

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Filing at a Glance

Company: Ohio National Life Assurance Corporation

Product Name: 2012 UL BOLI SERFF Tr Num: ONFS-128283346 State: Arkansas
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num:
Adjustable Life Closed
Sub-TOI: L09I.001 Single Life Co Tr Num: FORM 12-QB-1.AR State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Authors: Doris Jackson, Noreen Luptowski, ALMI, ACS, Peggy Johnson Disposition Date: 05/22/2012
Date Submitted: 05/15/2012 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: The forms have been filed in Ohio, our domiciliary state on 4/27/12. Forms filed in Ohio are deemed approved 30 days after filing is received, Ohio Rev. 395.14.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Market Type: Individual
Individual Market Type:
Filing Status Changed: 05/22/2012
State Status Changed: 05/22/2012

Deemer Date:
Submitted By: Noreen Luptowski, ALMI, ACS
Filing Description:
Re: Form 12-QB-1.AR, Flexible Premium Universal Life Policy
Form 12-BUE-1, Unisex Endorsement
Form 12-QBE-1, Crawl Out Endorsement

Created By: Doris Jackson
Corresponding Filing Tracking Number:

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Form 12-QBE-2, Crawl Out of Transfers and Assignments Endorsement

Enclosed for your review and approval is a Flexible Premium Universal Life Insurance Policy, and three endorsements. The policy form and endorsements are new and are intended to replace the previously approved forms listed below, except for the Unisex Endorsement, it will not replace any previously approved form.

Previously approved forms being replaced:

Form 08-QL-42.1 with Endorsement Form 08-QBB-1, approved on 3/3/08 and 9/11/08.

Form 08-QBE-1 and Form 08-QBE-3, approved on 10/9/08.

The policy will be used for bank-owned life insurance (BOLI). The bank will be the Payer of premiums, and Beneficiary of each policy of insurance on the lives of executives of the bank (the Insureds). The life insurance will be used for insurance funding for cost recovery for retirement benefit obligations where such purchase has been approved by the Office of the Comptroller of the Currency for that purpose. Issue ages are 18-80.

The new policy primarily differs from the previous BOLI policy as follows.

« The policy's death proceeds will be paid in a lump sum or through other plans of payment that may be made available in lieu of a lump sum. This is a change from our other life policies.

« A few provisions were added to the Premiums and Claims section.

« The Guaranteed Minimum Interest Rate and the Monthly Guaranteed Minimum Interest Rate are shown as bracketed on the specification page, Page 6. The range for these rates is shown on the enclosed Statement of Variability. Any change in the rates will be made on new issues only.

The Unisex Endorsement, Form 12-BUE-1, will be added to create a unisex policy. The unisex form is intended for use only in connection with employer-sponsored plans subject to the Norris decision or as otherwise required by applicable law. The endorsement removes all references to sex and changes the mortality table.

When the policy is issued with Endorsement Form 12-QBE-1, there will be no surrender charges assessed to cash surrenders or 1035 exchanges where less than 10% of the cash value of the BOLI group is surrendered or exchanged.

When issued with Form 12-QBE-2, there will be no surrender charges assessed for cash surrenders of any amount, and there will be no surrender charges for 1035 exchanges where less than 10% of the cash value of the BOLI group is exchanged. For the removal of surrender charges for cash surrenders, we credit a lower interest rate to the policy cash value.

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

The policy forms will be illustrated and the illustration does comply with the NAIC Illustration requirements.

Enclosed for your reference are actuarial memoranda, an annual statement and sample policy illustrations.

The application that will be used in applying for the base policy with which this form is to be used is Form 6420-AR, which was approved for use in your state on 11/2/11.

Please feel free to contact me with any questions or concerns. I can be reached at 1-800-366-6654, Dept. 7, Option 2 (press 7 after the initial greeting, the system does not prompt this), via fax at 1-513-794-4500, or at the e-mail address listed below.

Thank you for your assistance with this filing.

