	1.65	N/A	2.74	2.28	N/A	2.30	2.94	N/A	2.26	6.30	N/A	1.16	7.63	N/A	1.07
42	1.45	N/A	2.67	1.85	N/A	2.55	2.51	N/A	2.20	3.23	N/A	2.16	6.96	N/A	1.07	8.32	N/A	1.03
43	1.57	N/A	2.52	2.02	N/A	2.36	2.72	N/A	2.10	3.53	N/A	2.06	7.65	N/A	0.97	8.98	N/A	0.99
44	1.73	N/A	2.38	2.23	N/A	2.18	2.96	N/A	2.00	3.86	N/A	1.97	8.39	N/A	0.88	9.69	N/A	0.96
45	1.89	N/A	2.23	2.46	N/A	1.99	3.24	N/A	1.90	4.20	N/A	1.87	9.26	N/A	0.79	10.40	N/A	0.92
46	2.08	N/A	2.23	2.74	N/A	1.99	3.62	N/A	1.90	4.62	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
47	2.30	N/A	2.23	3.05	N/A	1.99	4.06	N/A	1.90	5.07	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
48	2.53	N/A	2.23	3.40	N/A	1.99	4.52	N/A	1.90	5.54	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
49	2.80	N/A	2.23	3.77	N/A	1.99	5.04	N/A	1.90	6.06	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
50	3.11	N/A	2.23	4.20	N/A	1.99	5.64	N/A	1.90	6.67	N/A	1.87	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Female Rates

Face Amount between \$100,000 and \$249,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.41	N/A	3.55	0.57	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
19	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
20	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
21	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
22	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
23	0.41	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.90	N/A	2.18	1.33	N/A	1.68	1.72	N/A	1.59
24	0.43	N/A	3.55	0.56	N/A	2.55	0.71	N/A	2.40	0.96	N/A	2.18	1.33	N/A	1.68	1.75	N/A	1.59
25	0.49	N/A	3.55	0.70	N/A	2.55	0.87	N/A	2.40	1.09	N/A	2.18	1.82	N/A	1.68	2.33	N/A	1.59
26	0.49	N/A	3.64	0.71	N/A	2.68	0.89	N/A	2.48	1.11	N/A	2.25	1.88	N/A	1.71	2.45	N/A	1.60
27	0.51	N/A	3.72	0.71	N/A	2.81	0.89	N/A	2.57	1.13	N/A	2.33	1.95	N/A	1.73	2.56	N/A	1.60
28	0.52	N/A	3.81	0.72	N/A	2.94	0.91	N/A	2.65	1.14	N/A	2.40	2.02	N/A	1.76	2.68	N/A	1.61
29	0.53	N/A	3.89	0.75	N/A	3.07	0.92	N/A	2.73	1.20	N/A	2.47	2.09	N/A	1.78	2.78	N/A	1.61
30	0.53	N/A	3.98	0.75	N/A	3.20	0.94	N/A	2.82	1.20	N/A	2.55	2.12	N/A	1.81	2.90	N/A	1.62
31	0.54	N/A	4.07	0.76	N/A	3.32	0.96	N/A	2.90	1.25	N/A	2.62	2.14	N/A	1.83	2.99	N/A	1.62
32	0.55	N/A	4.15	0.76	N/A	3.45	0.97	N/A	2.98	1.28	N/A	2.69	2.16	N/A	1.86	3.10	N/A	1.63
33	0.58	N/A	4.24	0.77	N/A	3.58	1.01	N/A	3.06	1.33	N/A	2.76	2.30	N/A	1.88	3.20	N/A	1.63
34	0.58	N/A	4.32	0.78	N/A	3.71	1.04	N/A	3.15	1.37	N/A	2.84	2.42	N/A	1.91	3.30	N/A	1.64
35	0.60	N/A	4.41	0.78	N/A	3.84	1.06	N/A	3.23	1.41	N/A	2.91	2.56	N/A	1.93	3.40	N/A	1.64
36	0.65	N/A	4.24	0.85	N/A	3.76	1.15	N/A	3.17	1.54	N/A	2.83	2.78	N/A	1.86	3.68	N/A	1.59
37	0.69	N/A	4.07	0.90	N/A	3.68	1.24	N/A	3.12	1.66	N/A	2.75	3.00	N/A	1.80	3.99	N/A	1.54
38	0.76	N/A	3.90	0.98	N/A	3.61	1.35	N/A	3.06	1.82	N/A	2.67	3.27	N/A	1.73	4.30	N/A	1.49
39	0.83	N/A	3.73	1.06	N/A	3.53	1.46	N/A	3.01	1.97	N/A	2.59	3.56	N/A	1.67	4.68	N/A	1.44
40	0.91	N/A	3.56	1.14	N/A	3.45	1.59	N/A	2.95	2.16	N/A	2.52	3.88	N/A	1.60	5.07	N/A	1.40
41	0.99	N/A	3.38	1.23	N/A	3.37	1.72	N/A	2.89	2.36	N/A	2.44	4.24	N/A	1.53	5.53	N/A	1.35
42	1.08	N/A	3.21	1.32	N/A	3.29	1.86	N/A	2.84	2.57	N/A	2.36	4.64	N/A	1.47	6.03	N/A	1.30
43	1.17	N/A	3.04	1.44	N/A	3.22	2.02	N/A	2.78	2.80	N/A	2.28	5.07	N/A	1.40	6.56	N/A	1.25
44	1.29	N/A	2.87	1.56	N/A	3.14	2.17	N/A	2.73	3.07	N/A	2.20	5.57	N/A	1.34	7.16	N/A	1.20
45	1.42	N/A	2.70	1.70	N/A	3.06	2.34	N/A	2.67	3.34	N/A	2.12	6.13	N/A	1.27	7.80	N/A	1.15
46	1.56	N/A	2.70	1.87	N/A	3.06	2.59	N/A	2.67	3.69	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
47	1.72	N/A	2.70	2.06	N/A	3.06	2.87	N/A	2.67	4.06	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
48	1.88	N/A	2.70	2.28	N/A	3.06	3.15	N/A	2.67	4.45	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
49	2.06	N/A	2.70	2.48	N/A	3.06	3.45	N/A	2.67	4.83	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
50	2.26	N/A	2.70	2.71	N/A	3.06	3.74	N/A	2.67	5.25	N/A	2.12	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Male Rates

Face Amount between \$250,000 and \$499,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.62	N/A	6.82	0.73	N/A	5.92	0.92	N/A	4.60	1.17	N/A	4.06	1.28	N/A	3.70	1.77	N/A	3.04
19	0.60	N/A	6.82	0.71	N/A	5.92	0.90	N/A	4.55	1.15	N/A	4.06	1.28	N/A	3.59	1.77	N/A	3.04
20	0.59	N/A	6.82	0.69	N/A	5.92	0.89	N/A	4.47	1.13	N/A	4.06	1.28	N/A	3.59	1.77	N/A	3.04
21	0.57	N/A	6.82	0.67	N/A	5.92	0.88	N/A	4.28	1.11	N/A	4.06	1.28	N/A	3.59	1.77	N/A	3.04
22	0.56	N/A	6.82	0.65	N/A	5.92	0.87	N/A	4.28	1.09	N/A	4.06	1.28	N/A	3.59	1.77	N/A	3.04
23	0.54	N/A	6.82	0.63	N/A	5.92	0.86	N/A	4.28	1.07	N/A	4.06	1.28	N/A	3.59	1.77	N/A	3.04
24	0.53	N/A	6.82	0.61	N/A	5.92	0.84	N/A	4.28	1.05	N/A	4.06	1.28	N/A	3.59	1.77	N/A	3.04
25	0.51	N/A	6.82	0.59	N/A	5.92	0.83	N/A	4.28	1.03	N/A	4.06	1.42	N/A	3.59	1.96	N/A	3.04
26	0.51	N/A	6.86	0.61	N/A	5.95	0.83	N/A	4.41	1.03	N/A	4.14	1.44	N/A	3.68	2.00	N/A	3.11
27	0.52	N/A	6.89	0.61	N/A	5.98	0.83	N/A	4.54	1.03	N/A	4.22	1.47	N/A	3.78	2.04	N/A	3.19
28	0.52	N/A	6.93	0.61	N/A	6.02	0.83	N/A	4.67	1.04	N/A	4.31	1.52	N/A	3.87	2.09	N/A	3.26
29	0.53	N/A	6.96	0.62	N/A	6.05	0.86	N/A	4.80	1.09	N/A	4.39	1.60	N/A	3.96	2.14	N/A	3.34
30	0.53	N/A	7.00	0.62	N/A	6.08	0.86	N/A	4.93	1.09	N/A	4.47	1.60	N/A	4.06	2.18	N/A	3.41
31	0.53	N/A	7.04	0.62	N/A	6.11	0.86	N/A	5.05	1.09	N/A	4.55	1.63	N/A	4.15	2.23	N/A	3.48
32	0.53	N/A	7.07	0.62	N/A	6.14	0.86	N/A	5.18	1.10	N/A	4.63	1.65	N/A	4.24	2.26	N/A	3.56
33	0.53	N/A	7.11	0.62	N/A	6.18	0.86	N/A	5.31	1.11	N/A	4.72	1.69	N/A	4.33	2.30	N/A	3.63
34	0.53	N/A	7.14	0.62	N/A	6.21	0.86	N/A	5.44	1.13	N/A	4.80	1.74	N/A	4.43	2.38	N/A	3.71
35	0.53	N/A	7.18	0.64	N/A	6.24	0.86	N/A	5.57	1.16	N/A	4.88	1.79	N/A	4.52	2.43	N/A	3.78
36	0.56	N/A	6.98	0.68	N/A	6.09	0.91	N/A	5.45	1.23	N/A	4.81	1.91	N/A	4.41	2.61	N/A	3.72
37	0.60	N/A	6.78	0.71	N/A	5.94	0.97	N/A	5.32	1.32	N/A	4.74	2.05	N/A	4.29	2.80	N/A	3.66
38	0.63	N/A	6.58	0.78	N/A	5.79	1.05	N/A	5.20	1.41	N/A	4.67	2.26	N/A	4.18	3.06	N/A	3.61
39	0.70	N/A	6.38	0.84	N/A	5.64	1.13	N/A	5.08	1.51	N/A	4.60	2.47	N/A	4.06	3.34	N/A	3.55
40	0.75	N/A	6.18	0.90	N/A	5.49	1.22	N/A	4.96	1.66	N/A	4.53	2.68	N/A	3.95	3.65	N/A	3.49
41	0.83	N/A	5.98	1.00	N/A	5.34	1.34	N/A	4.83	1.79	N/A	4.45	2.98	N/A	3.83	4.03	N/A	3.43
42	0.90	N/A	5.78	1.10	N/A	5.19	1.47	N/A	4.71	1.96	N/A	4.38	3.28	N/A	3.72	4.44	N/A	3.37
43	0.94	N/A	5.58	1.18	N/A	5.04	1.57	N/A	4.59	2.12	N/A	4.31	3.54	N/A	3.60	4.77	N/A	3.32
44	0.98	N/A	5.38	1.25	N/A	4.89	1.68	N/A	4.46	2.24	N/A	4.24	3.78	N/A	3.49	5.15	N/A	3.26
45	1.03	N/A	5.18	1.33	N/A	4.74	1.81	N/A	4.34	2.42	N/A	4.17	4.12	N/A	3.37	5.56	N/A	3.20
46	1.12	N/A	5.20	1.47	N/A	4.75	1.96	N/A	4.38	2.63	N/A	4.16	4.48	N/A	3.36	6.02	N/A	3.14
47	1.23	N/A	5.21	1.61	N/A	4.75	2.17	N/A	4.42	2.88	N/A	4.14	4.87	N/A	3.35	6.50	N/A	3.09
48	1.32	N/A	5.23	1.76	N/A	4.76	2.34	N/A	4.46	3.13	N/A	4.13	5.28	N/A	3.34	7.01	N/A	3.03
49	1.44	N/A	5.24	1.90	N/A	4.77	2.56	N/A	4.50	3.42	N/A	4.11	5.75	N/A	3.33	7.60	N/A	2.97
50	1.58	N/A	5.26	2.08	N/A	4.78	2.80	N/A	4.55	3.74	N/A	4.10	6.25	N/A	3.32	8.22	N/A	2.92
51	1.66	N/A	5.27	2.21	N/A	4.78	2.97	N/A	4.59	4.01	N/A	4.09	6.76	N/A	3.30	8.90	N/A	2.86
52	1.80	N/A	5.29	2.38	N/A	4.79	3.22	N/A	4.63	4.34	N/A	4.07	7.37	N/A	3.29	9.66	N/A	2.80
53	1.94	N/A	5.30	2.58	N/A	4.80	3.49	N/A	4.67	4.68	N/A	4.06	8.01	N/A	3.28	10.45	N/A	2.74
54	2.08	N/A	5.32	2.77	N/A	4.80	3.74	N/A	4.71	5.04	N/A	4.04	8.74	N/A	3.27	11.30	N/A	2.66
55	2.24	N/A	5.33	2.97	N/A	4.81	4.04	N/A	4.75	5.45	N/A	4.03	9.52	N/A	3.26	12.20	N/A	2.53
56	2.52	N/A	5.11	3.32	N/A	4.63	4.47	N/A	4.58	5.94	N/A	3.89	10.35	N/A	3.26	13.20	N/A	2.53
57	2.85	N/A	4.89	3.72	N/A	4.45	4.95	N/A	4.41	6.51	N/A	3.75	11.27	N/A	3.26	14.23	N/A	2.59
58	3.16	N/A	4.67	4.10	N/A	4.28	5.44	N/A	4.24	7.06	N/A	3.61	12.34	N/A	3.26	15.41	N/A	2.63
59	3.49	N/A	4.45	4.51	N/A	4.10	5.96	N/A	4.07	7.62	N/A	3.47	13.50	N/A	3.26	16.68	N/A	2.63
60	3.91	N/A	4.23	5.00	N/A	3.92	6.53	N/A	3.90	8.30	N/A	3.33	14.79	N/A	3.26	18.08	N/A	2.63
61	4.40	N/A	4.01	5.59	N/A	3.74	7.27	N/A	3.73	9.12	N/A	3.18	N/A	N/A	N/A	N/A	N/A	N/A
62	5.00	N/A	3.79	6.32	N/A	3.56	8.18	N/A	3.56	10.10	N/A	3.04	N/A	N/A	N/A	N/A	N/A	N/A
63	5.74	N/A	3.57	7.18	N/A	3.39	9.30	N/A	3.39	11.28	N/A	2.90	N/A	N/A	N/A	N/A	N/A	N/A
64	6.62	N/A	3.35	8.22	N/A	3.21	10.56	N/A	3.22	12.68	N/A	2.72	N/A	N/A	N/A	N/A	N/A	N/A
65	7.53	N/A	3.13	9.27	N/A	3.03	11.91	N/A	3.05	14.07	N/A	2.52	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Female Rates

Face Amount between \$250,000 and \$499,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.84	N/A	3.75	1.10	N/A	3.12
19	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.84	N/A	3.75	1.10	N/A	3.12
20	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.84	N/A	3.75	1.10	N/A	3.12
21	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.84	N/A	3.75	1.10	N/A	3.12
22	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.84	N/A	3.75	1.10	N/A	3.12
23	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.84	N/A	3.75	1.10	N/A	3.12
24	0.35	N/A	8.50	0.40	N/A	7.40	0.56	N/A	5.64	0.69	N/A	4.70	0.86	N/A	3.75	1.10	N/A	3.12
25	0.36	N/A	8.50	0.43	N/A	7.21	0.60	N/A	5.64	0.75	N/A	4.70	1.00	N/A	3.68	1.37	N/A	3.12
26	0.36	N/A	8.56	0.43	N/A	7.27	0.60	N/A	5.66	0.75	N/A	4.82	1.02	N/A	3.77	1.37	N/A	3.20
27	0.36	N/A	8.62	0.43	N/A	7.33	0.61	N/A	5.68	0.75	N/A	4.93	1.05	N/A	3.86	1.39	N/A	3.28
28	0.36	N/A	8.68	0.43	N/A	7.40	0.61	N/A	5.71	0.75	N/A	5.05	1.08	N/A	3.95	1.42	N/A	3.36
29	0.36	N/A	8.74	0.44	N/A	7.46	0.61	N/A	5.73	0.76	N/A	5.16	1.10	N/A	4.04	1.46	N/A	3.44
30	0.36	N/A	8.81	0.45	N/A	7.52	0.62	N/A	5.75	0.76	N/A	5.28	1.13	N/A	4.13	1.48	N/A	3.53
31	0.36	N/A	8.87	0.45	N/A	7.58	0.62	N/A	5.77	0.76	N/A	5.39	1.14	N/A	4.22	1.49	N/A	3.61
32	0.36	N/A	8.93	0.45	N/A	7.64	0.62	N/A	5.79	0.76	N/A	5.51	1.15	N/A	4.31	1.51	N/A	3.69
33	0.36	N/A	8.99	0.45	N/A	7.71	0.64	N/A	5.82	0.79	N/A	5.62	1.21	N/A	4.40	1.55	N/A	3.77
34	0.36	N/A	9.05	0.45	N/A	7.77	0.67	N/A	5.84	0.79	N/A	5.74	1.25	N/A	4.49	1.62	N/A	3.85
35	0.36	N/A	9.11	0.45	N/A	7.83	0.69	N/A	5.86	0.81	N/A	5.85	1.30	N/A	4.58	1.68	N/A	3.93
36	0.38	N/A	8.77	0.48	N/A	7.56	0.75	N/A	5.71	0.88	N/A	5.69	1.41	N/A	4.46	1.83	N/A	3.86
37	0.42	N/A	8.42	0.53	N/A	7.28	0.78	N/A	5.56	0.97	N/A	5.53	1.53	N/A	4.33	2.00	N/A	3.80
38	0.45	N/A	8.08	0.56	N/A	7.01	0.86	N/A	5.42	1.06	N/A	5.36	1.66	N/A	4.21	2.16	N/A	3.73
39	0.50	N/A	7.74	0.62	N/A	6.74	0.92	N/A	5.27	1.15	N/A	5.20	1.83	N/A	4.08	2.37	N/A	3.66
40	0.54	N/A	7.40	0.69	N/A	6.47	1.01	N/A	5.12	1.27	N/A	5.04	2.02	N/A	3.96	2.63	N/A	3.60
41	0.60	N/A	7.05	0.76	N/A	6.19	1.12	N/A	4.97	1.42	N/A	4.88	2.24	N/A	3.83	2.91	N/A	3.53
42	0.65	N/A	6.71	0.84	N/A	5.92	1.22	N/A	4.82	1.57	N/A	4.72	2.49	N/A	3.71	3.23	N/A	3.46
43	0.74	N/A	6.37	0.93	N/A	5.65	1.34	N/A	4.68	1.73	N/A	4.55	2.74	N/A	3.58	3.59	N/A	3.39
44	0.80	N/A	6.02	1.04	N/A	5.37	1.47	N/A	4.53	1.92	N/A	4.39	3.05	N/A	3.46	4.02	N/A	3.33
45	0.87	N/A	5.68	1.13	N/A	5.10	1.60	N/A	4.38	2.13	N/A	4.23	3.39	N/A	3.33	4.47	N/A	3.26
46	0.99	N/A	5.73	1.26	N/A	5.15	1.77	N/A	4.46	2.35	N/A	4.25	3.77	N/A	3.37	5.02	N/A	3.21
47	1.09	N/A	5.79	1.38	N/A	5.20	1.97	N/A	4.53	2.58	N/A	4.26	4.15	N/A	3.40	5.59	N/A	3.15
48	1.20	N/A	5.84	1.54	N/A	5.25	2.12	N/A	4.61	2.81	N/A	4.28	4.58	N/A	3.44	6.21	N/A	3.10
49	1.30	N/A	5.89	1.65	N/A	5.30	2.28	N/A	4.69	3.01	N/A	4.29	4.93	N/A	3.48	6.75	N/A	3.04
50	1.40	N/A	5.95	1.77	N/A	5.35	2.44	N/A	4.77	3.21	N/A	4.31	5.29	N/A	3.52	7.31	N/A	2.99
51	1.42	N/A	6.00	1.83	N/A	5.39	2.55	N/A	4.84	3.39	N/A	4.32	5.64	N/A	3.55	7.91	N/A	2.93
52	1.49	N/A	6.05	1.91	N/A	5.44	2.69	N/A	4.92	3.57	N/A	4.34	6.01	N/A	3.59	8.53	N/A	2.88
53	1.55	N/A	6.10	2.00	N/A	5.49	2.81	N/A	5.00	3.75	N/A	4.35	6.37	N/A	3.63	9.17	N/A	2.82
54	1.61	N/A	6.16	2.11	N/A	5.54	2.96	N/A	5.07	3.95	N/A	4.37	6.77	N/A	3.66	9.86	N/A	2.77
55	1.69	N/A	6.21	2.20	N/A	5.59	3.10	N/A	5.15	4.16	N/A	4.38	7.22	N/A	3.70	10.63	N/A	2.71
56	1.82	N/A	6.05	2.35	N/A	5.49	3.30	N/A	5.07	4.42	N/A	4.31	7.60	N/A	3.70	11.31	N/A	2.71
57	1.96	N/A	5.90	2.53	N/A	5.39	3.53	N/A	4.99	4.74	N/A	4.24	8.03	N/A	3.70	12.03	N/A	2.71
58	2.14	N/A	5.74	2.74	N/A	5.29	3.80	N/A	4.90	5.08	N/A	4.16	8.53	N/A	3.70	12.83	N/A	2.71
59	2.35	N/A	5.59	2.95	N/A	5.19	4.13	N/A	4.82	5.52	N/A	4.09	9.05	N/A	3.70	13.75	N/A	2.71
60	2.57	N/A	5.43	3.26	N/A	5.09	4.49	N/A	4.74	5.99	N/A	4.02	9.65	N/A	3.70	14.71	N/A	2.71
61	2.86	N/A	5.27	3.56	N/A	4.99	4.92	N/A	4.66	6.55	N/A	3.95	N/A	N/A	N/A	N/A	N/A	N/A
62	3.16	N/A	5.12	3.91	N/A	4.89	5.40	N/A	4.58	7.16	N/A	3.88	N/A	N/A	N/A	N/A	N/A	N/A
63	3.49	N/A	4.96	4.30	N/A	4.79	5.92	N/A	4.49	7.85	N/A	3.80	N/A	N/A	N/A	N/A	N/A	N/A
64	3.90	N/A	4.81	4.78	N/A	4.69	6.56	N/A	4.41	8.67	N/A	3.73	N/A	N/A	N/A	N/A	N/A	N/A
65	4.28	N/A	4.65	5.24	N/A	4.59	7.18	N/A	4.33	9.47	N/A	3.66	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Male Rates

Face Amount between \$250,000 and \$499,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.72	N/A	3.06	0.79	N/A	2.75	0.98	N/A	2.19	1.22	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
19	0.69	N/A	3.06	0.78	N/A	2.70	0.97	N/A	2.19	1.19	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
20	0.66	N/A	3.06	0.76	N/A	2.70	0.95	N/A	2.19	1.17	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
21	0.64	N/A	3.06	0.75	N/A	2.70	0.93	N/A	2.19	1.15	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
22	0.61	N/A	3.06	0.74	N/A	2.70	0.91	N/A	2.19	1.12	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
23	0.58	N/A	3.06	0.72	N/A	2.70	0.90	N/A	2.19	1.10	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
24	0.56	N/A	3.06	0.71	N/A	2.70	0.88	N/A	2.19	1.07	N/A	2.27	1.49	N/A	1.78	2.06	N/A	1.66
25	0.53	N/A	3.06	0.69	N/A	2.70	0.86	N/A	2.19	1.05	N/A	2.27	1.76	N/A	1.78	2.41	N/A	1.66
26	0.53	N/A	3.12	0.69	N/A	2.75	0.86	N/A	2.24	1.05	N/A	2.28	1.76	N/A	1.87	2.41	N/A	1.74
27	0.54	N/A	3.17	0.70	N/A	2.79	0.88	N/A	2.29	1.06	N/A	2.30	1.78	N/A	1.96	2.42	N/A	1.82
28	0.54	N/A	3.23	0.70	N/A	2.84	0.90	N/A	2.34	1.09	N/A	2.31	1.83	N/A	2.05	2.48	N/A	1.89
29	0.54	N/A	3.28	0.72	N/A	2.89	0.95	N/A	2.39	1.11	N/A	2.33	1.87	N/A	2.14	2.53	N/A	1.97
30	0.56	N/A	3.34	0.72	N/A	2.94	0.95	N/A	2.45	1.12	N/A	2.34	1.87	N/A	2.23	2.53	N/A	2.05
31	0.56	N/A	3.39	0.72	N/A	2.98	0.95	N/A	2.50	1.13	N/A	2.35	1.87	N/A	2.31	2.53	N/A	2.13
32	0.56	N/A	3.45	0.72	N/A	3.03	0.97	N/A	2.55	1.16	N/A	2.37	1.87	N/A	2.40	2.57	N/A	2.21
33	0.56	N/A	3.50	0.72	N/A	3.08	0.97	N/A	2.60	1.20	N/A	2.38	1.95	N/A	2.49	2.67	N/A	2.28
34	0.56	N/A	3.56	0.72	N/A	3.12	0.99	N/A	2.65	1.25	N/A	2.40	2.02	N/A	2.58	2.79	N/A	2.36
35	0.56	N/A	3.61	0.73	N/A	3.17	0.99	N/A	2.70	1.31	N/A	2.41	2.10	N/A	2.67	2.90	N/A	2.44
36	0.60	N/A	3.57	0.79	N/A	3.14	1.07	N/A	2.67	1.40	N/A	2.37	2.26	N/A	2.63	3.13	N/A	2.42
37	0.64	N/A	3.53	0.84	N/A	3.11	1.15	N/A	2.64	1.51	N/A	2.32	2.43	N/A	2.60	3.38	N/A	2.40
38	0.70	N/A	3.49	0.90	N/A	3.07	1.24	N/A	2.61	1.64	N/A	2.28	2.67	N/A	2.56	3.72	N/A	2.37
39	0.74	N/A	3.45	0.98	N/A	3.04	1.36	N/A	2.58	1.79	N/A	2.23	2.91	N/A	2.52	4.05	N/A	2.35
40	0.80	N/A	3.42	1.06	N/A	3.01	1.47	N/A	2.56	1.93	N/A	2.19	3.16	N/A	2.49	4.45	N/A	2.33
41	0.87	N/A	3.38	1.16	N/A	2.98	1.62	N/A	2.53	2.14	N/A	2.15	3.51	N/A	2.45	4.89	N/A	2.31
42	0.97	N/A	3.34	1.28	N/A	2.95	1.78	N/A	2.50	2.34	N/A	2.10	3.90	N/A	2.41	5.37	N/A	2.29
43	1.02	N/A	3.30	1.38	N/A	2.91	1.94	N/A	2.47	2.54	N/A	2.06	4.28	N/A	2.37	5.81	N/A	2.26
44	1.09	N/A	3.26	1.47	N/A	2.88	2.07	N/A	2.44	2.72	N/A	2.01	4.69	N/A	2.34	6.29	N/A	2.24
45	1.16	N/A	3.22	1.58	N/A	2.85	2.23	N/A	2.41	2.96	N/A	1.97	5.12	N/A	2.30	6.85	N/A	2.22
46	1.27	N/A	3.18	1.71	N/A	2.85	2.39	N/A	2.42	3.19	N/A	1.98	5.56	N/A	2.21	7.43	N/A	2.12
47	1.38	N/A	3.15	1.83	N/A	2.84	2.59	N/A	2.43	3.47	N/A	1.99	6.06	N/A	2.12	8.11	N/A	2.02
48	1.53	N/A	3.11	1.99	N/A	2.84	2.82	N/A	2.44	3.77	N/A	2.01	6.58	N/A	2.04	8.80	N/A	1.92
49	1.67	N/A	3.08	2.18	N/A	2.83	3.06	N/A	2.45	4.09	N/A	2.02	7.14	N/A	1.95	9.56	N/A	1.82
50	1.84	N/A	3.04	2.35	N/A	2.83	3.30	N/A	2.46	4.43	N/A	2.03	7.80	N/A	1.86	10.37	N/A	1.72
51	2.03	N/A	3.00	2.57	N/A	2.83	3.59	N/A	2.47	4.83	N/A	2.04	8.61	N/A	1.77	11.32	N/A	1.61
52	2.22	N/A	2.97	2.79	N/A	2.82	3.89	N/A	2.48	5.25	N/A	2.05	9.48	N/A	1.68	12.33	N/A	1.51
53	2.44	N/A	2.93	3.03	N/A	2.82	4.21	N/A	2.49	5.69	N/A	2.07	10.42	N/A	1.60	13.46	N/A	1.41
54	2.65	N/A	2.90	3.27	N/A	2.81	4.54	N/A	2.50	6.15	N/A	2.08	11.46	N/A	1.51	14.67	N/A	1.31
55	2.94	N/A	2.86	3.57	N/A	2.81	4.94	N/A	2.51	6.71	N/A	2.09	12.59	N/A	1.42	16.02	N/A	1.21
56	3.36	N/A	2.86	4.09	N/A	2.81	5.57	N/A	2.51	7.50	N/A	2.09	N/A	N/A	N/A	N/A	N/A	N/A
57	3.86	N/A	2.86	4.66	N/A	2.81	6.32	N/A	2.51	8.40	N/A	2.09	N/A	N/A	N/A	N/A	N/A	N/A
58	4.38	N/A	2.86	5.30	N/A	2.81	7.09	N/A	2.51	9.34	N/A	2.09	N/A	N/A	N/A	N/A	N/A	N/A
59	4.96	N/A	2.86	5.99	N/A	2.81	7.94	N/A	2.51	10.36	N/A	2.09	N/A	N/A	N/A	N/A	N/A	N/A
60	5.64	N/A	2.86	6.80	N/A	2.81	8.93	N/A	2.51	11.52	N/A	2.09	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Female Rates

