Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: UL1210 Series
SERFF Tr Num: ALSB-128270747
State: Arkansas

TOI: L09I Individual Life - Flexible Premium Adjustable Life
SERFF Status: Closed-Approved-Closed
State Tr Num:

Sub-TOI: L09I.101 External Indexed - Single Life
Co Tr Num: UL1210 SERIES
State Status: Approved-Closed

Filing Type: Form
Reviewer(s): Linda Bird
Author: Joann Fusi
Disposition Date: 05/23/2012
Date Submitted: 05/01/2012
Disposition Status: Approved-Closed

Implementation Date Requested:
Implementation Date:

State Filing Description:

General Information

Project Name: UL1210 Series
Status of Filing in Domicile: Pending

Project Number: UL1210 Series
Date Approved in Domicile:

Requested Filing Mode:
Domicile Status Comments:

Explanation for Combination/Other:
Market Type: Individual

Submission Type: New Submission
Individual Market Type:

Overall Rate Impact:
Filing Status Changed: 05/23/2012
State Status Changed: 05/23/2012

Deemer Date:
Created By: Joann Fusi

Submitted By: Joann Fusi
Corresponding Filing Tracking Number:

Filing Description:

RE: Policy Forms

UL1210: Flexible Premium Adjustable Indexed Life Insurance Policy

UL1211: Additional Insured Term Insurance Rider

UL1212: Primary Insured Term Insurance Rider

UL1213: Annual Reset Crediting Strategy Rider

UL1214: Two-Year Reset Crediting Strategy Rider

UL1215: U.S. Blend Annual Reset Crediting Strategy Rider

UL1216: International Blend Annual Reset Crediting Strategy Rider

UL1217: Global Blend Annual Reset Crediting Strategy Rider
UL1218: Surrender Value Endorsement
UL1219: Variable Loan Endorsement
FIC460: Supplemental Life Application

Dear Mr. Shields:

We submit the above-referenced forms for your attention and approval. These are new forms, not previously submitted, and they do not replace any currently approved forms.

Description of Policy Form
Form UL1210 is a Flexible Premium Adjustable Indexed Life Insurance Policy, of the generic type widely known as "universal life." This product offers the opportunity to have the policy cash value allocated between a fixed account and an indexed account. Premium payments may be allocated to one or both accounts and transfers between accounts are allowed, subject to the limits outlined in the policy. Monthly deductions from the policy value are made for cost of insurance, riders, monthly policy fee, and per $1000 of face amount charge. The forms have surrender charges which are less than or equal to those permitted by the Standard Nonforfeiture Law for Life Insurance, as amended in 1980.

The policy uses the 2001 CSO Smoker Composite Mortality Tables, sex distinct, age last birthday, as the basis for guaranteed values. The minimum guaranteed interest rate in the fixed account is 2.0% annually for all policy years. In addition, the product design ensures that over the life of the policy, the interest earned across the combined indexed and fixed account values, is at least equal to the cumulative 2.0% annual return.

Description of General Use Forms
Form UL1211 is an additional insured term insurance rider. It allows flexibility in sales situations where additional coverage is needed for the spouse or additional insureds. This form may be attached to other life products in the future.

Form UL1212 is a primary insured term insurance rider which will allow additional flexibility in sales situations where additional amounts of coverage are desired on the primary insured. This form may be attached to other life products in the future.

Forms UL1213, UL1214, UL1215, UL1216, and UL1217 are crediting strategy riders. These riders provide indexed crediting strategies used to calculate interest for an indexed account. These riders may be attached to other life products in the future.

UL1218 is a Surrender Value Endorsement that provides the customer with the choice to waive the surrender charge

any time during the initial surrender charge period if the actual cost of insurance rate charged is greater than the cost of insurance rate provided by the rate scale in effect on the issue date for the issue age, sex, face amount and payment class of the insured. The initial surrender charge period expires when the surrender charge amount becomes zero as shown on the Policy Data pages.

UL1219 is a Variable Loan Endorsement that provides an alternative loan type to the fixed loan interest option provided in the base contract.

FIC460 Supplement To Application For Life Insurance is used to select the premium allocation, crediting strategy, and the death benefit compliance test. This application supplement may be used with other life products in the future.

These forms have been generated by our home office computer system. They may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

In addition to the forms listed above, we have attached all supplemental information as required by your state.

If you have any questions, please feel free to contact me at the address, phone, or e-mail on my letterhead. Thank you for your consideration of this matter.

Sincerely,

Joann Fusi
Senior Product & Financial Analyst
Contract Development and Filing

State Narrative:

Company and Contact

Filing Contact Information

Joann Fusi, Senior Product & Financial Analyst jfusj@allstate.com
3100 Sandars Rd, Suite M2A 847-402-6948 [Phone]

Northbrook, IL 60062

Filing Company Information

Lincoln Benefit Life Company	CoCode: 65595	State of Domicile: Nebraska
2940 South 84th Street	Group Code: 8	Company Type:
Lincoln, NE 68506-4142	Group Name:	State ID Number:
(800) 525-2799 ext. [Phone]	FEIN Number: 47-0221457	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Benefit Life Company	$50.00	05/01/2012	58835086
Lincoln Benefit Life Company	$500.00	05/03/2012	58909326

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/23/2012	05/23/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Linda Bird	05/07/2012	05/07/2012	Joann Fusi	05/22/2012	05/22/2012
Pending Industry Response	Linda Bird	05/02/2012	05/02/2012	Joann Fusi	05/03/2012	05/03/2012

Disposition

Disposition Date: 05/23/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*ALSB-128270747*	*State:*	*Arkansas*
Filing Company:	*Lincoln Benefit Life Company*	*State Tracking Number:*	
Company Tracking Number:	*UL1210 SERIES*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*UL1210 Series*		
Project Name/Number:	*UL1210 Series/UL1210 Series*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Acturial Memorandum		No
Supporting Document	Readability Certification		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Statement of Investment		Yes
Supporting Document	COI Rates		Yes
Supporting Document	AR Response to Objections 5/7/12		Yes
Form	Flexible Premium Adjustable Indexed Life Insurance Policy		Yes
Form	Additional Insured Rider		Yes
Form	Primary Insured Rider		Yes
Form	Annual Reset Crediting Strategy Rider		Yes
Form	Two-Year Reset Crediting Strategy Rider		Yes
Form	U.S. Blend Annual Reset Crediting Strategy Rider		Yes
Form	Internation Blend Annual Reset Crediting Strategy Rider		Yes
Form	Global Blend Annual Reset Crediting Strategy Rider		Yes
Form	Surrender Value Endorsement		Yes
Form	Variable Loan Endorsement		Yes
Form *(revised)*	Supplemental Life Application		Yes
Form	Supplemental Life Application		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/07/2012
Submitted Date	05/07/2012
Respond By Date	06/07/2012

Dear Joann Fusi,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/22/2012
Submitted Date	05/22/2012

Dear Linda Bird,

Comments:

Response 1

Comments: Dear Ms. Bird:

Thank you for your note dated May 7, 2012. Please see the attached cover letter and corresponding documents in response to your inquiry.

Sincerely,

Joann Fusi
Senior Product & Financial Analyst
Contract Development and Filing

Related Objection 1

Comment:
External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Response to Objections 5/7/12
Comment:

Form Schedule Item Changes

Form Name	Form	Edition	Form Type	Action	Action	Readability	Attach

	Number	Date			Specific Data	Score	Document
Supplemental Life Application	FIC460		Application/Enrollment Form	Initial		65.600	FIC460 Accumulation UL Application Supplement 0812 B.pdf
Previous Version							
Supplemental Life Application	*FIC460*		*Application/Enrollment Form*	*Initial*		*65.600*	FIC460 Accumulation UL Application Supplement 0812 B.pdf

No Rate/Rule Schedule items changed.

Sincerely,
Joann Fusi

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/02/2012
Submitted Date	05/02/2012
Respond By Date	06/04/2012

Dear Joann Fusi,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now $50.00 per form. We will hold your filing in a pending status until the additional $500.00 is received.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/03/2012
Submitted Date	05/03/2012

Dear Linda Bird,

Comments:

Response 1

Comments: Dear Ms. Bird:

Thank you for your note dated 5/2/12. Below please find our response to your inquiry.

OBJECTION: Objection 1 Comments: Regulation 57 was revised effective January 2010, the filing fee is now $50.00 per form. We will hold your filing in a pending status until the additional $500.00 is received.

RESPONSE: Please see the additional filing fee of $500.00 submitted under the Filing Fees tab. The Transaction number is 58909326.

Regards,
Joann Fusi
Senior Product & Financial Analyst

Related Objection 1

Comment:
Regulation 57 was revised effective January 2010, the filing fee is now $50.00 per form. We will hold your filing in a pending status until the additional $500.00 is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking Number:	*ALSB-128270747*	*State:*	*Arkansas*
Filing Company:	*Lincoln Benefit Life Company*	*State Tracking Number:*	
Company Tracking Number:	*UL1210 SERIES*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*UL1210 Series*		
Project Name/Number:	*UL1210 Series/UL1210 Series*		

No Rate/Rule Schedule items changed.

Sincerely,
Joann Fusi

Form Schedule

Lead Form Number: UL1210

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UL1210	Policy/Contract/Fraternal Certificate	Flexible Premium Adjustable Indexed Life Insurance Policy	Initial		51.000	UL1210_Flexible Premium Adjustable Indexed Life Insurance Policy.pdf
	UL1211	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Additional Insured Rider	Initial		51.200	UL1211_Additional Insured Rider.pdf
	UL1212	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Primary Insured Rider	Initial		54.300	UL1212_Primary Insured Rider.pdf
	UL1213	Policy/Contract/Fraternal Certificate: Amendment, Insert	Annual Reset Crediting Strategy Rider	Initial		53.100	UL1213_Annual Reset Crediting Strategy Rider.pdf

	Page, Endorsement or Rider				
UL214	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Two-Year Reset Crediting Strategy Rider	Initial	56.300	UL1214_Two-Year Reset Crediting Strategy Rider.pdf
UL1215	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	U.S. Blend Annual Reset Crediting Strategy Rider	Initial	52.200	UL1215_U.S. Blend Annual Reset Crediting Strategy Rider.pdf
UL1216	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Internation Blend Annual Reset Crediting Strategy Rider	Initial	51.800	UL1216_International Blend Annual Reset Crediting Strategy Rider.pdf
UL1217	Policy/Contract/Fraternal Certificate: Amendment, Insert Page,	Global Blend Annual Reset Crediting Strategy Rider	Initial	51.700	UL1217_Global Blend Annual Reset Crediting Strategy Rider.pdf

		Endorsement or Rider			
UL1218	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Surrender Value Endorsement	Initial	56.300	UL1218_Surrender Value Endorsement.pdf
UL1219	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Variable Loan Endorsement	Initial	50.700	UL1219_Variable Loan Endorsement.pdf
FIC460	Application/Enrollment Form	Supplemental Life Application	Initial	65.600	FIC460 Accumulation UL Application Supplement 0812 B.pdf

Lincoln Benefit Life Company

A Stock Company

Home Office: {2940 South 84th Street, Lincoln, Nebraska 68506-4142, 1-800-525-9287}

Flexible Premium Adjustable Indexed Life Insurance Policy

Insured:	{JOHN DOE}		
Payment Class:	{STANDARD NON-SMOKER}		
Issue Age:	{35}	Total Face Amount:	$ {200,000}
Sex:	{MALE}	Issue Date:	{02/01/2012}
Policy Number:	{SPECIMEN}	Monthly Activity Day:	{1} ST Day of the Month

THIS IS A LEGAL CONTRACT--READ IT CAREFULLY

Lincoln Benefit Life Company will pay the death benefit upon receipt of due proof of the death of the insured, subject to the terms and conditions of this policy. Minimum initial payment is required for this policy to be in force. Premium payments are flexible for life. The benefits and values are on an indeterminate basis and are not guaranteed as to a fixed dollar amount. This policy does not pay dividends. The values of this policy may be affected by an external index, but this policy does not directly participate in any stock or equity.

Continuation of coverage past the insured's age 121 may disqualify the insurance for favorable tax treatment. Please seek the advice of your tax specialist.

Please examine the application. We issued this policy based upon the answers in the attached application.

Right To Examine Your Policy

You may cancel this policy by returning it to Lincoln Benefit Life Company, or our agent, within 31 days after you receive it. Upon such delivery or mailing of the cancelled policy, the policy will be void as of the issue date. We will return all payments made on this policy, including any fees or charges, less any policy debt and/or withdrawals. If this policy is a replacement of a policy you had, you may cancel it within 31 days, or any longer period as may be required by applicable law in the state where this policy is issued for delivery. Return of the policy by mail is effective on being postmarked, properly addressed and postage prepaid.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

Juvenile Issue Notice

Upon attaining age 18 the insured and/or additional insured may qualify for a non-smoking payment class provided they complete and satisfy additional underwriting requirements. We will notify you of the option to apply for smoker or nonsmoker status at least 60 days prior to the date the juvenile insured reaches attained age 18. If we do not receive a response to this notice, the juvenile insured will be given a default classification of Standard Smoker after he or she reaches attained age 18.

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Riders (if any) . . . . . Insert

Policy Data

Insured:	{JOHN DOE}		
Payment Class:	{STANDARD NON-SMOKER}		
Issue Age:	{35}	Total Face Amount:	${200,000}
Sex:	{MALE}	Issue Date:	{02/01/2012}
Policy Number:	{SPECIMEN}	Monthly Activity Day:	{1st Day of the Month}

Death Benefit Coverage Layers

Flexible Premium Adjustable Indexed Life Insurance Policy Face Amount	{$100,000}
{Primary Insured Term Insurance Rider Face Amount}	{$100,000}

Benefit Description

	Expiry Date
Flexible Premium Adjustable Indexed Life Insurance-{Death Benefit Option 1}	Life
{Overloan Protection Rider	Life}*
{Accelerated Death Benefit Rider(terminal illness)	Life}*
{Accelerated Death Benefit Rider(permanent confinement)	Life}*
{Accidental Death Benefit Rider - $100,000.00	
The cost of this benefit is $8.33 per month.	02/01/2047}
{Additional Insured Term Insurance Rider(See page 7AIR for details.)}	
{Children's Level Term Insurance Rider - $10,000.00	
The cost of this benefit is $5.00 per month.	02/01/2042}
{Continuation of Payment Rider	
Monthly Disability Benefit - $100.00	
The cost of this benefit is $4.32 per month.	02/01/2037}
{Guaranteed Insurability Rider* - $25,000.00	
The cost of this benefit is $3.00 per month.	02/01/2017}
{Primary Insured Term Insurance Rider (See page 7PTR for details.)}	

{*The term "face amount" as used in this rider is defined as the Total Face Amount.}

Payment Information

Minimum Initial Payment	{$1,540.44}
Planned {Annual} Payment	{$2,500.00}

The payment of a monthly safety net premium of {$128.37}, on or before each monthly activity day, is guaranteed to keep this policy in force for a safety net period of {10} years, assuming no loans or withdrawals are taken.

{Nebraska} Department of Insurance Telephone Number: {xxx-xxx-xxxx}

Index Crediting Strategies

Annual Reset Crediting Strategy Rider
The Standard and Poor's 500® Composite Stock Price Index, excluding dividends.
Indexed Segment Term: One full calendar year from the index investment date of the indexed segment.
Minimum Cap: {3.0%}
Minimum Participation Rate: {100.0%}
Guaranteed Floor: {0.0%}}

Two-Year Reset Crediting Strategy Rider
The Standard and Poor's 500® Composite Stock Price Index, excluding dividends.
Indexed Segment Term: Two full calendar years from the index investment date of the indexed segment.
Minimum Cap: {6.0%}
Minimum Participation Rate: {100.0%}
Guaranteed Floor: {0.0%}}

U.S. Blend Annual Reset Crediting Strategy Rider
The U.S. Blend Index is comprised of the following two indices:

1. The Standard and Poor's 500® Composite Stock Price Index, excluding dividends, weighted at 75%; and
2. The Russell 2000® Index, excluding dividends, weighted at 25%.

Indexed Segment Term: One full calendar year from the index investment date of the indexed segment.
Minimum Cap: {3.0%}
Minimum Participation Rate: {100.0%}
Guaranteed Floor: {0.0%}}

International Blend Annual Reset Crediting Strategy Rider
{The International Blend Index is comprised of the following two indices:

1. The iShares® MSCI EAFE Index Fund, excluding dividends, weighted at 50%; and
2. The iShares® MSCI Emerging Markets Index fund, excluding dividends, weighted at 50%.}

Indexed Segment Term: One full calendar year from the index investment date of the indexed segment.
Minimum Cap: {3.0%}
Minimum Participation Rate: {100.0%}
Guaranteed Floor: {0.0%}}

Global Blend Annual Reset Crediting Strategy Rider
The Global Blend Index is comprised of the following four indices:

1. The Standard and Poor's 500® Composite Stock Price Index, excluding dividends, weighted at 40%; and
2. The Russell 2000® Index, excluding dividends, weighted at 20%; and
3. The iShares® MSCI EAFE Index Fund, excluding dividends, weighted at 20%; and
4. The iShares® MSCI Emerging Markets Index fund, excluding dividends, weighted at 20%.}

Indexed Segment Term: One full calendar year from the index investment date of the indexed segment.
Minimum Cap: {3.0%}
Minimum Participation Rate: {100.0%}
Guaranteed Floor: {0.0%}}

Interest Rates

Annual Interest Rates:

Fixed Account Minimum Guaranteed Annual Interest Rate	{2.00%}

Fixed Loan Interest Option

Fixed Loan Credited Rate	{4.00%}
Loan Interest Rate Charges	
On Preferred Loans	{4.00%}
On Standard Loans	{5.00%}

Variable Loan Interest Option

Variable Loan Availability Date	{02/01/2016}

Expense and Surrender Charges

Expense Charges:

Maximum Monthly Policy Fee	{$15.00}
Premium Expense Charge	
Policy Years {1}-{10}	{5.00%}
Policy Years {10}-{20}	{5.00%}
Policy Years {21+}	{5.00%}
Monthly Per $1000 of Initial Base Face Amount Charge (per $1000 of initial base face amount)	
Policy Years {1-10}	{$0.29}
Policy Years {11+}	{$0.00}
Partial Withdrawal Service Fee	{$25.00}

Surrender Charges ** :

Policy Year	Amount of Charge	Policy Year	Amount of Charge	Policy Year	Amount of Charge
1	{$2,060.00}	8	{$1,380.20}	15	{$144.20}
2	{2,018.80}	9	{1,194.80}	16	{0.00}
3	{1,977.60}	10	{1,030.00}		
4	{1,936.40}	11	{865.20}		
5	{1,895.20}	12	{679.80}		
6	{1,730.40}	13	{515.00}		
7	{1,565.60}	14	{329.60}		

{**This policy has the Full Surrender Charge Adjustment Rider (UL 0202). The above surrender charges will apply in determining the amount available for maximum loan or withdrawal. If you request a full surrender in the first five policy years, the surrender charges will be zero. Please see the Full Surrender Charge Adjustment Rider for details.}

Surrender Charge Factors

Attained Age	Male Juvenile Payment Class	Attained Age	Male Non-smoker Payment Classes	Male Smoker Payment Classes	Attained Age	Male Non-smoker Payment Classes	Male Smoker Payment Classes
0	6.00	18	12.40	13.40	50	31.50	30.90
1	6.10	19	12.70	13.80	51	32.60	32.10
2	6.30	20	12.80	14.10	52	34.00	33.20
3	6.60	21	12.90	14.20	53	35.30	34.60
4	6.90	22	13.00	14.20	54	36.50	36.00
5	7.30	23	13.20	14.50	55	37.90	37.60
6	7.60	24	13.50	14.80	56	39.50	39.20
7	7.90	25	13.90	15.30	57	41.10	40.70
8	8.30	26	14.60	16.10	58	42.80	42.50
9	8.70	27	15.90	16.70	59	44.70	44.30
10	9.10	28	17.10	17.00	60	46.70	46.30
11	9.70	29	18.00	17.30	61	48.80	48.50
12	10.20	30	18.40	17.60	62	51.10	50.80
13	10.60	31	18.80	18.00	63	52.30	52.10
14	11.10	32	19.20	18.30	64	52.10	51.90
15	11.50	33	19.60	18.60	65	51.90	51.60
16	11.70	34	20.10	19.10	66	51.80	51.60
17	12.10	35	20.60	19.50	67	51.70	51.50
		36	21.00	20.00	68	51.50	51.40
		37	21.50	20.50	69	51.30	51.30
		38	22.10	21.10	70	51.20	51.10
		39	22.70	21.70	71	51.10	51.10
		40	23.30	22.20	72	51.00	50.90
		41	23.90	22.90	73	50.90	50.90
		42	24.60	23.60	74	50.70	50.70
		43	25.40	24.30	75	50.60	50.60
		44	25.90	24.90	76	50.50	50.50
		45	26.80	25.80	77	50.40	50.40
		46	27.70	26.80	78	50.30	50.30
		47	28.50	27.50	79	50.30	50.30
		48	29.40	28.60	80	50.50	50.50
		49	30.40	29.70			

Surrender Charge Percentages

Male Payment Classes

*Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16+
0-45	100	98	96	94	92	84	76	67	58	50	42	33	25	16	7	0
46-55	100	96	91	86	82	78	74	67	58	50	42	33	25	16	7	0
56-80	100	94	88	82	76	70	62	57	50	44	37	29	23	13	6	0

*Age is attained age as defined in this policy.

Life Insurance Compliance Test

{Life Insurance Compliance Test - Guideline Premium Text}

Attained Age	Applicable Percentage	Attained Age	Applicable Percentage
{0 to 40}	{250}	{61}	{128}
{41}	{243}	{62}	{126}
{42}	{236}	{63}	{124}
{43}	{229}	{64}	{122}
{44}	{222}	{65}	{120}
{45}	{215}	{66}	{119}
{46}	{209}	{67}	{118}
{47}	{203}	{68}	{117}
{48}	{197}	{69}	{116}
{49}	{191}	{70}	{115}
{50}	{185}	{71}	{113}
{51}	{178}	{72}	{111}
{52}	{171}	{73}	{109}
{53}	{164}	{74}	{107}
{54}	{157}	{75 to 90}	{105}
{55}	{150}	{91}	{104}
{56}	{146}	{92}	{103}
{57}	{142}	{93}	{102}
{58}	{138}	{94 to 99}	{101}
{59}	{134}	{100 and above}	{100}
{60}	{130}		

Life Insurance Compliance Test

Life Insurance Compliance Test -{Cash Value Accumulation Text}

Attained Age	Applicable Percentage	Attained Age	Applicable Percentage
{35}	{356.3}	{68}	{138.8}
{36}	{345.5}	{69}	{135.6}
{37}	{335.1}	{70}	{132.6}
{38}	{324.9}	{71}	{129.6}
{39}	{315.0}	{72}	{126.7}
{40}	{305.5}	{73}	{124.0}
{41}	{296.2}	{74}	{121.4}
{42}	{287.2}	{75}	{118.9}
{43}	{278.6}	{76}	{116.5}
{44}	{270.2}	{77}	{114.2}
{45}	{262.2}	{78}	{112.1}
{46}	{254.3}	{79}	{110.0}
{47}	{246.6}	{80}	{108.1}
{48}	{239.2}	{81}	{106.2}
{49}	{232.1}	{82}	{104.5}
{50}	{225.1}	{83}	{102.9}
{51}	{218.5}	{84}	{101.4}
{52}	{212.0}	{85}	{100.0}
{53}	{205.9}	{86}	{100.0}
{54}	{200.0}	{87}	{100.0}
{55}	{194.3}	{88}	{100.0}
{56}	{188.9}	{89}	{100.0}
{57}	{183.8}	{90}	{100.0}
{58}	{178.8}	{91}	{100.0}
{59}	{174.1}	{92}	{100.0}
{60}	{169.5}	{93}	{100.0}
{61}	{165.1}	{94}	{100.0}
{62}	{160.8}	{95}	{100.0}
{63}	{156.8}	{96}	{100.0}
{64}	{152.9}	{97}	{100.0}
{65}	{149.2}	{98}	{100.0}
{66}	{145.6}	{99}	{103.4}
{67}	{142.1}	{100 and above}	{100.0}

Table of Guaranteed Values

End of Year	Annual Planned Premium	Surrender Value	Death Benefit
{1}	{$2,500}	{$0}	{$200,000}
{2}	{2,500}	{0}	{200,000}
{3}	{2,500}	{235}	{200,000}
{4}	{2,500}	{998}	{200,000}
{5}	{2,500}	{1,750}	{200,000}
{6}	{2,500}	{2,643}	{200,000}
{7}	{2,500}	{3,514}	{200,000}
{8}	{2,500}	{4,377}	{200,000}
{9}	{2,500}	{5,198}	{200,000}
{10}	{2,500}	{5,952}	{200,000}
{11}	{2,500}	{7,551}	{200,000}
{12}	{2,500}	{9,134}	{200,000}
{13}	{2,500}	{10,665}	{200,000}
{14}	{2,500}	{12,189}	{200,000}
{15}	{2,500}	{13,675}	{200,000}
{16}	{2,500}	{15,069}	{200,000}
{17}	{2,500}	{16,247}	{200,000}
{18}	{2,500}	{17,334}	{200,000}
{19}	{2,500}	{18,312}	{200,000}
{20}	{2,500}	{19,156}	{200,000}
{**Age 60}	{2,500}	{20,875}	{200,000}
{**Age 65}	{2,500}	{16,456}	{200,000}
{**Age 70}	{2,500}	{838}	{200,000}
{**Age 100}	{***}	{***}	{***}
{**Age 121}	{***}	{***}	{***}

The values above reflect the cumulative guaranteed value and are calculated assuming payment of annual planned premiums (as shown above), the benefits shown on Page 3 at time of issue, the guaranteed cost of insurance, the maximum charges for these benefits and the fixed account minimum guaranteed interest rate.

{Note: Based on annual planned premiums, fixed account minimum guaranteed interest rate and guaranteed cost of insurance, the policy will expire without value on {04/01/2047} unless premiums larger than the planned premium are paid.}

**Age is attained age as defined in this policy.

{***Coverage has expired without value.}

Flexible Premium Adjustable Indexed Life Insurance Policy
Guaranteed Maximum Monthly Cost of Insurance

Policy Year	Rate Per $1,000	Policy Year	Rate Per $1,000	Policy Year	Rate Per $1,000
{1}	{0.10333}	{53}	{12.41583}		
{2}	{0.10917}	{54}	{13.63833}		
{3}	{0.11583}	{55}	{14.91917}		
{4}	{0.12417}	{56}	{16.19000}		
{5}	{0.13250}	{57}	{17.43917}		
{6}	{0.14333}	{58}	{18.74500}		
{7}	{0.15583}	{59}	{20.12167}		
{8}	{0.17083}	{60}	{21.57167}		
{9}	{0.18917}	{61}	{23.01000}		
{10}	{0.21000}	{62}	{24.41250}		
{11}	{0.23083}	{63}	{25.90500}		
{12}	{0.25250}	{64}	{27.49583}		
{13}	{0.27083}	{65}	{29.19333}		
{14}	{0.28500}	{66}	{30.81333}		
{15}	{0.30333}	{67}	{32.24667}		
{16}	{0.32583}	{68}	{33.77083}		
{17}	{0.35500}	{69}	{35.39167}		
{18}	{0.39167}	{70}	{37.11250}		
{19}	{0.43417}	{71}	{38.94083}		
{20}	{0.48583}	{72}	{40.88083}		
{21}	{0.54333}	{73}	{42.94000}		
{22}	{0.60500}	{74}	{45.12417}		
{23}	{0.66250}	{75}	{47.43917}		
{24}	{0.71917}	{76}	{49.89167}		
{25}	{0.78500}	{77}	{52.49000}		
{26}	{0.86667}	{78}	{55.23917}		
{27}	{0.96583}	{79}	{58.14833}		
{28}	{1.08167}	{80}	{61.22333}		
{29}	{1.20583}	{81}	{64.47167}		
{30}	{1.33667}	{82}	{67.89833}		
{31}	{1.47083}	{83}	{71.51250}		
{32}	{1.60583}	{84}	{75.31750}		
{33}	{1.74667}	{85}	{79.30583}		
{34}	{1.89500}	{86}	{83.33333}		
{35}	{2.05750}				
{36}	{2.24500}				
{37}	{2.47583}				
{38}	{2.74500}				
{39}	{3.02667}				
{40}	{3.33000}				
{41}	{3.66250}				
{42}	{4.03667}				
{43}	{4.47250}				
{44}	{4.97667}				
{45}	{5.54000}				
{46}	{6.16833}				
{47}	{6.85000}				
{48}	{7.56833}				
{49}	{8.35167}				
{50}	{9.22417}				
{51}	{10.19667}				
{52}	{11.26417}				

Schedule of Additional Insured Term Insurance Rider Benefits

Policy Number: {SPECIMEN}

Additional Insured:	{JANE DOE}		
Payment Class:	{STANDARD NON-SMOKER}		
Issue Age:	{35}	Expiry Date:	{02/01/2076}
Sex:	{FEMALE}	Last Date to Convert:	{02/01/2022}
Rider Face Amount:	{$100,000}		

Monthly Per $1000 of Additional Insured Term Insurance Rider Face Amount Charge
(per $1000 of Initial Additional Insured Term Insurance Rider Face Amount)

Policy Years {1-10}	{$0.26}
Policy Years {11+}	{$0.00}

Table of Monthly Cost of Insurance

Policy Year	Rate Per $1,000	Policy Year	Rate Per $1,000	Policy Year	Rate Per $1,000
{1}	{0.08333}	{41}	{2.43333}		
{2}	{0.08917}	{42}	{2.66250}		
{3}	{0.09500}	{43}	{2.91417}		
{4}	{0.10000}	{44}	{3.19000}		
{5}	{0.10500}	{45}	{3.49333}		
{6}	{0.11167}	{46}	{3.86917}		
{7}	{0.11917}	{47}	{4.33000}		
{8}	{0.12750}	{48}	{4.81667}		
{9}	{0.13750}	{49}	{5.32833}		
{10}	{0.14917}	{50}	{5.89500}		
{11}	{0.16333}	{51}	{6.46583}		
{12}	{0.18000}	{52}	{7.14000}		
{13}	{0.19833}	{53}	{7.97417}		
{14}	{0.22000}	{54}	{8.85417}		
{15}	{0.24417}	{55}	{9.72333}		
{16}	{0.27000}	{56}	{10.35167}		
{17}	{0.30000}	{57}	{10.96083}		
{18}	{0.33250}	{58}	{11.97667}		
{19}	{0.36750}	{59}	{13.35083}		
{20}	{0.40500}	{60}	{15.07500}		
{21}	{0.44667}	{61}	{16.95667}		
{22}	{0.49250}	{62}	{18.80750}		
{23}	{0.54083}	{63}	{20.00583}		
{24}	{0.59083}	{64}	{20.64917}		
{25}	{0.64167}				
{26}	{0.69500}				
{27}	{0.75250}				
{28}	{0.81333}				
{29}	{0.87917}				
{30}	{0.95000}				
{31}	{1.02750}				
{32}	{1.11250}				
{33}	{1.20667}				
{34}	{1.30917}				
{35}	{1.42333}				
{36}	{1.55250}				
{37}	{1.69833}				
{38}	{1.85750}				
{39}	{2.03250}				
{40}	{2.22333}				

Schedule of Primary Insured Term Insurance Rider Benefits

Policy Number: {SPECIMEN}

Primary Insured: {JOHN DOE}
Payment Class: {STANDARD NON-SMOKER}
Issue Age: {35} Expiry Date: {02/01/2077}
Sex: {MALE}
Rider Face Amount: {$100,000}

Monthly Per $1000 of Primary Insured Term Insurance Rider Face Amount Charge

Policy Years {1-10}	{$0.19}
Policy Years {11+}	{$0.00}

Table of Monthly Cost of Insurance

Policy Year	Rate Per $1,000	Policy Year	Rate Per $1,000	Policy Year	Rate Per $1,000
{1}	{0.10333}	{41}	{3.66250}		
{2}	{0.10917}	{42}	{4.03667}		
{3}	{0.11583}	{43}	{4.47250}		
{4}	{0.12417}	{44}	{4.97667}		
{5}	{0.13250}	{45}	{5.54000}		
{6}	{0.14333}	{46}	{6.16833}		
{7}	{0.15583}	{47}	{6.85000}		
{8}	{0.17083}	{48}	{7.56833}		
{9}	{0.18917}	{49}	{8.35167}		
{10}	{0.21000}	{50}	{9.22417}		
{11}	{0.23083}	{51}	{10.19667}		
{12}	{0.25250}	{52}	{11.26417}		
{13}	{0.27083}	{53}	{12.41583}		
{14}	{0.28500}	{54}	{13.63833}		
{15}	{0.30333}	{55}	{14.91917}		
{16}	{0.32583}	{56}	{16.19000}		
{17}	{0.35500}	{57}	{17.43917}		
{18}	{0.39167}	{58}	{18.74500}		
{19}	{0.43417}	{59}	{20.12167}		
{20}	{0.48583}	{60}	{21.57167}		
{21}	{0.54333}	{61}	{23.01000}		
{22}	{0.60500}	{62}	{24.41250}		
{23}	{0.66250}	{63}	{25.90500}		
{24}	{0.71917}	{64}	{27.49583}		
{25}	{0.78500}	{65}	{29.19333}		
{26}	{0.86667}				
{27}	{0.96583}				
{28}	{1.08167}				
{29}	{1.20583}				
{30}	{1.33667}				
{31}	{1.47083}				
{32}	{1.60583}				
{33}	{1.74667}				
{34}	{1.89500}				
{35}	{2.05750}				
{36}	{2.24500}				
{37}	{2.47583}				
{38}	{2.74500}				
{39}	{3.02667}				
{40}	{3.33000}				

Definitions

When these words are used in this policy, they have the meaning stated:

Application - The application that was signed by you requesting this policy.

Attained Age - The insured's age on his or her last birthday as of the policy issue date and subsequent policy anniversaries.

Base Face Amount - The initial base face amount adjusted for any change in accordance with the terms of this policy.

Company (we, us, our) - Lincoln Benefit Life Company.

Death Benefit Coverage Layers - The death benefit coverage layers consist of the base face amount, and the Primary Insured Term Insurance Rider face amount, if attached to this policy. Any elective increase in base face amount will be included as a new death benefit coverage layer. Each coverage layer has its own face amount, payment class, effective date, and charges.

Fixed Account - The portion of the policy value receiving fixed interest crediting.

In Force - The coverage provided by this policy is in effect.

Indexed Account(s) - The portion of the policy value receiving interest determined by an index crediting strategy.

Index Crediting Strategy - The method used to calculate interest for an indexed account, as described in the applicable index crediting strategy rider. We reserve the right at our sole discretion to add, substitute or eliminate any current or future index crediting strategies we make available.

Indexed Interest - Interest credited to the indexed segment on the indexed segment maturity date.

Index Investment Date - The date on which net premium or policy value is allocated to an indexed segment, as shown in the applicable index crediting strategy rider.

Indexed Segment -A portion of the indexed account representing the value allocated to an indexed account on a specific index investment date. An indexed segment ends on the indexed segment maturity date.

Initial Base Face Amount -The Flexible Premium Adjustable Indexed Life Insurance Policy face amount as of the issue date as shown on the Policy Data pages.

Insured - The person whose life is covered by this policy as shown on the Policy Data pages.

Issue Age - The attained age of the insured on the issue date.

Issue Date - The date the policy is issued as shown on the Policy Data pages. It is used to determine policy years and policy months in the policy.

Issued For Delivery - The state in which the application was signed.

Minimum Initial Payment - The minimum payment that must be paid to issue the policy.

Monthly-Automatic Payment - A method of making payments each month automatically; for example, by bank draft.

Monthly Activity Day - The day of the month on which deductions are made. This date is shown on the Policy Data pages. If a month does not have that day, the deduction will be made on the last day of that month.

Net Amount at Risk - The value used for the purpose of calculating the cost of insurance charges as described in the Policy Value provision.

Net Premium - The premium paid less the premium expense charge.

Net Surrender Value - The amount you would receive upon surrender of this policy, equal to the surrender value less any policy debt.

Payment Class - The class into which the insured is placed, determined by our guidelines for providing insurance coverage.

Planned Payments - The amount of the planned payment is shown on the Policy Data pages. This is the amount you selected at the time you applied for this policy.

It is possible that coverage will expire prior to the expiry data shown on the Policy Data pages even if planned payments are paid, because current cost of insurance and interest rates are not guaranteed, policy loans and withdrawals may be taken, you may change death benefit options, or you may change the base face amount.

Policy Anniversary - The same day and month as your issue date for each subsequent year your policy remains in force.

Policy Data - The pages of this policy that identify specific information about the insured and the benefits.

Policy Debt - The sum of all unpaid policy loans and accrued interest.

Policy Month - A one-month period beginning on the same day of the month as the issue date of the policy.

Policy Value - The sum of the fixed account value and the indexed account value(s).

Policy Year - A twelve-month period beginning on the issue date or a policy anniversary.

Rider - An additional benefit we are providing.

Safety Net Period - The period of time the policy is guaranteed to stay in force based on the payment of the safety net premium.

Surrender Value - The greater of the policy value or cumulative guaranteed value, less any applicable surrender charges.

Total Face Amount - The base face amount plus the Primary Insured Term Insurance Rider face amount, if this rider is attached to this policy as shown on the Policy Data pages. The total face amount is adjusted for any changes in accordance with the terms of this policy.

You, Your - The person(s) having the rights of ownership defined in the policy.

Death Benefit

If the insured dies while this policy is in force, we will pay the death benefit when we have received due proof of death, subject to the terms and conditions of this policy and applicable state requirements. The death benefit will be reduced by any outstanding policy debt.

Minimum Death Benefit

At any time the minimum death benefit is equal to the percentage shown in the Life Insurance Compliance Test section on the Policy Data pages for the insured's attained age at time of death multiplied by the greater of the policy value or the cumulative guaranteed value.

Death Benefit Option

While the insured is alive you may choose between three death benefit options. Option 3 may only be selected on or before the issue date and age restrictions may apply for eligibility for this option.

If you select Option 1, the death benefit will be the greater of:

a. The total face amount on the date of death; or

b. The minimum death benefit.

If you select Option 2, the death benefit will be the greater of:

a. The total face amount plus the greater of the policy value or cumulative guaranteed value on the date of death; or

b. The minimum death benefit.

If you select Option 3, the death benefit will be the greater of:

a. The total face amount on the date of death, plus the total amount of premiums paid, less any partial withdrawals taken up to the date of death. If the total amount of partial withdrawals is greater than the total amount of premiums paid, the death benefit will be less than the total face amount; or

b. The minimum death benefit.

The initial death benefit option selected by you is stated in the application. If no death benefit option is selected at the time of application, the death benefit option will be Option 1.

Change of Death Benefit Option

At any time after the first policy year, you may request a change in the death benefit option by making a written request in a form satisfactory to us. If you ask to change from Option 2 to Option 1, the base face amount will be increased by the amount of the policy value. If you ask to change from Option 1 to Option 2, the total face amount will be decreased by the amount of the policy value. Option 1 and Option 2 may not be changed to Option 3. If you ask to change from Option 3 to Option 1, the total face amount will be increased by the total amount of premiums paid and decreased by any partial withdrawals taken up to the effective date of the change. If you ask to change from Option 3 to Option 2, the total face amount will be increased by the total amount of premiums paid, decreased by any partial withdrawals taken up to the effective date of the change, and decreased by the amount of the policy value.

The change will take effect on the monthly activity day after the date we receive the written request. We will provide to you an endorsement showing the actual start date of the death benefit option change and the new total face amount. We reserve the right to limit the frequency of the death benefit option changes made under this policy. Death benefit option changes resulting in a decrease in total face amount will first be applied against the Primary Insured Term Insurance Rider face amount, if attached to the policy, then to the most recent base face amount increase successively, and finally to the initial base face amount.

If this policy is in force on the policy anniversary following the insured's 100th birthday and Option 2 or Option 3 has been selected, the death benefit option will change to Option 1.

Change of a Face Amount

At any time after the first policy year, you may request either of the following changes by writing us. The change will take effect on the monthly activity day after the date we approved the request:

1. Increasing the base face amount. You must submit a new application for an increase in base face amount. We will require due proof that the insured is still insurable. An increase will take effect on the monthly activity day after the date we approve the increase. The cost of insurance for the increase will be based on the payment class we determine. We reserve the right to limit the amount of any increases made under this policy. The minimum increase amount is $10,000. An increase is not allowed after the maximum issue age. The base face amount may not be increased more than once in any 12-month period. Increases to the Primary Insured Term Insurance Rider face amount are not allowed under this policy.

2. Decreasing the total face amount. A decrease will take effect on the monthly activity day after the date we approve the request. A decrease in total face amount will first be applied against the Primary Insured Term Insurance Rider face amount, if attached to the policy, then to the most recent base face amount increase successively, and finally to the initial base face amount. The base face amount in effect after any decrease must be at least $100,000.

Beneficiary

Subject to the terms and conditions of this policy, the beneficiary will receive the death benefit when the insured dies and we have received due proof of death. The beneficiary is as stated in the application unless changed.

The two classes of beneficiaries are primary beneficiaries and contingent beneficiaries. Primary and contingent beneficiaries are individually and collectively referred to in this policy as "beneficiaries." The beneficiaries will receive the death benefit in the following order:

1. Primary beneficiary.

2. Contingent beneficiary.

The primary beneficiary is the beneficiary(ies) who is first entitled to receive benefits under this policy upon the death of the insured. In order to receive the death benefit, the beneficiary must be living on the earlier of:

1. The day we receive due proof of the insured's death, or

2. The 15th day past the insured's death.

If the beneficiary does not survive the insured in accordance with these requirements, we will pay the death benefit as if the beneficiary were not living when the insured dies. If none of the named beneficiaries are living when the insured dies, the death benefit will be paid to you, if living, otherwise to your estate.

We will pay the death benefit to the beneficiaries according to the most recent written instructions we have accepted from you. We will pay the death benefit in equal shares to the named beneficiaries in the same class who are to share the funds if we do not receive any written instructions. If there is more than one beneficiary in a class and one of the beneficiaries predeceases the insured, the death benefit will be paid in equal shares to the surviving beneficiaries in that class.

You may change or add beneficiaries during the insured's lifetime by written request in a form satisfactory to us, unless you have designated an irrevocable beneficiary. You must file the request with us. Upon acceptance, the change will take effect, unless otherwise specified by you, on the date you signed the request, subject to any payments made or actions taken by the company prior to receipt of the request.

If you name one or more irrevocable beneficiaries, no change in the beneficiaries and no changes that affect policy values may be made without the consent of the irrevocable beneficiaries. Inadvertent acceptance by us of beneficiary changes not consented to by the irrevocable beneficiaries shall not change the irrevocable beneficiaries.

No beneficiary has any rights in this policy until the insured dies.

Ownership

The insured is the owner if no other person is named in the application as owner. The owner controls the policy during the lifetime of the insured. Unless you provide otherwise, as owner, you may exercise all rights granted by the policy without the consent of anyone else. If the last named owner dies before the insured, then any contingent owner is the new owner. If no owner named in this policy is living, then the owner will be the estate of the last named owner.

You may name a new owner. You must make this request in writing in a form satisfactory to us and file it with us. No such request is binding upon us until we accept it. When we accept it, it is effective as of the date you signed the request, subject to any action we have taken before we accept it. We may establish a limit on the maximum number of owners.

Assignment

You may assign this policy or an interest in it to another. You must do so in writing in a form satisfactory to us and file the assignment with us. When we receive an assignment on our assignment form, your rights and those of the beneficiary will be subject to the assignment. Unless otherwise specified by you, the assignment will take effect on the date you signed the request, subject to any payments made or actions taken by us before receipt of the request. We are not responsible for the validity of any assignment you make.

Premium Payment

Payments

Premiums for this policy are also referred to as payments. The planned payment and minimum initial payment are shown on the Policy Data pages.

Payments are flexible. This means you may change the amount of planned payments and the time between payments.

We will send you a reminder notice if you pay annually, semi-annually or quarterly. You may also make a monthly-automatic payment.

Payments are payable to us. The amount you pay will affect the policy value. If you pay too little, the policy will lapse subject to the grace period.

Allocation of Premium

We will invest the net premium in the fixed account and the indexed account(s) you select. You must specify your allocations on the application, in whole percents from 0% to 100%. The total allocation must equal 100%. All net premium will be initially allocated to the fixed account on the date payments are received at our home office. The percentage allocated to the indexed account(s) will be transferred to the indexed account(s) on the next index investment date. If a payment is received on the index investment date, the net premium will be allocated immediately into the indexed account(s). You may request in writing a change in the allocation percentages for new payments at any time. Any change will be effective when we receive it.

We reserve the right to allocate all premium payments to the fixed account during the Right To Examine Your Policy period.

Grace Period

Except as provided in the Safety Net Premium provision, if on any monthly activity day the net surrender value is less than the monthly deduction for the current policy month, you will be given a grace period of 61 days. This policy will be in force during the grace period. If you do not make sufficient payment by the end of the grace period, the policy will lapse. If the insured dies during the grace period, we will deduct any due and unpaid monthly deductions and policy debt owed from the death benefit. We will send a written notice to the most recent address we have for you and any assignee of record at least 30 days before the end of the grace period.

Safety Net Premium

If total payments, less withdrawals and policy debt, are greater than or equal to the sum of the monthly safety net premiums from the date of issue, including the current month, then the policy is guaranteed to stay in force for a predetermined time period as shown on the Policy Data pages, even if the net surrender value becomes insufficient to cover monthly deductions.

If, at any time the total payments, less withdrawals and policy debt, are less than the sum of the monthly safety net premiums from the date of issue, including the current month, the Safety Net Premium provision will no longer be in effect. Once it is not in effect, the policy will continue in force only so long as its net surrender value is sufficient to pay the monthly deductions and for any corresponding grace period. At the end of the safety net period, an additional payment may be required to keep this policy in force.

Increases, decreases, partial withdrawals, death benefit option changes, policy loans, and additions or deletions of riders may affect the monthly safety net premium.

Reinstatement

If this policy terminates prior to the death of the insured and the policy has not been surrendered, this policy may be reinstated provided you:

1. Make your request within five years of the date the policy entered the grace period;
2. Give us the proof we require that the insured is still insurable in the same payment class that the policy was issued;

3. Make a payment sufficient to cover the unpaid monthly deductions for the grace period, and to keep the policy in force for three policy months from the date of reinstatement; and

4. Pay or ask us to reinstate any policy debt as described in the Loan Interest provision.

The policy value on the reinstatement date will reflect the policy value at the time of termination and payments applied at the time of reinstatement. The cumulative guaranteed value on the reinstatement date will reflect the cumulative guaranteed value at the time of termination and payments applied at the time of reinstatement. All policy value will be allocated to the fixed account. Allocation and transfers can then be made according to the contract terms. Upon your request, the policy debt on the reinstatement date will equal the policy debt at the time of termination. Surrender charges will continue to be assessed based on the original policy issue date.

The Safety Net Premium provision may also be resumed at the time the policy is reinstated by paying:

1. The sum of the monthly safety net premiums from the issue date to the lapse date, including the month of lapse and the month of reinstatement, minus

2. Total payments, net of withdrawals and policy debt, as of the time of lapse.

Additional subsequent payments may be needed to maintain the Safety Net Premium provision

The effective date of reinstatement will be the date we approve the request for reinstatement. When this policy is reinstated, a new two-year contestable period will apply with respect to statements made in the application for reinstatement. The contestable period is explained in the Incontestability provision of this policy.

Policy Value

The policy value is the sum of the values in the indexed account(s) and the fixed account.

Charges, other than the premium expense charge, are deducted on monthly activity days. If there is enough value in the unloaned fixed account to pay the entire monthly deduction, the entire monthly deduction will be charged against the fixed account. If there is not enough unloaned fixed account value to pay the entire monthly deduction, then the deduction will be assessed in proportion to the values in the unloaned fixed account and the indexed account. Within the indexed account(s), the deductions will be assessed to the most recently renewed or created indexed segment first. If that indexed segment is depleted, the next most recently renewed or created indexed segment will be assessed the remainder of the deductions, continuing in a similar manner until all of the deductions have been charged.

The issue date is the first monthly activity day. The policy value on the issue date is equal to the net premium received on that date.

Fixed Account Value

On each monthly activity day after the issue date, the value in the fixed account is:

1. The value of the fixed account as of the prior monthly activity day, minus

2. The monthly deduction charged against the fixed account for the prior policy month, plus

3. One month's interest on Item 1 minus Item 2 above, plus

4. Any interest credited to monthly deductions charged against the indexed account(s) with interest, plus

5. Net premium and transfers allocated to the fixed account since the prior monthly activity day with interest, minus

6. Any transfers from the fixed account to the indexed account since the prior monthly activity day with interest, minus

7. Partial withdrawals taken since the prior monthly activity day with interest.

On any other day after issue that is not a monthly activity day, the value in the fixed account is a daily accumulation with interest of the prior monthly activity day's value, less the monthly deduction for the current month, plus net premiums and transfers to the fixed account, less withdrawals and transfers from the fixed account. It also includes interest credited on monthly deductions taken from the indexed account(s).

Indexed Account Value

On each monthly activity day after the issue date, the value in each indexed account is:

1. The value of the indexed account as of the prior monthly activity day, minus

2. Any monthly deduction charged against the indexed account for the prior policy month, plus

3. Any indexed interest credited to the indexed account since the prior monthly activity day, plus

4. Any transfers from the fixed account to the indexed account since the prior monthly activity day, plus

5. Net premium received and allocated to the indexed account since the prior monthly activity day, minus

6. Any transfers from the indexed account to the fixed account since the prior monthly activity day, minus

7. Partial withdrawals and loans taken since the prior monthly activity day.

On any other day after issue that is not a monthly activity day, the value in each indexed account is the prior monthly activity day's value, less the monthly deduction for the current month, plus net premiums, plus any indexed interest credited and transfers to the indexed account, less withdrawals and transfers from the indexed account.

Indexed Interest

Indexed interest is calculated on an indexed segment maturity date. This amount is determined by multiplying the index increase percentage by the current indexed segment value. Any amount deducted from an indexed segment between the index investment date and the indexed segment maturity date, due to a partial withdrawal, total face amount decrease, policy loan, or monthly deduction will not receive the index increase that might have been credited had such deductions not occurred. Any net premium received on the indexed segment maturity date will not receive any indexed interest payable on that indexed segment maturity date. If the policy terminates prior to an indexed segment maturity date, no indexed interest will be credited to the value of that segment.

Interest Rate

Interest on the fixed account is credited daily. The guaranteed minimum interest rate used to compute fixed account values is shown on the Policy Data pages. The fixed account minimum guaranteed interest rate is an effective annual rate compounded daily. We may credit an interest rate greater than the minimum stated.

In addition, any monthly deductions charged against the indexed account(s) will also receive interest at the current fixed account interest rate from the indexed segment's index investment date to the monthly activity day it was deducted.

Index Crediting Strategy

We will offer one or more index crediting strategies. The index crediting strategies available at issue are attached by rider to this policy. An index crediting strategy is defined by the method used to calculate interest for an indexed account. The index crediting strategies to which you may allocate to on the issue date are shown on the Policy Data pages. If we make additional index crediting strategies available to you, we will notify you in writing. We reserve the right at our sole discretion to add, substitute or eliminate any current or future index crediting strategies we make available. Each index crediting strategy creates a new indexed account.

Premium Expense Charge

Upon receipt of each payment, we will deduct a premium expense charge. This charge, shown on the Policy Data pages, is a percentage of the premium received.

Per $1000 of Base Face Amount Charge

The monthly per $1000 of initial base face amount charge is equal to the monthly charge per $1000 of initial base face amount shown on the Policy Data pages for the appropriate policy year, multiplied by the initial base face amount, divided by 1000. The applicable charge varies by issue age, sex, payment class, and initial base face amount of the insured.

A monthly per $1000 of base face amount charge will also be assessed for each increase in base face amount for the first 10 policy years following the effective date of each increase. The applicable charge is equal to the amount of increase multiplied by the rate, which varies based on the attained age, sex, payment class, and base face amount of the insured, divided by 1000. The applicable charge will be stated on the endorsement sent to you when your policy's base face amount is increased.

Net Amount at Risk

The net amount at risk is determined as follows:

1. Divide the death benefit as of the prior monthly activity day by 1.0032737. The calculation of the death benefit, when used solely for determining the net amount at risk, shall use policy value and not the cumulative guaranteed value.

2. Subtract the policy value as of the prior monthly activity day.

For the purposes of allocating the net amount at risk between the death benefit coverage layers, the net amount at risk will be allocated in the following order until all net amount at risk is allocated:

1. The Primary Insured Term Insurance Rider face amount, if attached to the policy.

2. Each increase to the base face amount in order of the most recent increase, followed by each subsequent increase.

3. The initial base face amount.

Cost of Insurance

The monthly cost of insurance charge is the charge for the net amount at risk. The cost of insurance charge for each death benefit coverage layer is equal to the current cost of insurance rate for that death benefit coverage layer divided by 1000, multiplied by the allocated net amount at risk. The cost of insurance rate for each death benefit coverage layer is based on multiple factors, including, but not limited to, the insured's sex, issue age, attained age, policy year, payment class and face amount. We may change the cost of insurance rates for any reason at any time, but they will never be more than the guaranteed maximum rates shown on the Policy Data pages.

Monthly Deductions

The monthly deduction is the sum of:

1. A monthly policy fee, not to exceed the maximum monthly policy fee shown on the Policy Data pages;
2. The monthly per $1000 of base face amount charge;
3. The monthly cost of insurance charge for the policy; and
4. The monthly charge for any riders attached to the policy.

The monthly deductions are zero beginning with the policy anniversary following the insured's 121st birthday.

Account Transfers

You may transfer amounts between indexed account(s) and/or the fixed account. Transfers from an indexed account to any other account can only occur on the indexed segment maturity date for that specific indexed segment. Transfers from the fixed account to the indexed account can only occur on an index investment date.

If you elect to transfer an indexed account value to a new index crediting strategy or to the fixed account, we must receive written notice from you at our home office, in a form satisfactory to us, at any time before the indexed segment maturity date for a specific indexed segment. You must specify your transfer amount, in a whole percent from 0% to 100%.

If we do not receive notification from you, you will be deemed to have elected to apply the indexed account value of the expiring indexed segment to establish a new indexed segment offering the same index crediting strategy. The amount in the new indexed segment will continue to earn interest in accordance with the index crediting strategy. If the index crediting strategy is no longer available, the indexed account value will be transferred to the fixed account unless you elect to transfer the indexed account value to another then currently available index crediting strategy.

Cumulative Guaranteed Value

The cumulative guaranteed value is the value that, if greater than the policy value, is used instead of the policy value at the time of death or surrender in the calculation of the death benefit or the surrender value to be paid.

The cumulative guaranteed value on the issue date is equal to the net premium received on that date.

On each monthly activity day after the issue date, the cumulative guaranteed value is:

1. The cumulative guaranteed value as of the prior monthly activity day, minus
2. The monthly deduction for the prior policy month with the cost of insurance calculated by the method set forth in the Cost of Insurance and the Net Amount at Risk provisions but using the cumulative guaranteed value as of the prior monthly activity day in lieu of the policy value, plus
3. Net premium received since the prior monthly activity day, plus
4. One month's interest on the items above based on the fixed account guaranteed minimum interest rate shown on the Policy Data pages, minus
5. Partial withdrawals taken since the prior monthly activity day.

On any other day after issue that is not a monthly activity day the cumulative guaranteed value is the prior monthly activity day's value plus net premiums, less withdrawals.

Surrender Value

The net surrender value of this policy is the amount we will pay you if you ask us to terminate this policy. It is equal to the greater of Item 1 or Item 2 below, less the surrender charge, less any policy debt.

1. The policy value; or

2. The cumulative guaranteed value.

If the surrender charge is greater than Item 1 and Item 2, the surrender value is zero.

We may defer the payment of the net surrender value for up to six months after your request. If we defer the payment of the net surrender value for more than 30 days after receipt of your written request, we will pay interest in accordance with applicable state laws.

Surrender Charge

The maximum surrender charges we will assess, based on the initial base face amount, are shown on the Policy Data pages.

An additional surrender charge will apply to an elective increase in base face amount. From the effective date of the increase, the new additional surrender charge will continue for 15 years. The additional surrender charge on an increase is calculated as follows:

1. The surrender charge factor, multiplied by

2. The increase in base face amount divided by 1000, multiplied by

3. The surrender charge percentage.

The surrender charge factor and surrender charge percentage, shown in the tables on the Policy Data pages, vary by sex, increase payment class and attained age.

Continuation of Coverage

If you stop making payments, this policy and any riders will remain in effect as long as net surrender value covers the monthly deductions or the policy is still in force as defined in the Safety Net Premium provision. This provision does not continue any riders beyond their scheduled termination dates.

Partial Withdrawal

You may request a partial withdrawal of your policy value, less surrender charges and less policy debt, by writing to us. The partial withdrawal service fee, as shown on the Policy Data pages, will be assessed on each partial withdrawal. The minimum partial withdrawal amount is $250 and the maximum partial withdrawal amount may not reduce the policy value, less surrender charges and less policy debt, below $500. The policy value will be reduced by the amount of any partial withdrawal and the partial withdrawal service fee.

You may specify how much of your partial withdrawal will be deducted from the indexed account or from the fixed account. If no allocation is specified, the partial withdrawal will be deducted from the fixed account and the indexed account in proportion to the values in each account.

If a portion of your withdrawal is taken from the indexed account, the amount withdrawn will reduce the most recently renewed or created indexed segment first, followed by each subsequent renewed or created indexed segment until the specified withdrawal amount is attained.

If your policy has death benefit option 1, the total face amount will also be reduced by the amount of any partial withdrawal. A decrease in total face amount will first be applied against the Primary Insured Term Insurance Rider face amount, if attached to the policy, then to the most recent base face amount increase successively, and finally to the base face increase amount. The base face amount in effect after any decrease must be at least $100,000.

We may defer the payment of any partial withdrawal for up to six months after your request. We will continue to credit interest during this time.

Basis of Values

Minimum surrender values and guaranteed cost of insurance rates are based on the 2001 CSO Smoker Composite Mortality Table, age last birthday, male or female, as applicable. The surrender value at all times reflects the payments that you have made and the time elapsed in the policy year.

The minimums are not less than those required by the state in which the application is signed.

Indeterminate Charges and Credits

Indeterminate charges are those charges in the policy that provide a guaranteed maximum amount while allowing us to charge any amount below this maximum level. Indeterminate credits are those credits in the policy that provide a guaranteed minimum amount while allowing us to credit amounts in excess of the minimum. Changes to the indeterminate charges or indeterminate credits will be based upon experience factors, which include but are not limited to: investment earnings, mortality, expenses, persistency, and changes in taxes or regulations.

We have the right to change the interest credited to this policy, the cost of insurance and any other indeterminate expense charges deducted under this policy. Additional amounts are non-forfeitable after they have been credited to this policy, except indirectly due to surrender charges.

Attainment of Age 121

Beginning with the policy anniversary following the insured's 121st birthday, no monthly deductions will be charged and the death benefit will be greater than or equal to the greater of the policy value or the cumulative guaranteed value. The net policy value will continue to be credited with interest and policy loans will continue to accrue interest. The death benefit will continue to be determined in accordance with the terms of the Death Benefit provision. Premiums will not be accepted after the first policy anniversary following the insured's 121st birthday except to keep the policy in force. Partial withdrawals are available after the insured's attained age 121.

Loans

You may have a loan any time the policy value, less surrender charges, is greater than zero. You must assign this policy to us as sole security when you take a loan. Policy debt on this policy has priority over the claims of any other person.

If your policy debt exceeds the policy value, less surrender charges, this policy will terminate except as provided in the Grace Period provision. As provided in the Grace Period provision, we will mail a notice to you and any assignee of record at least 30 days before the policy terminates.

We may defer the payment of any loan for six months after your request, unless the loan is to pay a premium to us.

Fixed Loan

The loan will be drawn from the fixed account. If there is not enough value for the entire loan in the fixed account, the necessary amount to fulfill the loan request will be transferred from the indexed account to the fixed account in proportion to the values in each indexed account. If any indexed account has multiple segments, the amounts are drawn from the most recently renewed or created indexed segment first, followed by each subsequent renewed or created indexed segment until the specified loaned amount is attained.

Fixed Loan Interest

An amount equal to your policy value less all premiums paid may be taken as a preferred fixed loan. The annual loan interest rate charged for preferred fixed loans is shown on the Policy Data pages. A standard fixed loan is the amount that may be borrowed from the remaining policy value less surrender charges. The annual loan interest rate for standard fixed loans is shown on the Policy Data pages. Upon expiration of the initial surrender charge period, all new and existing fixed loans will be charged the interest rate for preferred fixed loans. The initial surrender charge period expires when the surrender charge amount becomes zero as shown on the Policy Data pages.

Interest on policy loans accrues daily and is due at the end of each policy year. Any interest not paid when due becomes part of the policy loan and will bear interest at the rates described in this provision. The amount of the policy value equal to the policy loan will be credited interest to the fixed account at the fixed loan interest credited rate shown on the Policy Data pages, regardless of the rate credited to the unloaned policy value.

Loan Repayment

As long as the policy remains in force, the policy debt may be repaid in whole or in part without penalty at any time while the insured is living. Any payment received will be assumed to be a premium payment unless it is clearly indicated that it is a payment of loan interest and/or loan principal. If you do not repay the policy debt, we will deduct the policy debt from the amounts we pay pursuant to the terms of this policy.

Other Terms of Your Policy

Our Contract With You

This policy, including any endorsements and riders, and the attached signed application, and any supplemental applications are your entire contract with us. We issued it based upon your application and the payment made by you. A copy of the application is included.

We will not use any statements, except those made in the application, to challenge any claim or to void any liability under this policy. The statements made in the application will be treated as representations and not as warranties.

Only our officers have authority to change this policy. No agent may do this. Any change must be written.

When Protection Starts

This policy becomes effective on the issue date only if the insured is then living, all underwriting requirements have been completed, and the minimum initial payment has been paid in full.

Termination

This policy will terminate upon the earliest of the following events:

1. Surrender of the policy; or
2. End of the grace period; or
3. Death of the insured.

Misstatement of Age or Sex

If the insured's age or sex shown on the application has been misstated, we will adjust the death benefit to the amount that the most recent cost of insurance charge made would have purchased at the correct age and sex. We will not make any retrospective adjustments to the current policy value but will adjust future monthly deductions reflecting the correct age and sex.

Incontestability

We will not contest this policy after it has been in force during the lifetime of the insured for two years from the issue date unless one of the following exceptions occurs:

1. Any increase in base face amount: This contestable period with respect to the increase amount will be measured during the lifetime of the insured for two years from the effective date of the increase.
2. Reinstatement of this policy or any riders: This contestable period will be measured during the lifetime of the insured for two years from the reinstatement date.
3. A change in payment class from juvenile to non-smoker status or a change in payment class from a smoker status to a non-smoker status. This contestable period will be measured during the lifetime of the insured for two years from the change in payment class.
4. Fraud in the procurement of this policy when permitted by applicable law in the state where the policy was issued for delivery.
5. An attached or subsequently issued rider has a separate incontestability provision. This contestable period will be measured in accordance with the incontestability provision provided in the rider.

We may contest this policy at any time for the failure to make sufficient payments to cover the monthly deductions required to keep this policy and its riders in force.

Suicide or Self-Destruction

If the insured dies by suicide while sane or by self-destruction while insane within two years from the issue date of the policy, we will only pay an amount equal to the payments made less any policy debt and partial withdrawals; and the policy will terminate.

If the insured dies by suicide while sane or by self-destruction while insane within two years of the effective date of any increase in base face amount, our liability with respect to the increase will be limited to the cost of insurance for the increase.

Annual Report

Each year we will send you an annual report following the policy anniversary. Each report will provide information on various transactions that took place during the policy year just completed, as well as information on the current status of the policy. This information will include items such as:

1. The beginning and end dates of the current report period.
2. The policy value as of the end of the current and prior year.
3. Payments and withdrawals made during the year.
4. The monthly deductions and expense charges made during the year.
5. Interest credited to the policy value during the year.
6. The current death benefit.
7. The current surrender value.
8. The amount of policy debt.

Illustrative Reports

In each policy year you may request one free policy illustration. After the first illustration has been requested, we may charge you a fee for any additional illustrations requested in the same policy year. The fee will not exceed $25.00, and we will inform you of the current charge before sending any additional illustrations.

Conformity With State Law

This policy is subject to the laws of the state where the policy was issued for delivery. If any part of the policy does not comply with the law, we will consider that part of the policy modified to comply with the applicable state law of the state where the policy was issued for delivery.

Nonparticipating

This policy does not share in our profits or surplus earnings. We will pay no dividends on this policy.

Compliance With Federal Laws

The two requirements below are intended to maintain the status of this policy as life insurance under the current Internal Revenue Code:

First, the amount of payments that you may pay is limited by law. We will conduct a test no less frequently than annually, and return any excess payments, with interest, within 60 days of the end of the policy year in which the excess payments were paid.

Second, the death benefit payable may not be less than that required by the life insurance compliance test you chose on the issue date, as shown on the Policy Data pages. Two methods of complying as life insurance are the guideline premium test and the cash value accumulation test. The death benefit payable may not be less than the applicable percentage of the greater of your policy value or the cumulative guaranteed value. This percentage is based on the attained age as shown in the Life Insurance Compliance Test section on the Policy Data pages. If you have chosen the cash value accumulation test, then in no event may the greater of your policy value or the cumulative guaranteed value exceed the net single premium which would have to be paid at such time to fund future benefits under the policy. If no life insurance compliance test is selected at the time of application, the test will be the guideline premium test.

We will conduct a test monthly and increase the death benefit, subject to our then current underwriting limits, to be equal to the applicable percentage of your policy value or the cumulative guaranteed value, if necessary. If we cannot increase the death benefit due to underwriting limits, we will return that amount of payments necessary so that the death benefit will be equal to the applicable percentage of your policy value or the cumulative guaranteed value after returning the amount.

If it is necessary for us to return payments to you under the preceding paragraph, we will return them within 60 days of the end of the policy year in which they were paid. However, we will not refund such payment if it is necessary to keep this policy in force at the same death benefit amount prior to the premium payment. You may submit an application for an increase in base face amount subject to the conditions in the Change of a Face Amount provision of this policy.

We reserve the right to amend the policy to comply with:

1. Requirements of the Internal Revenue Code;

2. Any regulations or rulings issued under the Internal Revenue Code; and

3. Any other requirements imposed by the Internal Revenue Service.

We will give you a copy of any such amendment.

Settlement

The death benefit, less any outstanding policy debt, or the net surrender value in the event you withdraw it, will be paid in one sum or applied to any settlement option we then provide. The one sum payment may be paid by a single payment or to an interest bearing account if available. When we pay the proceeds, we may ask that this policy be returned to us. No surrenders or partial withdrawals are permitted after payments under a settlement option have started. Once payment is made under a settlement option, the settlement option cannot be changed.

Settlement options will include:

1. We will pay a selected monthly income until the proceeds, with interest, are exhausted.

2. We will pay a monthly income, based upon the amount of proceeds, interest rate and the age and sex of the person or persons receiving the funds, for a selected period or the lifetime of the person or persons to whom the funds are being paid. This option shall not be available to a non-natural entity.

We guarantee that the rate of interest will not be less than 2%. We may pay interest in excess of the guaranteed rate. We will issue a supplementary contract setting forth the benefits to be paid and the rights of the beneficiary. Each election must include at least $5,000 of policy proceeds and must result in installment payments of not less than $50.

The following tables contain the guaranteed monthly payment per $1,000 of policy proceeds applied, which were calculated using the Annuity 2000 Mortality Tables and an annualized effective interest rate of 2%. For ages, guaranteed payment periods, combinations of sex, payment frequencies and annualized effective interest rates not shown in these examples, payment factors will be calculated on a basis consistent with the factors shown. The adjusted age of the beneficiary is used to determine the appropriate monthly payment factor to apply for the selected settlement option. The adjusted age is the actual age of the beneficiary(ies) on the settlement date, subtracted by two, reduced by one year for each six full calendar years between January 1, 2000 and the settlement date.

Life Income with Guaranteed Payment Period:

	Monthly Installment					
Beneficiary's Adjusted Age	**10 Year Certain**		**15 Year Certain**		**20 Year Certain**	
	Male	**Female**	**Male**	**Female**	**Male**	**Female**
55	$3.86	$3.58	$3.80	$3.55	$3.70	$3.49
56	3.95	3.65	3.88	3.62	3.77	3.56
57	4.04	3.73	3.96	3.69	3.84	3.62
58	4.13	3.82	4.04	3.77	3.90	3.69
59	4.23	3.90	4.13	3.85	3.97	3.76
60	4.34	4.00	4.22	3.93	4.04	3.83
61	4.45	4.09	4.31	4.02	4.11	3.90
62	4.56	4.20	4.41	4.11	4.18	3.98
63	4.69	4.31	4.51	4.21	4.25	4.05
64	4.82	4.42	4.61	4.31	4.31	4.13
65	4.95	4.54	4.71	4.41	4.38	4.20
66	5.09	4.67	4.81	4.52	4.45	4.28
67	5.24	4.80	4.92	4.63	4.51	4.35
68	5.39	4.95	5.03	4.74	4.57	4.42
69	5.54	5.10	5.13	4.85	4.62	4.49
70	5.71	5.26	5.24	4.97	4.68	4.56
71	5.87	5.42	5.34	5.09	4.73	4.62
72	6.04	5.60	5.44	5.20	4.77	4.68
73	6.22	5.78	5.54	5.32	4.81	4.74
74	6.39	5.96	5.63	5.43	4.85	4.79
75	6.57	6.16	5.72	5.54	4.88	4.83
76	6.75	6.36	5.80	5.65	4.91	4.87
77	6.93	6.56	5.88	5.75	4.94	4.90
78	7.11	6.77	5.96	5.84	4.96	4.93
79	7.29	6.97	6.02	5.92	4.98	4.95
80	7.46	7.17	6.08	6.00	4.99	4.97
81	7.63	7.37	6.14	6.07	5.00	4.99
82	7.79	7.57	6.18	6.13	5.01	5.00
83	7.95	7.75	6.23	6.18	5.02	5.01
84	8.09	7.93	6.26	6.23	5.03	5.02
85	8.23	8.09	6.29	6.27	5.03	5.03
86	8.35	8.24	6.32	6.30	5.04	5.03
87	8.47	8.37	6.34	6.33	5.04	5.04
88	8.57	8.49	6.36	6.35	5.04	5.04
89	8.67	8.60	6.38	6.37	5.04	5.04
90	8.76	8.70	6.39	6.38	5.04	5.04

Guaranteed Payment Period:

No. of Years	Monthly Payment	No. of Years	Monthly Payment
1	$84.09	11	$8.42
2	42.46	12	7.80
3	28.59	13	7.26
4	21.65	14	6.81
5	17.49	15	6.42
6	14.72	16	6.07
7	12.74	17	5.77
8	11.25	18	5.50
9	10.10	19	5.26
10	9.18	20	5.04

FLEXIBLE PREMIUM ADJUSTABLE INDEXED LIFE INSURANCE POLICY

Lincoln Benefit Life Company will pay the death benefit upon receipt of due proof of the death of the insured, subject to the terms and conditions of this policy. Minimum initial payment is required for this policy to be in force. Premium payments are flexible for life. The benefits and values are on an indeterminate basis and are not guaranteed as as to a fixed dollar amount. This policy does not pay dividends. The values of this policy may be affected by an external index, but this policy does not directly participate in any stock or equity.

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Additional Insured Term Insurance Rider

General

1. The "policy" is the policy to which this rider is attached.
2. Coverage provided by this rider begins on the issue date of the policy, unless this rider is added after the date the policy is issued. In such a case, the issue date of this rider is stated in the endorsement accompanying this rider.
3. Issue age is the attained age of the additional insured on the issue date of this rider.
4. Attained age is the additional insured's age on his or her birthday as of the issue date of this rider and subsequent policy anniversaries.
5. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
6. For purposes of this rider, the "primary insured" is the insured as defined in the policy.
7. This rider does not have surrender values or loan values.

Rider Benefit

We will pay the Additional Insured Term Insurance Rider face amount provided by this rider when we receive proof that the additional insured died while this rider was in force.

The additional insured and the initial face amount for this rider are shown on the Policy Data pages or the endorsement accompanying this rider.

Beneficiary

Subject to the terms and conditions of the policy and this rider, the beneficiary will receive any amount payable under this rider when the additional insured dies and we have received due proof of death. The beneficiary is as stated in the application for this rider unless changed.

The two classes of beneficiaries are primary beneficiaries and contingent beneficiaries. Primary and contingent beneficiaries are individually and collectively referred to in this rider as "beneficiaries." The beneficiaries will receive the face amount for this rider in the following order:

1. Primary beneficiary.
2. Contingent beneficiary.

The primary beneficiary is the beneficiary(ies) who is first entitled to receive the benefits under this rider upon the death of the additional insured. In order to receive the face amount for this rider, the beneficiary must be living on the earlier of:

1. The day we receive due proof of the additional insured's death, or
2. The 15th day past the additional insured's death.

If the beneficiary does not survive the additional insured in accordance with these requirements, we will pay the face amount for this rider as if the beneficiary were not living when the additional insured dies. If none of the named beneficiaries are living when the additional insured dies, any amount payable under this rider will be paid to you, if living, otherwise to your estate.

We will pay the face amount for this rider to the beneficiaries according to the most recent written instructions we have accepted from you. We will pay the face amount for this rider in equal shares to the named beneficiaries in the same class who are to share the funds if we do not receive any written instructions. If there is more than one beneficiary in a class and one of the beneficiaries predeceases the additional insured, the face amount for this rider will be paid in equal shares to the surviving beneficiaries in that class.

You may change or add beneficiaries during the additional insured's lifetime by written request in a form satisfactory to us, unless you have designated an irrevocable beneficiary. You must file the request with us. Upon acceptance, the change will take effect on the date you signed the request, subject to any action we have taken before we accepted the change.

If you name one or more irrevocable beneficiaries, no change in the beneficiaries and no changes that affect benefits payable under this rider may be made without the consent of the irrevocable beneficiaries. Inadvertent acceptance by us of beneficiary changes not consented to by the irrevocable beneficiaries shall not change the irrevocable beneficiaries.

No beneficiary has any rights in this rider until the additional insured dies.

Monthly Charge for this Rider

The cost for this rider coverage is equal to the sum of monthly per $1000 of Additional Insured Term Insurance Rider face amount charge and the monthly cost of insurance charge for the rider. This cost is included in the monthly deductions for the policy.

Per $1000 of Additional Insured Term Insurance Rider Face Amount Charge

The monthly per $1000 of Additional Insured Term Insurance Rider face amount charge is equal to the monthly charge per $1000 of Additional Insured Term Insurance Rider face amount shown on the Policy Data pages for the appropriate policy year, multiplied by the initial Additional Insured Term Insurance Rider face amount, divided by 1000. The applicable charge varies by issue age, sex, payment class, and rider face amount.

A monthly per $1000 of Additional Insured Term Insurance Rider face amount charge will also be assessed for each increase in Additional Insured Term Insurance Rider face amount for the first 10 policy years following the effective date of each increase. The applicable charge is equal to the amount of increase multiplied by the rate, which varies based on the attained age, sex, payment class, and the additional insured term rider face amount, divided by 1000. The applicable charge will be stated on the endorsement sent to you when this rider's face amount is increased.

Cost of Insurance

The cost of insurance rate is based on multiple factors, including, but not limited to, the additional insured's sex, issue age, attained age, policy year, payment class and rider face amount. We may change the cost of insurance rates for any reason at any time, but they will never be more than the guaranteed maximum rates shown in the Policy Data pages.

Change of Additional Insured Term Insurance Rider Face Amount

At any time after the first policy year, you may request either of the following changes by writing us. The change will take effect on the monthly activity day after the date we approve the request:

1. Increasing the Additional Insured Term Insurance Rider face amount. You must submit a new application for an increase in face amount. We will require due proof that the additional insured is still insurable. The cost of insurance for the increase will be based on the payment class we determine. An increase will take effect on the monthly activity day after the date we approve the increase. We reserve the right to limit the amount of any increases made under this rider. An increase is not allowed after the maximum issue age. The face amount may not be increased more than once in any 12-month period.

2. Decreasing the Additional Insured Term Insurance Rider face amount. A decrease will take effect on the monthly activity day after the date we approve the request. A decrease in rider face amount will first be applied against the most recent increase successively, and finally to the initial Additional Insured Term Insurance Rider face amount. The face amount in effect for this rider after any decrease must be at least $100,000.

Conversion to a New Policy

Prior to the Additional Insured Term Insurance Rider Conversion Date shown on the Policy Data pages, you may convert this rider for a policy insuring the life of the additional insured. The conversion will be made on the following conditions:

1. This rider must be in force when you make the conversion.

2. The request for conversion must be written. The rider must be returned to us with the request.

3. The new policy selected by you must be a whole life policy, flexible premium adjustable life policy, or flexible premium variable life policy then sold by us and selected by us as a policy eligible for conversion from this rider.

4. The additional insured's age on the date of conversion must not be greater than the maximum issue age for the new policy.

5. The death benefit of the new policy will never be less than the current minimum face amount allowed for the new policy and never be greater than the face amount of this rider on the date of conversion.

6. The issue date of the new policy will be the date of conversion, except for purposes of the Suicide or Self-Destruction and Incontestability provisions, which will be calculated from the issue date of this rider.

7. The premium for the new policy will be based on the additional insured's sex, the most comparable payment class applicable to this rider, and the additional insured's age as of the issue date of the new policy. We will determine the payment class for the new policy. No new evidence of insurability will be required.

8. Any riders providing additional benefits in the event of disability or death will be made a part of the new policy only with our consent.

9. Coverage under this rider ends when coverage under the new policy begins. In no event will we provide coverage under this rider and the new policy at the same time.

Death of Primary Insured

The additional insured has the right to purchase a new policy insuring the life of the additional insured if the policy terminates due to the death of the primary insured. This will be allowed during the 60-day period after the primary insured's date of death regardless of the age of the additional insured. The new policy will be issued based on the following conditions:

1. The request for the new policy must be written.
2. The new policy selected by the additional insured must be a whole life policy, flexible premium adjustable life policy, or flexible premium variable life policy then sold by us and selected by us as a policy eligible for conversion from this rider.
3. The death benefit of the new policy will never be less than the current minimum face amount allowed for the new policy and never be greater than the face amount of this rider on the primary insured's date of death.
4. The issue date of the new policy will be the date the additional insured signed the application for the new policy.
5. The premium for the new policy will be based on the additional insured's sex, the most comparable payment class applicable to this rider, and the additional insured's age as of the issue date of the new policy. We will determine the payment class for the new policy. No new evidence of insurability will be required.
6. Any riders providing additional benefits in the event of disability or death will be made a part of the new policy only with our consent.

After the death of the primary insured, coverage under this rider will continue until the earlier of the 60-day period after the primary insured's date of death or the date the additional insured signed the application for the new policy. Coverage will then be provided under the new policy, and coverage under this rider will end.

When This Rider Terminates

This rider will terminate upon the earliest of the following events, except as provided in the Death of Primary Insured provision:

1. On the expiry data for this rider as shown on the Policy Data Pages; or
2. When this rider is converted as provided; or
3. On the monthly activity day after you make a written request to terminate; or
4. The death of the last surviving additional insured, or
5. When the policy terminates.

Reinstatement

If the policy lapses prior to the death of the additional insured and prior to the termination of this rider, this rider may be reinstated provided you:

1. Meet the requirements of the Reinstatement provision in the policy; and
2. Give us the proof we require that the additional insured is still insurable in the same payment class that this rider was issued.

The effective date of reinstatement will be the date we approve the request for reinstatement. When this rider is reinstated, a new two-year contestable period will apply with respect to statements made in the application for reinstatement. The contestable period is explained in the Incontestability provision of this rider.

Misstatement of Age or Sex

If the additional insured's age or sex shown on the application has been misstated, we will adjust the rider face amount to the amount that the most recent cost of insurance charge made would have purchased at the correct age and sex. We will adjust future monthly deductions reflecting the correct age and sex.

Incontestability

We will not contest this rider after it has been in force during the lifetime of the additional insured for two years from the issue date unless one of the following exceptions occurs:

1. Any increase in Additional Insured Term Insurance Rider face amount: This contestable period with respect to the increase amount will be measured during the lifetime of the additional insured for two years from the effective date of the increase.

2. Reinstatement of this rider: This contestable period will be measured during the lifetime of the additional insured for two years from the reinstatement date.

3. Fraud in the procurement of this rider, when permitted by applicable law in the state where the policy was issued for delivery.

We may contest this rider at any time for the failure to make sufficient payments to cover the monthly deductions required to keep the policy and this rider in force.

Suicide or Self-Destruction

If the additional insured dies by suicide while sane or by self-destruction while insane within two years from the issue date of the rider:

1. We will only pay an amount equal to the cost of insurance paid for this rider; and

2. The rider will terminate.

If the additional insured dies by suicide while sane or by self- destruction while insane within two years of the effective date of any increase in face amount of this rider, our liability with respect to the increase will be limited to the cost of insurance for the increase.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Primary Insured Term Insurance Rider

General

1. The "policy" is the policy to which this rider is attached.
2. Coverage provided by this rider begins on the issue date of the policy.
3. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
4. This rider does not have surrender values or loan values.

Rider Benefit

This rider provides additional coverage on the insured. If this rider is in force when the insured dies, we will pay the Primary Insured Term Insurance Rider face amount, adjusted for any change in accordance with the terms of the policy and this rider.

The initial face amount for this rider is shown on the Policy Data pages.

Beneficiary

We will pay the benefit provided by this rider to the policy beneficiary.

Monthly Charge for this Rider

The cost for this rider coverage is equal to the sum of monthly per $1000 of Primary Insured Term Insurance Rider face amount charge and the monthly cost of insurance charge for the rider. This cost is included in the monthly deductions for the policy.

Per $1000 of Primary Insured Term Insurance Rider Face Amount Charge

The monthly per $1000 of Primary Insured Term Insurance Rider face amount charge is equal to the monthly charge per $1000 of Primary Insured Term Insurance Rider face amount shown on the Policy Data pages for the appropriate policy year, multiplied by the initial Primary Insured Term Insurance Rider face amount, divided by 1000. The applicable charge varies by issue age, sex, payment class, and the face amount of this rider.

Cost of Insurance

The monthly cost of insurance charge for this rider is equal to the current cost of insurance rate for this rider, divided by 1000, multiplied by the net amount at risk allocated to this rider in accordance with the policy.

The cost of insurance rate for this rider is based on multiple factors, including, but not limited to, the insured's sex, issue age, policy year, payment class and rider face amount. We may change the cost of insurance rates for any reason at any time, but they will never be more than the guaranteed maximum rates shown in the Policy Data pages for this rider.

Change of Primary Insured Term Insurance Rider Face Amount

At any time after the first policy year, you may request a decrease in the rider face amount by writing us. A decrease will take effect on the monthly activity day after the date we approve the request. An increase in rider face amount is not allowed under this rider.

A decrease to the total face amount of the policy will first be applied against the Primary Insured Term Insurance Rider face amount. If such a decrease is greater than the face amount of this rider, the decrease will be allocated in full to the face amount of this rider, and the excess amount of decrease will be applied to the most recent base face amount increase successively, and finally to the initial base face amount.

When This Rider Terminates

This rider will terminate upon the earliest of the following events:

1. On the policy anniversary following the insured's 100th birthday; or
2. On the monthly activity day after you make a written request to terminate; or
3. Immediately upon a total face amount decrease that is equal to or greater than the face amount of this rider; or
4. When the policy terminates.

Convertible

This rider is not convertible.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Annual Reset Crediting Strategy Rider

General

1. The "policy" is the policy to which this rider is attached.
2. This rider is made a part of the policy on the policy issue date.
3. There is no charge for this rider.
4. This rider provides a crediting strategy used to calculate interest for an indexed account.
5. This rider does not have surrender values or loan values.
6. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
7. We reserve the right at our sole discretion to substitute or eliminate this index crediting strategy at any time.

Cap

The cap is the maximum increase in the index percentage used to calculate the index increase. We will declare the cap for each indexed segment on the index investment date on a basis which does not discriminate unfairly between any class of policies. The cap will never be less than the minimum cap shown on the Policy Data pages for this rider.

Floor

The floor is the minimum percentage used in the calculation of the index increase for an indexed account. The floor will never be less than the guaranteed floor shown on the Policy Data pages for this rider.

Participation Rate

The participation rate is the percentage used to calculate the index increase for an indexed account. The participation rate will never be less than the minimum participation rate shown on the Policy Data pages for this rider.

Index

The index is the Standard and Poor's 500® Composite Stock Price Index, excluding dividends. If the publication of the index is discontinued, or the calculation of the index is changed substantially, we will substitute an index and notify you in writing.

Index Increase

The index increase is the index value on the indexed segment maturity date, divided by the index value on the index investment date, minus one, multiplied by the participation rate. If the index increase for an indexed segment is less than the floor, then the index increase will equal the floor. If the index increase for an indexed segment is greater than the cap, the index increase will equal the cap.

Indexed Segment Term

The indexed segment term is the duration for each indexed segment, as measured in one full calendar year from the indexed segment investment date to the indexed segment maturity date.

Indexed Segment Maturity Date

The indexed segment maturity date is the date on which the indexed segment matures and any indexed interest is credited to the maturing indexed segment value. The indexed segment maturity date will be one full calendar year from the index investment date of that indexed segment.

Index Investment Date

The index investment date is the date on which premium or a portion of policy value is allocated to an indexed segment. This date will be the 15th day of each calendar month. If an index investment date occurs on a day when the index does not trade, the index value used will be the index value at close of the previous trading day.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Two-Year Reset Crediting Strategy Rider

General

1. The "policy" is the policy to which this rider is attached.
2. This rider is made a part of the policy on the policy issue date.
3. There is no charge for this rider.
4. This rider provides a crediting strategy used to calculate interest for an indexed account.
5. This rider does not have surrender values or loan values.
6. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
7. We reserve the right at our sole discretion to substitute or eliminate this index crediting strategy at any time.

Cap

The cap is the maximum increase in the index percentage used to calculate the index increase. We will declare the cap for each indexed segment on the index investment date on a basis which does not discriminate unfairly between any class of policies. The cap will never be less than the minimum cap shown on the Policy Data pages for this rider.

Floor

The floor is the minimum percentage used in the calculation of the index increase for an indexed account. The floor will never be less than the guaranteed floor shown on the Policy Data pages for this rider.

Participation Rate

The participation rate is the percentage used to calculate the index increase for an indexed account. The participation rate will never be less than the minimum participation rate shown on the Policy Data pages for this rider.

Index

The index is the Standard and Poor's 500® Composite Stock Price Index, excluding dividends. If the publication of the index is discontinued, or the calculation of the index is changed substantially, we will substitute an index and notify you in writing.

Index Increase

The index increase is the index value on the indexed segment maturity date, divided by the index value on the index investment date, minus one, multiplied by the participation rate. If the index increase for an indexed segment is less than the floor, then the index increase will equal the floor. If the index increase for an indexed segment is greater than the cap, the index increase will equal the cap.

Indexed Segment Term

The indexed segment term is the duration for each indexed segment, as measured in two full calendar years from the indexed segment investment date to the indexed segment maturity date.

Indexed Segment Maturity Date

The indexed segment maturity date is the date on which the indexed segment matures and any indexed interest is credited to the maturing indexed segment value. The indexed segment maturity date will be two full calendar years from the index investment date of that indexed segment.

Index Investment Date

The index investment date is the date on which premium or a portion of policy value is allocated to an indexed segment. This date will be the 15th day of each calendar month. If an index investment date occurs on a day when the index does not trade, the index value used will be the index value at close of the previous trading day.

Susan L. Lees
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Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

U.S. Blend Annual Reset Crediting Strategy Rider

General

1. The "policy" is the policy to which this rider is attached.
2. This rider is made a part of the policy on the policy issue date.
3. There is no charge for this rider.
4. This rider provides a crediting strategy used to calculate interest for an indexed account.
5. This rider does not have surrender values or loan values.
6. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
7. We reserve the right at our sole discretion to substitute or eliminate this index crediting strategy at any time.

Cap

The cap is the maximum increase in the index percentage used to calculate the index increase. We will declare the cap for each indexed segment on the index investment date on a basis which does not discriminate unfairly between any class of policies. The cap will never be less than the minimum cap shown on the Policy Data pages for this rider.

Floor

The floor is the minimum percentage used in the calculation of the index increase for an indexed account. The floor will never be less than the guaranteed floor shown on the Policy Data pages for this rider.

Participation Rate

The participation rate is the percentage used to calculate the index increase for an indexed account. The participation rate will never be less than the minimum participation rate shown on the Policy Data pages for this rider.

Indices

The name of the index for this rider is U.S. Blend, and it is comprised of the following two indices:

1. The Standard and Poor's 500® Composite Stock Price Index, excluding dividends, weighted at 75%, and
2. The Russell 2000® Index, excluding dividends, weighted at 25%.

If the publication of any of the indices in the U.S. Blend is discontinued, or the calculation of any of the indices is changed substantially, we will substitute an index and notify you in writing.

Index Increase

The index increase is calculated as follows:

1. With regard to each index used in the U.S. Blend:

   The index increase is the index value on the indexed segment maturity date, divided by the index value on the index investment date, minus one, multiplied by the participation rate. If the index increase is less than the floor, then the index increase will equal the floor. If the index increase is greater than the cap, the index increase will equal the cap.

   The index increase calculated for each index is then multiplied by the appropriate percentage weight for each index.

2. The sum of all the weighted average index increases calculated in (1) above is the index increase for an indexed account.

Indexed Segment Term

The indexed segment term is the duration for each indexed segment, as measured in one full calendar year from the indexed segment investment date to the indexed segment maturity date.

Indexed Segment Maturity Date

The indexed segment maturity date is the date on which the indexed segment matures and any indexed interest is credited to the maturing indexed segment value. The indexed segment maturity date will be one full calendar year from the index investment date of that indexed segment.

Index Investment Date

The index investment date is the date on which premium or a portion of policy value is allocated to an indexed segment. This date will be the 15th day of each calendar month. If an index investment date occurs on a day when the index does not trade, the index value used will be the index value at close of the previous trading day.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

International Blend Annual Reset Crediting Strategy Rider

General

1. The "policy" is the policy to which this rider is attached.
2. This rider is made a part of the policy on the policy issue date.
3. There is no charge for this rider.
4. This rider provides a crediting strategy used to calculate interest for an indexed account.
5. This rider does not have surrender values or loan values.
6. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
7. We reserve the right at our sole discretion to substitute or eliminate this index crediting strategy at any time.

Cap

The cap is the maximum increase in the index percentage used to calculate the index increase. We will declare the cap for each indexed segment on the index investment date on a basis which does not discriminate unfairly between any class of policies. The cap will never be less than the minimum cap shown on the Policy Data pages for this rider.

Floor

The floor is the minimum percentage used in the calculation of the index increase for an indexed account. The floor will never be less than the guaranteed floor shown on the Policy Data pages for this rider.

Participation Rate

The participation rate is the percentage used to calculate the index increase for an indexed account. The participation rate will never be less than the minimum participation rate shown on the Policy Data pages for this rider.

Indices

The name of the index for this rider is International Blend, and it is comprised of the following two indices:

1. The iShares® MSCI EAFE Index Fund, excluding dividends, weighted at 50%, and
2. The iShares® MSCI Emerging Markets Index Fund, excluding dividends, weighted at 50%.

If the publication of any of the indices in the International Blend is discontinued, or the calculation of any of the indices is changed substantially, we will substitute an index and notify you in writing.

Index Increase

The index increase is calculated as follows:

1. With regard to each index used in the International Blend:

   The index increase is the index value on the indexed segment maturity date, divided by the index value on the index investment date, minus one, multiplied by the participation rate. If the index increase is less than the floor, then the index increase will equal the floor. If the index increase is greater than the cap, the index increase will equal the cap.

   The index increase calculated for each index is then multiplied by the appropriate percentage weight for each index.

2. The sum of all the weighted average index increases calculated in (1) above is the index increase for an indexed account.

Indexed Segment Term

The indexed segment term is the duration for each indexed segment, as measured in one full calendar year from the indexed segment investment date to the indexed segment maturity date.

Indexed Segment Maturity Date

The indexed segment maturity date is the date on which the indexed segment matures and any indexed interest is credited to the maturing indexed segment value. The indexed segment maturity date will be one full calendar year from the index investment date of that indexed segment.

Index Investment Date

The index investment date is the date on which premium or a portion of policy value is allocated to an indexed segment. This date will be the 15th day of each calendar month. If an index investment date occurs on a day when the index does not trade, the index value used will be the index value at close of the previous trading day.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Global Blend Annual Reset Crediting Strategy Rider

General

1. The "policy" is the policy to which this rider is attached.
2. This rider is made a part of the policy on the policy issue date.
3. There is no charge for this rider.
4. This rider provides a crediting strategy used to calculate interest for an indexed account.
5. This rider does not have surrender values or loan values.
6. This rider is subject to all terms and conditions of the policy, except as provided in this rider.
7. We reserve the right at our sole discretion to substitute or eliminate this index crediting strategy at any time.

Cap

The cap is the maximum increase in the index percentage used to calculate the index increase. We will declare the cap for each indexed segment on the index investment date on a basis which does not discriminate unfairly between any class of policies. The cap will never be less than the minimum cap shown on the Policy Data pages for this rider.

Floor

The floor is the minimum percentage used in the calculation of the index increase for an indexed account. The floor will never be less than the guaranteed floor shown on the Policy Data pages for this rider.

Participation Rate

The participation rate is the percentage used to calculate the index increase for an indexed account. The participation rate will never be less than the minimum participation rate shown on the Policy Data pages for this rider.

Indices

The name of the index for this rider is Global Blend, and it is comprised of the following four indices:

1. The Standard and Poor's 500® Composite Stock Price Index, excluding dividends, weighted at 40%, and
2. The Russell 2000® Index, excluding dividends, weighted at 20%.
3. The iShares® MSCI EAFE Index Fund, excluding dividends, weighted at 20%, and
4. The iShares® MSCI Emerging Markets Index fund, excluding dividends, weighted at 20%.

If the publication of any of the indices in the Global Blend is discontinued, or the calculation of any of the indices is changed substantially, we will substitute an index and notify you in writing.

Index Increase

The index increase is calculated as follows:

1. With regard to each index used in the Global Blend:

   The index increase is the index value on the indexed segment maturity date, divided by the index value on the index investment date, minus one, multiplied by the participation rate. If the index increase is less than the floor, then the index increase will equal the floor. If the index increase is greater than the cap, the index increase will equal the cap.

   The index increase calculated for each index is then multiplied by the appropriate percentage weight for each index.

2. The sum of all the weighted average index increases calculated in (1) above is the index increase for an indexed account.

Indexed Segment Term

The indexed segment term is the duration for each indexed segment, as measured in one full calendar year from the indexed segment investment date to the indexed segment maturity date.

Indexed Segment Maturity Date

The indexed segment maturity date is the date on which the indexed segment matures and any indexed interest is credited to the maturing indexed segment value. The indexed segment maturity date will be one full calendar year from the index investment date of that indexed segment.

Index Investment Date

The index investment date is the date on which premium or a portion of policy value is allocated to an indexed segment. This date will be the 15th day of each calendar month. If an index investment date occurs on a day when the index does not trade, the index value used will be the index value at close of the previous trading day.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Surrender Value Endorsement

General

The word "policy," as used in this endorsement, means the policy to which this endorsement is attached.

This endorsement is attached to and made part of the policy as of the policy issue date.

Description

This endorsement amends the Surrender Value provision of the policy as follows:

We agree to waive the surrender charge defined in the policy, subject to this endorsement, if at any time during the initial surrender charge period the actual cost of insurance rate charged is greater than the cost of insurance rate provided by the rate scale in effect on the issue date for the issue age, sex, face amount and payment class of the insured. The initial surrender charge period expires when the surrender charge amount becomes zero as shown on the Policy Data pages.

The cost of insurance rate will never be greater than the guaranteed maximum rates shown on the Policy Data pages.

The offer to waive surrender charges will expire 60 days after we notify you that the above has occurred. If you ask to surrender the policy before this offer expires, we will pay you the policy value less any policy debt but we will not deduct the surrender charge.

If you ask to surrender the policy more than 60 days after the offer to waive surrender charges is made, we will deduct the surrender charge as shown in the policy.

Except as amended by this endorsement, the policy remains unchanged.

Susan L. Lees
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LINCOLN BENEFIT LIFE COMPANY

{1-800-525-9287}

Variable Loan Interest Option Endorsement

General

The word "policy," as used in this endorsement, means the policy to which this endorsement is attached.

"Fixed loan interest option," as used in this endorsement, means the Fixed Loan Interest provision described in the policy to which this endorsement is attached.

This endorsement is attached to and made part of the policy as of the policy issue date.

Description

This endorsement amends the Loans provision of the policy as follows:

Loan Interest Option

Beginning on the variable loan availability date shown on the Policy Data pages, this endorsement provides the variable loan interest option, an alternative loan type to the fixed loan interest option. When you request your first loan after the variable loan availability date, you may choose between the fixed loan interest option or the variable loan interest option. If you request additional loans, the new loan must have the same loan interest option as your outstanding loan. You can not have outstanding balances under both loan interest options at the same time.

The variable loan interest option is only available when the loan amount requested, plus any outstanding loan balance, is less than the indexed account value.

Variable Loan Interest Option

When you take a loan under the variable loan interest option, the loan amount will not be removed from your fixed and indexed account values but instead will continue to earn interest on the same basis as your unloaned policy value. The rate of interest charged on policy loans under this option is variable. Interest on policy loans accrues daily and is due at the end of each policy year. Any interest not paid when due becomes part of the policy loan and will bear interest at the rate then in effect.

The maximum variable loan interest rate will not exceed the higher of:

1. The fixed account minimum guaranteed annual interest rate as shown on the Policy Data pages, plus 1% per annum; or

2. The published monthly average of the Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Service, Inc., or its successor for the calendar month ending two months prior to the date on which the rate is determined.

For example, if the maximum variable loan rate is determined on December 31st, we would use the rates referenced in Items 1 and 2 above for the month of September in calculating the maximum variable loan rate. The maximum variable loan interest rate will be determined at least once every twelve months, but not more frequently than once in any three month period.

We may change the variable loan interest rate charged once per year on the policy anniversary, subject to the following:

1. The variable loan interest rate being charged may be increased if the maximum variable loan rate is at least one half of one percent greater than the variable loan interest rate charged for the previous policy year.

2. The variable loan interest rate being charged will be reduced if the maximum variable loan rate is at least one half of one percent less than the variable loan interest rate charged for the previous policy year.

Change in Loan Interest Option

You may request a change to the alternative loan interest option one time each policy year, up to a maximum of four times while your policy is in force. The new loan interest option selected will be effective for the outstanding balance of all policy loans. If the fourth change in loan interest option is to the variable loan interest option, you will be allowed one more change permanently to the fixed loan interest option. A change to the variable loan interest option is only available when the loan balance is less than the indexed account value.

Automatic Change in Loan Interest Option

We will automatically change your loan interest option to the fixed loan interest option if:

1. Your policy debt exceeds the indexed account value on any policy anniversary while the policy is under the variable loan interest option, or

2. You ask us to reinstate any policy debt after the policy to which this endorsement is attached is reinstated per the Reinstatement provision of the policy. The policy debt on the reinstatement date will equal the policy debt at the time of termination.

This change will not be counted as one of your four loan option changes.

Except as amended by this endorsement, the policy remains unchanged.

Susan L. Lees
Secretary

Lawrence W. Dahl
President

Clear Form

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

SUPPLEMENT TO APPLICATION FOR LIFE INSURANCE

Lincoln Benefit Life Company
P.O. Box 660191, Dallas, TX 75266-0191
Phone: 1-800-865-5237 FAX: 1-866-525-5433

Proposed Primary Insured Name _____

Plan of Insurance/Product Type _____

1. PREMIUM ALLOCATIONS

You may allocate your Net Premium **(in whole percentages only and they must equal 100%)** among the account options:

_____ % Fixed Account

_____ % Indexed Account - S&P 500, Annual Reset

_____ % Indexed Account - S&P 500, 2-Year Reset

_____ % Indexed Account - U.S. Blend, Annual Reset

_____ % Indexed Account - International Blend, Annual Reset

_____ % Indexed Account - Global Blend, Annual Reset

2. DEATH BENEFIT COMPLIANCE TEST (IRC § 7702)

Please select one of the two options below:

☐ **Guideline Premium Test** ☐ **Cash Value Accumulation Test**

If no option is chosen, Guideline Premium Test will be used. The Overloan Protection Rider is NOT available if the Cash Value Accumulation Test option is selected.

3. DISCLOSURES/SIGNATURES

For Applicants in Arkansas: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For Applicants in District of Columbia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines or a denial of insurance benefits.

For Applicants in Florida: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

I UNDERSTAND THAT:
I am purchasing a flexible premium adjustable indexed life insurance policy with equity indexed interest issued by Lincoln Benefit Life Company. This policy contains charges and fees. The premiums can be allocated to a fixed account or any indexed account. Each indexed account is credited an interest rate based on the performance of an index, subject to a participation rate and a cap.

THE AMOUNT AND DURATION OF THE DEATH BENEFIT MAY VARY UNDER SPECIFIED CONDITIONS. POLICY VALUES MAY INCREASE OR DECREASE IN ACCORDANCE WITH THE EXPERIENCE OF THE INDEXED ACCOUNTS. ILLUSTRATIONS OF BENEFITS, INCLUDING DEATH BENEFITS, POLICY VALUES, AND SURRENDER VALUES ARE AVAILABLE UPON REQUEST.

The undersigned represent that all statements and answers on this Supplement to Application are made part of the application and that such are complete and correctly recorded to the best of my/our knowledge and belief.

SIGN HERE

Proposed Insured Signature _____ Date _____ (MM/DD/YYYY)

Owner Signature _____ Date _____ (MM/DD/YYYY)

Agent Signature _____ Date _____ (MM/DD/YYYY)

Agent Telephone (_____) _____ - _____

"Standard & Poor's®," "S&P®," "Standard and Poor's 500®," "S&P 500®," and "500®" are trademarks of The McGraw Hill Companies, Inc., and have been licensed for use by Lincoln Benefit Life Company. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this product.

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachment:

Certification of Arkansas Regulations 34 and 19.pdf

Item Status: **Status Date:**

Satisfied - Item: Application

Comments:

FIC400 - Approval 10/11/10

FIC413 - Approval 2/16/11

FAA73 - Approval 1/22/04

Item Status: **Status Date:**

Bypassed - Item: Health - Actuarial Justification

Bypass Reason: Not applicable to this filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item: Outline of Coverage

Bypass Reason: Not applicable to this filing.

Comments:

Item Status: **Status Date:**

Satisfied - Item: Acturial Memorandum

Comments:

Attachments:

AIR ASM _UL1211_.pdf
UL1211 exhibits I.pdf
PTR ASM _UL1212_.pdf
UL1212 exhibits I.pdf
ASM CRED STRATEGY _UL1213_.pdf
ASM CRED STRATEGY _UL1214_.pdf
ASM CRED STRATEGY _UL1215_.pdf
ASM CRED STRATEGY _UL1216_.pdf
ASM UL1210.pdf
UL1210 exhibits I-V.pdf
ASM VARIBLE LOAN ENDORSEMENT _UL1219_.pdf
ASM CRED STRATEGY _UL1217_.pdf

Item Status: **Status Date:**

Satisfied - Item: Readability Certification

Comments:

Attachment:

CW Readability Certification.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachments:

Non_Compact SOV FIC460 Series 0412.pdf
cw_Non-Compact SOV.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement of Investment

Comments:

Attachment:

CW_Statement of Investment.pdf

Item Status: **Status Date:**

Satisfied - Item: COI Rates

Comments:

Attachment:

COI Rates.pdf

Item Status: **Status Date:**

Satisfied - Item: AR Response to Objections 5/7/12

Comments:

Attachments:

Response Letter - AR UL1210.pdf
AR Training Material Cert.pdf
Hedging Program Certification.pdf
Illustration and Disclosure Certification.pdf
UL1210 AR Memo Reserves.pdf

STATE OF ARKANSAS

Certification of Arkansas Regulations 34 and 19

Forms:
UL1210 - Flexible Premium Adjustable Indexed Life Insurance Policy
UL1211 - Additional Insured Rider
UL1212 - Primary Insured Rider
UL1213 - Annual Reset Crediting Strategy Rider
UL1214 - Two-Year Reset Crediting Strategy Rider
UL1215 - U.S. Blend Annual Reset Crediting Strategy Rider
UL1216 - International Blend Annual Reset Crediting Strategy Rider
UL1217 - Global Blend Annual Reset Crediting Strategy Rider
UL1218 - Surrender Value Endorsement
UL1219 - Variable Loan Endorsement
FIC460 - Supplemental Life Application

I, Robert Transson, Vice President, certify that to the best of my knowledge and belief, this filing is in compliance with Arkansas Insurance Regulation 34, the Universal Life Regulation 19 § 10B and all applicable requirements of the Arkansas Department of Insurance.

_4/30/12_____ _____ _____ Digitally signed by Robert Transon DN: cn=Robert Transon, o=Allstate Financial, ou=Product Management, email=rtranson@allstate.com, c=US Date: 2012.04.30 11:15:41 -05'00' _____
Date Signature of Officer

Robert Transon___
Name

Vice President___
Title and/or Business Affiliation

Digitally signed by Merlin Miller, FSA, MAAA
DN: CN = Merlin Miller, FSA, MAAA, C = US, O = Lincoln Benefit Life Company, OU = Product Management
Reason: I am the author of this document.
Date: 2012.04.20 16:07:06 -05'00'

CERTIFICATION OF READABILITY

I, Robert Transon, Vice President, hereby certify that these forms achieve a Flesch reading score as listed below:

Form Number	Flesch Score
UL1210	51.0
UL1211	51.2
UL1212	54.3
UL1213	53.1
UL1214	56.3
UL1215	52.2
UL1216	51.8
UL1217	51.7
UL1218	56.3
UL1219	50.7
FIC460	65.6

Digitally signed by Robert Transon
DN: CN = Robert Transon, C = US, O = Allstate Life Insurance Company, OU = Product Management
Reason: I am approving this document.
Date: 2012.04.18 16:17:20 -05'00'

Robert Transon
Vice President

April 18, 2012
Date

Statement of Variability- Life
Lincoln Benefit Life Company
Form FIC460 Series

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be administered in a uniform, non-discriminatory manner.

Page	Bracketed Items	Description of Variability
1	Company Logo	Allow for changes to the company logo
1	Company Address, Telephone Number & Fax Numbers	Company address, home office address, telephone and fax numbers may vary over time.
1	Premium Allocations	To allow for the flexibility to add, delete or modify the indexes that we are offering on a non-discriminatory basis.
1	Fraud Warnings	To allow for flexibility to make changes to comply with applicable state fraud warning requirements.
1	Index Footnote	To allow for the flexibility to add, delete or modify the footnote based on indexes that we are offering.

Statement of Variability

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner

UL1210 Series, Policy

Page	Bracketed Items	Range of Variability
1	a. Company Address, Telephone, Officers	Company location, Zip Codes, telephone number and Company Officers may vary over time
1	b. Policy Data	John Doe information that will vary by customer demographics and customer selection.
1	c. Juvenile Issue Paragraph	The paragraph is variable because it will only print when there is a juvenile insured on the policy and/or a juvenile additional insured.
2	Table of Contents	This form has been generated by our home office computer system. It may also be generated using other hardware, which can result in changes in formatting and consequently page numbering, but the contents will remain unaffected.
3	a. Total Face Amount	The total of the base face amount plus the Primary Insured Term Insurance Rider face amount, if attached to the policy the policy.
3	b. Flexible Premium Adjustable Indexed Life Insurance Policy Face Amount	Face amount varies by customer selection. Minimum face amount base policy: $100,000. Maximum face amount is determined by company discretion subject to underwriting.
3	c. Primary Insured Term Insurance Rider and Face Amount	Face amount varies by customer selection Rider name and face amount is bracketed because it will only print if rider is selected. Minimum face amount primary insured term rider: $100,000. Maximum face amount is determined by company discretion subject to underwriting.
3	d. Death Benefit Option 1	Option 1, 2, or 3 as defined in the policy and selected by the customer.

3	e. Riders attached to the policy	• The Overloan Protection Rider is attached to each policy issue where the Guideline Premium Test is selected by the customer. • The rest of the riders section is bracketed because the riders that will print in this section depend upon the rider selections made by the customer. • Variation in rider selection will not result in additional alternate plans being available in the market. • The footnote {*The term "face amount" as used in this rider is defined as the Total Face Amount.} is bracketed because it will only print if a rider with this asterisk is selected.
3	f. Minimum Initial Payment	Varies by issue age, payment class, gender, face amount size, rider selection, mode of payment, and substandard rating.
3	g. Planned Annual Payment	Amount and frequency chosen by customer (Annual, semi-annual, quarterly, monthly, or single)
3	h. Monthly Safety Net Premium	Varies by issue age, payment class, gender, face amount size, mode and substandard rating.
3	i. Safety Net Period	Varies by issue age. For issue ages 0-75, safety net period is 10 years and for issue ages 76 or over, the safety net period is 5 years.
3	j. Department of Insurance Telephone Number	State and applicable Department of Insurance telephone number will vary depending on the issue state of the policy.
3A	a. Annual Reset Crediting Strategy Rider b. Two-Year Reset Crediting Strategy Rider c. U.S. Blend Reset Crediting Strategy Rider d. International Blend Annual Reset Crediting Strategy Rider e. Global Annual Reset Crediting Strategy Rider	Lists all index crediting strategy riders the company is offering at the point of sale in time and their respective description. Details for each strategy listed include: a. Description of respective index, indices, indexed blending weights, indexed segment term as appropriate. b. Minimum Cap – guaranteed for policy. Not expected change. If it changes, anticipated range 2% to 100%. c. Minimum participation rate – guaranteed at issue. Not expected to change. If it changes, anticipated range 40% to 200%. d. Guaranteed Floor: guaranteed for policy. Not expected change. If it changes, anticipated range 0% to 4%.
3B	a. Fixed Account Minimum Guaranteed Annual Interest Rate (FAMGAIR)	Minimum 1% - Maximum 4% The FAMGAIR the policy is issued with will remain the same throughout the duration of the policy. At our discretion, we may credit a different rate for future business. Such change

3B	b. Fixed Loan Credited Rate (FLCR)	Minimum 1% - Maximum 8% The FLCR the policy is issued with will remain the same throughout the duration of the policy. At our discretion, we may credit a different rate for future business
3B	a. Loan Interest Rate Charges (LIRC) for Preferred Loans	Minimum 1% - Maximum 8% The LICR for Preferred Loans the policy is issued with will remain the same throughout the duration of the policy. At our discretion, we may charge a different rate for future business.
3B	b. Loan Interest Rate Charges (LIRC)for Standard Loans	Minimum 1% - Maximum 8% The LICR for Preferred Loans the policy is issued with will remain the same throughout the duration of the policy. At our discretion, we may charge a different rate for future business.
3B	c. Maximum Monthly Policy Fee	Minimum $10 - Maximum $25 -- The Maximum Monthly Policy Fee the policy is issued with is the one the policy owner will have throughout the length of the policy.
3B	d. Premium Expense Charge	Minimum 1% - Maximum 15% -- the Premium Expense Charge the policy is issued with will remain the same throughout the duration of the policy. At our discretion, we may charge a different rate for future business. In addition, variation in policy year brake points may change for future business.
3B	e. Monthly Per $1000 of Initial Base Face Amount Charge for Policy Years 1-10, 11+	Varies by issue age, payment class, gender and base face amount size. In addition, the variation in policy year brake points may change for future business. At our discretion, we may charge a different rate for future business.
3B	f. Partial Withdrawal Service Fee	Minimum $25 - Maximum $50 – Withdrawal Service Fee the policy is issued with will remain the same throughout the duration of the policy. At our discretion, we may charge a different fee for future business.
3B	g. Surrender Charges	Varies by issue age, payment class, gender and face amount size.
3B	h. Full Surrender Charge Adjustment Rider footnote, and "**" asterisk on surrender charge title.	The asterisk and footnote paragraph will print for when the rider is selected for the policy.
4	a. Surrender Charge Factors	Varies by male, female, and payment class grouping. Payment class grouping is Juvenile, Non-Smoker, and Smoker. Male factors and heading will print when the gender is male. Female factors and heading will print when the gender is Female.
4	b. Surrender Charge Percentages	Varies by male, female, and payment class grouping. Payment class grouping is Juvenile, Non-Smoker, and Smoker. Male percentages and heading will print when the gender is male. Female percentages and heading will print when the gender is Female.

5	a. Compliance Test	The compliance test will be either Guideline Premium or Cash Valuation Accumulation per customer selection. The test selected is never changed after issue. Guideline factors will print when the guideline life insurance test is selected at issue. CVAT factors will print when the CVAT test is select.
5	b. Attained Age	Varies based on customer's age
5	c. Applicable Percentage	Varies by issue age, payment class, and gender
6	Table of Guaranteed Values	
6	a. End of the Year	Varies by issue age.
6	b. Annual Planned Premium	Annual planned premium is dependent on selection by the customer, subject to minimum and maximum premium limits described in the policy.
6	c. Policy Value	Varies on issue age, payment class, gender and face amount size.
6	d. Surrender Value	Varies on issue age, payment class, gender and face amount size.
6	e. Death Benefit	Varies by face amount size and whether or not the Primary Term Insurance rider is attached.
6	f. Limited Pay Paragraph	The following paragraph is variable because it only prints for Limited Pay policies, based on customer selection. "{*Conditional first paragraph for Limited Pay policies:* The values shown above are calculated assuming payment of Annual Planned Premiums until {xx/xx/xxxx}, the benefits shown on Page 3 at time of issue, the guaranteed cost of insurance, the maximum charges for these benefits and the minimum guaranteed interest rate.}"
6	g. Expiration Warning	The following paragraph is variable because it only prints when sufficient premium isn't paid to keep the policy in force for the insured's lifetime. "{Note: Based on annual planed premiums, minimum guaranteed interest rate and guaranteed cost of insurance, the policy will expire without a value on {XX/XX/XXXX} unless premiums larger than the planned premium are paid.}"
6	h. Full Surrender Charge Adjustment Rider (UL 0202)	Asterisk on surrender value heading and the following paragraph will print only when the customer selects rider, UL 0202. {***This policy has the Full Surrender Charge Adjustment Rider (UL 0202). If you request a full surrender in the first five policy years, the surrender value will equal the policy value. Please see the Full Surrender Charge Adjustment Rider for details.} Please note that the language in the above paragraph will not change.
6	i. Expired Coverage Paragraph	The following paragraph is variable because it is conditional as described in the paragraph. {**Coverage has expired without value.}

7	Flexible Premium Adjustable Indexed Life Insurance Policy Guaranteed Maximum Monthly Cost of Insurance a. Policy Year, Varies based on customer issue age. b. Rate per $1000, Varies based on customer age and gender, payment class, and substandard rating.
7AIR	Schedule for Additional Insured Term Insurance Rider (AIR) -Only prints when an AIR is attached to the policy.
7AIR	John Doe information that will vary by customer demographics and customer selection. Varies by issue age, payment class, gender and face amount size. Expiry Date and Last Day to convert will vary by customer demographics, issue date, and issue age.
7AIR	Monthly Per $1000 of Additional Insured Term Insurance Rider Face Amount Charge for Policy Years 1-10, 11+ Varies by issue age, payment class, gender and base face amount size. In addition, the variation in policy year brake points may change for future business. At our discretion, we may charge a different rate for future business.
7AIR	a. Policy Year, Varies based on customer issue age. b. Rate per $1000, Varies based on customer age and gender, payment class, and substandard rating.
7PTR	Schedule for Additional Insured Term Insurance Rider (AIR) -Only prints when an AIR is attached to the policy.
7PTR	John Doe information that will vary by customer demographics and customer selection. Varies by issue age, payment class, gender and face amount size. Expiry Date will vary by customer demographics, issue date, and issue age.
7PTR	Monthly Per $1000 of Primary Insured Term Insurance Rider Face Amount Charge for Policy Years 1-10, 11+ Varies by issue age, payment class, gender and base face amount size. In addition, the variation in policy year brake points may change for future business. At our discretion, we may charge a different rate for future business.
7PTR	a. Policy Year, Varies based on customer issue age. b. Rate per $1000, Varies based on customer age and gender, payment class, and substandard rating.

Rider Forms UL1211 series, UL1212 series, UL1213 series, UL1214 series, UL1215 series, UL1216 series, UL1217 series, UL1218 series, UL1219 series

Page	Bracketed Items	Range of Variability
1	a. Company address, Telephone, Officers	Company location, Zip Codes, telephone number and Company Officers may vary over time

LINCOLN BENEFIT LIFE (AN ALLSTATE COMPANY)
ACCUMULATION EQUITY–INDEXED UNIVERSAL LIFE
STATEMENT OF INVESTMENT POLICY

This document describes the investment policy for Lincoln Benefit Insurance Company's Equity Indexed product. Lincoln Benefit Life is a fully owned subsidiary of Allstate Life Insurance Company.

Governance

The investment policy is determined jointly by Allstate Financial's Asset Liability Management department, Product Development, and the Finance Department and with Allstate Investment's Derivatives Unit and Investment Risk Management. The policy is presented to the Business Investments Coordination Committee (BICC) for approval. The BICC has broad representation from Allstate Financial and Allstate Investments. It is then presented to the Investment Committee (IC) for approval. The IC is appointed by the Allstate Life Insurance Company board of directors and is charged with setting asset liability policy. Members of the IC include Allstate's CEO, CFO, CIO, the President of Allstate Financial and the Corporate Risk Officer. Upon approval, the policy is documented as part of Allstate Life Insurance Company's Derivative Use Plan.

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Investment Plan

Investment assets acquired for this product will be held in the general account. A portion of the assets invested will be for the purpose of hedging the equity market exposure in the indexed accounts (see "Hedging Program" below). The remainder of the assets will be invested in fixed income bonds and mortgages. Below is the current investment proxy – this proxy will be restated as market and risk conditions change:

5% Commercial Mortgages
95% Public and Private Bonds

Any interest rate risk in this product, arising from minimum surrender value, is managed with the overall interest rate risk of the general account.

Hedging Program

The goal of the hedging program is to substantially eliminate the equity option market risk exposure for equity indexed products. To quantify the risk exposures, individual policies are grouped and totaled by participation rate, cap rate, and underlying equity exposure for each issue day. These notional amounts and option characteristics are reported to Allstate Investments, who execute the hedging strategy. To maintain the hedge over time, the portfolio must be periodically rebalanced. This rebalancing is currently performed on a daily basis.

Allstate Investments can use any or all of the following instruments to hedge the embedded derivative in the Accumulation EIUL contract:

- Index Futures
- Index and Futures options traded on an exchange
- Over the counter (OTC) index options
- OTC index swaps
- OTC index volatility swaps
- Eurodollar futures
- Fed funds futures
- Government Bond and Note futures
- OTC interest rate swaps
- OTC interest rate options

Each of the aforementioned hedging instruments hedges a portion of the equity market risk exposure in the liability portfolio. Allstate Investments determines the portfolio of instruments that reduces the risk exposures as required by the hedging policy. Other risks associated with trading hedging instruments include:

Liquidity Risk.

- Liquidity risk for exchange traded instruments is low
- Liquidity risk for short dated (less than 3 years) OTC index options and swaps is moderate
- Liquidity risk for long dated OTC index volatility products can be significant in disrupted market environments
- Liquidity risk for interest rate futures and OTC swaps and options is low

Credit Risk. The risk reflects the potential loss if all of the counterparties failed to perform under the contractual terms of the contracts, and all collateral, if any, became worthless. This exposure is represented by the fair value of the contracts with a positive fair value, reduced by the effect of master netting agreements. As required by its investment policy, the Company manages its exposure to credit risk by utilizing highly rated counterparties, establishing risk control limits, executing legally enforceable master netting agreements and obtaining collateral where appropriate. To date, the Company has not incurred any losses on derivative financial instruments due to counterparty nonperformance.

Market Risk. This risk refers to tracking error between the hedging process and actual hedged SPX options embedded in policyholder contracts. We employ a systematic trading strategy that constructs and adjusts hedges in a prescribed manner using key “greek” risk measurements. As realized and implied SPX volatilities change, hedging costs change, but we believe the hedging process effectively minimizes market risk.

Pricing Risk. This risk reflects the infrequency of setting product parameters relative to the cost of the options yet to be purchased. We review the product pricing data on a weekly basis and adjust our models to reflect current options prices.

Legal Risk. This risk arises from the legal agreements with counterparties. All of our contracts are governed by Master Contracts that conform to ISDA (International Swap Dealers Association) standards. This effectively eliminates legal risk arising from a counterparty’s attempt to claim an unenforceable contract.

Operations Risk. This risk arises due to inadequate systems and internal controls, human error or management failure. Our policies and procedures have been reviewed and approved by Allstate Internal Audit and our external auditors.

The policy charges the Asset Liability Manager with the responsibility of ensuring the overall effectiveness of the hedge program. There are two effectiveness tests that are performed on a quarterly basis by the Asset Liability Management Department. Both tests perform a regression comparing the fair value change of the embedded option in the liability with the fair value change of the hedge portfolio. One test is computed over a rolling 1-year period and the other is computed over a rolling 3-year period. The coefficient of determination (R^2) is used to assess effectiveness – both tests are required to exceed a minimum R^2 of 80%. If not, the BICC will be notified and asked to approve any modifications to make the program risk reducing.

		Base	AIR	PTR
x	**Countrywide**	(Form UL1210 Series)	(Form UL1211 Series)	(Form UL1212 Series)
	Unisex			

(Form UL1210 Series)	**(Form UL1211 Series)**	**(Form UL1212 Series)**

*__Total Face Amount__ as used this spreadsheet is defined as the base face amount plus the Primary Term Insurance Rider face amount, if this is attached to the policy.

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	0.96	0.86	0.81	0.79	0.75	0.69	0.61	0.58	0.51	0.50	0.50	0.48	0.49	0.49	0.51	0.53	0.64	0.68	0.74	0.80	0.90	0.92	43
19	0.98	1.00	1.01	0.94	0.86	0.78	0.75	0.75	0.69	0.64	0.57	0.51	0.48	0.48	0.49	0.47	0.48	0.50	0.53	0.57	0.66	0.71	0.79	0.88	0.98	1.04	44
20	0.97	0.95	0.92	0.84	0.76	0.69	0.66	0.67	0.61	0.57	0.49	0.48	0.45	0.45	0.48	0.47	0.49	0.53	0.56	0.58	0.69	0.76	0.85	0.95	1.07	1.12	45
21	0.87	0.83	0.80	0.70	0.66	0.61	0.58	0.57	0.55	0.51	0.46	0.45	0.43	0.44	0.48	0.49	0.51	0.55	0.57	0.61	0.74	0.83	0.91	1.04	1.17	1.24	46
22	0.78	0.71	0.67	0.61	0.58	0.55	0.51	0.53	0.47	0.47	0.42	0.43	0.42	0.44	0.48	0.50	0.54	0.57	0.60	0.66	0.80	0.89	1.00	1.14	1.27	1.37	47
23	0.68	0.61	0.59	0.55	0.53	0.49	0.47	0.46	0.45	0.44	0.39	0.39	0.40	0.43	0.49	0.53	0.56	0.59	0.65	0.71	0.86	0.98	1.10	1.21	1.36	1.39	48
24	0.58	0.53	0.53	0.49	0.48	0.45	0.44	0.44	0.43	0.42	0.38	0.39	0.42	0.45	0.50	0.55	0.58	0.65	0.70	0.76	0.95	1.07	1.18	1.31	1.40	1.48	49
25	0.45	0.46	0.46	0.45	0.44	0.43	0.42	0.42	0.42	0.42	0.38	0.39	0.42	0.47	0.51	0.57	0.64	0.68	0.74	0.81	1.04	1.15	1.27	1.35	1.43	1.30	50
26	0.43	0.46	0.46	0.46	0.45	0.44	0.42	0.44	0.43	0.44	0.40	0.43	0.46	0.51	0.57	0.64	0.70	0.75	0.84	0.90	1.15	1.25	1.36	1.45	1.57	1.40	51
27	0.42	0.45	0.46	0.46	0.46	0.44	0.44	0.45	0.45	0.47	0.45	0.47	0.49	0.56	0.61	0.70	0.77	0.85	0.91	1.00	1.25	1.33	1.45	1.56	1.71	1.51	52
28	0.42	0.44	0.47	0.46	0.46	0.45	0.46	0.48	0.49	0.50	0.48	0.53	0.56	0.63	0.69	0.77	0.85	0.94	1.02	1.09	1.33	1.43	1.56	1.67	1.88	1.68	53
29	0.40	0.45	0.47	0.46	0.47	0.48	0.48	0.51	0.51	0.56	0.54	0.58	0.61	0.67	0.76	0.86	0.94	1.04	1.10	1.15	1.43	1.55	1.71	1.87	2.10	1.89	54
30	0.42	0.45	0.46	0.47	0.49	0.51	0.51	0.54	0.58	0.61	0.58	0.63	0.67	0.74	0.84	0.94	1.02	1.11	1.16	1.22	1.55	1.70	1.88	2.09	2.35	2.17	55
31	0.40	0.46	0.46	0.47	0.49	0.53	0.54	0.58	0.61	0.64	0.63	0.67	0.74	0.83	0.92	1.02	1.10	1.17	1.25	1.29	1.68	1.88	2.12	2.35	2.65	2.43	56
32	0.39	0.43	0.46	0.47	0.50	0.54	0.56	0.60	0.63	0.67	0.66	0.73	0.81	0.91	1.04	1.11	1.19	1.26	1.31	1.41	1.86	2.11	2.39	2.63	3.00	2.71	57
33	0.40	0.45	0.47	0.48	0.53	0.57	0.59	0.63	0.66	0.70	0.70	0.79	0.89	1.00	1.11	1.19	1.28	1.33	1.43	1.52	2.10	2.32	2.61	2.89	3.27	2.94	58
34	0.44	0.46	0.49	0.51	0.56	0.58	0.63	0.67	0.70	0.77	0.79	0.88	0.98	1.11	1.19	1.28	1.36	1.46	1.56	1.71	2.33	2.58	2.92	3.23	3.60	3.22	59
35	0.47	0.49	0.50	0.54	0.57	0.60	0.65	0.71	0.78	0.86	0.87	0.96	1.06	1.18	1.29	1.37	1.49	1.59	1.73	1.90	2.59	2.88	3.23	3.54	3.95	3.57	60
36	0.47	0.50	0.53	0.54	0.58	0.61	0.68	0.76	0.85	0.96	0.96	1.06	1.14	1.28	1.40	1.52	1.61	1.77	1.94	2.13	2.85	3.16	3.53	3.87	4.28	4.06	61
37	0.49	0.51	0.54	0.55	0.59	0.64	0.70	0.83	0.92	1.04	1.07	1.12	1.26	1.39	1.52	1.63	1.81	1.97	2.17	2.39	3.13	3.45	3.85	4.22	4.73	4.60	62
38	0.51	0.55	0.57	0.58	0.63	0.68	0.77	0.89	1.01	1.11	1.17	1.25	1.33	1.48	1.66	1.80	1.97	2.14	2.38	2.62	3.35	3.71	4.16	4.59	5.22	5.26	63
39	0.54	0.60	0.60	0.63	0.66	0.74	0.83	0.97	1.08	1.18	1.26	1.32	1.47	1.61	1.79	1.96	2.18	2.40	2.65	2.92	3.66	4.09	4.64	5.19	5.88	5.97	64
40	0.56	0.63	0.65	0.67	0.71	0.81	0.91	1.04	1.12	1.25	1.36	1.46	1.60	1.76	1.99	2.17	2.43	2.68	2.96	3.26	4.06	4.55	5.22	5.82	6.51	6.69	65
41	0.58	0.67	0.71	0.74	0.78	0.89	0.99	1.09	1.19	1.31	1.50	1.59	1.77	1.93	2.20	2.44	2.71	2.96	3.31	3.67	4.50	5.13	5.85	6.51	7.10	7.39	66
42	0.60	0.73	0.78	0.81	0.88	0.97	1.05	1.17	1.26	1.43	1.65	1.76	1.97	2.21	2.50	2.68	2.94	3.30	3.72	4.16	5.06	5.73	6.52	7.12	7.59	8.08	67
43	0.63	0.74	0.85	0.89	0.95	1.00	1.09	1.21	1.36	1.52	1.80	1.97	2.24	2.47	2.76	2.94	3.29	3.63	4.13	4.67	5.54	6.24	6.99	7.51	8.11	8.83	68
44	0.65	0.76	0.88	0.91	0.97	1.06	1.14	1.30	1.41	1.62	1.97	2.20	2.50	2.78	3.03	3.23	3.62	4.11	4.68	5.29	6.11	6.83	7.57	8.14	8.78	9.62	69
45	0.71	0.80	0.90	0.96	1.01	1.10	1.21	1.36	1.52	1.73	2.19	2.45	2.75	2.99	3.27	3.63	4.07	4.65	5.28	5.96	6.69	7.42	8.16	8.90	9.68	10.63	70
46	0.75	0.84	0.92	1.01	1.09	1.22	1.36	1.55	1.70	2.00	2.42	2.69	2.98	3.22	3.64	4.06	4.58	5.20	5.86	6.54	7.28	7.98	8.90	9.86	10.88	11.70	71
47	0.80	0.85	0.96	1.08	1.22	1.36	1.51	1.73	1.97	2.28	2.71	2.95	3.20	3.53	4.05	4.57	5.15	5.81	6.47	7.11	7.82	8.73	9.84	11.01	12.28	13.09	72
48	0.85	0.90	1.04	1.19	1.31	1.51	1.70	1.97	2.19	2.62	2.89	3.17	3.54	3.99	4.65	5.24	5.75	6.42	7.18	7.63	8.55	9.67	10.98	12.37	13.78	14.61	73
49	0.87	0.97	1.16	1.30	1.47	1.67	1.88	2.18	2.49	2.83	3.14	3.50	3.92	4.46	5.19	5.86	6.36	7.01	7.71	8.29	9.50	10.83	12.30	13.81	15.31	16.17	74
50	0.94	1.05	1.25	1.46	1.62	1.83	2.09	2.40	2.71	3.12	3.36	3.87	4.42	5.06	5.78	6.49	6.93	7.53	8.37	9.19	10.69	12.18	13.68	15.28	16.92	17.88	75
51	1.02	1.17	1.41	1.61	1.80	2.04	2.30	2.61	2.96	3.43	3.66	4.34	4.99	5.68	6.33	7.04	7.44	8.17	9.30	10.31	12.04	13.63	15.11	16.79	18.67	19.77	76
52	1.12	1.30	1.56	1.80	2.02	2.25	2.50	2.84	3.27	3.94	4.18	4.89	5.57	6.06	6.84	7.54	8.06	9.09	10.44	11.62	13.50	15.10	16.58	18.45	20.63	21.97	77
53	1.16	1.37	1.69	1.99	2.22	2.51	2.85	3.22	3.81	4.53	4.68	5.59	6.06	6.71	7.49	8.13	8.96	10.23	11.66	13.26	15.00	16.64	18.17	20.31	22.90	24.53	78
54	1.20	1.46	1.83	2.19	2.45	2.82	3.25	3.71	4.40	5.35	5.30	5.92	6.54	7.33	8.18	9.03	10.08	11.49	13.32	14.72	16.58	18.32	19.96	22.42	25.54	27.48	79
55	1.19	1.51	1.94	2.31	2.66	3.11	3.66	4.22	4.97	5.93	5.46	6.24	7.00	7.87	8.88	9.93	11.12	12.81	14.55	16.22	17.94	19.81	22.00	24.91	28.61	30.81	80
56	1.22	1.60	2.07	2.41	2.83	3.45	4.09	4.69	5.48	6.23	6.10	6.98	7.85	8.85	10.06	11.29	12.73	14.30	16.42	18.27	20.01	22.11	24.64	27.88	31.96	34.54	81
57	1.27	1.69	2.21	2.66	3.13	3.77	4.47	5.16	5.83	6.88	7.05	7.98	8.89	10.06	11.49	12.93	14.21	15.86	17.81	20.24	22.41	24.81	27.71	31.16	36.44	38.42	82
58	1.35	1.79	2.40	2.89	3.47	4.21	5.01	5.58	6.37	7.39	7.78	8.89	9.96	11.26	12.64	13.88	15.41	17.54	19.75	21.64	24.79	27.95	31.07	35.62	40.47	42.61	83
59	1.45	1.92	2.62	3.22	3.86	4.66	5.47	6.10	6.72	7.86	8.73	10.05	11.43	12.95	14.12	15.65	17.36	19.49	21.53	24.65	28.03	31.40	34.90	39.57	45.72	47.26	84
60	1.60	2.08	2.81	3.52	4.25	5.09	5.89	6.48	7.06	8.34	9.81	11.29	13.07	14.56	15.95	17.64	19.30	21.74	24.54	27.67	31.59	35.34	38.16	43.79	50.57	52.48	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.31	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	64.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	73.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.33	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	91.65	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	102.91	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	112.71	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	121.04	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	132.13	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	141.45	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.42	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.19	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.87	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.23	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.03	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.05	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.87	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	207.49	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	221.02	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	235.35	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	250.72	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.23	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	284.97	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	304.07	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	324.64	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.85	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	370.84	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	396.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	424.88	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.36	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.45	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	524.41	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	563.60	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	606.50	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.06	1.02	0.95	0.83	0.78	0.68	0.67	0.67	0.63	0.66	0.64	0.68	0.70	0.73	0.77	0.80	0.87	0.92	1.02	43
19	0.98	1.00	1.01	1.02	1.04	1.04	0.99	1.00	0.94	0.87	0.76	0.68	0.64	0.63	0.65	0.61	0.63	0.67	0.69	0.75	0.77	0.81	0.86	0.94	0.99	1.14	44
20	1.00	1.01	1.02	1.04	1.02	0.96	0.91	0.89	0.84	0.78	0.67	0.64	0.59	0.59	0.64	0.64	0.66	0.68	0.73	0.77	0.80	0.86	0.94	1.00	1.10	1.25	45
21	1.01	1.02	1.04	0.96	0.91	0.83	0.81	0.79	0.76	0.71	0.61	0.59	0.57	0.58	0.63	0.65	0.68	0.73	0.77	0.81	0.86	0.94	1.00	1.10	1.20	1.37	46
22	1.00	0.98	0.94	0.83	0.80	0.75	0.71	0.71	0.68	0.66	0.57	0.56	0.55	0.58	0.64	0.67	0.71	0.75	0.80	0.87	0.92	0.99	1.10	1.19	1.31	1.50	47
23	0.89	0.84	0.83	0.75	0.73	0.68	0.66	0.65	0.63	0.61	0.54	0.53	0.54	0.57	0.65	0.70	0.74	0.79	0.86	0.94	0.98	1.09	1.20	1.31	1.45	1.53	48
24	0.74	0.71	0.71	0.67	0.66	0.64	0.60	0.61	0.60	0.60	0.53	0.53	0.54	0.59	0.66	0.73	0.78	0.85	0.94	1.00	1.08	1.17	1.31	1.41	1.47	1.63	49
25	0.60	0.61	0.64	0.63	0.61	0.60	0.59	0.58	0.59	0.59	0.50	0.54	0.56	0.61	0.69	0.77	0.84	0.91	0.98	1.09	1.16	1.26	1.39	1.46	1.53	1.66	50
26	0.56	0.63	0.64	0.63	0.61	0.60	0.58	0.61	0.61	0.64	0.55	0.57	0.59	0.67	0.74	0.84	0.91	0.99	1.10	1.20	1.29	1.39	1.47	1.56	1.63	1.79	51
27	0.53	0.60	0.63	0.65	0.64	0.60	0.64	0.64	0.65	0.69	0.59	0.63	0.66	0.74	0.80	0.91	1.00	1.10	1.21	1.33	1.40	1.46	1.58	1.66	1.80	1.99	52
28	0.54	0.59	0.63	0.63	0.64	0.65	0.66	0.68	0.71	0.74	0.65	0.69	0.74	0.81	0.89	1.00	1.10	1.20	1.33	1.43	1.48	1.59	1.68	1.80	1.94	2.21	53
29	0.53	0.59	0.64	0.63	0.67	0.68	0.69	0.74	0.77	0.83	0.73	0.77	0.81	0.88	0.97	1.10	1.19	1.33	1.43	1.51	1.59	1.69	1.84	1.97	2.19	2.50	54
30	0.51	0.57	0.60	0.65	0.69	0.71	0.75	0.80	0.86	0.92	0.79	0.83	0.88	0.95	1.05	1.17	1.30	1.43	1.51	1.62	1.70	1.86	2.03	2.22	2.49	2.84	55
31	0.50	0.58	0.60	0.65	0.69	0.76	0.81	0.86	0.91	0.98	0.83	0.90	0.96	1.05	1.15	1.28	1.39	1.51	1.61	1.71	1.84	2.03	2.29	2.53	2.83	3.20	56
32	0.49	0.54	0.59	0.65	0.71	0.78	0.84	0.90	0.96	1.01	0.88	0.96	1.07	1.17	1.27	1.39	1.48	1.61	1.71	1.87	2.01	2.30	2.60	2.84	3.19	3.58	57
33	0.50	0.57	0.59	0.68	0.75	0.81	0.89	0.95	1.00	1.08	0.94	1.05	1.17	1.27	1.37	1.47	1.57	1.72	1.86	2.01	2.29	2.55	2.86	3.15	3.51	3.91	58
34	0.54	0.57	0.61	0.71	0.79	0.86	0.96	1.02	1.09	1.19	1.05	1.16	1.29	1.38	1.45	1.57	1.67	1.86	2.00	2.25	2.55	2.88	3.22	3.54	3.88	4.28	59
35	0.55	0.59	0.61	0.76	0.83	0.90	1.00	1.11	1.20	1.36	1.16	1.27	1.40	1.47	1.55	1.67	1.81	2.00	2.22	2.51	2.85	3.21	3.61	3.92	4.29	4.75	60
36	0.56	0.61	0.64	0.75	0.83	0.89	1.01	1.14	1.28	1.45	1.29	1.39	1.50	1.60	1.71	1.86	1.98	2.23	2.49	2.79	3.20	3.57	3.97	4.33	4.74	5.31	61
37	0.57	0.59	0.64	0.74	0.81	0.89	1.02	1.21	1.36	1.55	1.41	1.48	1.63	1.74	1.87	2.00	2.22	2.49	2.78	3.12	3.55	3.95	4.38	4.79	5.30	6.01	62
38	0.60	0.66	0.67	0.76	0.83	0.91	1.10	1.27	1.46	1.60	1.56	1.62	1.76	1.88	2.04	2.23	2.43	2.74	3.04	3.41	3.85	4.30	4.80	5.27	5.95	6.79	63
39	0.60	0.69	0.71	0.79	0.86	0.97	1.15	1.33	1.51	1.66	1.67	1.73	1.93	2.07	2.23	2.45	2.72	3.06	3.41	3.80	4.27	4.81	5.40	6.03	6.78	7.61	64
40	0.64	0.73	0.75	0.83	0.89	1.05	1.21	1.39	1.52	1.70	1.81	1.91	2.10	2.25	2.50	2.74	3.06	3.42	3.80	4.24	4.80	5.41	6.18	6.85	7.61	8.47	65
41	0.64	0.76	0.80	0.90	0.97	1.14	1.29	1.41	1.58	1.76	1.99	2.09	2.33	2.50	2.79	3.11	3.44	3.81	4.25	4.76	5.41	6.18	7.00	7.77	8.43	9.35	66
42	0.67	0.81	0.89	0.97	1.06	1.19	1.31	1.49	1.62	1.87	2.20	2.31	2.58	2.86	3.21	3.43	3.77	4.26	4.78	5.39	6.16	6.98	7.91	8.62	9.14	10.23	67
43	0.69	0.81	0.95	1.04	1.10	1.21	1.33	1.49	1.70	1.92	2.40	2.59	2.95	3.22	3.56	3.83	4.23	4.70	5.31	6.02	6.84	7.69	8.57	9.20	9.90	11.18	68
44	0.69	0.84	0.97	1.05	1.10	1.22	1.33	1.56	1.73	2.00	2.61	2.90	3.29	3.64	3.97	4.23	4.69	5.32	6.03	6.81	7.67	8.55	9.43	10.10	10.89	12.15	69
45	0.76	0.87	0.99	1.06	1.14	1.26	1.39	1.59	1.81	2.09	2.89	3.24	3.63	3.95	4.33	4.78	5.34	6.03	6.82	7.64	8.51	9.38	10.26	11.21	12.17	13.37	70
46	0.81	0.91	1.04	1.16	1.25	1.42	1.59	1.83	2.07	2.44	3.27	3.58	3.96	4.27	4.83	5.37	5.99	6.75	7.55	8.36	9.18	10.01	11.13	12.30	13.51	14.71	71
47	0.89	0.98	1.11	1.26	1.42	1.61	1.81	2.09	2.41	2.82	3.73	4.01	4.28	4.74	5.39	6.06	6.77	7.52	8.31	9.08	9.82	10.88	12.21	13.59	15.09	16.50	72
48	0.97	1.05	1.21	1.41	1.57	1.81	2.09	2.41	2.73	3.27	4.07	4.35	4.79	5.39	6.19	6.95	7.55	8.32	9.21	9.72	10.67	11.97	13.55	15.12	17.07	18.38	73
49	1.00	1.16	1.38	1.58	1.78	2.04	2.34	2.73	3.13	3.60	4.54	4.87	5.38	6.08	6.94	7.81	8.37	9.08	9.89	10.52	11.75	13.35	15.09	17.07	18.76	20.36	74
50	1.10	1.29	1.52	1.80	2.01	2.30	2.64	3.06	3.47	4.02	4.96	5.45	6.12	6.95	7.80	8.65	9.15	9.76	10.71	11.67	13.13	14.92	17.06	18.72	20.90	22.52	75
51	1.24	1.47	1.77	2.03	2.29	2.60	2.95	3.36	3.85	4.48	5.54	6.22	7.02	7.86	8.55	9.45	9.84	10.58	11.90	13.06	14.68	16.89	18.72	20.81	23.27	24.89	76
52	1.39	1.67	2.00	2.34	2.63	2.92	3.27	3.74	4.33	5.22	6.43	7.10	7.93	8.46	9.28	10.12	10.66	11.79	13.32	14.69	16.70	18.62	20.81	23.10	25.41	27.64	77
53	1.47	1.80	2.22	2.62	2.94	3.34	3.81	4.32	5.09	6.09	7.39	8.19	8.73	9.43	10.22	10.95	11.87	13.24	14.84	16.72	18.41	20.81	23.15	25.20	27.88	30.89	78
54	1.57	1.96	2.47	2.96	3.32	3.81	4.40	5.05	5.99	7.28	8.56	8.84	9.55	10.38	11.23	12.17	13.37	14.84	16.92	18.55	20.61	23.20	25.28	27.57	31.36	34.65	79
55	1.61	2.10	2.70	3.17	3.68	4.30	5.08	5.81	6.87	8.21	9.00	9.43	10.30	11.25	12.23	13.43	14.76	16.55	18.44	20.42	22.58	24.94	27.71	30.95	34.72	38.85	80
56	1.67	2.25	2.88	3.37	3.96	4.83	5.72	6.57	7.66	8.73	9.76	10.39	11.50	12.61	13.82	15.27	16.95	18.61	20.97	23.22	25.28	27.82	31.59	34.54	38.49	43.57	81
57	1.73	2.39	3.13	3.75	4.42	5.32	6.31	7.30	8.25	9.72	10.99	11.74	12.90	14.26	15.79	17.49	18.98	20.72	22.91	25.94	28.34	31.82	35.45	38.49	44.47	48.49	82
58	1.87	2.57	3.44	4.12	4.97	6.01	7.20	8.00	9.11	10.57	11.77	12.90	14.33	15.88	17.37	18.82	20.65	23.07	25.62	27.94	31.98	35.76	39.65	44.67	49.02	53.80	83
59	2.01	2.80	3.78	4.66	5.59	6.74	7.93	8.84	9.74	11.38	12.84	14.41	16.36	18.17	19.41	21.27	23.33	25.79	28.18	32.12	36.27	40.15	45.34	49.52	56.06	59.72	84
60	2.23	3.03	4.14	5.16	6.22	7.46	8.64	9.49	10.37	12.24	14.06	15.99	18.58	20.34	21.88	23.98	26.00	28.95	32.38	36.36	40.91	46.06	49.51	55.69	61.58	66.36	85
61	2.31	3.03	4.12	5.09	6.18	7.49	8.58	9.31	10.10	12.08	13.99	16.21	18.49	21.05	22.59	24.49	26.67	30.46	33.60	37.62	42.87	48.09	52.96	58.80	65.49	73.77	86
62	2.59	3.32	4.50	5.58	6.77	8.03	9.10	10.00	10.85	13.07	15.31	17.59	20.24	23.00	25.15	27.39	30.52	33.86	37.23	42.56	47.25	54.54	58.70	64.96	73.52	81.93	87
63	2.76	3.67	5.04	6.10	7.47	8.80	9.96	10.93	11.89	14.41	16.66	19.44	22.39	24.62	27.37	30.63	33.76	38.27	42.94	47.81	53.97	59.50	65.19	74.75	82.20	90.70	88
64	2.90	3.97	5.51	6.77	8.27	9.67	10.94	12.06	13.26	15.82	18.45	21.75	24.82	27.31	30.94	34.59	38.04	43.22	47.26	53.43	59.29	66.31	73.98	82.45	91.83	100.04	89
65	2.95	4.34	6.11	7.41	9.16	10.67	12.04	13.39	14.67	17.20	20.56	24.25	27.79	31.04	34.80	38.94	43.66	48.58	53.90	59.82	66.46	73.88	82.04	90.83	100.15	109.94	90
66	3.02	4.89	6.85	8.37	10.21	12.04	13.59	15.02	16.63	19.54	22.70	26.78	31.26	34.69	38.93	44.47	48.62	54.81	59.02	65.44	75.22	81.99	92.68	100.60	110.56	119.11	91
67	3.22	5.61	7.81	9.48	11.85	13.66	15.28	16.94	18.85	22.03	25.18	30.08	34.88	38.67	44.30	48.67	53.80	59.61	64.84	73.06	81.57	90.64	100.16	108.91	123.04	128.68	92
68	3.71	6.33	8.74	10.91	13.28	15.49	17.60	19.30	21.13	24.75	29.33	33.94	39.20	44.21	48.75	54.97	59.71	66.22	72.40	79.81	91.91	99.80	109.85	123.32	133.47	138.84	93
69	4.18	7.26	9.97	12.38	14.41	17.68	19.89	21.39	23.52	28.04	32.42	38.10	43.77	48.49	54.30	59.92	65.03	73.29	79.29	88.57	98.92	107.18	121.44	131.41	143.50	149.63	94
70	4.70	8.18	11.19	14.00	15.40	20.08	21.99	23.62	28.37	33.54	38.57	44.70	50.37	56.34	62.38	66.75	73.46	81.28	88.27	96.15	108.25	120.47	131.04	143.79	155.34	161.03	95
71	5.89	9.08	12.53	14.79	18.36	22.19	24.09	29.32	32.32	38.21	44.47	49.48	56.19	62.22	69.26	75.51	81.55	91.38	95.93	103.73	119.12	129.85	144.11	152.68	164.80	171.34	96
72	7.33	10.26	14.08	17.38	20.98	23.65	27.39	30.27	34.07	40.23	46.35	52.96	58.55	65.26	74.21	82.21	89.80	98.55	103.79	115.27	128.65	141.63	152.57	165.29	175.92	182.36	97
73	8.14	12.38	16.23	20.04	23.46	25.76	28.65	33.35	36.36	43.26	50.34	55.90	63.45	70.53	77.77	89.21	98.94	107.95	113.10	125.55	141.65	152.56	164.51	173.45	184.61	194.15	98
74	9.27	13.75	17.87	22.19	26.02	28.63	33.26	36.72	40.03	47.42	54.83	62.00	69.97	76.87	86.19	94.93	106.13	118.83	121.08	140.62	152.42	161.42	171.76	185.32	197.24	206.77	99
75	10.72	14.43	19.39	24.93	28.93	33.64	37.00	40.84	50.25	57.78	66.61	74.04	82.19	90.99	100.32	110.11	119.27	128.87	139.02	149.82	161.22	171.54	182.57	194.36	206.99	220.87	100
76	12.67	17.54	22.35	28.45	34.07	38.63	42.43	50.65	60.95	71.78	83.12	91.71	104.86	112.85	123.88	132.27	139.71	163.58	166.73	184.69	191.01	207.89	218.82	236.57	249.25	235.40	101
77	15.61	20.71	25.59	32.89	39.07	44.76	52.80	63.14	69.95	84.93	98.97	110.66	122.63	135.17	150.31	156.99	180.88	194.90	200.15	215.43	234.55	247.65	262.27	283.26	300.14	251.00	102
78	19.43	24.21	28.73	37.63	44.97	54.03	65.46	73.39	91.50	106.97	122.59	135.89	152.93	165.00	172.54	197.77	210.48	226.75	235.97	260.73	277.57	300.56	319.60	339.14	361.40	267.75	103
79	24.49	28.19	33.50	44.43	53.58	67.70	75.78	93.95	100.46	118.37	136.59	152.20	171.91	190.37	216.71	233.53	249.89	264.83	278.26	303.70	340.39	364.00	383.06	405.25	424.70	285.77	104
80	30.85	34.17	39.37	53.13	68.95	80.66	98.01	105.52	120.58	139.93	160.48	182.49	205.53	241.46	255.13	269.66	285.95	303.21	329.95	350.32	369.76	386.96	405.25	424.70	445.35	304.94	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	325.60	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	347.89	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	372.02	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	398.15	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	426.55	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	457.47	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	491.27	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	528.54	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	570.36	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	622.81	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	711.08	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	802.78	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	898.07	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.07	0.99	0.88	0.85	0.84	0.79	0.81	0.81	0.86	0.89	0.95	1.01	1.08	1.18	1.30	1.46	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.15	1.08	0.98	0.88	0.81	0.80	0.81	0.78	0.80	0.84	0.88	0.94	0.99	1.06	1.17	1.28	1.38	1.63	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.12	1.10	1.04	0.97	0.86	0.83	0.77	0.77	0.79	0.79	0.83	0.86	0.92	0.97	1.04	1.14	1.26	1.36	1.52	1.79	45
21	1.01	1.02	1.04	1.06	1.09	1.04	1.00	0.97	0.92	0.86	0.79	0.78	0.75	0.75	0.79	0.81	0.86	0.90	0.95	1.02	1.11	1.22	1.35	1.50	1.65	1.97	46
22	1.02	1.04	1.06	1.04	0.98	0.91	0.89	0.86	0.81	0.80	0.74	0.74	0.71	0.75	0.79	0.84	0.90	0.95	1.00	1.09	1.20	1.30	1.48	1.62	1.78	2.17	47
23	1.04	1.05	1.00	0.91	0.87	0.83	0.81	0.78	0.76	0.76	0.70	0.69	0.71	0.74	0.80	0.87	0.92	1.00	1.08	1.18	1.28	1.43	1.60	1.76	1.93	2.22	48
24	0.96	0.89	0.86	0.83	0.80	0.77	0.75	0.74	0.71	0.73	0.68	0.69	0.71	0.76	0.84	0.91	0.98	1.06	1.16	1.26	1.40	1.55	1.73	1.88	1.96	2.33	49
25	0.76	0.77	0.78	0.76	0.74	0.73	0.70	0.70	0.70	0.71	0.68	0.71	0.75	0.80	0.87	0.97	1.05	1.15	1.24	1.37	1.51	1.67	1.84	1.92	2.02	2.19	50
26	0.71	0.77	0.77	0.77	0.75	0.74	0.70	0.73	0.73	0.75	0.73	0.76	0.80	0.87	0.94	1.06	1.16	1.25	1.40	1.52	1.69	1.83	1.94	2.06	2.17	2.37	51
27	0.68	0.74	0.77	0.77	0.76	0.73	0.74	0.75	0.76	0.80	0.78	0.83	0.88	0.96	1.02	1.16	1.26	1.41	1.53	1.69	1.83	1.93	2.09	2.20	2.39	2.63	52
28	0.70	0.74	0.77	0.75	0.75	0.77	0.77	0.79	0.80	0.86	0.86	0.92	0.97	1.07	1.14	1.28	1.40	1.55	1.71	1.83	1.94	2.09	2.23	2.37	2.55	2.92	53
29	0.69	0.75	0.78	0.76	0.78	0.79	0.80	0.85	0.87	0.95	0.96	1.02	1.09	1.15	1.25	1.40	1.53	1.71	1.84	1.93	2.09	2.22	2.47	2.60	2.88	3.29	54
30	0.68	0.73	0.76	0.77	0.80	0.83	0.86	0.90	0.97	1.04	1.05	1.11	1.18	1.25	1.35	1.51	1.67	1.84	1.94	2.09	2.23	2.47	2.69	2.93	3.25	3.75	55
31	0.66	0.71	0.75	0.76	0.79	0.86	0.91	0.95	1.01	1.08	1.09	1.19	1.27	1.38	1.49	1.67	1.80	1.94	2.08	2.22	2.43	2.68	3.04	3.32	3.71	4.22	56
32	0.63	0.67	0.75	0.77	0.80	0.87	0.91	0.99	1.06	1.11	1.16	1.28	1.42	1.52	1.66	1.81	1.92	2.10	2.22	2.42	2.65	3.05	3.44	3.74	4.19	4.74	57
33	0.66	0.73	0.75	0.79	0.86	0.90	0.97	1.02	1.10	1.17	1.24	1.39	1.55	1.68	1.79	1.92	2.06	2.23	2.42	2.64	3.02	3.36	3.77	4.17	4.63	5.15	58
34	0.70	0.73	0.79	0.84	0.89	0.94	1.02	1.08	1.17	1.26	1.38	1.53	1.69	1.83	1.90	2.06	2.18	2.44	2.62	2.96	3.37	3.77	4.26	4.67	5.13	5.63	59
35	0.74	0.77	0.80	0.86	0.91	0.97	1.06	1.16	1.27	1.42	1.53	1.69	1.86	1.94	2.04	2.20	2.39	2.64	2.93	3.31	3.76	4.23	4.75	5.17	5.66	6.27	60
36	0.76	0.78	0.83	0.88	0.95	0.99	1.10	1.22	1.39	1.56	1.70	1.83	1.97	2.11	2.25	2.45	2.62	2.96	3.29	3.68	4.23	4.72	5.26	5.72	6.24	7.00	61
37	0.77	0.78	0.84	0.90	0.95	1.02	1.15	1.33	1.51	1.71	1.88	1.97	2.17	2.32	2.47	2.64	2.94	3.31	3.66	4.15	4.70	5.24	5.83	6.36	7.02	7.92	62
38	0.80	0.87	0.90	0.94	0.99	1.09	1.25	1.43	1.68	1.83	2.04	2.18	2.32	2.52	2.69	2.95	3.23	3.61	4.01	4.52	5.09	5.75	6.43	6.96	7.84	8.96	63
39	0.87	0.92	0.96	0.99	1.05	1.17	1.35	1.58	1.78	1.96	2.21	2.32	2.58	2.75	2.96	3.26	3.62	4.05	4.50	5.04	5.67	6.43	7.24	8.01	8.97	10.02	64
40	0.87	0.97	1.01	1.04	1.14	1.28	1.46	1.66	1.84	2.03	2.37	2.54	2.74	2.98	3.29	3.61	4.02	4.48	4.97	5.57	6.29	7.18	8.18	8.99	9.98	11.17	65
41	0.88	1.02	1.10	1.17	1.26	1.41	1.59	1.74	1.97	2.14	2.61	2.81	3.06	3.33	3.70	4.06	4.47	5.01	5.57	6.27	7.12	8.11	9.19	10.22	11.07	12.33	66
42	0.94	1.10	1.22	1.29	1.38	1.53	1.67	1.86	2.06	2.34	2.89	3.09	3.43	3.77	4.22	4.52	4.95	5.54	6.21	7.01	8.01	9.19	10.41	11.22	11.90	13.47	67
43	0.97	1.12	1.30	1.38	1.46	1.58	1.74	1.92	2.20	2.48	3.14	3.43	3.82	4.26	4.69	5.04	5.59	6.23	7.04	8.01	9.09	10.21	11.38	12.23	13.16	14.72	68
44	1.00	1.16	1.35	1.45	1.50	1.65	1.80	2.06	2.28	2.65	3.44	3.80	4.29	4.76	5.16	5.61	6.24	6.99	7.93	8.96	10.07	11.38	12.52	13.27	14.32	16.02	69
45	1.07	1.22	1.39	1.48	1.58	1.73	1.91	2.17	2.45	2.82	3.80	4.27	4.77	5.20	5.69	6.29	7.03	7.94	8.98	10.07	11.20	12.36	13.50	14.77	16.06	17.62	70
46	1.15	1.27	1.45	1.56	1.70	1.93	2.12	2.43	2.75	3.23	4.28	4.74	5.24	5.66	6.36	7.08	7.92	8.93	9.97	11.05	12.13	13.22	14.69	16.26	17.91	19.39	71
47	1.21	1.30	1.49	1.66	1.88	2.14	2.39	2.73	3.12	3.70	4.85	5.27	5.68	6.27	7.12	7.98	8.93	9.97	10.99	12.02	12.97	14.37	16.17	18.09	20.09	21.75	72
48	1.26	1.38	1.59	1.84	2.04	2.32	2.62	3.07	3.48	4.14	5.29	5.73	6.23	7.12	8.03	9.03	9.85	10.88	11.96	12.74	13.94	15.62	17.76	19.95	22.51	24.25	73
49	1.27	1.48	1.73	2.01	2.24	2.57	2.91	3.42	3.88	4.52	5.82	6.37	7.00	8.04	9.04	10.13	10.92	11.91	12.85	13.84	15.41	17.42	19.84	22.62	24.84	26.87	74
50	1.37	1.60	1.90	2.23	2.48	2.84	3.21	3.74	4.22	4.94	6.34	7.13	8.00	9.20	10.15	11.25	11.94	12.83	13.95	15.34	17.23	19.49	22.48	24.90	27.80	29.72	75
51	1.48	1.77	2.11	2.48	2.73	3.13	3.50	4.05	4.60	5.37	7.05	8.16	9.17	10.42	11.18	12.28	12.85	13.92	15.50	17.23	19.33	22.11	24.74	27.79	31.07	32.85	76
52	1.58	1.94	2.33	2.75	3.07	3.41	3.82	4.35	5.07	6.01	8.02	9.31	10.38	11.24	12.15	13.20	13.95	15.34	17.39	19.14	21.72	24.36	27.63	30.57	33.63	36.51	77
53	1.63	2.06	2.54	3.00	3.40	3.81	4.26	4.90	5.72	6.99	9.31	10.58	11.22	12.13	13.14	14.09	15.33	17.27	19.14	21.86	24.02	26.89	30.39	33.46	37.05	40.81	78
54	1.65	2.19	2.78	3.27	3.74	4.19	4.84	5.55	6.60	8.02	10.51	11.41	12.30	13.37	14.47	15.70	17.27	19.14	21.88	23.94	26.59	30.03	33.30	36.27	41.29	45.82	79
55	1.69	2.31	2.98	3.52	4.07	4.74	5.56	6.40	7.57	9.03	11.25	12.41	13.57	14.82	16.11	17.68	19.45	21.83	24.31	26.92	29.79	32.92	36.59	40.89	45.90	51.38	80
56	1.81	2.53	3.27	3.85	4.52	5.36	6.34	7.40	8.54	9.71	12.18	13.58	14.99	16.42	18.03	19.92	22.13	24.26	27.04	30.29	33.01	36.46	41.58	45.60	51.76	57.68	81
57	1.91	2.73	3.63	4.32	5.09	6.10	7.31	8.33	9.49	10.94	13.68	15.25	16.65	18.37	20.11	22.30	24.20	27.28	30.43	33.50	36.69	41.41	46.48	51.42	58.89	64.23	82
58	2.10	3.02	3.99	4.78	5.82	6.96	8.24	9.36	10.51	12.20	14.97	17.01	18.71	20.64	22.78	24.72	27.12	30.25	33.24	36.69	41.30	46.26	51.82	58.48	66.03	71.33	83
59	2.35	3.32	4.49	5.45	6.61	7.88	9.31	10.23	11.34	13.27	16.27	18.82	21.13	23.38	24.86	27.26	29.94	33.46	36.93	41.75	46.34	51.56	59.05	65.54	74.28	79.24	84
60	2.69	3.68	5.01	6.08	7.45	8.85	10.28	11.29	12.23	14.42	17.77	20.74	23.74	25.90	27.77	30.46	33.04	37.18	41.46	46.76	51.86	58.73	65.42	73.67	82.96	88.15	85
61	3.06	4.08	5.55	6.74	8.29	9.81	11.24	12.18	13.12	15.70	19.28	22.78	25.52	28.90	30.95	33.57	36.60	41.66	45.85	51.53	58.54	65.06	73.73	81.15	90.34	98.13	86
62	3.56	4.55	6.16	7.49	9.19	10.83	12.28	13.25	14.43	17.16	21.03	24.53	27.62	31.24	34.09	37.15	41.41	46.72	51.29	58.81	65.11	72.31	80.32	88.34	101.75	109.10	87
63	3.88	5.09	6.94	8.33	10.27	12.01	13.56	14.81	15.97	19.10	22.81	26.90	30.23	33.26	36.97	41.40	45.66	51.49	57.73	64.43	72.67	79.83	88.85	99.46	110.61	120.99	88
64	4.22	5.67	7.83	9.36	11.49	13.35	15.04	16.48	18.25	21.18	25.18	29.84	33.13	36.48	41.32	46.22	50.90	58.71	64.22	72.69	80.60	87.08	98.92	108.09	123.98	133.62	89
65	4.39	6.27	8.77	10.51	12.85	14.88	16.73	18.51	20.37	23.75	27.98	33.03	36.69	41.00	46.01	51.51	57.80	64.36	71.46	79.38	88.29	98.27	109.26	121.14	133.77	147.08	90
66	4.47	7.05	9.84	11.99	14.66	16.65	18.73	20.59	22.95	26.76	31.31	36.57	41.34	45.93	51.62	58.18	63.70	71.90	78.57	87.24	99.08	108.41	122.72	133.23	146.46	159.58	91
67	4.77	8.04	11.13	13.47	16.75	18.96	20.87	23.02	25.76	29.89	35.11	41.72	46.15	51.29	58.01	65.14	72.12	80.09	86.55	97.71	108.82	121.62	134.54	145.82	164.73	172.70	92
68	5.49	9.05	12.46	15.33	18.59	21.28	24.19	26.49	29.20	34.45	40.00	47.17	52.72	58.80	65.36	72.77	79.21	88.09	97.04	108.75	123.25	133.18	146.81	163.99	177.54	186.63	93
69	6.21	10.30	14.11	17.30	19.90	24.42	27.10	29.13	32.25	38.70	44.76	52.70	58.99	64.67	71.96	81.23	88.41	99.98	106.71	121.21	134.38	145.15	164.58	176.72	192.93	201.52	94
70	6.98	11.61	15.82	19.69	21.32	27.47	29.76	31.93	38.57	45.93	52.84	62.03	67.92	75.22	82.82	89.50	98.83	109.77	119.09	132.03	145.77	162.52	176.74	191.98	207.21	217.29	95
71	8.73	12.96	17.73	20.82	25.22	30.09	32.33	39.36	43.63	51.87	60.40	68.75	75.93	83.32	92.27	100.08	108.50	122.17	129.98	143.10	162.47	174.32	193.35	206.13	222.25	231.61	96
72	10.89	14.43	19.67	24.45	28.74	32.37	36.52	40.36	45.63	54.55	62.79	72.31	79.28	87.66	99.15	109.97	120.64	133.06	139.19	159.05	173.50	192.39	206.88	221.07	235.86	246.97	97
73	12.20	17.52	23.03	28.09	31.82	35.39	38.56	44.92	49.21	58.21	67.76	75.47	84.25	93.54	103.37	119.74	133.42	146.45	154.73	169.71	192.46	205.57	221.12	234.54	250.19	263.49	98
74	13.91	19.21	25.06	31.11	35.23	38.99	45.23	49.06	53.82	63.72	73.60	82.21	92.99	102.22	114.74	128.71	144.65	162.10	163.07	189.85	204.73	219.43	233.89	248.72	265.37	281.26	99
75	15.83	20.25	27.18	34.96	38.87	45.41	49.98	54.19	67.04	77.02	88.76	98.45	109.44	121.34	133.98	147.29	159.79	172.91	186.86	201.74	217.51	231.84	247.21	263.73	281.50	301.03	100
76	18.78	24.25	30.58	38.51	44.53	50.18	55.63	66.26	81.12	93.75	102.58	121.29	137.14	150.27	164.95	175.40	185.07	217.08	222.18	241.30	257.21	273.59	291.29	310.30	330.66	321.68	101
77	22.31	27.87	34.15	43.49	50.43	55.76	67.11	81.02	90.12	103.35	122.51	145.65	163.89	179.95	195.05	202.13	232.58	250.38	263.86	285.79	303.86	322.82	343.24	365.07	386.96	343.98	102
78	27.33	32.18	38.00	49.51	57.27	66.32	80.88	91.08	107.99	128.37	152.49	178.01	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	368.10	103
79	33.93	37.09	43.12	57.07	67.23	80.71	92.04	111.43	121.18	145.19	170.49	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	394.21	104
80	42.11	44.31	49.41	65.59	83.78	91.66	113.03	125.75	146.18	172.55	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	422.20	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	452.65	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	485.85	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.17	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	562.11	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.30	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.04	1.09	1.16	1.16	1.14	1.12	1.11	1.11	1.15	1.19	1.24	1.31	1.38	1.48	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	0.98	1.11	1.16	1.15	1.14	1.13	1.12	1.16	1.19	1.24	1.31	1.39	1.48	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	0.94	1.08	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	0.98	1.12	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	0.98	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.02	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	0.96	1.12	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	0.96	1.06	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.02	1.15	1.21	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.10	1.20	1.29	1.38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.20	1.27	1.35	1.45	1.56	1.68	1.84	2.04	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.26	1.32	1.39	1.51	1.62	1.73	1.94	2.19	2.50	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.31	1.35	1.43	1.56	1.66	1.80	2.06	2.43	2.76	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.39	1.51	1.59	1.66	1.76	1.93	2.28	2.64	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.31	12.71	14.47	63
39	1.50	1.68	1.72	1.79	1.88	2.12	2.48	2.90	3.24	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.74	14.31	16.04	64
40	1.61	1.82	1.88	1.96	2.08	2.39	2.74	3.07	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.39	15.90	17.65	65
41	1.72	1.96	2.09	2.20	2.34	2.66	3.04	3.27	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	16.96	19.24	66
42	1.81	2.19	2.37	2.50	2.63	2.94	3.17	3.55	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.17	17.96	20.64	67
43	1.92	2.27	2.55	2.73	2.90	3.09	3.37	3.72	4.24	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.52	12.87	14.47	16.04	17.60	18.57	19.37	22.11	68
44	2.06	2.42	2.72	2.89	3.02	3.26	3.52	4.01	4.50	5.07	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	18.78	20.08	21.31	23.56	69
45	2.30	2.58	2.89	3.04	3.22	3.48	3.82	4.27	4.80	5.47	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.68	22.16	23.61	25.38	70
46	2.44	2.70	2.92	3.20	3.47	3.85	4.19	4.76	5.30	6.19	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.22	18.61	20.72	22.30	24.03	25.95	27.32	71
47	2.63	2.80	3.03	3.36	3.81	4.22	4.66	5.28	6.09	6.92	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.22	18.34	20.08	22.01	23.84	26.39	28.61	30.02	72
48	2.81	2.95	3.24	3.68	4.02	4.60	5.17	5.89	6.69	7.76	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.29	18.10	19.57	21.42	23.57	25.83	28.62	31.19	32.72	73
49	2.92	3.20	3.56	3.99	4.42	5.03	5.63	6.47	7.39	8.27	9.42	10.40	11.59	12.98	14.47	16.04	17.29	18.19	19.35	20.98	23.00	25.94	28.48	31.17	33.84	35.42	74
50	3.14	3.51	3.86	4.39	4.83	5.47	6.16	7.00	7.95	9.11	10.40	11.59	12.98	14.47	16.04	17.56	18.20	19.45	21.11	22.66	25.42	28.20	31.53	33.80	36.85	38.62	75
51	3.46	3.88	4.30	4.85	5.32	6.01	6.63	7.50	8.55	9.81	11.59	12.98	14.47	16.04	17.49	18.50	19.49	20.91	22.85	24.77	27.73	31.26	33.72	36.75	39.69	42.01	76
52	3.86	4.29	4.68	5.39	5.90	6.52	7.15	8.08	9.29	11.05	12.98	14.47	16.04	17.65	18.49	19.83	20.95	22.65	25.03	27.59	30.39	33.45	36.72	40.13	43.03	45.94	77
53	3.99	4.46	5.08	5.76	6.41	7.18	8.14	9.02	10.57	12.48	14.47	16.04	17.65	19.03	20.18	21.35	22.70	24.82	27.50	30.36	32.65	35.92	39.57	42.83	46.13	50.53	78
54	4.19	4.77	5.46	6.30	7.00	7.93	9.13	10.23	12.02	14.39	16.04	17.65	19.21	20.53	21.77	23.18	24.90	27.29	30.30	32.79	35.73	39.34	42.28	45.88	50.93	55.78	79
55	4.35	5.09	5.88	6.69	7.64	8.84	10.34	11.66	13.60	16.01	17.65	19.27	20.75	22.23	23.68	25.45	27.40	30.09	32.80	35.50	38.69	42.07	46.02	50.61	55.87	61.49	80
56	4.63	5.59	6.44	7.26	8.43	9.88	11.63	13.09	15.04	16.88	19.13	20.81	22.27	24.03	26.00	28.11	30.38	32.92	35.88	39.07	42.21	46.03	51.05	55.79	61.34	67.84	81
57	4.88	5.97	7.13	8.08	9.45	11.13	13.05	14.76	16.41	18.66	20.96	22.74	24.10	26.29	28.66	31.09	33.11	36.09	39.43	42.65	46.20	51.13	56.27	61.32	68.14	74.24	82
58	5.37	6.34	7.86	8.94	10.68	12.55	14.69	16.07	17.81	20.41	22.74	24.69	26.37	28.86	31.10	33.27	35.56	38.51	41.68	46.01	50.59	55.59	60.94	68.21	74.36	80.95	83
59	5.97	6.88	8.73	10.25	12.05	14.04	16.13	17.59	18.87	21.75	24.66	26.94	28.96	31.70	33.74	36.23	38.96	42.11	45.61	51.15	55.85	61.17	67.76	74.51	81.65	88.29	84
60	6.78	7.56	9.74	11.41	13.51	15.50	17.52	18.85	19.91	23.19	26.57	29.54	31.81	34.25	36.61	39.61	42.44	46.21	50.64	56.51	61.49	68.10	74.00	81.90	88.73	97.03	85
61	7.72	8.26	10.72	12.56	14.96	16.98	18.85	20.02	20.94	24.73	28.51	31.69	34.40	37.01	39.92	43.06	46.37	51.42	55.92	62.27	68.49	74.47	81.33	89.13	97.11	106.67	86
62	8.85	9.05	11.80	13.82	16.48	18.50	20.29	21.42	22.27	26.48	30.55	33.50	36.90	40.17	43.28	46.96	51.36	56.00	60.56	68.32	73.80	81.94	88.48	96.27	107.37	117.12	87
63	9.76	9.97	13.27	15.04	18.27	20.21	22.03	24.00	24.55	28.74	32.73	35.86	39.40	42.68	46.32	51.04	55.71	61.81	67.40	74.80	81.24	89.24	96.91	106.55	117.31	128.20	88
64	10.41	10.95	14.91	16.77	20.30	22.17	24.07	26.33	26.99	31.22	35.52	38.83	42.42	46.25	51.01	56.16	61.22	67.80	73.71	81.07	88.54	96.41	107.23	116.56	129.02	139.73	89
65	10.85	11.90	16.63	18.76	22.55	24.39	26.34	28.96	29.55	34.16	38.79	42.18	46.13	50.72	55.98	61.61	67.96	74.37	81.08	88.43	97.17	106.82	117.28	128.35	139.90	151.74	90
66	10.91	13.39	18.37	20.84	24.82	26.77	28.85	31.52	33.02	37.51	42.53	45.90	51.04	56.66	62.27	69.47	75.30	82.26	88.68	97.05	106.29	116.58	128.92	139.43	151.46	162.36	91
67	11.48	15.29	20.51	22.87	28.13	29.42	31.51	34.37	36.20	41.62	45.94	51.26	56.25	62.92	69.87	75.83	82.39	88.72	96.08	104.22	114.46	127.63	137.59	150.74	162.78	173.22	92
68	13.14	17.19	22.64	25.38	30.38	32.83	35.24	37.97	39.58	45.55	51.63	56.89	63.54	70.60	75.93	84.52	90.93	98.00	104.58	113.73	125.25	137.70	147.91	164.08	173.43	184.51	93
69	14.64	19.86	25.63	27.84	31.79	36.32	39.13	40.80	42.83	49.74	55.57	62.48	69.65	76.46	84.21	91.87	99.36	104.57	113.00	124.62	132.93	145.58	160.06	174.54	184.41	196.25	94
70	16.29	22.35	28.24	30.86	33.13	39.89	42.04	43.66	49.87	57.59	65.05	71.62	78.96	86.94	92.72	102.31	107.92	112.46	123.96	134.63	142.68	157.54	171.00	185.32	195.81	209.43	95
71	20.23	24.49	31.14	31.67	38.10	42.74	44.67	50.11	55.10	63.34	72.17	77.68	86.30	94.64	102.79	110.71	115.67	125.88	134.13	144.69	154.18	169.85	181.08	196.45	208.43	220.90	96
72	24.75	27.54	34.34	36.05	42.20	44.94	49.14	52.99	57.09	64.37	72.88	82.00	88.58	97.81	110.12	113.70	126.85	130.50	139.54	151.33	165.75	177.08	188.62	205.80	219.48	233.04	97
73	27.49	33.30	38.51	40.25	45.43	48.00	50.02	56.67	58.94	66.77	76.16	84.76	93.96	103.19	113.57	130.53	136.36	143.73	150.87	168.62	175.57	187.22	199.99	216.36	231.09	245.89	98
74	30.77	36.81	41.65	43.24	48.72	51.64	57.25	59.99	62.79	74.71	86.75	91.49	101.11	110.55	122.23	137.32	148.16	152.60	167.36	176.21	182.70	198.46	209.72	227.44	243.27	259.51	99
75	34.75	38.66	44.41	47.02	52.28	58.65	62.33	64.76	77.45	91.38	94.65	107.00	117.45	128.53	140.08	151.92	162.55	173.42	184.71	196.45	209.64	221.11	233.25	246.10	259.73	274.53	100
76	38.62	44.24	49.45	52.23	60.83	66.52	69.59	81.06	98.44	102.87	117.80	132.45	145.38	153.91	162.87	177.17	197.39	199.76	215.22	231.55	247.20	261.98	277.65	292.56	309.22	289.87	101
77	43.00	49.18	53.90	59.56	68.94	74.77	86.44	104.55	113.69	127.99	142.97	160.15	169.61	180.66	193.48	214.94	224.79	229.77	251.46	269.99	291.46	310.39	330.46	347.78	368.14	306.16	102
78	49.32	53.43	59.42	70.13	78.13	90.66	109.47	118.57	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	255.59	265.00	290.60	310.86	329.95	350.32	369.76	386.96	405.25	323.46	103
79	57.28	59.54	64.72	80.40	91.97	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	341.87	104
80	66.48	67.90	73.42	94.25	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	365.47	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	391.04	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	418.79	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	448.97	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	481.94	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	518.08	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	558.18	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	604.20	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.72	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	692.22	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	6.23	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.70	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	7.12	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
58	7.91	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
59	8.86	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
60	10.16	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
61	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
62	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
63	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
64	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
65	17.22	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
66	16.52	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
67	16.57	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
68	17.90	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	93
69	19.03	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	94
70	20.18	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.00	194.28	209.27	224.94	241.46	258.86	276.12	95
71	23.72	31.91	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.01	190.56	209.27	224.94	241.46	258.86	276.12	292.95	96
72	27.87	33.82	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	188.04	204.01	224.94	241.46	258.86	276.12	292.95	310.86	97
73	29.36	39.06	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	203.38	224.94	241.46	258.86	276.12	292.95	310.86	329.95	98
74	31.55	40.71	48.44	53.67	59.72	66.48	74.02	82.20	88.04	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	236.92	255.62	276.12	292.95	310.86	329.95	350.32	99
75	33.71	40.84	53.01	59.72	66.48	74.02	82.20	90.23	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	100
76	38.31	47.36	57.98	66.48	74.02	82.20	86.39	96.89	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	101
77	43.64	52.70	62.90	73.18	80.00	86.44	93.57	108.42	112.96	119.94	148.34	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	102
78	51.19	58.85	68.05	78.64	83.32	95.76	103.32	108.38	109.56	122.51	157.02	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	103
79	60.83	65.61	74.88	85.62	90.16	109.08	106.00	109.97	110.69	124.05	169.54	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	104
80	72.20	75.81	83.31	92.84	103.39	115.27	111.87	112.63	111.90	128.17	181.75	207.06	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	467.29	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.43	0.38	0.36	0.35	0.33	0.32	0.35	0.35	0.34	0.33	0.34	0.32	0.34	0.35	0.35	0.38	0.40	0.43	0.45	0.48	0.53	0.56	0.59	0.65	0.71	43
19	0.43	0.38	0.36	0.34	0.33	0.32	0.32	0.33	0.35	0.35	0.33	0.34	0.34	0.34	0.36	0.37	0.39	0.43	0.45	0.47	0.50	0.54	0.58	0.64	0.68	0.78	44
20	0.38	0.37	0.35	0.33	0.32	0.29	0.33	0.33	0.34	0.34	0.32	0.33	0.34	0.34	0.38	0.39	0.42	0.44	0.46	0.50	0.53	0.56	0.61	0.66	0.71	0.85	45
21	0.35	0.33	0.30	0.30	0.30	0.30	0.33	0.30	0.34	0.34	0.30	0.32	0.34	0.36	0.39	0.40	0.43	0.46	0.48	0.51	0.55	0.60	0.64	0.69	0.77	0.92	46
22	0.32	0.29	0.32	0.29	0.30	0.30	0.30	0.33	0.34	0.34	0.30	0.34	0.35	0.37	0.39	0.43	0.45	0.48	0.50	0.53	0.58	0.63	0.68	0.75	0.84	1.04	47
23	0.27	0.28	0.27	0.28	0.29	0.29	0.30	0.33	0.34	0.34	0.32	0.33	0.36	0.38	0.42	0.44	0.46	0.48	0.54	0.57	0.60	0.66	0.74	0.81	0.91	1.16	48
24	0.27	0.27	0.28	0.27	0.30	0.29	0.30	0.30	0.35	0.34	0.30	0.33	0.36	0.39	0.43	0.45	0.48	0.51	0.55	0.59	0.64	0.70	0.79	0.89	0.99	1.28	49
25	0.26	0.26	0.27	0.27	0.29	0.29	0.30	0.33	0.34	0.36	0.30	0.33	0.36	0.39	0.43	0.46	0.49	0.54	0.57	0.63	0.68	0.76	0.87	0.97	1.09	1.20	50
26	0.25	0.27	0.27	0.28	0.30	0.32	0.33	0.32	0.36	0.37	0.32	0.35	0.38	0.42	0.45	0.49	0.54	0.58	0.63	0.68	0.75	0.86	0.95	1.07	1.19	1.35	51
27	0.28	0.28	0.28	0.30	0.33	0.33	0.34	0.35	0.38	0.38	0.33	0.36	0.39	0.44	0.48	0.53	0.57	0.61	0.68	0.76	0.85	0.94	1.05	1.18	1.32	1.47	52
28	0.29	0.29	0.32	0.33	0.35	0.33	0.35	0.36	0.38	0.39	0.35	0.38	0.43	0.46	0.50	0.56	0.61	0.68	0.75	0.84	0.94	1.06	1.18	1.31	1.48	1.60	53
29	0.30	0.33	0.33	0.34	0.35	0.36	0.35	0.37	0.40	0.42	0.36	0.40	0.44	0.48	0.54	0.59	0.67	0.75	0.84	0.94	1.05	1.17	1.32	1.46	1.63	1.72	54
30	0.34	0.34	0.34	0.36	0.37	0.37	0.36	0.37	0.42	0.45	0.39	0.43	0.47	0.53	0.59	0.66	0.74	0.84	0.91	1.04	1.16	1.29	1.45	1.61	1.80	1.91	55
31	0.38	0.37	0.39	0.39	0.39	0.40	0.39	0.42	0.45	0.47	0.42	0.46	0.51	0.57	0.65	0.73	0.80	0.91	1.01	1.14	1.28	1.42	1.61	1.78	1.99	2.12	56
32	0.39	0.39	0.40	0.42	0.44	0.43	0.43	0.44	0.47	0.50	0.45	0.49	0.56	0.63	0.70	0.79	0.89	1.01	1.14	1.27	1.39	1.58	1.78	1.96	2.19	2.32	57
33	0.42	0.43	0.44	0.45	0.46	0.46	0.47	0.48	0.51	0.55	0.50	0.56	0.61	0.68	0.78	0.88	0.98	1.11	1.25	1.41	1.58	1.77	1.96	2.17	2.41	2.57	58
34	0.43	0.45	0.45	0.47	0.50	0.49	0.50	0.54	0.57	0.61	0.55	0.61	0.69	0.76	0.86	0.97	1.09	1.25	1.38	1.56	1.73	1.94	2.13	2.37	2.62	2.80	59
35	0.44	0.46	0.49	0.50	0.53	0.55	0.57	0.60	0.65	0.69	0.61	0.68	0.76	0.85	0.95	1.07	1.20	1.36	1.52	1.71	1.89	2.13	2.34	2.58	2.83	3.11	60
36	0.44	0.49	0.53	0.54	0.58	0.60	0.64	0.68	0.75	0.78	0.70	0.77	0.86	0.95	1.06	1.19	1.35	1.53	1.71	1.90	2.10	2.37	2.59	2.85	3.12	3.37	61
37	0.40	0.46	0.53	0.57	0.61	0.66	0.70	0.77	0.85	0.89	0.79	0.86	0.97	1.07	1.21	1.36	1.49	1.69	1.88	2.12	2.33	2.62	2.85	3.13	3.43	3.74	62
38	0.44	0.49	0.56	0.61	0.67	0.73	0.79	0.87	0.95	1.00	0.89	0.99	1.10	1.22	1.35	1.50	1.68	1.90	2.09	2.30	2.54	2.83	3.07	3.35	3.68	4.08	63
39	0.44	0.53	0.59	0.67	0.73	0.81	0.88	0.99	1.07	1.14	1.00	1.11	1.24	1.36	1.53	1.69	1.86	2.08	2.29	2.57	2.81	3.13	3.37	3.68	4.05	4.43	64
40	0.48	0.56	0.66	0.74	0.81	0.88	0.98	1.12	1.22	1.28	1.12	1.24	1.39	1.51	1.70	1.87	2.09	2.33	2.53	2.82	3.10	3.44	3.70	4.03	4.45	4.78	65
41	0.51	0.63	0.73	0.80	0.88	1.00	1.09	1.22	1.39	1.43	1.27	1.38	1.53	1.69	1.89	2.06	2.29	2.54	2.82	3.12	3.43	3.78	4.06	4.43	4.88	5.19	66
42	0.58	0.68	0.79	0.89	0.97	1.10	1.24	1.40	1.56	1.60	1.40	1.55	1.71	1.87	2.09	2.32	2.55	2.83	3.06	3.37	3.72	4.08	4.46	4.85	5.24	5.67	67
43	0.66	0.75	0.89	0.99	1.10	1.24	1.41	1.59	1.78	1.80	1.55	1.72	1.90	2.13	2.37	2.55	2.80	3.10	3.41	3.73	4.09	4.47	4.77	5.17	5.76	6.22	68
44	0.73	0.81	0.99	1.12	1.20	1.40	1.58	1.80	1.97	2.00	1.72	1.91	2.13	2.35	2.61	2.85	3.12	3.43	3.68	4.03	4.40	4.79	5.21	5.67	6.17	6.80	69
45	0.77	0.91	1.09	1.24	1.33	1.53	1.76	2.01	2.25	2.25	1.91	2.13	2.37	2.62	2.86	3.13	3.42	3.74	4.07	4.43	4.84	5.26	5.70	6.23	6.81	7.44	70
46	0.87	1.01	1.20	1.32	1.43	1.71	1.96	2.18	2.48	2.47	2.15	2.39	2.62	2.91	3.17	3.47	3.75	4.11	4.45	4.80	5.24	5.66	6.16	6.71	7.52	8.14	71
47	0.95	1.11	1.28	1.48	1.60	1.83	2.10	2.38	2.66	2.69	2.41	2.65	2.92	3.20	3.50	3.73	4.13	4.49	4.87	5.20	5.66	6.26	6.82	7.40	8.14	8.98	72
48	1.01	1.25	1.41	1.57	1.71	2.01	2.28	2.51	2.80	2.93	2.68	2.89	3.14	3.46	3.77	4.12	4.44	4.79	5.30	5.76	6.27	6.75	7.39	8.04	9.08	9.87	73
49	1.06	1.28	1.49	1.68	1.86	2.13	2.43	2.68	2.99	3.19	2.94	3.19	3.45	3.82	4.15	4.44	4.88	5.26	5.78	6.24	6.80	7.47	8.23	9.03	9.84	10.83	74
50	1.06	1.38	1.57	1.74	1.93	2.28	2.61	2.83	3.16	3.42	3.25	3.50	3.80	4.18	4.55	4.88	5.35	5.77	6.31	6.80	7.40	8.15	9.05	9.81	11.02	11.94	75
51	1.12	1.56	1.67	1.80	2.03	2.38	2.78	2.99	3.35	3.66	3.56	3.83	4.16	4.58	4.98	5.38	5.89	6.31	6.90	7.41	8.11	8.95	9.86	10.77	12.05	13.14	76
52	1.12	1.69	1.74	1.89	2.15	2.53	2.85	3.06	3.53	3.92	3.89	4.21	4.54	4.93	5.36	5.78	6.34	6.94	7.54	8.12	8.95	9.76	10.87	12.05	13.33	14.45	77
53	1.20	1.79	1.87	1.97	2.23	2.61	3.03	3.21	3.62	4.08	4.15	4.47	4.87	5.40	5.89	6.36	7.01	7.50	8.29	9.18	10.02	10.98	12.20	13.09	14.41	15.86	78
54	1.20	1.87	1.93	2.02	2.35	2.75	3.13	3.29	3.80	4.33	4.54	4.91	5.36	5.80	6.32	6.91	7.54	8.26	9.21	10.05	11.08	12.07	13.28	14.50	16.13	17.42	79
55	1.24	1.93	1.98	2.06	2.40	2.78	3.25	3.35	3.92	4.53	4.86	5.29	5.75	6.27	6.83	7.47	8.21	9.02	9.90	10.88	11.96	13.16	14.47	15.92	17.48	19.23	80
56	1.33	1.99	2.10	2.20	2.55	2.96	3.44	3.62	4.22	4.88	5.25	5.71	6.21	6.78	7.42	8.15	9.09	9.98	10.99	12.06	13.38	14.36	16.33	17.75	19.44	21.67	81
57	1.42	2.07	2.23	2.34	2.71	3.15	3.68	3.92	4.55	5.31	5.69	6.18	6.74	7.35	8.10	8.96	10.00	11.09	12.17	13.56	14.66	16.19	18.21	19.84	21.88	24.43	82
58	1.41	2.07	2.32	2.47	2.85	3.31	3.88	4.18	4.86	5.79	6.21	6.72	7.34	8.17	8.89	10.09	11.38	12.61	13.70	14.91	16.55	17.68	19.91	21.93	24.35	27.15	83
59	1.51	2.10	2.44	2.65	3.05	3.57	4.17	4.55	5.32	6.21	6.67	7.20	8.04	8.97	9.74	11.15	12.66	13.54	14.70	16.55	18.11	19.72	22.42	24.43	27.40	30.71	84
60	1.57	2.15	2.59	2.81	3.25	3.84	4.50	4.99	5.86	6.84	7.35	7.88	8.70	9.61	10.49	12.02	13.61	14.89	16.31	18.18	20.19	22.21	24.55	27.53	30.43	34.80	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.97	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50.53	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.19	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	62.74	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	67.54	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.01	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	83.52	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.60	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.73	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.51	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	138.91	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.41	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	151.61	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.35	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.82	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	159.94	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	176.58	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	195.12	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	215.45	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	236.68	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	258.86	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	281.62	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	304.01	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	324.58	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.79	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	370.76	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	396.70	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	424.79	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.22	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.27	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	524.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	563.30	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	606.22	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.46	0.44	0.44	0.47	0.45	0.47	0.44	0.43	0.44	0.44	0.47	0.45	0.49	0.53	0.57	0.60	0.61	0.65	0.66	0.68	0.71	0.79	43
19	0.46	0.47	0.49	0.48	0.44	0.42	0.42	0.45	0.45	0.47	0.45	0.44	0.44	0.46	0.47	0.48	0.54	0.56	0.59	0.63	0.65	0.66	0.68	0.73	0.77	0.86	44
20	0.47	0.48	0.46	0.44	0.43	0.43	0.42	0.45	0.44	0.46	0.40	0.44	0.44	0.46	0.49	0.53	0.55	0.58	0.61	0.66	0.67	0.69	0.73	0.76	0.80	0.92	45
21	0.47	0.44	0.45	0.43	0.40	0.40	0.44	0.43	0.45	0.46	0.42	0.43	0.45	0.48	0.50	0.54	0.57	0.60	0.64	0.67	0.69	0.74	0.77	0.80	0.87	1.04	46
22	0.43	0.39	0.43	0.40	0.40	0.43	0.42	0.44	0.45	0.48	0.42	0.44	0.46	0.48	0.54	0.56	0.59	0.63	0.66	0.71	0.74	0.77	0.80	0.87	0.95	1.16	47
23	0.39	0.36	0.38	0.39	0.42	0.40	0.42	0.46	0.46	0.48	0.42	0.45	0.47	0.50	0.55	0.57	0.60	0.65	0.70	0.75	0.78	0.81	0.87	0.94	1.04	1.28	48
24	0.35	0.35	0.39	0.39	0.39	0.40	0.43	0.45	0.45	0.49	0.42	0.44	0.48	0.50	0.56	0.59	0.63	0.68	0.74	0.78	0.83	0.88	0.94	1.02	1.15	1.40	49
25	0.35	0.36	0.37	0.38	0.40	0.40	0.43	0.45	0.46	0.49	0.40	0.43	0.48	0.51	0.56	0.60	0.66	0.71	0.77	0.84	0.89	0.95	1.02	1.11	1.25	1.40	50
26	0.33	0.33	0.37	0.40	0.43	0.45	0.45	0.47	0.49	0.54	0.43	0.45	0.49	0.55	0.60	0.65	0.70	0.76	0.83	0.89	0.96	1.06	1.16	1.25	1.40	1.57	51
27	0.35	0.33	0.39	0.43	0.45	0.48	0.48	0.53	0.55	0.57	0.44	0.47	0.53	0.58	0.64	0.69	0.75	0.81	0.90	1.00	1.09	1.18	1.28	1.41	1.56	1.76	52
28	0.36	0.33	0.39	0.43	0.47	0.48	0.51	0.56	0.57	0.63	0.47	0.50	0.56	0.60	0.66	0.74	0.81	0.89	0.98	1.10	1.21	1.31	1.47	1.57	1.76	1.98	53
29	0.39	0.37	0.42	0.45	0.49	0.54	0.55	0.60	0.61	0.68	0.48	0.53	0.58	0.64	0.71	0.78	0.88	0.98	1.09	1.22	1.35	1.48	1.62	1.78	1.97	2.20	54
30	0.39	0.37	0.42	0.47	0.53	0.56	0.58	0.63	0.66	0.74	0.51	0.56	0.63	0.70	0.77	0.86	0.97	1.09	1.20	1.36	1.51	1.63	1.82	1.97	2.20	2.44	55
31	0.43	0.39	0.44	0.49	0.55	0.59	0.65	0.70	0.74	0.81	0.55	0.60	0.67	0.76	0.86	0.96	1.06	1.19	1.32	1.50	1.66	1.82	2.02	2.21	2.44	2.73	56
32	0.46	0.39	0.46	0.53	0.59	0.65	0.71	0.78	0.83	0.89	0.59	0.65	0.74	0.84	0.94	1.05	1.18	1.33	1.48	1.65	1.82	2.00	2.24	2.45	2.73	3.02	57
33	0.46	0.42	0.48	0.55	0.65	0.71	0.79	0.87	0.91	1.02	0.67	0.74	0.81	0.90	1.04	1.16	1.30	1.46	1.62	1.84	2.03	2.25	2.51	2.74	3.03	3.34	58
34	0.47	0.42	0.48	0.59	0.69	0.77	0.89	1.01	1.06	1.16	0.73	0.80	0.91	1.01	1.14	1.28	1.45	1.63	1.81	2.02	2.24	2.48	2.75	3.04	3.33	3.66	59
35	0.45	0.43	0.50	0.61	0.75	0.87	1.02	1.18	1.22	1.33	0.81	0.90	1.00	1.12	1.26	1.41	1.58	1.78	1.99	2.22	2.45	2.73	3.03	3.35	3.66	3.98	60
36	0.44	0.44	0.53	0.66	0.79	0.92	1.09	1.25	1.36	1.49	0.94	1.04	1.15	1.28	1.40	1.58	1.78	2.00	2.22	2.47	2.72	3.03	3.33	3.66	4.03	4.34	61
37	0.44	0.44	0.54	0.66	0.84	1.01	1.16	1.36	1.47	1.62	1.08	1.18	1.31	1.43	1.60	1.77	1.96	2.20	2.42	2.74	3.02	3.34	3.66	4.03	4.42	4.72	62
38	0.44	0.47	0.56	0.73	0.88	1.06	1.27	1.45	1.58	1.77	1.24	1.38	1.51	1.67	1.77	1.97	2.19	2.45	2.71	2.96	3.26	3.60	3.94	4.29	4.72	5.11	63
39	0.46	0.49	0.60	0.77	0.97	1.15	1.37	1.58	1.71	1.90	1.41	1.57	1.71	1.87	1.99	2.20	2.41	2.70	2.94	3.29	3.60	3.96	4.32	4.72	5.17	5.55	64
40	0.49	0.55	0.67	0.85	1.04	1.24	1.46	1.70	1.87	2.09	1.62	1.78	1.91	2.11	2.21	2.43	2.70	3.00	3.25	3.62	3.95	4.37	4.73	5.14	5.65	6.02	65
41	0.55	0.59	0.74	0.91	1.10	1.35	1.55	1.79	2.03	2.27	1.84	2.02	2.17	2.37	2.45	2.68	2.95	3.27	3.61	3.98	4.36	4.79	5.17	5.62	6.17	6.55	66
42	0.60	0.67	0.80	1.00	1.22	1.45	1.68	1.92	2.14	2.41	2.08	2.30	2.44	2.64	2.71	3.01	3.30	3.64	3.88	4.28	4.69	5.15	5.65	6.12	6.61	7.13	67
43	0.68	0.75	0.89	1.09	1.36	1.58	1.84	2.11	2.34	2.62	2.33	2.61	2.74	3.03	3.05	3.29	3.61	3.96	4.32	4.70	5.16	5.65	6.02	6.53	7.23	7.78	68
44	0.74	0.84	0.98	1.22	1.47	1.71	1.98	2.27	2.49	2.79	2.66	2.93	3.09	3.39	3.36	3.68	4.01	4.38	4.65	5.06	5.54	6.01	6.57	7.13	7.74	8.48	69
45	0.81	0.94	1.09	1.33	1.59	1.86	2.12	2.40	2.72	3.02	3.02	3.33	3.45	3.77	3.68	4.02	4.37	4.75	5.14	5.56	6.04	6.58	7.15	7.80	8.51	9.31	70
46	0.88	1.01	1.19	1.43	1.70	2.03	2.31	2.62	2.95	3.30	3.31	3.64	3.77	4.13	4.06	4.44	4.79	5.20	5.61	6.01	6.53	7.09	7.72	8.41	9.39	10.23	71
47	0.94	1.09	1.29	1.57	1.88	2.15	2.49	2.85	3.20	3.57	3.61	3.95	4.14	4.49	4.48	4.76	5.27	5.70	6.12	6.51	7.09	7.84	8.54	9.29	10.16	11.23	72
48	0.99	1.18	1.39	1.69	1.97	2.33	2.65	3.02	3.39	3.85	3.93	4.22	4.39	4.78	4.80	5.25	5.65	6.09	6.67	7.21	7.86	8.46	9.25	10.11	11.24	12.41	73
49	1.00	1.18	1.48	1.80	2.11	2.43	2.80	3.22	3.61	4.12	4.24	4.54	4.76	5.19	5.27	5.63	6.19	6.65	7.26	7.82	8.54	9.37	10.31	11.22	12.31	13.64	74
50	0.98	1.27	1.55	1.86	2.20	2.58	2.95	3.40	3.82	4.36	4.54	4.87	5.14	5.62	5.78	6.18	6.79	7.28	7.92	8.51	9.31	10.20	11.21	12.33	13.66	15.02	75
51	1.00	1.37	1.63	1.94	2.28	2.68	3.11	3.58	4.05	4.60	4.86	5.24	5.54	6.09	6.31	6.79	7.43	7.95	8.64	9.27	10.21	11.11	12.35	13.40	14.92	16.44	76
52	1.00	1.47	1.70	2.01	2.38	2.79	3.19	3.67	4.25	4.89	5.20	5.60	5.98	6.42	6.74	7.28	7.97	8.74	9.44	10.17	11.17	12.23	13.46	15.05	16.68	18.01	77
53	1.04	1.50	1.80	2.13	2.43	2.86	3.33	3.86	4.37	5.03	5.42	5.87	6.29	6.96	7.40	8.02	8.80	9.39	10.39	11.49	12.63	13.61	15.13	16.50	18.06	19.74	78
54	1.04	1.53	1.89	2.19	2.55	3.00	3.40	3.96	4.58	5.29	5.79	6.29	6.80	7.39	7.95	8.64	9.48	10.36	11.51	12.56	13.85	14.97	16.66	18.34	20.01	21.73	79
55	1.00	1.57	1.91	2.21	2.57	3.00	3.48	4.06	4.72	5.48	6.09	6.61	7.19	7.84	8.55	9.35	10.26	11.29	12.40	13.61	14.98	16.47	18.11	19.94	21.90	24.10	80
56	1.12	1.70	2.11	2.43	2.80	3.26	3.80	4.43	5.16	5.99	6.61	7.20	7.85	8.57	9.39	10.27	11.48	12.59	13.87	15.24	17.04	18.14	20.40	22.57	24.46	27.16	81
57	1.21	1.86	2.33	2.66	3.09	3.58	4.18	4.89	5.68	6.61	7.23	7.86	8.58	9.37	10.30	11.42	12.73	14.09	15.51	17.25	18.75	20.40	23.11	25.35	27.37	30.61	82
58	1.22	1.98	2.51	2.88	3.32	3.86	4.53	5.28	6.16	7.34	7.96	8.63	9.45	10.52	11.41	12.93	14.63	16.16	17.58	19.11	21.12	22.65	25.39	27.82	30.88	34.05	83
59	1.32	2.13	2.75	3.16	3.66	4.27	5.00	5.87	6.84	8.01	8.60	9.31	10.42	11.64	12.62	14.41	16.41	17.53	19.07	21.39	23.48	25.46	28.49	31.49	34.50	37.86	84
60	1.40	2.30	3.03	3.47	4.03	4.73	5.57	6.54	7.66	8.96	9.58	10.29	11.33	12.54	13.70	15.69	17.77	19.44	21.32	23.70	26.40	28.60	31.65	35.35	38.85	42.17	85
61	1.35	2.27	3.01	3.45	4.06	4.78	5.63	6.67	7.86	9.21	9.78	10.56	11.56	12.84	14.04	15.97	18.00	19.99	21.64	24.10	26.91	30.38	33.57	38.22	42.00	46.02	86
62	1.46	2.42	3.25	3.75	4.42	5.25	6.23	7.40	8.78	10.34	10.95	11.76	12.97	14.37	15.66	17.85	20.05	22.18	24.01	26.99	30.01	33.46	37.28	42.77	46.83	52.00	87
63	1.63	2.61	3.50	4.04	4.79	5.72	6.85	8.21	9.78	11.38	11.92	13.18	14.57	16.00	17.48	19.98	22.13	24.64	27.51	30.57	33.73	37.98	41.80	47.04	51.78	58.28	88
64	1.82	3.33	3.70	4.26	5.05	6.24	7.54	9.09	10.98	12.77	13.39	14.82	16.29	17.84	19.67	22.00	24.48	27.63	30.53	34.19	37.59	41.84	46.00	53.17	57.80	64.98	89
65	2.08	3.60	3.96	4.57	5.47	6.64	8.11	9.88	11.95	14.40	15.04	16.54	18.18	20.01	21.97	24.18	27.23	30.69	34.14	37.94	42.25	46.11	52.09	58.35	65.07	71.20	90
66	2.15	3.74	4.19	4.84	5.83	7.12	8.80	10.79	13.20	16.00	16.52	18.34	20.90	22.89	24.93	26.82	29.75	33.60	37.14	40.60	46.26	51.13	56.99	65.05	71.28	73.94	91
67	2.21	3.91	4.44	5.16	6.26	7.76	9.61	11.63	14.28	17.32	18.60	20.94	23.31	25.52	27.57	30.28	33.45	37.38	41.38	45.73	51.21	57.15	64.11	70.33	77.93	79.87	92
68	2.40	4.17	4.65	5.58	6.80	8.25	10.32	12.86	15.81	19.20	20.59	23.26	26.64	29.35	31.02	33.61	36.50	40.51	45.43	49.95	57.16	63.36	70.21	77.39	85.58	88.98	93
69	2.69	4.38	5.03	6.06	7.45	9.13	11.46	13.98	17.20	21.02	23.29	26.49	29.93	32.62	34.32	37.82	40.74	45.42	50.50	56.22	63.36	70.88	78.21	85.46	93.70	101.86	94
70	2.99	4.59	5.46	6.64	8.24	10.15	12.77	15.60	19.30	23.48	25.72	29.63	34.13	36.89	38.55	41.71	44.73	49.27	55.54	61.37	69.36	77.74	87.30	93.98	102.48	117.99	95
71	3.37	4.84	5.96	7.34	9.20	11.38	14.31	17.53	21.14	25.69	28.65	32.99	38.37	40.51	41.95	45.96	48.66	53.94	60.39	67.04	75.95	86.85	97.07	103.46	112.03	133.74	96
72	4.91	5.11	6.42	8.18	10.31	12.79	15.82	19.30	23.73	28.89	32.49	37.81	43.73	44.62	47.43	51.78	54.69	59.91	65.67	74.77	85.16	95.72	106.66	112.07	120.35	148.00	97
73	5.25	5.58	7.12	9.20	11.42	14.21	17.87	21.75	26.18	31.68	36.14	42.04	47.02	49.53	52.21	57.50	59.78	64.90	74.59	83.70	95.45	107.50	119.15	123.28	131.15	151.75	98
74	5.51	5.99	7.83	10.40	12.97	16.13	19.81	24.10	29.44	35.64	40.95	47.75	53.63	55.86	59.24	64.84	66.52	73.57	81.37	91.79	105.03	118.33	130.25	133.18	140.91	161.53	99
75	5.92	6.53	8.85	11.85	14.78	18.34	22.51	27.21	32.58	39.12	45.27	53.31	59.27	62.02	65.19	71.33	74.07	80.01	89.13	100.89	115.73	129.92	144.73	146.19	153.79	173.90	100
76	7.70	8.32	11.09	14.59	18.15	22.86	27.47	33.17	39.37	46.01	53.46	62.40	69.64	73.17	76.91	85.56	89.00	97.20	108.80	125.68	138.55	158.52	174.90	183.99	193.85	190.57	101
77	9.97	10.56	13.99	18.71	23.23	27.33	32.29	38.64	46.50	54.46	63.98	74.81	82.68	87.52	94.44	103.14	109.46	120.40	132.60	149.92	172.13	190.37	211.56	227.77	244.16	209.04	102
78	13.78	13.84	18.15	23.71	29.20	34.02	39.26	46.74	55.05	63.97	73.63	85.34	93.83	102.17	111.52	121.60	131.60	142.95	160.92	185.66	206.07	232.87	260.28	281.74	307.52	229.08	103
79	16.55	17.99	22.81	30.05	36.77	40.73	45.99	54.50	64.88	75.23	85.96	98.73	110.21	120.18	131.83	146.28	157.95	172.02	194.85	221.44	255.68	283.98	307.89	333.06	360.71	251.05	104
80	21.62	24.03	29.88	38.26	46.19	50.45	55.95	65.64	77.94	89.63	101.93	117.99	130.39	143.77	158.85	172.09	192.31	211.15	240.54	263.98	285.02	307.89	333.06	360.71	390.86	276.89	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	305.11	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	334.76	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	365.44	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	398.07	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	426.41	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	457.25	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.89	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	527.75	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	568.31	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	613.48	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	665.46	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	763.79	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.58	0.56	0.56	0.54	0.56	0.58	0.58	0.61	0.67	0.70	0.76	0.79	0.86	0.89	0.95	1.01	1.14	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.53	0.57	0.57	0.60	0.56	0.57	0.56	0.57	0.59	0.60	0.67	0.70	0.74	0.78	0.84	0.88	0.92	1.00	1.06	1.24	44
20	0.47	0.49	0.50	0.51	0.50	0.53	0.53	0.54	0.55	0.56	0.51	0.55	0.56	0.57	0.63	0.66	0.69	0.73	0.76	0.83	0.86	0.91	0.98	1.05	1.12	1.33	45
21	0.49	0.50	0.51	0.50	0.50	0.50	0.54	0.53	0.56	0.56	0.51	0.55	0.57	0.59	0.64	0.68	0.71	0.75	0.79	0.85	0.89	0.97	1.02	1.10	1.20	1.48	46
22	0.50	0.49	0.50	0.48	0.50	0.51	0.53	0.54	0.57	0.59	0.54	0.57	0.58	0.60	0.66	0.69	0.74	0.78	0.83	0.88	0.95	1.00	1.09	1.18	1.30	1.65	47
23	0.48	0.46	0.48	0.47	0.49	0.51	0.53	0.56	0.58	0.59	0.54	0.57	0.59	0.61	0.68	0.71	0.76	0.80	0.87	0.92	0.99	1.07	1.16	1.28	1.42	1.82	48
24	0.47	0.44	0.46	0.47	0.49	0.50	0.53	0.53	0.58	0.60	0.54	0.57	0.60	0.64	0.69	0.74	0.78	0.84	0.90	0.97	1.05	1.14	1.26	1.40	1.55	2.03	49
25	0.44	0.45	0.46	0.47	0.49	0.49	0.53	0.55	0.57	0.61	0.53	0.56	0.61	0.64	0.69	0.75	0.81	0.88	0.95	1.02	1.11	1.22	1.37	1.51	1.69	1.87	50
26	0.44	0.43	0.46	0.48	0.50	0.54	0.58	0.57	0.63	0.67	0.55	0.58	0.65	0.67	0.75	0.80	0.88	0.94	1.02	1.11	1.22	1.37	1.51	1.69	1.87	2.09	51
27	0.45	0.44	0.49	0.50	0.53	0.56	0.60	0.61	0.68	0.71	0.56	0.61	0.67	0.71	0.79	0.86	0.92	1.02	1.11	1.25	1.38	1.51	1.69	1.88	2.11	2.29	52
28	0.48	0.44	0.49	0.51	0.57	0.58	0.65	0.67	0.69	0.77	0.60	0.65	0.71	0.75	0.84	0.92	1.01	1.12	1.24	1.39	1.53	1.71	1.92	2.10	2.33	2.57	53
29	0.51	0.49	0.51	0.54	0.57	0.65	0.66	0.71	0.76	0.81	0.61	0.68	0.75	0.81	0.90	0.98	1.10	1.25	1.38	1.56	1.73	1.89	2.13	2.37	2.63	2.85	54
30	0.51	0.50	0.53	0.57	0.61	0.67	0.73	0.75	0.81	0.90	0.66	0.73	0.80	0.87	0.98	1.10	1.24	1.39	1.52	1.72	1.91	2.12	2.39	2.61	2.91	3.17	55
31	0.58	0.56	0.58	0.59	0.65	0.71	0.78	0.84	0.88	0.99	0.70	0.77	0.87	0.97	1.09	1.22	1.35	1.52	1.70	1.91	2.13	2.32	2.65	2.93	3.23	3.53	56
32	0.58	0.59	0.60	0.63	0.69	0.77	0.85	0.90	0.97	1.08	0.77	0.85	0.96	1.06	1.20	1.32	1.51	1.71	1.89	2.11	2.32	2.59	2.95	3.22	3.56	3.91	57
33	0.63	0.59	0.64	0.65	0.75	0.86	0.94	1.04	1.09	1.21	0.86	0.96	1.05	1.17	1.33	1.49	1.67	1.89	2.08	2.35	2.62	2.92	3.25	3.60	3.96	4.34	58
34	0.60	0.60	0.64	0.68	0.81	0.90	1.02	1.19	1.22	1.39	0.95	1.06	1.18	1.30	1.46	1.65	1.87	2.12	2.32	2.63	2.92	3.20	3.60	3.93	4.32	4.74	59
35	0.60	0.64	0.69	0.71	0.87	1.00	1.19	1.37	1.42	1.60	1.06	1.17	1.30	1.46	1.63	1.83	2.04	2.31	2.58	2.88	3.17	3.54	3.93	4.34	4.74	5.16	60
36	0.59	0.65	0.71	0.76	0.91	1.07	1.28	1.46	1.57	1.77	1.19	1.31	1.49	1.63	1.83	2.04	2.30	2.60	2.89	3.21	3.54	3.93	4.34	4.77	5.21	5.61	61
37	0.56	0.61	0.73	0.79	0.98	1.18	1.38	1.57	1.72	1.96	1.35	1.49	1.66	1.84	2.09	2.30	2.57	2.88	3.15	3.56	3.93	4.36	4.78	5.25	5.73	6.11	62
38	0.57	0.66	0.75	0.86	1.06	1.25	1.49	1.72	1.88	2.11	1.53	1.70	1.89	2.10	2.30	2.57	2.88	3.23	3.52	3.91	4.29	4.68	5.18	5.58	6.11	6.62	63
39	0.59	0.67	0.80	0.92	1.16	1.38	1.62	1.88	2.03	2.33	1.71	1.90	2.12	2.32	2.60	2.90	3.15	3.52	3.85	4.32	4.74	5.17	5.68	6.12	6.70	7.18	64
40	0.61	0.74	0.87	0.99	1.24	1.46	1.71	2.00	2.20	2.48	1.89	2.11	2.32	2.58	2.86	3.17	3.48	3.86	4.22	4.69	5.15	5.71	6.16	6.61	7.22	7.80	65
41	0.65	0.77	0.95	1.08	1.32	1.61	1.83	2.13	2.44	2.69	2.11	2.35	2.60	2.89	3.19	3.43	3.81	4.26	4.69	5.18	5.69	6.21	6.67	7.24	7.93	8.48	66
42	0.73	0.85	1.02	1.21	1.48	1.73	2.01	2.30	2.59	2.92	2.34	2.62	2.91	3.13	3.51	3.91	4.24	4.67	4.97	5.48	6.01	6.64	7.30	7.80	8.43	9.24	67
43	0.78	0.95	1.12	1.31	1.62	1.91	2.20	2.53	2.80	3.15	2.59	2.90	3.16	3.63	3.95	4.27	4.68	5.20	5.67	6.21	6.81	7.41	7.85	8.53	9.40	10.07	68
44	0.87	1.00	1.22	1.49	1.77	2.10	2.41	2.70	2.98	3.36	2.91	3.19	3.54	3.92	4.32	4.85	5.20	5.70	6.01	6.54	7.15	7.88	8.59	9.20	10.01	10.98	69
45	0.94	1.09	1.31	1.63	1.92	2.27	2.58	2.94	3.30	3.65	3.21	3.57	3.95	4.36	4.77	5.19	5.65	6.13	6.64	7.21	7.83	8.51	9.25	10.09	11.01	12.04	70
46	1.04	1.20	1.48	1.73	2.08	2.52	2.85	3.25	3.63	4.01	3.60	3.98	4.37	4.84	5.28	5.73	6.19	6.73	7.26	7.80	8.48	9.19	10.01	10.90	12.13	13.23	71
47	1.14	1.32	1.59	1.97	2.29	2.69	3.09	3.57	3.97	4.45	4.02	4.37	4.85	5.34	5.81	6.22	6.81	7.37	7.94	8.45	9.17	10.26	11.19	12.20	13.19	14.55	72
48	1.20	1.46	1.71	2.10	2.48	2.88	3.27	3.78	4.21	4.79	4.45	4.77	5.11	5.71	6.11	6.64	7.12	7.82	8.53	9.30	10.11	10.93	11.95	13.12	14.71	16.00	73
49	1.26	1.49	1.84	2.31	2.66	3.09	3.48	4.07	4.54	5.24	4.83	5.18	5.63	6.29	6.71	7.20	7.82	8.56	9.29	10.10	10.99	12.05	13.27	14.66	16.03	17.57	74
50	1.26	1.60	1.94	2.37	2.79	3.30	3.74	4.37	4.86	5.55	5.29	5.69	6.18	6.90	7.36	7.91	8.56	9.37	10.15	10.99	11.96	13.17	14.61	15.99	17.93	19.33	75
51	1.30	1.73	2.06	2.50	2.92	3.40	3.97	4.66	5.21	5.95	5.79	6.22	6.75	7.56	8.05	8.69	9.40	10.28	11.08	11.99	13.10	14.50	15.95	17.64	19.68	21.26	76
52	1.30	1.93	2.20	2.60	3.09	3.61	4.07	4.73	5.52	6.27	6.23	6.80	7.37	8.14	8.55	9.39	10.17	11.10	12.13	12.94	14.26	15.83	17.60	19.71	21.76	23.41	77
53	1.38	2.02	2.37	2.76	3.21	3.70	4.24	5.00	5.61	6.58	6.69	7.11	7.71	8.64	9.24	10.19	11.03	12.04	13.14	14.53	15.85	17.73	19.69	21.49	23.68	25.76	78
54	1.38	2.12	2.50	2.83	3.40	3.86	4.43	5.15	5.97	6.88	7.19	7.77	8.45	9.19	10.00	10.88	11.96	13.06	14.58	15.91	17.53	19.52	21.50	23.42	26.05	28.31	79
55	1.46	2.20	2.58	2.98	3.46	4.03	4.68	5.47	6.34	7.39	7.86	8.55	9.29	10.13	11.05	12.08	13.27	14.59	16.03	17.62	19.39	21.32	23.46	25.82	28.38	31.22	80
56	1.60	2.35	2.81	3.23	3.74	4.35	5.07	5.98	6.87	7.91	8.48	9.19	10.03	10.95	11.97	13.14	14.69	16.12	17.49	19.52	21.52	23.59	26.35	29.13	32.52	35.19	81
57	1.71	2.49	3.07	3.52	4.05	4.72	5.58	6.41	7.47	8.53	9.19	9.95	10.87	11.83	12.81	14.41	15.89	17.89	19.96	21.75	23.54	26.75	29.69	32.83	36.03	39.70	82
58	1.76	2.75	3.33	3.82	4.42	5.15	5.91	7.02	8.19	9.27	10.01	10.80	11.82	13.26	14.28	16.30	18.51	20.47	21.90	23.88	26.79	29.16	32.51	35.83	40.70	44.18	83
59	1.90	2.93	3.68	4.16	4.83	5.65	6.59	7.60	9.02	10.11	10.95	11.80	12.89	14.50	15.35	17.66	20.25	22.51	24.38	27.26	29.30	32.25	36.46	40.39	45.09	49.16	84
60	1.98	3.06	3.92	4.50	5.24	6.17	7.23	8.51	9.97	11.05	12.05	12.92	14.23	15.83	16.93	19.48	22.25	24.74	26.58	29.93	32.50	36.52	41.08	45.98	51.53	54.79	85
61	2.08	3.22	4.23	4.85	5.68	6.70	7.92	9.35	11.02	12.14	13.29	14.28	15.64	17.45	18.72	21.41	24.32	27.01	29.17	32.34	36.41	40.40	46.04	51.03	56.58	59.82	86
62	2.23	3.42	4.50	5.20	6.12	7.25	8.63	10.25	12.14	13.32	14.74	15.75	17.35	19.31	20.64	23.60	26.80	30.17	32.49	36.37	40.40	43.92	49.72	55.88	63.56	67.65	87
63	2.45	3.60	4.79	5.54	6.54	7.84	9.40	11.24	13.19	14.22	15.78	17.46	19.28	21.23	23.17	26.56	29.31	32.64	35.96	40.50	44.63	49.88	55.18	61.04	67.85	75.86	88
64	2.80	4.62	5.08	5.90	7.00	8.44	10.20	12.30	14.83	15.58	17.52	19.38	21.32	23.34	25.75	28.83	32.03	36.77	40.64	45.48	50.16	53.68	60.24	66.84	76.19	84.68	89
65	3.21	4.91	5.39	6.26	7.47	9.07	11.07	13.53	16.35	17.18	19.45	21.39	23.53	25.89	28.45	31.31	35.29	39.80	44.28	49.24	54.87	59.92	67.75	75.96	84.79	92.85	90
66	3.31	5.24	5.90	6.82	8.22	9.89	12.23	14.98	18.31	19.57	21.23	23.51	26.60	29.28	32.09	34.27	38.04	43.66	48.42	53.30	60.58	65.86	73.93	83.20	92.12	96.47	91
67	3.37	5.58	6.33	7.36	8.94	11.07	13.53	16.22	20.22	21.87	24.01	26.87	29.44	32.58	35.03	39.19	44.09	49.13	53.77	60.67	67.10	75.08	84.21	91.11	103.53	104.30	92
68	3.67	6.06	6.80	8.06	9.86	11.89	15.11	18.80	23.10	25.68	26.06	29.64	33.63	37.64	40.49	43.63	47.50	52.61	59.32	66.59	76.11	82.54	90.95	101.71	111.13	116.36	93
69	4.08	6.48	7.44	8.89	10.95	13.51	16.99	20.55	25.67	29.02	29.54	33.22	37.42	41.68	44.24	49.74	54.53	60.53	66.73	74.76	84.39	93.15	105.80	111.38	122.38	131.96	94
70	4.57	6.94	8.19	10.03	12.45	15.27	19.21	23.26	29.22	33.23	32.50	36.88	42.05	46.68	49.48	54.15	59.24	64.92	73.65	81.97	90.89	104.37	114.18	121.87	133.14	151.74	95
71	5.15	7.49	9.23	11.28	14.14	17.36	21.83	26.56	32.23	37.00	35.99	40.73	46.81	51.07	53.98	58.99	63.64	70.12	80.47	89.87	102.73	113.04	126.58	135.24	146.45	170.73	96
72	7.43	8.10	10.01	12.77	16.09	20.11	24.69	29.86	36.72	43.33	40.31	45.25	52.50	56.48	61.73	67.29	72.48	78.76	86.66	100.45	112.13	125.91	140.48	145.73	156.93	190.66	97
73	7.95	8.95	11.43	14.76	18.20	22.81	28.71	34.66	42.04	48.38	44.68	49.20	55.16	61.62	67.07	74.96	79.50	85.65	99.22	110.02	125.91	140.25	155.58	161.41	172.45	192.63	98
74	8.42	9.68	12.84	16.96	21.01	26.27	32.52	39.29	47.99	56.66	49.96	54.21	61.92	68.74	76.91	85.61	88.20	97.66	106.66	120.52	137.43	155.75	172.30	171.76	184.79	202.87	99
75	9.05	10.94	14.74	19.63	24.31	30.33	37.51	45.03	54.23	63.26	55.01	60.06	67.90	76.12	84.94	93.01	96.63	104.47	116.54	132.15	151.93	170.93	190.85	192.83	203.07	220.75	100
76	11.17	13.09	17.24	23.36	28.86	34.67	41.92	50.90	60.75	71.49	61.06	71.87	81.75	91.07	100.57	111.16	115.55	126.30	141.57	160.72	182.57	204.17	227.81	235.86	251.28	244.48	101
77	14.37	15.92	21.21	27.94	33.93	38.95	47.59	56.40	67.89	73.99	72.86	86.42	97.63	108.39	120.76	132.80	142.58	154.84	176.75	195.50	219.35	244.16	263.98	285.02	307.89	271.43	102
78	18.56	19.30	25.23	32.67	41.55	45.75	52.26	64.33	70.45	83.46	88.55	103.04	116.12	130.69	143.72	156.20	170.69	186.84	214.53	240.07	247.79	263.98	285.02	307.89	333.06	301.45	103
79	22.56	23.72	31.53	39.86	49.61	52.13	59.06	68.06	81.03	94.29	105.27	122.08	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	335.33	104
80	28.21	29.87	37.86	47.46	58.34	58.29	65.76	78.60	93.35	107.65	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	373.05	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	413.13	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.74	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	500.39	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	548.91	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.91	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.90	1.00	1.06	1.12	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.99	1.05	1.11	1.18	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.04	1.10	1.17	1.25	1.32	1.41	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.97	1.05	1.08	1.15	1.22	1.30	1.39	1.51	1.62	1.78	1.94	2.14	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.97	1.02	1.09	1.12	1.18	1.28	1.37	1.48	1.60	1.76	1.91	2.11	2.35	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.87	0.94	1.01	1.06	1.11	1.18	1.24	1.32	1.45	1.56	1.72	1.88	2.07	2.32	2.60	2.93	49
25	0.54	0.57	0.60	0.63	0.67	0.69	0.75	0.79	0.85	0.90	0.88	0.95	1.04	1.09	1.16	1.22	1.30	1.41	1.52	1.68	1.84	2.03	2.27	2.57	2.91	3.24	50
26	0.50	0.55	0.64	0.67	0.70	0.74	0.78	0.83	0.89	0.96	0.94	0.99	1.10	1.15	1.25	1.31	1.43	1.55	1.68	1.83	2.03	2.27	2.57	2.92	3.24	3.60	51
27	0.53	0.59	0.65	0.69	0.75	0.78	0.80	0.86	0.92	1.00	0.96	1.08	1.15	1.24	1.33	1.42	1.53	1.69	1.86	2.06	2.30	2.54	2.91	3.24	3.60	3.99	52
28	0.57	0.61	0.68	0.75	0.79	0.79	0.85	0.89	0.96	1.05	1.04	1.14	1.26	1.32	1.43	1.56	1.70	1.88	2.06	2.30	2.58	2.93	3.24	3.60	3.99	4.41	53
29	0.59	0.66	0.73	0.79	0.84	0.85	0.87	0.94	0.99	1.10	1.08	1.22	1.32	1.42	1.57	1.68	1.87	2.07	2.31	2.61	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.61	0.68	0.75	0.85	0.87	0.89	0.94	0.95	1.04	1.16	1.16	1.29	1.43	1.56	1.73	1.87	2.11	2.34	2.55	2.92	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.68	0.73	0.83	0.89	0.91	0.95	0.98	1.02	1.09	1.22	1.26	1.39	1.56	1.72	1.92	2.11	2.31	2.58	2.90	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.70	0.78	0.85	0.95	0.98	1.01	1.06	1.10	1.20	1.33	1.38	1.53	1.72	1.91	2.13	2.32	2.62	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.71	0.80	0.90	1.01	1.07	1.11	1.15	1.19	1.28	1.45	1.55	1.72	1.91	2.12	2.38	2.61	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.69	0.83	0.98	1.07	1.16	1.18	1.25	1.35	1.42	1.63	1.70	1.91	2.16	2.38	2.62	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	0.68	0.87	1.02	1.15	1.24	1.31	1.41	1.51	1.59	1.79	1.92	2.15	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	0.68	0.89	1.06	1.22	1.32	1.40	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	0.69	0.90	1.11	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	0.74	0.94	1.15	1.37	1.51	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	0.77	1.01	1.25	1.46	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	0.85	1.09	1.38	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	0.96	1.24	1.55	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.05	1.38	1.68	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.19	1.53	1.89	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.35	1.73	2.09	2.38	2.64	2.91	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.48	1.94	2.30	2.63	2.93	3.20	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.68	2.17	2.54	2.90	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	1.90	2.39	2.75	3.23	3.60	3.95	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.15	2.66	3.05	3.52	3.85	4.38	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.27	2.78	3.29	3.84	4.23	4.74	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.34	2.99	3.47	4.07	4.48	5.15	5.70	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	2.51	3.31	3.73	4.32	4.77	5.37	6.18	7.02	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.62	20.38	22.29	24.39	26.63	29.20	31.70	76
52	2.60	3.64	3.91	4.55	5.10	5.77	6.48	7.39	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.28	24.39	26.68	29.20	31.95	34.36	77
53	2.81	3.81	4.21	4.79	5.36	6.09	7.08	7.92	8.80	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.29	34.07	37.21	78
54	2.98	4.02	4.44	5.04	5.73	6.52	7.34	8.35	9.47	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.73	34.26	38.16	40.30	79
55	3.15	4.26	4.69	5.29	6.06	6.90	7.87	8.97	10.19	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.78	34.43	37.28	40.35	44.29	80
56	3.48	4.58	5.13	5.75	6.48	7.30	8.34	9.51	10.84	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	40.90	44.88	48.44	81
57	3.63	4.94	5.59	6.22	6.99	7.78	8.90	10.17	11.62	13.23	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.94	38.28	41.92	44.86	48.88	54.74	82
58	3.72	5.32	6.11	6.75	7.56	8.34	9.54	10.95	12.52	14.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.09	44.65	48.18	53.48	61.22	83
59	3.96	5.66	6.64	7.34	8.15	8.96	10.28	11.81	13.54	15.50	17.08	18.63	20.22	22.09	24.29	26.68	29.20	31.95	34.97	38.28	41.30	44.72	49.24	52.79	58.22	67.70	84
60	4.14	5.99	7.15	7.88	8.80	9.59	11.07	12.77	14.70	16.86	18.63	20.27	22.06	23.82	26.56	29.20	31.95	34.97	38.28	41.92	44.92	49.87	54.38	59.02	64.18	75.34	85
61	4.28	6.36	7.69	8.45	9.45	10.26	11.89	13.78	15.95	18.39	20.38	22.20	23.99	25.96	29.15	31.95	34.97	38.28	41.72	45.61	50.09	54.05	59.99	64.27	70.68	80.84	86
62	4.57	6.70	8.21	9.02	10.07	10.89	12.73	14.86	17.29	20.02	22.29	24.20	26.33	28.34	31.88	34.97	37.95	41.92	44.84	49.64	53.44	58.63	64.02	70.07	76.93	89.81	87
63	5.06	7.10	8.69	9.54	10.67	11.50	13.56	15.97	18.72	21.53	24.39	26.57	28.93	31.39	34.88	37.74	41.69	45.88	49.50	55.11	58.90	65.05	70.23	74.17	80.85	97.33	88
64	5.60	9.08	9.23	10.07	11.28	12.12	14.43	17.15	20.34	23.42	26.68	29.17	31.59	34.14	37.44	40.67	44.84	49.98	53.91	60.30	64.31	68.89	75.01	80.24	88.14	105.17	89
65	6.27	9.66	9.78	10.63	11.93	12.78	15.37	18.49	22.01	25.67	29.20	31.86	34.50	37.34	40.43	43.76	48.55	53.78	58.85	64.34	69.87	74.37	81.80	89.23	96.73	111.32	90
66	6.47	10.11	10.29	11.33	12.59	13.67	16.60	20.02	24.53	28.19	31.77	34.56	38.28	41.84	46.01	48.16	52.28	58.81	62.80	68.31	74.87	79.11	86.94	94.76	102.46	115.81	91
67	6.52	10.58	10.84	11.91	13.64	14.74	17.95	21.46	25.93	30.30	34.97	38.28	41.92	45.93	50.65	54.45	58.63	63.56	68.65	74.62	79.42	88.23	94.72	100.46	110.56	121.09	92
68	7.10	11.31	11.34	12.42	14.63	16.01	19.27	23.57	28.94	33.88	38.06	41.70	46.43	51.65	56.22	60.09	62.42	67.79	73.60	78.20	85.87	92.48	98.64	108.59	115.66	131.76	93
69	7.82	11.89	12.34	13.32	15.59	17.55	21.56	25.41	30.68	36.08	41.92	46.04	51.27	56.35	61.44	65.85	67.69	74.99	78.18	86.09	91.00	101.04	109.50	115.53	124.03	143.50	94
70	8.63	12.51	13.29	14.60	17.35	19.40	23.79	28.04	33.98	39.76	46.31	50.25	56.76	62.23	67.26	70.67	72.51	79.28	84.18	91.56	96.56	108.34	116.48	120.79	131.08	163.86	95
71	9.59	13.20	14.41	16.17	19.16	21.50	26.37	31.71	36.88	43.03	49.51	54.42	62.03	66.98	72.17	76.35	76.94	84.36	89.27	97.26	106.10	115.53	125.12	131.61	142.46	180.65	96
72	13.58	13.95	15.44	17.76	21.54	24.00	28.93	34.62	41.51	47.63	55.59	61.32	68.39	73.28	76.92	83.33	83.71	89.01	91.35	101.79	110.50	122.88	132.44	135.07	150.70	195.01	97
73	14.67	15.12	16.95	19.59	23.22	26.91	32.27	38.42	45.28	51.48	59.32	66.20	73.85	77.82	81.38	89.76	88.62	93.65	101.79	107.83	120.69	132.73	142.82	148.51	165.70	197.00	98
74	14.91	16.26	18.50	21.76	26.45	30.22	35.42	42.12	50.02	56.81	66.22	72.53	80.56	83.46	94.57	97.64	95.29	101.89	105.64	112.19	125.40	143.27	153.79	157.04	175.22	203.98	99
75	15.80	17.69	20.67	24.33	29.65	33.91	40.27	46.71	54.40	62.23	70.00	78.26	82.43	94.39	96.88	105.17	103.53	108.51	116.98	128.03	145.45	161.51	177.91	177.40	192.84	216.88	100
76	18.41	20.51	23.88	28.37	35.00	39.56	45.32	54.18	62.58	70.15	80.25	86.99	95.18	101.85	113.79	119.76	119.16	126.13	139.00	150.05	174.18	193.79	214.87	219.89	240.42	234.73	101
77	22.80	23.75	28.21	34.25	40.90	45.33	52.79	61.52	71.96	80.60	91.47	99.25	104.39	119.14	129.67	137.21	139.95	153.56	164.44	180.17	208.54	232.57	259.76	272.82	299.76	254.26	102
78	27.71	26.91	33.12	40.93	50.05	53.78	60.22	70.98	80.09	90.52	103.90	110.86	121.36	131.53	143.72	154.66	162.96	177.25	195.50	219.74	247.79	263.98	285.02	307.89	333.06	275.11	103
79	31.27	31.97	39.84	48.20	58.52	62.55	69.80	80.67	93.35	103.62	116.68	124.22	131.53	143.72	160.21	178.72	193.24	211.96	240.03	247.79	263.98	285.02	307.89	333.06	360.71	297.60	104
80	35.19	38.33	47.19	57.81	69.33	72.71	79.69	92.70	106.25	116.68	124.22	131.53	141.72	160.21	180.90	200.02	224.95	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	325.64	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	354.36	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	383.72	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	414.12	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	452.37	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	492.86	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	533.44	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	574.42	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	613.59	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	670.96	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	730.82	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	731.29	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.19	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.20	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.36	1.50	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.57	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.72	1.90	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.83	2.08	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	2.09	2.30	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.38	2.57	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.64	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.93	3.07	3.51	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	3.12	3.32	3.82	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.41	3.71	4.13	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.60	4.15	4.50	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.92	4.50	4.94	5.70	6.36	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	4.24	4.74	5.27	5.89	6.85	7.53	8.32	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.57	5.05	5.57	6.32	7.16	8.04	8.94	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	5.10	5.48	6.14	6.96	7.84	8.69	9.56	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	5.39	5.86	6.80	7.65	8.64	9.46	10.44	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.56	6.53	7.47	8.43	9.55	10.33	11.03	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.99	6.99	8.33	9.30	10.51	11.32	12.15	13.25	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	6.31	7.36	8.97	10.16	11.40	12.33	13.24	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	6.58	7.85	9.72	11.07	12.33	13.35	14.35	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	7.09	8.33	10.52	11.96	13.35	14.48	15.52	17.08	18.63	20.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.83	8.86	11.26	12.87	14.48	15.71	16.71	18.55	20.10	21.36	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	8.86	11.42	12.08	13.80	15.71	16.92	17.97	20.03	22.17	23.18	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	10.03	12.23	12.94	14.79	17.08	18.22	19.32	21.70	24.01	25.31	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	10.39	13.14	13.81	15.79	18.61	19.49	21.03	23.72	26.68	28.85	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
67	10.56	14.15	14.59	16.72	19.72	21.32	22.96	25.47	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
68	11.32	15.41	15.37	18.10	21.41	22.55	25.27	28.93	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
69	12.58	16.63	16.68	19.57	23.16	25.37	28.38	31.26	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	94
70	13.95	17.96	18.03	21.53	25.56	28.07	31.57	34.83	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	176.59	203.48	95
71	15.63	19.47	19.80	23.67	28.18	31.17	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	178.72	190.52	225.69	96
72	22.29	21.13	21.15	26.49	31.48	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	122.14	131.53	143.72	160.21	180.90	189.18	201.16	240.07	97
73	24.01	23.41	23.57	29.83	34.59	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	141.71	160.21	180.90	200.44	204.41	219.55	242.47	98
74	25.24	25.49	25.88	33.40	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	140.81	148.42	172.83	198.00	215.57	214.84	231.63	252.20	99
75	26.94	28.82	29.33	37.70	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	158.34	173.62	197.86	220.31	240.07	242.68	252.42	271.03	100
76	30.25	31.91	33.25	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	296.68	101
77	34.97	35.89	39.78	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	325.48	102
78	38.28	40.46	46.37	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	357.13	103
79	41.92	46.05	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	104
80	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	422.72	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.07	0.99	0.88	0.85	0.84	0.79	0.81	0.81	0.86	0.89	0.95	1.01	1.08	1.18	1.30	1.46	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.15	1.08	0.98	0.88	0.81	0.80	0.81	0.78	0.80	0.84	0.88	0.94	0.99	1.06	1.17	1.28	1.38	1.63	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.12	1.10	1.04	0.97	0.86	0.83	0.77	0.77	0.79	0.79	0.83	0.86	0.92	0.97	1.04	1.14	1.26	1.36	1.52	1.79	45
21	1.01	1.02	1.04	1.06	1.09	1.04	1.00	0.97	0.92	0.86	0.79	0.78	0.75	0.75	0.79	0.81	0.86	0.90	0.95	1.02	1.11	1.22	1.35	1.50	1.65	1.97	46
22	1.02	1.04	1.06	1.04	0.98	0.91	0.89	0.86	0.81	0.80	0.74	0.74	0.71	0.75	0.79	0.84	0.90	0.95	1.00	1.09	1.20	1.30	1.48	1.62	1.78	2.17	47
23	1.04	1.05	1.00	0.91	0.87	0.83	0.81	0.78	0.76	0.76	0.70	0.69	0.71	0.74	0.80	0.87	0.92	1.00	1.08	1.18	1.28	1.43	1.60	1.76	1.93	2.22	48
24	0.96	0.89	0.86	0.83	0.80	0.77	0.75	0.74	0.71	0.73	0.68	0.69	0.71	0.76	0.84	0.91	0.98	1.06	1.16	1.26	1.40	1.55	1.73	1.88	1.96	2.33	49
25	0.76	0.77	0.78	0.76	0.74	0.73	0.70	0.70	0.70	0.71	0.68	0.71	0.75	0.80	0.87	0.97	1.05	1.15	1.24	1.37	1.51	1.67	1.84	1.92	2.02	2.19	50
26	0.71	0.77	0.77	0.77	0.75	0.74	0.70	0.73	0.73	0.75	0.73	0.76	0.80	0.87	0.94	1.06	1.16	1.25	1.40	1.52	1.69	1.83	1.94	2.06	2.17	2.37	51
27	0.68	0.74	0.77	0.77	0.76	0.73	0.74	0.75	0.76	0.80	0.78	0.83	0.88	0.96	1.02	1.16	1.26	1.41	1.53	1.69	1.83	1.93	2.09	2.20	2.39	2.63	52
28	0.70	0.74	0.77	0.75	0.75	0.77	0.77	0.79	0.80	0.86	0.86	0.92	0.97	1.07	1.14	1.28	1.40	1.55	1.71	1.83	1.94	2.09	2.23	2.37	2.55	2.92	53
29	0.69	0.75	0.78	0.76	0.78	0.79	0.80	0.85	0.87	0.95	0.96	1.02	1.09	1.15	1.25	1.40	1.53	1.71	1.84	1.93	2.09	2.22	2.47	2.60	2.88	3.29	54
30	0.68	0.73	0.76	0.77	0.80	0.83	0.86	0.90	0.97	1.04	1.05	1.11	1.18	1.25	1.35	1.51	1.67	1.84	1.94	2.09	2.23	2.47	2.69	2.93	3.25	3.75	55
31	0.66	0.71	0.75	0.76	0.79	0.86	0.91	0.95	1.01	1.08	1.09	1.19	1.27	1.38	1.49	1.67	1.80	1.94	2.08	2.22	2.43	2.68	3.04	3.32	3.71	4.22	56
32	0.63	0.67	0.75	0.77	0.80	0.87	0.91	0.99	1.06	1.11	1.16	1.28	1.42	1.52	1.66	1.81	1.92	2.10	2.22	2.42	2.65	3.05	3.44	3.74	4.19	4.74	57
33	0.66	0.73	0.75	0.79	0.86	0.90	0.97	1.02	1.10	1.17	1.24	1.39	1.55	1.68	1.79	1.92	2.06	2.23	2.42	2.64	3.02	3.36	3.77	4.17	4.63	5.15	58
34	0.70	0.73	0.79	0.84	0.89	0.94	1.02	1.08	1.17	1.26	1.38	1.53	1.69	1.83	1.90	2.06	2.18	2.44	2.62	2.96	3.37	3.77	4.26	4.67	5.13	5.63	59
35	0.74	0.77	0.80	0.86	0.91	0.97	1.06	1.16	1.27	1.42	1.53	1.69	1.86	1.94	2.04	2.20	2.39	2.64	2.93	3.31	3.76	4.23	4.75	5.17	5.66	6.27	60
36	0.76	0.78	0.83	0.88	0.95	0.99	1.10	1.22	1.39	1.56	1.70	1.83	1.97	2.11	2.25	2.45	2.62	2.96	3.29	3.68	4.23	4.72	5.26	5.72	6.24	7.00	61
37	0.77	0.78	0.84	0.90	0.95	1.02	1.15	1.33	1.51	1.71	1.88	1.97	2.17	2.32	2.47	2.64	2.94	3.31	3.66	4.15	4.70	5.24	5.83	6.36	7.02	7.92	62
38	0.80	0.87	0.90	0.94	0.99	1.09	1.25	1.43	1.68	1.83	2.04	2.18	2.32	2.52	2.69	2.95	3.23	3.61	4.01	4.52	5.09	5.75	6.43	6.96	7.84	8.96	63
39	0.87	0.92	0.96	0.99	1.05	1.17	1.35	1.58	1.78	1.96	2.21	2.32	2.58	2.75	2.96	3.26	3.62	4.05	4.50	5.04	5.67	6.43	7.24	8.01	8.97	10.02	64
40	0.87	0.97	1.01	1.04	1.14	1.28	1.46	1.66	1.84	2.03	2.37	2.54	2.74	2.98	3.29	3.61	4.02	4.48	4.97	5.57	6.29	7.18	8.18	8.99	9.98	11.17	65
41	0.88	1.02	1.10	1.17	1.26	1.41	1.59	1.74	1.97	2.14	2.61	2.81	3.06	3.33	3.70	4.06	4.47	5.01	5.57	6.27	7.12	8.11	9.19	10.22	11.07	12.33	66
42	0.94	1.10	1.22	1.29	1.38	1.53	1.67	1.86	2.06	2.34	2.89	3.09	3.43	3.77	4.22	4.52	4.95	5.54	6.21	7.01	8.01	9.19	10.41	11.22	11.90	13.47	67
43	0.97	1.12	1.30	1.38	1.46	1.58	1.74	1.92	2.20	2.48	3.14	3.43	3.82	4.26	4.69	5.04	5.59	6.23	7.04	8.01	9.09	10.21	11.38	12.23	13.16	14.72	68
44	1.00	1.16	1.35	1.45	1.50	1.65	1.80	2.06	2.28	2.65	3.44	3.80	4.29	4.76	5.16	5.61	6.24	6.99	7.93	8.96	10.07	11.38	12.52	13.27	14.32	16.02	69
45	1.07	1.22	1.39	1.48	1.58	1.73	1.91	2.17	2.45	2.82	3.80	4.27	4.77	5.20	5.69	6.29	7.03	7.94	8.98	10.07	11.20	12.36	13.50	14.77	16.06	17.62	70
46	1.15	1.27	1.45	1.56	1.70	1.93	2.12	2.43	2.75	3.23	4.28	4.74	5.24	5.66	6.36	7.08	7.92	8.93	9.97	11.05	12.13	13.22	14.69	16.26	17.91	19.39	71
47	1.21	1.30	1.49	1.66	1.88	2.14	2.39	2.73	3.12	3.70	4.85	5.27	5.68	6.27	7.12	7.98	8.93	9.97	10.99	12.02	12.97	14.37	16.17	18.09	20.09	21.75	72
48	1.26	1.38	1.59	1.84	2.04	2.32	2.62	3.07	3.48	4.14	5.29	5.73	6.23	7.12	8.03	9.03	9.85	10.88	11.96	12.74	13.94	15.62	17.76	19.95	22.51	24.25	73
49	1.27	1.48	1.73	2.01	2.24	2.57	2.91	3.42	3.88	4.52	5.82	6.37	7.00	8.04	9.04	10.13	10.92	11.91	12.85	13.84	15.41	17.42	19.84	22.62	24.84	26.87	74
50	1.37	1.60	1.90	2.23	2.48	2.84	3.21	3.74	4.22	4.94	6.34	7.13	8.00	9.20	10.15	11.25	11.94	12.83	13.95	15.34	17.23	19.49	22.48	24.90	27.80	29.72	75
51	1.48	1.77	2.11	2.48	2.73	3.13	3.50	4.05	4.60	5.37	7.05	8.16	9.17	10.42	11.18	12.28	12.85	13.92	15.50	17.23	19.33	22.11	24.74	27.79	31.07	32.85	76
52	1.58	1.94	2.33	2.75	3.07	3.41	3.82	4.35	5.07	6.01	8.02	9.31	10.38	11.24	12.15	13.20	13.95	15.34	17.39	19.14	21.72	24.36	27.63	30.57	33.63	36.51	77
53	1.63	2.06	2.54	3.00	3.40	3.81	4.26	4.90	5.72	6.99	9.31	10.58	11.22	12.13	13.14	14.09	15.33	17.27	19.14	21.86	24.02	26.89	30.39	33.46	37.05	40.81	78
54	1.65	2.19	2.78	3.27	3.74	4.19	4.84	5.55	6.60	8.02	10.51	11.41	12.30	13.37	14.47	15.70	17.27	19.14	21.88	23.94	26.59	30.03	33.30	36.27	41.29	45.82	79
55	1.69	2.31	2.98	3.52	4.07	4.74	5.56	6.40	7.57	9.03	11.25	12.41	13.57	14.82	16.11	17.68	19.45	21.83	24.31	26.92	29.79	32.92	36.59	40.89	45.90	51.38	80
56	1.81	2.53	3.27	3.85	4.52	5.36	6.34	7.40	8.54	9.71	12.18	13.58	14.99	16.42	18.03	19.92	22.13	24.26	27.04	30.29	33.01	36.46	41.58	45.60	51.76	57.68	81
57	1.91	2.73	3.63	4.32	5.09	6.10	7.31	8.33	9.49	10.94	13.68	15.25	16.65	18.37	20.11	22.30	24.20	27.28	30.43	33.50	36.69	41.41	46.48	51.42	58.89	64.23	82
58	2.10	3.02	3.99	4.78	5.82	6.96	8.24	9.36	10.51	12.20	14.97	17.01	18.71	20.64	22.78	24.72	27.12	30.25	33.24	36.69	41.30	46.26	51.82	58.48	66.03	71.33	83
59	2.35	3.32	4.49	5.45	6.61	7.88	9.31	10.23	11.34	13.27	16.27	18.82	21.13	23.38	24.86	27.26	29.94	33.46	36.93	41.75	46.34	51.56	59.05	65.54	74.28	79.24	84
60	2.69	3.68	5.01	6.08	7.45	8.85	10.28	11.29	12.23	14.42	17.77	20.74	23.74	25.90	27.77	30.46	33.04	37.18	41.46	46.76	51.86	58.73	65.42	73.67	82.96	88.15	85
61	3.06	4.08	5.55	6.74	8.29	9.81	11.24	12.18	13.12	15.70	19.28	22.78	25.52	28.90	30.95	33.57	36.60	41.66	45.85	51.53	58.54	65.06	73.73	81.15	90.34	98.13	86
62	3.56	4.55	6.16	7.49	9.19	10.83	12.28	13.25	14.43	17.16	21.03	24.53	27.62	31.24	34.09	37.15	41.41	46.72	51.29	58.81	65.11	72.31	80.32	88.34	101.75	109.10	87
63	3.88	5.09	6.94	8.33	10.27	12.01	13.56	14.81	15.97	19.10	22.81	26.90	30.23	33.26	36.97	41.40	45.66	51.49	57.73	64.43	72.67	79.83	88.85	99.46	110.61	120.99	88
64	4.22	5.67	7.83	9.36	11.49	13.35	15.04	16.48	18.25	21.18	25.18	29.84	33.13	36.48	41.32	46.22	50.90	58.71	64.22	72.69	80.60	87.08	98.92	108.09	123.98	133.62	89
65	4.39	6.27	8.77	10.51	12.85	14.88	16.73	18.51	20.37	23.75	27.98	33.03	36.69	41.00	46.01	51.51	57.80	64.36	71.46	79.38	88.29	98.27	109.26	121.14	133.77	147.08	90
66	4.47	7.05	9.84	11.99	14.66	16.65	18.73	20.59	22.95	26.76	31.31	36.57	41.34	45.93	51.62	58.18	63.70	71.90	78.57	87.24	99.08	108.41	122.72	133.23	146.46	159.58	91
67	4.77	8.04	11.13	13.47	16.75	18.96	20.87	23.02	25.76	29.89	35.11	41.72	46.15	51.29	58.01	65.14	72.12	80.09	86.55	97.71	108.82	121.62	134.54	145.82	164.73	172.70	92
68	5.49	9.05	12.46	15.33	18.59	21.28	24.19	26.49	29.20	34.45	40.00	47.17	52.72	58.80	65.36	72.77	79.21	88.09	97.04	108.75	123.25	133.18	146.81	163.99	177.54	186.63	93
69	6.21	10.30	14.11	17.30	19.90	24.42	27.10	29.13	32.25	38.70	44.76	52.70	58.99	64.67	71.96	81.23	88.41	99.98	106.71	121.21	134.38	145.15	164.58	176.72	192.93	201.52	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	217.29	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	231.61	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	246.97	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	263.49	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	281.26	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	301.03	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	321.68	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	343.98	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	368.10	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	394.21	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	422.20	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	452.65	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	485.85	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.17	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	562.11	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117