Sincerely,

Doris Jackson, FLMI, AIRC, HIA, CCP
Contract Compliance Regulatory Coordinator
Contract Compliance Unit/Product Development
E-mail: Doris_Jackson@ohionational.com
State Narrative:

Company and Contact

Filing Contact Information

Doris Jackson, Doris_Jackson@ohionational.com
One Financial Way 513-794-6440 [Phone]
Cincinnati, OH 45242 513-794-4522 [FAX]

Filing Company Information

Ohio National Life Assurance Corporation CoCode: 89206 State of Domicile: Ohio
1 Financial Way Group Code: 704 Company Type: Life and Annuity
Cincinnati, OH 45242 Group Name: ONFS State ID Number:
(513) 794-6100 ext. [Phone] FEIN Number: 31-0962495

Filing Fees

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: \$50 Ohio Filing fee
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ohio National Life Assurance Corporation	\$50.00	05/15/2012	59172325
Ohio National Life Assurance Corporation	\$150.00	05/15/2012	59183446

SERFF Tracking Number: ONFS-128283346 State: Arkansas
 Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
 Company Tracking Number: FORM 12-QB-1.AR
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2012 UL BOLI
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/22/2012	05/22/2012

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	05/17/2012	05/17/2012	Noreen Luptowski, ALMI, ACS	05/21/2012	05/21/2012
Pending Industry Response	Linda Bird	05/15/2012	05/15/2012	Noreen Luptowski, ALMI, ACS	05/15/2012	05/15/2012

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Disposition

Disposition Date: 05/22/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ONFS-128283346 State: Arkansas
 Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
 Company Tracking Number: FORM 12-QB-1.AR
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2012 UL BOLI
 Project Name/Number: /

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	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Sample Illustration and Annual Report		Yes
Supporting Document	Certificate of Compliance & Bulletin 11-83 Certificate		Yes
Supporting Document	Rate Exhibits		Yes
Form	Flexible Premium Universal Life Insurance Policy		Yes
Form	Unisex Endorsement		Yes
Form	Crawlout Endorsement		Yes
Form	Crawlout of Transfers and Assignments Endorsement		Yes

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/17/2012
Submitted Date 05/17/2012
Respond By Date 06/18/2012

Dear Doris Jackson,

This will acknowledge receipt of the captioned filing.

Objection 1

Comment: Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

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

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/21/2012
Submitted Date 05/21/2012

Dear Linda Bird,

Comments:

Thanks for your response.

Response 1

Comments: The required company information is provided on Form 4724-AR Rev. 10/97 within the Form 12-QB-1.AR.

Related Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please contact me if you have further concerns. I look forward to your approval.

Sincerely,

Doris Jackson, Noreen Luptowski, ALMI, ACS, Peggy Johnson

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/15/2012
Submitted Date 05/15/2012
Respond By Date 06/15/2012

Dear Doris Jackson,

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 \$150.00 filing fee 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

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/15/2012
Submitted Date 05/15/2012

Dear Linda Bird,

Comments:

Thanks for your response.

Response 1

Comments: I apologize for this oversight. The EFT was increased \$150 per your request. Total EFT = \$200

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 \$150.00 filing fee is received.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

I look forward to your approval.

Sincerely,

Doris Jackson, Noreen Luptowski, ALMI, ACS, Peggy Johnson

SERFF Tracking Number: ONFS-128283346 State: Arkansas
 Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
 Company Tracking Number: FORM 12-QB-1.AR
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2012 UL BOLI
 Project Name/Number: /

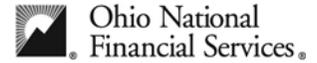
Form Schedule

Lead Form Number: 12-QB-1.AR

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 12-QB-1.AR	Policy/Cont Flexible Premium ract/Fratern Universal Life al Insurance Policy Certificate	Initial		50.000	12-QB-1.AR.pdf
	Form 12-BUE-1	Policy/Cont Unisex Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	12-BUE-1.pdf
	Form 12-QBE-1	Policy/Cont Crawlout ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	12-QBE-1.pdf
	Form 12-QBE-2	Policy/Cont Crawlout of Transfers ract/Fratern and Assignments al Endorsement Certificate: Amendmen t, Insert Page, Endorseme	Initial		50.000	12-QBE-2.pdf