Face Amount between \$250,000 and \$499,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.95	N/A	1.95	1.12	N/A	2.07
19	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.95	N/A	1.95	1.12	N/A	2.07
20	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.95	N/A	1.95	1.12	N/A	2.07
21	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.95	N/A	1.95	1.12	N/A	2.07
22	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.95	N/A	1.95	1.12	N/A	2.07
23	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.95	N/A	1.95	1.12	N/A	2.07
24	0.37	N/A	3.75	0.44	N/A	3.71	0.59	N/A	2.91	0.74	N/A	2.78	0.97	N/A	1.95	1.12	N/A	2.07
25	0.41	N/A	3.75	0.46	N/A	3.71	0.63	N/A	2.91	0.76	N/A	2.78	1.19	N/A	1.95	1.38	N/A	2.07
26	0.42	N/A	3.82	0.47	N/A	3.71	0.64	N/A	2.93	0.78	N/A	2.78	1.22	N/A	2.01	1.43	N/A	2.08
27	0.42	N/A	3.89	0.49	N/A	3.72	0.65	N/A	2.94	0.78	N/A	2.78	1.26	N/A	2.06	1.49	N/A	2.09
28	0.42	N/A	3.96	0.50	N/A	3.72	0.65	N/A	2.96	0.80	N/A	2.78	1.32	N/A	2.12	1.57	N/A	2.10
29	0.43	N/A	4.03	0.50	N/A	3.72	0.66	N/A	2.97	0.81	N/A	2.78	1.36	N/A	2.17	1.66	N/A	2.11
30	0.43	N/A	4.10	0.53	N/A	3.73	0.68	N/A	2.99	0.82	N/A	2.79	1.37	N/A	2.23	1.66	N/A	2.13
31	0.43	N/A	4.16	0.53	N/A	3.73	0.68	N/A	3.01	0.83	N/A	2.79	1.37	N/A	2.28	1.75	N/A	2.14
32	0.43	N/A	4.23	0.54	N/A	3.73	0.69	N/A	3.02	0.87	N/A	2.79	1.43	N/A	2.34	1.88	N/A	2.15
33	0.43	N/A	4.30	0.54	N/A	3.73	0.71	N/A	3.04	0.92	N/A	2.79	1.53	N/A	2.39	2.01	N/A	2.16
34	0.43	N/A	4.37	0.56	N/A	3.74	0.74	N/A	3.05	0.96	N/A	2.79	1.63	N/A	2.45	2.17	N/A	2.17
35	0.43	N/A	4.44	0.56	N/A	3.74	0.76	N/A	3.07	1.00	N/A	2.79	1.73	N/A	2.50	2.35	N/A	2.18
36	0.48	N/A	4.28	0.62	N/A	3.62	0.82	N/A	2.98	1.08	N/A	2.71	1.87	N/A	2.48	2.51	N/A	2.19
37	0.51	N/A	4.11	0.66	N/A	3.50	0.89	N/A	2.90	1.18	N/A	2.64	2.02	N/A	2.46	2.70	N/A	2.21
38	0.56	N/A	3.95	0.72	N/A	3.39	0.99	N/A	2.81	1.30	N/A	2.56	2.19	N/A	2.44	2.90	N/A	2.22
39	0.63	N/A	3.79	0.81	N/A	3.27	1.07	N/A	2.72	1.42	N/A	2.48	2.37	N/A	2.42	3.12	N/A	2.23
40	0.70	N/A	3.63	0.86	N/A	3.15	1.18	N/A	2.64	1.55	N/A	2.41	2.57	N/A	2.41	3.38	N/A	2.25
41	0.75	N/A	3.46	0.96	N/A	3.03	1.29	N/A	2.55	1.70	N/A	2.33	2.79	N/A	2.39	3.66	N/A	2.26
42	0.83	N/A	3.30	1.05	N/A	2.91	1.43	N/A	2.46	1.88	N/A	2.25	3.03	N/A	2.37	3.99	N/A	2.27
43	0.93	N/A	3.14	1.16	N/A	2.80	1.57	N/A	2.37	2.07	N/A	2.17	3.31	N/A	2.35	4.35	N/A	2.28
44	1.02	N/A	2.97	1.27	N/A	2.68	1.73	N/A	2.29	2.29	N/A	2.10	3.61	N/A	2.33	4.72	N/A	2.30
45	1.10	N/A	2.81	1.38	N/A	2.56	1.89	N/A	2.20	2.50	N/A	2.02	3.95	N/A	2.31	5.13	N/A	2.31
46	1.18	N/A	2.84	1.51	N/A	2.57	2.06	N/A	2.21	2.75	N/A	2.01	4.32	N/A	2.29	5.62	N/A	2.25
47	1.28	N/A	2.86	1.64	N/A	2.57	2.26	N/A	2.22	2.99	N/A	2.00	4.72	N/A	2.27	6.14	N/A	2.20
48	1.39	N/A	2.89	1.80	N/A	2.58	2.46	N/A	2.23	3.28	N/A	1.99	5.14	N/A	2.24	6.67	N/A	2.14
49	1.48	N/A	2.92	1.93	N/A	2.58	2.65	N/A	2.24	3.53	N/A	1.98	5.54	N/A	2.22	7.20	N/A	2.09
50	1.58	N/A	2.95	2.05	N/A	2.59	2.84	N/A	2.25	3.79	N/A	1.98	5.97	N/A	2.20	7.76	N/A	2.03
51	1.67	N/A	2.97	2.21	N/A	2.59	3.07	N/A	2.26	4.10	N/A	1.97	6.43	N/A	2.18	8.33	N/A	1.97
52	1.78	N/A	3.00	2.36	N/A	2.60	3.28	N/A	2.27	4.39	N/A	1.96	6.87	N/A	2.16	8.92	N/A	1.92
53	1.88	N/A	3.03	2.52	N/A	2.60	3.51	N/A	2.28	4.71	N/A	1.95	7.32	N/A	2.13	9.54	N/A	1.86
54	1.99	N/A	3.05	2.69	N/A	2.61	3.77	N/A	2.29	5.06	N/A	1.94	7.84	N/A	2.11	10.22	N/A	1.81
55	2.14	N/A	3.08	2.87	N/A	2.61	4.05	N/A	2.30	5.45	N/A	1.93	8.40	N/A	2.09	10.98	N/A	1.75
56	2.37	N/A	3.08	3.17	N/A	2.61	4.44	N/A	2.30	5.92	N/A	1.93	N/A	N/A	N/A	N/A	N/A	N/A
57	2.67	N/A	3.08	3.49	N/A	2.61	4.88	N/A	2.30	6.47	N/A	1.93	N/A	N/A	N/A	N/A	N/A	N/A
58	2.98	N/A	3.08	3.88	N/A	2.61	5.37	N/A	2.30	7.08	N/A	1.93	N/A	N/A	N/A	N/A	N/A	N/A
59	3.37	N/A	3.08	4.33	N/A	2.61	5.95	N/A	2.30	7.79	N/A	1.93	N/A	N/A	N/A	N/A	N/A	N/A
60	3.81	N/A	3.08	4.82	N/A	2.61	6.60	N/A	2.30	8.59	N/A	1.93	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Male Rates

Face Amount between \$250,000 and \$499,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.78	N/A	1.53	0.87	N/A	1.35	1.14	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.64	N/A	0.64
19	0.76	N/A	1.53	0.87	N/A	1.28	1.14	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.64	N/A	0.64
20	0.73	N/A	1.53	0.87	N/A	1.23	1.14	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.64	N/A	0.64
21	0.71	N/A	1.53	0.87	N/A	1.09	1.13	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.64	N/A	0.64
22	0.69	N/A	1.53	0.87	N/A	1.09	1.13	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.64	N/A	0.64
23	0.68	N/A	1.53	0.87	N/A	1.09	1.13	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.64	N/A	0.64
24	0.66	N/A	1.53	0.87	N/A	1.09	1.13	N/A	1.02	1.41	N/A	0.88	2.08	N/A	0.63	2.70	N/A	0.64
25	0.64	N/A	1.53	0.88	N/A	1.09	1.13	N/A	1.02	1.44	N/A	0.88	2.52	N/A	0.63	3.09	N/A	0.64
26	0.65	N/A	1.57	0.88	N/A	1.17	1.14	N/A	1.06	1.46	N/A	0.92	2.56	N/A	0.67	3.24	N/A	0.66
27	0.65	N/A	1.61	0.89	N/A	1.26	1.16	N/A	1.09	1.50	N/A	0.97	2.64	N/A	0.71	3.40	N/A	0.67
28	0.66	N/A	1.66	0.90	N/A	1.34	1.18	N/A	1.13	1.53	N/A	1.01	2.74	N/A	0.75	3.57	N/A	0.69
29	0.68	N/A	1.70	0.92	N/A	1.42	1.22	N/A	1.16	1.57	N/A	1.05	2.82	N/A	0.79	3.73	N/A	0.71
30	0.68	N/A	1.74	0.92	N/A	1.51	1.24	N/A	1.20	1.59	N/A	1.10	2.86	N/A	0.83	3.88	N/A	0.73
31	0.70	N/A	1.78	0.92	N/A	1.59	1.24	N/A	1.24	1.63	N/A	1.14	2.88	N/A	0.87	4.03	N/A	0.74
32	0.71	N/A	1.82	0.92	N/A	1.67	1.26	N/A	1.27	1.67	N/A	1.18	2.95	N/A	0.91	4.19	N/A	0.76
33	0.73	N/A	1.87	0.93	N/A	1.75	1.31	N/A	1.31	1.69	N/A	1.22	3.11	N/A	0.95	4.35	N/A	0.78
34	0.76	N/A	1.91	0.93	N/A	1.84	1.36	N/A	1.34	1.72	N/A	1.27	3.26	N/A	0.99	4.51	N/A	0.79
35	0.77	N/A	1.95	0.93	N/A	1.92	1.39	N/A	1.38	1.74	N/A	1.31	3.39	N/A	1.03	4.67	N/A	0.81
36	0.83	N/A	1.90	1.01	N/A	1.86	1.50	N/A	1.37	1.88	N/A	1.29	3.75	N/A	0.97	5.04	N/A	0.79
37	0.91	N/A	1.85	1.11	N/A	1.80	1.62	N/A	1.35	2.03	N/A	1.28	4.15	N/A	0.91	5.45	N/A	0.76
38	1.00	N/A	1.80	1.23	N/A	1.73	1.76	N/A	1.34	2.24	N/A	1.26	4.61	N/A	0.86	5.95	N/A	0.74
39	1.09	N/A	1.75	1.33	N/A	1.67	1.92	N/A	1.32	2.43	N/A	1.24	5.12	N/A	0.80	6.45	N/A	0.72
40	1.20	N/A	1.71	1.49	N/A	1.61	2.08	N/A	1.31	2.67	N/A	1.23	5.68	N/A	0.74	7.01	N/A	0.70
41	1.32	N/A	1.66	1.65	N/A	1.55	2.28	N/A	1.29	2.94	N/A	1.21	6.30	N/A	0.68	7.63	N/A	0.67
42	1.45	N/A	1.61	1.85	N/A	1.49	2.51	N/A	1.28	3.23	N/A	1.19	6.96	N/A	0.62	8.32	N/A	0.65
43	1.57	N/A	1.56	2.02	N/A	1.42	2.72	N/A	1.26	3.53	N/A	1.17	7.65	N/A	0.57	8.98	N/A	0.63
44	1.73	N/A	1.51	2.23	N/A	1.36	2.96	N/A	1.25	3.86	N/A	1.16	8.39	N/A	0.51	9.69	N/A	0.60
45	1.89	N/A	1.46	2.46	N/A	1.30	3.24	N/A	1.23	4.20	N/A	1.14	9.26	N/A	0.45	10.40	N/A	0.58
46	2.08	N/A	1.46	2.74	N/A	1.30	3.62	N/A	1.23	4.62	N/A	1.14	N/A	N/A	N/A	N/A	N/A	N/A
47	2.30	N/A	1.46	3.05	N/A	1.30	4.06	N/A	1.23	5.07	N/A	1.14	N/A	N/A	N/A	N/A	N/A	N/A
48	2.53	N/A	1.46	3.40	N/A	1.30	4.52	N/A	1.23	5.54	N/A	1.14	N/A	N/A	N/A	N/A	N/A	N/A
49	2.80	N/A	1.46	3.77	N/A	1.30	5.04	N/A	1.23	6.06	N/A	1.14	N/A	N/A	N/A	N/A	N/A	N/A
50	3.11	N/A	1.46	4.20	N/A	1.30	5.64	N/A	1.23	6.67	N/A	1.14	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Female Rates

Face Amount between \$250,000 and \$499,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.41	N/A	1.76	0.57	N/A	1.14	0.71	N/A	1.05	0.90	N/A	0.91	1.33	N/A	0.70	1.72	N/A	0.66
19	0.41	N/A	1.76	0.56	N/A	1.14	0.71	N/A	1.05	0.90	N/A	0.91	1.33	N/A	0.70	1.72	N/A	0.66
20	0.41	N/A	1.76	0.56	N/A	1.14	0.71	N/A	1.05	0.90	N/A	0.91	1.33	N/A	0.70	1.72	N/A	0.66
21	0.41	N/A	1.76	0.56	N/A	1.14	0.71	N/A	1.05	0.90	N/A	0.91	1.33	N/A	0.70	1.72	N/A	0.66
22	0.41	N/A	1.76	0.56	N/A	1.14	0.71	N/A	1.05	0.90	N/A	0.91	1.33	N/A	0.70	1.72	N/A	0.66
23	0.41	N/A	1.76	0.56	N/A	1.14	0.71	N/A	1.05	0.90	N/A	0.91	1.33	N/A	0.70	1.72	N/A	0.66
24	0.43	N/A	1.76	0.56	N/A	1.14	0.71	N/A	1.05	0.96	N/A	0.91	1.33	N/A	0.70	1.75	N/A	0.66
25	0.49	N/A	1.76	0.70	N/A	1.14	0.87	N/A	1.05	1.09	N/A	0.91	1.82	N/A	0.70	2.33	N/A	0.66
26	0.49	N/A	1.81	0.71	N/A	1.22	0.89	N/A	1.10	1.11	N/A	0.96	1.88	N/A	0.74	2.45	N/A	0.70
27	0.51	N/A	1.86	0.71	N/A	1.30	0.89	N/A	1.15	1.13	N/A	1.00	1.95	N/A	0.78	2.56	N/A	0.73
28	0.52	N/A	1.91	0.72	N/A	1.37	0.91	N/A	1.20	1.14	N/A	1.05	2.02	N/A	0.82	2.68	N/A	0.77
29	0.53	N/A	1.96	0.75	N/A	1.45	0.92	N/A	1.25	1.20	N/A	1.09	2.09	N/A	0.86	2.78	N/A	0.80
30	0.53	N/A	2.01	0.75	N/A	1.53	0.94	N/A	1.30	1.20	N/A	1.14	2.12	N/A	0.90	2.90	N/A	0.84
31	0.54	N/A	2.05	0.76	N/A	1.61	0.96	N/A	1.35	1.25	N/A	1.18	2.14	N/A	0.93	2.99	N/A	0.87
32	0.55	N/A	2.10	0.76	N/A	1.69	0.97	N/A	1.40	1.28	N/A	1.23	2.16	N/A	0.97	3.10	N/A	0.91
33	0.58	N/A	2.15	0.77	N/A	1.76	1.01	N/A	1.45	1.33	N/A	1.27	2.30	N/A	1.01	3.20	N/A	0.94
34	0.58	N/A	2.20	0.78	N/A	1.84	1.04	N/A	1.50	1.37	N/A	1.32	2.42	N/A	1.05	3.30	N/A	0.98
35	0.60	N/A	2.25	0.78	N/A	1.92	1.06	N/A	1.55	1.41	N/A	1.36	2.56	N/A	1.09	3.40	N/A	1.01
36	0.65	N/A	2.21	0.85	N/A	1.93	1.15	N/A	1.56	1.54	N/A	1.35	2.78	N/A	1.07	3.68	N/A	0.99
37	0.69	N/A	2.17	0.90	N/A	1.93	1.24	N/A	1.57	1.66	N/A	1.34	3.00	N/A	1.04	3.99	N/A	0.97
38	0.76	N/A	2.13	0.98	N/A	1.94	1.35	N/A	1.57	1.82	N/A	1.33	3.27	N/A	1.02	4.30	N/A	0.95
39	0.83	N/A	2.09	1.06	N/A	1.94	1.46	N/A	1.58	1.97	N/A	1.32	3.56	N/A	0.99	4.68	N/A	0.93
40	0.91	N/A	2.06	1.14	N/A	1.95	1.59	N/A	1.59	2.16	N/A	1.31	3.88	N/A	0.97	5.07	N/A	0.92
41	0.99	N/A	2.02	1.23	N/A	1.96	1.72	N/A	1.60	2.36	N/A	1.29	4.24	N/A	0.94	5.53	N/A	0.90
42	1.08	N/A	1.98	1.32	N/A	1.96	1.86	N/A	1.61	2.57	N/A	1.28	4.64	N/A	0.92	6.03	N/A	0.88
43	1.17	N/A	1.94	1.44	N/A	1.97	2.02	N/A	1.61	2.80	N/A	1.27	5.07	N/A	0.89	6.56	N/A	0.86
44	1.29	N/A	1.90	1.56	N/A	1.97	2.17	N/A	1.62	3.07	N/A	1.26	5.57	N/A	0.87	7.16	N/A	0.84
45	1.42	N/A	1.86	1.70	N/A	1.98	2.34	N/A	1.63	3.34	N/A	1.25	6.13	N/A	0.84	7.80	N/A	0.82
46	1.56	N/A	1.86	1.87	N/A	1.98	2.59	N/A	1.63	3.69	N/A	1.25	N/A	N/A	N/A	N/A	N/A	N/A
47	1.72	N/A	1.86	2.06	N/A	1.98	2.87	N/A	1.63	4.06	N/A	1.25	N/A	N/A	N/A	N/A	N/A	N/A
48	1.88	N/A	1.86	2.28	N/A	1.98	3.15	N/A	1.63	4.45	N/A	1.25	N/A	N/A	N/A	N/A	N/A	N/A
49	2.06	N/A	1.86	2.48	N/A	1.98	3.45	N/A	1.63	4.83	N/A	1.25	N/A	N/A	N/A	N/A	N/A	N/A
50	2.26	N/A	1.86	2.71	N/A	1.98	3.74	N/A	1.63	5.25	N/A	1.25	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Male Rates

Face Amount between \$500,000 and \$999,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.62	N/A	6.44	0.73	N/A	5.58	0.92	N/A	4.30	1.17	N/A	3.82	1.28	N/A	3.50	1.77	N/A	2.84
19	0.60	N/A	6.44	0.71	N/A	5.58	0.90	N/A	4.28	1.15	N/A	3.82	1.28	N/A	3.37	1.77	N/A	2.84
20	0.59	N/A	6.44	0.69	N/A	5.58	0.89	N/A	4.18	1.13	N/A	3.82	1.28	N/A	3.37	1.77	N/A	2.84
21	0.57	N/A	6.44	0.67	N/A	5.58	0.88	N/A	4.02	1.11	N/A	3.82	1.28	N/A	3.37	1.77	N/A	2.84
22	0.56	N/A	6.44	0.65	N/A	5.58	0.87	N/A	4.02	1.09	N/A	3.82	1.28	N/A	3.37	1.77	N/A	2.84
23	0.54	N/A	6.44	0.63	N/A	5.58	0.86	N/A	4.02	1.07	N/A	3.82	1.28	N/A	3.37	1.77	N/A	2.84
24	0.53	N/A	6.44	0.61	N/A	5.58	0.84	N/A	4.02	1.05	N/A	3.82	1.28	N/A	3.37	1.77	N/A	2.84
25	0.51	N/A	6.44	0.59	N/A	5.58	0.83	N/A	4.02	1.03	N/A	3.82	1.42	N/A	3.37	1.96	N/A	2.84
26	0.51	N/A	6.47	0.61	N/A	5.61	0.83	N/A	4.14	1.03	N/A	3.90	1.44	N/A	3.46	2.00	N/A	2.91
27	0.52	N/A	6.51	0.61	N/A	5.64	0.83	N/A	4.27	1.03	N/A	3.98	1.47	N/A	3.55	2.04	N/A	2.98
28	0.52	N/A	6.54	0.61	N/A	5.67	0.83	N/A	4.39	1.04	N/A	4.05	1.52	N/A	3.64	2.09	N/A	3.05
29	0.53	N/A	6.58	0.62	N/A	5.70	0.86	N/A	4.51	1.09	N/A	4.13	1.60	N/A	3.73	2.14	N/A	3.12
30	0.53	N/A	6.61	0.62	N/A	5.73	0.86	N/A	4.64	1.09	N/A	4.21	1.60	N/A	3.82	2.18	N/A	3.19
31	0.53	N/A	6.64	0.62	N/A	5.76	0.86	N/A	4.76	1.09	N/A	4.29	1.63	N/A	3.90	2.23	N/A	3.26
32	0.53	N/A	6.68	0.62	N/A	5.79	0.86	N/A	4.88	1.10	N/A	4.37	1.65	N/A	3.99	2.26	N/A	3.33
33	0.53	N/A	6.71	0.62	N/A	5.82	0.86	N/A	5.00	1.11	N/A	4.44	1.69	N/A	4.08	2.30	N/A	3.40
34	0.53	N/A	6.75	0.62	N/A	5.85	0.86	N/A	5.13	1.13	N/A	4.52	1.74	N/A	4.17	2.38	N/A	3.47
35	0.53	N/A	6.78	0.64	N/A	5.88	0.86	N/A	5.25	1.16	N/A	4.60	1.79	N/A	4.26	2.43	N/A	3.54
36	0.56	N/A	6.59	0.68	N/A	5.74	0.91	N/A	5.13	1.23	N/A	4.53	1.91	N/A	4.15	2.61	N/A	3.49
37	0.60	N/A	6.40	0.71	N/A	5.60	0.97	N/A	5.02	1.32	N/A	4.46	2.05	N/A	4.04	2.80	N/A	3.43
38	0.63	N/A	6.21	0.78	N/A	5.45	1.05	N/A	4.90	1.41	N/A	4.39	2.26	N/A	3.93	3.06	N/A	3.38
39	0.70	N/A	6.02	0.84	N/A	5.31	1.13	N/A	4.78	1.51	N/A	4.32	2.47	N/A	3.82	3.34	N/A	3.32
40	0.75	N/A	5.83	0.90	N/A	5.17	1.22	N/A	4.67	1.66	N/A	4.26	2.68	N/A	3.71	3.65	N/A	3.27
41	0.83	N/A	5.64	1.00	N/A	5.03	1.34	N/A	4.55	1.79	N/A	4.19	2.98	N/A	3.59	4.03	N/A	3.22
42	0.90	N/A	5.45	1.10	N/A	4.89	1.47	N/A	4.43	1.96	N/A	4.12	3.28	N/A	3.48	4.44	N/A	3.16
43	0.94	N/A	5.26	1.18	N/A	4.74	1.57	N/A	4.31	2.12	N/A	4.05	3.54	N/A	3.37	4.77	N/A	3.11
44	0.98	N/A	5.07	1.25	N/A	4.60	1.68	N/A	4.20	2.24	N/A	3.98	3.78	N/A	3.26	5.15	N/A	3.05
45	1.03	N/A	4.88	1.33	N/A	4.46	1.81	N/A	4.08	2.42	N/A	3.91	4.12	N/A	3.15	5.56	N/A	3.00
46	1.12	N/A	4.90	1.47	N/A	4.47	1.96	N/A	4.12	2.63	N/A	3.90	4.48	N/A	3.14	6.02	N/A	2.95
47	1.23	N/A	4.91	1.61	N/A	4.47	2.17	N/A	4.16	2.88	N/A	3.89	4.87	N/A	3.13	6.50	N/A	2.89
48	1.32	N/A	4.93	1.76	N/A	4.48	2.34	N/A	4.20	3.13	N/A	3.87	5.28	N/A	3.12	7.01	N/A	2.84
49	1.44	N/A	4.94	1.90	N/A	4.49	2.56	N/A	4.24	3.42	N/A	3.86	5.75	N/A	3.11	7.60	N/A	2.78
50	1.58	N/A	4.96	2.08	N/A	4.50	2.80	N/A	4.28	3.74	N/A	3.85	6.25	N/A	3.11	8.22	N/A	2.73
51	1.66	N/A	4.97	2.21	N/A	4.50	2.97	N/A	4.31	4.01	N/A	3.84	6.76	N/A	3.10	8.90	N/A	2.67
52	1.80	N/A	4.99	2.38	N/A	4.51	3.22	N/A	4.35	4.34	N/A	3.83	7.37	N/A	3.09	9.66	N/A	2.62
53	1.94	N/A	5.00	2.58	N/A	4.52	3.49	N/A	4.39	4.68	N/A	3.81	8.01	N/A	3.08	10.45	N/A	2.56
54	2.08	N/A	5.02	2.77	N/A	4.52	3.74	N/A	4.43	5.04	N/A	3.80	8.74	N/A	3.07	11.30	N/A	2.51
55	2.24	N/A	5.03	2.97	N/A	4.53	4.04	N/A	4.47	5.45	N/A	3.79	9.52	N/A	3.06	12.20	N/A	2.45
56	2.52	N/A	4.82	3.32	N/A	4.36	4.47	N/A	4.31	5.94	N/A	3.66	10.35	N/A	3.06	13.20	N/A	2.45
57	2.85	N/A	4.61	3.72	N/A	4.19	4.95	N/A	4.15	6.51	N/A	3.52	11.27	N/A	3.06	14.23	N/A	2.45
58	3.16	N/A	4.40	4.10	N/A	4.02	5.44	N/A	3.98	7.06	N/A	3.39	12.34	N/A	3.06	15.41	N/A	2.45
59	3.49	N/A	4.19	4.51	N/A	3.85	5.96	N/A	3.82	7.62	N/A	3.25	13.50	N/A	3.06	16.68	N/A	2.45
60	3.91	N/A	3.98	5.00	N/A	3.68	6.53	N/A	3.66	8.30	N/A	3.12	14.79	N/A	3.06	18.08	N/A	2.45
61	4.40	N/A	3.77	5.59	N/A	3.51	7.27	N/A	3.50	9.12	N/A	2.98	N/A	N/A	N/A	N/A	N/A	N/A
62	5.00	N/A	3.56	6.32	N/A	3.34	8.18	N/A	3.34	10.10	N/A	2.85	N/A	N/A	N/A	N/A	N/A	N/A
63	5.74	N/A	3.35	7.18	N/A	3.17	9.30	N/A	3.17	11.28	N/A	2.71	N/A	N/A	N/A	N/A	N/A	N/A
64	6.62	N/A	3.14	8.22	N/A	3.00	10.56	N/A	3.01	12.68	N/A	2.58	N/A	N/A	N/A	N/A	N/A	N/A
65	7.53	N/A	2.93	9.27	N/A	2.83	11.91	N/A	2.85	14.07	N/A	2.44	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Female Rates