93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	6.23	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.70	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	7.12	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
58	7.91	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
59	8.86	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
60	10.16	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
61	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
62	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
63	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
64	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
65	17.22	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
66	16.52	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
67	16.57	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
68	17.90	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	93
69	19.03	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.12	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.95	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	310.86	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.95	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	350.32	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	369.76	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	386.96	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.25	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	424.70	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	445.35	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.29	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.58	0.56	0.56	0.54	0.56	0.58	0.58	0.61	0.67	0.70	0.76	0.79	0.86	0.89	0.95	1.01	1.14	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.53	0.57	0.57	0.60	0.56	0.57	0.56	0.57	0.59	0.60	0.67	0.70	0.74	0.78	0.84	0.88	0.92	1.00	1.06	1.24	44
20	0.47	0.49	0.50	0.51	0.50	0.53	0.53	0.54	0.55	0.56	0.51	0.55	0.56	0.57	0.63	0.66	0.69	0.73	0.76	0.83	0.86	0.91	0.98	1.05	1.12	1.33	45
21	0.49	0.50	0.51	0.50	0.50	0.50	0.54	0.53	0.56	0.56	0.51	0.55	0.57	0.59	0.64	0.68	0.71	0.75	0.79	0.85	0.89	0.97	1.02	1.10	1.20	1.48	46
22	0.50	0.49	0.50	0.48	0.50	0.51	0.53	0.54	0.57	0.59	0.54	0.57	0.58	0.60	0.66	0.69	0.74	0.78	0.83	0.88	0.95	1.00	1.09	1.18	1.30	1.65	47
23	0.48	0.46	0.48	0.47	0.49	0.51	0.53	0.56	0.58	0.59	0.54	0.57	0.59	0.61	0.68	0.71	0.76	0.80	0.87	0.92	0.99	1.07	1.16	1.28	1.42	1.82	48
24	0.47	0.44	0.46	0.47	0.49	0.50	0.53	0.53	0.58	0.60	0.54	0.57	0.60	0.64	0.69	0.74	0.78	0.84	0.90	0.97	1.05	1.14	1.26	1.40	1.55	2.03	49
25	0.44	0.45	0.46	0.47	0.49	0.49	0.53	0.55	0.57	0.61	0.53	0.56	0.61	0.64	0.69	0.75	0.81	0.88	0.95	1.02	1.11	1.22	1.37	1.51	1.69	1.87	50
26	0.44	0.43	0.46	0.48	0.50	0.54	0.58	0.57	0.63	0.67	0.55	0.58	0.65	0.67	0.75	0.80	0.88	0.94	1.02	1.11	1.22	1.37	1.51	1.69	1.87	2.09	51
27	0.45	0.44	0.49	0.50	0.53	0.56	0.60	0.61	0.68	0.71	0.56	0.61	0.67	0.71	0.79	0.86	0.92	1.02	1.11	1.25	1.38	1.51	1.69	1.88	2.11	2.29	52
28	0.48	0.44	0.49	0.51	0.57	0.58	0.65	0.67	0.69	0.77	0.60	0.65	0.71	0.75	0.84	0.92	1.01	1.12	1.24	1.39	1.53	1.71	1.92	2.10	2.33	2.57	53
29	0.51	0.49	0.51	0.54	0.57	0.65	0.66	0.71	0.76	0.81	0.61	0.68	0.75	0.81	0.90	0.98	1.10	1.25	1.38	1.56	1.73	1.89	2.13	2.37	2.63	2.85	54
30	0.51	0.50	0.53	0.57	0.61	0.67	0.73	0.75	0.81	0.90	0.66	0.73	0.80	0.87	0.98	1.10	1.24	1.39	1.52	1.72	1.91	2.12	2.39	2.61	2.91	3.17	55
31	0.58	0.56	0.58	0.59	0.65	0.71	0.78	0.84	0.88	0.99	0.70	0.77	0.87	0.97	1.09	1.22	1.35	1.52	1.70	1.91	2.13	2.32	2.65	2.93	3.23	3.53	56
32	0.58	0.59	0.60	0.63	0.69	0.77	0.85	0.90	0.97	1.08	0.77	0.85	0.96	1.06	1.20	1.32	1.51	1.71	1.89	2.11	2.32	2.59	2.95	3.22	3.56	3.91	57
33	0.63	0.59	0.64	0.65	0.75	0.86	0.94	1.04	1.09	1.21	0.86	0.96	1.05	1.17	1.33	1.49	1.67	1.89	2.08	2.35	2.62	2.92	3.25	3.60	3.96	4.34	58
34	0.60	0.60	0.64	0.68	0.81	0.90	1.02	1.19	1.22	1.39	0.95	1.06	1.18	1.30	1.46	1.65	1.87	2.12	2.32	2.63	2.92	3.20	3.60	3.93	4.32	4.74	59
35	0.60	0.64	0.69	0.71	0.87	1.00	1.19	1.37	1.42	1.60	1.06	1.17	1.30	1.46	1.63	1.83	2.04	2.31	2.58	2.88	3.17	3.54	3.93	4.34	4.74	5.16	60
36	0.59	0.65	0.71	0.76	0.91	1.07	1.28	1.46	1.57	1.77	1.19	1.31	1.49	1.63	1.83	2.04	2.30	2.60	2.89	3.21	3.54	3.93	4.34	4.77	5.21	5.61	61
37	0.56	0.61	0.73	0.79	0.98	1.18	1.38	1.57	1.72	1.96	1.35	1.49	1.66	1.84	2.09	2.30	2.57	2.88	3.15	3.56	3.93	4.36	4.78	5.25	5.73	6.11	62
38	0.57	0.66	0.75	0.86	1.06	1.25	1.49	1.72	1.88	2.11	1.53	1.70	1.89	2.10	2.30	2.57	2.88	3.23	3.52	3.91	4.29	4.68	5.18	5.58	6.11	6.62	63
39	0.59	0.67	0.80	0.92	1.16	1.38	1.62	1.88	2.03	2.33	1.71	1.90	2.12	2.32	2.60	2.90	3.15	3.52	3.85	4.32	4.74	5.17	5.68	6.12	6.70	7.18	64
40	0.61	0.74	0.87	0.99	1.24	1.46	1.71	2.00	2.20	2.48	1.89	2.11	2.32	2.58	2.86	3.17	3.48	3.86	4.22	4.69	5.15	5.71	6.16	6.61	7.22	7.80	65
41	0.65	0.77	0.95	1.08	1.32	1.61	1.83	2.13	2.44	2.69	2.11	2.35	2.60	2.89	3.19	3.43	3.81	4.26	4.69	5.18	5.69	6.21	6.67	7.24	7.93	8.48	66
42	0.73	0.85	1.02	1.21	1.48	1.73	2.01	2.30	2.59	2.92	2.34	2.62	2.91	3.13	3.51	3.91	4.24	4.67	4.97	5.48	6.01	6.64	7.30	7.80	8.43	9.24	67
43	0.78	0.95	1.12	1.31	1.62	1.91	2.20	2.53	2.80	3.15	2.59	2.90	3.16	3.63	3.95	4.27	4.68	5.20	5.67	6.21	6.81	7.41	7.85	8.53	9.40	10.07	68
44	0.87	1.00	1.22	1.49	1.77	2.10	2.41	2.70	2.98	3.36	2.91	3.19	3.54	3.92	4.32	4.85	5.20	5.70	6.01	6.54	7.15	7.88	8.59	9.20	10.01	10.98	69
45	0.94	1.09	1.31	1.63	1.92	2.27	2.58	2.94	3.30	3.65	3.21	3.57	3.95	4.36	4.77	5.19	5.65	6.13	6.64	7.21	7.83	8.51	9.25	10.09	11.01	12.04	70
46	1.04	1.20	1.48	1.73	2.08	2.52	2.85	3.25	3.63	4.01	3.60	3.98	4.37	4.84	5.28	5.73	6.19	6.73	7.26	7.80	8.48	9.19	10.01	10.90	12.13	13.23	71
47	1.14	1.32	1.59	1.97	2.29	2.69	3.09	3.57	3.97	4.45	4.02	4.37	4.85	5.34	5.81	6.22	6.81	7.37	7.94	8.45	9.17	10.26	11.19	12.20	13.19	14.55	72
48	1.20	1.46	1.71	2.10	2.48	2.88	3.27	3.78	4.21	4.79	4.45	4.77	5.11	5.71	6.11	6.64	7.12	7.82	8.53	9.30	10.11	10.93	11.95	13.12	14.71	16.00	73
49	1.26	1.49	1.84	2.31	2.66	3.09	3.48	4.07	4.54	5.24	4.83	5.18	5.63	6.29	6.71	7.20	7.82	8.56	9.29	10.10	10.99	12.05	13.27	14.66	16.03	17.57	74
50	1.26	1.60	1.94	2.37	2.79	3.30	3.74	4.37	4.86	5.55	5.29	5.69	6.18	6.90	7.36	7.91	8.56	9.37	10.15	10.99	11.96	13.17	14.61	15.99	17.93	19.33	75
51	1.30	1.73	2.06	2.50	2.92	3.40	3.97	4.66	5.21	5.95	5.79	6.22	6.75	7.56	8.05	8.69	9.40	10.28	11.08	11.99	13.10	14.50	15.95	17.64	19.68	21.26	76
52	1.30	1.93	2.20	2.60	3.09	3.61	4.07	4.73	5.52	6.27	6.23	6.80	7.37	8.14	8.55	9.39	10.17	11.10	12.13	12.94	14.26	15.83	17.60	19.71	21.76	23.41	77
53	1.38	2.02	2.37	2.76	3.21	3.70	4.24	5.00	5.61	6.58	6.69	7.11	7.71	8.64	9.24	10.19	11.03	12.04	13.14	14.53	15.85	17.73	19.69	21.49	23.68	25.76	78
54	1.38	2.12	2.50	2.83	3.40	3.86	4.43	5.15	5.97	6.88	7.19	7.77	8.45	9.19	10.00	10.88	11.96	13.06	14.58	15.91	17.53	19.52	21.50	23.42	26.05	28.31	79
55	1.46	2.20	2.58	2.98	3.46	4.03	4.68	5.47	6.34	7.39	7.86	8.55	9.29	10.13	11.05	12.08	13.27	14.59	16.03	17.62	19.39	21.32	23.46	25.82	28.38	31.22	80
56	1.60	2.35	2.81	3.23	3.74	4.35	5.07	5.98	6.87	7.91	8.48	9.19	10.03	10.95	11.97	13.14	14.69	16.12	17.49	19.52	21.52	23.59	26.35	29.13	32.52	35.19	81
57	1.71	2.49	3.07	3.52	4.05	4.72	5.58	6.41	7.47	8.53	9.19	9.95	10.87	11.83	12.81	14.41	15.89	17.89	19.96	21.75	23.54	26.75	29.69	32.83	36.03	39.70	82
58	1.76	2.75	3.33	3.82	4.42	5.15	5.91	7.02	8.19	9.27	10.01	10.80	11.82	13.26	14.28	16.30	18.51	20.47	21.90	23.88	26.79	29.16	32.51	35.83	40.70	44.18	83
59	1.90	2.93	3.68	4.16	4.83	5.65	6.59	7.60	9.02	10.11	10.95	11.80	12.89	14.50	15.35	17.66	20.25	22.51	24.38	27.26	29.30	32.25	36.46	40.39	45.09	49.16	84
60	1.98	3.06	3.92	4.50	5.24	6.17	7.23	8.51	9.97	11.05	12.05	12.92	14.23	15.83	16.93	19.48	22.25	24.74	26.58	29.93	32.50	36.52	41.08	45.98	51.53	54.79	85
61	2.08	3.22	4.23	4.85	5.68	6.70	7.92	9.35	11.02	12.14	13.29	14.28	15.64	17.45	18.72	21.41	24.32	27.01	29.17	32.34	36.41	40.40	46.04	51.03	56.58	59.82	86
62	2.23	3.42	4.50	5.20	6.12	7.25	8.63	10.25	12.14	13.32	14.74	15.75	17.35	19.31	20.64	23.60	26.80	30.17	32.49	36.37	40.40	43.92	49.72	55.88	63.56	67.65	87
63	2.45	3.60	4.79	5.54	6.54	7.84	9.40	11.24	13.19	14.22	15.78	17.46	19.28	21.23	23.17	26.56	29.31	32.64	35.96	40.50	44.63	49.88	55.18	61.04	67.85	75.86	88
64	2.80	4.62	5.08	5.90	7.00	8.44	10.20	12.30	14.83	15.58	17.52	19.38	21.32	23.34	25.75	28.83	32.03	36.77	40.64	45.48	50.16	53.68	60.24	66.84	76.19	84.68	89
65	3.21	4.91	5.39	6.26	7.47	9.07	11.07	13.53	16.35	17.18	19.45	21.39	23.53	25.89	28.45	31.31	35.29	39.80	44.28	49.24	54.87	59.92	67.75	75.96	84.79	92.85	90
66	3.31	5.24	5.90	6.82	8.22	9.89	12.23	14.98	18.31	19.57	21.23	23.51	26.60	29.28	32.09	34.27	38.04	43.66	48.42	53.30	60.58	65.86	73.93	83.20	92.12	96.47	91
67	3.37	5.58	6.33	7.36	8.94	11.07	13.53	16.22	20.22	21.87	24.01	26.87	29.44	32.58	35.03	39.19	44.09	49.13	53.77	60.67	67.10	75.08	84.21	91.11	103.53	104.30	92
68	3.67	6.06	6.80	8.06	9.86	11.89	15.11	18.80	23.10	25.68	26.06	29.64	33.63	37.64	40.49	43.63	47.50	52.61	59.32	66.59	76.11	82.54	90.95	101.71	111.13	116.36	93
69	4.08	6.48	7.44	8.89	10.95	13.51	16.99	20.55	25.67	29.02	29.54	33.22	37.42	41.68	44.24	49.74	54.53	60.53	66.73	74.76	84.39	93.15	105.80	111.38	122.38	131.96	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	151.74	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	170.73	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	190.66	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	192.63	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	202.87	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	220.75	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.48	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	271.43	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	301.45	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	335.33	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	373.05	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	413.13	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.74	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	500.39	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	548.91	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.19	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.20	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.36	1.50	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.57	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.72	1.90	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.83	2.08	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	2.09	2.30	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.38	2.57	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.64	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.93	3.07	3.51	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	3.12	3.32	3.82	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.41	3.71	4.13	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.60	4.15	4.50	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.92	4.50	4.94	5.70	6.36	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	4.24	4.74	5.27	5.89	6.85	7.53	8.32	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.57	5.05	5.57	6.32	7.16	8.04	8.94	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	5.10	5.48	6.14	6.96	7.84	8.69	9.56	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	5.39	5.86	6.80	7.65	8.64	9.46	10.44	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.56	6.53	7.47	8.43	9.55	10.33	11.03	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.99	6.99	8.33	9.30	10.51	11.32	12.15	13.25	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	6.31	7.36	8.97	10.16	11.40	12.33	13.24	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	6.58	7.85	9.72	11.07	12.33	13.35	14.35	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	7.09	8.33	10.52	11.96	13.35	14.48	15.52	17.08	18.63	20.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.83	8.86	11.26	12.87	14.48	15.71	16.71	18.55	20.10	21.36	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	8.86	11.42	12.08	13.80	15.71	16.92	17.97	20.03	22.17	23.18	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	10.03	12.23	12.94	14.79	17.08	18.22	19.32	21.70	24.01	25.31	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	10.39	13.14	13.81	15.79	18.61	19.49	21.03	23.72	26.68	28.85	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
67	10.56	14.15	14.59	16.72	19.72	21.32	22.96	25.47	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
68	11.32	15.41	15.37	18.10	21.41	22.55	25.27	28.93	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
69	12.58	16.63	16.68	19.57	23.16	25.37	28.38	31.26	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	203.48	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	225.69	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	240.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	242.47	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	252.20	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	271.03	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	296.68	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	325.48	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	357.13	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	390.86	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	422.72	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Juvenile Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.82	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100.22	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.69	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	122.36	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.17	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.99	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	163.66	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	179.03	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.28	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	209.27	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	224.94	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	241.46	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	258.86	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.12	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.95	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	310.86	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.95	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	350.32	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	369.76	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	386.96	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.25	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	424.70	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	445.35	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.29	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series) , Base Insured, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Juvenile Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	160.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	180.90	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	203.48	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	225.69	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	240.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	242.47	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	252.20	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	271.03	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	296.68	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	325.48	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	357.13	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	390.86	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	422.72	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.00	0.91	0.82	0.77	0.75	0.71	0.66	0.58	0.55	0.49	0.48	0.48	0.46	0.47	0.47	0.49	0.50	0.61	0.65	0.70	0.76	0.86	0.88	43
19	0.98	1.00	1.01	0.89	0.82	0.74	0.71	0.71	0.66	0.61	0.54	0.49	0.46	0.46	0.47	0.45	0.46	0.48	0.50	0.54	0.63	0.68	0.75	0.84	0.93	0.98	44
20	0.92	0.90	0.88	0.80	0.72	0.66	0.63	0.64	0.58	0.54	0.47	0.46	0.43	0.43	0.46	0.45	0.47	0.50	0.53	0.55	0.66	0.72	0.81	0.90	1.02	1.07	45
21	0.83	0.78	0.76	0.67	0.63	0.58	0.55	0.54	0.52	0.49	0.44	0.43	0.41	0.42	0.46	0.47	0.49	0.52	0.54	0.58	0.70	0.78	0.87	0.98	1.11	1.17	46
22	0.74	0.68	0.64	0.58	0.55	0.52	0.49	0.50	0.45	0.45	0.39	0.41	0.39	0.42	0.46	0.48	0.51	0.54	0.57	0.63	0.76	0.85	0.95	1.08	1.21	1.30	47
23	0.65	0.58	0.56	0.52	0.50	0.47	0.45	0.44	0.43	0.42	0.37	0.37	0.38	0.41	0.47	0.50	0.53	0.56	0.62	0.68	0.82	0.93	1.05	1.15	1.29	1.32	48
24	0.55	0.50	0.50	0.47	0.46	0.43	0.42	0.42	0.41	0.39	0.36	0.37	0.39	0.43	0.48	0.52	0.55	0.62	0.67	0.72	0.90	1.02	1.12	1.25	1.33	1.41	49
25	0.43	0.44	0.44	0.43	0.42	0.41	0.39	0.39	0.39	0.39	0.36	0.37	0.39	0.45	0.49	0.54	0.61	0.65	0.70	0.77	0.98	1.09	1.21	1.28	1.36	1.24	50
26	0.41	0.44	0.44	0.44	0.43	0.42	0.39	0.42	0.41	0.42	0.38	0.41	0.44	0.49	0.54	0.61	0.67	0.71	0.80	0.86	1.09	1.19	1.29	1.37	1.49	1.33	51
27	0.39	0.43	0.44	0.44	0.44	0.42	0.42	0.43	0.43	0.45	0.43	0.45	0.47	0.53	0.58	0.67	0.73	0.81	0.87	0.95	1.19	1.27	1.37	1.48	1.63	1.44	52
28	0.39	0.42	0.45	0.44	0.44	0.43	0.44	0.46	0.47	0.48	0.46	0.50	0.53	0.60	0.66	0.73	0.81	0.89	0.97	1.04	1.27	1.36	1.48	1.59	1.79	1.60	53
29	0.38	0.43	0.45	0.44	0.45	0.46	0.46	0.49	0.49	0.53	0.51	0.55	0.58	0.64	0.72	0.82	0.89	0.98	1.05	1.09	1.36	1.47	1.63	1.78	2.00	1.80	54
30	0.39	0.43	0.44	0.45	0.47	0.49	0.49	0.51	0.55	0.58	0.55	0.60	0.64	0.70	0.80	0.89	0.97	1.06	1.10	1.16	1.47	1.62	1.79	1.99	2.24	2.06	55
31	0.38	0.44	0.44	0.45	0.47	0.50	0.51	0.55	0.58	0.61	0.60	0.64	0.70	0.78	0.88	0.97	1.05	1.11	1.19	1.23	1.60	1.79	2.02	2.24	2.52	2.31	56
32	0.37	0.41	0.44	0.45	0.48	0.51	0.53	0.57	0.60	0.64	0.63	0.69	0.77	0.87	0.98	1.06	1.13	1.20	1.25	1.34	1.76	2.01	2.27	2.50	2.85	2.58	57
33	0.38	0.43	0.45	0.46	0.50	0.54	0.56	0.60	0.63	0.67	0.67	0.75	0.85	0.95	1.06	1.13	1.22	1.27	1.36	1.45	2.00	2.21	2.48	2.74	3.11	2.80	58
34	0.42	0.44	0.47	0.49	0.53	0.55	0.60	0.64	0.67	0.73	0.75	0.84	0.93	1.06	1.13	1.22	1.29	1.39	1.48	1.63	2.22	2.45	2.78	3.07	3.42	3.06	59
35	0.45	0.47	0.48	0.51	0.54	0.57	0.62	0.68	0.74	0.82	0.83	0.91	1.01	1.12	1.23	1.30	1.42	1.51	1.65	1.81	2.46	2.73	3.07	3.37	3.76	3.40	60
36	0.45	0.48	0.50	0.51	0.55	0.58	0.65	0.72	0.81	0.91	0.91	1.01	1.08	1.22	1.33	1.45	1.53	1.68	1.85	2.03	2.71	3.01	3.36	3.68	4.07	3.86	61
37	0.47	0.49	0.51	0.52	0.56	0.61	0.67	0.78	0.88	0.98	1.02	1.07	1.20	1.32	1.45	1.55	1.72	1.87	2.06	2.27	2.98	3.28	3.66	4.01	4.49	4.38	62
38	0.49	0.52	0.54	0.55	0.60	0.65	0.73	0.85	0.96	1.06	1.11	1.19	1.27	1.41	1.57	1.71	1.87	2.04	2.26	2.49	3.19	3.52	3.96	4.37	4.97	5.00	63
39	0.51	0.57	0.57	0.60	0.63	0.70	0.78	0.92	1.03	1.12	1.20	1.26	1.40	1.53	1.70	1.86	2.07	2.28	2.52	2.78	3.48	3.89	4.41	4.94	5.59	5.67	64
40	0.53	0.60	0.62	0.64	0.68	0.77	0.87	0.98	1.07	1.19	1.29	1.39	1.52	1.67	1.89	2.06	2.31	2.54	2.82	3.10	3.86	4.32	4.97	5.54	6.19	6.36	65
41	0.55	0.64	0.68	0.70	0.74	0.85	0.94	1.04	1.13	1.25	1.43	1.51	1.68	1.84	2.09	2.32	2.58	2.82	3.14	3.49	4.28	4.87	5.56	6.19	6.75	7.02	66
42	0.57	0.69	0.74	0.77	0.84	0.92	1.00	1.11	1.20	1.36	1.56	1.67	1.87	2.10	2.38	2.54	2.80	3.13	3.53	3.96	4.81	5.45	6.20	6.77	7.21	7.69	67
43	0.60	0.70	0.81	0.85	0.90	0.95	1.04	1.15	1.29	1.45	1.71	1.87	2.13	2.34	2.63	2.80	3.12	3.45	3.92	4.44	5.26	5.94	6.64	7.14	7.71	8.39	68
44	0.62	0.72	0.84	0.87	0.92	1.01	1.08	1.24	1.34	1.54	1.87	2.09	2.38	2.64	2.88	3.07	3.44	3.90	4.45	5.03	5.81	6.50	7.20	7.74	8.35	9.15	69
45	0.68	0.76	0.86	0.91	0.96	1.05	1.15	1.29	1.45	1.65	2.08	2.33	2.62	2.84	3.11	3.45	3.87	4.42	5.02	5.66	6.36	7.05	7.76	8.47	9.20	10.11	70
46	0.71	0.80	0.88	0.96	1.04	1.16	1.29	1.47	1.62	1.90	2.30	2.55	2.83	3.06	3.46	3.86	4.36	4.95	5.57	6.22	6.92	7.59	8.47	9.37	10.34	11.12	71
47	0.76	0.81	0.91	1.03	1.16	1.29	1.44	1.65	1.87	2.16	2.58	2.81	3.04	3.36	3.85	4.35	4.89	5.53	6.15	6.76	7.43	8.30	9.35	10.47	11.68	12.45	72
48	0.81	0.86	0.98	1.13	1.25	1.44	1.62	1.87	2.08	2.49	2.74	3.02	3.37	3.80	4.42	4.98	5.46	6.11	6.82	7.25	8.13	9.19	10.44	11.76	13.10	13.89	73
49	0.83	0.92	1.10	1.24	1.40	1.59	1.79	2.07	2.37	2.69	2.99	3.32	3.72	4.24	4.94	5.57	6.04	6.66	7.33	7.89	9.03	10.30	11.69	13.13	14.56	15.38	74
50	0.89	1.00	1.19	1.39	1.54	1.74	1.99	2.28	2.58	2.97	3.20	3.68	4.20	4.81	5.49	6.17	6.59	7.16	7.96	8.74	10.16	11.58	13.01	14.52	16.08	17.00	75
51	0.97	1.11	1.34	1.53	1.71	1.94	2.19	2.48	2.82	3.26	3.48	4.12	4.75	5.40	6.02	6.70	7.07	7.77	8.84	9.80	11.45	12.95	14.37	15.97	17.75	18.79	76
52	1.07	1.24	1.48	1.71	1.92	2.14	2.38	2.70	3.11	3.75	3.98	4.65	5.29	5.76	6.51	7.17	7.66	8.64	9.93	11.05	12.84	14.36	15.77	17.54	19.61	20.89	77
53	1.10	1.30	1.61	1.89	2.11	2.39	2.71	3.06	3.62	4.30	4.45	5.32	5.76	6.38	7.12	7.73	8.52	9.73	11.09	12.61	14.26	15.82	17.27	19.31	21.77	23.32	78
54	1.14	1.39	1.74	2.08	2.33	2.68	3.09	3.52	4.19	5.08	5.04	5.63	6.22	6.97	7.78	8.58	9.58	10.92	12.66	14.00	15.77	17.42	18.98	21.32	24.28	26.12	79
55	1.13	1.44	1.85	2.20	2.53	2.96	3.48	4.01	4.73	5.64	5.19	5.94	6.65	7.49	8.44	9.45	10.57	12.17	13.83	15.42	17.05	18.83	20.92	23.68	27.20	29.30	80
56	1.16	1.52	1.96	2.29	2.69	3.28	3.89	4.46	5.21	5.93	5.80	6.63	7.46	8.41	9.56	10.73	12.10	13.60	15.61	17.37	19.02	21.02	23.43	26.50	30.38	32.84	81
57	1.21	1.61	2.10	2.53	2.98	3.59	4.25	4.90	5.55	6.54	6.71	7.59	8.45	9.56	10.92	12.29	13.51	15.08	16.94	19.24	21.31	23.58	26.35	29.62	34.65	36.52	82
58	1.28	1.70	2.28	2.74	3.30	4.00	4.77	5.30	6.05	7.02	7.40	8.45	9.47	10.71	12.02	13.20	14.65	16.67	18.78	20.57	23.56	26.58	29.54	33.87	38.47	40.51	83
59	1.37	1.83	2.49	3.06	3.67	4.43	5.20	5.80	6.39	7.48	8.30	9.55	10.87	12.31	13.43	14.88	16.50	18.53	20.47	23.44	26.65	29.85	33.18	37.62	43.47	44.93	84
60	1.52	1.98	2.67	3.34	4.04	4.84	5.60	6.16	6.72	7.93	9.33	10.73	12.43	13.84	15.17	16.77	18.35	20.67	23.33	26.30	30.03	33.59	36.28	41.63	48.08	49.89	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55.44	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	61.50	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	69.96	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	78.27	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	87.13	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	97.83	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.16	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	115.07	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.62	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	134.48	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.91	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.10	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	165.30	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	178.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	163.55	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	174.03	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	185.26	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	197.26	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	210.13	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	223.75	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	238.36	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	254.05	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	270.92	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	289.08	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.64	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.75	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	352.55	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	377.22	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	403.94	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	432.91	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	464.37	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	498.55	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	535.82	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	576.60	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1,000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.04	1.01	0.97	0.90	0.78	0.74	0.65	0.64	0.64	0.60	0.63	0.61	0.65	0.67	0.69	0.73	0.76	0.83	0.88	0.97	43
19	0.98	1.00	1.01	1.02	1.04	0.98	0.94	0.95	0.89	0.83	0.72	0.65	0.61	0.60	0.62	0.58	0.60	0.64	0.66	0.71	0.73	0.77	0.82	0.89	0.94	1.08	44
20	1.00	1.01	1.02	1.04	0.97	0.91	0.87	0.85	0.80	0.74	0.64	0.61	0.56	0.56	0.61	0.61	0.63	0.65	0.69	0.73	0.76	0.82	0.89	0.95	1.05	1.19	45
21	1.01	1.02	1.03	0.91	0.87	0.78	0.77	0.75	0.72	0.68	0.58	0.56	0.54	0.55	0.60	0.62	0.65	0.69	0.73	0.77	0.82	0.89	0.95	1.05	1.14	1.30	46
22	0.95	0.93	0.89	0.78	0.76	0.71	0.68	0.68	0.65	0.63	0.54	0.53	0.52	0.55	0.61	0.64	0.68	0.71	0.76	0.83	0.88	0.94	1.05	1.13	1.25	1.43	47
23	0.85	0.80	0.78	0.71	0.69	0.65	0.63	0.62	0.60	0.58	0.51	0.50	0.51	0.54	0.62	0.67	0.70	0.75	0.82	0.89	0.93	1.04	1.14	1.25	1.37	1.46	48
24	0.70	0.68	0.68	0.64	0.63	0.61	0.57	0.58	0.57	0.57	0.50	0.50	0.51	0.56	0.63	0.69	0.74	0.81	0.89	0.95	1.03	1.11	1.25	1.34	1.40	1.55	49
25	0.57	0.58	0.61	0.60	0.58	0.57	0.56	0.55	0.56	0.56	0.48	0.51	0.53	0.58	0.66	0.73	0.80	0.87	0.93	1.04	1.10	1.20	1.32	1.39	1.46	1.57	50
26	0.53	0.60	0.61	0.60	0.58	0.57	0.55	0.58	0.58	0.61	0.52	0.54	0.56	0.64	0.70	0.80	0.87	0.94	1.05	1.14	1.23	1.32	1.40	1.48	1.55	1.70	51
27	0.50	0.57	0.60	0.62	0.61	0.57	0.61	0.61	0.62	0.66	0.56	0.60	0.63	0.70	0.76	0.87	0.95	1.05	1.15	1.27	1.33	1.39	1.50	1.57	1.71	1.89	52
28	0.51	0.56	0.60	0.60	0.61	0.62	0.63	0.65	0.68	0.70	0.62	0.66	0.70	0.77	0.85	0.95	1.05	1.14	1.27	1.36	1.41	1.51	1.60	1.71	1.85	2.10	53
29	0.50	0.56	0.61	0.60	0.64	0.65	0.66	0.70	0.73	0.78	0.69	0.73	0.77	0.84	0.92	1.05	1.13	1.27	1.36	1.44	1.51	1.61	1.75	1.87	2.08	2.38	54
30	0.49	0.54	0.57	0.62	0.66	0.68	0.71	0.76	0.82	0.88	0.75	0.78	0.84	0.90	1.00	1.11	1.24	1.36	1.44	1.54	1.62	1.76	1.93	2.11	2.37	2.70	55
31	0.48	0.55	0.57	0.62	0.66	0.72	0.77	0.82	0.87	0.93	0.78	0.86	0.91	1.00	1.09	1.22	1.32	1.44	1.53	1.63	1.75	1.93	2.18	2.41	2.69	3.04	56
32	0.47	0.51	0.56	0.62	0.68	0.74	0.80	0.86	0.91	0.96	0.84	0.91	1.02	1.11	1.21	1.32	1.41	1.53	1.63	1.78	1.91	2.19	2.47	2.70	3.03	3.41	57
33	0.48	0.54	0.56	0.65	0.71	0.77	0.85	0.90	0.95	1.03	0.89	1.00	1.11	1.21	1.30	1.40	1.49	1.64	1.76	1.91	2.18	2.43	2.72	3.00	3.33	3.71	58
34	0.51	0.54	0.58	0.68	0.75	0.82	0.91	0.97	1.04	1.13	1.00	1.10	1.23	1.31	1.37	1.49	1.59	1.76	1.90	2.14	2.43	2.73	3.06	3.37	3.69	4.07	59
35	0.52	0.56	0.58	0.72	0.78	0.86	0.95	1.06	1.14	1.29	1.10	1.21	1.33	1.40	1.47	1.59	1.72	1.90	2.11	2.39	2.71	3.05	3.43	3.72	4.08	4.51	60
36	0.53	0.58	0.61	0.71	0.78	0.85	0.96	1.08	1.22	1.37	1.23	1.32	1.43	1.52	1.63	1.76	1.88	2.12	2.37	2.65	3.04	3.40	3.78	4.11	4.50	5.05	61
37	0.54	0.56	0.61	0.70	0.77	0.85	0.97	1.15	1.29	1.47	1.34	1.41	1.55	1.66	1.78	1.90	2.11	2.37	2.64	2.97	3.38	3.76	4.17	4.56	5.04	5.72	62
38	0.57	0.63	0.64	0.72	0.78	0.87	1.05	1.21	1.39	1.52	1.48	1.54	1.67	1.79	1.94	2.12	2.31	2.61	2.89	3.24	3.66	4.09	4.57	5.01	5.65	6.45	63
39	0.57	0.66	0.68	0.75	0.82	0.92	1.09	1.27	1.44	1.57	1.59	1.65	1.84	1.96	2.12	2.33	2.59	2.91	3.24	3.61	4.06	4.58	5.14	5.74	6.44	7.23	64
40	0.61	0.69	0.71	0.78	0.85	1.00	1.15	1.32	1.45	1.62	1.72	1.82	2.00	2.14	2.38	2.61	2.91	3.25	3.61	4.03	4.57	5.15	5.87	6.52	7.23	8.05	65
41	0.61	0.72	0.76	0.86	0.92	1.08	1.23	1.34	1.50	1.67	1.89	1.99	2.22	2.38	2.65	2.96	3.27	3.62	4.04	4.52	5.15	5.87	6.65	7.39	8.01	8.89	66
42	0.64	0.77	0.85	0.92	1.01	1.13	1.25	1.42	1.54	1.78	2.09	2.20	2.45	2.72	3.05	3.26	3.59	4.05	4.55	5.13	5.85	6.63	7.52	8.19	8.69	9.73	67
43	0.66	0.77	0.90	0.98	1.05	1.15	1.27	1.42	1.62	1.83	2.28	2.46	2.81	3.06	3.39	3.64	4.02	4.47	5.05	5.73	6.51	7.31	8.15	8.75	9.41	10.63	68
44	0.66	0.80	0.92	1.00	1.05	1.16	1.27	1.48	1.65	1.90	2.48	2.75	3.12	3.46	3.78	4.02	4.46	5.06	5.74	6.47	7.30	8.13	8.96	9.60	10.35	11.55	69
45	0.72	0.83	0.94	1.01	1.08	1.20	1.32	1.51	1.72	1.99	2.74	3.08	3.45	3.76	4.11	4.55	5.07	5.74	6.48	7.26	8.09	8.92	9.75	10.66	11.57	12.71	70
46	0.77	0.87	0.98	1.10	1.19	1.35	1.51	1.74	1.96	2.32	3.11	3.41	3.77	4.06	4.59	5.10	5.69	6.42	7.18	7.95	8.73	9.52	10.58	11.69	12.85	13.99	71
47	0.85	0.93	1.06	1.20	1.35	1.53	1.72	1.99	2.29	2.68	3.55	3.81	4.07	4.50	5.13	5.76	6.43	7.15	7.90	8.63	9.34	10.34	11.61	12.92	14.34	15.68	72
48	0.92	1.00	1.15	1.34	1.49	1.72	1.99	2.29	2.60	3.11	3.87	4.14	4.56	5.13	5.88	6.61	7.18	7.91	8.76	9.25	10.14	11.38	12.88	14.38	16.23	17.47	73
49	0.95	1.10	1.31	1.50	1.69	1.94	2.23	2.60	2.98	3.42	4.31	4.63	5.11	5.78	6.60	7.42	7.96	8.63	9.40	10.00	11.17	12.69	14.34	16.23	17.83	19.36	74
50	1.05	1.23	1.45	1.71	1.91	2.19	2.51	2.91	3.30	3.82	4.71	5.18	5.82	6.61	7.41	8.22	8.70	9.28	10.18	11.10	12.48	14.19	16.22	17.80	19.87	21.41	75
51	1.17	1.40	1.68	1.93	2.18	2.47	2.81	3.20	3.66	4.26	5.26	5.92	6.67	7.48	8.13	8.98	9.35	10.06	11.31	12.42	13.95	16.06	17.80	19.78	22.12	23.66	76
52	1.32	1.59	1.90	2.23	2.50	2.78	3.11	3.56	4.11	4.97	6.12	6.75	7.54	8.04	8.82	9.62	10.13	11.20	12.66	13.97	15.87	17.71	19.78	21.96	24.15	26.28	77
53	1.40	1.71	2.11	2.49	2.80	3.18	3.62	4.10	4.84	5.79	7.02	7.79	8.30	8.96	9.72	10.41	11.29	12.59	14.11	15.89	17.51	19.78	22.00	23.95	26.50	29.37	78
54	1.49	1.86	2.34	2.82	3.16	3.62	4.19	4.80	5.69	6.92	8.14	8.40	9.08	9.87	10.68	11.57	12.71	14.11	16.08	17.63	19.59	22.06	24.04	26.21	29.81	32.94	79
55	1.53	2.00	2.57	3.02	3.50	4.09	4.83	5.53	6.53	7.80	8.56	8.96	9.79	10.70	11.63	12.76	14.03	15.74	17.53	19.41	21.47	23.71	26.35	29.42	33.00	36.93	80
56	1.59	2.14	2.73	3.21	3.77	4.59	5.44	6.24	7.29	8.30	9.28	9.88	10.93	11.98	13.14	14.51	16.11	17.70	19.94	22.08	24.04	26.45	30.03	32.84	36.60	41.42	81
57	1.65	2.27	2.98	3.57	4.20	5.06	6.00	6.94	7.84	9.25	10.45	11.16	12.27	13.55	15.01	16.63	18.04	19.70	21.78	24.66	26.95	30.25	33.70	36.60	42.28	46.10	82
58	1.78	2.44	3.27	3.91	4.73	5.72	6.84	7.60	8.67	10.05	11.19	12.27	13.63	15.09	16.52	17.90	19.63	21.93	24.35	26.57	30.40	33.99	37.69	42.47	46.61	51.15	83
59	1.91	2.66	3.60	4.43	5.32	6.41	7.54	8.40	9.26	10.82	12.21	13.70	15.56	17.27	18.45	20.22	22.18	24.52	26.79	30.54	34.48	38.17	43.11	47.08	53.30	56.77	84
60	2.12	2.88	3.93	4.90	5.92	7.10	8.21	9.02	9.86	11.64	13.36	15.20	17.66	19.34	20.80	22.79	24.72	27.53	30.78	34.56	38.89	43.79	47.07	52.95	58.54	63.08	85
61	2.20	2.88	3.91	4.84	5.87	7.12	8.16	8.86	9.60	11.49	13.30	15.41	17.58	20.01	21.48	23.28	25.35	28.96	31.94	35.76	40.76	45.72	50.35	55.90	62.26	70.13	86
62	2.46	3.16	4.28	5.30	6.43	7.63	8.66	9.51	10.32	12.43	14.56	16.73	19.24	21.87	23.91	26.04	29.01	32.19	35.40	40.46	44.92	51.85	55.80	61.76	69.89	77.89	87
63	2.63	3.49	4.79	5.80	7.11	8.37	9.47	10.39	11.30	13.70	15.84	18.49	21.29	23.41	26.02	29.12	32.10	36.39	40.82	45.46	51.31	56.56	61.98	71.06	78.15	86.23	88
64	2.75	3.78	5.24	6.43	7.86	9.19	10.40	11.47	12.61	15.04	17.54	20.68	23.60	25.97	29.41	32.89	36.16	41.09	44.93	50.80	56.36	63.04	70.33	78.38	87.31	95.10	89
65	2.81	4.12	5.81	7.04	8.71	10.14	11.45	12.73	13.94	16.36	19.55	23.06	26.42	29.51	33.09	37.02	41.51	46.18	51.24	56.87	63.18	70.24	77.99	86.35	95.21	104.52	90
66	2.87	4.65	6.52	7.96	9.71	11.45	12.92	14.28	15.81	18.58	21.58	25.46	29.72	32.98	37.01	42.28	46.23	52.11	56.11	62.21	71.51	77.95	88.11	95.64	105.11	113.24	91
67	3.06	5.34	7.42	9.01	11.27	12.99	14.52	16.10	17.92	20.94	23.94	28.60	33.16	36.77	42.12	46.27	51.15	56.67	61.64	69.46	77.55	86.17	95.22	103.54	116.98	122.34	92
68	3.52	6.02	8.31	10.37	12.63	14.72	16.74	18.35	20.09	23.53	27.88	32.27	37.27	42.03	46.34	52.26	56.76	62.96	68.83	75.88	87.38	94.88	104.44	117.24	126.89	131.99	93
69	3.98	6.91	9.48	11.77	13.70	16.81	18.91	20.34	22.36	26.66	30.82	36.22	41.61	46.10	51.62	56.96	61.82	69.68	75.38	84.20	94.04	101.90	115.45	124.93	136.43	142.25	94
70	4.47	7.78	10.64	13.31	14.64	19.09	20.91	22.46	26.97	31.89	36.67	42.50	47.89	53.56	59.30	63.46	69.84	77.28	83.91	91.41	102.91	114.53	124.58	136.70	147.68	153.09	95
71	5.60	8.63	11.91	14.06	17.45	21.10	22.90	27.87	30.73	36.32	42.28	47.04	53.42	59.15	65.84	71.79	77.53	86.87	91.21	98.61	113.25	123.45	137.01	145.15	156.68	162.89	96
72	6.97	9.75	13.39	16.53	19.95	22.49	26.04	28.78	32.39	38.25	44.07	50.35	55.67	62.04	70.55	78.16	85.37	93.69	98.68	109.59	122.31	134.65	145.04	157.14	167.24	173.37	97
73	7.74	11.77	15.43	19.05	22.30	24.49	27.24	31.71	34.56	41.13	47.86	53.15	60.32	67.06	73.94	84.81	94.06	102.63	107.53	119.36	134.67	145.03	156.40	164.89	175.50	184.58	98
74	8.81	13.07	16.99	21.10	24.73	27.22	31.62	34.91	38.06	45.08	52.13	58.94	66.52	73.08	81.94	90.25	100.90	112.97	115.11	133.69	144.91	153.46	163.29	176.18	187.52	196.58	99
75	10.19	13.72	18.43	23.70	27.50	31.98	35.17	38.83	47.78	54.93	63.33	70.39	78.14	86.51	95.38	104.68	113.39	122.52	132.17	142.43	153.27	163.08	173.57	184.78	196.79	209.98	100
76	12.05	16.67	21.25	27.05	32.39	36.72	40.34	48.15	57.94	68.24	79.03	87.19	99.69	107.28	117.78	125.75	132.82	155.52	158.51	175.59	181.59	197.64	208.03	224.91	236.96	223.79	101
77	14.84	19.69	24.33	31.27	37.14	42.55	50.20	60.03	66.50	80.74	94.09	105.21	116.59	128.50	142.90	149.25	171.96	185.29	190.29	204.81	222.99	235.44	249.34	269.30	285.34	238.63	102
78	18.47	23.02	27.31	35.77	42.75	51.37	62.23	69.77	86.99	101.70	116.54	129.19	145.39	156.87	164.03	188.02	200.11	215.57	224.34	247.88	263.88	285.74	303.84	322.42	343.59	254.55	103
79	23.28	26.80	31.85	42.24	50.94	64.36	72.04	89.32	95.50	112.53	129.85	144.70	163.43	180.98	206.03	222.02	237.57	251.78	264.54	288.73	323.61	346.05	364.17	386.02	413.73	271.68	104
80	29.33	32.49	37.43	50.51	65.55	76.69	93.18	100.32	114.64	133.03	152.57	173.49	195.40	233.11	242.56	256.37	271.86	288.26	317.54	348.96	369.76	386.96	405.25	424.70	445.35	289.91	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	309.54	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	330.74	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	353.68	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	378.52	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.52	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	434.91	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.05	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	502.48	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	542.24	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	592.10	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	676.02	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	763.20	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	853.80	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	948.19	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.11	1.02	0.94	0.84	0.81	0.80	0.75	0.77	0.77	0.82	0.85	0.90	0.96	1.03	1.12	1.24	1.39	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.09	1.03	0.93	0.84	0.77	0.76	0.77	0.74	0.76	0.80	0.84	0.89	0.94	1.01	1.11	1.22	1.31	1.55	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.07	1.05	0.98	0.92	0.82	0.78	0.73	0.73	0.75	0.75	0.78	0.82	0.88	0.92	0.98	1.08	1.20	1.29	1.45	1.70	45
21	1.01	1.02	1.04	1.06	1.07	0.98	0.95	0.92	0.88	0.82	0.75	0.74	0.71	0.71	0.75	0.77	0.82	0.86	0.90	0.97	1.06	1.16	1.28	1.43	1.56	1.87	46
22	1.02	1.04	1.06	0.98	0.93	0.87	0.85	0.82	0.77	0.76	0.70	0.70	0.68	0.71	0.75	0.80	0.86	0.90	0.95	1.04	1.14	1.24	1.41	1.54	1.69	2.06	47
23	1.04	1.00	0.95	0.87	0.83	0.78	0.77	0.74	0.72	0.72	0.67	0.66	0.68	0.70	0.76	0.83	0.88	0.95	1.03	1.12	1.22	1.36	1.52	1.67	1.84	2.11	48
24	0.91	0.85	0.82	0.78	0.76	0.73	0.71	0.70	0.68	0.69	0.65	0.66	0.68	0.72	0.80	0.87	0.93	1.01	1.10	1.20	1.33	1.47	1.65	1.79	1.86	2.22	49
25	0.72	0.73	0.74	0.72	0.70	0.69	0.67	0.67	0.67	0.68	0.65	0.68	0.71	0.76	0.83	0.92	1.00	1.09	1.17	1.30	1.44	1.59	1.75	1.83	1.92	2.08	50
26	0.68	0.73	0.73	0.73	0.71	0.70	0.67	0.69	0.69	0.71	0.69	0.72	0.76	0.83	0.89	1.01	1.10	1.19	1.33	1.45	1.61	1.74	1.85	1.95	2.06	2.25	51
27	0.65	0.70	0.73	0.73	0.72	0.69	0.70	0.71	0.72	0.76	0.74	0.78	0.84	0.91	0.97	1.10	1.20	1.34	1.46	1.61	1.74	1.84	1.99	2.09	2.27	2.50	52
28	0.67	0.70	0.73	0.71	0.71	0.73	0.73	0.75	0.76	0.82	0.82	0.88	0.92	1.02	1.08	1.22	1.33	1.47	1.63	1.74	1.85	1.99	2.12	2.25	2.43	2.78	53
29	0.66	0.71	0.74	0.72	0.74	0.75	0.76	0.81	0.83	0.90	0.91	0.97	1.04	1.09	1.19	1.33	1.46	1.63	1.75	1.84	1.99	2.11	2.34	2.47	2.73	3.12	54
30	0.65	0.69	0.72	0.73	0.76	0.78	0.82	0.86	0.92	0.98	1.00	1.06	1.12	1.19	1.28	1.44	1.59	1.75	1.85	1.99	2.12	2.34	2.55	2.79	3.09	3.57	55
31	0.63	0.68	0.71	0.72	0.75	0.82	0.87	0.90	0.96	1.03	1.04	1.13	1.21	1.31	1.42	1.59	1.71	1.85	1.98	2.11	2.31	2.54	2.89	3.16	3.52	4.01	56
32	0.60	0.64	0.71	0.73	0.76	0.83	0.87	0.94	1.01	1.06	1.10	1.22	1.35	1.45	1.57	1.72	1.83	2.00	2.11	2.30	2.52	2.90	3.27	3.56	3.99	4.50	57
33	0.63	0.69	0.71	0.75	0.82	0.86	0.92	0.97	1.05	1.11	1.17	1.32	1.47	1.60	1.70	1.83	1.95	2.12	2.30	2.51	2.87	3.20	3.59	3.97	4.40	4.89	58
34	0.67	0.69	0.75	0.80	0.85	0.89	0.97	1.03	1.11	1.20	1.31	1.46	1.61	1.74	1.81	1.95	2.07	2.32	2.49	2.82	3.21	3.59	4.05	4.44	4.87	5.36	59
35	0.70	0.73	0.76	0.82	0.87	0.92	1.01	1.10	1.21	1.35	1.46	1.61	1.76	1.85	1.94	2.09	2.27	2.51	2.79	3.14	3.58	4.02	4.51	4.91	5.38	5.96	60
36	0.72	0.74	0.78	0.84	0.90	0.94	1.05	1.16	1.32	1.48	1.62	1.74	1.87	2.01	2.14	2.33	2.49	2.82	3.12	3.50	4.02	4.48	5.00	5.44	5.94	6.65	61
37	0.73	0.74	0.80	0.86	0.90	0.97	1.09	1.27	1.44	1.63	1.79	1.87	2.06	2.21	2.34	2.51	2.80	3.14	3.48	3.95	4.47	4.98	5.55	6.04	6.67	7.53	62
38	0.76	0.83	0.86	0.89	0.94	1.04	1.19	1.36	1.60	1.74	1.94	2.07	2.21	2.40	2.55	2.81	3.07	3.43	3.81	4.29	4.84	5.46	6.12	6.62	7.45	8.52	63
39	0.83	0.88	0.91	0.94	1.00	1.11	1.28	1.50	1.69	1.86	2.10	2.21	2.45	2.62	2.82	3.10	3.44	3.85	4.28	4.79	5.39	6.12	6.89	7.61	8.53	9.53	64
40	0.83	0.92	0.96	0.98	1.08	1.22	1.39	1.57	1.75	1.93	2.25	2.42	2.61	2.83	3.12	3.43	3.82	4.26	4.73	5.29	5.98	6.82	7.78	8.55	9.49	10.61	65
41	0.84	0.97	1.05	1.11	1.20	1.34	1.51	1.66	1.87	2.04	2.48	2.67	2.91	3.17	3.51	3.86	4.25	4.77	5.29	5.96	6.77	7.71	8.74	9.72	10.52	11.72	66
42	0.89	1.05	1.16	1.23	1.31	1.46	1.59	1.76	1.95	2.23	2.74	2.93	3.26	3.59	4.01	4.29	4.70	5.26	5.91	6.66	7.61	8.74	9.90	10.67	11.31	12.81	67
43	0.92	1.07	1.24	1.31	1.39	1.50	1.66	1.83	2.09	2.35	2.99	3.26	3.63	4.05	4.46	4.79	5.32	5.93	6.70	7.61	8.64	9.71	10.82	11.63	12.51	14.00	68
44	0.95	1.10	1.28	1.37	1.43	1.56	1.71	1.95	2.16	2.52	3.27	3.61	4.08	4.52	4.90	5.34	5.94	6.64	7.54	8.52	9.57	10.82	11.90	12.62	13.62	15.23	69
45	1.02	1.16	1.32	1.41	1.50	1.65	1.82	2.06	2.33	2.68	3.61	4.06	4.54	4.95	5.41	5.98	6.68	7.55	8.54	9.57	10.65	11.75	12.84	14.04	15.27	16.75	70
46	1.09	1.21	1.37	1.48	1.62	1.84	2.02	2.31	2.62	3.07	4.07	4.50	4.98	5.38	6.04	6.73	7.53	8.49	9.48	10.51	11.53	12.56	13.97	15.46	17.03	18.43	71
47	1.15	1.24	1.42	1.57	1.79	2.04	2.27	2.60	2.97	3.51	4.61	5.01	5.40	5.96	6.77	7.59	8.49	9.48	10.45	11.43	12.33	13.66	15.38	17.20	19.10	20.68	72
48	1.20	1.31	1.51	1.75	1.94	2.21	2.49	2.92	3.31	3.93	5.03	5.45	5.93	6.77	7.63	8.58	9.36	10.34	11.37	12.11	13.25	14.85	16.88	18.97	21.40	23.06	73
49	1.21	1.41	1.65	1.91	2.13	2.44	2.77	3.25	3.69	4.29	5.54	6.05	6.65	7.64	8.59	9.63	10.38	11.32	12.22	13.15	14.65	16.56	18.86	21.51	23.62	25.54	74
50	1.30	1.52	1.81	2.12	2.35	2.70	3.05	3.56	4.01	4.69	6.03	6.78	7.60	8.75	9.65	10.70	11.35	12.20	13.26	14.59	16.38	18.53	21.37	23.67	26.43	28.25	75
51	1.41	1.68	2.01	2.35	2.60	2.98	3.32	3.85	4.38	5.10	6.71	7.76	8.72	9.91	10.63	11.68	12.22	13.24	14.73	16.38	18.38	21.02	23.52	26.42	29.54	31.23	76
52	1.50	1.85	2.22	2.62	2.92	3.24	3.63	4.14	4.82	5.72	7.62	8.86	9.87	10.69	11.55	12.55	13.26	14.59	16.54	18.20	20.65	23.16	26.27	29.06	31.97	34.71	77
53	1.55	1.95	2.42	2.85	3.23	3.62	4.05	4.66	5.44	6.64	8.86	10.06	10.67	11.53	12.49	13.40	14.58	16.42	18.20	20.78	22.84	25.57	28.89	31.81	35.23	38.80	78
54	1.56	2.08	2.64	3.11	3.56	3.99	4.60	5.27	6.27	7.62	9.99	10.85	11.69	12.71	13.75	14.92	16.42	18.20	20.80	22.76	25.28	28.55	31.66	34.48	39.25	43.56	79
55	1.61	2.20	2.83	3.34	3.87	4.50	5.28	6.08	7.20	8.58	10.70	11.79	12.90	14.09	15.31	16.81	18.50	20.75	23.11	25.60	28.33	31.30	34.78	38.87	43.63	48.85	80
56	1.72	2.41	3.11	3.66	4.29	5.09	6.03	7.03	8.12	9.23	11.58	12.91	14.25	15.61	17.14	18.94	21.04	23.07	25.70	28.80	31.38	34.66	39.53	43.35	49.21	54.83	81
57	1.82	2.60	3.45	4.10	4.84	5.80	6.95	7.92	9.02	10.40	13.01	14.50	15.83	17.46	19.12	21.20	23.01	25.93	28.93	31.85	34.88	39.37	44.19	48.88	55.98	61.06	82
58	2.00	2.87	3.80	4.55	5.54	6.62	7.83	8.90	9.99	11.59	14.23	16.17	17.79	19.62	21.66	23.50	25.79	28.76	31.60	34.88	39.26	43.98	49.26	55.59	62.78	67.82	83
59	2.24	3.16	4.27	5.18	6.28	7.50	8.86	9.73	10.78	12.62	15.47	17.90	20.09	22.23	23.64	25.91	28.46	31.81	35.11	39.69	44.06	49.02	56.14	62.30	70.62	75.34	84
60	2.55	3.50	4.77	5.78	7.09	8.41	9.77	10.73	11.63	13.71	16.89	19.72	22.57	24.63	26.40	28.96	31.41	35.34	39.42	44.46	49.30	55.84	62.20	70.04	78.87	83.81	85
61	2.91	3.88	5.27	6.41	7.89	9.33	10.69	11.58	12.47	14.92	18.33	21.66	24.26	27.47	29.42	31.92	34.80	39.61	43.59	48.99	55.66	61.85	70.09	77.15	85.88	93.29	86
62	3.39	4.32	5.85	7.12	8.74	10.30	11.68	12.60	13.72	16.31	19.99	23.32	26.26	29.70	32.41	35.32	39.37	44.41	48.77	55.91	61.90	68.74	76.36	83.99	96.74	103.72	87
63	3.69	4.84	6.60	7.92	9.76	11.42	12.89	14.08	15.19	18.16	21.69	25.58	28.74	31.62	35.14	39.36	43.41	48.96	54.89	61.25	69.09	75.90	84.47	94.56	105.16	115.03	88
64	4.01	5.39	7.44	8.90	10.92	12.69	14.30	15.67	17.35	20.14	23.94	28.37	31.50	34.68	39.28	43.94	48.39	55.81	61.05	69.11	76.62	82.79	94.04	102.76	117.87	127.03	89
65	4.18	5.96	8.34	9.99	12.22	14.14	15.90	17.60	19.37	22.58	26.60	31.40	34.88	38.98	43.74	48.97	54.95	61.19	67.94	75.46	83.94	93.43	103.87	115.16	127.18	139.83	90
66	4.25	6.71	9.35	11.39	13.93	15.83	17.81	19.57	21.81	25.44	29.77	34.76	39.30	43.67	49.07	55.31	60.56	68.35	74.70	82.93	94.20	103.07	116.67	126.66	139.24	151.71	91
67	4.54	7.64	10.58	12.81	15.93	18.02	19.84	21.89	24.49	28.42	33.38	39.66	43.88	48.77	55.15	61.93	68.56	76.14	82.28	92.89	103.46	115.63	127.90	138.63	156.61	164.19	92
68	5.22	8.60	11.85	14.58	17.67	20.23	22.99	25.19	27.76	32.75	38.03	44.85	50.13	55.90	62.14	69.18	75.31	83.75	92.26	103.39	117.18	126.62	139.58	155.91	168.78	177.43	93
69	5.91	9.79	13.42	16.45	18.92	23.22	25.77	27.69	30.66	36.80	42.55	50.10	56.08	61.48	68.42	77.22	84.05	95.05	101.45	115.24	127.75	138.00	156.47	168.00	183.42	191.58	94
70	6.63	11.04	15.04	18.72	20.27	26.11	28.29	30.36	36.67	43.67	50.23	58.98	64.57	71.51	78.74	85.08	93.96	104.35	113.22	125.52	138.59	154.51	168.02	182.51	197.00	206.58	95
71	8.30	12.32	16.85	19.79	23.97	28.61	30.74	37.42	41.48	49.31	57.43	65.36	72.19	79.22	87.72	95.15	103.15	116.14	123.57	136.05	154.46	165.73	183.82	195.97	211.30	220.19	96
72	10.35	13.72	18.70	23.25	27.33	30.77	34.72	38.37	43.38	51.86	59.69	68.74	75.37	83.33	94.26	104.54	114.69	126.50	132.33	151.21	164.95	182.90	196.68	210.17	224.23	234.79	97
73	11.59	16.65	21.90	26.70	30.25	33.65	36.66	42.71	46.79	55.34	64.42	71.75	80.10	88.93	98.28	113.84	126.84	139.23	147.10	161.34	182.97	195.44	210.22	222.98	237.86	250.50	98
74	13.23	18.26	23.83	29.58	33.49	37.07	43.00	46.64	51.17	60.58	69.98	78.16	88.40	97.18	109.09	122.36	137.52	154.11	155.03	180.49	194.64	208.61	222.36	236.46	252.29	267.39	99
75	15.05	19.25	25.84	33.24	36.96	43.17	47.51	51.52	63.74	73.22	84.39	93.60	104.05	115.35	127.38	140.03	151.91	164.39	177.64	191.79	206.79	220.41	235.02	250.73	267.62	286.19	100
76	17.85	23.06	29.07	36.61	42.34	47.70	52.89	62.99	77.12	89.13	97.53	115.31	130.38	142.86	156.81	166.75	175.95	206.38	211.22	229.41	244.53	260.10	276.92	295.00	314.36	305.83	101
77	21.21	26.49	32.47	41.35	47.94	53.01	63.80	77.02	85.67	98.25	116.47	138.47	155.81	171.08	185.43	192.16	221.12	238.04	250.85	271.70	288.88	306.90	326.32	347.07	369.26	327.02	102
78	25.99	30.59	36.12	47.07	54.44	63.05	76.90	86.59	102.67	122.04	144.97	169.24	191.17	207.79	215.77	240.25	255.29	274.22	292.95	310.86	329.95	350.32	369.76	386.96	405.25	349.95	103
79	32.26	35.26	40.99	54.26	63.92	76.73	87.51	105.93	115.21	138.03	162.08	188.62	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	374.77	104
80	40.03	42.13	46.97	62.36	79.65	87.14	109.36	119.55	138.98	164.04	191.29	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	401.39	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	430.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	461.90	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	496.42	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	534.40	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	576.46	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	624.13	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.17	1.24	1.31	1.37	1.49	1.59	1.71	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.13	1.12	1.14	1.16	1.19	1.21	1.27	1.39	1.45	1.56	1.68	1.86	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.15	1.14	1.11	1.09	1.09	1.09	1.13	1.14	1.20	1.24	1.32	1.45	1.53	1.67	1.83	2.03	2.25	2.52	2.77	3.03	3.25	3.42	3.64	49
25	0.98	1.04	1.10	1.10	1.08	1.07	1.06	1.06	1.09	1.13	1.17	1.25	1.31	1.41	1.51	1.64	1.80	1.99	2.21	2.47	2.77	3.03	3.25	3.42	3.64	3.91	50
26	0.93	1.06	1.10	1.12	1.10	1.09	1.07	1.10	1.13	1.20	1.26	1.33	1.41	1.54	1.64	1.80	2.00	2.21	2.47	2.73	3.03	3.25	3.42	3.64	3.91	4.23	51
27	0.89	1.03	1.12	1.12	1.13	1.12	1.14	1.16	1.22	1.31	1.37	1.47	1.54	1.69	1.79	1.98	2.22	2.46	2.74	3.03	3.25	3.42	3.64	3.91	4.26	4.67	52
28	0.93	1.07	1.13	1.12	1.14	1.15	1.19	1.23	1.29	1.39	1.49	1.59	1.72	1.86	1.99	2.20	2.46	2.74	3.03	3.25	3.42	3.64	3.91	4.23	4.65	5.18	53
29	0.93	1.08	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.03	2.19	2.45	2.74	3.03	3.25	3.42	3.64	3.91	4.26	4.66	5.21	5.81	54
30	0.97	1.08	1.12	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.20	2.40	2.67	2.99	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	0.91	1.07	1.12	1.17	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.44	2.65	2.94	3.23	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.25	56
32	0.91	1.01	1.13	1.20	1.28	1.37	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.73	2.94	3.22	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	0.97	1.09	1.15	1.26	1.35	1.44	1.57	1.70	1.83	1.99	2.24	2.49	2.77	3.00	3.19	3.42	3.64	3.91	4.25	4.67	5.21	5.83	6.51	7.23	7.95	8.62	58
34	1.05	1.14	1.23	1.31	1.43	1.52	1.67	1.82	1.96	2.16	2.48	2.75	3.03	3.25	3.42	3.64	3.91	4.26	4.66	5.21	5.83	6.48	7.26	7.95	8.63	9.32	59
35	1.14	1.21	1.28	1.37	1.48	1.60	1.75	1.94	2.18	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.25	4.68	5.19	5.83	6.52	7.26	7.95	8.63	9.34	10.19	60
36	1.20	1.26	1.32	1.44	1.54	1.65	1.85	2.08	2.38	2.71	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.82	6.48	7.26	7.95	8.63	9.27	10.09	11.26	61
37	1.25	1.28	1.36	1.48	1.57	1.71	1.95	2.31	2.63	2.98	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.50	7.26	7.95	8.63	9.36	10.04	11.12	12.54	62
38	1.32	1.44	1.51	1.57	1.67	1.84	2.16	2.51	2.91	3.18	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.47	7.18	7.89	8.63	9.21	10.00	10.75	12.08	13.99	63
39	1.43	1.60	1.64	1.70	1.79	2.02	2.35	2.75	3.08	3.39	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.92	8.53	9.29	10.02	11.09	12.11	13.61	15.46	64
40	1.53	1.73	1.79	1.86	1.98	2.27	2.61	2.92	3.25	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.58	9.17	10.09	11.13	12.51	13.68	15.11	16.90	65
41	1.64	1.86	1.99	2.09	2.23	2.53	2.89	3.11	3.48	3.88	4.26	4.70	5.21	5.76	6.48	7.26	7.95	8.63	9.22	9.94	11.18	12.57	14.18	15.26	16.13	18.30	66
42	1.72	2.08	2.25	2.38	2.50	2.80	3.02	3.38	3.71	4.25	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.36	10.02	11.03	12.64	14.27	15.85	16.33	17.07	19.62	67
43	1.83	2.15	2.43	2.60	2.75	2.93	3.21	3.53	4.03	4.48	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.02	10.95	12.24	13.89	15.74	16.74	17.65	18.41	21.02	68
44	1.95	2.30	2.59	2.74	2.87	3.10	3.34	3.81	4.28	4.82	5.83	6.52	7.26	7.95	8.63	9.36	10.11	11.13	12.37	13.86	15.79	17.17	17.85	19.09	20.26	22.39	69
45	2.19	2.45	2.74	2.89	3.06	3.31	3.63	4.06	4.57	5.20	6.52	7.26	7.95	8.63	9.38	10.24	11.29	12.59	14.03	15.50	16.95	18.33	19.67	21.07	22.45	24.13	70
46	2.32	2.57	2.78	3.04	3.30	3.66	3.99	4.52	5.04	5.88	7.26	7.95	8.63	9.28	10.08	11.22	12.59	14.07	15.47	16.37	17.70	19.70	21.20	22.85	24.67	25.98	71
47	2.50	2.66	2.88	3.20	3.62	4.01	4.43	5.02	5.79	6.58	7.95	8.63	9.32	10.00	11.07	12.51	14.06	15.54	16.37	17.43	19.09	20.93	22.67	25.09	27.20	28.54	72
48	2.67	2.81	3.08	3.50	3.82	4.38	4.91	5.60	6.36	7.38	8.63	9.42	10.24	11.23	12.59	14.24	15.54	16.44	17.21	18.60	20.36	22.40	24.55	27.21	29.65	31.11	73
49	2.78	3.04	3.39	3.80	4.20	4.78	5.36	6.15	7.02	7.86	9.42	10.40	11.28	12.59	14.13	15.75	16.44	17.29	18.40	19.95	21.87	24.66	27.07	29.63	32.17	33.68	74
50	2.99	3.33	3.67	4.18	4.59	5.20	5.85	6.65	7.56	8.67	10.32	11.45	12.64	14.17	15.66	16.69	17.31	18.50	20.07	21.54	24.16	26.81	29.98	32.13	35.04	36.71	75
51	3.29	3.69	4.09	4.61	5.06	5.72	6.31	7.13	8.13	9.33	11.26	12.85	14.20	15.76	16.63	17.59	18.53	19.88	21.72	23.55	26.37	29.72	32.06	34.94	37.73	39.94	76
52	3.67	4.08	4.45	5.13	5.61	6.20	6.80	7.69	8.83	10.51	12.79	14.42	15.79	16.79	17.58	18.85	19.92	21.53	23.80	26.23	28.89	31.80	34.91	38.16	40.91	43.68	77
53	3.80	4.24	4.83	5.47	6.09	6.82	7.74	8.57	10.05	11.87	14.37	16.04	17.00	18.10	19.18	20.30	21.58	23.60	26.15	28.86	31.04	34.15	37.62	40.72	43.86	48.04	78
54	3.99	4.54	5.19	5.99	6.65	7.54	8.68	9.73	11.43	13.68	16.04	17.25	18.26	19.52	20.70	22.04	23.67	25.94	28.81	31.17	33.97	37.40	40.20	43.61	48.42	53.03	79
55	4.14	4.84	5.59	6.36	7.26	8.40	9.84	11.09	12.93	15.22	17.01	18.39	19.73	21.13	22.51	24.20	26.05	28.61	31.18	33.75	36.79	40.00	43.75	48.11	53.12	58.46	80
56	4.40	5.32	6.13	6.91	8.01	9.39	11.06	12.45	14.30	16.05	18.19	19.78	21.17	22.85	24.72	26.72	28.88	31.30	34.11	37.14	40.13	43.76	48.53	53.04	58.31	64.50	81
57	4.64	5.67	6.78	7.69	8.98	10.58	12.41	14.03	15.60	17.74	20.17	21.80	22.91	25.00	27.25	29.56	31.48	34.31	37.48	40.55	43.92	48.61	53.50	58.30	64.78	70.58	82
58	5.10	6.03	7.48	8.50	10.15	11.93	13.97	15.28	16.94	19.40	21.81	23.64	25.07	27.44	29.57	31.63	33.80	36.61	39.62	43.74	48.09	52.85	57.93	64.84	70.69	76.96	83
59	5.67	6.54	8.30	9.74	11.46	13.34	15.33	16.73	17.94	20.68	23.45	25.92	27.54	30.14	32.08	34.45	37.04	40.03	43.36	48.63	53.10	58.15	64.42	70.84	77.62	83.94	84
60	6.44	7.19	9.26	10.85	12.85	14.73	16.65	17.92	18.93	22.05	25.26	28.08	30.24	32.56	34.81	37.66	40.35	43.93	48.14	53.73	58.46	64.74	70.35	77.87	84.36	92.25	85
61	7.34	7.85	10.19	11.94	14.22	16.15	17.92	19.03	19.91	23.51	27.10	30.13	32.71	35.18	37.96	40.94	44.09	48.88	53.16	59.20	65.12	70.80	77.32	84.74	92.32	101.41	86
62	8.41	8.60	11.22	13.14	15.67	17.59	19.29	20.36	21.17	25.18	29.04	31.85	35.08	38.19	41.15	44.65	48.83	53.24	57.57	64.95	70.16	77.90	84.11	91.52	102.08	111.35	87
63	9.28	9.48	12.62	14.30	17.37	19.21	20.94	22.82	23.34	27.33	31.12	34.09	37.46	40.58	44.04	48.52	52.96	58.76	64.07	71.11	77.23	84.84	92.13	101.30	111.53	121.88	88
64	9.90	10.41	14.18	15.95	19.30	21.08	22.88	25.03	25.66	29.69	33.77	36.91	40.33	43.97	48.49	53.39	58.21	64.45	70.08	77.08	84.18	91.66	101.94	110.81	122.66	132.84	89
65	10.32	11.31	15.81	17.83	21.44	23.18	25.04	27.54	28.09	32.48	36.88	40.11	43.86	48.22	53.22	58.58	64.61	70.70	77.09	84.07	92.37	101.55	111.50	122.02	133.00	144.25	90
66	10.37	12.73	17.46	19.81	23.60	25.45	27.43	29.97	31.39	35.66	40.43	43.63	48.52	53.87	59.20	66.05	71.59	78.20	84.30	92.27	101.05	110.83	122.56	132.56	143.99	154.36	91
67	10.91	14.53	19.50	21.74	26.75	27.97	29.96	32.68	34.42	39.57	43.68	48.73	53.48	59.82	66.42	72.09	78.33	84.35	91.34	99.09	108.82	121.34	130.81	143.31	154.76	164.68	92
68	12.49	16.35	21.52	24.13	28.88	31.21	33.50	36.10	37.63	43.31	49.08	54.09	60.41	67.12	72.19	80.35	86.44	93.17	99.42	108.13	119.07	130.92	140.62	155.99	164.88	175.41	93
69	13.92	18.89	24.36	26.47	30.22	34.53	37.20	38.79	40.72	47.29	52.83	59.40	66.21	72.69	80.06	87.34	94.46	99.41	107.43	118.47	126.37	138.41	152.17	165.94	175.31	186.58	94
70	15.48	21.25	26.85	29.34	31.50	37.92	39.97	41.51	47.41	54.75	61.84	68.09	75.06	82.65	88.15	97.26	102.59	106.91	117.85	128.00	135.65	149.78	162.57	176.18	186.16	199.11	95
71	19.23	23.28	29.60	30.11	36.22	40.63	42.47	47.64	52.38	60.22	68.62	73.85	82.05	89.97	97.73	105.25	109.97	119.67	127.51	137.55	146.58	161.48	172.15	186.77	198.16	210.01	96
72	23.53	26.19	32.65	34.27	40.12	42.73	46.72	50.38	54.28	61.20	69.29	77.96	84.21	92.99	104.69	108.09	120.60	124.07	132.66	143.86	157.58	168.35	179.32	195.65	208.66	221.55	97
73	26.13	31.66	36.61	38.26	43.19	45.64	47.55	53.88	56.04	63.47	72.41	80.58	89.33	98.11	107.97	124.10	129.64	136.65	143.43	160.31	166.92	177.99	190.13	205.69	219.69	233.77	98
74	29.25	35.00	39.60	41.11	46.32	49.09	54.42	57.04	59.69	71.03	82.47	86.98	96.13	105.10	116.21	130.55	140.85	145.08	159.11	167.52	173.69	188.67	199.38	216.23	231.27	246.72	99
75	33.04	36.75	42.22	44.70	49.70	55.76	59.26	61.57	73.63	86.87	89.98	101.72	111.66	122.19	133.17	144.43	154.54	164.87	175.60	186.77	199.31	210.21	221.75	233.97	246.93	260.99	100
76	36.71	42.05	47.02	49.65	57.83	63.24	66.16	77.07	93.59	97.80	111.99	125.92	138.22	146.32	154.84	168.43	187.66	189.91	204.61	220.14	235.01	249.07	263.97	278.14	293.97	275.58	101
77	40.88	46.75	51.24	56.63	65.54	71.08	82.18	99.39	108.08	121.68	135.92	152.25	161.25	171.75	183.94	204.34	213.71	218.44	239.06	256.67	277.09	295.09	314.17	330.64	349.99	291.06	102
78	46.89	50.80	56.49	66.68	74.27	86.19	104.07	112.72	130.25	142.40	157.77	177.80	190.66	205.52	224.94	231.69	242.99	251.93	276.27	299.23	326.68	349.59	369.76	386.96	405.25	307.51	103
79	54.46	56.60	61.53	76.43	87.43	107.37	121.01	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	287.37	310.86	329.95	350.32	369.76	386.96	405.25	424.70	325.01	104
80	63.20	64.55	69.80	89.60	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	347.45	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	371.76	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	398.14	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	426.83	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	458.18	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	492.54	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	530.67	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	574.41	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	656.67	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	658.09	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.61	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.93	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.37	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.77	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
58	7.52	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
59	8.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
60	9.66	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
61	11.15	12.96	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
62	12.98	14.38	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
63	14.30	16.04	17.65	19.26	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
64	15.55	17.65	19.27	20.81	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
65	16.37	19.27	20.96	22.52	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
66	15.70	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
67	15.76	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
68	17.02	24.56	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.54	144.69	163.55	178.82	194.28	209.27	224.94	241.41	93
69	18.10	26.65	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	146.76	158.96	175.54	191.62	209.27	224.94	241.46	257.34	94
70	19.18	28.57	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	145.42	159.15	170.17	187.54	206.95	224.94	241.46	258.86	275.35	95
71	22.55	30.34	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	147.64	160.93	170.18	181.16	201.67	222.63	239.37	257.87	276.12	291.03	96
72	26.49	32.15	39.52	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.31	163.66	170.82	178.77	193.95	219.20	235.20	252.84	274.10	292.38	307.73	97
73	27.92	37.13	43.95	48.44	53.67	59.72	66.48	74.02	78.93	89.80	99.98	109.37	120.70	132.91	146.24	163.66	178.77	188.77	193.35	214.06	233.80	251.07	270.95	288.12	307.75	325.54	98
74	29.99	38.70	47.73	53.67	59.72	66.48	74.02	79.48	83.70	100.22	110.69	117.12	130.28	142.76	158.00	179.03	194.28	201.63	215.63	225.23	243.02	265.51	283.82	302.80	323.84	344.50	99
75	32.05	38.83	50.40	59.72	66.48	74.02	82.10	85.78	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	257.57	275.54	291.25	307.95	325.75	344.70	365.31	100
76	36.42	45.03	55.12	65.15	73.06	79.85	82.13	92.11	110.69	116.92	129.36	148.99	163.66	179.03	194.01	209.27	224.94	241.46	258.54	276.12	292.95	310.86	329.86	349.37	369.76	386.91	101
77	41.49	50.10	59.80	69.57	76.05	82.18	88.96	103.08	107.39	114.03	141.03	163.66	179.03	194.10	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	102
78	48.67	55.95	64.70	74.76	79.22	91.04	98.22	103.04	104.15	116.47	149.28	172.95	191.56	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	103
79	57.83	62.38	71.19	81.40	85.72	103.70	100.77	104.54	105.23	117.94	161.19	184.91	208.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	104
80	68.64	72.07	79.20	88.27	98.30	109.59	106.36	107.07	106.39	121.85	172.79	196.85	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	467.29	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.41	0.36	0.34	0.33	0.31	0.30	0.33	0.33	0.32	0.31	0.32	0.30	0.32	0.33	0.33	0.36	0.38	0.41	0.43	0.46	0.50	0.53	0.56	0.62	0.68	43
19	0.41	0.36	0.34	0.32	0.31	0.30	0.30	0.31	0.33	0.33	0.31	0.32	0.32	0.32	0.34	0.35	0.37	0.41	0.43	0.45	0.48	0.51	0.55	0.61	0.65	0.74	44
20	0.36	0.35	0.33	0.31	0.30	0.28	0.31	0.31	0.32	0.32	0.30	0.31	0.32	0.32	0.36	0.37	0.39	0.42	0.44	0.48	0.50	0.53	0.58	0.63	0.68	0.81	45
21	0.33	0.31	0.29	0.29	0.29	0.29	0.31	0.29	0.32	0.32	0.29	0.30	0.32	0.34	0.37	0.38	0.41	0.44	0.46	0.49	0.52	0.57	0.61	0.66	0.73	0.88	46
22	0.30	0.28	0.30	0.28	0.29	0.29	0.29	0.31	0.32	0.32	0.29	0.32	0.33	0.35	0.37	0.41	0.43	0.46	0.48	0.50	0.55	0.60	0.65	0.71	0.80	0.98	47
23	0.26	0.27	0.26	0.27	0.28	0.28	0.29	0.31	0.32	0.32	0.30	0.31	0.34	0.36	0.39	0.42	0.44	0.46	0.51	0.54	0.57	0.63	0.70	0.77	0.87	1.10	48
24	0.26	0.26	0.27	0.26	0.29	0.28	0.29	0.29	0.33	0.32	0.29	0.31	0.34	0.37	0.41	0.43	0.46	0.49	0.52	0.56	0.61	0.67	0.75	0.85	0.94	1.22	49
25	0.25	0.25	0.26	0.26	0.28	0.28	0.29	0.31	0.32	0.34	0.29	0.31	0.34	0.37	0.41	0.44	0.47	0.51	0.54	0.60	0.65	0.72	0.83	0.92	1.04	1.14	50
26	0.24	0.26	0.26	0.27	0.29	0.30	0.31	0.30	0.34	0.35	0.30	0.33	0.36	0.39	0.43	0.47	0.51	0.55	0.60	0.65	0.71	0.82	0.90	1.02	1.13	1.28	51
27	0.27	0.27	0.27	0.29	0.31	0.31	0.32	0.33	0.36	0.36	0.31	0.34	0.37	0.42	0.46	0.50	0.54	0.58	0.65	0.72	0.81	0.89	1.00	1.12	1.26	1.40	52
28	0.28	0.28	0.30	0.31	0.33	0.31	0.33	0.34	0.36	0.37	0.33	0.36	0.41	0.44	0.48	0.53	0.58	0.65	0.71	0.80	0.89	1.01	1.12	1.25	1.41	1.52	53
29	0.29	0.31	0.31	0.32	0.33	0.34	0.33	0.35	0.38	0.39	0.34	0.38	0.42	0.46	0.51	0.56	0.64	0.71	0.80	0.89	1.00	1.11	1.26	1.39	1.55	1.64	54
30	0.32	0.32	0.32	0.34	0.35	0.35	0.34	0.35	0.39	0.43	0.37	0.41	0.45	0.50	0.56	0.63	0.70	0.80	0.87	0.98	1.10	1.23	1.37	1.53	1.71	1.82	55
31	0.36	0.35	0.37	0.37	0.37	0.38	0.37	0.39	0.43	0.45	0.39	0.44	0.49	0.54	0.62	0.69	0.76	0.87	0.96	1.08	1.22	1.35	1.53	1.69	1.89	2.02	56
32	0.37	0.37	0.38	0.39	0.42	0.41	0.41	0.42	0.45	0.48	0.43	0.47	0.53	0.60	0.67	0.75	0.85	0.96	1.08	1.21	1.32	1.50	1.69	1.86	2.08	2.21	57
33	0.39	0.41	0.42	0.43	0.44	0.44	0.45	0.46	0.49	0.52	0.48	0.53	0.58	0.65	0.74	0.84	0.93	1.06	1.19	1.34	1.50	1.68	1.86	2.06	2.29	2.44	58
34	0.41	0.43	0.43	0.45	0.48	0.47	0.48	0.51	0.54	0.58	0.52	0.58	0.66	0.72	0.82	0.92	1.04	1.19	1.31	1.48	1.65	1.85	2.03	2.25	2.49	2.66	59
35	0.42	0.44	0.47	0.48	0.50	0.52	0.54	0.57	0.62	0.66	0.58	0.65	0.72	0.81	0.90	1.02	1.14	1.29	1.45	1.63	1.80	2.03	2.23	2.45	2.69	2.96	60
36	0.42	0.47	0.50	0.51	0.55	0.57	0.61	0.65	0.71	0.74	0.67	0.73	0.82	0.90	1.01	1.13	1.28	1.46	1.63	1.81	2.00	2.25	2.46	2.71	2.97	3.21	61
37	0.38	0.44	0.50	0.54	0.58	0.63	0.67	0.73	0.81	0.85	0.75	0.82	0.92	1.02	1.15	1.29	1.42	1.61	1.79	2.02	2.22	2.49	2.71	2.98	3.26	3.56	62
38	0.42	0.47	0.53	0.58	0.64	0.69	0.75	0.83	0.90	0.95	0.85	0.94	1.05	1.16	1.28	1.43	1.60	1.81	1.99	2.19	2.42	2.69	2.92	3.19	3.50	3.88	63
39	0.42	0.50	0.56	0.64	0.69	0.77	0.84	0.94	1.02	1.08	0.95	1.06	1.17	1.29	1.46	1.61	1.76	1.98	2.18	2.44	2.67	2.98	3.21	3.50	3.85	4.21	64
40	0.46	0.53	0.63	0.70	0.77	0.84	0.93	1.07	1.16	1.22	1.07	1.17	1.32	1.44	1.62	1.78	1.99	2.22	2.41	2.68	2.94	3.27	3.51	3.83	4.23	4.55	65
41	0.49	0.60	0.69	0.76	0.84	0.95	1.04	1.16	1.32	1.36	1.21	1.31	1.46	1.61	1.80	1.95	2.18	2.42	2.68	2.97	3.26	3.60	3.86	4.21	4.64	4.94	66
42	0.55	0.65	0.75	0.85	0.92	1.05	1.17	1.33	1.48	1.52	1.33	1.47	1.63	1.78	1.99	2.21	2.43	2.69	2.91	3.21	3.53	3.88	4.24	4.61	4.98	5.39	67
43	0.63	0.71	0.85	0.94	1.05	1.17	1.34	1.51	1.69	1.71	1.47	1.64	1.81	2.03	2.25	2.43	2.66	2.94	3.24	3.55	3.89	4.25	4.54	4.91	5.47	5.92	68
44	0.69	0.77	0.94	1.07	1.14	1.33	1.50	1.71	1.87	1.90	1.64	1.82	2.03	2.24	2.48	2.71	2.97	3.26	3.50	3.83	4.19	4.56	4.96	5.39	5.86	6.46	69
45	0.73	0.87	1.04	1.17	1.27	1.46	1.67	1.91	2.14	2.14	1.82	2.03	2.25	2.49	2.72	2.98	3.25	3.56	3.87	4.21	4.60	5.00	5.42	5.93	6.47	7.07	70
46	0.83	0.96	1.14	1.26	1.36	1.63	1.86	2.07	2.35	2.34	2.05	2.27	2.49	2.77	3.02	3.30	3.57	3.90	4.23	4.57	4.98	5.38	5.85	6.38	7.15	7.74	71
47	0.90	1.06	1.22	1.41	1.52	1.74	2.00	2.26	2.53	2.55	2.29	2.52	2.78	3.04	3.32	3.55	3.92	4.27	4.63	4.95	5.38	5.95	6.48	7.03	7.74	8.54	72
48	0.96	1.19	1.34	1.49	1.63	1.91	2.16	2.39	2.66	2.79	2.54	2.74	2.99	3.29	3.59	3.91	4.22	4.56	5.04	5.47	5.96	6.42	7.02	7.64	8.63	9.38	73
49	1.01	1.22	1.42	1.60	1.76	2.03	2.31	2.54	2.84	3.03	2.80	3.03	3.28	3.63	3.95	4.22	4.64	5.00	5.49	5.94	6.46	7.11	7.82	8.58	9.35	10.30	74
50	1.01	1.31	1.49	1.66	1.84	2.16	2.48	2.69	3.01	3.25	3.09	3.32	3.61	3.98	4.32	4.64	5.08	5.48	6.00	6.46	7.03	7.75	8.60	9.33	10.48	11.35	75
51	1.07	1.48	1.59	1.71	1.93	2.26	2.64	2.84	3.19	3.48	3.39	3.64	3.96	4.36	4.74	5.11	5.60	6.00	6.56	7.04	7.71	8.51	9.37	10.24	11.46	12.49	76
52	1.07	1.61	1.66	1.80	2.05	2.41	2.71	2.91	3.36	3.72	3.70	4.00	4.31	4.68	5.09	5.49	6.03	6.60	7.17	7.72	8.51	9.28	10.33	11.46	12.67	13.73	77
53	1.14	1.70	1.78	1.87	2.12	2.48	2.88	3.05	3.44	3.88	3.95	4.25	4.63	5.14	5.60	6.04	6.66	7.13	7.89	8.73	9.53	10.44	11.59	12.45	13.70	15.08	78
54	1.14	1.78	1.84	1.92	2.24	2.62	2.98	3.12	3.61	4.11	4.31	4.67	5.09	5.52	6.01	6.57	7.17	7.85	8.76	9.55	10.53	11.48	12.63	13.79	15.33	16.56	79
55	1.17	1.84	1.88	1.95	2.28	2.64	3.09	3.19	3.72	4.30	4.62	5.03	5.46	5.96	6.50	7.11	7.80	8.57	9.41	10.34	11.37	12.51	13.75	15.13	16.62	18.29	80
56	1.27	1.89	2.00	2.09	2.43	2.82	3.27	3.44	4.01	4.64	4.99	5.43	5.91	6.44	7.05	7.75	8.64	9.49	10.45	11.47	12.72	13.65	15.52	16.87	18.49	20.60	81
57	1.35	1.96	2.12	2.23	2.58	3.00	3.50	3.72	4.32	5.05	5.41	5.87	6.41	6.99	7.70	8.52	9.51	10.54	11.57	12.89	13.93	15.39	17.32	18.86	20.80	23.23	82
58	1.34	1.96	2.21	2.34	2.71	3.14	3.69	3.98	4.62	5.50	5.91	6.39	6.98	7.77	8.45	9.59	10.82	11.98	13.03	14.18	15.74	16.81	18.93	20.85	23.15	25.81	83
59	1.44	2.00	2.32	2.52	2.90	3.40	3.97	4.32	5.06	5.91	6.34	6.84	7.64	8.53	9.26	10.60	12.04	12.87	13.98	15.74	17.22	18.75	21.32	23.23	26.05	29.20	84
60	1.49	2.05	2.46	2.67	3.09	3.65	4.28	4.75	5.57	6.51	6.99	7.50	8.28	9.14	9.97	11.43	12.94	14.15	15.50	17.28	19.19	21.12	23.34	26.18	28.93	33.09	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.40	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.80	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.04	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	54.37	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.65	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	64.21	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.36	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	79.40	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.89	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	105.27	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.33	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	132.06	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.39	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.14	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.88	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.68	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.05	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	167.88	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	185.50	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.83	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	225.01	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	246.10	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.74	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	289.02	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.58	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.69	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	352.48	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	377.14	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	403.84	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	432.77	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	464.19	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	498.31	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	535.53	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	576.33	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	999.67	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.48	0.44	0.42	0.42	0.45	0.43	0.45	0.42	0.41	0.42	0.42	0.45	0.43	0.47	0.50	0.54	0.57	0.58	0.62	0.63	0.65	0.68	0.75	43
19	0.46	0.47	0.49	0.46	0.42	0.39	0.39	0.43	0.43	0.45	0.43	0.42	0.42	0.44	0.45	0.46	0.51	0.53	0.56	0.60	0.62	0.63	0.65	0.69	0.73	0.82	44
20	0.47	0.46	0.44	0.42	0.41	0.41	0.39	0.43	0.42	0.44	0.38	0.42	0.42	0.44	0.47	0.50	0.52	0.55	0.58	0.63	0.64	0.66	0.69	0.72	0.76	0.88	45
21	0.45	0.42	0.43	0.41	0.38	0.38	0.42	0.41	0.43	0.44	0.39	0.41	0.43	0.46	0.48	0.51	0.54	0.57	0.61	0.64	0.66	0.70	0.73	0.76	0.83	0.98	46
22	0.41	0.37	0.41	0.38	0.38	0.41	0.39	0.42	0.43	0.46	0.39	0.42	0.44	0.46	0.51	0.53	0.56	0.60	0.63	0.68	0.70	0.73	0.76	0.83	0.90	1.10	47
23	0.37	0.34	0.36	0.37	0.39	0.38	0.39	0.44	0.44	0.46	0.39	0.43	0.45	0.48	0.52	0.54	0.57	0.62	0.67	0.71	0.74	0.77	0.83	0.89	0.98	1.22	48
24	0.33	0.33	0.37	0.37	0.37	0.38	0.41	0.43	0.43	0.47	0.39	0.42	0.46	0.48	0.53	0.56	0.60	0.65	0.70	0.74	0.78	0.84	0.89	0.97	1.09	1.33	49
25	0.33	0.34	0.35	0.36	0.38	0.38	0.41	0.43	0.44	0.47	0.38	0.41	0.46	0.49	0.53	0.57	0.63	0.68	0.73	0.80	0.85	0.90	0.97	1.06	1.19	1.33	50
26	0.31	0.31	0.35	0.38	0.41	0.43	0.43	0.45	0.47	0.51	0.41	0.43	0.47	0.52	0.57	0.62	0.67	0.72	0.78	0.85	0.91	1.01	1.10	1.19	1.33	1.49	51
27	0.33	0.31	0.37	0.41	0.43	0.46	0.46	0.50	0.52	0.54	0.42	0.45	0.50	0.55	0.61	0.66	0.71	0.77	0.86	0.95	1.04	1.12	1.22	1.34	1.48	1.67	52
28	0.34	0.31	0.37	0.41	0.45	0.46	0.49	0.53	0.54	0.60	0.45	0.48	0.53	0.57	0.63	0.70	0.77	0.85	0.93	1.05	1.15	1.25	1.40	1.49	1.67	1.88	53
29	0.37	0.35	0.39	0.43	0.47	0.51	0.52	0.57	0.58	0.65	0.46	0.50	0.55	0.61	0.68	0.74	0.84	0.93	1.04	1.16	1.28	1.41	1.54	1.69	1.87	2.09	54
30	0.37	0.35	0.39	0.45	0.50	0.53	0.55	0.60	0.63	0.70	0.49	0.53	0.60	0.67	0.73	0.82	0.92	1.04	1.14	1.29	1.44	1.55	1.73	1.87	2.09	2.32	55
31	0.41	0.37	0.42	0.47	0.52	0.56	0.62	0.67	0.70	0.77	0.52	0.57	0.64	0.72	0.82	0.91	1.01	1.13	1.26	1.43	1.57	1.73	1.92	2.10	2.32	2.60	56
32	0.44	0.37	0.44	0.50	0.56	0.62	0.68	0.74	0.78	0.85	0.56	0.62	0.70	0.80	0.89	1.00	1.12	1.27	1.41	1.56	1.73	1.90	2.13	2.33	2.60	2.87	57
33	0.44	0.39	0.46	0.52	0.62	0.68	0.75	0.83	0.87	0.97	0.64	0.70	0.77	0.86	0.98	1.10	1.24	1.39	1.54	1.75	1.93	2.14	2.39	2.61	2.88	3.18	58
34	0.45	0.39	0.46	0.56	0.66	0.73	0.85	0.96	1.01	1.10	0.69	0.76	0.87	0.96	1.08	1.22	1.37	1.55	1.72	1.92	2.13	2.35	2.62	2.89	3.17	3.48	59
35	0.43	0.41	0.48	0.58	0.71	0.83	0.97	1.12	1.16	1.27	0.77	0.86	0.95	1.07	1.20	1.34	1.50	1.69	1.89	2.11	2.33	2.60	2.88	3.19	3.48	3.79	60
36	0.42	0.42	0.50	0.63	0.75	0.88	1.04	1.19	1.29	1.42	0.89	0.98	1.09	1.22	1.33	1.50	1.69	1.90	2.11	2.34	2.59	2.88	3.17	3.48	3.83	4.12	61
37	0.42	0.42	0.51	0.63	0.80	0.96	1.10	1.29	1.40	1.54	1.03	1.12	1.25	1.36	1.52	1.68	1.86	2.09	2.30	2.61	2.87	3.18	3.48	3.83	4.20	4.48	62
38	0.42	0.45	0.53	0.69	0.84	1.01	1.21	1.37	1.50	1.68	1.17	1.31	1.44	1.59	1.68	1.87	2.08	2.33	2.58	2.82	3.10	3.42	3.75	4.08	4.48	4.86	63
39	0.44	0.47	0.57	0.73	0.92	1.09	1.30	1.50	1.63	1.81	1.34	1.49	1.63	1.78	1.89	2.09	2.29	2.57	2.80	3.12	3.42	3.77	4.10	4.48	4.91	5.27	64
40	0.47	0.52	0.64	0.81	0.98	1.17	1.39	1.62	1.78	1.99	1.54	1.69	1.82	2.01	2.10	2.31	2.57	2.85	3.09	3.44	3.76	4.16	4.49	4.88	5.37	5.73	65
41	0.52	0.56	0.70	0.87	1.05	1.28	1.47	1.70	1.93	2.15	1.75	1.92	2.06	2.25	2.33	2.54	2.81	3.11	3.43	3.79	4.15	4.56	4.91	5.35	5.86	6.23	66
42	0.57	0.64	0.76	0.95	1.16	1.37	1.60	1.83	2.04	2.29	1.98	2.19	2.32	2.51	2.58	2.86	3.13	3.46	3.69	4.07	4.46	4.89	5.37	5.82	6.28	6.78	67
43	0.65	0.71	0.85	1.04	1.29	1.50	1.75	2.01	2.23	2.49	2.22	2.48	2.61	2.88	2.90	3.12	3.43	3.77	4.10	4.47	4.90	5.37	5.73	6.21	6.87	7.40	68
44	0.70	0.80	0.93	1.16	1.40	1.63	1.88	2.15	2.37	2.65	2.53	2.79	2.93	3.22	3.20	3.50	3.81	4.17	4.42	4.81	5.26	5.72	6.24	6.78	7.36	8.07	69
45	0.77	0.89	1.04	1.27	1.51	1.76	2.02	2.28	2.59	2.87	2.87	3.17	3.28	3.59	3.50	3.82	4.16	4.51	4.88	5.28	5.75	6.25	6.80	7.41	8.09	8.86	70
46	0.84	0.96	1.13	1.36	1.62	1.93	2.20	2.49	2.81	3.13	3.14	3.46	3.59	3.92	3.86	4.22	4.56	4.95	5.34	5.72	6.21	6.74	7.34	7.99	8.93	9.73	71
47	0.89	1.04	1.23	1.49	1.79	2.05	2.37	2.71	3.04	3.40	3.43	3.76	3.93	4.27	4.26	4.52	5.01	5.42	5.82	6.19	6.74	7.45	8.12	8.83	9.66	10.68	72
48	0.94	1.12	1.32	1.61	1.87	2.22	2.52	2.87	3.22	3.66	3.73	4.01	4.18	4.55	4.57	4.99	5.37	5.79	6.34	6.85	7.48	8.04	8.79	9.61	10.69	11.79	73
49	0.95	1.12	1.41	1.71	2.01	2.31	2.66	3.06	3.43	3.91	4.03	4.31	4.52	4.94	5.01	5.36	5.88	6.33	6.91	7.43	8.12	8.91	9.80	10.67	11.70	12.96	74
50	0.93	1.21	1.47	1.76	2.09	2.45	2.81	3.23	3.63	4.15	4.31	4.63	4.88	5.35	5.49	5.87	6.45	6.92	7.53	8.09	8.86	9.70	10.66	11.72	12.99	14.28	75
51	0.95	1.30	1.55	1.85	2.16	2.54	2.96	3.41	3.85	4.38	4.62	4.98	5.26	5.79	6.00	6.45	7.06	7.56	8.21	8.81	9.71	10.56	11.74	12.74	14.19	15.63	76
52	0.95	1.40	1.62	1.91	2.26	2.65	3.03	3.49	4.04	4.65	4.95	5.33	5.68	6.11	6.41	6.92	7.58	8.31	8.97	9.67	10.61	11.63	12.80	14.31	15.86	17.13	77
53	0.98	1.43	1.71	2.03	2.31	2.72	3.17	3.67	4.16	4.78	5.16	5.58	5.98	6.62	7.03	7.62	8.37	8.93	9.88	10.92	12.01	12.94	14.39	15.68	17.17	18.77	78
54	0.98	1.46	1.80	2.08	2.43	2.85	3.23	3.77	4.36	5.03	5.50	5.98	6.46	7.02	7.56	8.21	9.01	9.85	10.94	11.94	13.16	14.23	15.84	17.43	19.02	20.66	79
55	0.95	1.49	1.82	2.10	2.44	2.85	3.31	3.86	4.48	5.21	5.79	6.28	6.83	7.45	8.13	8.89	9.75	10.73	11.78	12.94	14.24	15.66	17.22	18.96	20.82	22.91	80
56	1.07	1.62	2.01	2.31	2.66	3.10	3.61	4.21	4.90	5.69	6.28	6.84	7.46	8.15	8.93	9.76	10.91	11.97	13.19	14.49	16.20	17.24	19.39	21.46	23.26	25.82	81
57	1.15	1.76	2.22	2.53	2.93	3.41	3.98	4.65	5.40	6.28	6.87	7.48	8.16	8.91	9.79	10.86	12.10	13.40	14.74	16.40	17.82	19.39	21.97	24.10	26.02	29.11	82
58	1.16	1.88	2.39	2.73	3.16	3.67	4.30	5.02	5.85	6.98	7.57	8.20	8.98	10.00	10.85	12.29	13.91	15.37	16.72	18.17	20.08	21.53	24.14	26.45	29.36	32.37	83
59	1.26	2.03	2.62	3.01	3.48	4.06	4.76	5.58	6.51	7.61	8.18	8.86	9.91	11.07	12.00	13.70	15.60	16.66	18.13	20.34	22.32	24.21	27.08	29.94	32.80	36.00	84
60	1.33	2.19	2.88	3.30	3.83	4.49	5.29	6.22	7.29	8.52	9.11	9.78	10.77	11.92	13.03	14.91	16.89	18.49	20.27	22.53	25.10	27.19	30.09	33.60	36.93	40.09	85
61	1.28	2.15	2.86	3.28	3.86	4.55	5.36	6.34	7.48	8.76	9.30	10.04	10.99	12.21	13.34	15.19	17.12	19.00	20.57	22.91	25.59	28.88	31.92	36.33	39.93	43.75	86
62	1.39	2.30	3.09	3.57	4.20	4.99	5.93	7.03	8.35	9.84	10.41	11.18	12.33	13.66	14.89	16.97	19.06	21.09	22.83	25.66	28.53	31.81	35.44	40.66	44.52	49.44	87
63	1.55	2.48	3.32	3.84	4.56	5.44	6.52	7.80	9.30	10.82	11.33	12.53	13.85	15.21	16.62	18.99	21.04	23.43	26.16	29.06	32.07	36.11	39.74	44.72	49.23	55.40	88
64	1.73	3.17	3.51	4.05	4.80	5.94	7.17	8.64	10.44	12.14	12.73	14.09	15.48	16.96	18.70	20.92	23.27	26.27	29.02	32.51	35.73	39.78	43.73	50.55	54.95	61.78	89
65	1.98	3.42	3.77	4.35	5.20	6.32	7.71	9.39	11.36	13.69	14.30	15.72	17.28	19.02	20.89	22.98	25.89	29.18	32.46	36.07	40.17	43.84	49.52	55.48	61.86	67.69	90
66	2.05	3.56	3.99	4.60	5.55	6.77	8.37	10.26	12.55	15.21	15.70	17.43	19.87	21.76	23.70	25.50	28.28	31.94	35.31	38.60	43.98	48.61	54.18	61.84	67.76	70.29	91
67	2.10	3.71	4.22	4.90	5.95	7.38	9.14	11.06	13.58	16.46	17.68	19.91	22.16	24.26	26.21	28.79	31.80	35.53	39.34	43.48	48.68	54.33	60.95	66.87	74.08	75.93	92
68	2.28	3.97	4.42	5.30	6.46	7.84	9.81	12.23	15.03	18.25	19.57	22.11	25.32	27.90	29.50	31.95	34.70	38.51	43.19	47.49	54.34	60.24	66.75	73.58	81.36	84.59	93
69	2.55	4.17	4.78	5.76	7.09	8.68	10.90	13.29	16.36	19.98	22.14	25.19	28.45	31.01	32.62	35.95	38.74	43.18	48.01	53.44	60.24	67.38	74.36	81.25	89.08	96.84	94
70	2.84	4.37	5.19	6.32	7.83	9.65	12.14	14.83	18.35	22.32	24.45	28.17	32.45	35.07	36.65	39.65	42.53	46.84	52.80	58.34	65.94	73.91	83.00	89.35	97.43	112.17	95
71	3.21	4.60	5.66	6.98	8.75	10.82	13.61	16.66	20.10	24.43	27.24	31.36	36.48	38.51	39.88	43.70	46.26	51.28	57.42	63.74	72.21	82.57	92.28	98.36	106.50	127.14	96
72	4.67	4.86	6.11	7.78	9.80	12.16	15.04	18.35	22.56	27.46	30.89	35.94	41.57	42.42	45.09	49.23	51.99	56.95	62.43	71.08	80.96	91.01	101.40	106.55	114.42	140.70	97
73	4.99	5.30	6.77	8.75	10.86	13.51	16.99	20.68	24.89	30.12	34.36	39.97	44.70	47.09	49.64	54.67	56.84	61.70	70.91	79.57	90.74	102.20	113.28	117.20	124.69	144.27	98
74	5.24	5.69	7.44	9.89	12.33	15.33	18.83	22.91	27.99	33.88	38.94	45.39	50.99	53.11	56.32	61.64	63.24	69.94	77.36	87.26	99.86	112.50	123.83	126.62	133.96	153.57	99
75	5.63	6.21	8.41	11.27	14.05	17.43	21.40	25.87	30.97	37.19	43.03	50.68	56.35	58.96	61.98	67.82	70.42	76.06	84.74	95.91	110.02	123.52	137.60	138.99	146.20	165.33	100
76	7.32	7.91	10.54	13.87	17.25	21.73	26.11	31.54	37.43	43.74	50.82	59.32	66.20	69.56	73.11	81.34	84.61	92.41	103.44	119.48	131.72	150.70	166.27	174.91	184.29	181.17	101
77	9.48	10.04	13.30	17.79	22.09	25.99	30.70	36.73	44.20	51.78	60.83	71.12	78.60	83.21	89.78	98.05	104.06	114.47	126.06	142.53	163.64	180.98	201.13	216.54	232.13	198.74	102
78	13.10	13.15	17.25	22.54	27.76	32.34	37.32	44.44	52.34	60.82	70.00	81.13	89.20	97.14	106.02	115.61	125.11	135.90	152.99	176.51	195.91	221.39	247.44	267.85	292.36	217.79	103
79	15.74	17.11	21.69	28.57	34.95	38.73	43.72	51.81	61.68	71.52	81.72	93.86	104.78	114.26	125.33	139.07	150.17	163.54	185.24	210.53	243.07	269.98	299.30	331.31	360.71	238.67	104
80	20.55	22.85	28.41	36.38	43.91	47.97	53.19	62.40	74.09	85.21	96.91	112.17	123.96	136.68	151.02	163.61	182.83	200.74	228.68	260.14	285.02	307.89	333.06	360.71	390.86	263.24	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	290.06	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	318.26	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	347.42	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	378.44	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.39	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	434.70	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	466.69	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	501.73	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	540.30	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	583.23	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	632.65	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	726.13	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	869.44	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.54	0.55	0.55	0.53	0.53	0.51	0.53	0.55	0.55	0.58	0.64	0.67	0.72	0.75	0.82	0.85	0.90	0.96	1.08	43
19	0.46	0.47	0.49	0.50	0.51	0.50	0.50	0.54	0.54	0.57	0.53	0.54	0.53	0.54	0.56	0.57	0.64	0.67	0.70	0.74	0.80	0.84	0.88	0.95	1.01	1.17	44
20	0.47	0.49	0.50	0.50	0.48	0.50	0.50	0.51	0.52	0.53	0.49	0.52	0.53	0.54	0.60	0.63	0.66	0.69	0.72	0.78	0.82	0.87	0.93	1.00	1.07	1.27	45
21	0.49	0.50	0.50	0.48	0.48	0.48	0.51	0.50	0.53	0.53	0.49	0.52	0.54	0.56	0.61	0.65	0.68	0.71	0.75	0.81	0.85	0.92	0.97	1.05	1.14	1.41	46
22	0.50	0.47	0.48	0.46	0.48	0.49	0.50	0.51	0.54	0.56	0.51	0.54	0.55	0.57	0.63	0.66	0.70	0.74	0.78	0.84	0.90	0.95	1.04	1.12	1.24	1.56	47
23	0.46	0.44	0.46	0.45	0.47	0.49	0.50	0.53	0.55	0.56	0.51	0.54	0.56	0.58	0.65	0.68	0.72	0.76	0.83	0.88	0.94	1.02	1.10	1.22	1.35	1.73	48
24	0.45	0.42	0.44	0.45	0.47	0.48	0.50	0.50	0.55	0.57	0.51	0.54	0.57	0.61	0.66	0.70	0.74	0.80	0.86	0.92	1.00	1.08	1.20	1.33	1.47	1.93	49
25	0.42	0.43	0.44	0.45	0.47	0.47	0.50	0.52	0.54	0.58	0.50	0.53	0.58	0.61	0.66	0.71	0.77	0.84	0.90	0.97	1.06	1.16	1.30	1.44	1.61	1.78	50
26	0.42	0.41	0.44	0.46	0.48	0.51	0.55	0.54	0.60	0.64	0.52	0.55	0.62	0.64	0.71	0.76	0.84	0.89	0.97	1.06	1.16	1.30	1.44	1.61	1.78	1.99	51
27	0.43	0.42	0.47	0.48	0.50	0.53	0.57	0.58	0.65	0.68	0.53	0.58	0.64	0.68	0.75	0.82	0.88	0.97	1.06	1.19	1.31	1.44	1.61	1.79	2.01	2.18	52
28	0.46	0.42	0.47	0.49	0.54	0.55	0.62	0.64	0.66	0.73	0.57	0.62	0.68	0.71	0.80	0.88	0.96	1.07	1.17	1.32	1.46	1.63	1.83	2.00	2.22	2.44	53
29	0.49	0.47	0.49	0.51	0.54	0.62	0.63	0.68	0.72	0.77	0.58	0.65	0.71	0.77	0.86	0.93	1.05	1.19	1.31	1.48	1.65	1.80	2.03	2.25	2.50	2.71	54
30	0.49	0.48	0.50	0.54	0.58	0.64	0.69	0.71	0.77	0.86	0.63	0.69	0.76	0.83	0.93	1.05	1.17	1.32	1.45	1.64	1.82	2.02	2.27	2.48	2.77	3.02	55
31	0.55	0.53	0.55	0.56	0.62	0.68	0.74	0.80	0.84	0.94	0.67	0.73	0.83	0.92	1.04	1.16	1.28	1.45	1.62	1.82	2.03	2.21	2.52	2.79	3.07	3.36	56
32	0.55	0.56	0.57	0.60	0.66	0.73	0.81	0.86	0.92	1.03	0.73	0.81	0.91	1.01	1.14	1.26	1.44	1.63	1.80	2.01	2.21	2.46	2.81	3.06	3.39	3.71	57
33	0.60	0.56	0.61	0.62	0.71	0.82	0.89	0.98	1.04	1.15	0.82	0.91	1.00	1.11	1.27	1.42	1.59	1.80	1.98	2.24	2.49	2.78	3.09	3.42	3.77	4.12	58
34	0.57	0.57	0.61	0.65	0.77	0.86	0.97	1.13	1.16	1.32	0.90	1.01	1.12	1.24	1.39	1.56	1.78	2.02	2.21	2.50	2.78	3.04	3.42	3.73	4.10	4.50	59
35	0.57	0.61	0.66	0.68	0.83	0.95	1.13	1.30	1.35	1.52	1.01	1.11	1.24	1.39	1.55	1.74	1.94	2.20	2.45	2.73	3.02	3.37	3.73	4.12	4.50	4.90	60
36	0.56	0.62	0.68	0.72	0.87	1.02	1.22	1.39	1.49	1.68	1.13	1.25	1.42	1.55	1.74	1.94	2.19	2.47	2.74	3.05	3.37	3.73	4.12	4.54	4.96	5.34	61
37	0.53	0.58	0.69	0.75	0.93	1.12	1.31	1.49	1.64	1.86	1.28	1.42	1.57	1.75	1.99	2.19	2.44	2.73	3.00	3.39	3.73	4.15	4.55	4.99	5.45	5.81	62
38	0.54	0.63	0.71	0.82	1.01	1.19	1.42	1.64	1.79	2.01	1.46	1.62	1.80	2.00	2.19	2.44	2.73	3.07	3.34	3.71	4.08	4.45	4.93	5.30	5.81	6.30	63
39	0.56	0.64	0.76	0.88	1.10	1.31	1.54	1.79	1.93	2.22	1.63	1.81	2.02	2.21	2.47	2.75	3.00	3.34	3.66	4.10	4.50	4.91	5.40	5.82	6.37	6.82	64
40	0.58	0.70	0.83	0.94	1.17	1.39	1.63	1.90	2.09	2.35	1.80	2.01	2.21	2.45	2.72	3.02	3.31	3.67	4.01	4.46	4.89	5.43	5.85	6.28	6.86	7.41	65
41	0.62	0.73	0.90	1.03	1.26	1.53	1.74	2.03	2.32	2.55	2.01	2.24	2.47	2.74	3.03	3.26	3.62	4.05	4.46	4.93	5.41	5.91	6.34	6.89	7.54	8.07	66
42	0.69	0.81	0.97	1.15	1.41	1.65	1.91	2.19	2.46	2.78	2.23	2.49	2.77	2.98	3.33	3.71	4.03	4.44	4.73	5.21	5.72	6.32	6.94	7.41	8.01	8.78	67
43	0.74	0.90	1.07	1.25	1.54	1.82	2.09	2.41	2.66	3.00	2.46	2.75	3.01	3.45	3.76	4.06	4.45	4.95	5.39	5.91	6.47	7.04	7.46	8.11	8.94	9.57	68
44	0.83	0.95	1.16	1.42	1.68	2.00	2.29	2.57	2.83	3.20	2.77	3.03	3.37	3.72	4.10	4.61	4.95	5.42	5.72	6.22	6.80	7.50	8.17	8.75	9.52	10.44	69
45	0.89	1.04	1.25	1.55	1.83	2.15	2.45	2.80	3.13	3.47	3.05	3.40	3.76	4.15	4.54	4.94	5.37	5.83	6.32	6.85	7.44	8.09	8.79	9.59	10.47	11.45	70
46	0.98	1.14	1.41	1.65	1.98	2.40	2.71	3.09	3.45	3.81	3.42	3.79	4.16	4.60	5.02	5.45	5.88	6.40	6.91	7.41	8.07	8.74	9.52	10.36	11.53	12.57	71
47	1.08	1.26	1.51	1.87	2.18	2.55	2.93	3.40	3.78	4.23	3.82	4.16	4.61	5.07	5.53	5.92	6.47	7.01	7.55	8.03	8.72	9.75	10.64	11.59	12.54	13.83	72
48	1.14	1.39	1.63	2.00	2.35	2.73	3.11	3.60	4.00	4.56	4.23	4.54	4.86	5.43	5.81	6.32	6.77	7.43	8.11	8.84	9.61	10.39	11.36	12.47	13.99	15.21	73
49	1.20	1.42	1.75	2.20	2.53	2.93	3.31	3.87	4.31	4.98	4.59	4.93	5.36	5.98	6.38	6.84	7.43	8.14	8.83	9.60	10.45	11.46	12.62	13.93	15.24	16.70	74
50	1.20	1.52	1.85	2.25	2.65	3.13	3.56	4.16	4.62	5.27	5.03	5.41	5.87	6.56	7.00	7.52	8.14	8.91	9.65	10.45	11.37	12.52	13.89	15.20	17.04	18.38	75
51	1.24	1.65	1.95	2.38	2.78	3.23	3.78	4.43	4.96	5.65	5.50	5.92	6.42	7.19	7.65	8.27	8.94	9.77	10.53	11.39	12.46	13.79	15.17	16.77	18.71	20.21	76
52	1.24	1.84	2.09	2.47	2.93	3.43	3.87	4.49	5.25	5.96	5.93	6.46	7.01	7.74	8.13	8.93	9.67	10.55	11.53	12.30	13.55	15.05	16.74	18.74	20.69	22.26	77
53	1.31	1.92	2.25	2.63	3.05	3.51	4.03	4.76	5.34	6.25	6.36	6.76	7.33	8.21	8.78	9.69	10.49	11.45	12.49	13.82	15.07	16.85	18.72	20.43	22.51	24.49	78
54	1.31	2.02	2.38	2.69	3.23	3.67	4.21	4.89	5.67	6.54	6.83	7.39	8.03	8.74	9.51	10.34	11.37	12.42	13.86	15.12	16.66	18.56	20.44	22.27	24.76	26.91	79
55	1.39	2.09	2.45	2.83	3.29	3.83	4.45	5.20	6.03	7.02	7.48	8.13	8.83	9.63	10.51	11.49	12.62	13.87	15.24	16.75	18.43	20.27	22.30	24.54	26.98	29.69	80
56	1.52	2.24	2.67	3.07	3.56	4.14	4.82	5.68	6.53	7.52	8.07	8.74	9.54	10.41	11.38	12.49	13.97	15.32	16.63	18.56	20.46	22.43	25.05	27.69	30.92	33.46	81
57	1.63	2.37	2.92	3.34	3.85	4.48	5.30	6.09	7.11	8.11	8.74	9.46	10.33	11.25	12.17	13.70	15.10	17.01	18.98	20.68	22.38	25.43	28.23	31.21	34.26	37.75	82
58	1.67	2.62	3.17	3.63	4.20	4.89	5.62	6.67	7.79	8.81	9.52	10.27	11.24	12.61	13.58	15.49	17.60	19.47	20.82	22.70	25.47	27.73	30.91	34.07	38.69	42.00	83
59	1.81	2.79	3.50	3.96	4.59	5.37	6.26	7.22	8.57	9.61	10.41	11.22	12.26	13.79	14.60	16.79	19.25	21.40	23.17	25.91	27.85	30.66	34.66	38.40	42.87	46.73	84
60	1.88	2.91	3.72	4.28	4.98	5.86	6.87	8.09	9.48	10.51	11.46	12.28	13.53	15.05	16.09	18.52	21.15	23.52	25.27	28.45	30.90	34.72	39.05	43.71	48.99	52.08	85
61	1.98	3.06	4.02	4.61	5.40	6.37	7.53	8.89	10.48	11.54	12.64	13.58	14.87	16.59	17.80	20.35	23.12	25.68	27.74	30.75	34.62	38.41	43.77	48.51	53.79	56.87	86
62	2.12	3.25	4.28	4.95	5.82	6.90	8.20	9.74	11.54	12.66	14.02	14.98	16.49	18.36	19.62	22.44	25.48	28.68	30.89	34.57	38.41	41.76	47.27	53.13	60.43	64.32	87
63	2.33	3.42	4.56	5.26	6.22	7.45	8.94	10.69	12.54	13.52	15.00	16.60	18.33	20.18	22.03	25.25	27.86	31.03	34.18	38.50	42.43	47.42	52.46	58.03	64.51	72.12	88
64	2.66	4.39	4.83	5.61	6.65	8.02	9.70	11.69	14.10	14.81	16.65	18.42	20.27	22.19	24.48	27.41	30.45	34.95	38.64	43.23	47.69	51.03	57.27	63.55	72.43	80.50	89
65	3.05	4.67	5.13	5.95	7.11	8.62	10.52	12.86	15.55	16.34	18.50	20.34	22.37	24.62	27.05	29.77	33.55	37.84	42.10	46.82	52.17	56.96	64.41	72.22	80.61	88.28	90
66	3.14	4.98	5.61	6.48	7.81	9.40	11.63	14.24	17.41	18.60	20.18	22.35	25.29	27.84	30.51	32.58	36.16	41.51	46.04	50.67	57.60	62.61	70.28	79.10	87.58	91.71	91
67	3.21	5.30	6.02	7.00	8.50	10.52	12.86	15.42	19.22	20.79	22.83	25.54	27.99	30.97	33.30	37.26	41.92	46.71	51.12	57.68	63.79	71.38	80.06	86.62	98.42	99.16	92
68	3.49	5.76	6.46	7.66	9.37	11.30	14.37	17.87	21.96	24.42	24.78	28.18	31.97	35.79	38.49	41.48	45.16	50.02	56.39	63.31	72.36	78.47	86.46	96.69	105.65	110.62	93
69	3.88	6.16	7.07	8.45	10.41	12.85	16.16	19.54	24.41	27.59	28.08	31.58	35.57	39.62	42.05	47.29	51.84	57.54	63.44	71.07	80.23	88.56	100.58	105.89	116.34	125.46	94
70	4.35	6.60	7.79	9.54	11.84	14.51	18.26	22.11	27.78	31.59	30.90	35.06	39.98	44.38	47.04	51.48	56.32	61.71	70.02	77.93	86.41	99.22	108.55	115.86	126.57	144.25	95
71	4.89	7.12	8.77	10.72	13.44	16.50	20.75	25.25	30.64	35.17	34.22	38.73	44.50	48.56	51.32	56.08	60.50	66.67	76.51	85.44	97.66	107.46	120.34	128.58	139.23	162.31	96
72	7.06	7.70	9.52	12.14	15.29	19.12	23.47	28.39	34.91	41.19	38.32	43.02	49.91	53.70	58.69	63.97	68.91	74.87	82.39	95.49	106.60	119.71	133.55	138.54	149.20	181.26	97
73	7.56	8.51	10.87	14.03	17.31	21.69	27.29	32.95	39.97	45.99	42.48	46.77	52.44	58.59	63.76	71.26	75.58	81.43	94.32	104.60	119.71	133.34	147.91	153.45	163.95	183.13	98
74	8.00	9.20	12.21	16.13	19.97	24.98	30.92	37.36	45.63	53.87	47.50	51.54	58.87	65.35	73.11	81.39	83.85	92.85	101.40	114.57	130.65	148.07	163.81	163.29	175.68	192.87	99
75	8.60	10.40	14.02	18.66	23.11	28.83	35.66	42.81	51.56	60.14	52.30	57.10	64.55	72.37	80.75	88.42	91.87	99.32	110.79	125.64	144.44	162.50	181.44	183.32	193.06	209.86	100
76	10.61	12.45	16.39	22.20	27.44	32.96	39.85	48.39	57.75	67.96	58.05	68.33	77.72	86.58	95.61	105.68	109.85	120.07	134.59	152.80	173.57	194.10	216.57	224.23	238.89	232.43	101
77	13.66	15.13	20.16	26.57	32.26	37.03	45.25	53.62	64.54	70.34	69.27	82.15	92.82	103.05	114.81	126.25	135.55	147.20	168.03	185.86	208.54	232.13	258.76	274.56	295.35	258.04	102
78	17.64	18.35	23.99	31.05	39.50	43.50	49.68	61.16	66.97	79.34	84.19	97.96	110.39	124.25	137.71	148.50	162.27	177.63	203.95	232.23	247.79	263.98	285.02	307.89	333.06	286.59	103
79	21.45	22.55	29.98	37.89	47.16	49.56	56.15	64.71	77.03	89.65	100.08	116.06	131.53	143.72	160.21	180.06	196.96	220.66	240.07	247.79	263.98	285.02	307.89	333.06	360.71	318.80	104
80	26.82	28.40	36.00	45.12	55.47	55.41	62.52	74.73	88.75	102.34	118.59	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	354.66	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	392.76	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	433.27	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	475.72	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	521.85	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	571.35	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	621.74	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.81	0.87	0.96	1.02	1.09	1.16	1.26	1.33	1.42	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.86	0.95	1.01	1.07	1.14	1.24	1.30	1.40	1.51	1.63	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.91	0.94	1.00	1.06	1.12	1.21	1.29	1.36	1.49	1.60	1.75	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.84	0.89	0.95	0.98	1.05	1.11	1.19	1.26	1.34	1.46	1.57	1.73	1.88	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.78	0.85	0.89	0.92	1.00	1.03	1.09	1.16	1.24	1.32	1.44	1.54	1.69	1.85	2.04	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.81	0.88	0.92	0.97	1.04	1.07	1.12	1.22	1.30	1.41	1.52	1.67	1.82	2.01	2.24	2.64	48
24	0.52	0.53	0.57	0.61	0.63	0.66	0.68	0.73	0.78	0.85	0.83	0.89	0.96	1.01	1.06	1.12	1.17	1.26	1.37	1.48	1.64	1.79	1.96	2.21	2.47	2.93	49
25	0.51	0.54	0.57	0.60	0.64	0.66	0.71	0.75	0.81	0.86	0.84	0.90	0.98	1.04	1.10	1.16	1.24	1.34	1.45	1.60	1.75	1.93	2.15	2.44	2.77	3.11	50
26	0.48	0.52	0.62	0.64	0.67	0.70	0.74	0.78	0.85	0.91	0.89	0.94	1.05	1.09	1.19	1.25	1.36	1.47	1.60	1.74	1.93	2.15	2.44	2.78	3.10	3.50	51
27	0.50	0.56	0.62	0.66	0.72	0.74	0.76	0.82	0.88	0.95	0.91	1.03	1.09	1.17	1.27	1.35	1.46	1.61	1.76	1.95	2.19	2.42	2.77	3.13	3.51	3.93	52
28	0.54	0.58	0.65	0.73	0.75	0.75	0.81	0.85	0.91	1.00	0.98	1.08	1.20	1.26	1.36	1.48	1.62	1.79	1.95	2.19	2.45	2.79	3.17	3.53	3.92	4.40	53
29	0.56	0.63	0.69	0.75	0.80	0.81	0.83	0.89	0.94	1.05	1.03	1.16	1.26	1.35	1.49	1.60	1.78	1.96	2.20	2.48	2.83	3.08	3.52	3.88	4.34	4.86	54
30	0.58	0.65	0.71	0.81	0.83	0.85	0.89	0.90	0.98	1.10	1.10	1.23	1.36	1.48	1.65	1.78	2.01	2.23	2.43	2.78	3.11	3.47	3.92	4.36	4.84	5.36	55
31	0.65	0.69	0.78	0.85	0.87	0.90	0.93	0.97	1.04	1.16	1.20	1.32	1.48	1.64	1.83	2.01	2.20	2.45	2.75	3.10	3.50	3.86	4.40	4.86	5.36	5.91	56
32	0.67	0.74	0.81	0.90	0.93	0.96	1.01	1.05	1.14	1.27	1.31	1.46	1.64	1.82	2.03	2.21	2.49	2.82	3.12	3.49	3.88	4.30	4.86	5.36	5.91	6.49	57
33	0.68	0.76	0.86	0.96	1.02	1.06	1.09	1.13	1.22	1.37	1.47	1.64	1.82	2.02	2.29	2.48	2.79	3.13	3.51	3.93	4.40	4.86	5.36	5.91	6.49	7.09	58
34	0.66	0.78	0.93	1.02	1.10	1.12	1.19	1.28	1.35	1.55	1.62	1.82	2.06	2.29	2.49	2.78	3.14	3.58	3.96	4.40	4.86	5.36	5.91	6.49	7.09	7.70	59
35	0.65	0.83	0.97	1.09	1.17	1.25	1.34	1.44	1.51	1.74	1.83	2.05	2.31	2.58	2.83	3.13	3.52	3.96	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	0.65	0.85	1.01	1.16	1.26	1.33	1.47	1.59	1.70	1.95	2.08	2.29	2.60	2.87	3.14	3.48	3.92	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	0.66	0.86	1.06	1.21	1.34	1.47	1.61	1.75	1.91	2.16	2.35	2.60	2.90	3.16	3.57	3.89	4.31	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	0.70	0.89	1.09	1.30	1.44	1.57	1.79	1.96	2.13	2.38	2.63	2.93	3.24	3.60	3.91	4.30	4.82	5.36	5.91	6.49	7.09	7.70	8.34	8.80	9.58	10.55	63
39	0.73	0.96	1.19	1.39	1.60	1.73	1.94	2.16	2.34	2.64	2.91	3.24	3.60	3.96	4.40	4.82	5.28	5.87	6.47	7.09	7.70	8.34	9.03	9.55	10.34	11.40	64
40	0.81	1.04	1.31	1.54	1.73	1.90	2.14	2.38	2.64	2.93	3.24	3.60	3.99	4.31	4.86	5.29	5.88	6.49	7.09	7.70	8.34	9.03	9.76	10.30	11.15	12.33	65
41	0.91	1.17	1.47	1.70	1.87	2.06	2.35	2.60	2.93	3.24	3.60	3.99	4.41	4.77	5.28	5.82	6.43	7.07	7.70	8.34	9.03	9.76	10.55	11.08	12.05	13.27	66
42	1.00	1.31	1.60	1.87	2.07	2.27	2.53	2.85	3.19	3.60	3.99	4.41	4.86	5.27	5.82	6.38	7.09	7.70	8.29	9.03	9.76	10.55	11.40	11.94	12.74	14.32	67
43	1.13	1.46	1.80	2.06	2.33	2.54	2.85	3.22	3.58	3.93	4.41	4.86	5.36	5.91	6.49	6.98	7.70	8.34	9.03	9.76	10.55	11.40	12.12	13.09	14.05	15.47	68
44	1.28	1.65	1.99	2.33	2.58	2.77	3.14	3.57	3.93	4.32	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.32	13.05	14.11	15.20	16.73	69
45	1.41	1.85	2.19	2.50	2.83	3.04	3.47	3.93	4.32	4.81	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.30	14.36	15.51	16.78	18.21	70
46	1.60	2.06	2.42	2.75	3.08	3.42	3.90	4.38	4.83	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.24	13.16	14.41	15.52	16.72	18.43	19.84	71
47	1.81	2.27	2.62	3.07	3.45	3.76	4.20	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.29	14.31	15.63	16.84	18.38	19.97	21.64	72
48	2.05	2.53	2.90	3.34	3.66	4.17	4.64	5.21	5.89	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.18	14.46	15.57	16.66	17.97	19.60	21.85	23.57	73
49	2.15	2.64	3.12	3.65	4.02	4.50	4.99	5.68	6.32	7.09	7.70	8.34	9.03	9.76	10.55	11.37	12.33	13.35	14.22	15.45	16.59	18.43	19.94	21.47	23.65	25.67	74
50	2.23	2.84	3.30	3.87	4.26	4.89	5.42	6.17	6.84	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.65	16.46	18.12	19.76	21.92	23.19	26.18	27.80	75
51	2.39	3.14	3.55	4.10	4.54	5.10	5.87	6.67	7.40	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	16.72	17.71	19.48	21.77	23.44	25.31	28.00	30.14	76
52	2.47	3.46	3.71	4.32	4.85	5.48	6.16	7.02	7.96	8.97	9.76	10.55	11.40	12.33	13.28	14.41	15.71	16.87	18.14	19.43	21.18	23.32	25.73	28.04	30.62	32.67	77
53	2.67	3.62	4.00	4.56	5.09	5.79	6.73	7.53	8.37	9.47	10.55	11.38	12.26	13.35	14.42	15.71	16.92	18.03	19.71	21.88	23.60	26.09	28.23	29.75	32.39	35.37	78
54	2.83	3.82	4.22	4.79	5.45	6.20	6.98	7.94	9.00	10.16	11.40	12.31	13.27	14.27	15.40	16.66	18.15	19.67	21.67	23.62	25.65	28.23	30.17	32.57	36.28	38.31	79
55	3.00	4.05	4.46	5.03	5.76	6.56	7.49	8.53	9.69	10.98	12.33	13.34	14.41	15.57	16.83	18.25	19.88	21.68	23.62	25.74	27.87	30.21	32.73	35.44	38.36	42.11	80
56	3.31	4.36	4.87	5.46	6.16	6.94	7.93	9.04	10.31	11.72	13.25	14.23	15.39	16.61	18.13	19.64	21.61	23.52	25.71	28.10	30.90	33.47	36.71	38.88	42.67	46.05	81
57	3.45	4.69	5.32	5.92	6.64	7.40	8.47	9.67	11.05	12.57	14.22	15.24	16.52	17.75	19.55	21.36	23.33	25.79	28.53	30.94	33.21	37.01	40.08	42.64	46.47	52.04	82
58	3.53	5.06	5.81	6.42	7.19	7.93	9.07	10.41	11.90	13.60	15.32	16.40	17.77	19.41	21.31	23.55	25.94	28.27	30.84	33.58	36.61	39.06	42.44	45.81	50.84	58.21	83
59	3.77	5.38	6.32	6.98	7.75	8.52	9.77	11.23	12.87	14.73	16.64	17.75	19.22	21.00	23.09	25.71	28.34	30.80	34.02	37.20	39.26	42.52	46.82	50.19	55.35	64.36	84
60	3.93	5.69	6.80	7.50	8.37	9.12	10.52	12.14	13.98	16.03	18.11	19.28	20.97	22.65	25.25	28.14	30.79	33.64	36.82	40.20	42.71	47.41	51.70	56.11	61.02	71.63	85
61	4.07	6.04	7.31	8.03	8.98	9.75	11.30	13.10	15.17	17.48	19.74	21.11	22.81	24.68	27.71	30.62	33.50	36.52	39.66	43.36	47.62	51.39	57.04	61.10	67.19	76.86	86
62	4.35	6.37	7.80	8.57	9.57	10.35	12.10	14.12	16.44	19.03	21.65	23.01	25.03	26.95	30.31	33.40	36.08	40.33	42.63	47.20	50.81	55.74	60.86	66.61	73.14	85.38	87
63	4.81	6.75	8.27	9.07	10.14	10.93	12.89	15.19	17.80	20.47	23.21	25.26	27.50	29.84	33.16	35.88	39.63	43.61	47.06	52.39	55.99	61.84	66.77	70.51	76.87	92.53	88
64	5.33	8.63	8.77	9.57	10.72	11.52	13.72	16.30	19.34	22.27	25.46	27.74	30.03	32.46	35.60	38.66	42.63	47.51	51.25	57.33	61.14	65.50	71.31	76.29	83.80	99.98	89
65	5.96	9.18	9.30	10.11	11.34	12.15	14.61	17.58	20.93	24.41	27.96	30.29	32.80	35.50	38.44	41.60	46.15	51.13	55.95	61.17	66.42	70.70	77.77	84.83	91.96	105.83	90
66	6.15	9.61	9.78	10.77	11.97	13.00	15.78	19.03	23.32	26.80	30.20	32.86	36.70	39.78	43.74	45.78	49.70	55.91	59.70	64.94	71.18	75.21	82.65	90.09	97.41	110.10	91
67	6.20	10.06	10.31	11.32	12.96	14.02	17.06	20.40	24.65	28.81	33.28	36.51	40.05	43.67	48.15	51.77	55.74	60.43	65.27	70.94	75.51	83.88	90.05	95.50	105.11	115.12	92
68	6.75	10.75	10.78	11.81	13.91	15.22	18.32	22.40	27.51	32.21	36.19	39.64	44.49	49.10	53.44	57.13	59.34	64.44	69.98	74.35	81.64	87.92	93.78	103.24	109.96	125.27	93
69	7.43	11.30	11.73	12.66	14.82	16.68	20.50	24.15	29.17	34.30	39.92	43.77	48.74	53.57	58.41	62.60	64.35	71.29	74.33	81.85	86.52	96.06	104.10	109.83	117.91	136.43	94
70	8.20	11.89	12.64	13.88	16.49	18.44	22.62	26.66	32.31	37.80	44.02	47.78	53.96	59.17	63.95	67.18	68.93	75.37	80.03	87.04	91.80	103.00	110.74	114.84	124.62	155.78	95
71	9.12	12.55	13.70	15.38	18.21	20.44	25.07	30.15	35.06	40.91	47.07	51.74	58.98	63.67	68.62	72.59	73.15	80.21	84.87	92.47	100.87	109.83	118.95	125.12	135.44	171.74	96
72	12.91	13.26	14.68	16.88	20.48	22.82	27.50	32.91	39.46	45.28	52.85	58.30	65.02	69.67	73.13	79.23	79.58	84.62	86.84	96.77	105.05	116.82	125.91	128.41	143.27	185.40	97
73	13.94	14.38	16.11	18.62	22.08	25.59	30.68	36.52	43.04	48.95	56.39	62.94	70.21	73.98	77.37	85.34	84.25	89.03	96.77	102.51	114.74	126.19	135.78	141.19	157.53	187.28	98
74	14.18	15.46	17.59	20.69	25.14	28.73	33.68	40.04	47.55	54.01	62.96	68.95	76.59	79.34	89.91	92.83	90.59	96.86	100.43	106.66	119.22	136.20	146.20	149.30	166.58	193.92	99
75	15.02	16.82	19.65	23.13	28.19	32.23	38.28	44.40	51.72	59.17	66.55	74.40	78.36	89.74	92.10	99.98	98.42	103.16	111.21	121.72	138.28	153.55	169.14	168.66	183.33	206.19	100
76	17.51	19.50	22.70	26.97	33.28	37.61	43.09	51.51	59.49	66.69	76.30	82.70	90.49	96.83	108.18	113.86	113.29	119.92	132.15	142.65	165.59	184.24	204.28	209.05	228.56	223.16	101
77	21.68	22.58	26.82	32.56	38.88	43.10	50.19	58.49	68.42	76.62	86.96	94.36	99.24	113.27	123.28	130.44	133.05	145.99	156.33	171.29	198.26	221.10	246.95	259.37	284.98	241.72	102
78	26.35	25.59	31.49	38.91	47.59	51.13	57.25	67.48	76.14	86.05	98.78	105.40	115.38	129.53	141.16	147.04	154.93	168.51	185.86	208.90	237.40	263.98	285.02	307.89	333.06	261.54	103
79	29.73	30.39	37.87	45.83	55.64	59.47	66.36	76.70	88.75	98.51	111.07	121.67	131.53	143.72	159.08	169.91	183.71	201.51	228.20	247.79	263.98	285.02	307.89	333.06	360.71	282.93	104
80	33.46	36.44	44.87	54.96	65.91	69.12	75.76	88.13	101.78	113.97	124.22	131.53	143.72	160.21	180.29	190.16	213.86	236.69	247.79	263.98	285.02	307.89	333.06	360.71	390.86	309.59	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	336.89	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	364.81	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	393.71	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	430.07	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	468.57	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	507.14	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	546.10	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	583.34	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	637.88	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	694.79	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	695.24	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	821.66	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.11	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.13	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.14	1.28	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.21	1.34	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.29	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.36	1.56	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.49	1.70	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.64	1.81	2.10	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.74	1.98	2.27	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.99	2.19	2.53	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.33	2.44	2.80	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.61	2.78	3.10	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.80	2.92	3.33	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.97	3.16	3.63	4.30	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.24	3.52	3.92	4.66	5.29	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.42	3.95	4.28	4.99	5.73	6.49	7.07	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.72	4.28	4.69	5.42	6.04	6.75	7.48	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	4.03	4.50	5.01	5.60	6.52	7.16	7.91	8.84	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.35	4.80	5.29	6.01	6.81	7.64	8.50	9.48	10.45	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.85	5.21	5.84	6.62	7.45	8.27	9.09	10.25	11.13	12.18	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	5.13	5.57	6.46	7.27	8.21	8.99	9.93	10.87	11.94	13.02	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.28	6.21	7.11	8.01	9.08	9.82	10.49	11.76	12.87	14.02	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.69	6.64	7.92	8.84	9.99	10.76	11.55	12.60	13.94	15.16	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	6.00	7.00	8.53	9.66	11.02	11.76	12.59	13.87	15.15	16.43	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	6.25	7.46	9.25	10.52	12.07	12.81	13.64	15.04	16.46	17.84	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.74	7.92	10.00	11.37	13.13	13.88	14.76	16.31	17.87	19.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.44	8.42	10.71	12.24	14.21	14.97	15.88	17.63	19.11	20.31	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	8.42	10.86	11.49	13.12	15.36	16.08	17.08	19.04	21.08	22.04	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.54	11.63	12.30	14.06	16.59	17.33	18.37	20.63	22.83	24.06	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.88	12.49	13.13	15.01	17.70	18.53	19.99	22.55	25.38	27.43	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
67	10.04	13.45	13.87	15.89	18.75	20.27	21.83	24.22	27.93	30.38	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
68	10.76	14.65	14.61	17.21	20.35	21.44	24.03	27.50	31.51	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
69	11.96	15.81	15.86	18.60	22.01	24.12	26.98	29.72	34.74	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	159.58	173.63	94
70	13.26	17.07	17.14	20.47	24.30	26.68	30.01	33.11	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	114.06	124.22	131.53	143.72	158.67	167.89	197.73	95
71	14.86	18.51	18.82	22.50	26.79	29.63	33.57	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.03	112.33	120.00	131.53	143.72	160.21	169.91	181.13	215.79	96
72	21.44	20.09	20.11	25.19	29.93	33.46	37.32	41.63	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	114.83	116.12	128.44	143.72	160.21	174.87	179.86	191.25	231.20	97
73	22.83	22.26	22.40	28.36	32.89	37.16	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.46	120.85	128.26	134.72	157.89	174.96	190.56	194.33	208.72	230.51	98
74	24.00	24.24	24.61	31.75	36.78	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.70	131.53	133.87	141.10	164.30	188.24	204.94	204.25	220.21	239.76	99
75	25.61	27.40	27.88	35.84	41.19	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	139.43	150.53	165.06	188.11	209.45	231.40	230.71	239.97	257.66	100
76	28.76	30.34	31.61	41.71	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.08	196.38	223.30	240.07	247.79	263.98	285.02	282.06	101
77	33.46	34.12	37.82	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	309.43	102
78	38.28	38.46	44.09	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	339.52	103
79	41.92	43.78	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	373.01	104
80	46.43	51.00	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	416.34	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.11	1.02	0.94	0.84	0.81	0.80	0.75	0.77	0.77	0.82	0.85	0.90	0.96	1.03	1.12	1.24	1.39	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.09	1.03	0.93	0.84	0.77	0.76	0.77	0.74	0.76	0.80	0.84	0.89	0.94	1.01	1.11	1.22	1.31	1.55	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.07	1.05	0.98	0.92	0.82	0.78	0.73	0.73	0.75	0.75	0.78	0.82	0.88	0.92	0.98	1.08	1.20	1.29	1.45	1.70	45
21	1.01	1.02	1.04	1.06	1.07	0.98	0.95	0.92	0.88	0.82	0.75	0.74	0.71	0.71	0.75	0.77	0.82	0.86	0.90	0.97	1.06	1.16	1.28	1.43	1.56	1.87	46
22	1.02	1.04	1.06	0.98	0.93	0.87	0.85	0.82	0.77	0.76	0.70	0.70	0.68	0.71	0.75	0.80	0.86	0.90	0.95	1.04	1.14	1.24	1.41	1.54	1.69	2.06	47
23	1.04	1.00	0.95	0.87	0.83	0.78	0.77	0.74	0.72	0.72	0.67	0.66	0.68	0.70	0.76	0.83	0.88	0.95	1.03	1.12	1.22	1.36	1.52	1.67	1.84	2.11	48
24	0.91	0.85	0.82	0.78	0.76	0.73	0.71	0.70	0.68	0.69	0.65	0.66	0.68	0.72	0.80	0.87	0.93	1.01	1.10	1.20	1.33	1.47	1.65	1.79	1.86	2.22	49
25	0.72	0.73	0.74	0.72	0.70	0.69	0.67	0.67	0.67	0.68	0.65	0.68	0.71	0.76	0.83	0.92	1.00	1.09	1.17	1.30	1.44	1.59	1.75	1.83	1.92	2.08	50
26	0.68	0.73	0.73	0.73	0.71	0.70	0.67	0.69	0.69	0.71	0.69	0.72	0.76	0.83	0.89	1.01	1.10	1.19	1.33	1.45	1.61	1.74	1.85	1.95	2.06	2.25	51
27	0.65	0.70	0.73	0.73	0.72	0.69	0.70	0.71	0.72	0.76	0.74	0.78	0.84	0.91	0.97	1.10	1.20	1.34	1.46	1.61	1.74	1.84	1.99	2.09	2.27	2.50	52
28	0.67	0.70	0.73	0.71	0.71	0.73	0.73	0.75	0.76	0.82	0.82	0.88	0.92	1.02	1.08	1.22	1.33	1.47	1.63	1.74	1.85	1.99	2.12	2.25	2.43	2.78	53
29	0.66	0.71	0.74	0.72	0.74	0.75	0.76	0.81	0.83	0.90	0.91	0.97	1.04	1.09	1.19	1.33	1.46	1.63	1.75	1.84	1.99	2.11	2.34	2.47	2.73	3.12	54
30	0.65	0.69	0.72	0.73	0.76	0.78	0.82	0.86	0.92	0.98	1.00	1.06	1.12	1.19	1.28	1.44	1.59	1.75	1.85	1.99	2.12	2.34	2.55	2.79	3.09	3.57	55
31	0.63	0.68	0.71	0.72	0.75	0.82	0.87	0.90	0.96	1.03	1.04	1.13	1.21	1.31	1.42	1.59	1.71	1.85	1.98	2.11	2.31	2.54	2.89	3.16	3.52	4.01	56
32	0.60	0.64	0.71	0.73	0.76	0.83	0.87	0.94	1.01	1.06	1.10	1.22	1.35	1.45	1.57	1.72	1.83	2.00	2.11	2.30	2.52	2.90	3.27	3.56	3.99	4.50	57
33	0.63	0.69	0.71	0.75	0.82	0.86	0.92	0.97	1.05	1.11	1.17	1.32	1.47	1.60	1.70	1.83	1.95	2.12	2.30	2.51	2.87	3.20	3.59	3.97	4.40	4.89	58
34	0.67	0.69	0.75	0.80	0.85	0.89	0.97	1.03	1.11	1.20	1.31	1.46	1.61	1.74	1.81	1.95	2.07	2.32	2.49	2.82	3.21	3.59	4.05	4.44	4.87	5.36	59
35	0.70	0.73	0.76	0.82	0.87	0.92	1.01	1.10	1.21	1.35	1.46	1.61	1.76	1.85	1.94	2.09	2.27	2.51	2.79	3.14	3.58	4.02	4.51	4.91	5.38	5.96	60
36	0.72	0.74	0.78	0.84	0.90	0.94	1.05	1.16	1.32	1.48	1.62	1.74	1.87	2.01	2.14	2.33	2.49	2.82	3.12	3.50	4.02	4.48	5.00	5.44	5.94	6.65	61
37	0.73	0.74	0.80	0.86	0.90	0.97	1.09	1.27	1.44	1.63	1.79	1.87	2.06	2.21	2.34	2.51	2.80	3.14	3.48	3.95	4.47	4.98	5.55	6.04	6.67	7.53	62
38	0.76	0.83	0.86	0.89	0.94	1.04	1.19	1.36	1.60	1.74	1.94	2.07	2.21	2.40	2.55	2.81	3.07	3.43	3.81	4.29	4.84	5.46	6.12	6.62	7.45	8.52	63
39	0.83	0.88	0.91	0.94	1.00	1.11	1.28	1.50	1.69	1.86	2.10	2.21	2.45	2.62	2.82	3.10	3.44	3.85	4.28	4.79	5.39	6.12	6.89	7.61	8.53	9.53	64
40	0.83	0.92	0.96	0.98	1.08	1.22	1.39	1.57	1.75	1.93	2.25	2.42	2.61	2.83	3.12	3.43	3.82	4.26	4.73	5.29	5.98	6.82	7.78	8.55	9.49	10.61	65
41	0.84	0.97	1.05	1.11	1.20	1.34	1.51	1.66	1.87	2.04	2.48	2.67	2.91	3.17	3.51	3.86	4.25	4.77	5.29	5.96	6.77	7.71	8.74	9.72	10.52	11.72	66
42	0.89	1.05	1.16	1.23	1.31	1.46	1.59	1.76	1.95	2.23	2.74	2.93	3.26	3.59	4.01	4.29	4.70	5.26	5.91	6.66	7.61	8.74	9.90	10.67	11.31	12.81	67
43	0.92	1.07	1.24	1.31	1.39	1.50	1.66	1.83	2.09	2.35	2.99	3.26	3.63	4.05	4.46	4.79	5.32	5.93	6.70	7.61	8.64	9.71	10.82	11.63	12.51	14.00	68
44	0.95	1.10	1.28	1.37	1.43	1.56	1.71	1.95	2.16	2.52	3.27	3.61	4.08	4.52	4.90	5.34	5.94	6.64	7.54	8.52	9.57	10.82	11.90	12.62	13.62	15.23	69
45	1.02	1.16	1.32	1.41	1.50	1.65	1.82	2.06	2.33	2.68	3.61	4.06	4.54	4.95	5.41	5.98	6.68	7.55	8.54	9.57	10.65	11.75	12.84	14.04	15.27	16.75	70
46	1.09	1.21	1.37	1.48	1.62	1.84	2.02	2.31	2.62	3.07	4.07	4.50	4.98	5.38	6.04	6.73	7.53	8.49	9.48	10.51	11.53	12.56	13.97	15.46	17.03	18.43	71
47	1.15	1.24	1.42	1.57	1.79	2.04	2.27	2.60	2.97	3.51	4.61	5.01	5.40	5.96	6.77	7.59	8.49	9.48	10.45	11.43	12.33	13.66	15.38	17.20	19.10	20.68	72
48	1.20	1.31	1.51	1.75	1.94	2.21	2.49	2.92	3.31	3.93	5.03	5.45	5.93	6.77	7.63	8.58	9.36	10.34	11.37	12.11	13.25	14.85	16.88	18.97	21.40	23.06	73
49	1.21	1.41	1.65	1.91	2.13	2.44	2.77	3.25	3.69	4.29	5.54	6.05	6.65	7.64	8.59	9.63	10.38	11.32	12.22	13.15	14.65	16.56	18.86	21.51	23.62	25.54	74
50	1.30	1.52	1.81	2.12	2.35	2.70	3.05	3.56	4.01	4.69	6.03	6.78	7.60	8.75	9.65	10.70	11.35	12.20	13.26	14.59	16.38	18.53	21.37	23.67	26.43	28.25	75
51	1.41	1.68	2.01	2.35	2.60	2.98	3.32	3.85	4.38	5.10	6.71	7.76	8.72	9.91	10.63	11.68	12.22	13.24	14.73	16.38	18.38	21.02	23.52	26.42	29.54	31.23	76
52	1.50	1.85	2.22	2.62	2.92	3.24	3.63	4.14	4.82	5.72	7.62	8.86	9.87	10.69	11.55	12.55	13.26	14.59	16.54	18.20	20.65	23.16	26.27	29.06	31.97	34.71	77
53	1.55	1.95	2.42	2.85	3.23	3.62	4.05	4.66	5.44	6.64	8.86	10.06	10.67	11.53	12.49	13.40	14.58	16.42	18.20	20.78	22.84	25.57	28.89	31.81	35.23	38.80	78
54	1.56	2.08	2.64	3.11	3.56	3.99	4.60	5.27	6.27	7.62	9.99	10.85	11.69	12.71	13.75	14.92	16.42	18.20	20.80	22.76	25.28	28.55	31.66	34.48	39.25	43.56	79
55	1.61	2.20	2.83	3.34	3.87	4.50	5.28	6.08	7.20	8.58	10.70	11.79	12.90	14.09	15.31	16.81	18.50	20.75	23.11	25.60	28.33	31.30	34.78	38.87	43.63	48.85	80
56	1.72	2.41	3.11	3.66	4.29	5.09	6.03	7.03	8.12	9.23	11.58	12.91	14.25	15.61	17.14	18.94	21.04	23.07	25.70	28.80	31.38	34.66	39.53	43.35	49.21	54.83	81
57	1.82	2.60	3.45	4.10	4.84	5.80	6.95	7.92	9.02	10.40	13.01	14.50	15.83	17.46	19.12	21.20	23.01	25.93	28.93	31.85	34.88	39.37	44.19	48.88	55.98	61.06	82
58	2.00	2.87	3.80	4.55	5.54	6.62	7.83	8.90	9.99	11.59	14.23	16.17	17.79	19.62	21.66	23.50	25.79	28.76	31.60	34.88	39.26	43.98	49.26	55.59	62.78	67.82	83
59	2.24	3.16	4.27	5.18	6.28	7.50	8.86	9.73	10.78	12.62	15.47	17.90	20.09	22.23	23.64	25.91	28.46	31.81	35.11	39.59	44.06	49.02	56.14	62.30	70.62	75.34	84
60	2.55	3.50	4.77	5.78	7.09	8.41	9.77	10.73	11.63	13.71	16.89	19.72	22.57	24.63	26.40	28.96	31.41	35.34	39.42	44.46	49.30	55.84	62.20	70.04	78.87	83.81	85
61	2.91	3.88	5.27	6.41	7.89	9.33	10.69	11.58	12.47	14.92	18.33	21.66	24.26	27.47	29.42	31.92	34.80	39.61	43.59	48.99	55.66	61.85	70.09	77.15	85.88	93.29	86
62	3.39	4.32	5.85	7.12	8.74	10.30	11.68	12.60	13.72	16.31	19.99	23.32	26.26	29.70	32.41	35.32	39.37	44.41	48.77	55.91	61.90	68.74	76.36	83.99	96.74	103.72	87
63	3.69	4.84	6.60	7.92	9.76	11.42	12.89	14.08	15.19	18.16	21.69	25.58	28.74	31.62	35.14	39.36	43.41	48.96	54.89	61.25	69.09	75.90	84.47	94.56	105.16	115.03	88
64	4.01	5.39	7.44	8.90	10.92	12.69	14.30	15.67	17.35	20.14	23.94	28.37	31.50	34.68	39.28	43.94	48.39	55.81	61.05	69.11	76.62	82.79	94.04	102.76	117.87	127.03	89
65	4.18	5.96	8.34	9.99	12.22	14.14	15.90	17.60	19.37	22.58	26.60	31.40	34.88	38.98	43.74	48.97	54.95	61.19	67.94	75.46	83.94	93.43	103.87	115.16	127.18	139.83	90
66	4.25	6.71	9.35	11.39	13.93	15.83	17.81	19.57	21.81	25.44	29.77	34.76	39.30	43.67	49.07	55.31	60.56	68.35	74.70	82.93	94.20	103.07	116.67	126.66	139.24	151.71	91
67	4.54	7.64	10.58	12.81	15.93	18.02	19.84	21.89	24.49	28.42	33.38	39.66	43.88	48.77	55.15	61.93	68.56	76.14	82.28	92.89	103.46	115.63	127.90	138.63	156.61	164.19	92
68	5.22	8.60	11.85	14.58	17.67	20.23	22.99	25.19	27.76	32.75	38.03	44.85	50.13	55.90	62.14	69.18	75.31	83.75	92.26	103.39	117.18	126.62	139.58	155.91	168.78	177.43	93
69	5.91	9.79	13.42	16.45	18.92	23.22	25.77	27.69	30.66	36.80	42.55	50.10	56.08	61.48	68.42	77.22	84.05	95.05	101.45	115.24	127.75	138.00	156.47	168.00	183.42	191.58	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	206.58	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	220.19	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	234.79	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	250.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.39	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	286.19	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	305.83	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	327.02	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	349.95	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	374.77	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	401.39	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	430.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	461.90	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	496.42	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	534.40	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	576.46	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	624.13	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117