SERFF Tracking Number: ONFS-128283346 State: Arkansas
Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
Company Tracking Number: FORM 12-QB-1.AR
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: 2012 UL BOLI
Project Name/Number: /
nt or Rider

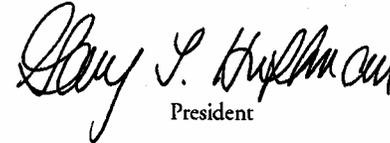
Ohio National Life Assurance Corporation



Subject to the conditions and provisions of this policy, we will pay the Net Death Proceeds to the Beneficiary after we receive due proof that the Insured died while this policy was in force. We may also provide other benefits pursuant to the conditions and provisions of this policy.

Our Home Office is at One Financial Way, Cincinnati, Ohio 45242.


Secretary


President

20 DAY RIGHT TO EXAMINE THE POLICY: You have a right to cancel this policy within 20 days after you receive it. You may return it to us or to our agent for any reason within those 20 days. The policy will then be treated as though it was never issued. We will then refund the premiums that were paid to us.

Flexible Premium Universal Life Insurance Policy

Nonparticipating

Death Benefit Payable Before Maturity Date

Flexible Premiums Until Maturity Date

Stated Amount: Page 3

Maturity Date: At Attained Age 121

Insured JOHN DOE
Age 35
Policy Date 06/04/12

Policy Number C0000020
Stated Amount \$100,000
Issue Date 06/04/12

Policy Contents

	Page		Page
Policy Specifications	3	Change of Death Benefit Option	12
Table of Guaranteed Maximum Cost of Insurance Rates	6	Changes In Insurance Coverage	12
General Terms and Definitions	7	Continuation of Coverage	12
Age, Attained Age	7	Nonforfeiture	13
Interest Crediting Rate	7	Cash Value	13
Life Insurance Qualification Test	7	Monthly Charges	13
Maturity Date	7	Interest Credits	13
Notice	7	Cost of Insurance	13
Policy Months and Policy Years	7	Cost of Insurance Rate	13
Proceeds	7	Net Amount at Risk	14
Process Day	7	Determination of Values	14
Pronouns	7	Surrender and Cash Surrender Value	14
Proof of Insurability	8	Surrender Charge	14
General Provisions	8	Surrender Charge on Decreases	14
Annual Statement	8	Partial Surrender	14
Assignment	8	Deferral of Surrender	15
Beneficiary	8	Continuation of Insurance	15
Entire Contract	9	Paid-up Life Insurance	15
Governing Law	9	Loans	16
Ownership	9	Availability	16
Premiums	9	Loan Value	16
Premium	9	Loan Interest	16
Planned Premium	9	Repayment	16
Payment Application	10	Claims	16
Net Premium	10	Payment of Net Death Proceeds	16
Maximum Premiums	10	Interest on Net Death Proceeds	16
Policy Grace Period	10	Misstatement of Age or Sex	17
Reinstatement of Policy	10	Net Death Proceeds Protection	17
Benefits	11	Incontestability	17
Death Benefit Options	11	Suicide	17
Net Death Proceeds	12		

Notice to Arkansas Policyholders

If you have any questions about a problem with your insurance policy, please contact your agent or:

Agency Name
Agency Address
Agency City, State Zip
Agency Phone Number

Ohio National Life
Client Services Division
P.O. Box 237
Cincinnati, Ohio 45201-0237
Toll Free No.: 1-800-366-6654

If you cannot resolve your problem directly with the Insurer, you may contact:

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904
Toll Free Number: 1-800-852-5494

This notice of complaint procedure is for information only and does not become a part or condition of this policy.

Limitations and Exclusions under the Arkansas Life and Health Insurance Guaranty Association Act

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

Disclaimer

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in this State. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

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

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

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

Coverage

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

Exclusions from Coverage

However, persons owning such policies are NOT protected by the Guaranty Association if:

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

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof that is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (that give rights to group contract holders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by state or federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents that do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

Limits on Amount of Coverage

The Act also limits the amount the Guaranty Association is obligated to cover. The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

Policy Specifications

Stated Amount	Description	Initial Premium	Form Number
[\$100,000]	Flexible Premium Universal Life Maturity at attained Age 121 [Death Benefit A - Stated Amount]	[\$ 20,000.00]	12-QB-1.AR
		Planned Premium [\$ 20,000.00 Special]	
	[Endorsement]		12-QBE-1]

See the back of this page for additional benefit riders, if any.