Face Amount between \$500,000 and \$999,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.84	N/A	3.46	1.10	N/A	2.92
19	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.84	N/A	3.46	1.10	N/A	2.92
20	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.84	N/A	3.46	1.10	N/A	2.92
21	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.84	N/A	3.46	1.10	N/A	2.92
22	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.84	N/A	3.46	1.10	N/A	2.92
23	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.84	N/A	3.46	1.10	N/A	2.92
24	0.35	N/A	8.04	0.40	N/A	7.00	0.56	N/A	5.32	0.69	N/A	4.42	0.86	N/A	3.46	1.10	N/A	2.92
25	0.36	N/A	8.04	0.43	N/A	6.81	0.60	N/A	5.32	0.75	N/A	4.42	1.00	N/A	3.46	1.37	N/A	2.92
26	0.36	N/A	8.10	0.43	N/A	6.87	0.60	N/A	5.34	0.75	N/A	4.53	1.02	N/A	3.54	1.37	N/A	3.00
27	0.36	N/A	8.15	0.43	N/A	6.93	0.61	N/A	5.36	0.75	N/A	4.64	1.05	N/A	3.63	1.39	N/A	3.07
28	0.36	N/A	8.21	0.43	N/A	6.98	0.61	N/A	5.38	0.75	N/A	4.75	1.08	N/A	3.71	1.42	N/A	3.15
29	0.36	N/A	8.27	0.44	N/A	7.04	0.61	N/A	5.40	0.76	N/A	4.86	1.10	N/A	3.80	1.46	N/A	3.23
30	0.36	N/A	8.33	0.45	N/A	7.10	0.62	N/A	5.42	0.76	N/A	4.97	1.13	N/A	3.88	1.48	N/A	3.31
31	0.36	N/A	8.38	0.45	N/A	7.16	0.62	N/A	5.44	0.76	N/A	5.07	1.14	N/A	3.96	1.49	N/A	3.38
32	0.36	N/A	8.44	0.45	N/A	7.22	0.62	N/A	5.46	0.76	N/A	5.18	1.15	N/A	4.05	1.51	N/A	3.46
33	0.36	N/A	8.50	0.45	N/A	7.27	0.64	N/A	5.48	0.79	N/A	5.29	1.21	N/A	4.13	1.55	N/A	3.54
34	0.36	N/A	8.55	0.45	N/A	7.33	0.67	N/A	5.50	0.79	N/A	5.40	1.25	N/A	4.22	1.62	N/A	3.61
35	0.36	N/A	8.61	0.45	N/A	7.39	0.69	N/A	5.52	0.81	N/A	5.51	1.30	N/A	4.30	1.68	N/A	3.69
36	0.38	N/A	8.29	0.48	N/A	7.13	0.75	N/A	5.38	0.88	N/A	5.36	1.41	N/A	4.18	1.83	N/A	3.63
37	0.42	N/A	7.96	0.53	N/A	6.87	0.78	N/A	5.24	0.97	N/A	5.20	1.53	N/A	4.06	2.00	N/A	3.56
38	0.45	N/A	7.64	0.56	N/A	6.61	0.86	N/A	5.10	1.06	N/A	5.05	1.66	N/A	3.94	2.16	N/A	3.50
39	0.50	N/A	7.31	0.62	N/A	6.35	0.92	N/A	4.96	1.15	N/A	4.89	1.83	N/A	3.82	2.37	N/A	3.44
40	0.54	N/A	6.99	0.69	N/A	6.10	1.01	N/A	4.82	1.27	N/A	4.74	2.02	N/A	3.71	2.63	N/A	3.38
41	0.60	N/A	6.66	0.76	N/A	5.84	1.12	N/A	4.68	1.42	N/A	4.59	2.24	N/A	3.59	2.91	N/A	3.31
42	0.65	N/A	6.34	0.84	N/A	5.58	1.22	N/A	4.54	1.57	N/A	4.43	2.49	N/A	3.47	3.23	N/A	3.25
43	0.74	N/A	6.01	0.93	N/A	5.32	1.34	N/A	4.40	1.73	N/A	4.28	2.74	N/A	3.35	3.59	N/A	3.19
44	0.80	N/A	5.69	1.04	N/A	5.06	1.47	N/A	4.26	1.92	N/A	4.12	3.05	N/A	3.23	4.02	N/A	3.12
45	0.87	N/A	5.36	1.13	N/A	4.80	1.60	N/A	4.12	2.13	N/A	3.97	3.39	N/A	3.11	4.47	N/A	3.06
46	0.99	N/A	5.41	1.26	N/A	4.85	1.77	N/A	4.19	2.35	N/A	3.99	3.77	N/A	3.15	5.02	N/A	3.01
47	1.09	N/A	5.46	1.38	N/A	4.89	1.97	N/A	4.27	2.58	N/A	4.00	4.15	N/A	3.18	5.59	N/A	2.95
48	1.20	N/A	5.51	1.54	N/A	4.94	2.12	N/A	4.34	2.81	N/A	4.02	4.58	N/A	3.22	6.21	N/A	2.90
49	1.30	N/A	5.56	1.65	N/A	4.99	2.28	N/A	4.41	3.01	N/A	4.03	4.93	N/A	3.26	6.75	N/A	2.85
50	1.40	N/A	5.61	1.77	N/A	5.04	2.44	N/A	4.49	3.21	N/A	4.05	5.29	N/A	3.30	7.31	N/A	2.80
51	1.42	N/A	5.65	1.83	N/A	5.08	2.55	N/A	4.56	3.39	N/A	4.06	5.64	N/A	3.33	7.91	N/A	2.74
52	1.49	N/A	5.70	1.91	N/A	5.13	2.69	N/A	4.63	3.57	N/A	4.08	6.01	N/A	3.37	8.53	N/A	2.69
53	1.55	N/A	5.75	2.00	N/A	5.18	2.81	N/A	4.70	3.75	N/A	4.09	6.37	N/A	3.41	9.17	N/A	2.64
54	1.61	N/A	5.80	2.11	N/A	5.22	2.96	N/A	4.78	3.95	N/A	4.11	6.77	N/A	3.44	9.86	N/A	2.58
55	1.69	N/A	5.85	2.20	N/A	5.27	3.10	N/A	4.85	4.16	N/A	4.12	7.22	N/A	3.48	10.63	N/A	2.53
56	1.82	N/A	5.70	2.35	N/A	5.17	3.30	N/A	4.77	4.42	N/A	4.05	7.60	N/A	3.48	11.31	N/A	2.53
57	1.96	N/A	5.55	2.53	N/A	5.08	3.53	N/A	4.69	4.74	N/A	3.98	8.03	N/A	3.48	12.03	N/A	2.53
58	2.14	N/A	5.41	2.74	N/A	4.98	3.80	N/A	4.62	5.08	N/A	3.92	8.53	N/A	3.48	12.83	N/A	2.53
59	2.35	N/A	5.26	2.95	N/A	4.89	4.13	N/A	4.54	5.52	N/A	3.85	9.05	N/A	3.48	13.75	N/A	2.53
60	2.57	N/A	5.11	3.26	N/A	4.79	4.49	N/A	4.46	5.99	N/A	3.78	9.65	N/A	3.48	14.71	N/A	2.53
61	2.86	N/A	4.96	3.56	N/A	4.69	4.92	N/A	4.38	6.55	N/A	3.71	N/A	N/A	N/A	N/A	N/A	N/A
62	3.16	N/A	4.81	3.91	N/A	4.60	5.40	N/A	4.30	7.16	N/A	3.64	N/A	N/A	N/A	N/A	N/A	N/A
63	3.49	N/A	4.67	4.30	N/A	4.50	5.92	N/A	4.23	7.85	N/A	3.58	N/A	N/A	N/A	N/A	N/A	N/A
64	3.90	N/A	4.52	4.78	N/A	4.41	6.56	N/A	4.15	8.67	N/A	3.51	N/A	N/A	N/A	N/A	N/A	N/A
65	4.28	N/A	4.37	5.24	N/A	4.31	7.18	N/A	4.07	9.47	N/A	3.44	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Male Rates

Face Amount between \$500,000 and \$999,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.72	N/A	2.88	0.79	N/A	2.60	0.98	N/A	1.93	1.22	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
19	0.69	N/A	2.88	0.78	N/A	2.50	0.97	N/A	1.93	1.19	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
20	0.66	N/A	2.88	0.76	N/A	2.42	0.95	N/A	1.93	1.17	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
21	0.64	N/A	2.88	0.75	N/A	2.35	0.93	N/A	1.93	1.15	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
22	0.61	N/A	2.88	0.74	N/A	2.26	0.91	N/A	1.93	1.12	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
23	0.58	N/A	2.88	0.72	N/A	2.26	0.90	N/A	1.93	1.10	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
24	0.56	N/A	2.88	0.71	N/A	2.26	0.88	N/A	1.93	1.07	N/A	1.82	1.49	N/A	1.74	2.06	N/A	1.56
25	0.53	N/A	2.88	0.69	N/A	2.26	0.86	N/A	1.93	1.05	N/A	1.82	1.76	N/A	1.74	2.41	N/A	1.56
26	0.53	N/A	2.94	0.69	N/A	2.33	0.86	N/A	1.99	1.05	N/A	1.86	1.76	N/A	1.82	2.41	N/A	1.63
27	0.54	N/A	2.99	0.70	N/A	2.40	0.88	N/A	2.04	1.06	N/A	1.90	1.78	N/A	1.89	2.42	N/A	1.70
28	0.54	N/A	3.05	0.70	N/A	2.46	0.90	N/A	2.10	1.09	N/A	1.94	1.83	N/A	1.97	2.48	N/A	1.77
29	0.54	N/A	3.10	0.72	N/A	2.53	0.95	N/A	2.15	1.11	N/A	1.98	1.87	N/A	2.04	2.53	N/A	1.84
30	0.56	N/A	3.16	0.72	N/A	2.60	0.95	N/A	2.21	1.12	N/A	2.03	1.87	N/A	2.12	2.53	N/A	1.91
31	0.56	N/A	3.22	0.72	N/A	2.67	0.95	N/A	2.26	1.13	N/A	2.07	1.87	N/A	2.19	2.53	N/A	1.97
32	0.56	N/A	3.27	0.72	N/A	2.74	0.97	N/A	2.32	1.16	N/A	2.11	1.87	N/A	2.27	2.57	N/A	2.04
33	0.56	N/A	3.33	0.72	N/A	2.80	0.97	N/A	2.37	1.20	N/A	2.15	1.95	N/A	2.34	2.67	N/A	2.11
34	0.56	N/A	3.38	0.72	N/A	2.87	0.99	N/A	2.43	1.25	N/A	2.19	2.02	N/A	2.42	2.79	N/A	2.18
35	0.56	N/A	3.44	0.73	N/A	2.94	0.99	N/A	2.48	1.31	N/A	2.23	2.10	N/A	2.49	2.90	N/A	2.25
36	0.60	N/A	3.38	0.79	N/A	2.89	1.07	N/A	2.45	1.40	N/A	2.19	2.26	N/A	2.47	3.13	N/A	2.24
37	0.64	N/A	3.32	0.84	N/A	2.84	1.15	N/A	2.42	1.51	N/A	2.15	2.43	N/A	2.45	3.38	N/A	2.22
38	0.70	N/A	3.26	0.90	N/A	2.79	1.24	N/A	2.40	1.64	N/A	2.10	2.67	N/A	2.42	3.72	N/A	2.21
39	0.74	N/A	3.20	0.98	N/A	2.74	1.36	N/A	2.37	1.79	N/A	2.06	2.91	N/A	2.40	4.05	N/A	2.19
40	0.80	N/A	3.14	1.06	N/A	2.69	1.47	N/A	2.34	1.93	N/A	2.02	3.16	N/A	2.38	4.45	N/A	2.18
41	0.87	N/A	3.08	1.16	N/A	2.64	1.62	N/A	2.31	2.14	N/A	1.98	3.51	N/A	2.36	4.89	N/A	2.17
42	0.97	N/A	3.02	1.28	N/A	2.59	1.78	N/A	2.28	2.34	N/A	1.94	3.90	N/A	2.34	5.37	N/A	2.15
43	1.02	N/A	2.96	1.38	N/A	2.54	1.94	N/A	2.26	2.54	N/A	1.89	4.28	N/A	2.31	5.81	N/A	2.14
44	1.09	N/A	2.90	1.47	N/A	2.49	2.07	N/A	2.23	2.72	N/A	1.85	4.69	N/A	2.29	6.29	N/A	2.12
45	1.16	N/A	2.84	1.58	N/A	2.44	2.23	N/A	2.20	2.96	N/A	1.81	5.12	N/A	2.27	6.85	N/A	2.11
46	1.27	N/A	2.80	1.71	N/A	2.46	2.39	N/A	2.20	3.19	N/A	1.83	5.56	N/A	2.19	7.43	N/A	2.02
47	1.38	N/A	2.77	1.83	N/A	2.48	2.59	N/A	2.20	3.47	N/A	1.84	6.06	N/A	2.10	8.11	N/A	1.93
48	1.53	N/A	2.73	1.99	N/A	2.51	2.82	N/A	2.21	3.77	N/A	1.86	6.58	N/A	2.02	8.80	N/A	1.84
49	1.67	N/A	2.70	2.18	N/A	2.53	3.06	N/A	2.21	4.09	N/A	1.87	7.14	N/A	1.93	9.56	N/A	1.75
50	1.84	N/A	2.66	2.35	N/A	2.55	3.30	N/A	2.21	4.43	N/A	1.89	7.80	N/A	1.85	10.37	N/A	1.66
51	2.03	N/A	2.62	2.57	N/A	2.57	3.59	N/A	2.21	4.83	N/A	1.91	8.61	N/A	1.76	11.32	N/A	1.57
52	2.22	N/A	2.59	2.79	N/A	2.59	3.89	N/A	2.21	5.25	N/A	1.92	9.48	N/A	1.68	12.33	N/A	1.48
53	2.44	N/A	2.55	3.03	N/A	2.62	4.21	N/A	2.22	5.69	N/A	1.94	10.42	N/A	1.59	13.46	N/A	1.39
54	2.65	N/A	2.52	3.27	N/A	2.64	4.54	N/A	2.22	6.15	N/A	1.95	11.46	N/A	1.51	14.67	N/A	1.30
55	2.94	N/A	2.48	3.57	N/A	2.66	4.94	N/A	2.22	6.71	N/A	1.97	12.59	N/A	1.42	16.02	N/A	1.21
56	3.36	N/A	2.48	4.09	N/A	2.66	5.57	N/A	2.22	7.50	N/A	1.97	N/A	N/A	N/A	N/A	N/A	N/A
57	3.86	N/A	2.48	4.66	N/A	2.66	6.32	N/A	2.22	8.40	N/A	1.97	N/A	N/A	N/A	N/A	N/A	N/A
58	4.38	N/A	2.48	5.30	N/A	2.66	7.09	N/A	2.22	9.34	N/A	1.97	N/A	N/A	N/A	N/A	N/A	N/A
59	4.96	N/A	2.48	5.99	N/A	2.66	7.94	N/A	2.22	10.36	N/A	1.97	N/A	N/A	N/A	N/A	N/A	N/A
60	5.64	N/A	2.48	6.80	N/A	2.66	8.93	N/A	2.22	11.52	N/A	1.97	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Female Rates

Face Amount between \$500,000 and \$999,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.95	N/A	1.79	1.12	N/A	2.02
19	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.95	N/A	1.79	1.12	N/A	2.02
20	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.95	N/A	1.79	1.12	N/A	2.02
21	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.95	N/A	1.79	1.12	N/A	2.02
22	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.95	N/A	1.79	1.12	N/A	2.02
23	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.95	N/A	1.79	1.12	N/A	2.02
24	0.37	N/A	3.49	0.44	N/A	3.45	0.59	N/A	2.66	0.74	N/A	2.22	0.97	N/A	1.79	1.12	N/A	2.02
25	0.41	N/A	3.49	0.46	N/A	3.45	0.63	N/A	2.66	0.76	N/A	2.22	1.19	N/A	1.79	1.38	N/A	2.02
26	0.42	N/A	3.54	0.47	N/A	3.43	0.64	N/A	2.66	0.78	N/A	2.24	1.22	N/A	1.85	1.43	N/A	2.02
27	0.42	N/A	3.59	0.49	N/A	3.42	0.65	N/A	2.67	0.78	N/A	2.26	1.26	N/A	1.91	1.49	N/A	2.03
28	0.42	N/A	3.63	0.50	N/A	3.40	0.65	N/A	2.67	0.80	N/A	2.28	1.32	N/A	1.97	1.57	N/A	2.03
29	0.43	N/A	3.68	0.50	N/A	3.39	0.66	N/A	2.68	0.81	N/A	2.30	1.36	N/A	2.03	1.66	N/A	2.03
30	0.43	N/A	3.73	0.53	N/A	3.37	0.68	N/A	2.68	0.82	N/A	2.32	1.37	N/A	2.10	1.66	N/A	2.04
31	0.43	N/A	3.78	0.53	N/A	3.37	0.68	N/A	2.68	0.83	N/A	2.34	1.37	N/A	2.16	1.75	N/A	2.04
32	0.43	N/A	3.83	0.54	N/A	3.33	0.69	N/A	2.69	0.87	N/A	2.36	1.43	N/A	2.22	1.88	N/A	2.04
33	0.43	N/A	3.87	0.54	N/A	3.33	0.71	N/A	2.69	0.92	N/A	2.38	1.53	N/A	2.28	2.01	N/A	2.04
34	0.43	N/A	3.92	0.56	N/A	3.29	0.74	N/A	2.70	0.96	N/A	2.40	1.63	N/A	2.34	2.17	N/A	2.05
35	0.43	N/A	3.97	0.56	N/A	3.28	0.76	N/A	2.70	1.00	N/A	2.42	1.73	N/A	2.40	2.35	N/A	2.05
36	0.48	N/A	3.83	0.62	N/A	3.19	0.82	N/A	2.63	1.08	N/A	2.36	1.87	N/A	2.38	2.51	N/A	2.06
37	0.51	N/A	3.70	0.66	N/A	3.10	0.89	N/A	2.56	1.18	N/A	2.31	2.02	N/A	2.36	2.70	N/A	2.07
38	0.56	N/A	3.56	0.72	N/A	3.01	0.99	N/A	2.50	1.30	N/A	2.25	2.19	N/A	2.34	2.90	N/A	2.09
39	0.63	N/A	3.42	0.81	N/A	2.92	1.07	N/A	2.43	1.42	N/A	2.20	2.37	N/A	2.32	3.12	N/A	2.10
40	0.70	N/A	3.29	0.86	N/A	2.83	1.18	N/A	2.36	1.55	N/A	2.14	2.57	N/A	2.30	3.38	N/A	2.11
41	0.75	N/A	3.15	0.96	N/A	2.73	1.29	N/A	2.29	1.70	N/A	2.08	2.79	N/A	2.28	3.66	N/A	2.12
42	0.83	N/A	3.01	1.05	N/A	2.64	1.43	N/A	2.22	1.88	N/A	2.03	3.03	N/A	2.26	3.99	N/A	2.13
43	0.93	N/A	2.87	1.16	N/A	2.55	1.57	N/A	2.16	2.07	N/A	1.97	3.31	N/A	2.24	4.35	N/A	2.15
44	1.02	N/A	2.74	1.27	N/A	2.46	1.73	N/A	2.09	2.29	N/A	1.92	3.61	N/A	2.22	4.72	N/A	2.16
45	1.10	N/A	2.60	1.38	N/A	2.37	1.89	N/A	2.02	2.50	N/A	1.86	3.95	N/A	2.20	5.13	N/A	2.17
46	1.18	N/A	2.62	1.51	N/A	2.37	2.06	N/A	2.03	2.75	N/A	1.85	4.32	N/A	2.19	5.62	N/A	2.13
47	1.28	N/A	2.64	1.64	N/A	2.38	2.26	N/A	2.04	2.99	N/A	1.84	4.72	N/A	2.18	6.14	N/A	2.09
48	1.39	N/A	2.66	1.80	N/A	2.38	2.46	N/A	2.05	3.28	N/A	1.83	5.14	N/A	2.17	6.67	N/A	2.04
49	1.48	N/A	2.68	1.93	N/A	2.39	2.65	N/A	2.06	3.53	N/A	1.82	5.54	N/A	2.16	7.20	N/A	2.00
50	1.58	N/A	2.71	2.05	N/A	2.39	2.84	N/A	2.07	3.79	N/A	1.82	5.97	N/A	2.15	7.76	N/A	1.96
51	1.67	N/A	2.73	2.21	N/A	2.39	3.07	N/A	2.08	4.10	N/A	1.81	6.43	N/A	2.13	8.33	N/A	1.92
52	1.78	N/A	2.75	2.36	N/A	2.40	3.28	N/A	2.09	4.39	N/A	1.80	6.87	N/A	2.12	8.92	N/A	1.88
53	1.88	N/A	2.77	2.52	N/A	2.40	3.51	N/A	2.10	4.71	N/A	1.79	7.32	N/A	2.11	9.54	N/A	1.83
54	1.99	N/A	2.79	2.69	N/A	2.41	3.77	N/A	2.11	5.06	N/A	1.78	7.84	N/A	2.10	10.22	N/A	1.79
55	2.14	N/A	2.81	2.87	N/A	2.41	4.05	N/A	2.12	5.45	N/A	1.77	8.40	N/A	2.09	10.98	N/A	1.75
56	2.37	N/A	2.81	3.17	N/A	2.41	4.44	N/A	2.12	5.92	N/A	1.77	N/A	N/A	N/A	N/A	N/A	N/A
57	2.67	N/A	2.81	3.49	N/A	2.41	4.88	N/A	2.12	6.47	N/A	1.77	N/A	N/A	N/A	N/A	N/A	N/A
58	2.98	N/A	2.81	3.88	N/A	2.41	5.37	N/A	2.12	7.08	N/A	1.77	N/A	N/A	N/A	N/A	N/A	N/A
59	3.37	N/A	2.81	4.33	N/A	2.41	5.95	N/A	2.12	7.79	N/A	1.77	N/A	N/A	N/A	N/A	N/A	N/A
60	3.81	N/A	2.81	4.82	N/A	2.41	6.60	N/A	2.12	8.59	N/A	1.77	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Male Rates

Face Amount between \$500,000 and \$999,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.78	N/A	1.31	0.87	N/A	1.11	1.14	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.64	N/A	0.47
19	0.76	N/A	1.31	0.87	N/A	1.07	1.14	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.64	N/A	0.47
20	0.73	N/A	1.31	0.87	N/A	1.00	1.14	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.64	N/A	0.47
21	0.71	N/A	1.31	0.87	N/A	0.93	1.13	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.64	N/A	0.47
22	0.69	N/A	1.31	0.87	N/A	0.93	1.13	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.64	N/A	0.47
23	0.68	N/A	1.31	0.87	N/A	0.93	1.13	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.64	N/A	0.47
24	0.66	N/A	1.31	0.87	N/A	0.93	1.13	N/A	0.78	1.41	N/A	0.68	2.08	N/A	0.46	2.70	N/A	0.47
25	0.64	N/A	1.31	0.88	N/A	0.93	1.13	N/A	0.78	1.44	N/A	0.68	2.52	N/A	0.46	3.09	N/A	0.47
26	0.65	N/A	1.33	0.88	N/A	1.01	1.14	N/A	0.82	1.46	N/A	0.73	2.56	N/A	0.51	3.24	N/A	0.50
27	0.65	N/A	1.34	0.89	N/A	1.09	1.16	N/A	0.86	1.50	N/A	0.78	2.64	N/A	0.57	3.40	N/A	0.53
28	0.66	N/A	1.36	0.90	N/A	1.17	1.18	N/A	0.90	1.53	N/A	0.83	2.74	N/A	0.62	3.57	N/A	0.56
29	0.68	N/A	1.37	0.92	N/A	1.25	1.22	N/A	0.94	1.57	N/A	0.88	2.82	N/A	0.67	3.73	N/A	0.59
30	0.68	N/A	1.39	0.92	N/A	1.34	1.24	N/A	0.98	1.59	N/A	0.93	2.86	N/A	0.73	3.88	N/A	0.62
31	0.70	N/A	1.41	0.92	N/A	1.42	1.24	N/A	1.01	1.63	N/A	0.97	2.88	N/A	0.78	4.03	N/A	0.65
32	0.71	N/A	1.42	0.92	N/A	1.50	1.26	N/A	1.05	1.67	N/A	1.02	2.95	N/A	0.83	4.19	N/A	0.68
33	0.73	N/A	1.44	0.93	N/A	1.58	1.31	N/A	1.09	1.69	N/A	1.07	3.11	N/A	0.88	4.35	N/A	0.71
34	0.76	N/A	1.45	0.93	N/A	1.66	1.36	N/A	1.13	1.72	N/A	1.12	3.26	N/A	0.94	4.51	N/A	0.74
35	0.77	N/A	1.47	0.93	N/A	1.74	1.39	N/A	1.17	1.74	N/A	1.17	3.39	N/A	0.99	4.67	N/A	0.77
36	0.83	N/A	1.45	1.01	N/A	1.68	1.50	N/A	1.16	1.88	N/A	1.16	3.75	N/A	0.94	5.04	N/A	0.75
37	0.91	N/A	1.42	1.11	N/A	1.63	1.62	N/A	1.16	2.03	N/A	1.14	4.15	N/A	0.88	5.45	N/A	0.73
38	1.00	N/A	1.40	1.23	N/A	1.57	1.76	N/A	1.15	2.24	N/A	1.13	4.61	N/A	0.83	5.95	N/A	0.71
39	1.09	N/A	1.38	1.33	N/A	1.51	1.92	N/A	1.14	2.43	N/A	1.11	5.12	N/A	0.77	6.45	N/A	0.69
40	1.20	N/A	1.36	1.49	N/A	1.46	2.08	N/A	1.14	2.67	N/A	1.10	5.68	N/A	0.72	7.01	N/A	0.68
41	1.32	N/A	1.33	1.65	N/A	1.40	2.28	N/A	1.13	2.94	N/A	1.08	6.30	N/A	0.67	7.63	N/A	0.66
42	1.45	N/A	1.31	1.85	N/A	1.34	2.51	N/A	1.12	3.23	N/A	1.07	6.96	N/A	0.61	8.32	N/A	0.64
43	1.57	N/A	1.29	2.02	N/A	1.28	2.72	N/A	1.11	3.53	N/A	1.05	7.65	N/A	0.56	8.98	N/A	0.62
44	1.73	N/A	1.26	2.23	N/A	1.23	2.96	N/A	1.11	3.86	N/A	1.04	8.39	N/A	0.50	9.69	N/A	0.60
45	1.89	N/A	1.24	2.46	N/A	1.17	3.24	N/A	1.10	4.20	N/A	1.02	9.26	N/A	0.45	10.40	N/A	0.58
46	2.08	N/A	1.24	2.74	N/A	1.17	3.62	N/A	1.10	4.62	N/A	1.02	N/A	N/A	N/A	N/A	N/A	N/A
47	2.30	N/A	1.24	3.05	N/A	1.17	4.06	N/A	1.10	5.07	N/A	1.02	N/A	N/A	N/A	N/A	N/A	N/A
48	2.53	N/A	1.24	3.40	N/A	1.17	4.52	N/A	1.10	5.54	N/A	1.02	N/A	N/A	N/A	N/A	N/A	N/A
49	2.80	N/A	1.24	3.77	N/A	1.17	5.04	N/A	1.10	6.06	N/A	1.02	N/A	N/A	N/A	N/A	N/A	N/A
50	3.11	N/A	1.24	4.20	N/A	1.17	5.64	N/A	1.10	6.67	N/A	1.02	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Female Rates

Face Amount between \$500,000 and \$999,999

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.41	N/A	1.60	0.57	N/A	1.07	0.71	N/A	0.92	0.90	N/A	0.77	1.33	N/A	0.48	1.72	N/A	0.44
19	0.41	N/A	1.60	0.56	N/A	1.07	0.71	N/A	0.92	0.90	N/A	0.77	1.33	N/A	0.48	1.72	N/A	0.44
20	0.41	N/A	1.60	0.56	N/A	1.07	0.71	N/A	0.92	0.90	N/A	0.77	1.33	N/A	0.48	1.72	N/A	0.44
21	0.41	N/A	1.60	0.56	N/A	1.07	0.71	N/A	0.92	0.90	N/A	0.77	1.33	N/A	0.48	1.72	N/A	0.44
22	0.41	N/A	1.60	0.56	N/A	1.07	0.71	N/A	0.92	0.90	N/A	0.77	1.33	N/A	0.48	1.72	N/A	0.44
23	0.41	N/A	1.60	0.56	N/A	1.07	0.71	N/A	0.92	0.90	N/A	0.77	1.33	N/A	0.48	1.72	N/A	0.44
24	0.43	N/A	1.60	0.56	N/A	1.07	0.71	N/A	0.92	0.96	N/A	0.77	1.33	N/A	0.48	1.75	N/A	0.44
25	0.49	N/A	1.60	0.70	N/A	1.07	0.87	N/A	0.92	1.09	N/A	0.77	1.82	N/A	0.48	2.33	N/A	0.44
26	0.49	N/A	1.62	0.71	N/A	1.13	0.89	N/A	0.97	1.11	N/A	0.82	1.88	N/A	0.53	2.45	N/A	0.49
27	0.51	N/A	1.64	0.71	N/A	1.19	0.89	N/A	1.02	1.13	N/A	0.86	1.95	N/A	0.58	2.56	N/A	0.53
28	0.52	N/A	1.66	0.72	N/A	1.25	0.91	N/A	1.06	1.14	N/A	0.91	2.02	N/A	0.63	2.68	N/A	0.58
29	0.53	N/A	1.68	0.75	N/A	1.31	0.92	N/A	1.11	1.20	N/A	0.95	2.09	N/A	0.68	2.78	N/A	0.63
30	0.53	N/A	1.71	0.75	N/A	1.37	0.94	N/A	1.16	1.20	N/A	1.00	2.12	N/A	0.74	2.90	N/A	0.68
31	0.54	N/A	1.73	0.76	N/A	1.43	0.96	N/A	1.21	1.25	N/A	1.04	2.14	N/A	0.79	2.99	N/A	0.72
32	0.55	N/A	1.75	0.76	N/A	1.49	0.97	N/A	1.26	1.28	N/A	1.09	2.16	N/A	0.84	3.10	N/A	0.77
33	0.58	N/A	1.77	0.77	N/A	1.55	1.01	N/A	1.30	1.33	N/A	1.13	2.30	N/A	0.89	3.20	N/A	0.82
34	0.58	N/A	1.79	0.78	N/A	1.61	1.04	N/A	1.35	1.37	N/A	1.18	2.42	N/A	0.94	3.30	N/A	0.86
35	0.60	N/A	1.81	0.78	N/A	1.67	1.06	N/A	1.40	1.41	N/A	1.22	2.56	N/A	0.99	3.40	N/A	0.91
36	0.65	N/A	1.80	0.85	N/A	1.68	1.15	N/A	1.41	1.54	N/A	1.21	2.78	N/A	0.97	3.68	N/A	0.90
37	0.69	N/A	1.79	0.90	N/A	1.70	1.24	N/A	1.41	1.66	N/A	1.20	3.00	N/A	0.95	3.99	N/A	0.88
38	0.76	N/A	1.77	0.98	N/A	1.71	1.35	N/A	1.42	1.82	N/A	1.19	3.27	N/A	0.93	4.30	N/A	0.87
39	0.83	N/A	1.76	1.06	N/A	1.72	1.46	N/A	1.43	1.97	N/A	1.18	3.56	N/A	0.91	4.68	N/A	0.86
40	0.91	N/A	1.75	1.14	N/A	1.74	1.59	N/A	1.44	2.16	N/A	1.17	3.88	N/A	0.89	5.07	N/A	0.85
41	0.99	N/A	1.74	1.23	N/A	1.75	1.72	N/A	1.44	2.36	N/A	1.16	4.24	N/A	0.87	5.53	N/A	0.83
42	1.08	N/A	1.73	1.32	N/A	1.76	1.86	N/A	1.45	2.57	N/A	1.15	4.64	N/A	0.85	6.03	N/A	0.82
43	1.17	N/A	1.71	1.44	N/A	1.77	2.02	N/A	1.46	2.80	N/A	1.14	5.07	N/A	0.83	6.56	N/A	0.81
44	1.29	N/A	1.70	1.56	N/A	1.79	2.17	N/A	1.46	3.07	N/A	1.13	5.57	N/A	0.81	7.16	N/A	0.79
45	1.42	N/A	1.69	1.70	N/A	1.80	2.34	N/A	1.47	3.34	N/A	1.12	6.13	N/A	0.79	7.80	N/A	0.78
46	1.56	N/A	1.69	1.87	N/A	1.80	2.59	N/A	1.47	3.69	N/A	1.12	N/A	N/A	N/A	N/A	N/A	N/A
47	1.72	N/A	1.69	2.06	N/A	1.80	2.87	N/A	1.47	4.06	N/A	1.12	N/A	N/A	N/A	N/A	N/A	N/A
48	1.88	N/A	1.69	2.28	N/A	1.80	3.15	N/A	1.47	4.45	N/A	1.12	N/A	N/A	N/A	N/A	N/A	N/A
49	2.06	N/A	1.69	2.48	N/A	1.80	3.45	N/A	1.47	4.83	N/A	1.12	N/A	N/A	N/A	N/A	N/A	N/A
50	2.26	N/A	1.69	2.71	N/A	1.80	3.74	N/A	1.47	5.25	N/A	1.12	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Male Rates