93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.61	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.93	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.37	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.77	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
58	7.52	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
59	8.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
60	9.66	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
61	11.15	12.96	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
62	12.98	14.38	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
63	14.30	16.04	17.65	19.26	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
64	15.55	17.65	19.27	20.81	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
65	16.37	19.27	20.96	22.52	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
66	15.70	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
67	15.76	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
68	17.02	24.56	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.54	144.69	163.55	178.82	194.28	209.27	224.94	241.41	93
69	18.10	26.65	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	146.76	158.96	175.54	191.62	209.27	224.94	241.46	257.34	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	275.35	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	291.03	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	307.73	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	325.54	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	344.50	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	365.31	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	386.91	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.25	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	424.70	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	445.35	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.29	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.54	0.55	0.55	0.53	0.53	0.51	0.53	0.55	0.55	0.58	0.64	0.67	0.72	0.75	0.82	0.85	0.90	0.96	1.08	43
19	0.46	0.47	0.49	0.50	0.51	0.50	0.50	0.54	0.54	0.57	0.53	0.54	0.53	0.54	0.56	0.57	0.64	0.67	0.70	0.74	0.80	0.84	0.88	0.95	1.01	1.17	44
20	0.47	0.49	0.50	0.50	0.48	0.50	0.50	0.51	0.52	0.53	0.49	0.52	0.53	0.54	0.60	0.63	0.66	0.69	0.72	0.78	0.82	0.87	0.93	1.00	1.07	1.27	45
21	0.49	0.50	0.50	0.48	0.48	0.48	0.51	0.50	0.53	0.53	0.49	0.52	0.54	0.56	0.61	0.65	0.68	0.71	0.75	0.81	0.85	0.92	0.97	1.05	1.14	1.41	46
22	0.50	0.47	0.48	0.46	0.48	0.49	0.50	0.51	0.54	0.56	0.51	0.54	0.55	0.57	0.63	0.66	0.70	0.74	0.78	0.84	0.90	0.95	1.04	1.12	1.24	1.56	47
23	0.46	0.44	0.46	0.45	0.47	0.49	0.50	0.53	0.55	0.56	0.51	0.54	0.56	0.58	0.65	0.68	0.72	0.76	0.83	0.88	0.94	1.02	1.10	1.22	1.35	1.73	48
24	0.45	0.42	0.44	0.45	0.47	0.48	0.50	0.50	0.55	0.57	0.51	0.54	0.57	0.61	0.66	0.70	0.74	0.80	0.86	0.92	1.00	1.08	1.20	1.33	1.47	1.93	49
25	0.42	0.43	0.44	0.45	0.47	0.47	0.50	0.52	0.54	0.58	0.50	0.53	0.58	0.61	0.66	0.71	0.77	0.84	0.90	0.97	1.06	1.16	1.30	1.44	1.61	1.78	50
26	0.42	0.41	0.44	0.46	0.48	0.51	0.55	0.54	0.60	0.64	0.52	0.55	0.62	0.64	0.71	0.76	0.84	0.89	0.97	1.06	1.16	1.30	1.44	1.61	1.78	1.99	51
27	0.43	0.42	0.47	0.48	0.50	0.53	0.57	0.58	0.65	0.68	0.53	0.58	0.64	0.68	0.75	0.82	0.88	0.97	1.06	1.19	1.31	1.44	1.61	1.79	2.01	2.18	52
28	0.46	0.42	0.47	0.49	0.54	0.55	0.62	0.64	0.66	0.73	0.57	0.62	0.68	0.71	0.80	0.88	0.96	1.07	1.17	1.32	1.46	1.63	1.83	2.00	2.22	2.44	53
29	0.49	0.47	0.49	0.51	0.54	0.62	0.63	0.68	0.72	0.77	0.58	0.65	0.71	0.77	0.86	0.93	1.05	1.19	1.31	1.48	1.65	1.80	2.03	2.25	2.50	2.71	54
30	0.49	0.48	0.50	0.54	0.58	0.64	0.69	0.71	0.77	0.86	0.63	0.69	0.76	0.83	0.93	1.05	1.17	1.32	1.45	1.64	1.82	2.02	2.27	2.48	2.77	3.02	55
31	0.55	0.53	0.55	0.56	0.62	0.68	0.74	0.80	0.84	0.94	0.67	0.73	0.83	0.92	1.04	1.16	1.28	1.45	1.62	1.82	2.03	2.21	2.52	2.79	3.07	3.36	56
32	0.55	0.56	0.57	0.60	0.66	0.73	0.81	0.86	0.92	1.03	0.73	0.81	0.91	1.01	1.14	1.26	1.44	1.63	1.80	2.01	2.21	2.46	2.81	3.06	3.39	3.71	57
33	0.60	0.56	0.61	0.62	0.71	0.82	0.89	0.98	1.04	1.15	0.82	0.91	1.00	1.11	1.27	1.42	1.59	1.80	1.98	2.24	2.49	2.78	3.09	3.42	3.77	4.12	58
34	0.57	0.57	0.61	0.65	0.77	0.86	0.97	1.13	1.16	1.32	0.90	1.01	1.12	1.24	1.39	1.56	1.78	2.02	2.21	2.50	2.78	3.04	3.42	3.73	4.10	4.50	59
35	0.57	0.61	0.66	0.68	0.83	0.95	1.13	1.30	1.35	1.52	1.01	1.11	1.24	1.39	1.55	1.74	1.94	2.20	2.45	2.73	3.02	3.37	3.73	4.12	4.50	4.90	60
36	0.56	0.62	0.68	0.72	0.87	1.02	1.22	1.39	1.49	1.68	1.13	1.25	1.42	1.55	1.74	1.94	2.19	2.47	2.74	3.05	3.37	3.73	4.12	4.54	4.96	5.34	61
37	0.53	0.58	0.69	0.75	0.93	1.12	1.31	1.49	1.64	1.86	1.28	1.42	1.57	1.75	1.99	2.19	2.44	2.73	3.00	3.39	3.73	4.15	4.55	4.99	5.45	5.81	62
38	0.54	0.63	0.71	0.82	1.01	1.19	1.42	1.64	1.79	2.01	1.46	1.62	1.80	2.00	2.19	2.44	2.73	3.07	3.34	3.71	4.08	4.45	4.93	5.30	5.81	6.30	63
39	0.56	0.64	0.76	0.88	1.10	1.31	1.54	1.79	1.93	2.22	1.63	1.81	2.02	2.21	2.47	2.75	3.00	3.34	3.66	4.10	4.50	4.91	5.40	5.82	6.37	6.82	64
40	0.58	0.70	0.83	0.94	1.17	1.39	1.63	1.90	2.09	2.35	1.80	2.01	2.21	2.45	2.72	3.02	3.31	3.67	4.01	4.46	4.89	5.43	5.85	6.28	6.86	7.41	65
41	0.62	0.73	0.90	1.03	1.26	1.53	1.74	2.03	2.32	2.55	2.01	2.24	2.47	2.74	3.03	3.26	3.62	4.05	4.46	4.93	5.41	5.91	6.34	6.89	7.54	8.07	66
42	0.69	0.81	0.97	1.15	1.41	1.65	1.91	2.19	2.46	2.78	2.23	2.49	2.77	2.98	3.33	3.71	4.03	4.44	4.73	5.21	5.72	6.32	6.94	7.41	8.01	8.78	67
43	0.74	0.90	1.07	1.25	1.54	1.82	2.09	2.41	2.66	3.00	2.46	2.75	3.01	3.45	3.76	4.06	4.45	4.95	5.39	5.91	6.47	7.04	7.46	8.11	8.94	9.57	68
44	0.83	0.95	1.16	1.42	1.68	2.00	2.29	2.57	2.83	3.20	2.77	3.03	3.37	3.72	4.10	4.61	4.95	5.42	5.72	6.22	6.80	7.50	8.17	8.75	9.52	10.44	69
45	0.89	1.04	1.25	1.55	1.83	2.15	2.45	2.80	3.13	3.47	3.05	3.40	3.76	4.15	4.54	4.94	5.37	5.83	6.32	6.85	7.44	8.09	8.79	9.59	10.47	11.45	70
46	0.98	1.14	1.41	1.65	1.98	2.40	2.71	3.09	3.45	3.81	3.42	3.79	4.16	4.60	5.02	5.45	5.88	6.40	6.91	7.41	8.07	8.74	9.52	10.36	11.53	12.57	71
47	1.08	1.26	1.51	1.87	2.18	2.55	2.93	3.40	3.78	4.23	3.82	4.16	4.61	5.07	5.53	5.92	6.47	7.01	7.55	8.03	8.72	9.75	10.64	11.59	12.54	13.83	72
48	1.14	1.39	1.63	2.00	2.35	2.73	3.11	3.60	4.00	4.56	4.23	4.54	4.86	5.43	5.81	6.32	6.77	7.43	8.11	8.84	9.61	10.39	11.36	12.47	13.99	15.21	73
49	1.20	1.42	1.75	2.20	2.53	2.93	3.31	3.87	4.31	4.98	4.59	4.93	5.36	5.98	6.38	6.84	7.43	8.14	8.83	9.60	10.45	11.46	12.62	13.93	15.24	16.70	74
50	1.20	1.52	1.85	2.25	2.65	3.13	3.56	4.16	4.62	5.27	5.03	5.41	5.87	6.56	7.00	7.52	8.14	8.91	9.65	10.45	11.37	12.52	13.89	15.20	17.04	18.38	75
51	1.24	1.65	1.95	2.38	2.78	3.23	3.78	4.43	4.96	5.65	5.50	5.92	6.42	7.19	7.65	8.27	8.94	9.77	10.53	11.39	12.46	13.79	15.17	16.77	18.71	20.21	76
52	1.24	1.84	2.09	2.47	2.93	3.43	3.87	4.49	5.25	5.96	5.93	6.46	7.01	7.74	8.13	8.93	9.67	10.55	11.53	12.30	13.55	15.05	16.74	18.74	20.69	22.26	77
53	1.31	1.92	2.25	2.63	3.05	3.51	4.03	4.76	5.34	6.25	6.36	6.76	7.33	8.21	8.78	9.69	10.49	11.45	12.49	13.82	15.07	16.85	18.72	20.43	22.51	24.49	78
54	1.31	2.02	2.38	2.69	3.23	3.67	4.21	4.89	5.67	6.54	6.83	7.39	8.03	8.74	9.51	10.34	11.37	12.42	13.86	15.12	16.66	18.56	20.44	22.27	24.76	26.91	79
55	1.39	2.09	2.45	2.83	3.29	3.83	4.45	5.20	6.03	7.02	7.48	8.13	8.83	9.63	10.51	11.49	12.62	13.87	15.24	16.75	18.43	20.27	22.30	24.54	26.98	29.69	80
56	1.52	2.24	2.67	3.07	3.56	4.14	4.82	5.68	6.53	7.52	8.07	8.74	9.54	10.41	11.38	12.49	13.97	15.32	16.63	18.56	20.46	22.43	25.05	27.69	30.92	33.46	81
57	1.63	2.37	2.92	3.34	3.85	4.48	5.30	6.09	7.11	8.11	8.74	9.46	10.33	11.25	12.17	13.70	15.10	17.01	18.98	20.68	22.38	25.43	28.23	31.21	34.26	37.75	82
58	1.67	2.62	3.17	3.63	4.20	4.89	5.62	6.67	7.79	8.81	9.52	10.27	11.24	12.61	13.58	15.49	17.60	19.47	20.82	22.70	25.47	27.73	30.91	34.07	38.69	42.00	83
59	1.81	2.79	3.50	3.96	4.59	5.37	6.26	7.22	8.57	9.61	10.41	11.22	12.26	13.79	14.60	16.79	19.25	21.40	23.17	25.91	27.85	30.66	34.66	38.40	42.87	46.73	84
60	1.88	2.91	3.72	4.28	4.98	5.86	6.87	8.09	9.48	10.51	11.46	12.28	13.53	15.05	16.09	18.52	21.15	23.52	25.27	28.45	30.90	34.72	39.05	43.71	48.99	52.08	85
61	1.98	3.06	4.02	4.61	5.40	6.37	7.53	8.89	10.48	11.54	12.64	13.58	14.87	16.59	17.80	20.35	23.12	25.68	27.74	30.75	34.62	38.41	43.77	48.51	53.79	56.87	86
62	2.12	3.25	4.28	4.95	5.82	6.90	8.20	9.74	11.54	12.66	14.02	14.98	16.49	18.36	19.62	22.44	25.48	28.68	30.89	34.57	38.41	41.76	47.27	53.13	60.43	64.32	87
63	2.33	3.42	4.56	5.26	6.22	7.45	8.94	10.69	12.54	13.52	15.00	16.60	18.33	20.18	22.03	25.25	27.86	31.03	34.18	38.50	42.43	47.42	52.46	58.03	64.51	72.12	88
64	2.66	4.39	4.83	5.61	6.65	8.02	9.70	11.69	14.10	14.81	16.65	18.42	20.27	22.19	24.48	27.41	30.45	34.95	38.64	43.23	47.69	51.03	57.27	63.55	72.43	80.50	89
65	3.05	4.67	5.13	5.95	7.11	8.62	10.52	12.86	15.55	16.34	18.50	20.34	22.37	24.62	27.05	29.77	33.55	37.84	42.10	46.82	52.17	56.96	64.41	72.22	80.61	88.28	90
66	3.14	4.98	5.61	6.48	7.81	9.40	11.63	14.24	17.41	18.60	20.18	22.35	25.29	27.84	30.51	32.58	36.16	41.51	46.04	50.67	57.60	62.61	70.28	79.10	87.58	91.71	91
67	3.21	5.30	6.02	7.00	8.50	10.52	12.86	15.42	19.22	20.79	22.83	25.54	27.99	30.97	33.30	37.26	41.92	46.71	51.12	57.68	63.79	71.38	80.06	86.62	98.42	99.16	92
68	3.49	5.76	6.46	7.66	9.37	11.30	14.37	17.87	21.96	24.42	24.78	28.18	31.97	35.79	38.49	41.48	45.16	50.02	56.39	63.31	72.36	78.47	86.46	96.69	105.65	110.62	93
69	3.88	6.16	7.07	8.45	10.41	12.85	16.16	19.54	24.41	27.59	28.08	31.58	35.57	39.62	42.05	47.29	51.84	57.54	63.44	71.07	80.23	88.56	100.58	105.89	116.34	125.46	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.25	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	162.31	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	181.26	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.13	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	192.87	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	209.86	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	232.43	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	258.04	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	286.59	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	318.80	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	354.66	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	392.76	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	433.27	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	475.72	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	521.85	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	571.35	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	621.74	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.11	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.13	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.14	1.28	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.21	1.34	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.29	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.36	1.56	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.49	1.70	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.64	1.81	2.10	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.74	1.98	2.27	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.99	2.19	2.53	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.33	2.44	2.80	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.61	2.78	3.10	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.80	2.92	3.33	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.97	3.16	3.63	4.30	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.24	3.52	3.92	4.66	5.29	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.42	3.95	4.28	4.99	5.73	6.49	7.07	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.72	4.28	4.69	5.42	6.04	6.75	7.48	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	4.03	4.50	5.01	5.60	6.52	7.16	7.91	8.84	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.35	4.80	5.29	6.01	6.81	7.64	8.50	9.48	10.45	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.85	5.21	5.84	6.62	7.45	8.27	9.09	10.25	11.13	12.18	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	5.13	5.57	6.46	7.27	8.21	8.99	9.93	10.87	11.94	13.02	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.28	6.21	7.11	8.01	9.08	9.82	10.49	11.76	12.87	14.02	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.69	6.64	7.92	8.84	9.99	10.76	11.55	12.60	13.94	15.16	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	6.00	7.00	8.53	9.66	11.02	11.76	12.59	13.87	15.15	16.43	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	6.25	7.46	9.25	10.52	12.07	12.81	13.64	15.04	16.46	17.84	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.74	7.92	10.00	11.37	13.13	13.88	14.76	16.31	17.87	19.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.44	8.42	10.71	12.24	14.21	14.97	15.88	17.63	19.11	20.31	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	8.42	10.86	11.49	13.12	15.36	16.08	17.08	19.04	21.08	22.04	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.54	11.63	12.30	14.06	16.59	17.33	18.37	20.63	22.83	24.06	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.88	12.49	13.13	15.01	17.70	18.53	19.99	22.55	25.38	27.43	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
67	10.04	13.45	13.87	15.89	18.75	20.27	21.83	24.22	27.93	30.38	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
68	10.76	14.65	14.61	17.21	20.35	21.44	24.03	27.50	31.51	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
69	11.96	15.81	15.86	18.60	22.01	24.12	26.98	29.72	34.74	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	159.58	173.63	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	197.73	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	215.79	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	231.20	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	230.51	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	239.76	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	257.66	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	282.06	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	309.43	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	339.52	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	373.01	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	416.34	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Juvenile Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.82	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100.22	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.69	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	122.36	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.17	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.99	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	163.66	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	179.03	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.28	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	209.27	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	224.94	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	241.41	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	257.34	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	275.35	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	291.03	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	307.73	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	325.54	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	344.50	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	365.31	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	386.91	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.25	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	424.70	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	445.35	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.29	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1210 Series), Base Insured, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	160.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.63	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	197.73	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	215.79	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	231.20	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	230.51	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	239.76	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	257.66	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	282.06	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	309.43	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	339.52	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	373.01	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	416.34	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	455.33	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	0.94	0.86	0.77	0.73	0.71	0.67	0.62	0.55	0.52	0.46	0.45	0.45	0.43	0.44	0.44	0.46	0.47	0.57	0.61	0.66	0.72	0.81	0.83	43
19	0.98	0.97	0.96	0.84	0.77	0.70	0.67	0.67	0.62	0.57	0.51	0.46	0.43	0.43	0.44	0.42	0.43	0.45	0.47	0.51	0.59	0.64	0.71	0.79	0.88	0.93	44
20	0.87	0.85	0.83	0.75	0.68	0.62	0.59	0.60	0.55	0.51	0.44	0.43	0.40	0.40	0.43	0.42	0.44	0.47	0.50	0.52	0.62	0.68	0.76	0.85	0.96	1.01	45
21	0.78	0.74	0.72	0.63	0.59	0.55	0.52	0.51	0.49	0.46	0.41	0.40	0.38	0.39	0.43	0.44	0.46	0.49	0.51	0.55	0.66	0.74	0.82	0.93	1.05	1.11	46
22	0.70	0.64	0.60	0.55	0.52	0.49	0.46	0.47	0.42	0.42	0.37	0.38	0.37	0.39	0.43	0.45	0.48	0.51	0.54	0.59	0.72	0.80	0.90	1.02	1.14	1.23	47
23	0.61	0.55	0.53	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.35	0.35	0.36	0.38	0.44	0.47	0.50	0.53	0.58	0.64	0.77	0.88	0.99	1.09	1.22	1.25	48
24	0.52	0.47	0.47	0.44	0.43	0.40	0.39	0.39	0.38	0.37	0.34	0.35	0.37	0.40	0.45	0.49	0.52	0.58	0.63	0.68	0.85	0.96	1.06	1.18	1.26	1.33	49
25	0.40	0.41	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.37	0.34	0.35	0.37	0.42	0.46	0.51	0.57	0.61	0.66	0.73	0.93	1.03	1.14	1.21	1.29	1.17	50
26	0.38	0.41	0.41	0.41	0.40	0.39	0.37	0.39	0.38	0.39	0.36	0.38	0.41	0.46	0.51	0.57	0.63	0.67	0.75	0.81	1.03	1.12	1.22	1.30	1.41	1.26	51
27	0.37	0.40	0.41	0.41	0.41	0.39	0.39	0.40	0.40	0.42	0.40	0.42	0.44	0.50	0.55	0.63	0.69	0.76	0.82	0.90	1.12	1.20	1.30	1.40	1.54	1.36	52
28	0.37	0.39	0.42	0.41	0.41	0.40	0.41	0.43	0.44	0.45	0.43	0.47	0.50	0.56	0.62	0.69	0.76	0.84	0.92	0.98	1.20	1.29	1.40	1.50	1.69	1.51	53
29	0.36	0.40	0.42	0.41	0.42	0.43	0.43	0.46	0.46	0.50	0.48	0.52	0.55	0.60	0.68	0.77	0.84	0.93	0.99	1.03	1.29	1.39	1.54	1.68	1.89	1.70	54
30	0.37	0.40	0.41	0.42	0.44	0.46	0.46	0.48	0.52	0.55	0.52	0.56	0.60	0.66	0.75	0.84	0.92	1.00	1.04	1.10	1.39	1.53	1.69	1.88	2.12	1.95	55
31	0.36	0.41	0.41	0.42	0.44	0.47	0.48	0.52	0.55	0.57	0.56	0.60	0.66	0.74	0.83	0.92	0.99	1.05	1.12	1.16	1.51	1.69	1.91	2.12	2.39	2.19	56
32	0.35	0.38	0.41	0.42	0.45	0.48	0.50	0.54	0.56	0.60	0.59	0.65	0.73	0.82	0.93	1.00	1.07	1.13	1.18	1.27	1.67	1.90	2.15	2.37	2.70	2.44	57
33	0.36	0.40	0.42	0.43	0.47	0.51	0.53	0.56	0.59	0.63	0.63	0.71	0.80	0.90	1.00	1.07	1.15	1.20	1.29	1.37	1.89	2.09	2.35	2.60	2.95	2.65	58
34	0.39	0.41	0.44	0.46	0.50	0.52	0.56	0.60	0.63	0.69	0.71	0.79	0.88	1.00	1.07	1.15	1.22	1.31	1.40	1.54	2.10	2.32	2.63	2.91	3.24	2.90	59
35	0.42	0.44	0.45	0.48	0.51	0.54	0.58	0.64	0.70	0.77	0.78	0.86	0.95	1.06	1.16	1.23	1.34	1.43	1.56	1.71	2.33	2.59	2.91	3.19	3.56	3.22	60
36	0.42	0.45	0.47	0.48	0.52	0.55	0.61	0.68	0.76	0.86	0.86	0.95	1.02	1.15	1.26	1.37	1.45	1.59	1.75	1.92	2.57	2.85	3.18	3.49	3.86	3.66	61
37	0.44	0.46	0.48	0.49	0.53	0.57	0.63	0.74	0.83	0.93	0.96	1.01	1.13	1.25	1.37	1.47	1.63	1.77	1.95	2.15	2.82	3.11	3.47	3.80	4.26	4.15	62
38	0.46	0.49	0.51	0.52	0.56	0.61	0.69	0.80	0.91	1.00	1.05	1.12	1.20	1.33	1.49	1.62	1.77	1.93	2.14	2.36	3.02	3.34	3.75	4.14	4.71	4.74	63
39	0.48	0.54	0.54	0.56	0.59	0.66	0.74	0.87	0.97	1.06	1.13	1.19	1.32	1.45	1.61	1.76	1.96	2.16	2.39	2.63	3.30	3.69	4.18	4.68	5.30	5.38	64
40	0.50	0.56	0.58	0.60	0.64	0.73	0.82	0.93	1.01	1.12	1.22	1.31	1.44	1.58	1.79	1.95	2.19	2.41	2.67	2.94	3.66	4.10	4.71	5.25	5.87	6.03	65
41	0.52	0.60	0.64	0.66	0.70	0.80	0.89	0.98	1.07	1.18	1.35	1.43	1.59	1.74	1.98	2.20	2.44	2.67	2.98	3.31	4.06	4.62	5.27	5.87	6.40	6.66	66
42	0.54	0.65	0.70	0.73	0.79	0.87	0.94	1.05	1.13	1.29	1.48	1.58	1.77	1.99	2.25	2.41	2.65	2.97	3.35	3.75	4.56	5.17	5.88	6.42	6.84	7.29	67
43	0.56	0.66	0.76	0.80	0.85	0.90	0.98	1.09	1.22	1.37	1.62	1.77	2.02	2.22	2.49	2.65	2.96	3.27	3.72	4.21	4.99	5.63	6.30	6.77	7.31	7.96	68
44	0.58	0.68	0.79	0.82	0.87	0.95	1.02	1.17	1.27	1.46	1.77	1.98	2.25	2.50	2.73	2.91	3.26	3.70	4.22	4.77	5.51	6.16	6.83	7.34	7.92	8.68	69
45	0.64	0.72	0.81	0.86	0.91	0.99	1.09	1.22	1.37	1.56	1.97	2.21	2.48	2.69	2.95	3.27	3.67	4.19	4.76	5.37	6.03	6.69	7.36	8.03	8.73	9.59	70
46	0.67	0.75	0.83	0.91	0.98	1.10	1.22	1.39	1.53	1.80	2.18	2.42	2.68	2.90	3.28	3.66	4.13	4.69	5.28	5.90	6.56	7.20	8.03	8.89	9.81	10.55	71
47	0.72	0.76	0.86	0.97	1.10	1.22	1.36	1.56	1.77	2.05	2.44	2.66	2.88	3.18	3.65	4.12	4.64	5.24	5.83	6.41	7.05	7.87	8.87	9.93	11.08	11.81	72
48	0.76	0.81	0.93	1.07	1.18	1.36	1.53	1.77	1.97	2.36	2.60	2.86	3.19	3.60	4.19	4.72	5.18	5.79	6.47	6.88	7.71	8.72	9.90	11.16	12.43	13.18	73
49	0.78	0.87	1.04	1.17	1.32	1.50	1.69	1.96	2.24	2.55	2.83	3.15	3.53	4.02	4.68	5.28	5.73	6.32	6.95	7.48	8.57	9.77	11.09	12.46	13.81	14.59	74
50	0.84	0.94	1.12	1.31	1.46	1.65	1.88	2.16	2.44	2.81	3.03	3.49	3.98	4.56	5.21	5.85	6.25	6.79	7.55	8.29	9.64	10.99	12.34	13.78	15.26	16.13	75
51	0.92	1.05	1.27	1.45	1.62	1.84	2.07	2.35	2.67	3.09	3.30	3.91	4.50	5.12	5.71	6.35	6.71	7.37	8.39	9.30	10.86	12.29	13.63	15.15	16.84	17.83	76
52	1.01	1.17	1.40	1.62	1.82	2.03	2.25	2.56	2.95	3.55	3.77	4.41	5.02	5.46	6.17	6.80	7.27	8.20	9.42	10.48	12.18	13.62	14.96	16.64	18.61	19.82	77
53	1.04	1.23	1.52	1.79	2.00	2.26	2.57	2.90	3.43	4.08	4.22	5.04	5.46	6.05	6.75	7.33	8.08	9.23	10.52	11.96	13.53	15.01	16.39	18.32	20.66	22.13	78
54	1.08	1.31	1.65	1.97	2.21	2.54	2.93	3.34	3.97	4.82	4.78	5.34	5.90	6.61	7.38	8.14	9.09	10.36	12.01	13.28	14.96	16.53	18.01	20.23	23.04	24.79	79
55	1.07	1.36	1.75	2.08	2.40	2.80	3.30	3.80	4.48	5.35	4.92	5.63	6.31	7.10	8.01	8.96	10.03	11.55	13.12	14.63	16.18	17.87	19.85	22.47	25.81	27.80	80
56	1.10	1.44	1.86	2.17	2.55	3.11	3.69	4.23	4.94	5.62	5.50	6.29	7.08	7.98	9.07	10.18	11.48	12.90	14.81	16.48	18.05	19.95	22.23	25.15	28.83	31.16	81
57	1.14	1.52	1.99	2.40	2.82	3.40	4.03	4.65	5.26	6.20	6.36	7.20	8.02	9.07	10.36	11.66	12.82	14.31	16.07	18.26	20.22	22.38	25.00	28.11	32.88	34.66	82
58	1.21	1.61	2.16	2.60	3.13	3.79	4.52	5.03	5.74	6.66	7.02	8.02	8.98	10.16	11.40	12.52	13.90	15.82	17.82	19.52	22.36	25.22	28.03	32.14	36.51	38.44	83
59	1.30	1.73	2.36	2.90	3.48	4.20	4.93	5.50	6.06	7.09	7.87	9.06	10.31	11.68	12.74	14.12	15.66	17.58	19.42	22.24	25.29	28.33	31.49	35.70	41.25	42.64	84
60	1.44	1.87	2.53	3.17	3.83	4.59	5.31	5.84	6.37	7.52	8.85	10.18	11.79	13.13	14.39	15.91	17.41	19.61	22.14	24.96	28.50	31.88	34.43	39.51	45.63	47.35	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	52.61	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.37	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.40	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.28	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.69	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92.85	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	101.70	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	109.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.22	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	127.63	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.53	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.15	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.88	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	168.94	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	155.22	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	165.17	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	175.83	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.22	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	199.43	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	212.36	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	226.23	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	241.12	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	257.13	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	274.37	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.93	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	312.97	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	334.61	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	358.02	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	383.38	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	410.88	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	440.74	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	473.18	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	508.55	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.26	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1,000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.02	0.98	0.95	0.92	0.85	0.74	0.70	0.61	0.60	0.60	0.56	0.59	0.57	0.61	0.63	0.65	0.69	0.72	0.78	0.83	0.92	43
19	0.98	1.00	1.01	1.02	1.04	0.93	0.89	0.90	0.84	0.78	0.68	0.61	0.57	0.56	0.58	0.55	0.56	0.60	0.62	0.67	0.69	0.73	0.77	0.84	0.89	1.02	44
20	1.00	1.01	1.02	1.02	0.92	0.86	0.82	0.80	0.75	0.70	0.60	0.57	0.53	0.53	0.57	0.57	0.59	0.61	0.65	0.69	0.72	0.77	0.84	0.90	0.99	1.12	45
21	1.01	1.01	0.97	0.86	0.82	0.74	0.73	0.71	0.68	0.64	0.55	0.53	0.51	0.52	0.56	0.58	0.61	0.65	0.69	0.73	0.77	0.84	0.90	0.99	1.08	1.23	46
22	0.90	0.88	0.84	0.74	0.72	0.67	0.64	0.64	0.61	0.59	0.51	0.50	0.49	0.52	0.57	0.60	0.64	0.67	0.72	0.78	0.83	0.89	0.99	1.07	1.18	1.35	47
23	0.80	0.75	0.74	0.67	0.65	0.61	0.59	0.58	0.56	0.55	0.48	0.47	0.48	0.51	0.58	0.63	0.66	0.71	0.77	0.84	0.88	0.98	1.08	1.18	1.30	1.38	48
24	0.66	0.64	0.64	0.60	0.59	0.57	0.54	0.55	0.54	0.54	0.47	0.47	0.48	0.53	0.59	0.65	0.70	0.76	0.84	0.90	0.97	1.05	1.18	1.27	1.32	1.47	49
25	0.54	0.55	0.57	0.56	0.55	0.54	0.53	0.52	0.53	0.53	0.45	0.48	0.50	0.55	0.62	0.69	0.75	0.82	0.88	0.98	1.04	1.13	1.25	1.31	1.38	1.49	50
26	0.50	0.56	0.57	0.56	0.55	0.54	0.52	0.55	0.55	0.57	0.49	0.51	0.53	0.60	0.66	0.75	0.82	0.89	0.99	1.08	1.16	1.25	1.32	1.40	1.47	1.61	51
27	0.47	0.54	0.56	0.58	0.57	0.54	0.57	0.57	0.58	0.62	0.53	0.56	0.59	0.66	0.72	0.82	0.90	0.99	1.09	1.20	1.26	1.31	1.42	1.49	1.62	1.79	52
28	0.48	0.53	0.56	0.56	0.57	0.58	0.59	0.61	0.64	0.66	0.58	0.62	0.66	0.73	0.80	0.90	0.99	1.08	1.20	1.29	1.33	1.43	1.51	1.62	1.75	1.99	53
29	0.47	0.53	0.57	0.56	0.60	0.61	0.62	0.66	0.69	0.74	0.65	0.69	0.73	0.79	0.87	0.99	1.07	1.20	1.29	1.36	1.43	1.52	1.66	1.77	1.97	2.25	54
30	0.46	0.51	0.54	0.58	0.62	0.64	0.67	0.72	0.77	0.83	0.71	0.74	0.79	0.85	0.94	1.05	1.17	1.29	1.36	1.46	1.53	1.67	1.83	2.00	2.24	2.56	55
31	0.45	0.52	0.54	0.58	0.62	0.68	0.73	0.77	0.82	0.88	0.74	0.81	0.86	0.94	1.03	1.15	1.25	1.36	1.45	1.54	1.66	1.83	2.06	2.28	2.55	2.88	56
32	0.44	0.48	0.53	0.58	0.64	0.70	0.75	0.81	0.86	0.91	0.79	0.86	0.96	1.05	1.14	1.25	1.33	1.45	1.54	1.68	1.81	2.07	2.34	2.56	2.87	3.23	57
33	0.45	0.51	0.53	0.61	0.67	0.73	0.80	0.85	0.90	0.97	0.84	0.94	1.05	1.14	1.23	1.32	1.41	1.55	1.67	1.81	2.06	2.30	2.58	2.84	3.16	3.52	58
34	0.48	0.51	0.55	0.64	0.71	0.77	0.86	0.92	0.98	1.07	0.94	1.04	1.16	1.24	1.30	1.41	1.50	1.67	1.80	2.03	2.30	2.59	2.90	3.19	3.50	3.86	59
35	0.49	0.53	0.55	0.68	0.74	0.81	0.90	1.00	1.08	1.22	1.04	1.14	1.26	1.32	1.39	1.50	1.63	1.80	2.00	2.26	2.57	2.89	3.25	3.53	3.87	4.28	60
36	0.50	0.55	0.57	0.67	0.74	0.80	0.91	1.02	1.15	1.30	1.16	1.25	1.35	1.44	1.54	1.67	1.78	2.01	2.24	2.51	2.88	3.22	3.58	3.90	4.27	4.79	61
37	0.51	0.53	0.57	0.66	0.73	0.80	0.92	1.09	1.22	1.39	1.27	1.33	1.47	1.57	1.68	1.80	2.00	2.24	2.50	2.81	3.20	3.56	3.95	4.32	4.78	5.42	62
38	0.54	0.59	0.60	0.68	0.74	0.82	0.99	1.14	1.31	1.44	1.40	1.46	1.58	1.69	1.84	2.01	2.19	2.47	2.74	3.07	3.47	3.88	4.33	4.75	5.36	6.12	63
39	0.54	0.62	0.64	0.71	0.77	0.87	1.03	1.20	1.36	1.49	1.50	1.56	1.74	1.86	2.01	2.21	2.45	2.76	3.07	3.42	3.85	4.34	4.87	5.44	6.11	6.86	64
40	0.57	0.65	0.67	0.74	0.80	0.94	1.09	1.25	1.37	1.53	1.63	1.72	1.89	2.03	2.25	2.47	2.76	3.08	3.42	3.82	4.33	4.88	5.57	6.18	6.86	7.64	65
41	0.57	0.68	0.72	0.81	0.87	1.02	1.16	1.27	1.42	1.58	1.79	1.88	2.10	2.25	2.51	2.80	3.10	3.43	3.83	4.29	4.88	5.57	6.31	7.01	7.60	8.43	66
42	0.60	0.73	0.80	0.87	0.95	1.07	1.18	1.34	1.46	1.68	1.98	2.08	2.32	2.58	2.89	3.09	3.40	3.84	4.31	4.86	5.55	6.29	7.13	7.77	8.24	9.23	67
43	0.62	0.73	0.85	0.93	0.99	1.09	1.20	1.34	1.53	1.73	2.16	2.33	2.66	2.90	3.21	3.45	3.81	4.24	4.79	5.43	6.17	6.93	7.73	8.30	8.93	10.08	68
44	0.62	0.75	0.87	0.94	0.99	1.10	1.20	1.40	1.56	1.80	2.35	2.61	2.96	3.28	3.58	3.81	4.23	4.80	5.44	6.14	6.92	7.71	8.50	9.11	9.82	10.96	69
45	0.68	0.78	0.89	0.95	1.02	1.13	1.25	1.43	1.63	1.88	2.60	2.92	3.27	3.56	3.90	4.31	4.81	5.44	6.15	6.89	7.67	8.46	9.25	10.11	10.98	12.06	70
46	0.73	0.82	0.93	1.04	1.12	1.28	1.43	1.65	1.86	2.20	2.95	3.23	3.57	3.85	4.35	4.84	5.40	6.09	6.81	7.54	8.28	9.03	10.04	11.09	12.19	13.27	71
47	0.80	0.88	1.00	1.13	1.28	1.45	1.63	1.88	2.17	2.54	3.36	3.61	3.86	4.27	4.86	5.46	6.10	6.78	7.49	8.19	8.86	9.81	11.01	12.26	13.61	14.88	72
48	0.87	0.94	1.09	1.27	1.41	1.63	1.88	2.17	2.46	2.95	3.67	3.92	4.32	4.86	5.58	6.27	6.81	7.50	8.31	8.77	9.62	10.80	12.22	13.64	15.40	16.58	73
49	0.90	1.04	1.24	1.42	1.60	1.84	2.11	2.46	2.82	3.24	4.09	4.39	4.85	5.48	6.26	7.04	7.55	8.19	8.92	9.49	10.60	12.04	13.61	15.40	16.92	18.37	74
50	0.99	1.16	1.37	1.62	1.81	2.07	2.38	2.76	3.13	3.62	4.47	4.91	5.52	6.27	7.03	7.80	8.25	8.80	9.66	10.53	11.84	13.46	15.39	16.89	18.85	20.32	75
51	1.11	1.32	1.59	1.83	2.06	2.34	2.66	3.03	3.47	4.04	4.99	5.61	6.33	7.09	7.71	8.52	8.87	9.54	10.73	11.78	13.24	15.24	16.89	18.77	20.99	22.45	76
52	1.25	1.50	1.80	2.11	2.37	2.63	2.95	3.37	3.90	4.71	5.80	6.40	7.15	7.63	8.37	9.13	9.61	10.63	12.01	13.25	15.06	16.80	18.77	20.84	22.92	24.94	77
53	1.32	1.62	2.00	2.36	2.65	3.01	3.43	3.89	4.59	5.49	6.66	7.39	7.87	8.50	9.22	9.88	10.71	11.94	13.39	15.08	16.61	18.77	20.88	22.73	25.15	27.87	78
54	1.41	1.76	2.22	2.67	2.99	3.43	3.97	4.55	5.40	6.56	7.72	7.97	8.61	9.36	10.13	10.98	12.06	13.39	15.26	16.73	18.59	20.93	22.81	24.87	28.29	31.26	79
55	1.45	1.89	2.43	2.86	3.32	3.88	4.58	5.24	6.19	7.40	8.12	8.50	9.29	10.15	11.03	12.11	13.31	14.93	16.63	18.42	20.37	22.50	25.00	27.92	31.32	35.05	80
56	1.50	2.03	2.59	3.04	3.57	4.35	5.16	5.92	6.91	7.87	8.80	9.37	10.37	11.37	12.47	13.77	15.29	16.79	18.92	20.95	22.81	25.10	28.50	31.16	34.73	39.31	81
57	1.56	2.15	2.82	3.38	3.98	4.80	5.69	6.58	7.44	8.77	9.91	10.59	11.64	12.86	14.24	15.78	17.12	18.69	20.67	23.40	25.57	28.71	31.98	34.73	40.12	43.75	82
58	1.68	2.31	3.10	3.71	4.48	5.42	6.49	7.21	8.22	9.53	10.62	11.64	12.93	14.32	15.67	16.98	18.63	20.81	23.11	25.21	28.85	32.26	35.77	40.30	44.23	48.54	83
59	1.81	2.52	3.41	4.20	5.04	6.08	7.15	7.97	8.78	10.26	11.58	13.00	14.76	16.39	17.51	19.19	21.05	23.27	25.42	28.98	32.72	36.22	40.91	44.68	50.58	53.88	84
60	2.01	2.73	3.73	4.65	5.61	6.73	7.79	8.56	9.35	11.04	12.68	14.42	16.76	18.35	19.74	21.63	23.46	26.12	29.21	32.80	36.91	41.56	44.67	50.25	55.56	59.87	85
61	2.08	2.73	3.71	4.59	5.57	6.75	7.74	8.40	9.11	10.90	12.62	14.62	16.68	18.99	20.38	22.09	24.06	27.48	30.31	33.94	38.68	43.39	47.78	53.05	59.09	66.56	86
62	2.33	2.99	4.06	5.03	6.10	7.24	8.21	9.02	9.79	11.79	13.81	15.87	18.26	20.75	22.69	24.71	27.53	30.55	33.59	38.40	42.63	49.21	52.96	58.61	66.33	73.92	87
63	2.49	3.31	4.54	5.50	6.74	7.94	8.98	9.86	10.72	13.00	15.03	17.54	20.20	22.21	24.69	27.63	30.46	34.53	38.74	43.14	48.69	53.68	58.82	67.44	74.17	81.84	88
64	2.61	3.58	4.97	6.10	7.46	8.72	9.87	10.88	11.96	14.27	16.64	19.62	22.39	24.64	27.91	31.21	34.32	38.99	42.64	48.21	53.49	59.83	66.75	74.39	82.86	90.26	89
65	2.66	3.91	5.51	6.68	8.26	9.62	10.86	12.08	13.23	15.52	18.55	21.88	25.07	28.00	31.40	35.13	39.39	43.83	48.63	53.97	59.96	66.66	74.02	81.95	90.36	99.20	90
66	2.72	4.41	6.18	7.55	9.21	10.86	12.26	13.55	15.00	17.63	20.48	24.16	28.20	31.30	35.12	40.12	43.87	49.45	53.25	59.04	67.87	73.98	83.62	90.77	99.76	107.47	91
67	2.90	5.06	7.04	8.55	10.69	12.32	13.78	15.28	17.00	19.87	22.72	27.14	31.47	34.89	39.97	43.91	48.54	53.78	58.50	65.92	73.60	81.78	90.37	98.27	111.02	116.11	92
68	3.34	5.71	7.88	9.84	11.98	13.97	15.88	17.41	19.06	22.33	26.46	30.62	35.37	39.89	43.98	49.60	53.87	59.75	65.32	72.01	82.93	90.05	99.12	111.27	120.43	125.27	93
69	3.77	6.55	8.99	11.17	13.00	15.95	17.94	19.30	21.22	25.30	29.25	34.37	39.49	43.75	48.99	54.06	58.67	66.13	71.54	79.91	89.25	96.71	109.57	118.57	129.48	135.01	94
70	4.24	7.38	10.09	12.63	13.89	18.11	19.84	21.31	25.59	30.26	34.80	40.33	45.45	50.83	56.28	60.23	66.28	73.34	79.64	86.75	97.67	108.70	118.24	129.74	140.16	145.30	95
71	5.31	8.19	11.30	13.34	16.56	20.02	21.73	26.45	29.16	34.47	40.12	44.64	50.70	56.14	62.49	68.13	73.58	82.45	86.56	93.59	107.48	117.16	130.03	137.76	148.70	154.60	96
72	6.61	9.25	12.70	15.68	18.93	21.34	24.71	27.31	30.74	36.30	41.82	47.78	52.83	58.88	66.96	74.18	81.02	88.92	93.65	104.01	116.08	127.79	137.66	149.14	158.73	164.54	97
73	7.34	11.17	14.64	18.08	21.16	23.24	25.85	30.09	32.80	39.03	45.42	50.44	57.25	63.64	70.17	80.49	89.27	97.40	102.05	113.28	127.81	137.65	148.44	156.50	166.57	175.18	98
74	8.36	12.40	16.12	20.02	23.47	25.83	30.01	33.13	36.12	42.78	49.47	55.94	63.13	69.36	77.77	85.65	95.76	107.22	109.25	126.88	137.53	145.65	154.98	167.21	177.97	186.57	99
75	9.67	13.02	17.49	22.49	26.10	30.35	33.38	36.85	45.34	52.13	60.10	66.80	74.16	82.10	90.52	99.35	107.62	116.28	125.44	135.18	145.47	154.78	164.73	175.37	186.77	199.29	100
76	11.43	15.82	20.16	25.67	30.74	34.85	38.28	45.70	54.99	64.76	75.00	82.75	94.61	101.82	111.78	119.35	126.06	147.60	150.44	166.65	172.35	187.58	197.44	213.46	224.90	212.40	101
77	14.08	18.68	23.09	29.67	35.25	40.38	47.64	56.97	63.11	76.63	89.30	99.85	110.65	121.96	135.62	141.65	163.21	175.86	180.60	194.38	211.64	223.46	236.65	255.59	270.82	226.48	102
78	17.53	21.84	25.92	33.95	40.57	48.75	59.06	66.22	82.56	96.52	110.61	122.61	137.99	148.88	155.68	178.45	189.92	204.60	212.92	235.26	250.45	271.20	288.38	306.01	326.10	241.59	103
79	22.09	25.43	30.22	40.09	48.34	61.08	68.37	84.77	90.64	106.80	123.24	137.33	155.11	171.77	195.54	210.72	225.48	238.96	251.08	274.03	307.14	328.44	345.64	366.37	392.67	257.85	104
80	27.83	30.83	35.52	47.94	62.21	72.78	88.43	95.21	108.80	126.26	144.80	164.66	185.45	221.24	230.21	243.32	258.02	273.59	301.38	331.20	363.47	386.96	405.25	424.70	445.35	275.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	293.79	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	313.91	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	335.68	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	359.26	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	384.88	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.78	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	443.28	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	476.91	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	514.65	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	561.97	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	641.62	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	724.36	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	810.35	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	899.94	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	6.29	10.47	14.27	17.76	19.23	24.78	26.85	28.81	34.80	41.44	47.67	55.97	61.28	67.87	74.73	80.75	89.17	99.04	107.45	119.13	131.53	146.64	159.47	173.22	186.97	196.06	95
71	7.87	11.69	15.99	18.78	22.75	27.15	29.17	35.51	39.36	46.80	54.50	62.03	68.51	75.18	83.25	90.30	97.90	110.23	117.28	129.12	146.60	157.29	174.46	185.99	200.54	208.98	96
72	9.82	13.02	17.74	22.06	25.93	29.20	32.95	36.41	41.17	49.22	56.65	65.24	71.53	79.09	89.46	99.22	108.85	120.06	125.59	143.51	156.55	173.59	186.67	199.47	212.82	222.84	97
73	11.00	15.80	20.78	25.34	28.71	31.93	34.79	40.53	44.40	52.52	61.14	68.09	76.02	84.40	93.27	108.04	120.38	132.14	139.61	153.13	173.66	185.49	199.52	211.63	225.75	237.75	98
74	12.55	17.33	22.61	28.07	31.78	35.18	40.81	44.26	48.56	57.49	66.41	74.18	83.90	92.23	103.53	116.13	130.52	146.26	147.14	171.30	184.73	197.99	211.04	224.42	239.45	253.78	99
75	14.28	18.27	24.52	31.54	35.07	40.97	45.09	48.89	60.49	69.49	80.09	88.83	98.75	109.48	120.89	132.90	144.18	156.02	168.60	182.03	196.26	209.19	223.06	237.97	254.00	271.62	100
76	16.94	21.88	27.59	34.74	40.18	45.27	50.19	59.78	73.19	84.59	92.56	109.44	123.74	135.59	148.83	158.26	166.99	195.87	200.47	217.73	232.08	246.86	262.83	279.99	298.36	290.26	101
77	20.13	25.14	30.81	39.24	45.50	50.31	60.55	73.10	81.31	93.25	110.54	131.42	147.88	162.37	175.99	182.38	209.86	225.92	238.08	257.87	274.18	291.28	309.71	329.41	350.47	310.38	102
78	24.66	29.03	34.28	44.67	51.67	59.84	72.98	82.18	97.44	115.83	137.59	160.62	181.44	197.21	204.79	228.02	242.30	260.26	279.98	305.03	323.87	343.71	364.95	386.96	405.25	332.14	103
79	30.61	33.46	38.90	51.49	60.66	72.82	83.05	100.54	109.34	131.00	153.83	179.02	207.26	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	355.70	104
80	37.99	39.98	44.58	59.18	75.59	82.70	103.79	113.46	131.90	155.69	181.55	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	380.96	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	408.43	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	438.39	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	471.16	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	507.20	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.12	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	592.37	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	651.94	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.19	1.24	1.31	1.37	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.16	1.22	1.29	1.36	1.47	1.58	1.69	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.15	1.19	1.20	1.27	1.33	1.44	1.55	1.68	1.83	2.05	2.25	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.16	1.22	1.25	1.32	1.42	1.54	1.65	1.82	2.01	2.23	2.50	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.12	1.13	1.11	1.12	1.11	1.17	1.25	1.30	1.41	1.50	1.62	1.79	2.00	2.19	2.48	2.74	3.00	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.12	1.09	1.07	1.06	1.08	1.10	1.12	1.14	1.20	1.31	1.37	1.48	1.59	1.76	1.95	2.18	2.43	2.69	2.96	3.25	3.42	48
24	1.06	1.09	1.13	1.09	1.08	1.05	1.03	1.03	1.03	1.07	1.08	1.13	1.17	1.25	1.37	1.45	1.58	1.73	1.92	2.13	2.42	2.63	2.94	3.20	3.33	3.64	49
25	0.93	0.98	1.04	1.04	1.02	1.01	1.00	1.00	1.03	1.07	1.11	1.18	1.24	1.33	1.43	1.55	1.70	1.88	2.09	2.34	2.62	2.87	3.15	3.30	3.46	3.72	50
26	0.88	1.00	1.04	1.06	1.04	1.03	1.01	1.04	1.07	1.13	1.19	1.26	1.33	1.46	1.55	1.70	1.89	2.09	2.34	2.59	2.90	3.13	3.33	3.49	3.72	4.01	51
27	0.84	0.97	1.06	1.06	1.07	1.06	1.08	1.10	1.15	1.24	1.30	1.39	1.46	1.60	1.69	1.87	2.10	2.33	2.60	2.87	3.15	3.31	3.52	3.75	4.06	4.43	52
28	0.88	1.01	1.07	1.06	1.09	1.09	1.12	1.16	1.22	1.33	1.43	1.53	1.63	1.76	1.88	2.08	2.33	2.60	2.88	3.11	3.33	3.50	3.77	4.01	4.41	4.91	53
29	0.88	1.02	1.07	1.08	1.14	1.15	1.19	1.25	1.33	1.48	1.59	1.71	1.81	1.92	2.07	2.32	2.60	2.88	3.10	3.29	3.52	3.75	4.10	4.42	4.94	5.51	54
30	0.92	1.02	1.06	1.10	1.17	1.22	1.29	1.35	1.46	1.59	1.72	1.85	1.97	2.08	2.27	2.53	2.83	3.11	3.30	3.49	3.76	4.08	4.50	4.95	5.55	6.20	55
31	0.86	1.01	1.06	1.11	1.19	1.29	1.37	1.47	1.58	1.70	1.85	2.00	2.16	2.31	2.51	2.79	3.06	3.31	3.48	3.71	4.08	4.48	5.02	5.56	6.20	6.88	56
32	0.86	0.95	1.07	1.13	1.21	1.30	1.43	1.53	1.64	1.77	1.96	2.16	2.41	2.59	2.79	3.05	3.29	3.49	3.71	4.04	4.48	5.00	5.64	6.21	6.97	7.61	57
33	0.92	1.03	1.09	1.19	1.28	1.36	1.49	1.61	1.73	1.88	2.12	2.36	2.65	2.84	3.02	3.28	3.48	3.72	4.03	4.43	4.99	5.53	6.17	6.86	7.59	8.18	58
34	0.99	1.08	1.16	1.24	1.35	1.44	1.58	1.72	1.86	2.05	2.35	2.61	2.90	3.09	3.24	3.50	3.71	4.05	4.42	4.94	5.58	6.15	6.93	7.58	8.23	8.84	59
35	1.08	1.14	1.21	1.30	1.40	1.51	1.66	1.84	2.06	2.31	2.64	2.89	3.17	3.31	3.48	3.73	4.03	4.44	4.92	5.53	6.21	6.91	7.64	8.21	8.86	9.67	60
36	1.13	1.19	1.25	1.36	1.46	1.56	1.75	1.97	2.25	2.57	2.94	3.16	3.39	3.58	3.76	4.09	4.47	4.97	5.52	6.15	6.98	7.62	8.27	8.79	9.57	10.68	61
37	1.18	1.21	1.29	1.40	1.49	1.62	1.85	2.19	2.49	2.82	3.20	3.37	3.64	3.90	4.07	4.48	5.01	5.59	6.16	6.91	7.69	8.26	8.88	9.52	10.55	11.90	62
38	1.25	1.36	1.43	1.49	1.58	1.74	2.05	2.38	2.76	3.01	3.42	3.64	3.91	4.21	4.53	5.04	5.57	6.14	6.81	7.48	8.20	8.74	9.49	10.20	11.46	13.27	63
39	1.35	1.51	1.55	1.61	1.69	1.91	2.23	2.61	2.92	3.21	3.64	3.86	4.26	4.60	5.02	5.60	6.24	6.90	7.51	8.09	8.81	9.51	10.52	11.49	12.91	14.67	64
40	1.45	1.64	1.69	1.76	1.87	2.15	2.47	2.77	3.08	3.42	3.91	4.23	4.61	4.96	5.59	6.28	7.07	7.62	8.14	8.70	9.57	10.56	11.87	12.98	14.34	16.04	65
41	1.55	1.76	1.88	1.98	2.11	2.40	2.74	2.95	3.30	3.68	4.26	4.65	5.08	5.46	6.15	7.11	7.83	8.25	8.75	9.43	10.61	11.93	13.45	14.48	15.30	17.36	66
42	1.63	1.97	2.13	2.25	2.37	2.65	2.86	3.20	3.52	4.03	4.70	5.13	5.60	6.20	6.99	7.64	8.39	8.88	9.51	10.46	11.99	13.54	15.04	15.49	16.20	18.62	67
43	1.73	2.04	2.30	2.46	2.61	2.78	3.04	3.35	3.82	4.25	5.21	5.72	6.34	6.95	7.64	8.33	9.07	9.51	10.39	11.61	13.18	14.93	15.88	16.75	17.47	19.95	68
44	1.85	2.18	2.45	2.60	2.72	2.94	3.17	3.61	4.06	4.57	5.65	6.35	7.05	7.71	8.35	8.88	9.59	10.56	11.74	13.15	14.98	16.29	16.94	18.11	19.22	21.25	69
45	2.07	2.32	2.60	2.74	2.90	3.14	3.44	3.85	4.33	4.93	6.24	6.94	7.68	8.24	8.90	9.71	10.71	11.94	13.31	14.71	16.08	17.39	18.66	19.99	21.30	22.90	70
46	2.20	2.43	2.63	2.88	3.13	3.47	3.78	4.29	4.78	5.58	6.93	7.58	8.27	8.80	9.56	10.64	11.94	13.35	14.68	15.53	16.79	18.69	20.12	21.68	23.41	24.65	71
47	2.37	2.52	2.73	3.03	3.43	3.80	4.20	4.76	5.49	6.24	7.71	8.44	8.84	9.49	10.50	11.87	13.34	14.74	15.53	16.54	18.11	19.86	21.51	23.81	25.81	27.08	72
48	2.53	2.66	2.92	3.32	3.62	4.15	4.66	5.31	6.03	7.00	8.27	9.01	9.71	10.65	11.94	13.51	14.74	15.60	16.33	17.65	19.32	21.26	23.30	25.82	28.14	29.52	73
49	2.63	2.88	3.21	3.60	3.98	4.53	5.08	5.83	6.66	7.46	9.12	9.87	10.70	11.94	13.41	14.94	15.60	16.41	17.46	18.93	20.75	23.40	25.69	28.12	30.53	31.96	74
50	2.83	3.16	3.48	3.96	4.35	4.93	5.55	6.31	7.17	8.22	9.79	10.86	11.99	13.44	14.86	15.84	16.42	17.55	19.04	20.44	22.93	25.44	28.45	30.49	33.25	34.84	75
51	3.12	3.50	3.88	4.37	4.80	5.42	5.98	6.76	7.71	8.85	10.68	12.19	13.47	14.95	15.78	16.69	17.58	18.86	20.61	22.35	25.02	28.20	30.42	33.16	35.81	37.90	76
52	3.48	3.87	4.22	4.86	5.32	5.88	6.45	7.29	8.38	9.97	12.13	13.68	14.98	15.93	16.68	17.89	18.90	20.43	22.58	24.89	27.42	30.18	33.13	36.21	38.82	41.45	77
53	3.60	4.02	4.58	5.19	5.78	6.47	7.34	8.13	9.53	11.26	13.63	15.46	16.13	17.17	18.20	19.26	20.48	22.39	24.81	27.39	29.46	32.41	35.70	38.64	41.62	45.59	78
54	3.78	4.30	4.92	5.68	6.31	7.15	8.23	9.23	10.84	12.98	15.35	16.37	17.33	18.52	19.64	20.91	22.46	24.62	27.34	29.58	32.24	35.49	38.15	41.39	45.95	50.33	79
55	3.92	4.59	5.30	6.03	6.89	7.97	9.33	10.52	12.27	14.44	16.14	17.45	18.72	20.05	21.36	22.96	24.72	27.15	29.59	32.03	34.91	37.96	41.52	45.66	50.41	55.48	80
56	4.17	5.04	5.81	6.55	7.60	8.91	10.49	11.81	13.57	15.23	17.26	18.77	20.09	21.68	23.46	25.36	27.41	29.70	32.37	35.25	38.08	41.53	46.06	50.34	55.34	61.21	81
57	4.40	5.38	6.43	7.29	8.52	10.04	11.77	13.31	14.80	16.83	19.14	20.69	21.74	23.72	25.86	28.05	29.87	32.56	35.57	38.48	41.68	46.13	50.77	55.33	61.48	66.98	82
58	4.84	5.72	7.09	8.06	9.63	11.32	13.25	14.50	16.07	18.41	20.70	22.43	23.79	26.04	28.06	30.02	32.08	34.74	37.60	41.51	45.64	50.16	54.98	61.54	67.09	73.04	83
59	5.38	6.20	7.87	9.24	10.87	12.66	14.55	15.87	17.02	19.62	22.25	24.60	26.13	28.60	30.44	32.69	35.15	37.99	41.15	46.15	50.39	55.19	61.14	67.23	73.67	79.66	84
60	6.11	6.82	8.78	10.29	12.19	13.98	15.80	17.00	17.96	20.92	23.97	26.65	28.70	30.90	33.03	35.74	38.29	41.69	45.69	50.99	55.48	61.44	66.77	73.90	80.06	87.55	85
61	6.96	7.45	9.67	11.33	13.49	15.32	17.00	18.06	18.89	22.31	25.72	28.59	31.04	33.39	36.02	38.85	41.84	46.39	50.45	56.18	61.80	67.19	73.38	80.42	87.62	96.25	86
62	7.98	8.16	10.64	12.47	14.87	16.69	18.30	19.32	20.09	23.89	27.56	30.22	33.29	36.24	39.05	42.37	46.34	50.53	54.64	61.64	66.59	73.93	79.83	86.86	96.88	105.68	87
63	8.80	8.99	11.97	13.57	16.48	18.23	19.87	21.65	22.15	25.93	29.53	32.35	35.55	38.51	41.79	46.05	50.26	55.77	60.81	67.49	73.30	80.52	87.44	96.14	105.85	115.67	88
64	9.39	9.88	13.45	15.13	18.31	20.00	21.71	23.75	24.35	28.17	32.05	35.03	38.27	41.73	46.02	50.67	55.24	61.17	66.51	73.15	79.89	86.99	96.75	105.17	116.41	126.08	89
65	9.79	10.73	15.00	16.92	20.34	22.00	23.76	26.13	26.66	30.82	35.00	38.06	41.62	45.76	50.51	55.59	61.32	67.10	73.16	79.79	87.67	96.38	105.82	115.81	126.23	136.91	90
66	9.84	12.08	16.57	18.80	22.39	24.15	26.03	28.44	29.79	33.84	38.37	41.41	46.05	51.12	56.18	62.68	67.94	74.22	80.01	87.57	95.90	105.19	116.32	125.81	136.66	146.50	91
67	10.35	13.79	18.50	20.63	25.38	26.54	28.43	31.01	32.66	37.55	41.45	46.25	50.75	56.77	63.04	68.42	74.34	80.05	86.69	94.04	103.28	115.16	124.15	136.01	146.88	156.30	92
68	11.85	15.51	20.42	22.90	27.41	29.62	31.79	34.26	35.71	41.10	46.58	51.33	57.33	63.70	68.51	76.26	82.04	88.42	94.36	102.62	113.01	124.25	133.46	148.05	156.49	166.48	93
69	13.21	17.92	23.12	25.12	28.68	32.77	35.30	36.81	38.64	44.88	50.14	56.37	62.84	68.99	75.98	82.89	89.65	94.35	101.96	112.44	119.94	131.36	144.42	157.49	166.39	177.08	94
70	14.69	20.16	25.48	27.84	29.89	35.99	37.93	39.39	44.99	51.96	58.69	64.62	71.24	78.44	83.66	92.31	97.37	101.47	111.85	121.48	128.74	142.15	154.29	167.21	176.68	188.97	95
71	18.25	22.09	28.09	28.57	34.37	38.56	40.30	45.21	49.71	57.15	65.12	70.09	77.87	85.39	92.75	99.89	104.37	113.58	121.02	130.55	139.12	153.26	163.39	177.26	188.07	199.32	96
72	22.33	24.85	30.98	32.52	38.07	40.55	44.34	47.81	51.51	58.08	65.76	73.99	79.92	88.25	99.36	102.59	114.46	117.75	125.91	136.54	149.56	159.78	170.19	185.69	198.04	210.27	97
73	24.80	30.04	34.74	36.31	40.99	43.31	45.13	51.13	53.18	60.24	68.72	76.48	84.78	93.11	102.47	117.78	123.04	129.69	136.13	152.15	158.42	168.93	180.45	195.22	208.51	221.87	98
74	27.76	33.21	37.58	39.01	43.96	46.59	51.65	54.13	56.65	67.41	78.27	82.55	91.23	99.75	110.29	123.90	133.68	137.69	151.01	158.99	164.85	179.07	189.23	205.22	219.50	234.16	99
75	31.35	34.88	40.07	42.42	47.17	52.92	56.24	58.43	69.88	82.45	85.40	96.54	105.97	115.97	126.39	137.08	146.67	156.48	166.66	177.26	189.16	199.51	210.46	222.06	234.36	247.71	100
76	34.84	39.91	44.62	47.12	54.88	60.02	62.79	73.14	88.82	92.82	106.29	119.51	131.18	138.87	146.96	159.86	178.11	180.24	194.19	208.93	223.05	236.39	250.53	263.98	279.01	261.55	101
77	38.80	44.37	48.63	53.74	62.20	67.46	77.99	94.33	102.58	115.48	129.00	144.50	153.04	163.01	174.58	193.94	202.83	207.32	226.89	243.61	262.99	280.07	298.18	313.81	332.18	276.25	102
78	44.50	48.21	53.61	63.28	70.49	81.80	98.77	106.98	123.62	135.15	149.74	168.75	180.95	195.06	214.59	219.90	230.62	239.11	262.21	284.00	310.05	331.80	354.86	373.00	395.42	291.86	103
79	51.68	53.72	58.39	72.54	82.98	101.90	114.85	130.40	143.45	159.09	179.03	194.28	209.27	224.94	241.46	248.94	262.95	272.74	302.99	329.95	350.32	369.76	386.96	405.25	424.70	308.47	104
80	59.98	61.26	66.24	85.04	105.05	119.69	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	323.95	350.32	369.76	386.96	405.25	424.70	445.35	329.77	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	352.84	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	377.88	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.11	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	434.86	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.47	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	503.66	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	545.18	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	623.25	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	624.60	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	18.20	27.11	31.82	36.32	39.44	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	132.23	138.02	151.05	161.51	177.99	196.42	214.71	230.83	247.62	261.34	95
71	21.40	28.79	34.72	38.14	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.90	140.12	152.74	161.52	171.94	191.40	211.30	227.19	244.74	263.62	276.22	96
72	25.14	30.51	37.50	43.95	48.44	53.67	59.72	65.71	71.88	82.20	90.53	100.22	109.42	120.92	135.17	140.76	157.32	162.12	169.67	184.08	208.04	223.23	239.97	260.15	277.50	292.07	97
73	26.49	35.24	42.77	48.44	53.67	59.72	63.38	71.27	74.91	85.23	94.89	103.80	114.55	126.14	138.79	162.11	169.67	179.16	183.51	203.16	221.90	238.29	257.16	273.46	292.09	308.97	98
74	28.46	36.73	45.30	53.67	59.72	64.81	72.53	75.43	79.44	95.13	108.67	111.16	123.65	135.49	149.96	171.58	185.46	191.37	204.65	213.77	230.65	252.00	269.37	287.39	307.36	326.97	99
75	30.41	36.85	47.83	59.34	65.73	73.87	77.92	81.41	97.55	110.69	118.98	131.00	144.07	157.98	172.52	187.51	201.01	214.89	229.33	244.46	261.52	276.43	292.28	309.17	327.16	346.72	100
76	34.56	42.73	52.31	61.83	69.34	75.78	77.95	87.42	105.29	110.97	122.77	145.14	161.25	172.31	184.13	203.14	224.94	230.57	245.38	263.95	279.48	295.74	313.07	331.59	351.38	367.22	101
77	39.37	47.55	56.75	66.03	72.18	77.99	84.43	97.83	101.92	108.22	133.85	157.04	170.07	184.22	200.78	224.94	240.50	247.04	263.88	280.58	297.31	314.92	333.74	353.94	375.60	389.16	102
78	46.19	53.10	61.40	70.95	75.18	86.40	93.22	97.79	98.85	110.54	141.68	164.15	181.81	200.78	224.94	241.10	254.35	265.37	280.70	298.23	316.23	335.30	355.75	377.76	401.47	412.65	103
79	54.88	59.20	67.56	77.25	81.35	98.42	95.64	99.22	99.87	111.93	152.98	175.50	197.67	224.94	238.12	253.57	269.71	281.97	298.55	316.97	336.29	356.93	379.15	403.14	424.70	437.86	104
80	65.14	68.40	75.17	83.77	93.29	104.01	100.94	101.62	100.97	115.65	163.99	186.83	220.01	234.59	249.89	267.37	282.91	299.59	317.52	336.86	357.60	379.95	404.08	424.70	445.35	466.55	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.42	0.38	0.34	0.32	0.31	0.29	0.28	0.31	0.31	0.30	0.29	0.30	0.28	0.30	0.31	0.31	0.34	0.36	0.38	0.40	0.43	0.47	0.50	0.53	0.58	0.64	43
19	0.38	0.34	0.32	0.30	0.29	0.28	0.28	0.29	0.31	0.31	0.29	0.30	0.30	0.30	0.32	0.33	0.35	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.61	0.70	44
20	0.34	0.33	0.31	0.29	0.28	0.26	0.29	0.29	0.30	0.30	0.28	0.29	0.30	0.30	0.34	0.35	0.37	0.39	0.41	0.45	0.47	0.50	0.55	0.59	0.64	0.76	45
21	0.31	0.29	0.27	0.27	0.27	0.27	0.29	0.27	0.30	0.30	0.27	0.28	0.30	0.32	0.35	0.36	0.38	0.41	0.43	0.46	0.49	0.54	0.57	0.62	0.69	0.83	46
22	0.28	0.26	0.28	0.26	0.27	0.27	0.27	0.29	0.30	0.30	0.27	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.45	0.47	0.52	0.56	0.61	0.67	0.75	0.93	47
23	0.24	0.25	0.24	0.25	0.26	0.26	0.27	0.29	0.30	0.30	0.28	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.48	0.51	0.54	0.59	0.66	0.73	0.82	1.04	48
24	0.24	0.24	0.25	0.24	0.27	0.26	0.27	0.27	0.31	0.30	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.53	0.57	0.63	0.71	0.80	0.89	1.15	49
25	0.23	0.23	0.24	0.24	0.26	0.26	0.27	0.29	0.30	0.32	0.27	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.56	0.61	0.68	0.78	0.87	0.98	1.08	50
26	0.22	0.24	0.24	0.25	0.27	0.28	0.29	0.28	0.32	0.33	0.28	0.31	0.34	0.37	0.40	0.44	0.48	0.52	0.56	0.61	0.67	0.77	0.85	0.96	1.07	1.21	51
27	0.25	0.25	0.25	0.27	0.29	0.29	0.30	0.31	0.34	0.34	0.29	0.32	0.35	0.39	0.43	0.47	0.51	0.55	0.61	0.68	0.76	0.84	0.94	1.06	1.19	1.32	52
28	0.26	0.26	0.28	0.29	0.31	0.29	0.31	0.32	0.34	0.35	0.31	0.34	0.38	0.41	0.45	0.50	0.55	0.61	0.67	0.75	0.84	0.95	1.06	1.18	1.33	1.44	53
29	0.27	0.29	0.29	0.30	0.31	0.32	0.31	0.33	0.36	0.37	0.32	0.36	0.39	0.43	0.48	0.53	0.60	0.67	0.75	0.84	0.94	1.05	1.19	1.31	1.47	1.55	54
30	0.30	0.30	0.30	0.32	0.33	0.33	0.32	0.33	0.37	0.40	0.35	0.38	0.42	0.47	0.53	0.59	0.66	0.75	0.82	0.93	1.04	1.16	1.30	1.45	1.62	1.72	55
31	0.34	0.33	0.35	0.35	0.35	0.36	0.35	0.37	0.40	0.42	0.37	0.41	0.46	0.51	0.58	0.65	0.72	0.82	0.91	1.02	1.15	1.28	1.45	1.60	1.79	1.91	56
32	0.35	0.35	0.36	0.37	0.39	0.38	0.38	0.39	0.42	0.45	0.40	0.44	0.50	0.56	0.63	0.71	0.80	0.91	1.02	1.14	1.25	1.42	1.60	1.76	1.97	2.09	57
33	0.37	0.38	0.39	0.40	0.41	0.41	0.42	0.43	0.46	0.49	0.45	0.50	0.55	0.61	0.70	0.79	0.88	1.00	1.12	1.27	1.42	1.59	1.76	1.95	2.17	2.31	58
34	0.38	0.40	0.40	0.42	0.45	0.44	0.45	0.48	0.51	0.55	0.49	0.55	0.62	0.68	0.77	0.87	0.98	1.12	1.24	1.40	1.56	1.75	1.92	2.13	2.36	2.52	59
35	0.39	0.41	0.44	0.45	0.47	0.49	0.51	0.54	0.58	0.62	0.55	0.61	0.68	0.76	0.85	0.96	1.08	1.22	1.37	1.54	1.70	1.92	2.11	2.32	2.55	2.80	60
36	0.39	0.44	0.47	0.48	0.52	0.54	0.57	0.61	0.67	0.70	0.63	0.69	0.77	0.85	0.95	1.07	1.21	1.38	1.54	1.71	1.89	2.13	2.33	2.57	2.81	3.04	61
37	0.36	0.41	0.47	0.51	0.55	0.59	0.63	0.69	0.76	0.80	0.71	0.77	0.87	0.96	1.09	1.22	1.34	1.52	1.69	1.91	2.10	2.36	2.57	2.82	3.09	3.37	62
38	0.39	0.44	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.90	0.80	0.89	0.99	1.10	1.21	1.35	1.51	1.71	1.88	2.07	2.29	2.55	2.77	3.02	3.32	3.68	63
39	0.39	0.47	0.53	0.60	0.65	0.73	0.79	0.89	0.96	1.02	0.90	1.00	1.11	1.22	1.38	1.52	1.67	1.87	2.06	2.31	2.53	2.82	3.04	3.32	3.65	3.99	64
40	0.43	0.50	0.59	0.66	0.73	0.79	0.88	1.01	1.10	1.15	1.01	1.11	1.25	1.36	1.53	1.68	1.88	2.10	2.28	2.54	2.79	3.10	3.33	3.63	4.01	4.31	65
41	0.46	0.56	0.65	0.72	0.79	0.90	0.98	1.10	1.25	1.29	1.14	1.24	1.38	1.52	1.70	1.85	2.06	2.29	2.54	2.81	3.09	3.41	3.66	3.99	4.40	4.68	66
42	0.52	0.61	0.71	0.80	0.87	0.99	1.11	1.26	1.40	1.44	1.26	1.39	1.54	1.68	1.88	2.09	2.30	2.55	2.76	3.04	3.35	3.68	4.02	4.37	4.72	5.11	67
43	0.59	0.67	0.80	0.89	0.99	1.11	1.27	1.43	1.60	1.62	1.39	1.55	1.71	1.92	2.13	2.30	2.52	2.79	3.07	3.36	3.69	4.03	4.30	4.66	5.19	5.61	68
44	0.65	0.73	0.89	1.01	1.08	1.26	1.42	1.62	1.77	1.80	1.55	1.72	1.92	2.12	2.35	2.57	2.81	3.09	3.32	3.63	3.97	4.32	4.70	5.11	5.56	6.13	69
45	0.69	0.82	0.98	1.11	1.20	1.38	1.58	1.81	2.03	2.03	1.72	1.92	2.13	2.36	2.58	2.82	3.08	3.37	3.67	3.99	4.36	4.74	5.14	5.62	6.14	6.71	70
46	0.78	0.91	1.08	1.19	1.29	1.54	1.76	1.96	2.23	2.22	1.94	2.15	2.36	2.62	2.86	3.13	3.38	3.70	4.01	4.33	4.72	5.10	5.55	6.05	6.78	7.34	71
47	0.85	1.00	1.15	1.33	1.44	1.65	1.89	2.14	2.40	2.42	2.17	2.39	2.63	2.88	3.15	3.36	3.72	4.05	4.39	4.69	5.10	5.64	6.15	6.67	7.34	8.10	72
48	0.91	1.12	1.27	1.41	1.54	1.81	2.05	2.26	2.52	2.64	2.41	2.60	2.83	3.12	3.40	3.71	4.00	4.32	4.78	5.19	5.65	6.09	6.66	7.25	8.19	8.90	73
49	0.95	1.15	1.34	1.51	1.67	1.92	2.19	2.41	2.69	2.87	2.65	2.87	3.11	3.44	3.74	4.00	4.40	4.74	5.21	5.63	6.13	6.74	7.42	8.14	8.87	9.77	74
50	0.95	1.24	1.41	1.57	1.74	2.05	2.35	2.55	2.85	3.08	2.93	3.15	3.42	3.77	4.10	4.40	4.82	5.20	5.69	6.13	6.67	7.35	8.16	8.85	9.94	10.77	75
51	1.01	1.40	1.50	1.62	1.83	2.14	2.50	2.69	3.02	3.30	3.21	3.45	3.75	4.13	4.49	4.85	5.31	5.69	6.22	6.68	7.31	8.07	8.89	9.71	10.87	11.85	76
52	1.01	1.52	1.57	1.70	1.94	2.28	2.57	2.76	3.18	3.53	3.51	3.79	4.09	4.44	4.83	5.21	5.72	6.26	6.80	7.32	8.07	8.80	9.80	10.87	12.02	13.03	77
53	1.08	1.61	1.68	1.77	2.01	2.35	2.73	2.89	3.26	3.68	3.74	4.03	4.39	4.87	5.31	5.73	6.32	6.76	7.48	8.28	9.04	9.90	11.00	11.81	13.00	14.31	78
54	1.08	1.68	1.74	1.82	2.12	2.48	2.82	2.96	3.42	3.90	4.09	4.43	4.83	5.23	5.70	6.23	6.80	7.45	8.31	9.06	9.99	10.89	11.98	13.08	14.55	15.71	79
55	1.11	1.74	1.78	1.85	2.16	2.50	2.93	3.02	3.53	4.08	4.38	4.77	5.18	5.65	6.16	6.74	7.40	8.13	8.93	9.81	10.79	11.87	13.05	14.36	15.77	17.35	80
56	1.20	1.79	1.89	1.98	2.30	2.67	3.10	3.26	3.80	4.40	4.73	5.15	5.60	6.11	6.69	7.35	8.20	9.00	9.91	10.88	12.07	12.95	14.73	16.01	17.54	19.55	81
57	1.28	1.86	2.01	2.11	2.44	2.84	3.32	3.53	4.10	4.79	5.13	5.57	6.08	6.63	7.30	8.08	9.02	10.00	10.98	12.23	13.22	14.60	16.43	17.90	19.74	22.04	82
58	1.27	1.86	2.09	2.22	2.57	2.98	3.50	3.77	4.38	5.22	5.60	6.06	6.62	7.37	8.02	9.10	10.26	11.37	12.36	13.45	14.93	15.95	17.96	19.78	21.97	24.49	83
59	1.36	1.89	2.20	2.39	2.75	3.22	3.76	4.10	4.80	5.60	6.01	6.49	7.25	8.09	8.78	10.06	11.42	12.21	13.26	14.93	16.34	17.79	20.23	22.04	24.72	27.71	84
60	1.41	1.94	2.33	2.53	2.93	3.46	4.06	4.50	5.28	6.17	6.63	7.11	7.85	8.67	9.46	10.84	12.28	13.43	14.71	16.40	18.21	20.04	22.15	24.84	27.45	31.40	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.54	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.67	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.60	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.61	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60.94	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.78	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	75.36	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	86.26	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	99.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113.25	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.34	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	128.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.80	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	118.52	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	130.67	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.31	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	159.33	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	176.06	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.40	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	213.56	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	233.57	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	254.11	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	274.31	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.87	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	312.91	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	334.54	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	357.95	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	383.29	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	410.75	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	440.57	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	472.95	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	508.28	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.00	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	948.80	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.45	0.41	0.39	0.39	0.42	0.40	0.42	0.39	0.38	0.39	0.39	0.42	0.40	0.44	0.47	0.51	0.54	0.55	0.58	0.59	0.61	0.64	0.71	43
19	0.46	0.47	0.46	0.43	0.39	0.37	0.37	0.40	0.40	0.42	0.40	0.39	0.39	0.41	0.42	0.43	0.48	0.50	0.53	0.56	0.58	0.59	0.61	0.65	0.69	0.77	44
20	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.40	0.39	0.41	0.36	0.39	0.39	0.41	0.44	0.47	0.49	0.52	0.55	0.59	0.60	0.62	0.65	0.68	0.72	0.83	45
21	0.42	0.39	0.40	0.38	0.36	0.36	0.39	0.38	0.40	0.41	0.37	0.38	0.40	0.43	0.45	0.48	0.51	0.54	0.57	0.60	0.62	0.66	0.69	0.72	0.78	0.93	46
22	0.38	0.35	0.38	0.36	0.36	0.38	0.37	0.39	0.40	0.43	0.37	0.39	0.41	0.43	0.48	0.50	0.53	0.56	0.59	0.64	0.66	0.69	0.72	0.78	0.85	1.04	47
23	0.35	0.32	0.34	0.35	0.37	0.36	0.37	0.41	0.41	0.43	0.37	0.40	0.42	0.45	0.49	0.51	0.54	0.58	0.63	0.67	0.70	0.73	0.78	0.84	0.93	1.15	48
24	0.31	0.31	0.35	0.35	0.35	0.36	0.38	0.40	0.40	0.44	0.37	0.39	0.43	0.45	0.50	0.53	0.56	0.61	0.66	0.70	0.74	0.79	0.84	0.92	1.03	1.26	49
25	0.31	0.32	0.33	0.34	0.36	0.36	0.38	0.40	0.41	0.44	0.36	0.38	0.43	0.46	0.50	0.54	0.59	0.64	0.69	0.75	0.80	0.85	0.92	1.00	1.12	1.26	50
26	0.29	0.29	0.33	0.36	0.38	0.40	0.40	0.42	0.44	0.48	0.38	0.40	0.44	0.49	0.54	0.58	0.63	0.68	0.74	0.80	0.86	0.95	1.04	1.12	1.26	1.41	51
27	0.31	0.29	0.35	0.38	0.40	0.43	0.43	0.47	0.49	0.51	0.39	0.42	0.47	0.52	0.57	0.62	0.67	0.73	0.81	0.90	0.98	1.06	1.15	1.27	1.40	1.58	52
28	0.32	0.29	0.35	0.38	0.42	0.43	0.46	0.50	0.51	0.56	0.42	0.45	0.50	0.54	0.59	0.66	0.73	0.80	0.88	0.99	1.09	1.18	1.32	1.41	1.58	1.78	53
29	0.35	0.33	0.37	0.40	0.44	0.48	0.49	0.54	0.55	0.61	0.43	0.47	0.52	0.57	0.64	0.70	0.79	0.88	0.98	1.10	1.21	1.33	1.46	1.60	1.77	1.98	54
30	0.35	0.33	0.37	0.42	0.47	0.50	0.52	0.56	0.59	0.66	0.46	0.50	0.56	0.63	0.69	0.77	0.87	0.98	1.08	1.22	1.36	1.47	1.64	1.77	1.98	2.20	55
31	0.38	0.35	0.39	0.44	0.49	0.53	0.58	0.63	0.66	0.73	0.49	0.54	0.60	0.68	0.77	0.86	0.95	1.07	1.19	1.35	1.49	1.64	1.82	1.99	2.20	2.46	56
32	0.41	0.35	0.41	0.47	0.53	0.58	0.64	0.70	0.74	0.80	0.53	0.58	0.66	0.75	0.84	0.94	1.06	1.20	1.33	1.48	1.64	1.80	2.02	2.21	2.46	2.72	57
33	0.41	0.37	0.43	0.49	0.58	0.64	0.71	0.78	0.82	0.92	0.60	0.66	0.73	0.81	0.93	1.04	1.17	1.31	1.46	1.66	1.83	2.03	2.26	2.47	2.73	3.01	58
34	0.42	0.37	0.43	0.53	0.62	0.69	0.80	0.91	0.95	1.04	0.65	0.72	0.82	0.91	1.02	1.15	1.30	1.47	1.63	1.82	2.02	2.23	2.48	2.74	3.00	3.30	59
35	0.40	0.38	0.45	0.55	0.67	0.78	0.92	1.06	1.10	1.20	0.73	0.81	0.90	1.01	1.13	1.27	1.42	1.60	1.79	2.00	2.21	2.46	2.73	3.02	3.30	3.59	60
36	0.39	0.39	0.47	0.59	0.71	0.83	0.98	1.12	1.22	1.34	0.84	0.93	1.03	1.15	1.26	1.42	1.60	1.80	2.00	2.22	2.45	2.73	3.00	3.30	3.63	3.91	61
37	0.39	0.39	0.48	0.59	0.75	0.91	1.04	1.22	1.32	1.46	0.97	1.06	1.18	1.29	1.44	1.59	1.76	1.98	2.18	2.47	2.72	3.01	3.30	3.63	3.98	4.25	62
38	0.39	0.42	0.50	0.65	0.79	0.95	1.14	1.30	1.42	1.59	1.11	1.24	1.36	1.50	1.59	1.77	1.97	2.21	2.44	2.67	2.94	3.24	3.55	3.87	4.25	4.61	63
39	0.41	0.44	0.54	0.69	0.87	1.03	1.23	1.42	1.54	1.71	1.27	1.41	1.54	1.68	1.79	1.98	2.17	2.43	2.65	2.96	3.24	3.57	3.89	4.25	4.66	5.00	64
40	0.44	0.49	0.60	0.76	0.93	1.11	1.31	1.53	1.68	1.88	1.46	1.60	1.72	1.90	1.99	2.19	2.43	2.70	2.93	3.26	3.56	3.94	4.26	4.63	5.09	5.43	65
41	0.49	0.53	0.66	0.82	0.99	1.21	1.39	1.61	1.83	2.04	1.66	1.82	1.95	2.13	2.21	2.41	2.66	2.95	3.25	3.59	3.93	4.32	4.66	5.07	5.56	5.91	66
42	0.54	0.60	0.72	0.90	1.10	1.30	1.51	1.73	1.93	2.17	1.87	2.07	2.20	2.38	2.44	2.71	2.97	3.28	3.50	3.86	4.23	4.64	5.09	5.52	5.96	6.43	67
43	0.61	0.67	0.80	0.98	1.22	1.42	1.66	1.90	2.11	2.36	2.10	2.35	2.47	2.73	2.75	2.96	3.25	3.57	3.89	4.24	4.65	5.09	5.43	5.89	6.52	7.02	68
44	0.66	0.75	0.88	1.10	1.32	1.54	1.78	2.04	2.24	2.51	2.40	2.64	2.78	3.05	3.03	3.32	3.61	3.95	4.19	4.56	4.99	5.42	5.92	6.43	6.98	7.65	69
45	0.73	0.84	0.98	1.20	1.43	1.67	1.91	2.16	2.45	2.72	2.72	3.00	3.11	3.40	3.32	3.62	3.94	4.28	4.63	5.01	5.45	5.93	6.45	7.03	7.67	8.40	70
46	0.79	0.91	1.07	1.29	1.53	1.83	2.08	2.36	2.66	2.97	2.98	3.28	3.40	3.72	3.66	4.00	4.32	4.69	5.06	5.42	5.89	6.39	6.96	7.58	8.47	9.23	71
47	0.84	0.98	1.16	1.41	1.69	1.94	2.24	2.57	2.88	3.22	3.25	3.56	3.73	4.05	4.04	4.29	4.75	5.14	5.52	5.87	6.39	7.07	7.70	8.38	9.16	10.13	72
48	0.89	1.06	1.25	1.52	1.77	2.10	2.39	2.72	3.05	3.47	3.54	3.80	3.96	4.31	4.33	4.73	5.09	5.49	6.01	6.50	7.09	7.63	8.34	9.12	10.14	11.19	73
49	0.90	1.06	1.33	1.62	1.90	2.19	2.52	2.90	3.25	3.71	3.82	4.09	4.29	4.68	4.75	5.08	5.58	6.00	6.55	7.05	7.70	8.45	9.30	10.12	11.10	12.30	74
50	0.88	1.14	1.39	1.67	1.98	2.32	2.66	3.06	3.44	3.93	4.09	4.39	4.63	5.07	5.21	5.57	6.12	6.56	7.14	7.67	8.40	9.20	10.11	11.12	12.32	13.55	75
51	0.90	1.23	1.47	1.75	2.05	2.41	2.80	3.23	3.65	4.15	4.38	4.72	4.99	5.49	5.69	6.12	6.70	7.17	7.79	8.36	9.21	10.02	11.14	12.09	13.46	14.83	76
52	0.90	1.32	1.53	1.81	2.14	2.51	2.87	3.31	3.83	4.41	4.69	5.05	5.39	5.79	6.08	6.56	7.19	7.88	8.51	9.17	10.07	11.03	12.14	13.58	15.05	16.25	77
53	0.93	1.35	1.62	1.92	2.19	2.58	3.00	3.48	3.94	4.53	4.89	5.29	5.67	6.28	6.67	7.23	7.94	8.47	9.37	10.36	11.39	12.28	13.65	14.88	16.29	17.81	78
54	0.93	1.38	1.70	1.97	2.30	2.70	3.06	3.57	4.13	4.77	5.22	5.67	6.13	6.66	7.17	7.79	8.55	9.34	10.38	11.33	12.49	13.50	15.03	16.54	18.05	19.60	79
55	0.90	1.41	1.72	1.99	2.31	2.70	3.14	3.66	4.25	4.94	5.49	5.96	6.48	7.07	7.71	8.43	9.25	10.18	11.18	12.28	13.51	14.86	16.34	17.99	19.76	21.74	80
56	1.01	1.53	1.90	2.19	2.52	2.94	3.42	3.99	4.65	5.40	5.96	6.49	7.08	7.73	8.47	9.26	10.35	11.36	12.51	13.75	15.37	16.36	18.40	20.36	22.07	24.50	81
57	1.09	1.67	2.10	2.40	2.78	3.23	3.77	4.41	5.12	5.96	6.52	7.09	7.74	8.45	9.29	10.30	11.48	12.71	13.99	15.56	16.91	18.40	20.85	22.87	24.69	27.62	82
58	1.10	1.78	2.26	2.59	2.99	3.48	4.08	4.76	5.55	6.62	7.18	7.78	8.52	9.49	10.29	11.66	13.20	14.58	15.86	17.24	19.05	20.43	22.91	25.10	27.86	30.72	83
59	1.19	1.92	2.48	2.85	3.30	3.85	4.51	5.29	6.17	7.22	7.76	8.40	9.40	10.50	11.38	13.00	14.80	15.81	17.20	19.30	21.18	22.97	25.70	28.41	31.13	34.16	84
60	1.26	2.07	2.73	3.13	3.63	4.26	5.02	5.90	6.91	8.08	8.64	9.28	10.22	11.31	12.36	14.15	16.03	17.54	19.23	21.38	23.82	25.80	28.55	31.89	35.05	38.05	85
61	1.21	2.04	2.71	3.11	3.66	4.31	5.08	6.01	7.09	8.31	8.82	9.52	10.43	11.58	12.66	14.41	16.24	18.03	19.52	21.74	24.28	27.41	30.29	34.48	37.89	41.52	86
62	1.31	2.18	2.93	3.38	3.98	4.73	5.62	6.67	7.92	9.33	9.88	10.61	11.70	12.96	14.13	16.10	18.09	20.01	21.66	24.35	27.07	30.19	33.63	38.59	42.25	46.92	87
63	1.47	2.35	3.15	3.64	4.32	5.16	6.18	7.40	8.82	10.26	10.75	11.89	13.14	14.43	15.77	18.02	19.96	22.23	24.82	27.58	30.43	34.27	37.71	42.44	46.72	52.58	88
64	1.64	3.00	3.33	3.84	4.55	5.63	6.80	8.20	9.90	11.52	12.08	13.37	14.69	16.09	17.74	19.85	22.08	24.93	27.54	30.85	33.91	37.75	41.50	47.97	52.15	58.63	89
65	1.87	3.24	3.57	4.12	4.93	5.99	7.31	8.91	10.78	12.99	13.57	14.92	16.40	18.05	19.82	21.81	24.57	27.69	30.80	34.23	38.12	41.60	47.00	52.65	58.71	64.24	90
66	1.94	3.37	3.78	4.36	5.26	6.42	7.94	9.73	11.91	14.43	14.90	16.54	18.85	20.65	22.49	24.20	26.84	30.31	33.51	36.63	41.74	46.13	51.42	58.69	64.31	66.71	91
67	1.99	3.52	4.00	4.65	5.64	7.00	8.67	10.49	12.88	15.62	16.78	18.89	21.03	23.02	24.87	27.32	30.18	33.72	37.33	41.26	46.20	51.56	57.84	63.46	70.31	72.06	92
68	2.16	3.76	4.19	5.03	6.13	7.44	9.31	11.60	14.26	17.32	18.57	20.98	24.03	26.48	27.99	30.32	32.93	36.55	40.99	45.07	51.57	57.17	63.35	69.83	77.22	80.28	93
69	2.42	3.95	4.53	5.46	6.72	8.23	10.34	12.61	15.52	18.96	21.01	23.90	27.00	29.43	30.96	34.12	36.76	40.98	45.56	50.72	57.17	63.95	70.57	77.11	84.54	91.91	94
70	2.69	4.14	4.92	5.99	7.43	9.15	11.52	14.07	17.41	21.18	23.20	26.73	30.79	33.28	34.78	37.63	40.36	44.45	50.11	55.37	62.58	70.14	78.77	84.80	92.47	106.46	95
71	3.04	4.36	5.37	6.62	8.30	10.26	12.91	15.81	19.07	23.18	25.85	29.76	34.62	36.55	37.85	41.47	43.90	48.67	54.49	60.49	68.53	78.36	87.58	93.35	101.08	120.67	96
72	4.43	4.61	5.79	7.38	9.30	11.54	14.27	17.41	21.41	26.06	29.31	34.11	39.45	40.26	42.79	46.72	49.34	54.05	59.25	67.46	76.84	86.37	96.24	101.12	108.59	133.54	97
73	4.73	5.03	6.42	8.30	10.30	12.82	16.12	19.62	23.62	28.58	32.61	37.93	42.42	44.69	47.11	51.88	53.94	58.56	67.30	75.52	86.12	97.00	107.51	111.23	118.34	136.92	98
74	4.97	5.40	7.06	9.38	11.70	14.55	17.87	21.74	26.56	32.15	36.95	43.08	48.39	50.40	53.45	58.50	60.02	66.38	73.42	82.82	94.77	106.77	117.52	120.17	127.14	145.75	99
75	5.34	5.89	7.98	10.69	13.33	16.54	20.31	24.55	29.39	35.29	40.84	48.10	53.48	55.96	58.82	64.36	66.83	72.19	80.42	91.03	104.42	117.23	130.59	131.91	138.76	156.91	100
76	6.94	7.50	10.00	13.16	16.37	20.62	24.78	29.93	35.52	41.51	48.23	56.30	62.83	66.02	69.39	77.20	80.30	87.70	98.17	113.40	125.01	143.03	157.81	166.01	174.91	171.95	101
77	8.99	9.52	12.62	16.88	20.96	24.66	29.13	34.86	41.95	49.14	57.73	67.50	74.60	78.97	85.21	93.06	98.76	108.64	119.64	135.27	155.31	171.77	190.89	205.52	220.31	188.62	102
78	12.43	12.48	16.37	21.39	26.34	30.69	35.42	42.17	49.67	57.72	66.43	77.00	84.66	92.19	100.62	109.72	118.74	128.98	145.20	167.52	185.94	210.12	234.85	254.22	277.48	206.70	103
79	14.93	16.23	20.58	27.11	33.17	36.75	41.49	49.17	58.54	67.88	77.56	89.08	99.44	108.44	118.95	131.99	142.52	155.21	175.81	199.81	230.70	256.24	284.07	314.45	349.14	226.52	104
80	19.50	21.68	26.96	34.52	41.67	45.52	50.48	59.22	70.32	80.87	91.97	106.46	117.65	129.72	143.33	155.28	173.52	190.52	217.04	246.90	275.90	307.70	333.06	360.71	390.86	249.84	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	275.30	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	302.06	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.74	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	359.18	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	384.76	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.58	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	442.94	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	476.20	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	512.80	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	553.55	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	600.46	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	689.18	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	825.20	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	4.12	6.26	7.39	9.05	11.23	13.77	17.33	20.98	26.36	29.98	29.32	33.27	37.94	42.12	44.64	48.86	53.45	58.57	66.45	73.96	82.01	94.17	103.02	109.96	120.13	136.91	95
71	4.64	6.75	8.32	10.17	12.75	15.66	19.69	23.96	29.08	33.38	32.47	36.75	42.23	46.08	48.70	53.22	57.42	63.27	72.61	81.09	92.69	101.99	114.21	122.03	132.14	154.05	96
72	6.70	7.30	9.03	11.52	14.51	18.14	22.27	26.94	33.13	39.09	36.37	40.83	47.37	50.96	55.70	60.71	65.40	71.06	78.19	90.63	101.17	113.61	126.75	131.49	141.60	172.03	97
73	7.17	8.07	10.31	13.31	16.42	20.58	25.90	31.27	37.93	43.65	40.31	44.39	49.77	55.60	60.51	67.63	71.73	77.28	89.52	99.27	113.61	126.55	140.38	145.64	155.60	173.81	98
74	7.59	8.73	11.58	15.30	18.95	23.70	29.34	35.45	43.30	51.12	45.08	48.91	55.87	62.02	69.39	77.24	79.58	88.12	96.24	108.74	124.00	140.53	155.47	154.98	166.74	183.05	99
75	8.16	9.87	13.30	17.71	21.93	27.36	33.84	40.63	48.93	57.08	49.63	54.19	61.26	68.68	76.64	83.92	87.19	94.26	105.15	119.24	137.09	154.23	172.20	173.99	183.23	199.18	100
76	10.07	11.81	15.55	21.07	26.04	31.28	37.82	45.92	54.81	64.50	55.09	64.85	73.76	82.17	90.74	100.30	104.26	113.96	127.74	145.02	164.73	184.22	205.55	212.82	226.73	220.60	101
77	12.96	14.36	19.13	25.21	30.61	35.14	42.94	50.89	61.25	66.76	65.74	77.97	88.09	97.80	108.96	119.82	128.65	139.71	159.48	176.40	197.92	220.31	245.59	260.59	280.32	244.91	102
78	16.74	17.41	22.76	29.47	37.49	41.28	47.15	58.04	63.56	75.30	79.90	92.97	104.77	117.92	130.70	140.94	154.01	168.59	193.57	220.41	237.84	263.45	285.02	307.89	333.06	272.00	103
79	20.35	21.40	28.45	35.96	44.76	47.03	53.29	61.41	73.11	85.08	94.98	110.15	125.87	140.06	154.60	170.89	186.93	209.43	238.17	247.79	263.98	285.02	307.89	333.06	360.71	302.57	104
80	25.45	26.95	34.16	42.82	52.64	52.59	59.33	70.92	84.23	97.13	112.55	131.53	143.72	160.21	180.90	200.81	223.56	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	336.61	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	372.77	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	411.22	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	451.51	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	495.29	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	542.27	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	590.10	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	640.31	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.69	0.72	0.76	0.76	0.82	0.91	0.96	1.03	1.10	1.19	1.26	1.34	1.46	1.62	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.76	0.80	0.81	0.90	0.95	1.01	1.08	1.17	1.23	1.32	1.43	1.54	1.78	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.68	0.74	0.77	0.80	0.86	0.89	0.94	1.00	1.06	1.14	1.22	1.29	1.41	1.51	1.66	1.94	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.71	0.76	0.79	0.84	0.90	0.93	0.99	1.05	1.12	1.19	1.27	1.38	1.49	1.64	1.78	2.13	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.74	0.80	0.84	0.87	0.94	0.97	1.03	1.10	1.17	1.25	1.36	1.46	1.60	1.75	1.93	2.37	47
23	0.51	0.52	0.53	0.56	0.60	0.61	0.64	0.69	0.73	0.78	0.76	0.83	0.87	0.92	0.98	1.01	1.06	1.15	1.23	1.33	1.44	1.58	1.72	1.90	2.12	2.64	48
24	0.49	0.50	0.54	0.57	0.59	0.62	0.64	0.69	0.74	0.80	0.78	0.84	0.91	0.95	1.00	1.06	1.11	1.19	1.30	1.40	1.55	1.69	1.86	2.09	2.34	2.93	49
25	0.48	0.51	0.54	0.56	0.60	0.62	0.67	0.71	0.76	0.81	0.79	0.85	0.93	0.98	1.04	1.10	1.17	1.27	1.37	1.51	1.66	1.83	2.04	2.31	2.62	2.95	50
26	0.45	0.49	0.58	0.60	0.63	0.66	0.70	0.74	0.80	0.86	0.84	0.89	0.99	1.03	1.12	1.18	1.29	1.39	1.51	1.65	1.83	2.04	2.31	2.63	2.94	3.32	51
27	0.47	0.53	0.58	0.62	0.68	0.70	0.72	0.77	0.83	0.90	0.86	0.97	1.03	1.11	1.20	1.28	1.38	1.52	1.67	1.85	2.07	2.29	2.62	2.97	3.33	3.73	52
28	0.51	0.55	0.61	0.69	0.71	0.71	0.76	0.80	0.86	0.94	0.93	1.02	1.13	1.19	1.29	1.40	1.53	1.69	1.85	2.07	2.32	2.64	3.00	3.35	3.72	4.17	53
29	0.53	0.59	0.65	0.71	0.75	0.76	0.78	0.84	0.89	0.99	0.97	1.10	1.19	1.28	1.41	1.51	1.68	1.86	2.08	2.35	2.68	2.92	3.34	3.68	4.11	4.63	54
30	0.55	0.61	0.67	0.76	0.78	0.80	0.84	0.85	0.93	1.04	1.04	1.16	1.29	1.40	1.56	1.68	1.90	2.11	2.30	2.63	2.95	3.29	3.72	4.13	4.59	5.13	55
31	0.61	0.65	0.74	0.80	0.82	0.85	0.88	0.92	0.98	1.10	1.13	1.25	1.40	1.55	1.73	1.90	2.08	2.32	2.61	2.94	3.32	3.66	4.17	4.63	5.12	5.65	56
32	0.63	0.70	0.76	0.85	0.88	0.91	0.95	0.99	1.08	1.20	1.24	1.38	1.55	1.72	1.92	2.09	2.36	2.67	2.96	3.31	3.68	4.08	4.67	5.15	5.68	6.20	57
33	0.64	0.72	0.81	0.91	0.96	1.00	1.03	1.07	1.15	1.30	1.39	1.55	1.72	1.91	2.17	2.35	2.64	2.97	3.33	3.73	4.17	4.63	5.18	5.71	6.28	6.75	58
34	0.62	0.74	0.88	0.96	1.04	1.06	1.12	1.21	1.28	1.47	1.53	1.72	1.95	2.17	2.36	2.63	2.98	3.39	3.75	4.17	4.65	5.13	5.75	6.31	6.85	7.35	59
35	0.61	0.78	0.92	1.03	1.11	1.18	1.27	1.36	1.43	1.65	1.73	1.94	2.19	2.44	2.68	2.97	3.34	3.75	4.18	4.64	5.13	5.66	6.23	6.77	7.37	7.99	60
36	0.61	0.80	0.95	1.10	1.19	1.26	1.39	1.50	1.61	1.85	1.97	2.17	2.46	2.72	2.98	3.30	3.72	4.25	4.70	5.18	5.71	6.27	6.80	7.39	8.01	8.64	61
37	0.62	0.81	1.00	1.14	1.27	1.39	1.52	1.66	1.81	2.09	2.23	2.46	2.75	2.99	3.38	3.69	4.09	4.70	5.13	5.76	6.33	6.86	7.42	8.02	8.68	9.36	62
38	0.66	0.84	1.03	1.23	1.36	1.49	1.69	1.87	2.02	2.26	2.49	2.79	3.12	3.44	3.71	4.08	4.57	5.12	5.66	6.25	6.83	7.38	7.93	8.35	9.09	10.09	63
39	0.69	0.91	1.12	1.31	1.51	1.64	1.84	2.05	2.22	2.54	2.76	3.07	3.48	3.75	4.17	4.57	5.01	5.57	6.14	6.84	7.47	8.07	8.58	9.06	9.81	10.87	64
40	0.76	0.98	1.24	1.46	1.64	1.80	2.03	2.25	2.50	2.84	3.07	3.42	3.79	4.09	4.62	5.02	5.58	6.18	6.74	7.48	8.14	8.77	9.31	9.77	10.58	11.70	65
41	0.86	1.11	1.39	1.61	1.77	1.95	2.23	2.46	2.79	3.17	3.45	3.80	4.23	4.52	5.01	5.52	6.10	6.71	7.41	8.18	8.90	9.54	10.08	10.51	11.43	12.59	66
42	0.94	1.24	1.51	1.77	1.96	2.15	2.40	2.70	3.02	3.43	3.84	4.24	4.70	5.00	5.52	6.05	6.75	7.42	7.86	8.60	9.36	10.01	10.88	11.33	12.09	13.59	67
43	1.07	1.38	1.70	1.95	2.21	2.41	2.70	3.05	3.39	3.73	4.23	4.70	5.12	5.61	6.18	6.62	7.36	8.05	8.77	9.54	10.18	11.02	11.50	12.42	13.33	14.68	68
44	1.21	1.56	1.88	2.21	2.44	2.62	2.98	3.38	3.73	4.10	4.63	5.22	5.67	6.18	6.77	7.37	7.99	8.85	9.26	10.02	10.85	11.69	12.38	13.39	14.42	15.87	69
45	1.33	1.75	2.07	2.37	2.68	2.88	3.29	3.73	4.10	4.56	5.17	5.69	6.26	6.80	7.40	8.03	8.67	9.40	10.13	10.89	11.73	12.62	13.62	14.72	15.92	17.28	70
46	1.51	1.95	2.29	2.61	2.92	3.24	3.70	4.15	4.58	5.08	5.73	6.28	6.86	7.44	8.09	8.78	9.47	10.22	10.98	11.61	12.49	13.67	14.73	15.86	17.49	18.83	71
47	1.71	2.15	2.48	2.91	3.27	3.56	3.98	4.63	5.17	5.63	6.30	7.02	7.50	8.16	8.83	9.42	10.33	11.08	11.88	12.61	13.58	14.83	15.98	17.44	18.95	20.53	72
48	1.94	2.40	2.75	3.17	3.47	3.95	4.40	4.94	5.59	6.17	6.93	7.39	8.02	8.74	9.43	10.09	10.82	11.79	12.50	13.72	14.77	15.81	17.05	18.60	20.73	22.37	73
49	2.04	2.50	2.96	3.46	3.81	4.27	4.73	5.39	5.99	6.73	7.67	8.06	8.71	9.51	10.26	10.79	11.80	12.80	13.49	14.66	15.74	17.49	18.92	20.37	22.44	24.36	74
50	2.11	2.69	3.13	3.67	4.04	4.64	5.14	5.85	6.49	7.45	8.32	8.74	9.43	10.33	11.13	11.74	12.86	13.89	14.85	15.62	17.19	18.75	20.80	22.01	24.84	26.38	75
51	2.26	2.98	3.38	3.89	4.30	4.84	5.57	6.33	7.02	8.04	9.00	9.44	10.19	11.21	12.07	12.80	14.00	15.07	15.86	16.80	18.48	20.66	22.24	24.02	26.57	28.60	76
52	2.34	3.28	3.52	4.10	4.60	5.20	5.84	6.66	7.55	8.51	9.53	10.18	10.99	11.93	12.60	13.67	14.99	16.01	17.21	18.44	20.10	22.13	24.42	26.61	29.06	31.00	77
53	2.53	3.43	3.79	4.32	4.83	5.49	6.38	7.14	7.94	8.98	10.08	10.80	11.63	12.69	13.68	14.92	16.05	17.11	18.70	20.76	22.39	24.76	26.79	28.23	30.74	33.57	78
54	2.68	3.62	4.00	4.54	5.17	5.88	6.62	7.53	8.54	9.64	10.88	11.68	12.59	13.54	14.61	15.81	17.22	18.66	20.56	22.41	24.34	26.79	28.63	30.91	34.43	36.36	79
55	2.84	3.84	4.23	4.77	5.46	6.22	7.10	8.09	9.19	10.42	11.77	12.66	13.67	14.77	15.97	17.32	18.86	20.57	22.41	24.43	26.45	28.67	31.06	33.63	36.40	39.96	80
56	3.14	4.13	4.62	5.18	5.84	6.58	7.52	8.58	9.78	11.12	12.57	13.50	14.60	15.76	17.20	18.64	20.51	22.32	24.40	26.67	29.32	31.76	34.84	36.90	40.49	43.70	81
57	3.27	4.45	5.04	5.61	6.30	7.02	8.03	9.17	10.48	11.93	13.49	14.46	15.67	16.84	18.55	20.27	22.14	24.47	27.07	29.36	31.52	35.12	38.04	40.47	44.10	49.39	82
58	3.35	4.80	5.51	6.09	6.82	7.52	8.60	9.88	11.29	12.90	14.54	15.56	16.86	18.42	20.22	22.35	24.62	26.83	29.27	31.87	34.74	37.07	40.28	43.47	48.25	55.24	83
59	3.57	5.10	5.99	6.62	7.35	8.08	9.27	10.65	12.21	13.98	15.79	16.84	18.24	19.93	21.91	24.40	26.89	29.23	32.28	35.30	37.26	40.35	44.43	47.63	52.53	61.08	84
60	3.73	5.40	6.45	7.11	7.94	8.65	9.98	11.52	13.26	15.21	17.18	18.29	19.90	21.49	23.96	26.70	29.22	31.92	34.94	38.15	40.53	44.99	49.06	53.25	57.91	67.98	85
61	3.86	5.73	6.93	7.62	8.52	9.25	10.72	12.43	14.39	16.59	18.73	20.03	21.64	23.42	26.30	29.06	31.79	34.66	37.64	41.15	45.19	48.77	54.13	57.99	63.77	72.94	86
62	4.12	6.04	7.40	8.13	9.08	9.82	11.48	13.40	15.60	18.06	20.54	21.83	23.75	25.57	28.76	31.70	34.24	38.27	40.46	44.79	48.22	52.90	57.76	63.22	69.41	81.03	87
63	4.56	6.40	7.84	8.60	9.62	10.37	12.23	14.41	16.89	19.42	22.02	23.97	26.10	28.32	31.47	34.05	37.61	41.39	44.66	49.72	53.14	58.69	63.37	66.92	72.95	87.82	88
64	5.05	8.19	8.32	9.08	10.17	10.93	13.02	15.47	18.35	21.13	24.16	26.32	28.50	30.80	33.78	36.69	40.46	45.09	48.64	54.41	58.02	62.16	67.68	72.40	79.53	94.89	89
65	5.65	8.71	8.82	9.59	10.76	11.53	13.86	16.68	19.86	23.16	26.53	28.74	31.13	33.69	36.48	39.48	43.80	48.52	53.10	58.05	63.04	67.10	73.81	80.51	87.28	100.44	90
66	5.83	9.12	9.28	10.22	11.36	12.33	14.97	18.06	22.13	25.43	28.66	31.18	34.83	37.75	41.51	43.45	47.17	53.06	56.66	61.63	67.55	71.38	78.44	85.50	92.45	104.49	91
67	5.88	9.54	9.78	10.74	12.30	13.30	16.19	19.36	23.39	27.34	31.58	34.65	38.01	41.44	45.70	49.13	52.90	57.35	61.94	67.33	71.66	79.61	85.46	90.64	99.76	109.26	92
68	6.40	10.20	10.23	11.20	13.20	14.44	17.38	21.26	26.11	30.57	34.34	37.62	42.22	46.60	50.72	54.22	56.32	61.16	66.41	70.56	77.48	83.44	89.00	97.98	104.36	118.89	93
69	7.05	10.72	11.13	12.01	14.06	15.83	19.45	22.92	27.68	32.55	37.88	41.54	46.26	50.84	55.43	59.41	61.07	67.66	70.54	77.68	82.11	91.17	98.80	104.24	111.91	129.48	94
70	7.78	11.28	11.99	13.17	15.65	17.50	21.46	25.30	30.66	35.87	41.78	45.34	51.21	56.15	60.69	63.76	65.42	71.53	75.95	82.61	87.12	97.75	105.10	108.99	118.27	147.85	95
71	8.65	11.91	13.00	14.59	17.28	19.40	23.79	28.61	33.27	38.82	44.67	49.10	55.97	60.43	65.12	68.89	69.42	76.12	80.55	87.76	95.73	104.24	112.89	118.75	128.54	163.00	96
72	12.25	12.58	13.93	16.02	19.43	21.65	26.10	31.23	37.45	42.97	50.16	55.33	61.71	66.12	69.40	75.19	75.53	80.31	82.42	91.84	99.70	110.87	119.50	121.87	135.98	175.96	97
73	13.23	13.64	15.29	17.67	20.95	24.28	29.11	34.66	40.85	46.45	53.52	59.73	66.63	70.21	73.43	80.99	79.96	84.50	91.84	97.29	108.90	119.76	128.87	134.00	149.51	177.75	98
74	13.45	14.67	16.69	19.63	23.86	27.26	31.96	38.00	45.13	51.26	59.75	65.44	72.69	75.30	85.33	88.10	85.98	91.93	95.32	101.23	113.15	129.27	138.76	141.70	158.10	184.05	99
75	14.25	15.96	18.65	21.95	26.75	30.59	36.33	42.14	49.08	56.15	63.16	70.61	74.37	85.17	87.41	94.89	93.41	97.91	105.55	115.52	131.24	145.73	160.53	160.07	174.00	195.69	100
76	16.61	18.50	21.54	25.59	31.58	35.69	40.89	48.88	56.46	63.29	72.41	78.49	85.88	91.90	102.67	108.06	107.52	113.81	125.42	135.39	157.16	174.86	193.88	198.41	216.93	211.80	101
77	20.57	21.43	25.45	30.90	36.90	40.90	47.63	55.51	64.93	72.72	82.53	89.55	94.19	107.50	117.00	123.80	126.28	138.56	148.37	162.57	188.17	209.85	234.38	246.17	270.48	229.42	102
78	25.00	24.28	29.88	36.93	45.16	48.52	54.33	64.04	72.26	81.67	93.75	100.03	109.50	122.93	133.97	139.55	147.04	159.93	176.40	198.27	225.32	252.05	283.05	305.13	333.06	248.23	103
79	28.21	28.84	35.94	43.49	52.80	56.44	62.98	72.79	84.23	93.49	105.41	115.47	125.52	138.94	150.98	161.26	174.36	191.25	216.58	238.07	263.98	285.02	307.89	333.06	360.71	268.53	104
80	31.75	34.58	42.58	52.16	62.55	65.60	71.90	83.64	96.60	108.17	119.69	131.53	142.26	157.02	171.11	180.48	202.97	224.64	247.79	263.98	285.02	307.89	333.06	360.71	390.86	293.83	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	319.74	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.24	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	373.67	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	408.18	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	444.72	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	481.33	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	518.31	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	553.65	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	605.42	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	659.43	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	659.86	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	779.85	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	12.58	16.20	16.26	19.42	23.06	25.32	28.48	31.42	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	101.71	108.25	118.76	131.53	143.72	150.59	159.34	187.66	95
71	14.10	17.56	17.86	21.35	25.42	28.12	31.86	35.68	40.67	46.19	51.96	57.80	63.94	70.74	77.59	85.68	94.11	100.63	106.61	113.89	129.70	141.59	154.65	161.26	171.91	204.81	96
72	20.34	19.06	19.08	23.90	28.40	31.75	35.42	39.51	46.32	51.96	57.80	63.94	70.74	77.59	85.68	95.69	103.34	108.98	110.21	121.90	136.95	152.42	165.97	170.70	181.51	219.43	97
73	21.66	21.12	21.26	26.91	31.21	35.26	40.33	44.79	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	109.58	114.70	121.73	127.86	149.85	166.05	180.86	184.44	198.10	218.78	98
74	22.77	23.00	23.35	30.13	34.90	40.08	44.88	49.83	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	117.40	127.32	127.05	133.92	155.94	178.66	194.51	193.85	209.00	227.56	99
75	24.30	26.00	26.46	34.01	39.09	45.04	51.23	55.78	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	126.15	132.33	142.87	156.66	178.53	198.79	219.62	218.97	227.76	244.55	100
76	27.29	28.79	30.00	39.58	45.85	51.00	57.39	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	154.99	170.91	186.38	211.93	234.95	247.79	263.98	279.56	267.70	101
77	31.75	32.38	35.89	46.30	51.96	57.57	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	224.63	240.07	247.79	263.98	285.02	307.89	293.68	102
78	37.22	36.50	41.84	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	322.24	103
79	40.87	41.55	50.91	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	354.03	104
80	44.35	48.40	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	395.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	439.15	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	196.06	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	208.98	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	222.84	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	237.75	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	253.78	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	271.62	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	290.26	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	310.38	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	332.14	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	355.70	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	380.96	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	408.43	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	438.39	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	471.16	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	507.20	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.12	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	592.37	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	651.94	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117

93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	261.34	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.22	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.97	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	326.97	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.72	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	367.22	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	389.16	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.65	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	437.86	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	466.55	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	154.05	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.03	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.81	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.05	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	199.18	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	220.60	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.91	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	272.00	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	302.57	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	336.61	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	372.77	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	411.22	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	451.51	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	495.29	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	542.27	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	590.10	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	640.31	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	227.56	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.55	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.70	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	293.68	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	322.24	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	354.03	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	395.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	439.15	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Juvenile Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.42	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	98.71	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.79	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	118.64	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	130.66	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	157.61	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.15	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.31	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	200.81	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	214.68	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	229.12	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.24	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	261.34	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.22	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.97	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	326.97	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.72	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	367.22	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	389.16	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.65	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	437.86	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	466.55	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Acheiver IUL 2012 (Form UL1210 Series), Base Insured, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Tobacco Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.33	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.85	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	227.56	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.55	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.70	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	293.68	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	322.24	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	354.03	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	395.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	439.15	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	0.94	0.86	0.77	0.73	0.71	0.67	0.62	0.55	0.52	0.46	0.45	0.45	0.43	0.44	0.44	0.46	0.47	0.57	0.61	0.66	0.72	0.81	0.83	43
19	0.98	0.97	0.96	0.84	0.77	0.70	0.67	0.67	0.62	0.57	0.51	0.46	0.43	0.43	0.44	0.42	0.43	0.45	0.47	0.51	0.59	0.64	0.71	0.79	0.88	0.93	44
20	0.87	0.85	0.83	0.75	0.68	0.62	0.59	0.60	0.55	0.51	0.44	0.43	0.40	0.40	0.43	0.42	0.44	0.47	0.50	0.52	0.62	0.68	0.76	0.85	0.96	1.01	45
21	0.78	0.74	0.72	0.63	0.59	0.55	0.52	0.51	0.49	0.46	0.41	0.40	0.38	0.39	0.43	0.44	0.46	0.49	0.51	0.55	0.66	0.74	0.82	0.93	1.05	1.11	46
22	0.70	0.64	0.60	0.55	0.52	0.49	0.46	0.47	0.42	0.42	0.37	0.38	0.37	0.39	0.43	0.45	0.48	0.51	0.54	0.59	0.72	0.80	0.90	1.02	1.14	1.23	47
23	0.61	0.55	0.53	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.35	0.35	0.36	0.38	0.44	0.47	0.50	0.53	0.58	0.64	0.77	0.88	0.99	1.09	1.22	1.25	48
24	0.52	0.47	0.47	0.44	0.43	0.40	0.39	0.39	0.38	0.37	0.34	0.35	0.37	0.40	0.45	0.49	0.52	0.58	0.63	0.68	0.85	0.96	1.06	1.18	1.26	1.33	49
25	0.40	0.41	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.37	0.34	0.35	0.37	0.42	0.46	0.51	0.57	0.61	0.66	0.73	0.93	1.03	1.14	1.21	1.29	1.17	50
26	0.38	0.41	0.41	0.41	0.40	0.39	0.37	0.39	0.38	0.39	0.36	0.38	0.41	0.46	0.51	0.57	0.63	0.67	0.75	0.81	1.03	1.12	1.22	1.30	1.41	1.26	51
27	0.37	0.40	0.41	0.41	0.41	0.39	0.39	0.40	0.40	0.42	0.40	0.42	0.44	0.50	0.55	0.63	0.69	0.76	0.82	0.90	1.12	1.20	1.30	1.40	1.54	1.36	52
28	0.37	0.39	0.42	0.41	0.41	0.40	0.41	0.43	0.44	0.45	0.43	0.47	0.50	0.56	0.62	0.69	0.76	0.84	0.92	0.98	1.20	1.29	1.40	1.50	1.69	1.51	53
29	0.36	0.40	0.42	0.41	0.42	0.43	0.43	0.46	0.46	0.50	0.48	0.52	0.55	0.60	0.68	0.77	0.84	0.93	0.99	1.03	1.29	1.39	1.54	1.68	1.89	1.70	54
30	0.37	0.40	0.41	0.42	0.44	0.46	0.46	0.48	0.52	0.55	0.52	0.56	0.60	0.66	0.75	0.84	0.92	1.00	1.04	1.10	1.39	1.53	1.69	1.88	2.12	1.95	55
31	0.36	0.41	0.41	0.42	0.44	0.47	0.48	0.52	0.55	0.57	0.56	0.60	0.66	0.74	0.83	0.92	0.99	1.05	1.12	1.16	1.51	1.69	1.91	2.12	2.39	2.19	56
32	0.35	0.38	0.41	0.42	0.45	0.48	0.50	0.54	0.56	0.60	0.59	0.65	0.73	0.82	0.93	1.00	1.07	1.13	1.18	1.27	1.67	1.90	2.15	2.37	2.70	2.44	57
33	0.36	0.40	0.42	0.43	0.47	0.51	0.53	0.56	0.59	0.63	0.63	0.71	0.80	0.90	1.00	1.07	1.15	1.20	1.29	1.37	1.89	2.09	2.35	2.60	2.95	2.65	58
34	0.39	0.41	0.44	0.46	0.50	0.52	0.56	0.60	0.63	0.69	0.71	0.79	0.88	1.00	1.07	1.15	1.22	1.31	1.40	1.54	2.10	2.32	2.63	2.91	3.24	2.90	59
35	0.42	0.44	0.45	0.48	0.51	0.54	0.58	0.64	0.70	0.77	0.78	0.86	0.95	1.06	1.16	1.23	1.34	1.43	1.56	1.71	2.33	2.59	2.91	3.19	3.56	3.22	60
36	0.42	0.45	0.47	0.48	0.52	0.55	0.61	0.68	0.76	0.86	0.86	0.95	1.02	1.15	1.26	1.37	1.45	1.59	1.75	1.92	2.57	2.85	3.18	3.49	3.86	3.66	61
37	0.44	0.46	0.48	0.49	0.53	0.57	0.63	0.74	0.83	0.93	0.96	1.01	1.13	1.25	1.37	1.47	1.63	1.77	1.95	2.15	2.82	3.11	3.47	3.80	4.26	4.15	62
38	0.46	0.49	0.51	0.52	0.56	0.61	0.69	0.80	0.91	1.00	1.05	1.12	1.20	1.33	1.49	1.62	1.77	1.93	2.14	2.36	3.02	3.34	3.75	4.14	4.71	4.74	63
39	0.48	0.54	0.54	0.56	0.59	0.66	0.74	0.87	0.97	1.06	1.13	1.19	1.32	1.45	1.61	1.76	1.96	2.16	2.39	2.63	3.30	3.69	4.18	4.68	5.30	5.38	64
40	0.50	0.56	0.58	0.60	0.64	0.73	0.82	0.93	1.01	1.12	1.22	1.31	1.44	1.58	1.79	1.95	2.19	2.41	2.67	2.94	3.66	4.10	4.71	5.25	5.87	6.03	65
41	0.52	0.60	0.64	0.66	0.70	0.80	0.89	0.98	1.07	1.18	1.35	1.43	1.59	1.74	1.98	2.20	2.44	2.67	2.98	3.31	4.06	4.62	5.27	5.87	6.40	6.66	66
42	0.54	0.65	0.70	0.73	0.79	0.87	0.94	1.05	1.13	1.29	1.48	1.58	1.77	1.99	2.25	2.41	2.65	2.97	3.35	3.75	4.56	5.17	5.88	6.42	6.84	7.29	67
43	0.56	0.66	0.76	0.80	0.85	0.90	0.98	1.09	1.22	1.37	1.62	1.77	2.02	2.22	2.49	2.65	2.96	3.27	3.72	4.21	4.99	5.63	6.30	6.77	7.31	7.96	68
44	0.58	0.68	0.79	0.82	0.87	0.95	1.02	1.17	1.27	1.46	1.77	1.98	2.25	2.50	2.73	2.91	3.26	3.70	4.22	4.77	5.51	6.16	6.83	7.34	7.92	8.68	69
45	0.64	0.72	0.81	0.86	0.91	0.99	1.09	1.22	1.37	1.56	1.97	2.21	2.48	2.69	2.95	3.27	3.67	4.19	4.76	5.37	6.03	6.69	7.36	8.03	8.73	9.59	70
46	0.67	0.75	0.83	0.91	0.98	1.10	1.22	1.39	1.53	1.80	2.18	2.42	2.68	2.90	3.28	3.66	4.13	4.69	5.28	5.90	6.56	7.20	8.03	8.89	9.81	10.55	71
47	0.72	0.76	0.86	0.97	1.10	1.22	1.36	1.56	1.77	2.05	2.44	2.66	2.88	3.18	3.65	4.12	4.64	5.24	5.83	6.41	7.05	7.87	8.87	9.93	11.08	11.81	72
48	0.76	0.81	0.93	1.07	1.18	1.36	1.53	1.77	1.97	2.36	2.60	2.86	3.19	3.60	4.19	4.72	5.18	5.79	6.47	6.88	7.71	8.72	9.90	11.16	12.43	13.18	73
49	0.78	0.87	1.04	1.17	1.32	1.50	1.69	1.96	2.24	2.55	2.83	3.15	3.53	4.02	4.68	5.28	5.73	6.32	6.95	7.48	8.57	9.77	11.09	12.46	13.81	14.59	74
50	0.84	0.94	1.12	1.31	1.46	1.65	1.88	2.16	2.44	2.81	3.03	3.49	3.98	4.56	5.21	5.85	6.25	6.79	7.55	8.29	9.64	10.99	12.34	13.78	15.26	16.13	75
51	0.92	1.05	1.27	1.45	1.62	1.84	2.07	2.35	2.67	3.09	3.30	3.91	4.50	5.12	5.71	6.35	6.71	7.37	8.39	9.30	10.86	12.29	13.63	15.15	16.84	17.83	76
52	1.01	1.17	1.40	1.62	1.82	2.03	2.25	2.56	2.95	3.55	3.77	4.41	5.02	5.46	6.17	6.80	7.27	8.20	9.42	10.48	12.18	13.62	14.96	16.64	18.61	19.82	77
53	1.04	1.23	1.52	1.79	2.00	2.26	2.57	2.90	3.43	4.08	4.22	5.04	5.46	6.05	6.75	7.33	8.08	9.23	10.52	11.96	13.53	15.01	16.39	18.32	20.66	22.13	78
54	1.08	1.31	1.65	1.97	2.21	2.54	2.93	3.34	3.97	4.82	4.78	5.34	5.90	6.61	7.38	8.14	9.09	10.36	12.01	13.28	14.96	16.53	18.01	20.23	23.04	24.79	79
55	1.07	1.36	1.75	2.08	2.40	2.80	3.30	3.80	4.48	5.35	4.92	5.63	6.31	7.10	8.01	8.96	10.03	11.55	13.12	14.63	16.18	17.87	19.85	22.47	25.81	27.80	80
56	1.10	1.44	1.86	2.17	2.55	3.11	3.69	4.23	4.94	5.62	5.50	6.29	7.08	7.98	9.07	10.18	11.48	12.90	14.81	16.48	18.05	19.95	22.23	25.15	28.83	31.16	81
57	1.14	1.52	1.99	2.40	2.82	3.40	4.03	4.65	5.26	6.20	6.36	7.20	8.02	9.07	10.36	11.66	12.82	14.31	16.07	18.26	20.22	22.38	25.00	28.11	32.88	34.66	82
58	1.21	1.61	2.16	2.60	3.13	3.79	4.52	5.03	5.74	6.66	7.02	8.02	8.98	10.16	11.40	12.52	13.90	15.82	17.82	19.52	22.36	25.22	28.03	32.14	36.51	38.44	83
59	1.30	1.73	2.36	2.90	3.48	4.20	4.93	5.50	6.06	7.09	7.87	9.06	10.31	11.68	12.74	14.12	15.66	17.58	19.42	22.24	25.29	28.33	31.49	35.70	41.25	42.64	84
60	1.44	1.87	2.53	3.17	3.83	4.59	5.31	5.84	6.37	7.52	8.85	10.18	11.79	13.13	14.39	15.91	17.41	19.61	22.14	24.96	28.50	31.88	34.43	39.51	45.63	47.35	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	52.61	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.37	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.40	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.28	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.69	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92.85	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	101.70	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	109.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.22	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	127.63	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.53	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.15	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.88	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	168.94	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	155.22	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	165.17	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	175.83	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.22	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	199.43	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	212.36	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	226.23	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	241.12	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	257.13	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	274.37	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.93	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	312.97	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	334.61	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	358.02	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	383.38	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	410.88	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	440.74	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	473.18	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	508.55	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.26	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1,000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.02	0.98	0.95	0.92	0.85	0.74	0.70	0.61	0.60	0.60	0.56	0.59	0.57	0.61	0.63	0.65	0.69	0.72	0.78	0.83	0.92	43
19	0.98	1.00	1.01	1.02	1.04	0.93	0.89	0.90	0.84	0.78	0.68	0.61	0.57	0.56	0.58	0.55	0.56	0.60	0.62	0.67	0.69	0.73	0.77	0.84	0.89	1.02	44
20	1.00	1.01	1.02	1.02	0.92	0.86	0.82	0.80	0.75	0.70	0.60	0.57	0.53	0.53	0.57	0.57	0.59	0.61	0.65	0.69	0.72	0.77	0.84	0.90	0.99	1.12	45
21	1.01	1.01	0.97	0.86	0.82	0.74	0.73	0.71	0.68	0.64	0.55	0.53	0.51	0.52	0.56	0.58	0.61	0.65	0.69	0.73	0.77	0.84	0.90	0.99	1.08	1.23	46
22	0.90	0.88	0.84	0.74	0.72	0.67	0.64	0.64	0.61	0.59	0.51	0.50	0.49	0.52	0.57	0.60	0.64	0.67	0.72	0.78	0.83	0.89	0.99	1.07	1.18	1.35	47
23	0.80	0.75	0.74	0.67	0.65	0.61	0.59	0.58	0.56	0.55	0.48	0.47	0.48	0.51	0.58	0.63	0.66	0.71	0.77	0.84	0.88	0.98	1.08	1.18	1.30	1.38	48
24	0.66	0.64	0.64	0.60	0.59	0.57	0.54	0.55	0.54	0.54	0.47	0.47	0.48	0.53	0.59	0.65	0.70	0.76	0.84	0.90	0.97	1.05	1.18	1.27	1.32	1.47	49
25	0.54	0.55	0.57	0.56	0.55	0.54	0.53	0.52	0.53	0.53	0.45	0.48	0.50	0.55	0.62	0.69	0.75	0.82	0.88	0.98	1.04	1.13	1.25	1.31	1.38	1.49	50
26	0.50	0.56	0.57	0.56	0.55	0.54	0.52	0.55	0.55	0.57	0.49	0.51	0.53	0.60	0.66	0.75	0.82	0.89	0.99	1.08	1.16	1.25	1.32	1.40	1.47	1.61	51
27	0.47	0.54	0.56	0.58	0.57	0.54	0.57	0.57	0.58	0.62	0.53	0.56	0.59	0.66	0.72	0.82	0.90	0.99	1.09	1.20	1.26	1.31	1.42	1.49	1.62	1.79	52
28	0.48	0.53	0.56	0.56	0.57	0.58	0.59	0.61	0.64	0.66	0.58	0.62	0.66	0.73	0.80	0.90	0.99	1.08	1.20	1.29	1.33	1.43	1.51	1.62	1.75	1.99	53
29	0.47	0.53	0.57	0.56	0.60	0.61	0.62	0.66	0.69	0.74	0.65	0.69	0.73	0.79	0.87	0.99	1.07	1.20	1.29	1.36	1.43	1.52	1.66	1.77	1.97	2.25	54
30	0.46	0.51	0.54	0.58	0.62	0.64	0.67	0.72	0.77	0.83	0.71	0.74	0.79	0.85	0.94	1.05	1.17	1.29	1.36	1.46	1.53	1.67	1.83	2.00	2.24	2.56	55
31	0.45	0.52	0.54	0.58	0.62	0.68	0.73	0.77	0.82	0.88	0.74	0.81	0.86	0.94	1.03	1.15	1.25	1.36	1.45	1.54	1.66	1.83	2.06	2.28	2.55	2.88	56
32	0.44	0.48	0.53	0.58	0.64	0.70	0.75	0.81	0.86	0.91	0.79	0.86	0.96	1.05	1.14	1.25	1.33	1.45	1.54	1.68	1.81	2.07	2.34	2.56	2.87	3.23	57
33	0.45	0.51	0.53	0.61	0.67	0.73	0.80	0.85	0.90	0.97	0.84	0.94	1.05	1.14	1.23	1.32	1.41	1.55	1.67	1.81	2.06	2.30	2.58	2.84	3.16	3.52	58
34	0.48	0.51	0.55	0.64	0.71	0.77	0.86	0.92	0.98	1.07	0.94	1.04	1.16	1.24	1.30	1.41	1.50	1.67	1.80	2.03	2.30	2.59	2.90	3.19	3.50	3.86	59
35	0.49	0.53	0.55	0.68	0.74	0.81	0.90	1.00	1.08	1.22	1.04	1.14	1.26	1.32	1.39	1.50	1.63	1.80	2.00	2.26	2.57	2.89	3.25	3.53	3.87	4.28	60
36	0.50	0.55	0.57	0.67	0.74	0.80	0.91	1.02	1.15	1.30	1.16	1.25	1.35	1.44	1.54	1.67	1.78	2.01	2.24	2.51	2.88	3.22	3.58	3.90	4.27	4.79	61
37	0.51	0.53	0.57	0.66	0.73	0.80	0.92	1.09	1.22	1.39	1.27	1.33	1.47	1.57	1.68	1.80	2.00	2.24	2.50	2.81	3.20	3.56	3.95	4.32	4.78	5.42	62
38	0.54	0.59	0.60	0.68	0.74	0.82	0.99	1.14	1.31	1.44	1.40	1.46	1.58	1.69	1.84	2.01	2.19	2.47	2.74	3.07	3.47	3.88	4.33	4.75	5.36	6.12	63
39	0.54	0.62	0.64	0.71	0.77	0.87	1.03	1.20	1.36	1.49	1.50	1.56	1.74	1.86	2.01	2.21	2.45	2.76	3.07	3.42	3.85	4.34	4.87	5.44	6.11	6.86	64
40	0.57	0.65	0.67	0.74	0.80	0.94	1.09	1.25	1.37	1.53	1.63	1.72	1.89	2.03	2.25	2.47	2.76	3.08	3.42	3.82	4.33	4.88	5.57	6.18	6.86	7.64	65
41	0.57	0.68	0.72	0.81	0.87	1.02	1.16	1.27	1.42	1.58	1.79	1.88	2.10	2.25	2.51	2.80	3.10	3.43	3.83	4.29	4.88	5.57	6.31	7.01	7.60	8.43	66
42	0.60	0.73	0.80	0.87	0.95	1.07	1.18	1.34	1.46	1.68	1.98	2.08	2.32	2.58	2.89	3.09	3.40	3.84	4.31	4.86	5.55	6.29	7.13	7.77	8.24	9.23	67
43	0.62	0.73	0.85	0.93	0.99	1.09	1.20	1.34	1.53	1.73	2.16	2.33	2.66	2.90	3.21	3.45	3.81	4.24	4.79	5.43	6.17	6.93	7.73	8.30	8.93	10.08	68
44	0.62	0.75	0.87	0.94	0.99	1.10	1.20	1.40	1.56	1.80	2.35	2.61	2.96	3.28	3.58	3.81	4.23	4.80	5.44	6.14	6.92	7.71	8.50	9.11	9.82	10.96	69
45	0.68	0.78	0.89	0.95	1.02	1.13	1.25	1.43	1.63	1.88	2.60	2.92	3.27	3.56	3.90	4.31	4.81	5.44	6.15	6.89	7.67	8.46	9.25	10.11	10.98	12.06	70
46	0.73	0.82	0.93	1.04	1.12	1.28	1.43	1.65	1.86	2.20	2.95	3.23	3.57	3.85	4.35	4.84	5.40	6.09	6.81	7.54	8.28	9.03	10.04	11.09	12.19	13.27	71
47	0.80	0.88	1.00	1.13	1.28	1.45	1.63	1.88	2.17	2.54	3.36	3.61	3.86	4.27	4.86	5.46	6.10	6.78	7.49	8.19	8.86	9.81	11.01	12.26	13.61	14.88	72
48	0.87	0.94	1.09	1.27	1.41	1.63	1.88	2.17	2.46	2.95	3.67	3.92	4.32	4.86	5.58	6.27	6.81	7.50	8.31	8.77	9.62	10.80	12.22	13.64	15.40	16.58	73
49	0.90	1.04	1.24	1.42	1.60	1.84	2.11	2.46	2.82	3.24	4.09	4.39	4.85	5.48	6.26	7.04	7.55	8.19	8.92	9.49	10.60	12.04	13.61	15.40	16.92	18.37	74
50	0.99	1.16	1.37	1.62	1.81	2.07	2.38	2.76	3.13	3.62	4.47	4.91	5.52	6.27	7.03	7.80	8.25	8.80	9.66	10.53	11.84	13.46	15.39	16.89	18.85	20.32	75
51	1.11	1.32	1.59	1.83	2.06	2.34	2.66	3.03	3.47	4.04	4.99	5.61	6.33	7.09	7.71	8.52	8.87	9.54	10.73	11.78	13.24	15.24	16.89	18.77	20.99	22.45	76
52	1.25	1.50	1.80	2.11	2.37	2.63	2.95	3.37	3.90	4.71	5.80	6.40	7.15	7.63	8.37	9.13	9.61	10.63	12.01	13.25	15.06	16.80	18.77	20.84	22.92	24.94	77
53	1.32	1.62	2.00	2.36	2.65	3.01	3.43	3.89	4.59	5.49	6.66	7.39	7.87	8.50	9.22	9.88	10.71	11.94	13.39	15.08	16.61	18.77	20.88	22.73	25.15	27.87	78
54	1.41	1.76	2.22	2.67	2.99	3.43	3.97	4.55	5.40	6.56	7.72	7.97	8.61	9.36	10.13	10.98	12.06	13.39	15.26	16.73	18.59	20.93	22.81	24.87	28.29	31.26	79
55	1.45	1.89	2.43	2.86	3.32	3.88	4.58	5.24	6.19	7.40	8.12	8.50	9.29	10.15	11.03	12.11	13.31	14.93	16.63	18.42	20.37	22.50	25.00	27.92	31.32	35.05	80
56	1.50	2.03	2.59	3.04	3.57	4.35	5.16	5.92	6.91	7.87	8.80	9.37	10.37	11.37	12.47	13.77	15.29	16.79	18.92	20.95	22.81	25.10	28.50	31.16	34.73	39.31	81
57	1.56	2.15	2.82	3.38	3.98	4.80	5.69	6.58	7.44	8.77	9.91	10.59	11.64	12.86	14.24	15.78	17.12	18.69	20.67	23.40	25.57	28.71	31.98	34.73	40.12	43.75	82
58	1.68	2.31	3.10	3.71	4.48	5.42	6.49	7.21	8.22	9.53	10.62	11.64	12.93	14.32	15.67	16.98	18.63	20.81	23.11	25.21	28.85	32.26	35.77	40.30	44.23	48.54	83
59	1.81	2.52	3.41	4.20	5.04	6.08	7.15	7.97	8.78	10.26	11.58	13.00	14.76	16.39	17.51	19.19	21.05	23.27	25.42	28.98	32.72	36.22	40.91	44.68	50.58	53.88	84
60	2.01	2.73	3.73	4.65	5.61	6.73	7.79	8.56	9.35	11.04	12.68	14.42	16.76	18.35	19.74	21.63	23.46	26.12	29.21	32.80	36.91	41.56	44.67	50.25	55.56	59.87	85
61	2.08	2.73	3.71	4.59	5.57	6.75	7.74	8.40	9.11	10.90	12.62	14.62	16.68	18.99	20.38	22.09	24.06	27.48	30.31	33.94	38.68	43.39	47.78	53.05	59.09	66.56	86
62	2.33	2.99	4.06	5.03	6.10	7.24	8.21	9.02	9.79	11.79	13.81	15.87	18.26	20.75	22.69	24.71	27.53	30.55	33.59	38.40	42.63	49.21	52.96	58.61	66.33	73.92	87
63	2.49	3.31	4.54	5.50	6.74	7.94	8.98	9.86	10.72	13.00	15.03	17.54	20.20	22.21	24.69	27.63	30.46	34.53	38.74	43.14	48.69	53.68	58.82	67.44	74.17	81.84	88
64	2.61	3.58	4.97	6.10	7.46	8.72	9.87	10.88	11.96	14.27	16.64	19.62	22.39	24.64	27.91	31.21	34.32	38.99	42.64	48.21	53.49	59.83	66.75	74.39	82.86	90.26	89
65	2.66	3.91	5.51	6.68	8.26	9.62	10.86	12.08	13.23	15.52	18.55	21.88	25.07	28.00	31.40	35.13	39.39	43.83	48.63	53.97	59.96	66.66	74.02	81.95	90.36	99.20	90
66	2.72	4.41	6.18	7.55	9.21	10.86	12.26	13.55	15.00	17.63	20.48	24.16	28.20	31.30	35.12	40.12	43.87	49.45	53.25	59.04	67.87	73.98	83.62	90.77	99.76	107.47	91
67	2.90	5.06	7.04	8.55	10.69	12.32	13.78	15.28	17.00	19.87	22.72	27.14	31.47	34.89	39.97	43.91	48.54	53.78	58.50	65.92	73.60	81.78	90.37	98.27	111.02	116.11	92
68	3.34	5.71	7.88	9.84	11.98	13.97	15.88	17.41	19.06	22.33	26.46	30.62	35.37	39.89	43.98	49.60	53.87	59.75	65.32	72.01	82.93	90.05	99.12	111.27	120.43	125.27	93
69	3.77	6.55	8.99	11.17	13.00	15.95	17.94	19.30	21.22	25.30	29.25	34.37	39.49	43.75	48.99	54.06	58.67	66.13	71.54	79.91	89.25	96.71	109.57	118.57	129.48	135.01	94
70	4.24	7.38	10.09	12.63	13.89	18.11	19.84	21.31	25.59	30.26	34.80	40.33	45.45	50.83	56.28	60.23	66.28	73.34	79.64	86.75	97.67	108.70	118.24	129.74	140.16	145.30	95
71	5.31	8.19	11.30	13.34	16.56	20.02	21.73	26.45	29.16	34.47	40.12	44.64	50.70	56.14	62.49	68.13	73.58	82.45	86.56	93.59	107.48	117.16	130.03	137.76	148.70	154.60	96
72	6.61	9.25	12.70	15.68	18.93	21.34	24.71	27.31	30.74	36.30	41.82	47.78	52.83	58.88	66.96	74.18	81.02	88.92	93.65	104.01	116.08	127.79	137.66	149.14	158.73	164.54	97
73	7.34	11.17	14.64	18.08	21.16	23.24	25.85	30.09	32.80	39.03	45.42	50.44	57.25	63.64	70.17	80.49	89.27	97.40	102.05	113.28	127.81	137.65	148.44	156.50	166.57	175.18	98
74	8.36	12.40	16.12	20.02	23.47	25.83	30.01	33.13	36.12	42.78	49.47	55.94	63.13	69.36	77.77	85.65	95.76	107.22	109.25	126.88	137.53	145.65	154.98	167.21	177.97	186.57	99
75	9.67	13.02	17.49	22.49	26.10	30.35	33.38	36.85	45.34	52.13	60.10	66.80	74.16	82.10	90.52	99.35	107.62	116.28	125.44	135.18	145.47	154.78	164.73	175.37	186.77	199.29	100
76	11.43	15.82	20.16	25.67	30.74	34.85	38.28	45.70	54.99	64.76	75.00	82.75	94.61	101.82	111.78	119.35	126.06	147.60	150.44	166.65	172.35	187.58	197.44	213.46	224.90	212.40	101
77	14.08	18.68	23.09	29.67	35.25	40.38	47.64	56.97	63.11	76.63	89.30	99.85	110.65	121.96	135.62	141.65	163.21	175.86	180.60	194.38	211.64	223.46	236.65	255.59	270.82	226.48	102
78	17.53	21.84	25.92	33.95	40.57	48.75	59.06	66.22	82.56	96.52	110.61	122.61	137.99	148.88	155.68	178.45	189.92	204.60	212.92	235.26	250.45	271.20	288.38	306.01	326.10	241.59	103
79	22.09	25.43	30.22	40.09	48.34	61.08	68.37	84.77	90.64	106.80	123.24	137.33	155.11	171.77	195.54	210.72	225.48	238.96	251.08	274.03	307.14	328.44	345.64	366.37	392.67	257.85	104
80	27.83	30.83	35.52	47.94	62.21	72.78	88.43	95.21	108.80	126.26	144.80	164.66	185.45	221.24	230.21	243.32	258.02	273.59	301.38	331.20	363.47	386.96	405.25	424.70	445.35	275.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	293.79	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	313.91	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	335.68	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	359.26	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	384.88	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.78	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	443.28	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	476.91	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	514.65	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	561.97	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	641.62	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	724.36	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	810.35	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	899.94	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	6.29	10.47	14.27	17.76	19.23	24.78	26.85	28.81	34.80	41.44	47.67	55.97	61.28	67.87	74.73	80.75	89.17	99.04	107.45	119.13	131.53	146.64	159.47	173.22	186.97	196.06	95
71	7.87	11.69	15.99	18.78	22.75	27.15	29.17	35.51	39.36	46.80	54.50	62.03	68.51	75.18	83.25	90.30	97.90	110.23	117.28	129.12	146.60	157.29	174.46	185.99	200.54	208.98	96
72	9.82	13.02	17.74	22.06	25.93	29.20	32.95	36.41	41.17	49.22	56.65	65.24	71.53	79.09	89.46	99.22	108.85	120.06	125.59	143.51	156.55	173.59	186.67	199.47	212.82	222.84	97
73	11.00	15.80	20.78	25.34	28.71	31.93	34.79	40.53	44.40	52.52	61.14	68.09	76.02	84.40	93.27	108.04	120.38	132.14	139.61	153.13	173.66	185.49	199.52	211.63	225.75	237.75	98
74	12.55	17.33	22.61	28.07	31.78	35.18	40.81	44.26	48.56	57.49	66.41	74.18	83.90	92.23	103.53	116.13	130.52	146.26	147.14	171.30	184.73	197.99	211.04	224.42	239.45	253.78	99
75	14.28	18.27	24.52	31.54	35.07	40.97	45.09	48.89	60.49	69.49	80.09	88.83	98.75	109.48	120.89	132.90	144.18	156.02	168.60	182.03	196.26	209.19	223.06	237.97	254.00	271.62	100
76	16.94	21.88	27.59	34.74	40.18	45.27	50.19	59.78	73.19	84.59	92.56	109.44	123.74	135.59	148.83	158.26	166.99	195.87	200.47	217.73	232.08	246.86	262.83	279.99	298.36	290.26	101
77	20.13	25.14	30.81	39.24	45.50	50.31	60.55	73.10	81.31	93.25	110.54	131.42	147.88	162.37	175.99	182.38	209.86	225.92	238.08	257.87	274.18	291.28	309.71	329.41	350.47	310.38	102
78	24.66	29.03	34.28	44.67	51.67	59.84	72.98	82.18	97.44	115.83	137.59	160.62	181.44	197.21	204.79	228.02	242.30	260.26	279.98	305.03	323.87	343.71	364.95	386.96	405.25	332.14	103
79	30.61	33.46	38.90	51.49	60.66	72.82	83.05	100.54	109.34	131.00	153.83	179.02	207.26	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	355.70	104
80	37.99	39.98	44.58	59.18	75.59	82.70	103.79	113.46	131.90	155.69	181.55	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	369.76	386.96	405.25	424.70	445.35	380.96	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	408.43	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	438.39	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	471.16	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	507.20	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.12	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	592.37	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	651.94	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.19	1.24	1.31	1.37	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.16	1.22	1.29	1.36	1.47	1.58	1.69	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.15	1.19	1.20	1.27	1.33	1.44	1.55	1.68	1.83	2.05	2.25	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.16	1.22	1.25	1.32	1.42	1.54	1.65	1.82	2.01	2.23	2.50	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.12	1.13	1.11	1.12	1.11	1.17	1.25	1.30	1.41	1.50	1.62	1.79	2.00	2.19	2.48	2.74	3.00	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.12	1.09	1.07	1.06	1.08	1.10	1.12	1.14	1.20	1.31	1.37	1.48	1.59	1.76	1.95	2.18	2.43	2.69	2.96	3.25	3.42	48
24	1.06	1.09	1.13	1.09	1.08	1.05	1.03	1.03	1.03	1.07	1.08	1.13	1.17	1.25	1.37	1.45	1.58	1.73	1.92	2.13	2.42	2.63	2.94	3.20	3.33	3.64	49
25	0.93	0.98	1.04	1.04	1.02	1.01	1.00	1.00	1.03	1.07	1.11	1.18	1.24	1.33	1.43	1.55	1.70	1.88	2.09	2.34	2.62	2.87	3.15	3.30	3.46	3.72	50
26	0.88	1.00	1.04	1.06	1.04	1.03	1.01	1.04	1.07	1.13	1.19	1.26	1.33	1.46	1.55	1.70	1.89	2.09	2.34	2.59	2.90	3.13	3.33	3.49	3.72	4.01	51
27	0.84	0.97	1.06	1.06	1.07	1.06	1.08	1.10	1.15	1.24	1.30	1.39	1.46	1.60	1.69	1.87	2.10	2.33	2.60	2.87	3.15	3.31	3.52	3.75	4.06	4.43	52
28	0.88	1.01	1.07	1.06	1.09	1.09	1.12	1.16	1.22	1.33	1.43	1.53	1.63	1.76	1.88	2.08	2.33	2.60	2.88	3.11	3.33	3.50	3.77	4.01	4.41	4.91	53
29	0.88	1.02	1.07	1.08	1.14	1.15	1.19	1.25	1.33	1.48	1.59	1.71	1.81	1.92	2.07	2.32	2.60	2.88	3.10	3.29	3.52	3.75	4.10	4.42	4.94	5.51	54
30	0.92	1.02	1.06	1.10	1.17	1.22	1.29	1.35	1.46	1.59	1.72	1.85	1.97	2.08	2.27	2.53	2.83	3.11	3.30	3.49	3.76	4.08	4.50	4.95	5.55	6.20	55
31	0.86	1.01	1.06	1.11	1.19	1.29	1.37	1.47	1.58	1.70	1.85	2.00	2.16	2.31	2.51	2.79	3.06	3.31	3.48	3.71	4.08	4.48	5.02	5.56	6.20	6.88	56
32	0.86	0.95	1.07	1.13	1.21	1.30	1.43	1.53	1.64	1.77	1.96	2.16	2.41	2.59	2.79	3.05	3.29	3.49	3.71	4.04	4.48	5.00	5.64	6.21	6.97	7.61	57
33	0.92	1.03	1.09	1.19	1.28	1.36	1.49	1.61	1.73	1.88	2.12	2.36	2.65	2.84	3.02	3.28	3.48	3.72	4.03	4.43	4.99	5.53	6.17	6.86	7.59	8.18	58
34	0.99	1.08	1.16	1.24	1.35	1.44	1.58	1.72	1.86	2.05	2.35	2.61	2.90	3.09	3.24	3.50	3.71	4.05	4.42	4.94	5.58	6.15	6.93	7.58	8.23	8.84	59
35	1.08	1.14	1.21	1.30	1.40	1.51	1.66	1.84	2.06	2.31	2.64	2.89	3.17	3.31	3.48	3.73	4.03	4.44	4.92	5.53	6.21	6.91	7.64	8.21	8.86	9.67	60
36	1.13	1.19	1.25	1.36	1.46	1.56	1.75	1.97	2.25	2.57	2.94	3.16	3.39	3.58	3.76	4.09	4.47	4.97	5.52	6.15	6.98	7.62	8.27	8.79	9.57	10.68	61
37	1.18	1.21	1.29	1.40	1.49	1.62	1.85	2.19	2.49	2.82	3.20	3.37	3.64	3.90	4.07	4.48	5.01	5.59	6.16	6.91	7.69	8.26	8.88	9.52	10.55	11.90	62
38	1.25	1.36	1.43	1.49	1.58	1.74	2.05	2.38	2.76	3.01	3.42	3.64	3.91	4.21	4.53	5.04	5.57	6.14	6.81	7.48	8.20	8.74	9.49	10.20	11.46	13.27	63
39	1.35	1.51	1.55	1.61	1.69	1.91	2.23	2.61	2.92	3.21	3.64	3.86	4.26	4.60	5.02	5.60	6.24	6.90	7.51	8.09	8.81	9.51	10.52	11.49	12.91	14.67	64
40	1.45	1.64	1.69	1.76	1.87	2.15	2.47	2.77	3.08	3.42	3.91	4.23	4.61	4.96	5.59	6.28	7.07	7.62	8.14	8.70	9.57	10.56	11.87	12.98	14.34	16.04	65
41	1.55	1.76	1.88	1.98	2.11	2.40	2.74	2.95	3.30	3.68	4.26	4.65	5.08	5.46	6.15	7.11	7.83	8.25	8.75	9.43	10.61	11.93	13.45	14.48	15.30	17.36	66
42	1.63	1.97	2.13	2.25	2.37	2.65	2.86	3.20	3.52	4.03	4.70	5.13	5.60	6.20	6.99	7.64	8.39	8.88	9.51	10.46	11.99	13.54	15.04	15.49	16.20	18.62	67
43	1.73	2.04	2.30	2.46	2.61	2.78	3.04	3.35	3.82	4.25	5.21	5.72	6.34	6.95	7.64	8.33	9.07	9.51	10.39	11.61	13.18	14.93	15.88	16.75	17.47	19.95	68
44	1.85	2.18	2.45	2.60	2.72	2.94	3.17	3.61	4.06	4.57	5.65	6.35	7.05	7.71	8.35	8.88	9.59	10.56	11.74	13.15	14.98	16.29	16.94	18.11	19.22	21.25	69
45	2.07	2.32	2.60	2.74	2.90	3.14	3.44	3.85	4.33	4.93	6.24	6.94	7.68	8.24	8.90	9.71	10.71	11.94	13.31	14.71	16.08	17.39	18.66	19.99	21.30	22.90	70
46	2.20	2.43	2.63	2.88	3.13	3.47	3.78	4.29	4.78	5.58	6.93	7.58	8.27	8.80	9.56	10.64	11.94	13.35	14.68	15.53	16.79	18.69	20.12	21.68	23.41	24.65	71
47	2.37	2.52	2.73	3.03	3.43	3.80	4.20	4.76	5.49	6.24	7.71	8.44	8.84	9.49	10.50	11.87	13.34	14.74	15.53	16.54	18.11	19.86	21.51	23.81	25.81	27.08	72
48	2.53	2.66	2.92	3.32	3.62	4.15	4.66	5.31	6.03	7.00	8.27	9.01	9.71	10.65	11.94	13.51	14.74	15.60	16.33	17.65	19.32	21.26	23.30	25.82	28.14	29.52	73
49	2.63	2.88	3.21	3.60	3.98	4.53	5.08	5.83	6.66	7.46	9.12	9.87	10.70	11.94	13.41	14.94	15.60	16.41	17.46	18.93	20.75	23.40	25.69	28.12	30.53	31.96	74
50	2.83	3.16	3.48	3.96	4.35	4.93	5.55	6.31	7.17	8.22	9.79	10.86	11.99	13.44	14.86	15.84	16.42	17.55	19.04	20.44	22.93	25.44	28.45	30.49	33.25	34.84	75
51	3.12	3.50	3.88	4.37	4.80	5.42	5.98	6.76	7.71	8.85	10.68	12.19	13.47	14.95	15.78	16.69	17.58	18.86	20.61	22.35	25.02	28.20	30.42	33.16	35.81	37.90	76
52	3.48	3.87	4.22	4.86	5.32	5.88	6.45	7.29	8.38	9.97	12.13	13.68	14.98	15.93	16.68	17.89	18.90	20.43	22.58	24.89	27.42	30.18	33.13	36.21	38.82	41.45	77
53	3.60	4.02	4.58	5.19	5.78	6.47	7.34	8.13	9.53	11.26	13.63	15.46	16.13	17.17	18.20	19.26	20.48	22.39	24.81	27.39	29.46	32.41	35.70	38.64	41.62	45.59	78
54	3.78	4.30	4.92	5.68	6.31	7.15	8.23	9.23	10.84	12.98	15.35	16.37	17.33	18.52	19.64	20.91	22.46	24.62	27.34	29.58	32.24	35.49	38.15	41.39	45.95	50.33	79
55	3.92	4.59	5.30	6.03	6.89	7.97	9.33	10.52	12.27	14.44	16.14	17.45	18.72	20.05	21.36	22.96	24.72	27.15	29.59	32.03	34.91	37.96	41.52	45.66	50.41	55.48	80
56	4.17	5.04	5.81	6.55	7.60	8.91	10.49	11.81	13.57	15.23	17.26	18.77	20.09	21.68	23.46	25.36	27.41	29.70	32.37	35.25	38.08	41.53	46.06	50.34	55.34	61.21	81
57	4.40	5.38	6.43	7.29	8.52	10.04	11.77	13.31	14.80	16.83	19.14	20.69	21.74	23.72	25.86	28.05	29.87	32.56	35.57	38.48	41.68	46.13	50.77	55.33	61.48	66.98	82
58	4.84	5.72	7.09	8.06	9.63	11.32	13.25	14.50	16.07	18.41	20.70	22.43	23.79	26.04	28.06	30.02	32.08	34.74	37.60	41.51	45.64	50.16	54.98	61.54	67.09	73.04	83
59	5.38	6.20	7.87	9.24	10.87	12.66	14.55	15.87	17.02	19.62	22.25	24.60	26.13	28.60	30.44	32.69	35.15	37.99	41.15	46.15	50.39	55.19	61.14	67.23	73.67	79.66	84
60	6.11	6.82	8.78	10.29	12.19	13.98	15.80	17.00	17.96	20.92	23.97	26.65	28.70	30.90	33.03	35.74	38.29	41.69	45.69	50.99	55.48	61.44	66.77	73.90	80.06	87.55	85
61	6.96	7.45	9.67	11.33	13.49	15.32	17.00	18.06	18.89	22.31	25.72	28.59	31.04	33.39	36.02	38.85	41.84	46.39	50.45	56.18	61.80	67.19	73.38	80.42	87.62	96.25	86
62	7.98	8.16	10.64	12.47	14.87	16.69	18.30	19.32	20.09	23.89	27.56	30.22	33.29	36.24	39.05	42.37	46.34	50.53	54.64	61.64	66.59	73.93	79.83	86.86	96.88	105.68	87
63	8.80	8.99	11.97	13.57	16.48	18.23	19.87	21.65	22.15	25.93	29.53	32.35	35.55	38.51	41.79	46.05	50.26	55.77	60.81	67.49	73.30	80.52	87.44	96.14	105.85	115.67	88
64	9.39	9.88	13.45	15.13	18.31	20.00	21.71	23.75	24.35	28.17	32.05	35.03	38.27	41.73	46.02	50.67	55.24	61.17	66.51	73.15	79.89	86.99	96.75	105.17	116.41	126.08	89
65	9.79	10.73	15.00	16.92	20.34	22.00	23.76	26.13	26.66	30.82	35.00	38.06	41.62	45.76	50.51	55.59	61.32	67.10	73.16	79.79	87.67	96.38	105.82	115.81	126.23	136.91	90
66	9.84	12.08	16.57	18.80	22.39	24.15	26.03	28.44	29.79	33.84	38.37	41.41	46.05	51.12	56.18	62.68	67.94	74.22	80.01	87.57	95.90	105.19	116.32	125.81	136.66	146.50	91
67	10.35	13.79	18.50	20.63	25.38	26.54	28.43	31.01	32.66	37.55	41.45	46.25	50.75	56.77	63.04	68.42	74.34	80.05	86.69	94.04	103.28	115.16	124.15	136.01	146.88	156.30	92
68	11.85	15.51	20.42	22.90	27.41	29.62	31.79	34.26	35.71	41.10	46.58	51.33	57.33	63.70	68.51	76.26	82.04	88.42	94.36	102.62	113.01	124.25	133.46	148.05	156.49	166.48	93
69	13.21	17.92	23.12	25.12	28.68	32.77	35.30	36.81	38.64	44.88	50.14	56.37	62.84	68.99	75.98	82.89	89.65	94.35	101.96	112.44	119.94	131.36	144.42	157.49	166.39	177.08	94
70	14.69	20.16	25.48	27.84	29.89	35.99	37.93	39.39	44.99	51.96	58.69	64.62	71.24	78.44	83.66	92.31	97.37	101.47	111.85	121.48	128.74	142.15	154.29	167.21	176.68	188.97	95
71	18.25	22.09	28.09	28.57	34.37	38.56	40.30	45.21	49.71	57.15	65.12	70.09	77.87	85.39	92.75	99.89	104.37	113.58	121.02	130.55	139.12	153.26	163.39	177.26	188.07	199.32	96
72	22.33	24.85	30.98	32.52	38.07	40.55	44.34	47.81	51.51	58.08	65.76	73.99	79.92	88.25	99.36	102.59	114.46	117.75	125.91	136.54	149.56	159.78	170.19	185.69	198.04	210.27	97
73	24.80	30.04	34.74	36.31	40.99	43.31	45.13	51.13	53.18	60.24	68.72	76.48	84.78	93.11	102.47	117.78	123.04	129.69	136.13	152.15	158.42	168.93	180.45	195.22	208.51	221.87	98
74	27.76	33.21	37.58	39.01	43.96	46.59	51.65	54.13	56.65	67.41	78.27	82.55	91.23	99.75	110.29	123.90	133.68	137.69	151.01	158.99	164.85	179.07	189.23	205.22	219.50	234.16	99
75	31.35	34.88	40.07	42.42	47.17	52.92	56.24	58.43	69.88	82.45	85.40	96.54	105.97	115.97	126.39	137.08	146.67	156.48	166.66	177.26	189.16	199.51	210.46	222.06	234.36	247.71	100
76	34.84	39.91	44.62	47.12	54.88	60.02	62.79	73.14	88.82	92.82	106.29	119.51	131.18	138.87	146.96	159.86	178.11	180.24	194.19	208.93	223.05	236.39	250.53	263.98	279.01	261.55	101
77	38.80	44.37	48.63	53.74	62.20	67.46	77.99	94.33	102.58	115.48	129.00	144.50	153.04	163.01	174.58	193.94	202.83	207.32	226.89	243.61	262.99	280.07	298.18	313.81	332.18	276.25	102
78	44.50	48.21	53.61	63.28	70.49	81.80	98.77	106.98	123.62	135.15	149.74	168.75	180.95	195.06	214.59	219.90	230.62	239.11	262.21	284.00	310.05	331.80	354.86	373.00	395.42	291.86	103
79	51.68	53.72	58.39	72.54	82.98	101.90	114.85	130.40	143.45	159.09	179.03	194.28	209.27	224.94	241.46	248.94	262.95	272.74	302.99	329.95	350.32	369.76	386.96	405.25	424.70	308.47	104
80	59.98	61.26	66.24	85.04	105.05	119.69	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	323.95	350.32	369.76	386.96	405.25	424.70	445.35	329.77	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	352.84	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	377.88	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	405.11	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	434.86	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	467.47	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	503.66	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	545.18	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	623.25	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	624.60	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Male Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	18.20	27.11	31.82	36.32	39.44	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	132.23	138.02	151.05	161.51	177.99	196.42	214.71	230.83	247.62	261.34	95
71	21.40	28.79	34.72	38.14	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.90	140.12	152.74	161.52	171.94	191.40	211.30	227.19	244.74	263.62	276.22	96
72	25.14	30.51	37.50	43.95	48.44	53.67	59.72	65.71	71.88	82.20	90.53	100.22	109.42	120.92	135.17	140.76	157.32	162.12	169.67	184.08	208.04	223.23	239.97	260.15	277.50	292.07	97
73	26.49	35.24	42.77	48.44	53.67	59.72	63.38	71.27	74.91	85.23	94.89	103.80	114.55	126.14	138.79	162.11	169.67	179.16	183.51	203.16	221.90	238.29	257.16	273.46	292.09	308.97	98
74	28.46	36.73	45.30	53.67	59.72	64.81	72.53	75.43	79.44	95.13	108.67	111.16	123.65	135.49	149.96	171.58	185.46	191.37	204.65	213.77	230.65	252.00	269.37	287.39	307.36	326.97	99
75	30.41	36.85	47.83	59.34	65.73	73.87	77.92	81.41	97.55	110.69	118.98	131.00	144.07	157.98	172.52	187.51	201.01	214.89	229.33	244.46	261.52	276.43	292.28	309.17	327.16	346.72	100
76	34.56	42.73	52.31	61.83	69.34	75.78	77.95	87.42	105.29	110.97	122.77	145.14	161.25	172.31	184.13	203.14	224.94	230.57	245.38	263.95	279.48	295.74	313.07	331.59	351.38	367.22	101
77	39.37	47.55	56.75	66.03	72.18	77.99	84.43	97.83	101.92	108.22	133.85	157.04	170.07	184.22	200.78	224.94	240.50	247.04	263.88	280.58	297.31	314.92	333.74	353.94	375.60	389.16	102
78	46.19	53.10	61.40	70.95	75.18	86.40	93.22	97.79	98.85	110.54	141.68	164.15	181.81	200.78	224.94	241.10	254.35	265.37	280.70	298.23	316.23	335.30	355.75	377.76	401.47	412.65	103
79	54.88	59.20	67.56	77.25	81.35	98.42	95.64	99.22	99.87	111.93	152.98	175.50	197.67	224.94	238.12	253.57	269.71	281.97	298.55	316.97	336.29	356.93	379.15	403.14	424.70	437.86	104
80	65.14	68.40	75.17	83.77	93.29	104.01	100.94	101.62	100.97	115.65	163.99	186.83	220.01	234.59	249.89	267.37	282.91	299.59	317.52	336.86	357.60	379.95	404.08	424.70	445.35	466.55	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Preferred Elite