Policy may not be reduced below Minimum Stated Amount of: \$100,000
The Life Insurance Qualification Test for this policy is the Cash Value Accumulation Test.

Important Notice

This policy will terminate without value if the Cash Surrender Value less any loans then in effect falls to zero or below. That can happen even if you have paid the Planned Premium shown above.

The period for which this policy and life insurance coverage will continue in force will be affected by: (1) the amount, timing, and frequency of premium payments you choose to make; (2) the Stated Amount and the Death Benefit Option you have chosen; (3) the interest we credit to the Cash Value; (4) the monthly charges we deduct from the Cash Value; (5) charges we make for any riders you have chosen to include with the policy; and (6) any loans and partial surrenders you make.

We have the right to change the currently credited interest rate and the current monthly charges against the Cash Value, subject to the guarantees set forth in this policy. Our changes and any changes you make in any of the factors described above could affect the number or amount of premiums you must pay to keep this policy in force and will affect the Cash Value at any particular time.

Policy Number [C0000000]	Policy Date [06/04/2012]	Issue Date [06/04/2012]	Maturity Date [06/04/2098]
Insured [JOHN DOE]	Issue Age [35]	Sex [MALE]	Risk Class* [NONSMOKER]
Owner [JOHN DOE]			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Specifications

Stated Amount	Description	Monthly Charge	Years Charged	Form Number
--------------------------	--------------------	---------------------------	--------------------------	------------------------

Policy Number	Policy Date	Issue Date	Maturity Date
[C00000000]	[06/04/2012]	[06/04/2012]	[06/04/2098]

Insured	Issue Age	Sex	Risk Class*
[JOHN DOE]	[35]	[Male]	[Nonsmoker]

Owner
[JOHN DOE]

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

**Table of Guaranteed
Maximum Cost of Insurance Rates
Per \$1000 Net Amount At Risk**

Policy Plan: Flexible Premium Universal Life Insurance

Stated Amount: [\$100,000]

Attained Age	Monthly Insurance Rate Per \$1000	Attained Age	Monthly Insurance Rate Per \$1000	Attained Age	Monthly Insurance Rate Per \$1000
[35	0.09084	64	1.16385	93	19.69542
36	0.09584	65	1.29083	94	21.19403
37	0.10001	66	1.41951	95	22.77289
38	0.10751	67	1.54990	96	24.22200
39	0.11418	68	1.69035	97	25.77166
40	0.12168	69	1.83586	98	27.43069
41	0.13168	70	2.01237	99	29.20718
42	0.14419	71	2.20987	100	31.11386
43	0.15836	72	2.46942	101	32.63203
44	0.17503	73	2.74334	102	34.25451
45	0.19420	74	3.03166	103	35.98673
46	0.21255	75	3.34700	104	37.83604
47	0.23255	76	3.69107	105	39.78296
48	0.24423	77	4.09083	106	41.86111
49	0.25757	78	4.55818	107	44.07929
50	0.27674	79	5.09836	108	46.44744
51	0.29926	80	5.68800	109	48.97489
52	0.33011	81	6.36020	110	51.67124
53	0.36347	82	7.06118	111	54.55012
54	0.40600	83	7.81815	112	57.62282
55	0.45854	84	8.65764	113	60.90571
56	0.51193	85	9.59706	114	64.41012
57	0.56949	86	10.64036	115	68.15449
58	0.61872	87	11.78220	116	72.15515
59	0.67546	88	13.00872	117	76.43109
60	0.74389	89	14.30594	118	81.00512
61	0.82735	90	15.66322	119	83.33266
62	0.92920	91	16.94312	120	83.33266]
63	1.04359	92	18.28068		

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[MALE]

Risk Class*
[NONSMOKER]

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Guaranteed Minimum Interest Rate (GMIR): [2.00%] Monthly Guaranteed Minimum Interest Rate: [.16516%]

Description of Expense Charges and Surrender Charges

Policy Plan: Flexible Premium Universal Life Insurance

Stated Amount: [\$100,000]

Expense Charges

State and Local Tax Charge

We will directly deduct from each premium paid any state and local taxes that we determine to be allocable to this policy in excess of 2.5%.