Face Amount \$1,000,000 and Greater

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.62	N/A	3.48	0.73	N/A	2.95	0.92	N/A	2.26	1.17	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
19	0.60	N/A	3.48	0.71	N/A	2.95	0.90	N/A	2.26	1.15	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
20	0.59	N/A	3.48	0.69	N/A	2.95	0.89	N/A	2.26	1.13	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
21	0.57	N/A	3.48	0.67	N/A	2.95	0.88	N/A	2.26	1.11	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
22	0.56	N/A	3.48	0.65	N/A	2.95	0.87	N/A	2.26	1.09	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
23	0.54	N/A	3.48	0.63	N/A	2.95	0.86	N/A	2.26	1.07	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
24	0.53	N/A	3.48	0.61	N/A	2.95	0.84	N/A	2.26	1.05	N/A	2.20	1.28	N/A	2.05	1.77	N/A	2.11
25	0.51	N/A	3.48	0.59	N/A	2.95	0.83	N/A	2.26	1.03	N/A	2.20	1.42	N/A	2.05	1.96	N/A	2.11
26	0.51	N/A	3.54	0.61	N/A	3.05	0.83	N/A	2.41	1.03	N/A	2.30	1.44	N/A	2.16	2.00	N/A	2.16
27	0.52	N/A	3.59	0.61	N/A	3.15	0.83	N/A	2.57	1.03	N/A	2.40	1.47	N/A	2.26	2.04	N/A	2.22
28	0.52	N/A	3.65	0.61	N/A	3.24	0.83	N/A	2.72	1.04	N/A	2.50	1.52	N/A	2.37	2.09	N/A	2.27
29	0.53	N/A	3.70	0.62	N/A	3.34	0.86	N/A	2.87	1.09	N/A	2.60	1.60	N/A	2.47	2.14	N/A	2.32
30	0.53	N/A	3.76	0.62	N/A	3.44	0.86	N/A	3.03	1.09	N/A	2.70	1.60	N/A	2.58	2.18	N/A	2.38
31	0.53	N/A	3.81	0.62	N/A	3.54	0.86	N/A	3.18	1.09	N/A	2.79	1.63	N/A	2.68	2.23	N/A	2.43
32	0.53	N/A	3.87	0.62	N/A	3.64	0.86	N/A	3.33	1.10	N/A	2.89	1.65	N/A	2.79	2.26	N/A	2.48
33	0.53	N/A	3.92	0.62	N/A	3.73	0.86	N/A	3.48	1.11	N/A	2.99	1.69	N/A	2.89	2.30	N/A	2.53
34	0.53	N/A	3.98	0.62	N/A	3.83	0.86	N/A	3.64	1.13	N/A	3.09	1.74	N/A	3.00	2.38	N/A	2.59
35	0.53	N/A	4.03	0.64	N/A	3.93	0.86	N/A	3.79	1.16	N/A	3.19	1.79	N/A	3.10	2.43	N/A	2.64
36	0.56	N/A	4.00	0.68	N/A	3.89	0.91	N/A	3.76	1.23	N/A	3.17	1.91	N/A	3.07	2.61	N/A	2.62
37	0.60	N/A	3.98	0.71	N/A	3.85	0.97	N/A	3.73	1.32	N/A	3.16	2.05	N/A	3.05	2.80	N/A	2.60
38	0.63	N/A	3.95	0.78	N/A	3.81	1.05	N/A	3.71	1.41	N/A	3.14	2.26	N/A	3.02	3.06	N/A	2.59
39	0.70	N/A	3.93	0.84	N/A	3.77	1.13	N/A	3.68	1.51	N/A	3.13	2.47	N/A	2.99	3.34	N/A	2.57
40	0.75	N/A	3.90	0.90	N/A	3.74	1.22	N/A	3.65	1.66	N/A	3.11	2.68	N/A	2.97	3.65	N/A	2.55
41	0.83	N/A	3.87	1.00	N/A	3.70	1.34	N/A	3.62	1.79	N/A	3.09	2.98	N/A	2.94	4.03	N/A	2.53
42	0.90	N/A	3.85	1.10	N/A	3.66	1.47	N/A	3.59	1.96	N/A	3.08	3.28	N/A	2.91	4.44	N/A	2.51
43	0.94	N/A	3.82	1.18	N/A	3.62	1.57	N/A	3.57	2.12	N/A	3.06	3.54	N/A	2.88	4.77	N/A	2.50
44	0.98	N/A	3.80	1.25	N/A	3.58	1.68	N/A	3.54	2.24	N/A	3.05	3.78	N/A	2.86	5.15	N/A	2.48
45	1.03	N/A	3.77	1.33	N/A	3.54	1.81	N/A	3.51	2.42	N/A	3.03	4.12	N/A	2.83	5.56	N/A	2.46
46	1.12	N/A	3.85	1.47	N/A	3.60	1.96	N/A	3.59	2.63	N/A	3.09	4.48	N/A	2.85	6.02	N/A	2.47
47	1.23	N/A	3.92	1.61	N/A	3.67	2.17	N/A	3.66	2.88	N/A	3.16	4.87	N/A	2.87	6.50	N/A	2.48
48	1.32	N/A	4.00	1.76	N/A	3.73	2.34	N/A	3.74	3.13	N/A	3.22	5.28	N/A	2.89	7.01	N/A	2.48
49	1.44	N/A	4.07	1.90	N/A	3.80	2.56	N/A	3.81	3.42	N/A	3.29	5.75	N/A	2.91	7.60	N/A	2.49
50	1.58	N/A	4.15	2.08	N/A	3.86	2.80	N/A	3.89	3.74	N/A	3.35	6.25	N/A	2.93	8.22	N/A	2.50
51	1.66	N/A	4.22	2.21	N/A	3.92	2.97	N/A	3.97	4.01	N/A	3.41	6.76	N/A	2.95	8.90	N/A	2.51
52	1.80	N/A	4.30	2.38	N/A	3.99	3.22	N/A	4.04	4.34	N/A	3.48	7.37	N/A	2.97	9.66	N/A	2.52
53	1.94	N/A	4.37	2.58	N/A	4.05	3.49	N/A	4.12	4.68	N/A	3.54	8.01	N/A	2.99	10.45	N/A	2.52
54	2.08	N/A	4.45	2.77	N/A	4.12	3.74	N/A	4.19	5.04	N/A	3.61	8.74	N/A	3.01	11.30	N/A	2.50
55	2.24	N/A	4.52	2.97	N/A	4.18	4.04	N/A	4.27	5.45	N/A	3.67	9.52	N/A	3.03	12.20	N/A	2.44
56	2.52	N/A	4.35	3.32	N/A	4.04	4.47	N/A	4.12	5.94	N/A	3.56	10.35	N/A	3.03	13.20	N/A	2.44
57	2.85	N/A	4.18	3.72	N/A	3.90	4.95	N/A	3.97	6.51	N/A	3.44	11.27	N/A	3.03	14.23	N/A	2.44
58	3.16	N/A	4.02	4.10	N/A	3.76	5.44	N/A	3.82	7.06	N/A	3.33	12.34	N/A	3.03	15.41	N/A	2.44
59	3.49	N/A	3.85	4.51	N/A	3.62	5.96	N/A	3.67	7.62	N/A	3.21	13.50	N/A	3.03	16.68	N/A	2.44
60	3.91	N/A	3.68	5.00	N/A	3.49	6.53	N/A	3.53	8.30	N/A	3.10	14.79	N/A	3.03	18.08	N/A	2.44
61	4.40	N/A	3.51	5.59	N/A	3.35	7.27	N/A	3.38	9.12	N/A	2.97	N/A	N/A	N/A	N/A	N/A	N/A
62	5.00	N/A	3.34	6.32	N/A	3.21	8.18	N/A	3.23	10.10	N/A	2.84	N/A	N/A	N/A	N/A	N/A	N/A
63	5.74	N/A	3.18	7.18	N/A	3.07	9.30	N/A	3.08	11.28	N/A	2.70	N/A	N/A	N/A	N/A	N/A	N/A
64	6.62	N/A	3.01	8.22	N/A	2.93	10.56	N/A	2.93	12.68	N/A	2.57	N/A	N/A	N/A	N/A	N/A	N/A
65	7.53	N/A	2.84	9.27	N/A	2.79	11.91	N/A	2.78	14.07	N/A	2.43	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 15

### Female Rates

Face Amount \$1,000,000 and Greater

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.84	N/A	2.00	1.10	N/A	2.00
19	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.84	N/A	2.00	1.10	N/A	2.00
20	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.84	N/A	2.00	1.10	N/A	2.00
21	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.84	N/A	2.00	1.10	N/A	2.00
22	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.84	N/A	2.00	1.10	N/A	2.00
23	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.84	N/A	2.00	1.10	N/A	2.00
24	0.35	N/A	4.43	0.40	N/A	3.85	0.56	N/A	2.80	0.69	N/A	2.27	0.86	N/A	2.00	1.10	N/A	2.00
25	0.36	N/A	4.43	0.43	N/A	3.69	0.60	N/A	2.80	0.75	N/A	2.27	1.00	N/A	2.00	1.37	N/A	2.00
26	0.36	N/A	4.48	0.43	N/A	3.77	0.60	N/A	2.88	0.75	N/A	2.41	1.02	N/A	2.10	1.37	N/A	2.07
27	0.36	N/A	4.53	0.43	N/A	3.86	0.61	N/A	2.96	0.75	N/A	2.54	1.05	N/A	2.21	1.39	N/A	2.13
28	0.36	N/A	4.58	0.43	N/A	3.94	0.61	N/A	3.04	0.75	N/A	2.68	1.08	N/A	2.31	1.42	N/A	2.20
29	0.36	N/A	4.63	0.44	N/A	4.03	0.61	N/A	3.12	0.76	N/A	2.82	1.10	N/A	2.42	1.46	N/A	2.26
30	0.36	N/A	4.69	0.45	N/A	4.11	0.62	N/A	3.20	0.76	N/A	2.96	1.13	N/A	2.52	1.48	N/A	2.33
31	0.36	N/A	4.74	0.45	N/A	4.19	0.62	N/A	3.27	0.76	N/A	3.09	1.14	N/A	2.62	1.49	N/A	2.40
32	0.36	N/A	4.79	0.45	N/A	4.28	0.62	N/A	3.35	0.76	N/A	3.23	1.15	N/A	2.73	1.51	N/A	2.46
33	0.36	N/A	4.84	0.45	N/A	4.36	0.64	N/A	3.43	0.79	N/A	3.37	1.21	N/A	2.83	1.55	N/A	2.53
34	0.36	N/A	4.89	0.45	N/A	4.45	0.67	N/A	3.51	0.79	N/A	3.50	1.25	N/A	2.94	1.62	N/A	2.59
35	0.36	N/A	4.94	0.45	N/A	4.53	0.69	N/A	3.59	0.81	N/A	3.64	1.30	N/A	3.04	1.68	N/A	2.66
36	0.38	N/A	4.84	0.48	N/A	4.44	0.75	N/A	3.57	0.88	N/A	3.57	1.41	N/A	3.02	1.83	N/A	2.64
37	0.42	N/A	4.74	0.53	N/A	4.35	0.78	N/A	3.55	0.97	N/A	3.50	1.53	N/A	3.00	2.00	N/A	2.62
38	0.45	N/A	4.64	0.56	N/A	4.26	0.86	N/A	3.53	1.06	N/A	3.43	1.66	N/A	2.97	2.16	N/A	2.60
39	0.50	N/A	4.54	0.62	N/A	4.17	0.92	N/A	3.51	1.15	N/A	3.36	1.83	N/A	2.95	2.37	N/A	2.58
40	0.54	N/A	4.44	0.69	N/A	4.08	1.01	N/A	3.50	1.27	N/A	3.30	2.02	N/A	2.93	2.63	N/A	2.57
41	0.60	N/A	4.34	0.76	N/A	3.99	1.12	N/A	3.48	1.42	N/A	3.23	2.24	N/A	2.91	2.91	N/A	2.55
42	0.65	N/A	4.24	0.84	N/A	3.90	1.22	N/A	3.46	1.57	N/A	3.16	2.49	N/A	2.89	3.23	N/A	2.53
43	0.74	N/A	4.14	0.93	N/A	3.81	1.34	N/A	3.44	1.73	N/A	3.09	2.74	N/A	2.86	3.59	N/A	2.51
44	0.80	N/A	4.04	1.04	N/A	3.72	1.47	N/A	3.42	1.92	N/A	3.02	3.05	N/A	2.84	4.02	N/A	2.49
45	0.87	N/A	3.94	1.13	N/A	3.63	1.60	N/A	3.40	2.13	N/A	2.95	3.39	N/A	2.82	4.47	N/A	2.47
46	0.99	N/A	4.05	1.26	N/A	3.74	1.77	N/A	3.51	2.35	N/A	3.04	3.77	N/A	2.88	5.02	N/A	2.47
47	1.09	N/A	4.16	1.38	N/A	3.85	1.97	N/A	3.62	2.58	N/A	3.14	4.15	N/A	2.93	5.59	N/A	2.47
48	1.20	N/A	4.28	1.54	N/A	3.96	2.12	N/A	3.73	2.81	N/A	3.23	4.58	N/A	2.99	6.21	N/A	2.47
49	1.30	N/A	4.39	1.65	N/A	4.07	2.28	N/A	3.84	3.01	N/A	3.33	4.93	N/A	3.05	6.75	N/A	2.47
50	1.40	N/A	4.50	1.77	N/A	4.18	2.44	N/A	3.95	3.21	N/A	3.42	5.29	N/A	3.11	7.31	N/A	2.48
51	1.42	N/A	4.61	1.83	N/A	4.29	2.55	N/A	4.06	3.39	N/A	3.51	5.64	N/A	3.16	7.91	N/A	2.48
52	1.49	N/A	4.72	1.91	N/A	4.40	2.69	N/A	4.17	3.57	N/A	3.61	6.01	N/A	3.22	8.53	N/A	2.48
53	1.55	N/A	4.84	2.00	N/A	4.51	2.81	N/A	4.28	3.75	N/A	3.70	6.37	N/A	3.28	9.17	N/A	2.48
54	1.61	N/A	4.95	2.11	N/A	4.62	2.96	N/A	4.39	3.95	N/A	3.80	6.77	N/A	3.33	9.86	N/A	2.48
55	1.69	N/A	5.06	2.20	N/A	4.73	3.10	N/A	4.50	4.16	N/A	3.89	7.22	N/A	3.39	10.63	N/A	2.48
56	1.82	N/A	4.97	2.35	N/A	4.68	3.30	N/A	4.45	4.42	N/A	3.84	7.60	N/A	3.39	11.31	N/A	2.48
57	1.96	N/A	4.88	2.53	N/A	4.62	3.53	N/A	4.40	4.74	N/A	3.80	8.03	N/A	3.39	12.03	N/A	2.48
58	2.14	N/A	4.80	2.74	N/A	4.57	3.80	N/A	4.35	5.08	N/A	3.75	8.53	N/A	3.39	12.83	N/A	2.48
59	2.35	N/A	4.71	2.95	N/A	4.51	4.13	N/A	4.30	5.52	N/A	3.70	9.05	N/A	3.39	13.75	N/A	2.48
60	2.57	N/A	4.62	3.26	N/A	4.46	4.49	N/A	4.26	5.99	N/A	3.66	9.65	N/A	3.39	14.71	N/A	2.48
61	2.86	N/A	4.53	3.56	N/A	4.41	4.92	N/A	4.21	6.55	N/A	3.61	N/A	N/A	N/A	N/A	N/A	N/A
62	3.16	N/A	4.44	3.91	N/A	4.35	5.40	N/A	4.16	7.16	N/A	3.56	N/A	N/A	N/A	N/A	N/A	N/A
63	3.49	N/A	4.36	4.30	N/A	4.30	5.92	N/A	4.11	7.85	N/A	3.51	N/A	N/A	N/A	N/A	N/A	N/A
64	3.90	N/A	4.27	4.78	N/A	4.24	6.56	N/A	4.06	8.67	N/A	3.47	N/A	N/A	N/A	N/A	N/A	N/A
65	4.28	N/A	4.18	5.24	N/A	4.19	7.18	N/A	4.01	9.47	N/A	3.42	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Male Rates

Face Amount \$1,000,000 and Greater

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.72	N/A	1.73	0.79	N/A	1.91	0.98	N/A	1.73	1.22	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
19	0.69	N/A	1.73	0.78	N/A	1.91	0.97	N/A	1.73	1.19	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
20	0.66	N/A	1.73	0.76	N/A	1.91	0.95	N/A	1.73	1.17	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
21	0.64	N/A	1.73	0.75	N/A	1.91	0.93	N/A	1.73	1.15	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
22	0.61	N/A	1.73	0.74	N/A	1.91	0.91	N/A	1.73	1.12	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
23	0.58	N/A	1.73	0.72	N/A	1.91	0.90	N/A	1.73	1.10	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
24	0.56	N/A	1.73	0.71	N/A	1.91	0.88	N/A	1.73	1.07	N/A	1.55	1.49	N/A	1.50	2.06	N/A	1.45
25	0.53	N/A	1.73	0.69	N/A	1.91	0.86	N/A	1.73	1.05	N/A	1.55	1.76	N/A	1.50	2.41	N/A	1.45
26	0.53	N/A	1.80	0.69	N/A	1.94	0.86	N/A	1.75	1.05	N/A	1.56	1.76	N/A	1.55	2.41	N/A	1.49
27	0.54	N/A	1.87	0.70	N/A	1.96	0.88	N/A	1.77	1.06	N/A	1.57	1.78	N/A	1.60	2.42	N/A	1.52
28	0.54	N/A	1.94	0.70	N/A	1.99	0.90	N/A	1.79	1.09	N/A	1.59	1.83	N/A	1.65	2.48	N/A	1.56
29	0.54	N/A	2.01	0.72	N/A	2.01	0.95	N/A	1.81	1.11	N/A	1.60	1.87	N/A	1.70	2.53	N/A	1.60
30	0.56	N/A	2.09	0.72	N/A	2.04	0.95	N/A	1.83	1.12	N/A	1.61	1.87	N/A	1.75	2.53	N/A	1.64
31	0.56	N/A	2.16	0.72	N/A	2.06	0.95	N/A	1.85	1.13	N/A	1.62	1.87	N/A	1.80	2.53	N/A	1.67
32	0.56	N/A	2.23	0.72	N/A	2.09	0.97	N/A	1.87	1.16	N/A	1.63	1.87	N/A	1.85	2.57	N/A	1.71
33	0.56	N/A	2.30	0.72	N/A	2.11	0.97	N/A	1.89	1.20	N/A	1.65	1.95	N/A	1.90	2.67	N/A	1.75
34	0.56	N/A	2.37	0.72	N/A	2.14	0.99	N/A	1.91	1.25	N/A	1.66	2.02	N/A	1.95	2.79	N/A	1.78
35	0.56	N/A	2.44	0.73	N/A	2.16	0.99	N/A	1.93	1.31	N/A	1.67	2.10	N/A	2.00	2.90	N/A	1.82
36	0.60	N/A	2.46	0.79	N/A	2.16	1.07	N/A	1.94	1.40	N/A	1.68	2.26	N/A	2.01	3.13	N/A	1.83
37	0.64	N/A	2.48	0.84	N/A	2.17	1.15	N/A	1.96	1.51	N/A	1.68	2.43	N/A	2.02	3.38	N/A	1.84
38	0.70	N/A	2.49	0.90	N/A	2.17	1.24	N/A	1.97	1.64	N/A	1.69	2.67	N/A	2.02	3.72	N/A	1.85
39	0.74	N/A	2.51	0.98	N/A	2.17	1.36	N/A	1.98	1.79	N/A	1.70	2.91	N/A	2.03	4.05	N/A	1.86
40	0.80	N/A	2.53	1.06	N/A	2.18	1.47	N/A	2.00	1.93	N/A	1.71	3.16	N/A	2.04	4.45	N/A	1.87
41	0.87	N/A	2.55	1.16	N/A	2.18	1.62	N/A	2.01	2.14	N/A	1.71	3.51	N/A	2.05	4.89	N/A	1.88
42	0.97	N/A	2.57	1.28	N/A	2.18	1.78	N/A	2.02	2.34	N/A	1.72	3.90	N/A	2.06	5.37	N/A	1.89
43	1.02	N/A	2.58	1.38	N/A	2.18	1.94	N/A	2.03	2.54	N/A	1.73	4.28	N/A	2.06	5.81	N/A	1.90
44	1.09	N/A	2.60	1.47	N/A	2.19	2.07	N/A	2.05	2.72	N/A	1.73	4.69	N/A	2.07	6.29	N/A	1.91
45	1.16	N/A	2.62	1.58	N/A	2.19	2.23	N/A	2.06	2.96	N/A	1.74	5.12	N/A	2.08	6.85	N/A	1.92
46	1.27	N/A	2.61	1.71	N/A	2.23	2.39	N/A	2.07	3.19	N/A	1.76	5.56	N/A	1.99	7.43	N/A	1.85
47	1.38	N/A	2.59	1.83	N/A	2.26	2.59	N/A	2.08	3.47	N/A	1.77	6.06	N/A	1.90	8.11	N/A	1.78
48	1.53	N/A	2.58	1.99	N/A	2.30	2.82	N/A	2.09	3.77	N/A	1.79	6.58	N/A	1.80	8.80	N/A	1.70
49	1.67	N/A	2.57	2.18	N/A	2.34	3.06	N/A	2.10	4.09	N/A	1.81	7.14	N/A	1.71	9.56	N/A	1.63
50	1.84	N/A	2.56	2.35	N/A	2.38	3.30	N/A	2.12	4.43	N/A	1.83	7.80	N/A	1.62	10.37	N/A	1.56
51	2.03	N/A	2.54	2.57	N/A	2.41	3.59	N/A	2.13	4.83	N/A	1.84	8.61	N/A	1.53	11.32	N/A	1.49
52	2.22	N/A	2.53	2.79	N/A	2.45	3.89	N/A	2.14	5.25	N/A	1.86	9.48	N/A	1.44	12.33	N/A	1.42
53	2.44	N/A	2.52	3.03	N/A	2.49	4.21	N/A	2.15	5.69	N/A	1.88	10.42	N/A	1.34	13.46	N/A	1.34
54	2.65	N/A	2.50	3.27	N/A	2.52	4.54	N/A	2.16	6.15	N/A	1.89	11.46	N/A	1.25	14.67	N/A	1.27
55	2.94	N/A	2.47	3.57	N/A	2.56	4.94	N/A	2.17	6.71	N/A	1.91	12.59	N/A	1.16	16.02	N/A	1.20
56	3.36	N/A	2.47	4.09	N/A	2.56	5.57	N/A	2.17	7.50	N/A	1.91	N/A	N/A	N/A	N/A	N/A	N/A
57	3.86	N/A	2.47	4.66	N/A	2.56	6.32	N/A	2.17	8.40	N/A	1.91	N/A	N/A	N/A	N/A	N/A	N/A
58	4.38	N/A	2.47	5.30	N/A	2.56	7.09	N/A	2.17	9.34	N/A	1.91	N/A	N/A	N/A	N/A	N/A	N/A
59	4.96	N/A	2.47	5.99	N/A	2.56	7.94	N/A	2.17	10.36	N/A	1.91	N/A	N/A	N/A	N/A	N/A	N/A
60	5.64	N/A	2.47	6.80	N/A	2.56	8.93	N/A	2.17	11.52	N/A	1.91	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 20

### Female Rates

Face Amount \$1,000,000 and Greater

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.95	N/A	1.50	1.12	N/A	1.76
19	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.95	N/A	1.50	1.12	N/A	1.76
20	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.95	N/A	1.50	1.12	N/A	1.76
21	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.95	N/A	1.50	1.12	N/A	1.76
22	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.95	N/A	1.50	1.12	N/A	1.76
23	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.95	N/A	1.50	1.12	N/A	1.76
24	0.37	N/A	1.92	0.44	N/A	2.16	0.59	N/A	1.96	0.74	N/A	1.92	0.97	N/A	1.50	1.12	N/A	1.76
25	0.41	N/A	1.92	0.46	N/A	2.16	0.63	N/A	1.96	0.76	N/A	1.92	1.19	N/A	1.50	1.38	N/A	1.76
26	0.42	N/A	2.02	0.47	N/A	2.19	0.64	N/A	1.98	0.78	N/A	1.94	1.22	N/A	1.55	1.43	N/A	1.76
27	0.42	N/A	2.11	0.49	N/A	2.23	0.65	N/A	2.01	0.78	N/A	1.96	1.26	N/A	1.60	1.49	N/A	1.76
28	0.42	N/A	2.21	0.50	N/A	2.26	0.65	N/A	2.03	0.80	N/A	1.98	1.32	N/A	1.66	1.57	N/A	1.77
29	0.43	N/A	2.30	0.50	N/A	2.29	0.66	N/A	2.06	0.81	N/A	2.00	1.36	N/A	1.71	1.66	N/A	1.77
30	0.43	N/A	2.40	0.53	N/A	2.33	0.68	N/A	2.08	0.82	N/A	2.02	1.37	N/A	1.76	1.66	N/A	1.77
31	0.43	N/A	2.50	0.53	N/A	2.36	0.68	N/A	2.10	0.83	N/A	2.04	1.37	N/A	1.81	1.75	N/A	1.77
32	0.43	N/A	2.59	0.54	N/A	2.39	0.69	N/A	2.13	0.87	N/A	2.06	1.43	N/A	1.86	1.88	N/A	1.77
33	0.43	N/A	2.69	0.54	N/A	2.42	0.71	N/A	2.15	0.92	N/A	2.08	1.53	N/A	1.92	2.01	N/A	1.78
34	0.43	N/A	2.78	0.56	N/A	2.46	0.74	N/A	2.18	0.96	N/A	2.10	1.63	N/A	1.97	2.17	N/A	1.78
35	0.43	N/A	2.88	0.56	N/A	2.49	0.76	N/A	2.20	1.00	N/A	2.12	1.73	N/A	2.02	2.35	N/A	1.78
36	0.48	N/A	2.79	0.62	N/A	2.43	0.82	N/A	2.15	1.08	N/A	2.07	1.87	N/A	2.01	2.51	N/A	1.79
37	0.51	N/A	2.69	0.66	N/A	2.37	0.89	N/A	2.10	1.18	N/A	2.01	2.02	N/A	2.01	2.70	N/A	1.80
38	0.56	N/A	2.60	0.72	N/A	2.31	0.99	N/A	2.05	1.30	N/A	1.96	2.19	N/A	2.00	2.90	N/A	1.82
39	0.63	N/A	2.51	0.81	N/A	2.25	1.07	N/A	2.00	1.42	N/A	1.90	2.37	N/A	1.99	3.12	N/A	1.83
40	0.70	N/A	2.42	0.86	N/A	2.19	1.18	N/A	1.95	1.55	N/A	1.85	2.57	N/A	1.99	3.38	N/A	1.84
41	0.75	N/A	2.32	0.96	N/A	2.12	1.29	N/A	1.89	1.70	N/A	1.79	2.79	N/A	1.98	3.66	N/A	1.85
42	0.83	N/A	2.23	1.05	N/A	2.06	1.43	N/A	1.84	1.88	N/A	1.74	3.03	N/A	1.97	3.99	N/A	1.86
43	0.93	N/A	2.14	1.16	N/A	2.00	1.57	N/A	1.79	2.07	N/A	1.68	3.31	N/A	1.96	4.35	N/A	1.88
44	1.02	N/A	2.04	1.27	N/A	1.94	1.73	N/A	1.74	2.29	N/A	1.63	3.61	N/A	1.96	4.72	N/A	1.89
45	1.10	N/A	1.95	1.38	N/A	1.88	1.89	N/A	1.69	2.50	N/A	1.57	3.95	N/A	1.95	5.13	N/A	1.90
46	1.18	N/A	2.03	1.51	N/A	1.93	2.06	N/A	1.73	2.75	N/A	1.58	4.32	N/A	1.92	5.62	N/A	1.88
47	1.28	N/A	2.11	1.64	N/A	1.97	2.26	N/A	1.77	2.99	N/A	1.58	4.72	N/A	1.89	6.14	N/A	1.86
48	1.39	N/A	2.18	1.80	N/A	2.02	2.46	N/A	1.80	3.28	N/A	1.59	5.14	N/A	1.87	6.67	N/A	1.84
49	1.48	N/A	2.26	1.93	N/A	2.06	2.65	N/A	1.84	3.53	N/A	1.59	5.54	N/A	1.84	7.20	N/A	1.82
50	1.58	N/A	2.34	2.05	N/A	2.11	2.84	N/A	1.88	3.79	N/A	1.60	5.97	N/A	1.81	7.76	N/A	1.80
51	1.67	N/A	2.42	2.21	N/A	2.15	3.07	N/A	1.92	4.10	N/A	1.60	6.43	N/A	1.78	8.33	N/A	1.77
52	1.78	N/A	2.50	2.36	N/A	2.20	3.28	N/A	1.96	4.39	N/A	1.61	6.87	N/A	1.75	8.92	N/A	1.75
53	1.88	N/A	2.57	2.52	N/A	2.24	3.51	N/A	1.99	4.71	N/A	1.61	7.32	N/A	1.73	9.54	N/A	1.73
54	1.99	N/A	2.65	2.69	N/A	2.29	3.77	N/A	2.03	5.06	N/A	1.62	7.84	N/A	1.70	10.22	N/A	1.71
55	2.14	N/A	2.73	2.87	N/A	2.33	4.05	N/A	2.07	5.45	N/A	1.62	8.40	N/A	1.67	10.98	N/A	1.69
56	2.37	N/A	2.73	3.17	N/A	2.33	4.44	N/A	2.07	5.92	N/A	1.62	N/A	N/A	N/A	N/A	N/A	N/A
57	2.67	N/A	2.73	3.49	N/A	2.33	4.88	N/A	2.07	6.47	N/A	1.62	N/A	N/A	N/A	N/A	N/A	N/A
58	2.98	N/A	2.73	3.88	N/A	2.33	5.37	N/A	2.07	7.08	N/A	1.62	N/A	N/A	N/A	N/A	N/A	N/A
59	3.37	N/A	2.73	4.33	N/A	2.33	5.95	N/A	2.07	7.79	N/A	1.62	N/A	N/A	N/A	N/A	N/A	N/A
60	3.81	N/A	2.73	4.82	N/A	2.33	6.60	N/A	2.07	8.59	N/A	1.62	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Male Rates