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.42	0.38	0.34	0.32	0.31	0.29	0.28	0.31	0.31	0.30	0.29	0.30	0.28	0.30	0.31	0.31	0.34	0.36	0.38	0.40	0.43	0.47	0.50	0.53	0.58	0.64	43
19	0.38	0.34	0.32	0.30	0.29	0.28	0.28	0.29	0.31	0.31	0.29	0.30	0.30	0.30	0.32	0.33	0.35	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.61	0.70	44
20	0.34	0.33	0.31	0.29	0.28	0.26	0.29	0.29	0.30	0.30	0.28	0.29	0.30	0.30	0.34	0.35	0.37	0.39	0.41	0.45	0.47	0.50	0.55	0.59	0.64	0.76	45
21	0.31	0.29	0.27	0.27	0.27	0.27	0.29	0.27	0.30	0.30	0.27	0.28	0.30	0.32	0.35	0.36	0.38	0.41	0.43	0.46	0.49	0.54	0.57	0.62	0.69	0.83	46
22	0.28	0.26	0.28	0.26	0.27	0.27	0.27	0.29	0.30	0.30	0.27	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.45	0.47	0.52	0.56	0.61	0.67	0.75	0.93	47
23	0.24	0.25	0.24	0.25	0.26	0.26	0.27	0.29	0.30	0.30	0.28	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.48	0.51	0.54	0.59	0.66	0.73	0.82	1.04	48
24	0.24	0.24	0.25	0.24	0.27	0.26	0.27	0.27	0.31	0.30	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.53	0.57	0.63	0.71	0.80	0.89	1.15	49
25	0.23	0.23	0.24	0.24	0.26	0.26	0.27	0.29	0.30	0.32	0.27	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.56	0.61	0.68	0.78	0.87	0.98	1.08	50
26	0.22	0.24	0.24	0.25	0.27	0.28	0.29	0.28	0.32	0.33	0.28	0.31	0.34	0.37	0.40	0.44	0.48	0.52	0.56	0.61	0.67	0.77	0.85	0.96	1.07	1.21	51
27	0.25	0.25	0.25	0.27	0.29	0.29	0.30	0.31	0.34	0.34	0.29	0.32	0.35	0.39	0.43	0.47	0.51	0.55	0.61	0.68	0.76	0.84	0.94	1.06	1.19	1.32	52
28	0.26	0.26	0.28	0.29	0.31	0.29	0.31	0.32	0.34	0.35	0.31	0.34	0.38	0.41	0.45	0.50	0.55	0.61	0.67	0.75	0.84	0.95	1.06	1.18	1.33	1.44	53
29	0.27	0.29	0.29	0.30	0.31	0.32	0.31	0.33	0.36	0.37	0.32	0.36	0.39	0.43	0.48	0.53	0.60	0.67	0.75	0.84	0.94	1.05	1.19	1.31	1.47	1.55	54
30	0.30	0.30	0.30	0.32	0.33	0.33	0.32	0.33	0.37	0.40	0.35	0.38	0.42	0.47	0.53	0.59	0.66	0.75	0.82	0.93	1.04	1.16	1.30	1.45	1.62	1.72	55
31	0.34	0.33	0.35	0.35	0.35	0.36	0.35	0.37	0.40	0.42	0.37	0.41	0.46	0.51	0.58	0.65	0.72	0.82	0.91	1.02	1.15	1.28	1.45	1.60	1.79	1.91	56
32	0.35	0.35	0.36	0.37	0.39	0.38	0.38	0.39	0.42	0.45	0.40	0.44	0.50	0.56	0.63	0.71	0.80	0.91	1.02	1.14	1.25	1.42	1.60	1.76	1.97	2.09	57
33	0.37	0.38	0.39	0.40	0.41	0.41	0.42	0.43	0.46	0.49	0.45	0.50	0.55	0.61	0.70	0.79	0.88	1.00	1.12	1.27	1.42	1.59	1.76	1.95	2.17	2.31	58
34	0.38	0.40	0.40	0.42	0.45	0.44	0.45	0.48	0.51	0.55	0.49	0.55	0.62	0.68	0.77	0.87	0.98	1.12	1.24	1.40	1.56	1.75	1.92	2.13	2.36	2.52	59
35	0.39	0.41	0.44	0.45	0.47	0.49	0.51	0.54	0.58	0.62	0.55	0.61	0.68	0.76	0.85	0.96	1.08	1.22	1.37	1.54	1.70	1.92	2.11	2.32	2.55	2.80	60
36	0.39	0.44	0.47	0.48	0.52	0.54	0.57	0.61	0.67	0.70	0.63	0.69	0.77	0.85	0.95	1.07	1.21	1.38	1.54	1.71	1.89	2.13	2.33	2.57	2.81	3.04	61
37	0.36	0.41	0.47	0.51	0.55	0.59	0.63	0.69	0.76	0.80	0.71	0.77	0.87	0.96	1.09	1.22	1.34	1.52	1.69	1.91	2.10	2.36	2.57	2.82	3.09	3.37	62
38	0.39	0.44	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.90	0.80	0.89	0.99	1.10	1.21	1.35	1.51	1.71	1.88	2.07	2.29	2.55	2.77	3.02	3.32	3.68	63
39	0.39	0.47	0.53	0.60	0.65	0.73	0.79	0.89	0.96	1.02	0.90	1.00	1.11	1.22	1.38	1.52	1.67	1.87	2.06	2.31	2.53	2.82	3.04	3.32	3.65	3.99	64
40	0.43	0.50	0.59	0.66	0.73	0.79	0.88	1.01	1.10	1.15	1.01	1.11	1.25	1.36	1.53	1.68	1.88	2.10	2.28	2.54	2.79	3.10	3.33	3.63	4.01	4.31	65
41	0.46	0.56	0.65	0.72	0.79	0.90	0.98	1.10	1.25	1.29	1.14	1.24	1.38	1.52	1.70	1.85	2.06	2.29	2.54	2.81	3.09	3.41	3.66	3.99	4.40	4.68	66
42	0.52	0.61	0.71	0.80	0.87	0.99	1.11	1.26	1.40	1.44	1.26	1.39	1.54	1.68	1.88	2.09	2.30	2.55	2.76	3.04	3.35	3.68	4.02	4.37	4.72	5.11	67
43	0.59	0.67	0.80	0.89	0.99	1.11	1.27	1.43	1.60	1.62	1.39	1.55	1.71	1.92	2.13	2.30	2.52	2.79	3.07	3.36	3.69	4.03	4.30	4.66	5.19	5.61	68
44	0.65	0.73	0.89	1.01	1.08	1.26	1.42	1.62	1.77	1.80	1.55	1.72	1.92	2.12	2.35	2.57	2.81	3.09	3.32	3.63	3.97	4.32	4.70	5.11	5.56	6.13	69
45	0.69	0.82	0.98	1.11	1.20	1.38	1.58	1.81	2.03	2.03	1.72	1.92	2.13	2.36	2.58	2.82	3.08	3.37	3.67	3.99	4.36	4.74	5.14	5.62	6.14	6.71	70
46	0.78	0.91	1.08	1.19	1.29	1.54	1.76	1.96	2.23	2.22	1.94	2.15	2.36	2.62	2.86	3.13	3.38	3.70	4.01	4.33	4.72	5.10	5.55	6.05	6.78	7.34	71
47	0.85	1.00	1.15	1.33	1.44	1.65	1.89	2.14	2.40	2.42	2.17	2.39	2.63	2.88	3.15	3.36	3.72	4.05	4.39	4.69	5.10	5.64	6.15	6.67	7.34	8.10	72
48	0.91	1.12	1.27	1.41	1.54	1.81	2.05	2.26	2.52	2.64	2.41	2.60	2.83	3.12	3.40	3.71	4.00	4.32	4.78	5.19	5.65	6.09	6.66	7.25	8.19	8.90	73
49	0.95	1.15	1.34	1.51	1.67	1.92	2.19	2.41	2.69	2.87	2.65	2.87	3.11	3.44	3.74	4.00	4.40	4.74	5.21	5.63	6.13	6.74	7.42	8.14	8.87	9.77	74
50	0.95	1.24	1.41	1.57	1.74	2.05	2.35	2.55	2.85	3.08	2.93	3.15	3.42	3.77	4.10	4.40	4.82	5.20	5.69	6.13	6.67	7.35	8.16	8.85	9.94	10.77	75
51	1.01	1.40	1.50	1.62	1.83	2.14	2.50	2.69	3.02	3.30	3.21	3.45	3.75	4.13	4.49	4.85	5.31	5.69	6.22	6.68	7.31	8.07	8.89	9.71	10.87	11.85	76
52	1.01	1.52	1.57	1.70	1.94	2.28	2.57	2.76	3.18	3.53	3.51	3.79	4.09	4.44	4.83	5.21	5.72	6.26	6.80	7.32	8.07	8.80	9.80	10.87	12.02	13.03	77
53	1.08	1.61	1.68	1.77	2.01	2.35	2.73	2.89	3.26	3.68	3.74	4.03	4.39	4.87	5.31	5.73	6.32	6.76	7.48	8.28	9.04	9.90	11.00	11.81	13.00	14.31	78
54	1.08	1.68	1.74	1.82	2.12	2.48	2.82	2.96	3.42	3.90	4.09	4.43	4.83	5.23	5.70	6.23	6.80	7.45	8.31	9.06	9.99	10.89	11.98	13.08	14.55	15.71	79
55	1.11	1.74	1.78	1.85	2.16	2.50	2.93	3.02	3.53	4.08	4.38	4.77	5.18	5.65	6.16	6.74	7.40	8.13	8.93	9.81	10.79	11.87	13.05	14.36	15.77	17.35	80
56	1.20	1.79	1.89	1.98	2.30	2.67	3.10	3.26	3.80	4.40	4.73	5.15	5.60	6.11	6.69	7.35	8.20	9.00	9.91	10.88	12.07	12.95	14.73	16.01	17.54	19.55	81
57	1.28	1.86	2.01	2.11	2.44	2.84	3.32	3.53	4.10	4.79	5.13	5.57	6.08	6.63	7.30	8.08	9.02	10.00	10.98	12.23	13.22	14.60	16.43	17.90	19.74	22.04	82
58	1.27	1.86	2.09	2.22	2.57	2.98	3.50	3.77	4.38	5.22	5.60	6.06	6.62	7.37	8.02	9.10	10.26	11.37	12.36	13.45	14.93	15.95	17.96	19.78	21.97	24.49	83
59	1.36	1.89	2.20	2.39	2.75	3.22	3.76	4.10	4.80	5.60	6.01	6.49	7.25	8.09	8.78	10.06	11.42	12.21	13.26	14.93	16.34	17.79	20.23	22.04	24.72	27.71	84
60	1.41	1.94	2.33	2.53	2.93	3.46	4.06	4.50	5.28	6.17	6.63	7.11	7.85	8.67	9.46	10.84	12.28	13.43	14.71	16.40	18.21	20.04	22.15	24.84	27.45	31.40	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.54	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.67	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.60	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.61	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60.94	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.78	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	75.36	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	86.26	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	99.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113.25	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.34	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	128.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.80	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	118.52	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	130.67	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.31	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	159.33	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	176.06	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.40	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	213.56	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	233.57	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	254.11	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	274.31	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.87	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	312.91	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	334.54	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	357.95	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	383.29	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	410.75	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	440.57	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	472.95	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	508.28	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.00	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	948.80	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.45	0.41	0.39	0.39	0.42	0.40	0.42	0.39	0.38	0.39	0.39	0.42	0.40	0.44	0.47	0.51	0.54	0.55	0.58	0.59	0.61	0.64	0.71	43
19	0.46	0.47	0.46	0.43	0.39	0.37	0.37	0.40	0.40	0.42	0.40	0.39	0.39	0.41	0.42	0.43	0.48	0.50	0.53	0.56	0.58	0.59	0.61	0.65	0.69	0.77	44
20	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.40	0.39	0.41	0.36	0.39	0.39	0.41	0.44	0.47	0.49	0.52	0.55	0.59	0.60	0.62	0.65	0.68	0.72	0.83	45
21	0.42	0.39	0.40	0.38	0.36	0.36	0.39	0.38	0.40	0.41	0.37	0.38	0.40	0.43	0.45	0.48	0.51	0.54	0.57	0.60	0.62	0.66	0.69	0.72	0.78	0.93	46
22	0.38	0.35	0.38	0.36	0.36	0.38	0.37	0.39	0.40	0.43	0.37	0.39	0.41	0.43	0.48	0.50	0.53	0.56	0.59	0.64	0.66	0.69	0.72	0.78	0.85	1.04	47
23	0.35	0.32	0.34	0.35	0.37	0.36	0.37	0.41	0.41	0.43	0.37	0.40	0.42	0.45	0.49	0.51	0.54	0.58	0.63	0.67	0.70	0.73	0.78	0.84	0.93	1.15	48
24	0.31	0.31	0.35	0.35	0.35	0.36	0.38	0.40	0.40	0.44	0.37	0.39	0.43	0.45	0.50	0.53	0.56	0.61	0.66	0.70	0.74	0.79	0.84	0.92	1.03	1.26	49
25	0.31	0.32	0.33	0.34	0.36	0.36	0.38	0.40	0.41	0.44	0.36	0.38	0.43	0.46	0.50	0.54	0.59	0.64	0.69	0.75	0.80	0.85	0.92	1.00	1.12	1.26	50
26	0.29	0.29	0.33	0.36	0.38	0.40	0.40	0.42	0.44	0.48	0.38	0.40	0.44	0.49	0.54	0.58	0.63	0.68	0.74	0.80	0.86	0.95	1.04	1.12	1.26	1.41	51
27	0.31	0.29	0.35	0.38	0.40	0.43	0.43	0.47	0.49	0.51	0.39	0.42	0.47	0.52	0.57	0.62	0.67	0.73	0.81	0.90	0.98	1.06	1.15	1.27	1.40	1.58	52
28	0.32	0.29	0.35	0.38	0.42	0.43	0.46	0.50	0.51	0.56	0.42	0.45	0.50	0.54	0.59	0.66	0.73	0.80	0.88	0.99	1.09	1.18	1.32	1.41	1.58	1.78	53
29	0.35	0.33	0.37	0.40	0.44	0.48	0.49	0.54	0.55	0.61	0.43	0.47	0.52	0.57	0.64	0.70	0.79	0.88	0.98	1.10	1.21	1.33	1.46	1.60	1.77	1.98	54
30	0.35	0.33	0.37	0.42	0.47	0.50	0.52	0.56	0.59	0.66	0.46	0.50	0.56	0.63	0.69	0.77	0.87	0.98	1.08	1.22	1.36	1.47	1.64	1.77	1.98	2.20	55
31	0.38	0.35	0.39	0.44	0.49	0.53	0.58	0.63	0.66	0.73	0.49	0.54	0.60	0.68	0.77	0.86	0.95	1.07	1.19	1.35	1.49	1.64	1.82	1.99	2.20	2.46	56
32	0.41	0.35	0.41	0.47	0.53	0.58	0.64	0.70	0.74	0.80	0.53	0.58	0.66	0.75	0.84	0.94	1.06	1.20	1.33	1.48	1.64	1.80	2.02	2.21	2.46	2.72	57
33	0.41	0.37	0.43	0.49	0.58	0.64	0.71	0.78	0.82	0.92	0.60	0.66	0.73	0.81	0.93	1.04	1.17	1.31	1.46	1.66	1.83	2.03	2.26	2.47	2.73	3.01	58
34	0.42	0.37	0.43	0.53	0.62	0.69	0.80	0.91	0.95	1.04	0.65	0.72	0.82	0.91	1.02	1.15	1.30	1.47	1.63	1.82	2.02	2.23	2.48	2.74	3.00	3.30	59
35	0.40	0.38	0.45	0.55	0.67	0.78	0.92	1.06	1.10	1.20	0.73	0.81	0.90	1.01	1.13	1.27	1.42	1.60	1.79	2.00	2.21	2.46	2.73	3.02	3.30	3.59	60
36	0.39	0.39	0.47	0.59	0.71	0.83	0.98	1.12	1.22	1.34	0.84	0.93	1.03	1.15	1.26	1.42	1.60	1.80	2.00	2.22	2.45	2.73	3.00	3.30	3.63	3.91	61
37	0.39	0.39	0.48	0.59	0.75	0.91	1.04	1.22	1.32	1.46	0.97	1.06	1.18	1.29	1.44	1.59	1.76	1.98	2.18	2.47	2.72	3.01	3.30	3.63	3.98	4.25	62
38	0.39	0.42	0.50	0.65	0.79	0.95	1.14	1.30	1.42	1.59	1.11	1.24	1.36	1.50	1.59	1.77	1.97	2.21	2.44	2.67	2.94	3.24	3.55	3.87	4.25	4.61	63
39	0.41	0.44	0.54	0.69	0.87	1.03	1.23	1.42	1.54	1.71	1.27	1.41	1.54	1.68	1.79	1.98	2.17	2.43	2.65	2.96	3.24	3.57	3.89	4.25	4.66	5.00	64
40	0.44	0.49	0.60	0.76	0.93	1.11	1.31	1.53	1.68	1.88	1.46	1.60	1.72	1.90	1.99	2.19	2.43	2.70	2.93	3.26	3.56	3.94	4.26	4.63	5.09	5.43	65
41	0.49	0.53	0.66	0.82	0.99	1.21	1.39	1.61	1.83	2.04	1.66	1.82	1.95	2.13	2.21	2.41	2.66	2.95	3.25	3.59	3.93	4.32	4.66	5.07	5.56	5.91	66
42	0.54	0.60	0.72	0.90	1.10	1.30	1.51	1.73	1.93	2.17	1.87	2.07	2.20	2.38	2.44	2.71	2.97	3.28	3.50	3.86	4.23	4.64	5.09	5.52	5.96	6.43	67
43	0.61	0.67	0.80	0.98	1.22	1.42	1.66	1.90	2.11	2.36	2.10	2.35	2.47	2.73	2.75	2.96	3.25	3.57	3.89	4.24	4.65	5.09	5.43	5.89	6.52	7.02	68
44	0.66	0.75	0.88	1.10	1.32	1.54	1.78	2.04	2.24	2.51	2.40	2.64	2.78	3.05	3.03	3.32	3.61	3.95	4.19	4.56	4.99	5.42	5.92	6.43	6.98	7.65	69
45	0.73	0.84	0.98	1.20	1.43	1.67	1.91	2.16	2.45	2.72	2.72	3.00	3.11	3.40	3.32	3.62	3.94	4.28	4.63	5.01	5.45	5.93	6.45	7.03	7.67	8.40	70
46	0.79	0.91	1.07	1.29	1.53	1.83	2.08	2.36	2.66	2.97	2.98	3.28	3.40	3.72	3.66	4.00	4.32	4.69	5.06	5.42	5.89	6.39	6.96	7.58	8.47	9.23	71
47	0.84	0.98	1.16	1.41	1.69	1.94	2.24	2.57	2.88	3.22	3.25	3.56	3.73	4.05	4.04	4.29	4.75	5.14	5.52	5.87	6.39	7.07	7.70	8.38	9.16	10.13	72
48	0.89	1.06	1.25	1.52	1.77	2.10	2.39	2.72	3.05	3.47	3.54	3.80	3.96	4.31	4.33	4.73	5.09	5.49	6.01	6.50	7.09	7.63	8.34	9.12	10.14	11.19	73
49	0.90	1.06	1.33	1.62	1.90	2.19	2.52	2.90	3.25	3.71	3.82	4.09	4.29	4.68	4.75	5.08	5.58	6.00	6.55	7.05	7.70	8.45	9.30	10.12	11.10	12.30	74
50	0.88	1.14	1.39	1.67	1.98	2.32	2.66	3.06	3.44	3.93	4.09	4.39	4.63	5.07	5.21	5.57	6.12	6.56	7.14	7.67	8.40	9.20	10.11	11.12	12.32	13.55	75
51	0.90	1.23	1.47	1.75	2.05	2.41	2.80	3.23	3.65	4.15	4.38	4.72	4.99	5.49	5.69	6.12	6.70	7.17	7.79	8.36	9.21	10.02	11.14	12.09	13.46	14.83	76
52	0.90	1.32	1.53	1.81	2.14	2.51	2.87	3.31	3.83	4.41	4.69	5.05	5.39	5.79	6.08	6.56	7.19	7.88	8.51	9.17	10.07	11.03	12.14	13.58	15.05	16.25	77
53	0.93	1.35	1.62	1.92	2.19	2.58	3.00	3.48	3.94	4.53	4.89	5.29	5.67	6.28	6.67	7.23	7.94	8.47	9.37	10.36	11.39	12.28	13.65	14.88	16.29	17.81	78
54	0.93	1.38	1.70	1.97	2.30	2.70	3.06	3.57	4.13	4.77	5.22	5.67	6.13	6.66	7.17	7.79	8.55	9.34	10.38	11.33	12.49	13.50	15.03	16.54	18.05	19.60	79
55	0.90	1.41	1.72	1.99	2.31	2.70	3.14	3.66	4.25	4.94	5.49	5.96	6.48	7.07	7.71	8.43	9.25	10.18	11.18	12.28	13.51	14.86	16.34	17.99	19.76	21.74	80
56	1.01	1.53	1.90	2.19	2.52	2.94	3.42	3.99	4.65	5.40	5.96	6.49	7.08	7.73	8.47	9.26	10.35	11.36	12.51	13.75	15.37	16.36	18.40	20.36	22.07	24.50	81
57	1.09	1.67	2.10	2.40	2.78	3.23	3.77	4.41	5.12	5.96	6.52	7.09	7.74	8.45	9.29	10.30	11.48	12.71	13.99	15.56	16.91	18.40	20.85	22.87	24.69	27.62	82
58	1.10	1.78	2.26	2.59	2.99	3.48	4.08	4.76	5.55	6.62	7.18	7.78	8.52	9.49	10.29	11.66	13.20	14.58	15.86	17.24	19.05	20.43	22.91	25.10	27.86	30.72	83
59	1.19	1.92	2.48	2.85	3.30	3.85	4.51	5.29	6.17	7.22	7.76	8.40	9.40	10.50	11.38	13.00	14.80	15.81	17.20	19.30	21.18	22.97	25.70	28.41	31.13	34.16	84
60	1.26	2.07	2.73	3.13	3.63	4.26	5.02	5.90	6.91	8.08	8.64	9.28	10.22	11.31	12.36	14.15	16.03	17.54	19.23	21.38	23.82	25.80	28.55	31.89	35.05	38.05	85
61	1.21	2.04	2.71	3.11	3.66	4.31	5.08	6.01	7.09	8.31	8.82	9.52	10.43	11.58	12.66	14.41	16.24	18.03	19.52	21.74	24.28	27.41	30.29	34.48	37.89	41.52	86
62	1.31	2.18	2.93	3.38	3.98	4.73	5.62	6.67	7.92	9.33	9.88	10.61	11.70	12.96	14.13	16.10	18.09	20.01	21.66	24.35	27.07	30.19	33.63	38.59	42.25	46.92	87
63	1.47	2.35	3.15	3.64	4.32	5.16	6.18	7.40	8.82	10.26	10.75	11.89	13.14	14.43	15.77	18.02	19.96	22.23	24.82	27.58	30.43	34.27	37.71	42.44	46.72	52.58	88
64	1.64	3.00	3.33	3.84	4.55	5.63	6.80	8.20	9.90	11.52	12.08	13.37	14.69	16.09	17.74	19.85	22.08	24.93	27.54	30.85	33.91	37.75	41.50	47.97	52.15	58.63	89
65	1.87	3.24	3.57	4.12	4.93	5.99	7.31	8.91	10.78	12.99	13.57	14.92	16.40	18.05	19.82	21.81	24.57	27.69	30.80	34.23	38.12	41.60	47.00	52.65	58.71	64.24	90
66	1.94	3.37	3.78	4.36	5.26	6.42	7.94	9.73	11.91	14.43	14.90	16.54	18.85	20.65	22.49	24.20	26.84	30.31	33.51	36.63	41.74	46.13	51.42	58.69	64.31	66.71	91
67	1.99	3.52	4.00	4.65	5.64	7.00	8.67	10.49	12.88	15.62	16.78	18.89	21.03	23.02	24.87	27.32	30.18	33.72	37.33	41.26	46.20	51.56	57.84	63.46	70.31	72.06	92
68	2.16	3.76	4.19	5.03	6.13	7.44	9.31	11.60	14.26	17.32	18.57	20.98	24.03	26.48	27.99	30.32	32.93	36.55	40.99	45.07	51.57	57.17	63.35	69.83	77.22	80.28	93
69	2.42	3.95	4.53	5.46	6.72	8.23	10.34	12.61	15.52	18.96	21.01	23.90	27.00	29.43	30.96	34.12	36.76	40.98	45.56	50.72	57.17	63.95	70.57	77.11	84.54	91.91	94
70	2.69	4.14	4.92	5.99	7.43	9.15	11.52	14.07	17.41	21.18	23.20	26.73	30.79	33.28	34.78	37.63	40.36	44.45	50.11	55.37	62.58	70.14	78.77	84.80	92.47	106.46	95
71	3.04	4.36	5.37	6.62	8.30	10.26	12.91	15.81	19.07	23.18	25.85	29.76	34.62	36.55	37.85	41.47	43.90	48.67	54.49	60.49	68.53	78.36	87.58	93.35	101.08	120.67	96
72	4.43	4.61	5.79	7.38	9.30	11.54	14.27	17.41	21.41	26.06	29.31	34.11	39.45	40.26	42.79	46.72	49.34	54.05	59.25	67.46	76.84	86.37	96.24	101.12	108.59	133.54	97
73	4.73	5.03	6.42	8.30	10.30	12.82	16.12	19.62	23.62	28.58	32.61	37.93	42.42	44.69	47.11	51.88	53.94	58.56	67.30	75.52	86.12	97.00	107.51	111.23	118.34	136.92	98
74	4.97	5.40	7.06	9.38	11.70	14.55	17.87	21.74	26.56	32.15	36.95	43.08	48.39	50.40	53.45	58.50	60.02	66.38	73.42	82.82	94.77	106.77	117.52	120.17	127.14	145.75	99
75	5.34	5.89	7.98	10.69	13.33	16.54	20.31	24.55	29.39	35.29	40.84	48.10	53.48	55.96	58.82	64.36	66.83	72.19	80.42	91.03	104.42	117.23	130.59	131.91	138.76	156.91	100
76	6.94	7.50	10.00	13.16	16.37	20.62	24.78	29.93	35.52	41.51	48.23	56.30	62.83	66.02	69.39	77.20	80.30	87.70	98.17	113.40	125.01	143.03	157.81	166.01	174.91	171.95	101
77	8.99	9.52	12.62	16.88	20.96	24.66	29.13	34.86	41.95	49.14	57.73	67.50	74.60	78.97	85.21	93.06	98.76	108.64	119.64	135.27	155.31	171.77	190.89	205.52	220.31	188.62	102
78	12.43	12.48	16.37	21.39	26.34	30.69	35.42	42.17	49.67	57.72	66.43	77.00	84.66	92.19	100.62	109.72	118.74	128.98	145.20	167.52	185.94	210.12	234.85	254.22	277.48	206.70	103
79	14.93	16.23	20.58	27.11	33.17	36.75	41.49	49.17	58.54	67.88	77.56	89.08	99.44	108.44	118.95	131.99	142.52	155.21	175.81	199.81	230.70	256.24	284.07	314.45	349.14	226.52	104
80	19.50	21.68	26.96	34.52	41.67	45.52	50.48	59.22	70.32	80.87	91.97	106.46	117.65	129.72	143.33	155.28	173.52	190.52	217.04	246.90	275.90	307.70	333.06	360.71	390.86	249.84	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	275.30	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	302.06	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.74	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	359.18	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	384.76	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.58	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	442.94	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	476.20	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	512.80	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	553.55	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	600.46	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	689.18	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	825.20	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	4.12	6.26	7.39	9.05	11.23	13.77	17.33	20.98	26.36	29.98	29.32	33.27	37.94	42.12	44.64	48.86	53.45	58.57	66.45	73.96	82.01	94.17	103.02	109.96	120.13	136.91	95
71	4.64	6.75	8.32	10.17	12.75	15.66	19.69	23.96	29.08	33.38	32.47	36.75	42.23	46.08	48.70	53.22	57.42	63.27	72.61	81.09	92.69	101.99	114.21	122.03	132.14	154.05	96
72	6.70	7.30	9.03	11.52	14.51	18.14	22.27	26.94	33.13	39.09	36.37	40.83	47.37	50.96	55.70	60.71	65.40	71.06	78.19	90.63	101.17	113.61	126.75	131.49	141.60	172.03	97
73	7.17	8.07	10.31	13.31	16.42	20.58	25.90	31.27	37.93	43.65	40.31	44.39	49.77	55.60	60.51	67.63	71.73	77.28	89.52	99.27	113.61	126.55	140.38	145.64	155.60	173.81	98
74	7.59	8.73	11.58	15.30	18.95	23.70	29.34	35.45	43.30	51.12	45.08	48.91	55.87	62.02	69.39	77.24	79.58	88.12	96.24	108.74	124.00	140.53	155.47	154.98	166.74	183.05	99
75	8.16	9.87	13.30	17.71	21.93	27.36	33.84	40.63	48.93	57.08	49.63	54.19	61.26	68.68	76.64	83.92	87.19	94.26	105.15	119.24	137.09	154.23	172.20	173.99	183.23	199.18	100
76	10.07	11.81	15.55	21.07	26.04	31.28	37.82	45.92	54.81	64.50	55.09	64.85	73.76	82.17	90.74	100.30	104.26	113.96	127.74	145.02	164.73	184.22	205.55	212.82	226.73	220.60	101
77	12.96	14.36	19.13	25.21	30.61	35.14	42.94	50.89	61.25	66.76	65.74	77.97	88.09	97.80	108.96	119.82	128.65	139.71	159.48	176.40	197.92	220.31	245.59	260.59	280.32	244.91	102
78	16.74	17.41	22.76	29.47	37.49	41.28	47.15	58.04	63.56	75.30	79.90	92.97	104.77	117.92	130.70	140.94	154.01	168.59	193.57	220.41	237.84	263.45	285.02	307.89	333.06	272.00	103
79	20.35	21.40	28.45	35.96	44.76	47.03	53.29	61.41	73.11	85.08	94.98	110.15	125.87	140.06	154.60	170.89	186.93	209.43	238.17	247.79	263.98	285.02	307.89	333.06	360.71	302.57	104
80	25.45	26.95	34.16	42.82	52.64	52.59	59.33	70.92	84.23	97.13	112.55	131.53	143.72	160.21	180.90	200.81	223.56	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	336.61	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	372.77	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	411.22	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	451.51	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	495.29	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	542.27	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	590.10	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	640.31	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.69	0.72	0.76	0.76	0.82	0.91	0.96	1.03	1.10	1.19	1.26	1.34	1.46	1.62	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.76	0.80	0.81	0.90	0.95	1.01	1.08	1.17	1.23	1.32	1.43	1.54	1.78	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.68	0.74	0.77	0.80	0.86	0.89	0.94	1.00	1.06	1.14	1.22	1.29	1.41	1.51	1.66	1.94	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.71	0.76	0.79	0.84	0.90	0.93	0.99	1.05	1.12	1.19	1.27	1.38	1.49	1.64	1.78	2.13	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.74	0.80	0.84	0.87	0.94	0.97	1.03	1.10	1.17	1.25	1.36	1.46	1.60	1.75	1.93	2.37	47
23	0.51	0.52	0.53	0.56	0.60	0.61	0.64	0.69	0.73	0.78	0.76	0.83	0.87	0.92	0.98	1.01	1.06	1.15	1.23	1.33	1.44	1.58	1.72	1.90	2.12	2.64	48
24	0.49	0.50	0.54	0.57	0.59	0.62	0.64	0.69	0.74	0.80	0.78	0.84	0.91	0.95	1.00	1.06	1.11	1.19	1.30	1.40	1.55	1.69	1.86	2.09	2.34	2.93	49
25	0.48	0.51	0.54	0.56	0.60	0.62	0.67	0.71	0.76	0.81	0.79	0.85	0.93	0.98	1.04	1.10	1.17	1.27	1.37	1.51	1.66	1.83	2.04	2.31	2.62	2.95	50
26	0.45	0.49	0.58	0.60	0.63	0.66	0.70	0.74	0.80	0.86	0.84	0.89	0.99	1.03	1.12	1.18	1.29	1.39	1.51	1.65	1.83	2.04	2.31	2.63	2.94	3.32	51
27	0.47	0.53	0.58	0.62	0.68	0.70	0.72	0.77	0.83	0.90	0.86	0.97	1.03	1.11	1.20	1.28	1.38	1.52	1.67	1.85	2.07	2.29	2.62	2.97	3.33	3.73	52
28	0.51	0.55	0.61	0.69	0.71	0.71	0.76	0.80	0.86	0.94	0.93	1.02	1.13	1.19	1.29	1.40	1.53	1.69	1.85	2.07	2.32	2.64	3.00	3.35	3.72	4.17	53
29	0.53	0.59	0.65	0.71	0.75	0.76	0.78	0.84	0.89	0.99	0.97	1.10	1.19	1.28	1.41	1.51	1.68	1.86	2.08	2.35	2.68	2.92	3.34	3.68	4.11	4.63	54
30	0.55	0.61	0.67	0.76	0.78	0.80	0.84	0.85	0.93	1.04	1.04	1.16	1.29	1.40	1.56	1.68	1.90	2.11	2.30	2.63	2.95	3.29	3.72	4.13	4.59	5.13	55
31	0.61	0.65	0.74	0.80	0.82	0.85	0.88	0.92	0.98	1.10	1.13	1.25	1.40	1.55	1.73	1.90	2.08	2.32	2.61	2.94	3.32	3.66	4.17	4.63	5.12	5.65	56
32	0.63	0.70	0.76	0.85	0.88	0.91	0.95	0.99	1.08	1.20	1.24	1.38	1.55	1.72	1.92	2.09	2.36	2.67	2.96	3.31	3.68	4.08	4.67	5.15	5.68	6.20	57
33	0.64	0.72	0.81	0.91	0.96	1.00	1.03	1.07	1.15	1.30	1.39	1.55	1.72	1.91	2.17	2.35	2.64	2.97	3.33	3.73	4.17	4.63	5.18	5.71	6.28	6.75	58
34	0.62	0.74	0.88	0.96	1.04	1.06	1.12	1.21	1.28	1.47	1.53	1.72	1.95	2.17	2.36	2.63	2.98	3.39	3.75	4.17	4.65	5.13	5.75	6.31	6.85	7.35	59
35	0.61	0.78	0.92	1.03	1.11	1.18	1.27	1.36	1.43	1.65	1.73	1.94	2.19	2.44	2.68	2.97	3.34	3.75	4.18	4.64	5.13	5.66	6.23	6.77	7.37	7.99	60
36	0.61	0.80	0.95	1.10	1.19	1.26	1.39	1.50	1.61	1.85	1.97	2.17	2.46	2.72	2.98	3.30	3.72	4.25	4.70	5.18	5.71	6.27	6.80	7.39	8.01	8.64	61
37	0.62	0.81	1.00	1.14	1.27	1.39	1.52	1.66	1.81	2.09	2.23	2.46	2.75	2.99	3.38	3.69	4.09	4.70	5.13	5.76	6.33	6.86	7.42	8.02	8.68	9.36	62
38	0.66	0.84	1.03	1.23	1.36	1.49	1.69	1.87	2.02	2.26	2.49	2.79	3.12	3.44	3.71	4.08	4.57	5.12	5.66	6.25	6.83	7.38	7.93	8.35	9.09	10.09	63
39	0.69	0.91	1.12	1.31	1.51	1.64	1.84	2.05	2.22	2.54	2.76	3.07	3.48	3.75	4.17	4.57	5.01	5.57	6.14	6.84	7.47	8.07	8.58	9.06	9.81	10.87	64
40	0.76	0.98	1.24	1.46	1.64	1.80	2.03	2.25	2.50	2.84	3.07	3.42	3.79	4.09	4.62	5.02	5.58	6.18	6.74	7.48	8.14	8.77	9.31	9.77	10.58	11.70	65
41	0.86	1.11	1.39	1.61	1.77	1.95	2.23	2.46	2.79	3.17	3.45	3.80	4.23	4.52	5.01	5.52	6.10	6.71	7.41	8.18	8.90	9.54	10.08	10.51	11.43	12.59	66
42	0.94	1.24	1.51	1.77	1.96	2.15	2.40	2.70	3.02	3.43	3.84	4.24	4.70	5.00	5.52	6.05	6.75	7.42	7.86	8.60	9.36	10.01	10.88	11.33	12.09	13.59	67
43	1.07	1.38	1.70	1.95	2.21	2.41	2.70	3.05	3.39	3.73	4.23	4.70	5.12	5.61	6.18	6.62	7.36	8.05	8.77	9.54	10.18	11.02	11.50	12.42	13.33	14.68	68
44	1.21	1.56	1.88	2.21	2.44	2.62	2.98	3.38	3.73	4.10	4.63	5.22	5.67	6.18	6.77	7.37	7.99	8.85	9.26	10.02	10.85	11.69	12.38	13.39	14.42	15.87	69
45	1.33	1.75	2.07	2.37	2.68	2.88	3.29	3.73	4.10	4.56	5.17	5.69	6.26	6.80	7.40	8.03	8.67	9.40	10.13	10.89	11.73	12.62	13.62	14.72	15.92	17.28	70
46	1.51	1.95	2.29	2.61	2.92	3.24	3.70	4.15	4.58	5.08	5.73	6.28	6.86	7.44	8.09	8.78	9.47	10.22	10.98	11.61	12.49	13.67	14.73	15.86	17.49	18.83	71
47	1.71	2.15	2.48	2.91	3.27	3.56	3.98	4.63	5.17	5.63	6.30	7.02	7.50	8.16	8.83	9.42	10.33	11.08	11.88	12.61	13.58	14.83	15.98	17.44	18.95	20.53	72
48	1.94	2.40	2.75	3.17	3.47	3.95	4.40	4.94	5.59	6.17	6.93	7.39	8.02	8.74	9.43	10.09	10.82	11.79	12.50	13.72	14.77	15.81	17.05	18.60	20.73	22.37	73
49	2.04	2.50	2.96	3.46	3.81	4.27	4.73	5.39	5.99	6.73	7.67	8.06	8.71	9.51	10.26	10.79	11.80	12.80	13.49	14.66	15.74	17.49	18.92	20.37	22.44	24.36	74
50	2.11	2.69	3.13	3.67	4.04	4.64	5.14	5.85	6.49	7.45	8.32	8.74	9.43	10.33	11.13	11.74	12.86	13.89	14.85	15.62	17.19	18.75	20.80	22.01	24.84	26.38	75
51	2.26	2.98	3.38	3.89	4.30	4.84	5.57	6.33	7.02	8.04	9.00	9.44	10.19	11.21	12.07	12.80	14.00	15.07	15.86	16.80	18.48	20.66	22.24	24.02	26.57	28.60	76
52	2.34	3.28	3.52	4.10	4.60	5.20	5.84	6.66	7.55	8.51	9.53	10.18	10.99	11.93	12.60	13.67	14.99	16.01	17.21	18.44	20.10	22.13	24.42	26.61	29.06	31.00	77
53	2.53	3.43	3.79	4.32	4.83	5.49	6.38	7.14	7.94	8.98	10.08	10.80	11.63	12.69	13.68	14.92	16.05	17.11	18.70	20.76	22.39	24.76	26.79	28.23	30.74	33.57	78
54	2.68	3.62	4.00	4.54	5.17	5.88	6.62	7.53	8.54	9.64	10.88	11.68	12.59	13.54	14.61	15.81	17.22	18.66	20.56	22.41	24.34	26.79	28.63	30.91	34.43	36.36	79
55	2.84	3.84	4.23	4.77	5.46	6.22	7.10	8.09	9.19	10.42	11.77	12.66	13.67	14.77	15.97	17.32	18.86	20.57	22.41	24.43	26.45	28.67	31.06	33.63	36.40	39.96	80
56	3.14	4.13	4.62	5.18	5.84	6.58	7.52	8.58	9.78	11.12	12.57	13.50	14.60	15.76	17.20	18.64	20.51	22.32	24.40	26.67	29.32	31.76	34.84	36.90	40.49	43.70	81
57	3.27	4.45	5.04	5.61	6.30	7.02	8.03	9.17	10.48	11.93	13.49	14.46	15.67	16.84	18.55	20.27	22.14	24.47	27.07	29.36	31.52	35.12	38.04	40.47	44.10	49.39	82
58	3.35	4.80	5.51	6.09	6.82	7.52	8.60	9.88	11.29	12.90	14.54	15.56	16.86	18.42	20.22	22.35	24.62	26.83	29.27	31.87	34.74	37.07	40.28	43.47	48.25	55.24	83
59	3.57	5.10	5.99	6.62	7.35	8.08	9.27	10.65	12.21	13.98	15.79	16.84	18.24	19.93	21.91	24.40	26.89	29.23	32.28	35.30	37.26	40.35	44.43	47.63	52.53	61.08	84
60	3.73	5.40	6.45	7.11	7.94	8.65	9.98	11.52	13.26	15.21	17.18	18.29	19.90	21.49	23.96	26.70	29.22	31.92	34.94	38.15	40.53	44.99	49.06	53.25	57.91	67.98	85
61	3.86	5.73	6.93	7.62	8.52	9.25	10.72	12.43	14.39	16.59	18.73	20.03	21.64	23.42	26.30	29.06	31.79	34.66	37.64	41.15	45.19	48.77	54.13	57.99	63.77	72.94	86
62	4.12	6.04	7.40	8.13	9.08	9.82	11.48	13.40	15.60	18.06	20.54	21.83	23.75	25.57	28.76	31.70	34.24	38.27	40.46	44.79	48.22	52.90	57.76	63.22	69.41	81.03	87
63	4.56	6.40	7.84	8.60	9.62	10.37	12.23	14.41	16.89	19.42	22.02	23.97	26.10	28.32	31.47	34.05	37.61	41.39	44.66	49.72	53.14	58.69	63.37	66.92	72.95	87.82	88
64	5.05	8.19	8.32	9.08	10.17	10.93	13.02	15.47	18.35	21.13	24.16	26.32	28.50	30.80	33.78	36.69	40.46	45.09	48.64	54.41	58.02	62.16	67.68	72.40	79.53	94.89	89
65	5.65	8.71	8.82	9.59	10.76	11.53	13.86	16.68	19.86	23.16	26.53	28.74	31.13	33.69	36.48	39.48	43.80	48.52	53.10	58.05	63.04	67.10	73.81	80.51	87.28	100.44	90
66	5.83	9.12	9.28	10.22	11.36	12.33	14.97	18.06	22.13	25.43	28.66	31.18	34.83	37.75	41.51	43.45	47.17	53.06	56.66	61.63	67.55	71.38	78.44	85.50	92.45	104.49	91
67	5.88	9.54	9.78	10.74	12.30	13.30	16.19	19.36	23.39	27.34	31.58	34.65	38.01	41.44	45.70	49.13	52.90	57.35	61.94	67.33	71.66	79.61	85.46	90.64	99.76	109.26	92
68	6.40	10.20	10.23	11.20	13.20	14.44	17.38	21.26	26.11	30.57	34.34	37.62	42.22	46.60	50.72	54.22	56.32	61.16	66.41	70.56	77.48	83.44	89.00	97.98	104.36	118.89	93
69	7.05	10.72	11.13	12.01	14.06	15.83	19.45	22.92	27.68	32.55	37.88	41.54	46.26	50.84	55.43	59.41	61.07	67.66	70.54	77.68	82.11	91.17	98.80	104.24	111.91	129.48	94
70	7.78	11.28	11.99	13.17	15.65	17.50	21.46	25.30	30.66	35.87	41.78	45.34	51.21	56.15	60.69	63.76	65.42	71.53	75.95	82.61	87.12	97.75	105.10	108.99	118.27	147.85	95
71	8.65	11.91	13.00	14.59	17.28	19.40	23.79	28.61	33.27	38.82	44.67	49.10	55.97	60.43	65.12	68.89	69.42	76.12	80.55	87.76	95.73	104.24	112.89	118.75	128.54	163.00	96
72	12.25	12.58	13.93	16.02	19.43	21.65	26.10	31.23	37.45	42.97	50.16	55.33	61.71	66.12	69.40	75.19	75.53	80.31	82.42	91.84	99.70	110.87	119.50	121.87	135.98	175.96	97
73	13.23	13.64	15.29	17.67	20.95	24.28	29.11	34.66	40.85	46.45	53.52	59.73	66.63	70.21	73.43	80.99	79.96	84.50	91.84	97.29	108.90	119.76	128.87	134.00	149.51	177.75	98
74	13.45	14.67	16.69	19.63	23.86	27.26	31.96	38.00	45.13	51.26	59.75	65.44	72.69	75.30	85.33	88.10	85.98	91.93	95.32	101.23	113.15	129.27	138.76	141.70	158.10	184.05	99
75	14.25	15.96	18.65	21.95	26.75	30.59	36.33	42.14	49.08	56.15	63.16	70.61	74.37	85.17	87.41	94.89	93.41	97.91	105.55	115.52	131.24	145.73	160.53	160.07	174.00	195.69	100
76	16.61	18.50	21.54	25.59	31.58	35.69	40.89	48.88	56.46	63.29	72.41	78.49	85.88	91.90	102.67	108.06	107.52	113.81	125.42	135.39	157.16	174.86	193.88	198.41	216.93	211.80	101
77	20.57	21.43	25.45	30.90	36.90	40.90	47.63	55.51	64.93	72.72	82.53	89.55	94.19	107.50	117.00	123.80	126.28	138.56	148.37	162.57	188.17	209.85	234.38	246.17	270.48	229.42	102
78	25.00	24.28	29.88	36.93	45.16	48.52	54.33	64.04	72.26	81.67	93.75	100.03	109.50	122.93	133.97	139.55	147.04	159.93	176.40	198.27	225.32	252.05	283.05	305.13	333.06	248.23	103
79	28.21	28.84	35.94	43.49	52.80	56.44	62.98	72.79	84.23	93.49	105.41	115.47	125.52	138.94	150.98	161.26	174.36	191.25	216.58	238.07	263.98	285.02	307.89	333.06	360.71	268.53	104
80	31.75	34.58	42.58	52.16	62.55	65.60	71.90	83.64	96.60	108.17	119.69	131.53	142.26	157.02	171.11	180.48	202.97	224.64	247.79	263.98	285.02	307.89	333.06	360.71	390.86	293.83	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	319.74	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.24	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	373.67	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	408.18	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	444.72	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	481.33	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	518.31	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	553.65	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	605.42	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	659.43	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	659.86	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	779.85	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	12.58	16.20	16.26	19.42	23.06	25.32	28.48	31.42	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	101.71	108.25	118.76	131.53	143.72	150.59	159.34	187.66	95
71	14.10	17.56	17.86	21.35	25.42	28.12	31.86	35.68	40.67	46.19	51.96	57.80	63.94	70.74	77.59	85.68	94.11	100.63	106.61	113.89	129.70	141.59	154.65	161.26	171.91	204.81	96
72	20.34	19.06	19.08	23.90	28.40	31.75	35.42	39.51	46.32	51.96	57.80	63.94	70.74	77.59	85.68	95.69	103.34	108.98	110.21	121.90	136.95	152.42	165.97	170.70	181.51	219.43	97
73	21.66	21.12	21.26	26.91	31.21	35.26	40.33	44.79	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	109.58	114.70	121.73	127.86	149.85	166.05	180.86	184.44	198.10	218.78	98
74	22.77	23.00	23.35	30.13	34.90	40.08	44.88	49.83	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	117.40	127.32	127.05	133.92	155.94	178.66	194.51	193.85	209.00	227.56	99
75	24.30	26.00	26.46	34.01	39.09	45.04	51.23	55.78	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	126.15	132.33	142.87	156.66	178.53	198.79	219.62	218.97	227.76	244.55	100
76	27.29	28.79	30.00	39.58	45.85	51.00	57.39	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	154.99	170.91	186.38	211.93	234.95	247.79	263.98	279.56	267.70	101
77	31.75	32.38	35.89	46.30	51.96	57.57	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	224.63	240.07	247.79	263.98	285.02	307.89	293.68	102
78	37.22	36.50	41.84	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	322.24	103
79	40.87	41.55	50.91	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	354.03	104
80	44.35	48.40	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	203.48	225.69	240.07	247.79	263.98	285.02	307.89	333.06	360.71	390.86	395.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	439.15	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	196.06	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	208.98	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	222.84	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	237.75	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	253.78	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	271.62	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	290.26	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	310.38	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	332.14	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	355.70	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	380.96	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	408.43	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	438.39	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	471.16	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	507.20	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	547.12	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	592.37	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	651.94	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117

93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	261.34	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.22	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.97	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	326.97	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.72	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	367.22	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	389.16	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.65	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	437.86	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	466.55	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	154.05	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.03	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.81	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.05	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	199.18	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	220.60	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.91	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	272.00	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	302.57	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	336.61	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	372.77	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	411.22	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	451.51	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	495.29	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	542.27	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	590.10	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	640.31	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	227.56	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.55	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.70	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	293.68	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	322.24	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	354.03	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	395.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	439.15	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116
92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Male Juvenile Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.42	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	98.71	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.79	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	118.64	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	130.66	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	157.61	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.15	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.31	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	200.81	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	214.68	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	229.12	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.24	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	261.34	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.22	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.97	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	326.97	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	346.72	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	367.22	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	389.16	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	412.65	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	437.86	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	466.55	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	490.57	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	515.28	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	541.49	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	569.27	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	598.70	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	629.88	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	662.87	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	697.78	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	734.68	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	773.66	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	814.78	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	858.15	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	903.81	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	951.67	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever EIUL 2012 (Form UL1210 Series), Base Insured, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.33	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.85	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	227.56	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.55	100
76	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	267.70	101
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	293.68	102
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	322.24	103
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	354.03	104
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	395.15	105
81	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	439.15	106
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	488.48	107
83	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	522.20	108
84	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	557.04	109
85	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	591.96	110
86	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	625.62	111
87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	657.77	112
88	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	690.79	113
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	732.06	114
90	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	771.35	115
91	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	812.36	116

92	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	855.90	117
93	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	896.58	118
94	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	939.06	119
95	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000.00	120
96	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	121