Premium Load

We will deduct from each premium paid a premium load of not more than: [10.00%]

Policy Maintenance Charge

Deducted from the Cash Value will be a monthly Policy Maintenance Charge of: [\$6]

Surrender Charges

Policy Year	Surrender Charge	Policy Year	Surrender Charge
[1	\$ 2804.00	14	1338.00
2	2764.00	15	1091.00
3	2723.00	16	853.00
4	2681.00	17	625.00
5	2639.00	18	407.00
6	2595.00	19	198.00
7	2552.00	20 and over	0.00]
8	2507.00		
9	2462.00		
10	2417.00		
11	2134.00		
12	1860.00		
13	1595.00		

Additional surrender charges will apply to any increases in coverage. Partial surrender charges may be assessed in the event of a partial surrender of the policy, including any reduction in the Stated Amount of Coverage.

An additional Surrender Charge may also be taken equal to any interest credited during the Policy Year in excess of [2.00%].

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[MALE]

Risk Class*
[NONSMOKER]

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Loan Rate [7.40%] Per Year in Advance

Table of Death Proceeds Factors

Policy Plan: Flexible Premium Universal Life Insurance
Stated Amount: [\$100,000]

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
[35	4.89048	75	1.45894	115	1.01000
36	4.72195	76	1.42848	116	1.01000
37	4.55939	77	1.39944	117	1.01000
38	4.40239	78	1.37187	118	1.01000
39	4.25128	79	1.34587	119	1.01000
40	4.10562	80	1.32150	120	1.01000]
41	3.96526	81	1.29865		
42	3.83026	82	1.27737		
43	3.70061	83	1.25743		
44	3.57618	84	1.23870		
45	3.45687	85	1.22117		
46	3.34257	86	1.20485		
47	3.23284	87	1.18973		
48	3.12749	88	1.17582		
49	3.02558	89	1.16302		
50	2.92706	90	1.15124		
51	2.83212	91	1.14036		
52	2.74074	92	1.12989		
53	2.65313	93	1.11964		
54	2.56911	94	1.10937		
55	2.48880	95	1.09873		
56	2.41230	96	1.08717		
57	2.33926	97	1.07348		
58	2.26948	98	1.05622		
59	2.20237	99	1.03302		
60	2.13791	100	1.01000		
61	2.07617	101	1.01000		
62	2.01726	102	1.01000		
63	1.96129	103	1.01000		
64	1.90817	104	1.01000		
65	1.85768	105	1.01000		
66	1.80959	106	1.01000		
67	1.76363	107	1.01000		
68	1.71953	108	1.01000		
69	1.67719	109	1.01000		
70	1.63640	110	1.01000		
71	1.59732	111	1.01000		
72	1.55990	112	1.01000		
73	1.52450	113	1.01000		
74	1.49091	114	1.01000		

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[MALE]

Risk Class*
[NONSMOKER]

* The cost of insurance charges assessed against your policy, charges for certain riders, and the death benefit factors are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

General Terms and Definitions

Age, Attained Age

The Age of the Insured, as shown in the Policy, is the age of the Insured on the birthday nearest the Policy Date.

The Attained Age of the Insured is the Insured's Age increased by the number of full Policy Years elapsed.

Interest Crediting Rate

The Interest Crediting Rate is the rate or rates that we will determine, that will be used to calculate interest to be credited on your Cash Value.

Life Insurance Qualification Test

In order for your policy to qualify as life insurance pursuant to the U.S. Internal Revenue Code of 1986, as amended, and the rules and regulations issued thereunder, it must satisfy at all relevant times one of two tests. These tests are known as the guideline premium test and cash value accumulation test. The test you chose to qualify your policy is shown on Page 3. The test is chosen at time of application and cannot be changed.