Face Amount \$1,000,000 and Greater

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.78	N/A	0.95	0.87	N/A	0.79	1.14	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.64	N/A	0.46
19	0.76	N/A	0.95	0.87	N/A	0.73	1.14	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.64	N/A	0.46
20	0.73	N/A	0.95	0.87	N/A	0.73	1.14	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.64	N/A	0.46
21	0.71	N/A	0.95	0.87	N/A	0.73	1.13	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.64	N/A	0.46
22	0.69	N/A	0.95	0.87	N/A	0.73	1.13	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.64	N/A	0.46
23	0.68	N/A	0.95	0.87	N/A	0.73	1.13	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.64	N/A	0.46
24	0.66	N/A	0.95	0.87	N/A	0.73	1.13	N/A	0.69	1.41	N/A	0.67	2.08	N/A	0.45	2.70	N/A	0.46
25	0.64	N/A	0.95	0.88	N/A	0.73	1.13	N/A	0.69	1.44	N/A	0.67	2.52	N/A	0.45	3.09	N/A	0.46
26	0.65	N/A	0.98	0.88	N/A	0.79	1.14	N/A	0.73	1.46	N/A	0.71	2.56	N/A	0.50	3.24	N/A	0.49
27	0.65	N/A	1.01	0.89	N/A	0.84	1.16	N/A	0.77	1.50	N/A	0.76	2.64	N/A	0.55	3.40	N/A	0.52
28	0.66	N/A	1.05	0.90	N/A	0.90	1.18	N/A	0.82	1.53	N/A	0.80	2.74	N/A	0.60	3.57	N/A	0.55
29	0.68	N/A	1.08	0.92	N/A	0.96	1.22	N/A	0.86	1.57	N/A	0.84	2.82	N/A	0.65	3.73	N/A	0.58
30	0.68	N/A	1.11	0.92	N/A	1.02	1.24	N/A	0.90	1.59	N/A	0.89	2.86	N/A	0.71	3.88	N/A	0.61
31	0.70	N/A	1.14	0.92	N/A	1.07	1.24	N/A	0.94	1.63	N/A	0.93	2.88	N/A	0.76	4.03	N/A	0.64
32	0.71	N/A	1.17	0.92	N/A	1.13	1.26	N/A	0.98	1.67	N/A	0.97	2.95	N/A	0.81	4.19	N/A	0.67
33	0.73	N/A	1.21	0.93	N/A	1.19	1.31	N/A	1.03	1.69	N/A	1.01	3.11	N/A	0.86	4.35	N/A	0.70
34	0.76	N/A	1.24	0.93	N/A	1.24	1.36	N/A	1.07	1.72	N/A	1.06	3.26	N/A	0.91	4.51	N/A	0.73
35	0.77	N/A	1.27	0.93	N/A	1.30	1.39	N/A	1.11	1.74	N/A	1.10	3.39	N/A	0.96	4.67	N/A	0.76
36	0.83	N/A	1.27	1.01	N/A	1.27	1.50	N/A	1.10	1.88	N/A	1.08	3.75	N/A	0.90	5.04	N/A	0.73
37	0.91	N/A	1.27	1.11	N/A	1.25	1.62	N/A	1.10	2.03	N/A	1.07	4.15	N/A	0.84	5.45	N/A	0.70
38	1.00	N/A	1.26	1.23	N/A	1.22	1.76	N/A	1.09	2.24	N/A	1.05	4.61	N/A	0.78	5.95	N/A	0.67
39	1.09	N/A	1.26	1.33	N/A	1.20	1.92	N/A	1.08	2.43	N/A	1.03	5.12	N/A	0.72	6.45	N/A	0.64
40	1.20	N/A	1.26	1.49	N/A	1.17	2.08	N/A	1.08	2.67	N/A	1.02	5.68	N/A	0.66	7.01	N/A	0.62
41	1.32	N/A	1.26	1.65	N/A	1.14	2.28	N/A	1.07	2.94	N/A	1.00	6.30	N/A	0.60	7.63	N/A	0.59
42	1.45	N/A	1.26	1.85	N/A	1.12	2.51	N/A	1.06	3.23	N/A	0.98	6.96	N/A	0.54	8.32	N/A	0.56
43	1.57	N/A	1.25	2.02	N/A	1.09	2.72	N/A	1.05	3.53	N/A	0.96	7.65	N/A	0.48	8.98	N/A	0.53
44	1.73	N/A	1.25	2.23	N/A	1.07	2.96	N/A	1.05	3.86	N/A	0.95	8.39	N/A	0.42	9.69	N/A	0.50
45	1.89	N/A	1.23	2.46	N/A	1.04	3.24	N/A	1.04	4.20	N/A	0.93	9.26	N/A	0.36	10.40	N/A	0.47
46	2.08	N/A	1.23	2.74	N/A	1.04	3.62	N/A	1.04	4.62	N/A	0.93	N/A	N/A	N/A	N/A	N/A	N/A
47	2.30	N/A	1.23	3.05	N/A	1.04	4.06	N/A	1.04	5.07	N/A	0.93	N/A	N/A	N/A	N/A	N/A	N/A
48	2.53	N/A	1.23	3.40	N/A	1.04	4.52	N/A	1.04	5.54	N/A	0.93	N/A	N/A	N/A	N/A	N/A	N/A
49	2.80	N/A	1.23	3.77	N/A	1.04	5.04	N/A	1.04	6.06	N/A	0.93	N/A	N/A	N/A	N/A	N/A	N/A
50	3.11	N/A	1.23	4.20	N/A	1.04	5.64	N/A	1.04	6.67	N/A	0.93	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Return Of Premium<sup>®</sup> Term 30

### Female Rates

Face Amount \$1,000,000 and Greater

Annual Rates Per \$1,000 and Rider Factors

Issue Age	Preferred Best			Preferred Non-Tobacco			Non-Smoker Plus			Non-Smoker			Preferred Smoker			Smoker		
	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact	Base P1000	Waiver P1000	Rider Fact
18	0.41	N/A	1.08	0.57	N/A	0.66	0.71	N/A	0.63	0.90	N/A	0.53	1.33	N/A	0.47	1.72	N/A	0.43
19	0.41	N/A	1.08	0.56	N/A	0.66	0.71	N/A	0.63	0.90	N/A	0.53	1.33	N/A	0.47	1.72	N/A	0.43
20	0.41	N/A	1.08	0.56	N/A	0.66	0.71	N/A	0.63	0.90	N/A	0.53	1.33	N/A	0.47	1.72	N/A	0.43
21	0.41	N/A	1.08	0.56	N/A	0.66	0.71	N/A	0.63	0.90	N/A	0.53	1.33	N/A	0.47	1.72	N/A	0.43
22	0.41	N/A	1.08	0.56	N/A	0.66	0.71	N/A	0.63	0.90	N/A	0.53	1.33	N/A	0.47	1.72	N/A	0.43
23	0.41	N/A	1.08	0.56	N/A	0.66	0.71	N/A	0.63	0.90	N/A	0.53	1.33	N/A	0.47	1.72	N/A	0.43
24	0.43	N/A	1.08	0.56	N/A	0.66	0.71	N/A	0.63	0.96	N/A	0.53	1.33	N/A	0.47	1.75	N/A	0.43
25	0.49	N/A	1.08	0.70	N/A	0.66	0.87	N/A	0.63	1.09	N/A	0.53	1.82	N/A	0.47	2.33	N/A	0.43
26	0.49	N/A	1.12	0.71	N/A	0.72	0.89	N/A	0.68	1.11	N/A	0.59	1.88	N/A	0.52	2.45	N/A	0.49
27	0.51	N/A	1.17	0.71	N/A	0.79	0.89	N/A	0.73	1.13	N/A	0.65	1.95	N/A	0.57	2.56	N/A	0.53
28	0.52	N/A	1.21	0.72	N/A	0.85	0.91	N/A	0.78	1.14	N/A	0.71	2.02	N/A	0.62	2.68	N/A	0.57
29	0.53	N/A	1.26	0.75	N/A	0.91	0.92	N/A	0.83	1.20	N/A	0.77	2.09	N/A	0.67	2.78	N/A	0.61
30	0.53	N/A	1.30	0.75	N/A	0.98	0.94	N/A	0.88	1.20	N/A	0.84	2.12	N/A	0.72	2.90	N/A	0.66
31	0.54	N/A	1.34	0.76	N/A	1.04	0.96	N/A	0.93	1.25	N/A	0.90	2.14	N/A	0.76	2.99	N/A	0.70
32	0.55	N/A	1.39	0.76	N/A	1.10	0.97	N/A	0.98	1.28	N/A	0.96	2.16	N/A	0.81	3.10	N/A	0.74
33	0.58	N/A	1.43	0.77	N/A	1.16	1.01	N/A	1.03	1.33	N/A	1.02	2.30	N/A	0.86	3.20	N/A	0.78
34	0.58	N/A	1.48	0.78	N/A	1.23	1.04	N/A	1.08	1.37	N/A	1.08	2.42	N/A	0.91	3.30	N/A	0.82
35	0.60	N/A	1.52	0.78	N/A	1.29	1.06	N/A	1.13	1.41	N/A	1.14	2.56	N/A	0.96	3.40	N/A	0.86
36	0.65	N/A	1.52	0.85	N/A	1.32	1.15	N/A	1.14	1.54	N/A	1.13	2.78	N/A	0.94	3.68	N/A	0.84
37	0.69	N/A	1.52	0.90	N/A	1.34	1.24	N/A	1.15	1.66	N/A	1.12	3.00	N/A	0.91	3.99	N/A	0.82
38	0.76	N/A	1.51	0.98	N/A	1.37	1.35	N/A	1.16	1.82	N/A	1.11	3.27	N/A	0.89	4.30	N/A	0.79
39	0.83	N/A	1.51	1.06	N/A	1.39	1.46	N/A	1.17	1.97	N/A	1.10	3.56	N/A	0.86	4.68	N/A	0.77
40	0.91	N/A	1.51	1.14	N/A	1.42	1.59	N/A	1.19	2.16	N/A	1.09	3.88	N/A	0.84	5.07	N/A	0.75
41	0.99	N/A	1.51	1.23	N/A	1.45	1.72	N/A	1.20	2.36	N/A	1.07	4.24	N/A	0.81	5.53	N/A	0.73
42	1.08	N/A	1.51	1.32	N/A	1.47	1.86	N/A	1.21	2.57	N/A	1.06	4.64	N/A	0.79	6.03	N/A	0.71
43	1.17	N/A	1.50	1.44	N/A	1.50	2.02	N/A	1.22	2.80	N/A	1.05	5.07	N/A	0.76	6.56	N/A	0.68
44	1.29	N/A	1.50	1.56	N/A	1.52	2.17	N/A	1.23	3.07	N/A	1.04	5.57	N/A	0.74	7.16	N/A	0.66
45	1.42	N/A	1.50	1.70	N/A	1.55	2.34	N/A	1.24	3.34	N/A	1.03	6.13	N/A	0.71	7.80	N/A	0.64
46	1.56	N/A	1.50	1.87	N/A	1.55	2.59	N/A	1.24	3.69	N/A	1.03	N/A	N/A	N/A	N/A	N/A	N/A
47	1.72	N/A	1.50	2.06	N/A	1.55	2.87	N/A	1.24	4.06	N/A	1.03	N/A	N/A	N/A	N/A	N/A	N/A
48	1.88	N/A	1.50	2.28	N/A	1.55	3.15	N/A	1.24	4.45	N/A	1.03	N/A	N/A	N/A	N/A	N/A	N/A
49	2.06	N/A	1.50	2.48	N/A	1.55	3.45	N/A	1.24	4.83	N/A	1.03	N/A	N/A	N/A	N/A	N/A	N/A
50	2.26	N/A	1.50	2.71	N/A	1.55	3.74	N/A	1.24	5.25	N/A	1.03	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
62	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
63	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Actuarial Memorandum

### Pruco Life Insurance Company Term Life Policy Form # PLTIR-2009

#### **Description**

This policy provides term life insurance benefits. Premiums are level for 15, 20 or 30 years and then increase annually to age 95. Premiums and benefits are guaranteed for the life of the policy.

There are no cash values.

This is a non-participating policy.

#### **Policy Reserves**

Reserves are calculated using the 2001 CSO Ultimate – Residual Standard mortality table, age last birthday, smoker/non-smoker and an interest rate of 4%. The reserve method is the Commissioner’s Reserve Valuation Method using the greater of unitary and segmented reserves as defined in NAIC Model Regulation 830 (Regulation XXX).

#### **Deficiency Reserves**

In the event that gross premiums are less than statutory net premiums, a minimum reserve is calculated. This minimum reserve is calculated using the 2001 CSO Select & Ultimate – Residual Standard mortality table, age last birthday, smoker/non-smoker and an interest rate of 4%. The reserve method is the Commissioner’s Reserve Valuation Method using the greater of unitary and segmented reserves (Regulation XXX) except that net premiums are replaced with gross premiums when the gross premium is less than the net premium. If the minimum reserves are greater than the basic policy reserves, then deficiency reserves are the difference between the minimum reserves and basic policy reserves.

A sample calculation is attached.

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Joseph E. Brennan, ASA, MAAA  
June 3, 2010

**LifeMaster Audit Report**

Valuation File: PLTIR\_2010 Sample Calculation  
Valuation Date: 12/31/2010  
Run Date: 6/02/2010  
Run Time: 10:51 a.m.

**PLITR-2009**

Record Type: 00  
Company Code: AZ  
Policy Number: L8130215  
Line of Business: OT  
Admin Plan Code: 001RTB15 0272  
LM Plan Code: ROP TERM 15 272  
Phase Code: 0  
Sub Phase Code: 1  
Policy Status: Active (Premium Paying)

Issue Date: 6/1/2010  
Paid to Date: 6/1/2011  
Annualized Gross Premiums: 116.00

Amount Issued: 100000.00  
Amount Inforce: 100000.00  
Units: 100.0000

	Primary Insured	Secondary Insured
Issue Age	35	0
Sex Code	M	
Risk Code	DD	
Class Code	00	00

VMF Record Level Detail

Premium Mode: 1 ("A")  
Ben Code: 0060  
Prem Code: 0060  
Prem Pattern Code: 0000  
Expense Group Field 1: PP  
Expense Group Field 2: AZ

Guaranteed Provisions Code: ROP TERM 271  
Death Benefit Definition: LIMITED BEN  
Death Benefit Pattern: LEVEL  
Minimum Death Benefit Pattern: NONE  
Endowment/Coupon Definition: NONE  
Endowment/Coupon Pattern: NONE  
Premium Payment Definition: LIMITED PAY  
Premium Payment Pattern: NONE  
Premium Mode Definition: ROP TERM 271  
Special Benefits: NONE

**Statutory 1 Segmented Processing**

Statutory Valuation Code: ST XXXC S/N 2K1P  
 Terminal Reserve Method: REVISED XXX  
 Mean Reserve Method: 19 MidT+UeP DAY.

Equivalent Level Amount 100000.00  
 Expense Allowance: 92.72

DUR	1000 qx	i	DEATH BENEFIT	PREMIUM PATTERN	TERMINAL RESERVE	NET VAL PREMIUM	INTEREST COST	BENEFIT COST	MEAN RESERVE	GP w/o FEES	GP RATIO	QX RATIO
0						0						
1	1.28	0.04	100,000	1.00	-	128.08	(1.55)	128.10	-	116.00	1.00	1.24
2	1.34	0.04	100,000	1.00	88.00	220.80	(4.79)	134.22	51.00	116.00	1.00	1.21
3	1.41	0.04	100,000	1.00	173.00	220.80	(8.41)	141.37	137.00	116.00	1.00	1.17
4	1.51	0.04	100,000	1.00	252.00	220.80	(12.53)	151.57	219.00	116.00	1.00	1.15
5	1.62	0.04	100,000	1.00	322.00	220.80	(17.23)	162.82	293.00	116.00	1.00	1.12
6	1.74	0.04	100,000	1.00	383.00	220.80	(22.59)	175.13	357.00	116.00	1.00	1.11
7	1.89	0.04	100,000	1.00	432.00	220.80	(28.73)	190.54	411.00	116.00	1.00	1.12
8	2.07	0.04	100,000	1.00	464.00	220.80	(35.78)	209.09	451.00	116.00	1.00	1.11
9	2.28	0.04	100,000	1.00	476.00	220.80	(43.92)	230.81	471.00	116.00	1.00	1.12
10	2.53	0.04	100,000	1.00	463.00	220.80	(53.34)	256.77	468.00	116.00	1.00	1.13
11	2.79	0.04	100,000	1.00	423.00	220.80	(64.19)	283.99	440.00	116.00	1.00	1.13
12	3.06	0.04	100,000	1.00	354.00	220.80	(76.61)	312.50	383.00	116.00	1.00	1.13
13	3.27	0.04	100,000	1.00	260.00	220.80	(90.51)	335.17	299.00	116.00	1.00	1.12
14	3.45	0.04	100,000	1.00	144.00	220.80	(105.83)	355.03	193.00	116.00	1.00	1.10
15	3.67	0.04	100,000	1.00	-	220.80	(122.64)	379.32	60.00	116.00	8.18	1.09
16	3.94	0.04	100,000	8.18	-	394.77	(134.52)	407.69	-	949.00	1.09	1.09
17	4.29	0.04	100,000	8.94	-	429.92	(139.27)	444.42	-	1,037.00	1.10	1.09
18	4.70	0.04	100,000	9.86	-	471.10	(144.15)	487.46	-	1,144.00	1.11	1.10
19	5.20	0.04	100,000	10.93	-	521.35	(149.12)	539.95	-	1,268.00	1.12	1.10
20	5.82	0.04	100,000	12.28	-	583.69	(154.22)	605.03	-	1,425.00	1.12	1.11
21	6.50	0.04	100,000	13.80	-	652.11	(159.32)	676.50	-	1,601.00	1.11	1.10
22	7.22	0.04	100,000	15.36	-	724.60	(164.50)	752.30	-	1,782.00	1.10	1.10
23	7.91	0.04	100,000	16.88	(3.00)	791.20	(169.70)	825.13	-	1,958.00	1.09	1.10
24	8.58	0.04	100,000	18.40	(2.00)	862.32	(174.83)	896.03	-	2,134.00	1.10	1.10
25	9.39	0.04	100,000	20.17	-	945.57	(180.12)	981.70	-	2,340.00	1.11	1.14
26	10.40	0.04	100,000	22.34	1.00	1,046.99	(185.62)	1,088.47	1.00	2,591.00	1.12	1.12
27	11.63	0.04	100,000	24.97	2.00	1,170.24	(191.44)	1,218.55	2.00	2,896.00	1.12	1.12
28	13.07	0.04	100,000	28.03	-	1,313.69	(197.74)	1,370.91	1.00	3,251.00	1.12	1.12
29	14.62	0.04	100,000	31.36	4.00	1,476.95	(204.37)	1,535.13	2.00	3,638.00	1.11	1.11
30	16.26	0.04	100,000	34.85	7.00	1,641.38	(211.35)	1,709.15	6.00	4,043.00	1.10	1.10
31	17.96	0.04	100,000	38.47	7.00	1,811.89	(218.74)	1,889.86	7.00	4,463.00	1.10	1.10
32	19.68	0.04	100,000	42.16	5.00	1,985.24	(226.49)	2,073.05	6.00	4,890.00	1.09	1.09
33	21.48	0.04	100,000	45.99	-	2,165.90	(234.75)	2,265.09	2.00	5,335.00	1.09	1.09
34	23.36	0.04	100,000	50.04	2.00	2,364.95	(243.59)	2,465.98	1.00	5,805.00	1.09	1.09
35	25.49	0.04	100,000	54.59	-	2,580.06	(253.50)	2,693.73	1.00	6,333.00	1.10	1.10
36	27.96	0.04	100,000	59.91	12.00	2,846.78	(264.94)	2,957.94	7.00	6,949.00	1.11	1.11
37	30.98	0.04	100,000	66.35	20.00	3,153.21	(278.86)	3,281.03	17.00	7,697.00	1.11	1.11
38	34.51	0.04	100,000	73.90	22.00	3,511.66	(295.74)	3,659.03	21.00	8,572.00	1.11	1.11
39	38.22	0.04	100,000	81.84	16.00	3,888.97	(314.91)	4,057.17	19.00	9,493.00	1.10	1.10
40	42.21	0.04	100,000	90.37	-	4,294.54	(337.09)	4,486.37	7.00	10,483.00	1.10	1.10
41	46.44	0.04	100,000	99.66	-	4,753.66	(362.67)	4,942.14	-	11,561.00	1.11	1.10
42	51.08	0.04	100,000	110.15	-	5,240.98	(392.63)	5,441.96	-	12,777.00	1.11	1.11
43	56.47	0.04	100,000	122.33	-	5,809.97	(429.20)	6,022.02	-	14,190.00	1.12	1.11
44	62.70	0.04	100,000	136.48	-	6,471.56	(474.47)	6,691.66	-	15,832.00	1.12	1.11
45	69.66	0.04	100,000	152.34	-	7,215.68	(529.32)	7,438.78	-	17,672.00	1.12	1.11
46	77.36	0.04	100,000	170.03	-	8,045.15	(595.67)	8,263.83	-	19,723.00	1.11	1.11
47	85.69	0.04	100,000	189.25	-	8,949.95	(674.38)	9,154.35	-	21,953.00	1.11	1.10
48	94.44	0.04	100,000	209.62	-	9,908.84	(765.19)	10,086.57	-	24,316.00	1.11	1.10
49	103.93	0.04	100,000	231.85	-	10,958.75	(873.09)	11,093.38	-	26,895.00	1.11	1.10
50	114.43	0.04	100,000	256.58	-	12,132.63	(1,004.24)	12,201.67	-	29,763.00	1.11	1.10
51	126.06	0.04	100,000	284.08	-	13,448.09	(1,164.22)	13,422.11	-	32,953.00	1.11	1.10
52	138.76	0.04	100,000	314.33	-	14,903.23	(1,357.22)	14,745.19	-	36,462.00	1.10	1.10
53	152.39	0.04	100,000	347.03	-	16,487.02	(1,585.82)	16,152.43	-	40,255.00	1.10	1.09
54	166.78	0.04	100,000	381.78	-	18,184.49	(1,851.43)	17,620.98	-	44,286.00	1.10	1.09
55	181.74	0.04	100,000	418.24	-	19,977.49	(2,154.34)	19,124.14	-	48,516.00	1.09	1.08
56	196.47	0.04	100,000	454.56	-	21,771.77	(2,478.68)	20,567.46	-	52,729.00	1.08	1.07
57	210.79	0.04	100,000	490.31	-	23,544.22	(2,817.79)	21,916.89	-	56,876.00	1.08	1.07
58	225.67	0.04	100,000	527.77	-	25,416.08	(3,194.37)	23,251.24	-	61,221.00	1.07	1.07
59	241.27	0.04	100,000	567.26	-	27,412.27	(3,613.87)	24,551.64	-	65,802.00	1.07	1.07
60	257.59	0.04	100,000	608.86	-	29,538.56	(4,077.64)	25,759.01	-	70,628.00	-	1.06

**Alt Min 1 Segmented Processing**

Statutory Valuation Code: ST XXXC S/N 2K1P  
 Terminal Reserve Method: REVISED XXX  
 Mean Reserve Method: 19 MidT+UeP DAY.

Equivalent Level Amount 100000.00  
 Expense Allowance: 88.40

DUR	1000 qx	i	DEATH BENEFIT	PREMIUM PATTERN	TERMINAL RESERVE	ORIG NET PREMIUM	GROSS PREMIUM	NET VAL PREMIUM	MEAN RESERVE
0					45.00				
1	0.32	0.04	100,000	1.00	47.00	31.98	116.00	31.98	46.00
2	0.43	0.04	100,000	1.00	123.00	120.38	116.00	116.00	91.00
3	0.54	0.04	100,000	1.00	191.00	120.38	116.00	116.00	162.00
4	0.66	0.04	100,000	1.00	250.00	120.38	116.00	116.00	225.00
5	0.76	0.04	100,000	1.00	301.00	120.38	116.00	116.00	280.00
6	0.88	0.04	100,000	1.00	342.00	120.38	116.00	116.00	325.00
7	0.98	0.04	100,000	1.00	374.00	120.38	116.00	116.00	361.00
8	1.09	0.04	100,000	1.00	396.00	120.38	116.00	116.00	387.00
9	1.21	0.04	100,000	1.00	407.00	120.38	116.00	116.00	402.00
10	1.36	0.04	100,000	1.00	404.00	120.38	116.00	116.00	405.00
11	1.56	0.04	100,000	1.00	379.00	120.38	116.00	116.00	389.00
12	1.80	0.04	100,000	1.00	330.00	120.38	116.00	116.00	351.00
13	2.07	0.04	100,000	1.00	250.00	120.38	116.00	116.00	284.00
14	2.34	0.04	100,000	1.00	140.00	120.38	116.00	116.00	186.00
15	2.59	0.04	100,000	1.00	-	120.38	116.00	116.00	59.00
16	3.92	0.04	100,000	8.18	-	392.76	949.00	392.76	-
17	4.26	0.04	100,000	8.94	-	426.90	1,037.00	426.90	-
18	4.66	0.04	100,000	9.86	-	467.08	1,144.00	467.08	-
19	5.14	0.04	100,000	10.93	-	515.32	1,268.00	515.32	-
20	5.64	0.04	100,000	12.28	-	565.58	1,425.00	565.58	-
21	6.24	0.04	100,000	13.80	-	625.94	1,601.00	625.94	-
22	6.89	0.04	100,000	15.36	-	691.37	1,782.00	691.37	-
23	7.57	0.04	100,000	16.88	19.00	778.40	1,958.00	778.40	11.00
24	8.29	0.04	100,000	18.40	36.00	848.36	2,134.00	848.36	29.00
25	9.12	0.04	100,000	20.17	52.00	930.26	2,340.00	930.26	45.00
26	10.40	0.04	100,000	22.34	39.00	1,030.04	2,591.00	1,030.04	44.00
27	11.63	0.04	100,000	24.97	23.00	1,151.30	2,896.00	1,151.30	30.00
28	13.07	0.04	100,000	28.03	-	1,292.42	3,251.00	1,292.42	10.00
29	14.62	0.04	100,000	31.36	4.00	1,476.95	3,638.00	1,476.95	2.00
30	16.26	0.04	100,000	34.85	7.00	1,641.38	4,043.00	1,641.38	6.00
31	17.96	0.04	100,000	38.47	7.00	1,811.89	4,463.00	1,811.89	7.00
32	19.68	0.04	100,000	42.16	5.00	1,985.24	4,890.00	1,985.24	6.00
33	21.48	0.04	100,000	45.99	-	2,165.90	5,335.00	2,165.90	2.00
34	23.36	0.04	100,000	50.04	2.00	2,364.95	5,805.00	2,364.95	1.00
35	25.49	0.04	100,000	54.59	-	2,580.06	6,333.00	2,580.06	1.00
36	27.96	0.04	100,000	59.91	12.00	2,846.78	6,949.00	2,846.78	7.00
37	30.98	0.04	100,000	66.35	20.00	3,153.21	7,697.00	3,153.21	17.00
38	34.51	0.04	100,000	73.90	22.00	3,511.66	8,572.00	3,511.66	21.00
39	38.22	0.04	100,000	81.84	16.00	3,888.97	9,493.00	3,888.97	19.00
40	42.21	0.04	100,000	90.37	-	4,294.54	10,483.00	4,294.54	7.00
41	46.44	0.04	100,000	99.66	-	4,753.66	11,561.00	4,753.66	-
42	51.08	0.04	100,000	110.15	-	5,240.98	12,777.00	5,240.98	-
43	56.47	0.04	100,000	122.33	-	5,809.97	14,190.00	5,809.97	-
44	62.70	0.04	100,000	136.48	-	6,471.56	15,832.00	6,471.56	-
45	69.66	0.04	100,000	152.34	-	7,215.68	17,672.00	7,215.68	-
46	77.36	0.04	100,000	170.03	-	8,045.15	19,723.00	8,045.15	-
47	85.69	0.04	100,000	189.25	-	8,949.95	21,953.00	8,949.95	-
48	94.44	0.04	100,000	209.62	-	9,908.84	24,316.00	9,908.84	-
49	103.93	0.04	100,000	231.85	-	10,958.75	26,895.00	10,958.75	-
50	114.43	0.04	100,000	256.58	-	12,132.63	29,763.00	12,132.63	-
51	126.06	0.04	100,000	284.08	-	13,448.09	32,953.00	13,448.09	-
52	138.76	0.04	100,000	314.33	-	14,903.23	36,462.00	14,903.23	-
53	152.39	0.04	100,000	347.03	-	16,487.02	40,255.00	16,487.02	-
54	166.78	0.04	100,000	381.78	-	18,184.49	44,286.00	18,184.49	-
55	181.74	0.04	100,000	418.24	-	19,977.49	48,516.00	19,977.49	-
56	196.47	0.04	100,000	454.56	-	21,771.77	52,729.00	21,771.77	-
57	210.79	0.04	100,000	490.31	-	23,544.22	56,876.00	23,544.22	-
58	225.67	0.04	100,000	527.77	-	25,416.08	61,221.00	25,416.08	-
59	241.27	0.04	100,000	567.26	-	27,412.26	65,802.00	27,412.26	-
60	257.59	0.04	100,000	608.86	-	29,538.55	70,628.00	29,538.55	-

## Actuarial Memorandum

### Pruco Life Insurance Company

Return of Premium Rider, Form #s

TB 165 (15) - 2009

TB 165 (20) - 2009

TB 165 (30) - 2009

#### **Description**

This rider provides an endowment benefit at the end of 15, 20 or 30 years. The rider will pay the accumulated net premiums less any contract debt on the rider maturity date if all due premiums have been paid and the Insured is living on that date. At any time prior to the rider benefit date, the contract can be surrendered for the rider net cash value specified in the contract.