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	0.96	0.86	0.81	0.79	0.75	0.69	0.61	0.58	0.51	0.50	0.50	0.48	0.49	0.49	0.51	0.53	0.64	0.68	0.74	0.80	0.90	0.92	43
19	0.98	1.00	1.01	0.94	0.86	0.78	0.75	0.75	0.69	0.64	0.57	0.51	0.48	0.48	0.49	0.47	0.48	0.50	0.53	0.57	0.66	0.71	0.79	0.88	0.98	1.04	44
20	0.97	0.95	0.92	0.84	0.76	0.69	0.66	0.67	0.61	0.57	0.49	0.48	0.45	0.45	0.48	0.47	0.49	0.53	0.56	0.58	0.69	0.76	0.85	0.95	1.07	1.12	45
21	0.87	0.83	0.80	0.70	0.66	0.61	0.58	0.57	0.55	0.51	0.46	0.45	0.43	0.44	0.48	0.49	0.51	0.55	0.57	0.61	0.74	0.83	0.91	1.04	1.17	1.24	46
22	0.78	0.71	0.67	0.61	0.58	0.55	0.51	0.53	0.47	0.47	0.42	0.43	0.42	0.44	0.48	0.50	0.54	0.57	0.60	0.66	0.80	0.89	1.00	1.14	1.27	1.37	47
23	0.68	0.61	0.59	0.55	0.53	0.49	0.47	0.46	0.45	0.44	0.39	0.39	0.40	0.43	0.49	0.53	0.56	0.59	0.65	0.71	0.86	0.98	1.10	1.21	1.36	1.39	48
24	0.58	0.53	0.53	0.49	0.48	0.45	0.44	0.44	0.43	0.42	0.38	0.39	0.42	0.45	0.50	0.55	0.58	0.65	0.70	0.76	0.95	1.07	1.18	1.31	1.40	1.48	49
25	0.45	0.46	0.46	0.45	0.44	0.43	0.42	0.42	0.42	0.42	0.38	0.39	0.42	0.47	0.51	0.57	0.64	0.68	0.74	0.81	1.04	1.15	1.27	1.35	1.43	1.30	50
26	0.43	0.46	0.46	0.46	0.45	0.44	0.42	0.44	0.43	0.44	0.40	0.43	0.46	0.51	0.57	0.64	0.70	0.75	0.84	0.90	1.15	1.25	1.36	1.45	1.57	1.40	51
27	0.42	0.45	0.46	0.46	0.46	0.44	0.44	0.45	0.45	0.47	0.45	0.47	0.49	0.56	0.61	0.70	0.77	0.85	0.91	1.00	1.25	1.33	1.45	1.56	1.71	1.51	52
28	0.42	0.44	0.47	0.46	0.46	0.45	0.46	0.48	0.49	0.50	0.48	0.53	0.56	0.63	0.69	0.77	0.85	0.94	1.02	1.09	1.33	1.43	1.56	1.67	1.88	1.68	53
29	0.40	0.45	0.47	0.46	0.47	0.48	0.48	0.51	0.51	0.56	0.54	0.58	0.61	0.67	0.76	0.86	0.94	1.04	1.10	1.15	1.43	1.55	1.71	1.87	2.10	1.89	54
30	0.42	0.45	0.46	0.47	0.49	0.51	0.51	0.54	0.58	0.61	0.58	0.63	0.67	0.74	0.84	0.94	1.02	1.11	1.16	1.22	1.55	1.70	1.88	2.09	2.35	2.17	55
31	0.40	0.46	0.46	0.47	0.49	0.53	0.54	0.58	0.61	0.64	0.63	0.67	0.74	0.83	0.92	1.02	1.10	1.17	1.25	1.29	1.68	1.88	2.12	2.35	2.65	2.43	56
32	0.39	0.43	0.46	0.47	0.50	0.54	0.56	0.60	0.63	0.67	0.66	0.73	0.81	0.91	1.04	1.11	1.19	1.26	1.31	1.41	1.86	2.11	2.39	2.63	3.00	2.71	57
33	0.40	0.45	0.47	0.48	0.53	0.57	0.59	0.63	0.66	0.70	0.70	0.79	0.89	1.00	1.11	1.19	1.28	1.33	1.43	1.52	2.10	2.32	2.61	2.89	3.27	2.94	58
34	0.44	0.46	0.49	0.51	0.56	0.58	0.63	0.67	0.70	0.77	0.79	0.88	0.98	1.11	1.19	1.28	1.36	1.46	1.56	1.71	2.33	2.58	2.92	3.23	3.60	3.22	59
35	0.47	0.49	0.50	0.54	0.57	0.60	0.65	0.71	0.78	0.86	0.87	0.96	1.06	1.18	1.29	1.37	1.49	1.59	1.73	1.90	2.59	2.88	3.23	3.54	3.95	3.57	60
36	0.47	0.50	0.53	0.54	0.58	0.61	0.68	0.76	0.85	0.96	0.96	1.06	1.14	1.28	1.40	1.52	1.61	1.77	1.94	2.13	2.85	3.16	3.53	3.87	4.28	4.06	61
37	0.49	0.51	0.54	0.55	0.59	0.64	0.70	0.83	0.92	1.04	1.07	1.12	1.26	1.39	1.52	1.63	1.81	1.97	2.17	2.39	3.13	3.45	3.85	4.22	4.73	4.60	62
38	0.51	0.55	0.57	0.58	0.63	0.68	0.77	0.89	1.01	1.11	1.17	1.25	1.33	1.48	1.66	1.80	1.97	2.14	2.38	2.62	3.35	3.71	4.16	4.59	5.22	5.26	63
39	0.54	0.60	0.60	0.63	0.66	0.74	0.83	0.97	1.08	1.18	1.26	1.32	1.47	1.61	1.79	1.96	2.18	2.40	2.65	2.92	3.66	4.09	4.64	5.19	5.88	5.97	64
40	0.56	0.63	0.65	0.67	0.71	0.81	0.91	1.04	1.12	1.25	1.36	1.46	1.60	1.76	1.99	2.17	2.43	2.68	2.96	3.26	4.06	4.55	5.22	5.82	6.51	6.69	65
41	0.58	0.67	0.71	0.74	0.78	0.89	0.99	1.09	1.19	1.31	1.50	1.59	1.77	1.93	2.20	2.44	2.71	2.96	3.31	3.67	4.50	5.13	5.85	6.51	7.10	7.39	66
42	0.60	0.73	0.78	0.81	0.88	0.97	1.05	1.17	1.26	1.43	1.65	1.76	1.97	2.21	2.50	2.68	2.94	3.30	3.72	4.16	5.06	5.73	6.52	7.12	7.59	8.08	67
43	0.63	0.74	0.85	0.89	0.95	1.00	1.09	1.21	1.36	1.52	1.80	1.97	2.24	2.47	2.76	2.94	3.29	3.63	4.13	4.67	5.54	6.24	6.99	7.51	8.11	8.83	68
44	0.65	0.76	0.88	0.91	0.97	1.06	1.14	1.30	1.41	1.62	1.97	2.20	2.50	2.78	3.03	3.23	3.62	4.11	4.68	5.29	6.11	6.83	7.57	8.14	8.78	9.62	69
45	0.71	0.80	0.90	0.96	1.01	1.10	1.21	1.36	1.52	1.73	2.19	2.45	2.75	2.99	3.27	3.63	4.07	4.65	5.28	5.96	6.69	7.42	8.16	8.90	9.68	10.63	70
46	0.75	0.84	0.92	1.01	1.09	1.22	1.36	1.55	1.70	2.00	2.42	2.69	2.98	3.22	3.64	4.06	4.58	5.20	5.86	6.54	7.28	7.98	8.90	9.86	10.88	11.70	71
47	0.80	0.85	0.96	1.08	1.22	1.36	1.51	1.73	1.97	2.28	2.71	2.95	3.20	3.53	4.05	4.57	5.15	5.81	6.47	7.11	7.82	8.73	9.84	11.01	12.28	13.09	72
48	0.85	0.90	1.04	1.19	1.31	1.51	1.70	1.97	2.19	2.62	2.89	3.17	3.54	3.99	4.65	5.24	5.75	6.42	7.18	7.63	8.55	9.67	10.98	12.37	13.78	14.61	73
49	0.87	0.97	1.16	1.30	1.47	1.67	1.88	2.18	2.49	2.83	3.14	3.50	3.92	4.46	5.19	5.86	6.36	7.01	7.71	8.29	9.50	10.83	12.30	13.81	15.31	16.17	74
50	0.94	1.05	1.25	1.46	1.62	1.83	2.09	2.40	2.71	3.12	3.36	3.87	4.42	5.06	5.78	6.49	6.93	7.53	8.37	9.19	10.69	12.18	13.68	15.28	16.92	17.88	75
51	1.02	1.17	1.41	1.61	1.80	2.04	2.30	2.61	2.96	3.43	3.66	4.34	4.99	5.68	6.33	7.04	7.44	8.17	9.30	10.31	12.04	13.63	15.11	16.79	18.67	19.77	76
52	1.12	1.30	1.56	1.80	2.02	2.25	2.50	2.84	3.27	3.94	4.18	4.89	5.57	6.06	6.84	7.54	8.06	9.09	10.44	11.62	13.50	15.10	16.58	18.45	20.63	21.97	77
53	1.16	1.37	1.69	1.99	2.22	2.51	2.85	3.22	3.81	4.53	4.68	5.59	6.06	6.71	7.49	8.13	8.96	10.23	11.66	13.26	15.00	16.64	18.17	20.31	22.90	24.53	78
54	1.20	1.46	1.83	2.19	2.45	2.82	3.25	3.71	4.40	5.35	5.30	5.92	6.54	7.33	8.18	9.03	10.08	11.49	13.32	14.72	16.58	18.32	19.96	22.42	25.54	27.48	79
55	1.19	1.51	1.94	2.31	2.66	3.11	3.66	4.22	4.97	5.93	5.46	6.24	7.00	7.87	8.88	9.93	11.12	12.81	14.55	16.22	17.94	19.81	22.00	24.91	28.61	30.81	80
56	1.22	1.60	2.07	2.41	2.83	3.45	4.09	4.69	5.48	6.23	6.10	6.98	7.85	8.85	10.06	11.29	12.73	14.30	16.42	18.27	20.01	22.11	24.64	27.88	31.96	34.54	81
57	1.27	1.69	2.21	2.66	3.13	3.77	4.47	5.16	5.83	6.88	7.05	7.98	8.89	10.06	11.49	12.93	14.21	15.86	17.81	20.24	22.41	24.81	27.71	31.16	36.44	38.42	82
58	1.35	1.79	2.40	2.89	3.47	4.21	5.01	5.58	6.37	7.39	7.78	8.89	9.96	11.26	12.64	13.88	15.41	17.54	19.75	21.64	24.79	27.95	31.07	35.62	40.47	42.61	83
59	1.45	1.92	2.62	3.22	3.86	4.66	5.47	6.10	6.72	7.86	8.73	10.05	11.43	12.95	14.12	15.65	17.36	19.49	21.53	24.65	28.03	31.40	34.90	39.57	45.72	47.26	84
60	1.60	2.08	2.81	3.52	4.25	5.09	5.89	6.48	7.06	8.34	9.81	11.29	13.07	14.56	15.95	17.64	19.30	21.74	24.54	27.67	31.59	35.34	38.16	43.79	50.57	52.48	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.31	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	64.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	73.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.33	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	91.65	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	102.91	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	112.71	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	121.04	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	132.13	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	141.45	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.42	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.19	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.87	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.06	1.02	0.95	0.83	0.78	0.68	0.67	0.67	0.63	0.66	0.64	0.68	0.70	0.73	0.77	0.80	0.87	0.92	1.02	43
19	0.98	1.00	1.01	1.02	1.04	1.04	0.99	1.00	0.94	0.87	0.76	0.68	0.64	0.63	0.65	0.61	0.63	0.67	0.69	0.75	0.77	0.81	0.86	0.94	0.99	1.14	44
20	1.00	1.01	1.02	1.04	1.02	0.96	0.91	0.89	0.84	0.78	0.67	0.64	0.59	0.59	0.64	0.64	0.66	0.68	0.73	0.77	0.80	0.86	0.94	1.00	1.10	1.25	45
21	1.01	1.02	1.04	0.96	0.91	0.83	0.81	0.79	0.76	0.71	0.61	0.59	0.57	0.58	0.63	0.65	0.68	0.73	0.77	0.81	0.86	0.94	1.00	1.10	1.20	1.37	46
22	1.00	0.98	0.94	0.83	0.80	0.75	0.71	0.71	0.68	0.66	0.57	0.56	0.55	0.58	0.64	0.67	0.71	0.75	0.80	0.87	0.92	0.99	1.10	1.19	1.31	1.50	47
23	0.89	0.84	0.83	0.75	0.73	0.68	0.66	0.65	0.63	0.61	0.54	0.53	0.54	0.57	0.65	0.70	0.74	0.79	0.86	0.94	0.98	1.09	1.20	1.31	1.45	1.53	48
24	0.74	0.71	0.71	0.67	0.66	0.64	0.60	0.61	0.60	0.60	0.53	0.53	0.54	0.59	0.66	0.73	0.78	0.85	0.94	1.00	1.08	1.17	1.31	1.41	1.47	1.63	49
25	0.60	0.61	0.64	0.63	0.61	0.60	0.59	0.58	0.59	0.59	0.50	0.54	0.56	0.61	0.69	0.77	0.84	0.91	0.98	1.09	1.16	1.26	1.39	1.46	1.53	1.66	50
26	0.56	0.63	0.64	0.63	0.61	0.60	0.58	0.61	0.61	0.64	0.55	0.57	0.59	0.67	0.74	0.84	0.91	0.99	1.10	1.20	1.29	1.39	1.47	1.56	1.63	1.79	51
27	0.53	0.60	0.63	0.65	0.64	0.60	0.64	0.64	0.65	0.69	0.59	0.63	0.66	0.74	0.80	0.91	1.00	1.10	1.21	1.33	1.40	1.46	1.58	1.66	1.80	1.99	52
28	0.54	0.59	0.63	0.63	0.64	0.65	0.66	0.68	0.71	0.74	0.65	0.69	0.74	0.81	0.89	1.00	1.10	1.20	1.33	1.43	1.48	1.59	1.68	1.80	1.94	2.21	53
29	0.53	0.59	0.64	0.63	0.67	0.68	0.69	0.74	0.77	0.83	0.73	0.77	0.81	0.88	0.97	1.10	1.19	1.33	1.43	1.51	1.59	1.69	1.84	1.97	2.19	2.50	54
30	0.51	0.57	0.60	0.65	0.69	0.71	0.75	0.80	0.86	0.92	0.79	0.83	0.88	0.95	1.05	1.17	1.30	1.43	1.51	1.62	1.70	1.86	2.03	2.22	2.49	2.84	55
31	0.50	0.58	0.60	0.65	0.69	0.76	0.81	0.86	0.91	0.98	0.83	0.90	0.96	1.05	1.15	1.28	1.39	1.51	1.61	1.71	1.84	2.03	2.29	2.53	2.83	3.20	56
32	0.49	0.54	0.59	0.65	0.71	0.78	0.84	0.90	0.96	1.01	0.88	0.96	1.07	1.17	1.27	1.39	1.48	1.61	1.71	1.87	2.01	2.30	2.60	2.84	3.19	3.58	57
33	0.50	0.57	0.59	0.68	0.75	0.81	0.89	0.95	1.00	1.08	0.94	1.05	1.17	1.27	1.37	1.47	1.57	1.72	1.86	2.01	2.29	2.55	2.86	3.15	3.51	3.91	58
34	0.54	0.57	0.61	0.71	0.79	0.86	0.96	1.02	1.09	1.19	1.05	1.16	1.29	1.38	1.45	1.57	1.67	1.86	2.00	2.25	2.55	2.88	3.22	3.54	3.88	4.28	59
35	0.55	0.59	0.61	0.76	0.83	0.90	1.00	1.11	1.20	1.36	1.16	1.27	1.40	1.47	1.55	1.67	1.81	2.00	2.22	2.51	2.85	3.21	3.61	3.92	4.29	4.75	60
36	0.56	0.61	0.64	0.75	0.83	0.89	1.01	1.14	1.28	1.45	1.29	1.39	1.50	1.60	1.71	1.86	1.98	2.23	2.49	2.79	3.20	3.57	3.97	4.33	4.74	5.31	61
37	0.57	0.59	0.64	0.74	0.81	0.89	1.02	1.21	1.36	1.55	1.41	1.48	1.63	1.74	1.87	2.00	2.22	2.49	2.78	3.12	3.55	3.95	4.38	4.79	5.30	6.01	62
38	0.60	0.66	0.67	0.76	0.83	0.91	1.10	1.27	1.46	1.60	1.56	1.62	1.76	1.88	2.04	2.23	2.43	2.74	3.04	3.41	3.85	4.30	4.80	5.27	5.95	6.79	63
39	0.60	0.69	0.71	0.79	0.86	0.97	1.15	1.33	1.51	1.66	1.67	1.73	1.93	2.07	2.23	2.45	2.72	3.06	3.41	3.80	4.27	4.81	5.40	6.03	6.78	7.61	64
40	0.64	0.73	0.75	0.83	0.89	1.05	1.21	1.39	1.52	1.70	1.81	1.91	2.10	2.25	2.50	2.74	3.06	3.42	3.80	4.24	4.80	5.41	6.18	6.85	7.61	8.47	65
41	0.64	0.76	0.80	0.90	0.97	1.14	1.29	1.41	1.58	1.76	1.99	2.09	2.33	2.50	2.79	3.11	3.44	3.81	4.25	4.76	5.41	6.18	7.00	7.77	8.43	9.35	66
42	0.67	0.81	0.89	0.97	1.06	1.19	1.31	1.49	1.62	1.87	2.20	2.31	2.58	2.86	3.21	3.43	3.77	4.26	4.78	5.39	6.16	6.98	7.91	8.62	9.14	10.23	67
43	0.69	0.81	0.95	1.04	1.10	1.21	1.33	1.49	1.70	1.92	2.40	2.59	2.95	3.22	3.56	3.83	4.23	4.70	5.31	6.02	6.84	7.69	8.57	9.20	9.90	11.18	68
44	0.69	0.84	0.97	1.05	1.10	1.22	1.33	1.56	1.73	2.00	2.61	2.90	3.29	3.64	3.97	4.23	4.69	5.32	6.03	6.81	7.67	8.55	9.43	10.10	10.89	12.15	69
45	0.76	0.87	0.99	1.06	1.14	1.26	1.39	1.59	1.81	2.09	2.89	3.24	3.63	3.95	4.33	4.78	5.34	6.03	6.82	7.64	8.51	9.38	10.26	11.21	12.17	13.37	70
46	0.81	0.91	1.04	1.16	1.25	1.42	1.59	1.83	2.07	2.44	3.27	3.58	3.96	4.27	4.83	5.37	5.99	6.75	7.55	8.36	9.18	10.01	11.13	12.30	13.51	14.71	71
47	0.89	0.98	1.11	1.26	1.42	1.61	1.81	2.09	2.41	2.82	3.73	4.01	4.28	4.74	5.39	6.06	6.77	7.52	8.31	9.08	9.82	10.88	12.21	13.59	15.09	16.50	72
48	0.97	1.05	1.21	1.41	1.57	1.81	2.09	2.41	2.73	3.27	4.07	4.35	4.79	5.39	6.19	6.95	7.55	8.32	9.21	9.72	10.67	11.97	13.55	15.12	17.07	18.38	73
49	1.00	1.16	1.38	1.58	1.78	2.04	2.34	2.73	3.13	3.60	4.54	4.87	5.38	6.08	6.94	7.81	8.37	9.08	9.89	10.52	11.75	13.35	15.09	17.07	18.76	20.36	74
50	1.10	1.29	1.52	1.80	2.01	2.30	2.64	3.06	3.47	4.02	4.96	5.45	6.12	6.95	7.80	8.65	9.15	9.76	10.71	11.67	13.13	14.92	17.06	18.72	20.90	22.52	75
51	1.24	1.47	1.77	2.03	2.29	2.60	2.95	3.36	3.85	4.48	5.54	6.22	7.02	7.86	8.55	9.45	9.84	10.58	11.90	13.06	14.68	16.89	18.72	20.81	23.27	24.89	76
52	1.39	1.67	2.00	2.34	2.63	2.92	3.27	3.74	4.33	5.22	6.43	7.10	7.93	8.46	9.28	10.12	10.66	11.79	13.32	14.69	16.70	18.62	20.81	23.10	25.41	27.64	77
53	1.47	1.80	2.22	2.62	2.94	3.34	3.81	4.32	5.09	6.09	7.39	8.19	8.73	9.43	10.22	10.95	11.87	13.24	14.84	16.72	18.41	20.81	23.15	25.20	27.88	30.89	78
54	1.57	1.96	2.47	2.96	3.32	3.81	4.40	5.05	5.99	7.28	8.56	8.84	9.55	10.38	11.23	12.17	13.37	14.84	16.92	18.55	20.61	23.20	25.28	27.57	31.36	34.65	79
55	1.61	2.10	2.70	3.17	3.68	4.30	5.08	5.81	6.87	8.21	9.00	9.43	10.30	11.25	12.23	13.43	14.76	16.55	18.44	20.42	22.58	24.94	27.71	30.95	34.72	38.85	80
56	1.67	2.25	2.88	3.37	3.96	4.83	5.72	6.57	7.66	8.73	9.76	10.39	11.50	12.61	13.82	15.27	16.95	18.61	20.97	23.22	25.28	27.82	31.59	34.54	38.49	43.57	81
57	1.73	2.39	3.13	3.75	4.42	5.32	6.31	7.30	8.25	9.72	10.99	11.74	12.90	14.26	15.79	17.49	18.98	20.72	22.91	25.94	28.34	31.82	35.45	38.49	44.47	48.49	82
58	1.87	2.57	3.44	4.12	4.97	6.01	7.20	8.00	9.11	10.57	11.77	12.90	14.33	15.88	17.37	18.82	20.65	23.07	25.62	27.94	31.98	35.76	39.65	44.67	49.02	53.80	83
59	2.01	2.80	3.78	4.66	5.59	6.74	7.93	8.84	9.74	11.38	12.84	14.41	16.36	18.17	19.41	21.27	23.33	25.79	28.18	32.12	36.27	40.15	45.34	49.52	56.06	59.72	84
60	2.23	3.03	4.14	5.16	6.22	7.46	8.64	9.49	10.37	12.24	14.06	15.99	18.58	20.34	21.88	23.98	26.00	28.95	32.38	36.36	40.91	46.06	49.51	55.69	61.58	66.36	85
61	2.31	3.03	4.12	5.09	6.18	7.49	8.58	9.31	10.10	12.08	13.99	16.21	18.49	21.05	22.59	24.49	26.67	30.46	33.60	37.62	42.87	48.09	52.96	58.80	65.49	73.77	86
62	2.59	3.32	4.50	5.58	6.77	8.03	9.10	10.00	10.85	13.07	15.31	17.59	20.24	23.00	25.15	27.39	30.52	33.86	37.23	42.56	47.25	54.54	58.70	64.96	73.52	81.93	87
63	2.76	3.67	5.04	6.10	7.47	8.80	9.96	10.93	11.89	14.41	16.66	19.44	22.39	24.62	27.37	30.63	33.76	38.27	42.94	47.81	53.97	59.50	65.19	74.75	82.20	90.70	88
64	2.90	3.97	5.51	6.77	8.27	9.67	10.94	12.06	13.26	15.82	18.45	21.75	24.82	27.31	30.94	34.59	38.04	43.22	47.26	53.43	59.29	66.31	73.98	82.45	91.83	100.04	89
65	2.95	4.34	6.11	7.41	9.16	10.67	12.04	13.39	14.67	17.20	20.56	24.25	27.79	31.04	34.80	38.94	43.66	48.58	53.90	59.82	66.46	73.88	82.04	90.83	100.15	109.94	90
66	3.02	4.89	6.85	8.37	10.21	12.04	13.59	15.02	16.63	19.54	22.70	26.78	31.26	34.69	38.93	44.47	48.62	54.81	59.02	65.44	75.22	81.99	92.68	100.60	110.56	119.11	91
67	3.22	5.61	7.81	9.48	11.85	13.66	15.28	16.94	18.85	22.03	25.18	30.08	34.88	38.67	44.30	48.67	53.80	59.61	64.84	73.06	81.57	90.64	100.16	108.91	123.04	128.68	92
68	3.71	6.33	8.74	10.91	13.28	15.49	17.60	19.30	21.13	24.75	29.33	33.94	39.20	44.21	48.75	54.97	59.71	66.22	72.40	79.81	91.91	99.80	109.85	123.32	133.47	138.84	93
69	4.18	7.26	9.97	12.38	14.41	17.68	19.89	21.39	23.52	28.04	32.42	38.10	43.77	48.49	54.30	59.92	65.03	73.29	79.29	88.57	98.92	107.18	121.44	131.41	143.50	149.63	94
70	4.70	8.18	11.19	14.00	15.40	20.08	21.99	23.62	28.37	33.54	38.57	44.70	50.37	56.34	62.38	66.75	73.46	81.28	88.27	96.15	108.25	120.47	131.04	143.79	155.34	161.03	95
71	5.89	9.08	12.53	14.79	18.36	22.19	24.09	29.32	32.32	38.21	44.47	49.48	56.19	62.22	69.26	75.51	81.55	91.38	95.93	103.73	119.12	129.85	144.11	152.68	164.80	171.34	96
72	7.33	10.26	14.08	17.38	20.98	23.65	27.39	30.27	34.07	40.23	46.35	52.96	58.55	65.26	74.21	82.21	89.80	98.55	103.79	115.27	128.65	141.63	152.57	165.29	175.92	182.36	97
73	8.14	12.38	16.23	20.04	23.46	25.76	28.65	33.35	36.36	43.26	50.34	55.90	63.45	70.53	77.77	89.21	98.94	107.95	113.10	125.55	141.65	152.56	164.51	173.45	184.61	194.15	98
74	9.27	13.75	17.87	22.19	26.02	28.63	33.26	36.72	40.03	47.42	54.83	62.00	69.97	76.87	86.19	94.93	106.13	118.83	121.08	140.62	152.42	161.42	171.76	185.32	197.24	0.00	99
75	10.72	14.43	19.39	24.93	28.93	33.64	37.00	40.84	50.25	57.78	66.61	74.04	82.19	90.99	100.32	110.11	119.27	128.87	139.02	149.82	161.22	171.54	182.57	194.36	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.07	0.99	0.88	0.85	0.84	0.79	0.81	0.81	0.86	0.89	0.95	1.01	1.08	1.18	1.30	1.46	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.15	1.08	0.98	0.88	0.81	0.80	0.81	0.78	0.80	0.84	0.88	0.94	0.99	1.06	1.17	1.28	1.38	1.63	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.12	1.10	1.04	0.97	0.86	0.83	0.77	0.77	0.79	0.79	0.83	0.86	0.92	0.97	1.04	1.14	1.26	1.36	1.52	1.79	45
21	1.01	1.02	1.04	1.06	1.09	1.04	1.00	0.97	0.92	0.86	0.79	0.78	0.75	0.75	0.79	0.81	0.86	0.90	0.95	1.02	1.11	1.22	1.35	1.50	1.65	1.97	46
22	1.02	1.04	1.06	1.04	0.98	0.91	0.89	0.86	0.81	0.80	0.74	0.74	0.71	0.75	0.79	0.84	0.90	0.95	1.00	1.09	1.20	1.30	1.48	1.62	1.78	2.17	47
23	1.04	1.05	1.00	0.91	0.87	0.83	0.81	0.78	0.76	0.76	0.70	0.69	0.71	0.74	0.80	0.87	0.92	1.00	1.08	1.18	1.28	1.43	1.60	1.76	1.93	2.22	48
24	0.96	0.89	0.86	0.83	0.80	0.77	0.75	0.74	0.71	0.73	0.68	0.69	0.71	0.76	0.84	0.91	0.98	1.06	1.16	1.26	1.40	1.55	1.73	1.88	1.96	2.33	49
25	0.76	0.77	0.78	0.76	0.74	0.73	0.70	0.70	0.70	0.71	0.68	0.71	0.75	0.80	0.87	0.97	1.05	1.15	1.24	1.37	1.51	1.67	1.84	1.92	2.02	2.19	50
26	0.71	0.77	0.77	0.77	0.75	0.74	0.70	0.73	0.73	0.75	0.73	0.76	0.80	0.87	0.94	1.06	1.16	1.25	1.40	1.52	1.69	1.83	1.94	2.06	2.17	2.37	51
27	0.68	0.74	0.77	0.77	0.76	0.73	0.74	0.75	0.76	0.80	0.78	0.83	0.88	0.96	1.02	1.16	1.26	1.41	1.53	1.69	1.83	1.93	2.09	2.20	2.39	2.63	52
28	0.70	0.74	0.77	0.75	0.75	0.77	0.77	0.79	0.80	0.86	0.86	0.92	0.97	1.07	1.14	1.28	1.40	1.55	1.71	1.83	1.94	2.09	2.23	2.37	2.55	2.92	53
29	0.69	0.75	0.78	0.76	0.78	0.79	0.80	0.85	0.87	0.95	0.96	1.02	1.09	1.15	1.25	1.40	1.53	1.71	1.84	1.93	2.09	2.22	2.47	2.60	2.88	3.29	54
30	0.68	0.73	0.76	0.77	0.80	0.83	0.86	0.90	0.97	1.04	1.05	1.11	1.18	1.25	1.35	1.51	1.67	1.84	1.94	2.09	2.23	2.47	2.69	2.93	3.25	3.75	55
31	0.66	0.71	0.75	0.76	0.79	0.86	0.91	0.95	1.01	1.08	1.09	1.19	1.27	1.38	1.49	1.67	1.80	1.94	2.08	2.22	2.43	2.68	3.04	3.32	3.71	4.22	56
32	0.63	0.67	0.75	0.77	0.80	0.87	0.91	0.99	1.06	1.11	1.16	1.28	1.42	1.52	1.66	1.81	1.92	2.10	2.22	2.42	2.65	3.05	3.44	3.74	4.19	4.74	57
33	0.66	0.73	0.75	0.79	0.86	0.90	0.97	1.02	1.10	1.17	1.24	1.39	1.55	1.68	1.79	1.92	2.06	2.23	2.42	2.64	3.02	3.36	3.77	4.17	4.63	5.15	58
34	0.70	0.73	0.79	0.84	0.89	0.94	1.02	1.08	1.17	1.26	1.38	1.53	1.69	1.83	1.90	2.06	2.18	2.44	2.62	2.96	3.37	3.77	4.26	4.67	5.13	5.63	59
35	0.74	0.77	0.80	0.86	0.91	0.97	1.06	1.16	1.27	1.42	1.53	1.69	1.86	1.94	2.04	2.20	2.39	2.64	2.93	3.31	3.76	4.23	4.75	5.17	5.66	6.27	60
36	0.76	0.78	0.83	0.88	0.95	0.99	1.10	1.22	1.39	1.56	1.70	1.83	1.97	2.11	2.25	2.45	2.62	2.96	3.29	3.68	4.23	4.72	5.26	5.72	6.24	7.00	61
37	0.77	0.78	0.84	0.90	0.95	1.02	1.15	1.33	1.51	1.71	1.88	1.97	2.17	2.32	2.47	2.64	2.94	3.31	3.66	4.15	4.70	5.24	5.83	6.36	7.02	7.92	62
38	0.80	0.87	0.90	0.94	0.99	1.09	1.25	1.43	1.68	1.83	2.04	2.18	2.32	2.52	2.69	2.95	3.23	3.61	4.01	4.52	5.09	5.75	6.43	6.96	7.84	8.96	63
39	0.87	0.92	0.96	0.99	1.05	1.17	1.35	1.58	1.78	1.96	2.21	2.32	2.58	2.75	2.96	3.26	3.62	4.05	4.50	5.04	5.67	6.43	7.24	8.01	8.97	10.02	64
40	0.87	0.97	1.01	1.04	1.14	1.28	1.46	1.66	1.84	2.03	2.37	2.54	2.74	2.98	3.29	3.61	4.02	4.48	4.97	5.57	6.29	7.18	8.18	8.99	9.98	11.17	65
41	0.88	1.02	1.10	1.17	1.26	1.41	1.59	1.74	1.97	2.14	2.61	2.81	3.06	3.33	3.70	4.06	4.47	5.01	5.57	6.27	7.12	8.11	9.19	10.22	11.07	12.33	66
42	0.94	1.10	1.22	1.29	1.38	1.53	1.67	1.86	2.06	2.34	2.89	3.09	3.43	3.77	4.22	4.52	4.95	5.54	6.21	7.01	8.01	9.19	10.41	11.22	11.90	13.47	67
43	0.97	1.12	1.30	1.38	1.46	1.58	1.74	1.92	2.20	2.48	3.14	3.43	3.82	4.26	4.69	5.04	5.59	6.23	7.04	8.01	9.09	10.21	11.38	12.23	13.16	14.72	68
44	1.00	1.16	1.35	1.45	1.50	1.65	1.80	2.06	2.28	2.65	3.44	3.80	4.29	4.76	5.16	5.61	6.24	6.99	7.93	8.96	10.07	11.38	12.52	13.27	14.32	16.02	69
45	1.07	1.22	1.39	1.48	1.58	1.73	1.91	2.17	2.45	2.82	3.80	4.27	4.77	5.20	5.69	6.29	7.03	7.94	8.98	10.07	11.20	12.36	13.50	14.77	16.06	17.62	70
46	1.15	1.27	1.45	1.56	1.70	1.93	2.12	2.43	2.75	3.23	4.28	4.74	5.24	5.66	6.36	7.08	7.92	8.93	9.97	11.05	12.13	13.22	14.69	16.26	17.91	19.39	71
47	1.21	1.30	1.49	1.66	1.88	2.14	2.39	2.73	3.12	3.70	4.85	5.27	5.68	6.27	7.12	7.98	8.93	9.97	10.99	12.02	12.97	14.37	16.17	18.09	20.09	21.75	72
48	1.26	1.38	1.59	1.84	2.04	2.32	2.62	3.07	3.48	4.14	5.29	5.73	6.23	7.12	8.03	9.03	9.85	10.88	11.96	12.74	13.94	15.62	17.76	19.95	22.51	24.25	73
49	1.27	1.48	1.73	2.01	2.24	2.57	2.91	3.42	3.88	4.52	5.82	6.37	7.00	8.04	9.04	10.13	10.92	11.91	12.85	13.84	15.41	17.42	19.84	22.62	24.84	26.87	74
50	1.37	1.60	1.90	2.23	2.48	2.84	3.21	3.74	4.22	4.94	6.34	7.13	8.00	9.20	10.15	11.25	11.94	12.83	13.95	15.34	17.23	19.49	22.48	24.90	27.80	29.72	75
51	1.48	1.77	2.11	2.48	2.73	3.13	3.50	4.05	4.60	5.37	7.05	8.16	9.17	10.42	11.18	12.28	12.85	13.92	15.50	17.23	19.33	22.11	24.74	27.79	31.07	32.85	76
52	1.58	1.94	2.33	2.75	3.07	3.41	3.82	4.35	5.07	6.01	8.02	9.31	10.38	11.24	12.15	13.20	13.95	15.34	17.39	19.14	21.72	24.36	27.63	30.57	33.63	36.51	77
53	1.63	2.06	2.54	3.00	3.40	3.81	4.26	4.90	5.72	6.99	9.31	10.58	11.22	12.13	13.14	14.09	15.33	17.27	19.14	21.86	24.02	26.89	30.39	33.46	37.05	40.81	78
54	1.65	2.19	2.78	3.27	3.74	4.19	4.84	5.55	6.60	8.02	10.51	11.41	12.30	13.37	14.47	15.70	17.27	19.14	21.88	23.94	26.59	30.03	33.30	36.27	41.29	45.82	79
55	1.69	2.31	2.98	3.52	4.07	4.74	5.56	6.40	7.57	9.03	11.25	12.41	13.57	14.82	16.11	17.68	19.45	21.83	24.31	26.92	29.79	32.92	36.59	40.89	45.90	51.38	80
56	1.81	2.53	3.27	3.85	4.52	5.36	6.34	7.40	8.54	9.71	12.18	13.58	14.99	16.42	18.03	19.92	22.13	24.26	27.04	30.29	33.01	36.46	41.58	45.60	51.76	57.68	81
57	1.91	2.73	3.63	4.32	5.09	6.10	7.31	8.33	9.49	10.94	13.68	15.25	16.65	18.37	20.11	22.30	24.20	27.28	30.43	33.50	36.69	41.41	46.48	51.42	58.89	64.23	82
58	2.10	3.02	3.99	4.78	5.82	6.96	8.24	9.36	10.51	12.20	14.97	17.01	18.71	20.64	22.78	24.72	27.12	30.25	33.24	36.69	41.30	46.26	51.82	58.48	66.03	71.33	83
59	2.35	3.32	4.49	5.45	6.61	7.88	9.31	10.23	11.34	13.27	16.27	18.82	21.13	23.38	24.86	27.26	29.94	33.46	36.93	41.75	46.34	51.56	59.05	65.54	74.28	79.24	84
60	2.69	3.68	5.01	6.08	7.45	8.85	10.28	11.29	12.23	14.42	17.77	20.74	23.74	25.90	27.77	30.46	33.04	37.18	41.46	46.76	51.86	58.73	65.42	73.67	82.96	88.15	85
61	3.06	4.08	5.55	6.74	8.29	9.81	11.24	12.18	13.12	15.70	19.28	22.78	25.52	28.90	30.95	33.57	36.60	41.66	45.85	51.53	58.54	65.06	73.73	81.15	90.34	98.13	86
62	3.56	4.55	6.16	7.49	9.19	10.83	12.28	13.25	14.43	17.16	21.03	24.53	27.62	31.24	34.09	37.15	41.41	46.72	51.29	58.81	65.11	72.31	80.32	88.34	101.75	109.10	87
63	3.88	5.09	6.94	8.33	10.27	12.01	13.56	14.81	15.97	19.10	22.81	26.90	30.23	33.26	36.97	41.40	45.66	51.49	57.73	64.43	72.67	79.83	88.85	99.46	110.61	120.99	88
64	4.22	5.67	7.83	9.36	11.49	13.35	15.04	16.48	18.25	21.18	25.18	29.84	33.13	36.48	41.32	46.22	50.90	58.71	64.22	72.69	80.60	87.08	98.92	108.09	123.98	133.62	89
65	4.39	6.27	8.77	10.51	12.85	14.88	16.73	18.51	20.37	23.75	27.98	33.03	36.69	41.00	46.01	51.51	57.80	64.36	71.46	79.38	88.29	98.27	109.26	121.14	133.77	147.08	90
66	4.47	7.05	9.84	11.99	14.66	16.65	18.73	20.59	22.95	26.76	31.31	36.57	41.34	45.93	51.62	58.18	63.70	71.90	78.57	87.24	99.08	108.41	122.72	133.23	146.46	159.58	91
67	4.77	8.04	11.13	13.47	16.75	18.96	20.87	23.02	25.76	29.89	35.11	41.72	46.15	51.29	58.01	65.14	72.12	80.09	86.55	97.71	108.82	121.62	134.54	145.82	164.73	172.70	92
68	5.49	9.05	12.46	15.33	18.59	21.28	24.19	26.49	29.20	34.45	40.00	47.17	52.72	58.80	65.36	72.77	79.21	88.09	97.04	108.75	123.25	133.18	146.81	163.99	177.54	186.63	93
69	6.21	10.30	14.11	17.30	19.90	24.42	27.10	29.13	32.25	38.70	44.76	52.70	58.99	64.67	71.96	81.23	88.41	99.98	106.71	121.21	134.38	145.15	164.58	176.72	192.93	201.52	94
70	6.98	11.61	15.82	19.69	21.32	27.47	29.76	31.93	38.57	45.93	52.84	62.03	67.92	75.22	82.82	89.50	98.83	109.77	119.09	132.03	145.77	162.52	176.74	191.98	207.21	217.29	95
71	8.73	12.96	17.73	20.82	25.22	30.09	32.33	39.36	43.63	51.87	60.40	68.75	75.93	83.32	92.27	100.08	108.50	122.17	129.98	143.10	162.47	174.32	193.35	206.13	222.25	231.61	96
72	10.89	14.43	19.67	24.45	28.74	32.37	36.52	40.36	45.63	54.55	62.79	72.31	79.28	87.66	99.15	109.97	120.64	133.06	139.19	159.05	173.50	192.39	206.88	221.07	235.86	246.97	97
73	12.20	17.52	23.03	28.09	31.82	35.39	38.56	44.92	49.21	58.21	67.76	75.47	84.25	93.54	103.37	119.74	133.42	146.45	154.73	169.71	192.46	205.57	221.12	234.54	250.19	263.49	98
74	13.91	19.21	25.06	31.11	35.23	38.99	45.23	49.06	53.82	63.72	73.60	82.21	92.99	102.22	114.74	128.71	144.65	162.10	163.07	189.85	204.73	219.43	233.89	248.72	265.37	0.00	99
75	15.83	20.25	27.18	34.96	38.87	45.41	49.98	54.19	67.04	77.02	88.76	98.45	109.44	121.34	133.98	147.29	159.79	172.91	186.86	201.74	217.51	231.84	247.21	263.73	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.30	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.04	1.09	1.16	1.16	1.14	1.12	1.11	1.11	1.15	1.19	1.24	1.31	1.38	1.48	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	0.98	1.11	1.16	1.15	1.14	1.13	1.12	1.16	1.19	1.24	1.31	1.39	1.48	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	0.94	1.08	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	0.98	1.12	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	0.98	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.02	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	0.96	1.12	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	0.96	1.06	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.02	1.15	1.21	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.10	1.20	1.29	1.38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.20	1.27	1.35	1.45	1.56	1.68	1.84	2.04	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.26	1.32	1.39	1.51	1.62	1.73	1.94	2.19	2.50	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.31	1.35	1.43	1.56	1.66	1.80	2.06	2.43	2.76	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.39	1.51	1.59	1.66	1.76	1.93	2.28	2.64	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.31	12.71	14.47	63
39	1.50	1.68	1.72	1.79	1.88	2.12	2.48	2.90	3.24	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.74	14.31	16.04	64
40	1.61	1.82	1.88	1.96	2.08	2.39	2.74	3.07	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.39	15.90	17.65	65
41	1.72	1.96	2.09	2.20	2.34	2.66	3.04	3.27	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	16.96	19.24	66
42	1.81	2.19	2.37	2.50	2.63	2.94	3.17	3.55	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.17	17.96	20.64	67
43	1.92	2.27	2.55	2.73	2.90	3.09	3.37	3.72	4.24	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.52	12.87	14.47	16.04	17.60	18.57	19.37	22.11	68
44	2.06	2.42	2.72	2.89	3.02	3.26	3.52	4.01	4.50	5.07	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	18.78	20.08	21.31	23.56	69
45	2.30	2.58	2.89	3.04	3.22	3.48	3.82	4.27	4.80	5.47	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.68	22.16	23.61	25.38	70
46	2.44	2.70	2.92	3.20	3.47	3.85	4.19	4.76	5.30	6.19	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.22	18.61	20.72	22.30	24.03	25.95	27.32	71
47	2.63	2.80	3.03	3.36	3.81	4.22	4.66	5.28	6.09	6.92	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.22	18.34	20.08	22.01	23.84	26.39	28.61	30.02	72
48	2.81	2.95	3.24	3.68	4.02	4.60	5.17	5.89	6.69	7.76	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.29	18.10	19.57	21.42	23.57	25.83	28.62	31.19	32.72	73
49	2.92	3.20	3.56	3.99	4.42	5.03	5.63	6.47	7.39	8.27	9.42	10.40	11.59	12.98	14.47	16.04	17.29	18.19	19.35	20.98	23.00	25.94	28.48	31.17	33.84	35.42	74
50	3.14	3.51	3.86	4.39	4.83	5.47	6.16	7.00	7.95	9.11	10.40	11.59	12.98	14.47	16.04	17.56	18.20	19.45	21.11	22.66	25.42	28.20	31.53	33.80	36.85	38.62	75
51	3.46	3.88	4.30	4.85	5.32	6.01	6.63	7.50	8.55	9.81	11.59	12.98	14.47	16.04	17.49	18.50	19.49	20.91	22.85	24.77	27.73	31.26	33.72	36.75	39.69	42.01	76
52	3.86	4.29	4.68	5.39	5.90	6.52	7.15	8.08	9.29	11.05	12.98	14.47	16.04	17.65	18.49	19.83	20.95	22.65	25.03	27.59	30.39	33.45	36.72	40.13	43.03	45.94	77
53	3.99	4.46	5.08	5.76	6.41	7.18	8.14	9.02	10.57	12.48	14.47	16.04	17.65	19.03	20.18	21.35	22.70	24.82	27.50	30.36	32.65	35.92	39.57	42.83	46.13	50.53	78
54	4.19	4.77	5.46	6.30	7.00	7.93	9.13	10.23	12.02	14.39	16.04	17.65	19.21	20.53	21.77	23.18	24.90	27.29	30.30	32.79	35.73	39.34	42.28	45.88	50.93	55.78	79
55	4.35	5.09	5.88	6.69	7.64	8.84	10.34	11.66	13.60	16.01	17.65	19.27	20.75	22.23	23.68	25.45	27.40	30.09	32.80	35.50	38.69	42.07	46.02	50.61	55.87	61.49	80
56	4.63	5.59	6.44	7.26	8.43	9.88	11.63	13.09	15.04	16.88	19.13	20.81	22.27	24.03	26.00	28.11	30.38	32.92	35.88	39.07	42.21	46.03	51.05	55.79	61.34	67.84	81
57	4.88	5.97	7.13	8.08	9.45	11.13	13.05	14.76	16.41	18.66	20.96	22.74	24.10	26.29	28.66	31.09	33.11	36.09	39.43	42.65	46.20	51.13	56.27	61.32	68.14	74.24	82
58	5.37	6.34	7.86	8.94	10.68	12.55	14.69	16.07	17.81	20.41	22.74	24.69	26.37	28.86	31.10	33.27	35.56	38.51	41.68	46.01	50.59	55.59	60.94	68.21	74.36	80.95	83
59	5.97	6.88	8.73	10.25	12.05	14.04	16.13	17.59	18.87	21.75	24.66	26.94	28.96	31.70	33.74	36.23	38.96	42.11	45.61	51.15	55.85	61.17	67.76	74.51	81.65	88.29	84
60	6.78	7.56	9.74	11.41	13.51	15.50	17.52	18.85	19.91	23.19	26.57	29.54	31.81	34.25	36.61	39.61	42.44	46.21	50.64	56.51	61.49	68.10	74.00	81.90	88.73	97.03	85
61	7.72	8.26	10.72	12.56	14.96	16.98	18.85	20.02	20.94	24.73	28.51	31.69	34.40	37.01	39.92	43.06	46.37	51.42	55.92	62.27	68.49	74.47	81.33	89.13	97.11	106.67	86
62	8.85	9.05	11.80	13.82	16.48	18.50	20.29	21.42	22.27	26.48	30.55	33.50	36.90	40.17	43.28	46.96	51.36	56.00	60.56	68.32	73.80	81.94	88.48	96.27	107.37	117.12	87
63	9.76	9.97	13.27	15.04	18.27	20.21	22.03	24.00	24.55	28.74	32.73	35.86	39.40	42.68	46.32	51.04	55.71	61.81	67.40	74.80	81.24	89.24	96.91	106.55	117.31	128.20	88
64	10.41	10.95	14.91	16.77	20.30	22.17	24.07	26.33	26.99	31.22	35.52	38.83	42.42	46.25	51.01	56.16	61.22	67.80	73.71	81.07	88.54	96.41	107.23	116.56	129.02	139.73	89
65	10.85	11.90	16.63	18.76	22.55	24.39	26.34	28.96	29.55	34.16	38.79	42.18	46.13	50.72	55.98	61.61	67.96	74.37	81.08	88.43	97.17	106.82	117.28	128.35	139.90	151.74	90
66	10.91	13.39	18.37	20.84	24.82	26.77	28.85	31.52	33.02	37.51	42.53	45.90	51.04	56.66	62.27	69.47	75.30	82.26	88.68	97.05	106.29	116.58	128.92	139.43	151.46	162.36	91
67	11.48	15.29	20.51	22.87	28.13	29.42	31.51	34.37	36.20	41.62	45.94	51.26	56.25	62.92	69.87	75.83	82.39	88.72	96.08	104.22	114.46	127.63	137.59	150.74	162.78	173.22	92
68	13.14	17.19	22.64	25.38	30.38	32.83	35.24	37.97	39.58	45.55	51.63	56.89	63.54	70.60	75.93	84.52	90.93	98.00	104.58	113.73	125.25	137.70	147.91	164.08	173.43	184.51	93
69	14.64	19.86	25.63	27.84	31.79	36.32	39.13	40.80	42.83	49.74	55.57	62.48	69.65	76.46	84.21	91.87	99.36	104.57	113.00	124.62	132.93	145.58	160.06	174.54	184.41	196.25	94
70	16.29	22.35	28.24	30.86	33.13	39.89	42.04	43.66	49.87	57.59	65.05	71.62	78.96	86.94	92.72	102.31	107.92	112.46	123.96	134.63	142.68	157.54	171.00	185.32	195.81	209.43	95
71	20.23	24.49	31.14	31.67	38.10	42.74	44.67	50.11	55.10	63.34	72.17	77.68	86.30	94.64	102.79	110.71	115.67	125.88	134.13	144.69	154.18	169.85	181.08	196.45	208.43	220.90	96
72	24.75	27.54	34.34	36.05	42.20	44.94	49.14	52.99	57.09	64.37	72.88	82.00	88.58	97.81	110.12	113.70	126.85	130.50	139.54	151.33	165.75	177.08	188.62	205.80	219.48	233.04	97
73	27.49	33.30	38.51	40.25	45.43	48.00	50.02	56.67	58.94	66.77	76.16	84.76	93.96	103.19	113.57	130.53	136.36	143.73	150.87	168.62	175.57	187.22	199.99	216.36	231.09	245.89	98
74	30.77	36.81	41.65	43.24	48.72	51.64	57.25	59.99	62.79	74.71	86.75	91.49	101.11	110.55	122.23	137.32	148.16	152.60	167.36	176.21	182.70	198.46	209.72	227.44	243.27	0.00	99
75	34.75	38.66	44.41	47.02	52.28	58.65	62.33	64.76	77.45	91.38	94.65	107.00	117.45	128.53	140.08	151.92	162.55	173.42	184.71	196.45	209.64	221.11	233.25	246.10	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	6.23	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.70	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	7.12	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
58	7.91	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
59	8.86	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
60	10.16	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
61	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
62	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
63	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
64	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
65	17.22	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
66	16.52	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
67	16.57	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
68	17.90	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	93
69	19.03	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	94
70	20.18	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.00	194.28	209.27	224.94	241.46	258.86	276.12	95
71	23.72	31.91	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.01	190.56	209.27	224.94	241.46	258.86	276.12	292.95	96
72	27.87	33.82	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	188.04	204.01	224.94	241.46	258.86	276.12	292.95	310.86	97
73	29.36	39.06	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	203.38	224.94	241.46	258.86	276.12	292.95	310.86	329.95	98
74	31.55	40.71	48.44	53.67	59.72	66.48	74.02	82.20	88.04	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	236.92	255.62	276.12	292.95	310.86	329.95	0.00	99
75	33.71	40.84	53.01	59.72	66.48	74.02	82.20	90.23	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.43	0.38	0.36	0.35	0.33	0.32	0.35	0.35	0.34	0.33	0.34	0.32	0.34	0.35	0.35	0.38	0.40	0.43	0.45	0.48	0.53	0.56	0.59	0.65	0.71	43
19	0.43	0.38	0.36	0.34	0.33	0.32	0.32	0.33	0.35	0.35	0.33	0.34	0.34	0.34	0.36	0.37	0.39	0.43	0.45	0.47	0.50	0.54	0.58	0.64	0.68	0.78	44
20	0.38	0.37	0.35	0.33	0.32	0.29	0.33	0.33	0.34	0.34	0.32	0.33	0.34	0.34	0.38	0.39	0.42	0.44	0.46	0.50	0.53	0.56	0.61	0.66	0.71	0.85	45
21	0.35	0.33	0.30	0.30	0.30	0.30	0.33	0.30	0.34	0.34	0.30	0.32	0.34	0.36	0.39	0.40	0.43	0.46	0.48	0.51	0.55	0.60	0.64	0.69	0.77	0.92	46
22	0.32	0.29	0.32	0.29	0.30	0.30	0.30	0.33	0.34	0.34	0.30	0.34	0.35	0.37	0.39	0.43	0.45	0.48	0.50	0.53	0.58	0.63	0.68	0.75	0.84	1.04	47
23	0.27	0.28	0.27	0.28	0.29	0.29	0.30	0.33	0.34	0.34	0.32	0.33	0.36	0.38	0.42	0.44	0.46	0.48	0.54	0.57	0.60	0.66	0.74	0.81	0.91	1.16	48
24	0.27	0.27	0.28	0.27	0.30	0.29	0.30	0.30	0.35	0.34	0.30	0.33	0.36	0.39	0.43	0.45	0.48	0.51	0.55	0.59	0.64	0.70	0.79	0.89	0.99	1.28	49
25	0.26	0.26	0.27	0.27	0.29	0.29	0.30	0.33	0.34	0.36	0.30	0.33	0.36	0.39	0.43	0.46	0.49	0.54	0.57	0.63	0.68	0.76	0.87	0.97	1.09	1.20	50
26	0.25	0.27	0.27	0.28	0.30	0.32	0.33	0.32	0.36	0.37	0.32	0.35	0.38	0.42	0.45	0.49	0.54	0.58	0.63	0.68	0.75	0.86	0.95	1.07	1.19	1.35	51
27	0.28	0.28	0.28	0.30	0.33	0.33	0.34	0.35	0.38	0.38	0.33	0.36	0.39	0.44	0.48	0.53	0.57	0.61	0.68	0.76	0.85	0.94	1.05	1.18	1.32	1.47	52
28	0.29	0.29	0.32	0.33	0.35	0.33	0.35	0.36	0.38	0.39	0.35	0.38	0.43	0.46	0.50	0.56	0.61	0.68	0.75	0.84	0.94	1.06	1.18	1.31	1.48	1.60	53
29	0.30	0.33	0.33	0.34	0.35	0.36	0.35	0.37	0.40	0.42	0.36	0.40	0.44	0.48	0.54	0.59	0.67	0.75	0.84	0.94	1.05	1.17	1.32	1.46	1.63	1.72	54
30	0.34	0.34	0.34	0.36	0.37	0.37	0.36	0.37	0.42	0.45	0.39	0.43	0.47	0.53	0.59	0.66	0.74	0.84	0.91	1.04	1.16	1.29	1.45	1.61	1.80	1.91	55
31	0.38	0.37	0.39	0.39	0.39	0.40	0.39	0.42	0.45	0.47	0.42	0.46	0.51	0.57	0.65	0.73	0.80	0.91	1.01	1.14	1.28	1.42	1.61	1.78	1.99	2.12	56
32	0.39	0.39	0.40	0.42	0.44	0.43	0.43	0.44	0.47	0.50	0.45	0.49	0.56	0.63	0.70	0.79	0.89	1.01	1.14	1.27	1.39	1.58	1.78	1.96	2.19	2.32	57
33	0.42	0.43	0.44	0.45	0.46	0.46	0.47	0.48	0.51	0.55	0.50	0.56	0.61	0.68	0.78	0.88	0.98	1.11	1.25	1.41	1.58	1.77	1.96	2.17	2.41	2.57	58
34	0.43	0.45	0.45	0.47	0.50	0.49	0.50	0.54	0.57	0.61	0.55	0.61	0.69	0.76	0.86	0.97	1.09	1.25	1.38	1.56	1.73	1.94	2.13	2.37	2.62	2.80	59
35	0.44	0.46	0.49	0.50	0.53	0.55	0.57	0.60	0.65	0.69	0.61	0.68	0.76	0.85	0.95	1.07	1.20	1.36	1.52	1.71	1.89	2.13	2.34	2.58	2.83	3.11	60
36	0.44	0.49	0.53	0.54	0.58	0.60	0.64	0.68	0.75	0.78	0.70	0.77	0.86	0.95	1.06	1.19	1.35	1.53	1.71	1.90	2.10	2.37	2.59	2.85	3.12	3.37	61
37	0.40	0.46	0.53	0.57	0.61	0.66	0.70	0.77	0.85	0.89	0.79	0.86	0.97	1.07	1.21	1.36	1.49	1.69	1.88	2.12	2.33	2.62	2.85	3.13	3.43	3.74	62
38	0.44	0.49	0.56	0.61	0.67	0.73	0.79	0.87	0.95	1.00	0.89	0.99	1.10	1.22	1.35	1.50	1.68	1.90	2.09	2.30	2.54	2.83	3.07	3.35	3.68	4.08	63
39	0.44	0.53	0.59	0.67	0.73	0.81	0.88	0.99	1.07	1.14	1.00	1.11	1.24	1.36	1.53	1.69	1.86	2.08	2.29	2.57	2.81	3.13	3.37	3.68	4.05	4.43	64
40	0.48	0.56	0.66	0.74	0.81	0.88	0.98	1.12	1.22	1.28	1.12	1.24	1.39	1.51	1.70	1.87	2.09	2.33	2.53	2.82	3.10	3.44	3.70	4.03	4.45	4.78	65
41	0.51	0.63	0.73	0.80	0.88	1.00	1.09	1.22	1.39	1.43	1.27	1.38	1.53	1.69	1.89	2.06	2.29	2.54	2.82	3.12	3.43	3.78	4.06	4.43	4.88	5.19	66
42	0.58	0.68	0.79	0.89	0.97	1.10	1.24	1.40	1.56	1.60	1.40	1.55	1.71	1.87	2.09	2.32	2.55	2.83	3.06	3.37	3.72	4.08	4.46	4.85	5.24	5.67	67
43	0.66	0.75	0.89	0.99	1.10	1.24	1.41	1.59	1.78	1.80	1.55	1.72	1.90	2.13	2.37	2.55	2.80	3.10	3.41	3.73	4.09	4.47	4.77	5.17	5.76	6.22	68
44	0.73	0.81	0.99	1.12	1.20	1.40	1.58	1.80	1.97	2.00	1.72	1.91	2.13	2.35	2.61	2.85	3.12	3.43	3.68	4.03	4.40	4.79	5.21	5.67	6.17	6.80	69
45	0.77	0.91	1.09	1.24	1.33	1.53	1.76	2.01	2.25	2.25	1.91	2.13	2.37	2.62	2.86	3.13	3.42	3.74	4.07	4.43	4.84	5.26	5.70	6.23	6.81	7.44	70
46	0.87	1.01	1.20	1.32	1.43	1.71	1.96	2.18	2.48	2.47	2.15	2.39	2.62	2.91	3.17	3.47	3.75	4.11	4.45	4.80	5.24	5.66	6.16	6.71	7.52	8.14	71
47	0.95	1.11	1.28	1.48	1.60	1.83	2.10	2.38	2.66	2.69	2.41	2.65	2.92	3.20	3.50	3.73	4.13	4.49	4.87	5.20	5.66	6.26	6.82	7.40	8.14	8.98	72
48	1.01	1.25	1.41	1.57	1.71	2.01	2.28	2.51	2.80	2.93	2.68	2.89	3.14	3.46	3.77	4.12	4.44	4.79	5.30	5.76	6.27	6.75	7.39	8.04	9.08	9.87	73
49	1.06	1.28	1.49	1.68	1.86	2.13	2.43	2.68	2.99	3.19	2.94	3.19	3.45	3.82	4.15	4.44	4.88	5.26	5.78	6.24	6.80	7.47	8.23	9.03	9.84	10.83	74
50	1.06	1.38	1.57	1.74	1.93	2.28	2.61	2.83	3.16	3.42	3.25	3.50	3.80	4.18	4.55	4.88	5.35	5.77	6.31	6.80	7.40	8.15	9.05	9.81	11.02	11.94	75
51	1.12	1.56	1.67	1.80	2.03	2.38	2.78	2.99	3.35	3.66	3.56	3.83	4.16	4.58	4.98	5.38	5.89	6.31	6.90	7.41	8.11	8.95	9.86	10.77	12.05	13.14	76
52	1.12	1.69	1.74	1.89	2.15	2.53	2.85	3.06	3.53	3.92	3.89	4.21	4.54	4.93	5.36	5.78	6.34	6.94	7.54	8.12	8.95	9.76	10.87	12.05	13.33	14.45	77
53	1.20	1.79	1.87	1.97	2.23	2.61	3.03	3.21	3.62	4.08	4.15	4.47	4.87	5.40	5.89	6.36	7.01	7.50	8.29	9.18	10.02	10.98	12.20	13.09	14.41	15.86	78
54	1.20	1.87	1.93	2.02	2.35	2.75	3.13	3.29	3.80	4.33	4.54	4.91	5.36	5.80	6.32	6.91	7.54	8.26	9.21	10.05	11.08	12.07	13.28	14.50	16.13	17.42	79
55	1.24	1.93	1.98	2.06	2.40	2.78	3.25	3.35	3.92	4.53	4.86	5.29	5.75	6.27	6.83	7.47	8.21	9.02	9.90	10.88	11.96	13.16	14.47	15.92	17.48	19.23	80
56	1.33	1.99	2.10	2.20	2.55	2.96	3.44	3.62	4.22	4.88	5.25	5.71	6.21	6.78	7.42	8.15	9.09	9.98	10.99	12.06	13.38	14.36	16.33	17.75	19.44	21.67	81
57	1.42	2.07	2.23	2.34	2.71	3.15	3.68	3.92	4.55	5.31	5.69	6.18	6.74	7.35	8.10	8.96	10.00	11.09	12.17	13.56	14.66	16.19	18.21	19.84	21.88	24.43	82
58	1.41	2.07	2.32	2.47	2.85	3.31	3.88	4.18	4.86	5.79	6.21	6.72	7.34	8.17	8.89	10.09	11.38	12.61	13.70	14.91	16.55	17.68	19.91	21.93	24.35	27.15	83
59	1.51	2.10	2.44	2.65	3.05	3.57	4.17	4.55	5.32	6.21	6.67	7.20	8.04	8.97	9.74	11.15	12.66	13.54	14.70	16.55	18.11	19.72	22.42	24.43	27.40	30.71	84
60	1.57	2.15	2.59	2.81	3.25	3.84	4.50	4.99	5.86	6.84	7.35	7.88	8.70	9.61	10.49	12.02	13.61	14.89	16.31	18.18	20.19	22.21	24.55	27.53	30.43	34.80	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.97	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50.53	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.19	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	62.74	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	67.54	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.01	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	83.52	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.60	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.73	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.51	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	138.91	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.41	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.46	0.44	0.44	0.47	0.45	0.47	0.44	0.43	0.44	0.44	0.47	0.45	0.49	0.53	0.57	0.60	0.61	0.65	0.66	0.68	0.71	0.79	43
19	0.46	0.47	0.49	0.48	0.44	0.42	0.42	0.45	0.45	0.47	0.45	0.44	0.44	0.46	0.47	0.48	0.54	0.56	0.59	0.63	0.65	0.66	0.68	0.73	0.77	0.86	44
20	0.47	0.48	0.46	0.44	0.43	0.43	0.42	0.45	0.44	0.46	0.40	0.44	0.44	0.46	0.49	0.53	0.55	0.58	0.61	0.66	0.67	0.69	0.73	0.76	0.80	0.92	45
21	0.47	0.44	0.45	0.43	0.40	0.40	0.44	0.43	0.45	0.46	0.42	0.43	0.45	0.48	0.50	0.54	0.57	0.60	0.64	0.67	0.69	0.74	0.77	0.80	0.87	1.04	46
22	0.43	0.39	0.43	0.40	0.40	0.43	0.42	0.44	0.45	0.48	0.42	0.44	0.46	0.48	0.54	0.56	0.59	0.63	0.66	0.71	0.74	0.77	0.80	0.87	0.95	1.16	47
23	0.39	0.36	0.38	0.39	0.42	0.40	0.42	0.46	0.46	0.48	0.42	0.45	0.47	0.50	0.55	0.57	0.60	0.65	0.70	0.75	0.78	0.81	0.87	0.94	1.04	1.28	48
24	0.35	0.35	0.39	0.39	0.39	0.40	0.43	0.45	0.45	0.49	0.42	0.44	0.48	0.50	0.56	0.59	0.63	0.68	0.74	0.78	0.83	0.88	0.94	1.02	1.15	1.40	49
25	0.35	0.36	0.37	0.38	0.40	0.40	0.43	0.45	0.46	0.49	0.40	0.43	0.48	0.51	0.56	0.60	0.66	0.71	0.77	0.84	0.89	0.95	1.02	1.11	1.25	1.40	50
26	0.33	0.33	0.37	0.40	0.43	0.45	0.45	0.47	0.49	0.54	0.43	0.45	0.49	0.55	0.60	0.65	0.70	0.76	0.83	0.89	0.96	1.06	1.16	1.25	1.40	1.57	51
27	0.35	0.33	0.39	0.43	0.45	0.48	0.48	0.53	0.55	0.57	0.44	0.47	0.53	0.58	0.64	0.69	0.75	0.81	0.90	1.00	1.09	1.18	1.28	1.41	1.56	1.76	52
28	0.36	0.33	0.39	0.43	0.47	0.48	0.51	0.56	0.57	0.63	0.47	0.50	0.56	0.60	0.66	0.74	0.81	0.89	0.98	1.10	1.21	1.31	1.47	1.57	1.76	1.98	53
29	0.39	0.37	0.42	0.45	0.49	0.54	0.55	0.60	0.61	0.68	0.48	0.53	0.58	0.64	0.71	0.78	0.88	0.98	1.09	1.22	1.35	1.48	1.62	1.78	1.97	2.20	54
30	0.39	0.37	0.42	0.47	0.53	0.56	0.58	0.63	0.66	0.74	0.51	0.56	0.63	0.70	0.77	0.86	0.97	1.09	1.20	1.36	1.51	1.63	1.82	1.97	2.20	2.44	55
31	0.43	0.39	0.44	0.49	0.55	0.59	0.65	0.70	0.74	0.81	0.55	0.60	0.67	0.76	0.86	0.96	1.06	1.19	1.32	1.50	1.66	1.82	2.02	2.21	2.44	2.73	56
32	0.46	0.39	0.46	0.53	0.59	0.65	0.71	0.78	0.83	0.89	0.59	0.65	0.74	0.84	0.94	1.05	1.18	1.33	1.48	1.65	1.82	2.00	2.24	2.45	2.73	3.02	57
33	0.46	0.42	0.48	0.55	0.65	0.71	0.79	0.87	0.91	1.02	0.67	0.74	0.81	0.90	1.04	1.16	1.30	1.46	1.62	1.84	2.03	2.25	2.51	2.74	3.03	3.34	58
34	0.47	0.42	0.48	0.59	0.69	0.77	0.89	1.01	1.06	1.16	0.73	0.80	0.91	1.01	1.14	1.28	1.45	1.63	1.81	2.02	2.24	2.48	2.75	3.04	3.33	3.66	59
35	0.45	0.43	0.50	0.61	0.75	0.87	1.02	1.18	1.22	1.33	0.81	0.90	1.00	1.12	1.26	1.41	1.58	1.78	1.99	2.22	2.45	2.73	3.03	3.35	3.66	3.98	60
36	0.44	0.44	0.53	0.66	0.79	0.92	1.09	1.25	1.36	1.49	0.94	1.04	1.15	1.28	1.40	1.58	1.78	2.00	2.22	2.47	2.72	3.03	3.33	3.66	4.03	4.34	61
37	0.44	0.44	0.54	0.66	0.84	1.01	1.16	1.36	1.47	1.62	1.08	1.18	1.31	1.43	1.60	1.77	1.96	2.20	2.42	2.74	3.02	3.34	3.66	4.03	4.42	4.72	62
38	0.44	0.47	0.56	0.73	0.88	1.06	1.27	1.45	1.58	1.77	1.24	1.38	1.51	1.67	1.77	1.97	2.19	2.45	2.71	2.96	3.26	3.60	3.94	4.29	4.72	5.11	63
39	0.46	0.49	0.60	0.77	0.97	1.15	1.37	1.58	1.71	1.90	1.41	1.57	1.71	1.87	1.99	2.20	2.41	2.70	2.94	3.29	3.60	3.96	4.32	4.72	5.17	5.55	64
40	0.49	0.55	0.67	0.85	1.04	1.24	1.46	1.70	1.87	2.09	1.62	1.78	1.91	2.11	2.21	2.43	2.70	3.00	3.25	3.62	3.95	4.37	4.73	5.14	5.65	6.02	65
41	0.55	0.59	0.74	0.91	1.10	1.35	1.55	1.79	2.03	2.27	1.84	2.02	2.17	2.37	2.45	2.68	2.95	3.27	3.61	3.98	4.36	4.79	5.17	5.62	6.17	6.55	66
42	0.60	0.67	0.80	1.00	1.22	1.45	1.68	1.92	2.14	2.41	2.08	2.30	2.44	2.64	2.71	3.01	3.30	3.64	3.88	4.28	4.69	5.15	5.65	6.12	6.61	7.13	67
43	0.68	0.75	0.89	1.09	1.36	1.58	1.84	2.11	2.34	2.62	2.33	2.61	2.74	3.03	3.05	3.29	3.61	3.96	4.32	4.70	5.16	5.65	6.02	6.53	7.23	7.78	68
44	0.74	0.84	0.98	1.22	1.47	1.71	1.98	2.27	2.49	2.79	2.66	2.93	3.09	3.39	3.36	3.68	4.01	4.38	4.65	5.06	5.54	6.01	6.57	7.13	7.74	8.48	69
45	0.81	0.94	1.09	1.33	1.59	1.86	2.12	2.40	2.72	3.02	3.02	3.33	3.45	3.77	3.68	4.02	4.37	4.75	5.14	5.56	6.04	6.58	7.15	7.80	8.51	9.31	70
46	0.88	1.01	1.19	1.43	1.70	2.03	2.31	2.62	2.95	3.30	3.31	3.64	3.77	4.13	4.06	4.44	4.79	5.20	5.61	6.01	6.53	7.09	7.72	8.41	9.39	10.23	71
47	0.94	1.09	1.29	1.57	1.88	2.15	2.49	2.85	3.20	3.57	3.61	3.95	4.14	4.49	4.48	4.76	5.27	5.70	6.12	6.51	7.09	7.84	8.54	9.29	10.16	11.23	72
48	0.99	1.18	1.39	1.69	1.97	2.33	2.65	3.02	3.39	3.85	3.93	4.22	4.39	4.78	4.80	5.25	5.65	6.09	6.67	7.21	7.86	8.46	9.25	10.11	11.24	12.41	73
49	1.00	1.18	1.48	1.80	2.11	2.43	2.80	3.22	3.61	4.12	4.24	4.54	4.76	5.19	5.27	5.63	6.19	6.65	7.26	7.82	8.54	9.37	10.31	11.22	12.31	13.64	74
50	0.98	1.27	1.55	1.86	2.20	2.58	2.95	3.40	3.82	4.36	4.54	4.87	5.14	5.62	5.78	6.18	6.79	7.28	7.92	8.51	9.31	10.20	11.21	12.33	13.66	15.02	75
51	1.00	1.37	1.63	1.94	2.28	2.68	3.11	3.58	4.05	4.60	4.86	5.24	5.54	6.09	6.31	6.79	7.43	7.95	8.64	9.27	10.21	11.11	12.35	13.40	14.92	16.44	76
52	1.00	1.47	1.70	2.01	2.38	2.79	3.19	3.67	4.25	4.89	5.20	5.60	5.98	6.42	6.74	7.28	7.97	8.74	9.44	10.17	11.17	12.23	13.46	15.05	16.68	18.01	77
53	1.04	1.50	1.80	2.13	2.43	2.86	3.33	3.86	4.37	5.03	5.42	5.87	6.29	6.96	7.40	8.02	8.80	9.39	10.39	11.49	12.63	13.61	15.13	16.50	18.06	19.74	78
54	1.04	1.53	1.89	2.19	2.55	3.00	3.40	3.96	4.58	5.29	5.79	6.29	6.80	7.39	7.95	8.64	9.48	10.36	11.51	12.56	13.85	14.97	16.66	18.34	20.01	21.73	79
55	1.00	1.57	1.91	2.21	2.57	3.00	3.48	4.06	4.72	5.48	6.09	6.61	7.19	7.84	8.55	9.35	10.26	11.29	12.40	13.61	14.98	16.47	18.11	19.94	21.90	24.10	80
56	1.12	1.70	2.11	2.43	2.80	3.26	3.80	4.43	5.16	5.99	6.61	7.20	7.85	8.57	9.39	10.27	11.48	12.59	13.87	15.24	17.04	18.14	20.40	22.57	24.46	27.16	81
57	1.21	1.86	2.33	2.66	3.09	3.58	4.18	4.89	5.68	6.61	7.23	7.86	8.58	9.37	10.30	11.42	12.73	14.09	15.51	17.25	18.75	20.40	23.11	25.35	27.37	30.61	82
58	1.22	1.98	2.51	2.88	3.32	3.86	4.53	5.28	6.16	7.34	7.96	8.63	9.45	10.52	11.41	12.93	14.63	16.16	17.58	19.11	21.12	22.65	25.39	27.82	30.88	34.05	83
59	1.32	2.13	2.75	3.16	3.66	4.27	5.00	5.87	6.84	8.01	8.60	9.31	10.42	11.64	12.62	14.41	16.41	17.53	19.07	21.39	23.48	25.46	28.49	31.49	34.50	37.86	84
60	1.40	2.30	3.03	3.47	4.03	4.73	5.57	6.54	7.66	8.96	9.58	10.29	11.33	12.54	13.70	15.69	17.77	19.44	21.32	23.70	26.40	28.60	31.65	35.35	38.85	42.17	85
61	1.35	2.27	3.01	3.45	4.06	4.78	5.63	6.67	7.86	9.21	9.78	10.56	11.56	12.84	14.04	15.97	18.00	19.99	21.64	24.10	26.91	30.38	33.57	38.22	42.00	46.02	86
62	1.46	2.42	3.25	3.75	4.42	5.25	6.23	7.40	8.78	10.34	10.95	11.76	12.97	14.37	15.66	17.85	20.05	22.18	24.01	26.99	30.01	33.46	37.28	42.77	46.83	52.00	87
63	1.63	2.61	3.50	4.04	4.79	5.72	6.85	8.21	9.78	11.38	11.92	13.18	14.57	16.00	17.48	19.98	22.13	24.64	27.51	30.57	33.73	37.98	41.80	47.04	51.78	58.28	88
64	1.82	3.33	3.70	4.26	5.05	6.24	7.54	9.09	10.98	12.77	13.39	14.82	16.29	17.84	19.67	22.00	24.48	27.63	30.53	34.19	37.59	41.84	46.00	53.17	57.80	64.98	89
65	2.08	3.60	3.96	4.57	5.47	6.64	8.11	9.88	11.95	14.40	15.04	16.54	18.18	20.01	21.97	24.18	27.23	30.69	34.14	37.94	42.25	46.11	52.09	58.35	65.07	71.20	90
66	2.15	3.74	4.19	4.84	5.83	7.12	8.80	10.79	13.20	16.00	16.52	18.34	20.90	22.89	24.93	26.82	29.75	33.60	37.14	40.60	46.26	51.13	56.99	65.05	71.28	73.94	91
67	2.21	3.91	4.44	5.16	6.26	7.76	9.61	11.63	14.28	17.32	18.60	20.94	23.31	25.52	27.57	30.28	33.45	37.38	41.38	45.73	51.21	57.15	64.11	70.33	77.93	79.87	92
68	2.40	4.17	4.65	5.58	6.80	8.25	10.32	12.86	15.81	19.20	20.59	23.26	26.64	29.35	31.02	33.61	36.50	40.51	45.43	49.95	57.16	63.36	70.21	77.39	85.58	88.98	93
69	2.69	4.38	5.03	6.06	7.45	9.13	11.46	13.98	17.20	21.02	23.29	26.49	29.93	32.62	34.32	37.82	40.74	45.42	50.50	56.22	63.36	70.88	78.21	85.46	93.70	101.86	94
70	2.99	4.59	5.46	6.64	8.24	10.15	12.77	15.60	19.30	23.48	25.72	29.63	34.13	36.89	38.55	41.71	44.73	49.27	55.54	61.37	69.36	77.74	87.30	93.98	102.48	117.99	95
71	3.37	4.84	5.96	7.34	9.20	11.38	14.31	17.53	21.14	25.69	28.65	32.99	38.37	40.51	41.95	45.96	48.66	53.94	60.39	67.04	75.95	86.85	97.07	103.46	112.03	133.74	96
72	4.91	5.11	6.42	8.18	10.31	12.79	15.82	19.30	23.73	28.89	32.49	37.81	43.73	44.62	47.43	51.78	54.69	59.91	65.67	74.77	85.16	95.72	106.66	112.07	120.35	148.00	97
73	5.25	5.58	7.12	9.20	11.42	14.21	17.87	21.75	26.18	31.68	36.14	42.04	47.02	49.53	52.21	57.50	59.78	64.90	74.59	83.70	95.45	107.50	119.15	123.28	131.15	151.75	98
74	5.51	5.99	7.83	10.40	12.97	16.13	19.81	24.10	29.44	35.64	40.95	47.75	53.63	55.86	59.24	64.84	66.52	73.57	81.37	91.79	105.03	118.33	130.25	133.18	140.91	0.00	99
75	5.92	6.53	8.85	11.85	14.78	18.34	22.51	27.21	32.58	39.12	45.27	53.31	59.27	62.02	65.19	71.33	74.07	80.01	89.13	100.89	115.73	129.92	144.73	146.19	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.58	0.56	0.56	0.54	0.56	0.58	0.58	0.61	0.67	0.70	0.76	0.79	0.86	0.89	0.95	1.01	1.14	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.53	0.57	0.57	0.60	0.56	0.57	0.56	0.57	0.59	0.60	0.67	0.70	0.74	0.78	0.84	0.88	0.92	1.00	1.06	1.24	44
20	0.47	0.49	0.50	0.51	0.50	0.53	0.53	0.54	0.55	0.56	0.51	0.55	0.56	0.57	0.63	0.66	0.69	0.73	0.76	0.83	0.86	0.91	0.98	1.05	1.12	1.33	45
21	0.49	0.50	0.51	0.50	0.50	0.50	0.54	0.53	0.56	0.56	0.51	0.55	0.57	0.59	0.64	0.68	0.71	0.75	0.79	0.85	0.89	0.97	1.02	1.10	1.20	1.48	46
22	0.50	0.49	0.50	0.48	0.50	0.51	0.53	0.54	0.57	0.59	0.54	0.57	0.58	0.60	0.66	0.69	0.74	0.78	0.83	0.88	0.95	1.00	1.09	1.18	1.30	1.65	47
23	0.48	0.46	0.48	0.47	0.49	0.51	0.53	0.56	0.58	0.59	0.54	0.57	0.59	0.61	0.68	0.71	0.76	0.80	0.87	0.92	0.99	1.07	1.16	1.28	1.42	1.82	48
24	0.47	0.44	0.46	0.47	0.49	0.50	0.53	0.53	0.58	0.60	0.54	0.57	0.60	0.64	0.69	0.74	0.78	0.84	0.90	0.97	1.05	1.14	1.26	1.40	1.55	2.03	49
25	0.44	0.45	0.46	0.47	0.49	0.49	0.53	0.55	0.57	0.61	0.53	0.56	0.61	0.64	0.69	0.75	0.81	0.88	0.95	1.02	1.11	1.22	1.37	1.51	1.69	1.87	50
26	0.44	0.43	0.46	0.48	0.50	0.54	0.58	0.57	0.63	0.67	0.55	0.58	0.65	0.67	0.75	0.80	0.88	0.94	1.02	1.11	1.22	1.37	1.51	1.69	1.87	2.09	51
27	0.45	0.44	0.49	0.50	0.53	0.56	0.60	0.61	0.68	0.71	0.56	0.61	0.67	0.71	0.79	0.86	0.92	1.02	1.11	1.25	1.38	1.51	1.69	1.88	2.11	2.29	52
28	0.48	0.44	0.49	0.51	0.57	0.58	0.65	0.67	0.69	0.77	0.60	0.65	0.71	0.75	0.84	0.92	1.01	1.12	1.24	1.39	1.53	1.71	1.92	2.10	2.33	2.57	53
29	0.51	0.49	0.51	0.54	0.57	0.65	0.66	0.71	0.76	0.81	0.61	0.68	0.75	0.81	0.90	0.98	1.10	1.25	1.38	1.56	1.73	1.89	2.13	2.37	2.63	2.85	54
30	0.51	0.50	0.53	0.57	0.61	0.67	0.73	0.75	0.81	0.90	0.66	0.73	0.80	0.87	0.98	1.10	1.24	1.39	1.52	1.72	1.91	2.12	2.39	2.61	2.91	3.17	55
31	0.58	0.56	0.58	0.59	0.65	0.71	0.78	0.84	0.88	0.99	0.70	0.77	0.87	0.97	1.09	1.22	1.35	1.52	1.70	1.91	2.13	2.32	2.65	2.93	3.23	3.53	56
32	0.58	0.59	0.60	0.63	0.69	0.77	0.85	0.90	0.97	1.08	0.77	0.85	0.96	1.06	1.20	1.32	1.51	1.71	1.89	2.11	2.32	2.59	2.95	3.22	3.56	3.91	57
33	0.63	0.59	0.64	0.65	0.75	0.86	0.94	1.04	1.09	1.21	0.86	0.96	1.05	1.17	1.33	1.49	1.67	1.89	2.08	2.35	2.62	2.92	3.25	3.60	3.96	4.34	58
34	0.60	0.60	0.64	0.68	0.81	0.90	1.02	1.19	1.22	1.39	0.95	1.06	1.18	1.30	1.46	1.65	1.87	2.12	2.32	2.63	2.92	3.20	3.60	3.93	4.32	4.74	59
35	0.60	0.64	0.69	0.71	0.87	1.00	1.19	1.37	1.42	1.60	1.06	1.17	1.30	1.46	1.63	1.83	2.04	2.31	2.58	2.88	3.17	3.54	3.93	4.34	4.74	5.16	60
36	0.59	0.65	0.71	0.76	0.91	1.07	1.28	1.46	1.57	1.77	1.19	1.31	1.49	1.63	1.83	2.04	2.30	2.60	2.89	3.21	3.54	3.93	4.34	4.77	5.21	5.61	61
37	0.56	0.61	0.73	0.79	0.98	1.18	1.38	1.57	1.72	1.96	1.35	1.49	1.66	1.84	2.09	2.30	2.57	2.88	3.15	3.56	3.93	4.36	4.78	5.25	5.73	6.11	62
38	0.57	0.66	0.75	0.86	1.06	1.25	1.49	1.72	1.88	2.11	1.53	1.70	1.89	2.10	2.30	2.57	2.88	3.23	3.52	3.91	4.29	4.68	5.18	5.58	6.11	6.62	63
39	0.59	0.67	0.80	0.92	1.16	1.38	1.62	1.88	2.03	2.33	1.71	1.90	2.12	2.32	2.60	2.90	3.15	3.52	3.85	4.32	4.74	5.17	5.68	6.12	6.70	7.18	64
40	0.61	0.74	0.87	0.99	1.24	1.46	1.71	2.00	2.20	2.48	1.89	2.11	2.32	2.58	2.86	3.17	3.48	3.86	4.22	4.69	5.15	5.71	6.16	6.61	7.22	7.80	65
41	0.65	0.77	0.95	1.08	1.32	1.61	1.83	2.13	2.44	2.69	2.11	2.35	2.60	2.89	3.19	3.43	3.81	4.26	4.69	5.18	5.69	6.21	6.67	7.24	7.93	8.48	66
42	0.73	0.85	1.02	1.21	1.48	1.73	2.01	2.30	2.59	2.92	2.34	2.62	2.91	3.13	3.51	3.91	4.24	4.67	4.97	5.48	6.01	6.64	7.30	7.80	8.43	9.24	67
43	0.78	0.95	1.12	1.31	1.62	1.91	2.20	2.53	2.80	3.15	2.59	2.90	3.16	3.63	3.95	4.27	4.68	5.20	5.67	6.21	6.81	7.41	7.85	8.53	9.40	10.07	68
44	0.87	1.00	1.22	1.49	1.77	2.10	2.41	2.70	2.98	3.36	2.91	3.19	3.54	3.92	4.32	4.85	5.20	5.70	6.01	6.54	7.15	7.88	8.59	9.20	10.01	10.98	69
45	0.94	1.09	1.31	1.63	1.92	2.27	2.58	2.94	3.30	3.65	3.21	3.57	3.95	4.36	4.77	5.19	5.65	6.13	6.64	7.21	7.83	8.51	9.25	10.09	11.01	12.04	70
46	1.04	1.20	1.48	1.73	2.08	2.52	2.85	3.25	3.63	4.01	3.60	3.98	4.37	4.84	5.28	5.73	6.19	6.73	7.26	7.80	8.48	9.19	10.01	10.90	12.13	13.23	71
47	1.14	1.32	1.59	1.97	2.29	2.69	3.09	3.57	3.97	4.45	4.02	4.37	4.85	5.34	5.81	6.22	6.81	7.37	7.94	8.45	9.17	10.26	11.19	12.20	13.19	14.55	72
48	1.20	1.46	1.71	2.10	2.48	2.88	3.27	3.78	4.21	4.79	4.45	4.77	5.11	5.71	6.11	6.64	7.12	7.82	8.53	9.30	10.11	10.93	11.95	13.12	14.71	16.00	73
49	1.26	1.49	1.84	2.31	2.66	3.09	3.48	4.07	4.54	5.24	4.83	5.18	5.63	6.29	6.71	7.20	7.82	8.56	9.29	10.10	10.99	12.05	13.27	14.66	16.03	17.57	74
50	1.26	1.60	1.94	2.37	2.79	3.30	3.74	4.37	4.86	5.55	5.29	5.69	6.18	6.90	7.36	7.91	8.56	9.37	10.15	10.99	11.96	13.17	14.61	15.99	17.93	19.33	75
51	1.30	1.73	2.06	2.50	2.92	3.40	3.97	4.66	5.21	5.95	5.79	6.22	6.75	7.56	8.05	8.69	9.40	10.28	11.08	11.99	13.10	14.50	15.95	17.64	19.68	21.26	76
52	1.30	1.93	2.20	2.60	3.09	3.61	4.07	4.73	5.52	6.27	6.23	6.80	7.37	8.14	8.55	9.39	10.17	11.10	12.13	12.94	14.26	15.83	17.60	19.71	21.76	23.41	77
53	1.38	2.02	2.37	2.76	3.21	3.70	4.24	5.00	5.61	6.58	6.69	7.11	7.71	8.64	9.24	10.19	11.03	12.04	13.14	14.53	15.85	17.73	19.69	21.49	23.68	25.76	78
54	1.38	2.12	2.50	2.83	3.40	3.86	4.43	5.15	5.97	6.88	7.19	7.77	8.45	9.19	10.00	10.88	11.96	13.06	14.58	15.91	17.53	19.52	21.50	23.42	26.05	28.31	79
55	1.46	2.20	2.58	2.98	3.46	4.03	4.68	5.47	6.34	7.39	7.86	8.55	9.29	10.13	11.05	12.08	13.27	14.59	16.03	17.62	19.39	21.32	23.46	25.82	28.38	31.22	80
56	1.60	2.35	2.81	3.23	3.74	4.35	5.07	5.98	6.87	7.91	8.48	9.19	10.03	10.95	11.97	13.14	14.69	16.12	17.49	19.52	21.52	23.59	26.35	29.13	32.52	35.19	81
57	1.71	2.49	3.07	3.52	4.05	4.72	5.58	6.41	7.47	8.53	9.19	9.95	10.87	11.83	12.81	14.41	15.89	17.89	19.96	21.75	23.54	26.75	29.69	32.83	36.03	39.70	82
58	1.76	2.75	3.33	3.82	4.42	5.15	5.91	7.02	8.19	9.27	10.01	10.80	11.82	13.26	14.28	16.30	18.51	20.47	21.90	23.88	26.79	29.16	32.51	35.83	40.70	44.18	83
59	1.90	2.93	3.68	4.16	4.83	5.65	6.59	7.60	9.02	10.11	10.95	11.80	12.89	14.50	15.35	17.66	20.25	22.51	24.38	27.26	29.30	32.25	36.46	40.39	45.09	49.16	84
60	1.98	3.06	3.92	4.50	5.24	6.17	7.23	8.51	9.97	11.05	12.05	12.92	14.23	15.83	16.93	19.48	22.25	24.74	26.58	29.93	32.50	36.52	41.08	45.98	51.53	54.79	85
61	2.08	3.22	4.23	4.85	5.68	6.70	7.92	9.35	11.02	12.14	13.29	14.28	15.64	17.45	18.72	21.41	24.32	27.01	29.17	32.34	36.41	40.40	46.04	51.03	56.58	59.82	86
62	2.23	3.42	4.50	5.20	6.12	7.25	8.63	10.25	12.14	13.32	14.74	15.75	17.35	19.31	20.64	23.60	26.80	30.17	32.49	36.37	40.40	43.92	49.72	55.88	63.56	67.65	87
63	2.45	3.60	4.79	5.54	6.54	7.84	9.40	11.24	13.19	14.22	15.78	17.46	19.28	21.23	23.17	26.56	29.31	32.64	35.96	40.50	44.63	49.88	55.18	61.04	67.85	75.86	88
64	2.80	4.62	5.08	5.90	7.00	8.44	10.20	12.30	14.83	15.58	17.52	19.38	21.32	23.34	25.75	28.83	32.03	36.77	40.64	45.48	50.16	53.68	60.24	66.84	76.19	84.68	89
65	3.21	4.91	5.39	6.26	7.47	9.07	11.07	13.53	16.35	17.18	19.45	21.39	23.53	25.89	28.45	31.31	35.29	39.80	44.28	49.24	54.87	59.92	67.75	75.96	84.79	92.85	90
66	3.31	5.24	5.90	6.82	8.22	9.89	12.23	14.98	18.31	19.57	21.23	23.51	26.60	29.28	32.09	34.27	38.04	43.66	48.42	53.30	60.58	65.86	73.93	83.20	92.12	96.47	91
67	3.37	5.58	6.33	7.36	8.94	11.07	13.53	16.22	20.22	21.87	24.01	26.87	29.44	32.58	35.03	39.19	44.09	49.13	53.77	60.67	67.10	75.08	84.21	91.11	103.53	104.30	92
68	3.67	6.06	6.80	8.06	9.86	11.89	15.11	18.80	23.10	25.68	26.06	29.64	33.63	37.64	40.49	43.63	47.50	52.61	59.32	66.59	76.11	82.54	90.95	101.71	111.13	116.36	93
69	4.08	6.48	7.44	8.89	10.95	13.51	16.99	20.55	25.67	29.02	29.54	33.22	37.42	41.68	44.24	49.74	54.53	60.53	66.73	74.76	84.39	93.15	105.80	111.38	122.38	131.96	94
70	4.57	6.94	8.19	10.03	12.45	15.27	19.21	23.26	29.22	33.23	32.50	36.88	42.05	46.68	49.48	54.15	59.24	64.92	73.65	81.97	90.89	104.37	114.18	121.87	133.14	151.74	95
71	5.15	7.49	9.23	11.28	14.14	17.36	21.83	26.56	32.23	37.00	35.99	40.73	46.81	51.07	53.98	58.99	63.64	70.12	80.47	89.87	102.73	113.04	126.58	135.24	146.45	170.73	96
72	7.43	8.10	10.01	12.77	16.09	20.11	24.69	29.86	36.72	43.33	40.31	45.25	52.50	56.48	61.73	67.29	72.48	78.76	86.66	100.45	112.13	125.91	140.48	145.73	156.93	190.66	97
73	7.95	8.95	11.43	14.76	18.20	22.81	28.71	34.66	42.04	48.38	44.68	49.20	55.16	61.62	67.07	74.96	79.50	85.65	99.22	110.02	125.91	140.25	155.58	161.41	172.45	192.63	98
74	8.42	9.68	12.84	16.96	21.01	26.27	32.52	39.29	47.99	56.66	49.96	54.21	61.92	68.74	76.91	85.61	88.20	97.66	106.66	120.52	137.43	155.75	172.30	171.76	184.79	0.00	99
75	9.05	10.94	14.74	19.63	24.31	30.33	37.51	45.03	54.23	63.26	55.01	60.06	67.90	76.12	84.94	93.01	96.63	104.47	116.54	132.15	151.93	170.93	190.85	192.83	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.91	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.90	1.00	1.06	1.12	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.99	1.05	1.11	1.18	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.04	1.10	1.17	1.25	1.32	1.41	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.97	1.05	1.08	1.15	1.22	1.30	1.39	1.51	1.62	1.78	1.94	2.14	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.97	1.02	1.09	1.12	1.18	1.28	1.37	1.48	1.60	1.76	1.91	2.11	2.35	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.87	0.94	1.01	1.06	1.11	1.18	1.24	1.32	1.45	1.56	1.72	1.88	2.07	2.32	2.60	2.93	49
25	0.54	0.57	0.60	0.63	0.67	0.69	0.75	0.79	0.85	0.90	0.88	0.95	1.04	1.09	1.16	1.22	1.30	1.41	1.52	1.68	1.84	2.03	2.27	2.57	2.91	3.24	50
26	0.50	0.55	0.64	0.67	0.70	0.74	0.78	0.83	0.89	0.96	0.94	0.99	1.10	1.15	1.25	1.31	1.43	1.55	1.68	1.83	2.03	2.27	2.57	2.92	3.24	3.60	51
27	0.53	0.59	0.65	0.69	0.75	0.78	0.80	0.86	0.92	1.00	0.96	1.08	1.15	1.24	1.33	1.42	1.53	1.69	1.86	2.06	2.30	2.54	2.91	3.24	3.60	3.99	52
28	0.57	0.61	0.68	0.75	0.79	0.79	0.85	0.89	0.96	1.05	1.04	1.14	1.26	1.32	1.43	1.56	1.70	1.88	2.06	2.30	2.58	2.93	3.24	3.60	3.99	4.41	53
29	0.59	0.66	0.73	0.79	0.84	0.85	0.87	0.94	0.99	1.10	1.08	1.22	1.32	1.42	1.57	1.68	1.87	2.07	2.31	2.61	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.61	0.68	0.75	0.85	0.87	0.89	0.94	0.95	1.04	1.16	1.16	1.29	1.43	1.56	1.73	1.87	2.11	2.34	2.55	2.92	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.68	0.73	0.83	0.89	0.91	0.95	0.98	1.02	1.09	1.22	1.26	1.39	1.56	1.72	1.92	2.11	2.31	2.58	2.90	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.70	0.78	0.85	0.95	0.98	1.01	1.06	1.10	1.20	1.33	1.38	1.53	1.72	1.91	2.13	2.32	2.62	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.71	0.80	0.90	1.01	1.07	1.11	1.15	1.19	1.28	1.45	1.55	1.72	1.91	2.12	2.38	2.61	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.69	0.83	0.98	1.07	1.16	1.18	1.25	1.35	1.42	1.63	1.70	1.91	2.16	2.38	2.62	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	0.68	0.87	1.02	1.15	1.24	1.31	1.41	1.51	1.59	1.79	1.92	2.15	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	0.68	0.89	1.06	1.22	1.32	1.40	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	0.69	0.90	1.11	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	0.74	0.94	1.15	1.37	1.51	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	0.77	1.01	1.25	1.46	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	0.85	1.09	1.38	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	0.96	1.24	1.55	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.05	1.38	1.68	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.19	1.53	1.89	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.35	1.73	2.09	2.38	2.64	2.91	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.48	1.94	2.30	2.63	2.93	3.20	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.68	2.17	2.54	2.90	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	1.90	2.39	2.75	3.23	3.60	3.95	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.15	2.66	3.05	3.52	3.85	4.38	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.27	2.78	3.29	3.84	4.23	4.74	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.34	2.99	3.47	4.07	4.48	5.15	5.70	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	2.51	3.31	3.73	4.32	4.77	5.37	6.18	7.02	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.62	20.38	22.29	24.39	26.63	29.20	31.70	76
52	2.60	3.64	3.91	4.55	5.10	5.77	6.48	7.39	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.28	24.39	26.68	29.20	31.95	34.36	77
53	2.81	3.81	4.21	4.79	5.36	6.09	7.08	7.92	8.80	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.29	34.07	37.21	78
54	2.98	4.02	4.44	5.04	5.73	6.52	7.34	8.35	9.47	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.73	34.26	38.16	40.30	79
55	3.15	4.26	4.69	5.29	6.06	6.90	7.87	8.97	10.19	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.78	34.43	37.28	40.35	44.29	80
56	3.48	4.58	5.13	5.75	6.48	7.30	8.34	9.51	10.84	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	40.90	44.88	48.44	81
57	3.63	4.94	5.59	6.22	6.99	7.78	8.90	10.17	11.62	13.23	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.94	38.28	41.92	44.86	48.88	54.74	82
58	3.72	5.32	6.11	6.75	7.56	8.34	9.54	10.95	12.52	14.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.09	44.65	48.18	53.48	61.22	83
59	3.96	5.66	6.64	7.34	8.15	8.96	10.28	11.81	13.54	15.50	17.08	18.63	20.22	22.09	24.29	26.68	29.20	31.95	34.97	38.28	41.30	44.72	49.24	52.79	58.22	67.70	84
60	4.14	5.99	7.15	7.88	8.80	9.59	11.07	12.77	14.70	16.86	18.63	20.27	22.06	23.82	26.56	29.20	31.95	34.97	38.28	41.92	44.92	49.87	54.38	59.02	64.18	75.34	85
61	4.28	6.36	7.69	8.45	9.45	10.26	11.89	13.78	15.95	18.39	20.38	22.20	23.99	25.96	29.15	31.95	34.97	38.28	41.72	45.61	50.09	54.05	59.99	64.27	70.68	80.84	86
62	4.57	6.70	8.21	9.02	10.07	10.89	12.73	14.86	17.29	20.02	22.29	24.20	26.33	28.34	31.88	34.97	37.95	41.92	44.84	49.64	53.44	58.63	64.02	70.07	76.93	89.81	87
63	5.06	7.10	8.69	9.54	10.67	11.50	13.56	15.97	18.72	21.53	24.39	26.57	28.93	31.39	34.88	37.74	41.69	45.88	49.50	55.11	58.90	65.05	70.23	74.17	80.85	97.33	88
64	5.60	9.08	9.23	10.07	11.28	12.12	14.43	17.15	20.34	23.42	26.68	29.17	31.59	34.14	37.44	40.67	44.84	49.98	53.91	60.30	64.31	68.89	75.01	80.24	88.14	105.17	89
65	6.27	9.66	9.78	10.63	11.93	12.78	15.37	18.49	22.01	25.67	29.20	31.86	34.50	37.34	40.43	43.76	48.55	53.78	58.85	64.34	69.87	74.37	81.80	89.23	96.73	111.32	90
66	6.47	10.11	10.29	11.33	12.59	13.67	16.60	20.02	24.53	28.19	31.77	34.56	38.28	41.84	46.01	48.16	52.28	58.81	62.80	68.31	74.87	79.11	86.94	94.76	102.46	115.81	91
67	6.52	10.58	10.84	11.91	13.64	14.74	17.95	21.46	25.93	30.30	34.97	38.28	41.92	45.93	50.65	54.45	58.63	63.56	68.65	74.62	79.42	88.23	94.72	100.46	110.56	121.09	92
68	7.10	11.31	11.34	12.42	14.63	16.01	19.27	23.57	28.94	33.88	38.06	41.70	46.43	51.65	56.22	60.09	62.42	67.79	73.60	78.20	85.87	92.48	98.64	108.59	115.66	131.76	93
69	7.82	11.89	12.34	13.32	15.59	17.55	21.56	25.41	30.68	36.08	41.92	46.04	51.27	56.35	61.44	65.85	67.69	74.99	78.18	86.09	91.00	101.04	109.50	115.53	124.03	143.50	94
70	8.63	12.51	13.29	14.60	17.35	19.40	23.79	28.04	33.98	39.76	46.31	50.25	56.76	62.23	67.26	70.67	72.51	79.28	84.18	91.56	96.56	108.34	116.48	120.79	131.08	163.86	95
71	9.59	13.20	14.41	16.17	19.16	21.50	26.37	31.71	36.88	43.03	49.51	54.42	62.03	66.98	72.17	76.35	76.94	84.36	89.27	97.26	106.10	115.53	125.12	131.61	142.46	180.65	96
72	13.58	13.95	15.44	17.76	21.54	24.00	28.93	34.62	41.51	47.63	55.59	61.32	68.39	73.28	76.92	83.33	83.71	89.01	91.35	101.79	110.50	122.88	132.44	135.07	150.70	195.01	97
73	14.67	15.12	16.95	19.59	23.22	26.91	32.27	38.42	45.28	51.48	59.32	66.20	73.85	77.82	81.38	89.76	88.62	93.65	101.79	107.83	120.69	132.73	142.82	148.51	165.70	197.00	98
74	14.91	16.26	18.50	21.76	26.45	30.22	35.42	42.12	50.02	56.81	66.22	72.53	80.56	83.46	94.57	97.64	95.29	101.89	105.64	112.19	125.40	143.27	153.79	157.04	175.22	0.00	99
75	15.80	17.69	20.67	24.33	29.65	33.91	40.27	46.71	54.40	62.23	70.00	78.26	82.43	94.39	96.88	105.17	103.53	108.51	116.98	128.03	145.45	161.51	177.91	177.40	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.19	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.20	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.36	1.50	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.57	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.72	1.90	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.83	2.08	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	2.09	2.30	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.38	2.57	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.64	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.93	3.07	3.51	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	3.12	3.32	3.82	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.41	3.71	4.13	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.60	4.15	4.50	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.92	4.50	4.94	5.70	6.36	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	4.24	4.74	5.27	5.89	6.85	7.53	8.32	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.57	5.05	5.57	6.32	7.16	8.04	8.94	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	5.10	5.48	6.14	6.96	7.84	8.69	9.56	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	5.39	5.86	6.80	7.65	8.64	9.46	10.44	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.56	6.53	7.47	8.43	9.55	10.33	11.03	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.99	6.99	8.33	9.30	10.51	11.32	12.15	13.25	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	6.31	7.36	8.97	10.16	11.40	12.33	13.24	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	6.58	7.85	9.72	11.07	12.33	13.35	14.35	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	7.09	8.33	10.52	11.96	13.35	14.48	15.52	17.08	18.63	20.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.83	8.86	11.26	12.87	14.48	15.71	16.71	18.55	20.10	21.36	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	8.86	11.42	12.08	13.80	15.71	16.92	17.97	20.03	22.17	23.18	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	10.03	12.23	12.94	14.79	17.08	18.22	19.32	21.70	24.01	25.31	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	10.39	13.14	13.81	15.79	18.61	19.49	21.03	23.72	26.68	28.85	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
67	10.56	14.15	14.59	16.72	19.72	21.32	22.96	25.47	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
68	11.32	15.41	15.37	18.10	21.41	22.55	25.27	28.93	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
69	12.58	16.63	16.68	19.57	23.16	25.37	28.38	31.26	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90	94
70	13.95	17.96	18.03	21.53	25.56	28.07	31.57	34.83	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	176.59	203.48	95
71	15.63	19.47	19.80	23.67	28.18	31.17	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	178.72	190.52	225.69	96
72	22.29	21.13	21.15	26.49	31.48	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	122.14	131.53	143.72	160.21	180.90	189.18	201.16	240.07	97
73	24.01	23.41	23.57	29.83	34.59	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	141.71	160.21	180.90	200.44	204.41	219.55	242.47	98
74	25.24	25.49	25.88	33.40	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	140.81	148.42	172.83	198.00	215.57	214.84	231.63	0.00	99
75	26.94	28.82	29.33	37.70	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	158.34	173.62	197.86	220.31	240.07	242.68	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Juvenile Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.82	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100.22	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.69	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	122.36	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.17	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.99	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	163.66	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	179.03	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.28	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	209.27	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	224.94	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	241.46	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	258.86	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.12	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.95	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	310.86	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	329.95	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series) , Additional Insured Rider (AIR), Band 1 for Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Juvenile Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	160.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	180.90	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	203.48	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	225.69	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	240.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	242.47	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.00	0.91	0.82	0.77	0.75	0.71	0.66	0.58	0.55	0.49	0.48	0.48	0.46	0.47	0.47	0.49	0.50	0.61	0.65	0.70	0.76	0.86	0.88	43
19	0.98	1.00	1.01	0.89	0.82	0.74	0.71	0.71	0.66	0.61	0.54	0.49	0.46	0.46	0.47	0.45	0.46	0.48	0.50	0.54	0.63	0.68	0.75	0.84	0.93	0.98	44
20	0.92	0.90	0.88	0.80	0.72	0.66	0.63	0.64	0.58	0.54	0.47	0.46	0.43	0.43	0.46	0.45	0.47	0.50	0.53	0.55	0.66	0.72	0.81	0.90	1.02	1.07	45
21	0.83	0.78	0.76	0.67	0.63	0.58	0.55	0.54	0.52	0.49	0.44	0.43	0.41	0.42	0.46	0.47	0.49	0.52	0.54	0.58	0.70	0.78	0.87	0.98	1.11	1.17	46
22	0.74	0.68	0.64	0.58	0.55	0.52	0.49	0.50	0.45	0.45	0.39	0.41	0.39	0.42	0.46	0.48	0.51	0.54	0.57	0.63	0.76	0.85	0.95	1.08	1.21	1.30	47
23	0.65	0.58	0.56	0.52	0.50	0.47	0.45	0.44	0.43	0.42	0.37	0.37	0.38	0.41	0.47	0.50	0.53	0.56	0.62	0.68	0.82	0.93	1.05	1.15	1.29	1.32	48
24	0.55	0.50	0.50	0.47	0.46	0.43	0.42	0.42	0.41	0.39	0.36	0.37	0.39	0.43	0.48	0.52	0.55	0.62	0.67	0.72	0.90	1.02	1.12	1.25	1.33	1.41	49
25	0.43	0.44	0.44	0.43	0.42	0.41	0.39	0.39	0.39	0.39	0.36	0.37	0.39	0.45	0.49	0.54	0.61	0.65	0.70	0.77	0.98	1.09	1.21	1.28	1.36	1.24	50
26	0.41	0.44	0.44	0.44	0.43	0.42	0.39	0.42	0.41	0.42	0.38	0.41	0.44	0.49	0.54	0.61	0.67	0.71	0.80	0.86	1.09	1.19	1.29	1.37	1.49	1.33	51
27	0.39	0.43	0.44	0.44	0.44	0.42	0.42	0.43	0.43	0.45	0.43	0.45	0.47	0.53	0.58	0.67	0.73	0.81	0.87	0.95	1.19	1.27	1.37	1.48	1.63	1.44	52
28	0.39	0.42	0.45	0.44	0.44	0.43	0.44	0.46	0.47	0.48	0.46	0.50	0.53	0.60	0.66	0.73	0.81	0.89	0.97	1.04	1.27	1.36	1.48	1.59	1.79	1.60	53
29	0.38	0.43	0.45	0.44	0.45	0.46	0.46	0.49	0.49	0.53	0.51	0.55	0.58	0.64	0.72	0.82	0.89	0.98	1.05	1.09	1.36	1.47	1.63	1.78	2.00	1.80	54
30	0.39	0.43	0.44	0.45	0.47	0.49	0.49	0.51	0.55	0.58	0.55	0.60	0.64	0.70	0.80	0.89	0.97	1.06	1.10	1.16	1.47	1.62	1.79	1.99	2.24	2.06	55
31	0.38	0.44	0.44	0.45	0.47	0.50	0.51	0.55	0.58	0.61	0.60	0.64	0.70	0.78	0.88	0.97	1.05	1.11	1.19	1.23	1.60	1.79	2.02	2.24	2.52	2.31	56
32	0.37	0.41	0.44	0.45	0.48	0.51	0.53	0.57	0.60	0.64	0.63	0.69	0.77	0.87	0.98	1.06	1.13	1.20	1.25	1.34	1.76	2.01	2.27	2.50	2.85	2.58	57
33	0.38	0.43	0.45	0.46	0.50	0.54	0.56	0.60	0.63	0.67	0.67	0.75	0.85	0.95	1.06	1.13	1.22	1.27	1.36	1.45	2.00	2.21	2.48	2.74	3.11	2.80	58
34	0.42	0.44	0.47	0.49	0.53	0.55	0.60	0.64	0.67	0.73	0.75	0.84	0.93	1.06	1.13	1.22	1.29	1.39	1.48	1.63	2.22	2.45	2.78	3.07	3.42	3.06	59
35	0.45	0.47	0.48	0.51	0.54	0.57	0.62	0.68	0.74	0.82	0.83	0.91	1.01	1.12	1.23	1.30	1.42	1.51	1.65	1.81	2.46	2.73	3.07	3.37	3.76	3.40	60
36	0.45	0.48	0.50	0.51	0.55	0.58	0.65	0.72	0.81	0.91	0.91	1.01	1.08	1.22	1.33	1.45	1.53	1.68	1.85	2.03	2.71	3.01	3.36	3.68	4.07	3.86	61
37	0.47	0.49	0.51	0.52	0.56	0.61	0.67	0.78	0.88	0.98	1.02	1.07	1.20	1.32	1.45	1.55	1.72	1.87	2.06	2.27	2.98	3.28	3.66	4.01	4.49	4.38	62
38	0.49	0.52	0.54	0.55	0.60	0.65	0.73	0.85	0.96	1.06	1.11	1.19	1.27	1.41	1.57	1.71	1.87	2.04	2.26	2.49	3.19	3.52	3.96	4.37	4.97	5.00	63
39	0.51	0.57	0.57	0.60	0.63	0.70	0.78	0.92	1.03	1.12	1.20	1.26	1.40	1.53	1.70	1.86	2.07	2.28	2.52	2.78	3.48	3.89	4.41	4.94	5.59	5.67	64
40	0.53	0.60	0.62	0.64	0.68	0.77	0.87	0.98	1.07	1.19	1.29	1.39	1.52	1.67	1.89	2.06	2.31	2.54	2.82	3.10	3.86	4.32	4.97	5.54	6.19	6.36	65
41	0.55	0.64	0.68	0.70	0.74	0.85	0.94	1.04	1.13	1.25	1.43	1.51	1.68	1.84	2.09	2.32	2.58	2.82	3.14	3.49	4.28	4.87	5.56	6.19	6.75	7.02	66
42	0.57	0.69	0.74	0.77	0.84	0.92	1.00	1.11	1.20	1.36	1.56	1.67	1.87	2.10	2.38	2.54	2.80	3.13	3.53	3.96	4.81	5.45	6.20	6.77	7.21	7.69	67
43	0.60	0.70	0.81	0.85	0.90	0.95	1.04	1.15	1.29	1.45	1.71	1.87	2.13	2.34	2.63	2.80	3.12	3.45	3.92	4.44	5.26	5.94	6.64	7.14	7.71	8.39	68
44	0.62	0.72	0.84	0.87	0.92	1.01	1.08	1.24	1.34	1.54	1.87	2.09	2.38	2.64	2.88	3.07	3.44	3.90	4.45	5.03	5.81	6.50	7.20	7.74	8.35	9.15	69
45	0.68	0.76	0.86	0.91	0.96	1.05	1.15	1.29	1.45	1.65	2.08	2.33	2.62	2.84	3.11	3.45	3.87	4.42	5.02	5.66	6.36	7.05	7.76	8.47	9.20	10.11	70
46	0.71	0.80	0.88	0.96	1.04	1.16	1.29	1.47	1.62	1.90	2.30	2.55	2.83	3.06	3.46	3.86	4.36	4.95	5.57	6.22	6.92	7.59	8.47	9.37	10.34	11.12	71
47	0.76	0.81	0.91	1.03	1.16	1.29	1.44	1.65	1.87	2.16	2.58	2.81	3.04	3.36	3.85	4.35	4.89	5.53	6.15	6.76	7.43	8.30	9.35	10.47	11.68	12.45	72
48	0.81	0.86	0.98	1.13	1.25	1.44	1.62	1.87	2.08	2.49	2.74	3.02	3.37	3.80	4.42	4.98	5.46	6.11	6.82	7.25	8.13	9.19	10.44	11.76	13.10	13.89	73
49	0.83	0.92	1.10	1.24	1.40	1.59	1.79	2.07	2.37	2.69	2.99	3.32	3.72	4.24	4.94	5.57	6.04	6.66	7.33	7.89	9.03	10.30	11.69	13.13	14.56	15.38	74
50	0.89	1.00	1.19	1.39	1.54	1.74	1.99	2.28	2.58	2.97	3.20	3.68	4.20	4.81	5.49	6.17	6.59	7.16	7.96	8.74	10.16	11.58	13.01	14.52	16.08	17.00	75
51	0.97	1.11	1.34	1.53	1.71	1.94	2.19	2.48	2.82	3.26	3.48	4.12	4.75	5.40	6.02	6.70	7.07	7.77	8.84	9.80	11.45	12.95	14.37	15.97	17.75	18.79	76
52	1.07	1.24	1.48	1.71	1.92	2.14	2.38	2.70	3.11	3.75	3.98	4.65	5.29	5.76	6.51	7.17	7.66	8.64	9.93	11.05	12.84	14.36	15.77	17.54	19.61	20.89	77
53	1.10	1.30	1.61	1.89	2.11	2.39	2.71	3.06	3.62	4.30	4.45	5.32	5.76	6.38	7.12	7.73	8.52	9.73	11.09	12.61	14.26	15.82	17.27	19.31	21.77	23.32	78
54	1.14	1.39	1.74	2.08	2.33	2.68	3.09	3.52	4.19	5.08	5.04	5.63	6.22	6.97	7.78	8.58	9.58	10.92	12.66	14.00	15.77	17.42	18.98	21.32	24.28	26.12	79
55	1.13	1.44	1.85	2.20	2.53	2.96	3.48	4.01	4.73	5.64	5.19	5.94	6.65	7.49	8.44	9.45	10.57	12.17	13.83	15.42	17.05	18.83	20.92	23.68	27.20	29.30	80
56	1.16	1.52	1.96	2.29	2.69	3.28	3.89	4.46	5.21	5.93	5.80	6.63	7.46	8.41	9.56	10.73	12.10	13.60	15.61	17.37	19.02	21.02	23.43	26.50	30.38	32.84	81
57	1.21	1.61	2.10	2.53	2.98	3.59	4.25	4.90	5.55	6.54	6.71	7.59	8.45	9.56	10.92	12.29	13.51	15.08	16.94	19.24	21.31	23.58	26.35	29.62	34.65	36.52	82
58	1.28	1.70	2.28	2.74	3.30	4.00	4.77	5.30	6.05	7.02	7.40	8.45	9.47	10.71	12.02	13.20	14.65	16.67	18.78	20.57	23.56	26.58	29.54	33.87	38.47	40.51	83
59	1.37	1.83	2.49	3.06	3.67	4.43	5.20	5.80	6.39	7.48	8.30	9.55	10.87	12.31	13.43	14.88	16.50	18.53	20.47	23.44	26.65	29.85	33.18	37.62	43.47	44.93	84
60	1.52	1.98	2.67	3.34	4.04	4.84	5.60	6.16	6.72	7.93	9.33	10.73	12.43	13.84	15.17	16.77	18.35	20.67	23.33	26.30	30.03	33.59	36.28	41.63	48.08	49.89	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55.44	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	61.50	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	69.96	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	78.27	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	87.13	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	97.83	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.16	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	115.07	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.62	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	134.48	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.91	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.10	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	165.30	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.04	1.01	0.97	0.90	0.78	0.74	0.65	0.64	0.64	0.60	0.63	0.61	0.65	0.67	0.69	0.73	0.76	0.83	0.88	0.97	43
19	0.98	1.00	1.01	1.02	1.04	0.98	0.94	0.95	0.89	0.83	0.72	0.65	0.61	0.60	0.62	0.58	0.60	0.64	0.66	0.71	0.73	0.77	0.82	0.89	0.94	1.08	44
20	1.00	1.01	1.02	1.04	0.97	0.91	0.87	0.85	0.80	0.74	0.64	0.61	0.56	0.56	0.61	0.61	0.63	0.65	0.69	0.73	0.76	0.82	0.89	0.95	1.05	1.19	45
21	1.01	1.02	1.03	0.91	0.87	0.78	0.77	0.75	0.72	0.68	0.58	0.56	0.54	0.55	0.60	0.62	0.65	0.69	0.73	0.77	0.82	0.89	0.95	1.05	1.14	1.30	46
22	0.95	0.93	0.89	0.78	0.76	0.71	0.68	0.68	0.65	0.63	0.54	0.53	0.52	0.55	0.61	0.64	0.68	0.71	0.76	0.83	0.88	0.94	1.05	1.13	1.25	1.43	47
23	0.85	0.80	0.78	0.71	0.69	0.65	0.63	0.62	0.60	0.58	0.51	0.50	0.51	0.54	0.62	0.67	0.70	0.75	0.82	0.89	0.93	1.04	1.14	1.25	1.37	1.46	48
24	0.70	0.68	0.68	0.64	0.63	0.61	0.57	0.58	0.57	0.57	0.50	0.50	0.51	0.56	0.63	0.69	0.74	0.81	0.89	0.95	1.03	1.11	1.25	1.34	1.40	1.55	49
25	0.57	0.58	0.61	0.60	0.58	0.57	0.56	0.55	0.56	0.56	0.48	0.51	0.53	0.58	0.66	0.73	0.80	0.87	0.93	1.04	1.10	1.20	1.32	1.39	1.46	1.57	50
26	0.53	0.60	0.61	0.60	0.58	0.57	0.55	0.58	0.58	0.61	0.52	0.54	0.56	0.64	0.70	0.80	0.87	0.94	1.05	1.14	1.23	1.32	1.40	1.48	1.55	1.70	51
27	0.50	0.57	0.60	0.62	0.61	0.57	0.61	0.61	0.62	0.66	0.56	0.60	0.63	0.70	0.76	0.87	0.95	1.05	1.15	1.27	1.33	1.39	1.50	1.57	1.71	1.89	52
28	0.51	0.56	0.60	0.60	0.61	0.62	0.63	0.65	0.68	0.70	0.62	0.66	0.70	0.77	0.85	0.95	1.05	1.14	1.27	1.36	1.41	1.51	1.60	1.71	1.85	2.10	53
29	0.50	0.56	0.61	0.60	0.64	0.65	0.66	0.70	0.73	0.78	0.69	0.73	0.77	0.84	0.92	1.05	1.13	1.27	1.36	1.44	1.51	1.61	1.75	1.87	2.08	2.38	54
30	0.49	0.54	0.57	0.62	0.66	0.68	0.71	0.76	0.82	0.88	0.75	0.78	0.84	0.90	1.00	1.11	1.24	1.36	1.44	1.54	1.62	1.76	1.93	2.11	2.37	2.70	55
31	0.48	0.55	0.57	0.62	0.66	0.72	0.77	0.82	0.87	0.93	0.78	0.86	0.91	1.00	1.09	1.22	1.32	1.44	1.53	1.63	1.75	1.93	2.18	2.41	2.69	3.04	56
32	0.47	0.51	0.56	0.62	0.68	0.74	0.80	0.86	0.91	0.96	0.84	0.91	1.02	1.11	1.21	1.32	1.41	1.53	1.63	1.78	1.91	2.19	2.47	2.70	3.03	3.41	57
33	0.48	0.54	0.56	0.65	0.71	0.77	0.85	0.90	0.95	1.03	0.89	1.00	1.11	1.21	1.30	1.40	1.49	1.64	1.76	1.91	2.18	2.43	2.72	3.00	3.33	3.71	58
34	0.51	0.54	0.58	0.68	0.75	0.82	0.91	0.97	1.04	1.13	1.00	1.10	1.23	1.31	1.37	1.49	1.59	1.76	1.90	2.14	2.43	2.73	3.06	3.37	3.69	4.07	59
35	0.52	0.56	0.58	0.72	0.78	0.86	0.95	1.06	1.14	1.29	1.10	1.21	1.33	1.40	1.47	1.59	1.72	1.90	2.11	2.39	2.71	3.05	3.43	3.72	4.08	4.51	60
36	0.53	0.58	0.61	0.71	0.78	0.85	0.96	1.08	1.22	1.37	1.23	1.32	1.43	1.52	1.63	1.76	1.88	2.12	2.37	2.65	3.04	3.40	3.78	4.11	4.50	5.05	61
37	0.54	0.56	0.61	0.70	0.77	0.85	0.97	1.15	1.29	1.47	1.34	1.41	1.55	1.66	1.78	1.90	2.11	2.37	2.64	2.97	3.38	3.76	4.17	4.56	5.04	5.72	62
38	0.57	0.63	0.64	0.72	0.78	0.87	1.05	1.21	1.39	1.52	1.48	1.54	1.67	1.79	1.94	2.12	2.31	2.61	2.89	3.24	3.66	4.09	4.57	5.01	5.65	6.45	63
39	0.57	0.66	0.68	0.75	0.82	0.92	1.09	1.27	1.44	1.57	1.59	1.65	1.84	1.96	2.12	2.33	2.59	2.91	3.24	3.61	4.06	4.58	5.14	5.74	6.44	7.23	64
40	0.61	0.69	0.71	0.78	0.85	1.00	1.15	1.32	1.45	1.62	1.72	1.82	2.00	2.14	2.38	2.61	2.91	3.25	3.61	4.03	4.57	5.15	5.87	6.52	7.23	8.05	65
41	0.61	0.72	0.76	0.86	0.92	1.08	1.23	1.34	1.50	1.67	1.89	1.99	2.22	2.38	2.65	2.96	3.27	3.62	4.04	4.52	5.15	5.87	6.65	7.39	8.01	8.89	66
42	0.64	0.77	0.85	0.92	1.01	1.13	1.25	1.42	1.54	1.78	2.09	2.20	2.45	2.72	3.05	3.26	3.59	4.05	4.55	5.13	5.85	6.63	7.52	8.19	8.69	9.73	67
43	0.66	0.77	0.90	0.98	1.05	1.15	1.27	1.42	1.62	1.83	2.28	2.46	2.81	3.06	3.39	3.64	4.02	4.47	5.05	5.73	6.51	7.31	8.15	8.75	9.41	10.63	68
44	0.66	0.80	0.92	1.00	1.05	1.16	1.27	1.48	1.65	1.90	2.48	2.75	3.12	3.46	3.78	4.02	4.46	5.06	5.74	6.47	7.30	8.13	8.96	9.60	10.35	11.55	69
45	0.72	0.83	0.94	1.01	1.08	1.20	1.32	1.51	1.72	1.99	2.74	3.08	3.45	3.76	4.11	4.55	5.07	5.74	6.48	7.26	8.09	8.92	9.75	10.66	11.57	12.71	70
46	0.77	0.87	0.98	1.10	1.19	1.35	1.51	1.74	1.96	2.32	3.11	3.41	3.77	4.06	4.59	5.10	5.69	6.42	7.18	7.95	8.73	9.52	10.58	11.69	12.85	13.99	71
47	0.85	0.93	1.06	1.20	1.35	1.53	1.72	1.99	2.29	2.68	3.55	3.81	4.07	4.50	5.13	5.76	6.43	7.15	7.90	8.63	9.34	10.34	11.61	12.92	14.34	15.68	72
48	0.92	1.00	1.15	1.34	1.49	1.72	1.99	2.29	2.60	3.11	3.87	4.14	4.56	5.13	5.88	6.61	7.18	7.91	8.76	9.25	10.14	11.38	12.88	14.38	16.23	17.47	73
49	0.95	1.10	1.31	1.50	1.69	1.94	2.23	2.60	2.98	3.42	4.31	4.63	5.11	5.78	6.60	7.42	7.96	8.63	9.40	10.00	11.17	12.69	14.34	16.23	17.83	19.36	74
50	1.05	1.23	1.45	1.71	1.91	2.19	2.51	2.91	3.30	3.82	4.71	5.18	5.82	6.61	7.41	8.22	8.70	9.28	10.18	11.10	12.48	14.19	16.22	17.80	19.87	21.41	75
51	1.17	1.40	1.68	1.93	2.18	2.47	2.81	3.20	3.66	4.26	5.26	5.92	6.67	7.48	8.13	8.98	9.35	10.06	11.31	12.42	13.95	16.06	17.80	19.78	22.12	23.66	76
52	1.32	1.59	1.90	2.23	2.50	2.78	3.11	3.56	4.11	4.97	6.12	6.75	7.54	8.04	8.82	9.62	10.13	11.20	12.66	13.97	15.87	17.71	19.78	21.96	24.15	26.28	77
53	1.40	1.71	2.11	2.49	2.80	3.18	3.62	4.10	4.84	5.79	7.02	7.79	8.30	8.96	9.72	10.41	11.29	12.59	14.11	15.89	17.51	19.78	22.00	23.95	26.50	29.37	78
54	1.49	1.86	2.34	2.82	3.16	3.62	4.19	4.80	5.69	6.92	8.14	8.40	9.08	9.87	10.68	11.57	12.71	14.11	16.08	17.63	19.59	22.06	24.04	26.21	29.81	32.94	79
55	1.53	2.00	2.57	3.02	3.50	4.09	4.83	5.53	6.53	7.80	8.56	8.96	9.79	10.70	11.63	12.76	14.03	15.74	17.53	19.41	21.47	23.71	26.35	29.42	33.00	36.93	80
56	1.59	2.14	2.73	3.21	3.77	4.59	5.44	6.24	7.29	8.30	9.28	9.88	10.93	11.98	13.14	14.51	16.11	17.70	19.94	22.08	24.04	26.45	30.03	32.84	36.60	41.42	81
57	1.65	2.27	2.98	3.57	4.20	5.06	6.00	6.94	7.84	9.25	10.45	11.16	12.27	13.55	15.01	16.63	18.04	19.70	21.78	24.66	26.95	30.25	33.70	36.60	42.28	46.10	82
58	1.78	2.44	3.27	3.91	4.73	5.72	6.84	7.60	8.67	10.05	11.19	12.27	13.63	15.09	16.52	17.90	19.63	21.93	24.35	26.57	30.40	33.99	37.69	42.47	46.61	51.15	83
59	1.91	2.66	3.60	4.43	5.32	6.41	7.54	8.40	9.26	10.82	12.21	13.70	15.56	17.27	18.45	20.22	22.18	24.52	26.79	30.54	34.48	38.17	43.11	47.08	53.30	56.77	84
60	2.12	2.88	3.93	4.90	5.92	7.10	8.21	9.02	9.86	11.64	13.36	15.20	17.66	19.34	20.80	22.79	24.72	27.53	30.78	34.56	38.89	43.79	47.07	52.95	58.54	63.08	85
61	2.20	2.88	3.91	4.84	5.87	7.12	8.16	8.86	9.60	11.49	13.30	15.41	17.58	20.01	21.48	23.28	25.35	28.96	31.94	35.76	40.76	45.72	50.35	55.90	62.26	70.13	86
62	2.46	3.16	4.28	5.30	6.43	7.63	8.66	9.51	10.32	12.43	14.56	16.73	19.24	21.87	23.91	26.04	29.01	32.19	35.40	40.46	44.92	51.85	55.80	61.76	69.89	77.89	87
63	2.63	3.49	4.79	5.80	7.11	8.37	9.47	10.39	11.30	13.70	15.84	18.49	21.29	23.41	26.02	29.12	32.10	36.39	40.82	45.46	51.31	56.56	61.98	71.06	78.15	86.23	88
64	2.75	3.78	5.24	6.43	7.86	9.19	10.40	11.47	12.61	15.04	17.54	20.68	23.60	25.97	29.41	32.89	36.16	41.09	44.93	50.80	56.36	63.04	70.33	78.38	87.31	95.10	89
65	2.81	4.12	5.81	7.04	8.71	10.14	11.45	12.73	13.94	16.36	19.55	23.06	26.42	29.51	33.09	37.02	41.51	46.18	51.24	56.87	63.18	70.24	77.99	86.35	95.21	104.52	90
66	2.87	4.65	6.52	7.96	9.71	11.45	12.92	14.28	15.81	18.58	21.58	25.46	29.72	32.98	37.01	42.28	46.23	52.11	56.11	62.21	71.51	77.95	88.11	95.64	105.11	113.24	91
67	3.06	5.34	7.42	9.01	11.27	12.99	14.52	16.10	17.92	20.94	23.94	28.60	33.16	36.77	42.12	46.27	51.15	56.67	61.64	69.46	77.55	86.17	95.22	103.54	116.98	122.34	92
68	3.52	6.02	8.31	10.37	12.63	14.72	16.74	18.35	20.09	23.53	27.88	32.27	37.27	42.03	46.34	52.26	56.76	62.96	68.83	75.88	87.38	94.88	104.44	117.24	126.89	131.99	93
69	3.98	6.91	9.48	11.77	13.70	16.81	18.91	20.34	22.36	26.66	30.82	36.22	41.61	46.10	51.62	56.96	61.82	69.68	75.38	84.20	94.04	101.90	115.45	124.93	136.43	142.25	94
70	4.47	7.78	10.64	13.31	14.64	19.09	20.91	22.46	26.97	31.89	36.67	42.50	47.89	53.56	59.30	63.46	69.84	77.28	83.91	91.41	102.91	114.53	124.58	136.70	147.68	153.09	95
71	5.60	8.63	11.91	14.06	17.45	21.10	22.90	27.87	30.73	36.32	42.28	47.04	53.42	59.15	65.84	71.79	77.53	86.87	91.21	98.61	113.25	123.45	137.01	145.15	156.68	162.89	96
72	6.97	9.75	13.39	16.53	19.95	22.49	26.04	28.78	32.39	38.25	44.07	50.35	55.67	62.04	70.55	78.16	85.37	93.69	98.68	109.59	122.31	134.65	145.04	157.14	167.24	173.37	97
73	7.74	11.77	15.43	19.05	22.30	24.49	27.24	31.71	34.56	41.13	47.86	53.15	60.32	67.06	73.94	84.81	94.06	102.63	107.53	119.36	134.67	145.03	156.40	164.89	175.50	184.58	98
74	8.81	13.07	16.99	21.10	24.73	27.22	31.62	34.91	38.06	45.08	52.13	58.94	66.52	73.08	81.94	90.25	100.90	112.97	115.11	133.69	144.91	153.46	163.29	176.18	187.52	0.00	99
75	10.19	13.72	18.43	23.70	27.50	31.98	35.17	38.83	47.78	54.93	63.33	70.39	78.14	86.51	95.38	104.68	113.39	122.52	132.17	142.43	153.27	163.08	173.57	184.78	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.11	1.02	0.94	0.84	0.81	0.80	0.75	0.77	0.77	0.82	0.85	0.90	0.96	1.03	1.12	1.24	1.39	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.09	1.03	0.93	0.84	0.77	0.76	0.77	0.74	0.76	0.80	0.84	0.89	0.94	1.01	1.11	1.22	1.31	1.55	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.07	1.05	0.98	0.92	0.82	0.78	0.73	0.73	0.75	0.75	0.78	0.82	0.88	0.92	0.98	1.08	1.20	1.29	1.45	1.70	45
21	1.01	1.02	1.04	1.06	1.07	0.98	0.95	0.92	0.88	0.82	0.75	0.74	0.71	0.71	0.75	0.77	0.82	0.86	0.90	0.97	1.06	1.16	1.28	1.43	1.56	1.87	46
22	1.02	1.04	1.06	0.98	0.93	0.87	0.85	0.82	0.77	0.76	0.70	0.70	0.68	0.71	0.75	0.80	0.86	0.90	0.95	1.04	1.14	1.24	1.41	1.54	1.69	2.06	47
23	1.04	1.00	0.95	0.87	0.83	0.78	0.77	0.74	0.72	0.72	0.67	0.66	0.68	0.70	0.76	0.83	0.88	0.95	1.03	1.12	1.22	1.36	1.52	1.67	1.84	2.11	48
24	0.91	0.85	0.82	0.78	0.76	0.73	0.71	0.70	0.68	0.69	0.65	0.66	0.68	0.72	0.80	0.87	0.93	1.01	1.10	1.20	1.33	1.47	1.65	1.79	1.86	2.22	49
25	0.72	0.73	0.74	0.72	0.70	0.69	0.67	0.67	0.67	0.68	0.65	0.68	0.71	0.76	0.83	0.92	1.00	1.09	1.17	1.30	1.44	1.59	1.75	1.83	1.92	2.08	50
26	0.68	0.73	0.73	0.73	0.71	0.70	0.67	0.69	0.69	0.71	0.69	0.72	0.76	0.83	0.89	1.01	1.10	1.19	1.33	1.45	1.61	1.74	1.85	1.95	2.06	2.25	51
27	0.65	0.70	0.73	0.73	0.72	0.69	0.70	0.71	0.72	0.76	0.74	0.78	0.84	0.91	0.97	1.10	1.20	1.34	1.46	1.61	1.74	1.84	1.99	2.09	2.27	2.50	52
28	0.67	0.70	0.73	0.71	0.71	0.73	0.73	0.75	0.76	0.82	0.82	0.88	0.92	1.02	1.08	1.22	1.33	1.47	1.63	1.74	1.85	1.99	2.12	2.25	2.43	2.78	53
29	0.66	0.71	0.74	0.72	0.74	0.75	0.76	0.81	0.83	0.90	0.91	0.97	1.04	1.09	1.19	1.33	1.46	1.63	1.75	1.84	1.99	2.11	2.34	2.47	2.73	3.12	54
30	0.65	0.69	0.72	0.73	0.76	0.78	0.82	0.86	0.92	0.98	1.00	1.06	1.12	1.19	1.28	1.44	1.59	1.75	1.85	1.99	2.12	2.34	2.55	2.79	3.09	3.57	55
31	0.63	0.68	0.71	0.72	0.75	0.82	0.87	0.90	0.96	1.03	1.04	1.13	1.21	1.31	1.42	1.59	1.71	1.85	1.98	2.11	2.31	2.54	2.89	3.16	3.52	4.01	56
32	0.60	0.64	0.71	0.73	0.76	0.83	0.87	0.94	1.01	1.06	1.10	1.22	1.35	1.45	1.57	1.72	1.83	2.00	2.11	2.30	2.52	2.90	3.27	3.56	3.99	4.50	57
33	0.63	0.69	0.71	0.75	0.82	0.86	0.92	0.97	1.05	1.11	1.17	1.32	1.47	1.60	1.70	1.83	1.95	2.12	2.30	2.51	2.87	3.20	3.59	3.97	4.40	4.89	58
34	0.67	0.69	0.75	0.80	0.85	0.89	0.97	1.03	1.11	1.20	1.31	1.46	1.61	1.74	1.81	1.95	2.07	2.32	2.49	2.82	3.21	3.59	4.05	4.44	4.87	5.36	59
35	0.70	0.73	0.76	0.82	0.87	0.92	1.01	1.10	1.21	1.35	1.46	1.61	1.76	1.85	1.94	2.09	2.27	2.51	2.79	3.14	3.58	4.02	4.51	4.91	5.38	5.96	60
36	0.72	0.74	0.78	0.84	0.90	0.94	1.05	1.16	1.32	1.48	1.62	1.74	1.87	2.01	2.14	2.33	2.49	2.82	3.12	3.50	4.02	4.48	5.00	5.44	5.94	6.65	61
37	0.73	0.74	0.80	0.86	0.90	0.97	1.09	1.27	1.44	1.63	1.79	1.87	2.06	2.21	2.34	2.51	2.80	3.14	3.48	3.95	4.47	4.98	5.55	6.04	6.67	7.53	62
38	0.76	0.83	0.86	0.89	0.94	1.04	1.19	1.36	1.60	1.74	1.94	2.07	2.21	2.40	2.55	2.81	3.07	3.43	3.81	4.29	4.84	5.46	6.12	6.62	7.45	8.52	63
39	0.83	0.88	0.91	0.94	1.00	1.11	1.28	1.50	1.69	1.86	2.10	2.21	2.45	2.62	2.82	3.10	3.44	3.85	4.28	4.79	5.39	6.12	6.89	7.61	8.53	9.53	64
40	0.83	0.92	0.96	0.98	1.08	1.22	1.39	1.57	1.75	1.93	2.25	2.42	2.61	2.83	3.12	3.43	3.82	4.26	4.73	5.29	5.98	6.82	7.78	8.55	9.49	10.61	65
41	0.84	0.97	1.05	1.11	1.20	1.34	1.51	1.66	1.87	2.04	2.48	2.67	2.91	3.17	3.51	3.86	4.25	4.77	5.29	5.96	6.77	7.71	8.74	9.72	10.52	11.72	66
42	0.89	1.05	1.16	1.23	1.31	1.46	1.59	1.76	1.95	2.23	2.74	2.93	3.26	3.59	4.01	4.29	4.70	5.26	5.91	6.66	7.61	8.74	9.90	10.67	11.31	12.81	67
43	0.92	1.07	1.24	1.31	1.39	1.50	1.66	1.83	2.09	2.35	2.99	3.26	3.63	4.05	4.46	4.79	5.32	5.93	6.70	7.61	8.64	9.71	10.82	11.63	12.51	14.00	68
44	0.95	1.10	1.28	1.37	1.43	1.56	1.71	1.95	2.16	2.52	3.27	3.61	4.08	4.52	4.90	5.34	5.94	6.64	7.54	8.52	9.57	10.82	11.90	12.62	13.62	15.23	69
45	1.02	1.16	1.32	1.41	1.50	1.65	1.82	2.06	2.33	2.68	3.61	4.06	4.54	4.95	5.41	5.98	6.68	7.55	8.54	9.57	10.65	11.75	12.84	14.04	15.27	16.75	70
46	1.09	1.21	1.37	1.48	1.62	1.84	2.02	2.31	2.62	3.07	4.07	4.50	4.98	5.38	6.04	6.73	7.53	8.49	9.48	10.51	11.53	12.56	13.97	15.46	17.03	18.43	71
47	1.15	1.24	1.42	1.57	1.79	2.04	2.27	2.60	2.97	3.51	4.61	5.01	5.40	5.96	6.77	7.59	8.49	9.48	10.45	11.43	12.33	13.66	15.38	17.20	19.10	20.68	72
48	1.20	1.31	1.51	1.75	1.94	2.21	2.49	2.92	3.31	3.93	5.03	5.45	5.93	6.77	7.63	8.58	9.36	10.34	11.37	12.11	13.25	14.85	16.88	18.97	21.40	23.06	73
49	1.21	1.41	1.65	1.91	2.13	2.44	2.77	3.25	3.69	4.29	5.54	6.05	6.65	7.64	8.59	9.63	10.38	11.32	12.22	13.15	14.65	16.56	18.86	21.51	23.62	25.54	74
50	1.30	1.52	1.81	2.12	2.35	2.70	3.05	3.56	4.01	4.69	6.03	6.78	7.60	8.75	9.65	10.70	11.35	12.20	13.26	14.59	16.38	18.53	21.37	23.67	26.43	28.25	75
51	1.41	1.68	2.01	2.35	2.60	2.98	3.32	3.85	4.38	5.10	6.71	7.76	8.72	9.91	10.63	11.68	12.22	13.24	14.73	16.38	18.38	21.02	23.52	26.42	29.54	31.23	76
52	1.50	1.85	2.22	2.62	2.92	3.24	3.63	4.14	4.82	5.72	7.62	8.86	9.87	10.69	11.55	12.55	13.26	14.59	16.54	18.20	20.65	23.16	26.27	29.06	31.97	34.71	77
53	1.55	1.95	2.42	2.85	3.23	3.62	4.05	4.66	5.44	6.64	8.86	10.06	10.67	11.53	12.49	13.40	14.58	16.42	18.20	20.78	22.84	25.57	28.89	31.81	35.23	38.80	78
54	1.56	2.08	2.64	3.11	3.56	3.99	4.60	5.27	6.27	7.62	9.99	10.85	11.69	12.71	13.75	14.92	16.42	18.20	20.80	22.76	25.28	28.55	31.66	34.48	39.25	43.56	79
55	1.61	2.20	2.83	3.34	3.87	4.50	5.28	6.08	7.20	8.58	10.70	11.79	12.90	14.09	15.31	16.81	18.50	20.75	23.11	25.60	28.33	31.30	34.78	38.87	43.63	48.85	80
56	1.72	2.41	3.11	3.66	4.29	5.09	6.03	7.03	8.12	9.23	11.58	12.91	14.25	15.61	17.14	18.94	21.04	23.07	25.70	28.80	31.38	34.66	39.53	43.35	49.21	54.83	81
57	1.82	2.60	3.45	4.10	4.84	5.80	6.95	7.92	9.02	10.40	13.01	14.50	15.83	17.46	19.12	21.20	23.01	25.93	28.93	31.85	34.88	39.37	44.19	48.88	55.98	61.06	82
58	2.00	2.87	3.80	4.55	5.54	6.62	7.83	8.90	9.99	11.59	14.23	16.17	17.79	19.62	21.66	23.50	25.79	28.76	31.60	34.88	39.26	43.98	49.26	55.59	62.78	67.82	83
59	2.24	3.16	4.27	5.18	6.28	7.50	8.86	9.73	10.78	12.62	15.47	17.90	20.09	22.23	23.64	25.91	28.46	31.81	35.11	39.69	44.06	49.02	56.14	62.30	70.62	75.34	84
60	2.55	3.50	4.77	5.78	7.09	8.41	9.77	10.73	11.63	13.71	16.89	19.72	22.57	24.63	26.40	28.96	31.41	35.34	39.42	44.46	49.30	55.84	62.20	70.04	78.87	83.81	85
61	2.91	3.88	5.27	6.41	7.89	9.33	10.69	11.58	12.47	14.92	18.33	21.66	24.26	27.47	29.42	31.92	34.80	39.61	43.59	48.99	55.66	61.85	70.09	77.15	85.88	93.29	86
62	3.39	4.32	5.85	7.12	8.74	10.30	11.68	12.60	13.72	16.31	19.99	23.32	26.26	29.70	32.41	35.32	39.37	44.41	48.77	55.91	61.90	68.74	76.36	83.99	96.74	103.72	87
63	3.69	4.84	6.60	7.92	9.76	11.42	12.89	14.08	15.19	18.16	21.69	25.58	28.74	31.62	35.14	39.36	43.41	48.96	54.89	61.25	69.09	75.90	84.47	94.56	105.16	115.03	88
64	4.01	5.39	7.44	8.90	10.92	12.69	14.30	15.67	17.35	20.14	23.94	28.37	31.50	34.68	39.28	43.94	48.39	55.81	61.05	69.11	76.62	82.79	94.04	102.76	117.87	127.03	89
65	4.18	5.96	8.34	9.99	12.22	14.14	15.90	17.60	19.37	22.58	26.60	31.40	34.88	38.98	43.74	48.97	54.95	61.19	67.94	75.46	83.94	93.43	103.87	115.16	127.18	139.83	90
66	4.25	6.71	9.35	11.39	13.93	15.83	17.81	19.57	21.81	25.44	29.77	34.76	39.30	43.67	49.07	55.31	60.56	68.35	74.70	82.93	94.20	103.07	116.67	126.66	139.24	151.71	91
67	4.54	7.64	10.58	12.81	15.93	18.02	19.84	21.89	24.49	28.42	33.38	39.66	43.88	48.77	55.15	61.93	68.56	76.14	82.28	92.89	103.46	115.63	127.90	138.63	156.61	164.19	92
68	5.22	8.60	11.85	14.58	17.67	20.23	22.99	25.19	27.76	32.75	38.03	44.85	50.13	55.90	62.14	69.18	75.31	83.75	92.26	103.39	117.18	126.62	139.58	155.91	168.78	177.43	93
69	5.91	9.79	13.42	16.45	18.92	23.22	25.77	27.69	30.66	36.80	42.55	50.10	56.08	61.48	68.42	77.22	84.05	95.05	101.45	115.24	127.75	138.00	156.47	168.00	183.42	191.58	94
70	6.63	11.04	15.04	18.72	20.27	26.11	28.29	30.36	36.67	43.67	50.23	58.98	64.57	71.51	78.74	85.08	93.96	104.35	113.22	125.52	138.59	154.51	168.02	182.51	197.00	206.58	95
71	8.30	12.32	16.85	19.79	23.97	28.61	30.74	37.42	41.48	49.31	57.43	65.36	72.19	79.22	87.72	95.15	103.15	116.14	123.57	136.05	154.46	165.73	183.82	195.97	211.30	220.19	96
72	10.35	13.72	18.70	23.25	27.33	30.77	34.72	38.37	43.38	51.86	59.69	68.74	75.37	83.33	94.26	104.54	114.69	126.50	132.33	151.21	164.95	182.90	196.68	210.17	224.23	234.79	97
73	11.59	16.65	21.90	26.70	30.25	33.65	36.66	42.71	46.79	55.34	64.42	71.75	80.10	88.93	98.28	113.84	126.84	139.23	147.10	161.34	182.97	195.44	210.22	222.98	237.86	250.50	98
74	13.23	18.26	23.83	29.58	33.49	37.07	43.00	46.64	51.17	60.58	69.98	78.16	88.40	97.18	109.09	122.36	137.52	154.11	155.03	180.49	194.64	208.61	222.36	236.46	252.29	0.00	99
75	15.05	19.25	25.84	33.24	36.96	43.17	47.51	51.52	63.74	73.22	84.39	93.60	104.05	115.35	127.38	140.03	151.91	164.39	177.64	191.79	206.79	220.41	235.02	250.73	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.17	1.24	1.31	1.37	1.49	1.59	1.71	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.13	1.12	1.14	1.16	1.19	1.21	1.27	1.39	1.45	1.56	1.68	1.86	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.15	1.14	1.11	1.09	1.09	1.09	1.13	1.14	1.20	1.24	1.32	1.45	1.53	1.67	1.83	2.03	2.25	2.52	2.77	3.03	3.25	3.42	3.64	49
25	0.98	1.04	1.10	1.10	1.08	1.07	1.06	1.06	1.09	1.13	1.17	1.25	1.31	1.41	1.51	1.64	1.80	1.99	2.21	2.47	2.77	3.03	3.25	3.42	3.64	3.91	50
26	0.93	1.06	1.10	1.12	1.10	1.09	1.07	1.10	1.13	1.20	1.26	1.33	1.41	1.54	1.64	1.80	2.00	2.21	2.47	2.73	3.03	3.25	3.42	3.64	3.91	4.23	51
27	0.89	1.03	1.12	1.12	1.13	1.12	1.14	1.16	1.22	1.31	1.37	1.47	1.54	1.69	1.79	1.98	2.22	2.46	2.74	3.03	3.25	3.42	3.64	3.91	4.26	4.67	52
28	0.93	1.07	1.13	1.12	1.14	1.15	1.19	1.23	1.29	1.39	1.49	1.59	1.72	1.86	1.99	2.20	2.46	2.74	3.03	3.25	3.42	3.64	3.91	4.23	4.65	5.18	53
29	0.93	1.08	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.03	2.19	2.45	2.74	3.03	3.25	3.42	3.64	3.91	4.26	4.66	5.21	5.81	54
30	0.97	1.08	1.12	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.20	2.40	2.67	2.99	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	0.91	1.07	1.12	1.17	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.44	2.65	2.94	3.23	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.25	56
32	0.91	1.01	1.13	1.20	1.28	1.37	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.73	2.94	3.22	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	0.97	1.09	1.15	1.26	1.35	1.44	1.57	1.70	1.83	1.99	2.24	2.49	2.77	3.00	3.19	3.42	3.64	3.91	4.25	4.67	5.21	5.83	6.51	7.23	7.95	8.62	58
34	1.05	1.14	1.23	1.31	1.43	1.52	1.67	1.82	1.96	2.16	2.48	2.75	3.03	3.25	3.42	3.64	3.91	4.26	4.66	5.21	5.83	6.48	7.26	7.95	8.63	9.32	59
35	1.14	1.21	1.28	1.37	1.48	1.60	1.75	1.94	2.18	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.25	4.68	5.19	5.83	6.52	7.26	7.95	8.63	9.34	10.19	60
36	1.20	1.26	1.32	1.44	1.54	1.65	1.85	2.08	2.38	2.71	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.82	6.48	7.26	7.95	8.63	9.27	10.09	11.26	61
37	1.25	1.28	1.36	1.48	1.57	1.71	1.95	2.31	2.63	2.98	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.50	7.26	7.95	8.63	9.36	10.04	11.12	12.54	62
38	1.32	1.44	1.51	1.57	1.67	1.84	2.16	2.51	2.91	3.18	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.47	7.18	7.89	8.63	9.21	10.00	10.75	12.08	13.99	63
39	1.43	1.60	1.64	1.70	1.79	2.02	2.35	2.75	3.08	3.39	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.92	8.53	9.29	10.02	11.09	12.11	13.61	15.46	64
40	1.53	1.73	1.79	1.86	1.98	2.27	2.61	2.92	3.25	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.58	9.17	10.09	11.13	12.51	13.68	15.11	16.90	65
41	1.64	1.86	1.99	2.09	2.23	2.53	2.89	3.11	3.48	3.88	4.26	4.70	5.21	5.76	6.48	7.26	7.95	8.63	9.22	9.94	11.18	12.57	14.18	15.26	16.13	18.30	66
42	1.72	2.08	2.25	2.38	2.50	2.80	3.02	3.38	3.71	4.25	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.36	10.02	11.03	12.64	14.27	15.85	16.33	17.07	19.62	67
43	1.83	2.15	2.43	2.60	2.75	2.93	3.21	3.53	4.03	4.48	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.02	10.95	12.24	13.89	15.74	16.74	17.65	18.41	21.02	68
44	1.95	2.30	2.59	2.74	2.87	3.10	3.34	3.81	4.28	4.82	5.83	6.52	7.26	7.95	8.63	9.36	10.11	11.13	12.37	13.86	15.79	17.17	17.85	19.09	20.26	22.39	69
45	2.19	2.45	2.74	2.89	3.06	3.31	3.63	4.06	4.57	5.20	6.52	7.26	7.95	8.63	9.38	10.24	11.29	12.59	14.03	15.50	16.95	18.33	19.67	21.07	22.45	24.13	70
46	2.32	2.57	2.78	3.04	3.30	3.66	3.99	4.52	5.04	5.88	7.26	7.95	8.63	9.28	10.08	11.22	12.59	14.07	15.47	16.37	17.70	19.70	21.20	22.85	24.67	25.98	71
47	2.50	2.66	2.88	3.20	3.62	4.01	4.43	5.02	5.79	6.58	7.95	8.63	9.32	10.00	11.07	12.51	14.06	15.54	16.37	17.43	19.09	20.93	22.67	25.09	27.20	28.54	72
48	2.67	2.81	3.08	3.50	3.82	4.38	4.91	5.60	6.36	7.38	8.63	9.42	10.24	11.23	12.59	14.24	15.54	16.44	17.21	18.60	20.36	22.40	24.55	27.21	29.65	31.11	73
49	2.78	3.04	3.39	3.80	4.20	4.78	5.36	6.15	7.02	7.86	9.42	10.40	11.28	12.59	14.13	15.75	16.44	17.29	18.40	19.95	21.87	24.66	27.07	29.63	32.17	33.68	74
50	2.99	3.33	3.67	4.18	4.59	5.20	5.85	6.65	7.56	8.67	10.32	11.45	12.64	14.17	15.66	16.69	17.31	18.50	20.07	21.54	24.16	26.81	29.98	32.13	35.04	36.71	75
51	3.29	3.69	4.09	4.61	5.06	5.72	6.31	7.13	8.13	9.33	11.26	12.85	14.20	15.76	16.63	17.59	18.53	19.88	21.72	23.55	26.37	29.72	32.06	34.94	37.73	39.94	76
52	3.67	4.08	4.45	5.13	5.61	6.20	6.80	7.69	8.83	10.51	12.79	14.42	15.79	16.79	17.58	18.85	19.92	21.53	23.80	26.23	28.89	31.80	34.91	38.16	40.91	43.68	77
53	3.80	4.24	4.83	5.47	6.09	6.82	7.74	8.57	10.05	11.87	14.37	16.04	17.00	18.10	19.18	20.30	21.58	23.60	26.15	28.86	31.04	34.15	37.62	40.72	43.86	48.04	78
54	3.99	4.54	5.19	5.99	6.65	7.54	8.68	9.73	11.43	13.68	16.04	17.25	18.26	19.52	20.70	22.04	23.67	25.94	28.81	31.17	33.97	37.40	40.20	43.61	48.42	53.03	79
55	4.14	4.84	5.59	6.36	7.26	8.40	9.84	11.09	12.93	15.22	17.01	18.39	19.73	21.13	22.51	24.20	26.05	28.61	31.18	33.75	36.79	40.00	43.75	48.11	53.12	58.46	80
56	4.40	5.32	6.13	6.91	8.01	9.39	11.06	12.45	14.30	16.05	18.19	19.78	21.17	22.85	24.72	26.72	28.88	31.30	34.11	37.14	40.13	43.76	48.53	53.04	58.31	64.50	81
57	4.64	5.67	6.78	7.69	8.98	10.58	12.41	14.03	15.60	17.74	20.17	21.80	22.91	25.00	27.25	29.56	31.48	34.31	37.48	40.55	43.92	48.61	53.50	58.30	64.78	70.58	82
58	5.10	6.03	7.48	8.50	10.15	11.93	13.97	15.28	16.94	19.40	21.81	23.64	25.07	27.44	29.57	31.63	33.80	36.61	39.62	43.74	48.09	52.85	57.93	64.84	70.69	76.96	83
59	5.67	6.54	8.30	9.74	11.46	13.34	15.33	16.73	17.94	20.68	23.45	25.92	27.54	30.14	32.08	34.45	37.04	40.03	43.36	48.63	53.10	58.15	64.42	70.84	77.62	83.94	84
60	6.44	7.19	9.26	10.85	12.85	14.73	16.65	17.92	18.93	22.05	25.26	28.08	30.24	32.56	34.81	37.66	40.35	43.93	48.14	53.73	58.46	64.74	70.35	77.87	84.36	92.25	85
61	7.34	7.85	10.19	11.94	14.22	16.15	17.92	19.03	19.91	23.51	27.10	30.13	32.71	35.18	37.96	40.94	44.09	48.88	53.16	59.20	65.12	70.80	77.32	84.74	92.32	101.41	86
62	8.41	8.60	11.22	13.14	15.67	17.59	19.29	20.36	21.17	25.18	29.04	31.85	35.08	38.19	41.15	44.65	48.83	53.24	57.57	64.95	70.16	77.90	84.11	91.52	102.08	111.35	87
63	9.28	9.48	12.62	14.30	17.37	19.21	20.94	22.82	23.34	27.33	31.12	34.09	37.46	40.58	44.04	48.52	52.96	58.76	64.07	71.11	77.23	84.84	92.13	101.30	111.53	121.88	88
64	9.90	10.41	14.18	15.95	19.30	21.08	22.88	25.03	25.66	29.69	33.77	36.91	40.33	43.97	48.49	53.39	58.21	64.45	70.08	77.08	84.18	91.66	101.94	110.81	122.66	132.84	89
65	10.32	11.31	15.81	17.83	21.44	23.18	25.04	27.54	28.09	32.48	36.88	40.11	43.86	48.22	53.22	58.58	64.61	70.70	77.09	84.07	92.37	101.55	111.50	122.02	133.00	144.25	90
66	10.37	12.73	17.46	19.81	23.60	25.45	27.43	29.97	31.39	35.66	40.43	43.63	48.52	53.87	59.20	66.05	71.59	78.20	84.30	92.27	101.05	110.83	122.56	132.56	143.99	154.36	91
67	10.91	14.53	19.50	21.74	26.75	27.97	29.96	32.68	34.42	39.57	43.68	48.73	53.48	59.82	66.42	72.09	78.33	84.35	91.34	99.09	108.82	121.34	130.81	143.31	154.76	164.68	92
68	12.49	16.35	21.52	24.13	28.88	31.21	33.50	36.10	37.63	43.31	49.08	54.09	60.41	67.12	72.19	80.35	86.44	93.17	99.42	108.13	119.07	130.92	140.62	155.99	164.88	175.41	93
69	13.92	18.89	24.36	26.47	30.22	34.53	37.20	38.79	40.72	47.29	52.83	59.40	66.21	72.69	80.06	87.34	94.46	99.41	107.43	118.47	126.37	138.41	152.17	165.94	175.31	186.58	94
70	15.48	21.25	26.85	29.34	31.50	37.92	39.97	41.51	47.41	54.75	61.84	68.09	75.06	82.65	88.15	97.26	102.59	106.91	117.85	128.00	135.65	149.78	162.57	176.18	186.16	199.11	95
71	19.23	23.28	29.60	30.11	36.22	40.63	42.47	47.64	52.38	60.22	68.62	73.85	82.05	89.97	97.73	105.25	109.97	119.67	127.51	137.55	146.58	161.48	172.15	186.77	198.16	210.01	96
72	23.53	26.19	32.65	34.27	40.12	42.73	46.72	50.38	54.28	61.20	69.29	77.96	84.21	92.99	104.69	108.09	120.60	124.07	132.66	143.86	157.58	168.35	179.32	195.65	208.66	221.55	97
73	26.13	31.66	36.61	38.26	43.19	45.64	47.55	53.88	56.04	63.47	72.41	80.58	89.33	98.11	107.97	124.10	129.64	136.65	143.43	160.31	166.92	177.99	190.13	205.69	219.69	233.77	98
74	29.25	35.00	39.60	41.11	46.32	49.09	54.42	57.04	59.69	71.03	82.47	86.98	96.13	105.10	116.21	130.55	140.85	145.08	159.11	167.52	173.69	188.67	199.38	216.23	231.27	0.00	99
75	33.04	36.75	42.22	44.70	49.70	55.76	59.26	61.57	73.63	86.87	89.98	101.72	111.66	122.19	133.17	144.43	154.54	164.87	175.60	186.77	199.31	210.21	221.75	233.97	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.61	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.93	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.37	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.77	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
58	7.52	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
59	8.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
60	9.66	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
61	11.15	12.96	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
62	12.98	14.38	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
63	14.30	16.04	17.65	19.26	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
64	15.55	17.65	19.27	20.81	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
65	16.37	19.27	20.96	22.52	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
66	15.70	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
67	15.76	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
68	17.02	24.56	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.54	144.69	163.55	178.82	194.28	209.27	224.94	241.41	93
69	18.10	26.65	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	146.76	158.96	175.54	191.62	209.27	224.94	241.46	257.34	94
70	19.18	28.57	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	145.42	159.15	170.17	187.54	206.95	224.94	241.46	258.86	275.35	95
71	22.55	30.34	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	147.64	160.93	170.18	181.16	201.67	222.63	239.37	257.87	276.12	291.03	96
72	26.49	32.15	39.52	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.31	163.66	170.82	178.77	193.95	219.20	235.20	252.84	274.10	292.38	307.73	97
73	27.92	37.13	43.95	48.44	53.67	59.72	66.48	74.02	78.93	89.80	99.98	109.37	120.70	132.91	146.24	163.66	178.77	188.77	193.35	214.06	233.80	251.07	270.95	288.12	307.75	325.54	98
74	29.99	38.70	47.73	53.67	59.72	66.48	74.02	79.48	83.70	100.22	110.69	117.12	130.28	142.76	158.00	179.03	194.28	201.63	215.63	225.23	243.02	265.51	283.82	302.80	323.84	0.00	99
75	32.05	38.83	50.40	59.72	66.48	74.02	82.10	85.78	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	257.57	275.54	291.25	307.95	325.75	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.41	0.36	0.34	0.33	0.31	0.30	0.33	0.33	0.32	0.31	0.32	0.30	0.32	0.33	0.33	0.36	0.38	0.41	0.43	0.46	0.50	0.53	0.56	0.62	0.68	43
19	0.41	0.36	0.34	0.32	0.31	0.30	0.30	0.31	0.33	0.33	0.31	0.32	0.32	0.32	0.34	0.35	0.37	0.41	0.43	0.45	0.48	0.51	0.55	0.61	0.65	0.74	44
20	0.36	0.35	0.33	0.31	0.30	0.28	0.31	0.31	0.32	0.32	0.30	0.31	0.32	0.32	0.36	0.37	0.39	0.42	0.44	0.48	0.50	0.53	0.58	0.63	0.68	0.81	45
21	0.33	0.31	0.29	0.29	0.29	0.29	0.31	0.29	0.32	0.32	0.29	0.30	0.32	0.34	0.37	0.38	0.41	0.44	0.46	0.49	0.52	0.57	0.61	0.66	0.73	0.88	46
22	0.30	0.28	0.30	0.28	0.29	0.29	0.29	0.31	0.32	0.32	0.29	0.32	0.33	0.35	0.37	0.41	0.43	0.46	0.48	0.50	0.55	0.60	0.65	0.71	0.80	0.98	47
23	0.26	0.27	0.26	0.27	0.28	0.28	0.29	0.31	0.32	0.32	0.30	0.31	0.34	0.36	0.39	0.42	0.44	0.46	0.51	0.54	0.57	0.63	0.70	0.77	0.87	1.10	48
24	0.26	0.26	0.27	0.26	0.29	0.28	0.29	0.29	0.33	0.32	0.29	0.31	0.34	0.37	0.41	0.43	0.46	0.49	0.52	0.56	0.61	0.67	0.75	0.85	0.94	1.22	49
25	0.25	0.25	0.26	0.26	0.28	0.28	0.29	0.31	0.32	0.34	0.29	0.31	0.34	0.37	0.41	0.44	0.47	0.51	0.54	0.60	0.65	0.72	0.83	0.92	1.04	1.14	50
26	0.24	0.26	0.26	0.27	0.29	0.30	0.31	0.30	0.34	0.35	0.30	0.33	0.36	0.39	0.43	0.47	0.51	0.55	0.60	0.65	0.71	0.82	0.90	1.02	1.13	1.28	51
27	0.27	0.27	0.27	0.29	0.31	0.31	0.32	0.33	0.36	0.36	0.31	0.34	0.37	0.42	0.46	0.50	0.54	0.58	0.65	0.72	0.81	0.89	1.00	1.12	1.26	1.40	52
28	0.28	0.28	0.30	0.31	0.33	0.31	0.33	0.34	0.36	0.37	0.33	0.36	0.41	0.44	0.48	0.53	0.58	0.65	0.71	0.80	0.89	1.01	1.12	1.25	1.41	1.52	53
29	0.29	0.31	0.31	0.32	0.33	0.34	0.33	0.35	0.38	0.39	0.34	0.38	0.42	0.46	0.51	0.56	0.64	0.71	0.80	0.89	1.00	1.11	1.26	1.39	1.55	1.64	54
30	0.32	0.32	0.32	0.34	0.35	0.35	0.34	0.35	0.39	0.43	0.37	0.41	0.45	0.50	0.56	0.63	0.70	0.80	0.87	0.98	1.10	1.23	1.37	1.53	1.71	1.82	55
31	0.36	0.35	0.37	0.37	0.37	0.38	0.37	0.39	0.43	0.45	0.39	0.44	0.49	0.54	0.62	0.69	0.76	0.87	0.96	1.08	1.22	1.35	1.53	1.69	1.89	2.02	56
32	0.37	0.37	0.38	0.39	0.42	0.41	0.41	0.42	0.45	0.48	0.43	0.47	0.53	0.60	0.67	0.75	0.85	0.96	1.08	1.21	1.32	1.50	1.69	1.86	2.08	2.21	57
33	0.39	0.41	0.42	0.43	0.44	0.44	0.45	0.46	0.49	0.52	0.48	0.53	0.58	0.65	0.74	0.84	0.93	1.06	1.19	1.34	1.50	1.68	1.86	2.06	2.29	2.44	58
34	0.41	0.43	0.43	0.45	0.48	0.47	0.48	0.51	0.54	0.58	0.52	0.58	0.66	0.72	0.82	0.92	1.04	1.19	1.31	1.48	1.65	1.85	2.03	2.25	2.49	2.66	59
35	0.42	0.44	0.47	0.48	0.50	0.52	0.54	0.57	0.62	0.66	0.58	0.65	0.72	0.81	0.90	1.02	1.14	1.29	1.45	1.63	1.80	2.03	2.23	2.45	2.69	2.96	60
36	0.42	0.47	0.50	0.51	0.55	0.57	0.61	0.65	0.71	0.74	0.67	0.73	0.82	0.90	1.01	1.13	1.28	1.46	1.63	1.81	2.00	2.25	2.46	2.71	2.97	3.21	61
37	0.38	0.44	0.50	0.54	0.58	0.63	0.67	0.73	0.81	0.85	0.75	0.82	0.92	1.02	1.15	1.29	1.42	1.61	1.79	2.02	2.22	2.49	2.71	2.98	3.26	3.56	62
38	0.42	0.47	0.53	0.58	0.64	0.69	0.75	0.83	0.90	0.95	0.85	0.94	1.05	1.16	1.28	1.43	1.60	1.81	1.99	2.19	2.42	2.69	2.92	3.19	3.50	3.88	63
39	0.42	0.50	0.56	0.64	0.69	0.77	0.84	0.94	1.02	1.08	0.95	1.06	1.17	1.29	1.46	1.61	1.76	1.98	2.18	2.44	2.67	2.98	3.21	3.50	3.85	4.21	64
40	0.46	0.53	0.63	0.70	0.77	0.84	0.93	1.07	1.16	1.22	1.07	1.17	1.32	1.44	1.62	1.78	1.99	2.22	2.41	2.68	2.94	3.27	3.51	3.83	4.23	4.55	65
41	0.49	0.60	0.69	0.76	0.84	0.95	1.04	1.16	1.32	1.36	1.21	1.31	1.46	1.61	1.80	1.95	2.18	2.42	2.68	2.97	3.26	3.60	3.86	4.21	4.64	4.94	66
42	0.55	0.65	0.75	0.85	0.92	1.05	1.17	1.33	1.48	1.52	1.33	1.47	1.63	1.78	1.99	2.21	2.43	2.69	2.91	3.21	3.53	3.88	4.24	4.61	4.98	5.39	67
43	0.63	0.71	0.85	0.94	1.05	1.17	1.34	1.51	1.69	1.71	1.47	1.64	1.81	2.03	2.25	2.43	2.66	2.94	3.24	3.55	3.89	4.25	4.54	4.91	5.47	5.92	68
44	0.69	0.77	0.94	1.07	1.14	1.33	1.50	1.71	1.87	1.90	1.64	1.82	2.03	2.24	2.48	2.71	2.97	3.26	3.50	3.83	4.19	4.56	4.96	5.39	5.86	6.46	69
45	0.73	0.87	1.04	1.17	1.27	1.46	1.67	1.91	2.14	2.14	1.82	2.03	2.25	2.49	2.72	2.98	3.25	3.56	3.87	4.21	4.60	5.00	5.42	5.93	6.47	7.07	70
46	0.83	0.96	1.14	1.26	1.36	1.63	1.86	2.07	2.35	2.34	2.05	2.27	2.49	2.77	3.02	3.30	3.57	3.90	4.23	4.57	4.98	5.38	5.85	6.38	7.15	7.74	71
47	0.90	1.06	1.22	1.41	1.52	1.74	2.00	2.26	2.53	2.55	2.29	2.52	2.78	3.04	3.32	3.55	3.92	4.27	4.63	4.95	5.38	5.95	6.48	7.03	7.74	8.54	72
48	0.96	1.19	1.34	1.49	1.63	1.91	2.16	2.39	2.66	2.79	2.54	2.74	2.99	3.29	3.59	3.91	4.22	4.56	5.04	5.47	5.96	6.42	7.02	7.64	8.63	9.38	73
49	1.01	1.22	1.42	1.60	1.76	2.03	2.31	2.54	2.84	3.03	2.80	3.03	3.28	3.63	3.95	4.22	4.64	5.00	5.49	5.94	6.46	7.11	7.82	8.58	9.35	10.30	74
50	1.01	1.31	1.49	1.66	1.84	2.16	2.48	2.69	3.01	3.25	3.09	3.32	3.61	3.98	4.32	4.64	5.08	5.48	6.00	6.46	7.03	7.75	8.60	9.33	10.48	11.35	75
51	1.07	1.48	1.59	1.71	1.93	2.26	2.64	2.84	3.19	3.48	3.39	3.64	3.96	4.36	4.74	5.11	5.60	6.00	6.56	7.04	7.71	8.51	9.37	10.24	11.46	12.49	76
52	1.07	1.61	1.66	1.80	2.05	2.41	2.71	2.91	3.36	3.72	3.70	4.00	4.31	4.68	5.09	5.49	6.03	6.60	7.17	7.72	8.51	9.28	10.33	11.46	12.67	13.73	77
53	1.14	1.70	1.78	1.87	2.12	2.48	2.88	3.05	3.44	3.88	3.95	4.25	4.63	5.14	5.60	6.04	6.66	7.13	7.89	8.73	9.53	10.44	11.59	12.45	13.70	15.08	78
54	1.14	1.78	1.84	1.92	2.24	2.62	2.98	3.12	3.61	4.11	4.31	4.67	5.09	5.52	6.01	6.57	7.17	7.85	8.76	9.55	10.53	11.48	12.63	13.79	15.33	16.56	79
55	1.17	1.84	1.88	1.95	2.28	2.64	3.09	3.19	3.72	4.30	4.62	5.03	5.46	5.96	6.50	7.11	7.80	8.57	9.41	10.34	11.37	12.51	13.75	15.13	16.62	18.29	80
56	1.27	1.89	2.00	2.09	2.43	2.82	3.27	3.44	4.01	4.64	4.99	5.43	5.91	6.44	7.05	7.75	8.64	9.49	10.45	11.47	12.72	13.65	15.52	16.87	18.49	20.60	81
57	1.35	1.96	2.12	2.23	2.58	3.00	3.50	3.72	4.32	5.05	5.41	5.87	6.41	6.99	7.70	8.52	9.51	10.54	11.57	12.89	13.93	15.39	17.32	18.86	20.80	23.23	82
58	1.34	1.96	2.21	2.34	2.71	3.14	3.69	3.98	4.62	5.50	5.91	6.39	6.98	7.77	8.45	9.59	10.82	11.98	13.03	14.18	15.74	16.81	18.93	20.85	23.15	25.81	83
59	1.44	2.00	2.32	2.52	2.90	3.40	3.97	4.32	5.06	5.91	6.34	6.84	7.64	8.53	9.26	10.60	12.04	12.87	13.98	15.74	17.22	18.75	21.32	23.23	26.05	29.20	84
60	1.49	2.05	2.46	2.67	3.09	3.65	4.28	4.75	5.57	6.51	6.99	7.50	8.28	9.14	9.97	11.43	12.94	14.15	15.50	17.28	19.19	21.12	23.34	26.18	28.93	33.09	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.40	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.80	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.04	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	54.37	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.65	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	64.21	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.36	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	79.40	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.89	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	105.27	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.33	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	132.06	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.39	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.48	0.44	0.42	0.42	0.45	0.43	0.45	0.42	0.41	0.42	0.42	0.45	0.43	0.47	0.50	0.54	0.57	0.58	0.62	0.63	0.65	0.68	0.75	43
19	0.46	0.47	0.49	0.46	0.42	0.39	0.39	0.43	0.43	0.45	0.43	0.42	0.42	0.44	0.45	0.46	0.51	0.53	0.56	0.60	0.62	0.63	0.65	0.69	0.73	0.82	44
20	0.47	0.46	0.44	0.42	0.41	0.41	0.39	0.43	0.42	0.44	0.38	0.42	0.42	0.44	0.47	0.50	0.52	0.55	0.58	0.63	0.64	0.66	0.69	0.72	0.76	0.88	45
21	0.45	0.42	0.43	0.41	0.38	0.38	0.42	0.41	0.43	0.44	0.39	0.41	0.43	0.46	0.48	0.51	0.54	0.57	0.61	0.64	0.66	0.70	0.73	0.76	0.83	0.98	46
22	0.41	0.37	0.41	0.38	0.38	0.41	0.39	0.42	0.43	0.46	0.39	0.42	0.44	0.46	0.51	0.53	0.56	0.60	0.63	0.68	0.70	0.73	0.76	0.83	0.90	1.10	47
23	0.37	0.34	0.36	0.37	0.39	0.38	0.39	0.44	0.44	0.46	0.39	0.43	0.45	0.48	0.52	0.54	0.57	0.62	0.67	0.71	0.74	0.77	0.83	0.89	0.98	1.22	48
24	0.33	0.33	0.37	0.37	0.37	0.38	0.41	0.43	0.43	0.47	0.39	0.42	0.46	0.48	0.53	0.56	0.60	0.65	0.70	0.74	0.78	0.84	0.89	0.97	1.09	1.33	49
25	0.33	0.34	0.35	0.36	0.38	0.38	0.41	0.43	0.44	0.47	0.38	0.41	0.46	0.49	0.53	0.57	0.63	0.68	0.73	0.80	0.85	0.90	0.97	1.06	1.19	1.33	50
26	0.31	0.31	0.35	0.38	0.41	0.43	0.43	0.45	0.47	0.51	0.41	0.43	0.47	0.52	0.57	0.62	0.67	0.72	0.78	0.85	0.91	1.01	1.10	1.19	1.33	1.49	51
27	0.33	0.31	0.37	0.41	0.43	0.46	0.46	0.50	0.52	0.54	0.42	0.45	0.50	0.55	0.61	0.66	0.71	0.77	0.86	0.95	1.04	1.12	1.22	1.34	1.48	1.67	52
28	0.34	0.31	0.37	0.41	0.45	0.46	0.49	0.53	0.54	0.60	0.45	0.48	0.53	0.57	0.63	0.70	0.77	0.85	0.93	1.05	1.15	1.25	1.40	1.49	1.67	1.88	53
29	0.37	0.35	0.39	0.43	0.47	0.51	0.52	0.57	0.58	0.65	0.46	0.50	0.55	0.61	0.68	0.74	0.84	0.93	1.04	1.16	1.28	1.41	1.54	1.69	1.87	2.09	54
30	0.37	0.35	0.39	0.45	0.50	0.53	0.55	0.60	0.63	0.70	0.49	0.53	0.60	0.67	0.73	0.82	0.92	1.04	1.14	1.29	1.44	1.55	1.73	1.87	2.09	2.32	55
31	0.41	0.37	0.42	0.47	0.52	0.56	0.62	0.67	0.70	0.77	0.52	0.57	0.64	0.72	0.82	0.91	1.01	1.13	1.26	1.43	1.57	1.73	1.92	2.10	2.32	2.60	56
32	0.44	0.37	0.44	0.50	0.56	0.62	0.68	0.74	0.78	0.85	0.56	0.62	0.70	0.80	0.89	1.00	1.12	1.27	1.41	1.56	1.73	1.90	2.13	2.33	2.60	2.87	57
33	0.44	0.39	0.46	0.52	0.62	0.68	0.75	0.83	0.87	0.97	0.64	0.70	0.77	0.86	0.98	1.10	1.24	1.39	1.54	1.75	1.93	2.14	2.39	2.61	2.88	3.18	58
34	0.45	0.39	0.46	0.56	0.66	0.73	0.85	0.96	1.01	1.10	0.69	0.76	0.87	0.96	1.08	1.22	1.37	1.55	1.72	1.92	2.13	2.35	2.62	2.89	3.17	3.48	59
35	0.43	0.41	0.48	0.58	0.71	0.83	0.97	1.12	1.16	1.27	0.77	0.86	0.95	1.07	1.20	1.34	1.50	1.69	1.89	2.11	2.33	2.60	2.88	3.19	3.48	3.79	60
36	0.42	0.42	0.50	0.63	0.75	0.88	1.04	1.19	1.29	1.42	0.89	0.98	1.09	1.22	1.33	1.50	1.69	1.90	2.11	2.34	2.59	2.88	3.17	3.48	3.83	4.12	61
37	0.42	0.42	0.51	0.63	0.80	0.96	1.10	1.29	1.40	1.54	1.03	1.12	1.25	1.36	1.52	1.68	1.86	2.09	2.30	2.61	2.87	3.18	3.48	3.83	4.20	4.48	62
38	0.42	0.45	0.53	0.69	0.84	1.01	1.21	1.37	1.50	1.68	1.17	1.31	1.44	1.59	1.68	1.87	2.08	2.33	2.58	2.82	3.10	3.42	3.75	4.08	4.48	4.86	63
39	0.44	0.47	0.57	0.73	0.92	1.09	1.30	1.50	1.63	1.81	1.34	1.49	1.63	1.78	1.89	2.09	2.29	2.57	2.80	3.12	3.42	3.77	4.10	4.48	4.91	5.27	64
40	0.47	0.52	0.64	0.81	0.98	1.17	1.39	1.62	1.78	1.99	1.54	1.69	1.82	2.01	2.10	2.31	2.57	2.85	3.09	3.44	3.76	4.16	4.49	4.88	5.37	5.73	65
41	0.52	0.56	0.70	0.87	1.05	1.28	1.47	1.70	1.93	2.15	1.75	1.92	2.06	2.25	2.33	2.54	2.81	3.11	3.43	3.79	4.15	4.56	4.91	5.35	5.86	6.23	66
42	0.57	0.64	0.76	0.95	1.16	1.37	1.60	1.83	2.04	2.29	1.98	2.19	2.32	2.51	2.58	2.86	3.13	3.46	3.69	4.07	4.46	4.89	5.37	5.82	6.28	6.78	67
43	0.65	0.71	0.85	1.04	1.29	1.50	1.75	2.01	2.23	2.49	2.22	2.48	2.61	2.88	2.90	3.12	3.43	3.77	4.10	4.47	4.90	5.37	5.73	6.21	6.87	7.40	68
44	0.70	0.80	0.93	1.16	1.40	1.63	1.88	2.15	2.37	2.65	2.53	2.79	2.93	3.22	3.20	3.50	3.81	4.17	4.42	4.81	5.26	5.72	6.24	6.78	7.36	8.07	69
45	0.77	0.89	1.04	1.27	1.51	1.76	2.02	2.28	2.59	2.87	2.87	3.17	3.28	3.59	3.50	3.82	4.16	4.51	4.88	5.28	5.75	6.25	6.80	7.41	8.09	8.86	70
46	0.84	0.96	1.13	1.36	1.62	1.93	2.20	2.49	2.81	3.13	3.14	3.46	3.59	3.92	3.86	4.22	4.56	4.95	5.34	5.72	6.21	6.74	7.34	7.99	8.93	9.73	71
47	0.89	1.04	1.23	1.49	1.79	2.05	2.37	2.71	3.04	3.40	3.43	3.76	3.93	4.27	4.26	4.52	5.01	5.42	5.82	6.19	6.74	7.45	8.12	8.83	9.66	10.68	72
48	0.94	1.12	1.32	1.61	1.87	2.22	2.52	2.87	3.22	3.66	3.73	4.01	4.18	4.55	4.57	4.99	5.37	5.79	6.34	6.85	7.48	8.04	8.79	9.61	10.69	11.79	73
49	0.95	1.12	1.41	1.71	2.01	2.31	2.66	3.06	3.43	3.91	4.03	4.31	4.52	4.94	5.01	5.36	5.88	6.33	6.91	7.43	8.12	8.91	9.80	10.67	11.70	12.96	74
50	0.93	1.21	1.47	1.76	2.09	2.45	2.81	3.23	3.63	4.15	4.31	4.63	4.88	5.35	5.49	5.87	6.45	6.92	7.53	8.09	8.86	9.70	10.66	11.72	12.99	14.28	75
51	0.95	1.30	1.55	1.85	2.16	2.54	2.96	3.41	3.85	4.38	4.62	4.98	5.26	5.79	6.00	6.45	7.06	7.56	8.21	8.81	9.71	10.56	11.74	12.74	14.19	15.63	76
52	0.95	1.40	1.62	1.91	2.26	2.65	3.03	3.49	4.04	4.65	4.95	5.33	5.68	6.11	6.41	6.92	7.58	8.31	8.97	9.67	10.61	11.63	12.80	14.31	15.86	17.13	77
53	0.98	1.43	1.71	2.03	2.31	2.72	3.17	3.67	4.16	4.78	5.16	5.58	5.98	6.62	7.03	7.62	8.37	8.93	9.88	10.92	12.01	12.94	14.39	15.68	17.17	18.77	78
54	0.98	1.46	1.80	2.08	2.43	2.85	3.23	3.77	4.36	5.03	5.50	5.98	6.46	7.02	7.56	8.21	9.01	9.85	10.94	11.94	13.16	14.23	15.84	17.43	19.02	20.66	79
55	0.95	1.49	1.82	2.10	2.44	2.85	3.31	3.86	4.48	5.21	5.79	6.28	6.83	7.45	8.13	8.89	9.75	10.73	11.78	12.94	14.24	15.66	17.22	18.96	20.82	22.91	80
56	1.07	1.62	2.01	2.31	2.66	3.10	3.61	4.21	4.90	5.69	6.28	6.84	7.46	8.15	8.93	9.76	10.91	11.97	13.19	14.49	16.20	17.24	19.39	21.46	23.26	25.82	81
57	1.15	1.76	2.22	2.53	2.93	3.41	3.98	4.65	5.40	6.28	6.87	7.48	8.16	8.91	9.79	10.86	12.10	13.40	14.74	16.40	17.82	19.39	21.97	24.10	26.02	29.11	82
58	1.16	1.88	2.39	2.73	3.16	3.67	4.30	5.02	5.85	6.98	7.57	8.20	8.98	10.00	10.85	12.29	13.91	15.37	16.72	18.17	20.08	21.53	24.14	26.45	29.36	32.37	83
59	1.26	2.03	2.62	3.01	3.48	4.06	4.76	5.58	6.51	7.61	8.18	8.86	9.91	11.07	12.00	13.70	15.60	16.66	18.13	20.34	22.32	24.21	27.08	29.94	32.80	36.00	84
60	1.33	2.19	2.88	3.30	3.83	4.49	5.29	6.22	7.29	8.52	9.11	9.78	10.77	11.92	13.03	14.91	16.89	18.49	20.27	22.53	25.10	27.19	30.09	33.60	36.93	40.09	85
61	1.28	2.15	2.86	3.28	3.86	4.55	5.36	6.34	7.48	8.76	9.30	10.04	10.99	12.21	13.34	15.19	17.12	19.00	20.57	22.91	25.59	28.88	31.92	36.33	39.93	43.75	86
62	1.39	2.30	3.09	3.57	4.20	4.99	5.93	7.03	8.35	9.84	10.41	11.18	12.33	13.66	14.89	16.97	19.06	21.09	22.83	25.66	28.53	31.81	35.44	40.66	44.52	49.44	87
63	1.55	2.48	3.32	3.84	4.56	5.44	6.52	7.80	9.30	10.82	11.33	12.53	13.85	15.21	16.62	18.99	21.04	23.43	26.16	29.06	32.07	36.11	39.74	44.72	49.23	55.40	88
64	1.73	3.17	3.51	4.05	4.80	5.94	7.17	8.64	10.44	12.14	12.73	14.09	15.48	16.96	18.70	20.92	23.27	26.27	29.02	32.51	35.73	39.78	43.73	50.55	54.95	61.78	89
65	1.98	3.42	3.77	4.35	5.20	6.32	7.71	9.39	11.36	13.69	14.30	15.72	17.28	19.02	20.89	22.98	25.89	29.18	32.46	36.07	40.17	43.84	49.52	55.48	61.86	67.69	90
66	2.05	3.56	3.99	4.60	5.55	6.77	8.37	10.26	12.55	15.21	15.70	17.43	19.87	21.76	23.70	25.50	28.28	31.94	35.31	38.60	43.98	48.61	54.18	61.84	67.76	70.29	91
67	2.10	3.71	4.22	4.90	5.95	7.38	9.14	11.06	13.58	16.46	17.68	19.91	22.16	24.26	26.21	28.79	31.80	35.53	39.34	43.48	48.68	54.33	60.95	66.87	74.08	75.93	92
68	2.28	3.97	4.42	5.30	6.46	7.84	9.81	12.23	15.03	18.25	19.57	22.11	25.32	27.90	29.50	31.95	34.70	38.51	43.19	47.49	54.34	60.24	66.75	73.58	81.36	84.59	93
69	2.55	4.17	4.78	5.76	7.09	8.68	10.90	13.29	16.36	19.98	22.14	25.19	28.45	31.01	32.62	35.95	38.74	43.18	48.01	53.44	60.24	67.38	74.36	81.25	89.08	96.84	94
70	2.84	4.37	5.19	6.32	7.83	9.65	12.14	14.83	18.35	22.32	24.45	28.17	32.45	35.07	36.65	39.65	42.53	46.84	52.80	58.34	65.94	73.91	83.00	89.35	97.43	112.17	95
71	3.21	4.60	5.66	6.98	8.75	10.82	13.61	16.66	20.10	24.43	27.24	31.36	36.48	38.51	39.88	43.70	46.26	51.28	57.42	63.74	72.21	82.57	92.28	98.36	106.50	127.14	96
72	4.67	4.86	6.11	7.78	9.80	12.16	15.04	18.35	22.56	27.46	30.89	35.94	41.57	42.42	45.09	49.23	51.99	56.95	62.43	71.08	80.96	91.01	101.40	106.55	114.42	140.70	97
73	4.99	5.30	6.77	8.75	10.86	13.51	16.99	20.68	24.89	30.12	34.36	39.97	44.70	47.09	49.64	54.67	56.84	61.70	70.91	79.57	90.74	102.20	113.28	117.20	124.69	144.27	98
74	5.24	5.69	7.44	9.89	12.33	15.33	18.83	22.91	27.99	33.88	38.94	45.39	50.99	53.11	56.32	61.64	63.24	69.94	77.36	87.26	99.86	112.50	123.83	126.62	133.96	0.00	99
75	5.63	6.21	8.41	11.27	14.05	17.43	21.40	25.87	30.97	37.19	43.03	50.68	56.35	58.96	61.98	67.82	70.42	76.06	84.74	95.91	110.02	123.52	137.60	138.99	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.54	0.55	0.55	0.53	0.53	0.51	0.53	0.55	0.55	0.58	0.64	0.67	0.72	0.75	0.82	0.85	0.90	0.96	1.08	43
19	0.46	0.47	0.49	0.50	0.51	0.50	0.50	0.54	0.54	0.57	0.53	0.54	0.53	0.54	0.56	0.57	0.64	0.67	0.70	0.74	0.80	0.84	0.88	0.95	1.01	1.17	44
20	0.47	0.49	0.50	0.50	0.48	0.50	0.50	0.51	0.52	0.53	0.49	0.52	0.53	0.54	0.60	0.63	0.66	0.69	0.72	0.78	0.82	0.87	0.93	1.00	1.07	1.27	45
21	0.49	0.50	0.50	0.48	0.48	0.48	0.51	0.50	0.53	0.53	0.49	0.52	0.54	0.56	0.61	0.65	0.68	0.71	0.75	0.81	0.85	0.92	0.97	1.05	1.14	1.41	46
22	0.50	0.47	0.48	0.46	0.48	0.49	0.50	0.51	0.54	0.56	0.51	0.54	0.55	0.57	0.63	0.66	0.70	0.74	0.78	0.84	0.90	0.95	1.04	1.12	1.24	1.56	47
23	0.46	0.44	0.46	0.45	0.47	0.49	0.50	0.53	0.55	0.56	0.51	0.54	0.56	0.58	0.65	0.68	0.72	0.76	0.83	0.88	0.94	1.02	1.10	1.22	1.35	1.73	48
24	0.45	0.42	0.44	0.45	0.47	0.48	0.50	0.50	0.55	0.57	0.51	0.54	0.57	0.61	0.66	0.70	0.74	0.80	0.86	0.92	1.00	1.08	1.20	1.33	1.47	1.93	49
25	0.42	0.43	0.44	0.45	0.47	0.47	0.50	0.52	0.54	0.58	0.50	0.53	0.58	0.61	0.66	0.71	0.77	0.84	0.90	0.97	1.06	1.16	1.30	1.44	1.61	1.78	50
26	0.42	0.41	0.44	0.46	0.48	0.51	0.55	0.54	0.60	0.64	0.52	0.55	0.62	0.64	0.71	0.76	0.84	0.89	0.97	1.06	1.16	1.30	1.44	1.61	1.78	1.99	51
27	0.43	0.42	0.47	0.48	0.50	0.53	0.57	0.58	0.65	0.68	0.53	0.58	0.64	0.68	0.75	0.82	0.88	0.97	1.06	1.19	1.31	1.44	1.61	1.79	2.01	2.18	52
28	0.46	0.42	0.47	0.49	0.54	0.55	0.62	0.64	0.66	0.73	0.57	0.62	0.68	0.71	0.80	0.88	0.96	1.07	1.17	1.32	1.46	1.63	1.83	2.00	2.22	2.44	53
29	0.49	0.47	0.49	0.51	0.54	0.62	0.63	0.68	0.72	0.77	0.58	0.65	0.71	0.77	0.86	0.93	1.05	1.19	1.31	1.48	1.65	1.80	2.03	2.25	2.50	2.71	54
30	0.49	0.48	0.50	0.54	0.58	0.64	0.69	0.71	0.77	0.86	0.63	0.69	0.76	0.83	0.93	1.05	1.17	1.32	1.45	1.64	1.82	2.02	2.27	2.48	2.77	3.02	55
31	0.55	0.53	0.55	0.56	0.62	0.68	0.74	0.80	0.84	0.94	0.67	0.73	0.83	0.92	1.04	1.16	1.28	1.45	1.62	1.82	2.03	2.21	2.52	2.79	3.07	3.36	56
32	0.55	0.56	0.57	0.60	0.66	0.73	0.81	0.86	0.92	1.03	0.73	0.81	0.91	1.01	1.14	1.26	1.44	1.63	1.80	2.01	2.21	2.46	2.81	3.06	3.39	3.71	57
33	0.60	0.56	0.61	0.62	0.71	0.82	0.89	0.98	1.04	1.15	0.82	0.91	1.00	1.11	1.27	1.42	1.59	1.80	1.98	2.24	2.49	2.78	3.09	3.42	3.77	4.12	58
34	0.57	0.57	0.61	0.65	0.77	0.86	0.97	1.13	1.16	1.32	0.90	1.01	1.12	1.24	1.39	1.56	1.78	2.02	2.21	2.50	2.78	3.04	3.42	3.73	4.10	4.50	59
35	0.57	0.61	0.66	0.68	0.83	0.95	1.13	1.30	1.35	1.52	1.01	1.11	1.24	1.39	1.55	1.74	1.94	2.20	2.45	2.73	3.02	3.37	3.73	4.12	4.50	4.90	60
36	0.56	0.62	0.68	0.72	0.87	1.02	1.22	1.39	1.49	1.68	1.13	1.25	1.42	1.55	1.74	1.94	2.19	2.47	2.74	3.05	3.37	3.73	4.12	4.54	4.96	5.34	61
37	0.53	0.58	0.69	0.75	0.93	1.12	1.31	1.49	1.64	1.86	1.28	1.42	1.57	1.75	1.99	2.19	2.44	2.73	3.00	3.39	3.73	4.15	4.55	4.99	5.45	5.81	62
38	0.54	0.63	0.71	0.82	1.01	1.19	1.42	1.64	1.79	2.01	1.46	1.62	1.80	2.00	2.19	2.44	2.73	3.07	3.34	3.71	4.08	4.45	4.93	5.30	5.81	6.30	63
39	0.56	0.64	0.76	0.88	1.10	1.31	1.54	1.79	1.93	2.22	1.63	1.81	2.02	2.21	2.47	2.75	3.00	3.34	3.66	4.10	4.50	4.91	5.40	5.82	6.37	6.82	64
40	0.58	0.70	0.83	0.94	1.17	1.39	1.63	1.90	2.09	2.35	1.80	2.01	2.21	2.45	2.72	3.02	3.31	3.67	4.01	4.46	4.89	5.43	5.85	6.28	6.86	7.41	65
41	0.62	0.73	0.90	1.03	1.26	1.53	1.74	2.03	2.32	2.55	2.01	2.24	2.47	2.74	3.03	3.26	3.62	4.05	4.46	4.93	5.41	5.91	6.34	6.89	7.54	8.07	66
42	0.69	0.81	0.97	1.15	1.41	1.65	1.91	2.19	2.46	2.78	2.23	2.49	2.77	2.98	3.33	3.71	4.03	4.44	4.73	5.21	5.72	6.32	6.94	7.41	8.01	8.78	67
43	0.74	0.90	1.07	1.25	1.54	1.82	2.09	2.41	2.66	3.00	2.46	2.75	3.01	3.45	3.76	4.06	4.45	4.95	5.39	5.91	6.47	7.04	7.46	8.11	8.94	9.57	68
44	0.83	0.95	1.16	1.42	1.68	2.00	2.29	2.57	2.83	3.20	2.77	3.03	3.37	3.72	4.10	4.61	4.95	5.42	5.72	6.22	6.80	7.50	8.17	8.75	9.52	10.44	69
45	0.89	1.04	1.25	1.55	1.83	2.15	2.45	2.80	3.13	3.47	3.05	3.40	3.76	4.15	4.54	4.94	5.37	5.83	6.32	6.85	7.44	8.09	8.79	9.59	10.47	11.45	70
46	0.98	1.14	1.41	1.65	1.98	2.40	2.71	3.09	3.45	3.81	3.42	3.79	4.16	4.60	5.02	5.45	5.88	6.40	6.91	7.41	8.07	8.74	9.52	10.36	11.53	12.57	71
47	1.08	1.26	1.51	1.87	2.18	2.55	2.93	3.40	3.78	4.23	3.82	4.16	4.61	5.07	5.53	5.92	6.47	7.01	7.55	8.03	8.72	9.75	10.64	11.59	12.54	13.83	72
48	1.14	1.39	1.63	2.00	2.35	2.73	3.11	3.60	4.00	4.56	4.23	4.54	4.86	5.43	5.81	6.32	6.77	7.43	8.11	8.84	9.61	10.39	11.36	12.47	13.99	15.21	73
49	1.20	1.42	1.75	2.20	2.53	2.93	3.31	3.87	4.31	4.98	4.59	4.93	5.36	5.98	6.38	6.84	7.43	8.14	8.83	9.60	10.45	11.46	12.62	13.93	15.24	16.70	74
50	1.20	1.52	1.85	2.25	2.65	3.13	3.56	4.16	4.62	5.27	5.03	5.41	5.87	6.56	7.00	7.52	8.14	8.91	9.65	10.45	11.37	12.52	13.89	15.20	17.04	18.38	75
51	1.24	1.65	1.95	2.38	2.78	3.23	3.78	4.43	4.96	5.65	5.50	5.92	6.42	7.19	7.65	8.27	8.94	9.77	10.53	11.39	12.46	13.79	15.17	16.77	18.71	20.21	76
52	1.24	1.84	2.09	2.47	2.93	3.43	3.87	4.49	5.25	5.96	5.93	6.46	7.01	7.74	8.13	8.93	9.67	10.55	11.53	12.30	13.55	15.05	16.74	18.74	20.69	22.26	77
53	1.31	1.92	2.25	2.63	3.05	3.51	4.03	4.76	5.34	6.25	6.36	6.76	7.33	8.21	8.78	9.69	10.49	11.45	12.49	13.82	15.07	16.85	18.72	20.43	22.51	24.49	78
54	1.31	2.02	2.38	2.69	3.23	3.67	4.21	4.89	5.67	6.54	6.83	7.39	8.03	8.74	9.51	10.34	11.37	12.42	13.86	15.12	16.66	18.56	20.44	22.27	24.76	26.91	79
55	1.39	2.09	2.45	2.83	3.29	3.83	4.45	5.20	6.03	7.02	7.48	8.13	8.83	9.63	10.51	11.49	12.62	13.87	15.24	16.75	18.43	20.27	22.30	24.54	26.98	29.69	80
56	1.52	2.24	2.67	3.07	3.56	4.14	4.82	5.68	6.53	7.52	8.07	8.74	9.54	10.41	11.38	12.49	13.97	15.32	16.63	18.56	20.46	22.43	25.05	27.69	30.92	33.46	81
57	1.63	2.37	2.92	3.34	3.85	4.48	5.30	6.09	7.11	8.11	8.74	9.46	10.33	11.25	12.17	13.70	15.10	17.01	18.98	20.68	22.38	25.43	28.23	31.21	34.26	37.75	82
58	1.67	2.62	3.17	3.63	4.20	4.89	5.62	6.67	7.79	8.81	9.52	10.27	11.24	12.61	13.58	15.49	17.60	19.47	20.82	22.70	25.47	27.73	30.91	34.07	38.69	42.00	83
59	1.81	2.79	3.50	3.96	4.59	5.37	6.26	7.22	8.57	9.61	10.41	11.22	12.26	13.79	14.60	16.79	19.25	21.40	23.17	25.91	27.85	30.66	34.66	38.40	42.87	46.73	84
60	1.88	2.91	3.72	4.28	4.98	5.86	6.87	8.09	9.48	10.51	11.46	12.28	13.53	15.05	16.09	18.52	21.15	23.52	25.27	28.45	30.90	34.72	39.05	43.71	48.99	52.08	85
61	1.98	3.06	4.02	4.61	5.40	6.37	7.53	8.89	10.48	11.54	12.64	13.58	14.87	16.59	17.80	20.35	23.12	25.68	27.74	30.75	34.62	38.41	43.77	48.51	53.79	56.87	86
62	2.12	3.25	4.28	4.95	5.82	6.90	8.20	9.74	11.54	12.66	14.02	14.98	16.49	18.36	19.62	22.44	25.48	28.68	30.89	34.57	38.41	41.76	47.27	53.13	60.43	64.32	87
63	2.33	3.42	4.56	5.26	6.22	7.45	8.94	10.69	12.54	13.52	15.00	16.60	18.33	20.18	22.03	25.25	27.86	31.03	34.18	38.50	42.43	47.42	52.46	58.03	64.51	72.12	88
64	2.66	4.39	4.83	5.61	6.65	8.02	9.70	11.69	14.10	14.81	16.65	18.42	20.27	22.19	24.48	27.41	30.45	34.95	38.64	43.23	47.69	51.03	57.27	63.55	72.43	80.50	89
65	3.05	4.67	5.13	5.95	7.11	8.62	10.52	12.86	15.55	16.34	18.50	20.34	22.37	24.62	27.05	29.77	33.55	37.84	42.10	46.82	52.17	56.96	64.41	72.22	80.61	88.28	90
66	3.14	4.98	5.61	6.48	7.81	9.40	11.63	14.24	17.41	18.60	20.18	22.35	25.29	27.84	30.51	32.58	36.16	41.51	46.04	50.67	57.60	62.61	70.28	79.10	87.58	91.71	91
67	3.21	5.30	6.02	7.00	8.50	10.52	12.86	15.42	19.22	20.79	22.83	25.54	27.99	30.97	33.30	37.26	41.92	46.71	51.12	57.68	63.79	71.38	80.06	86.62	98.42	99.16	92
68	3.49	5.76	6.46	7.66	9.37	11.30	14.37	17.87	21.96	24.42	24.78	28.18	31.97	35.79	38.49	41.48	45.16	50.02	56.39	63.31	72.36	78.47	86.46	96.69	105.65	110.62	93
69	3.88	6.16	7.07	8.45	10.41	12.85	16.16	19.54	24.41	27.59	28.08	31.58	35.57	39.62	42.05	47.29	51.84	57.54	63.44	71.07	80.23	88.56	100.58	105.89	116.34	125.46	94
70	4.35	6.60	7.79	9.54	11.84	14.51	18.26	22.11	27.78	31.59	30.90	35.06	39.98	44.38	47.04	51.48	56.32	61.71	70.02	77.93	86.41	99.22	108.55	115.86	126.57	144.25	95
71	4.89	7.12	8.77	10.72	13.44	16.50	20.75	25.25	30.64	35.17	34.22	38.73	44.50	48.56	51.32	56.08	60.50	66.67	76.51	85.44	97.66	107.46	120.34	128.58	139.23	162.31	96
72	7.06	7.70	9.52	12.14	15.29	19.12	23.47	28.39	34.91	41.19	38.32	43.02	49.91	53.70	58.69	63.97	68.91	74.87	82.39	95.49	106.60	119.71	133.55	138.54	149.20	181.26	97
73	7.56	8.51	10.87	14.03	17.31	21.69	27.29	32.95	39.97	45.99	42.48	46.77	52.44	58.59	63.76	71.26	75.58	81.43	94.32	104.60	119.71	133.34	147.91	153.45	163.95	183.13	98
74	8.00	9.20	12.21	16.13	19.97	24.98	30.92	37.36	45.63	53.87	47.50	51.54	58.87	65.35	73.11	81.39	83.85	92.85	101.40	114.57	130.65	148.07	163.81	163.29	175.68	0.00	99
75	8.60	10.40	14.02	18.66	23.11	28.83	35.66	42.81	51.56	60.14	52.30	57.10	64.55	72.37	80.75	88.42	91.87	99.32	110.79	125.64	144.44	162.50	181.44	183.32	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.81	0.87	0.96	1.02	1.09	1.16	1.26	1.33	1.42	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.86	0.95	1.01	1.07	1.14	1.24	1.30	1.40	1.51	1.63	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.91	0.94	1.00	1.06	1.12	1.21	1.29	1.36	1.49	1.60	1.75	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.84	0.89	0.95	0.98	1.05	1.11	1.19	1.26	1.34	1.46	1.57	1.73	1.88	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.78	0.85	0.89	0.92	1.00	1.03	1.09	1.16	1.24	1.32	1.44	1.54	1.69	1.85	2.04	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.81	0.88	0.92	0.97	1.04	1.07	1.12	1.22	1.30	1.41	1.52	1.67	1.82	2.01	2.24	2.64	48
24	0.52	0.53	0.57	0.61	0.63	0.66	0.68	0.73	0.78	0.85	0.83	0.89	0.96	1.01	1.06	1.12	1.17	1.26	1.37	1.48	1.64	1.79	1.96	2.21	2.47	2.93	49
25	0.51	0.54	0.57	0.60	0.64	0.66	0.71	0.75	0.81	0.86	0.84	0.90	0.98	1.04	1.10	1.16	1.24	1.34	1.45	1.60	1.75	1.93	2.15	2.44	2.77	3.11	50
26	0.48	0.52	0.62	0.64	0.67	0.70	0.74	0.78	0.85	0.91	0.89	0.94	1.05	1.09	1.19	1.25	1.36	1.47	1.60	1.74	1.93	2.15	2.44	2.78	3.10	3.50	51
27	0.50	0.56	0.62	0.66	0.72	0.74	0.76	0.82	0.88	0.95	0.91	1.03	1.09	1.17	1.27	1.35	1.46	1.61	1.76	1.95	2.19	2.42	2.77	3.13	3.51	3.93	52
28	0.54	0.58	0.65	0.73	0.75	0.75	0.81	0.85	0.91	1.00	0.98	1.08	1.20	1.26	1.36	1.48	1.62	1.79	1.95	2.19	2.45	2.79	3.17	3.53	3.92	4.40	53
29	0.56	0.63	0.69	0.75	0.80	0.81	0.83	0.89	0.94	1.05	1.03	1.16	1.26	1.35	1.49	1.60	1.78	1.96	2.20	2.48	2.83	3.08	3.52	3.88	4.34	4.86	54
30	0.58	0.65	0.71	0.81	0.83	0.85	0.89	0.90	0.98	1.10	1.10	1.23	1.36	1.48	1.65	1.78	2.01	2.23	2.43	2.78	3.11	3.47	3.92	4.36	4.84	5.36	55
31	0.65	0.69	0.78	0.85	0.87	0.90	0.93	0.97	1.04	1.16	1.20	1.32	1.48	1.64	1.83	2.01	2.20	2.45	2.75	3.10	3.50	3.86	4.40	4.86	5.36	5.91	56
32	0.67	0.74	0.81	0.90	0.93	0.96	1.01	1.05	1.14	1.27	1.31	1.46	1.64	1.82	2.03	2.21	2.49	2.82	3.12	3.49	3.88	4.30	4.86	5.36	5.91	6.49	57
33	0.68	0.76	0.86	0.96	1.02	1.06	1.09	1.13	1.22	1.37	1.47	1.64	1.82	2.02	2.29	2.48	2.79	3.13	3.51	3.93	4.40	4.86	5.36	5.91	6.49	7.09	58
34	0.66	0.78	0.93	1.02	1.10	1.12	1.19	1.28	1.35	1.55	1.62	1.82	2.06	2.29	2.49	2.78	3.14	3.58	3.96	4.40	4.86	5.36	5.91	6.49	7.09	7.70	59
35	0.65	0.83	0.97	1.09	1.17	1.25	1.34	1.44	1.51	1.74	1.83	2.05	2.31	2.58	2.83	3.13	3.52	3.96	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	0.65	0.85	1.01	1.16	1.26	1.33	1.47	1.59	1.70	1.95	2.08	2.29	2.60	2.87	3.14	3.48	3.92	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	0.66	0.86	1.06	1.21	1.34	1.47	1.61	1.75	1.91	2.16	2.35	2.60	2.90	3.16	3.57	3.89	4.31	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	0.70	0.89	1.09	1.30	1.44	1.57	1.79	1.96	2.13	2.38	2.63	2.93	3.24	3.60	3.91	4.30	4.82	5.36	5.91	6.49	7.09	7.70	8.34	8.80	9.58	10.55	63
39	0.73	0.96	1.19	1.39	1.60	1.73	1.94	2.16	2.34	2.64	2.91	3.24	3.60	3.96	4.40	4.82	5.28	5.87	6.47	7.09	7.70	8.34	9.03	9.55	10.34	11.40	64
40	0.81	1.04	1.31	1.54	1.73	1.90	2.14	2.38	2.64	2.93	3.24	3.60	3.99	4.31	4.86	5.29	5.88	6.49	7.09	7.70	8.34	9.03	9.76	10.30	11.15	12.33	65
41	0.91	1.17	1.47	1.70	1.87	2.06	2.35	2.60	2.93	3.24	3.60	3.99	4.41	4.77	5.28	5.82	6.43	7.07	7.70	8.34	9.03	9.76	10.55	11.08	12.05	13.27	66
42	1.00	1.31	1.60	1.87	2.07	2.27	2.53	2.85	3.19	3.60	3.99	4.41	4.86	5.27	5.82	6.38	7.09	7.70	8.29	9.03	9.76	10.55	11.40	11.94	12.74	14.32	67
43	1.13	1.46	1.80	2.06	2.33	2.54	2.85	3.22	3.58	3.93	4.41	4.86	5.36	5.91	6.49	6.98	7.70	8.34	9.03	9.76	10.55	11.40	12.12	13.09	14.05	15.47	68
44	1.28	1.65	1.99	2.33	2.58	2.77	3.14	3.57	3.93	4.32	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.32	13.05	14.11	15.20	16.73	69
45	1.41	1.85	2.19	2.50	2.83	3.04	3.47	3.93	4.32	4.81	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.30	14.36	15.51	16.78	18.21	70
46	1.60	2.06	2.42	2.75	3.08	3.42	3.90	4.38	4.83	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.24	13.16	14.41	15.52	16.72	18.43	19.84	71
47	1.81	2.27	2.62	3.07	3.45	3.76	4.20	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.29	14.31	15.63	16.84	18.38	19.97	21.64	72
48	2.05	2.53	2.90	3.34	3.66	4.17	4.64	5.21	5.89	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.18	14.46	15.57	16.66	17.97	19.60	21.85	23.57	73
49	2.15	2.64	3.12	3.65	4.02	4.50	4.99	5.68	6.32	7.09	7.70	8.34	9.03	9.76	10.55	11.37	12.33	13.35	14.22	15.45	16.59	18.43	19.94	21.47	23.65	25.67	74
50	2.23	2.84	3.30	3.87	4.26	4.89	5.42	6.17	6.84	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.65	16.46	18.12	19.76	21.92	23.19	26.18	27.80	75
51	2.39	3.14	3.55	4.10	4.54	5.10	5.87	6.67	7.40	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	16.72	17.71	19.48	21.77	23.44	25.31	28.00	30.14	76
52	2.47	3.46	3.71	4.32	4.85	5.48	6.16	7.02	7.96	8.97	9.76	10.55	11.40	12.33	13.28	14.41	15.71	16.87	18.14	19.43	21.18	23.32	25.73	28.04	30.62	32.67	77
53	2.67	3.62	4.00	4.56	5.09	5.79	6.73	7.53	8.37	9.47	10.55	11.38	12.26	13.35	14.42	15.71	16.92	18.03	19.71	21.88	23.60	26.09	28.23	29.75	32.39	35.37	78
54	2.83	3.82	4.22	4.79	5.45	6.20	6.98	7.94	9.00	10.16	11.40	12.31	13.27	14.27	15.40	16.66	18.15	19.67	21.67	23.62	25.65	28.23	30.17	32.57	36.28	38.31	79
55	3.00	4.05	4.46	5.03	5.76	6.56	7.49	8.53	9.69	10.98	12.33	13.34	14.41	15.57	16.83	18.25	19.88	21.68	23.62	25.74	27.87	30.21	32.73	35.44	38.36	42.11	80
56	3.31	4.36	4.87	5.46	6.16	6.94	7.93	9.04	10.31	11.72	13.25	14.23	15.39	16.61	18.13	19.64	21.61	23.52	25.71	28.10	30.90	33.47	36.71	38.88	42.67	46.05	81
57	3.45	4.69	5.32	5.92	6.64	7.40	8.47	9.67	11.05	12.57	14.22	15.24	16.52	17.75	19.55	21.36	23.33	25.79	28.53	30.94	33.21	37.01	40.08	42.64	46.47	52.04	82
58	3.53	5.06	5.81	6.42	7.19	7.93	9.07	10.41	11.90	13.60	15.32	16.40	17.77	19.41	21.31	23.55	25.94	28.27	30.84	33.58	36.61	39.06	42.44	45.81	50.84	58.21	83
59	3.77	5.38	6.32	6.98	7.75	8.52	9.77	11.23	12.87	14.73	16.64	17.75	19.22	21.00	23.09	25.71	28.34	30.80	34.02	37.20	39.26	42.52	46.82	50.19	55.35	64.36	84
60	3.93	5.69	6.80	7.50	8.37	9.12	10.52	12.14	13.98	16.03	18.11	19.28	20.97	22.65	25.25	28.14	30.79	33.64	36.82	40.20	42.71	47.41	51.70	56.11	61.02	71.63	85
61	4.07	6.04	7.31	8.03	8.98	9.75	11.30	13.10	15.17	17.48	19.74	21.11	22.81	24.68	27.71	30.62	33.50	36.52	39.66	43.36	47.62	51.39	57.04	61.10	67.19	76.86	86
62	4.35	6.37	7.80	8.57	9.57	10.35	12.10	14.12	16.44	19.03	21.65	23.01	25.03	26.95	30.31	33.40	36.08	40.33	42.63	47.20	50.81	55.74	60.86	66.61	73.14	85.38	87
63	4.81	6.75	8.27	9.07	10.14	10.93	12.89	15.19	17.80	20.47	23.21	25.26	27.50	29.84	33.16	35.88	39.63	43.61	47.06	52.39	55.99	61.84	66.77	70.51	76.87	92.53	88
64	5.33	8.63	8.77	9.57	10.72	11.52	13.72	16.30	19.34	22.27	25.46	27.74	30.03	32.46	35.60	38.66	42.63	47.51	51.25	57.33	61.14	65.50	71.31	76.29	83.80	99.98	89
65	5.96	9.18	9.30	10.11	11.34	12.15	14.61	17.58	20.93	24.41	27.96	30.29	32.80	35.50	38.44	41.60	46.15	51.13	55.95	61.17	66.42	70.70	77.77	84.83	91.96	105.83	90
66	6.15	9.61	9.78	10.77	11.97	13.00	15.78	19.03	23.32	26.80	30.20	32.86	36.70	39.78	43.74	45.78	49.70	55.91	59.70	64.94	71.18	75.21	82.65	90.09	97.41	110.10	91
67	6.20	10.06	10.31	11.32	12.96	14.02	17.06	20.40	24.65	28.81	33.28	36.51	40.05	43.67	48.15	51.77	55.74	60.43	65.27	70.94	75.51	83.88	90.05	95.50	105.11	115.12	92
68	6.75	10.75	10.78	11.81	13.91	15.22	18.32	22.40	27.51	32.21	36.19	39.64	44.49	49.10	53.44	57.13	59.34	64.44	69.98	74.35	81.64	87.92	93.78	103.24	109.96	125.27	93
69	7.43	11.30	11.73	12.66	14.82	16.68	20.50	24.15	29.17	34.30	39.92	43.77	48.74	53.57	58.41	62.60	64.35	71.29	74.33	81.85	86.52	96.06	104.10	109.83	117.91	136.43	94
70	8.20	11.89	12.64	13.88	16.49	18.44	22.62	26.66	32.31	37.80	44.02	47.78	53.96	59.17	63.95	67.18	68.93	75.37	80.03	87.04	91.80	103.00	110.74	114.84	124.62	155.78	95
71	9.12	12.55	13.70	15.38	18.21	20.44	25.07	30.15	35.06	40.91	47.07	51.74	58.98	63.67	68.62	72.59	73.15	80.21	84.87	92.47	100.87	109.83	118.95	125.12	135.44	171.74	96
72	12.91	13.26	14.68	16.88	20.48	22.82	27.50	32.91	39.46	45.28	52.85	58.30	65.02	69.67	73.13	79.23	79.58	84.62	86.84	96.77	105.05	116.82	125.91	128.41	143.27	185.40	97
73	13.94	14.38	16.11	18.62	22.08	25.59	30.68	36.52	43.04	48.95	56.39	62.94	70.21	73.98	77.37	85.34	84.25	89.03	96.77	102.51	114.74	126.19	135.78	141.19	157.53	187.28	98
74	14.18	15.46	17.59	20.69	25.14	28.73	33.68	40.04	47.55	54.01	62.96	68.95	76.59	79.34	89.91	92.83	90.59	96.86	100.43	106.66	119.22	136.20	146.20	149.30	166.58	0.00	99
75	15.02	16.82	19.65	23.13	28.19	32.23	38.28	44.40	51.72	59.17	66.55	74.40	78.36	89.74	92.10	99.98	98.42	103.16	111.21	121.72	138.28	153.55	169.14	168.66	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.11	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.13	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.14	1.28	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.21	1.34	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.29	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.36	1.56	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.49	1.70	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.64	1.81	2.10	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.74	1.98	2.27	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.99	2.19	2.53	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.33	2.44	2.80	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.61	2.78	3.10	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.80	2.92	3.33	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.97	3.16	3.63	4.30	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.24	3.52	3.92	4.66	5.29	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.42	3.95	4.28	4.99	5.73	6.49	7.07	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.72	4.28	4.69	5.42	6.04	6.75	7.48	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	4.03	4.50	5.01	5.60	6.52	7.16	7.91	8.84	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.35	4.80	5.29	6.01	6.81	7.64	8.50	9.48	10.45	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.85	5.21	5.84	6.62	7.45	8.27	9.09	10.25	11.13	12.18	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	5.13	5.57	6.46	7.27	8.21	8.99	9.93	10.87	11.94	13.02	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.28	6.21	7.11	8.01	9.08	9.82	10.49	11.76	12.87	14.02	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.69	6.64	7.92	8.84	9.99	10.76	11.55	12.60	13.94	15.16	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	6.00	7.00	8.53	9.66	11.02	11.76	12.59	13.87	15.15	16.43	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	6.25	7.46	9.25	10.52	12.07	12.81	13.64	15.04	16.46	17.84	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.74	7.92	10.00	11.37	13.13	13.88	14.76	16.31	17.87	19.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.44	8.42	10.71	12.24	14.21	14.97	15.88	17.63	19.11	20.31	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	8.42	10.86	11.49	13.12	15.36	16.08	17.08	19.04	21.08	22.04	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.54	11.63	12.30	14.06	16.59	17.33	18.37	20.63	22.83	24.06	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.88	12.49	13.13	15.01	17.70	18.53	19.99	22.55	25.38	27.43	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
67	10.04	13.45	13.87	15.89	18.75	20.27	21.83	24.22	27.93	30.38	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
68	10.76	14.65	14.61	17.21	20.35	21.44	24.03	27.50	31.51	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
69	11.96	15.81	15.86	18.60	22.01	24.12	26.98	29.72	34.74	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	159.58	173.63	94
70	13.26	17.07	17.14	20.47	24.30	26.68	30.01	33.11	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	114.06	124.22	131.53	143.72	158.67	167.89	197.73	95
71	14.86	18.51	18.82	22.50	26.79	29.63	33.57	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.03	112.33	120.00	131.53	143.72	160.21	169.91	181.13	215.79	96
72	21.44	20.09	20.11	25.19	29.93	33.46	37.32	41.63	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	114.83	116.12	128.44	143.72	160.21	174.87	179.86	191.25	231.20	97
73	22.83	22.26	22.40	28.36	32.89	37.16	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.46	120.85	128.26	134.72	157.89	174.96	190.56	194.33	208.72	230.51	98
74	24.00	24.24	24.61	31.75	36.78	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.70	131.53	133.87	141.10	164.30	188.24	204.94	204.25	220.21	0.00	99
75	25.61	27.40	27.88	35.84	41.19	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	139.43	150.53	165.06	188.11	209.45	231.40	230.71	0.00	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Juvenile Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.82	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100.22	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.69	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	122.36	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.17	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.99	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	163.66	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	179.03	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	194.28	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	209.27	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	224.94	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	241.41	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	257.34	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	275.35	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	291.03	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	307.73	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	325.54	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 2 for Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	160.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.63	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	197.73	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	215.79	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	231.20	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	230.51	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	0.94	0.86	0.77	0.73	0.71	0.67	0.62	0.55	0.52	0.46	0.45	0.45	0.43	0.44	0.44	0.46	0.47	0.57	0.61	0.66	0.72	0.81	0.83	43
19	0.98	0.97	0.96	0.84	0.77	0.70	0.67	0.67	0.62	0.57	0.51	0.46	0.43	0.43	0.44	0.42	0.43	0.45	0.47	0.51	0.59	0.64	0.71	0.79	0.88	0.93	44
20	0.87	0.85	0.83	0.75	0.68	0.62	0.59	0.60	0.55	0.51	0.44	0.43	0.40	0.40	0.43	0.42	0.44	0.47	0.50	0.52	0.62	0.68	0.76	0.85	0.96	1.01	45
21	0.78	0.74	0.72	0.63	0.59	0.55	0.52	0.51	0.49	0.46	0.41	0.40	0.38	0.39	0.43	0.44	0.46	0.49	0.51	0.55	0.66	0.74	0.82	0.93	1.05	1.11	46
22	0.70	0.64	0.60	0.55	0.52	0.49	0.46	0.47	0.42	0.42	0.37	0.38	0.37	0.39	0.43	0.45	0.48	0.51	0.54	0.59	0.72	0.80	0.90	1.02	1.14	1.23	47
23	0.61	0.55	0.53	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.35	0.35	0.36	0.38	0.44	0.47	0.50	0.53	0.58	0.64	0.77	0.88	0.99	1.09	1.22	1.25	48
24	0.52	0.47	0.47	0.44	0.43	0.40	0.39	0.39	0.38	0.37	0.34	0.35	0.37	0.40	0.45	0.49	0.52	0.58	0.63	0.68	0.85	0.96	1.06	1.18	1.26	1.33	49
25	0.40	0.41	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.37	0.34	0.35	0.37	0.42	0.46	0.51	0.57	0.61	0.66	0.73	0.93	1.03	1.14	1.21	1.29	1.17	50
26	0.38	0.41	0.41	0.41	0.40	0.39	0.37	0.39	0.38	0.39	0.36	0.38	0.41	0.46	0.51	0.57	0.63	0.67	0.75	0.81	1.03	1.12	1.22	1.30	1.41	1.26	51
27	0.37	0.40	0.41	0.41	0.41	0.39	0.39	0.40	0.40	0.42	0.40	0.42	0.44	0.50	0.55	0.63	0.69	0.76	0.82	0.90	1.12	1.20	1.30	1.40	1.54	1.36	52
28	0.37	0.39	0.42	0.41	0.41	0.40	0.41	0.43	0.44	0.45	0.43	0.47	0.50	0.56	0.62	0.69	0.76	0.84	0.92	0.98	1.20	1.29	1.40	1.50	1.69	1.51	53
29	0.36	0.40	0.42	0.41	0.42	0.43	0.43	0.46	0.46	0.50	0.48	0.52	0.55	0.60	0.68	0.77	0.84	0.93	0.99	1.03	1.29	1.39	1.54	1.68	1.89	1.70	54
30	0.37	0.40	0.41	0.42	0.44	0.46	0.46	0.48	0.52	0.55	0.52	0.56	0.60	0.66	0.75	0.84	0.92	1.00	1.04	1.10	1.39	1.53	1.69	1.88	2.12	1.95	55
31	0.36	0.41	0.41	0.42	0.44	0.47	0.48	0.52	0.55	0.57	0.56	0.60	0.66	0.74	0.83	0.92	0.99	1.05	1.12	1.16	1.51	1.69	1.91	2.12	2.39	2.19	56
32	0.35	0.38	0.41	0.42	0.45	0.48	0.50	0.54	0.56	0.60	0.59	0.65	0.73	0.82	0.93	1.00	1.07	1.13	1.18	1.27	1.67	1.90	2.15	2.37	2.70	2.44	57
33	0.36	0.40	0.42	0.43	0.47	0.51	0.53	0.56	0.59	0.63	0.63	0.71	0.80	0.90	1.00	1.07	1.15	1.20	1.29	1.37	1.89	2.09	2.35	2.60	2.95	2.65	58
34	0.39	0.41	0.44	0.46	0.50	0.52	0.56	0.60	0.63	0.69	0.71	0.79	0.88	1.00	1.07	1.15	1.22	1.31	1.40	1.54	2.10	2.32	2.63	2.91	3.24	2.90	59
35	0.42	0.44	0.45	0.48	0.51	0.54	0.58	0.64	0.70	0.77	0.78	0.86	0.95	1.06	1.16	1.23	1.34	1.43	1.56	1.71	2.33	2.59	2.91	3.19	3.56	3.22	60
36	0.42	0.45	0.47	0.48	0.52	0.55	0.61	0.68	0.76	0.86	0.86	0.95	1.02	1.15	1.26	1.37	1.45	1.59	1.75	1.92	2.57	2.85	3.18	3.49	3.86	3.66	61
37	0.44	0.46	0.48	0.49	0.53	0.57	0.63	0.74	0.83	0.93	0.96	1.01	1.13	1.25	1.37	1.47	1.63	1.77	1.95	2.15	2.82	3.11	3.47	3.80	4.26	4.15	62
38	0.46	0.49	0.51	0.52	0.56	0.61	0.69	0.80	0.91	1.00	1.05	1.12	1.20	1.33	1.49	1.62	1.77	1.93	2.14	2.36	3.02	3.34	3.75	4.14	4.71	4.74	63
39	0.48	0.54	0.54	0.56	0.59	0.66	0.74	0.87	0.97	1.06	1.13	1.19	1.32	1.45	1.61	1.76	1.96	2.16	2.39	2.63	3.30	3.69	4.18	4.68	5.30	5.38	64
40	0.50	0.56	0.58	0.60	0.64	0.73	0.82	0.93	1.01	1.12	1.22	1.31	1.44	1.58	1.79	1.95	2.19	2.41	2.67	2.94	3.66	4.10	4.71	5.25	5.87	6.03	65
41	0.52	0.60	0.64	0.66	0.70	0.80	0.89	0.98	1.07	1.18	1.35	1.43	1.59	1.74	1.98	2.20	2.44	2.67	2.98	3.31	4.06	4.62	5.27	5.87	6.40	6.66	66
42	0.54	0.65	0.70	0.73	0.79	0.87	0.94	1.05	1.13	1.29	1.48	1.58	1.77	1.99	2.25	2.41	2.65	2.97	3.35	3.75	4.56	5.17	5.88	6.42	6.84	7.29	67
43	0.56	0.66	0.76	0.80	0.85	0.90	0.98	1.09	1.22	1.37	1.62	1.77	2.02	2.22	2.49	2.65	2.96	3.27	3.72	4.21	4.99	5.63	6.30	6.77	7.31	7.96	68
44	0.58	0.68	0.79	0.82	0.87	0.95	1.02	1.17	1.27	1.46	1.77	1.98	2.25	2.50	2.73	2.91	3.26	3.70	4.22	4.77	5.51	6.16	6.83	7.34	7.92	8.68	69
45	0.64	0.72	0.81	0.86	0.91	0.99	1.09	1.22	1.37	1.56	1.97	2.21	2.48	2.69	2.95	3.27	3.67	4.19	4.76	5.37	6.03	6.69	7.36	8.03	8.73	9.59	70
46	0.67	0.75	0.83	0.91	0.98	1.10	1.22	1.39	1.53	1.80	2.18	2.42	2.68	2.90	3.28	3.66	4.13	4.69	5.28	5.90	6.56	7.20	8.03	8.89	9.81	10.55	71
47	0.72	0.76	0.86	0.97	1.10	1.22	1.36	1.56	1.77	2.05	2.44	2.66	2.88	3.18	3.65	4.12	4.64	5.24	5.83	6.41	7.05	7.87	8.87	9.93	11.08	11.81	72
48	0.76	0.81	0.93	1.07	1.18	1.36	1.53	1.77	1.97	2.36	2.60	2.86	3.19	3.60	4.19	4.72	5.18	5.79	6.47	6.88	7.71	8.72	9.90	11.16	12.43	13.18	73
49	0.78	0.87	1.04	1.17	1.32	1.50	1.69	1.96	2.24	2.55	2.83	3.15	3.53	4.02	4.68	5.28	5.73	6.32	6.95	7.48	8.57	9.77	11.09	12.46	13.81	14.59	74
50	0.84	0.94	1.12	1.31	1.46	1.65	1.88	2.16	2.44	2.81	3.03	3.49	3.98	4.56	5.21	5.85	6.25	6.79	7.55	8.29	9.64	10.99	12.34	13.78	15.26	16.13	75
51	0.92	1.05	1.27	1.45	1.62	1.84	2.07	2.35	2.67	3.09	3.30	3.91	4.50	5.12	5.71	6.35	6.71	7.37	8.39	9.30	10.86	12.29	13.63	15.15	16.84	17.83	76
52	1.01	1.17	1.40	1.62	1.82	2.03	2.25	2.56	2.95	3.55	3.77	4.41	5.02	5.46	6.17	6.80	7.27	8.20	9.42	10.48	12.18	13.62	14.96	16.64	18.61	19.82	77
53	1.04	1.23	1.52	1.79	2.00	2.26	2.57	2.90	3.43	4.08	4.22	5.04	5.46	6.05	6.75	7.33	8.08	9.23	10.52	11.96	13.53	15.01	16.39	18.32	20.66	22.13	78
54	1.08	1.31	1.65	1.97	2.21	2.54	2.93	3.34	3.97	4.82	4.78	5.34	5.90	6.61	7.38	8.14	9.09	10.36	12.01	13.28	14.96	16.53	18.01	20.23	23.04	24.79	79
55	1.07	1.36	1.75	2.08	2.40	2.80	3.30	3.80	4.48	5.35	4.92	5.63	6.31	7.10	8.01	8.96	10.03	11.55	13.12	14.63	16.18	17.87	19.85	22.47	25.81	27.80	80
56	1.10	1.44	1.86	2.17	2.55	3.11	3.69	4.23	4.94	5.62	5.50	6.29	7.08	7.98	9.07	10.18	11.48	12.90	14.81	16.48	18.05	19.95	22.23	25.15	28.83	31.16	81
57	1.14	1.52	1.99	2.40	2.82	3.40	4.03	4.65	5.26	6.20	6.36	7.20	8.02	9.07	10.36	11.66	12.82	14.31	16.07	18.26	20.22	22.38	25.00	28.11	32.88	34.66	82
58	1.21	1.61	2.16	2.60	3.13	3.79	4.52	5.03	5.74	6.66	7.02	8.02	8.98	10.16	11.40	12.52	13.90	15.82	17.82	19.52	22.36	25.22	28.03	32.14	36.51	38.44	83
59	1.30	1.73	2.36	2.90	3.48	4.20	4.93	5.50	6.06	7.09	7.87	9.06	10.31	11.68	12.74	14.12	15.66	17.58	19.42	22.24	25.29	28.33	31.49	35.70	41.25	42.64	84
60	1.44	1.87	2.53	3.17	3.83	4.59	5.31	5.84	6.37	7.52	8.85	10.18	11.79	13.13	14.39	15.91	17.41	19.61	22.14	24.96	28.50	31.88	34.43	39.51	45.63	47.35	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	52.61	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.37	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.40	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.28	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.69	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92.85	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	101.70	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	109.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.22	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	127.63	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.53	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.15	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.88	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.02	0.98	0.95	0.92	0.85	0.74	0.70	0.61	0.60	0.60	0.56	0.59	0.57	0.61	0.63	0.65	0.69	0.72	0.78	0.83	0.92	43
19	0.98	1.00	1.01	1.02	1.04	0.93	0.89	0.90	0.84	0.78	0.68	0.61	0.57	0.56	0.58	0.55	0.56	0.60	0.62	0.67	0.69	0.73	0.77	0.84	0.89	1.02	44
20	1.00	1.01	1.02	1.02	0.92	0.86	0.82	0.80	0.75	0.70	0.60	0.57	0.53	0.53	0.57	0.57	0.59	0.61	0.65	0.69	0.72	0.77	0.84	0.90	0.99	1.12	45
21	1.01	1.01	0.97	0.86	0.82	0.74	0.73	0.71	0.68	0.64	0.55	0.53	0.51	0.52	0.56	0.58	0.61	0.65	0.69	0.73	0.77	0.84	0.90	0.99	1.08	1.23	46
22	0.90	0.88	0.84	0.74	0.72	0.67	0.64	0.64	0.61	0.59	0.51	0.50	0.49	0.52	0.57	0.60	0.64	0.67	0.72	0.78	0.83	0.89	0.99	1.07	1.18	1.35	47
23	0.80	0.75	0.74	0.67	0.65	0.61	0.59	0.58	0.56	0.55	0.48	0.47	0.48	0.51	0.58	0.63	0.66	0.71	0.77	0.84	0.88	0.98	1.08	1.18	1.30	1.38	48
24	0.66	0.64	0.64	0.60	0.59	0.57	0.54	0.55	0.54	0.54	0.47	0.47	0.48	0.53	0.59	0.65	0.70	0.76	0.84	0.90	0.97	1.05	1.18	1.27	1.32	1.47	49
25	0.54	0.55	0.57	0.56	0.55	0.54	0.53	0.52	0.53	0.53	0.45	0.48	0.50	0.55	0.62	0.69	0.75	0.82	0.88	0.98	1.04	1.13	1.25	1.31	1.38	1.49	50
26	0.50	0.56	0.57	0.56	0.55	0.54	0.52	0.55	0.55	0.57	0.49	0.51	0.53	0.60	0.66	0.75	0.82	0.89	0.99	1.08	1.16	1.25	1.32	1.40	1.47	1.61	51
27	0.47	0.54	0.56	0.58	0.57	0.54	0.57	0.57	0.58	0.62	0.53	0.56	0.59	0.66	0.72	0.82	0.90	0.99	1.09	1.20	1.26	1.31	1.42	1.49	1.62	1.79	52
28	0.48	0.53	0.56	0.56	0.57	0.58	0.59	0.61	0.64	0.66	0.58	0.62	0.66	0.73	0.80	0.90	0.99	1.08	1.20	1.29	1.33	1.43	1.51	1.62	1.75	1.99	53
29	0.47	0.53	0.57	0.56	0.60	0.61	0.62	0.66	0.69	0.74	0.65	0.69	0.73	0.79	0.87	0.99	1.07	1.20	1.29	1.36	1.43	1.52	1.66	1.77	1.97	2.25	54
30	0.46	0.51	0.54	0.58	0.62	0.64	0.67	0.72	0.77	0.83	0.71	0.74	0.79	0.85	0.94	1.05	1.17	1.29	1.36	1.46	1.53	1.67	1.83	2.00	2.24	2.56	55
31	0.45	0.52	0.54	0.58	0.62	0.68	0.73	0.77	0.82	0.88	0.74	0.81	0.86	0.94	1.03	1.15	1.25	1.36	1.45	1.54	1.66	1.83	2.06	2.28	2.55	2.88	56
32	0.44	0.48	0.53	0.58	0.64	0.70	0.75	0.81	0.86	0.91	0.79	0.86	0.96	1.05	1.14	1.25	1.33	1.45	1.54	1.68	1.81	2.07	2.34	2.56	2.87	3.23	57
33	0.45	0.51	0.53	0.61	0.67	0.73	0.80	0.85	0.90	0.97	0.84	0.94	1.05	1.14	1.23	1.32	1.41	1.55	1.67	1.81	2.06	2.30	2.58	2.84	3.16	3.52	58
34	0.48	0.51	0.55	0.64	0.71	0.77	0.86	0.92	0.98	1.07	0.94	1.04	1.16	1.24	1.30	1.41	1.50	1.67	1.80	2.03	2.30	2.59	2.90	3.19	3.50	3.86	59
35	0.49	0.53	0.55	0.68	0.74	0.81	0.90	1.00	1.08	1.22	1.04	1.14	1.26	1.32	1.39	1.50	1.63	1.80	2.00	2.26	2.57	2.89	3.25	3.53	3.87	4.28	60
36	0.50	0.55	0.57	0.67	0.74	0.80	0.91	1.02	1.15	1.30	1.16	1.25	1.35	1.44	1.54	1.67	1.78	2.01	2.24	2.51	2.88	3.22	3.58	3.90	4.27	4.79	61
37	0.51	0.53	0.57	0.66	0.73	0.80	0.92	1.09	1.22	1.39	1.27	1.33	1.47	1.57	1.68	1.80	2.00	2.24	2.50	2.81	3.20	3.56	3.95	4.32	4.78	5.42	62
38	0.54	0.59	0.60	0.68	0.74	0.82	0.99	1.14	1.31	1.44	1.40	1.46	1.58	1.69	1.84	2.01	2.19	2.47	2.74	3.07	3.47	3.88	4.33	4.75	5.36	6.12	63
39	0.54	0.62	0.64	0.71	0.77	0.87	1.03	1.20	1.36	1.49	1.50	1.56	1.74	1.86	2.01	2.21	2.45	2.76	3.07	3.42	3.85	4.34	4.87	5.44	6.11	6.86	64
40	0.57	0.65	0.67	0.74	0.80	0.94	1.09	1.25	1.37	1.53	1.63	1.72	1.89	2.03	2.25	2.47	2.76	3.08	3.42	3.82	4.33	4.88	5.57	6.18	6.86	7.64	65
41	0.57	0.68	0.72	0.81	0.87	1.02	1.16	1.27	1.42	1.58	1.79	1.88	2.10	2.25	2.51	2.80	3.10	3.43	3.83	4.29	4.88	5.57	6.31	7.01	7.60	8.43	66
42	0.60	0.73	0.80	0.87	0.95	1.07	1.18	1.34	1.46	1.68	1.98	2.08	2.32	2.58	2.89	3.09	3.40	3.84	4.31	4.86	5.55	6.29	7.13	7.77	8.24	9.23	67
43	0.62	0.73	0.85	0.93	0.99	1.09	1.20	1.34	1.53	1.73	2.16	2.33	2.66	2.90	3.21	3.45	3.81	4.24	4.79	5.43	6.17	6.93	7.73	8.30	8.93	10.08	68
44	0.62	0.75	0.87	0.94	0.99	1.10	1.20	1.40	1.56	1.80	2.35	2.61	2.96	3.28	3.58	3.81	4.23	4.80	5.44	6.14	6.92	7.71	8.50	9.11	9.82	10.96	69
45	0.68	0.78	0.89	0.95	1.02	1.13	1.25	1.43	1.63	1.88	2.60	2.92	3.27	3.56	3.90	4.31	4.81	5.44	6.15	6.89	7.67	8.46	9.25	10.11	10.98	12.06	70
46	0.73	0.82	0.93	1.04	1.12	1.28	1.43	1.65	1.86	2.20	2.95	3.23	3.57	3.85	4.35	4.84	5.40	6.09	6.81	7.54	8.28	9.03	10.04	11.09	12.19	13.27	71
47	0.80	0.88	1.00	1.13	1.28	1.45	1.63	1.88	2.17	2.54	3.36	3.61	3.86	4.27	4.86	5.46	6.10	6.78	7.49	8.19	8.86	9.81	11.01	12.26	13.61	14.88	72
48	0.87	0.94	1.09	1.27	1.41	1.63	1.88	2.17	2.46	2.95	3.67	3.92	4.32	4.86	5.58	6.27	6.81	7.50	8.31	8.77	9.62	10.80	12.22	13.64	15.40	16.58	73
49	0.90	1.04	1.24	1.42	1.60	1.84	2.11	2.46	2.82	3.24	4.09	4.39	4.85	5.48	6.26	7.04	7.55	8.19	8.92	9.49	10.60	12.04	13.61	15.40	16.92	18.37	74
50	0.99	1.16	1.37	1.62	1.81	2.07	2.38	2.76	3.13	3.62	4.47	4.91	5.52	6.27	7.03	7.80	8.25	8.80	9.66	10.53	11.84	13.46	15.39	16.89	18.85	20.32	75
51	1.11	1.32	1.59	1.83	2.06	2.34	2.66	3.03	3.47	4.04	4.99	5.61	6.33	7.09	7.71	8.52	8.87	9.54	10.73	11.78	13.24	15.24	16.89	18.77	20.99	22.45	76
52	1.25	1.50	1.80	2.11	2.37	2.63	2.95	3.37	3.90	4.71	5.80	6.40	7.15	7.63	8.37	9.13	9.61	10.63	12.01	13.25	15.06	16.80	18.77	20.84	22.92	24.94	77
53	1.32	1.62	2.00	2.36	2.65	3.01	3.43	3.89	4.59	5.49	6.66	7.39	7.87	8.50	9.22	9.88	10.71	11.94	13.39	15.08	16.61	18.77	20.88	22.73	25.15	27.87	78
54	1.41	1.76	2.22	2.67	2.99	3.43	3.97	4.55	5.40	6.56	7.72	7.97	8.61	9.36	10.13	10.98	12.06	13.39	15.26	16.73	18.59	20.93	22.81	24.87	28.29	31.26	79
55	1.45	1.89	2.43	2.86	3.32	3.88	4.58	5.24	6.19	7.40	8.12	8.50	9.29	10.15	11.03	12.11	13.31	14.93	16.63	18.42	20.37	22.50	25.00	27.92	31.32	35.05	80
56	1.50	2.03	2.59	3.04	3.57	4.35	5.16	5.92	6.91	7.87	8.80	9.37	10.37	11.37	12.47	13.77	15.29	16.79	18.92	20.95	22.81	25.10	28.50	31.16	34.73	39.31	81
57	1.56	2.15	2.82	3.38	3.98	4.80	5.69	6.58	7.44	8.77	9.91	10.59	11.64	12.86	14.24	15.78	17.12	18.69	20.67	23.40	25.57	28.71	31.98	34.73	40.12	43.75	82
58	1.68	2.31	3.10	3.71	4.48	5.42	6.49	7.21	8.22	9.53	10.62	11.64	12.93	14.32	15.67	16.98	18.63	20.81	23.11	25.21	28.85	32.26	35.77	40.30	44.23	48.54	83
59	1.81	2.52	3.41	4.20	5.04	6.08	7.15	7.97	8.78	10.26	11.58	13.00	14.76	16.39	17.51	19.19	21.05	23.27	25.42	28.98	32.72	36.22	40.91	44.68	50.58	53.88	84
60	2.01	2.73	3.73	4.65	5.61	6.73	7.79	8.56	9.35	11.04	12.68	14.42	16.76	18.35	19.74	21.63	23.46	26.12	29.21	32.80	36.91	41.56	44.67	50.25	55.56	59.87	85
61	2.08	2.73	3.71	4.59	5.57	6.75	7.74	8.40	9.11	10.90	12.62	14.62	16.68	18.99	20.38	22.09	24.06	27.48	30.31	33.94	38.68	43.39	47.78	53.05	59.09	66.56	86
62	2.33	2.99	4.06	5.03	6.10	7.24	8.21	9.02	9.79	11.79	13.81	15.87	18.26	20.75	22.69	24.71	27.53	30.55	33.59	38.40	42.63	49.21	52.96	58.61	66.33	73.92	87
63	2.49	3.31	4.54	5.50	6.74	7.94	8.98	9.86	10.72	13.00	15.03	17.54	20.20	22.21	24.69	27.63	30.46	34.53	38.74	43.14	48.69	53.68	58.82	67.44	74.17	81.84	88
64	2.61	3.58	4.97	6.10	7.46	8.72	9.87	10.88	11.96	14.27	16.64	19.62	22.39	24.64	27.91	31.21	34.32	38.99	42.64	48.21	53.49	59.83	66.75	74.39	82.86	90.26	89
65	2.66	3.91	5.51	6.68	8.26	9.62	10.86	12.08	13.23	15.52	18.55	21.88	25.07	28.00	31.40	35.13	39.39	43.83	48.63	53.97	59.96	66.66	74.02	81.95	90.36	99.20	90
66	2.72	4.41	6.18	7.55	9.21	10.86	12.26	13.55	15.00	17.63	20.48	24.16	28.20	31.30	35.12	40.12	43.87	49.45	53.25	59.04	67.87	73.98	83.62	90.77	99.76	107.47	91
67	2.90	5.06	7.04	8.55	10.69	12.32	13.78	15.28	17.00	19.87	22.72	27.14	31.47	34.89	39.97	43.91	48.54	53.78	58.50	65.92	73.60	81.78	90.37	98.27	111.02	116.11	92
68	3.34	5.71	7.88	9.84	11.98	13.97	15.88	17.41	19.06	22.33	26.46	30.62	35.37	39.89	43.98	49.60	53.87	59.75	65.32	72.01	82.93	90.05	99.12	111.27	120.43	125.27	93
69	3.77	6.55	8.99	11.17	13.00	15.95	17.94	19.30	21.22	25.30	29.25	34.37	39.49	43.75	48.99	54.06	58.67	66.13	71.54	79.91	89.25	96.71	109.57	118.57	129.48	135.01	94
70	4.24	7.38	10.09	12.63	13.89	18.11	19.84	21.31	25.59	30.26	34.80	40.33	45.45	50.83	56.28	60.23	66.28	73.34	79.64	86.75	97.67	108.70	118.24	129.74	140.16	145.30	95
71	5.31	8.19	11.30	13.34	16.56	20.02	21.73	26.45	29.16	34.47	40.12	44.64	50.70	56.14	62.49	68.13	73.58	82.45	86.56	93.59	107.48	117.16	130.03	137.76	148.70	154.60	96
72	6.61	9.25	12.70	15.68	18.93	21.34	24.71	27.31	30.74	36.30	41.82	47.78	52.83	58.88	66.96	74.18	81.02	88.92	93.65	104.01	116.08	127.79	137.66	149.14	158.73	164.54	97
73	7.34	11.17	14.64	18.08	21.16	23.24	25.85	30.09	32.80	39.03	45.42	50.44	57.25	63.64	70.17	80.49	89.27	97.40	102.05	113.28	127.81	137.65	148.44	156.50	166.57	175.18	98
74	8.36	12.40	16.12	20.02	23.47	25.83	30.01	33.13	36.12	42.78	49.47	55.94	63.13	69.36	77.77	85.65	95.76	107.22	109.25	126.88	137.53	145.65	154.98	167.21	177.97	0.00	99
75	9.67	13.02	17.49	22.49	26.10	30.35	33.38	36.85	45.34	52.13	60.10	66.80	74.16	82.10	90.52	99.35	107.62	116.28	125.44	135.18	145.47	154.78	164.73	175.37	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	6.29	10.47	14.27	17.76	19.23	24.78	26.85	28.81	34.80	41.44	47.67	55.97	61.28	67.87	74.73	80.75	89.17	99.04	107.45	119.13	131.53	146.64	159.47	173.22	186.97	196.06	95
71	7.87	11.69	15.99	18.78	22.75	27.15	29.17	35.51	39.36	46.80	54.50	62.03	68.51	75.18	83.25	90.30	97.90	110.23	117.28	129.12	146.60	157.29	174.46	185.99	200.54	208.98	96
72	9.82	13.02	17.74	22.06	25.93	29.20	32.95	36.41	41.17	49.22	56.65	65.24	71.53	79.09	89.46	99.22	108.85	120.06	125.59	143.51	156.55	173.59	186.67	199.47	212.82	222.84	97
73	11.00	15.80	20.78	25.34	28.71	31.93	34.79	40.53	44.40	52.52	61.14	68.09	76.02	84.40	93.27	108.04	120.38	132.14	139.61	153.13	173.66	185.49	199.52	211.63	225.75	237.75	98
74	12.55	17.33	22.61	28.07	31.78	35.18	40.81	44.26	48.56	57.49	66.41	74.18	83.90	92.23	103.53	116.13	130.52	146.26	147.14	171.30	184.73	197.99	211.04	224.42	239.45	0.00	99
75	14.28	18.27	24.52	31.54	35.07	40.97	45.09	48.89	60.49	69.49	80.09	88.83	98.75	109.48	120.89	132.90	144.18	156.02	168.60	182.03	196.26	209.19	223.06	237.97	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.19	1.24	1.31	1.37	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.16	1.22	1.29	1.36	1.47	1.58	1.69	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.15	1.19	1.20	1.27	1.33	1.44	1.55	1.68	1.83	2.05	2.25	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.16	1.22	1.25	1.32	1.42	1.54	1.65	1.82	2.01	2.23	2.50	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.12	1.13	1.11	1.12	1.11	1.17	1.25	1.30	1.41	1.50	1.62	1.79	2.00	2.19	2.48	2.74	3.00	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.12	1.09	1.07	1.06	1.08	1.10	1.12	1.14	1.20	1.31	1.37	1.48	1.59	1.76	1.95	2.18	2.43	2.69	2.96	3.25	3.42	48
24	1.06	1.09	1.13	1.09	1.08	1.05	1.03	1.03	1.03	1.07	1.08	1.13	1.17	1.25	1.37	1.45	1.58	1.73	1.92	2.13	2.42	2.63	2.94	3.20	3.33	3.64	49
25	0.93	0.98	1.04	1.04	1.02	1.01	1.00	1.00	1.03	1.07	1.11	1.18	1.24	1.33	1.43	1.55	1.70	1.88	2.09	2.34	2.62	2.87	3.15	3.30	3.46	3.72	50
26	0.88	1.00	1.04	1.06	1.04	1.03	1.01	1.04	1.07	1.13	1.19	1.26	1.33	1.46	1.55	1.70	1.89	2.09	2.34	2.59	2.90	3.13	3.33	3.49	3.72	4.01	51
27	0.84	0.97	1.06	1.06	1.07	1.06	1.08	1.10	1.15	1.24	1.30	1.39	1.46	1.60	1.69	1.87	2.10	2.33	2.60	2.87	3.15	3.31	3.52	3.75	4.06	4.43	52
28	0.88	1.01	1.07	1.06	1.09	1.09	1.12	1.16	1.22	1.33	1.43	1.53	1.63	1.76	1.88	2.08	2.33	2.60	2.88	3.11	3.33	3.50	3.77	4.01	4.41	4.91	53
29	0.88	1.02	1.07	1.08	1.14	1.15	1.19	1.25	1.33	1.48	1.59	1.71	1.81	1.92	2.07	2.32	2.60	2.88	3.10	3.29	3.52	3.75	4.10	4.42	4.94	5.51	54
30	0.92	1.02	1.06	1.10	1.17	1.22	1.29	1.35	1.46	1.59	1.72	1.85	1.97	2.08	2.27	2.53	2.83	3.11	3.30	3.49	3.76	4.08	4.50	4.95	5.55	6.20	55
31	0.86	1.01	1.06	1.11	1.19	1.29	1.37	1.47	1.58	1.70	1.85	2.00	2.16	2.31	2.51	2.79	3.06	3.31	3.48	3.71	4.08	4.48	5.02	5.56	6.20	6.88	56
32	0.86	0.95	1.07	1.13	1.21	1.30	1.43	1.53	1.64	1.77	1.96	2.16	2.41	2.59	2.79	3.05	3.29	3.49	3.71	4.04	4.48	5.00	5.64	6.21	6.97	7.61	57
33	0.92	1.03	1.09	1.19	1.28	1.36	1.49	1.61	1.73	1.88	2.12	2.36	2.65	2.84	3.02	3.28	3.48	3.72	4.03	4.43	4.99	5.53	6.17	6.86	7.59	8.18	58
34	0.99	1.08	1.16	1.24	1.35	1.44	1.58	1.72	1.86	2.05	2.35	2.61	2.90	3.09	3.24	3.50	3.71	4.05	4.42	4.94	5.58	6.15	6.93	7.58	8.23	8.84	59
35	1.08	1.14	1.21	1.30	1.40	1.51	1.66	1.84	2.06	2.31	2.64	2.89	3.17	3.31	3.48	3.73	4.03	4.44	4.92	5.53	6.21	6.91	7.64	8.21	8.86	9.67	60
36	1.13	1.19	1.25	1.36	1.46	1.56	1.75	1.97	2.25	2.57	2.94	3.16	3.39	3.58	3.76	4.09	4.47	4.97	5.52	6.15	6.98	7.62	8.27	8.79	9.57	10.68	61
37	1.18	1.21	1.29	1.40	1.49	1.62	1.85	2.19	2.49	2.82	3.20	3.37	3.64	3.90	4.07	4.48	5.01	5.59	6.16	6.91	7.69	8.26	8.88	9.52	10.55	11.90	62
38	1.25	1.36	1.43	1.49	1.58	1.74	2.05	2.38	2.76	3.01	3.42	3.64	3.91	4.21	4.53	5.04	5.57	6.14	6.81	7.48	8.20	8.74	9.49	10.20	11.46	13.27	63
39	1.35	1.51	1.55	1.61	1.69	1.91	2.23	2.61	2.92	3.21	3.64	3.86	4.26	4.60	5.02	5.60	6.24	6.90	7.51	8.09	8.81	9.51	10.52	11.49	12.91	14.67	64
40	1.45	1.64	1.69	1.76	1.87	2.15	2.47	2.77	3.08	3.42	3.91	4.23	4.61	4.96	5.59	6.28	7.07	7.62	8.14	8.70	9.57	10.56	11.87	12.98	14.34	16.04	65
41	1.55	1.76	1.88	1.98	2.11	2.40	2.74	2.95	3.30	3.68	4.26	4.65	5.08	5.46	6.15	7.11	7.83	8.25	8.75	9.43	10.61	11.93	13.45	14.48	15.30	17.36	66
42	1.63	1.97	2.13	2.25	2.37	2.65	2.86	3.20	3.52	4.03	4.70	5.13	5.60	6.20	6.99	7.64	8.39	8.88	9.51	10.46	11.99	13.54	15.04	15.49	16.20	18.62	67
43	1.73	2.04	2.30	2.46	2.61	2.78	3.04	3.35	3.82	4.25	5.21	5.72	6.34	6.95	7.64	8.33	9.07	9.51	10.39	11.61	13.18	14.93	15.88	16.75	17.47	19.95	68
44	1.85	2.18	2.45	2.60	2.72	2.94	3.17	3.61	4.06	4.57	5.65	6.35	7.05	7.71	8.35	8.88	9.59	10.56	11.74	13.15	14.98	16.29	16.94	18.11	19.22	21.25	69
45	2.07	2.32	2.60	2.74	2.90	3.14	3.44	3.85	4.33	4.93	6.24	6.94	7.68	8.24	8.90	9.71	10.71	11.94	13.31	14.71	16.08	17.39	18.66	19.99	21.30	22.90	70
46	2.20	2.43	2.63	2.88	3.13	3.47	3.78	4.29	4.78	5.58	6.93	7.58	8.27	8.80	9.56	10.64	11.94	13.35	14.68	15.53	16.79	18.69	20.12	21.68	23.41	24.65	71
47	2.37	2.52	2.73	3.03	3.43	3.80	4.20	4.76	5.49	6.24	7.71	8.44	8.84	9.49	10.50	11.87	13.34	14.74	15.53	16.54	18.11	19.86	21.51	23.81	25.81	27.08	72
48	2.53	2.66	2.92	3.32	3.62	4.15	4.66	5.31	6.03	7.00	8.27	9.01	9.71	10.65	11.94	13.51	14.74	15.60	16.33	17.65	19.32	21.26	23.30	25.82	28.14	29.52	73
49	2.63	2.88	3.21	3.60	3.98	4.53	5.08	5.83	6.66	7.46	9.12	9.87	10.70	11.94	13.41	14.94	15.60	16.41	17.46	18.93	20.75	23.40	25.69	28.12	30.53	31.96	74
50	2.83	3.16	3.48	3.96	4.35	4.93	5.55	6.31	7.17	8.22	9.79	10.86	11.99	13.44	14.86	15.84	16.42	17.55	19.04	20.44	22.93	25.44	28.45	30.49	33.25	34.84	75
51	3.12	3.50	3.88	4.37	4.80	5.42	5.98	6.76	7.71	8.85	10.68	12.19	13.47	14.95	15.78	16.69	17.58	18.86	20.61	22.35	25.02	28.20	30.42	33.16	35.81	37.90	76
52	3.48	3.87	4.22	4.86	5.32	5.88	6.45	7.29	8.38	9.97	12.13	13.68	14.98	15.93	16.68	17.89	18.90	20.43	22.58	24.89	27.42	30.18	33.13	36.21	38.82	41.45	77
53	3.60	4.02	4.58	5.19	5.78	6.47	7.34	8.13	9.53	11.26	13.63	15.46	16.13	17.17	18.20	19.26	20.48	22.39	24.81	27.39	29.46	32.41	35.70	38.64	41.62	45.59	78
54	3.78	4.30	4.92	5.68	6.31	7.15	8.23	9.23	10.84	12.98	15.35	16.37	17.33	18.52	19.64	20.91	22.46	24.62	27.34	29.58	32.24	35.49	38.15	41.39	45.95	50.33	79
55	3.92	4.59	5.30	6.03	6.89	7.97	9.33	10.52	12.27	14.44	16.14	17.45	18.72	20.05	21.36	22.96	24.72	27.15	29.59	32.03	34.91	37.96	41.52	45.66	50.41	55.48	80
56	4.17	5.04	5.81	6.55	7.60	8.91	10.49	11.81	13.57	15.23	17.26	18.77	20.09	21.68	23.46	25.36	27.41	29.70	32.37	35.25	38.08	41.53	46.06	50.34	55.34	61.21	81
57	4.40	5.38	6.43	7.29	8.52	10.04	11.77	13.31	14.80	16.83	19.14	20.69	21.74	23.72	25.86	28.05	29.87	32.56	35.57	38.48	41.68	46.13	50.77	55.33	61.48	66.98	82
58	4.84	5.72	7.09	8.06	9.63	11.32	13.25	14.50	16.07	18.41	20.70	22.43	23.79	26.04	28.06	30.02	32.08	34.74	37.60	41.51	45.64	50.16	54.98	61.54	67.09	73.04	83
59	5.38	6.20	7.87	9.24	10.87	12.66	14.55	15.87	17.02	19.62	22.25	24.60	26.13	28.60	30.44	32.69	35.15	37.99	41.15	46.15	50.39	55.19	61.14	67.23	73.67	79.66	84
60	6.11	6.82	8.78	10.29	12.19	13.98	15.80	17.00	17.96	20.92	23.97	26.65	28.70	30.90	33.03	35.74	38.29	41.69	45.69	50.99	55.48	61.44	66.77	73.90	80.06	87.55	85
61	6.96	7.45	9.67	11.33	13.49	15.32	17.00	18.06	18.89	22.31	25.72	28.59	31.04	33.39	36.02	38.85	41.84	46.39	50.45	56.18	61.80	67.19	73.38	80.42	87.62	96.25	86
62	7.98	8.16	10.64	12.47	14.87	16.69	18.30	19.32	20.09	23.89	27.56	30.22	33.29	36.24	39.05	42.37	46.34	50.53	54.64	61.64	66.59	73.93	79.83	86.86	96.88	105.68	87
63	8.80	8.99	11.97	13.57	16.48	18.23	19.87	21.65	22.15	25.93	29.53	32.35	35.55	38.51	41.79	46.05	50.26	55.77	60.81	67.49	73.30	80.52	87.44	96.14	105.85	115.67	88
64	9.39	9.88	13.45	15.13	18.31	20.00	21.71	23.75	24.35	28.17	32.05	35.03	38.27	41.73	46.02	50.67	55.24	61.17	66.51	73.15	79.89	86.99	96.75	105.17	116.41	126.08	89
65	9.79	10.73	15.00	16.92	20.34	22.00	23.76	26.13	26.66	30.82	35.00	38.06	41.62	45.76	50.51	55.59	61.32	67.10	73.16	79.79	87.67	96.38	105.82	115.81	126.23	136.91	90
66	9.84	12.08	16.57	18.80	22.39	24.15	26.03	28.44	29.79	33.84	38.37	41.41	46.05	51.12	56.18	62.68	67.94	74.22	80.01	87.57	95.90	105.19	116.32	125.81	136.66	146.50	91
67	10.35	13.79	18.50	20.63	25.38	26.54	28.43	31.01	32.66	37.55	41.45	46.25	50.75	56.77	63.04	68.42	74.34	80.05	86.69	94.04	103.28	115.16	124.15	136.01	146.88	156.30	92
68	11.85	15.51	20.42	22.90	27.41	29.62	31.79	34.26	35.71	41.10	46.58	51.33	57.33	63.70	68.51	76.26	82.04	88.42	94.36	102.62	113.01	124.25	133.46	148.05	156.49	166.48	93
69	13.21	17.92	23.12	25.12	28.68	32.77	35.30	36.81	38.64	44.88	50.14	56.37	62.84	68.99	75.98	82.89	89.65	94.35	101.96	112.44	119.94	131.36	144.42	157.49	166.39	177.08	94
70	14.69	20.16	25.48	27.84	29.89	35.99	37.93	39.39	44.99	51.96	58.69	64.62	71.24	78.44	83.66	92.31	97.37	101.47	111.85	121.48	128.74	142.15	154.29	167.21	176.68	188.97	95
71	18.25	22.09	28.09	28.57	34.37	38.56	40.30	45.21	49.71	57.15	65.12	70.09	77.87	85.39	92.75	99.89	104.37	113.58	121.02	130.55	139.12	153.26	163.39	177.26	188.07	199.32	96
72	22.33	24.85	30.98	32.52	38.07	40.55	44.34	47.81	51.51	58.08	65.76	73.99	79.92	88.25	99.36	102.59	114.46	117.75	125.91	136.54	149.56	159.78	170.19	185.69	198.04	210.27	97
73	24.80	30.04	34.74	36.31	40.99	43.31	45.13	51.13	53.18	60.24	68.72	76.48	84.78	93.11	102.47	117.78	123.04	129.69	136.13	152.15	158.42	168.93	180.45	195.22	208.51	221.87	98
74	27.76	33.21	37.58	39.01	43.96	46.59	51.65	54.13	56.65	67.41	78.27	82.55	91.23	99.75	110.29	123.90	133.68	137.69	151.01	158.99	164.85	179.07	189.23	205.22	219.50	0.00	99
75	31.35	34.88	40.07	42.42	47.17	52.92	56.24	58.43	69.88	82.45	85.40	96.54	105.97	115.97	126.39	137.08	146.67	156.48	166.66	177.26	189.16	199.51	210.46	222.06	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	18.20	27.11	31.82	36.32	39.44	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	132.23	138.02	151.05	161.51	177.99	196.42	214.71	230.83	247.62	261.34	95
71	21.40	28.79	34.72	38.14	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.90	140.12	152.74	161.52	171.94	191.40	211.30	227.19	244.74	263.62	276.22	96
72	25.14	30.51	37.50	43.95	48.44	53.67	59.72	65.71	71.88	82.20	90.53	100.22	109.42	120.92	135.17	140.76	157.32	162.12	169.67	184.08	208.04	223.23	239.97	260.15	277.50	292.07	97
73	26.49	35.24	42.77	48.44	53.67	59.72	63.38	71.27	74.91	85.23	94.89	103.80	114.55	126.14	138.79	162.11	169.67	179.16	183.51	203.16	221.90	238.29	257.16	273.46	292.09	308.97	98
74	28.46	36.73	45.30	53.67	59.72	64.81	72.53	75.43	79.44	95.13	108.67	111.16	123.65	135.49	149.96	171.58	185.46	191.37	204.65	213.77	230.65	252.00	269.37	287.39	307.36	0.00	99
75	30.41	36.85	47.83	59.34	65.73	73.87	77.92	81.41	97.55	110.69	118.98	131.00	144.07	157.98	172.52	187.51	201.01	214.89	229.33	244.46	261.52	276.43	292.28	309.17	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.42	0.38	0.34	0.32	0.31	0.29	0.28	0.31	0.31	0.30	0.29	0.30	0.28	0.30	0.31	0.31	0.34	0.36	0.38	0.40	0.43	0.47	0.50	0.53	0.58	0.64	43
19	0.38	0.34	0.32	0.30	0.29	0.28	0.28	0.29	0.31	0.31	0.29	0.30	0.30	0.30	0.32	0.33	0.35	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.61	0.70	44
20	0.34	0.33	0.31	0.29	0.28	0.26	0.29	0.29	0.30	0.30	0.28	0.29	0.30	0.30	0.34	0.35	0.37	0.39	0.41	0.45	0.47	0.50	0.55	0.59	0.64	0.76	45
21	0.31	0.29	0.27	0.27	0.27	0.27	0.29	0.27	0.30	0.30	0.27	0.28	0.30	0.32	0.35	0.36	0.38	0.41	0.43	0.46	0.49	0.54	0.57	0.62	0.69	0.83	46
22	0.28	0.26	0.28	0.26	0.27	0.27	0.27	0.29	0.30	0.30	0.27	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.45	0.47	0.52	0.56	0.61	0.67	0.75	0.93	47
23	0.24	0.25	0.24	0.25	0.26	0.26	0.27	0.29	0.30	0.30	0.28	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.48	0.51	0.54	0.59	0.66	0.73	0.82	1.04	48
24	0.24	0.24	0.25	0.24	0.27	0.26	0.27	0.27	0.31	0.30	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.53	0.57	0.63	0.71	0.80	0.89	1.15	49
25	0.23	0.23	0.24	0.24	0.26	0.26	0.27	0.29	0.30	0.32	0.27	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.56	0.61	0.68	0.78	0.87	0.98	1.08	50
26	0.22	0.24	0.24	0.25	0.27	0.28	0.29	0.28	0.32	0.33	0.28	0.31	0.34	0.37	0.40	0.44	0.48	0.52	0.56	0.61	0.67	0.77	0.85	0.96	1.07	1.21	51
27	0.25	0.25	0.25	0.27	0.29	0.29	0.30	0.31	0.34	0.34	0.29	0.32	0.35	0.39	0.43	0.47	0.51	0.55	0.61	0.68	0.76	0.84	0.94	1.06	1.19	1.32	52
28	0.26	0.26	0.28	0.29	0.31	0.29	0.31	0.32	0.34	0.35	0.31	0.34	0.38	0.41	0.45	0.50	0.55	0.61	0.67	0.75	0.84	0.95	1.06	1.18	1.33	1.44	53
29	0.27	0.29	0.29	0.30	0.31	0.32	0.31	0.33	0.36	0.37	0.32	0.36	0.39	0.43	0.48	0.53	0.60	0.67	0.75	0.84	0.94	1.05	1.19	1.31	1.47	1.55	54
30	0.30	0.30	0.30	0.32	0.33	0.33	0.32	0.33	0.37	0.40	0.35	0.38	0.42	0.47	0.53	0.59	0.66	0.75	0.82	0.93	1.04	1.16	1.30	1.45	1.62	1.72	55
31	0.34	0.33	0.35	0.35	0.35	0.36	0.35	0.37	0.40	0.42	0.37	0.41	0.46	0.51	0.58	0.65	0.72	0.82	0.91	1.02	1.15	1.28	1.45	1.60	1.79	1.91	56
32	0.35	0.35	0.36	0.37	0.39	0.38	0.38	0.39	0.42	0.45	0.40	0.44	0.50	0.56	0.63	0.71	0.80	0.91	1.02	1.14	1.25	1.42	1.60	1.76	1.97	2.09	57
33	0.37	0.38	0.39	0.40	0.41	0.41	0.42	0.43	0.46	0.49	0.45	0.50	0.55	0.61	0.70	0.79	0.88	1.00	1.12	1.27	1.42	1.59	1.76	1.95	2.17	2.31	58
34	0.38	0.40	0.40	0.42	0.45	0.44	0.45	0.48	0.51	0.55	0.49	0.55	0.62	0.68	0.77	0.87	0.98	1.12	1.24	1.40	1.56	1.75	1.92	2.13	2.36	2.52	59
35	0.39	0.41	0.44	0.45	0.47	0.49	0.51	0.54	0.58	0.62	0.55	0.61	0.68	0.76	0.85	0.96	1.08	1.22	1.37	1.54	1.70	1.92	2.11	2.32	2.55	2.80	60
36	0.39	0.44	0.47	0.48	0.52	0.54	0.57	0.61	0.67	0.70	0.63	0.69	0.77	0.85	0.95	1.07	1.21	1.38	1.54	1.71	1.89	2.13	2.33	2.57	2.81	3.04	61
37	0.36	0.41	0.47	0.51	0.55	0.59	0.63	0.69	0.76	0.80	0.71	0.77	0.87	0.96	1.09	1.22	1.34	1.52	1.69	1.91	2.10	2.36	2.57	2.82	3.09	3.37	62
38	0.39	0.44	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.90	0.80	0.89	0.99	1.10	1.21	1.35	1.51	1.71	1.88	2.07	2.29	2.55	2.77	3.02	3.32	3.68	63
39	0.39	0.47	0.53	0.60	0.65	0.73	0.79	0.89	0.96	1.02	0.90	1.00	1.11	1.22	1.38	1.52	1.67	1.87	2.06	2.31	2.53	2.82	3.04	3.32	3.65	3.99	64
40	0.43	0.50	0.59	0.66	0.73	0.79	0.88	1.01	1.10	1.15	1.01	1.11	1.25	1.36	1.53	1.68	1.88	2.10	2.28	2.54	2.79	3.10	3.33	3.63	4.01	4.31	65
41	0.46	0.56	0.65	0.72	0.79	0.90	0.98	1.10	1.25	1.29	1.14	1.24	1.38	1.52	1.70	1.85	2.06	2.29	2.54	2.81	3.09	3.41	3.66	3.99	4.40	4.68	66
42	0.52	0.61	0.71	0.80	0.87	0.99	1.11	1.26	1.40	1.44	1.26	1.39	1.54	1.68	1.88	2.09	2.30	2.55	2.76	3.04	3.35	3.68	4.02	4.37	4.72	5.11	67
43	0.59	0.67	0.80	0.89	0.99	1.11	1.27	1.43	1.60	1.62	1.39	1.55	1.71	1.92	2.13	2.30	2.52	2.79	3.07	3.36	3.69	4.03	4.30	4.66	5.19	5.61	68
44	0.65	0.73	0.89	1.01	1.08	1.26	1.42	1.62	1.77	1.80	1.55	1.72	1.92	2.12	2.35	2.57	2.81	3.09	3.32	3.63	3.97	4.32	4.70	5.11	5.56	6.13	69
45	0.69	0.82	0.98	1.11	1.20	1.38	1.58	1.81	2.03	2.03	1.72	1.92	2.13	2.36	2.58	2.82	3.08	3.37	3.67	3.99	4.36	4.74	5.14	5.62	6.14	6.71	70
46	0.78	0.91	1.08	1.19	1.29	1.54	1.76	1.96	2.23	2.22	1.94	2.15	2.36	2.62	2.86	3.13	3.38	3.70	4.01	4.33	4.72	5.10	5.55	6.05	6.78	7.34	71
47	0.85	1.00	1.15	1.33	1.44	1.65	1.89	2.14	2.40	2.42	2.17	2.39	2.63	2.88	3.15	3.36	3.72	4.05	4.39	4.69	5.10	5.64	6.15	6.67	7.34	8.10	72
48	0.91	1.12	1.27	1.41	1.54	1.81	2.05	2.26	2.52	2.64	2.41	2.60	2.83	3.12	3.40	3.71	4.00	4.32	4.78	5.19	5.65	6.09	6.66	7.25	8.19	8.90	73
49	0.95	1.15	1.34	1.51	1.67	1.92	2.19	2.41	2.69	2.87	2.65	2.87	3.11	3.44	3.74	4.00	4.40	4.74	5.21	5.63	6.13	6.74	7.42	8.14	8.87	9.77	74
50	0.95	1.24	1.41	1.57	1.74	2.05	2.35	2.55	2.85	3.08	2.93	3.15	3.42	3.77	4.10	4.40	4.82	5.20	5.69	6.13	6.67	7.35	8.16	8.85	9.94	10.77	75
51	1.01	1.40	1.50	1.62	1.83	2.14	2.50	2.69	3.02	3.30	3.21	3.45	3.75	4.13	4.49	4.85	5.31	5.69	6.22	6.68	7.31	8.07	8.89	9.71	10.87	11.85	76
52	1.01	1.52	1.57	1.70	1.94	2.28	2.57	2.76	3.18	3.53	3.51	3.79	4.09	4.44	4.83	5.21	5.72	6.26	6.80	7.32	8.07	8.80	9.80	10.87	12.02	13.03	77
53	1.08	1.61	1.68	1.77	2.01	2.35	2.73	2.89	3.26	3.68	3.74	4.03	4.39	4.87	5.31	5.73	6.32	6.76	7.48	8.28	9.04	9.90	11.00	11.81	13.00	14.31	78
54	1.08	1.68	1.74	1.82	2.12	2.48	2.82	2.96	3.42	3.90	4.09	4.43	4.83	5.23	5.70	6.23	6.80	7.45	8.31	9.06	9.99	10.89	11.98	13.08	14.55	15.71	79
55	1.11	1.74	1.78	1.85	2.16	2.50	2.93	3.02	3.53	4.08	4.38	4.77	5.18	5.65	6.16	6.74	7.40	8.13	8.93	9.81	10.79	11.87	13.05	14.36	15.77	17.35	80
56	1.20	1.79	1.89	1.98	2.30	2.67	3.10	3.26	3.80	4.40	4.73	5.15	5.60	6.11	6.69	7.35	8.20	9.00	9.91	10.88	12.07	12.95	14.73	16.01	17.54	19.55	81
57	1.28	1.86	2.01	2.11	2.44	2.84	3.32	3.53	4.10	4.79	5.13	5.57	6.08	6.63	7.30	8.08	9.02	10.00	10.98	12.23	13.22	14.60	16.43	17.90	19.74	22.04	82
58	1.27	1.86	2.09	2.22	2.57	2.98	3.50	3.77	4.38	5.22	5.60	6.06	6.62	7.37	8.02	9.10	10.26	11.37	12.36	13.45	14.93	15.95	17.96	19.78	21.97	24.49	83
59	1.36	1.89	2.20	2.39	2.75	3.22	3.76	4.10	4.80	5.60	6.01	6.49	7.25	8.09	8.78	10.06	11.42	12.21	13.26	14.93	16.34	17.79	20.23	22.04	24.72	27.71	84
60	1.41	1.94	2.33	2.53	2.93	3.46	4.06	4.50	5.28	6.17	6.63	7.11	7.85	8.67	9.46	10.84	12.28	13.43	14.71	16.40	18.21	20.04	22.15	24.84	27.45	31.40	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.54	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.67	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.60	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.61	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60.94	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.78	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	75.36	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	86.26	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	99.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113.25	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.34	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	128.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.45	0.41	0.39	0.39	0.42	0.40	0.42	0.39	0.38	0.39	0.39	0.42	0.40	0.44	0.47	0.51	0.54	0.55	0.58	0.59	0.61	0.64	0.71	43
19	0.46	0.47	0.46	0.43	0.39	0.37	0.37	0.40	0.40	0.42	0.40	0.39	0.39	0.41	0.42	0.43	0.48	0.50	0.53	0.56	0.58	0.59	0.61	0.65	0.69	0.77	44
20	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.40	0.39	0.41	0.36	0.39	0.39	0.41	0.44	0.47	0.49	0.52	0.55	0.59	0.60	0.62	0.65	0.68	0.72	0.83	45
21	0.42	0.39	0.40	0.38	0.36	0.36	0.39	0.38	0.40	0.41	0.37	0.38	0.40	0.43	0.45	0.48	0.51	0.54	0.57	0.60	0.62	0.66	0.69	0.72	0.78	0.93	46
22	0.38	0.35	0.38	0.36	0.36	0.38	0.37	0.39	0.40	0.43	0.37	0.39	0.41	0.43	0.48	0.50	0.53	0.56	0.59	0.64	0.66	0.69	0.72	0.78	0.85	1.04	47
23	0.35	0.32	0.34	0.35	0.37	0.36	0.37	0.41	0.41	0.43	0.37	0.40	0.42	0.45	0.49	0.51	0.54	0.58	0.63	0.67	0.70	0.73	0.78	0.84	0.93	1.15	48
24	0.31	0.31	0.35	0.35	0.35	0.36	0.38	0.40	0.40	0.44	0.37	0.39	0.43	0.45	0.50	0.53	0.56	0.61	0.66	0.70	0.74	0.79	0.84	0.92	1.03	1.26	49
25	0.31	0.32	0.33	0.34	0.36	0.36	0.38	0.40	0.41	0.44	0.36	0.38	0.43	0.46	0.50	0.54	0.59	0.64	0.69	0.75	0.80	0.85	0.92	1.00	1.12	1.26	50
26	0.29	0.29	0.33	0.36	0.38	0.40	0.40	0.42	0.44	0.48	0.38	0.40	0.44	0.49	0.54	0.58	0.63	0.68	0.74	0.80	0.86	0.95	1.04	1.12	1.26	1.41	51
27	0.31	0.29	0.35	0.38	0.40	0.43	0.43	0.47	0.49	0.51	0.39	0.42	0.47	0.52	0.57	0.62	0.67	0.73	0.81	0.90	0.98	1.06	1.15	1.27	1.40	1.58	52
28	0.32	0.29	0.35	0.38	0.42	0.43	0.46	0.50	0.51	0.56	0.42	0.45	0.50	0.54	0.59	0.66	0.73	0.80	0.88	0.99	1.09	1.18	1.32	1.41	1.58	1.78	53
29	0.35	0.33	0.37	0.40	0.44	0.48	0.49	0.54	0.55	0.61	0.43	0.47	0.52	0.57	0.64	0.70	0.79	0.88	0.98	1.10	1.21	1.33	1.46	1.60	1.77	1.98	54
30	0.35	0.33	0.37	0.42	0.47	0.50	0.52	0.56	0.59	0.66	0.46	0.50	0.56	0.63	0.69	0.77	0.87	0.98	1.08	1.22	1.36	1.47	1.64	1.77	1.98	2.20	55
31	0.38	0.35	0.39	0.44	0.49	0.53	0.58	0.63	0.66	0.73	0.49	0.54	0.60	0.68	0.77	0.86	0.95	1.07	1.19	1.35	1.49	1.64	1.82	1.99	2.20	2.46	56
32	0.41	0.35	0.41	0.47	0.53	0.58	0.64	0.70	0.74	0.80	0.53	0.58	0.66	0.75	0.84	0.94	1.06	1.20	1.33	1.48	1.64	1.80	2.02	2.21	2.46	2.72	57
33	0.41	0.37	0.43	0.49	0.58	0.64	0.71	0.78	0.82	0.92	0.60	0.66	0.73	0.81	0.93	1.04	1.17	1.31	1.46	1.66	1.83	2.03	2.26	2.47	2.73	3.01	58
34	0.42	0.37	0.43	0.53	0.62	0.69	0.80	0.91	0.95	1.04	0.65	0.72	0.82	0.91	1.02	1.15	1.30	1.47	1.63	1.82	2.02	2.23	2.48	2.74	3.00	3.30	59
35	0.40	0.38	0.45	0.55	0.67	0.78	0.92	1.06	1.10	1.20	0.73	0.81	0.90	1.01	1.13	1.27	1.42	1.60	1.79	2.00	2.21	2.46	2.73	3.02	3.30	3.59	60
36	0.39	0.39	0.47	0.59	0.71	0.83	0.98	1.12	1.22	1.34	0.84	0.93	1.03	1.15	1.26	1.42	1.60	1.80	2.00	2.22	2.45	2.73	3.00	3.30	3.63	3.91	61
37	0.39	0.39	0.48	0.59	0.75	0.91	1.04	1.22	1.32	1.46	0.97	1.06	1.18	1.29	1.44	1.59	1.76	1.98	2.18	2.47	2.72	3.01	3.30	3.63	3.98	4.25	62
38	0.39	0.42	0.50	0.65	0.79	0.95	1.14	1.30	1.42	1.59	1.11	1.24	1.36	1.50	1.59	1.77	1.97	2.21	2.44	2.67	2.94	3.24	3.55	3.87	4.25	4.61	63
39	0.41	0.44	0.54	0.69	0.87	1.03	1.23	1.42	1.54	1.71	1.27	1.41	1.54	1.68	1.79	1.98	2.17	2.43	2.65	2.96	3.24	3.57	3.89	4.25	4.66	5.00	64
40	0.44	0.49	0.60	0.76	0.93	1.11	1.31	1.53	1.68	1.88	1.46	1.60	1.72	1.90	1.99	2.19	2.43	2.70	2.93	3.26	3.56	3.94	4.26	4.63	5.09	5.43	65
41	0.49	0.53	0.66	0.82	0.99	1.21	1.39	1.61	1.83	2.04	1.66	1.82	1.95	2.13	2.21	2.41	2.66	2.95	3.25	3.59	3.93	4.32	4.66	5.07	5.56	5.91	66
42	0.54	0.60	0.72	0.90	1.10	1.30	1.51	1.73	1.93	2.17	1.87	2.07	2.20	2.38	2.44	2.71	2.97	3.28	3.50	3.86	4.23	4.64	5.09	5.52	5.96	6.43	67
43	0.61	0.67	0.80	0.98	1.22	1.42	1.66	1.90	2.11	2.36	2.10	2.35	2.47	2.73	2.75	2.96	3.25	3.57	3.89	4.24	4.65	5.09	5.43	5.89	6.52	7.02	68
44	0.66	0.75	0.88	1.10	1.32	1.54	1.78	2.04	2.24	2.51	2.40	2.64	2.78	3.05	3.03	3.32	3.61	3.95	4.19	4.56	4.99	5.42	5.92	6.43	6.98	7.65	69
45	0.73	0.84	0.98	1.20	1.43	1.67	1.91	2.16	2.45	2.72	2.72	3.00	3.11	3.40	3.32	3.62	3.94	4.28	4.63	5.01	5.45	5.93	6.45	7.03	7.67	8.40	70
46	0.79	0.91	1.07	1.29	1.53	1.83	2.08	2.36	2.66	2.97	2.98	3.28	3.40	3.72	3.66	4.00	4.32	4.69	5.06	5.42	5.89	6.39	6.96	7.58	8.47	9.23	71
47	0.84	0.98	1.16	1.41	1.69	1.94	2.24	2.57	2.88	3.22	3.25	3.56	3.73	4.05	4.04	4.29	4.75	5.14	5.52	5.87	6.39	7.07	7.70	8.38	9.16	10.13	72
48	0.89	1.06	1.25	1.52	1.77	2.10	2.39	2.72	3.05	3.47	3.54	3.80	3.96	4.31	4.33	4.73	5.09	5.49	6.01	6.50	7.09	7.63	8.34	9.12	10.14	11.19	73
49	0.90	1.06	1.33	1.62	1.90	2.19	2.52	2.90	3.25	3.71	3.82	4.09	4.29	4.68	4.75	5.08	5.58	6.00	6.55	7.05	7.70	8.45	9.30	10.12	11.10	12.30	74
50	0.88	1.14	1.39	1.67	1.98	2.32	2.66	3.06	3.44	3.93	4.09	4.39	4.63	5.07	5.21	5.57	6.12	6.56	7.14	7.67	8.40	9.20	10.11	11.12	12.32	13.55	75
51	0.90	1.23	1.47	1.75	2.05	2.41	2.80	3.23	3.65	4.15	4.38	4.72	4.99	5.49	5.69	6.12	6.70	7.17	7.79	8.36	9.21	10.02	11.14	12.09	13.46	14.83	76
52	0.90	1.32	1.53	1.81	2.14	2.51	2.87	3.31	3.83	4.41	4.69	5.05	5.39	5.79	6.08	6.56	7.19	7.88	8.51	9.17	10.07	11.03	12.14	13.58	15.05	16.25	77
53	0.93	1.35	1.62	1.92	2.19	2.58	3.00	3.48	3.94	4.53	4.89	5.29	5.67	6.28	6.67	7.23	7.94	8.47	9.37	10.36	11.39	12.28	13.65	14.88	16.29	17.81	78
54	0.93	1.38	1.70	1.97	2.30	2.70	3.06	3.57	4.13	4.77	5.22	5.67	6.13	6.66	7.17	7.79	8.55	9.34	10.38	11.33	12.49	13.50	15.03	16.54	18.05	19.60	79
55	0.90	1.41	1.72	1.99	2.31	2.70	3.14	3.66	4.25	4.94	5.49	5.96	6.48	7.07	7.71	8.43	9.25	10.18	11.18	12.28	13.51	14.86	16.34	17.99	19.76	21.74	80
56	1.01	1.53	1.90	2.19	2.52	2.94	3.42	3.99	4.65	5.40	5.96	6.49	7.08	7.73	8.47	9.26	10.35	11.36	12.51	13.75	15.37	16.36	18.40	20.36	22.07	24.50	81
57	1.09	1.67	2.10	2.40	2.78	3.23	3.77	4.41	5.12	5.96	6.52	7.09	7.74	8.45	9.29	10.30	11.48	12.71	13.99	15.56	16.91	18.40	20.85	22.87	24.69	27.62	82
58	1.10	1.78	2.26	2.59	2.99	3.48	4.08	4.76	5.55	6.62	7.18	7.78	8.52	9.49	10.29	11.66	13.20	14.58	15.86	17.24	19.05	20.43	22.91	25.10	27.86	30.72	83
59	1.19	1.92	2.48	2.85	3.30	3.85	4.51	5.29	6.17	7.22	7.76	8.40	9.40	10.50	11.38	13.00	14.80	15.81	17.20	19.30	21.18	22.97	25.70	28.41	31.13	34.16	84
60	1.26	2.07	2.73	3.13	3.63	4.26	5.02	5.90	6.91	8.08	8.64	9.28	10.22	11.31	12.36	14.15	16.03	17.54	19.23	21.38	23.82	25.80	28.55	31.89	35.05	38.05	85
61	1.21	2.04	2.71	3.11	3.66	4.31	5.08	6.01	7.09	8.31	8.82	9.52	10.43	11.58	12.66	14.41	16.24	18.03	19.52	21.74	24.28	27.41	30.29	34.48	37.89	41.52	86
62	1.31	2.18	2.93	3.38	3.98	4.73	5.62	6.67	7.92	9.33	9.88	10.61	11.70	12.96	14.13	16.10	18.09	20.01	21.66	24.35	27.07	30.19	33.63	38.59	42.25	46.92	87
63	1.47	2.35	3.15	3.64	4.32	5.16	6.18	7.40	8.82	10.26	10.75	11.89	13.14	14.43	15.77	18.02	19.96	22.23	24.82	27.58	30.43	34.27	37.71	42.44	46.72	52.58	88
64	1.64	3.00	3.33	3.84	4.55	5.63	6.80	8.20	9.90	11.52	12.08	13.37	14.69	16.09	17.74	19.85	22.08	24.93	27.54	30.85	33.91	37.75	41.50	47.97	52.15	58.63	89
65	1.87	3.24	3.57	4.12	4.93	5.99	7.31	8.91	10.78	12.99	13.57	14.92	16.40	18.05	19.82	21.81	24.57	27.69	30.80	34.23	38.12	41.60	47.00	52.65	58.71	64.24	90
66	1.94	3.37	3.78	4.36	5.26	6.42	7.94	9.73	11.91	14.43	14.90	16.54	18.85	20.65	22.49	24.20	26.84	30.31	33.51	36.63	41.74	46.13	51.42	58.69	64.31	66.71	91
67	1.99	3.52	4.00	4.65	5.64	7.00	8.67	10.49	12.88	15.62	16.78	18.89	21.03	23.02	24.87	27.32	30.18	33.72	37.33	41.26	46.20	51.56	57.84	63.46	70.31	72.06	92
68	2.16	3.76	4.19	5.03	6.13	7.44	9.31	11.60	14.26	17.32	18.57	20.98	24.03	26.48	27.99	30.32	32.93	36.55	40.99	45.07	51.57	57.17	63.35	69.83	77.22	80.28	93
69	2.42	3.95	4.53	5.46	6.72	8.23	10.34	12.61	15.52	18.96	21.01	23.90	27.00	29.43	30.96	34.12	36.76	40.98	45.56	50.72	57.17	63.95	70.57	77.11	84.54	91.91	94
70	2.69	4.14	4.92	5.99	7.43	9.15	11.52	14.07	17.41	21.18	23.20	26.73	30.79	33.28	34.78	37.63	40.36	44.45	50.11	55.37	62.58	70.14	78.77	84.80	92.47	106.46	95
71	3.04	4.36	5.37	6.62	8.30	10.26	12.91	15.81	19.07	23.18	25.85	29.76	34.62	36.55	37.85	41.47	43.90	48.67	54.49	60.49	68.53	78.36	87.58	93.35	101.08	120.67	96
72	4.43	4.61	5.79	7.38	9.30	11.54	14.27	17.41	21.41	26.06	29.31	34.11	39.45	40.26	42.79	46.72	49.34	54.05	59.25	67.46	76.84	86.37	96.24	101.12	108.59	133.54	97
73	4.73	5.03	6.42	8.30	10.30	12.82	16.12	19.62	23.62	28.58	32.61	37.93	42.42	44.69	47.11	51.88	53.94	58.56	67.30	75.52	86.12	97.00	107.51	111.23	118.34	136.92	98
74	4.97	5.40	7.06	9.38	11.70	14.55	17.87	21.74	26.56	32.15	36.95	43.08	48.39	50.40	53.45	58.50	60.02	66.38	73.42	82.82	94.77	106.77	117.52	120.17	127.14	0.00	99
75	5.34	5.89	7.98	10.69	13.33	16.54	20.31	24.55	29.39	35.29	40.84	48.10	53.48	55.96	58.82	64.36	66.83	72.19	80.42	91.03	104.42	117.23	130.59	131.91	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	4.12	6.26	7.39	9.05	11.23	13.77	17.33	20.98	26.36	29.98	29.32	33.27	37.94	42.12	44.64	48.86	53.45	58.57	66.45	73.96	82.01	94.17	103.02	109.96	120.13	136.91	95
71	4.64	6.75	8.32	10.17	12.75	15.66	19.69	23.96	29.08	33.38	32.47	36.75	42.23	46.08	48.70	53.22	57.42	63.27	72.61	81.09	92.69	101.99	114.21	122.03	132.14	154.05	96
72	6.70	7.30	9.03	11.52	14.51	18.14	22.27	26.94	33.13	39.09	36.37	40.83	47.37	50.96	55.70	60.71	65.40	71.06	78.19	90.63	101.17	113.61	126.75	131.49	141.60	172.03	97
73	7.17	8.07	10.31	13.31	16.42	20.58	25.90	31.27	37.93	43.65	40.31	44.39	49.77	55.60	60.51	67.63	71.73	77.28	89.52	99.27	113.61	126.55	140.38	145.64	155.60	173.81	98
74	7.59	8.73	11.58	15.30	18.95	23.70	29.34	35.45	43.30	51.12	45.08	48.91	55.87	62.02	69.39	77.24	79.58	88.12	96.24	108.74	124.00	140.53	155.47	154.98	166.74	0.00	99
75	8.16	9.87	13.30	17.71	21.93	27.36	33.84	40.63	48.93	57.08	49.63	54.19	61.26	68.68	76.64	83.92	87.19	94.26	105.15	119.24	137.09	154.23	172.20	173.99	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.69	0.72	0.76	0.76	0.82	0.91	0.96	1.03	1.10	1.19	1.26	1.34	1.46	1.62	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.76	0.80	0.81	0.90	0.95	1.01	1.08	1.17	1.23	1.32	1.43	1.54	1.78	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.68	0.74	0.77	0.80	0.86	0.89	0.94	1.00	1.06	1.14	1.22	1.29	1.41	1.51	1.66	1.94	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.71	0.76	0.79	0.84	0.90	0.93	0.99	1.05	1.12	1.19	1.27	1.38	1.49	1.64	1.78	2.13	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.74	0.80	0.84	0.87	0.94	0.97	1.03	1.10	1.17	1.25	1.36	1.46	1.60	1.75	1.93	2.37	47
23	0.51	0.52	0.53	0.56	0.60	0.61	0.64	0.69	0.73	0.78	0.76	0.83	0.87	0.92	0.98	1.01	1.06	1.15	1.23	1.33	1.44	1.58	1.72	1.90	2.12	2.64	48
24	0.49	0.50	0.54	0.57	0.59	0.62	0.64	0.69	0.74	0.80	0.78	0.84	0.91	0.95	1.00	1.06	1.11	1.19	1.30	1.40	1.55	1.69	1.86	2.09	2.34	2.93	49
25	0.48	0.51	0.54	0.56	0.60	0.62	0.67	0.71	0.76	0.81	0.79	0.85	0.93	0.98	1.04	1.10	1.17	1.27	1.37	1.51	1.66	1.83	2.04	2.31	2.62	2.95	50
26	0.45	0.49	0.58	0.60	0.63	0.66	0.70	0.74	0.80	0.86	0.84	0.89	0.99	1.03	1.12	1.18	1.29	1.39	1.51	1.65	1.83	2.04	2.31	2.63	2.94	3.32	51
27	0.47	0.53	0.58	0.62	0.68	0.70	0.72	0.77	0.83	0.90	0.86	0.97	1.03	1.11	1.20	1.28	1.38	1.52	1.67	1.85	2.07	2.29	2.62	2.97	3.33	3.73	52
28	0.51	0.55	0.61	0.69	0.71	0.71	0.76	0.80	0.86	0.94	0.93	1.02	1.13	1.19	1.29	1.40	1.53	1.69	1.85	2.07	2.32	2.64	3.00	3.35	3.72	4.17	53
29	0.53	0.59	0.65	0.71	0.75	0.76	0.78	0.84	0.89	0.99	0.97	1.10	1.19	1.28	1.41	1.51	1.68	1.86	2.08	2.35	2.68	2.92	3.34	3.68	4.11	4.63	54
30	0.55	0.61	0.67	0.76	0.78	0.80	0.84	0.85	0.93	1.04	1.04	1.16	1.29	1.40	1.56	1.68	1.90	2.11	2.30	2.63	2.95	3.29	3.72	4.13	4.59	5.13	55
31	0.61	0.65	0.74	0.80	0.82	0.85	0.88	0.92	0.98	1.10	1.13	1.25	1.40	1.55	1.73	1.90	2.08	2.32	2.61	2.94	3.32	3.66	4.17	4.63	5.12	5.65	56
32	0.63	0.70	0.76	0.85	0.88	0.91	0.95	0.99	1.08	1.20	1.24	1.38	1.55	1.72	1.92	2.09	2.36	2.67	2.96	3.31	3.68	4.08	4.67	5.15	5.68	6.20	57
33	0.64	0.72	0.81	0.91	0.96	1.00	1.03	1.07	1.15	1.30	1.39	1.55	1.72	1.91	2.17	2.35	2.64	2.97	3.33	3.73	4.17	4.63	5.18	5.71	6.28	6.75	58
34	0.62	0.74	0.88	0.96	1.04	1.06	1.12	1.21	1.28	1.47	1.53	1.72	1.95	2.17	2.36	2.63	2.98	3.39	3.75	4.17	4.65	5.13	5.75	6.31	6.85	7.35	59
35	0.61	0.78	0.92	1.03	1.11	1.18	1.27	1.36	1.43	1.65	1.73	1.94	2.19	2.44	2.68	2.97	3.34	3.75	4.18	4.64	5.13	5.66	6.23	6.77	7.37	7.99	60
36	0.61	0.80	0.95	1.10	1.19	1.26	1.39	1.50	1.61	1.85	1.97	2.17	2.46	2.72	2.98	3.30	3.72	4.25	4.70	5.18	5.71	6.27	6.80	7.39	8.01	8.64	61
37	0.62	0.81	1.00	1.14	1.27	1.39	1.52	1.66	1.81	2.09	2.23	2.46	2.75	2.99	3.38	3.69	4.09	4.70	5.13	5.76	6.33	6.86	7.42	8.02	8.68	9.36	62
38	0.66	0.84	1.03	1.23	1.36	1.49	1.69	1.87	2.02	2.26	2.49	2.79	3.12	3.44	3.71	4.08	4.57	5.12	5.66	6.25	6.83	7.38	7.93	8.35	9.09	10.09	63
39	0.69	0.91	1.12	1.31	1.51	1.64	1.84	2.05	2.22	2.54	2.76	3.07	3.48	3.75	4.17	4.57	5.01	5.57	6.14	6.84	7.47	8.07	8.58	9.06	9.81	10.87	64
40	0.76	0.98	1.24	1.46	1.64	1.80	2.03	2.25	2.50	2.84	3.07	3.42	3.79	4.09	4.62	5.02	5.58	6.18	6.74	7.48	8.14	8.77	9.31	9.77	10.58	11.70	65
41	0.86	1.11	1.39	1.61	1.77	1.95	2.23	2.46	2.79	3.17	3.45	3.80	4.23	4.52	5.01	5.52	6.10	6.71	7.41	8.18	8.90	9.54	10.08	10.51	11.43	12.59	66
42	0.94	1.24	1.51	1.77	1.96	2.15	2.40	2.70	3.02	3.43	3.84	4.24	4.70	5.00	5.52	6.05	6.75	7.42	7.86	8.60	9.36	10.01	10.88	11.33	12.09	13.59	67
43	1.07	1.38	1.70	1.95	2.21	2.41	2.70	3.05	3.39	3.73	4.23	4.70	5.12	5.61	6.18	6.62	7.36	8.05	8.77	9.54	10.18	11.02	11.50	12.42	13.33	14.68	68
44	1.21	1.56	1.88	2.21	2.44	2.62	2.98	3.38	3.73	4.10	4.63	5.22	5.67	6.18	6.77	7.37	7.99	8.85	9.26	10.02	10.85	11.69	12.38	13.39	14.42	15.87	69
45	1.33	1.75	2.07	2.37	2.68	2.88	3.29	3.73	4.10	4.56	5.17	5.69	6.26	6.80	7.40	8.03	8.67	9.40	10.13	10.89	11.73	12.62	13.62	14.72	15.92	17.28	70
46	1.51	1.95	2.29	2.61	2.92	3.24	3.70	4.15	4.58	5.08	5.73	6.28	6.86	7.44	8.09	8.78	9.47	10.22	10.98	11.61	12.49	13.67	14.73	15.86	17.49	18.83	71
47	1.71	2.15	2.48	2.91	3.27	3.56	3.98	4.63	5.17	5.63	6.30	7.02	7.50	8.16	8.83	9.42	10.33	11.08	11.88	12.61	13.58	14.83	15.98	17.44	18.95	20.53	72
48	1.94	2.40	2.75	3.17	3.47	3.95	4.40	4.94	5.59	6.17	6.93	7.39	8.02	8.74	9.43	10.09	10.82	11.79	12.50	13.72	14.77	15.81	17.05	18.60	20.73	22.37	73
49	2.04	2.50	2.96	3.46	3.81	4.27	4.73	5.39	5.99	6.73	7.67	8.06	8.71	9.51	10.26	10.79	11.80	12.80	13.49	14.66	15.74	17.49	18.92	20.37	22.44	24.36	74
50	2.11	2.69	3.13	3.67	4.04	4.64	5.14	5.85	6.49	7.45	8.32	8.74	9.43	10.33	11.13	11.74	12.86	13.89	14.85	15.62	17.19	18.75	20.80	22.01	24.84	26.38	75
51	2.26	2.98	3.36	3.89	4.30	4.84	5.57	6.33	7.02	8.04	9.00	9.44	10.19	11.21	12.07	12.80	14.00	15.07	15.86	16.80	18.48	20.66	22.24	24.02	26.57	28.60	76
52	2.34	3.28	3.52	4.10	4.60	5.20	5.84	6.66	7.55	8.51	9.53	10.18	10.99	11.93	12.60	13.67	14.99	16.01	17.21	18.44	20.10	22.13	24.42	26.61	29.06	31.00	77
53	2.53	3.43	3.79	4.32	4.83	5.49	6.38	7.14	7.94	8.98	10.08	10.80	11.63	12.69	13.68	14.92	16.05	17.11	18.70	20.76	22.39	24.76	26.79	28.23	30.74	33.57	78
54	2.68	3.62	4.00	4.54	5.17	5.88	6.62	7.53	8.54	9.64	10.88	11.68	12.59	13.54	14.61	15.81	17.22	18.66	20.56	22.41	24.34	26.79	28.63	30.91	34.43	36.36	79
55	2.84	3.84	4.23	4.77	5.46	6.22	7.10	8.09	9.19	10.42	11.77	12.66	13.67	14.77	15.97	17.32	18.86	20.57	22.41	24.43	26.45	28.67	31.06	33.63	36.40	39.96	80
56	3.14	4.13	4.62	5.18	5.84	6.58	7.52	8.58	9.78	11.12	12.57	13.50	14.60	15.76	17.20	18.64	20.51	22.32	24.40	26.67	29.32	31.76	34.84	36.90	40.49	43.70	81
57	3.27	4.45	5.04	5.61	6.30	7.02	8.03	9.17	10.48	11.93	13.49	14.46	15.67	16.84	18.55	20.27	22.14	24.47	27.07	29.36	31.52	35.12	38.04	40.47	44.10	49.39	82
58	3.35	4.80	5.51	6.09	6.82	7.52	8.60	9.88	11.29	12.90	14.54	15.56	16.86	18.42	20.22	22.35	24.62	26.83	29.27	31.87	34.74	37.07	40.28	43.47	48.25	55.24	83
59	3.57	5.10	5.99	6.62	7.35	8.08	9.27	10.65	12.21	13.98	15.79	16.84	18.24	19.93	21.91	24.40	26.89	29.23	32.28	35.30	37.26	40.35	44.43	47.63	52.53	61.08	84
60	3.73	5.40	6.45	7.11	7.94	8.65	9.98	11.52	13.26	15.21	17.18	18.29	19.90	21.49	23.96	26.70	29.22	31.92	34.94	38.15	40.53	44.99	49.06	53.25	57.91	67.98	85
61	3.86	5.73	6.93	7.62	8.52	9.25	10.72	12.43	14.39	16.59	18.73	20.03	21.64	23.42	26.30	29.06	31.79	34.66	37.64	41.15	45.19	48.77	54.13	57.99	63.77	72.94	86
62	4.12	6.04	7.40	8.13	9.08	9.82	11.48	13.40	15.60	18.06	20.54	21.83	23.75	25.57	28.76	31.70	34.24	38.27	40.46	44.79	48.22	52.90	57.76	63.22	69.41	81.03	87
63	4.56	6.40	7.84	8.60	9.62	10.37	12.23	14.41	16.89	19.42	22.02	23.97	26.10	28.32	31.47	34.05	37.61	41.39	44.66	49.72	53.14	58.69	63.37	66.92	72.95	87.82	88
64	5.05	8.19	8.32	9.08	10.17	10.93	13.02	15.47	18.35	21.13	24.16	26.32	28.50	30.80	33.78	36.69	40.46	45.09	48.64	54.41	58.02	62.16	67.68	72.40	79.53	94.89	89
65	5.65	8.71	8.82	9.59	10.76	11.53	13.86	16.68	19.86	23.16	26.53	28.74	31.13	33.69	36.48	39.48	43.80	48.52	53.10	58.05	63.04	67.10	73.81	80.51	87.28	100.44	90
66	5.83	9.12	9.28	10.22	11.36	12.33	14.97	18.06	22.13	25.43	28.66	31.18	34.83	37.75	41.51	43.45	47.17	53.06	56.66	61.63	67.55	71.38	78.44	85.50	92.45	104.49	91
67	5.88	9.54	9.78	10.74	12.30	13.30	16.19	19.36	23.39	27.34	31.58	34.65	38.01	41.44	45.70	49.13	52.90	57.35	61.94	67.33	71.66	79.61	85.46	90.64	99.76	109.26	92
68	6.40	10.20	10.23	11.20	13.20	14.44	17.38	21.26	26.11	30.57	34.34	37.62	42.22	46.60	50.72	54.22	56.32	61.16	66.41	70.56	77.48	83.44	89.00	97.98	104.36	118.89	93
69	7.05	10.72	11.13	12.01	14.06	15.83	19.45	22.92	27.68	32.55	37.88	41.54	46.26	50.84	55.43	59.41	61.07	67.66	70.54	77.68	82.11	91.17	98.80	104.24	111.91	129.48	94
70	7.78	11.28	11.99	13.17	15.65	17.50	21.46	25.30	30.66	35.87	41.78	45.34	51.21	56.15	60.69	63.76	65.42	71.53	75.95	82.61	87.12	97.75	105.10	108.99	118.27	147.85	95
71	8.65	11.91	13.00	14.59	17.28	19.40	23.79	28.61	33.27	38.82	44.67	49.10	55.97	60.43	65.12	68.89	69.42	76.12	80.55	87.76	95.73	104.24	112.89	118.75	128.54	163.00	96
72	12.25	12.58	13.93	16.02	19.43	21.65	26.10	31.23	37.45	42.97	50.16	55.33	61.71	66.12	69.40	75.19	75.53	80.31	82.42	91.84	99.70	110.87	119.50	121.87	135.98	175.96	97
73	13.23	13.64	15.29	17.67	20.95	24.28	29.11	34.66	40.85	46.45	53.52	59.73	66.63	70.21	73.43	80.99	79.96	84.50	91.84	97.29	108.90	119.76	128.87	134.00	149.51	177.75	98
74	13.45	14.67	16.69	19.63	23.86	27.26	31.96	38.00	45.13	51.26	59.75	65.44	72.69	75.30	85.33	88.10	85.98	91.93	95.32	101.23	113.15	129.27	138.76	141.70	158.10	0.00	99
75	14.25	15.96	18.65	21.95	26.75	30.59	36.33	42.14	49.08	56.15	63.16	70.61	74.37	85.17	87.41	94.89	93.41	97.91	105.55	115.52	131.24	145.73	160.53	160.07	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	12.58	16.20	16.26	19.42	23.06	25.32	28.48	31.42	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	101.71	108.25	118.76	131.53	143.72	150.59	159.34	187.66	95
71	14.10	17.56	17.86	21.35	25.42	28.12	31.86	35.68	40.67	46.19	51.96	57.80	63.94	70.74	77.59	85.68	94.11	100.63	106.61	113.89	129.70	141.59	154.65	161.26	171.91	204.81	96
72	20.34	19.06	19.08	23.90	28.40	31.75	35.42	39.51	46.32	51.96	57.80	63.94	70.74	77.59	85.68	95.69	103.34	108.98	110.21	121.90	136.95	152.42	165.97	170.70	181.51	219.43	97
73	21.66	21.12	21.26	26.91	31.21	35.26	40.33	44.79	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	109.58	114.70	121.73	127.86	149.85	166.05	180.86	184.44	198.10	218.78	98
74	22.77	23.00	23.35	30.13	34.90	40.08	44.88	49.83	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	117.40	127.32	127.05	133.92	155.94	178.66	194.51	193.85	209.00	0.00	99
75	24.30	26.00	26.46	34.01	39.09	45.04	51.23	55.78	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	126.15	132.33	142.87	156.66	178.53	198.79	219.62	218.97	0.00	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Juvenile Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.42	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	98.71	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.79	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	118.64	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	130.66	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	157.61	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.15	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.31	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	200.81	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	214.68	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	229.12	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.24	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	261.34	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.22	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.97	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 3 for Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.33	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.85	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	0.94	0.86	0.77	0.73	0.71	0.67	0.62	0.55	0.52	0.46	0.45	0.45	0.43	0.44	0.44	0.46	0.47	0.57	0.61	0.66	0.72	0.81	0.83	43
19	0.98	0.97	0.96	0.84	0.77	0.70	0.67	0.67	0.62	0.57	0.51	0.46	0.43	0.43	0.44	0.42	0.43	0.45	0.47	0.51	0.59	0.64	0.71	0.79	0.88	0.93	44
20	0.87	0.85	0.83	0.75	0.68	0.62	0.59	0.60	0.55	0.51	0.44	0.43	0.40	0.40	0.43	0.42	0.44	0.47	0.50	0.52	0.62	0.68	0.76	0.85	0.96	1.01	45
21	0.78	0.74	0.72	0.63	0.59	0.55	0.52	0.51	0.49	0.46	0.41	0.40	0.38	0.39	0.43	0.44	0.46	0.49	0.51	0.55	0.66	0.74	0.82	0.93	1.05	1.11	46
22	0.70	0.64	0.60	0.55	0.52	0.49	0.46	0.47	0.42	0.42	0.37	0.38	0.37	0.39	0.43	0.45	0.48	0.51	0.54	0.59	0.72	0.80	0.90	1.02	1.14	1.23	47
23	0.61	0.55	0.53	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.35	0.35	0.36	0.38	0.44	0.47	0.50	0.53	0.58	0.64	0.77	0.88	0.99	1.09	1.22	1.25	48
24	0.52	0.47	0.47	0.44	0.43	0.40	0.39	0.39	0.38	0.37	0.34	0.35	0.37	0.40	0.45	0.49	0.52	0.58	0.63	0.68	0.85	0.96	1.06	1.18	1.26	1.33	49
25	0.40	0.41	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.37	0.34	0.35	0.37	0.42	0.46	0.51	0.57	0.61	0.66	0.73	0.93	1.03	1.14	1.21	1.29	1.17	50
26	0.38	0.41	0.41	0.41	0.40	0.39	0.37	0.39	0.38	0.39	0.36	0.38	0.41	0.46	0.51	0.57	0.63	0.67	0.75	0.81	1.03	1.12	1.22	1.30	1.41	1.26	51
27	0.37	0.40	0.41	0.41	0.41	0.39	0.39	0.40	0.40	0.42	0.40	0.42	0.44	0.50	0.55	0.63	0.69	0.76	0.82	0.90	1.12	1.20	1.30	1.40	1.54	1.36	52
28	0.37	0.39	0.42	0.41	0.41	0.40	0.41	0.43	0.44	0.45	0.43	0.47	0.50	0.56	0.62	0.69	0.76	0.84	0.92	0.98	1.20	1.29	1.40	1.50	1.69	1.51	53
29	0.36	0.40	0.42	0.41	0.42	0.43	0.43	0.46	0.46	0.50	0.48	0.52	0.55	0.60	0.68	0.77	0.84	0.93	0.99	1.03	1.29	1.39	1.54	1.68	1.89	1.70	54
30	0.37	0.40	0.41	0.42	0.44	0.46	0.46	0.48	0.52	0.55	0.52	0.56	0.60	0.66	0.75	0.84	0.92	1.00	1.04	1.10	1.39	1.53	1.69	1.88	2.12	1.95	55
31	0.36	0.41	0.41	0.42	0.44	0.47	0.48	0.52	0.55	0.57	0.56	0.60	0.66	0.74	0.83	0.92	0.99	1.05	1.12	1.16	1.51	1.69	1.91	2.12	2.39	2.19	56
32	0.35	0.38	0.41	0.42	0.45	0.48	0.50	0.54	0.56	0.60	0.59	0.65	0.73	0.82	0.93	1.00	1.07	1.13	1.18	1.27	1.67	1.90	2.15	2.37	2.70	2.44	57
33	0.36	0.40	0.42	0.43	0.47	0.51	0.53	0.56	0.59	0.63	0.63	0.71	0.80	0.90	1.00	1.07	1.15	1.20	1.29	1.37	1.89	2.09	2.35	2.60	2.95	2.65	58
34	0.39	0.41	0.44	0.46	0.50	0.52	0.56	0.60	0.63	0.69	0.71	0.79	0.88	1.00	1.07	1.15	1.22	1.31	1.40	1.54	2.10	2.32	2.63	2.91	3.24	2.90	59
35	0.42	0.44	0.45	0.48	0.51	0.54	0.58	0.64	0.70	0.77	0.78	0.86	0.95	1.06	1.16	1.23	1.34	1.43	1.56	1.71	2.33	2.59	2.91	3.19	3.56	3.22	60
36	0.42	0.45	0.47	0.48	0.52	0.55	0.61	0.68	0.76	0.86	0.86	0.95	1.02	1.15	1.26	1.37	1.45	1.59	1.75	1.92	2.57	2.85	3.18	3.49	3.86	3.66	61
37	0.44	0.46	0.48	0.49	0.53	0.57	0.63	0.74	0.83	0.93	0.96	1.01	1.13	1.25	1.37	1.47	1.63	1.77	1.95	2.15	2.82	3.11	3.47	3.80	4.26	4.15	62
38	0.46	0.49	0.51	0.52	0.56	0.61	0.69	0.80	0.91	1.00	1.05	1.12	1.20	1.33	1.49	1.62	1.77	1.93	2.14	2.36	3.02	3.34	3.75	4.14	4.71	4.74	63
39	0.48	0.54	0.54	0.56	0.59	0.66	0.74	0.87	0.97	1.06	1.13	1.19	1.32	1.45	1.61	1.76	1.96	2.16	2.39	2.63	3.30	3.69	4.18	4.68	5.30	5.38	64
40	0.50	0.56	0.58	0.60	0.64	0.73	0.82	0.93	1.01	1.12	1.22	1.31	1.44	1.58	1.79	1.95	2.19	2.41	2.67	2.94	3.66	4.10	4.71	5.25	5.87	6.03	65
41	0.52	0.60	0.64	0.66	0.70	0.80	0.89	0.98	1.07	1.18	1.35	1.43	1.59	1.74	1.98	2.20	2.44	2.67	2.98	3.31	4.06	4.62	5.27	5.87	6.40	6.66	66
42	0.54	0.65	0.70	0.73	0.79	0.87	0.94	1.05	1.13	1.29	1.48	1.58	1.77	1.99	2.25	2.41	2.65	2.97	3.35	3.75	4.56	5.17	5.88	6.42	6.84	7.29	67
43	0.56	0.66	0.76	0.80	0.85	0.90	0.98	1.09	1.22	1.37	1.62	1.77	2.02	2.22	2.49	2.65	2.96	3.27	3.72	4.21	4.99	5.63	6.30	6.77	7.31	7.96	68
44	0.58	0.68	0.79	0.82	0.87	0.95	1.02	1.17	1.27	1.46	1.77	1.98	2.25	2.50	2.73	2.91	3.26	3.70	4.22	4.77	5.51	6.16	6.83	7.34	7.92	8.68	69
45	0.64	0.72	0.81	0.86	0.91	0.99	1.09	1.22	1.37	1.56	1.97	2.21	2.48	2.69	2.95	3.27	3.67	4.19	4.76	5.37	6.03	6.69	7.36	8.03	8.73	9.59	70
46	0.67	0.75	0.83	0.91	0.98	1.10	1.22	1.39	1.53	1.80	2.18	2.42	2.68	2.90	3.28	3.66	4.13	4.69	5.28	5.90	6.56	7.20	8.03	8.89	9.81	10.55	71
47	0.72	0.76	0.86	0.97	1.10	1.22	1.36	1.56	1.77	2.05	2.44	2.66	2.88	3.18	3.65	4.12	4.64	5.24	5.83	6.41	7.05	7.87	8.87	9.93	11.08	11.81	72
48	0.76	0.81	0.93	1.07	1.18	1.36	1.53	1.77	1.97	2.36	2.60	2.86	3.19	3.60	4.19	4.72	5.18	5.79	6.47	6.88	7.71	8.72	9.90	11.16	12.43	13.18	73
49	0.78	0.87	1.04	1.17	1.32	1.50	1.69	1.96	2.24	2.55	2.83	3.15	3.53	4.02	4.68	5.28	5.73	6.32	6.95	7.48	8.57	9.77	11.09	12.46	13.81	14.59	74
50	0.84	0.94	1.12	1.31	1.46	1.65	1.88	2.16	2.44	2.81	3.03	3.49	3.98	4.56	5.21	5.85	6.25	6.79	7.55	8.29	9.64	10.99	12.34	13.78	15.26	16.13	75
51	0.92	1.05	1.27	1.45	1.62	1.84	2.07	2.35	2.67	3.09	3.30	3.91	4.50	5.12	5.71	6.35	6.71	7.37	8.39	9.30	10.86	12.29	13.63	15.15	16.84	17.83	76
52	1.01	1.17	1.40	1.62	1.82	2.03	2.25	2.56	2.95	3.55	3.77	4.41	5.02	5.46	6.17	6.80	7.27	8.20	9.42	10.48	12.18	13.62	14.96	16.64	18.61	19.82	77
53	1.04	1.23	1.52	1.79	2.00	2.26	2.57	2.90	3.43	4.08	4.22	5.04	5.46	6.05	6.75	7.33	8.08	9.23	10.52	11.96	13.53	15.01	16.39	18.32	20.66	22.13	78
54	1.08	1.31	1.65	1.97	2.21	2.54	2.93	3.34	3.97	4.82	4.78	5.34	5.90	6.61	7.38	8.14	9.09	10.36	12.01	13.28	14.96	16.53	18.01	20.23	23.04	24.79	79
55	1.07	1.36	1.75	2.08	2.40	2.80	3.30	3.80	4.48	5.35	4.92	5.63	6.31	7.10	8.01	8.96	10.03	11.55	13.12	14.63	16.18	17.87	19.85	22.47	25.81	27.80	80
56	1.10	1.44	1.86	2.17	2.55	3.11	3.69	4.23	4.94	5.62	5.50	6.29	7.08	7.98	9.07	10.18	11.48	12.90	14.81	16.48	18.05	19.95	22.23	25.15	28.83	31.16	81
57	1.14	1.52	1.99	2.40	2.82	3.40	4.03	4.65	5.26	6.20	6.36	7.20	8.02	9.07	10.36	11.66	12.82	14.31	16.07	18.26	20.22	22.38	25.00	28.11	32.88	34.66	82
58	1.21	1.61	2.16	2.60	3.13	3.79	4.52	5.03	5.74	6.66	7.02	8.02	8.98	10.16	11.40	12.52	13.90	15.82	17.82	19.52	22.36	25.22	28.03	32.14	36.51	38.44	83
59	1.30	1.73	2.36	2.90	3.48	4.20	4.93	5.50	6.06	7.09	7.87	9.06	10.31	11.68	12.74	14.12	15.66	17.58	19.42	22.24	25.29	28.33	31.49	35.70	41.25	42.64	84
60	1.44	1.87	2.53	3.17	3.83	4.59	5.31	5.84	6.37	7.52	8.85	10.18	11.79	13.13	14.39	15.91	17.41	19.61	22.14	24.96	28.50	31.88	34.43	39.51	45.63	47.35	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	52.61	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.37	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.40	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.28	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.69	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92.85	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	101.70	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	109.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.22	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	127.63	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.53	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.15	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.88	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.02	0.98	0.95	0.92	0.85	0.74	0.70	0.61	0.60	0.60	0.56	0.59	0.57	0.61	0.63	0.65	0.69	0.72	0.78	0.83	0.92	43
19	0.98	1.00	1.01	1.02	1.04	0.93	0.89	0.90	0.84	0.78	0.68	0.61	0.57	0.56	0.58	0.55	0.56	0.60	0.62	0.67	0.69	0.73	0.77	0.84	0.89	1.02	44
20	1.00	1.01	1.02	1.02	0.92	0.86	0.82	0.80	0.75	0.70	0.60	0.57	0.53	0.53	0.57	0.57	0.59	0.61	0.65	0.69	0.72	0.77	0.84	0.90	0.99	1.12	45
21	1.01	1.01	0.97	0.86	0.82	0.74	0.73	0.71	0.68	0.64	0.55	0.53	0.51	0.52	0.56	0.58	0.61	0.65	0.69	0.73	0.77	0.84	0.90	0.99	1.08	1.23	46
22	0.90	0.88	0.84	0.74	0.72	0.67	0.64	0.64	0.61	0.59	0.51	0.50	0.49	0.52	0.57	0.60	0.64	0.67	0.72	0.78	0.83	0.89	0.99	1.07	1.18	1.35	47
23	0.80	0.75	0.74	0.67	0.65	0.61	0.59	0.58	0.56	0.55	0.48	0.47	0.48	0.51	0.58	0.63	0.66	0.71	0.77	0.84	0.88	0.98	1.08	1.18	1.30	1.38	48
24	0.66	0.64	0.64	0.60	0.59	0.57	0.54	0.55	0.54	0.54	0.47	0.47	0.48	0.53	0.59	0.65	0.70	0.76	0.84	0.90	0.97	1.05	1.18	1.27	1.32	1.47	49
25	0.54	0.55	0.57	0.56	0.55	0.54	0.53	0.52	0.53	0.53	0.45	0.48	0.50	0.55	0.62	0.69	0.75	0.82	0.88	0.98	1.04	1.13	1.25	1.31	1.38	1.49	50
26	0.50	0.56	0.57	0.56	0.55	0.54	0.52	0.55	0.55	0.57	0.49	0.51	0.53	0.60	0.66	0.75	0.82	0.89	0.99	1.08	1.16	1.25	1.32	1.40	1.47	1.61	51
27	0.47	0.54	0.56	0.58	0.57	0.54	0.57	0.57	0.58	0.62	0.53	0.56	0.59	0.66	0.72	0.82	0.90	0.99	1.09	1.20	1.26	1.31	1.42	1.49	1.62	1.79	52
28	0.48	0.53	0.56	0.56	0.57	0.58	0.59	0.61	0.64	0.66	0.58	0.62	0.66	0.73	0.80	0.90	0.99	1.08	1.20	1.29	1.33	1.43	1.51	1.62	1.75	1.99	53
29	0.47	0.53	0.57	0.56	0.60	0.61	0.62	0.66	0.69	0.74	0.65	0.69	0.73	0.79	0.87	0.99	1.07	1.20	1.29	1.36	1.43	1.52	1.66	1.77	1.97	2.25	54
30	0.46	0.51	0.54	0.58	0.62	0.64	0.67	0.72	0.77	0.83	0.71	0.74	0.79	0.85	0.94	1.05	1.17	1.29	1.36	1.46	1.53	1.67	1.83	2.00	2.24	2.56	55
31	0.45	0.52	0.54	0.58	0.62	0.68	0.73	0.77	0.82	0.88	0.74	0.81	0.86	0.94	1.03	1.15	1.25	1.36	1.45	1.54	1.66	1.83	2.06	2.28	2.55	2.88	56
32	0.44	0.48	0.53	0.58	0.64	0.70	0.75	0.81	0.86	0.91	0.79	0.86	0.96	1.05	1.14	1.25	1.33	1.45	1.54	1.68	1.81	2.07	2.34	2.56	2.87	3.23	57
33	0.45	0.51	0.53	0.61	0.67	0.73	0.80	0.85	0.90	0.97	0.84	0.94	1.05	1.14	1.23	1.32	1.41	1.55	1.67	1.81	2.06	2.30	2.58	2.84	3.16	3.52	58
34	0.48	0.51	0.55	0.64	0.71	0.77	0.86	0.92	0.98	1.07	0.94	1.04	1.16	1.24	1.30	1.41	1.50	1.67	1.80	2.03	2.30	2.59	2.90	3.19	3.50	3.86	59
35	0.49	0.53	0.55	0.68	0.74	0.81	0.90	1.00	1.08	1.22	1.04	1.14	1.26	1.32	1.39	1.50	1.63	1.80	2.00	2.26	2.57	2.89	3.25	3.53	3.87	4.28	60
36	0.50	0.55	0.57	0.67	0.74	0.80	0.91	1.02	1.15	1.30	1.16	1.25	1.35	1.44	1.54	1.67	1.78	2.01	2.24	2.51	2.88	3.22	3.58	3.90	4.27	4.79	61
37	0.51	0.53	0.57	0.66	0.73	0.80	0.92	1.09	1.22	1.39	1.27	1.33	1.47	1.57	1.68	1.80	2.00	2.24	2.50	2.81	3.20	3.56	3.95	4.32	4.78	5.42	62
38	0.54	0.59	0.60	0.68	0.74	0.82	0.99	1.14	1.31	1.44	1.40	1.46	1.58	1.69	1.84	2.01	2.19	2.47	2.74	3.07	3.47	3.88	4.33	4.75	5.36	6.12	63
39	0.54	0.62	0.64	0.71	0.77	0.87	1.03	1.20	1.36	1.49	1.50	1.56	1.74	1.86	2.01	2.21	2.45	2.76	3.07	3.42	3.85	4.34	4.87	5.44	6.11	6.86	64
40	0.57	0.65	0.67	0.74	0.80	0.94	1.09	1.25	1.37	1.53	1.63	1.72	1.89	2.03	2.25	2.47	2.76	3.08	3.42	3.82	4.33	4.88	5.57	6.18	6.86	7.64	65
41	0.57	0.68	0.72	0.81	0.87	1.02	1.16	1.27	1.42	1.58	1.79	1.88	2.10	2.25	2.51	2.80	3.10	3.43	3.83	4.29	4.88	5.57	6.31	7.01	7.60	8.43	66
42	0.60	0.73	0.80	0.87	0.95	1.07	1.18	1.34	1.46	1.68	1.98	2.08	2.32	2.58	2.89	3.09	3.40	3.84	4.31	4.86	5.55	6.29	7.13	7.77	8.24	9.23	67
43	0.62	0.73	0.85	0.93	0.99	1.09	1.20	1.34	1.53	1.73	2.16	2.33	2.66	2.90	3.21	3.45	3.81	4.24	4.79	5.43	6.17	6.93	7.73	8.30	8.93	10.08	68
44	0.62	0.75	0.87	0.94	0.99	1.10	1.20	1.40	1.56	1.80	2.35	2.61	2.96	3.28	3.58	3.81	4.23	4.80	5.44	6.14	6.92	7.71	8.50	9.11	9.82	10.96	69
45	0.68	0.78	0.89	0.95	1.02	1.13	1.25	1.43	1.63	1.88	2.60	2.92	3.27	3.56	3.90	4.31	4.81	5.44	6.15	6.89	7.67	8.46	9.25	10.11	10.98	12.06	70
46	0.73	0.82	0.93	1.04	1.12	1.28	1.43	1.65	1.86	2.20	2.95	3.23	3.57	3.85	4.35	4.84	5.40	6.09	6.81	7.54	8.28	9.03	10.04	11.09	12.19	13.27	71
47	0.80	0.88	1.00	1.13	1.28	1.45	1.63	1.88	2.17	2.54	3.36	3.61	3.86	4.27	4.86	5.46	6.10	6.78	7.49	8.19	8.86	9.81	11.01	12.26	13.61	14.88	72
48	0.87	0.94	1.09	1.27	1.41	1.63	1.88	2.17	2.46	2.95	3.67	3.92	4.32	4.86	5.58	6.27	6.81	7.50	8.31	8.77	9.62	10.80	12.22	13.64	15.40	16.58	73
49	0.90	1.04	1.24	1.42	1.60	1.84	2.11	2.46	2.82	3.24	4.09	4.39	4.85	5.48	6.26	7.04	7.55	8.19	8.92	9.49	10.60	12.04	13.61	15.40	16.92	18.37	74
50	0.99	1.16	1.37	1.62	1.81	2.07	2.38	2.76	3.13	3.62	4.47	4.91	5.52	6.27	7.03	7.80	8.25	8.80	9.66	10.53	11.84	13.46	15.39	16.89	18.85	20.32	75
51	1.11	1.32	1.59	1.83	2.06	2.34	2.66	3.03	3.47	4.04	4.99	5.61	6.33	7.09	7.71	8.52	8.87	9.54	10.73	11.78	13.24	15.24	16.89	18.77	20.99	22.45	76
52	1.25	1.50	1.80	2.11	2.37	2.63	2.95	3.37	3.90	4.71	5.80	6.40	7.15	7.63	8.37	9.13	9.61	10.63	12.01	13.25	15.06	16.80	18.77	20.84	22.92	24.94	77
53	1.32	1.62	2.00	2.36	2.65	3.01	3.43	3.89	4.59	5.49	6.66	7.39	7.87	8.50	9.22	9.88	10.71	11.94	13.39	15.08	16.61	18.77	20.88	22.73	25.15	27.87	78
54	1.41	1.76	2.22	2.67	2.99	3.43	3.97	4.55	5.40	6.56	7.72	7.97	8.61	9.36	10.13	10.98	12.06	13.39	15.26	16.73	18.59	20.93	22.81	24.87	28.29	31.26	79
55	1.45	1.89	2.43	2.86	3.32	3.88	4.58	5.24	6.19	7.40	8.12	8.50	9.29	10.15	11.03	12.11	13.31	14.93	16.63	18.42	20.37	22.50	25.00	27.92	31.32	35.05	80
56	1.50	2.03	2.59	3.04	3.57	4.35	5.16	5.92	6.91	7.87	8.80	9.37	10.37	11.37	12.47	13.77	15.29	16.79	18.92	20.95	22.81	25.10	28.50	31.16	34.73	39.31	81
57	1.56	2.15	2.82	3.38	3.98	4.80	5.69	6.58	7.44	8.77	9.91	10.59	11.64	12.86	14.24	15.78	17.12	18.69	20.67	23.40	25.57	28.71	31.98	34.73	40.12	43.75	82
58	1.68	2.31	3.10	3.71	4.48	5.42	6.49	7.21	8.22	9.53	10.62	11.64	12.93	14.32	15.67	16.98	18.63	20.81	23.11	25.21	28.85	32.26	35.77	40.30	44.23	48.54	83
59	1.81	2.52	3.41	4.20	5.04	6.08	7.15	7.97	8.78	10.26	11.58	13.00	14.76	16.39	17.51	19.19	21.05	23.27	25.42	28.98	32.72	36.22	40.91	44.68	50.58	53.88	84
60	2.01	2.73	3.73	4.65	5.61	6.73	7.79	8.56	9.35	11.04	12.68	14.42	16.76	18.35	19.74	21.63	23.46	26.12	29.21	32.80	36.91	41.56	44.67	50.25	55.56	59.87	85
61	2.08	2.73	3.71	4.59	5.57	6.75	7.74	8.40	9.11	10.90	12.62	14.62	16.68	18.99	20.38	22.09	24.06	27.48	30.31	33.94	38.68	43.39	47.78	53.05	59.09	66.56	86
62	2.33	2.99	4.06	5.03	6.10	7.24	8.21	9.02	9.79	11.79	13.81	15.87	18.26	20.75	22.69	24.71	27.53	30.55	33.59	38.40	42.63	49.21	52.96	58.61	66.33	73.92	87
63	2.49	3.31	4.54	5.50	6.74	7.94	8.98	9.86	10.72	13.00	15.03	17.54	20.20	22.21	24.69	27.63	30.46	34.53	38.74	43.14	48.69	53.68	58.82	67.44	74.17	81.84	88
64	2.61	3.58	4.97	6.10	7.46	8.72	9.87	10.88	11.96	14.27	16.64	19.62	22.39	24.64	27.91	31.21	34.32	38.99	42.64	48.21	53.49	59.83	66.75	74.39	82.86	90.26	89
65	2.66	3.91	5.51	6.68	8.26	9.62	10.86	12.08	13.23	15.52	18.55	21.88	25.07	28.00	31.40	35.13	39.39	43.83	48.63	53.97	59.96	66.66	74.02	81.95	90.36	99.20	90
66	2.72	4.41	6.18	7.55	9.21	10.86	12.26	13.55	15.00	17.63	20.48	24.16	28.20	31.30	35.12	40.12	43.87	49.45	53.25	59.04	67.87	73.98	83.62	90.77	99.76	107.47	91
67	2.90	5.06	7.04	8.55	10.69	12.32	13.78	15.28	17.00	19.87	22.72	27.14	31.47	34.89	39.97	43.91	48.54	53.78	58.50	65.92	73.60	81.78	90.37	98.27	111.02	116.11	92
68	3.34	5.71	7.88	9.84	11.98	13.97	15.88	17.41	19.06	22.33	26.46	30.62	35.37	39.89	43.98	49.60	53.87	59.75	65.32	72.01	82.93	90.05	99.12	111.27	120.43	125.27	93
69	3.77	6.55	8.99	11.17	13.00	15.95	17.94	19.30	21.22	25.30	29.25	34.37	39.49	43.75	48.99	54.06	58.67	66.13	71.54	79.91	89.25	96.71	109.57	118.57	129.48	135.01	94
70	4.24	7.38	10.09	12.63	13.89	18.11	19.84	21.31	25.59	30.26	34.80	40.33	45.45	50.83	56.28	60.23	66.28	73.34	79.64	86.75	97.67	108.70	118.24	129.74	140.16	145.30	95
71	5.31	8.19	11.30	13.34	16.56	20.02	21.73	26.45	29.16	34.47	40.12	44.64	50.70	56.14	62.49	68.13	73.58	82.45	86.56	93.59	107.48	117.16	130.03	137.76	148.70	154.60	96
72	6.61	9.25	12.70	15.68	18.93	21.34	24.71	27.31	30.74	36.30	41.82	47.78	52.83	58.88	66.96	74.18	81.02	88.92	93.65	104.01	116.08	127.79	137.66	149.14	158.73	164.54	97
73	7.34	11.17	14.64	18.08	21.16	23.24	25.85	30.09	32.80	39.03	45.42	50.44	57.25	63.64	70.17	80.49	89.27	97.40	102.05	113.28	127.81	137.65	148.44	156.50	166.57	175.18	98
74	8.36	12.40	16.12	20.02	23.47	25.83	30.01	33.13	36.12	42.78	49.47	55.94	63.13	69.36	77.77	85.65	95.76	107.22	109.25	126.88	137.53	145.65	154.98	167.21	177.97	0.00	99
75	9.67	13.02	17.49	22.49	26.10	30.35	33.38	36.85	45.34	52.13	60.10	66.80	74.16	82.10	90.52	99.35	107.62	116.28	125.44	135.18	145.47	154.78	164.73	175.37	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	6.29	10.47	14.27	17.76	19.23	24.78	26.85	28.81	34.80	41.44	47.67	55.97	61.28	67.87	74.73	80.75	89.17	99.04	107.45	119.13	131.53	146.64	159.47	173.22	186.97	196.06	95
71	7.87	11.69	15.99	18.78	22.75	27.15	29.17	35.51	39.36	46.80	54.50	62.03	68.51	75.18	83.25	90.30	97.90	110.23	117.28	129.12	146.60	157.29	174.46	185.99	200.54	208.98	96
72	9.82	13.02	17.74	22.06	25.93	29.20	32.95	36.41	41.17	49.22	56.65	65.24	71.53	79.09	89.46	99.22	108.85	120.06	125.59	143.51	156.55	173.59	186.67	199.47	212.82	222.84	97
73	11.00	15.80	20.78	25.34	28.71	31.93	34.79	40.53	44.40	52.52	61.14	68.09	76.02	84.40	93.27	108.04	120.38	132.14	139.61	153.13	173.66	185.49	199.52	211.63	225.75	237.75	98
74	12.55	17.33	22.61	28.07	31.78	35.18	40.81	44.26	48.56	57.49	66.41	74.18	83.90	92.23	103.53	116.13	130.52	146.26	147.14	171.30	184.73	197.99	211.04	224.42	239.45	0.00	99
75	14.28	18.27	24.52	31.54	35.07	40.97	45.09	48.89	60.49	69.49	80.09	88.83	98.75	109.48	120.89	132.90	144.18	156.02	168.60	182.03	196.26	209.19	223.06	237.97	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.19	1.24	1.31	1.37	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.16	1.22	1.29	1.36	1.47	1.58	1.69	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.15	1.19	1.20	1.27	1.33	1.44	1.55	1.68	1.83	2.05	2.25	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.16	1.22	1.25	1.32	1.42	1.54	1.65	1.82	2.01	2.23	2.50	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.12	1.13	1.11	1.12	1.11	1.17	1.25	1.30	1.41	1.50	1.62	1.79	2.00	2.19	2.48	2.74	3.00	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.12	1.09	1.07	1.06	1.08	1.10	1.12	1.14	1.20	1.31	1.37	1.48	1.59	1.76	1.95	2.18	2.43	2.69	2.96	3.25	3.42	48
24	1.06	1.09	1.13	1.09	1.08	1.05	1.03	1.03	1.03	1.07	1.08	1.13	1.17	1.25	1.37	1.45	1.58	1.73	1.92	2.13	2.42	2.63	2.94	3.20	3.33	3.64	49
25	0.93	0.98	1.04	1.04	1.02	1.01	1.00	1.00	1.03	1.07	1.11	1.18	1.24	1.33	1.43	1.55	1.70	1.88	2.09	2.34	2.62	2.87	3.15	3.30	3.46	3.72	50
26	0.88	1.00	1.04	1.06	1.04	1.03	1.01	1.04	1.07	1.13	1.19	1.26	1.33	1.46	1.55	1.70	1.89	2.09	2.34	2.59	2.90	3.13	3.33	3.49	3.72	4.01	51
27	0.84	0.97	1.06	1.06	1.07	1.06	1.08	1.10	1.15	1.24	1.30	1.39	1.46	1.60	1.69	1.87	2.10	2.33	2.60	2.87	3.15	3.31	3.52	3.75	4.06	4.43	52
28	0.88	1.01	1.07	1.06	1.09	1.09	1.12	1.16	1.22	1.33	1.43	1.53	1.63	1.76	1.88	2.08	2.33	2.60	2.88	3.11	3.33	3.50	3.77	4.01	4.41	4.91	53
29	0.88	1.02	1.07	1.08	1.14	1.15	1.19	1.25	1.33	1.48	1.59	1.71	1.81	1.92	2.07	2.32	2.60	2.88	3.10	3.29	3.52	3.75	4.10	4.42	4.94	5.51	54
30	0.92	1.02	1.06	1.10	1.17	1.22	1.29	1.35	1.46	1.59	1.72	1.85	1.97	2.08	2.27	2.53	2.83	3.11	3.30	3.49	3.76	4.08	4.50	4.95	5.55	6.20	55
31	0.86	1.01	1.06	1.11	1.19	1.29	1.37	1.47	1.58	1.70	1.85	2.00	2.16	2.31	2.51	2.79	3.06	3.31	3.48	3.71	4.08	4.48	5.02	5.56	6.20	6.88	56
32	0.86	0.95	1.07	1.13	1.21	1.30	1.43	1.53	1.64	1.77	1.96	2.16	2.41	2.59	2.79	3.05	3.29	3.49	3.71	4.04	4.48	5.00	5.64	6.21	6.97	7.61	57
33	0.92	1.03	1.09	1.19	1.28	1.36	1.49	1.61	1.73	1.88	2.12	2.36	2.65	2.84	3.02	3.28	3.48	3.72	4.03	4.43	4.99	5.53	6.17	6.86	7.59	8.18	58
34	0.99	1.08	1.16	1.24	1.35	1.44	1.58	1.72	1.86	2.05	2.35	2.61	2.90	3.09	3.24	3.50	3.71	4.05	4.42	4.94	5.58	6.15	6.93	7.58	8.23	8.84	59
35	1.08	1.14	1.21	1.30	1.40	1.51	1.66	1.84	2.06	2.31	2.64	2.89	3.17	3.31	3.48	3.73	4.03	4.44	4.92	5.53	6.21	6.91	7.64	8.21	8.86	9.67	60
36	1.13	1.19	1.25	1.36	1.46	1.56	1.75	1.97	2.25	2.57	2.94	3.16	3.39	3.58	3.76	4.09	4.47	4.97	5.52	6.15	6.98	7.62	8.27	8.79	9.57	10.68	61
37	1.18	1.21	1.29	1.40	1.49	1.62	1.85	2.19	2.49	2.82	3.20	3.37	3.64	3.90	4.07	4.48	5.01	5.59	6.16	6.91	7.69	8.26	8.88	9.52	10.55	11.90	62
38	1.25	1.36	1.43	1.49	1.58	1.74	2.05	2.38	2.76	3.01	3.42	3.64	3.91	4.21	4.53	5.04	5.57	6.14	6.81	7.48	8.20	8.74	9.49	10.20	11.46	13.27	63
39	1.35	1.51	1.55	1.61	1.69	1.91	2.23	2.61	2.92	3.21	3.64	3.86	4.26	4.60	5.02	5.60	6.24	6.90	7.51	8.09	8.81	9.51	10.52	11.49	12.91	14.67	64
40	1.45	1.64	1.69	1.76	1.87	2.15	2.47	2.77	3.08	3.42	3.91	4.23	4.61	4.96	5.59	6.28	7.07	7.62	8.14	8.70	9.57	10.56	11.87	12.98	14.34	16.04	65
41	1.55	1.76	1.88	1.98	2.11	2.40	2.74	2.95	3.30	3.68	4.26	4.65	5.08	5.46	6.15	7.11	7.83	8.25	8.75	9.43	10.61	11.93	13.45	14.48	15.30	17.36	66
42	1.63	1.97	2.13	2.25	2.37	2.65	2.86	3.20	3.52	4.03	4.70	5.13	5.60	6.20	6.99	7.64	8.39	8.88	9.51	10.46	11.99	13.54	15.04	15.49	16.20	18.62	67
43	1.73	2.04	2.30	2.46	2.61	2.78	3.04	3.35	3.82	4.25	5.21	5.72	6.34	6.95	7.64	8.33	9.07	9.51	10.39	11.61	13.18	14.93	15.88	16.75	17.47	19.95	68
44	1.85	2.18	2.45	2.60	2.72	2.94	3.17	3.61	4.06	4.57	5.65	6.35	7.05	7.71	8.35	8.88	9.59	10.56	11.74	13.15	14.98	16.29	16.94	18.11	19.22	21.25	69
45	2.07	2.32	2.60	2.74	2.90	3.14	3.44	3.85	4.33	4.93	6.24	6.94	7.68	8.24	8.90	9.71	10.71	11.94	13.31	14.71	16.08	17.39	18.66	19.99	21.30	22.90	70
46	2.20	2.43	2.63	2.88	3.13	3.47	3.78	4.29	4.78	5.58	6.93	7.58	8.27	8.80	9.56	10.64	11.94	13.35	14.68	15.53	16.79	18.69	20.12	21.68	23.41	24.65	71
47	2.37	2.52	2.73	3.03	3.43	3.80	4.20	4.76	5.49	6.24	7.71	8.44	8.84	9.49	10.50	11.87	13.34	14.74	15.53	16.54	18.11	19.86	21.51	23.81	25.81	27.08	72
48	2.53	2.66	2.92	3.32	3.62	4.15	4.66	5.31	6.03	7.00	8.27	9.01	9.71	10.65	11.94	13.51	14.74	15.60	16.33	17.65	19.32	21.26	23.30	25.82	28.14	29.52	73
49	2.63	2.88	3.21	3.60	3.98	4.53	5.08	5.83	6.66	7.46	9.12	9.87	10.70	11.94	13.41	14.94	15.60	16.41	17.46	18.93	20.75	23.40	25.69	28.12	30.53	31.96	74
50	2.83	3.16	3.48	3.96	4.35	4.93	5.55	6.31	7.17	8.22	9.79	10.86	11.99	13.44	14.86	15.84	16.42	17.55	19.04	20.44	22.93	25.44	28.45	30.49	33.25	34.84	75
51	3.12	3.50	3.88	4.37	4.80	5.42	5.98	6.76	7.71	8.85	10.68	12.19	13.47	14.95	15.78	16.69	17.58	18.86	20.61	22.35	25.02	28.20	30.42	33.16	35.81	37.90	76
52	3.48	3.87	4.22	4.86	5.32	5.88	6.45	7.29	8.38	9.97	12.13	13.68	14.98	15.93	16.68	17.89	18.90	20.43	22.58	24.89	27.42	30.18	33.13	36.21	38.82	41.45	77
53	3.60	4.02	4.58	5.19	5.78	6.47	7.34	8.13	9.53	11.26	13.63	15.46	16.13	17.17	18.20	19.26	20.48	22.39	24.81	27.39	29.46	32.41	35.70	38.64	41.62	45.59	78
54	3.78	4.30	4.92	5.68	6.31	7.15	8.23	9.23	10.84	12.98	15.35	16.37	17.33	18.52	19.64	20.91	22.46	24.62	27.34	29.58	32.24	35.49	38.15	41.39	45.95	50.33	79
55	3.92	4.59	5.30	6.03	6.89	7.97	9.33	10.52	12.27	14.44	16.14	17.45	18.72	20.05	21.36	22.96	24.72	27.15	29.59	32.03	34.91	37.96	41.52	45.66	50.41	55.48	80
56	4.17	5.04	5.81	6.55	7.60	8.91	10.49	11.81	13.57	15.23	17.26	18.77	20.09	21.68	23.46	25.36	27.41	29.70	32.37	35.25	38.08	41.53	46.06	50.34	55.34	61.21	81
57	4.40	5.38	6.43	7.29	8.52	10.04	11.77	13.31	14.80	16.83	19.14	20.69	21.74	23.72	25.86	28.05	29.87	32.56	35.57	38.48	41.68	46.13	50.77	55.33	61.48	66.98	82
58	4.84	5.72	7.09	8.06	9.63	11.32	13.25	14.50	16.07	18.41	20.70	22.43	23.79	26.04	28.06	30.02	32.08	34.74	37.60	41.51	45.64	50.16	54.98	61.54	67.09	73.04	83
59	5.38	6.20	7.87	9.24	10.87	12.66	14.55	15.87	17.02	19.62	22.25	24.60	26.13	28.60	30.44	32.69	35.15	37.99	41.15	46.15	50.39	55.19	61.14	67.23	73.67	79.66	84
60	6.11	6.82	8.78	10.29	12.19	13.98	15.80	17.00	17.96	20.92	23.97	26.65	28.70	30.90	33.03	35.74	38.29	41.69	45.69	50.99	55.48	61.44	66.77	73.90	80.06	87.55	85
61	6.96	7.45	9.67	11.33	13.49	15.32	17.00	18.06	18.89	22.31	25.72	28.59	31.04	33.39	36.02	38.85	41.84	46.39	50.45	56.18	61.80	67.19	73.38	80.42	87.62	96.25	86
62	7.98	8.16	10.64	12.47	14.87	16.69	18.30	19.32	20.09	23.89	27.56	30.22	33.29	36.24	39.05	42.37	46.34	50.53	54.64	61.64	66.59	73.93	79.83	86.86	96.88	105.68	87
63	8.80	8.99	11.97	13.57	16.48	18.23	19.87	21.65	22.15	25.93	29.53	32.35	35.55	38.51	41.79	46.05	50.26	55.77	60.81	67.49	73.30	80.52	87.44	96.14	105.85	115.67	88
64	9.39	9.88	13.45	15.13	18.31	20.00	21.71	23.75	24.35	28.17	32.05	35.03	38.27	41.73	46.02	50.67	55.24	61.17	66.51	73.15	79.89	86.99	96.75	105.17	116.41	126.08	89
65	9.79	10.73	15.00	16.92	20.34	22.00	23.76	26.13	26.66	30.82	35.00	38.06	41.62	45.76	50.51	55.59	61.32	67.10	73.16	79.79	87.67	96.38	105.82	115.81	126.23	136.91	90
66	9.84	12.08	16.57	18.80	22.39	24.15	26.03	28.44	29.79	33.84	38.37	41.41	46.05	51.12	56.18	62.68	67.94	74.22	80.01	87.57	95.90	105.19	116.32	125.81	136.66	146.50	91
67	10.35	13.79	18.50	20.63	25.38	26.54	28.43	31.01	32.66	37.55	41.45	46.25	50.75	56.77	63.04	68.42	74.34	80.05	86.69	94.04	103.28	115.16	124.15	136.01	146.88	156.30	92
68	11.85	15.51	20.42	22.90	27.41	29.62	31.79	34.26	35.71	41.10	46.58	51.33	57.33	63.70	68.51	76.26	82.04	88.42	94.36	102.62	113.01	124.25	133.46	148.05	156.49	166.48	93
69	13.21	17.92	23.12	25.12	28.68	32.77	35.30	36.81	38.64	44.88	50.14	56.37	62.84	68.99	75.98	82.89	89.65	94.35	101.96	112.44	119.94	131.36	144.42	157.49	166.39	177.08	94
70	14.69	20.16	25.48	27.84	29.89	35.99	37.93	39.39	44.99	51.96	58.69	64.62	71.24	78.44	83.66	92.31	97.37	101.47	111.85	121.48	128.74	142.15	154.29	167.21	176.68	188.97	95
71	18.25	22.09	28.09	28.57	34.37	38.56	40.30	45.21	49.71	57.15	65.12	70.09	77.87	85.39	92.75	99.89	104.37	113.58	121.02	130.55	139.12	153.26	163.39	177.26	188.07	199.32	96
72	22.33	24.85	30.98	32.52	38.07	40.55	44.34	47.81	51.51	58.08	65.76	73.99	79.92	88.25	99.36	102.59	114.46	117.75	125.91	136.54	149.56	159.78	170.19	185.69	198.04	210.27	97
73	24.80	30.04	34.74	36.31	40.99	43.31	45.13	51.13	53.18	60.24	68.72	76.48	84.78	93.11	102.47	117.78	123.04	129.69	136.13	152.15	158.42	168.93	180.45	195.22	208.51	221.87	98
74	27.76	33.21	37.58	39.01	43.96	46.59	51.65	54.13	56.65	67.41	78.27	82.55	91.23	99.75	110.29	123.90	133.68	137.69	151.01	158.99	164.85	179.07	189.23	205.22	219.50	0.00	99
75	31.35	34.88	40.07	42.42	47.17	52.92	56.24	58.43	69.88	82.45	85.40	96.54	105.97	115.97	126.39	137.08	146.67	156.48	166.66	177.26	189.16	199.51	210.46	222.06	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	18.20	27.11	31.82	36.32	39.44	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	132.23	138.02	151.05	161.51	177.99	196.42	214.71	230.83	247.62	261.34	95
71	21.40	28.79	34.72	38.14	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.90	140.12	152.74	161.52	171.94	191.40	211.30	227.19	244.74	263.62	276.22	96
72	25.14	30.51	37.50	43.95	48.44	53.67	59.72	65.71	71.88	82.20	90.53	100.22	109.42	120.92	135.17	140.76	157.32	162.12	169.67	184.08	208.04	223.23	239.97	260.15	277.50	292.07	97
73	26.49	35.24	42.77	48.44	53.67	59.72	63.38	71.27	74.91	85.23	94.89	103.80	114.55	126.14	138.79	162.11	169.67	179.16	183.51	203.16	221.90	238.29	257.16	273.46	292.09	308.97	98
74	28.46	36.73	45.30	53.67	59.72	64.81	72.53	75.43	79.44	95.13	108.67	111.16	123.65	135.49	149.96	171.58	185.46	191.37	204.65	213.77	230.65	252.00	269.37	287.39	307.36	0.00	99
75	30.41	36.85	47.83	59.34	65.73	73.87	77.92	81.41	97.55	110.69	118.98	131.00	144.07	157.98	172.52	187.51	201.01	214.89	229.33	244.46	261.52	276.43	292.28	309.17	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.42	0.38	0.34	0.32	0.31	0.29	0.28	0.31	0.31	0.30	0.29	0.30	0.28	0.30	0.31	0.31	0.34	0.36	0.38	0.40	0.43	0.47	0.50	0.53	0.58	0.64	43
19	0.38	0.34	0.32	0.30	0.29	0.28	0.28	0.29	0.31	0.31	0.29	0.30	0.30	0.30	0.32	0.33	0.35	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.61	0.70	44
20	0.34	0.33	0.31	0.29	0.28	0.26	0.29	0.29	0.30	0.30	0.28	0.29	0.30	0.30	0.34	0.35	0.37	0.39	0.41	0.45	0.47	0.50	0.55	0.59	0.64	0.76	45
21	0.31	0.29	0.27	0.27	0.27	0.27	0.29	0.27	0.30	0.30	0.27	0.28	0.30	0.32	0.35	0.36	0.38	0.41	0.43	0.46	0.49	0.54	0.57	0.62	0.69	0.83	46
22	0.28	0.26	0.28	0.26	0.27	0.27	0.27	0.29	0.30	0.30	0.27	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.45	0.47	0.52	0.56	0.61	0.67	0.75	0.93	47
23	0.24	0.25	0.24	0.25	0.26	0.26	0.27	0.29	0.30	0.30	0.28	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.48	0.51	0.54	0.59	0.66	0.73	0.82	1.04	48
24	0.24	0.24	0.25	0.24	0.27	0.26	0.27	0.27	0.31	0.30	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.53	0.57	0.63	0.71	0.80	0.89	1.15	49
25	0.23	0.23	0.24	0.24	0.26	0.26	0.27	0.29	0.30	0.32	0.27	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.56	0.61	0.68	0.78	0.87	0.98	1.08	50
26	0.22	0.24	0.24	0.25	0.27	0.28	0.29	0.28	0.32	0.33	0.28	0.31	0.34	0.37	0.40	0.44	0.48	0.52	0.56	0.61	0.67	0.77	0.85	0.96	1.07	1.21	51
27	0.25	0.25	0.25	0.27	0.29	0.29	0.30	0.31	0.34	0.34	0.29	0.32	0.35	0.39	0.43	0.47	0.51	0.55	0.61	0.68	0.76	0.84	0.94	1.06	1.19	1.32	52
28	0.26	0.26	0.28	0.29	0.31	0.29	0.31	0.32	0.34	0.35	0.31	0.34	0.38	0.41	0.45	0.50	0.55	0.61	0.67	0.75	0.84	0.95	1.06	1.18	1.33	1.44	53
29	0.27	0.29	0.29	0.30	0.31	0.32	0.31	0.33	0.36	0.37	0.32	0.36	0.39	0.43	0.48	0.53	0.60	0.67	0.75	0.84	0.94	1.05	1.19	1.31	1.47	1.55	54
30	0.30	0.30	0.30	0.32	0.33	0.33	0.32	0.33	0.37	0.40	0.35	0.38	0.42	0.47	0.53	0.59	0.66	0.75	0.82	0.93	1.04	1.16	1.30	1.45	1.62	1.72	55
31	0.34	0.33	0.35	0.35	0.35	0.36	0.35	0.37	0.40	0.42	0.37	0.41	0.46	0.51	0.58	0.65	0.72	0.82	0.91	1.02	1.15	1.28	1.45	1.60	1.79	1.91	56
32	0.35	0.35	0.36	0.37	0.39	0.38	0.38	0.39	0.42	0.45	0.40	0.44	0.50	0.56	0.63	0.71	0.80	0.91	1.02	1.14	1.25	1.42	1.60	1.76	1.97	2.09	57
33	0.37	0.38	0.39	0.40	0.41	0.41	0.42	0.43	0.46	0.49	0.45	0.50	0.55	0.61	0.70	0.79	0.88	1.00	1.12	1.27	1.42	1.59	1.76	1.95	2.17	2.31	58
34	0.38	0.40	0.40	0.42	0.45	0.44	0.45	0.48	0.51	0.55	0.49	0.55	0.62	0.68	0.77	0.87	0.98	1.12	1.24	1.40	1.56	1.75	1.92	2.13	2.36	2.52	59
35	0.39	0.41	0.44	0.45	0.47	0.49	0.51	0.54	0.58	0.62	0.55	0.61	0.68	0.76	0.85	0.96	1.08	1.22	1.37	1.54	1.70	1.92	2.11	2.32	2.55	2.80	60
36	0.39	0.44	0.47	0.48	0.52	0.54	0.57	0.61	0.67	0.70	0.63	0.69	0.77	0.85	0.95	1.07	1.21	1.38	1.54	1.71	1.89	2.13	2.33	2.57	2.81	3.04	61
37	0.36	0.41	0.47	0.51	0.55	0.59	0.63	0.69	0.76	0.80	0.71	0.77	0.87	0.96	1.09	1.22	1.34	1.52	1.69	1.91	2.10	2.36	2.57	2.82	3.09	3.37	62
38	0.39	0.44	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.90	0.80	0.89	0.99	1.10	1.21	1.35	1.51	1.71	1.88	2.07	2.29	2.55	2.77	3.02	3.32	3.68	63
39	0.39	0.47	0.53	0.60	0.65	0.73	0.79	0.89	0.96	1.02	0.90	1.00	1.11	1.22	1.38	1.52	1.67	1.87	2.06	2.31	2.53	2.82	3.04	3.32	3.65	3.99	64
40	0.43	0.50	0.59	0.66	0.73	0.79	0.88	1.01	1.10	1.15	1.01	1.11	1.25	1.36	1.53	1.68	1.88	2.10	2.28	2.54	2.79	3.10	3.33	3.63	4.01	4.31	65
41	0.46	0.56	0.65	0.72	0.79	0.90	0.98	1.10	1.25	1.29	1.14	1.24	1.38	1.52	1.70	1.85	2.06	2.29	2.54	2.81	3.09	3.41	3.66	3.99	4.40	4.68	66
42	0.52	0.61	0.71	0.80	0.87	0.99	1.11	1.26	1.40	1.44	1.26	1.39	1.54	1.68	1.88	2.09	2.30	2.55	2.76	3.04	3.35	3.68	4.02	4.37	4.72	5.11	67
43	0.59	0.67	0.80	0.89	0.99	1.11	1.27	1.43	1.60	1.62	1.39	1.55	1.71	1.92	2.13	2.30	2.52	2.79	3.07	3.36	3.69	4.03	4.30	4.66	5.19	5.61	68
44	0.65	0.73	0.89	1.01	1.08	1.26	1.42	1.62	1.77	1.80	1.55	1.72	1.92	2.12	2.35	2.57	2.81	3.09	3.32	3.63	3.97	4.32	4.70	5.11	5.56	6.13	69
45	0.69	0.82	0.98	1.11	1.20	1.38	1.58	1.81	2.03	2.03	1.72	1.92	2.13	2.36	2.58	2.82	3.08	3.37	3.67	3.99	4.36	4.74	5.14	5.62	6.14	6.71	70
46	0.78	0.91	1.08	1.19	1.29	1.54	1.76	1.96	2.23	2.22	1.94	2.15	2.36	2.62	2.86	3.13	3.38	3.70	4.01	4.33	4.72	5.10	5.55	6.05	6.78	7.34	71
47	0.85	1.00	1.15	1.33	1.44	1.65	1.89	2.14	2.40	2.42	2.17	2.39	2.63	2.88	3.15	3.36	3.72	4.05	4.39	4.69	5.10	5.64	6.15	6.67	7.34	8.10	72
48	0.91	1.12	1.27	1.41	1.54	1.81	2.05	2.26	2.52	2.64	2.41	2.60	2.83	3.12	3.40	3.71	4.00	4.32	4.78	5.19	5.65	6.09	6.66	7.25	8.19	8.90	73
49	0.95	1.15	1.34	1.51	1.67	1.92	2.19	2.41	2.69	2.87	2.65	2.87	3.11	3.44	3.74	4.00	4.40	4.74	5.21	5.63	6.13	6.74	7.42	8.14	8.87	9.77	74
50	0.95	1.24	1.41	1.57	1.74	2.05	2.35	2.55	2.85	3.08	2.93	3.15	3.42	3.77	4.10	4.40	4.82	5.20	5.69	6.13	6.67	7.35	8.16	8.85	9.94	10.77	75
51	1.01	1.40	1.50	1.62	1.83	2.14	2.50	2.69	3.02	3.30	3.21	3.45	3.75	4.13	4.49	4.85	5.31	5.69	6.22	6.68	7.31	8.07	8.89	9.71	10.87	11.85	76
52	1.01	1.52	1.57	1.70	1.94	2.28	2.57	2.76	3.18	3.53	3.51	3.79	4.09	4.44	4.83	5.21	5.72	6.26	6.80	7.32	8.07	8.80	9.80	10.87	12.02	13.03	77
53	1.08	1.61	1.68	1.77	2.01	2.35	2.73	2.89	3.26	3.68	3.74	4.03	4.39	4.87	5.31	5.73	6.32	6.76	7.48	8.28	9.04	9.90	11.00	11.81	13.00	14.31	78
54	1.08	1.68	1.74	1.82	2.12	2.48	2.82	2.96	3.42	3.90	4.09	4.43	4.83	5.23	5.70	6.23	6.80	7.45	8.31	9.06	9.99	10.89	11.98	13.08	14.55	15.71	79
55	1.11	1.74	1.78	1.85	2.16	2.50	2.93	3.02	3.53	4.08	4.38	4.77	5.18	5.65	6.16	6.74	7.40	8.13	8.93	9.81	10.79	11.87	13.05	14.36	15.77	17.35	80
56	1.20	1.79	1.89	1.98	2.30	2.67	3.10	3.26	3.80	4.40	4.73	5.15	5.60	6.11	6.69	7.35	8.20	9.00	9.91	10.88	12.07	12.95	14.73	16.01	17.54	19.55	81
57	1.28	1.86	2.01	2.11	2.44	2.84	3.32	3.53	4.10	4.79	5.13	5.57	6.08	6.63	7.30	8.08	9.02	10.00	10.98	12.23	13.22	14.60	16.43	17.90	19.74	22.04	82
58	1.27	1.86	2.09	2.22	2.57	2.98	3.50	3.77	4.38	5.22	5.60	6.06	6.62	7.37	8.02	9.10	10.26	11.37	12.36	13.45	14.93	15.95	17.96	19.78	21.97	24.49	83
59	1.36	1.89	2.20	2.39	2.75	3.22	3.76	4.10	4.80	5.60	6.01	6.49	7.25	8.09	8.78	10.06	11.42	12.21	13.26	14.93	16.34	17.79	20.23	22.04	24.72	27.71	84
60	1.41	1.94	2.33	2.53	2.93	3.46	4.06	4.50	5.28	6.17	6.63	7.11	7.85	8.67	9.46	10.84	12.28	13.43	14.71	16.40	18.21	20.04	22.15	24.84	27.45	31.40	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.54	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.67	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.60	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.61	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60.94	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.78	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	75.36	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	86.26	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	99.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113.25	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.34	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	128.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.45	0.41	0.39	0.39	0.42	0.40	0.42	0.39	0.38	0.39	0.39	0.42	0.40	0.44	0.47	0.51	0.54	0.55	0.58	0.59	0.61	0.64	0.71	43
19	0.46	0.47	0.46	0.43	0.39	0.37	0.37	0.40	0.40	0.42	0.40	0.39	0.39	0.41	0.42	0.43	0.48	0.50	0.53	0.56	0.58	0.59	0.61	0.65	0.69	0.77	44
20	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.40	0.39	0.41	0.36	0.39	0.39	0.41	0.44	0.47	0.49	0.52	0.55	0.59	0.60	0.62	0.65	0.68	0.72	0.83	45
21	0.42	0.39	0.40	0.38	0.36	0.36	0.39	0.38	0.40	0.41	0.37	0.38	0.40	0.43	0.45	0.48	0.51	0.54	0.57	0.60	0.62	0.66	0.69	0.72	0.78	0.93	46
22	0.38	0.35	0.38	0.36	0.36	0.38	0.37	0.39	0.40	0.43	0.37	0.39	0.41	0.43	0.48	0.50	0.53	0.56	0.59	0.64	0.66	0.69	0.72	0.78	0.85	1.04	47
23	0.35	0.32	0.34	0.35	0.37	0.36	0.37	0.41	0.41	0.43	0.37	0.40	0.42	0.45	0.49	0.51	0.54	0.58	0.63	0.67	0.70	0.73	0.78	0.84	0.93	1.15	48
24	0.31	0.31	0.35	0.35	0.35	0.36	0.38	0.40	0.40	0.44	0.37	0.39	0.43	0.45	0.50	0.53	0.56	0.61	0.66	0.70	0.74	0.79	0.84	0.92	1.03	1.26	49
25	0.31	0.32	0.33	0.34	0.36	0.36	0.38	0.40	0.41	0.44	0.36	0.38	0.43	0.46	0.50	0.54	0.59	0.64	0.69	0.75	0.80	0.85	0.92	1.00	1.12	1.26	50
26	0.29	0.29	0.33	0.36	0.38	0.40	0.40	0.42	0.44	0.48	0.38	0.40	0.44	0.49	0.54	0.58	0.63	0.68	0.74	0.80	0.86	0.95	1.04	1.12	1.26	1.41	51
27	0.31	0.29	0.35	0.38	0.40	0.43	0.43	0.47	0.49	0.51	0.39	0.42	0.47	0.52	0.57	0.62	0.67	0.73	0.81	0.90	0.98	1.06	1.15	1.27	1.40	1.58	52
28	0.32	0.29	0.35	0.38	0.42	0.43	0.46	0.50	0.51	0.56	0.42	0.45	0.50	0.54	0.59	0.66	0.73	0.80	0.88	0.99	1.09	1.18	1.32	1.41	1.58	1.78	53
29	0.35	0.33	0.37	0.40	0.44	0.48	0.49	0.54	0.55	0.61	0.43	0.47	0.52	0.57	0.64	0.70	0.79	0.88	0.98	1.10	1.21	1.33	1.46	1.60	1.77	1.98	54
30	0.35	0.33	0.37	0.42	0.47	0.50	0.52	0.56	0.59	0.66	0.46	0.50	0.56	0.63	0.69	0.77	0.87	0.98	1.08	1.22	1.36	1.47	1.64	1.77	1.98	2.20	55
31	0.38	0.35	0.39	0.44	0.49	0.53	0.58	0.63	0.66	0.73	0.49	0.54	0.60	0.68	0.77	0.86	0.95	1.07	1.19	1.35	1.49	1.64	1.82	1.99	2.20	2.46	56
32	0.41	0.35	0.41	0.47	0.53	0.58	0.64	0.70	0.74	0.80	0.53	0.58	0.66	0.75	0.84	0.94	1.06	1.20	1.33	1.48	1.64	1.80	2.02	2.21	2.46	2.72	57
33	0.41	0.37	0.43	0.49	0.58	0.64	0.71	0.78	0.82	0.92	0.60	0.66	0.73	0.81	0.93	1.04	1.17	1.31	1.46	1.66	1.83	2.03	2.26	2.47	2.73	3.01	58
34	0.42	0.37	0.43	0.53	0.62	0.69	0.80	0.91	0.95	1.04	0.65	0.72	0.82	0.91	1.02	1.15	1.30	1.47	1.63	1.82	2.02	2.23	2.48	2.74	3.00	3.30	59
35	0.40	0.38	0.45	0.55	0.67	0.78	0.92	1.06	1.10	1.20	0.73	0.81	0.90	1.01	1.13	1.27	1.42	1.60	1.79	2.00	2.21	2.46	2.73	3.02	3.30	3.59	60
36	0.39	0.39	0.47	0.59	0.71	0.83	0.98	1.12	1.22	1.34	0.84	0.93	1.03	1.15	1.26	1.42	1.60	1.80	2.00	2.22	2.45	2.73	3.00	3.30	3.63	3.91	61
37	0.39	0.39	0.48	0.59	0.75	0.91	1.04	1.22	1.32	1.46	0.97	1.06	1.18	1.29	1.44	1.59	1.76	1.98	2.18	2.47	2.72	3.01	3.30	3.63	3.98	4.25	62
38	0.39	0.42	0.50	0.65	0.79	0.95	1.14	1.30	1.42	1.59	1.11	1.24	1.36	1.50	1.59	1.77	1.97	2.21	2.44	2.67	2.94	3.24	3.55	3.87	4.25	4.61	63
39	0.41	0.44	0.54	0.69	0.87	1.03	1.23	1.42	1.54	1.71	1.27	1.41	1.54	1.68	1.79	1.98	2.17	2.43	2.65	2.96	3.24	3.57	3.89	4.25	4.66	5.00	64
40	0.44	0.49	0.60	0.76	0.93	1.11	1.31	1.53	1.68	1.88	1.46	1.60	1.72	1.90	1.99	2.19	2.43	2.70	2.93	3.26	3.56	3.94	4.26	4.63	5.09	5.43	65
41	0.49	0.53	0.66	0.82	0.99	1.21	1.39	1.61	1.83	2.04	1.66	1.82	1.95	2.13	2.21	2.41	2.66	2.95	3.25	3.59	3.93	4.32	4.66	5.07	5.56	5.91	66
42	0.54	0.60	0.72	0.90	1.10	1.30	1.51	1.73	1.93	2.17	1.87	2.07	2.20	2.38	2.44	2.71	2.97	3.28	3.50	3.86	4.23	4.64	5.09	5.52	5.96	6.43	67
43	0.61	0.67	0.80	0.98	1.22	1.42	1.66	1.90	2.11	2.36	2.10	2.35	2.47	2.73	2.75	2.96	3.25	3.57	3.89	4.24	4.65	5.09	5.43	5.89	6.52	7.02	68
44	0.66	0.75	0.88	1.10	1.32	1.54	1.78	2.04	2.24	2.51	2.40	2.64	2.78	3.05	3.03	3.32	3.61	3.95	4.19	4.56	4.99	5.42	5.92	6.43	6.98	7.65	69
45	0.73	0.84	0.98	1.20	1.43	1.67	1.91	2.16	2.45	2.72	2.72	3.00	3.11	3.40	3.32	3.62	3.94	4.28	4.63	5.01	5.45	5.93	6.45	7.03	7.67	8.40	70
46	0.79	0.91	1.07	1.29	1.53	1.83	2.08	2.36	2.66	2.97	2.98	3.28	3.40	3.72	3.66	4.00	4.32	4.69	5.06	5.42	5.89	6.39	6.96	7.58	8.47	9.23	71
47	0.84	0.98	1.16	1.41	1.69	1.94	2.24	2.57	2.88	3.22	3.25	3.56	3.73	4.05	4.04	4.29	4.75	5.14	5.52	5.87	6.39	7.07	7.70	8.38	9.16	10.13	72
48	0.89	1.06	1.25	1.52	1.77	2.10	2.39	2.72	3.05	3.47	3.54	3.80	3.96	4.31	4.33	4.73	5.09	5.49	6.01	6.50	7.09	7.63	8.34	9.12	10.14	11.19	73
49	0.90	1.06	1.33	1.62	1.90	2.19	2.52	2.90	3.25	3.71	3.82	4.09	4.29	4.68	4.75	5.08	5.58	6.00	6.55	7.05	7.70	8.45	9.30	10.12	11.10	12.30	74
50	0.88	1.14	1.39	1.67	1.98	2.32	2.66	3.06	3.44	3.93	4.09	4.39	4.63	5.07	5.21	5.57	6.12	6.56	7.14	7.67	8.40	9.20	10.11	11.12	12.32	13.55	75
51	0.90	1.23	1.47	1.75	2.05	2.41	2.80	3.23	3.65	4.15	4.38	4.72	4.99	5.49	5.69	6.12	6.70	7.17	7.79	8.36	9.21	10.02	11.14	12.09	13.46	14.83	76
52	0.90	1.32	1.53	1.81	2.14	2.51	2.87	3.31	3.83	4.41	4.69	5.05	5.39	5.79	6.08	6.56	7.19	7.88	8.51	9.17	10.07	11.03	12.14	13.58	15.05	16.25	77
53	0.93	1.35	1.62	1.92	2.19	2.58	3.00	3.48	3.94	4.53	4.89	5.29	5.67	6.28	6.67	7.23	7.94	8.47	9.37	10.36	11.39	12.28	13.65	14.88	16.29	17.81	78
54	0.93	1.38	1.70	1.97	2.30	2.70	3.06	3.57	4.13	4.77	5.22	5.67	6.13	6.66	7.17	7.79	8.55	9.34	10.38	11.33	12.49	13.50	15.03	16.54	18.05	19.60	79
55	0.90	1.41	1.72	1.99	2.31	2.70	3.14	3.66	4.25	4.94	5.49	5.96	6.48	7.07	7.71	8.43	9.25	10.18	11.18	12.28	13.51	14.86	16.34	17.99	19.76	21.74	80
56	1.01	1.53	1.90	2.19	2.52	2.94	3.42	3.99	4.65	5.40	5.96	6.49	7.08	7.73	8.47	9.26	10.35	11.36	12.51	13.75	15.37	16.36	18.40	20.36	22.07	24.50	81
57	1.09	1.67	2.10	2.40	2.78	3.23	3.77	4.41	5.12	5.96	6.52	7.09	7.74	8.45	9.29	10.30	11.48	12.71	13.99	15.56	16.91	18.40	20.85	22.87	24.69	27.62	82
58	1.10	1.78	2.26	2.59	2.99	3.48	4.08	4.76	5.55	6.62	7.18	7.78	8.52	9.49	10.29	11.66	13.20	14.58	15.86	17.24	19.05	20.43	22.91	25.10	27.86	30.72	83
59	1.19	1.92	2.48	2.85	3.30	3.85	4.51	5.29	6.17	7.22	7.76	8.40	9.40	10.50	11.38	13.00	14.80	15.81	17.20	19.30	21.18	22.97	25.70	28.41	31.13	34.16	84
60	1.26	2.07	2.73	3.13	3.63	4.26	5.02	5.90	6.91	8.08	8.64	9.28	10.22	11.31	12.36	14.15	16.03	17.54	19.23	21.38	23.82	25.80	28.55	31.89	35.05	38.05	85
61	1.21	2.04	2.71	3.11	3.66	4.31	5.08	6.01	7.09	8.31	8.82	9.52	10.43	11.58	12.66	14.41	16.24	18.03	19.52	21.74	24.28	27.41	30.29	34.48	37.89	41.52	86
62	1.31	2.18	2.93	3.38	3.98	4.73	5.62	6.67	7.92	9.33	9.88	10.61	11.70	12.96	14.13	16.10	18.09	20.01	21.66	24.35	27.07	30.19	33.63	38.59	42.25	46.92	87
63	1.47	2.35	3.15	3.64	4.32	5.16	6.18	7.40	8.82	10.26	10.75	11.89	13.14	14.43	15.77	18.02	19.96	22.23	24.82	27.58	30.43	34.27	37.71	42.44	46.72	52.58	88
64	1.64	3.00	3.33	3.84	4.55	5.63	6.80	8.20	9.90	11.52	12.08	13.37	14.69	16.09	17.74	19.85	22.08	24.93	27.54	30.85	33.91	37.75	41.50	47.97	52.15	58.63	89
65	1.87	3.24	3.57	4.12	4.93	5.99	7.31	8.91	10.78	12.99	13.57	14.92	16.40	18.05	19.82	21.81	24.57	27.69	30.80	34.23	38.12	41.60	47.00	52.65	58.71	64.24	90
66	1.94	3.37	3.78	4.36	5.26	6.42	7.94	9.73	11.91	14.43	14.90	16.54	18.85	20.65	22.49	24.20	26.84	30.31	33.51	36.63	41.74	46.13	51.42	58.69	64.31	66.71	91
67	1.99	3.52	4.00	4.65	5.64	7.00	8.67	10.49	12.88	15.62	16.78	18.89	21.03	23.02	24.87	27.32	30.18	33.72	37.33	41.26	46.20	51.56	57.84	63.46	70.31	72.06	92
68	2.16	3.76	4.19	5.03	6.13	7.44	9.31	11.60	14.26	17.32	18.57	20.98	24.03	26.48	27.99	30.32	32.93	36.55	40.99	45.07	51.57	57.17	63.35	69.83	77.22	80.28	93
69	2.42	3.95	4.53	5.46	6.72	8.23	10.34	12.61	15.52	18.96	21.01	23.90	27.00	29.43	30.96	34.12	36.76	40.98	45.56	50.72	57.17	63.95	70.57	77.11	84.54	91.91	94
70	2.69	4.14	4.92	5.99	7.43	9.15	11.52	14.07	17.41	21.18	23.20	26.73	30.79	33.28	34.78	37.63	40.36	44.45	50.11	55.37	62.58	70.14	78.77	84.80	92.47	106.46	95
71	3.04	4.36	5.37	6.62	8.30	10.26	12.91	15.81	19.07	23.18	25.85	29.76	34.62	36.55	37.85	41.47	43.90	48.67	54.49	60.49	68.53	78.36	87.58	93.35	101.08	120.67	96
72	4.43	4.61	5.79	7.38	9.30	11.54	14.27	17.41	21.41	26.06	29.31	34.11	39.45	40.26	42.79	46.72	49.34	54.05	59.25	67.46	76.84	86.37	96.24	101.12	108.59	133.54	97
73	4.73	5.03	6.42	8.30	10.30	12.82	16.12	19.62	23.62	28.58	32.61	37.93	42.42	44.69	47.11	51.88	53.94	58.56	67.30	75.52	86.12	97.00	107.51	111.23	118.34	136.92	98
74	4.97	5.40	7.06	9.38	11.70	14.55	17.87	21.74	26.56	32.15	36.95	43.08	48.39	50.40	53.45	58.50	60.02	66.38	73.42	82.82	94.77	106.77	117.52	120.17	127.14	0.00	99
75	5.34	5.89	7.98	10.69	13.33	16.54	20.31	24.55	29.39	35.29	40.84	48.10	53.48	55.96	58.82	64.36	66.83	72.19	80.42	91.03	104.42	117.23	130.59	131.91	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	4.12	6.26	7.39	9.05	11.23	13.77	17.33	20.98	26.36	29.98	29.32	33.27	37.94	42.12	44.64	48.86	53.45	58.57	66.45	73.96	82.01	94.17	103.02	109.96	120.13	136.91	95
71	4.64	6.75	8.32	10.17	12.75	15.66	19.69	23.96	29.08	33.38	32.47	36.75	42.23	46.08	48.70	53.22	57.42	63.27	72.61	81.09	92.69	101.99	114.21	122.03	132.14	154.05	96
72	6.70	7.30	9.03	11.52	14.51	18.14	22.27	26.94	33.13	39.09	36.37	40.83	47.37	50.96	55.70	60.71	65.40	71.06	78.19	90.63	101.17	113.61	126.75	131.49	141.60	172.03	97
73	7.17	8.07	10.31	13.31	16.42	20.58	25.90	31.27	37.93	43.65	40.31	44.39	49.77	55.60	60.51	67.63	71.73	77.28	89.52	99.27	113.61	126.55	140.38	145.64	155.60	173.81	98
74	7.59	8.73	11.58	15.30	18.95	23.70	29.34	35.45	43.30	51.12	45.08	48.91	55.87	62.02	69.39	77.24	79.58	88.12	96.24	108.74	124.00	140.53	155.47	154.98	166.74	0.00	99
75	8.16	9.87	13.30	17.71	21.93	27.36	33.84	40.63	48.93	57.08	49.63	54.19	61.26	68.68	76.64	83.92	87.19	94.26	105.15	119.24	137.09	154.23	172.20	173.99	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.69	0.72	0.76	0.76	0.82	0.91	0.96	1.03	1.10	1.19	1.26	1.34	1.46	1.62	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.76	0.80	0.81	0.90	0.95	1.01	1.08	1.17	1.23	1.32	1.43	1.54	1.78	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.68	0.74	0.77	0.80	0.86	0.89	0.94	1.00	1.06	1.14	1.22	1.29	1.41	1.51	1.66	1.94	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.71	0.76	0.79	0.84	0.90	0.93	0.99	1.05	1.12	1.19	1.27	1.38	1.49	1.64	1.78	2.13	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.74	0.80	0.84	0.87	0.94	0.97	1.03	1.10	1.17	1.25	1.36	1.46	1.60	1.75	1.93	2.37	47
23	0.51	0.52	0.53	0.56	0.60	0.61	0.64	0.69	0.73	0.78	0.76	0.83	0.87	0.92	0.98	1.01	1.06	1.15	1.23	1.33	1.44	1.58	1.72	1.90	2.12	2.64	48
24	0.49	0.50	0.54	0.57	0.59	0.62	0.64	0.69	0.74	0.80	0.78	0.84	0.91	0.95	1.00	1.06	1.11	1.19	1.30	1.40	1.55	1.69	1.86	2.09	2.34	2.93	49
25	0.48	0.51	0.54	0.56	0.60	0.62	0.67	0.71	0.76	0.81	0.79	0.85	0.93	0.98	1.04	1.10	1.17	1.27	1.37	1.51	1.66	1.83	2.04	2.31	2.62	2.95	50
26	0.45	0.49	0.58	0.60	0.63	0.66	0.70	0.74	0.80	0.86	0.84	0.89	0.99	1.03	1.12	1.18	1.29	1.39	1.51	1.65	1.83	2.04	2.31	2.63	2.94	3.32	51
27	0.47	0.53	0.58	0.62	0.68	0.70	0.72	0.77	0.83	0.90	0.86	0.97	1.03	1.11	1.20	1.28	1.38	1.52	1.67	1.85	2.07	2.29	2.62	2.97	3.33	3.73	52
28	0.51	0.55	0.61	0.69	0.71	0.71	0.76	0.80	0.86	0.94	0.93	1.02	1.13	1.19	1.29	1.40	1.53	1.69	1.85	2.07	2.32	2.64	3.00	3.35	3.72	4.17	53
29	0.53	0.59	0.65	0.71	0.75	0.76	0.78	0.84	0.89	0.99	0.97	1.10	1.19	1.28	1.41	1.51	1.68	1.86	2.08	2.35	2.68	2.92	3.34	3.68	4.11	4.63	54
30	0.55	0.61	0.67	0.76	0.78	0.80	0.84	0.85	0.93	1.04	1.04	1.16	1.29	1.40	1.56	1.68	1.90	2.11	2.30	2.63	2.95	3.29	3.72	4.13	4.59	5.13	55
31	0.61	0.65	0.74	0.80	0.82	0.85	0.88	0.92	0.98	1.10	1.13	1.25	1.40	1.55	1.73	1.90	2.08	2.32	2.61	2.94	3.32	3.66	4.17	4.63	5.12	5.65	56
32	0.63	0.70	0.76	0.85	0.88	0.91	0.95	0.99	1.08	1.20	1.24	1.38	1.55	1.72	1.92	2.09	2.36	2.67	2.96	3.31	3.68	4.08	4.67	5.15	5.68	6.20	57
33	0.64	0.72	0.81	0.91	0.96	1.00	1.03	1.07	1.15	1.30	1.39	1.55	1.72	1.91	2.17	2.35	2.64	2.97	3.33	3.73	4.17	4.63	5.18	5.71	6.28	6.75	58
34	0.62	0.74	0.88	0.96	1.04	1.06	1.12	1.21	1.28	1.47	1.53	1.72	1.95	2.17	2.36	2.63	2.98	3.39	3.75	4.17	4.65	5.13	5.75	6.31	6.85	7.35	59
35	0.61	0.78	0.92	1.03	1.11	1.18	1.27	1.36	1.43	1.65	1.73	1.94	2.19	2.44	2.68	2.97	3.34	3.75	4.18	4.64	5.13	5.66	6.23	6.77	7.37	7.99	60
36	0.61	0.80	0.95	1.10	1.19	1.26	1.39	1.50	1.61	1.85	1.97	2.17	2.46	2.72	2.98	3.30	3.72	4.25	4.70	5.18	5.71	6.27	6.80	7.39	8.01	8.64	61
37	0.62	0.81	1.00	1.14	1.27	1.39	1.52	1.66	1.81	2.09	2.23	2.46	2.75	2.99	3.38	3.69	4.09	4.70	5.13	5.76	6.33	6.86	7.42	8.02	8.68	9.36	62
38	0.66	0.84	1.03	1.23	1.36	1.49	1.69	1.87	2.02	2.26	2.49	2.79	3.12	3.44	3.71	4.08	4.57	5.12	5.66	6.25	6.83	7.38	7.93	8.35	9.09	10.09	63
39	0.69	0.91	1.12	1.31	1.51	1.64	1.84	2.05	2.22	2.54	2.76	3.07	3.48	3.75	4.17	4.57	5.01	5.57	6.14	6.84	7.47	8.07	8.58	9.06	9.81	10.87	64
40	0.76	0.98	1.24	1.46	1.64	1.80	2.03	2.25	2.50	2.84	3.07	3.42	3.79	4.09	4.62	5.02	5.58	6.18	6.74	7.48	8.14	8.77	9.31	9.77	10.58	11.70	65
41	0.86	1.11	1.39	1.61	1.77	1.95	2.23	2.46	2.79	3.17	3.45	3.80	4.23	4.52	5.01	5.52	6.10	6.71	7.41	8.18	8.90	9.54	10.08	10.51	11.43	12.59	66
42	0.94	1.24	1.51	1.77	1.96	2.15	2.40	2.70	3.02	3.43	3.84	4.24	4.70	5.00	5.52	6.05	6.75	7.42	7.86	8.60	9.36	10.01	10.88	11.33	12.09	13.59	67
43	1.07	1.38	1.70	1.95	2.21	2.41	2.70	3.05	3.39	3.73	4.23	4.70	5.12	5.61	6.18	6.62	7.36	8.05	8.77	9.54	10.18	11.02	11.50	12.42	13.33	14.68	68
44	1.21	1.56	1.88	2.21	2.44	2.62	2.98	3.38	3.73	4.10	4.63	5.22	5.67	6.18	6.77	7.37	7.99	8.85	9.26	10.02	10.85	11.69	12.38	13.39	14.42	15.87	69
45	1.33	1.75	2.07	2.37	2.68	2.88	3.29	3.73	4.10	4.56	5.17	5.69	6.26	6.80	7.40	8.03	8.67	9.40	10.13	10.89	11.73	12.62	13.62	14.72	15.92	17.28	70
46	1.51	1.95	2.29	2.61	2.92	3.24	3.70	4.15	4.58	5.08	5.73	6.28	6.86	7.44	8.09	8.78	9.47	10.22	10.98	11.61	12.49	13.67	14.73	15.86	17.49	18.83	71
47	1.71	2.15	2.48	2.91	3.27	3.56	3.98	4.63	5.17	5.63	6.30	7.02	7.50	8.16	8.83	9.42	10.33	11.08	11.88	12.61	13.58	14.83	15.98	17.44	18.95	20.53	72
48	1.94	2.40	2.75	3.17	3.47	3.95	4.40	4.94	5.59	6.17	6.93	7.39	8.02	8.74	9.43	10.09	10.82	11.79	12.50	13.72	14.77	15.81	17.05	18.60	20.73	22.37	73
49	2.04	2.50	2.96	3.46	3.81	4.27	4.73	5.39	5.99	6.73	7.67	8.06	8.71	9.51	10.26	10.79	11.80	12.80	13.49	14.66	15.74	17.49	18.92	20.37	22.44	24.36	74
50	2.11	2.69	3.13	3.67	4.04	4.64	5.14	5.85	6.49	7.45	8.32	8.74	9.43	10.33	11.13	11.74	12.86	13.89	14.85	15.62	17.19	18.75	20.80	22.01	24.84	26.38	75
51	2.26	2.98	3.36	3.89	4.30	4.84	5.57	6.33	7.02	8.04	9.00	9.44	10.19	11.21	12.07	12.80	14.00	15.07	15.86	16.80	18.48	20.66	22.24	24.02	26.57	28.60	76
52	2.34	3.28	3.52	4.10	4.60	5.20	5.84	6.66	7.55	8.51	9.53	10.18	10.99	11.93	12.60	13.67	14.99	16.01	17.21	18.44	20.10	22.13	24.42	26.61	29.06	31.00	77
53	2.53	3.43	3.79	4.32	4.83	5.49	6.38	7.14	7.94	8.98	10.08	10.80	11.63	12.69	13.68	14.92	16.05	17.11	18.70	20.76	22.39	24.76	26.79	28.23	30.74	33.57	78
54	2.68	3.62	4.00	4.54	5.17	5.88	6.62	7.53	8.54	9.64	10.88	11.68	12.59	13.54	14.61	15.81	17.22	18.66	20.56	22.41	24.34	26.79	28.63	30.91	34.43	36.36	79
55	2.84	3.84	4.23	4.77	5.46	6.22	7.10	8.09	9.19	10.42	11.77	12.66	13.67	14.77	15.97	17.32	18.86	20.57	22.41	24.43	26.45	28.67	31.06	33.63	36.40	39.96	80
56	3.14	4.13	4.62	5.18	5.84	6.58	7.52	8.58	9.78	11.12	12.57	13.50	14.60	15.76	17.20	18.64	20.51	22.32	24.40	26.67	29.32	31.76	34.84	36.90	40.49	43.70	81
57	3.27	4.45	5.04	5.61	6.30	7.02	8.03	9.17	10.48	11.93	13.49	14.46	15.67	16.84	18.55	20.27	22.14	24.47	27.07	29.36	31.52	35.12	38.04	40.47	44.10	49.39	82
58	3.35	4.80	5.51	6.09	6.82	7.52	8.60	9.88	11.29	12.90	14.54	15.56	16.86	18.42	20.22	22.35	24.62	26.83	29.27	31.87	34.74	37.07	40.28	43.47	48.25	55.24	83
59	3.57	5.10	5.99	6.62	7.35	8.08	9.27	10.65	12.21	13.98	15.79	16.84	18.24	19.93	21.91	24.40	26.89	29.23	32.28	35.30	37.26	40.35	44.43	47.63	52.53	61.08	84
60	3.73	5.40	6.45	7.11	7.94	8.65	9.98	11.52	13.26	15.21	17.18	18.29	19.90	21.49	23.96	26.70	29.22	31.92	34.94	38.15	40.53	44.99	49.06	53.25	57.91	67.98	85
61	3.86	5.73	6.93	7.62	8.52	9.25	10.72	12.43	14.39	16.59	18.73	20.03	21.64	23.42	26.30	29.06	31.79	34.66	37.64	41.15	45.19	48.77	54.13	57.99	63.77	72.94	86
62	4.12	6.04	7.40	8.13	9.08	9.82	11.48	13.40	15.60	18.06	20.54	21.83	23.75	25.57	28.76	31.70	34.24	38.27	40.46	44.79	48.22	52.90	57.76	63.22	69.41	81.03	87
63	4.56	6.40	7.84	8.60	9.62	10.37	12.23	14.41	16.89	19.42	22.02	23.97	26.10	28.32	31.47	34.05	37.61	41.39	44.66	49.72	53.14	58.69	63.37	66.92	72.95	87.82	88
64	5.05	8.19	8.32	9.08	10.17	10.93	13.02	15.47	18.35	21.13	24.16	26.32	28.50	30.80	33.78	36.69	40.46	45.09	48.64	54.41	58.02	62.16	67.68	72.40	79.53	94.89	89
65	5.65	8.71	8.82	9.59	10.76	11.53	13.86	16.68	19.86	23.16	26.53	28.74	31.13	33.69	36.48	39.48	43.80	48.52	53.10	58.05	63.04	67.10	73.81	80.51	87.28	100.44	90
66	5.83	9.12	9.28	10.22	11.36	12.33	14.97	18.06	22.13	25.43	28.66	31.18	34.83	37.75	41.51	43.45	47.17	53.06	56.66	61.63	67.55	71.38	78.44	85.50	92.45	104.49	91
67	5.88	9.54	9.78	10.74	12.30	13.30	16.19	19.36	23.39	27.34	31.58	34.65	38.01	41.44	45.70	49.13	52.90	57.35	61.94	67.33	71.66	79.61	85.46	90.64	99.76	109.26	92
68	6.40	10.20	10.23	11.20	13.20	14.44	17.38	21.26	26.11	30.57	34.34	37.62	42.22	46.60	50.72	54.22	56.32	61.16	66.41	70.56	77.48	83.44	89.00	97.98	104.36	118.89	93
69	7.05	10.72	11.13	12.01	14.06	15.83	19.45	22.92	27.68	32.55	37.88	41.54	46.26	50.84	55.43	59.41	61.07	67.66	70.54	77.68	82.11	91.17	98.80	104.24	111.91	129.48	94
70	7.78	11.28	11.99	13.17	15.65	17.50	21.46	25.30	30.66	35.87	41.78	45.34	51.21	56.15	60.69	63.76	65.42	71.53	75.95	82.61	87.12	97.75	105.10	108.99	118.27	147.85	95
71	8.65	11.91	13.00	14.59	17.28	19.40	23.79	28.61	33.27	38.82	44.67	49.10	55.97	60.43	65.12	68.89	69.42	76.12	80.55	87.76	95.73	104.24	112.89	118.75	128.54	163.00	96
72	12.25	12.58	13.93	16.02	19.43	21.65	26.10	31.23	37.45	42.97	50.16	55.33	61.71	66.12	69.40	75.19	75.53	80.31	82.42	91.84	99.70	110.87	119.50	121.87	135.98	175.96	97
73	13.23	13.64	15.29	17.67	20.95	24.28	29.11	34.66	40.85	46.45	53.52	59.73	66.63	70.21	73.43	80.99	79.96	84.50	91.84	97.29	108.90	119.76	128.87	134.00	149.51	177.75	98
74	13.45	14.67	16.69	19.63	23.86	27.26	31.96	38.00	45.13	51.26	59.75	65.44	72.69	75.30	85.33	88.10	85.98	91.93	95.32	101.23	113.15	129.27	138.76	141.70	158.10	0.00	99
75	14.25	15.96	18.65	21.95	26.75	30.59	36.33	42.14	49.08	56.15	63.16	70.61	74.37	85.17	87.41	94.89	93.41	97.91	105.55	115.52	131.24	145.73	160.53	160.07	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	12.58	16.20	16.26	19.42	23.06	25.32	28.48	31.42	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	101.71	108.25	118.76	131.53	143.72	150.59	159.34	187.66	95
71	14.10	17.56	17.86	21.35	25.42	28.12	31.86	35.68	40.67	46.19	51.96	57.80	63.94	70.74	77.59	85.68	94.11	100.63	106.61	113.89	129.70	141.59	154.65	161.26	171.91	204.81	96
72	20.34	19.06	19.08	23.90	28.40	31.75	35.42	39.51	46.32	51.96	57.80	63.94	70.74	77.59	85.68	95.69	103.34	108.98	110.21	121.90	136.95	152.42	165.97	170.70	181.51	219.43	97
73	21.66	21.12	21.26	26.91	31.21	35.26	40.33	44.79	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	109.58	114.70	121.73	127.86	149.85	166.05	180.86	184.44	198.10	218.78	98
74	22.77	23.00	23.35	30.13	34.90	40.08	44.88	49.83	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	117.40	127.32	127.05	133.92	155.94	178.66	194.51	193.85	209.00	0.00	99
75	24.30	26.00	26.46	34.01	39.09	45.04	51.23	55.78	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	126.15	132.33	142.87	156.66	178.53	198.79	219.62	218.97	0.00	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Juvenile Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.72	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	25
1	0.46	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	26
2	0.33	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	27
3	0.24	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	28
4	0.21	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	29
5	0.21	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	30
6	0.22	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	31
7	0.22	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	32
8	0.22	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	33
9	0.23	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	34
10	0.24	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	35
11	0.28	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	36
12	0.34	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	37
13	0.40	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	38
14	0.52	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	39
15	0.66	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	40
16	0.78	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	41
17	0.89	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.27	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.52	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.77	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.03	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.25	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.42	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.64	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.91	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.26	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.70	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.21	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.83	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.52	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.26	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.95	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.63	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.42	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.40	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.59	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.98	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.47	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16.04	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.65	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.27	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.96	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.74	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.69	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.94	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.71	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	32.94	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.32	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.96	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.95	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.44	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	53.67	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.72	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.48	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.02	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.20	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.42	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	98.71	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.79	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	118.64	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	130.66	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	143.72	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	157.61	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.15	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.31	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	200.81	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	214.68	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	229.12	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	244.24	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	261.34	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	276.22	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	292.07	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	308.97	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1211 Series), Additional Insured Rider (AIR), Band 4 for Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
0	0.42	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	25
1	0.31	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	26
2	0.23	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	27
3	0.20	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	28
4	0.19	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	29
5	0.18	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	30
6	0.19	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	31
7	0.21	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	32
8	0.21	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	33
9	0.21	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	34
10	0.22	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	35
11	0.25	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	36
12	0.27	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	37
13	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	38
14	0.34	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	39
15	0.36	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	40
16	0.39	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	41
17	0.41	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	42
18	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.65	43
19	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.79	44
20	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.96	45
21	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.16	46
22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.38	47
23	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.64	48
24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2.93	49
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.24	50
26	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.60	51
27	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.99	52
28	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.41	53
29	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	4.86	54
30	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.36	55
31	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5.91	56
32	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6.49	57
33	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.09	58
34	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.70	59
35	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	8.34	60
36	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.03	61
37	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	9.76	62
38	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.55	63
39	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.40	64
40	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.33	65
41	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.35	66
42	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	14.48	67
43	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	15.71	68
44	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	17.08	69
45	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.63	70
46	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.38	71
47	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	22.29	72
48	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24.39	73
49	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	26.68	74
50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	29.20	75
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	31.95	76
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.97	77
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28	78
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.92	79
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	46.43	80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.96	81
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.80	82
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	63.94	83
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.74	84
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	77.59	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	85.68	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.69	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	106.25	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	116.68	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	124.22	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	131.53	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.33	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.85	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.95	0.98	1.00	1.01	0.96	0.86	0.81	0.79	0.75	0.69	0.61	0.58	0.51	0.50	0.50	0.48	0.49	0.49	0.51	0.53	0.64	0.68	0.74	0.80	0.90	0.92
19	0.98	1.00	1.01	0.94	0.86	0.78	0.75	0.75	0.69	0.64	0.57	0.51	0.48	0.48	0.49	0.47	0.48	0.50	0.53	0.57	0.66	0.71	0.79	0.88	0.98	1.04
20	0.97	0.95	0.92	0.84	0.76	0.69	0.66	0.67	0.61	0.57	0.49	0.48	0.45	0.45	0.48	0.47	0.49	0.53	0.56	0.58	0.69	0.76	0.85	0.95	1.07	1.12
21	0.87	0.83	0.80	0.70	0.66	0.61	0.58	0.57	0.55	0.51	0.46	0.45	0.43	0.44	0.48	0.49	0.51	0.55	0.57	0.61	0.74	0.83	0.91	1.04	1.17	1.24
22	0.78	0.71	0.67	0.61	0.58	0.55	0.51	0.53	0.47	0.47	0.42	0.43	0.42	0.44	0.48	0.50	0.54	0.57	0.60	0.66	0.80	0.89	1.00	1.14	1.27	1.37
23	0.68	0.61	0.59	0.55	0.53	0.49	0.47	0.46	0.45	0.44	0.39	0.39	0.40	0.43	0.49	0.53	0.56	0.59	0.65	0.71	0.86	0.98	1.10	1.21	1.36	1.39
24	0.58	0.53	0.53	0.49	0.48	0.45	0.44	0.44	0.43	0.42	0.38	0.39	0.42	0.45	0.50	0.55	0.58	0.65	0.70	0.76	0.95	1.07	1.18	1.31	1.40	1.48
25	0.45	0.46	0.46	0.45	0.44	0.43	0.42	0.42	0.42	0.42	0.38	0.39	0.42	0.47	0.51	0.57	0.64	0.68	0.74	0.81	1.04	1.15	1.27	1.35	1.43	1.30
26	0.43	0.46	0.46	0.46	0.45	0.44	0.42	0.44	0.43	0.44	0.40	0.43	0.46	0.51	0.57	0.64	0.70	0.75	0.84	0.90	1.15	1.25	1.36	1.45	1.57	1.40
27	0.42	0.45	0.46	0.46	0.46	0.44	0.44	0.45	0.45	0.47	0.45	0.47	0.49	0.56	0.61	0.70	0.77	0.85	0.91	1.00	1.25	1.33	1.45	1.56	1.71	1.51
28	0.42	0.44	0.47	0.46	0.46	0.45	0.46	0.48	0.49	0.50	0.48	0.53	0.56	0.63	0.69	0.77	0.85	0.94	1.02	1.09	1.33	1.43	1.56	1.67	1.88	1.68
29	0.40	0.45	0.47	0.46	0.47	0.48	0.48	0.51	0.51	0.56	0.54	0.58	0.61	0.67	0.76	0.86	0.94	1.04	1.10	1.15	1.43	1.55	1.71	1.87	2.10	1.89
30	0.42	0.45	0.46	0.47	0.49	0.51	0.51	0.54	0.58	0.61	0.58	0.63	0.67	0.74	0.84	0.94	1.02	1.11	1.16	1.22	1.55	1.70	1.88	2.09	2.35	2.17
31	0.40	0.46	0.46	0.47	0.49	0.53	0.54	0.58	0.61	0.64	0.63	0.67	0.74	0.83	0.92	1.02	1.10	1.17	1.25	1.29	1.68	1.88	2.12	2.35	2.65	2.43
32	0.39	0.43	0.46	0.47	0.50	0.54	0.56	0.60	0.63	0.67	0.66	0.73	0.81	0.91	1.04	1.11	1.19	1.26	1.31	1.41	1.86	2.11	2.39	2.63	3.00	2.71
33	0.40	0.45	0.47	0.48	0.53	0.57	0.59	0.63	0.66	0.70	0.70	0.79	0.89	1.00	1.11	1.19	1.28	1.33	1.43	1.52	2.10	2.32	2.61	2.89	3.27	2.94
34	0.44	0.46	0.49	0.51	0.56	0.58	0.63	0.67	0.70	0.77	0.79	0.88	0.98	1.11	1.19	1.28	1.36	1.46	1.56	1.71	2.33	2.58	2.92	3.23	3.60	3.22
35	0.47	0.49	0.50	0.54	0.57	0.60	0.65	0.71	0.78	0.86	0.87	0.96	1.06	1.18	1.29	1.37	1.49	1.59	1.73	1.90	2.59	2.88	3.23	3.54	3.95	3.57
36	0.47	0.50	0.53	0.54	0.58	0.61	0.68	0.76	0.85	0.96	0.96	1.06	1.14	1.28	1.40	1.52	1.61	1.77	1.94	2.13	2.85	3.16	3.53	3.87	4.28	4.06
37	0.49	0.51	0.54	0.55	0.59	0.64	0.70	0.83	0.92	1.04	1.07	1.12	1.26	1.39	1.52	1.63	1.81	1.97	2.17	2.39	3.13	3.45	3.85	4.22	4.73	4.60
38	0.51	0.55	0.57	0.58	0.63	0.68	0.77	0.89	1.01	1.11	1.17	1.25	1.33	1.48	1.66	1.80	1.97	2.14	2.38	2.62	3.35	3.71	4.16	4.59	5.22	5.26
39	0.54	0.60	0.60	0.63	0.66	0.74	0.83	0.97	1.08	1.18	1.26	1.32	1.47	1.61	1.79	1.96	2.18	2.40	2.65	2.92	3.66	4.09	4.64	5.19	5.88	5.97
40	0.56	0.63	0.65	0.67	0.71	0.81	0.91	1.04	1.12	1.25	1.36	1.46	1.60	1.76	1.99	2.17	2.43	2.68	2.96	3.26	4.06	4.55	5.22	5.82	6.51	6.69
41	0.58	0.67	0.71	0.74	0.78	0.89	0.99	1.09	1.19	1.31	1.50	1.59	1.77	1.93	2.20	2.44	2.71	2.96	3.31	3.67	4.50	5.13	5.85	6.51	7.10	7.39
42	0.60	0.73	0.78	0.81	0.88	0.97	1.05	1.17	1.26	1.43	1.65	1.76	1.97	2.21	2.50	2.68	2.94	3.30	3.72	4.16	5.06	5.73	6.52	7.12	7.59	8.08
43	0.63	0.74	0.85	0.89	0.95	1.00	1.09	1.21	1.36	1.52	1.80	1.97	2.24	2.47	2.76	2.94	3.29	3.63	4.13	4.67	5.54	6.24	6.99	7.51	8.11	8.83
44	0.65	0.76	0.88	0.91	0.97	1.06	1.14	1.30	1.41	1.62	1.97	2.20	2.50	2.78	3.03	3.23	3.62	4.11	4.68	5.29	6.11	6.83	7.57	8.14	8.78	9.62
45	0.71	0.80	0.90	0.96	1.01	1.10	1.21	1.36	1.52	1.73	2.19	2.45	2.75	2.99	3.27	3.63	4.07	4.65	5.28	5.96	6.69	7.42	8.16	8.90	9.68	10.63
46	0.75	0.84	0.92	1.01	1.09	1.22	1.36	1.55	1.70	2.00	2.42	2.69	2.98	3.22	3.64	4.06	4.58	5.20	5.86	6.54	7.28	7.98	8.90	9.86	10.88	11.70
47	0.80	0.85	0.96	1.08	1.22	1.36	1.51	1.73	1.97	2.28	2.71	2.95	3.20	3.53	4.05	4.57	5.15	5.81	6.47	7.11	7.82	8.73	9.84	11.01	12.28	13.09
48	0.85	0.90	1.04	1.19	1.31	1.51	1.70	1.97	2.19	2.62	2.89	3.17	3.54	3.99	4.65	5.24	5.75	6.42	7.18	7.63	8.55	9.67	10.98	12.37	13.78	14.61
49	0.87	0.97	1.16	1.30	1.47	1.67	1.88	2.18	2.49	2.83	3.14	3.50	3.92	4.46	5.19	5.86	6.36	7.01	7.71	8.29	9.50	10.83	12.30	13.81	15.31	16.17
50	0.94	1.05	1.25	1.46	1.62	1.83	2.09	2.40	2.71	3.12	3.36	3.87	4.42	5.06	5.78	6.49	6.93	7.53	8.37	9.19	10.69	12.18	13.68	15.28	16.92	17.88
51	1.02	1.17	1.41	1.61	1.80	2.04	2.30	2.61	2.96	3.43	3.66	4.34	4.99	5.68	6.33	7.04	7.44	8.17	9.30	10.31	12.04	13.63	15.11	16.79	18.67	19.77
52	1.12	1.30	1.56	1.80	2.02	2.25	2.50	2.84	3.27	3.94	4.18	4.89	5.57	6.06	6.84	7.54	8.06	9.09	10.44	11.62	13.50	15.10	16.58	18.45	20.63	21.97
53	1.16	1.37	1.69	1.99	2.22	2.51	2.85	3.22	3.81	4.53	4.68	5.59	6.06	6.71	7.49	8.13	8.96	10.23	11.66	13.26	15.00	16.64	18.17	20.31	22.90	24.53
54	1.20	1.46	1.83	2.19	2.45	2.82	3.25	3.71	4.40	5.35	5.30	5.92	6.54	7.33	8.18	9.03	10.08	11.49	13.32	14.72	16.58	18.32	19.96	22.42	25.54	27.48
55	1.19	1.51	1.94	2.31	2.66	3.11	3.66	4.22	4.97	5.93	5.46	6.24	7.00	7.87	8.88	9.93	11.12	12.81	14.55	16.22	17.94	19.81	22.00	24.91	28.61	30.81
56	1.22	1.60	2.07	2.41	2.83	3.45	4.09	4.69	5.48	6.23	6.10	6.98	7.85	8.85	10.06	11.29	12.73	14.30	16.42	18.27	20.01	22.11	24.64	27.88	31.96	34.54
57	1.27	1.69	2.21	2.66	3.13	3.77	4.47	5.16	5.83	6.88	7.05	7.98	8.89	10.06	11.49	12.93	14.21	15.86	17.81	20.24	22.41	24.81	27.71	31.16	36.44	38.42
58	1.35	1.79	2.40	2.89	3.47	4.21	5.01	5.58	6.37	7.39	7.78	8.89	9.96	11.26	12.64	13.88	15.41	17.54	19.75	21.64	24.79	27.95	31.07	35.62	40.47	42.61
59	1.45	1.92	2.62	3.22	3.86	4.66	5.47	6.10	6.72	7.86	8.73	10.05	11.43	12.95	14.12	15.65	17.36	19.49	21.53	24.65	28.03	31.40	34.90	39.57	45.72	47.26
60	1.60	2.08	2.81	3.52	4.25	5.09	5.89	6.48	7.06	8.34	9.81	11.29	13.07	14.56	15.95	17.64	19.30	21.74	24.54	27.67	31.59	35.34	38.16	43.79	50.57	52.48
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.31
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	64.69
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	73.59
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.33
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	91.65
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	102.91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	112.71
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	121.04
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	132.13
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	141.45
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	152.42
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	164.19
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.87
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.23
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.06	1.02	0.95	0.83	0.78	0.68	0.67	0.67	0.63	0.66	0.64	0.68	0.70	0.73	0.77	0.80	0.87	0.92	1.02
19	0.98	1.00	1.01	1.02	1.04	1.04	0.99	1.00	0.94	0.87	0.76	0.68	0.64	0.63	0.65	0.61	0.63	0.67	0.69	0.75	0.77	0.81	0.86	0.94	0.99	1.14
20	1.00	1.01	1.02	1.04	1.02	0.96	0.91	0.89	0.84	0.78	0.67	0.64	0.59	0.59	0.64	0.64	0.66	0.68	0.73	0.77	0.80	0.86	0.94	1.00	1.10	1.25
21	1.01	1.02	1.04	0.96	0.91	0.83	0.81	0.79	0.76	0.71	0.61	0.59	0.57	0.58	0.63	0.65	0.68	0.73	0.77	0.81	0.86	0.94	1.00	1.10	1.20	1.37
22	1.00	0.98	0.94	0.83	0.80	0.75	0.71	0.71	0.68	0.66	0.57	0.56	0.55	0.58	0.64	0.67	0.71	0.75	0.80	0.87	0.92	0.99	1.10	1.19	1.31	1.50
23	0.89	0.84	0.83	0.75	0.73	0.68	0.66	0.65	0.63	0.61	0.54	0.53	0.54	0.57	0.65	0.70	0.74	0.79	0.86	0.94	0.98	1.09	1.20	1.31	1.45	1.53
24	0.74	0.71	0.71	0.67	0.66	0.64	0.60	0.61	0.60	0.60	0.53	0.53	0.54	0.59	0.66	0.73	0.78	0.85	0.94	1.00	1.08	1.17	1.31	1.41	1.47	1.63
25	0.60	0.61	0.64	0.63	0.61	0.60	0.59	0.58	0.59	0.59	0.50	0.54	0.56	0.61	0.69	0.77	0.84	0.91	0.98	1.09	1.16	1.26	1.39	1.46	1.53	1.66
26	0.56	0.63	0.64	0.63	0.61	0.60	0.58	0.61	0.61	0.64	0.55	0.57	0.59	0.67	0.74	0.84	0.91	0.99	1.10	1.20	1.29	1.39	1.47	1.56	1.63	1.79
27	0.53	0.60	0.63	0.65	0.64	0.60	0.64	0.64	0.65	0.69	0.59	0.63	0.66	0.74	0.80	0.91	1.00	1.10	1.21	1.33	1.40	1.46	1.58	1.66	1.80	1.99
28	0.54	0.59	0.63	0.63	0.64	0.65	0.66	0.68	0.71	0.74	0.65	0.69	0.74	0.81	0.89	1.00	1.10	1.20	1.33	1.43	1.48	1.59	1.68	1.80	1.94	2.21
29	0.53	0.59	0.64	0.63	0.67	0.68	0.69	0.74	0.77	0.83	0.73	0.77	0.81	0.88	0.97	1.10	1.19	1.33	1.43	1.51	1.59	1.69	1.84	1.97	2.19	2.50
30	0.51	0.57	0.60	0.65	0.69	0.71	0.75	0.80	0.86	0.92	0.79	0.83	0.88	0.95	1.05	1.17	1.30	1.43	1.51	1.62	1.70	1.86	2.03	2.22	2.49	2.84
31	0.50	0.58	0.60	0.65	0.69	0.76	0.81	0.86	0.91	0.98	0.83	0.90	0.96	1.05	1.15	1.28	1.39	1.51	1.61	1.71	1.84	2.03	2.29	2.53	2.83	3.20
32	0.49	0.54	0.59	0.65	0.71	0.78	0.84	0.90	0.96	1.01	0.88	0.96	1.07	1.17	1.27	1.39	1.48	1.61	1.71	1.87	2.01	2.30	2.60	2.84	3.19	3.58
33	0.50	0.57	0.59	0.68	0.75	0.81	0.89	0.95	1.00	1.08	0.94	1.05	1.17	1.27	1.37	1.47	1.57	1.72	1.86	2.01	2.29	2.55	2.86	3.15	3.51	3.91
34	0.54	0.57	0.61	0.71	0.79	0.86	0.96	1.02	1.09	1.19	1.05	1.16	1.29	1.38	1.45	1.57	1.67	1.86	2.00	2.25	2.55	2.88	3.22	3.54	3.88	4.28
35	0.55	0.59	0.61	0.76	0.83	0.90	1.00	1.11	1.20	1.36	1.16	1.27	1.40	1.47	1.55	1.67	1.81	2.00	2.22	2.51	2.85	3.21	3.61	3.92	4.29	4.75
36	0.56	0.61	0.64	0.75	0.83	0.89	1.01	1.14	1.28	1.45	1.29	1.39	1.50	1.60	1.71	1.86	1.98	2.23	2.49	2.79	3.20	3.57	3.97	4.33	4.74	5.31
37	0.57	0.59	0.64	0.74	0.81	0.89	1.02	1.21	1.36	1.55	1.41	1.48	1.63	1.74	1.87	2.00	2.22	2.49	2.78	3.12	3.55	3.95	4.38	4.79	5.30	6.01
38	0.60	0.66	0.67	0.76	0.83	0.91	1.10	1.27	1.46	1.60	1.56	1.62	1.76	1.88	2.04	2.23	2.43	2.74	3.04	3.41	3.85	4.30	4.80	5.27	5.95	6.79
39	0.60	0.69	0.71	0.79	0.86	0.97	1.15	1.33	1.51	1.66	1.67	1.73	1.93	2.07	2.23	2.45	2.72	3.06	3.41	3.80	4.27	4.81	5.40	6.03	6.78	7.61
40	0.64	0.73	0.75	0.83	0.89	1.05	1.21	1.39	1.52	1.70	1.81	1.91	2.10	2.25	2.50	2.74	3.06	3.42	3.80	4.24	4.80	5.41	6.18	6.85	7.61	8.47
41	0.64	0.76	0.80	0.90	0.97	1.14	1.29	1.41	1.58	1.76	1.99	2.09	2.33	2.50	2.79	3.11	3.44	3.81	4.25	4.76	5.41	6.18	7.00	7.77	8.43	9.35
42	0.67	0.81	0.89	0.97	1.06	1.19	1.31	1.49	1.62	1.87	2.20	2.31	2.58	2.86	3.21	3.43	3.77	4.26	4.78	5.39	6.16	6.98	7.91	8.62	9.14	10.23
43	0.69	0.81	0.95	1.04	1.10	1.21	1.33	1.49	1.70	1.92	2.40	2.59	2.95	3.22	3.56	3.83	4.23	4.70	5.31	6.02	6.84	7.69	8.57	9.20	9.90	11.18
44	0.69	0.84	0.97	1.05	1.10	1.22	1.33	1.56	1.73	2.00	2.61	2.90	3.29	3.64	3.97	4.23	4.69	5.32	6.03	6.81	7.67	8.55	9.43	10.10	10.89	12.15
45	0.76	0.87	0.99	1.06	1.14	1.26	1.39	1.59	1.81	2.09	2.89	3.24	3.63	3.95	4.33	4.78	5.34	6.03	6.82	7.64	8.51	9.38	10.26	11.21	12.17	13.37
46	0.81	0.91	1.04	1.16	1.25	1.42	1.59	1.83	2.07	2.44	3.27	3.58	3.96	4.27	4.83	5.37	5.99	6.75	7.55	8.36	9.18	10.01	11.13	12.30	13.51	14.71
47	0.89	0.98	1.11	1.26	1.42	1.61	1.81	2.09	2.41	2.82	3.73	4.01	4.28	4.74	5.39	6.06	6.77	7.52	8.31	9.08	9.82	10.88	12.21	13.59	15.09	16.50
48	0.97	1.05	1.21	1.41	1.57	1.81	2.09	2.41	2.73	3.27	4.07	4.35	4.79	5.39	6.19	6.95	7.55	8.32	9.21	9.72	10.67	11.97	13.55	15.12	17.07	18.38
49	1.00	1.16	1.38	1.58	1.78	2.04	2.34	2.73	3.13	3.60	4.54	4.87	5.38	6.08	6.94	7.81	8.37	9.08	9.89	10.52	11.75	13.35	15.09	17.07	18.76	20.36
50	1.10	1.29	1.52	1.80	2.01	2.30	2.64	3.06	3.47	4.02	4.96	5.45	6.12	6.95	7.80	8.65	9.15	9.76	10.71	11.67	13.13	14.92	17.06	18.72	20.90	22.52
51	1.24	1.47	1.77	2.03	2.29	2.60	2.95	3.36	3.85	4.48	5.54	6.22	7.02	7.86	8.55	9.45	9.84	10.58	11.90	13.06	14.68	16.89	18.72	20.81	23.27	24.89
52	1.39	1.67	2.00	2.34	2.63	2.92	3.27	3.74	4.33	5.22	6.43	7.10	7.93	8.46	9.28	10.12	10.66	11.79	13.32	14.69	16.70	18.62	20.81	23.10	25.41	27.64
53	1.47	1.80	2.22	2.62	2.94	3.34	3.81	4.32	5.09	6.09	7.39	8.19	8.73	9.43	10.22	10.95	11.87	13.24	14.84	16.72	18.41	20.81	23.15	25.20	27.88	30.89
54	1.57	1.96	2.47	2.96	3.32	3.81	4.40	5.05	5.99	7.28	8.56	8.84	9.55	10.38	11.23	12.17	13.37	14.84	16.92	18.55	20.61	23.20	25.28	27.57	31.36	34.65
55	1.61	2.10	2.70	3.17	3.68	4.30	5.08	5.81	6.87	8.21	9.00	9.43	10.30	11.25	12.23	13.43	14.76	16.55	18.44	20.42	22.58	24.94	27.71	30.95	34.72	38.85
56	1.67	2.25	2.88	3.37	3.96	4.83	5.72	6.57	7.66	8.73	9.76	10.39	11.50	12.61	13.82	15.27	16.95	18.61	20.97	23.22	25.28	27.82	31.59	34.54	38.49	43.57
57	1.73	2.39	3.13	3.75	4.42	5.32	6.31	7.30	8.25	9.72	10.99	11.74	12.90	14.26	15.79	17.49	18.98	20.72	22.91	25.94	28.34	31.82	35.45	38.49	44.47	48.49
58	1.87	2.57	3.44	4.12	4.97	6.01	7.20	8.00	9.11	10.57	11.77	12.90	14.33	15.88	17.37	18.82	20.65	23.07	25.62	27.94	31.98	35.76	39.65	44.67	49.02	53.80
59	2.01	2.80	3.78	4.66	5.59	6.74	7.93	8.84	9.74	11.38	12.84	14.41	16.36	18.17	19.41	21.27	23.33	25.79	28.18	32.12	36.27	40.15	45.34	49.52	56.06	59.72
60	2.23	3.03	4.14	5.16	6.22	7.46	8.64	9.49	10.37	12.24	14.06	15.99	18.58	20.34	21.88	23.98	26.00	28.95	32.38	36.36	40.91	46.06	49.51	55.69	61.58	66.36
61	2.31	3.03	4.12	5.09	6.18	7.49	8.58	9.31	10.10	12.08	13.99	16.21	18.49	21.05	22.59	24.49	26.67	30.46	33.60	37.62	42.87	48.09	52.96	58.80	65.49	73.77
62	2.59	3.32	4.50	5.58	6.77	8.03	9.10	10.00	10.85	13.07	15.31	17.59	20.24	23.00	25.15	27.39	30.52	33.86	37.23	42.56	47.25	54.54	58.70	64.96	73.52	81.93
63	2.76	3.67	5.04	6.10	7.47	8.80	9.96	10.93	11.89	14.41	16.66	19.44	22.39	24.62	27.37	30.63	33.76	38.27	42.94	47.81	53.97	59.50	65.19	74.75	82.20	90.70
64	2.90	3.97	5.51	6.77	8.27	9.67	10.94	12.06	13.26	15.82	18.45	21.75	24.82	27.31	30.94	34.59	38.04	43.22	47.26	53.43	59.29	66.31	73.98	82.45	91.83	100.04
65	2.95	4.34	6.11	7.41	9.16	10.67	12.04	13.39	14.67	17.20	20.56	24.25	27.79	31.04	34.80	38.94	43.66	48.58	53.90	59.82	66.46	73.88	82.04	90.83	100.15	109.94
66	3.02	4.89	6.85	8.37	10.21	12.04	13.59	15.02	16.63	19.54	22.70	26.78	31.26	34.69	38.93	44.47	48.62	54.81	59.02	65.44	75.22	81.99	92.68	100.60	110.56	119.11
67	3.22	5.61	7.81	9.48	11.85	13.66	15.28	16.94	18.85	22.03	25.18	30.08	34.88	38.67	44.30	48.67	53.80	59.61	64.84	73.06	81.57	90.64	100.16	108.91	123.04	128.68
68	3.71	6.33	8.74	10.91	13.28	15.49	17.60	19.30	21.13	24.75	29.33	33.94	39.20	44.21	48.75	54.97	59.71	66.22	72.40	79.81	91.91	99.80	109.85	123.32	133.47	138.84
69	4.18	7.26	9.97	12.38	14.41	17.68	19.89	21.39	23.52	28.04	32.42	38.10	43.77	48.49	54.30	59.92	65.03	73.29	79.29	88.57	98.92	107.18	121.44	131.41	143.50	149.63
70	4.70	8.18	11.19	14.00	15.40	20.08	21.99	23.62	28.37	33.54	38.57	44.70	50.37	56.34	62.38	66.75	73.46	81.28	88.27	96.15	108.25	120.47	131.04	143.79	155.34	161.03
71	5.89	9.08	12.53	14.79	18.36	22.19	24.09	29.32	32.32	38.21	44.47	49.48	56.19	62.22	69.26	75.51	81.55	91.38	95.93	103.73	119.12	129.85	144.11	152.68	164.80	171.34
72	7.33	10.26	14.08	17.38	20.98	23.65	27.39	30.27	34.07	40.23	46.35	52.96	58.55	65.26	74.21	82.21	89.80	98.55	103.79	115.27	128.65	141.63	152.57	165.29	175.92	182.36
73	8.14	12.38	16.23	20.04	23.46	25.76	28.65	33.35	36.36	43.26	50.34	55.90	63.45	70.53	77.77	89.21	98.94	107.95	113.10	125.55	141.65	152.56	164.51	173.45	184.61	194.15
74	9.27	13.75	17.87	22.19	26.02	28.63	33.26	36.72	40.03	47.42	54.83	62.00	69.97	76.87	86.19	94.93	106.13	118.83	121.08	140.62	152.42	161.42	171.76	185.32	197.24	206.77
75	10.72	14.43	19.39	24.93	28.93	33.64	37.00	40.84	50.25	57.78	66.61	74.04	82.19	90.99	100.32	110.11	119.27	128.87	139.02	149.82	161.22	171.54	182.57	194.36	206.99	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.07	0.99	0.88	0.85	0.84	0.79	0.81	0.81	0.86	0.89	0.95	1.01	1.08	1.18	1.30	1.46
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.15	1.08	0.98	0.88	0.81	0.80	0.81	0.78	0.80	0.84	0.88	0.94	0.99	1.06	1.17	1.28	1.38	1.63
20	1.00	1.01	1.02	1.04	1.06	1.09	1.12	1.10	1.04	0.97	0.86	0.83	0.77	0.77	0.79	0.79	0.83	0.86	0.92	0.97	1.04	1.14	1.26	1.36	1.52	1.79
21	1.01	1.02	1.04	1.06	1.09	1.04	1.00	0.97	0.92	0.86	0.79	0.78	0.75	0.75	0.79	0.81	0.86	0.90	0.95	1.02	1.11	1.22	1.35	1.50	1.65	1.97
22	1.02	1.04	1.06	1.04	0.98	0.91	0.89	0.86	0.81	0.80	0.74	0.74	0.71	0.75	0.79	0.84	0.90	0.95	1.00	1.09	1.20	1.30	1.48	1.62	1.78	2.17
23	1.04	1.05	1.00	0.91	0.87	0.83	0.81	0.78	0.76	0.76	0.70	0.69	0.71	0.74	0.80	0.87	0.92	1.00	1.08	1.18	1.28	1.43	1.60	1.76	1.93	2.22
24	0.96	0.89	0.86	0.83	0.80	0.77	0.75	0.74	0.71	0.73	0.68	0.69	0.71	0.76	0.84	0.91	0.98	1.06	1.16	1.26	1.40	1.55	1.73	1.88	1.96	2.33
25	0.76	0.77	0.78	0.76	0.74	0.73	0.70	0.70	0.70	0.71	0.68	0.71	0.75	0.80	0.87	0.97	1.05	1.15	1.24	1.37	1.51	1.67	1.84	1.92	2.02	2.19
26	0.71	0.77	0.77	0.77	0.75	0.74	0.70	0.73	0.73	0.75	0.73	0.76	0.80	0.87	0.94	1.06	1.16	1.25	1.40	1.52	1.69	1.83	1.94	2.06	2.17	2.37
27	0.68	0.74	0.77	0.77	0.76	0.73	0.74	0.75	0.76	0.80	0.78	0.83	0.88	0.96	1.02	1.16	1.26	1.41	1.53	1.69	1.83	1.93	2.09	2.20	2.39	2.63
28	0.70	0.74	0.77	0.75	0.75	0.77	0.77	0.79	0.80	0.86	0.86	0.92	0.97	1.07	1.14	1.28	1.40	1.55	1.71	1.83	1.94	2.09	2.23	2.37	2.55	2.92
29	0.69	0.75	0.78	0.76	0.78	0.79	0.80	0.85	0.87	0.95	0.96	1.02	1.09	1.15	1.25	1.40	1.53	1.71	1.84	1.93	2.09	2.22	2.47	2.60	2.88	3.29
30	0.68	0.73	0.76	0.77	0.80	0.83	0.86	0.90	0.97	1.04	1.05	1.11	1.18	1.25	1.35	1.51	1.67	1.84	1.94	2.09	2.23	2.47	2.69	2.93	3.25	3.75
31	0.66	0.71	0.75	0.76	0.79	0.86	0.91	0.95	1.01	1.08	1.09	1.19	1.27	1.38	1.49	1.67	1.80	1.94	2.08	2.22	2.43	2.68	3.04	3.32	3.71	4.22
32	0.63	0.67	0.75	0.77	0.80	0.87	0.91	0.99	1.06	1.11	1.16	1.28	1.42	1.52	1.66	1.81	1.92	2.10	2.22	2.42	2.65	3.05	3.44	3.74	4.19	4.74
33	0.66	0.73	0.75	0.79	0.86	0.90	0.97	1.02	1.10	1.17	1.24	1.39	1.55	1.68	1.79	1.92	2.06	2.23	2.42	2.64	3.02	3.36	3.77	4.17	4.63	5.15
34	0.70	0.73	0.79	0.84	0.89	0.94	1.02	1.08	1.17	1.26	1.38	1.53	1.69	1.83	1.90	2.06	2.18	2.44	2.62	2.96	3.37	3.77	4.26	4.67	5.13	5.63
35	0.74	0.77	0.80	0.86	0.91	0.97	1.06	1.16	1.27	1.42	1.53	1.69	1.86	1.94	2.04	2.20	2.39	2.64	2.93	3.31	3.76	4.23	4.75	5.17	5.66	6.27
36	0.76	0.78	0.83	0.88	0.95	0.99	1.10	1.22	1.39	1.56	1.70	1.83	1.97	2.11	2.25	2.45	2.62	2.96	3.29	3.68	4.23	4.72	5.26	5.72	6.24	7.00
37	0.77	0.78	0.84	0.90	0.95	1.02	1.15	1.33	1.51	1.71	1.88	1.97	2.17	2.32	2.47	2.64	2.94	3.31	3.66	4.15	4.70	5.24	5.83	6.36	7.02	7.92
38	0.80	0.87	0.90	0.94	0.99	1.09	1.25	1.43	1.68	1.83	2.04	2.18	2.32	2.52	2.69	2.95	3.23	3.61	4.01	4.52	5.09	5.75	6.43	6.96	7.84	8.96
39	0.87	0.92	0.96	0.99	1.05	1.17	1.35	1.58	1.78	1.96	2.21	2.32	2.58	2.75	2.96	3.26	3.62	4.05	4.50	5.04	5.67	6.43	7.24	8.01	8.97	10.02
40	0.87	0.97	1.01	1.04	1.14	1.28	1.46	1.66	1.84	2.03	2.37	2.54	2.74	2.98	3.29	3.61	4.02	4.48	4.97	5.57	6.29	7.18	8.18	8.99	9.98	11.17
41	0.88	1.02	1.10	1.17	1.26	1.41	1.59	1.74	1.97	2.14	2.61	2.81	3.06	3.33	3.70	4.06	4.47	5.01	5.57	6.27	7.12	8.11	9.19	10.22	11.07	12.33
42	0.94	1.10	1.22	1.29	1.38	1.53	1.67	1.86	2.06	2.34	2.89	3.09	3.43	3.77	4.22	4.52	4.95	5.54	6.21	7.01	8.01	9.19	10.41	11.22	11.90	13.47
43	0.97	1.12	1.30	1.38	1.46	1.58	1.74	1.92	2.20	2.48	3.14	3.43	3.82	4.26	4.69	5.04	5.59	6.23	7.04	8.01	9.09	10.21	11.38	12.23	13.16	14.72
44	1.00	1.16	1.35	1.45	1.50	1.65	1.80	2.06	2.28	2.65	3.44	3.80	4.29	4.76	5.16	5.61	6.24	6.99	7.93	8.96	10.07	11.38	12.52	13.27	14.32	16.02
45	1.07	1.22	1.39	1.48	1.58	1.73	1.91	2.17	2.45	2.82	3.80	4.27	4.77	5.20	5.69	6.29	7.03	7.94	8.98	10.07	11.20	12.36	13.50	14.77	16.06	17.62
46	1.15	1.27	1.45	1.56	1.70	1.93	2.12	2.43	2.75	3.23	4.28	4.74	5.24	5.66	6.36	7.08	7.92	8.93	9.97	11.05	12.13	13.22	14.69	16.26	17.91	19.39
47	1.21	1.30	1.49	1.66	1.88	2.14	2.39	2.73	3.12	3.70	4.85	5.27	5.68	6.27	7.12	7.98	8.93	9.97	10.99	12.02	12.97	14.37	16.17	18.09	20.09	21.75
48	1.26	1.38	1.59	1.84	2.04	2.32	2.62	3.07	3.48	4.14	5.29	5.73	6.23	7.12	8.03	9.03	9.85	10.88	11.96	12.74	13.94	15.62	17.76	19.95	22.51	24.25
49	1.27	1.48	1.73	2.01	2.24	2.57	2.91	3.42	3.88	4.52	5.82	6.37	7.00	8.04	9.04	10.13	10.92	11.91	12.85	13.84	15.41	17.42	19.84	22.62	24.84	26.87
50	1.37	1.60	1.90	2.23	2.48	2.84	3.21	3.74	4.22	4.94	6.34	7.13	8.00	9.20	10.15	11.25	11.94	12.83	13.95	15.34	17.23	19.49	22.48	24.90	27.80	29.72
51	1.48	1.77	2.11	2.48	2.73	3.13	3.50	4.05	4.60	5.37	7.05	8.16	9.17	10.42	11.18	12.28	12.85	13.92	15.50	17.23	19.33	22.11	24.74	27.79	31.07	32.85
52	1.58	1.94	2.33	2.75	3.07	3.41	3.82	4.35	5.07	6.01	8.02	9.31	10.38	11.24	12.15	13.20	13.95	15.34	17.39	19.14	21.72	24.36	27.63	30.57	33.63	36.51
53	1.63	2.06	2.54	3.00	3.40	3.81	4.26	4.90	5.72	6.99	9.31	10.58	11.22	12.13	13.14	14.09	15.33	17.27	19.14	21.86	24.02	26.89	30.39	33.46	37.05	40.81
54	1.65	2.19	2.78	3.27	3.74	4.19	4.84	5.55	6.60	8.02	10.51	11.41	12.30	13.37	14.47	15.70	17.27	19.14	21.88	23.94	26.59	30.03	33.30	36.27	41.29	45.82
55	1.69	2.31	2.98	3.52	4.07	4.74	5.56	6.40	7.57	9.03	11.25	12.41	13.57	14.82	16.11	17.68	19.45	21.83	24.31	26.92	29.79	32.92	36.59	40.89	45.90	51.38
56	1.81	2.53	3.27	3.85	4.52	5.36	6.34	7.40	8.54	9.71	12.18	13.58	14.99	16.42	18.03	19.92	22.13	24.26	27.04	30.29	33.01	36.46	41.58	45.60	51.76	57.68
57	1.91	2.73	3.63	4.32	5.09	6.10	7.31	8.33	9.49	10.94	13.68	15.25	16.65	18.37	20.11	22.30	24.20	27.28	30.43	33.50	36.69	41.41	46.48	51.42	58.89	64.23
58	2.10	3.02	3.99	4.78	5.82	6.96	8.24	9.36	10.51	12.20	14.97	17.01	18.71	20.64	22.78	24.72	27.12	30.25	33.24	36.69	41.30	46.26	51.82	58.48	66.03	71.33
59	2.35	3.32	4.49	5.45	6.61	7.88	9.31	10.23	11.34	13.27	16.27	18.82	21.13	23.38	24.86	27.26	29.94	33.46	36.93	41.75	46.34	51.56	59.05	65.54	74.28	79.24
60	2.69	3.68	5.01	6.08	7.45	8.85	10.28	11.29	12.23	14.42	17.77	20.74	23.74	25.90	27.77	30.46	33.04	37.18	41.46	46.76	51.86	58.73	65.42	73.67	82.96	88.15
61	3.06	4.08	5.55	6.74	8.29	9.81	11.24	12.18	13.12	15.70	19.28	22.78	25.52	28.90	30.95	33.57	36.60	41.66	45.85	51.53	58.54	65.06	73.73	81.15	90.34	98.13
62	3.56	4.55	6.16	7.49	9.19	10.83	12.28	13.25	14.43	17.16	21.03	24.53	27.62	31.24	34.09	37.15	41.41	46.72	51.29	58.81	65.11	72.31	80.32	88.34	101.75	109.10
63	3.88	5.09	6.94	8.33	10.27	12.01	13.56	14.81	15.97	19.10	22.81	26.90	30.23	33.26	36.97	41.40	45.66	51.49	57.73	64.43	72.67	79.83	88.85	99.46	110.61	120.99
64	4.22	5.67	7.83	9.36	11.49	13.35	15.04	16.48	18.25	21.18	25.18	29.84	33.13	36.48	41.32	46.22	50.90	58.71	64.22	72.69	80.60	87.08	98.92	108.09	123.98	133.62
65	4.39	6.27	8.77	10.51	12.85	14.88	16.73	18.51	20.37	23.75	27.98	33.03	36.69	41.00	46.01	51.51	57.80	64.36	71.46	79.38	88.29	98.27	109.26	121.14	133.77	147.08
66	4.47	7.05	9.84	11.99	14.66	16.65	18.73	20.59	22.95	26.76	31.31	36.57	41.34	45.93	51.62	58.18	63.70	71.90	78.57	87.24	99.08	108.41	122.72	133.23	146.46	159.58
67	4.77	8.04	11.13	13.47	16.75	18.96	20.87	23.02	25.76	29.89	35.11	41.72	46.15	51.29	58.01	65.14	72.12	80.09	86.55	97.71	108.82	121.62	134.54	145.82	164.73	172.70
68	5.49	9.05	12.46	15.33	18.59	21.28	24.19	26.49	29.20	34.45	40.00	47.17	52.72	58.80	65.36	72.77	79.21	88.09	97.04	108.75	123.25	133.18	146.81	163.99	177.54	186.63
69	6.21	10.30	14.11	17.30	19.90	24.42	27.10	29.13	32.25	38.70	44.76	52.70	58.99	64.67	71.96	81.23	88.41	99.98	106.71	121.21	134.38	145.15	164.58	176.72	192.93	201.52
70	6.98	11.61	15.82	19.69	21.32	27.47	29.76	31.93	38.57	45.93	52.84	62.03	67.92	75.22	82.82	89.50	98.83	109.77	119.09	132.03	145.77	162.52	176.74	191.98	207.21	217.29
71	8.73	12.96	17.73	20.82	25.22	30.09	32.33	39.36	43.63	51.87	60.40	68.75	75.93	83.32	92.27	100.08	108.50	122.17	129.98	143.10	162.47	174.32	193.35	206.13	222.25	231.61
72	10.89	14.43	19.67	24.45	28.74	32.37	36.52	40.36	45.63	54.55	62.79	72.31	79.28	87.66	99.15	109.97	120.64	133.06	139.19	159.05	173.50	192.39	206.88	221.07	235.86	246.97
73	12.20	17.52	23.03	28.09	31.82	35.39	38.56	44.92	49.21	58.21	67.76	75.47	84.25	93.54	103.37	119.74	133.42	146.45	154.73	169.71	192.46	205.57	221.12	234.54	250.19	263.49
74	13.91	19.21	25.06	31.11	35.23	38.99	45.23	49.06	53.82	63.72	73.60	82.21	92.99	102.22	114.74	128.71	144.65	162.10	163.07	189.85	204.73	219.43	233.89	248.72	265.37	281.26
75	15.83	20.25	27.18	34.96	38.87	45.41	49.98	54.19	67.04	77.02	88.76	98.45	109.44	121.34	133.98	147.29	159.79	172.91	186.86	201.74	217.51	231.84	247.21	263.73	281.50	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.30	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64
25	1.04	1.09	1.16	1.16	1.14	1.12	1.11	1.11	1.15	1.19	1.24	1.31	1.38	1.48	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91
26	0.98	1.11	1.16	1.15	1.14	1.13	1.12	1.16	1.19	1.24	1.31	1.39	1.48	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26
27	0.94	1.08	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70
28	0.98	1.12	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21
29	0.98	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83
30	1.02	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52
31	0.96	1.12	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26
32	0.96	1.06	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95
33	1.02	1.15	1.21	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63
34	1.10	1.20	1.29	1.38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42
35	1.20	1.27	1.35	1.45	1.56	1.68	1.84	2.04	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40
36	1.26	1.32	1.39	1.51	1.62	1.73	1.94	2.19	2.50	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59
37	1.31	1.35	1.43	1.56	1.66	1.80	2.06	2.43	2.76	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98
38	1.39	1.51	1.59	1.66	1.76	1.93	2.28	2.64	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.31	12.71	14.47
39	1.50	1.68	1.72	1.79	1.88	2.12	2.48	2.90	3.24	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.74	14.31	16.04
40	1.61	1.82	1.88	1.96	2.08	2.39	2.74	3.07	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.39	15.90	17.65
41	1.72	1.96	2.09	2.20	2.34	2.66	3.04	3.27	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	16.96	19.24
42	1.81	2.19	2.37	2.50	2.63	2.94	3.17	3.55	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.17	17.96	20.64
43	1.92	2.27	2.55	2.73	2.90	3.09	3.37	3.72	4.24	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.52	12.87	14.47	16.04	17.60	18.57	19.37	22.11
44	2.06	2.42	2.72	2.89	3.02	3.26	3.52	4.01	4.50	5.07	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	18.78	20.08	21.31	23.56
45	2.30	2.58	2.89	3.04	3.22	3.48	3.82	4.27	4.80	5.47	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.68	22.16	23.61	25.38
46	2.44	2.70	2.92	3.20	3.47	3.85	4.19	4.76	5.30	6.19	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.22	18.61	20.72	22.30	24.03	25.95	27.32
47	2.63	2.80	3.03	3.36	3.81	4.22	4.66	5.28	6.09	6.92	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.22	18.34	20.08	22.01	23.84	26.39	28.61	30.02
48	2.81	2.95	3.24	3.68	4.02	4.60	5.17	5.89	6.69	7.76	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.29	18.10	19.57	21.42	23.57	25.83	28.62	31.19	32.72
49	2.92	3.20	3.56	3.99	4.42	5.03	5.63	6.47	7.39	8.27	9.42	10.40	11.59	12.98	14.47	16.04	17.29	18.19	19.35	20.98	23.00	25.94	28.48	31.17	33.84	35.42
50	3.14	3.51	3.86	4.39	4.83	5.47	6.16	7.00	7.95	9.11	10.40	11.59	12.98	14.47	16.04	17.56	18.20	19.45	21.11	22.66	25.42	28.20	31.53	33.80	36.85	38.62
51	3.46	3.88	4.30	4.85	5.32	6.01	6.63	7.50	8.55	9.81	11.59	12.98	14.47	16.04	17.49	18.50	19.49	20.91	22.85	24.77	27.73	31.26	33.72	36.75	39.69	42.01
52	3.86	4.29	4.68	5.39	5.90	6.52	7.15	8.08	9.29	11.05	12.98	14.47	16.04	17.65	18.49	19.83	20.95	22.65	25.03	27.59	30.39	33.45	36.72	40.13	43.03	45.94
53	3.99	4.46	5.08	5.76	6.41	7.18	8.14	9.02	10.57	12.48	14.47	16.04	17.65	19.03	20.18	21.35	22.70	24.82	27.50	30.36	32.65	35.92	39.57	42.83	46.13	50.53
54	4.19	4.77	5.46	6.30	7.00	7.93	9.13	10.23	12.02	14.39	16.04	17.65	19.21	20.53	21.77	23.18	24.90	27.29	30.30	32.79	35.73	39.34	42.28	45.88	50.93	55.78
55	4.35	5.09	5.88	6.69	7.64	8.84	10.34	11.66	13.60	16.01	17.65	19.27	20.75	22.23	23.68	25.45	27.40	30.09	32.80	35.50	38.69	42.07	46.02	50.61	55.87	61.49
56	4.63	5.59	6.44	7.26	8.43	9.88	11.63	13.09	15.04	16.88	19.13	20.81	22.27	24.03	26.00	28.11	30.38	32.92	35.88	39.07	42.21	46.03	51.05	55.79	61.34	67.84
57	4.88	5.97	7.13	8.08	9.45	11.13	13.05	14.76	16.41	18.66	20.96	22.74	24.10	26.29	28.66	31.09	33.11	36.09	39.43	42.65	46.20	51.13	56.27	61.32	68.14	74.24
58	5.37	6.34	7.86	8.94	10.68	12.55	14.69	16.07	17.81	20.41	22.74	24.69	26.37	28.86	31.10	33.27	35.56	38.51	41.68	46.01	50.59	55.59	60.94	68.21	74.36	80.95
59	5.97	6.88	8.73	10.25	12.05	14.04	16.13	17.59	18.87	21.75	24.66	26.94	28.96	31.70	33.74	36.23	38.96	42.11	45.61	51.15	55.85	61.17	67.76	74.51	81.65	88.29
60	6.78	7.56	9.74	11.41	13.51	15.50	17.52	18.85	19.91	23.19	26.57	29.54	31.81	34.25	36.61	39.61	42.44	46.21	50.64	56.51	61.49	68.10	74.00	81.90	88.73	97.03
61	7.72	8.26	10.72	12.56	14.96	16.98	18.85	20.02	20.94	24.73	28.51	31.69	34.40	37.01	39.92	43.06	46.37	51.42	55.92	62.27	68.49	74.47	81.33	89.13	97.11	106.67
62	8.85	9.05	11.80	13.82	16.48	18.50	20.29	21.42	22.27	26.48	30.55	33.50	36.90	40.17	43.28	46.96	51.36	56.00	60.56	68.32	73.80	81.94	88.48	96.27	107.37	117.12
63	9.76	9.97	13.27	15.04	18.27	20.21	22.03	24.00	24.55	28.74	32.73	35.86	39.40	42.68	46.32	51.04	55.71	61.81	67.40	74.80	81.24	89.24	96.91	106.55	117.31	128.20
64	10.41	10.95	14.91	16.77	20.30	22.17	24.07	26.33	26.99	31.22	35.52	38.83	42.42	46.25	51.01	56.16	61.22	67.80	73.71	81.07	88.54	96.41	107.23	116.56	129.02	139.73
65	10.85	11.90	16.63	18.76	22.55	24.39	26.34	28.96	29.55	34.16	38.79	42.18	46.13	50.72	55.98	61.61	67.96	74.37	81.08	88.43	97.17	106.82	117.28	128.35	139.90	151.74
66	10.91	13.39	18.37	20.84	24.82	26.77	28.85	31.52	33.02	37.51	42.53	45.90	51.04	56.66	62.27	69.47	75.30	82.26	88.68	97.05	106.29	116.58	128.92	139.43	151.46	162.36
67	11.48	15.29	20.51	22.87	28.13	29.42	31.51	34.37	36.20	41.62	45.94	51.26	56.25	62.92	69.87	75.83	82.39	88.72	96.08	104.22	114.46	127.63	137.59	150.74	162.78	173.22
68	13.14	17.19	22.64	25.38	30.38	32.83	35.24	37.97	39.58	45.55	51.63	56.89	63.54	70.60	75.93	84.52	90.93	98.00	104.58	113.73	125.25	137.70	147.91	164.08	173.43	184.51
69	14.64	19.86	25.63	27.84	31.79	36.32	39.13	40.80	42.83	49.74	55.57	62.48	69.65	76.46	84.21	91.87	99.36	104.57	113.00	124.62	132.93	145.58	160.06	174.54	184.41	196.25
70	16.29	22.35	28.24	30.86	33.13	39.89	42.04	43.66	49.87	57.59	65.05	71.62	78.96	86.94	92.72	102.31	107.92	112.46	123.96	134.63	142.68	157.54	171.00	185.32	195.81	209.43
71	20.23	24.49	31.14	31.67	38.10	42.74	44.67	50.11	55.10	63.34	72.17	77.68	86.30	94.64	102.79	110.71	115.67	125.88	134.13	144.69	154.18	169.85	181.08	196.45	208.43	220.90
72	24.75	27.54	34.34	36.05	42.20	44.94	49.14	52.99	57.09	64.37	72.88	82.00	88.58	97.81	110.12	113.70	126.85	130.50	139.54	151.33	165.75	177.08	188.62	205.80	219.48	233.04
73	27.49	33.30	38.51	40.25	45.43	48.00	50.02	56.67	58.94	66.77	76.16	84.76	93.96	103.19	113.57	130.53	136.36	143.73	150.87	168.62	175.57	187.22	199.99	216.36	231.09	245.89
74	30.77	36.81	41.65	43.24	48.72	51.64	57.25	59.99	62.79	74.71	86.75	91.49	101.11	110.55	122.23	137.32	148.16	152.60	167.36	176.21	182.70	198.46	209.72	227.44	243.27	259.51
75	34.75	38.66	44.41	47.02	52.28	58.65	62.33	64.76	77.45	91.38	94.65	107.00	117.45	128.53	140.08	151.92	162.55	173.42	184.71	196.45	209.64	221.11	233.25	246.10	259.73	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72
54	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48
55	6.23	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02
56	6.70	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20
57	7.12	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82
58	7.91	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22
59	8.86	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69
60	10.16	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36
61	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17
62	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99
63	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66
64	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03
65	17.22	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28
66	16.52	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27
67	16.57	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94
68	17.90	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46
69	19.03	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86
70	20.18	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.00	194.28	209.27	224.94	241.46	258.86	276.12
71	23.72	31.91	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.01	190.56	209.27	224.94	241.46	258.86	276.12	292.95
72	27.87	33.82	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	188.04	204.01	224.94	241.46	258.86	276.12	292.95	310.86
73	29.36	39.06	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	203.38	224.94	241.46	258.86	276.12	292.95	310.86	329.95
74	31.55	40.71	48.44	53.67	59.72	66.48	74.02	82.20	88.04	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	236.92	255.62	276.12	292.95	310.86	329.95	350.32
75	33.71	40.84	53.01	59.72	66.48	74.02	82.20	90.23	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86	276.12	292.95	310.86	329.95	350.32	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.44	0.43	0.38	0.36	0.35	0.33	0.32	0.35	0.35	0.34	0.33	0.34	0.32	0.34	0.35	0.35	0.38	0.40	0.43	0.45	0.48	0.53	0.56	0.59	0.65	0.71
19	0.43	0.38	0.36	0.34	0.33	0.32	0.32	0.33	0.35	0.35	0.33	0.34	0.34	0.34	0.36	0.37	0.39	0.43	0.45	0.47	0.50	0.54	0.58	0.64	0.68	0.78
20	0.38	0.37	0.35	0.33	0.32	0.29	0.33	0.33	0.34	0.34	0.32	0.33	0.34	0.34	0.38	0.39	0.42	0.44	0.46	0.50	0.53	0.56	0.61	0.66	0.71	0.85
21	0.35	0.33	0.30	0.30	0.30	0.30	0.33	0.30	0.34	0.34	0.30	0.32	0.34	0.36	0.39	0.40	0.43	0.46	0.48	0.51	0.55	0.60	0.64	0.69	0.77	0.92
22	0.32	0.29	0.32	0.29	0.30	0.30	0.30	0.33	0.34	0.34	0.30	0.34	0.35	0.37	0.39	0.43	0.45	0.48	0.50	0.53	0.58	0.63	0.68	0.75	0.84	1.04
23	0.27	0.28	0.27	0.28	0.29	0.29	0.30	0.33	0.34	0.34	0.32	0.33	0.36	0.38	0.42	0.44	0.46	0.48	0.54	0.57	0.60	0.66	0.74	0.81	0.91	1.16
24	0.27	0.27	0.28	0.27	0.30	0.29	0.30	0.30	0.35	0.34	0.30	0.33	0.36	0.39	0.43	0.45	0.48	0.51	0.55	0.59	0.64	0.70	0.79	0.89	0.99	1.28
25	0.26	0.26	0.27	0.27	0.29	0.29	0.30	0.33	0.34	0.36	0.30	0.33	0.36	0.39	0.43	0.46	0.49	0.54	0.57	0.63	0.68	0.76	0.87	0.97	1.09	1.20
26	0.25	0.27	0.27	0.28	0.30	0.32	0.33	0.32	0.36	0.37	0.32	0.35	0.38	0.42	0.45	0.49	0.54	0.58	0.63	0.68	0.75	0.86	0.95	1.07	1.19	1.35
27	0.28	0.28	0.28	0.30	0.33	0.33	0.34	0.35	0.38	0.38	0.33	0.36	0.39	0.44	0.48	0.53	0.57	0.61	0.68	0.76	0.85	0.94	1.05	1.18	1.32	1.47
28	0.29	0.29	0.32	0.33	0.35	0.33	0.35	0.36	0.38	0.39	0.35	0.38	0.43	0.46	0.50	0.56	0.61	0.68	0.75	0.84	0.94	1.06	1.18	1.31	1.48	1.60
29	0.30	0.33	0.33	0.34	0.35	0.36	0.35	0.37	0.40	0.42	0.36	0.40	0.44	0.48	0.54	0.59	0.67	0.75	0.84	0.94	1.05	1.17	1.32	1.46	1.63	1.72
30	0.34	0.34	0.34	0.36	0.37	0.37	0.36	0.37	0.42	0.45	0.39	0.43	0.47	0.53	0.59	0.66	0.74	0.84	0.91	1.04	1.16	1.29	1.45	1.61	1.80	1.91
31	0.38	0.37	0.39	0.39	0.39	0.40	0.39	0.42	0.45	0.47	0.42	0.46	0.51	0.57	0.65	0.73	0.80	0.91	1.01	1.14	1.28	1.42	1.61	1.78	1.99	2.12
32	0.39	0.39	0.40	0.42	0.44	0.43	0.43	0.44	0.47	0.50	0.45	0.49	0.56	0.63	0.70	0.79	0.89	1.01	1.14	1.27	1.39	1.58	1.78	1.96	2.19	2.32
33	0.42	0.43	0.44	0.45	0.46	0.46	0.47	0.48	0.51	0.55	0.50	0.56	0.61	0.68	0.78	0.88	0.98	1.11	1.25	1.41	1.58	1.77	1.96	2.17	2.41	2.57
34	0.43	0.45	0.45	0.47	0.50	0.49	0.50	0.54	0.57	0.61	0.55	0.61	0.69	0.76	0.86	0.97	1.09	1.25	1.38	1.56	1.73	1.94	2.13	2.37	2.62	2.80
35	0.44	0.46	0.49	0.50	0.53	0.55	0.57	0.60	0.65	0.69	0.61	0.68	0.76	0.85	0.95	1.07	1.20	1.36	1.52	1.71	1.89	2.13	2.34	2.58	2.83	3.11
36	0.44	0.49	0.53	0.54	0.58	0.60	0.64	0.68	0.75	0.78	0.70	0.77	0.86	0.95	1.06	1.19	1.35	1.53	1.71	1.90	2.10	2.37	2.59	2.85	3.12	3.37
37	0.40	0.46	0.53	0.57	0.61	0.66	0.70	0.77	0.85	0.89	0.79	0.86	0.97	1.07	1.21	1.36	1.49	1.69	1.88	2.12	2.33	2.62	2.85	3.13	3.43	3.74
38	0.44	0.49	0.56	0.61	0.67	0.73	0.79	0.87	0.95	1.00	0.89	0.99	1.10	1.22	1.35	1.50	1.68	1.90	2.09	2.30	2.54	2.83	3.07	3.35	3.68	4.08
39	0.44	0.53	0.59	0.67	0.73	0.81	0.88	0.99	1.07	1.14	1.00	1.11	1.24	1.36	1.53	1.69	1.86	2.08	2.29	2.57	2.81	3.13	3.37	3.68	4.05	4.43
40	0.48	0.56	0.66	0.74	0.81	0.88	0.98	1.12	1.22	1.28	1.12	1.24	1.39	1.51	1.70	1.87	2.09	2.33	2.53	2.82	3.10	3.44	3.70	4.03	4.45	4.78
41	0.51	0.63	0.73	0.80	0.88	1.00	1.09	1.22	1.39	1.43	1.27	1.38	1.53	1.69	1.89	2.06	2.29	2.54	2.82	3.12	3.43	3.78	4.06	4.43	4.88	5.19
42	0.58	0.68	0.79	0.89	0.97	1.10	1.24	1.40	1.56	1.60	1.40	1.55	1.71	1.87	2.09	2.32	2.55	2.83	3.06	3.37	3.72	4.08	4.46	4.85	5.24	5.67
43	0.66	0.75	0.89	0.99	1.10	1.24	1.41	1.59	1.78	1.80	1.55	1.72	1.90	2.13	2.37	2.55	2.80	3.10	3.41	3.73	4.09	4.47	4.77	5.17	5.76	6.22
44	0.73	0.81	0.99	1.12	1.20	1.40	1.58	1.80	1.97	2.00	1.72	1.91	2.13	2.35	2.61	2.85	3.12	3.43	3.68	4.03	4.40	4.79	5.21	5.67	6.17	6.80
45	0.77	0.91	1.09	1.24	1.33	1.53	1.76	2.01	2.25	2.25	1.91	2.13	2.37	2.62	2.86	3.13	3.42	3.74	4.07	4.43	4.84	5.26	5.70	6.23	6.81	7.44
46	0.87	1.01	1.20	1.32	1.43	1.71	1.96	2.18	2.48	2.47	2.15	2.39	2.62	2.91	3.17	3.47	3.75	4.11	4.45	4.80	5.24	5.66	6.16	6.71	7.52	8.14
47	0.95	1.11	1.28	1.48	1.60	1.83	2.10	2.38	2.66	2.69	2.41	2.65	2.92	3.20	3.50	3.73	4.13	4.49	4.87	5.20	5.66	6.26	6.82	7.40	8.14	8.98
48	1.01	1.25	1.41	1.57	1.71	2.01	2.28	2.51	2.80	2.93	2.68	2.89	3.14	3.46	3.77	4.12	4.44	4.79	5.30	5.76	6.27	6.75	7.39	8.04	9.08	9.87
49	1.06	1.28	1.49	1.68	1.86	2.13	2.43	2.68	2.99	3.19	2.94	3.19	3.45	3.82	4.15	4.44	4.88	5.26	5.78	6.24	6.80	7.47	8.23	9.03	9.84	10.83
50	1.06	1.38	1.57	1.74	1.93	2.28	2.61	2.83	3.16	3.42	3.25	3.50	3.80	4.18	4.55	4.88	5.35	5.77	6.31	6.80	7.40	8.15	9.05	9.81	11.02	11.94
51	1.12	1.56	1.67	1.80	2.03	2.38	2.78	2.99	3.35	3.66	3.56	3.83	4.16	4.58	4.98	5.38	5.89	6.31	6.90	7.41	8.11	8.95	9.86	10.77	12.05	13.14
52	1.12	1.69	1.74	1.89	2.15	2.53	2.85	3.06	3.53	3.92	3.89	4.21	4.54	4.93	5.36	5.78	6.34	6.94	7.54	8.12	8.95	9.76	10.87	12.05	13.33	14.45
53	1.20	1.79	1.87	1.97	2.23	2.61	3.03	3.21	3.62	4.08	4.15	4.47	4.87	5.40	5.89	6.36	7.01	7.50	8.29	9.18	10.02	10.98	12.20	13.09	14.41	15.86
54	1.20	1.87	1.93	2.02	2.35	2.75	3.13	3.29	3.80	4.33	4.54	4.91	5.36	5.80	6.32	6.91	7.54	8.26	9.21	10.05	11.08	12.07	13.28	14.50	16.13	17.42
55	1.24	1.93	1.98	2.06	2.40	2.78	3.25	3.35	3.92	4.53	4.86	5.29	5.75	6.27	6.83	7.47	8.21	9.02	9.90	10.88	11.96	13.16	14.47	15.92	17.48	19.23
56	1.33	1.99	2.10	2.20	2.55	2.96	3.44	3.62	4.22	4.88	5.25	5.71	6.21	6.78	7.42	8.15	9.09	9.98	10.99	12.06	13.38	14.36	16.33	17.75	19.44	21.67
57	1.42	2.07	2.23	2.34	2.71	3.15	3.68	3.92	4.55	5.31	5.69	6.18	6.74	7.35	8.10	8.96	10.00	11.09	12.17	13.56	14.66	16.19	18.21	19.84	21.88	24.43
58	1.41	2.07	2.32	2.47	2.85	3.31	3.88	4.18	4.86	5.79	6.21	6.72	7.34	8.17	8.89	10.09	11.38	12.61	13.70	14.91	16.55	17.68	19.91	21.93	24.35	27.15
59	1.51	2.10	2.44	2.65	3.05	3.57	4.17	4.55	5.32	6.21	6.67	7.20	8.04	8.97	9.74	11.15	12.66	13.54	14.70	16.55	18.11	19.72	22.42	24.43	27.40	30.71
60	1.57	2.15	2.59	2.81	3.25	3.84	4.50	4.99	5.86	6.84	7.35	7.88	8.70	9.61	10.49	12.02	13.61	14.89	16.31	18.18	20.19	22.21	24.55	27.53	30.43	34.80
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	38.28
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	43.97
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50.53
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	57.19
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	62.74
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	67.54
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.01
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	83.52
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	95.60
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	110.73
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.51
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	138.91
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	142.41
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	151.61
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
Age																										
18	0.44	0.46	0.47	0.49	0.46	0.44	0.44	0.47	0.45	0.47	0.44	0.43	0.44	0.44	0.47	0.45	0.49	0.53	0.57	0.60	0.61	0.65	0.66	0.68	0.71	0.79
19	0.46	0.47	0.49	0.48	0.44	0.42	0.42	0.45	0.45	0.47	0.45	0.44	0.44	0.46	0.47	0.48	0.54	0.56	0.59	0.63	0.65	0.66	0.68	0.73	0.77	0.86
20	0.47	0.48	0.46	0.44	0.43	0.43	0.42	0.45	0.44	0.46	0.40	0.44	0.44	0.46	0.49	0.53	0.55	0.58	0.61	0.66	0.67	0.69	0.73	0.76	0.80	0.92
21	0.47	0.44	0.45	0.43	0.40	0.40	0.44	0.43	0.45	0.46	0.42	0.43	0.45	0.48	0.50	0.54	0.57	0.60	0.64	0.67	0.69	0.74	0.77	0.80	0.87	1.04
22	0.43	0.39	0.43	0.40	0.40	0.43	0.42	0.44	0.45	0.48	0.42	0.44	0.46	0.48	0.54	0.56	0.59	0.63	0.66	0.71	0.74	0.77	0.80	0.87	0.95	1.16
23	0.39	0.36	0.38	0.39	0.42	0.40	0.42	0.46	0.46	0.48	0.42	0.45	0.47	0.50	0.55	0.57	0.60	0.65	0.70	0.75	0.78	0.81	0.87	0.94	1.04	1.28
24	0.35	0.35	0.39	0.39	0.39	0.40	0.43	0.45	0.45	0.49	0.42	0.44	0.48	0.50	0.56	0.59	0.63	0.68	0.74	0.78	0.83	0.88	0.94	1.02	1.15	1.40
25	0.35	0.36	0.37	0.38	0.40	0.40	0.43	0.45	0.46	0.49	0.40	0.43	0.48	0.51	0.56	0.60	0.66	0.71	0.77	0.84	0.89	0.95	1.02	1.11	1.25	1.40
26	0.33	0.33	0.37	0.40	0.43	0.45	0.45	0.47	0.49	0.54	0.43	0.45	0.49	0.55	0.60	0.65	0.70	0.76	0.83	0.89	0.96	1.06	1.16	1.25	1.40	1.57
27	0.35	0.33	0.39	0.43	0.45	0.48	0.48	0.53	0.55	0.57	0.44	0.47	0.53	0.58	0.64	0.69	0.75	0.81	0.90	1.00	1.09	1.18	1.28	1.41	1.56	1.76
28	0.36	0.33	0.39	0.43	0.47	0.48	0.51	0.56	0.57	0.63	0.47	0.50	0.56	0.60	0.66	0.74	0.81	0.89	0.98	1.10	1.21	1.31	1.47	1.57	1.76	1.98
29	0.39	0.37	0.42	0.45	0.49	0.54	0.55	0.60	0.61	0.68	0.48	0.53	0.58	0.64	0.71	0.78	0.88	0.98	1.09	1.22	1.35	1.48	1.62	1.78	1.97	2.20
30	0.39	0.37	0.42	0.47	0.53	0.56	0.58	0.63	0.66	0.74	0.51	0.56	0.63	0.70	0.77	0.86	0.97	1.09	1.20	1.36	1.51	1.63	1.82	1.97	2.20	2.44
31	0.43	0.39	0.44	0.49	0.55	0.59	0.65	0.70	0.74	0.81	0.55	0.60	0.67	0.76	0.86	0.96	1.06	1.19	1.32	1.50	1.66	1.82	2.02	2.21	2.44	2.73
32	0.46	0.39	0.46	0.53	0.59	0.65	0.71	0.78	0.83	0.89	0.59	0.65	0.74	0.84	0.94	1.05	1.18	1.33	1.48	1.65	1.82	2.00	2.24	2.45	2.73	3.02
33	0.46	0.42	0.48	0.55	0.65	0.71	0.79	0.87	0.91	1.02	0.67	0.74	0.81	0.90	1.04	1.16	1.30	1.46	1.62	1.84	2.03	2.25	2.51	2.74	3.03	3.34
34	0.47	0.42	0.48	0.59	0.69	0.77	0.89	1.01	1.06	1.16	0.73	0.80	0.91	1.01	1.14	1.28	1.45	1.63	1.81	2.02	2.24	2.48	2.75	3.04	3.33	3.66
35	0.45	0.43	0.50	0.61	0.75	0.87	1.02	1.18	1.22	1.33	0.81	0.90	1.00	1.12	1.26	1.41	1.58	1.78	1.99	2.22	2.45	2.73	3.03	3.35	3.66	3.98
36	0.44	0.44	0.53	0.66	0.79	0.92	1.09	1.25	1.36	1.49	0.94	1.04	1.15	1.28	1.40	1.58	1.78	2.00	2.22	2.47	2.72	3.03	3.33	3.66	4.03	4.34
37	0.44	0.44	0.54	0.66	0.84	1.01	1.16	1.36	1.47	1.62	1.08	1.18	1.31	1.43	1.60	1.77	1.96	2.20	2.42	2.74	3.02	3.34	3.66	4.03	4.42	4.72
38	0.44	0.47	0.56	0.73	0.88	1.06	1.27	1.45	1.58	1.77	1.24	1.38	1.51	1.67	1.77	1.97	2.19	2.45	2.71	2.96	3.26	3.60	3.94	4.29	4.72	5.11
39	0.46	0.49	0.60	0.77	0.97	1.15	1.37	1.58	1.71	1.90	1.41	1.57	1.71	1.87	1.99	2.20	2.41	2.70	2.94	3.29	3.60	3.96	4.32	4.72	5.17	5.55
40	0.49	0.55	0.67	0.85	1.04	1.24	1.46	1.70	1.87	2.09	1.62	1.78	1.91	2.11	2.21	2.43	2.70	3.00	3.25	3.62	3.95	4.37	4.73	5.14	5.65	6.02
41	0.55	0.59	0.74	0.91	1.10	1.35	1.55	1.79	2.03	2.27	1.84	2.02	2.17	2.37	2.45	2.68	2.95	3.27	3.61	3.98	4.36	4.79	5.17	5.62	6.17	6.55
42	0.60	0.67	0.80	1.00	1.22	1.45	1.68	1.92	2.14	2.41	2.08	2.30	2.44	2.64	2.71	3.01	3.30	3.64	3.88	4.28	4.69	5.15	5.65	6.12	6.61	7.13
43	0.68	0.75	0.89	1.09	1.36	1.58	1.84	2.11	2.34	2.62	2.33	2.61	2.74	3.03	3.05	3.29	3.61	3.96	4.32	4.70	5.16	5.65	6.02	6.53	7.23	7.78
44	0.74	0.84	0.98	1.22	1.47	1.71	1.98	2.27	2.49	2.79	2.66	2.93	3.09	3.39	3.36	3.68	4.01	4.38	4.65	5.06	5.54	6.01	6.57	7.13	7.74	8.48
45	0.81	0.94	1.09	1.33	1.59	1.86	2.12	2.40	2.72	3.02	3.02	3.33	3.45	3.77	3.68	4.02	4.37	4.75	5.14	5.56	6.04	6.58	7.15	7.80	8.51	9.31
46	0.88	1.01	1.19	1.43	1.70	2.03	2.31	2.62	2.95	3.30	3.31	3.64	3.77	4.13	4.06	4.44	4.79	5.20	5.61	6.01	6.53	7.09	7.72	8.41	9.39	10.23
47	0.94	1.09	1.29	1.57	1.88	2.15	2.49	2.85	3.20	3.57	3.61	3.95	4.14	4.49	4.48	4.76	5.27	5.70	6.12	6.51	7.09	7.84	8.54	9.29	10.16	11.23
48	0.99	1.18	1.39	1.69	1.97	2.33	2.65	3.02	3.39	3.85	3.93	4.22	4.39	4.78	4.80	5.25	5.65	6.09	6.67	7.21	7.86	8.46	9.25	10.11	11.24	12.41
49	1.00	1.18	1.48	1.80	2.11	2.43	2.80	3.22	3.61	4.12	4.24	4.54	4.76	5.19	5.27	5.63	6.19	6.65	7.26	7.82	8.54	9.37	10.31	11.22	12.31	13.64
50	0.98	1.27	1.55	1.86	2.20	2.58	2.95	3.40	3.82	4.36	4.54	4.87	5.14	5.62	5.78	6.18	6.79	7.28	7.92	8.51	9.31	10.20	11.21	12.33	13.66	15.02
51	1.00	1.37	1.63	1.94	2.28	2.68	3.11	3.58	4.05	4.60	4.86	5.24	5.54	6.09	6.31	6.79	7.43	7.95	8.64	9.27	10.21	11.11	12.35	13.40	14.92	16.44
52	1.00	1.47	1.70	2.01	2.38	2.79	3.19	3.67	4.25	4.89	5.20	5.60	5.98	6.42	6.74	7.28	7.97	8.74	9.44	10.17	11.17	12.23	13.46	15.05	16.68	18.01
53	1.04	1.50	1.80	2.13	2.43	2.86	3.33	3.86	4.37	5.03	5.42	5.87	6.29	6.96	7.40	8.02	8.80	9.39	10.39	11.49	12.63	13.61	15.13	16.50	18.06	19.74
54	1.04	1.53	1.89	2.19	2.55	3.00	3.40	3.96	4.58	5.29	5.79	6.29	6.80	7.39	7.95	8.64	9.48	10.36	11.51	12.56	13.85	14.97	16.66	18.34	20.01	21.73
55	1.00	1.57	1.91	2.21	2.57	3.00	3.48	4.06	4.72	5.48	6.09	6.61	7.19	7.84	8.55	9.35	10.26	11.29	12.40	13.61	14.98	16.47	18.11	19.94	21.90	24.10
56	1.12	1.70	2.11	2.43	2.80	3.26	3.80	4.43	5.16	5.99	6.61	7.20	7.85	8.57	9.39	10.27	11.48	12.59	13.87	15.24	17.04	18.14	20.40	22.57	24.46	27.16
57	1.21	1.86	2.33	2.66	3.09	3.58	4.18	4.89	5.68	6.61	7.23	7.86	8.58	9.37	10.30	11.42	12.73	14.09	15.51	17.25	18.75	20.40	23.11	25.35	27.37	30.61
58	1.22	1.98	2.51	2.88	3.32	3.86	4.53	5.28	6.16	7.34	7.96	8.63	9.45	10.52	11.41	12.93	14.63	16.16	17.58	19.11	21.12	22.65	25.39	27.82	30.88	34.05
59	1.32	2.13	2.75	3.16	3.66	4.27	5.00	5.87	6.84	8.01	8.60	9.31	10.42	11.64	12.62	14.41	16.41	17.53	19.07	21.39	23.48	25.46	28.49	31.49	34.50	37.86
60	1.40	2.30	3.03	3.47	4.03	4.73	5.57	6.54	7.66	8.96	9.58	10.29	11.33	12.54	13.70	15.69	17.77	19.44	21.32	23.70	26.40	28.60	31.65	35.35	38.85	42.17
61	1.35	2.27	3.01	3.45	4.06	4.78	5.63	6.67	7.86	9.21	9.78	10.56	11.56	12.84	14.04	15.97	18.00	19.99	21.64	24.10	26.91	30.38	33.57	38.22	42.00	46.02
62	1.46	2.42	3.25	3.75	4.42	5.25	6.23	7.40	8.78	10.34	10.95	11.76	12.97	14.37	15.66	17.85	20.05	22.18	24.01	26.99	30.01	33.46	37.28	42.77	46.83	52.00
63	1.63	2.61	3.50	4.04	4.79	5.72	6.85	8.21	9.78	11.38	11.92	13.18	14.57	16.00	17.48	19.98	22.13	24.64	27.51	30.57	33.73	37.98	41.80	47.04	51.78	58.28
64	1.82	3.33	3.70	4.26	5.05	6.24	7.54	9.09	10.98	12.77	13.39	14.82	16.29	17.84	19.67	22.00	24.48	27.63	30.53	34.19	37.59	41.84	46.00	53.17	57.80	64.98
65	2.08	3.60	3.96	4.57	5.47	6.64	8.11	9.88	11.95	14.40	15.04	16.54	18.18	20.01	21.97	24.18	27.23	30.69	34.14	37.94	42.25	46.11	52.09	58.35	65.07	71.20
66	2.15	3.74	4.19	4.84	5.83	7.12	8.80	10.79	13.20	16.00	16.52	18.34	20.90	22.89	24.93	26.82	29.75	33.60	37.14	40.60	46.26	51.13	56.99	65.05	71.28	73.94
67	2.21	3.91	4.44	5.16	6.26	7.76	9.61	11.63	14.28	17.32	18.60	20.94	23.31	25.52	27.57	30.28	33.45	37.38	41.38	45.73	51.21	57.15	64.11	70.33	77.93	79.87
68	2.40	4.17	4.65	5.58	6.80	8.25	10.32	12.86	15.81	19.20	20.59	23.26	26.64	29.35	31.02	33.61	36.50	40.51	45.43	49.95	57.16	63.36	70.21	77.39	85.58	88.98
69	2.69	4.38	5.03	6.06	7.45	9.13	11.46	13.98	17.20	21.02	23.29	26.49	29.93	32.62	34.32	37.82	40.74	45.42	50.50	56.22	63.36	70.88	78.21	85.46	93.70	101.86
70	2.99	4.59	5.46	6.64	8.24	10.15	12.77	15.60	19.30	23.48	25.72	29.63	34.13	36.89	38.55	41.71	44.73	49.27	55.54	61.37	69.36	77.74	87.30	93.98	102.48	117.99
71	3.37	4.84	5.96	7.34	9.20	11.38	14.31	17.53	21.14	25.69	28.65	32.99	38.37	40.51	41.95	45.96	48.66	53.94	60.39	67.04	75.95	86.85	97.07	103.46	112.03	133.74
72	4.91	5.11	6.42	8.18	10.31	12.79	15.82	19.30	23.73	28.89	32.49	37.81	43.73	44.62	47.43	51.78	54.69	59.91	65.67	74.77	85.16	95.72	106.66	112.07	120.35	148.00
73	5.25	5.58	7.12	9.20	11.42	14.21	17.87	21.75	26.18	31.68	36.14	42.04	47.02	49.53	52.21	57.50	59.78	64.90	74.59	83.70	95.45	107.50	119.15	123.28	131.15	151.75
74	5.51	5.99	7.83	10.40	12.97	16.13	19.81	24.10	29.44	35.64	40.95	47.75	53.63	55.86	59.24	64.84	66.52	73.57	81.37	91.79	105.03	118.33	130.25	133.18	140.91	161.53
75	5.92	6.53	8.85	11.85	14.78	18.34	22.51	27.21	32.58	39.12	45.27	53.31	59.27	62.02	65.19	71.33	74.07	80.01	89.13	100.89	115.73	129.92	144.73	146.19	153.79	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
Age																										
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.58	0.56	0.56	0.54	0.56	0.58	0.58	0.61	0.67	0.70	0.76	0.79	0.86	0.89	0.95	1.01	1.14
19	0.46	0.47	0.49	0.50	0.51	0.53	0.53	0.57	0.57	0.60	0.56	0.57	0.56	0.57	0.59	0.60	0.67	0.70	0.74	0.78	0.84	0.88	0.92	1.00	1.06	1.24
20	0.47	0.49	0.50	0.51	0.50	0.53	0.53	0.54	0.55	0.56	0.51	0.55	0.56	0.57	0.63	0.66	0.69	0.73	0.76	0.83	0.86	0.91	0.98	1.05	1.12	1.33
21	0.49	0.50	0.51	0.50	0.50	0.50	0.54	0.53	0.56	0.56	0.51	0.55	0.57	0.59	0.64	0.68	0.71	0.75	0.79	0.85	0.89	0.97	1.02	1.10	1.20	1.48
22	0.50	0.49	0.50	0.48	0.50	0.51	0.53	0.54	0.57	0.59	0.54	0.57	0.58	0.60	0.66	0.69	0.74	0.78	0.83	0.88	0.95	1.00	1.09	1.18	1.30	1.65
23	0.48	0.46	0.48	0.47	0.49	0.51	0.53	0.56	0.58	0.59	0.54	0.57	0.59	0.61	0.68	0.71	0.76	0.80	0.87	0.92	0.99	1.07	1.16	1.28	1.42	1.82
24	0.47	0.44	0.46	0.47	0.49	0.50	0.53	0.53	0.58	0.60	0.54	0.57	0.60	0.64	0.69	0.74	0.78	0.84	0.90	0.97	1.05	1.14	1.26	1.40	1.55	2.03
25	0.44	0.45	0.46	0.47	0.49	0.49	0.53	0.55	0.57	0.61	0.53	0.56	0.61	0.64	0.69	0.75	0.81	0.88	0.95	1.02	1.11	1.22	1.37	1.51	1.69	1.87
26	0.44	0.43	0.46	0.48	0.50	0.54	0.58	0.57	0.63	0.67	0.55	0.58	0.65	0.67	0.75	0.80	0.88	0.94	1.02	1.11	1.22	1.37	1.51	1.69	1.87	2.09
27	0.45	0.44	0.49	0.50	0.53	0.56	0.60	0.61	0.68	0.71	0.56	0.61	0.67	0.71	0.79	0.86	0.92	1.02	1.11	1.25	1.38	1.51	1.69	1.88	2.11	2.29
28	0.48	0.44	0.49	0.51	0.57	0.58	0.65	0.67	0.69	0.77	0.60	0.65	0.71	0.75	0.84	0.92	1.01	1.12	1.24	1.39	1.53	1.71	1.92	2.10	2.33	2.57
29	0.51	0.49	0.51	0.54	0.57	0.65	0.66	0.71	0.76	0.81	0.61	0.68	0.75	0.81	0.90	0.98	1.10	1.25	1.38	1.56	1.73	1.89	2.13	2.37	2.63	2.85
30	0.51	0.50	0.53	0.57	0.61	0.67	0.73	0.75	0.81	0.90	0.66	0.73	0.80	0.87	0.98	1.10	1.24	1.39	1.52	1.72	1.91	2.12	2.39	2.61	2.91	3.17
31	0.58	0.56	0.58	0.59	0.65	0.71	0.78	0.84	0.88	0.99	0.70	0.77	0.87	0.97	1.09	1.22	1.35	1.52	1.70	1.91	2.13	2.32	2.65	2.93	3.23	3.53
32	0.58	0.59	0.60	0.63	0.69	0.77	0.85	0.90	0.97	1.08	0.77	0.85	0.96	1.06	1.20	1.32	1.51	1.71	1.89	2.11	2.32	2.59	2.95	3.22	3.56	3.91
33	0.63	0.59	0.64	0.65	0.75	0.86	0.94	1.04	1.09	1.21	0.86	0.96	1.05	1.17	1.33	1.49	1.67	1.89	2.08	2.35	2.62	2.92	3.25	3.60	3.96	4.34
34	0.60	0.60	0.64	0.68	0.81	0.90	1.02	1.19	1.22	1.39	0.95	1.06	1.18	1.30	1.46	1.65	1.87	2.12	2.32	2.63	2.92	3.20	3.60	3.93	4.32	4.74
35	0.60	0.64	0.69	0.71	0.87	1.00	1.19	1.37	1.42	1.60	1.06	1.17	1.30	1.46	1.63	1.83	2.04	2.31	2.58	2.88	3.17	3.54	3.93	4.34	4.74	5.16
36	0.59	0.65	0.71	0.76	0.91	1.07	1.28	1.46	1.57	1.77	1.19	1.31	1.49	1.63	1.83	2.04	2.30	2.60	2.89	3.21	3.54	3.93	4.34	4.77	5.21	5.61
37	0.56	0.61	0.73	0.79	0.98	1.18	1.38	1.57	1.72	1.96	1.35	1.49	1.66	1.84	2.09	2.30	2.57	2.88	3.15	3.56	3.93	4.36	4.78	5.25	5.73	6.11
38	0.57	0.66	0.75	0.86	1.06	1.25	1.49	1.72	1.88	2.11	1.53	1.70	1.89	2.10	2.30	2.57	2.88	3.23	3.52	3.91	4.29	4.68	5.18	5.58	6.11	6.62
39	0.59	0.67	0.80	0.92	1.16	1.38	1.62	1.88	2.03	2.33	1.71	1.90	2.12	2.32	2.60	2.90	3.15	3.52	3.85	4.32	4.74	5.17	5.68	6.12	6.70	7.18
40	0.61	0.74	0.87	0.99	1.24	1.46	1.71	2.00	2.20	2.48	1.89	2.11	2.32	2.58	2.86	3.17	3.48	3.86	4.22	4.69	5.15	5.71	6.16	6.61	7.22	7.80
41	0.65	0.77	0.95	1.08	1.32	1.61	1.83	2.13	2.44	2.69	2.11	2.35	2.60	2.89	3.19	3.43	3.81	4.26	4.69	5.18	5.69	6.21	6.67	7.24	7.93	8.48
42	0.73	0.85	1.02	1.21	1.48	1.73	2.01	2.30	2.59	2.92	2.34	2.62	2.91	3.13	3.51	3.91	4.24	4.67	4.97	5.48	6.01	6.64	7.30	7.80	8.43	9.24
43	0.78	0.95	1.12	1.31	1.62	1.91	2.20	2.53	2.80	3.15	2.59	2.90	3.16	3.63	3.95	4.27	4.68	5.20	5.67	6.21	6.81	7.41	7.85	8.53	9.40	10.07
44	0.87	1.00	1.22	1.49	1.77	2.10	2.41	2.70	2.98	3.36	2.91	3.19	3.54	3.92	4.32	4.85	5.20	5.70	6.01	6.54	7.15	7.88	8.59	9.20	10.01	10.98
45	0.94	1.09	1.31	1.63	1.92	2.27	2.58	2.94	3.30	3.65	3.21	3.57	3.95	4.36	4.77	5.19	5.65	6.13	6.64	7.21	7.83	8.51	9.25	10.09	11.01	12.04
46	1.04	1.20	1.48	1.73	2.08	2.52	2.85	3.25	3.63	4.01	3.60	3.98	4.37	4.84	5.28	5.73	6.19	6.73	7.26	7.80	8.48	9.19	10.01	10.90	12.13	13.23
47	1.14	1.32	1.59	1.97	2.29	2.69	3.09	3.57	3.97	4.45	4.02	4.37	4.85	5.34	5.81	6.22	6.81	7.37	7.94	8.45	9.17	10.26	11.19	12.20	13.19	14.55
48	1.20	1.46	1.71	2.10	2.48	2.88	3.27	3.78	4.21	4.79	4.45	4.77	5.11	5.71	6.11	6.64	7.12	7.82	8.53	9.30	10.11	10.93	11.95	13.12	14.71	16.00
49	1.26	1.49	1.84	2.31	2.66	3.09	3.48	4.07	4.54	5.24	4.83	5.18	5.63	6.29	6.71	7.20	7.82	8.56	9.29	10.10	10.99	12.05	13.27	14.66	16.03	17.57
50	1.26	1.60	1.94	2.37	2.79	3.30	3.74	4.37	4.86	5.55	5.29	5.69	6.18	6.90	7.36	7.91	8.56	9.37	10.15	10.99	11.96	13.17	14.61	15.99	17.93	19.33
51	1.30	1.73	2.06	2.50	2.92	3.40	3.97	4.66	5.21	5.95	5.79	6.22	6.75	7.56	8.05	8.69	9.40	10.28	11.08	11.99	13.10	14.50	15.95	17.64	19.68	21.26
52	1.30	1.93	2.20	2.60	3.09	3.61	4.07	4.73	5.52	6.27	6.23	6.80	7.37	8.14	8.55	9.39	10.17	11.10	12.13	12.94	14.26	15.83	17.60	19.71	21.76	23.41
53	1.38	2.02	2.37	2.76	3.21	3.70	4.24	5.00	5.61	6.58	6.69	7.11	7.71	8.64	9.24	10.19	11.03	12.04	13.14	14.53	15.85	17.73	19.69	21.49	23.68	25.76
54	1.38	2.12	2.50	2.83	3.40	3.86	4.43	5.15	5.97	6.88	7.19	7.77	8.45	9.19	10.00	10.88	11.96	13.06	14.58	15.91	17.53	19.52	21.50	23.42	26.05	28.31
55	1.46	2.20	2.58	2.98	3.46	4.03	4.68	5.47	6.34	7.39	7.86	8.55	9.29	10.13	11.05	12.08	13.27	14.59	16.03	17.62	19.39	21.32	23.46	25.82	28.38	31.22
56	1.60	2.35	2.81	3.23	3.74	4.35	5.07	5.98	6.87	7.91	8.48	9.19	10.03	10.95	11.97	13.14	14.69	16.12	17.49	19.52	21.52	23.59	26.35	29.13	32.52	35.19
57	1.71	2.49	3.07	3.52	4.05	4.72	5.58	6.41	7.47	8.53	9.19	9.95	10.87	11.83	12.81	14.41	15.89	17.89	19.96	21.75	23.54	26.75	29.69	32.83	36.03	39.70
58	1.76	2.75	3.33	3.82	4.42	5.15	5.91	7.02	8.19	9.27	10.01	10.80	11.82	13.26	14.28	16.30	18.51	20.47	21.90	23.88	26.79	29.16	32.51	35.83	40.70	44.18
59	1.90	2.93	3.68	4.16	4.83	5.65	6.59	7.60	9.02	10.11	10.95	11.80	12.89	14.50	15.35	17.66	20.25	22.51	24.38	27.26	29.30	32.25	36.46	40.39	45.09	49.16
60	1.98	3.06	3.92	4.50	5.24	6.17	7.23	8.51	9.97	11.05	12.05	12.92	14.23	15.83	16.93	19.48	22.25	24.74	26.58	29.93	32.50	36.52	41.08	45.98	51.53	54.79
61	2.08	3.22	4.23	4.85	5.68	6.70	7.92	9.35	11.02	12.14	13.29	14.28	15.64	17.45	18.72	21.41	24.32	27.01	29.17	32.34	36.41	40.40	46.04	51.03	56.58	59.82
62	2.23	3.42	4.50	5.20	6.12	7.25	8.63	10.25	12.14	13.32	14.74	15.75	17.35	19.31	20.64	23.60	26.80	30.17	32.49	36.37	40.40	43.92	49.72	55.88	63.56	67.65
63	2.45	3.60	4.79	5.54	6.54	7.84	9.40	11.24	13.19	14.22	15.78	17.46	19.28	21.23	23.17	26.56	29.31	32.64	35.96	40.50	44.63	49.88	55.18	61.04	67.85	75.86
64	2.80	4.62	5.08	5.90	7.00	8.44	10.20	12.30	14.83	15.58	17.52	19.38	21.32	23.34	25.75	28.83	32.03	36.77	40.64	45.48	50.16	53.68	60.24	66.84	76.19	84.68
65	3.21	4.91	5.39	6.26	7.47	9.07	11.07	13.53	16.35	17.18	19.45	21.39	23.53	25.89	28.45	31.31	35.29	39.80	44.28	49.24	54.87	59.92	67.75	75.96	84.79	92.85
66	3.31	5.24	5.90	6.82	8.22	9.89	12.23	14.98	18.31	19.57	21.23	23.51	26.60	29.28	32.09	34.27	38.04	43.66	48.42	53.30	60.58	65.86	73.93	83.20	92.12	96.47
67	3.37	5.58	6.33	7.36	8.94	11.07	13.53	16.22	20.22	21.87	24.01	26.87	29.44	32.58	35.03	39.19	44.09	49.13	53.77	60.67	67.10	75.08	84.21	91.11	103.53	104.30
68	3.67	6.06	6.80	8.06	9.86	11.89	15.11	18.80	23.10	25.68	26.06	29.64	33.63	37.64	40.49	43.63	47.50	52.61	59.32	66.59	76.11	82.54	90.95	101.71	111.13	116.36
69	4.08	6.48	7.44	8.89	10.95	13.51	16.99	20.55	25.67	29.02	29.54	33.22	37.42	41.68	44.24	49.74	54.53	60.53	66.73	74.76	84.39	93.15	105.80	111.38	122.38	131.96
70	4.57	6.94	8.19	10.03	12.45	15.27	19.21	23.26	29.22	33.23	32.50	36.88	42.05	46.68	49.48	54.15	59.24	64.92	73.65	81.97	90.89	104.37	114.18	121.87	133.14	151.74
71	5.15	7.49	9.23	11.28	14.14	17.36	21.83	26.56	32.23	37.00	35.99	40.73	46.81	51.07	53.98	58.99	63.64	70.12	80.47	89.87	102.73	113.04	126.58	135.24	146.45	170.73
72	7.43	8.10	10.01	12.77	16.09	20.11	24.69	29.86	36.72	43.33	40.31	45.25	52.50	56.48	61.73	67.29	72.48	78.76	86.66	100.45	112.13	125.91	140.48	145.73	156.93	190.66
73	7.95	8.95	11.43	14.76	18.20	22.81	28.71	34.66	42.04	48.38	44.68	49.20	55.16	61.62	67.07	74.96	79.50	85.65	99.22	110.02	125.91	140.25	155.58	161.41	172.45	192.63
74	8.42	9.68	12.84	16.96	21.01	26.27	32.52	39.29	47.99	56.66	49.96	54.21	61.92	68.74	76.91	85.61	88.20	97.66	106.66	120.52	137.43	155.75	172.30	171.76	184.79	202.87
75	9.05	10.94	14.74	19.63	24.31	30.33	37.51	45.03	54.23	63.26	55.01	60.06	67.90	76.12	84.94	93.01	96.63	104.47	116.54	132.15	151.93	170.93	190.85	192.83	203.07	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.91	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.90	1.00	1.06	1.12	1.20	1.26	1.34	1.43	1.53	1.65	1.79
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.99	1.05	1.11	1.18	1.26	1.34	1.43	1.53	1.65	1.79	1.96
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.04	1.10	1.17	1.25	1.32	1.41	1.53	1.65	1.79	1.96	2.16
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.97	1.05	1.08	1.15	1.22	1.30	1.39	1.51	1.62	1.78	1.94	2.14	2.38
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	0.97	1.02	1.09	1.12	1.18	1.28	1.37	1.48	1.60	1.76	1.91	2.11	2.35	2.64
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.87	0.94	1.01	1.06	1.11	1.18	1.24	1.32	1.45	1.56	1.72	1.88	2.07	2.32	2.60	2.93
25	0.54	0.57	0.60	0.63	0.67	0.69	0.75	0.79	0.85	0.90	0.88	0.95	1.04	1.09	1.16	1.22	1.30	1.41	1.52	1.68	1.84	2.03	2.27	2.57	2.91	3.24
26	0.50	0.55	0.64	0.67	0.70	0.74	0.78	0.83	0.89	0.96	0.94	0.99	1.10	1.15	1.25	1.31	1.43	1.55	1.68	1.83	2.03	2.27	2.57	2.92	3.24	3.60
27	0.53	0.59	0.65	0.69	0.75	0.78	0.80	0.86	0.92	1.00	0.96	1.08	1.15	1.24	1.33	1.42	1.53	1.69	1.86	2.06	2.30	2.54	2.91	3.24	3.60	3.99
28	0.57	0.61	0.68	0.75	0.79	0.79	0.85	0.89	0.96	1.05	1.04	1.14	1.26	1.32	1.43	1.56	1.70	1.88	2.06	2.30	2.58	2.93	3.24	3.60	3.99	4.41
29	0.59	0.66	0.73	0.79	0.84	0.85	0.87	0.94	0.99	1.10	1.08	1.22	1.32	1.42	1.57	1.68	1.87	2.07	2.31	2.61	2.93	3.24	3.60	3.99	4.41	4.86
30	0.61	0.68	0.75	0.85	0.87	0.89	0.94	0.95	1.04	1.16	1.16	1.29	1.43	1.56	1.73	1.87	2.11	2.34	2.55	2.92	3.24	3.60	3.99	4.41	4.86	5.36
31	0.68	0.73	0.83	0.89	0.91	0.95	0.98	1.02	1.09	1.22	1.26	1.39	1.56	1.72	1.92	2.11	2.31	2.58	2.90	3.24	3.60	3.99	4.41	4.86	5.36	5.91
32	0.70	0.78	0.85	0.95	0.98	1.01	1.06	1.10	1.20	1.33	1.38	1.53	1.72	1.91	2.13	2.32	2.62	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49
33	0.71	0.80	0.90	1.01	1.07	1.11	1.15	1.19	1.28	1.45	1.55	1.72	1.91	2.12	2.38	2.61	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09
34	0.69	0.83	0.98	1.07	1.16	1.18	1.25	1.35	1.42	1.63	1.70	1.91	2.16	2.38	2.62	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70
35	0.68	0.87	1.02	1.15	1.24	1.31	1.41	1.51	1.59	1.79	1.92	2.15	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34
36	0.68	0.89	1.06	1.22	1.32	1.40	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03
37	0.69	0.90	1.11	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76
38	0.74	0.94	1.15	1.37	1.51	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55
39	0.77	1.01	1.25	1.46	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40
40	0.85	1.09	1.38	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33
41	0.96	1.24	1.55	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35
42	1.05	1.38	1.68	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48
43	1.19	1.53	1.89	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71
44	1.35	1.73	2.09	2.38	2.64	2.91	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08
45	1.48	1.94	2.30	2.63	2.93	3.20	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63
46	1.68	2.17	2.54	2.90	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38
47	1.90	2.39	2.75	3.23	3.60	3.95	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29
48	2.15	2.66	3.05	3.52	3.85	4.38	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39
49	2.27	2.78	3.29	3.84	4.23	4.74	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68
50	2.34	2.99	3.47	4.07	4.48	5.15	5.70	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20
51	2.51	3.31	3.73	4.32	4.77	5.37	6.18	7.02	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.62	20.38	22.29	24.39	26.63	29.20	31.70
52	2.60	3.64	3.91	4.55	5.10	5.77	6.48	7.39	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.28	24.39	26.68	29.20	31.95	34.36
53	2.81	3.81	4.21	4.79	5.36	6.09	7.08	7.92	8.80	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.29	34.07	37.21
54	2.98	4.02	4.44	5.04	5.73	6.52	7.34	8.35	9.47	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.73	34.26	38.16	40.30
55	3.15	4.26	4.69	5.29	6.06	6.90	7.87	8.97	10.19	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.78	34.43	37.28	40.35	44.29
56	3.48	4.58	5.13	5.75	6.48	7.30	8.34	9.51	10.84	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	40.90	44.88	48.44
57	3.63	4.94	5.59	6.22	6.99	7.78	8.90	10.17	11.62	13.23	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.94	38.28	41.92	44.86	48.88	54.74
58	3.72	5.32	6.11	6.75	7.56	8.34	9.54	10.95	12.52	14.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.09	44.65	48.18	53.48	61.22
59	3.96	5.66	6.64	7.34	8.15	8.96	10.28	11.81	13.54	15.50	17.08	18.63	20.22	22.09	24.29	26.68	29.20	31.95	34.97	38.28	41.30	44.72	49.24	52.79	58.22	67.70
60	4.14	5.99	7.15	7.88	8.80	9.59	11.07	12.77	14.70	16.86	18.63	20.27	22.06	23.82	26.56	29.20	31.95	34.97	38.28	41.92	44.92	49.87	54.38	59.02	64.18	75.34
61	4.28	6.36	7.69	8.45	9.45	10.26	11.89	13.78	15.95	18.39	20.38	22.20	23.99	25.96	29.15	31.95	34.97	38.28	41.72	45.61	50.09	54.05	59.99	64.27	70.68	80.84
62	4.57	6.70	8.21	9.02	10.07	10.89	12.73	14.86	17.29	20.02	22.29	24.20	26.33	28.34	31.88	34.97	37.95	41.92	44.84	49.64	53.44	58.63	64.02	70.07	76.93	89.81
63	5.06	7.10	8.69	9.54	10.67	11.50	13.56	15.97	18.72	21.53	24.39	26.57	28.93	31.39	34.88	37.74	41.69	45.88	49.50	55.11	58.90	65.05	70.23	74.17	80.85	97.33
64	5.60	9.08	9.23	10.07	11.28	12.12	14.43	17.15	20.34	23.42	26.68	29.17	31.59	34.14	37.44	40.67	44.84	49.98	53.91	60.30	64.31	68.89	75.01	80.24	88.14	105.17
65	6.27	9.66	9.78	10.63	11.93	12.78	15.37	18.49	22.01	25.67	29.20	31.86	34.50	37.34	40.43	43.76	48.55	53.78	58.85	64.34	69.87	74.37	81.80	89.23	96.73	111.32
66	6.47	10.11	10.29	11.33	12.59	13.67	16.60	20.02	24.53	28.19	31.77	34.56	38.28	41.84	46.01	48.16	52.28	58.81	62.80	68.31	74.87	79.11	86.94	94.76	102.46	115.81
67	6.52	10.58	10.84	11.91	13.64	14.74	17.95	21.46	25.93	30.30	34.97	38.28	41.92	45.93	50.65	54.45	58.63	63.56	68.65	74.62	79.42	88.23	94.72	100.46	110.56	121.09
68	7.10	11.31	11.34	12.42	14.63	16.01	19.27	23.57	28.94	33.88	38.06	41.70	46.43	51.65	56.22	60.09	62.42	67.79	73.60	78.20	85.87	92.48	98.64	108.59	115.66	131.76
69	7.82	11.89	12.34	13.32	15.59	17.55	21.56	25.41	30.68	36.08	41.92	46.04	51.27	56.35	61.44	65.85	67.69	74.99	78.18	86.09	91.00	101.04	109.50	115.53	124.03	143.50
70	8.63	12.51	13.29	14.60	17.35	19.40	23.79	28.04	33.98	39.76	46.31	50.25	56.76	62.23	67.26	70.67	72.51	79.28	84.18	91.56	96.56	108.34	116.48	120.79	131.08	163.86
71	9.59	13.20	14.41	16.17	19.16	21.50	26.37	31.71	36.88	43.03	49.51	54.42	62.03	66.98	72.17	76.35	76.94	84.36	89.27	97.26	106.10	115.53	125.12	131.61	142.46	180.65
72	13.58	13.95	15.44	17.76	21.54	24.00	28.93	34.62	41.51	47.63	55.59	61.32	68.39	73.28	76.92	83.33	83.71	89.01	91.35	101.79	110.50	122.88	132.44	135.07	150.70	195.01
73	14.67	15.12	16.95	19.59	23.22	26.91	32.27	38.42	45.28	51.48	59.32	66.20	73.85	77.82	81.38	89.76	88.62	93.65	101.79	107.83	120.69	132.73	142.82	148.51	165.70	197.00
74	14.91	16.26	18.50	21.76	26.45	30.22	35.42	42.12	50.02	56.81	66.22	72.53	80.56	83.46	94.57	97.64	95.29	101.89	105.64	112.19	125.40	143.27	153.79	157.04	175.22	203.98
75	15.80	17.69	20.67	24.33	29.65	33.91	40.27	46.71	54.40	62.23	70.00	78.26	82.43	94.39	96.88	105.17	103.53	108.51	116.98	128.03	145.45	161.51	177.91	177.40	192.84	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03
37	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76
38	1.19	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55
39	1.20	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40
40	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33
41	1.36	1.50	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35
42	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48
43	1.57	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71
44	1.72	1.90	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08
45	1.83	2.08	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63
46	2.09	2.30	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38
47	2.38	2.57	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29
48	2.64	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39
49	2.93	3.07	3.51	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68
50	3.12	3.32	3.82	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20
51	3.41	3.71	4.13	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95
52	3.60	4.15	4.50	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97
53	3.92	4.50	4.94	5.70	6.36	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28
54	4.24	4.74	5.27	5.89	6.85	7.53	8.32	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92
55	4.57	5.05	5.57	6.32	7.16	8.04	8.94	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43
56	5.10	5.48	6.14	6.96	7.84	8.69	9.56	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96
57	5.39	5.86	6.80	7.65	8.64	9.46	10.44	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80
58	5.56	6.53	7.47	8.43	9.55	10.33	11.03	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94
59	5.99	6.99	8.33	9.30	10.51	11.32	12.15	13.25	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74
60	6.31	7.36	8.97	10.16	11.40	12.33	13.24	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59
61	6.58	7.85	9.72	11.07	12.33	13.35	14.35	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68
62	7.09	8.33	10.52	11.96	13.35	14.48	15.52	17.08	18.63	20.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69
63	7.83	8.86	11.26	12.87	14.48	15.71	16.71	18.55	20.10	21.36	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25
64	8.86	11.42	12.08	13.80	15.71	16.92	17.97	20.03	22.17	23.18	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68
65	10.03	12.23	12.94	14.79	17.08	18.22	19.32	21.70	24.01	25.31	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22
66	10.39	13.14	13.81	15.79	18.61	19.49	21.03	23.72	26.68	28.85	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53
67	10.56	14.15	14.59	16.72	19.72	21.32	22.96	25.47	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72
68	11.32	15.41	15.37	18.10	21.41	22.55	25.27	28.93	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21
69	12.58	16.63	16.68	19.57	23.16	25.37	28.38	31.26	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90
70	13.95	17.96	18.03	21.53	25.56	28.07	31.57	34.83	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	176.59	203.48
71	15.63	19.47	19.80	23.67	28.18	31.17	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	178.72	190.52	225.69
72	22.29	21.13	21.15	26.49	31.48	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	122.14	131.53	143.72	160.21	180.90	189.18	201.16	240.07
73	24.01	23.41	23.57	29.83	34.59	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	141.71	160.21	180.90	200.44	204.41	219.55	242.47
74	25.24	25.49	25.88	33.40	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	140.81	148.42	172.83	198.00	215.57	214.84	231.63	252.20
75	26.94	28.82	29.33	37.70	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	158.34	173.62	197.86	220.31	240.07	242.68	252.42	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
Age																										
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.07	0.99	0.88	0.85	0.84	0.79	0.81	0.81	0.86	0.89	0.95	1.01	1.08	1.18	1.30	1.46
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.15	1.08	0.98	0.88	0.81	0.80	0.81	0.78	0.80	0.84	0.88	0.94	0.99	1.06	1.17	1.28	1.38	1.63
20	1.00	1.01	1.02	1.04	1.06	1.09	1.12	1.10	1.04	0.97	0.86	0.83	0.77	0.77	0.79	0.79	0.83	0.86	0.92	0.97	1.04	1.14	1.26	1.36	1.52	1.79
21	1.01	1.02	1.04	1.06	1.09	1.04	1.00	0.97	0.92	0.86	0.79	0.78	0.75	0.75	0.79	0.81	0.86	0.90	0.95	1.02	1.11	1.22	1.35	1.50	1.65	1.97
22	1.02	1.04	1.06	1.04	0.98	0.91	0.89	0.86	0.81	0.80	0.74	0.74	0.71	0.75	0.79	0.84	0.90	0.95	1.00	1.09	1.20	1.30	1.48	1.62	1.78	2.17
23	1.04	1.05	1.00	0.91	0.87	0.83	0.81	0.78	0.76	0.76	0.70	0.69	0.71	0.74	0.80	0.87	0.92	1.00	1.08	1.18	1.28	1.43	1.60	1.76	1.93	2.22
24	0.96	0.89	0.86	0.83	0.80	0.77	0.75	0.74	0.71	0.73	0.68	0.69	0.71	0.76	0.84	0.91	0.98	1.06	1.16	1.26	1.40	1.55	1.73	1.88	1.96	2.33
25	0.76	0.77	0.78	0.76	0.74	0.73	0.70	0.70	0.70	0.71	0.68	0.71	0.75	0.80	0.87	0.97	1.05	1.15	1.24	1.37	1.51	1.67	1.84	1.92	2.02	2.19
26	0.71	0.77	0.77	0.77	0.75	0.74	0.70	0.73	0.73	0.75	0.73	0.76	0.80	0.87	0.94	1.06	1.16	1.25	1.40	1.52	1.69	1.83	1.94	2.06	2.17	2.37
27	0.68	0.74	0.77	0.77	0.76	0.73	0.74	0.75	0.76	0.80	0.78	0.83	0.88	0.96	1.02	1.16	1.26	1.41	1.53	1.69	1.83	1.93	2.09	2.20	2.39	2.63
28	0.70	0.74	0.77	0.75	0.75	0.77	0.77	0.79	0.80	0.86	0.86	0.92	0.97	1.07	1.14	1.28	1.40	1.55	1.71	1.83	1.94	2.09	2.23	2.37	2.55	2.92
29	0.69	0.75	0.78	0.76	0.78	0.79	0.80	0.85	0.87	0.95	0.96	1.02	1.09	1.15	1.25	1.40	1.53	1.71	1.84	1.93	2.09	2.22	2.47	2.60	2.88	3.29
30	0.68	0.73	0.76	0.77	0.80	0.83	0.86	0.90	0.97	1.04	1.05	1.11	1.18	1.25	1.35	1.51	1.67	1.84	1.94	2.09	2.23	2.47	2.69	2.93	3.25	3.75
31	0.66	0.71	0.75	0.76	0.79	0.86	0.91	0.95	1.01	1.08	1.09	1.19	1.27	1.38	1.49	1.67	1.80	1.94	2.08	2.22	2.43	2.68	3.04	3.32	3.71	4.22
32	0.63	0.67	0.75	0.77	0.80	0.87	0.91	0.99	1.06	1.11	1.16	1.28	1.42	1.52	1.66	1.81	1.92	2.10	2.22	2.42	2.65	3.05	3.44	3.74	4.19	4.74
33	0.66	0.73	0.75	0.79	0.86	0.90	0.97	1.02	1.10	1.17	1.24	1.39	1.55	1.68	1.79	1.92	2.06	2.23	2.42	2.64	3.02	3.36	3.77	4.17	4.63	5.15
34	0.70	0.73	0.79	0.84	0.89	0.94	1.02	1.08	1.17	1.26	1.38	1.53	1.69	1.83	1.90	2.06	2.18	2.44	2.62	2.96	3.37	3.77	4.26	4.67	5.13	5.63
35	0.74	0.77	0.80	0.86	0.91	0.97	1.06	1.16	1.27	1.42	1.53	1.69	1.86	1.94	2.04	2.20	2.39	2.64	2.93	3.31	3.76	4.23	4.75	5.17	5.66	6.27
36	0.76	0.78	0.83	0.88	0.95	0.99	1.10	1.22	1.39	1.56	1.70	1.83	1.97	2.11	2.25	2.45	2.62	2.96	3.29	3.68	4.23	4.72	5.26	5.72	6.24	7.00
37	0.77	0.78	0.84	0.90	0.95	1.02	1.15	1.33	1.51	1.71	1.88	1.97	2.17	2.32	2.47	2.64	2.94	3.31	3.66	4.15	4.70	5.24	5.83	6.36	7.02	7.92
38	0.80	0.87	0.90	0.94	0.99	1.09	1.25	1.43	1.68	1.83	2.04	2.18	2.32	2.52	2.69	2.95	3.23	3.61	4.01	4.52	5.09	5.75	6.43	6.96	7.84	8.96
39	0.87	0.92	0.96	0.99	1.05	1.17	1.35	1.58	1.78	1.96	2.21	2.32	2.58	2.75	2.96	3.26	3.62	4.05	4.50	5.04	5.67	6.43	7.24	8.01	8.97	10.02
40	0.87	0.97	1.01	1.04	1.14	1.28	1.46	1.66	1.84	2.03	2.37	2.54	2.74	2.98	3.29	3.61	4.02	4.48	4.97	5.57	6.29	7.18	8.18	8.99	9.98	11.17
41	0.88	1.02	1.10	1.17	1.26	1.41	1.59	1.74	1.97	2.14	2.61	2.81	3.06	3.33	3.70	4.06	4.47	5.01	5.57	6.27	7.12	8.11	9.19	10.22	11.07	12.33
42	0.94	1.10	1.22	1.29	1.38	1.53	1.67	1.86	2.06	2.34	2.89	3.09	3.43	3.77	4.22	4.52	4.95	5.54	6.21	7.01	8.01	9.19	10.41	11.22	11.90	13.47
43	0.97	1.12	1.30	1.38	1.46	1.58	1.74	1.92	2.20	2.48	3.14	3.43	3.82	4.26	4.69	5.04	5.59	6.23	7.04	8.01	9.09	10.21	11.38	12.23	13.16	14.72
44	1.00	1.16	1.35	1.45	1.50	1.65	1.80	2.06	2.28	2.65	3.44	3.80	4.29	4.76	5.16	5.61	6.24	6.99	7.93	8.96	10.07	11.38	12.52	13.27	14.32	16.02
45	1.07	1.22	1.39	1.48	1.58	1.73	1.91	2.17	2.45	2.82	3.80	4.27	4.77	5.20	5.69	6.29	7.03	7.94	8.98	10.07	11.20	12.36	13.50	14.77	16.06	17.62
46	1.15	1.27	1.45	1.56	1.70	1.93	2.12	2.43	2.75	3.23	4.28	4.74	5.24	5.66	6.36	7.08	7.92	8.93	9.97	11.05	12.13	13.22	14.69	16.26	17.91	19.39
47	1.21	1.30	1.49	1.66	1.88	2.14	2.39	2.73	3.12	3.70	4.85	5.27	5.68	6.27	7.12	7.98	8.93	9.97	10.99	12.02	12.97	14.37	16.17	18.09	20.09	21.75
48	1.26	1.38	1.59	1.84	2.04	2.32	2.62	3.07	3.48	4.14	5.29	5.73	6.23	7.12	8.03	9.03	9.85	10.88	11.96	12.74	13.94	15.62	17.76	19.95	22.51	24.25
49	1.27	1.48	1.73	2.01	2.24	2.57	2.91	3.42	3.88	4.52	5.82	6.37	7.00	8.04	9.04	10.13	10.92	11.91	12.85	13.84	15.41	17.42	19.84	22.62	24.84	26.87
50	1.37	1.60	1.90	2.23	2.48	2.84	3.21	3.74	4.22	4.94	6.34	7.13	8.00	9.20	10.15	11.25	11.94	12.83	13.95	15.34	17.23	19.49	22.48	24.90	27.80	29.72
51	1.48	1.77	2.11	2.48	2.73	3.13	3.50	4.05	4.60	5.37	7.05	8.16	9.17	10.42	11.18	12.28	12.85	13.92	15.50	17.23	19.33	22.11	24.74	27.79	31.07	32.85
52	1.58	1.94	2.33	2.75	3.07	3.41	3.82	4.35	5.07	6.01	8.02	9.31	10.38	11.24	12.15	13.20	13.95	15.34	17.39	19.14	21.72	24.36	27.63	30.57	33.63	36.51
53	1.63	2.06	2.54	3.00	3.40	3.81	4.26	4.90	5.72	6.99	9.31	10.58	11.22	12.13	13.14	14.09	15.33	17.27	19.14	21.86	24.02	26.89	30.39	33.46	37.05	40.81
54	1.65	2.19	2.78	3.27	3.74	4.19	4.84	5.55	6.60	8.02	10.51	11.41	12.30	13.37	14.47	15.70	17.27	19.14	21.88	23.94	26.59	30.03	33.30	36.27	41.29	45.82
55	1.69	2.31	2.98	3.52	4.07	4.74	5.56	6.40	7.57	9.03	11.25	12.41	13.57	14.82	16.11	17.68	19.45	21.83	24.31	26.92	29.79	32.92	36.59	40.89	45.90	51.38
56	1.81	2.53	3.27	3.85	4.52	5.36	6.34	7.40	8.54	9.71	12.18	13.58	14.99	16.42	18.03	19.92	22.13	24.26	27.04	30.29	33.01	36.46	41.58	45.60	51.76	57.68
57	1.91	2.73	3.63	4.32	5.09	6.10	7.31	8.33	9.49	10.94	13.68	15.25	16.65	18.37	20.11	22.30	24.20	27.28	30.43	33.50	36.69	41.41	46.48	51.42	58.89	64.23
58	2.10	3.02	3.99	4.78	5.82	6.96	8.24	9.36	10.51	12.20	14.97	17.01	18.71	20.64	22.78	24.72	27.12	30.25	33.24	36.69	41.30	46.26	51.82	58.48	66.03	71.33
59	2.35	3.32	4.49	5.45	6.61	7.88	9.31	10.23	11.34	13.27	16.27	18.82	21.13	23.38	24.86	27.26	29.94	33.46	36.93	41.75	46.34	51.56	59.05	65.54	74.28	79.24
60	2.69	3.68	5.01	6.08	7.45	8.85	10.28	11.29	12.23	14.42	17.77	20.74	23.74	25.90	27.77	30.46	33.04	37.18	41.46	46.76	51.86	58.73	65.42	73.67	82.96	88.15
61	3.06	4.08	5.55	6.74	8.29	9.81	11.24	12.18	13.12	15.70	19.28	22.78	25.52	28.90	30.95	33.57	36.60	41.66	45.85	51.53	58.54	65.06	73.73	81.15	90.34	98.13
62	3.56	4.55	6.16	7.49	9.19	10.83	12.28	13.25	14.43	17.16	21.03	24.53	27.62	31.24	34.09	37.15	41.41	46.72	51.29	58.81	65.11	72.31	80.32	88.34	101.75	109.10
63	3.88	5.09	6.94	8.33	10.27	12.01	13.56	14.81	15.97	19.10	22.81	26.90	30.23	33.26	36.97	41.40	45.66	51.49	57.73	64.43	72.67	79.83	88.85	99.46	110.61	120.99
64	4.22	5.67	7.83	9.36	11.49	13.35	15.04	16.48	18.25	21.18	25.18	29.84	33.13	36.48	41.32	46.22	50.90	58.71	64.22	72.69	80.60	87.08	98.92	108.09	123.98	133.62
65	4.39	6.27	8.77	10.51	12.85	14.88	16.73	18.51	20.37	23.75	27.98	33.03	36.69	41.00	46.01	51.51	57.80	64.36	71.46	79.38	88.29	98.27	109.26	121.14	133.77	147.08
66	4.47	7.05	9.84	11.99	14.66	16.65	18.73	20.59	22.95	26.76	31.31	36.57	41.34	45.93	51.62	58.18	63.70	71.90	78.57	87.24	99.08	108.41	122.72	133.23	146.46	159.58
67	4.77	8.04	11.13	13.47	16.75	18.96	20.87	23.02	25.76	29.89	35.11	41.72	46.15	51.29	58.01	65.14	72.12	80.09	86.55	97.71	108.82	121.62	134.54	145.82	164.73	172.70
68	5.49	9.05	12.46	15.33	18.59	21.28	24.19	26.49	29.20	34.45	40.00	47.17	52.72	58.80	65.36	72.77	79.21	88.09	97.04	108.75	123.25	133.18	146.81	163.99	177.54	186.63
69	6.21	10.30	14.11	17.30	19.90	24.42	27.10	29.13	32.25	38.70	44.76	52.70	58.99	64.67	71.96	81.23	88.41	99.98	106.71	121.21	134.38	145.15	164.58	176.72	192.93	201.52
70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217.29
71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231.61
72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246.97
73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	263.49
74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	281.26
75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26
27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74
44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69
45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94
46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71
47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94
48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32
49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96
50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67
53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72
54	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48
55	6.23	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02
56	6.70	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20
57	7.12	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82
58	7.91	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22
59	8.86	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69
60	10.16	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36
61	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17
62	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99
63	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66
64	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03
65	17.22	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28
66	16.52	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27
67	16.57	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94
68	17.90	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46
69	19.03	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	258.86
70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.12
71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	292.95
72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310.86
73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329.95
74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.32
75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
Age																										
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.58	0.56	0.56	0.54	0.56	0.58	0.58	0.61	0.67	0.70	0.76	0.79	0.86	0.89	0.95	1.01	1.14
19	0.46	0.47	0.49	0.50	0.51	0.53	0.53	0.57	0.57	0.60	0.56	0.57	0.56	0.57	0.59	0.60	0.67	0.70	0.74	0.78	0.84	0.88	0.92	1.00	1.06	1.24
20	0.47	0.49	0.50	0.51	0.50	0.53	0.53	0.54	0.55	0.56	0.51	0.55	0.56	0.57	0.63	0.66	0.69	0.73	0.76	0.83	0.86	0.91	0.98	1.05	1.12	1.33
21	0.49	0.50	0.51	0.50	0.50	0.50	0.54	0.53	0.56	0.56	0.51	0.55	0.57	0.59	0.64	0.68	0.71	0.75	0.79	0.85	0.89	0.97	1.02	1.10	1.20	1.48
22	0.50	0.49	0.50	0.48	0.50	0.51	0.53	0.54	0.57	0.59	0.54	0.57	0.58	0.60	0.66	0.69	0.74	0.78	0.83	0.88	0.95	1.00	1.09	1.18	1.30	1.65
23	0.48	0.46	0.48	0.47	0.49	0.51	0.53	0.56	0.58	0.59	0.54	0.57	0.59	0.61	0.68	0.71	0.76	0.80	0.87	0.92	0.99	1.07	1.16	1.28	1.42	1.82
24	0.47	0.44	0.46	0.47	0.49	0.50	0.53	0.53	0.58	0.60	0.54	0.57	0.60	0.64	0.69	0.74	0.78	0.84	0.90	0.97	1.05	1.14	1.26	1.40	1.55	2.03
25	0.44	0.45	0.46	0.47	0.49	0.49	0.53	0.55	0.57	0.61	0.53	0.56	0.61	0.64	0.69	0.75	0.81	0.88	0.95	1.02	1.11	1.22	1.37	1.51	1.69	1.87
26	0.44	0.43	0.46	0.48	0.50	0.54	0.58	0.57	0.63	0.67	0.55	0.58	0.65	0.67	0.75	0.80	0.88	0.94	1.02	1.11	1.22	1.37	1.51	1.69	1.87	2.09
27	0.45	0.44	0.49	0.50	0.53	0.56	0.60	0.61	0.68	0.71	0.56	0.61	0.67	0.71	0.79	0.86	0.92	1.02	1.11	1.25	1.38	1.51	1.69	1.88	2.11	2.29
28	0.48	0.44	0.49	0.51	0.57	0.58	0.65	0.67	0.69	0.77	0.60	0.65	0.71	0.75	0.84	0.92	1.01	1.12	1.24	1.39	1.53	1.71	1.92	2.10	2.33	2.57
29	0.51	0.49	0.51	0.54	0.57	0.65	0.66	0.71	0.76	0.81	0.61	0.68	0.75	0.81	0.90	0.98	1.10	1.25	1.38	1.56	1.73	1.89	2.13	2.37	2.63	2.85
30	0.51	0.50	0.53	0.57	0.61	0.67	0.73	0.75	0.81	0.90	0.66	0.73	0.80	0.87	0.98	1.10	1.24	1.39	1.52	1.72	1.91	2.12	2.39	2.61	2.91	3.17
31	0.58	0.56	0.58	0.59	0.65	0.71	0.78	0.84	0.88	0.99	0.70	0.77	0.87	0.97	1.09	1.22	1.35	1.52	1.70	1.91	2.13	2.32	2.65	2.93	3.23	3.53
32	0.58	0.59	0.60	0.63	0.69	0.77	0.85	0.90	0.97	1.08	0.77	0.85	0.96	1.06	1.20	1.32	1.51	1.71	1.89	2.11	2.32	2.59	2.95	3.22	3.56	3.91
33	0.63	0.59	0.64	0.65	0.75	0.86	0.94	1.04	1.09	1.21	0.86	0.96	1.05	1.17	1.33	1.49	1.67	1.89	2.08	2.35	2.62	2.92	3.25	3.60	3.96	4.34
34	0.60	0.60	0.64	0.68	0.81	0.90	1.02	1.19	1.22	1.39	0.95	1.06	1.18	1.30	1.46	1.65	1.87	2.12	2.32	2.63	2.92	3.20	3.60	3.93	4.32	4.74
35	0.60	0.64	0.69	0.71	0.87	1.00	1.19	1.37	1.42	1.60	1.06	1.17	1.30	1.46	1.63	1.83	2.04	2.31	2.58	2.88	3.17	3.54	3.93	4.34	4.74	5.16
36	0.59	0.65	0.71	0.76	0.91	1.07	1.28	1.46	1.57	1.77	1.19	1.31	1.49	1.63	1.83	2.04	2.30	2.60	2.89	3.21	3.54	3.93	4.34	4.77	5.21	5.61
37	0.56	0.61	0.73	0.79	0.98	1.18	1.38	1.57	1.72	1.96	1.35	1.49	1.66	1.84	2.09	2.30	2.57	2.88	3.15	3.56	3.93	4.36	4.78	5.25	5.73	6.11
38	0.57	0.66	0.75	0.86	1.06	1.25	1.49	1.72	1.88	2.11	1.53	1.70	1.89	2.10	2.30	2.57	2.88	3.23	3.52	3.91	4.29	4.68	5.18	5.58	6.11	6.62
39	0.59	0.67	0.80	0.92	1.16	1.38	1.62	1.88	2.03	2.33	1.71	1.90	2.12	2.32	2.60	2.90	3.15	3.52	3.85	4.32	4.74	5.17	5.68	6.12	6.70	7.18
40	0.61	0.74	0.87	0.99	1.24	1.46	1.71	2.00	2.20	2.48	1.89	2.11	2.32	2.58	2.86	3.17	3.48	3.86	4.22	4.69	5.15	5.71	6.16	6.61	7.22	7.80
41	0.65	0.77	0.95	1.08	1.32	1.61	1.83	2.13	2.44	2.69	2.11	2.35	2.60	2.89	3.19	3.43	3.81	4.26	4.69	5.18	5.69	6.21	6.67	7.24	7.93	8.48
42	0.73	0.85	1.02	1.21	1.48	1.73	2.01	2.30	2.59	2.92	2.34	2.62	2.91	3.13	3.51	3.91	4.24	4.67	4.97	5.48	6.01	6.64	7.30	7.80	8.43	9.24
43	0.78	0.95	1.12	1.31	1.62	1.91	2.20	2.53	2.80	3.15	2.59	2.90	3.16	3.63	3.95	4.27	4.68	5.20	5.67	6.21	6.81	7.41	7.85	8.53	9.40	10.07
44	0.87	1.00	1.22	1.49	1.77	2.10	2.41	2.70	2.98	3.36	2.91	3.19	3.54	3.92	4.32	4.85	5.20	5.70	6.01	6.54	7.15	7.88	8.59	9.20	10.01	10.98
45	0.94	1.09	1.31	1.63	1.92	2.27	2.58	2.94	3.30	3.65	3.21	3.57	3.95	4.36	4.77	5.19	5.65	6.13	6.64	7.21	7.83	8.51	9.25	10.09	11.01	12.04
46	1.04	1.20	1.48	1.73	2.08	2.52	2.85	3.25	3.63	4.01	3.60	3.98	4.37	4.84	5.28	5.73	6.19	6.73	7.26	7.80	8.48	9.19	10.01	10.90	12.13	13.23
47	1.14	1.32	1.59	1.97	2.29	2.69	3.09	3.57	3.97	4.45	4.02	4.37	4.85	5.34	5.81	6.22	6.81	7.37	7.94	8.45	9.17	10.26	11.19	12.20	13.19	14.55
48	1.20	1.46	1.71	2.10	2.48	2.88	3.27	3.78	4.21	4.79	4.45	4.77	5.11	5.71	6.11	6.64	7.12	7.82	8.53	9.30	10.11	10.93	11.95	13.12	14.71	16.00
49	1.26	1.49	1.84	2.31	2.66	3.09	3.48	4.07	4.54	5.24	4.83	5.18	5.63	6.29	6.71	7.20	7.82	8.56	9.29	10.10	10.99	12.05	13.27	14.66	16.03	17.57
50	1.26	1.60	1.94	2.37	2.79	3.30	3.74	4.37	4.86	5.55	5.29	5.69	6.18	6.90	7.36	7.91	8.56	9.37	10.15	10.99	11.96	13.17	14.61	15.99	17.93	19.33
51	1.30	1.73	2.06	2.50	2.92	3.40	3.97	4.66	5.21	5.95	5.79	6.22	6.75	7.56	8.05	8.69	9.40	10.28	11.08	11.99	13.10	14.50	15.95	17.64	19.68	21.26
52	1.30	1.93	2.20	2.60	3.09	3.61	4.07	4.73	5.52	6.27	6.23	6.80	7.37	8.14	8.55	9.39	10.17	11.10	12.13	12.94	14.26	15.83	17.60	19.71	21.76	23.41
53	1.38	2.02	2.37	2.76	3.21	3.70	4.24	5.00	5.61	6.58	6.69	7.11	7.71	8.64	9.24	10.19	11.03	12.04	13.14	14.53	15.85	17.73	19.69	21.49	23.68	25.76
54	1.38	2.12	2.50	2.83	3.40	3.86	4.43	5.15	5.97	6.88	7.19	7.77	8.45	9.19	10.00	10.88	11.96	13.06	14.58	15.91	17.53	19.52	21.50	23.42	26.05	28.31
55	1.46	2.20	2.58	2.98	3.46	4.03	4.68	5.47	6.34	7.39	7.86	8.55	9.29	10.13	11.05	12.08	13.27	14.59	16.03	17.62	19.39	21.32	23.46	25.82	28.38	31.22
56	1.60	2.35	2.81	3.23	3.74	4.35	5.07	5.98	6.87	7.91	8.48	9.19	10.03	10.95	11.97	13.14	14.69	16.12	17.49	19.52	21.52	23.59	26.35	29.13	32.52	35.19
57	1.71	2.49	3.07	3.52	4.05	4.72	5.58	6.41	7.47	8.53	9.19	9.95	10.87	11.83	12.81	14.41	15.89	17.89	19.96	21.75	23.54	26.75	29.69	32.83	36.03	39.70
58	1.76	2.75	3.33	3.82	4.42	5.15	5.91	7.02	8.19	9.27	10.01	10.80	11.82	13.26	14.28	16.30	18.51	20.47	21.90	23.88	26.79	29.16	32.51	35.83	40.70	44.18
59	1.90	2.93	3.68	4.16	4.83	5.65	6.59	7.60	9.02	10.11	10.95	11.80	12.89	14.50	15.35	17.66	20.25	22.51	24.38	27.26	29.30	32.25	36.46	40.39	45.09	49.16
60	1.98	3.06	3.92	4.50	5.24	6.17	7.23	8.51	9.97	11.05	12.05	12.92	14.23	15.83	16.93	19.48	22.25	24.74	26.58	29.93	32.50	36.52	41.08	45.98	51.53	54.79
61	2.08	3.22	4.23	4.85	5.68	6.70	7.92	9.35	11.02	12.14	13.29	14.28	15.64	17.45	18.72	21.41	24.32	27.01	29.17	32.34	36.41	40.40	46.04	51.03	56.58	59.82
62	2.23	3.42	4.50	5.20	6.12	7.25	8.63	10.25	12.14	13.32	14.74	15.75	17.35	19.31	20.64	23.60	26.80	30.17	32.49	36.37	40.40	43.92	49.72	55.88	63.56	67.65
63	2.45	3.60	4.79	5.54	6.54	7.84	9.40	11.24	13.19	14.22	15.78	17.46	19.28	21.23	23.17	26.56	29.31	32.64	35.96	40.50	44.63	49.88	55.18	61.04	67.85	75.86
64	2.80	4.62	5.08	5.90	7.00	8.44	10.20	12.30	14.83	15.58	17.52	19.38	21.32	23.34	25.75	28.83	32.03	36.77	40.64	45.48	50.16	53.68	60.24	66.84	76.19	84.68
65	3.21	4.91	5.39	6.26	7.47	9.07	11.07	13.53	16.35	17.18	19.45	21.39	23.53	25.89	28.45	31.31	35.29	39.80	44.28	49.24	54.87	59.92	67.75	75.96	84.79	92.85
66	3.31	5.24	5.90	6.82	8.22	9.89	12.23	14.98	18.31	19.57	21.23	23.51	26.60	29.28	32.09	34.27	38.04	43.66	48.42	53.30	60.58	65.86	73.93	83.20	92.12	96.47
67	3.37	5.58	6.33	7.36	8.94	11.07	13.53	16.22	20.22	21.87	24.01	26.87	29.44	32.58	35.03	39.19	44.09	49.13	53.77	60.67	67.10	75.08	84.21	91.11	103.53	104.30
68	3.67	6.06	6.80	8.06	9.86	11.89	15.11	18.80	23.10	25.68	26.06	29.64	33.63	37.64	40.49	43.63	47.50	52.61	59.32	66.59	76.11	82.54	90.95	101.71	111.13	116.36
69	4.08	6.48	7.44	8.89	10.95	13.51	16.99	20.55	25.67	29.02	29.54	33.22	37.42	41.68	44.24	49.74	54.53	60.53	66.73	74.76	84.39	93.15	105.80	111.38	122.38	131.96
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	151.74
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	170.73
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	190.66
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	192.63
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	202.87
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00