Maturity Date

The Maturity Date is the policy anniversary on which the Insured's Attained Age is 121. We will pay you the Cash Surrender Value as of the Maturity Date, less any loans in effect, if you choose not to continue insurance coverage beyond age 121 as provided in the **Continuation of Coverage** provision. Insurance coverage may end prior to the Maturity Date if the premiums paid are insufficient to continue the coverage to such date, see the **Premiums** section.

Notice

Any Notice required from you in this policy must be in a written form acceptable to us, and received at our Home Office. Unless otherwise stated herein, the Notice becomes effective as of the date that all requirements are received and we act upon it, subject to any payment made or action taken by us prior to the acceptance of the Notice, and provided that the action requested or taken in the Notice is permitted under the terms or provisions of this policy.

Policy Months and Policy Years

This policy takes effect on the Policy Date shown on Page 1 of the policy. Policy Months and Policy Years are marked from the Policy Date. The first day of a Policy Year is the Policy Date and its anniversaries.

Proceeds

Proceeds are the amount payable upon: (1) the Surrender of this policy; or (2) the death of the Insured; or (3) the Maturity Date if the policy is not continued under the **Continuation of Coverage** provision, whichever event occurs first.

Process Day

The first day of each Policy Month is a Process Day. Monthly charges and credits are made as of each Process Day.

Pronouns

"Our," "us," or "we" means Ohio National Life Assurance Corporation. "You," "your," or "yours" means the Owner of this policy.

Proof of Insurability

When this policy requires the Insured to provide proof that he/she can be insured, the proof must be in a form that is acceptable to us. We will supply the forms or instructions for the Insured to provide such proof.

General Provisions

Annual Statement

We will send you a statement at least once each year showing, as of the date of the statement: (1) the Cash Value; (2) the Cash Surrender Value; (3) any interest credited since the last statement; (4) all premiums paid since the last statement; (5) any charges taken since the last statement; and (6) any loans then in effect. Upon request, we may send statements more frequently; however, we may charge an additional fee, not to exceed \$25 for each statement.

Once this policy is in force and upon receipt of Notice requesting it, we will provide a current illustration showing tables of Cash Values and death benefits based on guaranteed and current rates as well as any other necessary assumptions. For each illustration requested, we may charge an additional fee not to exceed \$25.

Assignment

Except as provided below, you may assign your rights under this policy as security for a loan or debt by providing Notice to us. We are not bound by a permissible Assignment until we receive Notice of it. Your assignee has a first claim on Net Death Proceeds ahead of you and the Beneficiaries, except for any Irrevocable Beneficiary named prior to our receipt of the Notice of the Assignment. We will not be responsible for the validity of any Assignment.

We will not allow an Assignment that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested Assignment.

Beneficiary

You may name Beneficiaries in an application. Except as provided below, you may change Beneficiaries by providing Notice to us. Unless otherwise provided in an application or later Notice, beneficiary designations are revocable and you may change them at any time up to the Insured's date of death, subject to any payment made or action taken by us before we receive Notice of such change. An irrevocable beneficiary designation may be changed only with the consent of such Irrevocable Beneficiary. The consent of the Irrevocable Beneficiary will also be required for any Assignment, Surrender, or Partial Surrender, decrease in Stated Amount, policy loan, or other changes to this policy.

Beneficiaries have rights in the proportion and order indicated in an application or in any Notice. Unless otherwise indicated in an application or Notice, Beneficiaries of the same class will share the Net Death Proceeds equally. Unless otherwise indicated in an application or Notice, the rights of a Beneficiary who dies before the Insured will pass to living Beneficiaries of the same class and Contingent Beneficiaries will only receive the Net Death Proceeds if no primary Beneficiary survives the Insured. If no Beneficiary survives the Insured, Net Death Proceeds will be paid to you or to your estate.

We will not allow a change in Beneficiary or Contingent Beneficiary that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested change of Beneficiary or Contingent Beneficiary.