#### **Policy Reserves**

Reserves are calculated using the 2001 CSO Ultimate – Residual Standard mortality table, age last birthday, smoker/non-smoker and an interest rate of 4%. The reserve method is the Commissioner’s Reserve Valuation Method using the greater of unitary and segmented reserves as defined in NAIC Model Regulation 830 (Regulation XXX).

This rider contains an Unusual Cash Value Pattern as defined in NAIC Model Regulation 830 (Regulation XXX).

#### **Deficiency Reserves**

In the event that gross premiums are less than statutory net premiums, a minimum reserve is calculated. This minimum reserve is calculated using the 2001 CSO Select & Ultimate – Residual Standard mortality table, age last birthday, smoker/non-smoker and an interest rate of 4%. The reserve method is the Commissioner’s Reserve Valuation Method using the greater of unitary and segmented reserves (Regulation XXX) except that net premiums are replaced with gross premiums when the gross premium is less than the net premium. If the minimum reserves are greater than the basic policy reserves, then deficiency reserves are the difference between the minimum reserves and basic policy reserves.

A sample calculation is attached.

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Joseph E. Brennan, ASA, MAAA

June 3, 2010

LifeMaster Audit Report

Valuation File: I:\DAVIDR\JUNE 2010 REPRICING\CONTRACT FILING AUDIT\ROP 272\ROP 272 AUDIT WITHEND.VMF  
Valuation Date: 12/31/2010  
Run Date: 6/02/2010  
Run Time: 10:51 a.m.

**PLTIR - 2009 & TB 165 (30)-2009**

Record Type: 00  
Company Code: AZ  
Policy Number: L8130230  
Line of Business: OT  
Admin Plan Code: 080RTB30 0272B  
LM Plan Code: ROPT 30 END 272  
Phase Code: 0  
Sub Phase Code: 80  
Policy Status: Active (Premium Paying)

Issue Date: 6/1/2010  
Paid to Date: 6/1/2011  
Annualized Gross Premiums: 494.16

Base Premium 174.00  
Rider Premium 494.16  
Total Premium 668.16

Amount Issued: 20044.80  
Amount Inforce: 20044.80  
Units: 20.0448

duration 30  
Total Returned 20,044.80

	Primary Insured	Secondary Insured
Issue Age	35	0
Sex Code	M	
Risk Code	DD	
Class Code	00	00

VMF Record Level Detail

Premium Mode: 1 ("A")  
Ben Code: 0030  
Prem Code: 0000  
Prem Pattern Code: 0000  
Expense Group Field 1: PP  
Expense Group Field 2: AZ

Guaranteed Provisions Code: ROP TERM 30 END  
Death Benefit Definition: LIMITED BEN  
Death Benefit Pattern: 0  
Minimum Death Benefit Pattern: NONE  
Endowment/Coupon Definition: 30 YEAR  
Endowment/Coupon Pattern: 30 YEAR  
Premium Payment Definition: LIMITED PAY  
Premium Payment Pattern: NONE  
Premium Mode Definition: ROP TERM END  
Special Benefits: NONE

**Cash Value Processing**

Nonforfeiture Values Code: ROP TERM 30 END 271  
 Cash Value Method: TABULAR  
 Mean Reserve Method: 28 Mid-T as of PTD  
 Equivalent Level Amount 0.00  
 Expense Allowance: 0.00

DUR	1000 qx	i	DEATH BENEFIT	PREMIUM PATTERN	TERMINAL CASH VAL	ADJUSTED PREMIUM	MEAN CASH VAL	Per 1000 of total CV	
0					0				
1	0		0	0	1	-	-	-	
2	0		0	0	1	-	-	-	
3	0		0	0	1	-	-	-	
4	0		0	0	1	-	-	-	
5	0		0	0	1	-	-	-	
6	0		0	0	1	281.63	281.63	14.05	
7	0		0	0	1	679.92	398.29	679.92	33.92
8	0		0	0	1	1,098.86	418.94	1,098.86	54.82
9	0		0	0	1	1,540.04	441.19	1,540.04	76.83
10	0		0	0	1	2,004.48	464.44	2,004.48	100.00
11	0		0	0	1	2,493.77	489.29	2,493.77	124.41
12	0		0	0	1	3,009.53	515.75	3,009.53	150.14
13	0		0	0	1	3,553.14	543.62	3,553.14	177.26
14	0		0	0	1	4,126.42	573.28	4,126.42	205.86
15	0		0	0	1	4,730.97	604.55	4,730.97	236.02
16	0		0	0	1	5,369.00	638.03	5,369.00	267.85
17	0		0	0	1	6,043.11	674.11	6,043.11	301.48
18	0		0	0	1	6,756.50	713.39	6,756.50	337.07
19	0		0	0	1	7,511.99	755.49	7,511.99	374.76
20	0		0	0	1	8,313.78	801.79	8,313.78	414.76
21	0		0	0	1	9,165.89	852.10	9,165.89	457.27
22	0		0	0	1	10,072.31	906.43	10,072.31	502.49
23	0		0	0	1	11,037.67	965.36	11,037.67	550.65
24	0		0	0	1	12,066.37	1,028.70	12,066.37	601.97
25	0		0	0	1	13,164.62	1,098.25	13,164.62	656.76
26	0		0	0	1	14,341.05	1,176.43	14,341.05	715.45
27	0		0	0	1	15,605.48	1,264.43	15,605.48	778.53
28	0		0	0	1	16,983.36	1,377.88	16,983.36	847.27
29	0		0	0	1	18,444.82	1,461.47	18,444.82	920.18
30	0		0	0	1	20,044.80	1,599.98	20,044.80	1,000.00

**Statutory 1 Segmented Processing**

Statutory Valuation Code: ST XXXC S/N 2K1P  
 Terminal Reserve Method: REVISED XXX  
 Mean Reserve Method: 19 MidT+UeP DAY.  
 Equivalent Level Amount 0.00  
 Expense Allowance: 0.00

DUR	1000 qx	i	DEATH BENEFIT	PREMIUM PATTERN	TERMINAL RESERVE	NET VAL PREMIUM	INTEREST COST	BENEFIT COST	MEAN RESERVE	GP w/o FEES	GP RATIO	QX RATIO
0					0							
1	1.28	0.04	-	1.00	314.10	307.84	5.92	(0.40)	182.41	494.16	-	1.24
2	1.34	0.04	-	1.00	641.23	307.84	18.47	(0.86)	503.93	494.16	-	1.21
3	1.41	0.04	-	1.00	981.99	307.84	31.55	(1.38)	839.08	494.16	-	1.17
4	1.51	0.04	-	1.00	1,337.19	307.84	45.16	(2.02)	1,188.26	494.16	-	1.15
5	1.62	0.04	-	1.00	1,707.02	307.84	59.35	(2.77)	1,551.87	494.16	-	1.12
6	1.74	0.04	-	1.00	2,092.68	307.84	74.13	(3.64)	1,930.92	494.16	-	1.11
7	1.89	0.04	-	1.00	2,494.78	307.84	89.53	(4.72)	2,326.20	494.16	-	1.12
8	2.07	0.04	-	1.00	2,914.11	307.84	105.58	(6.03)	2,738.32	494.16	-	1.11
9	2.28	0.04	-	1.00	3,352.09	307.84	122.33	(7.64)	3,168.48	494.16	-	1.12
10	2.53	0.04	-	1.00	3,809.31	307.84	139.81	(9.64)	3,617.49	494.16	-	1.13
11	2.79	0.04	-	1.00	4,287.18	307.84	158.05	(11.96)	4,086.73	494.16	-	1.13
12	3.06	0.04	-	1.00	4,786.70	307.84	177.13	(14.65)	4,577.23	494.16	-	1.13
13	3.27	0.04	-	1.00	5,309.07	307.84	197.07	(17.36)	5,089.98	494.16	-	1.12
14	3.45	0.04	-	1.00	5,854.89	307.84	217.94	(20.20)	5,625.97	494.16	-	1.10
15	3.67	0.04	-	1.00	6,426.16	307.84	239.74	(23.58)	6,186.63	494.16	-	1.09
16	3.94	0.04	-	1.00	7,024.10	307.84	262.55	(27.68)	6,773.34	494.16	-	1.09
17	4.29	0.04	-	1.00	7,651.30	307.84	286.41	(32.82)	7,388.31	494.16	-	1.09
18	4.70	0.04	-	1.00	8,309.57	307.84	311.44	(39.06)	8,033.55	494.16	-	1.10
19	5.20	0.04	-	1.00	9,001.92	307.84	337.69	(46.81)	8,711.47	494.16	-	1.10
20	5.82	0.04	-	1.00	9,731.75	307.84	365.29	(56.64)	9,425.67	494.16	-	1.11
21	6.50	0.04	-	1.00	10,502.07	307.84	394.37	(68.26)	10,178.95	494.16	-	1.10
22	7.22	0.04	-	1.00	11,316.69	307.84	425.07	(81.71)	10,974.93	494.16	-	1.10
23	7.91	0.04	-	1.00	12,178.42	307.84	457.55	(96.33)	11,817.01	494.16	-	1.10
24	8.58	0.04	-	1.00	13,090.66	307.84	491.92	(112.32)	12,708.00	494.16	-	1.10
25	9.39	0.04	-	1.00	14,058.62	307.84	528.28	(132.01)	13,652.71	494.16	-	1.14
26	10.40	0.04	-	1.00	15,090.33	307.84	566.84	(156.94)	14,657.56	494.16	-	1.12
27	11.63	0.04	-	1.00	16,194.39	307.84	607.92	(188.34)	15,731.36	494.16	-	1.12
28	13.07	0.04	-	1.00	17,381.25	307.84	651.85	(227.17)	16,883.33	494.16	-	1.12
29	14.62	0.04	-	1.00	18,661.11	307.84	699.09	(272.83)	18,124.31	494.16	-	1.11
30	16.26	0.04	-	1.00	20,044.80	307.84	750.03	(325.93)	19,464.50	494.16	-	1.10

**Alt Min 1 Segmented Processing**

Statutory Valuation Code: ST XXXC S/N 2K1P  
 Terminal Reserve Method: REVISED XXX  
 Mean Reserve Method: 19 MidT+UeP DAY.

Equivalent Level Amount 0.00  
 Expense Allowance: 0.00

DUR	1000 qx	i	DEATH BENEFIT	PREMIUM PATTERN	TERMINAL RESERVE	ORIG NET PREMIUM	GROSS PREMIUM	NET VAL PREMIUM	MEAN RESERVE
0					0				
1	0.35	0.04	-	1.00	325.13	318.68	494.16	318.68	188.82
2	0.47	0.04	-	1.00	663.28	318.68	494.16	318.68	521.37
3	0.59	0.04	-	1.00	1,015.47	318.68	494.16	318.68	867.74
4	0.71	0.04	-	1.00	1,381.89	318.68	494.16	318.68	1,228.14
5	0.83	0.04	-	1.00	1,763.54	318.68	494.16	318.68	1,603.38
6	0.94	0.04	-	1.00	2,160.83	318.68	494.16	318.68	1,994.26
7	1.04	0.04	-	1.00	2,574.96	318.68	494.16	318.68	2,401.17
8	1.18	0.04	-	1.00	3,006.32	318.68	494.16	318.68	2,825.31
9	1.31	0.04	-	1.00	3,455.92	318.68	494.16	318.68	3,267.30
10	1.46	0.04	-	1.00	3,924.57	318.68	494.16	318.68	3,727.93
11	1.65	0.04	-	1.00	4,413.66	318.68	494.16	318.68	4,208.61
12	1.86	0.04	-	1.00	4,924.01	318.68	494.16	318.68	4,709.93
13	2.10	0.04	-	1.00	5,457.20	318.68	494.16	318.68	5,233.50
14	2.35	0.04	-	1.00	6,014.24	318.68	494.16	318.68	5,780.52
15	2.60	0.04	-	1.00	6,596.54	318.68	494.16	318.68	6,352.40
16	2.82	0.04	-	1.00	7,205.30	318.68	494.16	318.68	6,949.93
17	3.07	0.04	-	1.00	7,842.13	318.68	494.16	318.68	7,574.93
18	3.40	0.04	-	1.00	8,509.22	318.68	494.16	318.68	8,229.39
19	3.75	0.04	-	1.00	9,208.38	318.68	494.16	318.68	8,915.13
20	4.17	0.04	-	1.00	9,942.62	318.68	494.16	318.68	9,634.73
21	4.62	0.04	-	1.00	10,714.15	318.68	494.16	318.68	10,390.62
22	5.17	0.04	-	1.00	11,526.36	318.68	494.16	318.68	11,185.60
23	5.68	0.04	-	1.00	12,381.87	318.68	494.16	318.68	12,023.07
24	6.30	0.04	-	1.00	13,284.89	318.68	494.16	318.68	12,906.04
25	7.02	0.04	-	1.00	14,240.03	318.68	494.16	318.68	13,839.33
26	8.01	0.04	-	1.00	15,255.50	318.68	494.16	318.68	14,829.54
27	8.96	0.04	-	1.00	16,335.71	318.68	494.16	318.68	15,882.70
28	10.06	0.04	-	1.00	17,488.49	318.68	494.16	318.68	17,005.01
29	11.26	0.04	-	1.00	18,722.04	318.68	494.16	318.68	18,204.69
30	12.52	0.04	-	1.00	20,044.80	318.68	494.16	318.68	19,489.96



**Pruco Life Insurance Company**  
213 Washington Street, Newark, NJ 07102-2992  
A Prudential company

**Insured** JOHN DOE

XX XXX XXX **Policy Number**  
NOV 2, 2009 **Contract Date**

**Agency** R-NK1

**Term Life Policy. Provides a level benefit. Life insurance payable upon death within stated term period. Premiums payable during Insured's lifetime for stated premium period. After a period of level premiums, the premiums will increase annually as shown under Premium Period on page 3. Convertible, as limited, but not renewable. Non-participating.**

We will pay the beneficiary the death benefit described in this contract promptly if we receive due proof that the Insured died in the term period. We make this promise subject to all the provisions of this contract. The term period starts on the contract date. The anniversary at the end of the term period is part of the term period.

If there is ever a question about this contract, just see a Pruco Life representative or contact one of our offices.

**10-Day Right to Cancel Contract**

If you return this contract to us no later than 10 days after you receive it, we will refund your money promptly. The contract will be canceled from the start. All you have to do is take it or mail it to one of our offices or to the representative who sold it to you.

Signed for Pruco Life Insurance Company,  
an Arizona Corporation.

Secretary

President

PLEASE READ YOUR POLICY CAREFULLY; it is a legal contract between you and Pruco Life.

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**A copy of the application and any riders or endorsements can be found at the end of the contract**

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [November 2, 2009]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [15] years, then increase annually for [45] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [\$100,000.00]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$116.00]	[\$58.00]	[\$29.00]	[\$9.66]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$116.00] and changes as shown below.

<u>Premium Change Date(s)</u>	<u>[Total Annual] Contract Premiums</u>
[NOV 2, 2024]	[\$949.00]
[NOV 2, 2025]	[\$1,037.00]
[NOV 2, 2026]	[\$1,144.00]
[NOV 2, 2027]	[\$1,268.00]
[NOV 2, 2028]	[\$1,425.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

Premium Change Date(s)	[Total Annual Contract Premiums]
[NOV 2, 2029]	[\$1,601.00]
[NOV 2, 2030]	[\$1,782.00]
[NOV 2, 2031]	[\$1,958.00]
[NOV 2, 2032]	[\$2,134.00]
[NOV 2, 2033]	[\$2,340.00]
[NOV 2, 2034]	[\$2,591.00]
[NOV 2, 2035]	[\$2,896.00]
[NOV 2, 2036]	[\$3,251.00]
[NOV 2, 2037]	[\$3,638.00]
[NOV 2, 2038]	[\$4,043.00]
[NOV 2, 2039]	[\$4,463.00]
[NOV 2, 2040]	[\$4,890.00]
[NOV 2, 2041]	[\$5,335.00]
[NOV 2, 2042]	[\$5,805.00]
[NOV 2, 2043]	[\$6,333.00]
[NOV 2, 2044]	[\$6,949.00]
[NOV 2, 2045]	[\$7,697.00]
[NOV 2, 2046]	[\$8,572.00]
[NOV 2, 2047]	[\$9,493.00]
[NOV 2, 2048]	[\$10,483.00]
[NOV 2, 2049]	[\$11,561.00]
[NOV 2, 2050]	[\$12,777.00]
[NOV 2, 2051]	[\$14,190.00]
[NOV 2, 2052]	[\$15,832.00]
[NOV 2, 2053]	[\$17,672.00]
[NOV 2, 2054]	[\$19,723.00]
[NOV 2, 2055]	[\$21,953.00]
[NOV 2, 2056]	[\$24,316.00]
[NOV 2, 2057]	[\$26,895.00]
[NOV 2, 2058]	[\$29,763.00]
[NOV 2, 2059]	[\$32,953.00]
[NOV 2, 2060]	[\$36,462.00]
[NOV 2, 2061]	[\$40,255.00]
[NOV 2, 2062]	[\$44,286.00]
[NOV 2, 2063]	[\$48,516.00]
[NOV 2, 2064]	[\$52,729.00]
[NOV 2, 2065]	[\$56,876.00]
[NOV 2, 2066]	[\$61,221.00]
[NOV 2, 2067]	[\$65,802.00]
[NOV 2, 2068]	[\$70,628.00]

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END OF CONTRACT DATA

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

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## DEFINITIONS

**We, our, us** and **Pruco Life**.-Pruco Life Insurance Company.

**You** and **Your**.-The owner of the contract.

**Insured**.-The person named as the Insured on the first page. He or she need not be the owner.

**Issue date**.-Same as the contract date.

**Anniversary** or **contract anniversary**.-The same day and month as the contract date in each later year.

**Contract year**.-A year that starts on the contract date or on an anniversary.

**Attained age**.-The Insured's issue age plus the length of time since the contract date. You will find the Insured's issue age near the top of page 3.

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## THE CONTRACT

### Entire Contract

This policy and any attached copy of an application, including an application requesting a change, form the entire contract. We assume that all statements in an application are made to the best of the knowledge and belief of the person(s) who make them; in the absence of fraud, they are deemed to be representations and not warranties. We rely on those statements when we issue the contract and when we change it. We will not use any statement, unless made in an application, to try to void the contract, to contest a change, or to deny a claim.

### Contract Modifications

Only a Pruco Life officer with the rank or title of vice president may agree to modify this contract, and then only in writing.

### Incontestability

Except for non-payment of premium, we will not contest this contract after it has been in force during the Insured's lifetime for two years from the issue date.

---

## OWNERSHIP

On the contract date, the Insured is the owner of the contract, unless a different owner is named in the application. If a different owner is named, we will show that owner in a provision we endorse in the contract. The ownership arrangement in effect on the contract date will remain in effect unless you ask us to change it.

You may change the ownership of the contract by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request in a form that meets our needs, and the contract if we ask for it, we will file and record the change, and it will take effect as of the date you signed the request.

While the Insured is living, the owner alone is entitled to any contract benefit and value, and to the exercise of any right and privilege granted by the contract or by us.

---

## DEATH BENEFITS

If the Insured dies in the term period, we will pay a benefit at the Insured's death (except as we state in the Suicide Exclusion) if this contract is in force at the time of death; that is, the initial premium has been paid and no premium is past due beyond the 31 day grace period we describe under Premium Payment.

The benefit payable at the Insured's death will be equal to the Life Insurance on the Insured as described on a contract data page, plus a return of any unearned premium paid by you less any past due premium.

This contract may provide other benefits on the death of the Insured or benefits on the death of other insureds. If it does, each benefit will be listed on a contract data page, and a form describing the benefit and the conditions under which it is payable will be included in this contract. Any such benefit will be payable only if the contract is in force, unless the form that describes the benefit states otherwise.

### Unearned Premium

When we pay a death benefit on the Insured, we will return that part of the last premium paid by you for that benefit that covers the period after the date of death.

### Interest on Death Benefit

Any death benefit described above will be credited with interest from the date of death at a rate declared by Pruco Life or in accordance with applicable laws.

### Suicide Exclusion

If the Insured, whether sane or insane, dies by suicide within two years from the issue date, this contract will end and we will return the premiums paid. The contract will provide no further benefit.

### Method of Payment

You may choose to have any death benefit paid in a single sum or under an optional mode of settlement (see Settlement Options).

---

## BENEFICIARY

You may designate or change a beneficiary by sending us a request in a form that meets our needs. We may ask you to send us the contract to be endorsed. If we receive your request, and the contract if we ask for it, we will file and record the change and it will take effect as of the date you signed the request. But if we make any payment(s) before we receive the request, we will not have to make the payment(s) again. Any beneficiary's interest is subject to the rights of any assignee we know of.

When a beneficiary is designated, any relationship shown is to the Insured, unless otherwise stated. To show priority, we will use numbered classes, so that the class with first priority is called class 1, the class with next priority is called class 2, and so on. When we use numbered classes, these statements apply to beneficiaries unless the form states otherwise:

1. One who survives the Insured will have the right to be paid only if no one in a prior class survives the Insured.
2. One who has the right to be paid will be the only one paid if no one else in the same class survives the Insured.
3. Two or more in the same class who have the right to be paid will be paid in equal shares.
4. If none survives the Insured, we will pay in one sum to the Insured's estate.

Before we make a payment, we have the right to decide what proof we need of the identity, age or any other facts about any persons designated as beneficiaries. If beneficiaries are not designated by name and we make payment(s) based on that proof, we will not have to make the payment(s) again.

---

## **CONVERSION TO ANOTHER PLAN OF INSURANCE**

### **Right to Convert**

You may convert this contract to a new contract of life insurance on the Insured's life. You will not have to prove that the Insured is insurable.

### **Conditions**

You must ask for the conversion in a form that meets our needs, while this contract is in force, and on or before the following date:

If the issue age of this contract is 59 or less you must ask for the conversion on or before the earlier of (a) the end of the level premium paying period shown under Premium Period on page 3 and (b) the contract anniversary on or immediately following the Insured's 65th birthday.

If the issue age of the contract is 60 or above, you must ask for the conversion on or before the fifth contract anniversary.

We may require you to send us the contract.

The new contract will not take effect unless the premium for it is paid while the Insured is living and within 31 days after its contract date. If the premium is paid as we state, it will be deemed that the new contract took effect on its contract date and that this contract ended just before that date. We will return that part, if any, of the last premium paid for this contract that is more than was needed to pay premiums to the contract date of the new contract.

### **Contract Date**

You may choose any contract date for the new contract that is (a) not after the date to which premiums are paid for this contract, (b) not after the 60th day following the date we receive your request, (c) not after the date described in the second and third paragraphs under Conditions, and (d) not more than 31 days prior to the date we receive your request.

### **Contract Specifications**

The new contract will be in the same or equivalent rating class as this contract. We will set the issue age and the premiums for the new contract in accordance with our regular rules in use on its contract date.

Except as we state in the next sentence, the new contract may be any life policy we or The Prudential Insurance Company of America regularly issue on its contract date for the same or equivalent rating class, amount, issue age, and sex. It may not be: one that insures anyone in addition to the Insured; one that includes or provides for term insurance, other than extended insurance; or one with any benefit other than the basic insurance benefit and the waiver and accidental death benefits we refer to below.

The basic amount of the new contract may be any amount you ask for as long as it is at least \$25,000 and not more than the basic amount of this contract. We will always make available at least one policy for conversion with a minimum basic amount of \$25,000.

If this contract has a benefit for waiving premiums in the event of disability, we will include a benefit for waiving premiums in the new contract if its premium period runs to at least the Insured's attained age 85 and if we would include a waiver benefit in other contracts like the new one.

We will not deny a benefit for waiving premiums that we would have allowed under this contract, and that we would otherwise allow under the new contract, just because disability started before the contract date of the new contract. But any premium to be waived for disability under the new contract must be at the frequency that was in effect for this contract when the disability started. We will not waive any premium under the new contract unless it has a benefit for waiving premiums in the event of disability, even if we have waived premiums under this contract.

If this contract has an accidental death benefit, we will include an accidental death benefit in the new contract if we would regularly issue contracts like the new contract with that benefit. But you must ask for the benefit in your request for conversion, and the basic amount of the new contract must be no larger than the basic amount of this contract. The amount of the accidental death benefit in the new contract will be the smaller of the basic amount of the new contract and the amount of the accidental death benefit in this contract.

Any benefit for waiving premiums and any accidental death benefit in the new contract will be the same one with the same provisions that we put in other contracts like it on the new contract date. In any of these paragraphs, when we refer to other contracts, we mean contracts we would regularly issue on the same plan as the new contract and for the same rating class, amount, issue age and sex.

---

## **CHANGE IN PLAN**

You may be able to have this contract changed to another plan of life insurance other than in accordance with the requirements for conversion we describe above. Any change will be made only if we consent, and will be subject to conditions and charges that are then determined.

---

## **PREMIUM PAYMENT**

### **Payment of Premiums**

The schedule of premiums shows the amounts of the premiums and when they are due. These premiums are due only while the Insured is living and only during the premium period.

### **Change of Frequency**

If you ask us and we agree, you may change the frequency of premium payments.

### **Grace Period**

We grant a 31-day grace period for paying each premium except the first one. If the premium has not been paid by its due date, the contract will stay in force during the grace period. If the premium has not been paid when its grace period is over, the contract will end and have no value.

---

## **REINSTATEMENT**

You may reinstate this contract after the grace period of a past due premium if: the term period has not ended; the premium payment is not past due more than five years; and you prove to us that the Insured is insurable for the contract.

You must pay us all premiums in arrears; we may also charge compound interest at a rate of up to 6% per year.

---

## **GENERAL PROVISIONS**

### **Currency**

Any money we pay, or that is paid to us, must be in United States currency.

### **Misstatement of Age or Sex**

If the Insured's stated age or sex or both are not correct, we will change each benefit and any amount to be paid to what the premium would have bought for the correct age and sex.

The Schedule of Premiums may show that premiums change or stop on a certain date. We may have used that date because the Insured would attain a certain age on that date. If we find that the issue age was wrong, we will correct that date.

### **Cancellation**

If you ask us in a form that meets our needs and while no premium is past due, we will cancel this contract on the date we receive your request. On that date, the contract will end and have no value. We will return that part of the last premium paid by you that covers the period after the cancellation date.

### **Assignment**

We will not be deemed to know of an assignment unless we receive it, or a copy of it. We are not obliged to see that an assignment is valid or sufficient. This contract may not be assigned to any employee benefit plan without our consent. This contract may not be assigned if such assignment would violate any federal, state, or local law or regulation prohibiting sex distinct rates for insurance.

### **Non-Participating**

This contract will not share in our profits or surplus earnings. We will pay no dividends on it.

---

## SETTLEMENT OPTIONS

### Options Described

You may choose to have any death benefit paid in a single sum or under one of the optional modes of settlement described below.

If the person who is to receive the proceeds of this contract wishes to take advantage of one of these optional modes, we will be glad to furnish, on request, details of the options we describe below or any others we may have available at the time the proceeds become payable.

### Option 1 (Instalments for a Fixed Period)

We will make equal payments for up to 25 years. The Option 1 Table shows the minimum amounts we will pay.

### Option 2 (Life Income)

We will make equal monthly payments for as long as the person on whose life the settlement is based lives with payments certain for 120 months. The Option 2 Table shows the minimum amounts we will pay. But, we must have proof of the date of birth of the person on whose life the settlement is based.

### Option 3 (Interest Payment)

We will hold an amount at interest. We will pay the interest annually, semi-annually, quarterly, or monthly.

### Option 4 (Instalments of a Fixed Amount)

We will make equal annual, semi-annual, quarterly, or monthly payments for as long as the available proceeds provide.

### Option 5 (Non- Participating Income)

We will make payments like those of any annuity we then regularly issue that: (1) is based on United States currency; (2) is bought by a single sum; (3) does not provide for dividends; and (4) does not normally provide for deferral of the first payment. Each payment will be at least equal to what we would pay under that kind of annuity with its first payment due on its contract date. If a life income is chosen, we must have proof of the date of birth of any person on whose life the option is based. Option 5 cannot be chosen more than 30 days before the due date of the first payment.

### Interest Rate

Payments under Options 1, 3 and 4 will be calculated assuming an effective interest rate of at least 1.5% a year. We may include more interest.