Achiever IUL 2012 (Form UL1212 Series) , Primary Insured Term Rider, Band 1 for Total Face Amounts $100,000 to $199,999.99
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
Age																										
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86
30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36
31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03
37	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76
38	1.19	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55
39	1.20	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40
40	1.27	1.41	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33
41	1.36	1.50	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35
42	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48
43	1.57	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71
44	1.72	1.90	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08
45	1.83	2.08	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63
46	2.09	2.30	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38
47	2.38	2.57	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29
48	2.64	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39
49	2.93	3.07	3.51	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68
50	3.12	3.32	3.82	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20
51	3.41	3.71	4.13	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95
52	3.60	4.15	4.50	5.25	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97
53	3.92	4.50	4.94	5.70	6.36	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28
54	4.24	4.74	5.27	5.89	6.85	7.53	8.32	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92
55	4.57	5.05	5.57	6.32	7.16	8.04	8.94	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43
56	5.10	5.48	6.14	6.96	7.84	8.69	9.56	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96
57	5.39	5.86	6.80	7.65	8.64	9.46	10.44	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80
58	5.56	6.53	7.47	8.43	9.55	10.33	11.03	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94
59	5.99	6.99	8.33	9.30	10.51	11.32	12.15	13.25	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74
60	6.31	7.36	8.97	10.16	11.40	12.33	13.24	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59
61	6.58	7.85	9.72	11.07	12.33	13.35	14.35	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68
62	7.09	8.33	10.52	11.96	13.35	14.48	15.52	17.08	18.63	20.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69
63	7.83	8.86	11.26	12.87	14.48	15.71	16.71	18.55	20.10	21.36	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25
64	8.86	11.42	12.08	13.80	15.71	16.92	17.97	20.03	22.17	23.18	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68
65	10.03	12.23	12.94	14.79	17.08	18.22	19.32	21.70	24.01	25.31	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22
66	10.39	13.14	13.81	15.79	18.61	19.49	21.03	23.72	26.68	28.85	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53
67	10.56	14.15	14.59	16.72	19.72	21.32	22.96	25.47	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72
68	11.32	15.41	15.37	18.10	21.41	22.55	25.27	28.93	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21
69	12.58	16.63	16.68	19.57	23.16	25.37	28.38	31.26	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	180.90
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	203.48
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	225.69
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	240.07
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	242.47
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	252.20
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Elite