Entire Contract

The Entire Contract is this policy, any application, and any riders, amendments, and endorsements attached to this policy. The Entire Contract is the legal agreement between you and us. Your application and payment of premiums are your consideration for the Entire Contract. Any change or waiver in the terms or provisions of the Entire Contract, as permitted by Governing Law, must be approved in writing, signed by our President or Secretary. No agent or other person has the authority to make changes to, or waive, any terms or provisions of the Entire Contract. No such waiver of any term or provision shall constitute, or be construed as, a waiver of the performance of the same or any other term or provision of the Entire Contract.

All statements made in an application shall, in the absence of fraud, be deemed representations and not warranties. Any application made for modification to this policy must be approved by us, signed by you and attached to the policy in order to become part of the Entire Contract. We cannot base denial of a claim on any statement you make unless it is contained in an attached application.

Governing Law

This policy and its provisions are governed by the applicable laws and regulations of the state in which the policy was issued and delivered.

Ownership

The Owner has all policy rights while the Insured is living, subject to the rights of any assignee of record or any Irrevocable Beneficiary. After the Insured's death, the Owner only has those rights set forth in the **Beneficiary** provision. The Owner may act without the consent of a revocable Beneficiary or Contingent Owner. Except as provided below, the Owner may name a Contingent Owner or new Owner by providing Notice to us.

Ownership of this policy may be held by joint tenants with right of survivorship. Joint Owners hold the same rights set forth in this provision except that all Joint Owners must consent to any proposed changes to this policy, included but not limited to, Surrender, Partial Surrenders, or loans.

We will not allow a change of Ownership or an Assignment that, in our sole opinion, could result in the transfer of any rights or benefits payable under this policy to a person, entity, or trust that does not have an insurable interest in the life of the Insured at the time of the requested change of Ownership or Assignment.

Premiums

Premium

Your first premium is due on the Policy Date. The first premium may be paid to our agent or sent to our Home Office. If requested, we will provide a premium receipt, signed by an officer. Premiums must be received at our Home Office in advance of the periods to which they apply.

Premiums may be paid every Policy Year, every six Policy Months, every three Policy Months, or monthly by automatic bank draft. You may change how often your premiums are paid or your premium amount by sending us Notice. Each premium must be at least \$25.

We will not accept premiums received on or after the first of: (1) the date the policy terminates; (2) the date of the Insured's death; or (3) the Maturity Date. We may further refuse to accept premiums or make distributions of premiums already received pursuant to the Maximum Premiums provision.

Planned Premium

Planned Premium is the amount you plan to pay and the frequency of such payment, as shown on Page 3 or as later changed by Notice to us. Even if the Planned Premium is initially sufficient to keep the policy in force, coverage may expire prior to the Maturity Date because of changes affecting the policy.

Payment Application

Unless a payment is received during the Policy Grace Period, any payment made in excess of the amount the Planned Premium will be applied to repay your loan, if any, before being applied to this policy pursuant to the Net Premium provision. If a payment is received during the Policy Grace Period, it will be applied to this policy pursuant to the Net Premium provision and not to any policy loan.

Net Premium

Net Premium is a premium payment, less the applicable Premium Load, and less any State and Local Tax Charge in excess of the rate shown on Page 6A.

Maximum Premiums

If the Life Insurance Qualification Test shown on Page 3 is the guideline premium test, we will limit the frequency of premium payments or increases in premium amounts to keep this policy from exceeding limits established by federal law defining life insurance. Further, we will make distributions from this policy to you to the extent we deem necessary to continue to classify this policy as a life insurance policy pursuant to the Life Insurance Qualification Test.

We will set the maximum premium allowed each year. If a premium payment would exceed this maximum, you can increase the Stated Amount to allow this premium. To do this, you must send us Notice and proof that the Insured can be insured for the increase as further provided in the **Changes In Insurance Coverage** provision. If you do not increase the Stated Amount, we will refund the premium in excess of the maximum.

Under either Life Insurance Qualification Test, additional limitations may apply as described in the **Death Benefit Options** provision.