## SETTLEMENT OPTIONS TABLES

OPTION 1 TABLE

OPTION 2 TABLE

MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY		MINIMUM AMOUNT OF MONTHLY PAYMENT FOR EACH \$1,000, THE FIRST PAYABLE IMMEDIATELY					
Number of Years	Monthly Payment	AGE LAST BIRTHDAY	Male	Female	AGE LAST BIRTHDAY	Male	Female
		1	\$83.90	5 and under	\$2.72	\$2.68	48
2	42.26	6	2.73	2.69	49	3.77	3.56
3	28.39	7	2.74	2.69	50	3.83	3.61
4	21.45	8	2.75	2.70	51	3.88	3.66
5	17.28	9	2.76	2.71	52	3.95	3.71
6	14.51	10	2.77	2.72	53	4.01	3.76
7	12.53	11	2.78	2.73	54	4.08	3.82
8	11.04	12	2.79	2.74	55	4.15	3.88
9	9.89	13	2.80	2.75	56	4.22	3.94
10	8.96	14	2.82	2.76	57	4.30	4.01
11	8.21	15	2.83	2.77	58	4.38	4.08
12	7.58	16	2.84	2.78	59	4.47	4.16
13	7.05	17	2.85	2.79	60	4.56	4.24
14	6.59	18	2.87	2.80	61	4.66	4.32
15	6.20	19	2.88	2.81	62	4.76	4.41
16	5.85	20	2.89	2.83	63	4.87	4.50
17	5.55	21	2.91	2.84	64	4.98	4.60
18	5.27	22	2.93	2.85	65	5.10	4.71
19	5.03	23	2.94	2.87	66	5.23	4.82
20	4.81	24	2.96	2.88	67	5.36	4.94
21	4.62	25	2.98	2.90	68	5.49	5.06
22	4.44	26	3.00	2.91	69	5.64	5.19
23	4.28	27	3.01	2.93	70	5.78	5.33
24	4.13	28	3.03	2.94	71	5.94	5.48
25	3.99	29	3.06	2.96	72	6.10	5.63
Multiply the monthly amount By 2.996 for quarterly, 5.981 for semi-annual or 11.919 for annual.		30	3.08	2.98	73	6.26	5.79
		31	3.10	3.00	74	6.43	5.96
		32	3.13	3.02	75	6.60	6.14
		33	3.15	3.04	76	6.78	6.33
		34	3.18	3.07	77	6.95	6.52
		35	3.21	3.09	78	7.13	6.71
		36	3.23	3.11	79	7.31	6.92
		37	3.27	3.14	80	7.49	7.12
		38	3.30	3.16	81	7.67	7.33
		39	3.33	3.19	82	7.85	7.53
40	3.37	3.22	83	8.02	7.73		
41	3.40	3.25	84	8.18	7.93		
42	3.44	3.29	85	8.33	8.12		
43	3.48	3.32	86	8.48	8.29		
44	3.53	3.35	87	8.62	8.46		
45	3.57	3.39	88	8.75	8.61		
46	3.62	3.43	89	8.87	8.75		
47	3.67	3.47	90	8.98	8.88		
		and over			and over		

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**Term Life Policy. Provides a level benefit. Life insurance payable upon death within stated term period. Premiums payable during Insured's lifetime for stated premium period. After a period of level premiums, the premiums will increase annually as shown under Premium Period on page 3. Convertible, as limited, but not renewable. Non-participating.**

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## RIDER FOR RETURN OF PREMIUM

This benefit is a part of this contract only if it is listed on a contract data page.

### Rider Benefit

Subject to all of the provisions of this rider and the rest of the contract, we will pay you the Accumulated Premiums less any contract debt on the Rider Benefit Date if all due premiums have been paid and the Insured is living on that date.

### Benefit Premiums

We show the premiums for this benefit on a contract data page.

## DEFINITIONS

### Scheduled Premiums

The Scheduled Premiums and their due dates are shown under the Schedule of Premiums.

### Accumulated Premiums

The total of all Scheduled Premiums due and paid. The Accumulated Premiums will not include any interest charged on premiums in arrears needed to reinstate this contract (see Reinstatement).

### Rider Benefit Date

The contract anniversary at the end of the level premium period shown under Premium Period on page 3. This rider expires on the Rider Benefit Date and will provide no further benefit except as described under Reduced Paid-Up Insurance below.

## RIDER CASH VALUE

At any time prior to the Rider Benefit Date, you may surrender this contract for the Rider Net Cash Value. The Rider Net Cash Value at any time is the Rider Cash Value less any contract debt. To do so, you must ask us in a form that meets our needs. We may require you to send us the contract. This contract will terminate upon surrender and will provide no further benefit.

Here is how we compute the Rider Cash Value:

1. If no premium is past due beyond the grace period described under Premium Payment, the Rider Cash Value is the Accumulated Premiums times the Rider Surrender Factor as of the date we receive your request. The Rider Surrender Factor at the end of each contract year is shown under the Table of Rider Surrender Factors. On a date that falls between two anniversaries, the factor will fall between the factors for those two anniversaries considering the time that has passed since the last anniversary.
2. If premium payment is past due three months or less, we will compute the Rider Cash Value as of the due date of the first unpaid premium. But we will adjust this value for any loan you take out or pay back in the grace period of that premium.
3. If premium payment is past due more than three months, the Rider Cash Value as of any date will be the value on that date of any reduced paid-up insurance then in force. Such cash value is computed by multiplying the appropriate attained age factor (see Table of Attained Age Factors) by the amount of reduced paid-up insurance and dividing the result by \$1,000.

However, within 30 days after an anniversary, the Rider Cash Value under 2 and 3 will not be less than the Rider Cash Value on that anniversary, adjusted for any loan you take out or pay back in those 30 days.

On and after the fifth contract anniversary, if all due premiums are paid, the Rider Cash Value will not be less than \$2.00 per \$1,000 of the basic amount shown on contract data page 3.

## **DEATH BENEFIT**

Under the Death Benefits provision, we describe the amount we will pay upon the death of the Insured within the term period if the contract is in force at the time of death with no premium past due beyond the 31-day grace period. If death occurs before the Rider Benefit Date, however, we will pay the greater of (a) the Basic Amount as shown under Life Insurance on the Insured on contract data page 3 and (b) the Rider Net Cash Value as of the date of death divided by the appropriate factor shown in or derived from the Table of Attained Age Factors attached to this rider multiplied by \$1,000.

## **REDUCED PAID-UP INSURANCE**

Under the Premium Payment provision, we state that if a past due premium has not been paid before its grace period is over, the contract will end and have no value. However, if that due date is before the Rider Benefit Date, this contract may continue to provide a death benefit as reduced paid-up insurance.

The contract will be in force as reduced paid-up insurance if: (a) a premium is past due beyond the 31-day grace period, (b) the Rider Net Cash Value is greater than zero, (c) the due date of the past due premium is prior to the Rider Benefit Date, and (d) you have not surrendered the contract for its net cash value.

If a contract is in force as reduced paid-up insurance and the Insured dies within the term period shown on contract data page 3, we will pay a benefit equal to the amount of reduced paid-up insurance, minus any contract debt. The reduced paid-up insurance will have cash and loan values.

The amount of the reduced paid-up insurance will be what is provided when we use the Rider Net Cash Value at the net single premium rate. This rate depends on the Insured's issue age, sex, smoker status and the length of the time since the contract date. The amount of reduced paid-up insurance may be obtained by (1) dividing the Rider Net Cash Value as of the due date of the premium in default by the appropriate factor shown in or derived from the Table of Attained Age Factors attached to this rider and (2) multiplying the result by \$1,000.

If this contract is in force as reduced paid-up insurance at the end of the five-year reinstatement period (see Reinstatement) we reserve the right to surrender this contract for the Rider Net Cash Value if the amount of paid-up insurance is \$250 or less.

### **Computations**

We will make all computations for reduced paid-up insurance as of the due date of a past due premium. But we will consider any loan you take out or pay back in the grace period of that premium.

## **REINSTATEMENT**

The Reinstatement provision describes how this contract may be reinstated after the grace period of a past due premium.

Additionally, this contract may not be reinstated if the contract had been surrendered for the Rider Cash Value, or this contract had been terminated because of excess contract debt.

If the date we approve your request for reinstatement is before the Rider Benefit Date, we will reinstate both the contract and this rider; they may not be reinstated separately.

If the date we approve your request for reinstatement is after the Rider Benefit Date but the due date of the first past due premium is before that date, we will pay the Rider Benefit on the date we approve your request.

Any contract debt must be restored or paid back with interest to date at the loan interest rate. If that debt with interest would exceed the loan value of the reinstated contract, the excess must be paid to us before reinstatement.

## **LOANS**

### **Loan Requirements**

You may borrow from us on the contract if it has a loan value. We describe loan value below. The contract must be in force, the Insured must be living, you must assign the contract to us as sole security for the loan, and the resulting contract debt must not be more than the loan value.

If there is already contract debt when you borrow from us, we will add the new amount you borrow and unpaid interest to that debt.

### **Interest Charge**

We will charge interest daily on any loan at a rate that is equivalent to an effective annual rate of 8%. Interest is due on each contract anniversary, when you borrow from us (if there is already contract debt), or when all or part of the loan is paid back, whichever comes first. If interest is not paid when due, we will increase the loan amount by any unpaid interest.

### **Loan Value**

If the contract is in force with no premium past due beyond the 31-day grace period, the loan value on a premium due date is the Rider Cash Value on that date. In the grace period of a past due premium, the loan value is what it was on the due date of that premium. At any other time, the loan value is the amount that would grow at the loan interest rate to equal the loan value on the next premium due date.

If the contract is in force as reduced paid-up insurance, the loan value is the net value we describe in the Basis of Computation below. On a contract anniversary, the loan value is determined on that date. At any other time, the loan value is the amount that would grow at the loan interest rate to equal the loan value on the next anniversary.

This contract will have no loan value on or after the Rider Benefit Date.

### **Contract Debt**

Contract debt at any time means the loan on the contract at that time, plus the interest we have charged that is not yet due and that we have not yet added to the loan.

### **Repayment**

All or part of any contract debt may be paid back at any time while the Insured is living. But if there is contract debt at the end of the grace period of a past due premium, it may be paid back only if the contract is reinstated. When we settle the contract, any contract debt is due us. We will make an adjustment so that the proceeds will not include the amount of that debt.

### **Postponement of Loans**

We will usually make a loan promptly. But we have the right to postpone making a loan for up to six months unless it will be used to pay premiums on this or other contracts with us.

### **Excess Contract Debt**

If contract debt ever grows to be equal to or more than the loan value, the contract will expire without value 31 days after we mail you a notice. In the notice we will state the amount that, if paid to us, will reduce the contract debt enough to keep the contract's benefits from ending for a limited time.

### **Automatic Premium Loan**

If this provision is in effect at the end of the 31-day grace period of a past due premium, the premium will be paid by charging it as a loan on the contract if there is enough loan value to do so. When we compute the loan value, we will do so as if the premium to be borrowed had been paid.

This provision will take effect if elected in the application, or you may elect it at a later time by notifying us in a form that meets our needs. You may revoke such election at any time.

If there is insufficient loan value to pay a past due premium, the contract will end and provide no further benefit except as stated in this rider.

## **CONVERSION**

In the Conversion To Another Plan Of Insurance provision, we describe the conditions under which you may convert this policy to a new contract of life insurance on the Insured's life. If this contract is converted before the Rider Benefit Date, however:

1. we will pay you the Rider Net Cash Value as of the contract date of the new contract, and;
2. the basic insurance amount of the new contract may not exceed the basic insurance amount of this contract less the Rider Net Cash Value.

## **BASIS OF COMPUTATION**

We compute all net single premiums and values for reduced paid-up insurance using:

1. the Commissioners 2001 Standard Ordinary Smoker and Nonsmoker Ultimate Mortality Table;
2. the issue age of the Insured, and the length of time since the contract date;
3. continuous functions based on age last birthday; and
4. an effective interest rate of 5% a year.

The cash surrender values provided by this contract are at least as large as those set by law where it is delivered. Where required, we have given the insurance regulator a detailed statement of how we compute values and benefits.

## **SETTLEMENT OPTIONS**

You may have the proceeds (that is, the death benefit, the Rider Net Cash Value, and the Rider Benefit) paid in a single sum or under one of the optional modes of settlement described in the Settlement Options provision of this contract.

## **TERMINATION**

This benefit will end on the earliest of:

1. the date this contract is cancelled and surrendered for the rider cash value;
2. the date this contract ends due to excess contract debt;
3. the date this contract is converted to a new plan of life insurance; and
4. the Rider Benefit Date.

If this rider ends as in items 1 or 3 above, we will return that part of any scheduled premium due and paid by you that covers the period following the termination date.

### **This Supplementary Benefit rider attached to this contract on the Contract Date**

Pruco Life Insurance Company

By



Secretary

Table of Attained Age Factors

These factors are used to determine your death benefit and reduced paid-up insurance amount as described in the Rider For Return Of Premium.

The Insured's Attained Age is the issue age found on contract data page 3 plus the length of time since the contract date. On a date that falls between two anniversaries, the factor will fall between the factors for those two anniversaries considering the time that has passed since the last anniversary. The Insured's smoker status is found under the table of Rider Surrender Factors.

Attained Age	Smoker		Nonsmoker		Attained Age	Smoker		Nonsmoker	
	Male	Female	Male	Female		Male	Female	Male	Female
15	86.81	71.05	66.02	52.36	55	397.68	357.85	330.68	276.72
16	90.54	74.26	68.69	54.63	56	410.72	369.49	343.25	286.92
17	94.27	77.57	71.39	56.99	57	423.87	381.24	356.08	297.31
18	98.02	81.00	74.13	59.44	58	437.20	393.10	369.21	307.89
19	101.87	84.57	76.97	62.00	59	450.79	405.08	382.69	318.67
20	105.84	88.28	79.93	64.67	60	464.58	417.17	396.48	329.66
21	109.94	92.14	83.03	67.47	61	478.46	429.39	410.51	340.87
22	114.20	96.16	86.29	70.39	62	492.30	441.70	424.72	352.28
23	118.61	100.36	89.72	73.46	63	506.01	454.11	439.03	363.90
24	123.19	104.74	93.31	76.67	64	516.56	466.64	453.43	375.73
25	127.93	109.31	97.07	80.04	65	533.00	479.28	467.91	387.75
26	132.84	114.06	101.00	83.56	66	546.40	492.00	482.51	399.94
27	137.92	119.00	105.10	87.22	67	559.86	504.79	497.25	412.28
28	143.22	124.15	109.38	91.05	68	573.43	517.59	512.17	424.74
29	148.79	129.50	113.90	95.04	69	587.16	530.37	527.27	437.28
30	154.65	135.08	118.66	99.21	70	601.03	543.08	542.53	449.88
31	160.83	140.89	123.68	103.56	71	614.98	555.64	557.86	462.47
32	167.32	146.92	128.96	108.10	72	628.82	567.96	573.11	474.97
33	174.12	153.20	134.50	112.83	73	642.42	579.98	588.15	487.34
34	181.22	159.71	140.29	117.76	74	655.87	591.61	603.00	499.53
35	188.64	166.44	146.37	122.88	75	669.14	602.85	617.63	511.44
36	196.37	173.41	152.71	128.20	76	682.14	613.65	632.00	523.00
37	204.41	180.63	159.33	133.72	77	694.80	623.92	646.00	534.12
38	212.75	188.13	166.23	139.48	78	706.94	633.57	659.45	544.68
39	221.40	195.92	173.41	145.49	79	718.33	642.48	672.12	554.56
40	230.35	204.03	180.89	151.75	80	728.83	650.50	683.81	563.62
41	239.59	212.45	188.67	158.27	81	738.23	657.14	694.30	571.42
42	249.10	221.20	196.73	165.06	82	746.37	661.76	703.35	577.43
43	258.87	230.24	205.09	172.12	83	753.10	664.06	710.75	581.36
44	268.86	239.61	213.72	179.45	84	758.10	663.65	716.10	582.89
45	279.07	249.27	222.63	187.05	85	760.72	659.92	718.79	581.39
46	289.51	259.22	231.83	194.91	86	760.04	652.49	717.96	576.39
47	300.20	269.45	241.33	203.04	87	754.87	640.01	712.44	566.67
48	311.22	279.91	251.18	211.42	88	743.53	620.28	700.61	550.33
49	322.66	290.57	261.44	220.05	89	723.55	591.20	680.13	525.55
50	334.49	301.41	272.11	228.93	90	691.24	550.38	647.59	490.19
51	346.67	312.42	283.16	238.04	91	641.27	496.60	598.17	443.13
52	359.14	323.58	294.56	247.39	92	565.49	426.63	524.63	381.33
53	371.84	334.88	306.30	256.95	93	450.46	331.21	415.14	296.41
54	384.71	346.31	318.36	266.72	94	274.27	196.86	250.67	175.87
					95	0.00	0.00	0.00	0.00

**TABLE OF RIDER SURRENDER FACTORS  
FOR RIDER [TB 165 (15)]  
Rating Class: [NONSMOKER]  
Smoker Status: [NONSMOKER]**

These factors are used to determine the Rider Cash Value and loan value as described in the Rider For Return of Premium.

<b>End of Contract Year</b>	<b>Factors</b>
1 [- 2]	0.00000
[3]	[0.22137]
[4]	[0.38745]
[5]	[0.49625]
[6]	[0.57683]
[7]	[0.64170]
[8]	[0.69713]
[9]	[0.74664]
[10]	[0.79237]
[11]	[0.83570]
[13]	[0.87758]
[12]	[0.91862]
[14]	[0.95929]
[15]	[1.00000]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE OF CASH VALUES AND REDUCED PAID-UP INSURANCE**

The following values are based on the Rider Cash Value, Reduced Paid-Up Insurance and Basis of Computation provisions of this rider. These cash values and reduced paid-up values assume you pay all premiums annually on or before their due dates. Any changes to these assumptions may cause the actual cash values and reduced paid-up insurance to deviate from those shown below.

<b>End of Contract Year</b>	<b>Cash Value</b>	<b>Reduced Paid-Up Insurance</b>
1 [- 2]	\$0.00	[\$0.00]
[3]	[\$713.36]	[\$4,291.40]
[4]	[\$1,664.73]	[\$9,599.97]
[5]	[\$2,665.26]	[\$14,734.15]
[6]	[\$3,717.65]	[\$19,704.51]
[7]	[\$4,825.02]	[\$24,526.10]
[8]	[\$5,990.63]	[\$29,209.76]
[9]	[\$7,218.10]	[\$33,773.63]
[10]	[\$8,511.32]	[\$38,230.79]
[11]	[\$9,874.43]	[\$42,593.41]
[12]	[\$11,311.94]	[\$46,873.33]
[13]	[\$12,827.68]	[\$51,069.67]
[14]	[\$14,426.03]	[\$55,179.12]
[15]	[\$16,112.40]	N/A

If we need to compute these values during a contract year, we will take into account the time since the start of the year and any premiums paid for the year. If you ask us, we will tell you the values for durations other than those shown in this table.

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END OF TABLE

**CONTRACT DATA****Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [November 2, 2009]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [15] years, then increase annually for [45] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [\$100,000.00]

**Other Benefit(s) on the Insured** (see appropriate form for details)

[Rider TB 165 (15) – Rider for Return of Premium.]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$1,074.16]	[\$537.08]	[\$268.54]	[\$89.45]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$1,074.16] and changes as shown below.

Premium Change Date(s)	[Total Annual] Contract Premiums
[NOV 2, 2024]	[\$949.00]
[NOV 2, 2025]	[\$1,037.00]
[NOV 2, 2026]	[\$1,144.00]
[NOV 2, 2027]	[\$1,268.00]
[NOV 2, 2028]	[\$1,425.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]

POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

Premium Change Date(s)	[Total Annual] Contract Premiums
[NOV 2, 2029]	[\$1,601.00]
[NOV 2, 2030]	[\$1,782.00]
[NOV 2, 2031]	[\$1,958.00]
[NOV 2, 2032]	[\$2,134.00]
[NOV 2, 2033]	[\$2,340.00]
[NOV 2, 2034]	[\$2,591.00]
[NOV 2, 2035]	[\$2,896.00]
[NOV 2, 2036]	[\$3,251.00]
[NOV 2, 2037]	[\$3,638.00]
[NOV 2, 2038]	[\$4,043.00]
[NOV 2, 2039]	[\$4,463.00]
[NOV 2, 2040]	[\$4,890.00]
[NOV 2, 2041]	[\$5,335.00]
[NOV 2, 2042]	[\$5,805.00]
[NOV 2, 2043]	[\$6,333.00]
[NOV 2, 2044]	[\$6,949.00]
[NOV 2, 2045]	[\$7,697.00]
[NOV 2, 2046]	[\$8,572.00]
[NOV 2, 2047]	[\$9,493.00]
[NOV 2, 2048]	[\$10,483.00]
[NOV 2, 2049]	[\$11,561.00]
[NOV 2, 2050]	[\$12,777.00]
[NOV 2, 2051]	[\$14,190.00]
[NOV 2, 2052]	[\$15,832.00]
[NOV 2, 2053]	[\$17,672.00]
[NOV 2, 2054]	[\$19,723.00]
[NOV 2, 2055]	[\$21,953.00]
[NOV 2, 2056]	[\$24,316.00]
[NOV 2, 2057]	[\$26,895.00]
[NOV 2, 2058]	[\$29,763.00]
[NOV 2, 2059]	[\$32,953.00]
[NOV 2, 2060]	[\$36,462.00]
[NOV 2, 2061]	[\$40,255.00]
[NOV 2, 2062]	[\$44,286.00]
[NOV 2, 2063]	[\$48,516.00]
[NOV 2, 2064]	[\$52,729.00]
[NOV 2, 2065]	[\$56,876.00]
[NOV 2, 2066]	[\$61,221.00]
[NOV 2, 2067]	[\$65,802.00]
[NOV 2, 2068]	[\$70,628.00]

Each contract premium consists of the premium for the basic amount and the premium(s) for the benefit(s) shown in the section that follows.

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CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

**Premium(s) for Benefit(s)**

[Premium for Benefit TB 165 (15) (return of premium):]

[Starting on the Contract Date]

[\$958.16] payable until  
[NOV 2, 2024].

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END OF CONTRACT DATA

## RIDER FOR RETURN OF PREMIUM

This benefit is a part of this contract only if it is listed on a contract data page.

### Rider Benefit

Subject to all of the provisions of this rider and the rest of the contract, we will pay you the Accumulated Premiums less any contract debt on the Rider Benefit Date if all due premiums have been paid and the Insured is living on that date.

### Benefit Premiums

We show the premiums for this benefit on a contract data page.

## DEFINITIONS

### Scheduled Premiums

The Scheduled Premiums and their due dates are shown under the Schedule of Premiums.

### Accumulated Premiums

The total of all Scheduled Premiums due and paid. The Accumulated Premiums will not include any interest charged on premiums in arrears needed to reinstate this contract (see Reinstatement).

### Rider Benefit Date

The contract anniversary at the end of the level premium period shown under Premium Period on page 3. This rider expires on the Rider Benefit Date and will provide no further benefit except as described under Reduced Paid-Up Insurance below.

## RIDER CASH VALUE

At any time prior to the Rider Benefit Date, you may surrender this contract for the Rider Net Cash Value. The Rider Net Cash Value at any time is the Rider Cash Value less any contract debt. To do so, you must ask us in a form that meets our needs. We may require you to send us the contract. This contract will terminate upon surrender and will provide no further benefit.

Here is how we compute the Rider Cash Value:

1. If no premium is past due beyond the grace period described under Premium Payment, the Rider Cash Value is the Accumulated Premiums times the Rider Surrender Factor as of the date we receive your request. The Rider Surrender Factor at the end of each contract year is shown under the Table of Rider Surrender Factors. On a date that falls between two anniversaries, the factor will fall between the factors for those two anniversaries considering the time that has passed since the last anniversary.
2. If premium payment is past due three months or less, we will compute the Rider Cash Value as of the due date of the first unpaid premium. But we will adjust this value for any loan you take out or pay back in the grace period of that premium.
3. If premium payment is past due more than three months, the Rider Cash Value as of any date will be the value on that date of any reduced paid-up insurance then in force. Such cash value is computed by multiplying the appropriate attained age factor (see Table of Attained Age Factors) by the amount of reduced paid-up insurance and dividing the result by \$1,000.

However, within 30 days after an anniversary, the Rider Cash Value under 2 and 3 will not be less than the Rider Cash Value on that anniversary, adjusted for any loan you take out or pay back in those 30 days.

On and after the fifth contract anniversary, if all due premiums are paid, the Rider Cash Value will not be less than \$2.00 per \$1,000 of the basic amount shown on contract data page 3.

## **DEATH BENEFIT**

Under the Death Benefits provision, we describe the amount we will pay upon the death of the Insured within the term period if the contract is in force at the time of death with no premium past due beyond the 31-day grace period. If death occurs before the Rider Benefit Date, however, we will pay the greater of (a) the Basic Amount as shown under Life Insurance on the Insured on contract data page 3 and (b) the Rider Net Cash Value as of the date of death divided by the appropriate factor shown in or derived from the Table of Attained Age Factors attached to this rider multiplied by \$1,000.

## **REDUCED PAID-UP INSURANCE**

Under the Premium Payment provision, we state that if a past due premium has not been paid before its grace period is over, the contract will end and have no value. However, if that due date is before the Rider Benefit Date, this contract may continue to provide a death benefit as reduced paid-up insurance.

The contract will be in force as reduced paid-up insurance if: (a) a premium is past due beyond the 31-day grace period, (b) the Rider Net Cash Value is greater than zero, (c) the due date of the past due premium is prior to the Rider Benefit Date, and (d) you have not surrendered the contract for its net cash value.

If a contract is in force as reduced paid-up insurance and the Insured dies within the term period shown on contract data page 3, we will pay a benefit equal to the amount of reduced paid-up insurance, minus any contract debt. The reduced paid-up insurance will have cash and loan values.

The amount of the reduced paid-up insurance will be what is provided when we use the Rider Net Cash Value at the net single premium rate. This rate depends on the Insured's issue age, sex, smoker status and the length of the time since the contract date. The amount of reduced paid-up insurance may be obtained by (1) dividing the Rider Net Cash Value as of the due date of the premium in default by the appropriate factor shown in or derived from the Table of Attained Age Factors attached to this rider and (2) multiplying the result by \$1,000.

If this contract is in force as reduced paid-up insurance at the end of the five-year reinstatement period (see Reinstatement) we reserve the right to surrender this contract for the Rider Net Cash Value if the amount of paid-up insurance is \$250 or less.

### **Computations**

We will make all computations for reduced paid-up insurance as of the due date of a past due premium. But we will consider any loan you take out or pay back in the grace period of that premium.

## **REINSTATEMENT**

The Reinstatement provision describes how this contract may be reinstated after the grace period of a past due premium.

Additionally, this contract may not be reinstated if the contract had been surrendered for the Rider Cash Value, or this contract had been terminated because of excess contract debt.

If the date we approve your request for reinstatement is before the Rider Benefit Date, we will reinstate both the contract and this rider; they may not be reinstated separately.

If the date we approve your request for reinstatement is after the Rider Benefit Date but the due date of the first past due premium is before that date, we will pay the Rider Benefit on the date we approve your request.

Any contract debt must be restored or paid back with interest to date at the loan interest rate. If that debt with interest would exceed the loan value of the reinstated contract, the excess must be paid to us before reinstatement.

## **LOANS**

### **Loan Requirements**

You may borrow from us on the contract if it has a loan value. We describe loan value below. The contract must be in force, the Insured must be living, you must assign the contract to us as sole security for the loan, and the resulting contract debt must not be more than the loan value.

If there is already contract debt when you borrow from us, we will add the new amount you borrow and unpaid interest to that debt.

### **Interest Charge**

We will charge interest daily on any loan at a rate that is equivalent to an effective annual rate of 8%. Interest is due on each contract anniversary, when you borrow from us (if there is already contract debt), or when all or part of the loan is paid back, whichever comes first. If interest is not paid when due, we will increase the loan amount by any unpaid interest.

### **Loan Value**

If the contract is in force with no premium past due beyond the 31-day grace period, the loan value on a premium due date is the Rider Cash Value on that date. In the grace period of a past due premium, the loan value is what it was on the due date of that premium. At any other time, the loan value is the amount that would grow at the loan interest rate to equal the loan value on the next premium due date.

If the contract is in force as reduced paid-up insurance, the loan value is the net value we describe in the Basis of Computation below. On a contract anniversary, the loan value is determined on that date. At any other time, the loan value is the amount that would grow at the loan interest rate to equal the loan value on the next anniversary.

This contract will have no loan value on or after the Rider Benefit Date.

### **Contract Debt**

Contract debt at any time means the loan on the contract at that time, plus the interest we have charged that is not yet due and that we have not yet added to the loan.

### **Repayment**

All or part of any contract debt may be paid back at any time while the Insured is living. But if there is contract debt at the end of the grace period of a past due premium, it may be paid back only if the contract is reinstated. When we settle the contract, any contract debt is due us. We will make an adjustment so that the proceeds will not include the amount of that debt.

### **Postponement of Loans**

We will usually make a loan promptly. But we have the right to postpone making a loan for up to six months unless it will be used to pay premiums on this or other contracts with us.

### **Excess Contract Debt**

If contract debt ever grows to be equal to or more than the loan value, the contract will expire without value 31 days after we mail you a notice. In the notice we will state the amount that, if paid to us, will reduce the contract debt enough to keep the contract's benefits from ending for a limited time.

### **Automatic Premium Loan**

If this provision is in effect at the end of the 31-day grace period of a past due premium, the premium will be paid by charging it as a loan on the contract if there is enough loan value to do so. When we compute the loan value, we will do so as if the premium to be borrowed had been paid.

This provision will take effect if elected in the application, or you may elect it at a later time by notifying us in a form that meets our needs. You may revoke such election at any time.

If there is insufficient loan value to pay a past due premium, the contract will end and provide no further benefit except as stated in this rider.

## **CONVERSION**

In the Conversion To Another Plan Of Insurance provision, we describe the conditions under which you may convert this policy to a new contract of life insurance on the Insured's life. If this contract is converted before the Rider Benefit Date, however:

1. we will pay you the Rider Net Cash Value as of the contract date of the new contract, and;
2. the basic insurance amount of the new contract may not exceed the basic insurance amount of this contract less the Rider Net Cash Value.

## **BASIS OF COMPUTATION**

We compute all net single premiums and values for reduced paid-up insurance using:

1. the Commissioners 2001 Standard Ordinary Smoker and Nonsmoker Ultimate Mortality Table;
2. the issue age of the Insured, and the length of time since the contract date;
3. continuous functions based on age last birthday; and
4. an effective interest rate of 5% a year.

The cash surrender values provided by this contract are at least as large as those set by law where it is delivered. Where required, we have given the insurance regulator a detailed statement of how we compute values and benefits.

## **SETTLEMENT OPTIONS**

You may have the proceeds (that is, the death benefit, the Rider Net Cash Value, and the Rider Benefit) paid in a single sum or under one of the optional modes of settlement described in the Settlement Options provision of this contract.

## **TERMINATION**

This benefit will end on the earliest of:

1. the date this contract is cancelled and surrendered for the rider cash value;
2. the date this contract ends due to excess contract debt;
3. the date this contract is converted to a new plan of life insurance; and
4. the Rider Benefit Date.