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.00	0.91	0.82	0.77	0.75	0.71	0.66	0.58	0.55	0.49	0.48	0.48	0.46	0.47	0.47	0.49	0.50	0.61	0.65	0.70	0.76	0.86	0.88	43
44	19	0.98	1.00	1.01	0.89	0.82	0.74	0.71	0.71	0.66	0.61	0.54	0.49	0.46	0.46	0.47	0.45	0.46	0.48	0.50	0.54	0.63	0.68	0.75	0.84	0.93	0.98	44
45	20	0.92	0.90	0.88	0.80	0.72	0.66	0.63	0.64	0.58	0.54	0.47	0.46	0.43	0.43	0.46	0.45	0.47	0.50	0.53	0.55	0.66	0.72	0.81	0.90	1.02	1.07	45
46	21	0.83	0.78	0.76	0.67	0.63	0.58	0.55	0.54	0.52	0.49	0.44	0.43	0.41	0.42	0.46	0.47	0.49	0.52	0.54	0.58	0.70	0.78	0.87	0.98	1.11	1.17	46
47	22	0.74	0.68	0.64	0.58	0.55	0.52	0.49	0.50	0.45	0.45	0.39	0.41	0.39	0.42	0.46	0.48	0.51	0.54	0.57	0.63	0.76	0.85	0.95	1.08	1.21	1.30	47
48	23	0.65	0.58	0.56	0.52	0.50	0.47	0.45	0.44	0.43	0.42	0.37	0.37	0.38	0.41	0.47	0.50	0.53	0.56	0.62	0.68	0.82	0.93	1.05	1.15	1.29	1.32	48
49	24	0.55	0.50	0.50	0.47	0.46	0.43	0.42	0.42	0.41	0.39	0.36	0.37	0.39	0.43	0.48	0.52	0.55	0.62	0.67	0.72	0.90	1.02	1.12	1.25	1.33	1.41	49
50	25	0.43	0.44	0.44	0.43	0.42	0.41	0.39	0.39	0.39	0.39	0.36	0.37	0.39	0.45	0.49	0.54	0.61	0.65	0.70	0.77	0.98	1.09	1.21	1.28	1.36	1.24	50
51	26	0.41	0.44	0.44	0.44	0.43	0.42	0.39	0.42	0.41	0.42	0.38	0.41	0.44	0.49	0.54	0.61	0.67	0.71	0.80	0.86	1.09	1.19	1.29	1.37	1.49	1.33	51
52	27	0.39	0.43	0.44	0.44	0.44	0.42	0.42	0.43	0.43	0.45	0.43	0.45	0.47	0.53	0.58	0.67	0.73	0.81	0.87	0.95	1.19	1.27	1.37	1.48	1.63	1.44	52
53	28	0.39	0.42	0.45	0.44	0.44	0.43	0.44	0.46	0.47	0.48	0.46	0.50	0.53	0.60	0.66	0.73	0.81	0.89	0.97	1.04	1.27	1.36	1.48	1.59	1.79	1.60	53
54	29	0.38	0.43	0.45	0.44	0.45	0.46	0.46	0.49	0.49	0.53	0.51	0.55	0.58	0.64	0.72	0.82	0.89	0.98	1.05	1.09	1.36	1.47	1.63	1.78	2.00	1.80	54
55	30	0.39	0.43	0.44	0.45	0.47	0.49	0.49	0.51	0.55	0.58	0.55	0.60	0.64	0.70	0.80	0.89	0.97	1.06	1.10	1.16	1.47	1.62	1.79	1.99	2.24	2.06	55
56	31	0.38	0.44	0.44	0.45	0.47	0.50	0.51	0.55	0.58	0.61	0.60	0.64	0.70	0.78	0.88	0.97	1.05	1.11	1.19	1.23	1.60	1.79	2.02	2.24	2.52	2.31	56
57	32	0.37	0.41	0.44	0.45	0.48	0.51	0.53	0.57	0.60	0.64	0.63	0.69	0.77	0.87	0.98	1.06	1.13	1.20	1.25	1.34	1.76	2.01	2.27	2.50	2.85	2.58	57
58	33	0.38	0.43	0.45	0.46	0.50	0.54	0.56	0.60	0.63	0.67	0.67	0.75	0.85	0.95	1.06	1.13	1.22	1.27	1.36	1.45	2.00	2.21	2.48	2.74	3.11	2.80	58
59	34	0.42	0.44	0.47	0.49	0.53	0.55	0.60	0.64	0.67	0.73	0.75	0.84	0.93	1.06	1.13	1.22	1.29	1.39	1.48	1.63	2.22	2.45	2.78	3.07	3.42	3.06	59
60	35	0.45	0.47	0.48	0.51	0.54	0.57	0.62	0.68	0.74	0.82	0.83	0.91	1.01	1.12	1.23	1.30	1.42	1.51	1.65	1.81	2.46	2.73	3.07	3.37	3.76	3.40	60
61	36	0.45	0.48	0.50	0.51	0.55	0.58	0.65	0.72	0.81	0.91	0.91	1.01	1.08	1.22	1.33	1.45	1.53	1.68	1.85	2.03	2.71	3.01	3.36	3.68	4.07	3.86	61
62	37	0.47	0.49	0.51	0.52	0.56	0.61	0.67	0.78	0.88	0.98	1.02	1.07	1.20	1.32	1.45	1.55	1.72	1.87	2.06	2.27	2.98	3.28	3.66	4.01	4.49	4.38	62
63	38	0.49	0.52	0.54	0.55	0.60	0.65	0.73	0.85	0.96	1.06	1.11	1.19	1.27	1.41	1.57	1.71	1.87	2.04	2.26	2.49	3.19	3.52	3.96	4.37	4.97	5.00	63
64	39	0.51	0.57	0.57	0.60	0.63	0.70	0.78	0.92	1.03	1.12	1.20	1.26	1.40	1.53	1.70	1.86	2.07	2.28	2.52	2.78	3.48	3.89	4.41	4.94	5.59	5.67	64
65	40	0.53	0.60	0.62	0.64	0.68	0.77	0.87	0.98	1.07	1.19	1.29	1.39	1.52	1.67	1.89	2.06	2.31	2.54	2.82	3.10	3.86	4.32	4.97	5.54	6.19	6.36	65
66	41	0.55	0.64	0.68	0.70	0.74	0.85	0.94	1.04	1.13	1.25	1.43	1.51	1.68	1.84	2.09	2.32	2.58	2.82	3.14	3.49	4.28	4.87	5.56	6.19	6.75	7.02	66
67	42	0.57	0.69	0.74	0.77	0.84	0.92	1.00	1.11	1.20	1.36	1.56	1.67	1.87	2.10	2.38	2.54	2.80	3.13	3.53	3.96	4.81	5.45	6.20	6.77	7.21	7.69	67
68	43	0.60	0.70	0.81	0.85	0.90	0.95	1.04	1.15	1.29	1.45	1.71	1.87	2.13	2.34	2.63	2.80	3.12	3.45	3.92	4.44	5.26	5.94	6.64	7.14	7.71	8.39	68
69	44	0.62	0.72	0.84	0.87	0.92	1.01	1.08	1.24	1.34	1.54	1.87	2.09	2.38	2.64	2.88	3.07	3.44	3.90	4.45	5.03	5.81	6.50	7.20	7.74	8.35	9.15	69
70	45	0.68	0.76	0.86	0.91	0.96	1.05	1.15	1.29	1.45	1.65	2.08	2.33	2.62	2.84	3.11	3.45	3.87	4.42	5.02	5.66	6.36	7.05	7.76	8.47	9.20	10.11	70
71	46	0.71	0.80	0.88	0.96	1.04	1.16	1.29	1.47	1.62	1.90	2.30	2.55	2.83	3.06	3.46	3.86	4.36	4.95	5.57	6.22	6.92	7.59	8.47	9.37	10.34	11.12	71
72	47	0.76	0.81	0.91	1.03	1.16	1.29	1.44	1.65	1.87	2.16	2.58	2.81	3.04	3.36	3.85	4.35	4.89	5.53	6.15	6.76	7.43	8.30	9.35	10.47	11.68	12.45	72
73	48	0.81	0.86	0.98	1.13	1.25	1.44	1.62	1.87	2.08	2.49	2.74	3.02	3.37	3.80	4.42	4.98	5.46	6.11	6.82	7.25	8.13	9.19	10.44	11.76	13.10	13.89	73
74	49	0.83	0.92	1.10	1.24	1.40	1.59	1.79	2.07	2.37	2.69	2.99	3.32	3.72	4.24	4.94	5.57	6.04	6.66	7.33	7.89	9.03	10.30	11.69	13.13	14.56	15.38	74
75	50	0.89	1.00	1.19	1.39	1.54	1.74	1.99	2.28	2.58	2.97	3.20	3.68	4.20	4.81	5.49	6.17	6.59	7.16	7.96	8.74	10.16	11.58	13.01	14.52	16.08	17.00	75
76	51	0.97	1.11	1.34	1.53	1.71	1.94	2.19	2.48	2.82	3.26	3.48	4.12	4.75	5.40	6.02	6.70	7.07	7.77	8.84	9.80	11.45	12.95	14.37	15.97	17.75	18.79	76
77	52	1.07	1.24	1.48	1.71	1.92	2.14	2.38	2.70	3.11	3.75	3.98	4.65	5.29	5.76	6.51	7.17	7.66	8.64	9.93	11.05	12.84	14.36	15.77	17.54	19.61	20.89	77
78	53	1.10	1.30	1.61	1.89	2.11	2.39	2.71	3.06	3.62	4.30	4.45	5.32	5.76	6.38	7.12	7.73	8.52	9.73	11.09	12.61	14.26	15.82	17.27	19.31	21.77	23.32	78
79	54	1.14	1.39	1.74	2.08	2.33	2.68	3.09	3.52	4.19	5.08	5.04	5.63	6.22	6.97	7.78	8.58	9.58	10.92	12.66	14.00	15.77	17.42	18.98	21.32	24.28	26.12	79
80	55	1.13	1.44	1.85	2.20	2.53	2.96	3.48	4.01	4.73	5.64	5.19	5.94	6.65	7.49	8.44	9.45	10.57	12.17	13.83	15.42	17.05	18.83	20.92	23.68	27.20	29.30	80
81	56	1.16	1.52	1.96	2.29	2.69	3.28	3.89	4.46	5.21	5.93	5.80	6.63	7.46	8.41	9.56	10.73	12.10	13.60	15.61	17.37	19.02	21.02	23.43	26.50	30.38	32.84	81
82	57	1.21	1.61	2.10	2.53	2.98	3.59	4.25	4.90	5.55	6.54	6.71	7.59	8.45	9.56	10.92	12.29	13.51	15.08	16.94	19.24	21.31	23.58	26.35	29.62	34.65	36.52	82
83	58	1.28	1.70	2.28	2.74	3.30	4.00	4.77	5.30	6.05	7.02	7.40	8.45	9.47	10.71	12.02	13.20	14.65	16.67	18.78	20.57	23.56	26.58	29.54	33.87	38.47	40.51	83
84	59	1.37	1.83	2.49	3.06	3.67	4.43	5.20	5.80	6.39	7.48	8.30	9.55	10.87	12.31	13.43	14.88	16.50	18.53	20.47	23.44	26.65	29.85	33.18	37.62	43.47	44.93	84
85	60	1.52	1.98	2.67	3.34	4.04	4.84	5.60	6.16	6.72	7.93	9.33	10.73	12.43	13.84	15.17	16.77	18.35	20.67	23.33	26.30	30.03	33.59	36.28	41.63	48.08	49.89	85
86	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	55.44	86
87	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	61.50	87
88	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	69.96	88
89	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	78.27	89
90	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	87.13	90
91	66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	97.83	91
92	67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	107.16	92
93	68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	115.07	93
94	69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.62	94
95	70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	134.48	95
96	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.91	96
97	72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.10	97
98	73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	165.30	98
99	74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	178.00	99
100	75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Nontobacco

Attained Age	Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.01	1.02	1.04	1.04	1.01	0.97	0.90	0.78	0.74	0.65	0.64	0.64	0.60	0.63	0.61	0.65	0.67	0.69	0.73	0.76	0.83	0.88	0.97	43
44	19	0.98	1.00	1.01	1.02	1.04	0.98	0.94	0.95	0.89	0.83	0.72	0.65	0.61	0.60	0.62	0.58	0.60	0.64	0.66	0.71	0.73	0.77	0.82	0.89	0.94	1.08	44
45	20	1.00	1.01	1.02	1.04	0.97	0.91	0.87	0.85	0.80	0.74	0.64	0.61	0.56	0.56	0.61	0.61	0.63	0.65	0.69	0.73	0.76	0.82	0.89	0.95	1.05	1.19	45
46	21	1.01	1.02	1.03	0.91	0.87	0.78	0.77	0.75	0.72	0.68	0.58	0.56	0.54	0.55	0.60	0.62	0.65	0.69	0.73	0.77	0.82	0.89	0.95	1.05	1.14	1.30	46
47	22	0.95	0.93	0.89	0.78	0.76	0.71	0.68	0.68	0.65	0.63	0.54	0.53	0.52	0.55	0.61	0.64	0.68	0.71	0.76	0.83	0.88	0.94	1.05	1.13	1.25	1.43	47
48	23	0.85	0.80	0.78	0.71	0.69	0.65	0.63	0.62	0.60	0.58	0.51	0.50	0.51	0.54	0.62	0.67	0.70	0.75	0.82	0.89	0.93	1.04	1.14	1.25	1.37	1.46	48
49	24	0.70	0.68	0.68	0.64	0.63	0.61	0.57	0.58	0.57	0.57	0.50	0.50	0.51	0.56	0.63	0.69	0.74	0.81	0.89	0.95	1.03	1.11	1.25	1.34	1.40	1.55	49
50	25	0.57	0.58	0.61	0.60	0.58	0.57	0.56	0.55	0.56	0.56	0.48	0.51	0.53	0.58	0.66	0.73	0.80	0.87	0.93	1.04	1.10	1.20	1.32	1.39	1.46	1.57	50
51	26	0.53	0.60	0.61	0.60	0.58	0.57	0.55	0.58	0.58	0.61	0.52	0.54	0.56	0.64	0.70	0.80	0.87	0.94	1.05	1.14	1.23	1.32	1.40	1.48	1.55	1.70	51
52	27	0.50	0.57	0.60	0.62	0.61	0.57	0.61	0.61	0.62	0.66	0.56	0.60	0.63	0.70	0.76	0.87	0.95	1.05	1.15	1.27	1.33	1.39	1.50	1.57	1.71	1.89	52
53	28	0.51	0.56	0.60	0.60	0.61	0.62	0.63	0.65	0.68	0.70	0.62	0.66	0.70	0.77	0.85	0.95	1.05	1.14	1.27	1.36	1.41	1.51	1.60	1.71	1.85	2.10	53
54	29	0.50	0.56	0.61	0.60	0.64	0.65	0.66	0.70	0.73	0.78	0.69	0.73	0.77	0.84	0.92	1.05	1.13	1.27	1.36	1.44	1.51	1.61	1.75	1.87	2.08	2.38	54
55	30	0.49	0.54	0.57	0.62	0.66	0.68	0.71	0.76	0.82	0.88	0.75	0.78	0.84	0.90	1.00	1.11	1.24	1.36	1.44	1.54	1.62	1.76	1.93	2.11	2.37	2.70	55
56	31	0.48	0.55	0.57	0.62	0.66	0.72	0.77	0.82	0.87	0.93	0.78	0.86	0.91	1.00	1.09	1.22	1.32	1.44	1.53	1.63	1.75	1.93	2.18	2.41	2.69	3.04	56
57	32	0.47	0.51	0.56	0.62	0.68	0.74	0.80	0.86	0.91	0.96	0.84	0.91	1.02	1.11	1.21	1.32	1.41	1.53	1.63	1.78	1.91	2.19	2.47	2.70	3.03	3.41	57
58	33	0.48	0.54	0.56	0.65	0.71	0.77	0.85	0.90	0.95	1.03	0.89	1.00	1.11	1.21	1.30	1.40	1.49	1.64	1.76	1.91	2.18	2.43	2.72	3.00	3.33	3.71	58
59	34	0.51	0.54	0.58	0.68	0.75	0.82	0.91	0.97	1.04	1.13	1.00	1.10	1.23	1.31	1.37	1.49	1.59	1.76	1.90	2.14	2.43	2.73	3.06	3.37	3.69	4.07	59
60	35	0.52	0.56	0.58	0.72	0.78	0.86	0.95	1.06	1.14	1.29	1.10	1.21	1.33	1.40	1.47	1.59	1.72	1.90	2.11	2.39	2.71	3.05	3.43	3.72	4.08	4.51	60
61	36	0.53	0.58	0.61	0.71	0.78	0.85	0.96	1.08	1.22	1.37	1.23	1.32	1.43	1.52	1.63	1.76	1.88	2.12	2.37	2.65	3.04	3.40	3.78	4.11	4.50	5.05	61
62	37	0.54	0.56	0.61	0.70	0.77	0.85	0.97	1.15	1.29	1.47	1.34	1.41	1.55	1.66	1.78	1.90	2.11	2.37	2.64	2.97	3.38	3.76	4.17	4.56	5.04	5.72	62
63	38	0.57	0.63	0.64	0.72	0.78	0.87	1.05	1.21	1.39	1.52	1.48	1.54	1.67	1.79	1.94	2.12	2.31	2.61	2.89	3.24	3.66	4.09	4.57	5.01	5.65	6.45	63
64	39	0.57	0.66	0.68	0.75	0.82	0.92	1.09	1.27	1.44	1.57	1.59	1.65	1.84	1.96	2.12	2.33	2.59	2.91	3.24	3.61	4.06	4.58	5.14	5.74	6.44	7.23	64
65	40	0.61	0.69	0.71	0.78	0.85	1.00	1.15	1.32	1.45	1.62	1.72	1.82	2.00	2.14	2.38	2.61	2.91	3.25	3.61	4.03	4.57	5.15	5.87	6.52	7.23	8.05	65
66	41	0.61	0.72	0.76	0.86	0.92	1.08	1.23	1.34	1.50	1.67	1.89	1.99	2.22	2.38	2.65	2.96	3.27	3.62	4.04	4.52	5.15	5.87	6.65	7.39	8.01	8.89	66
67	42	0.64	0.77	0.85	0.92	1.01	1.13	1.25	1.42	1.54	1.78	2.09	2.20	2.45	2.72	3.05	3.26	3.59	4.05	4.55	5.13	5.85	6.63	7.52	8.19	8.69	9.73	67
68	43	0.66	0.77	0.90	0.98	1.05	1.15	1.27	1.42	1.62	1.83	2.28	2.46	2.81	3.06	3.39	3.64	4.02	4.47	5.05	5.73	6.51	7.31	8.15	8.75	9.41	10.63	68
69	44	0.66	0.80	0.92	1.00	1.05	1.16	1.27	1.48	1.65	1.90	2.48	2.75	3.12	3.46	3.78	4.02	4.46	5.06	5.74	6.47	7.30	8.13	8.96	9.60	10.35	11.55	69
70	45	0.72	0.83	0.94	1.01	1.08	1.20	1.32	1.51	1.72	1.99	2.74	3.08	3.45	3.76	4.11	4.55	5.07	5.74	6.48	7.26	8.09	8.92	9.75	10.66	11.57	12.71	70
71	46	0.77	0.87	0.98	1.10	1.19	1.35	1.51	1.74	1.96	2.32	3.11	3.41	3.77	4.06	4.59	5.10	5.69	6.42	7.18	7.95	8.73	9.52	10.58	11.69	12.85	13.99	71
72	47	0.85	0.93	1.06	1.20	1.35	1.53	1.72	1.99	2.29	2.68	3.55	3.81	4.07	4.50	5.13	5.76	6.43	7.15	7.90	8.63	9.34	10.34	11.61	12.92	14.34	15.68	72
73	48	0.92	1.00	1.15	1.34	1.49	1.72	1.99	2.29	2.60	3.11	3.87	4.14	4.56	5.13	5.88	6.61	7.18	7.91	8.76	9.25	10.14	11.38	12.88	14.38	16.23	17.47	73
74	49	0.95	1.10	1.31	1.50	1.69	1.94	2.23	2.60	2.98	3.42	4.31	4.63	5.11	5.78	6.60	7.42	7.96	8.63	9.40	10.00	11.17	12.69	14.34	16.23	17.83	19.36	74
75	50	1.05	1.23	1.45	1.71	1.91	2.19	2.51	2.91	3.30	3.82	4.71	5.18	5.82	6.61	7.41	8.22	8.70	9.28	10.18	11.10	12.48	14.19	16.22	17.80	19.87	21.41	75
76	51	1.17	1.40	1.68	1.93	2.18	2.47	2.81	3.20	3.66	4.26	5.26	5.92	6.67	7.48	8.13	8.98	9.35	10.06	11.31	12.42	13.95	16.06	17.80	19.78	22.12	23.66	76
77	52	1.32	1.59	1.90	2.23	2.50	2.78	3.11	3.56	4.11	4.97	6.12	6.75	7.54	8.04	8.82	9.62	10.13	11.20	12.66	13.97	15.87	17.71	19.78	21.96	24.15	26.28	77
78	53	1.40	1.71	2.11	2.49	2.80	3.18	3.62	4.10	4.84	5.79	7.02	7.79	8.30	8.96	9.72	10.41	11.29	12.59	14.11	15.89	17.51	19.78	22.00	23.95	26.50	29.37	78
79	54	1.49	1.86	2.34	2.82	3.16	3.62	4.19	4.80	5.69	6.92	8.14	8.40	9.08	9.87	10.68	11.57	12.71	14.11	16.08	17.63	19.59	22.06	24.04	26.21	29.81	32.94	79
80	55	1.53	2.00	2.57	3.02	3.50	4.09	4.83	5.53	6.53	7.80	8.56	8.96	9.79	10.70	11.63	12.76	14.03	15.74	17.53	19.41	21.47	23.71	26.35	29.42	33.00	36.93	80
81	56	1.59	2.14	2.73	3.21	3.77	4.59	5.44	6.24	7.29	8.30	9.28	9.88	10.93	11.98	13.14	14.51	16.11	17.70	19.94	22.08	24.04	26.45	30.03	32.84	36.60	41.42	81
82	57	1.65	2.27	2.98	3.57	4.20	5.06	6.00	6.94	7.84	9.25	10.45	11.16	12.27	13.55	15.01	16.63	18.04	19.70	21.78	24.66	26.95	30.25	33.70	36.60	42.28	46.10	82
83	58	1.78	2.44	3.27	3.91	4.73	5.72	6.84	7.60	8.67	10.05	11.19	12.27	13.63	15.09	16.52	17.90	19.63	21.93	24.35	26.57	30.40	33.99	37.69	42.47	46.61	51.15	83
84	59	1.91	2.66	3.60	4.43	5.32	6.41	7.54	8.40	9.26	10.82	12.21	13.70	15.56	17.27	18.45	20.22	22.18	24.52	26.79	30.54	34.48	38.17	43.11	47.08	53.30	56.77	84
85	60	2.12	2.88	3.93	4.90	5.92	7.10	8.21	9.02	9.86	11.64	13.36	15.20	17.66	19.34	20.80	22.79	24.72	27.53	30.78	34.56	38.89	43.79	47.07	52.95	58.54	63.08	85
86	61	2.20	2.88	3.91	4.84	5.87	7.12	8.16	8.86	9.60	11.49	13.30	15.41	17.58	20.01	21.48	23.28	25.35	28.96	31.94	35.76	40.76	45.72	50.35	55.90	62.26	70.13	86
87	62	2.46	3.16	4.28	5.30	6.43	7.63	8.66	9.51	10.32	12.43	14.56	16.73	19.24	21.87	23.91	26.04	29.01	32.19	35.40	40.46	44.92	51.85	55.80	61.76	69.89	77.89	87
88	63	2.63	3.49	4.79	5.80	7.11	8.37	9.47	10.39	11.30	13.70	15.84	18.49	21.29	23.41	26.02	29.12	32.10	36.39	40.82	45.46	51.31	56.56	61.98	71.06	78.15	86.23	88
89	64	2.75	3.78	5.24	6.43	7.86	9.19	10.40	11.47	12.61	15.04	17.54	20.68	23.60	25.97	29.41	32.89	36.16	41.09	44.93	50.80	56.36	63.04	70.33	78.38	87.31	95.10	89
90	65	2.81	4.12	5.81	7.04	8.71	10.14	11.45	12.73	13.94	16.36	19.55	23.06	26.42	29.51	33.09	37.02	41.51	46.18	51.24	56.87	63.18	70.24	77.99	86.35	95.21	104.52	90
91	66	2.87	4.65	6.52	7.96	9.71	11.45	12.92	14.28	15.81	18.58	21.58	25.46	29.72	32.98	37.01	42.28	46.23	52.11	56.11	62.21	71.51	77.95	88.11	95.64	105.11	113.24	91
92	67	3.06	5.34	7.42	9.01	11.27	12.99	14.52	16.10	17.92	20.94	23.94	28.60	33.16	36.77	42.12	46.27	51.15	56.67	61.64	69.46	77.55	86.17	95.22	103.54	116.98	122.34	92
93	68	3.52	6.02	8.31	10.37	12.63	14.72	16.74	18.35	20.09	23.53	27.88	32.27	37.27	42.03	46.34	52.26	56.76	62.96	68.83	75.88	87.38	94.88	104.44	117.24	126.89	131.99	93
94	69	3.98	6.91	9.48	11.77	13.70	16.81	18.91	20.34	22.36	26.66	30.82	36.22	41.61	46.10	51.62	56.96	61.82	69.68	75.38	84.20	94.04	101.90	115.45	124.93	136.43	142.25	94
95	70	4.47	7.78	10.64	13.31	14.64	19.09	20.91	22.46	26.97	31.89	36.67	42.50	47.89	53.56	59.30	63.46	69.84	77.28	83.91	91.41	102.91	114.53	124.58	136.70	147.68	153.09	95
96	71	5.60	8.63	11.91	14.06	17.45	21.10	22.90	27.87	30.73	36.32	42.28	47.04	53.42	59.15	65.84	71.79	77.53	86.87	91.21	98.61	113.25	123.45	137.01	145.15	156.68	162.89	96
97	72	6.97	9.75	13.39	16.53	19.95	22.49	26.04	28.78	32.39	38.25	44.07	50.35	55.67	62.04	70.55	78.16	85.37	93.69	98.68	109.59	122.31	134.65	145.04	157.14	167.24	173.37	97
98	73	7.74	11.77	15.43	19.05	22.30	24.49	27.24	31.71	34.56	41.13	47.86	53.15	60.32	67.06	73.94	84.81	94.06	102.63	107.53	119.36	134.67	145.03	156.40	164.89	175.50	184.58	98
99	74	8.81	13.07	16.99	21.10	24.73	27.22	31.62	34.91	38.06	45.08	52.13	58.94	66.52	73.08	81.94	90.25	100.90	112.97	115.11	133.69	144.91	153.46	163.29	176.18	187.52	196.58	99
100	75	10.19	13.72	18.43	23.70	27.50	31.98	35.17	38.83	47.78	54.93	63.33	70.39	78.14	86.51	95.38	104.68	113.39	122.52	132.17	142.43	153.27	163.08	173.57	184.78	196.79	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Standard Nontobacco

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.11	1.02	0.94	0.84	0.81	0.80	0.75	0.77	0.77	0.82	0.85	0.90	0.96	1.03	1.12	1.24	1.39	43
44	19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.09	1.03	0.93	0.84	0.77	0.76	0.77	0.74	0.76	0.80	0.84	0.89	0.94	1.01	1.11	1.22	1.31	1.55	44
45	20	1.00	1.01	1.02	1.04	1.06	1.09	1.07	1.05	0.98	0.92	0.82	0.78	0.73	0.73	0.75	0.75	0.78	0.82	0.88	0.92	0.98	1.08	1.20	1.29	1.45	1.70	45
46	21	1.01	1.02	1.04	1.06	1.07	0.98	0.95	0.92	0.88	0.82	0.75	0.74	0.71	0.71	0.75	0.77	0.82	0.86	0.90	0.97	1.06	1.16	1.28	1.43	1.56	1.87	46
47	22	1.02	1.04	1.06	0.98	0.93	0.87	0.85	0.82	0.77	0.76	0.70	0.70	0.68	0.71	0.75	0.80	0.86	0.90	0.95	1.04	1.14	1.24	1.41	1.54	1.69	2.06	47
48	23	1.04	1.00	0.95	0.87	0.83	0.78	0.77	0.74	0.72	0.72	0.67	0.66	0.68	0.70	0.76	0.83	0.88	0.95	1.03	1.12	1.22	1.36	1.52	1.67	1.84	2.11	48
49	24	0.91	0.85	0.82	0.78	0.76	0.73	0.71	0.70	0.68	0.69	0.65	0.66	0.68	0.72	0.80	0.87	0.93	1.01	1.10	1.20	1.33	1.47	1.65	1.79	1.86	2.22	49
50	25	0.72	0.73	0.74	0.72	0.70	0.69	0.67	0.67	0.67	0.68	0.65	0.68	0.71	0.76	0.83	0.92	1.00	1.09	1.17	1.30	1.44	1.59	1.75	1.83	1.92	2.08	50
51	26	0.68	0.73	0.73	0.73	0.71	0.70	0.67	0.69	0.69	0.71	0.69	0.72	0.76	0.83	0.89	1.01	1.10	1.19	1.33	1.45	1.61	1.74	1.85	1.95	2.06	2.25	51
52	27	0.65	0.70	0.73	0.73	0.72	0.69	0.70	0.71	0.72	0.76	0.74	0.78	0.84	0.91	0.97	1.10	1.20	1.34	1.46	1.61	1.74	1.84	1.99	2.09	2.27	2.50	52
53	28	0.67	0.70	0.73	0.71	0.71	0.73	0.73	0.75	0.76	0.82	0.82	0.88	0.92	1.02	1.08	1.22	1.33	1.47	1.63	1.74	1.85	1.99	2.12	2.25	2.43	2.78	53
54	29	0.66	0.71	0.74	0.72	0.74	0.75	0.76	0.81	0.83	0.90	0.91	0.97	1.04	1.09	1.19	1.33	1.46	1.63	1.75	1.84	1.99	2.11	2.34	2.47	2.73	3.12	54
55	30	0.65	0.69	0.72	0.73	0.76	0.78	0.82	0.86	0.92	0.98	1.00	1.06	1.12	1.19	1.28	1.44	1.59	1.75	1.85	1.99	2.12	2.34	2.55	2.79	3.09	3.57	55
56	31	0.63	0.68	0.71	0.72	0.75	0.82	0.87	0.90	0.96	1.03	1.04	1.13	1.21	1.31	1.42	1.59	1.71	1.85	1.98	2.11	2.31	2.54	2.89	3.16	3.52	4.01	56
57	32	0.60	0.64	0.71	0.73	0.76	0.83	0.87	0.94	1.01	1.06	1.10	1.22	1.35	1.45	1.57	1.72	1.83	2.00	2.11	2.30	2.52	2.90	3.27	3.56	3.99	4.50	57
58	33	0.63	0.69	0.71	0.75	0.82	0.86	0.92	0.97	1.05	1.11	1.17	1.32	1.47	1.60	1.70	1.83	1.95	2.12	2.30	2.51	2.87	3.20	3.59	3.97	4.40	4.89	58
59	34	0.67	0.69	0.75	0.80	0.85	0.89	0.97	1.03	1.11	1.20	1.31	1.46	1.61	1.74	1.81	1.95	2.07	2.32	2.49	2.82	3.21	3.59	4.05	4.44	4.87	5.36	59
60	35	0.70	0.73	0.76	0.82	0.87	0.92	1.01	1.10	1.21	1.35	1.46	1.61	1.76	1.85	1.94	2.09	2.27	2.51	2.79	3.14	3.58	4.02	4.51	4.91	5.38	5.96	60
61	36	0.72	0.74	0.78	0.84	0.90	0.94	1.05	1.16	1.32	1.48	1.62	1.74	1.87	2.01	2.14	2.33	2.49	2.82	3.12	3.50	4.02	4.48	5.00	5.44	5.94	6.65	61
62	37	0.73	0.74	0.80	0.86	0.90	0.97	1.09	1.27	1.44	1.63	1.79	1.87	2.06	2.21	2.34	2.51	2.80	3.14	3.48	3.95	4.47	4.98	5.55	6.04	6.67	7.53	62
63	38	0.76	0.83	0.86	0.89	0.94	1.04	1.19	1.36	1.60	1.74	1.94	2.07	2.21	2.40	2.55	2.81	3.07	3.43	3.81	4.29	4.84	5.46	6.12	6.62	7.45	8.52	63
64	39	0.83	0.88	0.91	0.94	1.00	1.11	1.28	1.50	1.69	1.86	2.10	2.21	2.45	2.62	2.82	3.10	3.44	3.85	4.28	4.79	5.39	6.12	6.89	7.61	8.53	9.53	64
65	40	0.83	0.92	0.96	0.98	1.08	1.22	1.39	1.57	1.75	1.93	2.25	2.42	2.61	2.83	3.12	3.43	3.82	4.26	4.73	5.29	5.98	6.82	7.78	8.55	9.49	10.61	65
66	41	0.84	0.97	1.05	1.11	1.20	1.34	1.51	1.66	1.87	2.04	2.48	2.67	2.91	3.17	3.51	3.86	4.25	4.77	5.29	5.96	6.77	7.71	8.74	9.72	10.52	11.72	66
67	42	0.89	1.05	1.16	1.23	1.31	1.46	1.59	1.76	1.95	2.23	2.74	2.93	3.26	3.59	4.01	4.29	4.70	5.26	5.91	6.66	7.61	8.74	9.90	10.67	11.31	12.81	67
68	43	0.92	1.07	1.24	1.31	1.39	1.50	1.66	1.83	2.09	2.35	2.99	3.26	3.63	4.05	4.46	4.79	5.32	5.93	6.70	7.61	8.64	9.71	10.82	11.63	12.51	14.00	68
69	44	0.95	1.10	1.28	1.37	1.43	1.56	1.71	1.95	2.16	2.52	3.27	3.61	4.08	4.52	4.90	5.34	5.94	6.64	7.54	8.52	9.57	10.82	11.90	12.62	13.62	15.23	69
70	45	1.02	1.16	1.32	1.41	1.50	1.65	1.82	2.06	2.33	2.68	3.61	4.06	4.54	4.95	5.41	5.98	6.68	7.55	8.54	9.57	10.65	11.75	12.84	14.04	15.27	16.75	70
71	46	1.09	1.21	1.37	1.48	1.62	1.84	2.02	2.31	2.62	3.07	4.07	4.50	4.98	5.38	6.04	6.73	7.53	8.49	9.48	10.51	11.53	12.56	13.97	15.46	17.03	18.43	71
72	47	1.15	1.24	1.42	1.57	1.79	2.04	2.27	2.60	2.97	3.51	4.61	5.01	5.40	5.96	6.77	7.59	8.49	9.48	10.45	11.43	12.33	13.66	15.38	17.20	19.10	20.68	72
73	48	1.20	1.31	1.51	1.75	1.94	2.21	2.49	2.92	3.31	3.93	5.03	5.45	5.93	6.77	7.63	8.58	9.36	10.34	11.37	12.11	13.25	14.85	16.88	18.97	21.40	23.06	73
74	49	1.21	1.41	1.65	1.91	2.13	2.44	2.77	3.25	3.69	4.29	5.54	6.05	6.65	7.64	8.59	9.63	10.38	11.32	12.22	13.15	14.65	16.56	18.86	21.51	23.62	25.54	74
75	50	1.30	1.52	1.81	2.12	2.35	2.70	3.05	3.56	4.01	4.69	6.03	6.78	7.60	8.75	9.65	10.70	11.35	12.20	13.26	14.59	16.38	18.53	21.37	23.67	26.43	28.25	75
76	51	1.41	1.68	2.01	2.35	2.60	2.98	3.32	3.85	4.38	5.10	6.71	7.76	8.72	9.91	10.63	11.68	12.22	13.24	14.73	16.38	18.38	21.02	23.52	26.42	29.54	31.23	76
77	52	1.50	1.85	2.22	2.62	2.92	3.24	3.63	4.14	4.82	5.72	7.62	8.86	9.87	10.69	11.55	12.55	13.26	14.59	16.54	18.20	20.65	23.16	26.27	29.06	31.97	34.71	77
78	53	1.55	1.95	2.42	2.85	3.23	3.62	4.05	4.66	5.44	6.64	8.86	10.06	10.67	11.53	12.49	13.40	14.58	16.42	18.20	20.78	22.84	25.57	28.89	31.81	35.23	38.80	78
79	54	1.56	2.08	2.64	3.11	3.56	3.99	4.60	5.27	6.27	7.62	9.99	10.85	11.69	12.71	13.75	14.92	16.42	18.20	20.80	22.76	25.28	28.55	31.66	34.48	39.25	43.56	79
80	55	1.61	2.20	2.83	3.34	3.87	4.50	5.28	6.08	7.20	8.58	10.70	11.79	12.90	14.09	15.31	16.81	18.50	20.75	23.11	25.60	28.33	31.30	34.78	38.87	43.63	48.85	80
81	56	1.72	2.41	3.11	3.66	4.29	5.09	6.03	7.03	8.12	9.23	11.58	12.91	14.25	15.61	17.14	18.94	21.04	23.07	25.70	28.80	31.38	34.66	39.53	43.35	49.21	54.83	81
82	57	1.82	2.60	3.45	4.10	4.84	5.80	6.95	7.92	9.02	10.40	13.01	14.50	15.83	17.46	19.12	21.20	23.01	25.93	28.93	31.85	34.88	39.37	44.19	48.88	55.98	61.06	82
83	58	2.00	2.87	3.80	4.55	5.54	6.62	7.83	8.90	9.99	11.59	14.23	16.17	17.79	19.62	21.66	23.50	25.79	28.76	31.60	34.88	39.26	43.98	49.26	55.59	62.78	67.82	83
84	59	2.24	3.16	4.27	5.18	6.28	7.50	8.86	9.73	10.78	12.62	15.47	17.90	20.09	22.23	23.64	25.91	28.46	31.81	35.11	39.69	44.06	49.02	56.14	62.30	70.62	75.34	84
85	60	2.55	3.50	4.77	5.78	7.09	8.41	9.77	10.73	11.63	13.71	16.89	19.72	22.57	24.63	26.40	28.96	31.41	35.34	39.42	44.46	49.30	55.84	62.20	70.04	78.87	83.81	85
86	61	2.91	3.88	5.27	6.41	7.89	9.33	10.69	11.58	12.47	14.92	18.33	21.66	24.26	27.47	29.42	31.92	34.80	39.61	43.59	48.99	55.66	61.85	70.09	77.15	85.88	93.29	86
87	62	3.39	4.32	5.85	7.12	8.74	10.30	11.68	12.60	13.72	16.31	19.99	23.32	26.26	29.70	32.41	35.32	39.37	44.41	48.77	55.91	61.90	68.74	76.36	83.99	96.74	103.72	87
88	63	3.69	4.84	6.60	7.92	9.76	11.42	12.89	14.08	15.19	18.16	21.69	25.58	28.74	31.62	35.14	39.36	43.41	48.96	54.89	61.25	69.09	75.90	84.47	94.56	105.16	115.03	88
89	64	4.01	5.39	7.44	8.90	10.92	12.69	14.30	15.67	17.35	20.14	23.94	28.37	31.50	34.68	39.28	43.94	48.39	55.81	61.05	69.11	76.62	82.79	94.04	102.76	117.87	127.03	89
90	65	4.18	5.96	8.34	9.99	12.22	14.14	15.90	17.60	19.37	22.58	26.60	31.40	34.88	38.98	43.74	48.97	54.95	61.19	67.94	75.46	83.94	93.43	103.87	115.16	127.18	139.83	90
91	66	4.25	6.71	9.35	11.39	13.93	15.83	17.81	19.57	21.81	25.44	29.77	34.76	39.30	43.67	49.07	55.31	60.56	68.35	74.70	82.93	94.20	103.07	116.67	126.66	139.24	151.71	91
92	67	4.54	7.64	10.58	12.81	15.93	18.02	19.84	21.89	24.49	28.42	33.38	39.66	43.88	48.77	55.15	61.93	68.56	76.14	82.28	92.89	103.46	115.63	127.90	138.63	156.61	164.19	92
93	68	5.22	8.60	11.85	14.58	17.67	20.23	22.99	25.19	27.76	32.75	38.03	44.85	50.13	55.90	62.14	69.18	75.31	83.75	92.26	103.39	117.18	126.62	139.58	155.91	168.78	177.43	93
94	69	5.91	9.79	13.42	16.45	18.92	23.22	25.77	27.69	30.66	36.80	42.55	50.10	56.08	61.48	68.42	77.22	84.05	95.05	101.45	115.24	127.75	138.00	156.47	168.00	183.42	191.58	94
95	70	6.63	11.04	15.04	18.72	20.27	26.11	28.29	30.36	36.67	43.67	50.23	58.98	64.57	71.51	78.74	85.08	93.96	104.35	113.22	125.52	138.59	154.51	168.02	182.51	197.00	206.58	95
96	71	8.30	12.32	16.85	19.79	23.97	28.61	30.74	37.42	41.48	49.31	57.43	65.36	72.19	79.22	87.72	95.15	103.15	116.14	123.57	136.05	154.46	165.73	183.82	195.97	211.30	220.19	96
97	72	10.35	13.72	18.70	23.25	27.33	30.77	34.72	38.37	43.38	51.86	59.69	68.74	75.37	83.33	94.26	104.54	114.69	126.50	132.33	151.21	164.95	182.90	196.68	210.17	224.23	234.79	97
98	73	11.59	16.65	21.90	26.70	30.25	33.65	36.66	42.71	46.79	55.34	64.42	71.75	80.10	88.93	98.28	113.84	126.84	139.23	147.10	161.34	182.97	195.44	210.22	222.98	237.86	250.50	98
99	74	13.23	18.26	23.83	29.58	33.49	37.07	43.00	46.64	51.17	60.58	69.98	78.16	88.40	97.18	109.09	122.36	137.52	154.11	155.03	180.49	194.64	208.61	222.36	236.46	252.29	267.39	99
100	75	15.05	19.25	25.84	33.24	36.96	43.17	47.51	51.52	63.74	73.22	84.39	93.60	104.05	115.35	127.38	140.03	151.91	164.39	177.64	191.79	206.79	220.41	235.02	250.73	267.62	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
44	19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
45	20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
46	21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
47	22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.17	1.24	1.31	1.37	1.49	1.59	1.71	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
48	23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.13	1.12	1.14	1.16	1.19	1.21	1.27	1.39	1.45	1.56	1.68	1.86	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
49	24	1.06	1.09	1.14	1.15	1.14	1.11	1.09	1.09	1.09	1.13	1.14	1.20	1.24	1.32	1.45	1.53	1.67	1.83	2.03	2.25	2.52	2.77	3.03	3.25	3.42	3.64	49
50	25	0.98	1.04	1.10	1.10	1.08	1.07	1.06	1.06	1.09	1.13	1.17	1.25	1.31	1.41	1.51	1.64	1.80	1.99	2.21	2.47	2.77	3.03	3.25	3.42	3.64	3.91	50
51	26	0.93	1.06	1.10	1.12	1.10	1.09	1.07	1.10	1.13	1.20	1.26	1.33	1.41	1.54	1.64	1.80	2.00	2.21	2.47	2.73	3.03	3.25	3.42	3.64	3.91	4.23	51
52	27	0.89	1.03	1.12	1.12	1.13	1.12	1.14	1.16	1.22	1.31	1.37	1.47	1.54	1.69	1.79	1.98	2.22	2.46	2.74	3.03	3.25	3.42	3.64	3.91	4.26	4.67	52
53	28	0.93	1.07	1.13	1.12	1.14	1.15	1.19	1.23	1.29	1.39	1.49	1.59	1.72	1.86	1.99	2.20	2.46	2.74	3.03	3.25	3.42	3.64	3.91	4.23	4.65	5.18	53
54	29	0.93	1.08	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.03	2.19	2.45	2.74	3.03	3.25	3.42	3.64	3.91	4.26	4.66	5.21	5.81	54
55	30	0.97	1.08	1.12	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.20	2.40	2.67	2.99	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
56	31	0.91	1.07	1.12	1.17	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.44	2.65	2.94	3.23	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.25	56
57	32	0.91	1.01	1.13	1.20	1.28	1.37	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.73	2.94	3.22	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
58	33	0.97	1.09	1.15	1.26	1.35	1.44	1.57	1.70	1.83	1.99	2.24	2.49	2.77	3.00	3.19	3.42	3.64	3.91	4.25	4.67	5.21	5.83	6.51	7.23	7.95	8.62	58
59	34	1.05	1.14	1.23	1.31	1.43	1.52	1.67	1.82	1.96	2.16	2.48	2.75	3.03	3.25	3.42	3.64	3.91	4.26	4.66	5.21	5.83	6.48	7.26	7.95	8.63	9.32	59
60	35	1.14	1.21	1.28	1.37	1.48	1.60	1.75	1.94	2.18	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.25	4.68	5.19	5.83	6.52	7.26	7.95	8.63	9.34	10.19	60
61	36	1.20	1.26	1.32	1.44	1.54	1.65	1.85	2.08	2.38	2.71	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.82	6.48	7.26	7.95	8.63	9.27	10.09	11.26	61
62	37	1.25	1.28	1.36	1.48	1.57	1.71	1.95	2.31	2.63	2.98	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.50	7.26	7.95	8.63	9.36	10.04	11.12	12.54	62
63	38	1.32	1.44	1.51	1.57	1.67	1.84	2.16	2.51	2.91	3.18	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.47	7.18	7.89	8.63	9.21	10.00	10.75	12.08	13.99	63
64	39	1.43	1.60	1.64	1.70	1.79	2.02	2.35	2.75	3.08	3.39	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.92	8.53	9.29	10.02	11.09	12.11	13.61	15.46	64
65	40	1.53	1.73	1.79	1.86	1.98	2.27	2.61	2.92	3.25	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.58	9.17	10.09	11.13	12.51	13.68	15.11	16.90	65
66	41	1.64	1.86	1.99	2.09	2.23	2.53	2.89	3.11	3.48	3.88	4.26	4.70	5.21	5.76	6.48	7.26	7.95	8.63	9.22	9.94	11.18	12.57	14.18	15.26	16.13	18.30	66
67	42	1.72	2.08	2.25	2.38	2.50	2.80	3.02	3.38	3.71	4.25	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.36	10.02	11.03	12.64	14.27	15.85	16.33	17.07	19.62	67
68	43	1.83	2.15	2.43	2.60	2.75	2.93	3.21	3.53	4.03	4.48	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.02	10.95	12.24	13.89	15.74	16.74	17.65	18.41	21.02	68
69	44	1.95	2.30	2.59	2.74	2.87	3.10	3.34	3.81	4.28	4.82	5.83	6.52	7.26	7.95	8.63	9.36	10.11	11.13	12.37	13.86	15.79	17.17	17.85	19.09	20.26	22.39	69
70	45	2.19	2.45	2.74	2.89	3.06	3.31	3.63	4.06	4.57	5.20	6.52	7.26	7.95	8.63	9.38	10.24	11.29	12.59	14.03	15.50	16.95	18.33	19.67	21.07	22.45	24.13	70
71	46	2.32	2.57	2.78	3.04	3.30	3.66	3.99	4.52	5.04	5.88	7.26	7.95	8.63	9.28	10.08	11.22	12.59	14.07	15.47	16.37	17.70	19.70	21.20	22.85	24.67	25.98	71
72	47	2.50	2.66	2.88	3.20	3.62	4.01	4.43	5.02	5.79	6.58	7.95	8.63	9.32	10.00	11.07	12.51	14.06	15.54	16.37	17.43	19.09	20.93	22.67	25.09	27.20	28.54	72
73	48	2.67	2.81	3.08	3.50	3.82	4.38	4.91	5.60	6.36	7.38	8.63	9.42	10.24	11.23	12.59	14.24	15.54	16.44	17.21	18.60	20.36	22.40	24.55	27.21	29.65	31.11	73
74	49	2.78	3.04	3.39	3.80	4.20	4.78	5.36	6.15	7.02	7.86	9.42	10.40	11.28	12.59	14.13	15.75	16.44	17.29	18.40	19.95	21.87	24.66	27.07	29.63	32.17	33.68	74
75	50	2.99	3.33	3.67	4.18	4.59	5.20	5.85	6.65	7.56	8.67	10.32	11.45	12.64	14.17	15.66	16.69	17.31	18.50	20.07	21.54	24.16	26.81	29.98	32.13	35.04	36.71	75
76	51	3.29	3.69	4.09	4.61	5.06	5.72	6.31	7.13	8.13	9.33	11.26	12.85	14.20	15.76	16.63	17.59	18.53	19.88	21.72	23.55	26.37	29.72	32.06	34.94	37.73	39.94	76
77	52	3.67	4.08	4.45	5.13	5.61	6.20	6.80	7.69	8.83	10.51	12.79	14.42	15.79	16.79	17.58	18.85	19.92	21.53	23.80	26.23	28.89	31.80	34.91	38.16	40.91	43.68	77
78	53	3.80	4.24	4.83	5.47	6.09	6.82	7.74	8.57	10.05	11.87	14.37	16.04	17.00	18.10	19.18	20.30	21.58	23.60	26.15	28.86	31.04	34.15	37.62	40.72	43.86	48.04	78
79	54	3.99	4.54	5.19	5.99	6.65	7.54	8.68	9.73	11.43	13.68	16.04	17.25	18.26	19.52	20.70	22.04	23.67	25.94	28.81	31.17	33.97	37.40	40.20	43.61	48.42	53.03	79
80	55	4.14	4.84	5.59	6.36	7.26	8.40	9.84	11.09	12.93	15.22	17.01	18.39	19.73	21.13	22.51	24.20	26.05	28.61	31.18	33.75	36.79	40.00	43.75	48.11	53.12	58.46	80
81	56	4.40	5.32	6.13	6.91	8.01	9.39	11.06	12.45	14.30	16.05	18.19	19.78	21.17	22.85	24.72	26.72	28.88	31.30	34.11	37.14	40.13	43.76	48.53	53.04	58.31	64.50	81
82	57	4.64	5.67	6.78	7.69	8.98	10.58	12.41	14.03	15.60	17.74	20.17	21.80	22.91	25.00	27.25	29.56	31.48	34.31	37.48	40.55	43.92	48.61	53.50	58.30	64.78	70.58	82
83	58	5.10	6.03	7.48	8.50	10.15	11.93	13.97	15.28	16.94	19.40	21.81	23.64	25.07	27.44	29.57	31.63	33.80	36.61	39.62	43.74	48.09	52.85	57.93	64.84	70.69	76.96	83
84	59	5.67	6.54	8.30	9.74	11.46	13.34	15.33	16.73	17.94	20.68	23.45	25.92	27.54	30.14	32.08	34.45	37.04	40.03	43.36	48.63	53.10	58.15	64.42	70.84	77.62	83.94	84
85	60	6.44	7.19	9.26	10.85	12.85	14.73	16.65	17.92	18.93	22.05	25.26	28.08	30.24	32.56	34.81	37.66	40.35	43.93	48.14	53.73	58.46	64.74	70.35	77.87	84.36	92.25	85
86	61	7.34	7.85	10.19	11.94	14.22	16.15	17.92	19.03	19.91	23.51	27.10	30.13	32.71	35.18	37.96	40.94	44.09	48.88	53.16	59.20	65.12	70.80	77.32	84.74	92.32	101.41	86
87	62	8.41	8.60	11.22	13.14	15.67	17.59	19.29	20.36	21.17	25.18	29.04	31.85	35.08	38.19	41.15	44.65	48.83	53.24	57.57	64.95	70.16	77.90	84.11	91.52	102.08	111.35	87
88	63	9.28	9.48	12.62	14.30	17.37	19.21	20.94	22.82	23.34	27.33	31.12	34.09	37.46	40.58	44.04	48.52	52.96	58.76	64.07	71.11	77.23	84.84	92.13	101.30	111.53	121.88	88
89	64	9.90	10.41	14.18	15.95	19.30	21.08	22.88	25.03	25.66	29.69	33.77	36.91	40.33	43.97	48.49	53.39	58.21	64.45	70.08	77.08	84.18	91.66	101.94	110.81	122.66	132.84	89
90	65	10.32	11.31	15.81	17.83	21.44	23.18	25.04	27.54	28.09	32.48	36.88	40.11	43.86	48.22	53.22	58.58	64.61	70.70	77.09	84.07	92.37	101.55	111.50	122.02	133.00	144.25	90
91	66	10.37	12.73	17.46	19.81	23.60	25.45	27.43	29.97	31.39	35.66	40.43	43.63	48.52	53.87	59.20	66.05	71.59	78.20	84.30	92.27	101.05	110.83	122.56	132.56	143.99	154.36	91
92	67	10.91	14.53	19.50	21.74	26.75	27.97	29.96	32.68	34.42	39.57	43.68	48.73	53.48	59.82	66.42	72.09	78.33	84.35	91.34	99.09	108.82	121.34	130.81	143.31	154.76	164.68	92
93	68	12.49	16.35	21.52	24.13	28.88	31.21	33.50	36.10	37.63	43.31	49.08	54.09	60.41	67.12	72.19	80.35	86.44	93.17	99.42	108.13	119.07	130.92	140.62	155.99	164.88	175.41	93
94	69	13.92	18.89	24.36	26.47	30.22	34.53	37.20	38.79	40.72	47.29	52.83	59.40	66.21	72.69	80.06	87.34	94.46	99.41	107.43	118.47	126.37	138.41	152.17	165.94	175.31	186.58	94
95	70	15.48	21.25	26.85	29.34	31.50	37.92	39.97	41.51	47.41	54.75	61.84	68.09	75.06	82.65	88.15	97.26	102.59	106.91	117.85	128.00	135.65	149.78	162.57	176.18	186.16	199.11	95
96	71	19.23	23.28	29.60	30.11	36.22	40.63	42.47	47.64	52.38	60.22	68.62	73.85	82.05	89.97	97.73	105.25	109.97	119.67	127.51	137.55	146.58	161.48	172.15	186.77	198.16	210.01	96
97	72	23.53	26.19	32.65	34.27	40.12	42.73	46.72	50.38	54.28	61.20	69.29	77.96	84.21	92.99	104.69	108.09	120.60	124.07	132.66	143.86	157.58	168.35	179.32	195.65	208.66	221.55	97
98	73	26.13	31.66	36.61	38.26	43.19	45.64	47.55	53.88	56.04	63.47	72.41	80.58	89.33	98.11	107.97	124.10	129.64	136.65	143.43	160.31	166.92	177.99	190.13	205.69	219.69	233.77	98
99	74	29.25	35.00	39.60	41.11	46.32	49.09	54.42	57.04	59.69	71.03	82.47	86.98	96.13	105.10	116.21	130.55	140.85	145.08	159.11	167.52	173.69	188.67	199.38	216.23	231.27	246.72	99
100	75	33.04	36.75	42.22	44.70	49.70	55.76	59.26	61.57	73.63	86.87	89.98	101.72	111.66	122.19	133.17	144.43	154.54	164.87	175.60	186.77	199.31	210.21	221.75	233.97	246.93	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Tobacco Users

Attained Age	Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
44	19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
45	20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
46	21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
47	22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
48	23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
49	24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
50	25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
51	26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
52	27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
53	28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
54	29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
55	30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
56	31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
57	32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
58	33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
59	34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
60	35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
61	36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
62	37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
63	38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
64	39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
65	40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
66	41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
67	42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
68	43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
69	44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
70	45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
71	46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
72	47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
73	48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
74	49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
75	50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
76	51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
77	52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
78	53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
79	54	5.61	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
80	55	5.93	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
81	56	6.37	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
82	57	6.77	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
83	58	7.52	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
84	59	8.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
85	60	9.66	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
86	61	11.15	12.96	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
87	62	12.98	14.38	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
88	63	14.30	16.04	17.65	19.26	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
89	64	15.55	17.65	19.27	20.81	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
90	65	16.37	19.27	20.96	22.52	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
91	66	15.70	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
92	67	15.76	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
93	68	17.02	24.56	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.54	144.69	163.55	178.82	194.28	209.27	224.94	241.41	93
94	69	18.10	26.65	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	146.76	158.96	175.54	191.62	209.27	224.94	241.46	257.34	94
95	70	19.18	28.57	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	145.42	159.15	170.17	187.54	206.95	224.94	241.46	258.86	275.35	95
96	71	22.55	30.34	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	147.64	160.93	170.18	181.16	201.67	222.63	239.37	257.87	276.12	291.03	96
97	72	26.49	32.15	39.52	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.31	163.66	170.82	178.77	193.95	219.20	235.20	252.84	274.10	292.38	307.73	97
98	73	27.92	37.13	43.95	48.44	53.67	59.72	66.48	74.02	78.93	89.80	99.98	109.37	120.70	132.91	146.24	163.66	178.77	188.77	193.35	214.06	233.80	251.07	270.95	288.12	307.75	325.54	98
99	74	29.99	38.70	47.73	53.67	59.72	66.48	74.02	79.48	83.70	100.22	110.69	117.12	130.28	142.76	158.00	179.03	194.28	201.63	215.63	225.23	243.02	265.51	283.82	302.80	323.84	344.50	99
100	75	32.05	38.83	50.40	59.72	66.48	74.02	82.10	85.78	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	241.46	257.57	275.54	291.25	307.95	325.75	344.70	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Elite

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.41	0.36	0.34	0.33	0.31	0.30	0.33	0.33	0.32	0.31	0.32	0.30	0.32	0.33	0.33	0.36	0.38	0.41	0.43	0.46	0.50	0.53	0.56	0.62	0.68	43
44	19	0.41	0.36	0.34	0.32	0.31	0.30	0.30	0.31	0.33	0.33	0.31	0.32	0.32	0.32	0.34	0.35	0.37	0.41	0.43	0.45	0.48	0.51	0.55	0.61	0.65	0.74	44
45	20	0.36	0.35	0.33	0.31	0.30	0.28	0.31	0.31	0.32	0.32	0.30	0.31	0.32	0.32	0.36	0.37	0.39	0.42	0.44	0.48	0.50	0.53	0.58	0.63	0.68	0.81	45
46	21	0.33	0.31	0.29	0.29	0.29	0.29	0.31	0.29	0.32	0.32	0.29	0.30	0.32	0.34	0.37	0.38	0.41	0.44	0.46	0.49	0.52	0.57	0.61	0.66	0.73	0.88	46
47	22	0.30	0.28	0.30	0.28	0.29	0.29	0.29	0.31	0.32	0.32	0.29	0.32	0.33	0.35	0.37	0.41	0.43	0.46	0.48	0.50	0.55	0.60	0.65	0.71	0.80	0.98	47
48	23	0.26	0.27	0.26	0.27	0.28	0.28	0.29	0.31	0.32	0.32	0.30	0.31	0.34	0.36	0.39	0.42	0.44	0.46	0.51	0.54	0.57	0.63	0.70	0.77	0.87	1.10	48
49	24	0.26	0.26	0.27	0.26	0.29	0.28	0.29	0.29	0.33	0.32	0.29	0.31	0.34	0.37	0.41	0.43	0.46	0.49	0.52	0.56	0.61	0.67	0.75	0.85	0.94	1.22	49
50	25	0.25	0.25	0.26	0.26	0.28	0.28	0.29	0.31	0.32	0.34	0.29	0.31	0.34	0.37	0.41	0.44	0.47	0.51	0.54	0.60	0.65	0.72	0.83	0.92	1.04	1.14	50
51	26	0.24	0.26	0.26	0.27	0.29	0.30	0.31	0.30	0.34	0.35	0.30	0.33	0.36	0.39	0.43	0.47	0.51	0.55	0.60	0.65	0.71	0.82	0.90	1.02	1.13	1.28	51
52	27	0.27	0.27	0.27	0.29	0.31	0.31	0.32	0.33	0.36	0.36	0.31	0.34	0.37	0.42	0.46	0.50	0.54	0.58	0.65	0.72	0.81	0.89	1.00	1.12	1.26	1.40	52
53	28	0.28	0.28	0.30	0.31	0.33	0.31	0.33	0.34	0.36	0.37	0.33	0.36	0.41	0.44	0.48	0.53	0.58	0.65	0.71	0.80	0.89	1.01	1.12	1.25	1.41	1.52	53
54	29	0.29	0.31	0.31	0.32	0.33	0.34	0.33	0.35	0.38	0.39	0.34	0.38	0.42	0.46	0.51	0.56	0.64	0.71	0.80	0.89	1.00	1.11	1.26	1.39	1.55	1.64	54
55	30	0.32	0.32	0.32	0.34	0.35	0.35	0.34	0.35	0.39	0.43	0.37	0.41	0.45	0.50	0.56	0.63	0.70	0.80	0.87	0.98	1.10	1.23	1.37	1.53	1.71	1.82	55
56	31	0.36	0.35	0.37	0.37	0.37	0.38	0.37	0.39	0.43	0.45	0.39	0.44	0.49	0.54	0.62	0.69	0.76	0.87	0.96	1.08	1.22	1.35	1.53	1.69	1.89	2.02	56
57	32	0.37	0.37	0.38	0.39	0.42	0.41	0.41	0.42	0.45	0.48	0.43	0.47	0.53	0.60	0.67	0.75	0.85	0.96	1.08	1.21	1.32	1.50	1.69	1.86	2.08	2.21	57
58	33	0.39	0.41	0.42	0.43	0.44	0.44	0.45	0.46	0.49	0.52	0.48	0.53	0.58	0.65	0.74	0.84	0.93	1.06	1.19	1.34	1.50	1.68	1.86	2.06	2.29	2.44	58
59	34	0.41	0.43	0.43	0.45	0.48	0.47	0.48	0.51	0.54	0.58	0.52	0.58	0.66	0.72	0.82	0.92	1.04	1.19	1.31	1.48	1.65	1.85	2.03	2.25	2.49	2.66	59
60	35	0.42	0.44	0.47	0.48	0.50	0.52	0.54	0.57	0.62	0.66	0.58	0.65	0.72	0.81	0.90	1.02	1.14	1.29	1.45	1.63	1.80	2.03	2.23	2.45	2.69	2.96	60
61	36	0.42	0.47	0.50	0.51	0.55	0.57	0.61	0.65	0.71	0.74	0.67	0.73	0.82	0.90	1.01	1.13	1.28	1.46	1.63	1.81	2.00	2.25	2.46	2.71	2.97	3.21	61
62	37	0.38	0.44	0.50	0.54	0.58	0.63	0.67	0.73	0.81	0.85	0.75	0.82	0.92	1.02	1.15	1.29	1.42	1.61	1.79	2.02	2.22	2.49	2.71	2.98	3.26	3.56	62
63	38	0.42	0.47	0.53	0.58	0.64	0.69	0.75	0.83	0.90	0.95	0.85	0.94	1.05	1.16	1.28	1.43	1.60	1.81	1.99	2.19	2.42	2.69	2.92	3.19	3.50	3.88	63
64	39	0.42	0.50	0.56	0.64	0.69	0.77	0.84	0.94	1.02	1.08	0.95	1.06	1.17	1.29	1.46	1.61	1.76	1.98	2.18	2.44	2.67	2.98	3.21	3.50	3.85	4.21	64
65	40	0.46	0.53	0.63	0.70	0.77	0.84	0.93	1.07	1.16	1.22	1.07	1.17	1.32	1.44	1.62	1.78	1.99	2.22	2.41	2.68	2.94	3.27	3.51	3.83	4.23	4.55	65
66	41	0.49	0.60	0.69	0.76	0.84	0.95	1.04	1.16	1.32	1.36	1.21	1.31	1.46	1.61	1.80	1.95	2.18	2.42	2.68	2.97	3.26	3.60	3.86	4.21	4.64	4.94	66
67	42	0.55	0.65	0.75	0.85	0.92	1.05	1.17	1.33	1.48	1.52	1.33	1.47	1.63	1.78	1.99	2.21	2.43	2.69	2.91	3.21	3.53	3.88	4.24	4.61	4.98	5.39	67
68	43	0.63	0.71	0.85	0.94	1.05	1.17	1.34	1.51	1.69	1.71	1.47	1.64	1.81	2.03	2.25	2.43	2.66	2.94	3.24	3.55	3.89	4.25	4.54	4.91	5.47	5.92	68
69	44	0.69	0.77	0.94	1.07	1.14	1.33	1.50	1.71	1.87	1.90	1.64	1.82	2.03	2.24	2.48	2.71	2.97	3.26	3.50	3.83	4.19	4.56	4.96	5.39	5.86	6.46	69
70	45	0.73	0.87	1.04	1.17	1.27	1.46	1.67	1.91	2.14	2.14	1.82	2.03	2.25	2.49	2.72	2.98	3.25	3.56	3.87	4.21	4.60	5.00	5.42	5.93	6.47	7.07	70
71	46	0.83	0.96	1.14	1.26	1.36	1.63	1.86	2.07	2.35	2.34	2.05	2.27	2.49	2.77	3.02	3.30	3.57	3.90	4.23	4.57	4.98	5.38	5.85	6.38	7.15	7.74	71
72	47	0.90	1.06	1.22	1.41	1.52	1.74	2.00	2.26	2.53	2.55	2.29	2.52	2.78	3.04	3.32	3.55	3.92	4.27	4.63	4.95	5.38	5.95	6.48	7.03	7.74	8.54	72
73	48	0.96	1.19	1.34	1.49	1.63	1.91	2.16	2.39	2.66	2.79	2.54	2.74	2.99	3.29	3.59	3.91	4.22	4.56	5.04	5.47	5.96	6.42	7.02	7.64	8.63	9.38	73
74	49	1.01	1.22	1.42	1.60	1.76	2.03	2.31	2.54	2.84	3.03	2.80	3.03	3.28	3.63	3.95	4.22	4.64	5.00	5.49	5.94	6.46	7.11	7.82	8.58	9.35	10.30	74
75	50	1.01	1.31	1.49	1.66	1.84	2.16	2.48	2.69	3.01	3.25	3.09	3.32	3.61	3.98	4.32	4.64	5.08	5.48	6.00	6.46	7.03	7.75	8.60	9.33	10.48	11.35	75
76	51	1.07	1.48	1.59	1.71	1.93	2.26	2.64	2.84	3.19	3.48	3.39	3.64	3.96	4.36	4.74	5.11	5.60	6.00	6.56	7.04	7.71	8.51	9.37	10.24	11.46	12.49	76
77	52	1.07	1.61	1.66	1.80	2.05	2.41	2.71	2.91	3.36	3.72	3.70	4.00	4.31	4.68	5.09	5.49	6.03	6.60	7.17	7.72	8.51	9.28	10.33	11.46	12.67	13.73	77
78	53	1.14	1.70	1.78	1.87	2.12	2.48	2.88	3.05	3.44	3.88	3.95	4.25	4.63	5.14	5.60	6.04	6.66	7.13	7.89	8.73	9.53	10.44	11.59	12.45	13.70	15.08	78
79	54	1.14	1.78	1.84	1.92	2.24	2.62	2.98	3.12	3.61	4.11	4.31	4.67	5.09	5.52	6.01	6.57	7.17	7.85	8.76	9.55	10.53	11.48	12.63	13.79	15.33	16.56	79
80	55	1.17	1.84	1.88	1.95	2.28	2.64	3.09	3.19	3.72	4.30	4.62	5.03	5.46	5.96	6.50	7.11	7.80	8.57	9.41	10.34	11.37	12.51	13.75	15.13	16.62	18.29	80
81	56	1.27	1.89	2.00	2.09	2.43	2.82	3.27	3.44	4.01	4.64	4.99	5.43	5.91	6.44	7.05	7.75	8.64	9.49	10.45	11.47	12.72	13.65	15.52	16.87	18.49	20.60	81
82	57	1.35	1.96	2.12	2.23	2.58	3.00	3.50	3.72	4.32	5.05	5.41	5.87	6.41	6.99	7.70	8.52	9.51	10.54	11.57	12.89	13.93	15.39	17.32	18.86	20.80	23.23	82
83	58	1.34	1.96	2.21	2.34	2.71	3.14	3.69	3.98	4.62	5.50	5.91	6.39	6.98	7.77	8.45	9.59	10.82	11.98	13.03	14.18	15.74	16.81	18.93	20.85	23.15	25.81	83
84	59	1.44	2.00	2.32	2.52	2.90	3.40	3.97	4.32	5.06	5.91	6.34	6.84	7.64	8.53	9.26	10.60	12.04	12.87	13.98	15.74	17.22	18.75	21.32	23.23	26.05	29.20	84
85	60	1.49	2.05	2.46	2.67	3.09	3.65	4.28	4.75	5.57	6.51	6.99	7.50	8.28	9.14	9.97	11.43	12.94	14.15	15.50	17.28	19.19	21.12	23.34	26.18	28.93	33.09	85
86	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	36.40	86
87	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	41.80	87
88	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	48.04	88
89	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	54.37	89
90	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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	59.65	90
91	66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	64.21	91
92	67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	70.36	92
93	68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	79.40	93
94	69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	90.89	94
95	70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	105.27	95
96	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.33	96
97	72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	132.06	97
98	73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	135.39	98
99	74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.14	99
100	75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Nontobacco

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.46	0.47	0.48	0.44	0.42	0.42	0.45	0.43	0.45	0.42	0.41	0.42	0.42	0.45	0.43	0.47	0.50	0.54	0.57	0.58	0.62	0.63	0.65	0.68	0.75	43
44	19	0.46	0.47	0.49	0.46	0.42	0.39	0.39	0.43	0.43	0.45	0.43	0.42	0.42	0.44	0.45	0.46	0.51	0.53	0.56	0.60	0.62	0.63	0.65	0.69	0.73	0.82	44
45	20	0.47	0.46	0.44	0.42	0.41	0.41	0.39	0.43	0.42	0.44	0.38	0.42	0.42	0.44	0.47	0.50	0.52	0.55	0.58	0.63	0.64	0.66	0.69	0.72	0.76	0.88	45
46	21	0.45	0.42	0.43	0.41	0.38	0.38	0.42	0.41	0.43	0.44	0.39	0.41	0.43	0.46	0.48	0.51	0.54	0.57	0.61	0.64	0.66	0.70	0.73	0.76	0.83	0.98	46
47	22	0.41	0.37	0.41	0.38	0.38	0.41	0.39	0.42	0.43	0.46	0.39	0.42	0.44	0.46	0.51	0.53	0.56	0.60	0.63	0.68	0.70	0.73	0.76	0.83	0.90	1.10	47
48	23	0.37	0.34	0.36	0.37	0.39	0.38	0.39	0.44	0.44	0.46	0.39	0.43	0.45	0.48	0.52	0.54	0.57	0.62	0.67	0.71	0.74	0.77	0.83	0.89	0.98	1.22	48
49	24	0.33	0.33	0.37	0.37	0.37	0.38	0.41	0.43	0.43	0.47	0.39	0.42	0.46	0.48	0.53	0.56	0.60	0.65	0.70	0.74	0.78	0.84	0.89	0.97	1.09	1.33	49
50	25	0.33	0.34	0.35	0.36	0.38	0.38	0.41	0.43	0.44	0.47	0.38	0.41	0.46	0.49	0.53	0.57	0.63	0.68	0.73	0.80	0.85	0.90	0.97	1.06	1.19	1.33	50
51	26	0.31	0.31	0.35	0.38	0.41	0.43	0.43	0.45	0.47	0.51	0.41	0.43	0.47	0.52	0.57	0.62	0.67	0.72	0.78	0.85	0.91	1.01	1.10	1.19	1.33	1.49	51
52	27	0.33	0.31	0.37	0.41	0.43	0.46	0.46	0.50	0.52	0.54	0.42	0.45	0.50	0.55	0.61	0.66	0.71	0.77	0.86	0.95	1.04	1.12	1.22	1.34	1.48	1.67	52
53	28	0.34	0.31	0.37	0.41	0.45	0.46	0.49	0.53	0.54	0.60	0.45	0.48	0.53	0.57	0.63	0.70	0.77	0.85	0.93	1.05	1.15	1.25	1.40	1.49	1.67	1.88	53
54	29	0.37	0.35	0.39	0.43	0.47	0.51	0.52	0.57	0.58	0.65	0.46	0.50	0.55	0.61	0.68	0.74	0.84	0.93	1.04	1.16	1.28	1.41	1.54	1.69	1.87	2.09	54
55	30	0.37	0.35	0.39	0.45	0.50	0.53	0.55	0.60	0.63	0.70	0.49	0.53	0.60	0.67	0.73	0.82	0.92	1.04	1.14	1.29	1.44	1.55	1.73	1.87	2.09	2.32	55
56	31	0.41	0.37	0.42	0.47	0.52	0.56	0.62	0.67	0.70	0.77	0.52	0.57	0.64	0.72	0.82	0.91	1.01	1.13	1.26	1.43	1.57	1.73	1.92	2.10	2.32	2.60	56
57	32	0.44	0.37	0.44	0.50	0.56	0.62	0.68	0.74	0.78	0.85	0.56	0.62	0.70	0.80	0.89	1.00	1.12	1.27	1.41	1.56	1.73	1.90	2.13	2.33	2.60	2.87	57
58	33	0.44	0.39	0.46	0.52	0.62	0.68	0.75	0.83	0.87	0.97	0.64	0.70	0.77	0.86	0.98	1.10	1.24	1.39	1.54	1.75	1.93	2.14	2.39	2.61	2.88	3.18	58
59	34	0.45	0.39	0.46	0.56	0.66	0.73	0.85	0.96	1.01	1.10	0.69	0.76	0.87	0.96	1.08	1.22	1.37	1.55	1.72	1.92	2.13	2.35	2.62	2.89	3.17	3.48	59
60	35	0.43	0.41	0.48	0.58	0.71	0.83	0.97	1.12	1.16	1.27	0.77	0.86	0.95	1.07	1.20	1.34	1.50	1.69	1.89	2.11	2.33	2.60	2.88	3.19	3.48	3.79	60
61	36	0.42	0.42	0.50	0.63	0.75	0.88	1.04	1.19	1.29	1.42	0.89	0.98	1.09	1.22	1.33	1.50	1.69	1.90	2.11	2.34	2.59	2.88	3.17	3.48	3.83	4.12	61
62	37	0.42	0.42	0.51	0.63	0.80	0.96	1.10	1.29	1.40	1.54	1.03	1.12	1.25	1.36	1.52	1.68	1.86	2.09	2.30	2.61	2.87	3.18	3.48	3.83	4.20	4.48	62
63	38	0.42	0.45	0.53	0.69	0.84	1.01	1.21	1.37	1.50	1.68	1.17	1.31	1.44	1.59	1.68	1.87	2.08	2.33	2.58	2.82	3.10	3.42	3.75	4.08	4.48	4.86	63
64	39	0.44	0.47	0.57	0.73	0.92	1.09	1.30	1.50	1.63	1.81	1.34	1.49	1.63	1.78	1.89	2.09	2.29	2.57	2.80	3.12	3.42	3.77	4.10	4.48	4.91	5.27	64
65	40	0.47	0.52	0.64	0.81	0.98	1.17	1.39	1.62	1.78	1.99	1.54	1.69	1.82	2.01	2.10	2.31	2.57	2.85	3.09	3.44	3.76	4.16	4.49	4.88	5.37	5.73	65
66	41	0.52	0.56	0.70	0.87	1.05	1.28	1.47	1.70	1.93	2.15	1.75	1.92	2.06	2.25	2.33	2.54	2.81	3.11	3.43	3.79	4.15	4.56	4.91	5.35	5.86	6.23	66
67	42	0.57	0.64	0.76	0.95	1.16	1.37	1.60	1.83	2.04	2.29	1.98	2.19	2.32	2.51	2.58	2.86	3.13	3.46	3.69	4.07	4.46	4.89	5.37	5.82	6.28	6.78	67
68	43	0.65	0.71	0.85	1.04	1.29	1.50	1.75	2.01	2.23	2.49	2.22	2.48	2.61	2.88	2.90	3.12	3.43	3.77	4.10	4.47	4.90	5.37	5.73	6.21	6.87	7.40	68
69	44	0.70	0.80	0.93	1.16	1.40	1.63	1.88	2.15	2.37	2.65	2.53	2.79	2.93	3.22	3.20	3.50	3.81	4.17	4.42	4.81	5.26	5.72	6.24	6.78	7.36	8.07	69
70	45	0.77	0.89	1.04	1.27	1.51	1.76	2.02	2.28	2.59	2.87	2.87	3.17	3.28	3.59	3.50	3.82	4.16	4.51	4.88	5.28	5.75	6.25	6.80	7.41	8.09	8.86	70
71	46	0.84	0.96	1.13	1.36	1.62	1.93	2.20	2.49	2.81	3.13	3.14	3.46	3.59	3.92	3.86	4.22	4.56	4.95	5.34	5.72	6.21	6.74	7.34	7.99	8.93	9.73	71
72	47	0.89	1.04	1.23	1.49	1.79	2.05	2.37	2.71	3.04	3.40	3.43	3.76	3.93	4.27	4.26	4.52	5.01	5.42	5.82	6.19	6.74	7.45	8.12	8.83	9.66	10.68	72
73	48	0.94	1.12	1.32	1.61	1.87	2.22	2.52	2.87	3.22	3.66	3.73	4.01	4.18	4.55	4.57	4.99	5.37	5.79	6.34	6.85	7.48	8.04	8.79	9.61	10.69	11.79	73
74	49	0.95	1.12	1.41	1.71	2.01	2.31	2.66	3.06	3.43	3.91	4.03	4.31	4.52	4.94	5.01	5.36	5.88	6.33	6.91	7.43	8.12	8.91	9.80	10.67	11.70	12.96	74
75	50	0.93	1.21	1.47	1.76	2.09	2.45	2.81	3.23	3.63	4.15	4.31	4.63	4.88	5.35	5.49	5.87	6.45	6.92	7.53	8.09	8.86	9.70	10.66	11.72	12.99	14.28	75
76	51	0.95	1.30	1.55	1.85	2.16	2.54	2.96	3.41	3.85	4.38	4.62	4.98	5.26	5.79	6.00	6.45	7.06	7.56	8.21	8.81	9.71	10.56	11.74	12.74	14.19	15.63	76
77	52	0.95	1.40	1.62	1.91	2.26	2.65	3.03	3.49	4.04	4.65	4.95	5.33	5.68	6.11	6.41	6.92	7.58	8.31	8.97	9.67	10.61	11.63	12.80	14.31	15.86	17.13	77
78	53	0.98	1.43	1.71	2.03	2.31	2.72	3.17	3.67	4.16	4.78	5.16	5.58	5.98	6.62	7.03	7.62	8.37	8.93	9.88	10.92	12.01	12.94	14.39	15.68	17.17	18.77	78
79	54	0.98	1.46	1.80	2.08	2.43	2.85	3.23	3.77	4.36	5.03	5.50	5.98	6.46	7.02	7.56	8.21	9.01	9.85	10.94	11.94	13.16	14.23	15.84	17.43	19.02	20.66	79
80	55	0.95	1.49	1.82	2.10	2.44	2.85	3.31	3.86	4.48	5.21	5.79	6.28	6.83	7.45	8.13	8.89	9.75	10.73	11.78	12.94	14.24	15.66	17.22	18.96	20.82	22.91	80
81	56	1.07	1.62	2.01	2.31	2.66	3.10	3.61	4.21	4.90	5.69	6.28	6.84	7.46	8.15	8.93	9.76	10.91	11.97	13.19	14.49	16.20	17.24	19.39	21.46	23.26	25.82	81
82	57	1.15	1.76	2.22	2.53	2.93	3.41	3.98	4.65	5.40	6.28	6.87	7.48	8.16	8.91	9.79	10.86	12.10	13.40	14.74	16.40	17.82	19.39	21.97	24.10	26.02	29.11	82
83	58	1.16	1.88	2.39	2.73	3.16	3.67	4.30	5.02	5.85	6.98	7.57	8.20	8.98	10.00	10.85	12.29	13.91	15.37	16.72	18.17	20.08	21.53	24.14	26.45	29.36	32.37	83
84	59	1.26	2.03	2.62	3.01	3.48	4.06	4.76	5.58	6.51	7.61	8.18	8.86	9.91	11.07	12.00	13.70	15.60	16.66	18.13	20.34	22.32	24.21	27.08	29.94	32.80	36.00	84
85	60	1.33	2.19	2.88	3.30	3.83	4.49	5.29	6.22	7.29	8.52	9.11	9.78	10.77	11.92	13.03	14.91	16.89	18.49	20.27	22.53	25.10	27.19	30.09	33.60	36.93	40.09	85
86	61	1.28	2.15	2.86	3.28	3.86	4.55	5.36	6.34	7.48	8.76	9.30	10.04	10.99	12.21	13.34	15.19	17.12	19.00	20.57	22.91	25.59	28.88	31.92	36.33	39.93	43.75	86
87	62	1.39	2.30	3.09	3.57	4.20	4.99	5.93	7.03	8.35	9.84	10.41	11.18	12.33	13.66	14.89	16.97	19.06	21.09	22.83	25.66	28.53	31.81	35.44	40.66	44.52	49.44	87
88	63	1.55	2.48	3.32	3.84	4.56	5.44	6.52	7.80	9.30	10.82	11.33	12.53	13.85	15.21	16.62	18.99	21.04	23.43	26.16	29.06	32.07	36.11	39.74	44.72	49.23	55.40	88
89	64	1.73	3.17	3.51	4.05	4.80	5.94	7.17	8.64	10.44	12.14	12.73	14.09	15.48	16.96	18.70	20.92	23.27	26.27	29.02	32.51	35.73	39.78	43.73	50.55	54.95	61.78	89
90	65	1.98	3.42	3.77	4.35	5.20	6.32	7.71	9.39	11.36	13.69	14.30	15.72	17.28	19.02	20.89	22.98	25.89	29.18	32.46	36.07	40.17	43.84	49.52	55.48	61.86	67.69	90
91	66	2.05	3.56	3.99	4.60	5.55	6.77	8.37	10.26	12.55	15.21	15.70	17.43	19.87	21.76	23.70	25.50	28.28	31.94	35.31	38.60	43.98	48.61	54.18	61.84	67.76	70.29	91
92	67	2.10	3.71	4.22	4.90	5.95	7.38	9.14	11.06	13.58	16.46	17.68	19.91	22.16	24.26	26.21	28.79	31.80	35.53	39.34	43.48	48.68	54.33	60.95	66.87	74.08	75.93	92
93	68	2.28	3.97	4.42	5.30	6.46	7.84	9.81	12.23	15.03	18.25	19.57	22.11	25.32	27.90	29.50	31.95	34.70	38.51	43.19	47.49	54.34	60.24	66.75	73.58	81.36	84.59	93
94	69	2.55	4.17	4.78	5.76	7.09	8.68	10.90	13.29	16.36	19.98	22.14	25.19	28.45	31.01	32.62	35.95	38.74	43.18	48.01	53.44	60.24	67.38	74.36	81.25	89.08	96.84	94
95	70	2.84	4.37	5.19	6.32	7.83	9.65	12.14	14.83	18.35	22.32	24.45	28.17	32.45	35.07	36.65	39.65	42.53	46.84	52.80	58.34	65.94	73.91	83.00	89.35	97.43	112.17	95
96	71	3.21	4.60	5.66	6.98	8.75	10.82	13.61	16.66	20.10	24.43	27.24	31.36	36.48	38.51	39.88	43.70	46.26	51.28	57.42	63.74	72.21	82.57	92.28	98.36	106.50	127.14	96
97	72	4.67	4.86	6.11	7.78	9.80	12.16	15.04	18.35	22.56	27.46	30.89	35.94	41.57	42.42	45.09	49.23	51.99	56.95	62.43	71.08	80.96	91.01	101.40	106.55	114.42	140.70	97
98	73	4.99	5.30	6.77	8.75	10.86	13.51	16.99	20.68	24.89	30.12	34.36	39.97	44.70	47.09	49.64	54.67	56.84	61.70	70.91	79.57	90.74	102.20	113.28	117.20	124.69	144.27	98
99	74	5.24	5.69	7.44	9.89	12.33	15.33	18.83	22.91	27.99	33.88	38.94	45.39	50.99	53.11	56.32	61.64	63.24	69.94	77.36	87.26	99.86	112.50	123.83	126.62	133.96	153.57	99
100	75	5.63	6.21	8.41	11.27	14.05	17.43	21.40	25.87	30.97	37.19	43.03	50.68	56.35	58.96	61.98	67.82	70.42	76.06	84.74	95.91	110.02	123.52	137.60	138.99	146.20	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Standard Nontobacco

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.54	0.55	0.55	0.53	0.53	0.51	0.53	0.55	0.55	0.58	0.64	0.67	0.72	0.75	0.82	0.85	0.90	0.96	1.08	43
44	19	0.46	0.47	0.49	0.50	0.51	0.50	0.50	0.54	0.54	0.57	0.53	0.54	0.53	0.54	0.56	0.57	0.64	0.67	0.70	0.74	0.80	0.84	0.88	0.95	1.01	1.17	44
45	20	0.47	0.49	0.50	0.50	0.48	0.50	0.50	0.51	0.52	0.53	0.49	0.52	0.53	0.54	0.60	0.63	0.66	0.69	0.72	0.78	0.82	0.87	0.93	1.00	1.07	1.27	45
46	21	0.49	0.50	0.50	0.48	0.48	0.48	0.51	0.50	0.53	0.53	0.49	0.52	0.54	0.56	0.61	0.65	0.68	0.71	0.75	0.81	0.85	0.92	0.97	1.05	1.14	1.41	46
47	22	0.50	0.47	0.48	0.46	0.48	0.49	0.50	0.51	0.54	0.56	0.51	0.54	0.55	0.57	0.63	0.66	0.70	0.74	0.78	0.84	0.90	0.95	1.04	1.12	1.24	1.56	47
48	23	0.46	0.44	0.46	0.45	0.47	0.49	0.50	0.53	0.55	0.56	0.51	0.54	0.56	0.58	0.65	0.68	0.72	0.76	0.83	0.88	0.94	1.02	1.10	1.22	1.35	1.73	48
49	24	0.45	0.42	0.44	0.45	0.47	0.48	0.50	0.50	0.55	0.57	0.51	0.54	0.57	0.61	0.66	0.70	0.74	0.80	0.86	0.92	1.00	1.08	1.20	1.33	1.47	1.93	49
50	25	0.42	0.43	0.44	0.45	0.47	0.47	0.50	0.52	0.54	0.58	0.50	0.53	0.58	0.61	0.66	0.71	0.77	0.84	0.90	0.97	1.06	1.16	1.30	1.44	1.61	1.78	50
51	26	0.42	0.41	0.44	0.46	0.48	0.51	0.55	0.54	0.60	0.64	0.52	0.55	0.62	0.64	0.71	0.76	0.84	0.89	0.97	1.06	1.16	1.30	1.44	1.61	1.78	1.99	51
52	27	0.43	0.42	0.47	0.48	0.50	0.53	0.57	0.58	0.65	0.68	0.53	0.58	0.64	0.68	0.75	0.82	0.88	0.97	1.06	1.19	1.31	1.44	1.61	1.79	2.01	2.18	52
53	28	0.46	0.42	0.47	0.49	0.54	0.55	0.62	0.64	0.66	0.73	0.57	0.62	0.68	0.71	0.80	0.88	0.96	1.07	1.17	1.32	1.46	1.63	1.83	2.00	2.22	2.44	53
54	29	0.49	0.47	0.49	0.51	0.54	0.62	0.63	0.68	0.72	0.77	0.58	0.65	0.71	0.77	0.86	0.93	1.05	1.19	1.31	1.48	1.65	1.80	2.03	2.25	2.50	2.71	54
55	30	0.49	0.48	0.50	0.54	0.58	0.64	0.69	0.71	0.77	0.86	0.63	0.69	0.76	0.83	0.93	1.05	1.17	1.32	1.45	1.64	1.82	2.02	2.27	2.48	2.77	3.02	55
56	31	0.55	0.53	0.55	0.56	0.62	0.68	0.74	0.80	0.84	0.94	0.67	0.73	0.83	0.92	1.04	1.16	1.28	1.45	1.62	1.82	2.03	2.21	2.52	2.79	3.07	3.36	56
57	32	0.55	0.56	0.57	0.60	0.66	0.73	0.81	0.86	0.92	1.03	0.73	0.81	0.91	1.01	1.14	1.26	1.44	1.63	1.80	2.01	2.21	2.46	2.81	3.06	3.39	3.71	57
58	33	0.60	0.56	0.61	0.62	0.71	0.82	0.89	0.98	1.04	1.15	0.82	0.91	1.00	1.11	1.27	1.42	1.59	1.80	1.98	2.24	2.49	2.78	3.09	3.42	3.77	4.12	58
59	34	0.57	0.57	0.61	0.65	0.77	0.86	0.97	1.13	1.16	1.32	0.90	1.01	1.12	1.24	1.39	1.56	1.78	2.02	2.21	2.50	2.78	3.04	3.42	3.73	4.10	4.50	59
60	35	0.57	0.61	0.66	0.68	0.83	0.95	1.13	1.30	1.35	1.52	1.01	1.11	1.24	1.39	1.55	1.74	1.94	2.20	2.45	2.73	3.02	3.37	3.73	4.12	4.50	4.90	60
61	36	0.56	0.62	0.68	0.72	0.87	1.02	1.22	1.39	1.49	1.68	1.13	1.25	1.42	1.55	1.74	1.94	2.19	2.47	2.74	3.05	3.37	3.73	4.12	4.54	4.96	5.34	61
62	37	0.53	0.58	0.69	0.75	0.93	1.12	1.31	1.49	1.64	1.86	1.28	1.42	1.57	1.75	1.99	2.19	2.44	2.73	3.00	3.39	3.73	4.15	4.55	4.99	5.45	5.81	62
63	38	0.54	0.63	0.71	0.82	1.01	1.19	1.42	1.64	1.79	2.01	1.46	1.62	1.80	2.00	2.19	2.44	2.73	3.07	3.34	3.71	4.08	4.45	4.93	5.30	5.81	6.30	63
64	39	0.56	0.64	0.76	0.88	1.10	1.31	1.54	1.79	1.93	2.22	1.63	1.81	2.02	2.21	2.47	2.75	3.00	3.34	3.66	4.10	4.50	4.91	5.40	5.82	6.37	6.82	64
65	40	0.58	0.70	0.83	0.94	1.17	1.39	1.63	1.90	2.09	2.35	1.80	2.01	2.21	2.45	2.72	3.02	3.31	3.67	4.01	4.46	4.89	5.43	5.85	6.28	6.86	7.41	65
66	41	0.62	0.73	0.90	1.03	1.26	1.53	1.74	2.03	2.32	2.55	2.01	2.24	2.47	2.74	3.03	3.26	3.62	4.05	4.46	4.93	5.41	5.91	6.34	6.89	7.54	8.07	66
67	42	0.69	0.81	0.97	1.15	1.41	1.65	1.91	2.19	2.46	2.78	2.23	2.49	2.77	2.98	3.33	3.71	4.03	4.44	4.73	5.21	5.72	6.32	6.94	7.41	8.01	8.78	67
68	43	0.74	0.90	1.07	1.25	1.54	1.82	2.09	2.41	2.66	3.00	2.46	2.75	3.01	3.45	3.76	4.06	4.45	4.95	5.39	5.91	6.47	7.04	7.46	8.11	8.94	9.57	68
69	44	0.83	0.95	1.16	1.42	1.68	2.00	2.29	2.57	2.83	3.20	2.77	3.03	3.37	3.72	4.10	4.61	4.95	5.42	5.72	6.22	6.80	7.50	8.17	8.75	9.52	10.44	69
70	45	0.89	1.04	1.25	1.55	1.83	2.15	2.45	2.80	3.13	3.47	3.05	3.40	3.76	4.15	4.54	4.94	5.37	5.83	6.32	6.85	7.44	8.09	8.79	9.59	10.47	11.45	70
71	46	0.98	1.14	1.41	1.65	1.98	2.40	2.71	3.09	3.45	3.81	3.42	3.79	4.16	4.60	5.02	5.45	5.88	6.40	6.91	7.41	8.07	8.74	9.52	10.36	11.53	12.57	71
72	47	1.08	1.26	1.51	1.87	2.18	2.55	2.93	3.40	3.78	4.23	3.82	4.16	4.61	5.07	5.53	5.92	6.47	7.01	7.55	8.03	8.72	9.75	10.64	11.59	12.54	13.83	72
73	48	1.14	1.39	1.63	2.00	2.35	2.73	3.11	3.60	4.00	4.56	4.23	4.54	4.86	5.43	5.81	6.32	6.77	7.43	8.11	8.84	9.61	10.39	11.36	12.47	13.99	15.21	73
74	49	1.20	1.42	1.75	2.20	2.53	2.93	3.31	3.87	4.31	4.98	4.59	4.93	5.36	5.98	6.38	6.84	7.43	8.14	8.83	9.60	10.45	11.46	12.62	13.93	15.24	16.70	74
75	50	1.20	1.52	1.85	2.25	2.65	3.13	3.56	4.16	4.62	5.27	5.03	5.41	5.87	6.56	7.00	7.52	8.14	8.91	9.65	10.45	11.37	12.52	13.89	15.20	17.04	18.38	75
76	51	1.24	1.65	1.95	2.38	2.78	3.23	3.78	4.43	4.96	5.65	5.50	5.92	6.42	7.19	7.65	8.27	8.94	9.77	10.53	11.39	12.46	13.79	15.17	16.77	18.71	20.21	76
77	52	1.24	1.84	2.09	2.47	2.93	3.43	3.87	4.49	5.25	5.96	5.93	6.46	7.01	7.74	8.13	8.93	9.67	10.55	11.53	12.30	13.55	15.05	16.74	18.74	20.69	22.26	77
78	53	1.31	1.92	2.25	2.63	3.05	3.51	4.03	4.76	5.34	6.25	6.36	6.76	7.33	8.21	8.78	9.69	10.49	11.45	12.49	13.82	15.07	16.85	18.72	20.43	22.51	24.49	78
79	54	1.31	2.02	2.38	2.69	3.23	3.67	4.21	4.89	5.67	6.54	6.83	7.39	8.03	8.74	9.51	10.34	11.37	12.42	13.86	15.12	16.66	18.56	20.44	22.27	24.76	26.91	79
80	55	1.39	2.09	2.45	2.83	3.29	3.83	4.45	5.20	6.03	7.02	7.48	8.13	8.83	9.63	10.51	11.49	12.62	13.87	15.24	16.75	18.43	20.27	22.30	24.54	26.98	29.69	80
81	56	1.52	2.24	2.67	3.07	3.56	4.14	4.82	5.68	6.53	7.52	8.07	8.74	9.54	10.41	11.38	12.49	13.97	15.32	16.63	18.56	20.46	22.43	25.05	27.69	30.92	33.46	81
82	57	1.63	2.37	2.92	3.34	3.85	4.48	5.30	6.09	7.11	8.11	8.74	9.46	10.33	11.25	12.17	13.70	15.10	17.01	18.98	20.68	22.38	25.43	28.23	31.21	34.26	37.75	82
83	58	1.67	2.62	3.17	3.63	4.20	4.89	5.62	6.67	7.79	8.81	9.52	10.27	11.24	12.61	13.58	15.49	17.60	19.47	20.82	22.70	25.47	27.73	30.91	34.07	38.69	42.00	83
84	59	1.81	2.79	3.50	3.96	4.59	5.37	6.26	7.22	8.57	9.61	10.41	11.22	12.26	13.79	14.60	16.79	19.25	21.40	23.17	25.91	27.85	30.66	34.66	38.40	42.87	46.73	84
85	60	1.88	2.91	3.72	4.28	4.98	5.86	6.87	8.09	9.48	10.51	11.46	12.28	13.53	15.05	16.09	18.52	21.15	23.52	25.27	28.45	30.90	34.72	39.05	43.71	48.99	52.08	85
86	61	1.98	3.06	4.02	4.61	5.40	6.37	7.53	8.89	10.48	11.54	12.64	13.58	14.87	16.59	17.80	20.35	23.12	25.68	27.74	30.75	34.62	38.41	43.77	48.51	53.79	56.87	86
87	62	2.12	3.25	4.28	4.95	5.82	6.90	8.20	9.74	11.54	12.66	14.02	14.98	16.49	18.36	19.62	22.44	25.48	28.68	30.89	34.57	38.41	41.76	47.27	53.13	60.43	64.32	87
88	63	2.33	3.42	4.56	5.26	6.22	7.45	8.94	10.69	12.54	13.52	15.00	16.60	18.33	20.18	22.03	25.25	27.86	31.03	34.18	38.50	42.43	47.42	52.46	58.03	64.51	72.12	88
89	64	2.66	4.39	4.83	5.61	6.65	8.02	9.70	11.69	14.10	14.81	16.65	18.42	20.27	22.19	24.48	27.41	30.45	34.95	38.64	43.23	47.69	51.03	57.27	63.55	72.43	80.50	89
90	65	3.05	4.67	5.13	5.95	7.11	8.62	10.52	12.86	15.55	16.34	18.50	20.34	22.37	24.62	27.05	29.77	33.55	37.84	42.10	46.82	52.17	56.96	64.41	72.22	80.61	88.28	90
91	66	3.14	4.98	5.61	6.48	7.81	9.40	11.63	14.24	17.41	18.60	20.18	22.35	25.29	27.84	30.51	32.58	36.16	41.51	46.04	50.67	57.60	62.61	70.28	79.10	87.58	91.71	91
92	67	3.21	5.30	6.02	7.00	8.50	10.52	12.86	15.42	19.22	20.79	22.83	25.54	27.99	30.97	33.30	37.26	41.92	46.71	51.12	57.68	63.79	71.38	80.06	86.62	98.42	99.16	92
93	68	3.49	5.76	6.46	7.66	9.37	11.30	14.37	17.87	21.96	24.42	24.78	28.18	31.97	35.79	38.49	41.48	45.16	50.02	56.39	63.31	72.36	78.47	86.46	96.69	105.65	110.62	93
94	69	3.88	6.16	7.07	8.45	10.41	12.85	16.16	19.54	24.41	27.59	28.08	31.58	35.57	39.62	42.05	47.29	51.84	57.54	63.44	71.07	80.23	88.56	100.58	105.89	116.34	125.46	94
95	70	4.35	6.60	7.79	9.54	11.84	14.51	18.26	22.11	27.78	31.59	30.90	35.06	39.98	44.38	47.04	51.48	56.32	61.71	70.02	77.93	86.41	99.22	108.55	115.86	126.57	144.25	95
96	71	4.89	7.12	8.77	10.72	13.44	16.50	20.75	25.25	30.64	35.17	34.22	38.73	44.50	48.56	51.32	56.08	60.50	66.67	76.51	85.44	97.66	107.46	120.34	128.58	139.23	162.31	96
97	72	7.06	7.70	9.52	12.14	15.29	19.12	23.47	28.39	34.91	41.19	38.32	43.02	49.91	53.70	58.69	63.97	68.91	74.87	82.39	95.49	106.60	119.71	133.55	138.54	149.20	181.26	97
98	73	7.56	8.51	10.87	14.03	17.31	21.69	27.29	32.95	39.97	45.99	42.48	46.77	52.44	58.59	63.76	71.26	75.58	81.43	94.32	104.60	119.71	133.34	147.91	153.45	163.95	183.13	98
99	74	8.00	9.20	12.21	16.13	19.97	24.98	30.92	37.36	45.63	53.87	47.50	51.54	58.87	65.35	73.11	81.39	83.85	92.85	101.40	114.57	130.65	148.07	163.81	163.29	175.68	192.87	99
100	75	8.60	10.40	14.02	18.66	23.11	28.83	35.66	42.81	51.56	60.14	52.30	57.10	64.55	72.37	80.75	88.42	91.87	99.32	110.79	125.64	144.44	162.50	181.44	183.32	193.06	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.81	0.87	0.96	1.02	1.09	1.16	1.26	1.33	1.42	1.53	1.65	43
44	19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.86	0.95	1.01	1.07	1.14	1.24	1.30	1.40	1.51	1.63	1.79	44
45	20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.91	0.94	1.00	1.06	1.12	1.21	1.29	1.36	1.49	1.60	1.75	1.96	45
46	21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.84	0.89	0.95	0.98	1.05	1.11	1.19	1.26	1.34	1.46	1.57	1.73	1.88	2.16	46
47	22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.78	0.85	0.89	0.92	1.00	1.03	1.09	1.16	1.24	1.32	1.44	1.54	1.69	1.85	2.04	2.38	47
48	23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.81	0.88	0.92	0.97	1.04	1.07	1.12	1.22	1.30	1.41	1.52	1.67	1.82	2.01	2.24	2.64	48
49	24	0.52	0.53	0.57	0.61	0.63	0.66	0.68	0.73	0.78	0.85	0.83	0.89	0.96	1.01	1.06	1.12	1.17	1.26	1.37	1.48	1.64	1.79	1.96	2.21	2.47	2.93	49
50	25	0.51	0.54	0.57	0.60	0.64	0.66	0.71	0.75	0.81	0.86	0.84	0.90	0.98	1.04	1.10	1.16	1.24	1.34	1.45	1.60	1.75	1.93	2.15	2.44	2.77	3.11	50
51	26	0.48	0.52	0.62	0.64	0.67	0.70	0.74	0.78	0.85	0.91	0.89	0.94	1.05	1.09	1.19	1.25	1.36	1.47	1.60	1.74	1.93	2.15	2.44	2.78	3.10	3.50	51
52	27	0.50	0.56	0.62	0.66	0.72	0.74	0.76	0.82	0.88	0.95	0.91	1.03	1.09	1.17	1.27	1.35	1.46	1.61	1.76	1.95	2.19	2.42	2.77	3.13	3.51	3.93	52
53	28	0.54	0.58	0.65	0.73	0.75	0.75	0.81	0.85	0.91	1.00	0.98	1.08	1.20	1.26	1.36	1.48	1.62	1.79	1.95	2.19	2.45	2.79	3.17	3.53	3.92	4.40	53
54	29	0.56	0.63	0.69	0.75	0.80	0.81	0.83	0.89	0.94	1.05	1.03	1.16	1.26	1.35	1.49	1.60	1.78	1.96	2.20	2.48	2.83	3.08	3.52	3.88	4.34	4.86	54
55	30	0.58	0.65	0.71	0.81	0.83	0.85	0.89	0.90	0.98	1.10	1.10	1.23	1.36	1.48	1.65	1.78	2.01	2.23	2.43	2.78	3.11	3.47	3.92	4.36	4.84	5.36	55
56	31	0.65	0.69	0.78	0.85	0.87	0.90	0.93	0.97	1.04	1.16	1.20	1.32	1.48	1.64	1.83	2.01	2.20	2.45	2.75	3.10	3.50	3.86	4.40	4.86	5.36	5.91	56
57	32	0.67	0.74	0.81	0.90	0.93	0.96	1.01	1.05	1.14	1.27	1.31	1.46	1.64	1.82	2.03	2.21	2.49	2.82	3.12	3.49	3.88	4.30	4.86	5.36	5.91	6.49	57
58	33	0.68	0.76	0.86	0.96	1.02	1.06	1.09	1.13	1.22	1.37	1.47	1.64	1.82	2.02	2.29	2.48	2.79	3.13	3.51	3.93	4.40	4.86	5.36	5.91	6.49	7.09	58
59	34	0.66	0.78	0.93	1.02	1.10	1.12	1.19	1.28	1.35	1.55	1.62	1.82	2.06	2.29	2.49	2.78	3.14	3.58	3.96	4.40	4.86	5.36	5.91	6.49	7.09	7.70	59
60	35	0.65	0.83	0.97	1.09	1.17	1.25	1.34	1.44	1.51	1.74	1.83	2.05	2.31	2.58	2.83	3.13	3.52	3.96	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
61	36	0.65	0.85	1.01	1.16	1.26	1.33	1.47	1.59	1.70	1.95	2.08	2.29	2.60	2.87	3.14	3.48	3.92	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
62	37	0.66	0.86	1.06	1.21	1.34	1.47	1.61	1.75	1.91	2.16	2.35	2.60	2.90	3.16	3.57	3.89	4.31	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
63	38	0.70	0.89	1.09	1.30	1.44	1.57	1.79	1.96	2.13	2.38	2.63	2.93	3.24	3.60	3.91	4.30	4.82	5.36	5.91	6.49	7.09	7.70	8.34	8.80	9.58	10.55	63
64	39	0.73	0.96	1.19	1.39	1.60	1.73	1.94	2.16	2.34	2.64	2.91	3.24	3.60	3.96	4.40	4.82	5.28	5.87	6.47	7.09	7.70	8.34	9.03	9.55	10.34	11.40	64
65	40	0.81	1.04	1.31	1.54	1.73	1.90	2.14	2.38	2.64	2.93	3.24	3.60	3.99	4.31	4.86	5.29	5.88	6.49	7.09	7.70	8.34	9.03	9.76	10.30	11.15	12.33	65
66	41	0.91	1.17	1.47	1.70	1.87	2.06	2.35	2.60	2.93	3.24	3.60	3.99	4.41	4.77	5.28	5.82	6.43	7.07	7.70	8.34	9.03	9.76	10.55	11.08	12.05	13.27	66
67	42	1.00	1.31	1.60	1.87	2.07	2.27	2.53	2.85	3.19	3.60	3.99	4.41	4.86	5.27	5.82	6.38	7.09	7.70	8.29	9.03	9.76	10.55	11.40	11.94	12.74	14.32	67
68	43	1.13	1.46	1.80	2.06	2.33	2.54	2.85	3.22	3.58	3.93	4.41	4.86	5.36	5.91	6.49	6.98	7.70	8.34	9.03	9.76	10.55	11.40	12.12	13.09	14.05	15.47	68
69	44	1.28	1.65	1.99	2.33	2.58	2.77	3.14	3.57	3.93	4.32	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.32	13.05	14.11	15.20	16.73	69
70	45	1.41	1.85	2.19	2.50	2.83	3.04	3.47	3.93	4.32	4.81	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.30	14.36	15.51	16.78	18.21	70
71	46	1.60	2.06	2.42	2.75	3.08	3.42	3.90	4.38	4.83	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.24	13.16	14.41	15.52	16.72	18.43	19.84	71
72	47	1.81	2.27	2.62	3.07	3.45	3.76	4.20	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.29	14.31	15.63	16.84	18.38	19.97	21.64	72
73	48	2.05	2.53	2.90	3.34	3.66	4.17	4.64	5.21	5.89	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.18	14.46	15.57	16.66	17.97	19.60	21.85	23.57	73
74	49	2.15	2.64	3.12	3.65	4.02	4.50	4.99	5.68	6.32	7.09	7.70	8.34	9.03	9.76	10.55	11.37	12.33	13.35	14.22	15.45	16.59	18.43	19.94	21.47	23.65	25.67	74
75	50	2.23	2.84	3.30	3.87	4.26	4.89	5.42	6.17	6.84	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.65	16.46	18.12	19.76	21.92	23.19	26.18	27.80	75
76	51	2.39	3.14	3.55	4.10	4.54	5.10	5.87	6.67	7.40	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	16.72	17.71	19.48	21.77	23.44	25.31	28.00	30.14	76
77	52	2.47	3.46	3.71	4.32	4.85	5.48	6.16	7.02	7.96	8.97	9.76	10.55	11.40	12.33	13.28	14.41	15.71	16.87	18.14	19.43	21.18	23.32	25.73	28.04	30.62	32.67	77
78	53	2.67	3.62	4.00	4.56	5.09	5.79	6.73	7.53	8.37	9.47	10.55	11.38	12.26	13.35	14.42	15.71	16.92	18.03	19.71	21.88	23.60	26.09	28.23	29.75	32.39	35.37	78
79	54	2.83	3.82	4.22	4.79	5.45	6.20	6.98	7.94	9.00	10.16	11.40	12.31	13.27	14.27	15.40	16.66	18.15	19.67	21.67	23.62	25.65	28.23	30.17	32.57	36.28	38.31	79
80	55	3.00	4.05	4.46	5.03	5.76	6.56	7.49	8.53	9.69	10.98	12.33	13.34	14.41	15.57	16.83	18.25	19.88	21.68	23.62	25.74	27.87	30.21	32.73	35.44	38.36	42.11	80
81	56	3.31	4.36	4.87	5.46	6.16	6.94	7.93	9.04	10.31	11.72	13.25	14.23	15.39	16.61	18.13	19.64	21.61	23.52	25.71	28.10	30.90	33.47	36.71	38.88	42.67	46.05	81
82	57	3.45	4.69	5.32	5.92	6.64	7.40	8.47	9.67	11.05	12.57	14.22	15.24	16.52	17.75	19.55	21.36	23.33	25.79	28.53	30.94	33.21	37.01	40.08	42.64	46.47	52.04	82
83	58	3.53	5.06	5.81	6.42	7.19	7.93	9.07	10.41	11.90	13.60	15.32	16.40	17.77	19.41	21.31	23.55	25.94	28.27	30.84	33.58	36.61	39.06	42.44	45.81	50.84	58.21	83
84	59	3.77	5.38	6.32	6.98	7.75	8.52	9.77	11.23	12.87	14.73	16.64	17.75	19.22	21.00	23.09	25.71	28.34	30.80	34.02	37.20	39.26	42.52	46.82	50.19	55.35	64.36	84
85	60	3.93	5.69	6.80	7.50	8.37	9.12	10.52	12.14	13.98	16.03	18.11	19.28	20.97	22.65	25.25	28.14	30.79	33.64	36.82	40.20	42.71	47.41	51.70	56.11	61.02	71.63	85
86	61	4.07	6.04	7.31	8.03	8.98	9.75	11.30	13.10	15.17	17.48	19.74	21.11	22.81	24.68	27.71	30.62	33.50	36.52	39.66	43.36	47.62	51.39	57.04	61.10	67.19	76.86	86
87	62	4.35	6.37	7.80	8.57	9.57	10.35	12.10	14.12	16.44	19.03	21.65	23.01	25.03	26.95	30.31	33.40	36.08	40.33	42.63	47.20	50.81	55.74	60.86	66.61	73.14	85.38	87
88	63	4.81	6.75	8.27	9.07	10.14	10.93	12.89	15.19	17.80	20.47	23.21	25.26	27.50	29.84	33.16	35.88	39.63	43.61	47.06	52.39	55.99	61.84	66.77	70.51	76.87	92.53	88
89	64	5.33	8.63	8.77	9.57	10.72	11.52	13.72	16.30	19.34	22.27	25.46	27.74	30.03	32.46	35.60	38.66	42.63	47.51	51.25	57.33	61.14	65.50	71.31	76.29	83.80	99.98	89
90	65	5.96	9.18	9.30	10.11	11.34	12.15	14.61	17.58	20.93	24.41	27.96	30.29	32.80	35.50	38.44	41.60	46.15	51.13	55.95	61.17	66.42	70.70	77.77	84.83	91.96	105.83	90
91	66	6.15	9.61	9.78	10.77	11.97	13.00	15.78	19.03	23.32	26.80	30.20	32.86	36.70	39.78	43.74	45.78	49.70	55.91	59.70	64.94	71.18	75.21	82.65	90.09	97.41	110.10	91
92	67	6.20	10.06	10.31	11.32	12.96	14.02	17.06	20.40	24.65	28.81	33.28	36.51	40.05	43.67	48.15	51.77	55.74	60.43	65.27	70.94	75.51	83.88	90.05	95.50	105.11	115.12	92
93	68	6.75	10.75	10.78	11.81	13.91	15.22	18.32	22.40	27.51	32.21	36.19	39.64	44.49	49.10	53.44	57.13	59.34	64.44	69.98	74.35	81.64	87.92	93.78	103.24	109.96	125.27	93
94	69	7.43	11.30	11.73	12.66	14.82	16.68	20.50	24.15	29.17	34.30	39.92	43.77	48.74	53.57	58.41	62.60	64.35	71.29	74.33	81.85	86.52	96.06	104.10	109.83	117.91	136.43	94
95	70	8.20	11.89	12.64	13.88	16.49	18.44	22.62	26.66	32.31	37.80	44.02	47.78	53.96	59.17	63.95	67.18	68.93	75.37	80.03	87.04	91.80	103.00	110.74	114.84	124.62	155.78	95
96	71	9.12	12.55	13.70	15.38	18.21	20.44	25.07	30.15	35.06	40.91	47.07	51.74	58.98	63.67	68.62	72.59	73.15	80.21	84.87	92.47	100.87	109.83	118.95	125.12	135.44	171.74	96
97	72	12.91	13.26	14.68	16.88	20.48	22.82	27.50	32.91	39.46	45.28	52.85	58.30	65.02	69.67	73.13	79.23	79.58	84.62	86.84	96.77	105.05	116.82	125.91	128.41	143.27	185.40	97
98	73	13.94	14.38	16.11	18.62	22.08	25.59	30.68	36.52	43.04	48.95	56.39	62.94	70.21	73.98	77.37	85.34	84.25	89.03	96.77	102.51	114.74	126.19	135.78	141.19	157.53	187.28	98
99	74	14.18	15.46	17.59	20.69	25.14	28.73	33.68	40.04	47.55	54.01	62.96	68.95	76.59	79.34	89.91	92.83	90.59	96.86	100.43	106.66	119.22	136.20	146.20	149.30	166.58	193.92	99
100	75	15.02	16.82	19.65	23.13	28.19	32.23	38.28	44.40	51.72	59.17	66.55	74.40	78.36	89.74	92.10	99.98	98.42	103.16	111.21	121.72	138.28	153.55	169.14	168.66	183.33	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Tobacco Users

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
44	19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
45	20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
46	21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
47	22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
48	23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
49	24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
50	25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
51	26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
52	27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
53	28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
54	29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
55	30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
56	31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
57	32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
58	33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
59	34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
60	35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
61	36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
62	37	1.11	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
63	38	1.13	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
64	39	1.14	1.28	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
65	40	1.21	1.34	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
66	41	1.29	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
67	42	1.36	1.56	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
68	43	1.49	1.70	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
69	44	1.64	1.81	2.10	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
70	45	1.74	1.98	2.27	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
71	46	1.99	2.19	2.53	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
72	47	2.33	2.44	2.80	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
73	48	2.61	2.78	3.10	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
74	49	2.80	2.92	3.33	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
75	50	2.97	3.16	3.63	4.30	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
76	51	3.24	3.52	3.92	4.66	5.29	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
77	52	3.42	3.95	4.28	4.99	5.73	6.49	7.07	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
78	53	3.72	4.28	4.69	5.42	6.04	6.75	7.48	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
79	54	4.03	4.50	5.01	5.60	6.52	7.16	7.91	8.84	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
80	55	4.35	4.80	5.29	6.01	6.81	7.64	8.50	9.48	10.45	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
81	56	4.85	5.21	5.84	6.62	7.45	8.27	9.09	10.25	11.13	12.18	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
82	57	5.13	5.57	6.46	7.27	8.21	8.99	9.93	10.87	11.94	13.02	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
83	58	5.28	6.21	7.11	8.01	9.08	9.82	10.49	11.76	12.87	14.02	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
84	59	5.69	6.64	7.92	8.84	9.99	10.76	11.55	12.60	13.94	15.16	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
85	60	6.00	7.00	8.53	9.66	11.02	11.76	12.59	13.87	15.15	16.43	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
86	61	6.25	7.46	9.25	10.52	12.07	12.81	13.64	15.04	16.46	17.84	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
87	62	6.74	7.92	10.00	11.37	13.13	13.88	14.76	16.31	17.87	19.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
88	63	7.44	8.42	10.71	12.24	14.21	14.97	15.88	17.63	19.11	20.31	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
89	64	8.42	10.86	11.49	13.12	15.36	16.08	17.08	19.04	21.08	22.04	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
90	65	9.54	11.63	12.30	14.06	16.59	17.33	18.37	20.63	22.83	24.06	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
91	66	9.88	12.49	13.13	15.01	17.70	18.53	19.99	22.55	25.38	27.43	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
92	67	10.04	13.45	13.87	15.89	18.75	20.27	21.83	24.22	27.93	30.38	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
93	68	10.76	14.65	14.61	17.21	20.35	21.44	24.03	27.50	31.51	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
94	69	11.96	15.81	15.86	18.60	22.01	24.12	26.98	29.72	34.74	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	159.58	173.63	94
95	70	13.26	17.07	17.14	20.47	24.30	26.68	30.01	33.11	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	114.06	124.22	131.53	143.72	158.67	167.89	197.73	95
96	71	14.86	18.51	18.82	22.50	26.79	29.63	33.57	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.03	112.33	120.00	131.53	143.72	160.21	169.91	181.13	215.79	96
97	72	21.44	20.09	20.11	25.19	29.93	33.46	37.32	41.63	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	114.83	116.12	128.44	143.72	160.21	174.87	179.86	191.25	231.20	97
98	73	22.83	22.26	22.40	28.36	32.89	37.16	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.46	120.85	128.26	134.72	157.89	174.96	190.56	194.33	208.72	230.51	98
99	74	24.00	24.24	24.61	31.75	36.78	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.70	131.53	133.87	141.10	164.30	188.24	204.94	204.25	220.21	239.76	99
100	75	25.61	27.40	27.88	35.84	41.19	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	139.43	150.53	165.06	188.11	209.45	231.40	230.71	239.97	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.11	1.02	0.94	0.84	0.81	0.80	0.75	0.77	0.77	0.82	0.85	0.90	0.96	1.03	1.12	1.24	1.39	43
44	19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.09	1.03	0.93	0.84	0.77	0.76	0.77	0.74	0.76	0.80	0.84	0.89	0.94	1.01	1.11	1.22	1.31	1.55	44
45	20	1.00	1.01	1.02	1.04	1.06	1.09	1.07	1.05	0.98	0.92	0.82	0.78	0.73	0.73	0.75	0.75	0.78	0.82	0.88	0.92	0.98	1.08	1.20	1.29	1.45	1.70	45
46	21	1.01	1.02	1.04	1.06	1.07	0.98	0.95	0.92	0.88	0.82	0.75	0.74	0.71	0.71	0.75	0.77	0.82	0.86	0.90	0.97	1.06	1.16	1.28	1.43	1.56	1.87	46
47	22	1.02	1.04	1.06	0.98	0.93	0.87	0.85	0.82	0.77	0.76	0.70	0.70	0.68	0.71	0.75	0.80	0.86	0.90	0.95	1.04	1.14	1.24	1.41	1.54	1.69	2.06	47
48	23	1.04	1.00	0.95	0.87	0.83	0.78	0.77	0.74	0.72	0.72	0.67	0.66	0.68	0.70	0.76	0.83	0.88	0.95	1.03	1.12	1.22	1.36	1.52	1.67	1.84	2.11	48
49	24	0.91	0.85	0.82	0.78	0.76	0.73	0.71	0.70	0.68	0.69	0.65	0.66	0.68	0.72	0.80	0.87	0.93	1.01	1.10	1.20	1.33	1.47	1.65	1.79	1.86	2.22	49
50	25	0.72	0.73	0.74	0.72	0.70	0.69	0.67	0.67	0.67	0.68	0.65	0.68	0.71	0.76	0.83	0.92	1.00	1.09	1.17	1.30	1.44	1.59	1.75	1.83	1.92	2.08	50
51	26	0.68	0.73	0.73	0.73	0.71	0.70	0.67	0.69	0.69	0.71	0.69	0.72	0.76	0.83	0.89	1.01	1.10	1.19	1.33	1.45	1.61	1.74	1.85	1.95	2.06	2.25	51
52	27	0.65	0.70	0.73	0.73	0.72	0.69	0.70	0.71	0.72	0.76	0.74	0.78	0.84	0.91	0.97	1.10	1.20	1.34	1.46	1.61	1.74	1.84	1.99	2.09	2.27	2.50	52
53	28	0.67	0.70	0.73	0.71	0.71	0.73	0.73	0.75	0.76	0.82	0.82	0.88	0.92	1.02	1.08	1.22	1.33	1.47	1.63	1.74	1.85	1.99	2.12	2.25	2.43	2.78	53
54	29	0.66	0.71	0.74	0.72	0.74	0.75	0.76	0.81	0.83	0.90	0.91	0.97	1.04	1.09	1.19	1.33	1.46	1.63	1.75	1.84	1.99	2.11	2.34	2.47	2.73	3.12	54
55	30	0.65	0.69	0.72	0.73	0.76	0.78	0.82	0.86	0.92	0.98	1.00	1.06	1.12	1.19	1.28	1.44	1.59	1.75	1.85	1.99	2.12	2.34	2.55	2.79	3.09	3.57	55
56	31	0.63	0.68	0.71	0.72	0.75	0.82	0.87	0.90	0.96	1.03	1.04	1.13	1.21	1.31	1.42	1.59	1.71	1.85	1.98	2.11	2.31	2.54	2.89	3.16	3.52	4.01	56
57	32	0.60	0.64	0.71	0.73	0.76	0.83	0.87	0.94	1.01	1.06	1.10	1.22	1.35	1.45	1.57	1.72	1.83	2.00	2.11	2.30	2.52	2.90	3.27	3.56	3.99	4.50	57
58	33	0.63	0.69	0.71	0.75	0.82	0.86	0.92	0.97	1.05	1.11	1.17	1.32	1.47	1.60	1.70	1.83	1.95	2.12	2.30	2.51	2.87	3.20	3.59	3.97	4.40	4.89	58
59	34	0.67	0.69	0.75	0.80	0.85	0.89	0.97	1.03	1.11	1.20	1.31	1.46	1.61	1.74	1.81	1.95	2.07	2.32	2.49	2.82	3.21	3.59	4.05	4.44	4.87	5.36	59
60	35	0.70	0.73	0.76	0.82	0.87	0.92	1.01	1.10	1.21	1.35	1.46	1.61	1.76	1.85	1.94	2.09	2.27	2.51	2.79	3.14	3.58	4.02	4.51	4.91	5.38	5.96	60
61	36	0.72	0.74	0.78	0.84	0.90	0.94	1.05	1.16	1.32	1.48	1.62	1.74	1.87	2.01	2.14	2.33	2.49	2.82	3.12	3.50	4.02	4.48	5.00	5.44	5.94	6.65	61
62	37	0.73	0.74	0.80	0.86	0.90	0.97	1.09	1.27	1.44	1.63	1.79	1.87	2.06	2.21	2.34	2.51	2.80	3.14	3.48	3.95	4.47	4.98	5.55	6.04	6.67	7.53	62
63	38	0.76	0.83	0.86	0.89	0.94	1.04	1.19	1.36	1.60	1.74	1.94	2.07	2.21	2.40	2.55	2.81	3.07	3.43	3.81	4.29	4.84	5.46	6.12	6.62	7.45	8.52	63
64	39	0.83	0.88	0.91	0.94	1.00	1.11	1.28	1.50	1.69	1.86	2.10	2.21	2.45	2.62	2.82	3.10	3.44	3.85	4.28	4.79	5.39	6.12	6.89	7.61	8.53	9.53	64
65	40	0.83	0.92	0.96	0.98	1.08	1.22	1.39	1.57	1.75	1.93	2.25	2.42	2.61	2.83	3.12	3.43	3.82	4.26	4.73	5.29	5.98	6.82	7.78	8.55	9.49	10.61	65
66	41	0.84	0.97	1.05	1.11	1.20	1.34	1.51	1.66	1.87	2.04	2.48	2.67	2.91	3.17	3.51	3.86	4.25	4.77	5.29	5.96	6.77	7.71	8.74	9.72	10.52	11.72	66
67	42	0.89	1.05	1.16	1.23	1.31	1.46	1.59	1.76	1.95	2.23	2.74	2.93	3.26	3.59	4.01	4.29	4.70	5.26	5.91	6.66	7.61	8.74	9.90	10.67	11.31	12.81	67
68	43	0.92	1.07	1.24	1.31	1.39	1.50	1.66	1.83	2.09	2.35	2.99	3.26	3.63	4.05	4.46	4.79	5.32	5.93	6.70	7.61	8.64	9.71	10.82	11.63	12.51	14.00	68
69	44	0.95	1.10	1.28	1.37	1.43	1.56	1.71	1.95	2.16	2.52	3.27	3.61	4.08	4.52	4.90	5.34	5.94	6.64	7.54	8.52	9.57	10.82	11.90	12.62	13.62	15.23	69
70	45	1.02	1.16	1.32	1.41	1.50	1.65	1.82	2.06	2.33	2.68	3.61	4.06	4.54	4.95	5.41	5.98	6.68	7.55	8.54	9.57	10.65	11.75	12.84	14.04	15.27	16.75	70
71	46	1.09	1.21	1.37	1.48	1.62	1.84	2.02	2.31	2.62	3.07	4.07	4.50	4.98	5.38	6.04	6.73	7.53	8.49	9.48	10.51	11.53	12.56	13.97	15.46	17.03	18.43	71
72	47	1.15	1.24	1.42	1.57	1.79	2.04	2.27	2.60	2.97	3.51	4.61	5.01	5.40	5.96	6.77	7.59	8.49	9.48	10.45	11.43	12.33	13.66	15.38	17.20	19.10	20.68	72
73	48	1.20	1.31	1.51	1.75	1.94	2.21	2.49	2.92	3.31	3.93	5.03	5.45	5.93	6.77	7.63	8.58	9.36	10.34	11.37	12.11	13.25	14.85	16.88	18.97	21.40	23.06	73
74	49	1.21	1.41	1.65	1.91	2.13	2.44	2.77	3.25	3.69	4.29	5.54	6.05	6.65	7.64	8.59	9.63	10.38	11.32	12.22	13.15	14.65	16.56	18.86	21.51	23.62	25.54	74
75	50	1.30	1.52	1.81	2.12	2.35	2.70	3.05	3.56	4.01	4.69	6.03	6.78	7.60	8.75	9.65	10.70	11.35	12.20	13.26	14.59	16.38	18.53	21.37	23.67	26.43	28.25	75
76	51	1.41	1.68	2.01	2.35	2.60	2.98	3.32	3.85	4.38	5.10	6.71	7.76	8.72	9.91	10.63	11.68	12.22	13.24	14.73	16.38	18.38	21.02	23.52	26.42	29.54	31.23	76
77	52	1.50	1.85	2.22	2.62	2.92	3.24	3.63	4.14	4.82	5.72	7.62	8.86	9.87	10.69	11.55	12.55	13.26	14.59	16.54	18.20	20.65	23.16	26.27	29.06	31.97	34.71	77
78	53	1.55	1.95	2.42	2.85	3.23	3.62	4.05	4.66	5.44	6.64	8.86	10.06	10.67	11.53	12.49	13.40	14.58	16.42	18.20	20.78	22.84	25.57	28.89	31.81	35.23	38.80	78
79	54	1.56	2.08	2.64	3.11	3.56	3.99	4.60	5.27	6.27	7.62	9.99	10.85	11.69	12.71	13.75	14.92	16.42	18.20	20.80	22.76	25.28	28.55	31.66	34.48	39.25	43.56	79
80	55	1.61	2.20	2.83	3.34	3.87	4.50	5.28	6.08	7.20	8.58	10.70	11.79	12.90	14.09	15.31	16.81	18.50	20.75	23.11	25.60	28.33	31.30	34.78	38.87	43.63	48.85	80
81	56	1.72	2.41	3.11	3.66	4.29	5.09	6.03	7.03	8.12	9.23	11.58	12.91	14.25	15.61	17.14	18.94	21.04	23.07	25.70	28.80	31.38	34.66	39.53	43.35	49.21	54.83	81
82	57	1.82	2.60	3.45	4.10	4.84	5.80	6.95	7.92	9.02	10.40	13.01	14.50	15.83	17.46	19.12	21.20	23.01	25.93	28.93	31.85	34.88	39.37	44.19	48.88	55.98	61.06	82
83	58	2.00	2.87	3.80	4.55	5.54	6.62	7.83	8.90	9.99	11.59	14.23	16.17	17.79	19.62	21.66	23.50	25.79	28.76	31.60	34.88	39.26	43.98	49.26	55.59	62.78	67.82	83
84	59	2.24	3.16	4.27	5.18	6.28	7.50	8.86	9.73	10.78	12.62	15.47	17.90	20.09	22.23	23.64	25.91	28.46	31.81	35.11	39.69	44.06	49.02	56.14	62.30	70.62	75.34	84
85	60	2.55	3.50	4.77	5.78	7.09	8.41	9.77	10.73	11.63	13.71	16.89	19.72	22.57	24.63	26.40	28.96	31.41	35.34	39.42	44.46	49.30	55.84	62.20	70.04	78.87	83.81	85
86	61	2.91	3.88	5.27	6.41	7.89	9.33	10.69	11.58	12.47	14.92	18.33	21.66	24.26	27.47	29.42	31.92	34.80	39.61	43.59	48.99	55.66	61.85	70.09	77.15	85.88	93.29	86
87	62	3.39	4.32	5.85	7.12	8.74	10.30	11.68	12.60	13.72	16.31	19.99	23.32	26.26	29.70	32.41	35.32	39.37	44.41	48.77	55.91	61.90	68.74	76.36	83.99	96.74	103.72	87
88	63	3.69	4.84	6.60	7.92	9.76	11.42	12.89	14.08	15.19	18.16	21.69	25.58	28.74	31.62	35.14	39.36	43.41	48.96	54.89	61.25	69.09	75.90	84.47	94.56	105.16	115.03	88
89	64	4.01	5.39	7.44	8.90	10.92	12.69	14.30	15.67	17.35	20.14	23.94	28.37	31.50	34.68	39.28	43.94	48.39	55.81	61.05	69.11	76.62	82.79	94.04	102.76	117.87	127.03	89
90	65	4.18	5.96	8.34	9.99	12.22	14.14	15.90	17.60	19.37	22.58	26.60	31.40	34.88	38.98	43.74	48.97	54.95	61.19	67.94	75.46	83.94	93.43	103.87	115.16	127.18	139.83	90
91	66	4.25	6.71	9.35	11.39	13.93	15.83	17.81	19.57	21.81	25.44	29.77	34.76	39.30	43.67	49.07	55.31	60.56	68.35	74.70	82.93	94.20	103.07	116.67	126.66	139.24	151.71	91
92	67	4.54	7.64	10.58	12.81	15.93	18.02	19.84	21.89	24.49	28.42	33.38	39.66	43.88	48.77	55.15	61.93	68.56	76.14	82.28	92.89	103.46	115.63	127.90	138.63	156.61	164.19	92
93	68	5.22	8.60	11.85	14.58	17.67	20.23	22.99	25.19	27.76	32.75	38.03	44.85	50.13	55.90	62.14	69.18	75.31	83.75	92.26	103.39	117.18	126.62	139.58	155.91	168.78	177.43	93
94	69	5.91	9.79	13.42	16.45	18.92	23.22	25.77	27.69	30.66	36.80	42.55	50.10	56.08	61.48	68.42	77.22	84.05	95.05	101.45	115.24	127.75	138.00	156.47	168.00	183.42	191.58	94
95	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206.58	95
96	71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220.19	96
97	72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	234.79	97
98	73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.50	98
99	74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	267.39	99
100	75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
44	19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
45	20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
46	21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
47	22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
48	23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
49	24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
50	25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
51	26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
52	27	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
53	28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
54	29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
55	30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
56	31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
57	32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
58	33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
59	34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
60	35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
61	36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
62	37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
63	38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
64	39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
65	40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
66	41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
67	42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
68	43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
69	44	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
70	45	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
71	46	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
72	47	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
73	48	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
74	49	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
75	50	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
76	51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
77	52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
78	53	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
79	54	5.61	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
80	55	5.93	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
81	56	6.37	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
82	57	6.77	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	82
83	58	7.52	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	83
84	59	8.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	84
85	60	9.66	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	85
86	61	11.15	12.96	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	86
87	62	12.98	14.38	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	87
88	63	14.30	16.04	17.65	19.26	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	88
89	64	15.55	17.65	19.27	20.81	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	89
90	65	16.37	19.27	20.96	22.52	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	90
91	66	15.70	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	91
92	67	15.76	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	148.99	163.66	179.03	194.28	209.27	224.94	92
93	68	17.02	24.56	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.54	144.69	163.55	178.82	194.28	209.27	224.94	241.41	93
94	69	18.10	26.65	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	135.17	146.76	158.96	175.54	191.62	209.27	224.94	241.46	257.34	94
95	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275.35	95
96	71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	291.03	96
97	72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307.73	97
98	73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325.54	98
99	74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344.50	99
100	75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Attained Age	Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.54	0.55	0.55	0.53	0.53	0.51	0.53	0.55	0.55	0.58	0.64	0.67	0.72	0.75	0.82	0.85	0.90	0.96	1.08	43
44	19	0.46	0.47	0.49	0.50	0.51	0.50	0.50	0.54	0.54	0.57	0.53	0.54	0.53	0.54	0.56	0.57	0.64	0.67	0.70	0.74	0.80	0.84	0.88	0.95	1.01	1.17	44
45	20	0.47	0.49	0.50	0.50	0.48	0.50	0.50	0.51	0.52	0.53	0.49	0.52	0.53	0.54	0.60	0.63	0.66	0.69	0.72	0.78	0.82	0.87	0.93	1.00	1.07	1.27	45
46	21	0.49	0.50	0.50	0.48	0.48	0.48	0.51	0.50	0.53	0.53	0.49	0.52	0.54	0.56	0.61	0.65	0.68	0.71	0.75	0.81	0.85	0.92	0.97	1.05	1.14	1.41	46
47	22	0.50	0.47	0.48	0.46	0.48	0.49	0.50	0.51	0.54	0.56	0.51	0.54	0.55	0.57	0.63	0.66	0.70	0.74	0.78	0.84	0.90	0.95	1.04	1.12	1.24	1.56	47
48	23	0.46	0.44	0.46	0.45	0.47	0.49	0.50	0.53	0.55	0.56	0.51	0.54	0.56	0.58	0.65	0.68	0.72	0.76	0.83	0.88	0.94	1.02	1.10	1.22	1.35	1.73	48
49	24	0.45	0.42	0.44	0.45	0.47	0.48	0.50	0.50	0.55	0.57	0.51	0.54	0.57	0.61	0.66	0.70	0.74	0.80	0.86	0.92	1.00	1.08	1.20	1.33	1.47	1.93	49
50	25	0.42	0.43	0.44	0.45	0.47	0.47	0.50	0.52	0.54	0.58	0.50	0.53	0.58	0.61	0.66	0.71	0.77	0.84	0.90	0.97	1.06	1.16	1.30	1.44	1.61	1.78	50
51	26	0.42	0.41	0.44	0.46	0.48	0.51	0.55	0.54	0.60	0.64	0.52	0.55	0.62	0.64	0.71	0.76	0.84	0.89	0.97	1.06	1.16	1.30	1.44	1.61	1.78	1.99	51
52	27	0.43	0.42	0.47	0.48	0.50	0.53	0.57	0.58	0.65	0.68	0.53	0.58	0.64	0.68	0.75	0.82	0.88	0.97	1.06	1.19	1.31	1.44	1.61	1.79	2.01	2.18	52
53	28	0.46	0.42	0.47	0.49	0.54	0.55	0.62	0.64	0.66	0.73	0.57	0.62	0.68	0.71	0.80	0.88	0.96	1.07	1.17	1.32	1.46	1.63	1.83	2.00	2.22	2.44	53
54	29	0.49	0.47	0.49	0.51	0.54	0.62	0.63	0.68	0.72	0.77	0.58	0.65	0.71	0.77	0.86	0.93	1.05	1.19	1.31	1.48	1.65	1.80	2.03	2.25	2.50	2.71	54
55	30	0.49	0.48	0.50	0.54	0.58	0.64	0.69	0.71	0.77	0.86	0.63	0.69	0.76	0.83	0.93	1.05	1.17	1.32	1.45	1.64	1.82	2.02	2.27	2.48	2.77	3.02	55
56	31	0.55	0.53	0.55	0.56	0.62	0.68	0.74	0.80	0.84	0.94	0.67	0.73	0.83	0.92	1.04	1.16	1.28	1.45	1.62	1.82	2.03	2.21	2.52	2.79	3.07	3.36	56
57	32	0.55	0.56	0.57	0.60	0.66	0.73	0.81	0.86	0.92	1.03	0.73	0.81	0.91	1.01	1.14	1.26	1.44	1.63	1.80	2.01	2.21	2.46	2.81	3.06	3.39	3.71	57
58	33	0.60	0.56	0.61	0.62	0.71	0.82	0.89	0.98	1.04	1.15	0.82	0.91	1.00	1.11	1.27	1.42	1.59	1.80	1.98	2.24	2.49	2.78	3.09	3.42	3.77	4.12	58
59	34	0.57	0.57	0.61	0.65	0.77	0.86	0.97	1.13	1.16	1.32	0.90	1.01	1.12	1.24	1.39	1.56	1.78	2.02	2.21	2.50	2.78	3.04	3.42	3.73	4.10	4.50	59
60	35	0.57	0.61	0.66	0.68	0.83	0.95	1.13	1.30	1.35	1.52	1.01	1.11	1.24	1.39	1.55	1.74	1.94	2.20	2.45	2.73	3.02	3.37	3.73	4.12	4.50	4.90	60
61	36	0.56	0.62	0.68	0.72	0.87	1.02	1.22	1.39	1.49	1.68	1.13	1.25	1.42	1.55	1.74	1.94	2.19	2.47	2.74	3.05	3.37	3.73	4.12	4.54	4.96	5.34	61
62	37	0.53	0.58	0.69	0.75	0.93	1.12	1.31	1.49	1.64	1.86	1.28	1.42	1.57	1.75	1.99	2.19	2.44	2.73	3.00	3.39	3.73	4.15	4.55	4.99	5.45	5.81	62
63	38	0.54	0.63	0.71	0.82	1.01	1.19	1.42	1.64	1.79	2.01	1.46	1.62	1.80	2.00	2.19	2.44	2.73	3.07	3.34	3.71	4.08	4.45	4.93	5.30	5.81	6.30	63
64	39	0.56	0.64	0.76	0.88	1.10	1.31	1.54	1.79	1.93	2.22	1.63	1.81	2.02	2.21	2.47	2.75	3.00	3.34	3.66	4.10	4.50	4.91	5.40	5.82	6.37	6.82	64
65	40	0.58	0.70	0.83	0.94	1.17	1.39	1.63	1.90	2.09	2.35	1.80	2.01	2.21	2.45	2.72	3.02	3.31	3.67	4.01	4.46	4.89	5.43	5.85	6.28	6.86	7.41	65
66	41	0.62	0.73	0.90	1.03	1.26	1.53	1.74	2.03	2.32	2.55	2.01	2.24	2.47	2.74	3.03	3.26	3.62	4.05	4.46	4.93	5.41	5.91	6.34	6.89	7.54	8.07	66
67	42	0.69	0.81	0.97	1.15	1.41	1.65	1.91	2.19	2.46	2.78	2.23	2.49	2.77	2.98	3.33	3.71	4.03	4.44	4.73	5.21	5.72	6.32	6.94	7.41	8.01	8.78	67
68	43	0.74	0.90	1.07	1.25	1.54	1.82	2.09	2.41	2.66	3.00	2.46	2.75	3.01	3.45	3.76	4.06	4.45	4.95	5.39	5.91	6.47	7.04	7.46	8.11	8.94	9.57	68
69	44	0.83	0.95	1.16	1.42	1.68	2.00	2.29	2.57	2.83	3.20	2.77	3.03	3.37	3.72	4.10	4.61	4.95	5.42	5.72	6.22	6.80	7.50	8.17	8.75	9.52	10.44	69
70	45	0.89	1.04	1.25	1.55	1.83	2.15	2.45	2.80	3.13	3.47	3.05	3.40	3.76	4.15	4.54	4.94	5.37	5.83	6.32	6.85	7.44	8.09	8.79	9.59	10.47	11.45	70
71	46	0.98	1.14	1.41	1.65	1.98	2.40	2.71	3.09	3.45	3.81	3.42	3.79	4.16	4.60	5.02	5.45	5.88	6.40	6.91	7.41	8.07	8.74	9.52	10.36	11.53	12.57	71
72	47	1.08	1.26	1.51	1.87	2.18	2.55	2.93	3.40	3.78	4.23	3.82	4.16	4.61	5.07	5.53	5.92	6.47	7.01	7.55	8.03	8.72	9.75	10.64	11.59	12.54	13.83	72
73	48	1.14	1.39	1.63	2.00	2.35	2.73	3.11	3.60	4.00	4.56	4.23	4.54	4.86	5.43	5.81	6.32	6.77	7.43	8.11	8.84	9.61	10.39	11.36	12.47	13.99	15.21	73
74	49	1.20	1.42	1.75	2.20	2.53	2.93	3.31	3.87	4.31	4.98	4.59	4.93	5.36	5.98	6.38	6.84	7.43	8.14	8.83	9.60	10.45	11.46	12.62	13.93	15.24	16.70	74
75	50	1.20	1.52	1.85	2.25	2.65	3.13	3.56	4.16	4.62	5.27	5.03	5.41	5.87	6.56	7.00	7.52	8.14	8.91	9.65	10.45	11.37	12.52	13.89	15.20	17.04	18.38	75
76	51	1.24	1.65	1.95	2.38	2.78	3.23	3.78	4.43	4.96	5.65	5.50	5.92	6.42	7.19	7.65	8.27	8.94	9.77	10.53	11.39	12.46	13.79	15.17	16.77	18.71	20.21	76
77	52	1.24	1.84	2.09	2.47	2.93	3.43	3.87	4.49	5.25	5.96	5.93	6.46	7.01	7.74	8.13	8.93	9.67	10.55	11.53	12.30	13.55	15.05	16.74	18.74	20.69	22.26	77
78	53	1.31	1.92	2.25	2.63	3.05	3.51	4.03	4.76	5.34	6.25	6.36	6.76	7.33	8.21	8.78	9.69	10.49	11.45	12.49	13.82	15.07	16.85	18.72	20.43	22.51	24.49	78
79	54	1.31	2.02	2.38	2.69	3.23	3.67	4.21	4.89	5.67	6.54	6.83	7.39	8.03	8.74	9.51	10.34	11.37	12.42	13.86	15.12	16.66	18.56	20.44	22.27	24.76	26.91	79
80	55	1.39	2.09	2.45	2.83	3.29	3.83	4.45	5.20	6.03	7.02	7.48	8.13	8.83	9.63	10.51	11.49	12.62	13.87	15.24	16.75	18.43	20.27	22.30	24.54	26.98	29.69	80
81	56	1.52	2.24	2.67	3.07	3.56	4.14	4.82	5.68	6.53	7.52	8.07	8.74	9.54	10.41	11.38	12.49	13.97	15.32	16.63	18.56	20.46	22.43	25.05	27.69	30.92	33.46	81
82	57	1.63	2.37	2.92	3.34	3.85	4.48	5.30	6.09	7.11	8.11	8.74	9.46	10.33	11.25	12.17	13.70	15.10	17.01	18.98	20.68	22.38	25.43	28.23	31.21	34.26	37.75	82
83	58	1.67	2.62	3.17	3.63	4.20	4.89	5.62	6.67	7.79	8.81	9.52	10.27	11.24	12.61	13.58	15.49	17.60	19.47	20.82	22.70	25.47	27.73	30.91	34.07	38.69	42.00	83
84	59	1.81	2.79	3.50	3.96	4.59	5.37	6.26	7.22	8.57	9.61	10.41	11.22	12.26	13.79	14.60	16.79	19.25	21.40	23.17	25.91	27.85	30.66	34.66	38.40	42.87	46.73	84
85	60	1.88	2.91	3.72	4.28	4.98	5.86	6.87	8.09	9.48	10.51	11.46	12.28	13.53	15.05	16.09	18.52	21.15	23.52	25.27	28.45	30.90	34.72	39.05	43.71	48.99	52.08	85
86	61	1.98	3.06	4.02	4.61	5.40	6.37	7.53	8.89	10.48	11.54	12.64	13.58	14.87	16.59	17.80	20.35	23.12	25.68	27.74	30.75	34.62	38.41	43.77	48.51	53.79	56.87	86
87	62	2.12	3.25	4.28	4.95	5.82	6.90	8.20	9.74	11.54	12.66	14.02	14.98	16.49	18.36	19.62	22.44	25.48	28.68	30.89	34.57	38.41	41.76	47.27	53.13	60.43	64.32	87
88	63	2.33	3.42	4.56	5.26	6.22	7.45	8.94	10.69	12.54	13.52	15.00	16.60	18.33	20.18	22.03	25.25	27.86	31.03	34.18	38.50	42.43	47.42	52.46	58.03	64.51	72.12	88
89	64	2.66	4.39	4.83	5.61	6.65	8.02	9.70	11.69	14.10	14.81	16.65	18.42	20.27	22.19	24.48	27.41	30.45	34.95	38.64	43.23	47.69	51.03	57.27	63.55	72.43	80.50	89
90	65	3.05	4.67	5.13	5.95	7.11	8.62	10.52	12.86	15.55	16.34	18.50	20.34	22.37	24.62	27.05	29.77	33.55	37.84	42.10	46.82	52.17	56.96	64.41	72.22	80.61	88.28	90
91	66	3.14	4.98	5.61	6.48	7.81	9.40	11.63	14.24	17.41	18.60	20.18	22.35	25.29	27.84	30.51	32.58	36.16	41.51	46.04	50.67	57.60	62.61	70.28	79.10	87.58	91.71	91
92	67	3.21	5.30	6.02	7.00	8.50	10.52	12.86	15.42	19.22	20.79	22.83	25.54	27.99	30.97	33.30	37.26	41.92	46.71	51.12	57.68	63.79	71.38	80.06	86.62	98.42	99.16	92
93	68	3.49	5.76	6.46	7.66	9.37	11.30	14.37	17.87	21.96	24.42	24.78	28.18	31.97	35.79	38.49	41.48	45.16	50.02	56.39	63.31	72.36	78.47	86.46	96.69	105.65	110.62	93
94	69	3.88	6.16	7.07	8.45	10.41	12.85	16.16	19.54	24.41	27.59	28.08	31.58	35.57	39.62	42.05	47.29	51.84	57.54	63.44	71.07	80.23	88.56	100.58	105.89	116.34	125.46	94
95	70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	144.25	95
96	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	162.31	96
97	72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	181.26	97
98	73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.13	98
99	74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	192.87	99
100	75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 2 for Total Face Amounts $200,000 to $499,999.99
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Attained Age	Durati Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
43	18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
44	19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
45	20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
46	21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
47	22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
48	23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
49	24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
50	25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
51	26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
52	27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
53	28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
54	29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
55	30	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
56	31	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
57	32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
58	33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
59	34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
60	35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
61	36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
62	37	1.11	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
63	38	1.13	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
64	39	1.14	1.28	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
65	40	1.21	1.34	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
66	41	1.29	1.43	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
67	42	1.36	1.56	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
68	43	1.49	1.70	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
69	44	1.64	1.81	2.10	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
70	45	1.74	1.98	2.27	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
71	46	1.99	2.19	2.53	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
72	47	2.33	2.44	2.80	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
73	48	2.61	2.78	3.10	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
74	49	2.80	2.92	3.33	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
75	50	2.97	3.16	3.63	4.30	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
76	51	3.24	3.52	3.92	4.66	5.29	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
77	52	3.42	3.95	4.28	4.99	5.73	6.49	7.07	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
78	53	3.72	4.28	4.69	5.42	6.04	6.75	7.48	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
79	54	4.03	4.50	5.01	5.60	6.52	7.16	7.91	8.84	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
80	55	4.35	4.80	5.29	6.01	6.81	7.64	8.50	9.48	10.45	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
81	56	4.85	5.21	5.84	6.62	7.45	8.27	9.09	10.25	11.13	12.18	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
82	57	5.13	5.57	6.46	7.27	8.21	8.99	9.93	10.87	11.94	13.02	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
83	58	5.28	6.21	7.11	8.01	9.08	9.82	10.49	11.76	12.87	14.02	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
84	59	5.69	6.64	7.92	8.84	9.99	10.76	11.55	12.60	13.94	15.16	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
85	60	6.00	7.00	8.53	9.66	11.02	11.76	12.59	13.87	15.15	16.43	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
86	61	6.25	7.46	9.25	10.52	12.07	12.81	13.64	15.04	16.46	17.84	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
87	62	6.74	7.92	10.00	11.37	13.13	13.88	14.76	16.31	17.87	19.37	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
88	63	7.44	8.42	10.71	12.24	14.21	14.97	15.88	17.63	19.11	20.31	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
89	64	8.42	10.86	11.49	13.12	15.36	16.08	17.08	19.04	21.08	22.04	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
90	65	9.54	11.63	12.30	14.06	16.59	17.33	18.37	20.63	22.83	24.06	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
91	66	9.88	12.49	13.13	15.01	17.70	18.53	19.99	22.55	25.38	27.43	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	91
92	67	10.04	13.45	13.87	15.89	18.75	20.27	21.83	24.22	27.93	30.38	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	92
93	68	10.76	14.65	14.61	17.21	20.35	21.44	24.03	27.50	31.51	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	160.21	93
94	69	11.96	15.81	15.86	18.60	22.01	24.12	26.98	29.72	34.74	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	131.53	143.72	159.58	173.63	94
95	70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	197.73	95
96	71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	215.79	96
97	72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	231.20	97
98	73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	230.51	98
99	74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	239.76	99
100	75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	0.94	0.86	0.77	0.73	0.71	0.67	0.62	0.55	0.52	0.46	0.45	0.45	0.43	0.44	0.44	0.46	0.47	0.57	0.61	0.66	0.72	0.81	0.83	43
19	0.98	0.97	0.96	0.84	0.77	0.70	0.67	0.67	0.62	0.57	0.51	0.46	0.43	0.43	0.44	0.42	0.43	0.45	0.47	0.51	0.59	0.64	0.71	0.79	0.88	0.93	44
20	0.87	0.85	0.83	0.75	0.68	0.62	0.59	0.60	0.55	0.51	0.44	0.43	0.40	0.40	0.43	0.42	0.44	0.47	0.50	0.52	0.62	0.68	0.76	0.85	0.96	1.01	45
21	0.78	0.74	0.72	0.63	0.59	0.55	0.52	0.51	0.49	0.46	0.41	0.40	0.38	0.39	0.43	0.44	0.46	0.49	0.51	0.55	0.66	0.74	0.82	0.93	1.05	1.11	46
22	0.70	0.64	0.60	0.55	0.52	0.49	0.46	0.47	0.42	0.42	0.37	0.38	0.37	0.39	0.43	0.45	0.48	0.51	0.54	0.59	0.72	0.80	0.90	1.02	1.14	1.23	47
23	0.61	0.55	0.53	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.35	0.35	0.36	0.38	0.44	0.47	0.50	0.53	0.58	0.64	0.77	0.88	0.99	1.09	1.22	1.25	48
24	0.52	0.47	0.47	0.44	0.43	0.40	0.39	0.39	0.38	0.37	0.34	0.35	0.37	0.40	0.45	0.49	0.52	0.58	0.63	0.68	0.85	0.96	1.06	1.18	1.26	1.33	49
25	0.40	0.41	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.37	0.34	0.35	0.37	0.42	0.46	0.51	0.57	0.61	0.66	0.73	0.93	1.03	1.14	1.21	1.29	1.17	50
26	0.38	0.41	0.41	0.41	0.40	0.39	0.37	0.39	0.38	0.39	0.36	0.38	0.41	0.46	0.51	0.57	0.63	0.67	0.75	0.81	1.03	1.12	1.22	1.30	1.41	1.26	51
27	0.37	0.40	0.41	0.41	0.41	0.39	0.39	0.40	0.40	0.42	0.40	0.42	0.44	0.50	0.55	0.63	0.69	0.76	0.82	0.90	1.12	1.20	1.30	1.40	1.54	1.36	52
28	0.37	0.39	0.42	0.41	0.41	0.40	0.41	0.43	0.44	0.45	0.43	0.47	0.50	0.56	0.62	0.69	0.76	0.84	0.92	0.98	1.20	1.29	1.40	1.50	1.69	1.51	53
29	0.36	0.40	0.42	0.41	0.42	0.43	0.43	0.46	0.46	0.50	0.48	0.52	0.55	0.60	0.68	0.77	0.84	0.93	0.99	1.03	1.29	1.39	1.54	1.68	1.89	1.70	54
30	0.37	0.40	0.41	0.42	0.44	0.46	0.46	0.48	0.52	0.55	0.52	0.56	0.60	0.66	0.75	0.84	0.92	1.00	1.04	1.10	1.39	1.53	1.69	1.88	2.12	1.95	55
31	0.36	0.41	0.41	0.42	0.44	0.47	0.48	0.52	0.55	0.57	0.56	0.60	0.66	0.74	0.83	0.92	0.99	1.05	1.12	1.16	1.51	1.69	1.91	2.12	2.39	2.19	56
32	0.35	0.38	0.41	0.42	0.45	0.48	0.50	0.54	0.56	0.60	0.59	0.65	0.73	0.82	0.93	1.00	1.07	1.13	1.18	1.27	1.67	1.90	2.15	2.37	2.70	2.44	57
33	0.36	0.40	0.42	0.43	0.47	0.51	0.53	0.56	0.59	0.63	0.63	0.71	0.80	0.90	1.00	1.07	1.15	1.20	1.29	1.37	1.89	2.09	2.35	2.60	2.95	2.65	58
34	0.39	0.41	0.44	0.46	0.50	0.52	0.56	0.60	0.63	0.69	0.71	0.79	0.88	1.00	1.07	1.15	1.22	1.31	1.40	1.54	2.10	2.32	2.63	2.91	3.24	2.90	59
35	0.42	0.44	0.45	0.48	0.51	0.54	0.58	0.64	0.70	0.77	0.78	0.86	0.95	1.06	1.16	1.23	1.34	1.43	1.56	1.71	2.33	2.59	2.91	3.19	3.56	3.22	60
36	0.42	0.45	0.47	0.48	0.52	0.55	0.61	0.68	0.76	0.86	0.86	0.95	1.02	1.15	1.26	1.37	1.45	1.59	1.75	1.92	2.57	2.85	3.18	3.49	3.86	3.66	61
37	0.44	0.46	0.48	0.49	0.53	0.57	0.63	0.74	0.83	0.93	0.96	1.01	1.13	1.25	1.37	1.47	1.63	1.77	1.95	2.15	2.82	3.11	3.47	3.80	4.26	4.15	62
38	0.46	0.49	0.51	0.52	0.56	0.61	0.69	0.80	0.91	1.00	1.05	1.12	1.20	1.33	1.49	1.62	1.77	1.93	2.14	2.36	3.02	3.34	3.75	4.14	4.71	4.74	63
39	0.48	0.54	0.54	0.56	0.59	0.66	0.74	0.87	0.97	1.06	1.13	1.19	1.32	1.45	1.61	1.76	1.96	2.16	2.39	2.63	3.30	3.69	4.18	4.68	5.30	5.38	64
40	0.50	0.56	0.58	0.60	0.64	0.73	0.82	0.93	1.01	1.12	1.22	1.31	1.44	1.58	1.79	1.95	2.19	2.41	2.67	2.94	3.66	4.10	4.71	5.25	5.87	6.03	65
41	0.52	0.60	0.64	0.66	0.70	0.80	0.89	0.98	1.07	1.18	1.35	1.43	1.59	1.74	1.98	2.20	2.44	2.67	2.98	3.31	4.06	4.62	5.27	5.87	6.40	6.66	66
42	0.54	0.65	0.70	0.73	0.79	0.87	0.94	1.05	1.13	1.29	1.48	1.58	1.77	1.99	2.25	2.41	2.65	2.97	3.35	3.75	4.56	5.17	5.88	6.42	6.84	7.29	67
43	0.56	0.66	0.76	0.80	0.85	0.90	0.98	1.09	1.22	1.37	1.62	1.77	2.02	2.22	2.49	2.65	2.96	3.27	3.72	4.21	4.99	5.63	6.30	6.77	7.31	7.96	68
44	0.58	0.68	0.79	0.82	0.87	0.95	1.02	1.17	1.27	1.46	1.77	1.98	2.25	2.50	2.73	2.91	3.26	3.70	4.22	4.77	5.51	6.16	6.83	7.34	7.92	8.68	69
45	0.64	0.72	0.81	0.86	0.91	0.99	1.09	1.22	1.37	1.56	1.97	2.21	2.48	2.69	2.95	3.27	3.67	4.19	4.76	5.37	6.03	6.69	7.36	8.03	8.73	9.59	70
46	0.67	0.75	0.83	0.91	0.98	1.10	1.22	1.39	1.53	1.80	2.18	2.42	2.68	2.90	3.28	3.66	4.13	4.69	5.28	5.90	6.56	7.20	8.03	8.89	9.81	10.55	71
47	0.72	0.76	0.86	0.97	1.10	1.22	1.36	1.56	1.77	2.05	2.44	2.66	2.88	3.18	3.65	4.12	4.64	5.24	5.83	6.41	7.05	7.87	8.87	9.93	11.08	11.81	72
48	0.76	0.81	0.93	1.07	1.18	1.36	1.53	1.77	1.97	2.36	2.60	2.86	3.19	3.60	4.19	4.72	5.18	5.79	6.47	6.88	7.71	8.72	9.90	11.16	12.43	13.18	73
49	0.78	0.87	1.04	1.17	1.32	1.50	1.69	1.96	2.24	2.55	2.83	3.15	3.53	4.02	4.68	5.28	5.73	6.32	6.95	7.48	8.57	9.77	11.09	12.46	13.81	14.59	74
50	0.84	0.94	1.12	1.31	1.46	1.65	1.88	2.16	2.44	2.81	3.03	3.49	3.98	4.56	5.21	5.85	6.25	6.79	7.55	8.29	9.64	10.99	12.34	13.78	15.26	16.13	75
51	0.92	1.05	1.27	1.45	1.62	1.84	2.07	2.35	2.67	3.09	3.30	3.91	4.50	5.12	5.71	6.35	6.71	7.37	8.39	9.30	10.86	12.29	13.63	15.15	16.84	17.83	76
52	1.01	1.17	1.40	1.62	1.82	2.03	2.25	2.56	2.95	3.55	3.77	4.41	5.02	5.46	6.17	6.80	7.27	8.20	9.42	10.48	12.18	13.62	14.96	16.64	18.61	19.82	77
53	1.04	1.23	1.52	1.79	2.00	2.26	2.57	2.90	3.43	4.08	4.22	5.04	5.46	6.05	6.75	7.33	8.08	9.23	10.52	11.96	13.53	15.01	16.39	18.32	20.66	22.13	78
54	1.08	1.31	1.65	1.97	2.21	2.54	2.93	3.34	3.97	4.82	4.78	5.34	5.90	6.61	7.38	8.14	9.09	10.36	12.01	13.28	14.96	16.53	18.01	20.23	23.04	24.79	79
55	1.07	1.36	1.75	2.08	2.40	2.80	3.30	3.80	4.48	5.35	4.92	5.63	6.31	7.10	8.01	8.96	10.03	11.55	13.12	14.63	16.18	17.87	19.85	22.47	25.81	27.80	80
56	1.10	1.44	1.86	2.17	2.55	3.11	3.69	4.23	4.94	5.62	5.50	6.29	7.08	7.98	9.07	10.18	11.48	12.90	14.81	16.48	18.05	19.95	22.23	25.15	28.83	31.16	81
57	1.14	1.52	1.99	2.40	2.82	3.40	4.03	4.65	5.26	6.20	6.36	7.20	8.02	9.07	10.36	11.66	12.82	14.31	16.07	18.26	20.22	22.38	25.00	28.11	32.88	34.66	82
58	1.21	1.61	2.16	2.60	3.13	3.79	4.52	5.03	5.74	6.66	7.02	8.02	8.98	10.16	11.40	12.52	13.90	15.82	17.82	19.52	22.36	25.22	28.03	32.14	36.51	38.44	83
59	1.30	1.73	2.36	2.90	3.48	4.20	4.93	5.50	6.06	7.09	7.87	9.06	10.31	11.68	12.74	14.12	15.66	17.58	19.42	22.24	25.29	28.33	31.49	35.70	41.25	42.64	84
60	1.44	1.87	2.53	3.17	3.83	4.59	5.31	5.84	6.37	7.52	8.85	10.18	11.79	13.13	14.39	15.91	17.41	19.61	22.14	24.96	28.50	31.88	34.43	39.51	45.63	47.35	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	52.61	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.37	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.40	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.28	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.69	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92.85	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	101.70	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	109.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.22	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	127.63	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.53	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.15	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.88	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	168.94	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Nontobacco

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.95	0.98	1.00	1.01	1.02	1.02	0.98	0.95	0.92	0.85	0.74	0.70	0.61	0.60	0.60	0.56	0.59	0.57	0.61	0.63	0.65	0.69	0.72	0.78	0.83	0.92	43
19	0.98	1.00	1.01	1.02	1.04	0.93	0.89	0.90	0.84	0.78	0.68	0.61	0.57	0.56	0.58	0.55	0.56	0.60	0.62	0.67	0.69	0.73	0.77	0.84	0.89	1.02	44
20	1.00	1.01	1.02	1.02	0.92	0.86	0.82	0.80	0.75	0.70	0.60	0.57	0.53	0.53	0.57	0.57	0.59	0.61	0.65	0.69	0.72	0.77	0.84	0.90	0.99	1.12	45
21	1.01	1.01	0.97	0.86	0.82	0.74	0.73	0.71	0.68	0.64	0.55	0.53	0.51	0.52	0.56	0.58	0.61	0.65	0.69	0.73	0.77	0.84	0.90	0.99	1.08	1.23	46
22	0.90	0.88	0.84	0.74	0.72	0.67	0.64	0.64	0.61	0.59	0.51	0.50	0.49	0.52	0.57	0.60	0.64	0.67	0.72	0.78	0.83	0.89	0.99	1.07	1.18	1.35	47
23	0.80	0.75	0.74	0.67	0.65	0.61	0.59	0.58	0.56	0.55	0.48	0.47	0.48	0.51	0.58	0.63	0.66	0.71	0.77	0.84	0.88	0.98	1.08	1.18	1.30	1.38	48
24	0.66	0.64	0.64	0.60	0.59	0.57	0.54	0.55	0.54	0.54	0.47	0.47	0.48	0.53	0.59	0.65	0.70	0.76	0.84	0.90	0.97	1.05	1.18	1.27	1.32	1.47	49
25	0.54	0.55	0.57	0.56	0.55	0.54	0.53	0.52	0.53	0.53	0.45	0.48	0.50	0.55	0.62	0.69	0.75	0.82	0.88	0.98	1.04	1.13	1.25	1.31	1.38	1.49	50
26	0.50	0.56	0.57	0.56	0.55	0.54	0.52	0.55	0.55	0.57	0.49	0.51	0.53	0.60	0.66	0.75	0.82	0.89	0.99	1.08	1.16	1.25	1.32	1.40	1.47	1.61	51
27	0.47	0.54	0.56	0.58	0.57	0.54	0.57	0.57	0.58	0.62	0.53	0.56	0.59	0.66	0.72	0.82	0.90	0.99	1.09	1.20	1.26	1.31	1.42	1.49	1.62	1.79	52
28	0.48	0.53	0.56	0.56	0.57	0.58	0.59	0.61	0.64	0.66	0.58	0.62	0.66	0.73	0.80	0.90	0.99	1.08	1.20	1.29	1.33	1.43	1.51	1.62	1.75	1.99	53
29	0.47	0.53	0.57	0.56	0.60	0.61	0.62	0.66	0.69	0.74	0.65	0.69	0.73	0.79	0.87	0.99	1.07	1.20	1.29	1.36	1.43	1.52	1.66	1.77	1.97	2.25	54
30	0.46	0.51	0.54	0.58	0.62	0.64	0.67	0.72	0.77	0.83	0.71	0.74	0.79	0.85	0.94	1.05	1.17	1.29	1.36	1.46	1.53	1.67	1.83	2.00	2.24	2.56	55
31	0.45	0.52	0.54	0.58	0.62	0.68	0.73	0.77	0.82	0.88	0.74	0.81	0.86	0.94	1.03	1.15	1.25	1.36	1.45	1.54	1.66	1.83	2.06	2.28	2.55	2.88	56
32	0.44	0.48	0.53	0.58	0.64	0.70	0.75	0.81	0.86	0.91	0.79	0.86	0.96	1.05	1.14	1.25	1.33	1.45	1.54	1.68	1.81	2.07	2.34	2.56	2.87	3.23	57
33	0.45	0.51	0.53	0.61	0.67	0.73	0.80	0.85	0.90	0.97	0.84	0.94	1.05	1.14	1.23	1.32	1.41	1.55	1.67	1.81	2.06	2.30	2.58	2.84	3.16	3.52	58
34	0.48	0.51	0.55	0.64	0.71	0.77	0.86	0.92	0.98	1.07	0.94	1.04	1.16	1.24	1.30	1.41	1.50	1.67	1.80	2.03	2.30	2.59	2.90	3.19	3.50	3.86	59
35	0.49	0.53	0.55	0.68	0.74	0.81	0.90	1.00	1.08	1.22	1.04	1.14	1.26	1.32	1.39	1.50	1.63	1.80	2.00	2.26	2.57	2.89	3.25	3.53	3.87	4.28	60
36	0.50	0.55	0.57	0.67	0.74	0.80	0.91	1.02	1.15	1.30	1.16	1.25	1.35	1.44	1.54	1.67	1.78	2.01	2.24	2.51	2.88	3.22	3.58	3.90	4.27	4.79	61
37	0.51	0.53	0.57	0.66	0.73	0.80	0.92	1.09	1.22	1.39	1.27	1.33	1.47	1.57	1.68	1.80	2.00	2.24	2.50	2.81	3.20	3.56	3.95	4.32	4.78	5.42	62
38	0.54	0.59	0.60	0.68	0.74	0.82	0.99	1.14	1.31	1.44	1.40	1.46	1.58	1.69	1.84	2.01	2.19	2.47	2.74	3.07	3.47	3.88	4.33	4.75	5.36	6.12	63
39	0.54	0.62	0.64	0.71	0.77	0.87	1.03	1.20	1.36	1.49	1.50	1.56	1.74	1.86	2.01	2.21	2.45	2.76	3.07	3.42	3.85	4.34	4.87	5.44	6.11	6.86	64
40	0.57	0.65	0.67	0.74	0.80	0.94	1.09	1.25	1.37	1.53	1.63	1.72	1.89	2.03	2.25	2.47	2.76	3.08	3.42	3.82	4.33	4.88	5.57	6.18	6.86	7.64	65
41	0.57	0.68	0.72	0.81	0.87	1.02	1.16	1.27	1.42	1.58	1.79	1.88	2.10	2.25	2.51	2.80	3.10	3.43	3.83	4.29	4.88	5.57	6.31	7.01	7.60	8.43	66
42	0.60	0.73	0.80	0.87	0.95	1.07	1.18	1.34	1.46	1.68	1.98	2.08	2.32	2.58	2.89	3.09	3.40	3.84	4.31	4.86	5.55	6.29	7.13	7.77	8.24	9.23	67
43	0.62	0.73	0.85	0.93	0.99	1.09	1.20	1.34	1.53	1.73	2.16	2.33	2.66	2.90	3.21	3.45	3.81	4.24	4.79	5.43	6.17	6.93	7.73	8.30	8.93	10.08	68
44	0.62	0.75	0.87	0.94	0.99	1.10	1.20	1.40	1.56	1.80	2.35	2.61	2.96	3.28	3.58	3.81	4.23	4.80	5.44	6.14	6.92	7.71	8.50	9.11	9.82	10.96	69
45	0.68	0.78	0.89	0.95	1.02	1.13	1.25	1.43	1.63	1.88	2.60	2.92	3.27	3.56	3.90	4.31	4.81	5.44	6.15	6.89	7.67	8.46	9.25	10.11	10.98	12.06	70
46	0.73	0.82	0.93	1.04	1.12	1.28	1.43	1.65	1.86	2.20	2.95	3.23	3.57	3.85	4.35	4.84	5.40	6.09	6.81	7.54	8.28	9.03	10.04	11.09	12.19	13.27	71
47	0.80	0.88	1.00	1.13	1.28	1.45	1.63	1.88	2.17	2.54	3.36	3.61	3.86	4.27	4.86	5.46	6.10	6.78	7.49	8.19	8.86	9.81	11.01	12.26	13.61	14.88	72
48	0.87	0.94	1.09	1.27	1.41	1.63	1.88	2.17	2.46	2.95	3.67	3.92	4.32	4.86	5.58	6.27	6.81	7.50	8.31	8.77	9.62	10.80	12.22	13.64	15.40	16.58	73
49	0.90	1.04	1.24	1.42	1.60	1.84	2.11	2.46	2.82	3.24	4.09	4.39	4.85	5.48	6.26	7.04	7.55	8.19	8.92	9.49	10.60	12.04	13.61	15.40	16.92	18.37	74
50	0.99	1.16	1.37	1.62	1.81	2.07	2.38	2.76	3.13	3.62	4.47	4.91	5.52	6.27	7.03	7.80	8.25	8.80	9.66	10.53	11.84	13.46	15.39	16.89	18.85	20.32	75
51	1.11	1.32	1.59	1.83	2.06	2.34	2.66	3.03	3.47	4.04	4.99	5.61	6.33	7.09	7.71	8.52	8.87	9.54	10.73	11.78	13.24	15.24	16.89	18.77	20.99	22.45	76
52	1.25	1.50	1.80	2.11	2.37	2.63	2.95	3.37	3.90	4.71	5.80	6.40	7.15	7.63	8.37	9.13	9.61	10.63	12.01	13.25	15.06	16.80	18.77	20.84	22.92	24.94	77
53	1.32	1.62	2.00	2.36	2.65	3.01	3.43	3.89	4.59	5.49	6.66	7.39	7.87	8.50	9.22	9.88	10.71	11.94	13.39	15.08	16.61	18.77	20.88	22.73	25.15	27.87	78
54	1.41	1.76	2.22	2.67	2.99	3.43	3.97	4.55	5.40	6.56	7.72	7.97	8.61	9.36	10.13	10.98	12.06	13.39	15.26	16.73	18.59	20.93	22.81	24.87	28.29	31.26	79
55	1.45	1.89	2.43	2.86	3.32	3.88	4.58	5.24	6.19	7.40	8.12	8.50	9.29	10.15	11.03	12.11	13.31	14.93	16.63	18.42	20.37	22.50	25.00	27.92	31.32	35.05	80
56	1.50	2.03	2.59	3.04	3.57	4.35	5.16	5.92	6.91	7.87	8.80	9.37	10.37	11.37	12.47	13.77	15.29	16.79	18.92	20.95	22.81	25.10	28.50	31.16	34.73	39.31	81
57	1.56	2.15	2.82	3.38	3.98	4.80	5.69	6.58	7.44	8.77	9.91	10.59	11.64	12.86	14.24	15.78	17.12	18.69	20.67	23.40	25.57	28.71	31.98	34.73	40.12	43.75	82
58	1.68	2.31	3.10	3.71	4.48	5.42	6.49	7.21	8.22	9.53	10.62	11.64	12.93	14.32	15.67	16.98	18.63	20.81	23.11	25.21	28.85	32.26	35.77	40.30	44.23	48.54	83
59	1.81	2.52	3.41	4.20	5.04	6.08	7.15	7.97	8.78	10.26	11.58	13.00	14.76	16.39	17.51	19.19	21.05	23.27	25.42	28.98	32.72	36.22	40.91	44.68	50.58	53.88	84
60	2.01	2.73	3.73	4.65	5.61	6.73	7.79	8.56	9.35	11.04	12.68	14.42	16.76	18.35	19.74	21.63	23.46	26.12	29.21	32.80	36.91	41.56	44.67	50.25	55.56	59.87	85
61	2.08	2.73	3.71	4.59	5.57	6.75	7.74	8.40	9.11	10.90	12.62	14.62	16.68	18.99	20.38	22.09	24.06	27.48	30.31	33.94	38.68	43.39	47.78	53.05	59.09	66.56	86
62	2.33	2.99	4.06	5.03	6.10	7.24	8.21	9.02	9.79	11.79	13.81	15.87	18.26	20.75	22.69	24.71	27.53	30.55	33.59	38.40	42.63	49.21	52.96	58.61	66.33	73.92	87
63	2.49	3.31	4.54	5.50	6.74	7.94	8.98	9.86	10.72	13.00	15.03	17.54	20.20	22.21	24.69	27.63	30.46	34.53	38.74	43.14	48.69	53.68	58.82	67.44	74.17	81.84	88
64	2.61	3.58	4.97	6.10	7.46	8.72	9.87	10.88	11.96	14.27	16.64	19.62	22.39	24.64	27.91	31.21	34.32	38.99	42.64	48.21	53.49	59.83	66.75	74.39	82.86	90.26	89
65	2.66	3.91	5.51	6.68	8.26	9.62	10.86	12.08	13.23	15.52	18.55	21.88	25.07	28.00	31.40	35.13	39.39	43.83	48.63	53.97	59.96	66.66	74.02	81.95	90.36	99.20	90
66	2.72	4.41	6.18	7.55	9.21	10.86	12.26	13.55	15.00	17.63	20.48	24.16	28.20	31.30	35.12	40.12	43.87	49.45	53.25	59.04	67.87	73.98	83.62	90.77	99.76	107.47	91
67	2.90	5.06	7.04	8.55	10.69	12.32	13.78	15.28	17.00	19.87	22.72	27.14	31.47	34.89	39.97	43.91	48.54	53.78	58.50	65.92	73.60	81.78	90.37	98.27	111.02	116.11	92
68	3.34	5.71	7.88	9.84	11.98	13.97	15.88	17.41	19.06	22.33	26.46	30.62	35.37	39.89	43.98	49.60	53.87	59.75	65.32	72.01	82.93	90.05	99.12	111.27	120.43	125.27	93
69	3.77	6.55	8.99	11.17	13.00	15.95	17.94	19.30	21.22	25.30	29.25	34.37	39.49	43.75	48.99	54.06	58.67	66.13	71.54	79.91	89.25	96.71	109.57	118.57	129.48	135.01	94
70	4.24	7.38	10.09	12.63	13.89	18.11	19.84	21.31	25.59	30.26	34.80	40.33	45.45	50.83	56.28	60.23	66.28	73.34	79.64	86.75	97.67	108.70	118.24	129.74	140.16	145.30	95
71	5.31	8.19	11.30	13.34	16.56	20.02	21.73	26.45	29.16	34.47	40.12	44.64	50.70	56.14	62.49	68.13	73.58	82.45	86.56	93.59	107.48	117.16	130.03	137.76	148.70	154.60	96
72	6.61	9.25	12.70	15.68	18.93	21.34	24.71	27.31	30.74	36.30	41.82	47.78	52.83	58.88	66.96	74.18	81.02	88.92	93.65	104.01	116.08	127.79	137.66	149.14	158.73	164.54	97
73	7.34	11.17	14.64	18.08	21.16	23.24	25.85	30.09	32.80	39.03	45.42	50.44	57.25	63.64	70.17	80.49	89.27	97.40	102.05	113.28	127.81	137.65	148.44	156.50	166.57	175.18	98
74	8.36	12.40	16.12	20.02	23.47	25.83	30.01	33.13	36.12	42.78	49.47	55.94	63.13	69.36	77.77	85.65	95.76	107.22	109.25	126.88	137.53	145.65	154.98	167.21	177.97	186.57	99
75	9.67	13.02	17.49	22.49	26.10	30.35	33.38	36.85	45.34	52.13	60.10	66.80	74.16	82.10	90.52	99.35	107.62	116.28	125.44	135.18	145.47	154.78	164.73	175.37	186.77	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Standard Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	6.29	10.47	14.27	17.76	19.23	24.78	26.85	28.81	34.80	41.44	47.67	55.97	61.28	67.87	74.73	80.75	89.17	99.04	107.45	119.13	131.53	146.64	159.47	173.22	186.97	196.06	95
71	7.87	11.69	15.99	18.78	22.75	27.15	29.17	35.51	39.36	46.80	54.50	62.03	68.51	75.18	83.25	90.30	97.90	110.23	117.28	129.12	146.60	157.29	174.46	185.99	200.54	208.98	96
72	9.82	13.02	17.74	22.06	25.93	29.20	32.95	36.41	41.17	49.22	56.65	65.24	71.53	79.09	89.46	99.22	108.85	120.06	125.59	143.51	156.55	173.59	186.67	199.47	212.82	222.84	97
73	11.00	15.80	20.78	25.34	28.71	31.93	34.79	40.53	44.40	52.52	61.14	68.09	76.02	84.40	93.27	108.04	120.38	132.14	139.61	153.13	173.66	185.49	199.52	211.63	225.75	237.75	98
74	12.55	17.33	22.61	28.07	31.78	35.18	40.81	44.26	48.56	57.49	66.41	74.18	83.90	92.23	103.53	116.13	130.52	146.26	147.14	171.30	184.73	197.99	211.04	224.42	239.45	253.78	99
75	14.28	18.27	24.52	31.54	35.07	40.97	45.09	48.89	60.49	69.49	80.09	88.83	98.75	109.48	120.89	132.90	144.18	156.02	168.60	182.03	196.26	209.19	223.06	237.97	254.00	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.19	1.24	1.31	1.37	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.16	1.22	1.29	1.36	1.47	1.58	1.69	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.15	1.19	1.20	1.27	1.33	1.44	1.55	1.68	1.83	2.05	2.25	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.16	1.22	1.25	1.32	1.42	1.54	1.65	1.82	2.01	2.23	2.50	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.12	1.13	1.11	1.12	1.11	1.17	1.25	1.30	1.41	1.50	1.62	1.79	2.00	2.19	2.48	2.74	3.00	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.12	1.09	1.07	1.06	1.08	1.10	1.12	1.14	1.20	1.31	1.37	1.48	1.59	1.76	1.95	2.18	2.43	2.69	2.96	3.25	3.42	48
24	1.06	1.09	1.13	1.09	1.08	1.05	1.03	1.03	1.03	1.07	1.08	1.13	1.17	1.25	1.37	1.45	1.58	1.73	1.92	2.13	2.42	2.63	2.94	3.20	3.33	3.64	49
25	0.93	0.98	1.04	1.04	1.02	1.01	1.00	1.00	1.03	1.07	1.11	1.18	1.24	1.33	1.43	1.55	1.70	1.88	2.09	2.34	2.62	2.87	3.15	3.30	3.46	3.72	50
26	0.88	1.00	1.04	1.06	1.04	1.03	1.01	1.04	1.07	1.13	1.19	1.26	1.33	1.46	1.55	1.70	1.89	2.09	2.34	2.59	2.90	3.13	3.33	3.49	3.72	4.01	51
27	0.84	0.97	1.06	1.06	1.07	1.06	1.08	1.10	1.15	1.24	1.30	1.39	1.46	1.60	1.69	1.87	2.10	2.33	2.60	2.87	3.15	3.31	3.52	3.75	4.06	4.43	52
28	0.88	1.01	1.07	1.06	1.09	1.09	1.12	1.16	1.22	1.33	1.43	1.53	1.63	1.76	1.88	2.08	2.33	2.60	2.88	3.11	3.33	3.50	3.77	4.01	4.41	4.91	53
29	0.88	1.02	1.07	1.08	1.14	1.15	1.19	1.25	1.33	1.48	1.59	1.71	1.81	1.92	2.07	2.32	2.60	2.88	3.10	3.29	3.52	3.75	4.10	4.42	4.94	5.51	54
30	0.92	1.02	1.06	1.10	1.17	1.22	1.29	1.35	1.46	1.59	1.72	1.85	1.97	2.08	2.27	2.53	2.83	3.11	3.30	3.49	3.76	4.08	4.50	4.95	5.55	6.20	55
31	0.86	1.01	1.06	1.11	1.19	1.29	1.37	1.47	1.58	1.70	1.85	2.00	2.16	2.31	2.51	2.79	3.06	3.31	3.48	3.71	4.08	4.48	5.02	5.56	6.20	6.88	56
32	0.86	0.95	1.07	1.13	1.21	1.30	1.43	1.53	1.64	1.77	1.96	2.16	2.41	2.59	2.79	3.05	3.29	3.49	3.71	4.04	4.48	5.00	5.64	6.21	6.97	7.61	57
33	0.92	1.03	1.09	1.19	1.28	1.36	1.49	1.61	1.73	1.88	2.12	2.36	2.65	2.84	3.02	3.28	3.48	3.72	4.03	4.43	4.99	5.53	6.17	6.86	7.59	8.18	58
34	0.99	1.08	1.16	1.24	1.35	1.44	1.58	1.72	1.86	2.05	2.35	2.61	2.90	3.09	3.24	3.50	3.71	4.05	4.42	4.94	5.58	6.15	6.93	7.58	8.23	8.84	59
35	1.08	1.14	1.21	1.30	1.40	1.51	1.66	1.84	2.06	2.31	2.64	2.89	3.17	3.31	3.48	3.73	4.03	4.44	4.92	5.53	6.21	6.91	7.64	8.21	8.86	9.67	60
36	1.13	1.19	1.25	1.36	1.46	1.56	1.75	1.97	2.25	2.57	2.94	3.16	3.39	3.58	3.76	4.09	4.47	4.97	5.52	6.15	6.98	7.62	8.27	8.79	9.57	10.68	61
37	1.18	1.21	1.29	1.40	1.49	1.62	1.85	2.19	2.49	2.82	3.20	3.37	3.64	3.90	4.07	4.48	5.01	5.59	6.16	6.91	7.69	8.26	8.88	9.52	10.55	11.90	62
38	1.25	1.36	1.43	1.49	1.58	1.74	2.05	2.38	2.76	3.01	3.42	3.64	3.91	4.21	4.53	5.04	5.57	6.14	6.81	7.48	8.20	8.74	9.49	10.20	11.46	13.27	63
39	1.35	1.51	1.55	1.61	1.69	1.91	2.23	2.61	2.92	3.21	3.64	3.86	4.26	4.60	5.02	5.60	6.24	6.90	7.51	8.09	8.81	9.51	10.52	11.49	12.91	14.67	64
40	1.45	1.64	1.69	1.76	1.87	2.15	2.47	2.77	3.08	3.42	3.91	4.23	4.61	4.96	5.59	6.28	7.07	7.62	8.14	8.70	9.57	10.56	11.87	12.98	14.34	16.04	65
41	1.55	1.76	1.88	1.98	2.11	2.40	2.74	2.95	3.30	3.68	4.26	4.65	5.08	5.46	6.15	7.11	7.83	8.25	8.75	9.43	10.61	11.93	13.45	14.48	15.30	17.36	66
42	1.63	1.97	2.13	2.25	2.37	2.65	2.86	3.20	3.52	4.03	4.70	5.13	5.60	6.20	6.99	7.64	8.39	8.88	9.51	10.46	11.99	13.54	15.04	15.49	16.20	18.62	67
43	1.73	2.04	2.30	2.46	2.61	2.78	3.04	3.35	3.82	4.25	5.21	5.72	6.34	6.95	7.64	8.33	9.07	9.51	10.39	11.61	13.18	14.93	15.88	16.75	17.47	19.95	68
44	1.85	2.18	2.45	2.60	2.72	2.94	3.17	3.61	4.06	4.57	5.65	6.35	7.05	7.71	8.35	8.88	9.59	10.56	11.74	13.15	14.98	16.29	16.94	18.11	19.22	21.25	69
45	2.07	2.32	2.60	2.74	2.90	3.14	3.44	3.85	4.33	4.93	6.24	6.94	7.68	8.24	8.90	9.71	10.71	11.94	13.31	14.71	16.08	17.39	18.66	19.99	21.30	22.90	70
46	2.20	2.43	2.63	2.88	3.13	3.47	3.78	4.29	4.78	5.58	6.93	7.58	8.27	8.80	9.56	10.64	11.94	13.35	14.68	15.53	16.79	18.69	20.12	21.68	23.41	24.65	71
47	2.37	2.52	2.73	3.03	3.43	3.80	4.20	4.76	5.49	6.24	7.71	8.44	8.84	9.49	10.50	11.87	13.34	14.74	15.53	16.54	18.11	19.86	21.51	23.81	25.81	27.08	72
48	2.53	2.66	2.92	3.32	3.62	4.15	4.66	5.31	6.03	7.00	8.27	9.01	9.71	10.65	11.94	13.51	14.74	15.60	16.33	17.65	19.32	21.26	23.30	25.82	28.14	29.52	73
49	2.63	2.88	3.21	3.60	3.98	4.53	5.08	5.83	6.66	7.46	9.12	9.87	10.70	11.94	13.41	14.94	15.60	16.41	17.46	18.93	20.75	23.40	25.69	28.12	30.53	31.96	74
50	2.83	3.16	3.48	3.96	4.35	4.93	5.55	6.31	7.17	8.22	9.79	10.86	11.99	13.44	14.86	15.84	16.42	17.55	19.04	20.44	22.93	25.44	28.45	30.49	33.25	34.84	75
51	3.12	3.50	3.88	4.37	4.80	5.42	5.98	6.76	7.71	8.85	10.68	12.19	13.47	14.95	15.78	16.69	17.58	18.86	20.61	22.35	25.02	28.20	30.42	33.16	35.81	37.90	76
52	3.48	3.87	4.22	4.86	5.32	5.88	6.45	7.29	8.38	9.97	12.13	13.68	14.98	15.93	16.68	17.89	18.90	20.43	22.58	24.89	27.42	30.18	33.13	36.21	38.82	41.45	77
53	3.60	4.02	4.58	5.19	5.78	6.47	7.34	8.13	9.53	11.26	13.63	15.46	16.13	17.17	18.20	19.26	20.48	22.39	24.81	27.39	29.46	32.41	35.70	38.64	41.62	45.59	78
54	3.78	4.30	4.92	5.68	6.31	7.15	8.23	9.23	10.84	12.98	15.35	16.37	17.33	18.52	19.64	20.91	22.46	24.62	27.34	29.58	32.24	35.49	38.15	41.39	45.95	50.33	79
55	3.92	4.59	5.30	6.03	6.89	7.97	9.33	10.52	12.27	14.44	16.14	17.45	18.72	20.05	21.36	22.96	24.72	27.15	29.59	32.03	34.91	37.96	41.52	45.66	50.41	55.48	80
56	4.17	5.04	5.81	6.55	7.60	8.91	10.49	11.81	13.57	15.23	17.26	18.77	20.09	21.68	23.46	25.36	27.41	29.70	32.37	35.25	38.08	41.53	46.06	50.34	55.34	61.21	81
57	4.40	5.38	6.43	7.29	8.52	10.04	11.77	13.31	14.80	16.83	19.14	20.69	21.74	23.72	25.86	28.05	29.87	32.56	35.57	38.48	41.68	46.13	50.77	55.33	61.48	66.98	82
58	4.84	5.72	7.09	8.06	9.63	11.32	13.25	14.50	16.07	18.41	20.70	22.43	23.79	26.04	28.06	30.02	32.08	34.74	37.60	41.51	45.64	50.16	54.98	61.54	67.09	73.04	83
59	5.38	6.20	7.87	9.24	10.87	12.66	14.55	15.87	17.02	19.62	22.25	24.60	26.13	28.60	30.44	32.69	35.15	37.99	41.15	46.15	50.39	55.19	61.14	67.23	73.67	79.66	84
60	6.11	6.82	8.78	10.29	12.19	13.98	15.80	17.00	17.96	20.92	23.97	26.65	28.70	30.90	33.03	35.74	38.29	41.69	45.69	50.99	55.48	61.44	66.77	73.90	80.06	87.55	85
61	6.96	7.45	9.67	11.33	13.49	15.32	17.00	18.06	18.89	22.31	25.72	28.59	31.04	33.39	36.02	38.85	41.84	46.39	50.45	56.18	61.80	67.19	73.38	80.42	87.62	96.25	86
62	7.98	8.16	10.64	12.47	14.87	16.69	18.30	19.32	20.09	23.89	27.56	30.22	33.29	36.24	39.05	42.37	46.34	50.53	54.64	61.64	66.59	73.93	79.83	86.86	96.88	105.68	87
63	8.80	8.99	11.97	13.57	16.48	18.23	19.87	21.65	22.15	25.93	29.53	32.35	35.55	38.51	41.79	46.05	50.26	55.77	60.81	67.49	73.30	80.52	87.44	96.14	105.85	115.67	88
64	9.39	9.88	13.45	15.13	18.31	20.00	21.71	23.75	24.35	28.17	32.05	35.03	38.27	41.73	46.02	50.67	55.24	61.17	66.51	73.15	79.89	86.99	96.75	105.17	116.41	126.08	89
65	9.79	10.73	15.00	16.92	20.34	22.00	23.76	26.13	26.66	30.82	35.00	38.06	41.62	45.76	50.51	55.59	61.32	67.10	73.16	79.79	87.67	96.38	105.82	115.81	126.23	136.91	90
66	9.84	12.08	16.57	18.80	22.39	24.15	26.03	28.44	29.79	33.84	38.37	41.41	46.05	51.12	56.18	62.68	67.94	74.22	80.01	87.57	95.90	105.19	116.32	125.81	136.66	146.50	91
67	10.35	13.79	18.50	20.63	25.38	26.54	28.43	31.01	32.66	37.55	41.45	46.25	50.75	56.77	63.04	68.42	74.34	80.05	86.69	94.04	103.28	115.16	124.15	136.01	146.88	156.30	92
68	11.85	15.51	20.42	22.90	27.41	29.62	31.79	34.26	35.71	41.10	46.58	51.33	57.33	63.70	68.51	76.26	82.04	88.42	94.36	102.62	113.01	124.25	133.46	148.05	156.49	166.48	93
69	13.21	17.92	23.12	25.12	28.68	32.77	35.30	36.81	38.64	44.88	50.14	56.37	62.84	68.99	75.98	82.89	89.65	94.35	101.96	112.44	119.94	131.36	144.42	157.49	166.39	177.08	94
70	14.69	20.16	25.48	27.84	29.89	35.99	37.93	39.39	44.99	51.96	58.69	64.62	71.24	78.44	83.66	92.31	97.37	101.47	111.85	121.48	128.74	142.15	154.29	167.21	176.68	188.97	95
71	18.25	22.09	28.09	28.57	34.37	38.56	40.30	45.21	49.71	57.15	65.12	70.09	77.87	85.39	92.75	99.89	104.37	113.58	121.02	130.55	139.12	153.26	163.39	177.26	188.07	199.32	96
72	22.33	24.85	30.98	32.52	38.07	40.55	44.34	47.81	51.51	58.08	65.76	73.99	79.92	88.25	99.36	102.59	114.46	117.75	125.91	136.54	149.56	159.78	170.19	185.69	198.04	210.27	97
73	24.80	30.04	34.74	36.31	40.99	43.31	45.13	51.13	53.18	60.24	68.72	76.48	84.78	93.11	102.47	117.78	123.04	129.69	136.13	152.15	158.42	168.93	180.45	195.22	208.51	221.87	98
74	27.76	33.21	37.58	39.01	43.96	46.59	51.65	54.13	56.65	67.41	78.27	82.55	91.23	99.75	110.29	123.90	133.68	137.69	151.01	158.99	164.85	179.07	189.23	205.22	219.50	234.16	99
75	31.35	34.88	40.07	42.42	47.17	52.92	56.24	58.43	69.88	82.45	85.40	96.54	105.97	115.97	126.39	137.08	146.67	156.48	166.66	177.26	189.16	199.51	210.46	222.06	234.36	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	18.20	27.11	31.82	36.32	39.44	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	132.23	138.02	151.05	161.51	177.99	196.42	214.71	230.83	247.62	261.34	95
71	21.40	28.79	34.72	38.14	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.90	140.12	152.74	161.52	171.94	191.40	211.30	227.19	244.74	263.62	276.22	96
72	25.14	30.51	37.50	43.95	48.44	53.67	59.72	65.71	71.88	82.20	90.53	100.22	109.42	120.92	135.17	140.76	157.32	162.12	169.67	184.08	208.04	223.23	239.97	260.15	277.50	292.07	97
73	26.49	35.24	42.77	48.44	53.67	59.72	63.38	71.27	74.91	85.23	94.89	103.80	114.55	126.14	138.79	162.11	169.67	179.16	183.51	203.16	221.90	238.29	257.16	273.46	292.09	308.97	98
74	28.46	36.73	45.30	53.67	59.72	64.81	72.53	75.43	79.44	95.13	108.67	111.16	123.65	135.49	149.96	171.58	185.46	191.37	204.65	213.77	230.65	252.00	269.37	287.39	307.36	326.97	99
75	30.41	36.85	47.83	59.34	65.73	73.87	77.92	81.41	97.55	110.69	118.98	131.00	144.07	157.98	172.52	187.51	201.01	214.89	229.33	244.46	261.52	276.43	292.28	309.17	327.16	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Elite

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.42	0.38	0.34	0.32	0.31	0.29	0.28	0.31	0.31	0.30	0.29	0.30	0.28	0.30	0.31	0.31	0.34	0.36	0.38	0.40	0.43	0.47	0.50	0.53	0.58	0.64	43
19	0.38	0.34	0.32	0.30	0.29	0.28	0.28	0.29	0.31	0.31	0.29	0.30	0.30	0.30	0.32	0.33	0.35	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.61	0.70	44
20	0.34	0.33	0.31	0.29	0.28	0.26	0.29	0.29	0.30	0.30	0.28	0.29	0.30	0.30	0.34	0.35	0.37	0.39	0.41	0.45	0.47	0.50	0.55	0.59	0.64	0.76	45
21	0.31	0.29	0.27	0.27	0.27	0.27	0.29	0.27	0.30	0.30	0.27	0.28	0.30	0.32	0.35	0.36	0.38	0.41	0.43	0.46	0.49	0.54	0.57	0.62	0.69	0.83	46
22	0.28	0.26	0.28	0.26	0.27	0.27	0.27	0.29	0.30	0.30	0.27	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.45	0.47	0.52	0.56	0.61	0.67	0.75	0.93	47
23	0.24	0.25	0.24	0.25	0.26	0.26	0.27	0.29	0.30	0.30	0.28	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.48	0.51	0.54	0.59	0.66	0.73	0.82	1.04	48
24	0.24	0.24	0.25	0.24	0.27	0.26	0.27	0.27	0.31	0.30	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.53	0.57	0.63	0.71	0.80	0.89	1.15	49
25	0.23	0.23	0.24	0.24	0.26	0.26	0.27	0.29	0.30	0.32	0.27	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.56	0.61	0.68	0.78	0.87	0.98	1.08	50
26	0.22	0.24	0.24	0.25	0.27	0.28	0.29	0.28	0.32	0.33	0.28	0.31	0.34	0.37	0.40	0.44	0.48	0.52	0.56	0.61	0.67	0.77	0.85	0.96	1.07	1.21	51
27	0.25	0.25	0.25	0.27	0.29	0.29	0.30	0.31	0.34	0.34	0.29	0.32	0.35	0.39	0.43	0.47	0.51	0.55	0.61	0.68	0.76	0.84	0.94	1.06	1.19	1.32	52
28	0.26	0.26	0.28	0.29	0.31	0.29	0.31	0.32	0.34	0.35	0.31	0.34	0.38	0.41	0.45	0.50	0.55	0.61	0.67	0.75	0.84	0.95	1.06	1.18	1.33	1.44	53
29	0.27	0.29	0.29	0.30	0.31	0.32	0.31	0.33	0.36	0.37	0.32	0.36	0.39	0.43	0.48	0.53	0.60	0.67	0.75	0.84	0.94	1.05	1.19	1.31	1.47	1.55	54
30	0.30	0.30	0.30	0.32	0.33	0.33	0.32	0.33	0.37	0.40	0.35	0.38	0.42	0.47	0.53	0.59	0.66	0.75	0.82	0.93	1.04	1.16	1.30	1.45	1.62	1.72	55
31	0.34	0.33	0.35	0.35	0.35	0.36	0.35	0.37	0.40	0.42	0.37	0.41	0.46	0.51	0.58	0.65	0.72	0.82	0.91	1.02	1.15	1.28	1.45	1.60	1.79	1.91	56
32	0.35	0.35	0.36	0.37	0.39	0.38	0.38	0.39	0.42	0.45	0.40	0.44	0.50	0.56	0.63	0.71	0.80	0.91	1.02	1.14	1.25	1.42	1.60	1.76	1.97	2.09	57
33	0.37	0.38	0.39	0.40	0.41	0.41	0.42	0.43	0.46	0.49	0.45	0.50	0.55	0.61	0.70	0.79	0.88	1.00	1.12	1.27	1.42	1.59	1.76	1.95	2.17	2.31	58
34	0.38	0.40	0.40	0.42	0.45	0.44	0.45	0.48	0.51	0.55	0.49	0.55	0.62	0.68	0.77	0.87	0.98	1.12	1.24	1.40	1.56	1.75	1.92	2.13	2.36	2.52	59
35	0.39	0.41	0.44	0.45	0.47	0.49	0.51	0.54	0.58	0.62	0.55	0.61	0.68	0.76	0.85	0.96	1.08	1.22	1.37	1.54	1.70	1.92	2.11	2.32	2.55	2.80	60
36	0.39	0.44	0.47	0.48	0.52	0.54	0.57	0.61	0.67	0.70	0.63	0.69	0.77	0.85	0.95	1.07	1.21	1.38	1.54	1.71	1.89	2.13	2.33	2.57	2.81	3.04	61
37	0.36	0.41	0.47	0.51	0.55	0.59	0.63	0.69	0.76	0.80	0.71	0.77	0.87	0.96	1.09	1.22	1.34	1.52	1.69	1.91	2.10	2.36	2.57	2.82	3.09	3.37	62
38	0.39	0.44	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.90	0.80	0.89	0.99	1.10	1.21	1.35	1.51	1.71	1.88	2.07	2.29	2.55	2.77	3.02	3.32	3.68	63
39	0.39	0.47	0.53	0.60	0.65	0.73	0.79	0.89	0.96	1.02	0.90	1.00	1.11	1.22	1.38	1.52	1.67	1.87	2.06	2.31	2.53	2.82	3.04	3.32	3.65	3.99	64
40	0.43	0.50	0.59	0.66	0.73	0.79	0.88	1.01	1.10	1.15	1.01	1.11	1.25	1.36	1.53	1.68	1.88	2.10	2.28	2.54	2.79	3.10	3.33	3.63	4.01	4.31	65
41	0.46	0.56	0.65	0.72	0.79	0.90	0.98	1.10	1.25	1.29	1.14	1.24	1.38	1.52	1.70	1.85	2.06	2.29	2.54	2.81	3.09	3.41	3.66	3.99	4.40	4.68	66
42	0.52	0.61	0.71	0.80	0.87	0.99	1.11	1.26	1.40	1.44	1.26	1.39	1.54	1.68	1.88	2.09	2.30	2.55	2.76	3.04	3.35	3.68	4.02	4.37	4.72	5.11	67
43	0.59	0.67	0.80	0.89	0.99	1.11	1.27	1.43	1.60	1.62	1.39	1.55	1.71	1.92	2.13	2.30	2.52	2.79	3.07	3.36	3.69	4.03	4.30	4.66	5.19	5.61	68
44	0.65	0.73	0.89	1.01	1.08	1.26	1.42	1.62	1.77	1.80	1.55	1.72	1.92	2.12	2.35	2.57	2.81	3.09	3.32	3.63	3.97	4.32	4.70	5.11	5.56	6.13	69
45	0.69	0.82	0.98	1.11	1.20	1.38	1.58	1.81	2.03	2.03	1.72	1.92	2.13	2.36	2.58	2.82	3.08	3.37	3.67	3.99	4.36	4.74	5.14	5.62	6.14	6.71	70
46	0.78	0.91	1.08	1.19	1.29	1.54	1.76	1.96	2.23	2.22	1.94	2.15	2.36	2.62	2.86	3.13	3.38	3.70	4.01	4.33	4.72	5.10	5.55	6.05	6.78	7.34	71
47	0.85	1.00	1.15	1.33	1.44	1.65	1.89	2.14	2.40	2.42	2.17	2.39	2.63	2.88	3.15	3.36	3.72	4.05	4.39	4.69	5.10	5.64	6.15	6.67	7.34	8.10	72
48	0.91	1.12	1.27	1.41	1.54	1.81	2.05	2.26	2.52	2.64	2.41	2.60	2.83	3.12	3.40	3.71	4.00	4.32	4.78	5.19	5.65	6.09	6.66	7.25	8.19	8.90	73
49	0.95	1.15	1.34	1.51	1.67	1.92	2.19	2.41	2.69	2.87	2.65	2.87	3.11	3.44	3.74	4.00	4.40	4.74	5.21	5.63	6.13	6.74	7.42	8.14	8.87	9.77	74
50	0.95	1.24	1.41	1.57	1.74	2.05	2.35	2.55	2.85	3.08	2.93	3.15	3.42	3.77	4.10	4.40	4.82	5.20	5.69	6.13	6.67	7.35	8.16	8.85	9.94	10.77	75
51	1.01	1.40	1.50	1.62	1.83	2.14	2.50	2.69	3.02	3.30	3.21	3.45	3.75	4.13	4.49	4.85	5.31	5.69	6.22	6.68	7.31	8.07	8.89	9.71	10.87	11.85	76
52	1.01	1.52	1.57	1.70	1.94	2.28	2.57	2.76	3.18	3.53	3.51	3.79	4.09	4.44	4.83	5.21	5.72	6.26	6.80	7.32	8.07	8.80	9.80	10.87	12.02	13.03	77
53	1.08	1.61	1.68	1.77	2.01	2.35	2.73	2.89	3.26	3.68	3.74	4.03	4.39	4.87	5.31	5.73	6.32	6.76	7.48	8.28	9.04	9.90	11.00	11.81	13.00	14.31	78
54	1.08	1.68	1.74	1.82	2.12	2.48	2.82	2.96	3.42	3.90	4.09	4.43	4.83	5.23	5.70	6.23	6.80	7.45	8.31	9.06	9.99	10.89	11.98	13.08	14.55	15.71	79
55	1.11	1.74	1.78	1.85	2.16	2.50	2.93	3.02	3.53	4.08	4.38	4.77	5.18	5.65	6.16	6.74	7.40	8.13	8.93	9.81	10.79	11.87	13.05	14.36	15.77	17.35	80
56	1.20	1.79	1.89	1.98	2.30	2.67	3.10	3.26	3.80	4.40	4.73	5.15	5.60	6.11	6.69	7.35	8.20	9.00	9.91	10.88	12.07	12.95	14.73	16.01	17.54	19.55	81
57	1.28	1.86	2.01	2.11	2.44	2.84	3.32	3.53	4.10	4.79	5.13	5.57	6.08	6.63	7.30	8.08	9.02	10.00	10.98	12.23	13.22	14.60	16.43	17.90	19.74	22.04	82
58	1.27	1.86	2.09	2.22	2.57	2.98	3.50	3.77	4.38	5.22	5.60	6.06	6.62	7.37	8.02	9.10	10.26	11.37	12.36	13.45	14.93	15.95	17.96	19.78	21.97	24.49	83
59	1.36	1.89	2.20	2.39	2.75	3.22	3.76	4.10	4.80	5.60	6.01	6.49	7.25	8.09	8.78	10.06	11.42	12.21	13.26	14.93	16.34	17.79	20.23	22.04	24.72	27.71	84
60	1.41	1.94	2.33	2.53	2.93	3.46	4.06	4.50	5.28	6.17	6.63	7.11	7.85	8.67	9.46	10.84	12.28	13.43	14.71	16.40	18.21	20.04	22.15	24.84	27.45	31.40	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.54	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.67	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.60	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.61	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60.94	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.78	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	75.36	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	86.26	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	99.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113.25	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.34	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	128.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.80	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.45	0.41	0.39	0.39	0.42	0.40	0.42	0.39	0.38	0.39	0.39	0.42	0.40	0.44	0.47	0.51	0.54	0.55	0.58	0.59	0.61	0.64	0.71	43
19	0.46	0.47	0.46	0.43	0.39	0.37	0.37	0.40	0.40	0.42	0.40	0.39	0.39	0.41	0.42	0.43	0.48	0.50	0.53	0.56	0.58	0.59	0.61	0.65	0.69	0.77	44
20	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.40	0.39	0.41	0.36	0.39	0.39	0.41	0.44	0.47	0.49	0.52	0.55	0.59	0.60	0.62	0.65	0.68	0.72	0.83	45
21	0.42	0.39	0.40	0.38	0.36	0.36	0.39	0.38	0.40	0.41	0.37	0.38	0.40	0.43	0.45	0.48	0.51	0.54	0.57	0.60	0.62	0.66	0.69	0.72	0.78	0.93	46
22	0.38	0.35	0.38	0.36	0.36	0.38	0.37	0.39	0.40	0.43	0.37	0.39	0.41	0.43	0.48	0.50	0.53	0.56	0.59	0.64	0.66	0.69	0.72	0.78	0.85	1.04	47
23	0.35	0.32	0.34	0.35	0.37	0.36	0.37	0.41	0.41	0.43	0.37	0.40	0.42	0.45	0.49	0.51	0.54	0.58	0.63	0.67	0.70	0.73	0.78	0.84	0.93	1.15	48
24	0.31	0.31	0.35	0.35	0.35	0.36	0.38	0.40	0.40	0.44	0.37	0.39	0.43	0.45	0.50	0.53	0.56	0.61	0.66	0.70	0.74	0.79	0.84	0.92	1.03	1.26	49
25	0.31	0.32	0.33	0.34	0.36	0.36	0.38	0.40	0.41	0.44	0.36	0.38	0.43	0.46	0.50	0.54	0.59	0.64	0.69	0.75	0.80	0.85	0.92	1.00	1.12	1.26	50
26	0.29	0.29	0.33	0.36	0.38	0.40	0.40	0.42	0.44	0.48	0.38	0.40	0.44	0.49	0.54	0.58	0.63	0.68	0.74	0.80	0.86	0.95	1.04	1.12	1.26	1.41	51
27	0.31	0.29	0.35	0.38	0.40	0.43	0.43	0.47	0.49	0.51	0.39	0.42	0.47	0.52	0.57	0.62	0.67	0.73	0.81	0.90	0.98	1.06	1.15	1.27	1.40	1.58	52
28	0.32	0.29	0.35	0.38	0.42	0.43	0.46	0.50	0.51	0.56	0.42	0.45	0.50	0.54	0.59	0.66	0.73	0.80	0.88	0.99	1.09	1.18	1.32	1.41	1.58	1.78	53
29	0.35	0.33	0.37	0.40	0.44	0.48	0.49	0.54	0.55	0.61	0.43	0.47	0.52	0.57	0.64	0.70	0.79	0.88	0.98	1.10	1.21	1.33	1.46	1.60	1.77	1.98	54
30	0.35	0.33	0.37	0.42	0.47	0.50	0.52	0.56	0.59	0.66	0.46	0.50	0.56	0.63	0.69	0.77	0.87	0.98	1.08	1.22	1.36	1.47	1.64	1.77	1.98	2.20	55
31	0.38	0.35	0.39	0.44	0.49	0.53	0.58	0.63	0.66	0.73	0.49	0.54	0.60	0.68	0.77	0.86	0.95	1.07	1.19	1.35	1.49	1.64	1.82	1.99	2.20	2.46	56
32	0.41	0.35	0.41	0.47	0.53	0.58	0.64	0.70	0.74	0.80	0.53	0.58	0.66	0.75	0.84	0.94	1.06	1.20	1.33	1.48	1.64	1.80	2.02	2.21	2.46	2.72	57
33	0.41	0.37	0.43	0.49	0.58	0.64	0.71	0.78	0.82	0.92	0.60	0.66	0.73	0.81	0.93	1.04	1.17	1.31	1.46	1.66	1.83	2.03	2.26	2.47	2.73	3.01	58
34	0.42	0.37	0.43	0.53	0.62	0.69	0.80	0.91	0.95	1.04	0.65	0.72	0.82	0.91	1.02	1.15	1.30	1.47	1.63	1.82	2.02	2.23	2.48	2.74	3.00	3.30	59
35	0.40	0.38	0.45	0.55	0.67	0.78	0.92	1.06	1.10	1.20	0.73	0.81	0.90	1.01	1.13	1.27	1.42	1.60	1.79	2.00	2.21	2.46	2.73	3.02	3.30	3.59	60
36	0.39	0.39	0.47	0.59	0.71	0.83	0.98	1.12	1.22	1.34	0.84	0.93	1.03	1.15	1.26	1.42	1.60	1.80	2.00	2.22	2.45	2.73	3.00	3.30	3.63	3.91	61
37	0.39	0.39	0.48	0.59	0.75	0.91	1.04	1.22	1.32	1.46	0.97	1.06	1.18	1.29	1.44	1.59	1.76	1.98	2.18	2.47	2.72	3.01	3.30	3.63	3.98	4.25	62
38	0.39	0.42	0.50	0.65	0.79	0.95	1.14	1.30	1.42	1.59	1.11	1.24	1.36	1.50	1.59	1.77	1.97	2.21	2.44	2.67	2.94	3.24	3.55	3.87	4.25	4.61	63
39	0.41	0.44	0.54	0.69	0.87	1.03	1.23	1.42	1.54	1.71	1.27	1.41	1.54	1.68	1.79	1.98	2.17	2.43	2.65	2.96	3.24	3.57	3.89	4.25	4.66	5.00	64
40	0.44	0.49	0.60	0.76	0.93	1.11	1.31	1.53	1.68	1.88	1.46	1.60	1.72	1.90	1.99	2.19	2.43	2.70	2.93	3.26	3.56	3.94	4.26	4.63	5.09	5.43	65
41	0.49	0.53	0.66	0.82	0.99	1.21	1.39	1.61	1.83	2.04	1.66	1.82	1.95	2.13	2.21	2.41	2.66	2.95	3.25	3.59	3.93	4.32	4.66	5.07	5.56	5.91	66
42	0.54	0.60	0.72	0.90	1.10	1.30	1.51	1.73	1.93	2.17	1.87	2.07	2.20	2.38	2.44	2.71	2.97	3.28	3.50	3.86	4.23	4.64	5.09	5.52	5.96	6.43	67
43	0.61	0.67	0.80	0.98	1.22	1.42	1.66	1.90	2.11	2.36	2.10	2.35	2.47	2.73	2.75	2.96	3.25	3.57	3.89	4.24	4.65	5.09	5.43	5.89	6.52	7.02	68
44	0.66	0.75	0.88	1.10	1.32	1.54	1.78	2.04	2.24	2.51	2.40	2.64	2.78	3.05	3.03	3.32	3.61	3.95	4.19	4.56	4.99	5.42	5.92	6.43	6.98	7.65	69
45	0.73	0.84	0.98	1.20	1.43	1.67	1.91	2.16	2.45	2.72	2.72	3.00	3.11	3.40	3.32	3.62	3.94	4.28	4.63	5.01	5.45	5.93	6.45	7.03	7.67	8.40	70
46	0.79	0.91	1.07	1.29	1.53	1.83	2.08	2.36	2.66	2.97	2.98	3.28	3.40	3.72	3.66	4.00	4.32	4.69	5.06	5.42	5.89	6.39	6.96	7.58	8.47	9.23	71
47	0.84	0.98	1.16	1.41	1.69	1.94	2.24	2.57	2.88	3.22	3.25	3.56	3.73	4.05	4.04	4.29	4.75	5.14	5.52	5.87	6.39	7.07	7.70	8.38	9.16	10.13	72
48	0.89	1.06	1.25	1.52	1.77	2.10	2.39	2.72	3.05	3.47	3.54	3.80	3.96	4.31	4.33	4.73	5.09	5.49	6.01	6.50	7.09	7.63	8.34	9.12	10.14	11.19	73
49	0.90	1.06	1.33	1.62	1.90	2.19	2.52	2.90	3.25	3.71	3.82	4.09	4.29	4.68	4.75	5.08	5.58	6.00	6.55	7.05	7.70	8.45	9.30	10.12	11.10	12.30	74
50	0.88	1.14	1.39	1.67	1.98	2.32	2.66	3.06	3.44	3.93	4.09	4.39	4.63	5.07	5.21	5.57	6.12	6.56	7.14	7.67	8.40	9.20	10.11	11.12	12.32	13.55	75
51	0.90	1.23	1.47	1.75	2.05	2.41	2.80	3.23	3.65	4.15	4.38	4.72	4.99	5.49	5.69	6.12	6.70	7.17	7.79	8.36	9.21	10.02	11.14	12.09	13.46	14.83	76
52	0.90	1.32	1.53	1.81	2.14	2.51	2.87	3.31	3.83	4.41	4.69	5.05	5.39	5.79	6.08	6.56	7.19	7.88	8.51	9.17	10.07	11.03	12.14	13.58	15.05	16.25	77
53	0.93	1.35	1.62	1.92	2.19	2.58	3.00	3.48	3.94	4.53	4.89	5.29	5.67	6.28	6.67	7.23	7.94	8.47	9.37	10.36	11.39	12.28	13.65	14.88	16.29	17.81	78
54	0.93	1.38	1.70	1.97	2.30	2.70	3.06	3.57	4.13	4.77	5.22	5.67	6.13	6.66	7.17	7.79	8.55	9.34	10.38	11.33	12.49	13.50	15.03	16.54	18.05	19.60	79
55	0.90	1.41	1.72	1.99	2.31	2.70	3.14	3.66	4.25	4.94	5.49	5.96	6.48	7.07	7.71	8.43	9.25	10.18	11.18	12.28	13.51	14.86	16.34	17.99	19.76	21.74	80
56	1.01	1.53	1.90	2.19	2.52	2.94	3.42	3.99	4.65	5.40	5.96	6.49	7.08	7.73	8.47	9.26	10.35	11.36	12.51	13.75	15.37	16.36	18.40	20.36	22.07	24.50	81
57	1.09	1.67	2.10	2.40	2.78	3.23	3.77	4.41	5.12	5.96	6.52	7.09	7.74	8.45	9.29	10.30	11.48	12.71	13.99	15.56	16.91	18.40	20.85	22.87	24.69	27.62	82
58	1.10	1.78	2.26	2.59	2.99	3.48	4.08	4.76	5.55	6.62	7.18	7.78	8.52	9.49	10.29	11.66	13.20	14.58	15.86	17.24	19.05	20.43	22.91	25.10	27.86	30.72	83
59	1.19	1.92	2.48	2.85	3.30	3.85	4.51	5.29	6.17	7.22	7.76	8.40	9.40	10.50	11.38	13.00	14.80	15.81	17.20	19.30	21.18	22.97	25.70	28.41	31.13	34.16	84
60	1.26	2.07	2.73	3.13	3.63	4.26	5.02	5.90	6.91	8.08	8.64	9.28	10.22	11.31	12.36	14.15	16.03	17.54	19.23	21.38	23.82	25.80	28.55	31.89	35.05	38.05	85
61	1.21	2.04	2.71	3.11	3.66	4.31	5.08	6.01	7.09	8.31	8.82	9.52	10.43	11.58	12.66	14.41	16.24	18.03	19.52	21.74	24.28	27.41	30.29	34.48	37.89	41.52	86
62	1.31	2.18	2.93	3.38	3.98	4.73	5.62	6.67	7.92	9.33	9.88	10.61	11.70	12.96	14.13	16.10	18.09	20.01	21.66	24.35	27.07	30.19	33.63	38.59	42.25	46.92	87
63	1.47	2.35	3.15	3.64	4.32	5.16	6.18	7.40	8.82	10.26	10.75	11.89	13.14	14.43	15.77	18.02	19.96	22.23	24.82	27.58	30.43	34.27	37.71	42.44	46.72	52.58	88
64	1.64	3.00	3.33	3.84	4.55	5.63	6.80	8.20	9.90	11.52	12.08	13.37	14.69	16.09	17.74	19.85	22.08	24.93	27.54	30.85	33.91	37.75	41.50	47.97	52.15	58.63	89
65	1.87	3.24	3.57	4.12	4.93	5.99	7.31	8.91	10.78	12.99	13.57	14.92	16.40	18.05	19.82	21.81	24.57	27.69	30.80	34.23	38.12	41.60	47.00	52.65	58.71	64.24	90
66	1.94	3.37	3.78	4.36	5.26	6.42	7.94	9.73	11.91	14.43	14.90	16.54	18.85	20.65	22.49	24.20	26.84	30.31	33.51	36.63	41.74	46.13	51.42	58.69	64.31	66.71	91
67	1.99	3.52	4.00	4.65	5.64	7.00	8.67	10.49	12.88	15.62	16.78	18.89	21.03	23.02	24.87	27.32	30.18	33.72	37.33	41.26	46.20	51.56	57.84	63.46	70.31	72.06	92
68	2.16	3.76	4.19	5.03	6.13	7.44	9.31	11.60	14.26	17.32	18.57	20.98	24.03	26.48	27.99	30.32	32.93	36.55	40.99	45.07	51.57	57.17	63.35	69.83	77.22	80.28	93
69	2.42	3.95	4.53	5.46	6.72	8.23	10.34	12.61	15.52	18.96	21.01	23.90	27.00	29.43	30.96	34.12	36.76	40.98	45.56	50.72	57.17	63.95	70.57	77.11	84.54	91.91	94
70	2.69	4.14	4.92	5.99	7.43	9.15	11.52	14.07	17.41	21.18	23.20	26.73	30.79	33.28	34.78	37.63	40.36	44.45	50.11	55.37	62.58	70.14	78.77	84.80	92.47	106.46	95
71	3.04	4.36	5.37	6.62	8.30	10.26	12.91	15.81	19.07	23.18	25.85	29.76	34.62	36.55	37.85	41.47	43.90	48.67	54.49	60.49	68.53	78.36	87.58	93.35	101.08	120.67	96
72	4.43	4.61	5.79	7.38	9.30	11.54	14.27	17.41	21.41	26.06	29.31	34.11	39.45	40.26	42.79	46.72	49.34	54.05	59.25	67.46	76.84	86.37	96.24	101.12	108.59	133.54	97
73	4.73	5.03	6.42	8.30	10.30	12.82	16.12	19.62	23.62	28.58	32.61	37.93	42.42	44.69	47.11	51.88	53.94	58.56	67.30	75.52	86.12	97.00	107.51	111.23	118.34	136.92	98
74	4.97	5.40	7.06	9.38	11.70	14.55	17.87	21.74	26.56	32.15	36.95	43.08	48.39	50.40	53.45	58.50	60.02	66.38	73.42	82.82	94.77	106.77	117.52	120.17	127.14	145.75	99
75	5.34	5.89	7.98	10.69	13.33	16.54	20.31	24.55	29.39	35.29	40.84	48.10	53.48	55.96	58.82	64.36	66.83	72.19	80.42	91.03	104.42	117.23	130.59	131.91	138.76	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Standard Nontobacco

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	4.12	6.26	7.39	9.05	11.23	13.77	17.33	20.98	26.36	29.98	29.32	33.27	37.94	42.12	44.64	48.86	53.45	58.57	66.45	73.96	82.01	94.17	103.02	109.96	120.13	136.91	95
71	4.64	6.75	8.32	10.17	12.75	15.66	19.69	23.96	29.08	33.38	32.47	36.75	42.23	46.08	48.70	53.22	57.42	63.27	72.61	81.09	92.69	101.99	114.21	122.03	132.14	154.05	96
72	6.70	7.30	9.03	11.52	14.51	18.14	22.27	26.94	33.13	39.09	36.37	40.83	47.37	50.96	55.70	60.71	65.40	71.06	78.19	90.63	101.17	113.61	126.75	131.49	141.60	172.03	97
73	7.17	8.07	10.31	13.31	16.42	20.58	25.90	31.27	37.93	43.65	40.31	44.39	49.77	55.60	60.51	67.63	71.73	77.28	89.52	99.27	113.61	126.55	140.38	145.64	155.60	173.81	98
74	7.59	8.73	11.58	15.30	18.95	23.70	29.34	35.45	43.30	51.12	45.08	48.91	55.87	62.02	69.39	77.24	79.58	88.12	96.24	108.74	124.00	140.53	155.47	154.98	166.74	183.05	99
75	8.16	9.87	13.30	17.71	21.93	27.36	33.84	40.63	48.93	57.08	49.63	54.19	61.26	68.68	76.64	83.92	87.19	94.26	105.15	119.24	137.09	154.23	172.20	173.99	183.23	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.69	0.72	0.76	0.76	0.82	0.91	0.96	1.03	1.10	1.19	1.26	1.34	1.46	1.62	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.76	0.80	0.81	0.90	0.95	1.01	1.08	1.17	1.23	1.32	1.43	1.54	1.78	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.68	0.74	0.77	0.80	0.86	0.89	0.94	1.00	1.06	1.14	1.22	1.29	1.41	1.51	1.66	1.94	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.71	0.76	0.79	0.84	0.90	0.93	0.99	1.05	1.12	1.19	1.27	1.38	1.49	1.64	1.78	2.13	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.74	0.80	0.84	0.87	0.94	0.97	1.03	1.10	1.17	1.25	1.36	1.46	1.60	1.75	1.93	2.37	47
23	0.51	0.52	0.53	0.56	0.60	0.61	0.64	0.69	0.73	0.78	0.76	0.83	0.87	0.92	0.98	1.01	1.06	1.15	1.23	1.33	1.44	1.58	1.72	1.90	2.12	2.64	48
24	0.49	0.50	0.54	0.57	0.59	0.62	0.64	0.69	0.74	0.80	0.78	0.84	0.91	0.95	1.00	1.06	1.11	1.19	1.30	1.40	1.55	1.69	1.86	2.09	2.34	2.93	49
25	0.48	0.51	0.54	0.56	0.60	0.62	0.67	0.71	0.76	0.81	0.79	0.85	0.93	0.98	1.04	1.10	1.17	1.27	1.37	1.51	1.66	1.83	2.04	2.31	2.62	2.95	50
26	0.45	0.49	0.58	0.60	0.63	0.66	0.70	0.74	0.80	0.86	0.84	0.89	0.99	1.03	1.12	1.18	1.29	1.39	1.51	1.65	1.83	2.04	2.31	2.63	2.94	3.32	51
27	0.47	0.53	0.58	0.62	0.68	0.70	0.72	0.77	0.83	0.90	0.86	0.97	1.03	1.11	1.20	1.28	1.38	1.52	1.67	1.85	2.07	2.29	2.62	2.97	3.33	3.73	52
28	0.51	0.55	0.61	0.69	0.71	0.71	0.76	0.80	0.86	0.94	0.93	1.02	1.13	1.19	1.29	1.40	1.53	1.69	1.85	2.07	2.32	2.64	3.00	3.35	3.72	4.17	53
29	0.53	0.59	0.65	0.71	0.75	0.76	0.78	0.84	0.89	0.99	0.97	1.10	1.19	1.28	1.41	1.51	1.68	1.86	2.08	2.35	2.68	2.92	3.34	3.68	4.11	4.63	54
30	0.55	0.61	0.67	0.76	0.78	0.80	0.84	0.85	0.93	1.04	1.04	1.16	1.29	1.40	1.56	1.68	1.90	2.11	2.30	2.63	2.95	3.29	3.72	4.13	4.59	5.13	55
31	0.61	0.65	0.74	0.80	0.82	0.85	0.88	0.92	0.98	1.10	1.13	1.25	1.40	1.55	1.73	1.90	2.08	2.32	2.61	2.94	3.32	3.66	4.17	4.63	5.12	5.65	56
32	0.63	0.70	0.76	0.85	0.88	0.91	0.95	0.99	1.08	1.20	1.24	1.38	1.55	1.72	1.92	2.09	2.36	2.67	2.96	3.31	3.68	4.08	4.67	5.15	5.68	6.20	57
33	0.64	0.72	0.81	0.91	0.96	1.00	1.03	1.07	1.15	1.30	1.39	1.55	1.72	1.91	2.17	2.35	2.64	2.97	3.33	3.73	4.17	4.63	5.18	5.71	6.28	6.75	58
34	0.62	0.74	0.88	0.96	1.04	1.06	1.12	1.21	1.28	1.47	1.53	1.72	1.95	2.17	2.36	2.63	2.98	3.39	3.75	4.17	4.65	5.13	5.75	6.31	6.85	7.35	59
35	0.61	0.78	0.92	1.03	1.11	1.18	1.27	1.36	1.43	1.65	1.73	1.94	2.19	2.44	2.68	2.97	3.34	3.75	4.18	4.64	5.13	5.66	6.23	6.77	7.37	7.99	60
36	0.61	0.80	0.95	1.10	1.19	1.26	1.39	1.50	1.61	1.85	1.97	2.17	2.46	2.72	2.98	3.30	3.72	4.25	4.70	5.18	5.71	6.27	6.80	7.39	8.01	8.64	61
37	0.62	0.81	1.00	1.14	1.27	1.39	1.52	1.66	1.81	2.09	2.23	2.46	2.75	2.99	3.38	3.69	4.09	4.70	5.13	5.76	6.33	6.86	7.42	8.02	8.68	9.36	62
38	0.66	0.84	1.03	1.23	1.36	1.49	1.69	1.87	2.02	2.26	2.49	2.79	3.12	3.44	3.71	4.08	4.57	5.12	5.66	6.25	6.83	7.38	7.93	8.35	9.09	10.09	63
39	0.69	0.91	1.12	1.31	1.51	1.64	1.84	2.05	2.22	2.54	2.76	3.07	3.48	3.75	4.17	4.57	5.01	5.57	6.14	6.84	7.47	8.07	8.58	9.06	9.81	10.87	64
40	0.76	0.98	1.24	1.46	1.64	1.80	2.03	2.25	2.50	2.84	3.07	3.42	3.79	4.09	4.62	5.02	5.58	6.18	6.74	7.48	8.14	8.77	9.31	9.77	10.58	11.70	65
41	0.86	1.11	1.39	1.61	1.77	1.95	2.23	2.46	2.79	3.17	3.45	3.80	4.23	4.52	5.01	5.52	6.10	6.71	7.41	8.18	8.90	9.54	10.08	10.51	11.43	12.59	66
42	0.94	1.24	1.51	1.77	1.96	2.15	2.40	2.70	3.02	3.43	3.84	4.24	4.70	5.00	5.52	6.05	6.75	7.42	7.86	8.60	9.36	10.01	10.88	11.33	12.09	13.59	67
43	1.07	1.38	1.70	1.95	2.21	2.41	2.70	3.05	3.39	3.73	4.23	4.70	5.12	5.61	6.18	6.62	7.36	8.05	8.77	9.54	10.18	11.02	11.50	12.42	13.33	14.68	68
44	1.21	1.56	1.88	2.21	2.44	2.62	2.98	3.38	3.73	4.10	4.63	5.22	5.67	6.18	6.77	7.37	7.99	8.85	9.26	10.02	10.85	11.69	12.38	13.39	14.42	15.87	69
45	1.33	1.75	2.07	2.37	2.68	2.88	3.29	3.73	4.10	4.56	5.17	5.69	6.26	6.80	7.40	8.03	8.67	9.40	10.13	10.89	11.73	12.62	13.62	14.72	15.92	17.28	70
46	1.51	1.95	2.29	2.61	2.92	3.24	3.70	4.15	4.58	5.08	5.73	6.28	6.86	7.44	8.09	8.78	9.47	10.22	10.98	11.61	12.49	13.67	14.73	15.86	17.49	18.83	71
47	1.71	2.15	2.48	2.91	3.27	3.56	3.98	4.63	5.17	5.63	6.30	7.02	7.50	8.16	8.83	9.42	10.33	11.08	11.88	12.61	13.58	14.83	15.98	17.44	18.95	20.53	72
48	1.94	2.40	2.75	3.17	3.47	3.95	4.40	4.94	5.59	6.17	6.93	7.39	8.02	8.74	9.43	10.09	10.82	11.79	12.50	13.72	14.77	15.81	17.05	18.60	20.73	22.37	73
49	2.04	2.50	2.96	3.46	3.81	4.27	4.73	5.39	5.99	6.73	7.67	8.06	8.71	9.51	10.26	10.79	11.80	12.80	13.49	14.66	15.74	17.49	18.92	20.37	22.44	24.36	74
50	2.11	2.69	3.13	3.67	4.04	4.64	5.14	5.85	6.49	7.45	8.32	8.74	9.43	10.33	11.13	11.74	12.86	13.89	14.85	15.62	17.19	18.75	20.80	22.01	24.84	26.38	75
51	2.26	2.98	3.36	3.89	4.30	4.84	5.57	6.33	7.02	8.04	9.00	9.44	10.19	11.21	12.07	12.80	14.00	15.07	15.86	16.80	18.48	20.66	22.24	24.02	26.57	28.60	76
52	2.34	3.28	3.52	4.10	4.60	5.20	5.84	6.66	7.55	8.51	9.53	10.18	10.99	11.93	12.60	13.67	14.99	16.01	17.21	18.44	20.10	22.13	24.42	26.61	29.06	31.00	77
53	2.53	3.43	3.79	4.32	4.83	5.49	6.38	7.14	7.94	8.98	10.08	10.80	11.63	12.69	13.68	14.92	16.05	17.11	18.70	20.76	22.39	24.76	26.79	28.23	30.74	33.57	78
54	2.68	3.62	4.00	4.54	5.17	5.88	6.62	7.53	8.54	9.64	10.88	11.68	12.59	13.54	14.61	15.81	17.22	18.66	20.56	22.41	24.34	26.79	28.63	30.91	34.43	36.36	79
55	2.84	3.84	4.23	4.77	5.46	6.22	7.10	8.09	9.19	10.42	11.77	12.66	13.67	14.77	15.97	17.32	18.86	20.57	22.41	24.43	26.45	28.67	31.06	33.63	36.40	39.96	80
56	3.14	4.13	4.62	5.18	5.84	6.58	7.52	8.58	9.78	11.12	12.57	13.50	14.60	15.76	17.20	18.64	20.51	22.32	24.40	26.67	29.32	31.76	34.84	36.90	40.49	43.70	81
57	3.27	4.45	5.04	5.61	6.30	7.02	8.03	9.17	10.48	11.93	13.49	14.46	15.67	16.84	18.55	20.27	22.14	24.47	27.07	29.36	31.52	35.12	38.04	40.47	44.10	49.39	82
58	3.35	4.80	5.51	6.09	6.82	7.52	8.60	9.88	11.29	12.90	14.54	15.56	16.86	18.42	20.22	22.35	24.62	26.83	29.27	31.87	34.74	37.07	40.28	43.47	48.25	55.24	83
59	3.57	5.10	5.99	6.62	7.35	8.08	9.27	10.65	12.21	13.98	15.79	16.84	18.24	19.93	21.91	24.40	26.89	29.23	32.28	35.30	37.26	40.35	44.43	47.63	52.53	61.08	84
60	3.73	5.40	6.45	7.11	7.94	8.65	9.98	11.52	13.26	15.21	17.18	18.29	19.90	21.49	23.96	26.70	29.22	31.92	34.94	38.15	40.53	44.99	49.06	53.25	57.91	67.98	85
61	3.86	5.73	6.93	7.62	8.52	9.25	10.72	12.43	14.39	16.59	18.73	20.03	21.64	23.42	26.30	29.06	31.79	34.66	37.64	41.15	45.19	48.77	54.13	57.99	63.77	72.94	86
62	4.12	6.04	7.40	8.13	9.08	9.82	11.48	13.40	15.60	18.06	20.54	21.83	23.75	25.57	28.76	31.70	34.24	38.27	40.46	44.79	48.22	52.90	57.76	63.22	69.41	81.03	87
63	4.56	6.40	7.84	8.60	9.62	10.37	12.23	14.41	16.89	19.42	22.02	23.97	26.10	28.32	31.47	34.05	37.61	41.39	44.66	49.72	53.14	58.69	63.37	66.92	72.95	87.82	88
64	5.05	8.19	8.32	9.08	10.17	10.93	13.02	15.47	18.35	21.13	24.16	26.32	28.50	30.80	33.78	36.69	40.46	45.09	48.64	54.41	58.02	62.16	67.68	72.40	79.53	94.89	89
65	5.65	8.71	8.82	9.59	10.76	11.53	13.86	16.68	19.86	23.16	26.53	28.74	31.13	33.69	36.48	39.48	43.80	48.52	53.10	58.05	63.04	67.10	73.81	80.51	87.28	100.44	90
66	5.83	9.12	9.28	10.22	11.36	12.33	14.97	18.06	22.13	25.43	28.66	31.18	34.83	37.75	41.51	43.45	47.17	53.06	56.66	61.63	67.55	71.38	78.44	85.50	92.45	104.49	91
67	5.88	9.54	9.78	10.74	12.30	13.30	16.19	19.36	23.39	27.34	31.58	34.65	38.01	41.44	45.70	49.13	52.90	57.35	61.94	67.33	71.66	79.61	85.46	90.64	99.76	109.26	92
68	6.40	10.20	10.23	11.20	13.20	14.44	17.38	21.26	26.11	30.57	34.34	37.62	42.22	46.60	50.72	54.22	56.32	61.16	66.41	70.56	77.48	83.44	89.00	97.98	104.36	118.89	93
69	7.05	10.72	11.13	12.01	14.06	15.83	19.45	22.92	27.68	32.55	37.88	41.54	46.26	50.84	55.43	59.41	61.07	67.66	70.54	77.68	82.11	91.17	98.80	104.24	111.91	129.48	94
70	7.78	11.28	11.99	13.17	15.65	17.50	21.46	25.30	30.66	35.87	41.78	45.34	51.21	56.15	60.69	63.76	65.42	71.53	75.95	82.61	87.12	97.75	105.10	108.99	118.27	147.85	95
71	8.65	11.91	13.00	14.59	17.28	19.40	23.79	28.61	33.27	38.82	44.67	49.10	55.97	60.43	65.12	68.89	69.42	76.12	80.55	87.76	95.73	104.24	112.89	118.75	128.54	163.00	96
72	12.25	12.58	13.93	16.02	19.43	21.65	26.10	31.23	37.45	42.97	50.16	55.33	61.71	66.12	69.40	75.19	75.53	80.31	82.42	91.84	99.70	110.87	119.50	121.87	135.98	175.96	97
73	13.23	13.64	15.29	17.67	20.95	24.28	29.11	34.66	40.85	46.45	53.52	59.73	66.63	70.21	73.43	80.99	79.96	84.50	91.84	97.29	108.90	119.76	128.87	134.00	149.51	177.75	98
74	13.45	14.67	16.69	19.63	23.86	27.26	31.96	38.00	45.13	51.26	59.75	65.44	72.69	75.30	85.33	88.10	85.98	91.93	95.32	101.23	113.15	129.27	138.76	141.70	158.10	184.05	99
75	14.25	15.96	18.65	21.95	26.75	30.59	36.33	42.14	49.08	56.15	63.16	70.61	74.37	85.17	87.41	94.89	93.41	97.91	105.55	115.52	131.24	145.73	160.53	160.07	174.00	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Tobacco Users

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	12.58	16.20	16.26	19.42	23.06	25.32	28.48	31.42	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	101.71	108.25	118.76	131.53	143.72	150.59	159.34	187.66	95
71	14.10	17.56	17.86	21.35	25.42	28.12	31.86	35.68	40.67	46.19	51.96	57.80	63.94	70.74	77.59	85.68	94.11	100.63	106.61	113.89	129.70	141.59	154.65	161.26	171.91	204.81	96
72	20.34	19.06	19.08	23.90	28.40	31.75	35.42	39.51	46.32	51.96	57.80	63.94	70.74	77.59	85.68	95.69	103.34	108.98	110.21	121.90	136.95	152.42	165.97	170.70	181.51	219.43	97
73	21.66	21.12	21.26	26.91	31.21	35.26	40.33	44.79	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	109.58	114.70	121.73	127.86	149.85	166.05	180.86	184.44	198.10	218.78	98
74	22.77	23.00	23.35	30.13	34.90	40.08	44.88	49.83	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	117.40	127.32	127.05	133.92	155.94	178.66	194.51	193.85	209.00	227.56	99
75	24.30	26.00	26.46	34.01	39.09	45.04	51.23	55.78	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	126.15	132.33	142.87	156.66	178.53	198.79	219.62	218.97	227.76	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196.06	95
71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208.98	96
72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222.84	97
73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.75	98
74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	253.78	99
75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	261.34	95
71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.22	96
72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	292.07	97
73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308.97	98
74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	326.97	99
75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	154.05	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.03	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.81	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.05	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Acheiver IUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 3 for Total Face Amounts $500,000 to $5,000,000.99
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	227.56	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Elite

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	0.94	0.86	0.77	0.73	0.71	0.67	0.62	0.55	0.52	0.46	0.45	0.45	0.43	0.44	0.44	0.46	0.47	0.57	0.61	0.66	0.72	0.81	0.83	43
19	0.98	0.97	0.96	0.84	0.77	0.70	0.67	0.67	0.62	0.57	0.51	0.46	0.43	0.43	0.44	0.42	0.43	0.45	0.47	0.51	0.59	0.64	0.71	0.79	0.88	0.93	44
20	0.87	0.85	0.83	0.75	0.68	0.62	0.59	0.60	0.55	0.51	0.44	0.43	0.40	0.40	0.43	0.42	0.44	0.47	0.50	0.52	0.62	0.68	0.76	0.85	0.96	1.01	45
21	0.78	0.74	0.72	0.63	0.59	0.55	0.52	0.51	0.49	0.46	0.41	0.40	0.38	0.39	0.43	0.44	0.46	0.49	0.51	0.55	0.66	0.74	0.82	0.93	1.05	1.11	46
22	0.70	0.64	0.60	0.55	0.52	0.49	0.46	0.47	0.42	0.42	0.37	0.38	0.37	0.39	0.43	0.45	0.48	0.51	0.54	0.59	0.72	0.80	0.90	1.02	1.14	1.23	47
23	0.61	0.55	0.53	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.35	0.35	0.36	0.38	0.44	0.47	0.50	0.53	0.58	0.64	0.77	0.88	0.99	1.09	1.22	1.25	48
24	0.52	0.47	0.47	0.44	0.43	0.40	0.39	0.39	0.38	0.37	0.34	0.35	0.37	0.40	0.45	0.49	0.52	0.58	0.63	0.68	0.85	0.96	1.06	1.18	1.26	1.33	49
25	0.40	0.41	0.41	0.40	0.39	0.38	0.37	0.37	0.37	0.37	0.34	0.35	0.37	0.42	0.46	0.51	0.57	0.61	0.66	0.73	0.93	1.03	1.14	1.21	1.29	1.17	50
26	0.38	0.41	0.41	0.41	0.40	0.39	0.37	0.39	0.38	0.39	0.36	0.38	0.41	0.46	0.51	0.57	0.63	0.67	0.75	0.81	1.03	1.12	1.22	1.30	1.41	1.26	51
27	0.37	0.40	0.41	0.41	0.41	0.39	0.39	0.40	0.40	0.42	0.40	0.42	0.44	0.50	0.55	0.63	0.69	0.76	0.82	0.90	1.12	1.20	1.30	1.40	1.54	1.36	52
28	0.37	0.39	0.42	0.41	0.41	0.40	0.41	0.43	0.44	0.45	0.43	0.47	0.50	0.56	0.62	0.69	0.76	0.84	0.92	0.98	1.20	1.29	1.40	1.50	1.69	1.51	53
29	0.36	0.40	0.42	0.41	0.42	0.43	0.43	0.46	0.46	0.50	0.48	0.52	0.55	0.60	0.68	0.77	0.84	0.93	0.99	1.03	1.29	1.39	1.54	1.68	1.89	1.70	54
30	0.37	0.40	0.41	0.42	0.44	0.46	0.46	0.48	0.52	0.55	0.52	0.56	0.60	0.66	0.75	0.84	0.92	1.00	1.04	1.10	1.39	1.53	1.69	1.88	2.12	1.95	55
31	0.36	0.41	0.41	0.42	0.44	0.47	0.48	0.52	0.55	0.57	0.56	0.60	0.66	0.74	0.83	0.92	0.99	1.05	1.12	1.16	1.51	1.69	1.91	2.12	2.39	2.19	56
32	0.35	0.38	0.41	0.42	0.45	0.48	0.50	0.54	0.56	0.60	0.59	0.65	0.73	0.82	0.93	1.00	1.07	1.13	1.18	1.27	1.67	1.90	2.15	2.37	2.70	2.44	57
33	0.36	0.40	0.42	0.43	0.47	0.51	0.53	0.56	0.59	0.63	0.63	0.71	0.80	0.90	1.00	1.07	1.15	1.20	1.29	1.37	1.89	2.09	2.35	2.60	2.95	2.65	58
34	0.39	0.41	0.44	0.46	0.50	0.52	0.56	0.60	0.63	0.69	0.71	0.79	0.88	1.00	1.07	1.15	1.22	1.31	1.40	1.54	2.10	2.32	2.63	2.91	3.24	2.90	59
35	0.42	0.44	0.45	0.48	0.51	0.54	0.58	0.64	0.70	0.77	0.78	0.86	0.95	1.06	1.16	1.23	1.34	1.43	1.56	1.71	2.33	2.59	2.91	3.19	3.56	3.22	60
36	0.42	0.45	0.47	0.48	0.52	0.55	0.61	0.68	0.76	0.86	0.86	0.95	1.02	1.15	1.26	1.37	1.45	1.59	1.75	1.92	2.57	2.85	3.18	3.49	3.86	3.66	61
37	0.44	0.46	0.48	0.49	0.53	0.57	0.63	0.74	0.83	0.93	0.96	1.01	1.13	1.25	1.37	1.47	1.63	1.77	1.95	2.15	2.82	3.11	3.47	3.80	4.26	4.15	62
38	0.46	0.49	0.51	0.52	0.56	0.61	0.69	0.80	0.91	1.00	1.05	1.12	1.20	1.33	1.49	1.62	1.77	1.93	2.14	2.36	3.02	3.34	3.75	4.14	4.71	4.74	63
39	0.48	0.54	0.54	0.56	0.59	0.66	0.74	0.87	0.97	1.06	1.13	1.19	1.32	1.45	1.61	1.76	1.96	2.16	2.39	2.63	3.30	3.69	4.18	4.68	5.30	5.38	64
40	0.50	0.56	0.58	0.60	0.64	0.73	0.82	0.93	1.01	1.12	1.22	1.31	1.44	1.58	1.79	1.95	2.19	2.41	2.67	2.94	3.66	4.10	4.71	5.25	5.87	6.03	65
41	0.52	0.60	0.64	0.66	0.70	0.80	0.89	0.98	1.07	1.18	1.35	1.43	1.59	1.74	1.98	2.20	2.44	2.67	2.98	3.31	4.06	4.62	5.27	5.87	6.40	6.66	66
42	0.54	0.65	0.70	0.73	0.79	0.87	0.94	1.05	1.13	1.29	1.48	1.58	1.77	1.99	2.25	2.41	2.65	2.97	3.35	3.75	4.56	5.17	5.88	6.42	6.84	7.29	67
43	0.56	0.66	0.76	0.80	0.85	0.90	0.98	1.09	1.22	1.37	1.62	1.77	2.02	2.22	2.49	2.65	2.96	3.27	3.72	4.21	4.99	5.63	6.30	6.77	7.31	7.96	68
44	0.58	0.68	0.79	0.82	0.87	0.95	1.02	1.17	1.27	1.46	1.77	1.98	2.25	2.50	2.73	2.91	3.26	3.70	4.22	4.77	5.51	6.16	6.83	7.34	7.92	8.68	69
45	0.64	0.72	0.81	0.86	0.91	0.99	1.09	1.22	1.37	1.56	1.97	2.21	2.48	2.69	2.95	3.27	3.67	4.19	4.76	5.37	6.03	6.69	7.36	8.03	8.73	9.59	70
46	0.67	0.75	0.83	0.91	0.98	1.10	1.22	1.39	1.53	1.80	2.18	2.42	2.68	2.90	3.28	3.66	4.13	4.69	5.28	5.90	6.56	7.20	8.03	8.89	9.81	10.55	71
47	0.72	0.76	0.86	0.97	1.10	1.22	1.36	1.56	1.77	2.05	2.44	2.66	2.88	3.18	3.65	4.12	4.64	5.24	5.83	6.41	7.05	7.87	8.87	9.93	11.08	11.81	72
48	0.76	0.81	0.93	1.07	1.18	1.36	1.53	1.77	1.97	2.36	2.60	2.86	3.19	3.60	4.19	4.72	5.18	5.79	6.47	6.88	7.71	8.72	9.90	11.16	12.43	13.18	73
49	0.78	0.87	1.04	1.17	1.32	1.50	1.69	1.96	2.24	2.55	2.83	3.15	3.53	4.02	4.68	5.28	5.73	6.32	6.95	7.48	8.57	9.77	11.09	12.46	13.81	14.59	74
50	0.84	0.94	1.12	1.31	1.46	1.65	1.88	2.16	2.44	2.81	3.03	3.49	3.98	4.56	5.21	5.85	6.25	6.79	7.55	8.29	9.64	10.99	12.34	13.78	15.26	16.13	75
51	0.92	1.05	1.27	1.45	1.62	1.84	2.07	2.35	2.67	3.09	3.30	3.91	4.50	5.12	5.71	6.35	6.71	7.37	8.39	9.30	10.86	12.29	13.63	15.15	16.84	17.83	76
52	1.01	1.17	1.40	1.62	1.82	2.03	2.25	2.56	2.95	3.55	3.77	4.41	5.02	5.46	6.17	6.80	7.27	8.20	9.42	10.48	12.18	13.62	14.96	16.64	18.61	19.82	77
53	1.04	1.23	1.52	1.79	2.00	2.26	2.57	2.90	3.43	4.08	4.22	5.04	5.46	6.05	6.75	7.33	8.08	9.23	10.52	11.96	13.53	15.01	16.39	18.32	20.66	22.13	78
54	1.08	1.31	1.65	1.97	2.21	2.54	2.93	3.34	3.97	4.82	4.78	5.34	5.90	6.61	7.38	8.14	9.09	10.36	12.01	13.28	14.96	16.53	18.01	20.23	23.04	24.79	79
55	1.07	1.36	1.75	2.08	2.40	2.80	3.30	3.80	4.48	5.35	4.92	5.63	6.31	7.10	8.01	8.96	10.03	11.55	13.12	14.63	16.18	17.87	19.85	22.47	25.81	27.80	80
56	1.10	1.44	1.86	2.17	2.55	3.11	3.69	4.23	4.94	5.62	5.50	6.29	7.08	7.98	9.07	10.18	11.48	12.90	14.81	16.48	18.05	19.95	22.23	25.15	28.83	31.16	81
57	1.14	1.52	1.99	2.40	2.82	3.40	4.03	4.65	5.26	6.20	6.36	7.20	8.02	9.07	10.36	11.66	12.82	14.31	16.07	18.26	20.22	22.38	25.00	28.11	32.88	34.66	82
58	1.21	1.61	2.16	2.60	3.13	3.79	4.52	5.03	5.74	6.66	7.02	8.02	8.98	10.16	11.40	12.52	13.90	15.82	17.82	19.52	22.36	25.22	28.03	32.14	36.51	38.44	83
59	1.30	1.73	2.36	2.90	3.48	4.20	4.93	5.50	6.06	7.09	7.87	9.06	10.31	11.68	12.74	14.12	15.66	17.58	19.42	22.24	25.29	28.33	31.49	35.70	41.25	42.64	84
60	1.44	1.87	2.53	3.17	3.83	4.59	5.31	5.84	6.37	7.52	8.85	10.18	11.79	13.13	14.39	15.91	17.41	19.61	22.14	24.96	28.50	31.88	34.43	39.51	45.63	47.35	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	52.61	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	58.37	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.40	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	74.28	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	82.69	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	92.85	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	101.70	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	109.21	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	119.22	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	127.63	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	137.53	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	148.15	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	156.88	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	168.94	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Nontobacco

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.02	0.98	0.95	0.92	0.85	0.74	0.70	0.61	0.60	0.60	0.56	0.59	0.57	0.61	0.63	0.65	0.69	0.72	0.78	0.83	0.92	43
19	0.98	1.00	1.01	1.02	1.04	0.93	0.89	0.90	0.84	0.78	0.68	0.61	0.57	0.56	0.58	0.55	0.56	0.60	0.62	0.67	0.69	0.73	0.77	0.84	0.89	1.02	44
20	1.00	1.01	1.02	1.02	0.92	0.86	0.82	0.80	0.75	0.70	0.60	0.57	0.53	0.53	0.57	0.57	0.59	0.61	0.65	0.69	0.72	0.77	0.84	0.90	0.99	1.12	45
21	1.01	1.01	0.97	0.86	0.82	0.74	0.73	0.71	0.68	0.64	0.55	0.53	0.51	0.52	0.56	0.58	0.61	0.65	0.69	0.73	0.77	0.84	0.90	0.99	1.08	1.23	46
22	0.90	0.88	0.84	0.74	0.72	0.67	0.64	0.64	0.61	0.59	0.51	0.50	0.49	0.52	0.57	0.60	0.64	0.67	0.72	0.78	0.83	0.89	0.99	1.07	1.18	1.35	47
23	0.80	0.75	0.74	0.67	0.65	0.61	0.59	0.58	0.56	0.55	0.48	0.47	0.48	0.51	0.58	0.63	0.66	0.71	0.77	0.84	0.88	0.98	1.08	1.18	1.30	1.38	48
24	0.66	0.64	0.64	0.60	0.59	0.57	0.54	0.55	0.54	0.54	0.47	0.47	0.48	0.53	0.59	0.65	0.70	0.76	0.84	0.90	0.97	1.05	1.18	1.27	1.32	1.47	49
25	0.54	0.55	0.57	0.56	0.55	0.54	0.53	0.52	0.53	0.53	0.45	0.48	0.50	0.55	0.62	0.69	0.75	0.82	0.88	0.98	1.04	1.13	1.25	1.31	1.38	1.49	50
26	0.50	0.56	0.57	0.56	0.55	0.54	0.52	0.55	0.55	0.57	0.49	0.51	0.53	0.60	0.66	0.75	0.82	0.89	0.99	1.08	1.16	1.25	1.32	1.40	1.47	1.61	51
27	0.47	0.54	0.56	0.58	0.57	0.54	0.57	0.57	0.58	0.62	0.53	0.56	0.59	0.66	0.72	0.82	0.90	0.99	1.09	1.20	1.26	1.31	1.42	1.49	1.62	1.79	52
28	0.48	0.53	0.56	0.56	0.57	0.58	0.59	0.61	0.64	0.66	0.58	0.62	0.66	0.73	0.80	0.90	0.99	1.08	1.20	1.29	1.33	1.43	1.51	1.62	1.75	1.99	53
29	0.47	0.53	0.57	0.56	0.60	0.61	0.62	0.66	0.69	0.74	0.65	0.69	0.73	0.79	0.87	0.99	1.07	1.20	1.29	1.36	1.43	1.52	1.66	1.77	1.97	2.25	54
30	0.46	0.51	0.54	0.58	0.62	0.64	0.67	0.72	0.77	0.83	0.71	0.74	0.79	0.85	0.94	1.05	1.17	1.29	1.36	1.46	1.53	1.67	1.83	2.00	2.24	2.56	55
31	0.45	0.52	0.54	0.58	0.62	0.68	0.73	0.77	0.82	0.88	0.74	0.81	0.86	0.94	1.03	1.15	1.25	1.36	1.45	1.54	1.66	1.83	2.06	2.28	2.55	2.88	56
32	0.44	0.48	0.53	0.58	0.64	0.70	0.75	0.81	0.86	0.91	0.79	0.86	0.96	1.05	1.14	1.25	1.33	1.45	1.54	1.68	1.81	2.07	2.34	2.56	2.87	3.23	57
33	0.45	0.51	0.53	0.61	0.67	0.73	0.80	0.85	0.90	0.97	0.84	0.94	1.05	1.14	1.23	1.32	1.41	1.55	1.67	1.81	2.06	2.30	2.58	2.84	3.16	3.52	58
34	0.48	0.51	0.55	0.64	0.71	0.77	0.86	0.92	0.98	1.07	0.94	1.04	1.16	1.24	1.30	1.41	1.50	1.67	1.80	2.03	2.30	2.59	2.90	3.19	3.50	3.86	59
35	0.49	0.53	0.55	0.68	0.74	0.81	0.90	1.00	1.08	1.22	1.04	1.14	1.26	1.32	1.39	1.50	1.63	1.80	2.00	2.26	2.57	2.89	3.25	3.53	3.87	4.28	60
36	0.50	0.55	0.57	0.67	0.74	0.80	0.91	1.02	1.15	1.30	1.16	1.25	1.35	1.44	1.54	1.67	1.78	2.01	2.24	2.51	2.88	3.22	3.58	3.90	4.27	4.79	61
37	0.51	0.53	0.57	0.66	0.73	0.80	0.92	1.09	1.22	1.39	1.27	1.33	1.47	1.57	1.68	1.80	2.00	2.24	2.50	2.81	3.20	3.56	3.95	4.32	4.78	5.42	62
38	0.54	0.59	0.60	0.68	0.74	0.82	0.99	1.14	1.31	1.44	1.40	1.46	1.58	1.69	1.84	2.01	2.19	2.47	2.74	3.07	3.47	3.88	4.33	4.75	5.36	6.12	63
39	0.54	0.62	0.64	0.71	0.77	0.87	1.03	1.20	1.36	1.49	1.50	1.56	1.74	1.86	2.01	2.21	2.45	2.76	3.07	3.42	3.85	4.34	4.87	5.44	6.11	6.86	64
40	0.57	0.65	0.67	0.74	0.80	0.94	1.09	1.25	1.37	1.53	1.63	1.72	1.89	2.03	2.25	2.47	2.76	3.08	3.42	3.82	4.33	4.88	5.57	6.18	6.86	7.64	65
41	0.57	0.68	0.72	0.81	0.87	1.02	1.16	1.27	1.42	1.58	1.79	1.88	2.10	2.25	2.51	2.80	3.10	3.43	3.83	4.29	4.88	5.57	6.31	7.01	7.60	8.43	66
42	0.60	0.73	0.80	0.87	0.95	1.07	1.18	1.34	1.46	1.68	1.98	2.08	2.32	2.58	2.89	3.09	3.40	3.84	4.31	4.86	5.55	6.29	7.13	7.77	8.24	9.23	67
43	0.62	0.73	0.85	0.93	0.99	1.09	1.20	1.34	1.53	1.73	2.16	2.33	2.66	2.90	3.21	3.45	3.81	4.24	4.79	5.43	6.17	6.93	7.73	8.30	8.93	10.08	68
44	0.62	0.75	0.87	0.94	0.99	1.10	1.20	1.40	1.56	1.80	2.35	2.61	2.96	3.28	3.58	3.81	4.23	4.80	5.44	6.14	6.92	7.71	8.50	9.11	9.82	10.96	69
45	0.68	0.78	0.89	0.95	1.02	1.13	1.25	1.43	1.63	1.88	2.60	2.92	3.27	3.56	3.90	4.31	4.81	5.44	6.15	6.89	7.67	8.46	9.25	10.11	10.98	12.06	70
46	0.73	0.82	0.93	1.04	1.12	1.28	1.43	1.65	1.86	2.20	2.95	3.23	3.57	3.85	4.35	4.84	5.40	6.09	6.81	7.54	8.28	9.03	10.04	11.09	12.19	13.27	71
47	0.80	0.88	1.00	1.13	1.28	1.45	1.63	1.88	2.17	2.54	3.36	3.61	3.86	4.27	4.86	5.46	6.10	6.78	7.49	8.19	8.86	9.81	11.01	12.26	13.61	14.88	72
48	0.87	0.94	1.09	1.27	1.41	1.63	1.88	2.17	2.46	2.95	3.67	3.92	4.32	4.86	5.58	6.27	6.81	7.50	8.31	8.77	9.62	10.80	12.22	13.64	15.40	16.58	73
49	0.90	1.04	1.24	1.42	1.60	1.84	2.11	2.46	2.82	3.24	4.09	4.39	4.85	5.48	6.26	7.04	7.55	8.19	8.92	9.49	10.60	12.04	13.61	15.40	16.92	18.37	74
50	0.99	1.16	1.37	1.62	1.81	2.07	2.38	2.76	3.13	3.62	4.47	4.91	5.52	6.27	7.03	7.80	8.25	8.80	9.66	10.53	11.84	13.46	15.39	16.89	18.85	20.32	75
51	1.11	1.32	1.59	1.83	2.06	2.34	2.66	3.03	3.47	4.04	4.99	5.61	6.33	7.09	7.71	8.52	8.87	9.54	10.73	11.78	13.24	15.24	16.89	18.77	20.99	22.45	76
52	1.25	1.50	1.80	2.11	2.37	2.63	2.95	3.37	3.90	4.71	5.80	6.40	7.15	7.63	8.37	9.13	9.61	10.63	12.01	13.25	15.06	16.80	18.77	20.84	22.92	24.94	77
53	1.32	1.62	2.00	2.36	2.65	3.01	3.43	3.89	4.59	5.49	6.66	7.39	7.87	8.50	9.22	9.88	10.71	11.94	13.39	15.08	16.61	18.77	20.88	22.73	25.15	27.87	78
54	1.41	1.76	2.22	2.67	2.99	3.43	3.97	4.55	5.40	6.56	7.72	7.97	8.61	9.36	10.13	10.98	12.06	13.39	15.26	16.73	18.59	20.93	22.81	24.87	28.29	31.26	79
55	1.45	1.89	2.43	2.86	3.32	3.88	4.58	5.24	6.19	7.40	8.12	8.50	9.29	10.15	11.03	12.11	13.31	14.93	16.63	18.42	20.37	22.50	25.00	27.92	31.32	35.05	80
56	1.50	2.03	2.59	3.04	3.57	4.35	5.16	5.92	6.91	7.87	8.80	9.37	10.37	11.37	12.47	13.77	15.29	16.79	18.92	20.95	22.81	25.10	28.50	31.16	34.73	39.31	81
57	1.56	2.15	2.82	3.38	3.98	4.80	5.69	6.58	7.44	8.77	9.91	10.59	11.64	12.86	14.24	15.78	17.12	18.69	20.67	23.40	25.57	28.71	31.98	34.73	40.12	43.75	82
58	1.68	2.31	3.10	3.71	4.48	5.42	6.49	7.21	8.22	9.53	10.62	11.64	12.93	14.32	15.67	16.98	18.63	20.81	23.11	25.21	28.85	32.26	35.77	40.30	44.23	48.54	83
59	1.81	2.52	3.41	4.20	5.04	6.08	7.15	7.97	8.78	10.26	11.58	13.00	14.76	16.39	17.51	19.19	21.05	23.27	25.42	28.98	32.72	36.22	40.91	44.68	50.58	53.88	84
60	2.01	2.73	3.73	4.65	5.61	6.73	7.79	8.56	9.35	11.04	12.68	14.42	16.76	18.35	19.74	21.63	23.46	26.12	29.21	32.80	36.91	41.56	44.67	50.25	55.56	59.87	85
61	2.08	2.73	3.71	4.59	5.57	6.75	7.74	8.40	9.11	10.90	12.62	14.62	16.68	18.99	20.38	22.09	24.06	27.48	30.31	33.94	38.68	43.39	47.78	53.05	59.09	66.56	86
62	2.33	2.99	4.06	5.03	6.10	7.24	8.21	9.02	9.79	11.79	13.81	15.87	18.26	20.75	22.69	24.71	27.53	30.55	33.59	38.40	42.63	49.21	52.96	58.61	66.33	73.92	87
63	2.49	3.31	4.54	5.50	6.74	7.94	8.98	9.86	10.72	13.00	15.03	17.54	20.20	22.21	24.69	27.63	30.46	34.53	38.74	43.14	48.69	53.68	58.82	67.44	74.17	81.84	88
64	2.61	3.58	4.97	6.10	7.46	8.72	9.87	10.88	11.96	14.27	16.64	19.62	22.39	24.64	27.91	31.21	34.32	38.99	42.64	48.21	53.49	59.83	66.75	74.39	82.86	90.26	89
65	2.66	3.91	5.51	6.68	8.26	9.62	10.86	12.08	13.23	15.52	18.55	21.88	25.07	28.00	31.40	35.13	39.39	43.83	48.63	53.97	59.96	66.66	74.02	81.95	90.36	99.20	90
66	2.72	4.41	6.18	7.55	9.21	10.86	12.26	13.55	15.00	17.63	20.48	24.16	28.20	31.30	35.12	40.12	43.87	49.45	53.25	59.04	67.87	73.98	83.62	90.77	99.76	107.47	91
67	2.90	5.06	7.04	8.55	10.69	12.32	13.78	15.28	17.00	19.87	22.72	27.14	31.47	34.89	39.97	43.91	48.54	53.78	58.50	65.92	73.60	81.78	90.37	98.27	111.02	116.11	92
68	3.34	5.71	7.88	9.84	11.98	13.97	15.88	17.41	19.06	22.33	26.46	30.62	35.37	39.89	43.98	49.60	53.87	59.75	65.32	72.01	82.93	90.05	99.12	111.27	120.43	125.27	93
69	3.77	6.55	8.99	11.17	13.00	15.95	17.94	19.30	21.22	25.30	29.25	34.37	39.49	43.75	48.99	54.06	58.67	66.13	71.54	79.91	89.25	96.71	109.57	118.57	129.48	135.01	94
70	4.24	7.38	10.09	12.63	13.89	18.11	19.84	21.31	25.59	30.26	34.80	40.33	45.45	50.83	56.28	60.23	66.28	73.34	79.64	86.75	97.67	108.70	118.24	129.74	140.16	145.30	95
71	5.31	8.19	11.30	13.34	16.56	20.02	21.73	26.45	29.16	34.47	40.12	44.64	50.70	56.14	62.49	68.13	73.58	82.45	86.56	93.59	107.48	117.16	130.03	137.76	148.70	154.60	96
72	6.61	9.25	12.70	15.68	18.93	21.34	24.71	27.31	30.74	36.30	41.82	47.78	52.83	58.88	66.96	74.18	81.02	88.92	93.65	104.01	116.08	127.79	137.66	149.14	158.73	164.54	97
73	7.34	11.17	14.64	18.08	21.16	23.24	25.85	30.09	32.80	39.03	45.42	50.44	57.25	63.64	70.17	80.49	89.27	97.40	102.05	113.28	127.81	137.65	148.44	156.50	166.57	175.18	98
74	8.36	12.40	16.12	20.02	23.47	25.83	30.01	33.13	36.12	42.78	49.47	55.94	63.13	69.36	77.77	85.65	95.76	107.22	109.25	126.88	137.53	145.65	154.98	167.21	177.97	186.57	99
75	9.67	13.02	17.49	22.49	26.10	30.35	33.38	36.85	45.34	52.13	60.10	66.80	74.16	82.10	90.52	99.35	107.62	116.28	125.44	135.18	145.47	154.78	164.73	175.37	186.77	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Standard Nontobacco

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	6.29	10.47	14.27	17.76	19.23	24.78	26.85	28.81	34.80	41.44	47.67	55.97	61.28	67.87	74.73	80.75	89.17	99.04	107.45	119.13	131.53	146.64	159.47	173.22	186.97	196.06	95
71	7.87	11.69	15.99	18.78	22.75	27.15	29.17	35.51	39.36	46.80	54.50	62.03	68.51	75.18	83.25	90.30	97.90	110.23	117.28	129.12	146.60	157.29	174.46	185.99	200.54	208.98	96
72	9.82	13.02	17.74	22.06	25.93	29.20	32.95	36.41	41.17	49.22	56.65	65.24	71.53	79.09	89.46	99.22	108.85	120.06	125.59	143.51	156.55	173.59	186.67	199.47	212.82	222.84	97
73	11.00	15.80	20.78	25.34	28.71	31.93	34.79	40.53	44.40	52.52	61.14	68.09	76.02	84.40	93.27	108.04	120.38	132.14	139.61	153.13	173.66	185.49	199.52	211.63	225.75	237.75	98
74	12.55	17.33	22.61	28.07	31.78	35.18	40.81	44.26	48.56	57.49	66.41	74.18	83.90	92.23	103.53	116.13	130.52	146.26	147.14	171.30	184.73	197.99	211.04	224.42	239.45	253.78	99
75	14.28	18.27	24.52	31.54	35.07	40.97	45.09	48.89	60.49	69.49	80.09	88.83	98.75	109.48	120.89	132.90	144.18	156.02	168.60	182.03	196.26	209.19	223.06	237.97	254.00	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Preferred Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.19	1.24	1.31	1.37	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.16	1.22	1.29	1.36	1.47	1.58	1.69	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.15	1.19	1.20	1.27	1.33	1.44	1.55	1.68	1.83	2.05	2.25	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.13	1.16	1.22	1.25	1.32	1.42	1.54	1.65	1.82	2.01	2.23	2.50	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.12	1.13	1.11	1.12	1.11	1.17	1.25	1.30	1.41	1.50	1.62	1.79	2.00	2.19	2.48	2.74	3.00	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.12	1.09	1.07	1.06	1.08	1.10	1.12	1.14	1.20	1.31	1.37	1.48	1.59	1.76	1.95	2.18	2.43	2.69	2.96	3.25	3.42	48
24	1.06	1.09	1.13	1.09	1.08	1.05	1.03	1.03	1.03	1.07	1.08	1.13	1.17	1.25	1.37	1.45	1.58	1.73	1.92	2.13	2.42	2.63	2.94	3.20	3.33	3.64	49
25	0.93	0.98	1.04	1.04	1.02	1.01	1.00	1.00	1.03	1.07	1.11	1.18	1.24	1.33	1.43	1.55	1.70	1.88	2.09	2.34	2.62	2.87	3.15	3.30	3.46	3.72	50
26	0.88	1.00	1.04	1.06	1.04	1.03	1.01	1.04	1.07	1.13	1.19	1.26	1.33	1.46	1.55	1.70	1.89	2.09	2.34	2.59	2.90	3.13	3.33	3.49	3.72	4.01	51
27	0.84	0.97	1.06	1.06	1.07	1.06	1.08	1.10	1.15	1.24	1.30	1.39	1.46	1.60	1.69	1.87	2.10	2.33	2.60	2.87	3.15	3.31	3.52	3.75	4.06	4.43	52
28	0.88	1.01	1.07	1.06	1.09	1.09	1.12	1.16	1.22	1.33	1.43	1.53	1.63	1.76	1.88	2.08	2.33	2.60	2.88	3.11	3.33	3.50	3.77	4.01	4.41	4.91	53
29	0.88	1.02	1.07	1.08	1.14	1.15	1.19	1.25	1.33	1.48	1.59	1.71	1.81	1.92	2.07	2.32	2.60	2.88	3.10	3.29	3.52	3.75	4.10	4.42	4.94	5.51	54
30	0.92	1.02	1.06	1.10	1.17	1.22	1.29	1.35	1.46	1.59	1.72	1.85	1.97	2.08	2.27	2.53	2.83	3.11	3.30	3.49	3.76	4.08	4.50	4.95	5.55	6.20	55
31	0.86	1.01	1.06	1.11	1.19	1.29	1.37	1.47	1.58	1.70	1.85	2.00	2.16	2.31	2.51	2.79	3.06	3.31	3.48	3.71	4.08	4.48	5.02	5.56	6.20	6.88	56
32	0.86	0.95	1.07	1.13	1.21	1.30	1.43	1.53	1.64	1.77	1.96	2.16	2.41	2.59	2.79	3.05	3.29	3.49	3.71	4.04	4.48	5.00	5.64	6.21	6.97	7.61	57
33	0.92	1.03	1.09	1.19	1.28	1.36	1.49	1.61	1.73	1.88	2.12	2.36	2.65	2.84	3.02	3.28	3.48	3.72	4.03	4.43	4.99	5.53	6.17	6.86	7.59	8.18	58
34	0.99	1.08	1.16	1.24	1.35	1.44	1.58	1.72	1.86	2.05	2.35	2.61	2.90	3.09	3.24	3.50	3.71	4.05	4.42	4.94	5.58	6.15	6.93	7.58	8.23	8.84	59
35	1.08	1.14	1.21	1.30	1.40	1.51	1.66	1.84	2.06	2.31	2.64	2.89	3.17	3.31	3.48	3.73	4.03	4.44	4.92	5.53	6.21	6.91	7.64	8.21	8.86	9.67	60
36	1.13	1.19	1.25	1.36	1.46	1.56	1.75	1.97	2.25	2.57	2.94	3.16	3.39	3.58	3.76	4.09	4.47	4.97	5.52	6.15	6.98	7.62	8.27	8.79	9.57	10.68	61
37	1.18	1.21	1.29	1.40	1.49	1.62	1.85	2.19	2.49	2.82	3.20	3.37	3.64	3.90	4.07	4.48	5.01	5.59	6.16	6.91	7.69	8.26	8.88	9.52	10.55	11.90	62
38	1.25	1.36	1.43	1.49	1.58	1.74	2.05	2.38	2.76	3.01	3.42	3.64	3.91	4.21	4.53	5.04	5.57	6.14	6.81	7.48	8.20	8.74	9.49	10.20	11.46	13.27	63
39	1.35	1.51	1.55	1.61	1.69	1.91	2.23	2.61	2.92	3.21	3.64	3.86	4.26	4.60	5.02	5.60	6.24	6.90	7.51	8.09	8.81	9.51	10.52	11.49	12.91	14.67	64
40	1.45	1.64	1.69	1.76	1.87	2.15	2.47	2.77	3.08	3.42	3.91	4.23	4.61	4.96	5.59	6.28	7.07	7.62	8.14	8.70	9.57	10.56	11.87	12.98	14.34	16.04	65
41	1.55	1.76	1.88	1.98	2.11	2.40	2.74	2.95	3.30	3.68	4.26	4.65	5.08	5.46	6.15	7.11	7.83	8.25	8.75	9.43	10.61	11.93	13.45	14.48	15.30	17.36	66
42	1.63	1.97	2.13	2.25	2.37	2.65	2.86	3.20	3.52	4.03	4.70	5.13	5.60	6.20	6.99	7.64	8.39	8.88	9.51	10.46	11.99	13.54	15.04	15.49	16.20	18.62	67
43	1.73	2.04	2.30	2.46	2.61	2.78	3.04	3.35	3.82	4.25	5.21	5.72	6.34	6.95	7.64	8.33	9.07	9.51	10.39	11.61	13.18	14.93	15.88	16.75	17.47	19.95	68
44	1.85	2.18	2.45	2.60	2.72	2.94	3.17	3.61	4.06	4.57	5.65	6.35	7.05	7.71	8.35	8.88	9.59	10.56	11.74	13.15	14.98	16.29	16.94	18.11	19.22	21.25	69
45	2.07	2.32	2.60	2.74	2.90	3.14	3.44	3.85	4.33	4.93	6.24	6.94	7.68	8.24	8.90	9.71	10.71	11.94	13.31	14.71	16.08	17.39	18.66	19.99	21.30	22.90	70
46	2.20	2.43	2.63	2.88	3.13	3.47	3.78	4.29	4.78	5.58	6.93	7.58	8.27	8.80	9.56	10.64	11.94	13.35	14.68	15.53	16.79	18.69	20.12	21.68	23.41	24.65	71
47	2.37	2.52	2.73	3.03	3.43	3.80	4.20	4.76	5.49	6.24	7.71	8.44	8.84	9.49	10.50	11.87	13.34	14.74	15.53	16.54	18.11	19.86	21.51	23.81	25.81	27.08	72
48	2.53	2.66	2.92	3.32	3.62	4.15	4.66	5.31	6.03	7.00	8.27	9.01	9.71	10.65	11.94	13.51	14.74	15.60	16.33	17.65	19.32	21.26	23.30	25.82	28.14	29.52	73
49	2.63	2.88	3.21	3.60	3.98	4.53	5.08	5.83	6.66	7.46	9.12	9.87	10.70	11.94	13.41	14.94	15.60	16.41	17.46	18.93	20.75	23.40	25.69	28.12	30.53	31.96	74
50	2.83	3.16	3.48	3.96	4.35	4.93	5.55	6.31	7.17	8.22	9.79	10.86	11.99	13.44	14.86	15.84	16.42	17.55	19.04	20.44	22.93	25.44	28.45	30.49	33.25	34.84	75
51	3.12	3.50	3.88	4.37	4.80	5.42	5.98	6.76	7.71	8.85	10.68	12.19	13.47	14.95	15.78	16.69	17.58	18.86	20.61	22.35	25.02	28.20	30.42	33.16	35.81	37.90	76
52	3.48	3.87	4.22	4.86	5.32	5.88	6.45	7.29	8.38	9.97	12.13	13.68	14.98	15.93	16.68	17.89	18.90	20.43	22.58	24.89	27.42	30.18	33.13	36.21	38.82	41.45	77
53	3.60	4.02	4.58	5.19	5.78	6.47	7.34	8.13	9.53	11.26	13.63	15.46	16.13	17.17	18.20	19.26	20.48	22.39	24.81	27.39	29.46	32.41	35.70	38.64	41.62	45.59	78
54	3.78	4.30	4.92	5.68	6.31	7.15	8.23	9.23	10.84	12.98	15.35	16.37	17.33	18.52	19.64	20.91	22.46	24.62	27.34	29.58	32.24	35.49	38.15	41.39	45.95	50.33	79
55	3.92	4.59	5.30	6.03	6.89	7.97	9.33	10.52	12.27	14.44	16.14	17.45	18.72	20.05	21.36	22.96	24.72	27.15	29.59	32.03	34.91	37.96	41.52	45.66	50.41	55.48	80
56	4.17	5.04	5.81	6.55	7.60	8.91	10.49	11.81	13.57	15.23	17.26	18.77	20.09	21.68	23.46	25.36	27.41	29.70	32.37	35.25	38.08	41.53	46.06	50.34	55.34	61.21	81
57	4.40	5.38	6.43	7.29	8.52	10.04	11.77	13.31	14.80	16.83	19.14	20.69	21.74	23.72	25.86	28.05	29.87	32.56	35.57	38.48	41.68	46.13	50.77	55.33	61.48	66.98	82
58	4.84	5.72	7.09	8.06	9.63	11.32	13.25	14.50	16.07	18.41	20.70	22.43	23.79	26.04	28.06	30.02	32.08	34.74	37.60	41.51	45.64	50.16	54.98	61.54	67.09	73.04	83
59	5.38	6.20	7.87	9.24	10.87	12.66	14.55	15.87	17.02	19.62	22.25	24.60	26.13	28.60	30.44	32.69	35.15	37.99	41.15	46.15	50.39	55.19	61.14	67.23	73.67	79.66	84
60	6.11	6.82	8.78	10.29	12.19	13.98	15.80	17.00	17.96	20.92	23.97	26.65	28.70	30.90	33.03	35.74	38.29	41.69	45.69	50.99	55.48	61.44	66.77	73.90	80.06	87.55	85
61	6.96	7.45	9.67	11.33	13.49	15.32	17.00	18.06	18.89	22.31	25.72	28.59	31.04	33.39	36.02	38.85	41.84	46.39	50.45	56.18	61.80	67.19	73.38	80.42	87.62	96.25	86
62	7.98	8.16	10.64	12.47	14.87	16.69	18.30	19.32	20.09	23.89	27.56	30.22	33.29	36.24	39.05	42.37	46.34	50.53	54.64	61.64	66.59	73.93	79.83	86.86	96.88	105.68	87
63	8.80	8.99	11.97	13.57	16.48	18.23	19.87	21.65	22.15	25.93	29.53	32.35	35.55	38.51	41.79	46.05	50.26	55.77	60.81	67.49	73.30	80.52	87.44	96.14	105.85	115.67	88
64	9.39	9.88	13.45	15.13	18.31	20.00	21.71	23.75	24.35	28.17	32.05	35.03	38.27	41.73	46.02	50.67	55.24	61.17	66.51	73.15	79.89	86.99	96.75	105.17	116.41	126.08	89
65	9.79	10.73	15.00	16.92	20.34	22.00	23.76	26.13	26.66	30.82	35.00	38.06	41.62	45.76	50.51	55.59	61.32	67.10	73.16	79.79	87.67	96.38	105.82	115.81	126.23	136.91	90
66	9.84	12.08	16.57	18.80	22.39	24.15	26.03	28.44	29.79	33.84	38.37	41.41	46.05	51.12	56.18	62.68	67.94	74.22	80.01	87.57	95.90	105.19	116.32	125.81	136.66	146.50	91
67	10.35	13.79	18.50	20.63	25.38	26.54	28.43	31.01	32.66	37.55	41.45	46.25	50.75	56.77	63.04	68.42	74.34	80.05	86.69	94.04	103.28	115.16	124.15	136.01	146.88	156.30	92
68	11.85	15.51	20.42	22.90	27.41	29.62	31.79	34.26	35.71	41.10	46.58	51.33	57.33	63.70	68.51	76.26	82.04	88.42	94.36	102.62	113.01	124.25	133.46	148.05	156.49	166.48	93
69	13.21	17.92	23.12	25.12	28.68	32.77	35.30	36.81	38.64	44.88	50.14	56.37	62.84	68.99	75.98	82.89	89.65	94.35	101.96	112.44	119.94	131.36	144.42	157.49	166.39	177.08	94
70	14.69	20.16	25.48	27.84	29.89	35.99	37.93	39.39	44.99	51.96	58.69	64.62	71.24	78.44	83.66	92.31	97.37	101.47	111.85	121.48	128.74	142.15	154.29	167.21	176.68	188.97	95
71	18.25	22.09	28.09	28.57	34.37	38.56	40.30	45.21	49.71	57.15	65.12	70.09	77.87	85.39	92.75	99.89	104.37	113.58	121.02	130.55	139.12	153.26	163.39	177.26	188.07	199.32	96
72	22.33	24.85	30.98	32.52	38.07	40.55	44.34	47.81	51.51	58.08	65.76	73.99	79.92	88.25	99.36	102.59	114.46	117.75	125.91	136.54	149.56	159.78	170.19	185.69	198.04	210.27	97
73	24.80	30.04	34.74	36.31	40.99	43.31	45.13	51.13	53.18	60.24	68.72	76.48	84.78	93.11	102.47	117.78	123.04	129.69	136.13	152.15	158.42	168.93	180.45	195.22	208.51	221.87	98
74	27.76	33.21	37.58	39.01	43.96	46.59	51.65	54.13	56.65	67.41	78.27	82.55	91.23	99.75	110.29	123.90	133.68	137.69	151.01	158.99	164.85	179.07	189.23	205.22	219.50	234.16	99
75	31.35	34.88	40.07	42.42	47.17	52.92	56.24	58.43	69.88	82.45	85.40	96.54	105.97	115.97	126.39	137.08	146.67	156.48	166.66	177.26	189.16	199.51	210.46	222.06	234.36	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Tobacco Users

Duration / Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	18.20	27.11	31.82	36.32	39.44	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	132.23	138.02	151.05	161.51	177.99	196.42	214.71	230.83	247.62	261.34	95
71	21.40	28.79	34.72	38.14	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	133.90	140.12	152.74	161.52	171.94	191.40	211.30	227.19	244.74	263.62	276.22	96
72	25.14	30.51	37.50	43.95	48.44	53.67	59.72	65.71	71.88	82.20	90.53	100.22	109.42	120.92	135.17	140.76	157.32	162.12	169.67	184.08	208.04	223.23	239.97	260.15	277.50	292.07	97
73	26.49	35.24	42.77	48.44	53.67	59.72	63.38	71.27	74.91	85.23	94.89	103.80	114.55	126.14	138.79	162.11	169.67	179.16	183.51	203.16	221.90	238.29	257.16	273.46	292.09	308.97	98
74	28.46	36.73	45.30	53.67	59.72	64.81	72.53	75.43	79.44	95.13	108.67	111.16	123.65	135.49	149.96	171.58	185.46	191.37	204.65	213.77	230.65	252.00	269.37	287.39	307.36	326.97	99
75	30.41	36.85	47.83	59.34	65.73	73.87	77.92	81.41	97.55	110.69	118.98	131.00	144.07	157.98	172.52	187.51	201.01	214.89	229.33	244.46	261.52	276.43	292.28	309.17	327.16	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Preferred Elite

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.42	0.38	0.34	0.32	0.31	0.29	0.28	0.31	0.31	0.30	0.29	0.30	0.28	0.30	0.31	0.31	0.34	0.36	0.38	0.40	0.43	0.47	0.50	0.53	0.58	0.64	43
19	0.38	0.34	0.32	0.30	0.29	0.28	0.28	0.29	0.31	0.31	0.29	0.30	0.30	0.30	0.32	0.33	0.35	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.61	0.70	44
20	0.34	0.33	0.31	0.29	0.28	0.26	0.29	0.29	0.30	0.30	0.28	0.29	0.30	0.30	0.34	0.35	0.37	0.39	0.41	0.45	0.47	0.50	0.55	0.59	0.64	0.76	45
21	0.31	0.29	0.27	0.27	0.27	0.27	0.29	0.27	0.30	0.30	0.27	0.28	0.30	0.32	0.35	0.36	0.38	0.41	0.43	0.46	0.49	0.54	0.57	0.62	0.69	0.83	46
22	0.28	0.26	0.28	0.26	0.27	0.27	0.27	0.29	0.30	0.30	0.27	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.45	0.47	0.52	0.56	0.61	0.67	0.75	0.93	47
23	0.24	0.25	0.24	0.25	0.26	0.26	0.27	0.29	0.30	0.30	0.28	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.48	0.51	0.54	0.59	0.66	0.73	0.82	1.04	48
24	0.24	0.24	0.25	0.24	0.27	0.26	0.27	0.27	0.31	0.30	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.46	0.49	0.53	0.57	0.63	0.71	0.80	0.89	1.15	49
25	0.23	0.23	0.24	0.24	0.26	0.26	0.27	0.29	0.30	0.32	0.27	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.56	0.61	0.68	0.78	0.87	0.98	1.08	50
26	0.22	0.24	0.24	0.25	0.27	0.28	0.29	0.28	0.32	0.33	0.28	0.31	0.34	0.37	0.40	0.44	0.48	0.52	0.56	0.61	0.67	0.77	0.85	0.96	1.07	1.21	51
27	0.25	0.25	0.25	0.27	0.29	0.29	0.30	0.31	0.34	0.34	0.29	0.32	0.35	0.39	0.43	0.47	0.51	0.55	0.61	0.68	0.76	0.84	0.94	1.06	1.19	1.32	52
28	0.26	0.26	0.28	0.29	0.31	0.29	0.31	0.32	0.34	0.35	0.31	0.34	0.38	0.41	0.45	0.50	0.55	0.61	0.67	0.75	0.84	0.95	1.06	1.18	1.33	1.44	53
29	0.27	0.29	0.29	0.30	0.31	0.32	0.31	0.33	0.36	0.37	0.32	0.36	0.39	0.43	0.48	0.53	0.60	0.67	0.75	0.84	0.94	1.05	1.19	1.31	1.47	1.55	54
30	0.30	0.30	0.30	0.32	0.33	0.33	0.32	0.33	0.37	0.40	0.35	0.38	0.42	0.47	0.53	0.59	0.66	0.75	0.82	0.93	1.04	1.16	1.30	1.45	1.62	1.72	55
31	0.34	0.33	0.35	0.35	0.35	0.36	0.35	0.37	0.40	0.42	0.37	0.41	0.46	0.51	0.58	0.65	0.72	0.82	0.91	1.02	1.15	1.28	1.45	1.60	1.79	1.91	56
32	0.35	0.35	0.36	0.37	0.39	0.38	0.38	0.39	0.42	0.45	0.40	0.44	0.50	0.56	0.63	0.71	0.80	0.91	1.02	1.14	1.25	1.42	1.60	1.76	1.97	2.09	57
33	0.37	0.38	0.39	0.40	0.41	0.41	0.42	0.43	0.46	0.49	0.45	0.50	0.55	0.61	0.70	0.79	0.88	1.00	1.12	1.27	1.42	1.59	1.76	1.95	2.17	2.31	58
34	0.38	0.40	0.40	0.42	0.45	0.44	0.45	0.48	0.51	0.55	0.49	0.55	0.62	0.68	0.77	0.87	0.98	1.12	1.24	1.40	1.56	1.75	1.92	2.13	2.36	2.52	59
35	0.39	0.41	0.44	0.45	0.47	0.49	0.51	0.54	0.58	0.62	0.55	0.61	0.68	0.76	0.85	0.96	1.08	1.22	1.37	1.54	1.70	1.92	2.11	2.32	2.55	2.80	60
36	0.39	0.44	0.47	0.48	0.52	0.54	0.57	0.61	0.67	0.70	0.63	0.69	0.77	0.85	0.95	1.07	1.21	1.38	1.54	1.71	1.89	2.13	2.33	2.57	2.81	3.04	61
37	0.36	0.41	0.47	0.51	0.55	0.59	0.63	0.69	0.76	0.80	0.71	0.77	0.87	0.96	1.09	1.22	1.34	1.52	1.69	1.91	2.10	2.36	2.57	2.82	3.09	3.37	62
38	0.39	0.44	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.90	0.80	0.89	0.99	1.10	1.21	1.35	1.51	1.71	1.88	2.07	2.29	2.55	2.77	3.02	3.32	3.68	63
39	0.39	0.47	0.53	0.60	0.65	0.73	0.79	0.89	0.96	1.02	0.90	1.00	1.11	1.22	1.38	1.52	1.67	1.87	2.06	2.31	2.53	2.82	3.04	3.32	3.65	3.99	64
40	0.43	0.50	0.59	0.66	0.73	0.79	0.88	1.01	1.10	1.15	1.01	1.11	1.25	1.36	1.53	1.68	1.88	2.10	2.28	2.54	2.79	3.10	3.33	3.63	4.01	4.31	65
41	0.46	0.56	0.65	0.72	0.79	0.90	0.98	1.10	1.25	1.29	1.14	1.24	1.38	1.52	1.70	1.85	2.06	2.29	2.54	2.81	3.09	3.41	3.66	3.99	4.40	4.68	66
42	0.52	0.61	0.71	0.80	0.87	0.99	1.11	1.26	1.40	1.44	1.26	1.39	1.54	1.68	1.88	2.09	2.30	2.55	2.76	3.04	3.35	3.68	4.02	4.37	4.72	5.11	67
43	0.59	0.67	0.80	0.89	0.99	1.11	1.27	1.43	1.60	1.62	1.39	1.55	1.71	1.92	2.13	2.30	2.52	2.79	3.07	3.36	3.69	4.03	4.30	4.66	5.19	5.61	68
44	0.65	0.73	0.89	1.01	1.08	1.26	1.42	1.62	1.77	1.80	1.55	1.72	1.92	2.12	2.35	2.57	2.81	3.09	3.32	3.63	3.97	4.32	4.70	5.11	5.56	6.13	69
45	0.69	0.82	0.98	1.11	1.20	1.38	1.58	1.81	2.03	2.03	1.72	1.92	2.13	2.36	2.58	2.82	3.08	3.37	3.67	3.99	4.36	4.74	5.14	5.62	6.14	6.71	70
46	0.78	0.91	1.08	1.19	1.29	1.54	1.76	1.96	2.23	2.22	1.94	2.15	2.36	2.62	2.86	3.13	3.38	3.70	4.01	4.33	4.72	5.10	5.55	6.05	6.78	7.34	71
47	0.85	1.00	1.15	1.33	1.44	1.65	1.89	2.14	2.40	2.42	2.17	2.39	2.63	2.88	3.15	3.36	3.72	4.05	4.39	4.69	5.10	5.64	6.15	6.67	7.34	8.10	72
48	0.91	1.12	1.27	1.41	1.54	1.81	2.05	2.26	2.52	2.64	2.41	2.60	2.83	3.12	3.40	3.71	4.00	4.32	4.78	5.19	5.65	6.09	6.66	7.25	8.19	8.90	73
49	0.95	1.15	1.34	1.51	1.67	1.92	2.19	2.41	2.69	2.87	2.65	2.87	3.11	3.44	3.74	4.00	4.40	4.74	5.21	5.63	6.13	6.74	7.42	8.14	8.87	9.77	74
50	0.95	1.24	1.41	1.57	1.74	2.05	2.35	2.55	2.85	3.08	2.93	3.15	3.42	3.77	4.10	4.40	4.82	5.20	5.69	6.13	6.67	7.35	8.16	8.85	9.94	10.77	75
51	1.01	1.40	1.50	1.62	1.83	2.14	2.50	2.69	3.02	3.30	3.21	3.45	3.75	4.13	4.49	4.85	5.31	5.69	6.22	6.68	7.31	8.07	8.89	9.71	10.87	11.85	76
52	1.01	1.52	1.57	1.70	1.94	2.28	2.57	2.76	3.18	3.53	3.51	3.79	4.09	4.44	4.83	5.21	5.72	6.26	6.80	7.32	8.07	8.80	9.80	10.87	12.02	13.03	77
53	1.08	1.61	1.68	1.77	2.01	2.35	2.73	2.89	3.26	3.68	3.74	4.03	4.39	4.87	5.31	5.73	6.32	6.76	7.48	8.28	9.04	9.90	11.00	11.81	13.00	14.31	78
54	1.08	1.68	1.74	1.82	2.12	2.48	2.82	2.96	3.42	3.90	4.09	4.43	4.83	5.23	5.70	6.23	6.80	7.45	8.31	9.06	9.99	10.89	11.98	13.08	14.55	15.71	79
55	1.11	1.74	1.78	1.85	2.16	2.50	2.93	3.02	3.53	4.08	4.38	4.77	5.18	5.65	6.16	6.74	7.40	8.13	8.93	9.81	10.79	11.87	13.05	14.36	15.77	17.35	80
56	1.20	1.79	1.89	1.98	2.30	2.67	3.10	3.26	3.80	4.40	4.73	5.15	5.60	6.11	6.69	7.35	8.20	9.00	9.91	10.88	12.07	12.95	14.73	16.01	17.54	19.55	81
57	1.28	1.86	2.01	2.11	2.44	2.84	3.32	3.53	4.10	4.79	5.13	5.57	6.08	6.63	7.30	8.08	9.02	10.00	10.98	12.23	13.22	14.60	16.43	17.90	19.74	22.04	82
58	1.27	1.86	2.09	2.22	2.57	2.98	3.50	3.77	4.38	5.22	5.60	6.06	6.62	7.37	8.02	9.10	10.26	11.37	12.36	13.45	14.93	15.95	17.96	19.78	21.97	24.49	83
59	1.36	1.89	2.20	2.39	2.75	3.22	3.76	4.10	4.80	5.60	6.01	6.49	7.25	8.09	8.78	10.06	11.42	12.21	13.26	14.93	16.34	17.79	20.23	22.04	24.72	27.71	84
60	1.41	1.94	2.33	2.53	2.93	3.46	4.06	4.50	5.28	6.17	6.63	7.11	7.85	8.67	9.46	10.84	12.28	13.43	14.71	16.40	18.21	20.04	22.15	24.84	27.45	31.40	85
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	34.54	86
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	39.67	87
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	45.59	88
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	51.60	89
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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.61	90
66	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	60.94	91
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	66.78	92
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	75.36	93
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	86.26	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	99.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	113.25	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	125.34	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	128.50	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.80	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Preferred Nontobacco

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.45	0.41	0.39	0.39	0.42	0.40	0.42	0.39	0.38	0.39	0.39	0.42	0.40	0.44	0.47	0.51	0.54	0.55	0.58	0.59	0.61	0.64	0.71	43
19	0.46	0.47	0.46	0.43	0.39	0.37	0.37	0.40	0.40	0.42	0.40	0.39	0.39	0.41	0.42	0.43	0.48	0.50	0.53	0.56	0.58	0.59	0.61	0.65	0.69	0.77	44
20	0.45	0.43	0.41	0.39	0.38	0.38	0.37	0.40	0.39	0.41	0.36	0.39	0.39	0.41	0.44	0.47	0.49	0.52	0.55	0.59	0.60	0.62	0.65	0.68	0.72	0.83	45
21	0.42	0.39	0.40	0.38	0.36	0.36	0.39	0.38	0.40	0.41	0.37	0.38	0.40	0.43	0.45	0.48	0.51	0.54	0.57	0.60	0.62	0.66	0.69	0.72	0.78	0.93	46
22	0.38	0.35	0.38	0.36	0.36	0.38	0.37	0.39	0.40	0.43	0.37	0.39	0.41	0.43	0.48	0.50	0.53	0.56	0.59	0.64	0.66	0.69	0.72	0.78	0.85	1.04	47
23	0.35	0.32	0.34	0.35	0.37	0.36	0.37	0.41	0.41	0.43	0.37	0.40	0.42	0.45	0.49	0.51	0.54	0.58	0.63	0.67	0.70	0.73	0.78	0.84	0.93	1.15	48
24	0.31	0.31	0.35	0.35	0.35	0.36	0.38	0.40	0.40	0.44	0.37	0.39	0.43	0.45	0.50	0.53	0.56	0.61	0.66	0.70	0.74	0.79	0.84	0.92	1.03	1.26	49
25	0.31	0.32	0.33	0.34	0.36	0.36	0.38	0.40	0.41	0.44	0.36	0.38	0.43	0.46	0.50	0.54	0.59	0.64	0.69	0.75	0.80	0.85	0.92	1.00	1.12	1.26	50
26	0.29	0.29	0.33	0.36	0.38	0.40	0.40	0.42	0.44	0.48	0.38	0.40	0.44	0.49	0.54	0.58	0.63	0.68	0.74	0.80	0.86	0.95	1.04	1.12	1.26	1.41	51
27	0.31	0.29	0.35	0.38	0.40	0.43	0.43	0.47	0.49	0.51	0.39	0.42	0.47	0.52	0.57	0.62	0.67	0.73	0.81	0.90	0.98	1.06	1.15	1.27	1.40	1.58	52
28	0.32	0.29	0.35	0.38	0.42	0.43	0.46	0.50	0.51	0.56	0.42	0.45	0.50	0.54	0.59	0.66	0.73	0.80	0.88	0.99	1.09	1.18	1.32	1.41	1.58	1.78	53
29	0.35	0.33	0.37	0.40	0.44	0.48	0.49	0.54	0.55	0.61	0.43	0.47	0.52	0.57	0.64	0.70	0.79	0.88	0.98	1.10	1.21	1.33	1.46	1.60	1.77	1.98	54
30	0.35	0.33	0.37	0.42	0.47	0.50	0.52	0.56	0.59	0.66	0.46	0.50	0.56	0.63	0.69	0.77	0.87	0.98	1.08	1.22	1.36	1.47	1.64	1.77	1.98	2.20	55
31	0.38	0.35	0.39	0.44	0.49	0.53	0.58	0.63	0.66	0.73	0.49	0.54	0.60	0.68	0.77	0.86	0.95	1.07	1.19	1.35	1.49	1.64	1.82	1.99	2.20	2.46	56
32	0.41	0.35	0.41	0.47	0.53	0.58	0.64	0.70	0.74	0.80	0.53	0.58	0.66	0.75	0.84	0.94	1.06	1.20	1.33	1.48	1.64	1.80	2.02	2.21	2.46	2.72	57
33	0.41	0.37	0.43	0.49	0.58	0.64	0.71	0.78	0.82	0.92	0.60	0.66	0.73	0.81	0.93	1.04	1.17	1.31	1.46	1.66	1.83	2.03	2.26	2.47	2.73	3.01	58
34	0.42	0.37	0.43	0.53	0.62	0.69	0.80	0.91	0.95	1.04	0.65	0.72	0.82	0.91	1.02	1.15	1.30	1.47	1.63	1.82	2.02	2.23	2.48	2.74	3.00	3.30	59
35	0.40	0.38	0.45	0.55	0.67	0.78	0.92	1.06	1.10	1.20	0.73	0.81	0.90	1.01	1.13	1.27	1.42	1.60	1.79	2.00	2.21	2.46	2.73	3.02	3.30	3.59	60
36	0.39	0.39	0.47	0.59	0.71	0.83	0.98	1.12	1.22	1.34	0.84	0.93	1.03	1.15	1.26	1.42	1.60	1.80	2.00	2.22	2.45	2.73	3.00	3.30	3.63	3.91	61
37	0.39	0.39	0.48	0.59	0.75	0.91	1.04	1.22	1.32	1.46	0.97	1.06	1.18	1.29	1.44	1.59	1.76	1.98	2.18	2.47	2.72	3.01	3.30	3.63	3.98	4.25	62
38	0.39	0.42	0.50	0.65	0.79	0.95	1.14	1.30	1.42	1.59	1.11	1.24	1.36	1.50	1.59	1.77	1.97	2.21	2.44	2.67	2.94	3.24	3.55	3.87	4.25	4.61	63
39	0.41	0.44	0.54	0.69	0.87	1.03	1.23	1.42	1.54	1.71	1.27	1.41	1.54	1.68	1.79	1.98	2.17	2.43	2.65	2.96	3.24	3.57	3.89	4.25	4.66	5.00	64
40	0.44	0.49	0.60	0.76	0.93	1.11	1.31	1.53	1.68	1.88	1.46	1.60	1.72	1.90	1.99	2.19	2.43	2.70	2.93	3.26	3.56	3.94	4.26	4.63	5.09	5.43	65
41	0.49	0.53	0.66	0.82	0.99	1.21	1.39	1.61	1.83	2.04	1.66	1.82	1.95	2.13	2.21	2.41	2.66	2.95	3.25	3.59	3.93	4.32	4.66	5.07	5.56	5.91	66
42	0.54	0.60	0.72	0.90	1.10	1.30	1.51	1.73	1.93	2.17	1.87	2.07	2.20	2.38	2.44	2.71	2.97	3.28	3.50	3.86	4.23	4.64	5.09	5.52	5.96	6.43	67
43	0.61	0.67	0.80	0.98	1.22	1.42	1.66	1.90	2.11	2.36	2.10	2.35	2.47	2.73	2.75	2.96	3.25	3.57	3.89	4.24	4.65	5.09	5.43	5.89	6.52	7.02	68
44	0.66	0.75	0.88	1.10	1.32	1.54	1.78	2.04	2.24	2.51	2.40	2.64	2.78	3.05	3.03	3.32	3.61	3.95	4.19	4.56	4.99	5.42	5.92	6.43	6.98	7.65	69
45	0.73	0.84	0.98	1.20	1.43	1.67	1.91	2.16	2.45	2.72	2.72	3.00	3.11	3.40	3.32	3.62	3.94	4.28	4.63	5.01	5.45	5.93	6.45	7.03	7.67	8.40	70
46	0.79	0.91	1.07	1.29	1.53	1.83	2.08	2.36	2.66	2.97	2.98	3.28	3.40	3.72	3.66	4.00	4.32	4.69	5.06	5.42	5.89	6.39	6.96	7.58	8.47	9.23	71
47	0.84	0.98	1.16	1.41	1.69	1.94	2.24	2.57	2.88	3.22	3.25	3.56	3.73	4.05	4.04	4.29	4.75	5.14	5.52	5.87	6.39	7.07	7.70	8.38	9.16	10.13	72
48	0.89	1.06	1.25	1.52	1.77	2.10	2.39	2.72	3.05	3.47	3.54	3.80	3.96	4.31	4.33	4.73	5.09	5.49	6.01	6.50	7.09	7.63	8.34	9.12	10.14	11.19	73
49	0.90	1.06	1.33	1.62	1.90	2.19	2.52	2.90	3.25	3.71	3.82	4.09	4.29	4.68	4.75	5.08	5.58	6.00	6.55	7.05	7.70	8.45	9.30	10.12	11.10	12.30	74
50	0.88	1.14	1.39	1.67	1.98	2.32	2.66	3.06	3.44	3.93	4.09	4.39	4.63	5.07	5.21	5.57	6.12	6.56	7.14	7.67	8.40	9.20	10.11	11.12	12.32	13.55	75
51	0.90	1.23	1.47	1.75	2.05	2.41	2.80	3.23	3.65	4.15	4.38	4.72	4.99	5.49	5.69	6.12	6.70	7.17	7.79	8.36	9.21	10.02	11.14	12.09	13.46	14.83	76
52	0.90	1.32	1.53	1.81	2.14	2.51	2.87	3.31	3.83	4.41	4.69	5.05	5.39	5.79	6.08	6.56	7.19	7.88	8.51	9.17	10.07	11.03	12.14	13.58	15.05	16.25	77
53	0.93	1.35	1.62	1.92	2.19	2.58	3.00	3.48	3.94	4.53	4.89	5.29	5.67	6.28	6.67	7.23	7.94	8.47	9.37	10.36	11.39	12.28	13.65	14.88	16.29	17.81	78
54	0.93	1.38	1.70	1.97	2.30	2.70	3.06	3.57	4.13	4.77	5.22	5.67	6.13	6.66	7.17	7.79	8.55	9.34	10.38	11.33	12.49	13.50	15.03	16.54	18.05	19.60	79
55	0.90	1.41	1.72	1.99	2.31	2.70	3.14	3.66	4.25	4.94	5.49	5.96	6.48	7.07	7.71	8.43	9.25	10.18	11.18	12.28	13.51	14.86	16.34	17.99	19.76	21.74	80
56	1.01	1.53	1.90	2.19	2.52	2.94	3.42	3.99	4.65	5.40	5.96	6.49	7.08	7.73	8.47	9.26	10.35	11.36	12.51	13.75	15.37	16.36	18.40	20.36	22.07	24.50	81
57	1.09	1.67	2.10	2.40	2.78	3.23	3.77	4.41	5.12	5.96	6.52	7.09	7.74	8.45	9.29	10.30	11.48	12.71	13.99	15.56	16.91	18.40	20.85	22.87	24.69	27.62	82
58	1.10	1.78	2.26	2.59	2.99	3.48	4.08	4.76	5.55	6.62	7.18	7.78	8.52	9.49	10.29	11.66	13.20	14.58	15.86	17.24	19.05	20.43	22.91	25.10	27.86	30.72	83
59	1.19	1.92	2.48	2.85	3.30	3.85	4.51	5.29	6.17	7.22	7.76	8.40	9.40	10.50	11.38	13.00	14.80	15.81	17.20	19.30	21.18	22.97	25.70	28.41	31.13	34.16	84
60	1.26	2.07	2.73	3.13	3.63	4.26	5.02	5.90	6.91	8.08	8.64	9.28	10.22	11.31	12.36	14.15	16.03	17.54	19.23	21.38	23.82	25.80	28.55	31.89	35.05	38.05	85
61	1.21	2.04	2.71	3.11	3.66	4.31	5.08	6.01	7.09	8.31	8.82	9.52	10.43	11.58	12.66	14.41	16.24	18.03	19.52	21.74	24.28	27.41	30.29	34.48	37.89	41.52	86
62	1.31	2.18	2.93	3.38	3.98	4.73	5.62	6.67	7.92	9.33	9.88	10.61	11.70	12.96	14.13	16.10	18.09	20.01	21.66	24.35	27.07	30.19	33.63	38.59	42.25	46.92	87
63	1.47	2.35	3.15	3.64	4.32	5.16	6.18	7.40	8.82	10.26	10.75	11.89	13.14	14.43	15.77	18.02	19.96	22.23	24.82	27.58	30.43	34.27	37.71	42.44	46.72	52.58	88
64	1.64	3.00	3.33	3.84	4.55	5.63	6.80	8.20	9.90	11.52	12.08	13.37	14.69	16.09	17.74	19.85	22.08	24.93	27.54	30.85	33.91	37.75	41.50	47.97	52.15	58.63	89
65	1.87	3.24	3.57	4.12	4.93	5.99	7.31	8.91	10.78	12.99	13.57	14.92	16.40	18.05	19.82	21.81	24.57	27.69	30.80	34.23	38.12	41.60	47.00	52.65	58.71	64.24	90
66	1.94	3.37	3.78	4.36	5.26	6.42	7.94	9.73	11.91	14.43	14.90	16.54	18.85	20.65	22.49	24.20	26.84	30.31	33.51	36.63	41.74	46.13	51.42	58.69	64.31	66.71	91
67	1.99	3.52	4.00	4.65	5.64	7.00	8.67	10.49	12.88	15.62	16.78	18.89	21.03	23.02	24.87	27.32	30.18	33.72	37.33	41.26	46.20	51.56	57.84	63.46	70.31	72.06	92
68	2.16	3.76	4.19	5.03	6.13	7.44	9.31	11.60	14.26	17.32	18.57	20.98	24.03	26.48	27.99	30.32	32.93	36.55	40.99	45.07	51.57	57.17	63.35	69.83	77.22	80.28	93
69	2.42	3.95	4.53	5.46	6.72	8.23	10.34	12.61	15.52	18.96	21.01	23.90	27.00	29.43	30.96	34.12	36.76	40.98	45.56	50.72	57.17	63.95	70.57	77.11	84.54	91.91	94
70	2.69	4.14	4.92	5.99	7.43	9.15	11.52	14.07	17.41	21.18	23.20	26.73	30.79	33.28	34.78	37.63	40.36	44.45	50.11	55.37	62.58	70.14	78.77	84.80	92.47	106.46	95
71	3.04	4.36	5.37	6.62	8.30	10.26	12.91	15.81	19.07	23.18	25.85	29.76	34.62	36.55	37.85	41.47	43.90	48.67	54.49	60.49	68.53	78.36	87.58	93.35	101.08	120.67	96
72	4.43	4.61	5.79	7.38	9.30	11.54	14.27	17.41	21.41	26.06	29.31	34.11	39.45	40.26	42.79	46.72	49.34	54.05	59.25	67.46	76.84	86.37	96.24	101.12	108.59	133.54	97
73	4.73	5.03	6.42	8.30	10.30	12.82	16.12	19.62	23.62	28.58	32.61	37.93	42.42	44.69	47.11	51.88	53.94	58.56	67.30	75.52	86.12	97.00	107.51	111.23	118.34	136.92	98
74	4.97	5.40	7.06	9.38	11.70	14.55	17.87	21.74	26.56	32.15	36.95	43.08	48.39	50.40	53.45	58.50	60.02	66.38	73.42	82.82	94.77	106.77	117.52	120.17	127.14	145.75	99
75	5.34	5.89	7.98	10.69	13.33	16.54	20.31	24.55	29.39	35.29	40.84	48.10	53.48	55.96	58.82	64.36	66.83	72.19	80.42	91.03	104.42	117.23	130.59	131.91	138.76	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Standard Nontobacco

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	4.12	6.26	7.39	9.05	11.23	13.77	17.33	20.98	26.36	29.98	29.32	33.27	37.94	42.12	44.64	48.86	53.45	58.57	66.45	73.96	82.01	94.17	103.02	109.96	120.13	136.91	95
71	4.64	6.75	8.32	10.17	12.75	15.66	19.69	23.96	29.08	33.38	32.47	36.75	42.23	46.08	48.70	53.22	57.42	63.27	72.61	81.09	92.69	101.99	114.21	122.03	132.14	154.05	96
72	6.70	7.30	9.03	11.52	14.51	18.14	22.27	26.94	33.13	39.09	36.37	40.83	47.37	50.96	55.70	60.71	65.40	71.06	78.19	90.63	101.17	113.61	126.75	131.49	141.60	172.03	97
73	7.17	8.07	10.31	13.31	16.42	20.58	25.90	31.27	37.93	43.65	40.31	44.39	49.77	55.60	60.51	67.63	71.73	77.28	89.52	99.27	113.61	126.55	140.38	145.64	155.60	173.81	98
74	7.59	8.73	11.58	15.30	18.95	23.70	29.34	35.45	43.30	51.12	45.08	48.91	55.87	62.02	69.39	77.24	79.58	88.12	96.24	108.74	124.00	140.53	155.47	154.98	166.74	183.05	99
75	8.16	9.87	13.30	17.71	21.93	27.36	33.84	40.63	48.93	57.08	49.63	54.19	61.26	68.68	76.64	83.92	87.19	94.26	105.15	119.24	137.09	154.23	172.20	173.99	183.23	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Preferred Tobacco Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.69	0.72	0.76	0.76	0.82	0.91	0.96	1.03	1.10	1.19	1.26	1.34	1.46	1.62	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.74	0.76	0.80	0.81	0.90	0.95	1.01	1.08	1.17	1.23	1.32	1.43	1.54	1.78	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.68	0.74	0.77	0.80	0.86	0.89	0.94	1.00	1.06	1.14	1.22	1.29	1.41	1.51	1.66	1.94	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.71	0.76	0.79	0.84	0.90	0.93	0.99	1.05	1.12	1.19	1.27	1.38	1.49	1.64	1.78	2.13	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.74	0.80	0.84	0.87	0.94	0.97	1.03	1.10	1.17	1.25	1.36	1.46	1.60	1.75	1.93	2.37	47
23	0.51	0.52	0.53	0.56	0.60	0.61	0.64	0.69	0.73	0.78	0.76	0.83	0.87	0.92	0.98	1.01	1.06	1.15	1.23	1.33	1.44	1.58	1.72	1.90	2.12	2.64	48
24	0.49	0.50	0.54	0.57	0.59	0.62	0.64	0.69	0.74	0.80	0.78	0.84	0.91	0.95	1.00	1.06	1.11	1.19	1.30	1.40	1.55	1.69	1.86	2.09	2.34	2.93	49
25	0.48	0.51	0.54	0.56	0.60	0.62	0.67	0.71	0.76	0.81	0.79	0.85	0.93	0.98	1.04	1.10	1.17	1.27	1.37	1.51	1.66	1.83	2.04	2.31	2.62	2.95	50
26	0.45	0.49	0.58	0.60	0.63	0.66	0.70	0.74	0.80	0.86	0.84	0.89	0.99	1.03	1.12	1.18	1.29	1.39	1.51	1.65	1.83	2.04	2.31	2.63	2.94	3.32	51
27	0.47	0.53	0.58	0.62	0.68	0.70	0.72	0.77	0.83	0.90	0.86	0.97	1.03	1.11	1.20	1.28	1.38	1.52	1.67	1.85	2.07	2.29	2.62	2.97	3.33	3.73	52
28	0.51	0.55	0.61	0.69	0.71	0.71	0.76	0.80	0.86	0.94	0.93	1.02	1.13	1.19	1.29	1.40	1.53	1.69	1.85	2.07	2.32	2.64	3.00	3.35	3.72	4.17	53
29	0.53	0.59	0.65	0.71	0.75	0.76	0.78	0.84	0.89	0.99	0.97	1.10	1.19	1.28	1.41	1.51	1.68	1.86	2.08	2.35	2.68	2.92	3.34	3.68	4.11	4.63	54
30	0.55	0.61	0.67	0.76	0.78	0.80	0.84	0.85	0.93	1.04	1.04	1.16	1.29	1.40	1.56	1.68	1.90	2.11	2.30	2.63	2.95	3.29	3.72	4.13	4.59	5.13	55
31	0.61	0.65	0.74	0.80	0.82	0.85	0.88	0.92	0.98	1.10	1.13	1.25	1.40	1.55	1.73	1.90	2.08	2.32	2.61	2.94	3.32	3.66	4.17	4.63	5.12	5.65	56
32	0.63	0.70	0.76	0.85	0.88	0.91	0.95	0.99	1.08	1.20	1.24	1.38	1.55	1.72	1.92	2.09	2.36	2.67	2.96	3.31	3.68	4.08	4.67	5.15	5.68	6.20	57
33	0.64	0.72	0.81	0.91	0.96	1.00	1.03	1.07	1.15	1.30	1.39	1.55	1.72	1.91	2.17	2.35	2.64	2.97	3.33	3.73	4.17	4.63	5.18	5.71	6.28	6.75	58
34	0.62	0.74	0.88	0.96	1.04	1.06	1.12	1.21	1.28	1.47	1.53	1.72	1.95	2.17	2.36	2.63	2.98	3.39	3.75	4.17	4.65	5.13	5.75	6.31	6.85	7.35	59
35	0.61	0.78	0.92	1.03	1.11	1.18	1.27	1.36	1.43	1.65	1.73	1.94	2.19	2.44	2.68	2.97	3.34	3.75	4.18	4.64	5.13	5.66	6.23	6.77	7.37	7.99	60
36	0.61	0.80	0.95	1.10	1.19	1.26	1.39	1.50	1.61	1.85	1.97	2.17	2.46	2.72	2.98	3.30	3.72	4.25	4.70	5.18	5.71	6.27	6.80	7.39	8.01	8.64	61
37	0.62	0.81	1.00	1.14	1.27	1.39	1.52	1.66	1.81	2.09	2.23	2.46	2.75	2.99	3.38	3.69	4.09	4.70	5.13	5.76	6.33	6.86	7.42	8.02	8.68	9.36	62
38	0.66	0.84	1.03	1.23	1.36	1.49	1.69	1.87	2.02	2.26	2.49	2.79	3.12	3.44	3.71	4.08	4.57	5.12	5.66	6.25	6.83	7.38	7.93	8.35	9.09	10.09	63
39	0.69	0.91	1.12	1.31	1.51	1.64	1.84	2.05	2.22	2.54	2.76	3.07	3.48	3.75	4.17	4.57	5.01	5.57	6.14	6.84	7.47	8.07	8.58	9.06	9.81	10.87	64
40	0.76	0.98	1.24	1.46	1.64	1.80	2.03	2.25	2.50	2.84	3.07	3.42	3.79	4.09	4.62	5.02	5.58	6.18	6.74	7.48	8.14	8.77	9.31	9.77	10.58	11.70	65
41	0.86	1.11	1.39	1.61	1.77	1.95	2.23	2.46	2.79	3.17	3.45	3.80	4.23	4.52	5.01	5.52	6.10	6.71	7.41	8.18	8.90	9.54	10.08	10.51	11.43	12.59	66
42	0.94	1.24	1.51	1.77	1.96	2.15	2.40	2.70	3.02	3.43	3.84	4.24	4.70	5.00	5.52	6.05	6.75	7.42	7.86	8.60	9.36	10.01	10.88	11.33	12.09	13.59	67
43	1.07	1.38	1.70	1.95	2.21	2.41	2.70	3.05	3.39	3.73	4.23	4.70	5.12	5.61	6.18	6.62	7.36	8.05	8.77	9.54	10.18	11.02	11.50	12.42	13.33	14.68	68
44	1.21	1.56	1.88	2.21	2.44	2.62	2.98	3.38	3.73	4.10	4.63	5.22	5.67	6.18	6.77	7.37	7.99	8.85	9.26	10.02	10.85	11.69	12.38	13.39	14.42	15.87	69
45	1.33	1.75	2.07	2.37	2.68	2.88	3.29	3.73	4.10	4.56	5.17	5.69	6.26	6.80	7.40	8.03	8.67	9.40	10.13	10.89	11.73	12.62	13.62	14.72	15.92	17.28	70
46	1.51	1.95	2.29	2.61	2.92	3.24	3.70	4.15	4.58	5.08	5.73	6.28	6.86	7.44	8.09	8.78	9.47	10.22	10.98	11.61	12.49	13.67	14.73	15.86	17.49	18.83	71
47	1.71	2.15	2.48	2.91	3.27	3.56	3.98	4.63	5.17	5.63	6.30	7.02	7.50	8.16	8.83	9.42	10.33	11.08	11.88	12.61	13.58	14.83	15.98	17.44	18.95	20.53	72
48	1.94	2.40	2.75	3.17	3.47	3.95	4.40	4.94	5.59	6.17	6.93	7.39	8.02	8.74	9.43	10.09	10.82	11.79	12.50	13.72	14.77	15.81	17.05	18.60	20.73	22.37	73
49	2.04	2.50	2.96	3.46	3.81	4.27	4.73	5.39	5.99	6.73	7.67	8.06	8.71	9.51	10.26	10.79	11.80	12.80	13.49	14.66	15.74	17.49	18.92	20.37	22.44	24.36	74
50	2.11	2.69	3.13	3.67	4.04	4.64	5.14	5.85	6.49	7.45	8.32	8.74	9.43	10.33	11.13	11.74	12.86	13.89	14.85	15.62	17.19	18.75	20.80	22.01	24.84	26.38	75
51	2.26	2.98	3.36	3.89	4.30	4.84	5.57	6.33	7.02	8.04	9.00	9.44	10.19	11.21	12.07	12.80	14.00	15.07	15.86	16.80	18.48	20.66	22.24	24.02	26.57	28.60	76
52	2.34	3.28	3.52	4.10	4.60	5.20	5.84	6.66	7.55	8.51	9.53	10.18	10.99	11.93	12.60	13.67	14.99	16.01	17.21	18.44	20.10	22.13	24.42	26.61	29.06	31.00	77
53	2.53	3.43	3.79	4.32	4.83	5.49	6.38	7.14	7.94	8.98	10.08	10.80	11.63	12.69	13.68	14.92	16.05	17.11	18.70	20.76	22.39	24.76	26.79	28.23	30.74	33.57	78
54	2.68	3.62	4.00	4.54	5.17	5.88	6.62	7.53	8.54	9.64	10.88	11.68	12.59	13.54	14.61	15.81	17.22	18.66	20.56	22.41	24.34	26.79	28.63	30.91	34.43	36.36	79
55	2.84	3.84	4.23	4.77	5.46	6.22	7.10	8.09	9.19	10.42	11.77	12.66	13.67	14.77	15.97	17.32	18.86	20.57	22.41	24.43	26.45	28.67	31.06	33.63	36.40	39.96	80
56	3.14	4.13	4.62	5.18	5.84	6.58	7.52	8.58	9.78	11.12	12.57	13.50	14.60	15.76	17.20	18.64	20.51	22.32	24.40	26.67	29.32	31.76	34.84	36.90	40.49	43.70	81
57	3.27	4.45	5.04	5.61	6.30	7.02	8.03	9.17	10.48	11.93	13.49	14.46	15.67	16.84	18.55	20.27	22.14	24.47	27.07	29.36	31.52	35.12	38.04	40.47	44.10	49.39	82
58	3.35	4.80	5.51	6.09	6.82	7.52	8.60	9.88	11.29	12.90	14.54	15.56	16.86	18.42	20.22	22.35	24.62	26.83	29.27	31.87	34.74	37.07	40.28	43.47	48.25	55.24	83
59	3.57	5.10	5.99	6.62	7.35	8.08	9.27	10.65	12.21	13.98	15.79	16.84	18.24	19.93	21.91	24.40	26.89	29.23	32.28	35.30	37.26	40.35	44.43	47.63	52.53	61.08	84
60	3.73	5.40	6.45	7.11	7.94	8.65	9.98	11.52	13.26	15.21	17.18	18.29	19.90	21.49	23.96	26.70	29.22	31.92	34.94	38.15	40.53	44.99	49.06	53.25	57.91	67.98	85
61	3.86	5.73	6.93	7.62	8.52	9.25	10.72	12.43	14.39	16.59	18.73	20.03	21.64	23.42	26.30	29.06	31.79	34.66	37.64	41.15	45.19	48.77	54.13	57.99	63.77	72.94	86
62	4.12	6.04	7.40	8.13	9.08	9.82	11.48	13.40	15.60	18.06	20.54	21.83	23.75	25.57	28.76	31.70	34.24	38.27	40.46	44.79	48.22	52.90	57.76	63.22	69.41	81.03	87
63	4.56	6.40	7.84	8.60	9.62	10.37	12.23	14.41	16.89	19.42	22.02	23.97	26.10	28.32	31.47	34.05	37.61	41.39	44.66	49.72	53.14	58.69	63.37	66.92	72.95	87.82	88
64	5.05	8.19	8.32	9.08	10.17	10.93	13.02	15.47	18.35	21.13	24.16	26.32	28.50	30.80	33.78	36.69	40.46	45.09	48.64	54.41	58.02	62.16	67.68	72.40	79.53	94.89	89
65	5.65	8.71	8.82	9.59	10.76	11.53	13.86	16.68	19.86	23.16	26.53	28.74	31.13	33.69	36.48	39.48	43.80	48.52	53.10	58.05	63.04	67.10	73.81	80.51	87.28	100.44	90
66	5.83	9.12	9.28	10.22	11.36	12.33	14.97	18.06	22.13	25.43	28.66	31.18	34.83	37.75	41.51	43.45	47.17	53.06	56.66	61.63	67.55	71.38	78.44	85.50	92.45	104.49	91
67	5.88	9.54	9.78	10.74	12.30	13.30	16.19	19.36	23.39	27.34	31.58	34.65	38.01	41.44	45.70	49.13	52.90	57.35	61.94	67.33	71.66	79.61	85.46	90.64	99.76	109.26	92
68	6.40	10.20	10.23	11.20	13.20	14.44	17.38	21.26	26.11	30.57	34.34	37.62	42.22	46.60	50.72	54.22	56.32	61.16	66.41	70.56	77.48	83.44	89.00	97.98	104.36	118.89	93
69	7.05	10.72	11.13	12.01	14.06	15.83	19.45	22.92	27.68	32.55	37.88	41.54	46.26	50.84	55.43	59.41	61.07	67.66	70.54	77.68	82.11	91.17	98.80	104.24	111.91	129.48	94
70	7.78	11.28	11.99	13.17	15.65	17.50	21.46	25.30	30.66	35.87	41.78	45.34	51.21	56.15	60.69	63.76	65.42	71.53	75.95	82.61	87.12	97.75	105.10	108.99	118.27	147.85	95
71	8.65	11.91	13.00	14.59	17.28	19.40	23.79	28.61	33.27	38.82	44.67	49.10	55.97	60.43	65.12	68.89	69.42	76.12	80.55	87.76	95.73	104.24	112.89	118.75	128.54	163.00	96
72	12.25	12.58	13.93	16.02	19.43	21.65	26.10	31.23	37.45	42.97	50.16	55.33	61.71	66.12	69.40	75.19	75.53	80.31	82.42	91.84	99.70	110.87	119.50	121.87	135.98	175.96	97
73	13.23	13.64	15.29	17.67	20.95	24.28	29.11	34.66	40.85	46.45	53.52	59.73	66.63	70.21	73.43	80.99	79.96	84.50	91.84	97.29	108.90	119.76	128.87	134.00	149.51	177.75	98
74	13.45	14.67	16.69	19.63	23.86	27.26	31.96	38.00	45.13	51.26	59.75	65.44	72.69	75.30	85.33	88.10	85.98	91.93	95.32	101.23	113.15	129.27	138.76	141.70	158.10	184.05	99
75	14.25	15.96	18.65	21.95	26.75	30.59	36.33	42.14	49.08	56.15	63.16	70.61	74.37	85.17	87.41	94.89	93.41	97.91	105.55	115.52	131.24	145.73	160.53	160.07	174.00	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Tobacco Users

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	12.58	16.20	16.26	19.42	23.06	25.32	28.48	31.42	37.60	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	101.71	108.25	118.76	131.53	143.72	150.59	159.34	187.66	95
71	14.10	17.56	17.86	21.35	25.42	28.12	31.86	35.68	40.67	46.19	51.96	57.80	63.94	70.74	77.59	85.68	94.11	100.63	106.61	113.89	129.70	141.59	154.65	161.26	171.91	204.81	96
72	20.34	19.06	19.08	23.90	28.40	31.75	35.42	39.51	46.32	51.96	57.80	63.94	70.74	77.59	85.68	95.69	103.34	108.98	110.21	121.90	136.95	152.42	165.97	170.70	181.51	219.43	97
73	21.66	21.12	21.26	26.91	31.21	35.26	40.33	44.79	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	109.58	114.70	121.73	127.86	149.85	166.05	180.86	184.44	198.10	218.78	98
74	22.77	23.00	23.35	30.13	34.90	40.08	44.88	49.83	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	117.40	127.32	127.05	133.92	155.94	178.66	194.51	193.85	209.00	227.56	99
75	24.30	26.00	26.46	34.01	39.09	45.04	51.23	55.78	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	126.15	132.33	142.87	156.66	178.53	198.79	219.62	218.97	227.76	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Guaranteed Issue Non Smoker

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.13	1.05	0.96	0.89	0.79	0.76	0.75	0.71	0.73	0.73	0.77	0.80	0.85	0.91	0.97	1.06	1.17	1.31	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.11	1.03	0.97	0.88	0.79	0.73	0.72	0.73	0.70	0.72	0.75	0.79	0.84	0.89	0.95	1.05	1.15	1.24	1.47	44
20	1.00	1.01	1.02	1.04	1.06	1.06	1.01	0.99	0.93	0.87	0.77	0.74	0.69	0.69	0.71	0.71	0.74	0.77	0.83	0.87	0.93	1.02	1.13	1.22	1.37	1.61	45
21	1.01	1.02	1.04	1.06	1.01	0.93	0.90	0.87	0.83	0.77	0.71	0.70	0.67	0.67	0.71	0.73	0.77	0.81	0.85	0.92	1.00	1.10	1.21	1.35	1.48	1.77	46
22	1.02	1.04	1.03	0.93	0.88	0.82	0.80	0.77	0.73	0.72	0.66	0.66	0.64	0.67	0.71	0.75	0.81	0.85	0.90	0.98	1.08	1.17	1.33	1.46	1.60	1.95	47
23	1.01	0.94	0.90	0.82	0.78	0.74	0.73	0.70	0.68	0.68	0.63	0.62	0.64	0.66	0.72	0.78	0.83	0.90	0.97	1.06	1.15	1.29	1.44	1.58	1.74	2.00	48
24	0.86	0.80	0.77	0.74	0.72	0.69	0.67	0.66	0.64	0.65	0.61	0.62	0.64	0.68	0.75	0.82	0.88	0.95	1.04	1.13	1.26	1.39	1.56	1.69	1.76	2.10	49
25	0.68	0.69	0.70	0.68	0.66	0.65	0.63	0.63	0.63	0.64	0.61	0.64	0.67	0.72	0.78	0.87	0.94	1.03	1.11	1.23	1.36	1.50	1.66	1.73	1.82	1.97	50
26	0.64	0.69	0.69	0.69	0.67	0.66	0.63	0.65	0.65	0.67	0.65	0.68	0.72	0.78	0.84	0.95	1.04	1.12	1.26	1.37	1.52	1.65	1.75	1.85	1.95	2.13	51
27	0.61	0.66	0.69	0.69	0.68	0.65	0.66	0.67	0.68	0.72	0.70	0.74	0.79	0.86	0.92	1.04	1.13	1.27	1.38	1.52	1.65	1.74	1.88	1.98	2.15	2.37	52
28	0.63	0.66	0.69	0.67	0.67	0.69	0.69	0.71	0.72	0.77	0.77	0.83	0.87	0.96	1.02	1.15	1.26	1.39	1.54	1.65	1.75	1.88	2.01	2.13	2.30	2.63	53
29	0.62	0.67	0.70	0.68	0.70	0.71	0.72	0.76	0.78	0.85	0.86	0.92	0.98	1.03	1.12	1.26	1.38	1.54	1.66	1.74	1.88	2.00	2.22	2.34	2.59	2.96	54
30	0.61	0.65	0.68	0.69	0.72	0.74	0.77	0.81	0.87	0.93	0.94	1.00	1.06	1.12	1.21	1.36	1.50	1.66	1.75	1.88	2.01	2.22	2.42	2.64	2.93	3.38	55
31	0.59	0.64	0.67	0.68	0.71	0.77	0.82	0.85	0.91	0.97	0.98	1.07	1.14	1.24	1.34	1.50	1.62	1.75	1.87	2.00	2.19	2.41	2.74	2.99	3.34	3.80	56
32	0.56	0.60	0.67	0.69	0.72	0.78	0.82	0.89	0.95	1.00	1.04	1.15	1.28	1.37	1.49	1.63	1.73	1.89	2.00	2.18	2.39	2.75	3.10	3.37	3.78	4.27	57
33	0.59	0.65	0.67	0.71	0.77	0.81	0.87	0.92	0.99	1.05	1.11	1.25	1.39	1.51	1.61	1.73	1.85	2.01	2.18	2.38	2.72	3.03	3.40	3.76	4.17	4.64	58
34	0.63	0.65	0.71	0.75	0.80	0.84	0.92	0.97	1.05	1.13	1.24	1.38	1.52	1.65	1.71	1.85	1.96	2.20	2.36	2.67	3.04	3.40	3.84	4.21	4.62	5.08	59
35	0.66	0.69	0.72	0.77	0.82	0.87	0.95	1.04	1.14	1.28	1.38	1.52	1.67	1.75	1.84	1.98	2.15	2.38	2.64	2.98	3.39	3.81	4.28	4.66	5.10	5.65	60
36	0.68	0.70	0.74	0.79	0.85	0.89	0.99	1.10	1.25	1.40	1.53	1.65	1.77	1.90	2.03	2.21	2.36	2.67	2.96	3.32	3.81	4.25	4.74	5.16	5.63	6.31	61
37	0.69	0.70	0.75	0.81	0.85	0.92	1.03	1.20	1.36	1.54	1.69	1.77	1.95	2.09	2.22	2.38	2.65	2.98	3.30	3.74	4.24	4.72	5.26	5.73	6.33	7.14	62
38	0.72	0.78	0.81	0.84	0.89	0.98	1.12	1.29	1.51	1.65	1.84	1.96	2.09	2.27	2.42	2.66	2.91	3.25	3.61	4.07	4.59	5.18	5.80	6.28	7.07	8.08	63
39	0.78	0.83	0.86	0.89	0.94	1.05	1.21	1.42	1.60	1.76	1.99	2.09	2.32	2.48	2.67	2.94	3.26	3.65	4.06	4.54	5.11	5.80	6.53	7.22	8.09	9.04	64
40	0.78	0.87	0.91	0.93	1.02	1.15	1.31	1.49	1.66	1.83	2.13	2.29	2.47	2.68	2.96	3.25	3.62	4.04	4.48	5.02	5.67	6.47	7.38	8.11	9.00	10.07	65
41	0.79	0.92	0.99	1.05	1.13	1.27	1.43	1.57	1.77	1.93	2.35	2.53	2.76	3.00	3.33	3.66	4.03	4.52	5.02	5.65	6.42	7.31	8.29	9.22	9.98	11.12	66
42	0.84	0.99	1.10	1.16	1.24	1.38	1.50	1.67	1.85	2.11	2.60	2.78	3.09	3.40	3.80	4.07	4.46	4.99	5.60	6.32	7.22	8.29	9.39	10.12	10.73	12.15	67
43	0.87	1.01	1.17	1.24	1.31	1.42	1.57	1.73	1.98	2.23	2.83	3.09	3.44	3.84	4.23	4.54	5.04	5.62	6.35	7.22	8.20	9.21	10.26	11.03	11.87	13.28	68
44	0.90	1.04	1.21	1.30	1.35	1.48	1.62	1.85	2.05	2.39	3.10	3.42	3.87	4.29	4.65	5.06	5.63	6.30	7.15	8.08	9.08	10.26	11.29	11.97	12.92	14.45	69
45	0.96	1.10	1.25	1.33	1.42	1.56	1.72	1.95	2.21	2.54	3.42	3.85	4.30	4.69	5.13	5.67	6.34	7.16	8.10	9.08	10.10	11.15	12.18	13.32	14.49	15.89	70
46	1.03	1.14	1.30	1.40	1.53	1.74	1.91	2.19	2.48	2.91	3.86	4.27	4.72	5.10	5.73	6.38	7.14	8.05	8.99	9.97	10.94	11.92	13.25	14.67	16.16	17.49	71
47	1.09	1.17	1.34	1.49	1.69	1.93	2.15	2.46	2.81	3.33	4.37	4.75	5.12	5.65	6.42	7.20	8.05	8.99	9.91	10.84	11.70	12.96	14.59	16.32	18.12	19.62	72
48	1.13	1.24	1.43	1.66	1.84	2.09	2.36	2.77	3.14	3.73	4.77	5.17	5.62	6.42	7.24	8.14	8.88	9.81	10.79	11.49	12.57	14.09	16.02	18.00	20.31	21.88	73
49	1.14	1.33	1.56	1.81	2.02	2.31	2.62	3.08	3.50	4.07	5.25	5.74	6.31	7.25	8.15	9.14	9.85	10.74	11.59	12.48	13.90	15.71	17.90	20.41	22.41	24.24	74
50	1.23	1.44	1.71	2.01	2.23	2.56	2.89	3.37	3.80	4.45	5.72	6.43	7.21	8.30	9.15	10.15	10.77	11.57	12.58	13.84	15.54	17.58	20.28	22.46	25.08	26.81	75
51	1.33	1.59	1.90	2.23	2.46	2.82	3.15	3.65	4.15	4.84	6.36	7.36	8.27	9.40	10.08	11.08	11.59	12.56	13.98	15.54	17.44	19.95	22.32	25.07	28.03	29.64	76
52	1.42	1.75	2.10	2.48	2.77	3.07	3.44	3.92	4.57	5.42	7.23	8.40	9.36	10.14	10.96	11.91	12.58	13.84	15.69	17.27	19.59	21.98	24.93	27.58	30.34	32.94	77
53	1.47	1.85	2.29	2.70	3.06	3.43	3.84	4.42	5.16	6.30	8.40	9.54	10.12	10.94	11.85	12.71	13.83	15.58	17.27	19.72	21.67	24.26	27.42	30.19	33.43	36.82	78
54	1.48	1.97	2.50	2.95	3.37	3.78	4.36	5.00	5.95	7.23	9.48	10.29	11.09	12.06	13.05	14.16	15.58	17.27	19.74	21.60	23.99	27.09	30.04	32.72	37.25	41.34	79
55	1.52	2.08	2.68	3.17	3.67	4.27	5.01	5.77	6.83	8.14	10.15	11.19	12.24	13.37	14.53	15.95	17.55	19.69	21.93	24.29	26.88	29.70	33.01	36.89	41.41	46.36	80
56	1.63	2.28	2.95	3.47	4.07	4.83	5.72	6.67	7.70	8.76	10.99	12.25	13.52	14.81	16.26	17.97	19.96	21.89	24.39	27.33	29.78	32.89	37.51	41.14	46.70	52.04	81
57	1.72	2.46	3.27	3.89	4.59	5.50	6.59	7.51	8.56	9.87	12.34	13.76	15.02	16.57	18.14	20.12	21.83	24.61	27.45	30.22	33.10	37.36	41.94	46.39	53.13	57.95	82
58	1.89	2.72	3.60	4.31	5.25	6.28	7.43	8.44	9.48	11.00	13.50	15.34	16.88	18.62	20.55	22.30	24.47	27.29	29.99	33.10	37.26	41.74	46.75	52.76	59.58	64.36	83
59	2.12	2.99	4.05	4.91	5.96	7.11	8.40	9.23	10.23	11.97	14.68	16.98	19.06	21.09	22.43	24.59	27.01	30.19	33.32	37.67	41.81	46.52	53.28	59.13	67.02	71.50	84
60	2.42	3.32	4.52	5.48	6.72	7.98	9.27	10.18	11.03	13.01	16.03	18.71	21.42	23.37	25.05	27.48	29.81	33.54	37.41	42.19	46.79	52.99	59.03	66.47	74.85	79.54	85
61	2.76	3.68	5.00	6.08	7.48	8.85	10.14	10.99	11.83	14.16	17.39	20.55	23.02	26.07	27.92	30.29	33.02	37.59	41.37	46.49	52.82	58.70	66.52	73.22	81.51	88.54	86
62	3.21	4.10	5.55	6.75	8.29	9.77	11.08	11.95	13.02	15.48	18.97	22.13	24.92	28.18	30.76	33.52	37.36	42.15	46.28	53.06	58.75	65.24	72.47	79.71	91.81	98.44	87
63	3.50	4.59	6.26	7.51	9.26	10.83	12.23	13.36	14.41	17.23	20.58	24.27	27.27	30.01	33.35	37.35	41.20	46.46	52.09	58.13	65.57	72.03	80.17	89.74	99.80	109.17	88
64	3.80	5.11	7.06	8.44	10.36	12.04	13.57	14.87	16.46	19.11	22.72	26.92	29.89	32.91	37.28	41.70	45.92	52.97	57.94	65.59	72.72	78.57	89.25	97.53	111.87	120.56	89
65	3.96	5.65	7.91	9.48	11.59	13.42	15.09	16.70	18.38	21.43	25.24	29.80	33.10	36.99	41.51	46.47	52.15	58.07	64.48	71.62	79.66	88.67	98.58	109.30	120.70	132.71	90
66	4.03	6.36	8.87	10.81	13.22	15.02	16.90	18.57	20.70	24.14	28.25	32.99	37.30	41.44	46.57	52.49	57.47	64.87	70.89	78.71	89.40	97.82	110.73	120.21	132.15	143.99	91
67	4.30	7.25	10.04	12.15	15.11	17.10	18.83	20.77	23.24	26.97	31.68	37.64	41.64	46.28	52.34	58.77	65.07	72.26	78.09	88.16	98.19	109.74	121.39	131.57	148.64	155.83	92
68	4.95	8.16	11.24	13.83	16.77	19.20	21.82	23.90	26.34	31.08	36.09	42.56	47.57	53.05	58.97	65.66	71.47	79.48	87.56	98.12	111.21	120.17	132.47	147.97	160.19	168.40	93
69	5.60	9.29	12.73	15.61	17.95	22.03	24.45	26.28	29.10	34.92	40.38	47.55	53.22	58.35	64.93	73.29	79.77	90.21	96.28	109.37	121.25	130.97	148.50	159.45	174.08	181.83	94
70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196.06	95
71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208.98	96
72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222.84	97
73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.75	98
74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	253.78	99
75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Male Guaranteed Issue Smoker

Duration Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained Age
18	0.95	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	43
19	0.98	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	44
20	1.00	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	45
21	1.01	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	46
22	1.02	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	47
23	1.04	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	48
24	1.06	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	49
25	1.09	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	50
26	1.14	1.17	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	51
27	1.12	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	52
28	1.16	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	53
29	1.15	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	54
30	1.14	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	55
31	1.13	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	56
32	1.14	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	57
33	1.16	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	58
34	1.19	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	59
35	1.24	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	60
36	1.31	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	61
37	1.39	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	62
38	1.49	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	63
39	1.59	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	64
40	1.72	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	65
41	1.87	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	66
42	2.05	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	67
43	2.27	2.52	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	68
44	2.44	2.77	3.03	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	69
45	2.69	3.01	3.25	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	70
46	2.90	3.17	3.42	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	71
47	3.15	3.34	3.64	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	72
48	3.37	3.61	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	73
49	3.57	3.91	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	74
50	3.89	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	75
51	4.26	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	76
52	4.70	5.21	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	77
53	5.12	5.83	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	78
54	5.32	6.52	7.26	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	79
55	5.62	7.03	7.95	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	80
56	6.04	7.68	8.63	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	81
57	6.42	8.28	9.42	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.42	82
58	7.13	9.13	10.40	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.11	90.65	98.71	83
59	7.99	10.02	11.59	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	89.77	99.70	107.79	84
60	9.16	11.14	12.98	14.47	16.04	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	98.78	108.51	118.64	85
61	10.58	12.30	14.15	15.99	17.65	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.34	100.11	107.60	118.94	130.66	86
62	12.34	13.64	15.22	17.05	19.27	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	99.53	109.10	118.00	131.68	143.72	87
63	13.57	15.24	16.75	18.28	20.96	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.20	108.55	119.76	130.74	144.09	157.61	88
64	14.75	16.97	18.37	19.75	22.74	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.77	100.13	109.32	119.23	132.76	143.15	158.71	172.15	89
65	15.53	18.66	20.01	21.37	24.69	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.56	98.86	107.95	118.80	130.82	143.89	157.78	172.33	187.31	90
66	14.90	20.01	21.90	23.95	26.94	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.61	99.11	106.89	117.44	129.38	144.15	159.87	171.52	188.64	200.81	91
67	14.95	21.74	24.15	26.51	29.71	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	109.09	117.77	128.46	142.52	157.57	173.10	187.54	205.74	214.68	92
68	16.15	23.31	26.40	29.69	32.94	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.42	119.16	126.74	137.32	155.22	169.72	186.00	201.99	219.26	229.12	93
69	17.17	25.29	29.15	32.88	36.32	39.96	43.95	48.44	53.67	59.72	66.48	74.02	82.20	90.82	100.22	110.69	122.36	129.79	139.29	150.87	166.60	181.87	203.43	217.36	233.21	244.24	94
70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	261.34	95
71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.22	96
72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	292.07	97
73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308.97	98
74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	326.97	99
75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Guaranteed Issue Non Smoker

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.50	0.50	0.51	0.52	0.52	0.50	0.50	0.48	0.50	0.52	0.52	0.55	0.60	0.63	0.68	0.71	0.77	0.80	0.85	0.91	1.02	43
19	0.46	0.47	0.49	0.50	0.49	0.47	0.47	0.51	0.51	0.54	0.50	0.51	0.50	0.51	0.53	0.54	0.60	0.63	0.66	0.70	0.75	0.79	0.83	0.90	0.95	1.11	44
20	0.47	0.49	0.50	0.47	0.45	0.47	0.47	0.48	0.49	0.50	0.46	0.49	0.50	0.51	0.56	0.59	0.62	0.65	0.68	0.74	0.77	0.82	0.88	0.94	1.01	1.20	45
21	0.49	0.48	0.47	0.45	0.45	0.45	0.48	0.47	0.50	0.50	0.46	0.49	0.51	0.53	0.57	0.61	0.64	0.67	0.71	0.76	0.80	0.87	0.92	0.99	1.08	1.33	46
22	0.49	0.44	0.45	0.43	0.45	0.46	0.47	0.48	0.51	0.53	0.48	0.51	0.52	0.54	0.59	0.62	0.66	0.70	0.74	0.79	0.85	0.90	0.98	1.06	1.17	1.48	47
23	0.43	0.41	0.43	0.42	0.44	0.46	0.47	0.50	0.52	0.53	0.48	0.51	0.53	0.55	0.61	0.64	0.68	0.72	0.78	0.83	0.89	0.96	1.04	1.15	1.28	1.64	48
24	0.42	0.39	0.41	0.42	0.44	0.45	0.47	0.47	0.52	0.54	0.48	0.51	0.54	0.57	0.62	0.66	0.70	0.75	0.81	0.87	0.94	1.02	1.13	1.26	1.39	1.83	49
25	0.39	0.40	0.41	0.42	0.44	0.44	0.47	0.49	0.51	0.55	0.47	0.50	0.55	0.57	0.62	0.67	0.73	0.79	0.85	0.92	1.00	1.10	1.23	1.36	1.52	1.68	50
26	0.39	0.38	0.41	0.43	0.45	0.48	0.52	0.51	0.56	0.60	0.49	0.52	0.58	0.60	0.67	0.72	0.79	0.84	0.92	1.00	1.10	1.23	1.36	1.52	1.68	1.88	51
27	0.40	0.39	0.44	0.45	0.47	0.50	0.54	0.55	0.61	0.64	0.50	0.55	0.60	0.64	0.71	0.77	0.83	0.92	1.00	1.12	1.24	1.36	1.52	1.69	1.90	2.06	52
28	0.43	0.39	0.44	0.46	0.51	0.52	0.58	0.60	0.62	0.69	0.54	0.58	0.64	0.67	0.75	0.83	0.91	1.01	1.11	1.25	1.38	1.54	1.73	1.89	2.10	2.31	53
29	0.46	0.44	0.46	0.48	0.51	0.58	0.59	0.64	0.68	0.73	0.55	0.61	0.67	0.73	0.81	0.88	0.99	1.12	1.24	1.40	1.56	1.70	1.92	2.13	2.37	2.57	54
30	0.46	0.45	0.47	0.51	0.55	0.60	0.65	0.67	0.73	0.81	0.59	0.65	0.72	0.78	0.88	0.99	1.11	1.25	1.37	1.55	1.72	1.91	2.15	2.35	2.62	2.86	55
31	0.52	0.50	0.52	0.53	0.58	0.64	0.70	0.75	0.79	0.89	0.63	0.69	0.78	0.87	0.98	1.10	1.21	1.37	1.53	1.72	1.92	2.09	2.39	2.64	2.91	3.18	56
32	0.52	0.53	0.54	0.56	0.62	0.69	0.76	0.81	0.87	0.97	0.69	0.76	0.86	0.95	1.08	1.19	1.36	1.54	1.70	1.90	2.09	2.33	2.66	2.90	3.21	3.52	57
33	0.56	0.53	0.57	0.58	0.67	0.77	0.84	0.93	0.98	1.09	0.77	0.86	0.94	1.05	1.20	1.34	1.50	1.70	1.87	2.12	2.36	2.63	2.93	3.24	3.57	3.91	58
34	0.54	0.54	0.57	0.61	0.73	0.81	0.92	1.07	1.10	1.25	0.85	0.95	1.06	1.17	1.31	1.48	1.68	1.91	2.09	2.37	2.63	2.88	3.24	3.54	3.89	4.27	59
35	0.54	0.57	0.62	0.64	0.78	0.90	1.07	1.23	1.28	1.44	0.95	1.05	1.17	1.31	1.47	1.65	1.84	2.08	2.32	2.59	2.86	3.19	3.54	3.91	4.27	4.65	60
36	0.53	0.58	0.64	0.68	0.82	0.96	1.15	1.31	1.41	1.59	1.07	1.18	1.34	1.47	1.65	1.84	2.07	2.34	2.60	2.89	3.19	3.54	3.91	4.30	4.70	5.06	61
37	0.50	0.55	0.65	0.71	0.88	1.06	1.24	1.41	1.55	1.76	1.21	1.34	1.49	1.66	1.88	2.07	2.31	2.59	2.84	3.21	3.54	3.93	4.31	4.73	5.17	5.51	62
38	0.51	0.59	0.67	0.77	0.95	1.12	1.34	1.55	1.69	1.90	1.38	1.53	1.70	1.89	2.07	2.31	2.59	2.91	3.17	3.52	3.87	4.22	4.67	5.03	5.51	5.97	63
39	0.53	0.60	0.72	0.83	1.04	1.24	1.46	1.69	1.83	2.10	1.54	1.71	1.91	2.09	2.34	2.61	2.84	3.17	3.47	3.89	4.27	4.66	5.12	5.52	6.04	6.47	64
40	0.55	0.66	0.78	0.89	1.11	1.31	1.54	1.80	1.98	2.23	1.70	1.90	2.09	2.32	2.58	2.86	3.14	3.48	3.80	4.23	4.64	5.15	5.55	5.96	6.51	7.03	65
41	0.58	0.69	0.85	0.97	1.19	1.45	1.65	1.92	2.20	2.42	1.90	2.12	2.34	2.60	2.87	3.09	3.43	3.84	4.23	4.67	5.13	5.60	6.01	6.53	7.15	7.65	66
42	0.65	0.76	0.92	1.09	1.33	1.56	1.81	2.07	2.33	2.63	2.11	2.36	2.62	2.82	3.16	3.52	3.82	4.21	4.48	4.94	5.42	5.99	6.58	7.03	7.60	8.33	67
43	0.70	0.85	1.01	1.18	1.46	1.72	1.98	2.28	2.52	2.84	2.33	2.61	2.85	3.27	3.56	3.85	4.22	4.69	5.11	5.60	6.14	6.68	7.08	7.69	8.48	9.08	68
44	0.78	0.90	1.10	1.34	1.59	1.89	2.17	2.43	2.68	3.03	2.62	2.87	3.19	3.53	3.89	4.37	4.69	5.14	5.42	5.90	6.45	7.11	7.75	8.30	9.03	9.90	69
45	0.84	0.98	1.18	1.47	1.73	2.04	2.32	2.65	2.97	3.29	2.89	3.22	3.56	3.93	4.30	4.68	5.09	5.53	5.99	6.50	7.06	7.67	8.34	9.10	9.93	10.86	70
46	0.93	1.08	1.33	1.56	1.87	2.27	2.57	2.93	3.27	3.61	3.24	3.59	3.94	4.36	4.76	5.17	5.58	6.07	6.55	7.03	7.65	8.29	9.03	9.83	10.94	11.93	71
47	1.02	1.19	1.43	1.77	2.06	2.42	2.78	3.22	3.58	4.01	3.62	3.94	4.37	4.81	5.24	5.61	6.14	6.65	7.16	7.62	8.27	9.25	10.09	11.00	11.90	13.12	72
48	1.08	1.31	1.54	1.89	2.23	2.59	2.95	3.41	3.79	4.32	4.01	4.30	4.61	5.15	5.51	5.99	6.42	7.05	7.69	8.39	9.12	9.86	10.78	11.83	13.27	14.43	73
49	1.13	1.34	1.66	2.08	2.40	2.78	3.14	3.67	4.09	4.72	4.35	4.67	5.08	5.67	6.05	6.49	7.05	7.72	8.38	9.11	9.91	10.87	11.97	13.22	14.46	15.85	74
50	1.13	1.44	1.75	2.13	2.51	2.97	3.37	3.94	4.38	5.00	4.77	5.13	5.57	6.22	6.64	7.13	7.72	8.45	9.15	9.91	10.79	11.88	13.18	14.42	16.17	17.44	75
51	1.17	1.56	1.85	2.25	2.63	3.06	3.58	4.20	4.70	5.36	5.22	5.61	6.09	6.82	7.26	7.84	8.48	9.27	9.99	10.81	11.82	13.08	14.39	15.91	17.75	19.18	76
52	1.17	1.74	1.98	2.34	2.78	3.25	3.67	4.26	4.98	5.65	5.62	6.13	6.65	7.34	7.71	8.47	9.17	10.01	10.94	11.67	12.86	14.28	15.88	17.78	19.63	21.12	77
53	1.24	1.82	2.13	2.49	2.89	3.33	3.82	4.51	5.06	5.93	6.03	6.41	6.95	7.79	8.33	9.19	9.95	10.86	11.85	13.11	14.30	15.99	17.76	19.39	21.36	23.24	78
54	1.24	1.91	2.25	2.55	3.06	3.48	3.99	4.64	5.38	6.20	6.48	7.01	7.62	8.29	9.02	9.81	10.79	11.78	13.15	14.35	15.81	17.61	19.40	21.13	23.50	25.54	79
55	1.31	1.98	2.32	2.68	3.12	3.63	4.22	4.93	5.72	6.66	7.09	7.71	8.38	9.14	9.97	10.90	11.97	13.16	14.46	15.89	17.49	19.23	21.16	23.29	25.60	28.17	80
56	1.44	2.12	2.53	2.91	3.37	3.92	4.57	5.39	6.19	7.13	7.65	8.29	9.05	9.88	10.80	11.85	13.25	14.54	15.78	17.61	19.41	21.28	23.77	26.28	29.34	31.75	81
57	1.54	2.24	2.77	3.17	3.65	4.25	5.03	5.78	6.74	7.69	8.29	8.97	9.80	10.67	11.55	13.00	14.33	16.14	18.01	19.62	21.24	24.13	26.79	29.62	32.51	35.82	82
58	1.58	2.48	3.00	3.44	3.98	4.64	5.33	6.33	7.39	8.36	9.03	9.74	10.66	11.96	12.88	14.70	16.70	18.47	19.76	21.54	24.17	26.31	29.33	32.33	36.72	39.86	83
59	1.71	2.64	3.32	3.75	4.35	5.09	5.94	6.85	8.13	9.12	9.88	10.64	11.63	13.08	13.85	15.93	18.27	20.31	21.99	24.59	26.43	29.10	32.89	36.44	40.68	44.35	84
60	1.78	2.76	3.53	4.06	4.72	5.56	6.52	7.67	8.99	9.97	10.87	11.65	12.84	14.28	15.27	17.57	20.07	22.32	23.98	27.00	29.32	32.95	37.06	41.48	46.49	49.43	85
61	1.87	2.90	3.81	4.37	5.12	6.04	7.14	8.43	9.94	10.95	11.99	12.88	14.11	15.74	16.89	19.31	21.94	24.37	26.32	29.18	32.85	36.45	41.54	46.04	51.05	53.97	86
62	2.01	3.08	4.06	4.69	5.52	6.54	7.78	9.24	10.95	12.01	13.30	14.21	15.65	17.42	18.62	21.29	24.18	27.22	29.31	32.81	36.45	39.63	44.86	50.42	57.35	61.04	87
63	2.21	3.24	4.32	4.99	5.90	7.07	8.48	10.14	11.90	12.83	14.23	15.75	17.39	19.15	20.90	23.96	26.44	29.45	32.44	36.54	40.27	45.00	49.79	55.07	61.22	68.45	88
64	2.52	4.16	4.58	5.32	6.31	7.61	9.20	11.09	13.38	14.05	15.80	17.48	19.23	21.06	23.23	26.01	28.90	33.17	36.67	41.03	45.26	48.43	54.35	60.31	68.74	76.40	89
65	2.89	4.43	4.86	5.64	6.74	8.18	9.98	12.20	14.75	15.50	17.55	19.30	21.23	23.36	25.67	28.25	31.84	35.91	39.95	44.43	49.51	54.06	61.13	68.54	76.50	83.78	90
66	2.98	4.72	5.32	6.15	7.41	8.92	11.03	13.51	16.52	17.65	19.15	21.21	24.00	26.42	28.95	30.92	34.32	39.39	43.69	48.09	54.66	59.42	66.70	75.07	83.12	87.04	91
67	3.04	5.03	5.71	6.64	8.06	9.98	12.20	14.63	18.24	19.73	21.66	24.24	26.56	29.39	31.60	35.36	39.78	44.33	48.51	54.74	60.54	67.74	75.98	82.21	93.41	94.11	92
68	3.31	5.46	6.13	7.27	8.89	10.72	13.63	16.96	20.84	23.17	23.51	26.74	30.34	33.96	36.53	39.36	42.86	47.47	53.52	60.08	68.67	74.47	82.06	91.77	100.27	104.99	93
69	3.68	5.84	6.71	8.02	9.88	12.19	15.33	18.54	23.16	26.18	26.65	29.97	33.76	37.60	39.91	44.88	49.20	54.61	60.21	67.45	76.14	84.05	95.46	100.50	110.42	119.07	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	136.91	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	154.05	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	172.03	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	173.81	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	183.05	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

Achiever EIUL 2012 (Form UL1212 Series), Primary Insured Term Rider, Band 4 for Total Face Amounts $5,000,001 and above (These rates are the same as band 3)
Annual COI rates per $1000
Female Guaranteed Issue Smoker

Duration	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	Attained
Age																											Age
18	0.44	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	43
19	0.46	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	44
20	0.47	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	45
21	0.49	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	46
22	0.50	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	47
23	0.51	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	48
24	0.53	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	49
25	0.55	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	50
26	0.58	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	51
27	0.61	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	52
28	0.64	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	53
29	0.67	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	54
30	0.70	0.75	0.79	0.85	0.92	1.00	1.06	1.08	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	55
31	0.75	0.79	0.85	0.92	1.00	1.07	1.13	1.17	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	56
32	0.79	0.85	0.92	1.00	1.07	1.14	1.20	1.24	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	57
33	0.85	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	58
34	0.92	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	59
35	1.00	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	60
36	1.07	1.14	1.20	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	61
37	1.05	1.16	1.26	1.34	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	62
38	1.07	1.17	1.33	1.43	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	63
39	1.08	1.21	1.39	1.53	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	64
40	1.14	1.27	1.49	1.65	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	65
41	1.22	1.35	1.62	1.79	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	66
42	1.29	1.48	1.73	1.96	2.16	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	67
43	1.41	1.61	1.87	2.13	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	68
44	1.55	1.71	1.99	2.38	2.64	2.93	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	69
45	1.65	1.87	2.15	2.51	2.92	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	70
46	1.88	2.07	2.40	2.77	3.24	3.60	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	71
47	2.21	2.31	2.65	3.16	3.58	3.99	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	72
48	2.47	2.63	2.94	3.49	3.98	4.41	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	73
49	2.65	2.77	3.16	3.91	4.36	4.86	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	74
50	2.81	2.99	3.44	4.08	4.70	5.36	5.91	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	75
51	3.07	3.34	3.72	4.42	5.02	5.71	6.49	7.09	7.70	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	76
52	3.24	3.74	4.06	4.73	5.43	6.16	6.71	7.53	8.34	9.03	9.76	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	77
53	3.53	4.06	4.45	5.14	5.73	6.40	7.09	8.04	8.70	9.74	10.55	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	78
54	3.82	4.27	4.75	5.31	6.18	6.79	7.50	8.39	9.27	10.20	11.40	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	79
55	4.12	4.55	5.02	5.70	6.46	7.25	8.06	8.99	9.91	10.88	12.33	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	80
56	4.60	4.94	5.54	6.28	7.07	7.84	8.62	9.72	10.56	11.56	13.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	81
57	4.86	5.28	6.13	6.90	7.79	8.53	9.42	10.31	11.33	12.35	14.48	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	82
58	5.01	5.89	6.74	7.60	8.61	9.32	9.95	11.16	12.21	13.30	15.71	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	83
59	5.40	6.30	7.51	8.39	9.48	10.21	10.96	11.95	13.23	14.38	17.08	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	84
60	5.69	6.64	8.09	9.16	10.45	11.16	11.94	13.16	14.37	15.59	18.63	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85
61	5.93	7.08	8.77	9.98	11.45	12.15	12.94	14.27	15.62	16.93	20.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	86
62	6.39	7.51	9.49	10.79	12.46	13.17	14.00	15.48	16.96	18.38	22.29	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	87
63	7.06	7.99	10.16	11.61	13.48	14.20	15.07	16.73	18.13	19.27	24.39	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	88
64	7.99	10.30	10.90	12.45	14.57	15.26	16.21	18.07	20.00	20.91	26.68	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	89
65	9.05	11.03	11.67	13.34	15.74	16.44	17.43	19.58	21.66	22.83	29.20	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	124.22	90
66	9.37	11.85	12.46	14.24	16.79	17.58	18.97	21.40	24.08	26.03	31.95	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	115.22	124.22	131.53	91
67	9.52	12.76	13.16	15.08	17.79	19.23	20.71	22.98	26.50	28.83	34.97	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.69	106.25	116.68	123.47	131.53	142.33	92
68	10.21	13.90	13.86	16.33	19.31	20.34	22.80	26.10	29.90	33.28	38.28	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	93.54	106.25	114.69	122.24	131.53	142.32	152.85	93
69	11.35	15.00	15.05	17.65	20.89	22.89	25.60	28.20	32.97	37.18	41.92	46.43	51.96	57.80	63.94	70.74	77.59	85.68	95.54	102.76	114.66	124.22	131.53	142.01	151.46	164.79	94
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	187.66	95
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	204.81	96
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	219.43	97
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	218.78	98
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	227.56	99
75	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0.00	100

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

May 22, 2012

Joann Fusi
Senior Product &
Financial Analyst

Contract Development
and Filing

Honorable Jay Bradford
Insurance Commissioner
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Attn: Ms. Linda Bird

RE: SERFF Tracking Number ALSB-128270747, Company Tracking Number UL1210 SERIES
Policy Forms
UL1210: Flexible Premium Adjustable Indexed Life Insurance Policy
UL1211: Additional Insured Term Insurance Rider
UL1212: Primary Insured Term Insurance Rider
UL1213: Annual Reset Crediting Strategy Rider
UL1214: Two-Year Reset Crediting Strategy Rider
UL1215: U.S. Blend Annual Reset Crediting Strategy Rider
UL1216: International Blend Annual Reset Crediting Strategy Rider
UL1217: Global Blend Annual Reset Crediting Strategy Rider
UL1218: Surrender Value Endorsement
UL1219: Variable Loan Endorsement
FIC460: Supplemental Life Application

Dear Ms. Bird:

Thank you for your note dated May 7, 2012. Please find our response below to your inquiry.

Objection 1
Comments:
External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

We will respond to each of the points in the External Indexed Guidelines:

Policy Provisions

- Any external-index to be used must be clearly identified and may only be changed by an endorsement approved by the Commissioner.

We will comply and will add no other such "index" without Arkansas approval of the endorsement.

- The policy shall contain on the cover page a prominent statement that it is an external-indexed policy or other statement with substantially the same meaning.

On the face page of the UL1210 policy we clearly describe the policy as a "Flexible Premium Adjustable Indexed Life Insurance Policy". We also state on the cover page "The values of this policy may be affected by an external index, but this policy does not directly participate in any stock or equity."

- Any limitation upon allocation of funds with the policy must be clearly identified and may only be changed by an endorsement approved by the Commissioner.

The minimums are clearly stated throughout the policy. If a change was required, we would amend the policy and file for approval of the Arkansas Department of Insurance.

- Any limitation, restriction, penalty or charge for the transfer during the term must be clearly defined.

Account transfers between each indexed account and/or the fixed account are clearly defined in the contract. There is no transfer charge. Partial withdrawal charges and surrender charges may be assessed for partial withdrawals and full surrenders, and these are clearly identified in the contract, however.

- The policy must clearly state the values of all elements affecting the index credit rate and clearly define the method for calculating the index credit rate and the index credit. Values that are not guaranteed for the life of the policy must have guaranteed maximum and minimum guaranteed values. Guaranteed values may only be changed by an endorsement approved by the Commissioner.

There are guaranteed minimums and maximums, as this is an Indexed Universal Life contract. Guarantees would not be changed other than through approval of an endorsement. Also, the methods used to calculate the values of the index credit rate are clearly identified in the contract and in the indexed crediting strategy riders associated with the contract.

- Index credit rates and index credits must be greater than or equal to zero.

The index crediting rate under this contract will never to less than zero. The index credited rate will never be less than the guaranteed rate defined in the indexed crediting strategy riders. The annual floor for indexed crediting strategy forms UL1213, UL1214, UL1215, UL1216 and UL1217 is guaranteed never to be less than 0%.

- An **annual report** must be provided to the policyholder without charge. The report must contain at least the following information:

  a) the beginning and ending date of the current report period;
  b) The account value at the beginning of the current report period and at the end of the current report period;
  c) the cash value at the beginning of the current report period and at the end of the current report period.
  d) the amounts that have been credited or debited to the contract during the current report period identified as to type and date;
  e) the amount of any outstanding indebtedness as of the end of the current report period.
  f) Such other data which will enable the policyholder to verify the values in the current report.

We are in compliance with this Arkansas requirement.

- In addition to the annual report a similar report shall be available upon request of the Policyholder. Reasonable charges may be assessed for providing such a report.

Per the policy provision, we will supply this upon request:

DISCLOSURE AND ADVERTISING

Our Illustration and Disclosure Forms meet the requirements as set forth in the External Indexed Guidelines. We have included a Certification to speak to this end. An Illustration and Disclosure form will be delivered no later than the completion of the application for the policy.

AGENT EDUCATION

The attached Officer's Certification certifies to the following:

1) **Lincoln Benefit Life Company (LBL) certifies, as the issuing insurance company, that it will create education materials for all External Indexed universal life plans and will make said education materials available to agents and selling firms and encourage their use.**

2) **Lincoln Benefit Life Company certifies that if it enters into agreements with selling firms that obligate the selling firm to have full responsibility for training and supervision of all agents and all other persons associated with the firm who are involved directly or indirectly in the offer or sale of the policies, and all such persons shall be subject to the control of the firm with respect to such persons' activities in connection with the sale of the policies (including training).**

3) **Lincoln Benefit Life Company further certifies it enters into agreements with agencies and selling firms in which the agencies and selling firms agree that it will allow no person to transact insurance as an agent of LBL until duly licensed and appointed by LBL. Where applicable, the agreement obligates the agencies and selling firms to assume responsibility to make a thorough and diligent inquiry and investigation relative to each agent applicant's identity, residence, business reputation, and experience and declare that each agent applicant is worthy of appointment as an agent of LBL.**

NONFORFEITURE

Unless the external-indexed contract is an employer sponsored retirement plan, the minimum Nonforfeiture values must satisfy the Standard Nonforfeiture Law. If an exemption from these standards is requested, it must be accompanied by justification for such exemption. A detailed actuarial memorandum must be submitted demonstrating compliance.

We have already submitted a Memo to satisfy the Standard Nonforfeiture Laws.

RESERVES

A detailed actuarial memorandum must be submitted demonstrating compliance with Actuarial Guideline XXXV or XXXVI as appropriate.

We have already submitted a Memo that states compliance with Actuarial Guideline XXXVI.

A certification must be submitted that the company will address external-indexed contracts separately in the annual (Section 8) actuarial opinion and memorandum addressing each year the amount and type of assets held and the level of reserves and how developed.

We have attached the required reserves certification

A certification must be submitted that the company will establish and maintain a detailed file defining that system for hedging. Results of regular analysis of the effectiveness of the system should be made part of the file.

We have attached the hedging program certification.

Please note that we revised the Supplemental Life Application, FIC460, by deleted the word "six" which appeared just before the word "accounts" from the first sentence of the Premium Allocations section of the application. The sentence now reads, "You may allocate your Net premium (in whole percentages only and they must equal 100%) among the account options:" This is the only change that has been made to this form.

If you have any questions, please feel free to contact me at the address, phone, or e-mail on my letterhead. Thank you for your consideration of this matter.

Sincerely,

Joann Fusi

Digitally signed by Joann Fusi
DN: cn=Joann Fusi, o=Allstate, ou=Product Management, email=jfusj@allstate.com, c=US
Date: 2012.05.22 14:02:38 -05'00'

Joann Fusi
Senior Product & Financial Analyst
Contract Development and Filing

Lincoln Benefit Life Company

STATE OF ARKANSAS

Certification of Compliance for the state of Arkansas
External-Indexed Contract Guidelines

Re: Training Material for Individual Policy UL1210

I certify that to the best of my knowledge and belief, the agent training processes comply with the laws and regulations of the State of Arkansas.

May 11, 2012
Date

Signature

Lawrence W. Dahl
Name

President
Title and/or Business Affiliation

LINCOLN BENEFIT LIFE COMPANY

Hedging Program Certification of Compliance for the state of Arkansas

RE: UL1210

I certify that to the best of my knowledge and belief the company will establish and maintain a detailed file defining the system for hedging. Results of regular analysis of the effectiveness of the system will be made a part of the file.

Ben Wydick, FSA, CFA

Title: Director, Asset/Liability Management

Date: May 11, 2012

Lincoln Benefit Life Company

STATE OF ARKANSAS

Certification of Compliance for the state of Arkansas
External-Indexed Contract Guidelines

Re: Illustration and Disclosure Form

I have reviewed the above-referenced Illustration and Disclosure Form and certify that to the best of my knowledge and belief the forms are not deceptive in its meaning and complies with Arkansas' requirements as set forth in the External-Indexed Guidelines.

May 8, 2012
Date

Signature

Merlin Miller, FSA, MAAA
Name

Actuary
Title and/or Business Affiliation

LINCOLN BENEFIT LIFE COMPANY
ACTUARIAL MEMORANDUM
FLEXIBLE PREMIUM ADJUSTABLE INDEXED LIFE INSURANCE

Policy Form #UL1210 Series
May 11, 2012

I certify, to the best of my knowledge and belief, that the company will address external-indexed contracts separately in the annual actuarial opinion memorandum addressing each year the amount and type of assets held and the level of reserves and how developed. This will be addressed in the actuarial opinion and memorandum provided to the state of Arkansas, to the extent required.

_____
George Wahle, FSA, MAAA
Actuary
Allstate Financial

Date: May 17, 2012

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/01/2012	Form	Supplemental Life Application	05/22/2012	FIC460 Accumulation UL Application Supplement 0812 B.pdf (Superceded)

Clear Form

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

SUPPLEMENT TO APPLICATION FOR LIFE INSURANCE

Lincoln Benefit Life Company
P.O. Box 660191, Dallas, TX 75266-0191
Phone: 1-800-865-5237 FAX: 1-866-525-5433

Proposed Primary Insured Name _____

Plan of Insurance/Product Type _____

1. PREMIUM ALLOCATIONS

You may allocate your Net Premium **(in whole percentages only and they must equal 100%)** among the six account options:

_____ % Fixed Account

_____ % Indexed Account - S&P 500, Annual Reset

_____ % Indexed Account - S&P 500, 2-Year Reset

_____ % Indexed Account - U.S. Blend, Annual Reset

_____ % Indexed Account - International Blend, Annual Reset

_____ % Indexed Account - Global Blend, Annual Reset

2. DEATH BENEFIT COMPLIANCE TEST (IRC § 7702)

Please select one of the two options below:

☐ **Guideline Premium Test** ☐ **Cash Value Accumulation Test**

If no option is chosen, Guideline Premium Test will be used. The Overloan Protection Rider is NOT available if the Cash Value Accumulation Test option is selected.

3. DISCLOSURES/SIGNATURES

For Applicants in Arkansas: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For Applicants in District of Columbia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines or a denial of insurance benefits.

For Applicants in Florida: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

I UNDERSTAND THAT:

I am purchasing a flexible premium adjustable indexed life insurance policy with equity indexed interest issued by Lincoln Benefit Life Company. This policy contains charges and fees. The premiums can be allocated to a fixed account or any indexed account. Each indexed account is credited an interest rate based on the performance of an index, subject to a participation rate and a cap.

THE AMOUNT AND DURATION OF THE DEATH BENEFIT MAY VARY UNDER SPECIFIED CONDITIONS. POLICY VALUES MAY INCREASE OR DECREASE IN ACCORDANCE WITH THE EXPERIENCE OF THE INDEXED ACCOUNTS. ILLUSTRATIONS OF BENEFITS, INCLUDING DEATH BENEFITS, POLICY VALUES, AND SURRENDER VALUES ARE AVAILABLE UPON REQUEST.

The undersigned represent that all statements and answers on this Supplement to Application are made part of the application and that such are complete and correctly recorded to the best of my/our knowledge and belief.

SIGN HERE

Proposed Insured Signature _____ Date _____ (MM/DD/YYYY)

Owner Signature _____ Date _____ (MM/DD/YYYY)

Agent Signature _____ Date _____ (MM/DD/YYYY)

Agent Telephone (_____) _____ - _____

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