If this rider ends as in items 1 or 3 above, we will return that part of any scheduled premium due and paid by you that covers the period following the termination date.

### **This Supplementary Benefit rider attached to this contract on the Contract Date**

Pruco Life Insurance Company

By



Secretary

Table of Attained Age Factors

These factors are used to determine your death benefit and reduced paid-up insurance amount as described in the Rider For Return Of Premium.

The Insured's Attained Age is the issue age found on contract data page 3 plus the length of time since the contract date. On a date that falls between two anniversaries, the factor will fall between the factors for those two anniversaries considering the time that has passed since the last anniversary. The Insured's smoker status is found under the table of Rider Surrender Factors.

Attained Age	Smoker		Nonsmoker		Attained Age	Smoker		Nonsmoker	
	Male	Female	Male	Female		Male	Female	Male	Female
15	86.81	71.05	66.02	52.36	55	397.68	357.85	330.68	276.72
16	90.54	74.26	68.69	54.63	56	410.72	369.49	343.25	286.92
17	94.27	77.57	71.39	56.99	57	423.87	381.24	356.08	297.31
18	98.02	81.00	74.13	59.44	58	437.20	393.10	369.21	307.89
19	101.87	84.57	76.97	62.00	59	450.79	405.08	382.69	318.67
20	105.84	88.28	79.93	64.67	60	464.58	417.17	396.48	329.66
21	109.94	92.14	83.03	67.47	61	478.46	429.39	410.51	340.87
22	114.20	96.16	86.29	70.39	62	492.30	441.70	424.72	352.28
23	118.61	100.36	89.72	73.46	63	506.01	454.11	439.03	363.90
24	123.19	104.74	93.31	76.67	64	516.56	466.64	453.43	375.73
25	127.93	109.31	97.07	80.04	65	533.00	479.28	467.91	387.75
26	132.84	114.06	101.00	83.56	66	546.40	492.00	482.51	399.94
27	137.92	119.00	105.10	87.22	67	559.86	504.79	497.25	412.28
28	143.22	124.15	109.38	91.05	68	573.43	517.59	512.17	424.74
29	148.79	129.50	113.90	95.04	69	587.16	530.37	527.27	437.28
30	154.65	135.08	118.66	99.21	70	601.03	543.08	542.53	449.88
31	160.83	140.89	123.68	103.56	71	614.98	555.64	557.86	462.47
32	167.32	146.92	128.96	108.10	72	628.82	567.96	573.11	474.97
33	174.12	153.20	134.50	112.83	73	642.42	579.98	588.15	487.34
34	181.22	159.71	140.29	117.76	74	655.87	591.61	603.00	499.53
35	188.64	166.44	146.37	122.88	75	669.14	602.85	617.63	511.44
36	196.37	173.41	152.71	128.20	76	682.14	613.65	632.00	523.00
37	204.41	180.63	159.33	133.72	77	694.80	623.92	646.00	534.12
38	212.75	188.13	166.23	139.48	78	706.94	633.57	659.45	544.68
39	221.40	195.92	173.41	145.49	79	718.33	642.48	672.12	554.56
40	230.35	204.03	180.89	151.75	80	728.83	650.50	683.81	563.62
41	239.59	212.45	188.67	158.27	81	738.23	657.14	694.30	571.42
42	249.10	221.20	196.73	165.06	82	746.37	661.76	703.35	577.43
43	258.87	230.24	205.09	172.12	83	753.10	664.06	710.75	581.36
44	268.86	239.61	213.72	179.45	84	758.10	663.65	716.10	582.89
45	279.07	249.27	222.63	187.05	85	760.72	659.92	718.79	581.39
46	289.51	259.22	231.83	194.91	86	760.04	652.49	717.96	576.39
47	300.20	269.45	241.33	203.04	87	754.87	640.01	712.44	566.67
48	311.22	279.91	251.18	211.42	88	743.53	620.28	700.61	550.33
49	322.66	290.57	261.44	220.05	89	723.55	591.20	680.13	525.55
50	334.49	301.41	272.11	228.93	90	691.24	550.38	647.59	490.19
51	346.67	312.42	283.16	238.04	91	641.27	496.60	598.17	443.13
52	359.14	323.58	294.56	247.39	92	565.49	426.63	524.63	381.33
53	371.84	334.88	306.30	256.95	93	450.46	331.21	415.14	296.41
54	384.71	346.31	318.36	266.72	94	274.27	196.86	250.67	175.87
					95	0.00	0.00	0.00	0.00

**TABLE OF RIDER SURRENDER FACTORS  
FOR RIDER [TB 165 (20)]  
Rating Class: [NONSMOKER]  
Smoker Status: [NONSMOKER]**

These factors are used to determine the Rider Cash Value and loan value as described in the Rider For Return of Premium.

<b>End of Contract Year</b>	<b>Factors</b>
1 [- 2]	0.00000
[3]	[.01722]
[4]	[.19979]
[5]	[.31704]
[6]	[.40199]
[7]	[.46883]
[8]	[.52467]
[9]	[.57348]
[10]	[.61769]
[11]	[.65884]
[12]	[.69799]
[13]	[.73583]
[14]	[.77290]
[15]	[.80962]
[16]	[.84638]
[17]	[.88351]
[18]	[.92130]
[19]	[.96003]
[20]	[1.00000]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE OF CASH VALUES AND REDUCED PAID-UP INSURANCE**

The following values are based on the Rider Cash Value, Reduced Paid-Up Insurance and Basis of Computation provisions of this rider. These cash values and reduced paid-up values assume you pay all premiums annually on or before their due dates. Any changes to these assumptions may cause the actual cash values and reduced paid-up insurance to deviate from those shown below.

<b>End of Contract Year</b>	<b>Cash Value</b>	<b>Reduced Paid-Up Insurance</b>
1[- 2]	\$0.00	[\$0.00]
[3]	[\$40.20]	[\$241.83]
[4]	[\$621.86]	[\$3,586.07]
[5]	[\$1,233.51]	[\$6,819.12]
[6]	[\$1,876.83]	[\$9,947.69]
[7]	[\$2,553.71]	[\$12,980.79]
[8]	[\$3,266.13]	[\$15,925.35]
[9]	[\$4,016.23]	[\$18,792.02]
[10]	[\$4,806.49]	[\$21,589.59]
[11]	[\$5,639.37]	[\$24,325.45]
[12]	[\$6,517.61]	[\$27,007.04]
[13]	[\$7,443.52]	[\$29,634.21]
[14]	[\$8,419.94]	[\$32,206.01]
[15]	[\$9,449.97]	[\$34,728.49]
[16]	[\$10,537.63]	[\$37,214.40]
[17]	[\$11,687.41]	[\$39,677.52]
[18]	[\$12,904.21]	[\$42,129.32]
[19]	[\$12,904.21]	[\$44,583.87]
[20]	[\$15,562.80]	N/A

If we need to compute these values during a contract year, we will take into account the time since the start of the year and any premiums paid for the year. If you ask us, we will tell you the values for durations other than those shown in this table.

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END OF TABLE

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [November 2, 2009]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [20] years, then increase annually for [40] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [ \$100,000.00 ]

**Other Benefit(s) on the Insured** (see appropriate form for details)

[Rider TB 165 (20) – Rider for Return of Premium.]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$778.14]	[\$389.07]	[\$194.54]	[\$64.81]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$778.14] and changes as shown below.

Premium Change Date(s)	[Total Annual Contract Premiums]
[NOV 2, 2029]	[\$1,601.00]
[NOV 2, 2030]	[\$1,782.00]
[NOV 2, 2031]	[\$1,958.00]
[NOV 2, 2032]	[\$2,134.00]
[NOV 2, 2033]	[\$2,340.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]

POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

Premium Change Date(s)	[Total Annual] Contract Premiums
[NOV 2, 2034]	[\$2,591.00]
[NOV 2, 2035]	[\$2,896.00]
[NOV 2, 2036]	[\$3,251.00]
[NOV 2, 2037]	[\$3,638.00]
[NOV 2, 2038]	[\$4,043.00]
[NOV 2, 2039]	[\$4,463.00]
[NOV 2, 2040]	[\$4,890.00]
[NOV 2, 2041]	[\$5,335.00]
[NOV 2, 2042]	[\$5,805.00]
[NOV 2, 2043]	[\$6,333.00]
[NOV 2, 2044]	[\$6,949.00]
[NOV 2, 2045]	[\$7,697.00]
[NOV 2, 2046]	[\$8,572.00]
[NOV 2, 2047]	[\$9,493.00]
[NOV 2, 2048]	[\$10,483.00]
[NOV 2, 2049]	[\$11,561.00]
[NOV 2, 2050]	[\$12,777.00]
[NOV 2, 2051]	[\$14,190.00]
[NOV 2, 2052]	[\$15,832.00]
[NOV 2, 2053]	[\$17,672.00]
[NOV 2, 2054]	[\$19,723.00]
[NOV 2, 2055]	[\$21,953.00]
[NOV 2, 2056]	[\$24,316.00]
[NOV 2, 2057]	[\$26,895.00]
[NOV 2, 2058]	[\$29,763.00]
[NOV 2, 2059]	[\$32,953.00]
[NOV 2, 2060]	[\$36,462.00]
[NOV 2, 2061]	[\$40,255.00]
[NOV 2, 2062]	[\$44,286.00]
[NOV 2, 2063]	[\$48,516.00]
[NOV 2, 2064]	[\$52,729.00]
[NOV 2, 2065]	[\$56,876.00]
[NOV 2, 2066]	[\$61,221.00]
[NOV 2, 2067]	[\$65,802.00]
[NOV 2, 2068]	[\$70,628.00]

Each contract premium consists of the premium for the basic amount and the premium(s) for the benefit(s) shown in the section that follows.

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CONTRACT DATA CONTINUED ON NEXT PAGE

PROCESSING DATE: [XXX XX, XXXX]  
POLICY NO. [XX XXX XXX]

**CONTRACT DATA CONTINUED**

**Premium(s) for Benefit(s)**

[Premium for Benefit TB 165 (20) (return of premium):]

[Starting on the Contract Date]

[\$647.14] payable until  
[NOV 2, 2029].

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END OF CONTRACT DATA

## RIDER FOR RETURN OF PREMIUM

This benefit is a part of this contract only if it is listed on a contract data page.

### Rider Benefit

Subject to all of the provisions of this rider and the rest of the contract, we will pay you the Accumulated Premiums less any contract debt on the Rider Benefit Date if all due premiums have been paid and the Insured is living on that date.

### Benefit Premiums

We show the premiums for this benefit on a contract data page.

## DEFINITIONS

### Scheduled Premiums

The Scheduled Premiums and their due dates are shown under the Schedule of Premiums.

### Accumulated Premiums

The total of all Scheduled Premiums due and paid. The Accumulated Premiums will not include any interest charged on premiums in arrears needed to reinstate this contract (see Reinstatement).

### Rider Benefit Date

The contract anniversary at the end of the level premium period shown under Premium Period on page 3. This rider expires on the Rider Benefit Date and will provide no further benefit except as described under Reduced Paid-Up Insurance below.

## RIDER CASH VALUE

At any time prior to the Rider Benefit Date, you may surrender this contract for the Rider Net Cash Value. The Rider Net Cash Value at any time is the Rider Cash Value less any contract debt. To do so, you must ask us in a form that meets our needs. We may require you to send us the contract. This contract will terminate upon surrender and will provide no further benefit.

Here is how we compute the Rider Cash Value:

1. If no premium is past due beyond the grace period described under Premium Payment, the Rider Cash Value is the Accumulated Premiums times the Rider Surrender Factor as of the date we receive your request. The Rider Surrender Factor at the end of each contract year is shown under the Table of Rider Surrender Factors. On a date that falls between two anniversaries, the factor will fall between the factors for those two anniversaries considering the time that has passed since the last anniversary.
2. If premium payment is past due three months or less, we will compute the Rider Cash Value as of the due date of the first unpaid premium. But we will adjust this value for any loan you take out or pay back in the grace period of that premium.
3. If premium payment is past due more than three months, the Rider Cash Value as of any date will be the value on that date of any reduced paid-up insurance then in force. Such cash value is computed by multiplying the appropriate attained age factor (see Table of Attained Age Factors) by the amount of reduced paid-up insurance and dividing the result by \$1,000.

However, within 30 days after an anniversary, the Rider Cash Value under 2 and 3 will not be less than the Rider Cash Value on that anniversary, adjusted for any loan you take out or pay back in those 30 days.

On and after the fifth contract anniversary, if all due premiums are paid, the Rider Cash Value will not be less than \$2.00 per \$1,000 of the basic amount shown on contract data page 3.

## **DEATH BENEFIT**

Under the Death Benefits provision, we describe the amount we will pay upon the death of the Insured within the term period if the contract is in force at the time of death with no premium past due beyond the 31-day grace period. If death occurs before the Rider Benefit Date, however, we will pay the greater of (a) the Basic Amount as shown under Life Insurance on the Insured on contract data page 3 and (b) the Rider Net Cash Value as of the date of death divided by the appropriate factor shown in or derived from the Table of Attained Age Factors attached to this rider multiplied by \$1,000.

## **REDUCED PAID-UP INSURANCE**

Under the Premium Payment provision, we state that if a past due premium has not been paid before its grace period is over, the contract will end and have no value. However, if that due date is before the Rider Benefit Date, this contract may continue to provide a death benefit as reduced paid-up insurance.

The contract will be in force as reduced paid-up insurance if: (a) a premium is past due beyond the 31-day grace period, (b) the Rider Net Cash Value is greater than zero, (c) the due date of the past due premium is prior to the Rider Benefit Date, and (d) you have not surrendered the contract for its net cash value.

If a contract is in force as reduced paid-up insurance and the Insured dies within the term period shown on contract data page 3, we will pay a benefit equal to the amount of reduced paid-up insurance, minus any contract debt. The reduced paid-up insurance will have cash and loan values.

The amount of the reduced paid-up insurance will be what is provided when we use the Rider Net Cash Value at the net single premium rate. This rate depends on the Insured's issue age, sex, smoker status and the length of the time since the contract date. The amount of reduced paid-up insurance may be obtained by (1) dividing the Rider Net Cash Value as of the due date of the premium in default by the appropriate factor shown in or derived from the Table of Attained Age Factors attached to this rider and (2) multiplying the result by \$1,000.

If this contract is in force as reduced paid-up insurance at the end of the five-year reinstatement period (see Reinstatement) we reserve the right to surrender this contract for the Rider Net Cash Value if the amount of paid-up insurance is \$250 or less.

### **Computations**

We will make all computations for reduced paid-up insurance as of the due date of a past due premium. But we will consider any loan you take out or pay back in the grace period of that premium.

## **REINSTATEMENT**

The Reinstatement provision describes how this contract may be reinstated after the grace period of a past due premium.

Additionally, this contract may not be reinstated if the contract had been surrendered for the Rider Cash Value, or this contract had been terminated because of excess contract debt.

If the date we approve your request for reinstatement is before the Rider Benefit Date, we will reinstate both the contract and this rider; they may not be reinstated separately.

If the date we approve your request for reinstatement is after the Rider Benefit Date but the due date of the first past due premium is before that date, we will pay the Rider Benefit on the date we approve your request.

Any contract debt must be restored or paid back with interest to date at the loan interest rate. If that debt with interest would exceed the loan value of the reinstated contract, the excess must be paid to us before reinstatement.

## **LOANS**

### **Loan Requirements**

You may borrow from us on the contract if it has a loan value. We describe loan value below. The contract must be in force, the Insured must be living, you must assign the contract to us as sole security for the loan, and the resulting contract debt must not be more than the loan value.

If there is already contract debt when you borrow from us, we will add the new amount you borrow and unpaid interest to that debt.

### **Interest Charge**

We will charge interest daily on any loan at a rate that is equivalent to an effective annual rate of 8%. Interest is due on each contract anniversary, when you borrow from us (if there is already contract debt), or when all or part of the loan is paid back, whichever comes first. If interest is not paid when due, we will increase the loan amount by any unpaid interest.

### **Loan Value**

If the contract is in force with no premium past due beyond the 31-day grace period, the loan value on a premium due date is the Rider Cash Value on that date. In the grace period of a past due premium, the loan value is what it was on the due date of that premium. At any other time, the loan value is the amount that would grow at the loan interest rate to equal the loan value on the next premium due date.

If the contract is in force as reduced paid-up insurance, the loan value is the net value we describe in the Basis of Computation below. On a contract anniversary, the loan value is determined on that date. At any other time, the loan value is the amount that would grow at the loan interest rate to equal the loan value on the next anniversary.

This contract will have no loan value on or after the Rider Benefit Date.

### **Contract Debt**

Contract debt at any time means the loan on the contract at that time, plus the interest we have charged that is not yet due and that we have not yet added to the loan.

### **Repayment**

All or part of any contract debt may be paid back at any time while the Insured is living. But if there is contract debt at the end of the grace period of a past due premium, it may be paid back only if the contract is reinstated. When we settle the contract, any contract debt is due us. We will make an adjustment so that the proceeds will not include the amount of that debt.

### **Postponement of Loans**

We will usually make a loan promptly. But we have the right to postpone making a loan for up to six months unless it will be used to pay premiums on this or other contracts with us.

### **Excess Contract Debt**

If contract debt ever grows to be equal to or more than the loan value, the contract will expire without value 31 days after we mail you a notice. In the notice we will state the amount that, if paid to us, will reduce the contract debt enough to keep the contract's benefits from ending for a limited time.

### **Automatic Premium Loan**

If this provision is in effect at the end of the 31-day grace period of a past due premium, the premium will be paid by charging it as a loan on the contract if there is enough loan value to do so. When we compute the loan value, we will do so as if the premium to be borrowed had been paid.

This provision will take effect if elected in the application, or you may elect it at a later time by notifying us in a form that meets our needs. You may revoke such election at any time.

If there is insufficient loan value to pay a past due premium, the contract will end and provide no further benefit except as stated in this rider.

## **CONVERSION**

In the Conversion To Another Plan Of Insurance provision, we describe the conditions under which you may convert this policy to a new contract of life insurance on the Insured's life. If this contract is converted before the Rider Benefit Date, however:

1. we will pay you the Rider Net Cash Value as of the contract date of the new contract, and;
2. the basic insurance amount of the new contract may not exceed the basic insurance amount of this contract less the Rider Net Cash Value.

## **BASIS OF COMPUTATION**

We compute all net single premiums and values for reduced paid-up insurance using:

1. the Commissioners 2001 Standard Ordinary Smoker and Nonsmoker Ultimate Mortality Table;
2. the issue age of the Insured, and the length of time since the contract date;
3. continuous functions based on age last birthday; and
4. an effective interest rate of 5% a year.

The cash surrender values provided by this contract are at least as large as those set by law where it is delivered. Where required, we have given the insurance regulator a detailed statement of how we compute values and benefits.

## **SETTLEMENT OPTIONS**

You may have the proceeds (that is, the death benefit, the Rider Net Cash Value, and the Rider Benefit) paid in a single sum or under one of the optional modes of settlement described in the Settlement Options provision of this contract.

## **TERMINATION**

This benefit will end on the earliest of:

1. the date this contract is cancelled and surrendered for the rider cash value;
2. the date this contract ends due to excess contract debt;
3. the date this contract is converted to a new plan of life insurance; and
4. the Rider Benefit Date.

If this rider ends as in items 1 or 3 above, we will return that part of any scheduled premium due and paid by you that covers the period following the termination date.

### **This Supplementary Benefit rider attached to this contract on the Contract Date**

Pruco Life Insurance Company

By



Secretary

Table of Attained Age Factors

These factors are used to determine your death benefit and reduced paid-up insurance amount as described in the Rider For Return Of Premium.

The Insured's Attained Age is the issue age found on contract data page 3 plus the length of time since the contract date. On a date that falls between two anniversaries, the factor will fall between the factors for those two anniversaries considering the time that has passed since the last anniversary. The Insured's smoker status is found under the table of Rider Surrender Factors.

Attained Age	Smoker		Nonsmoker		Attained Age	Smoker		Nonsmoker	
	Male	Female	Male	Female		Male	Female	Male	Female
15	86.81	71.05	66.02	52.36	55	397.68	357.85	330.68	276.72
16	90.54	74.26	68.69	54.63	56	410.72	369.49	343.25	286.92
17	94.27	77.57	71.39	56.99	57	423.87	381.24	356.08	297.31
18	98.02	81.00	74.13	59.44	58	437.20	393.10	369.21	307.89
19	101.87	84.57	76.97	62.00	59	450.79	405.08	382.69	318.67
20	105.84	88.28	79.93	64.67	60	464.58	417.17	396.48	329.66
21	109.94	92.14	83.03	67.47	61	478.46	429.39	410.51	340.87
22	114.20	96.16	86.29	70.39	62	492.30	441.70	424.72	352.28
23	118.61	100.36	89.72	73.46	63	506.01	454.11	439.03	363.90
24	123.19	104.74	93.31	76.67	64	516.56	466.64	453.43	375.73
25	127.93	109.31	97.07	80.04	65	533.00	479.28	467.91	387.75
26	132.84	114.06	101.00	83.56	66	546.40	492.00	482.51	399.94
27	137.92	119.00	105.10	87.22	67	559.86	504.79	497.25	412.28
28	143.22	124.15	109.38	91.05	68	573.43	517.59	512.17	424.74
29	148.79	129.50	113.90	95.04	69	587.16	530.37	527.27	437.28
30	154.65	135.08	118.66	99.21	70	601.03	543.08	542.53	449.88
31	160.83	140.89	123.68	103.56	71	614.98	555.64	557.86	462.47
32	167.32	146.92	128.96	108.10	72	628.82	567.96	573.11	474.97
33	174.12	153.20	134.50	112.83	73	642.42	579.98	588.15	487.34
34	181.22	159.71	140.29	117.76	74	655.87	591.61	603.00	499.53
35	188.64	166.44	146.37	122.88	75	669.14	602.85	617.63	511.44
36	196.37	173.41	152.71	128.20	76	682.14	613.65	632.00	523.00
37	204.41	180.63	159.33	133.72	77	694.80	623.92	646.00	534.12
38	212.75	188.13	166.23	139.48	78	706.94	633.57	659.45	544.68
39	221.40	195.92	173.41	145.49	79	718.33	642.48	672.12	554.56
40	230.35	204.03	180.89	151.75	80	728.83	650.50	683.81	563.62
41	239.59	212.45	188.67	158.27	81	738.23	657.14	694.30	571.42
42	249.10	221.20	196.73	165.06	82	746.37	661.76	703.35	577.43
43	258.87	230.24	205.09	172.12	83	753.10	664.06	710.75	581.36
44	268.86	239.61	213.72	179.45	84	758.10	663.65	716.10	582.89
45	279.07	249.27	222.63	187.05	85	760.72	659.92	718.79	581.39
46	289.51	259.22	231.83	194.91	86	760.04	652.49	717.96	576.39
47	300.20	269.45	241.33	203.04	87	754.87	640.01	712.44	566.67
48	311.22	279.91	251.18	211.42	88	743.53	620.28	700.61	550.33
49	322.66	290.57	261.44	220.05	89	723.55	591.20	680.13	525.55
50	334.49	301.41	272.11	228.93	90	691.24	550.38	647.59	490.19
51	346.67	312.42	283.16	238.04	91	641.27	496.60	598.17	443.13
52	359.14	323.58	294.56	247.39	92	565.49	426.63	524.63	381.33
53	371.84	334.88	306.30	256.95	93	450.46	331.21	415.14	296.41
54	384.71	346.31	318.36	266.72	94	274.27	196.86	250.67	175.87
					95	0.00	0.00	0.00	0.00

**TABLE OF RIDER SURRENDER FACTORS  
FOR RIDER [TB 165 (30)]  
Rating Class: [NONSMOKER]  
Smoker Status: [NONSMOKER]**

These factors are used to determine the Rider Cash Value and loan value as described in the Rider For Return of Premium.

<b>End of Contract Year</b>	<b>Factors</b>
1 [- 3]	0.00000
[4]	[0.02118]
[5]	[0.12161]
[6]	[0.19307]
[7]	[0.24821]
[8]	[0.29335]
[9]	[0.33204]
[19]	[0.36641]
[11]	[0.39783]
[12]	[0.42724]
[13]	[0.45526]
[14]	[0.48235]
[15]	[0.50888]
[16]	[0.53516]
[17]	[0.56147]
[18]	[0.58802]
[19]	[0.61504]
[20]	[0.64274]
[21]	[0.67133]
[22]	[0.70095]
[23]	[0.73174]
[24]	[0.76383]
[25]	[0.79746]
[26]	[0.83290]
[27]	[0.87052]
[28]	[0.91113]
[29]	[0.95372]
[30]	[1.00000]

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TABLE(S) CONTINUED ON NEXT PAGE

**TABLE OF CASH VALUES AND REDUCED PAID-UP INSURANCE**

The following values are based on the Rider Cash Value, Reduced Paid-Up Insurance and Basis of Computation provisions of this rider. These cash values and reduced paid-up values assume you pay all premiums annually on or before their due dates. Any changes to these assumptions may cause the actual cash values and reduced paid-up insurance to deviate from those shown below.

<b>End of Contract Year</b>	<b>Cash Value</b>	<b>Reduced Paid-Up Insurance</b>
1[- 4]	\$0.00	[\$0.00]
[5]	[\$65.75]	[\$379.16]
[6]	[\$471.87]	[\$2,608.60]
[7]	[\$898.98]	[\$4,764.83]
[8]	[\$1,348.35]	[\$6,853.81]
[9]	[\$1,821.21]	[\$8,880.05]
[10]	[\$2,319.09]	[\$10,851.07]
[11]	[\$2,843.49]	[\$12,772.27]
[12]	[\$3,396.05]	[\$14,648.88]
[13]	[\$3,978.66]	[\$16,486.39]
[14]	[\$4,592.90]	[\$18,285.29]
[15]	[\$5,240.52]	[\$20,044.83]
[16]	[\$5,923.67]	[\$21,769.39]
[17]	[\$6,644.89]	[\$23,466.91]
[18]	[\$7,407.29]	[\$25,146.96]
[19]	[\$8,213.89]	[\$26,816.49]
[20]	[\$9,068.62]	[\$28,485.43]
[21]	[\$9,975.84]	[\$30,167.65]
[22]	[\$10,940.56]	[\$31,873.45]
[23]	[\$11,967.24]	[\$33,608.29]
[24]	[\$13,060.77]	[\$35,374.91]
[25]	[\$14,226.30]	[\$37,174.48]
[26]	[\$15,471.52]	[\$39,022.20]
[27]	[\$16,805.46]	[\$40,938.00]
[28]	[\$18,240.08]	[\$42,946.13]
[29]	[\$19,798.05]	[\$45,094.98]
[30]	[\$21,463.62]	N/A

If we need to compute these values during a contract year, we will take into account the time since the start of the year and any premiums paid for the year. If you ask us, we will tell you the values for durations other than those shown in this table.

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END OF TABLE

**CONTRACT DATA**

**Insured**

[JOHN DOE] [Male], [Issue Age 35]

**Rating Class**

[Nonsmoker]

**Basic Contract Information**

Policy Number [XX XXX XXX]  
 Contract Date [November 2, 2009]  
 Term Period [60] years  
 Premium Period [60] years (premiums for the Basic Amount are level for [30] years, then increase annually for [30] years.)  
 Beneficiary [Class 1 MARY DOE, wife]  
 [Class 2 ROBERT DOE, son]

**Life Insurance on the Insured**

Basic Amount [ \$100,000.00 ]

**Other Benefit(s) on the Insured** (see appropriate form for details)

[Rider TB 165 (30) – Rider for Return of Premium.]

**Schedule of Premiums**

Total Initial Premium [on Contract Date] for the following modes:

Annual	Semi-annual	Quarterly	Monthly
[\$776.04]	[\$388.02]	[\$194.01]	[\$64.63]

Contract premiums are due on the contract date and every [12] months after that date. The [annual] premium is [\$776.04] and changes as shown below.

Premium Change Date(s)	[Total Annual] Contract Premiums
[NOV 2, 2039]	[\$4,463.00]
[NOV 2, 2040]	[\$4,890.00]
[NOV 2, 2041]	[\$5,335.00]
[NOV 2, 2042]	[\$5,805.00]
[NOV 2, 2043]	[\$6,333.00]

CONTRACT DATA CONTINUED ON NEXT PAGE

**CONTRACT DATA CONTINUED**

Premium Change Date(s)	[Total Annual] Contract Premiums
[NOV 2, 2044]	[\$6,949.00]
[NOV 2, 2045]	[\$7,697.00]
[NOV 2, 2046]	[\$8,572.00]
[NOV 2, 2047]	[\$9,493.00]
[NOV 2, 2048]	[\$10,483.00]
[NOV 2, 2049]	[\$11,561.00]
[NOV 2, 2050]	[\$12,777.00]
[NOV 2, 2051]	[\$14,190.00]
[NOV 2, 2052]	[\$15,832.00]
[NOV 2, 2053]	[\$17,672.00]
[NOV 2, 2054]	[\$19,723.00]
[NOV 2, 2055]	[\$21,953.00]
[NOV 2, 2056]	[\$24,316.00]
[NOV 2, 2057]	[\$26,895.00]
[NOV 2, 2058]	[\$29,763.00]
[NOV 2, 2059]	[\$32,953.00]
[NOV 2, 2060]	[\$36,462.00]
[NOV 2, 2061]	[\$40,255.00]
[NOV 2, 2062]	[\$44,286.00]
[NOV 2, 2063]	[\$48,516.00]
[NOV 2, 2064]	[\$52,729.00]
[NOV 2, 2065]	[\$56,876.00]
[NOV 2, 2066]	[\$61,221.00]
[NOV 2, 2067]	[\$65,802.00]
[NOV 2, 2068]	[\$70,628.00]

Each contract premium consists of the premium for the basic amount and the premium(s) for the benefit(s) shown in the section that follows.

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**Premium(s) for Benefit(s)**

[Premium for Benefit TB 165 (30) (return of premium):]

[Starting on the Contract Date]

[\$602.04] payable until  
[NOV 2, 2039].

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END OF CONTRACT DATA