Policy Grace Period

If the Cash Surrender Value, less any loans then in effect, is insufficient to cover the Monthly Charges on any Process Day, we will mail you, and any assignee of record, notice of the premium due. The premium due will be the amount necessary to allow the Cash Surrender Value, less any loans then in effect, to cover the Monthly Charges for two Policy Months.

This Policy will stay in force 61 days from the Process Day or, if later, 31 days from the mailing of the Notice, but not past the Maturity Date. This is known as the Policy Grace Period.

If the Insured dies during the Policy Grace Period, we will deduct from the Death Proceeds any unpaid Monthly Charges through the Policy Month of death. If the premium due is not received in the Home Office prior to the expiration of the Policy Grace Period, this policy will terminate without value, except as otherwise provided herein.

This provision shall not apply in the event you request a Surrender of your policy under the **Surrender and Cash Surrender Value** provision.

Reinstatement of Policy

You may reinstate this policy within five years from the Process Day on which the Policy Grace Period began, as long as:

- (1) the policy has not been surrendered for cash; and
- (2) you apply to reinstate this policy and meet all requirements as outlined in the **Proof of Insurability** definition; and
- (3) we find that the Proof of Insurability indicates that the Insured's risk class is at least as favorable as the Insured's risk class at Policy Date; and

- (4) we approve the application; and
- (5) you pay the Monthly Charges that were due during the Policy Grace Period; and
- (6) you repay or reinstate any outstanding loans with interest at 6% per year.

The reinstatement of the policy will take effect as soon as all of these conditions are met. A new two-year contestability period begins as of that same date.

This policy may not be reinstated after the Maturity Date.

For purposes of reinstatement only, any surrender charge period shall continue after termination and through reinstatement, as if the policy always had been in force.

Benefits

Death Benefit Options

Option A

If you choose Option A, the Death Proceeds equal (the larger of: (1) the Stated Amount on the date of the Insured's death; or (2) the Cash Value times a factor described below that varies with the Insured's Attained Age).

Option B

If you choose Option B, the Death Proceeds equal (the larger of: (1) the Stated Amount plus the Cash Value on the date of the Insured's death; or (2) the Cash Value times a factor described below that varies with the Insured's Attained Age).

The factor referenced above can be found in the table below if your Life Insurance Qualification Test is the guideline premium test. The factor is found on Page 6V if your Life Insurance Qualification Test is the cash value accumulation test. The test you chose is found on Page 3.

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
18-40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75-90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94	1.01
52	1.71	66	1.19	95-121	1.00
53	1.64	67	1.18		

If (2) applies under either Option A or B, the company reserves the right to limit (or return) premium payments unless those payments are required to keep the policy in force.

Death Proceeds are subject to adjustment pursuant to the **Misstatement of Age or Sex** provision.

Net Death Proceeds

The Net Death Proceeds equals the Death Proceeds less any loans in effect.

Change of Death Benefit Option

At any time after the first Policy Year, you may change from Option B to Option A by Notice to us. The Stated Amount will be increased by an amount equal to the Cash Value on the date of the change. At any time after the first Policy Year, you may change from Option A to Option B by Notice to us. The Stated Amount will then be decreased by an amount equal to the Cash Value on the date of change. When we change your Death Benefit Option, we will send you notice of the change. You may not make a change that will decrease the Stated Amount to less than the Minimum Stated Amount shown on Page 3. No Change of Death Benefit Option will be made if we determine that such change would cause this policy to fail to qualify, either at the time of the requested Change of Death Benefit Option or in the future, as a life insurance policy pursuant to the Life Insurance Qualification Test.

Changes In Insurance Coverage

At any time after the first Policy Year, you may request a change in the Stated Amount to increase or decrease your coverage. The change must be at least \$5,000. If we approve the change, we will send you notice of the change. The change will take effect on the first day of the next Policy Month. We may limit you to two changes per Policy Year.

Increase. To request an increase in the Stated Amount, you must send us Notice and proof that the Insured can be insured. For any increase in the Stated Amount, the risk classification, rating and Attained Age as of such increase shall apply to such increase in the Stated Amount. Any Surrender Charge shall be calculated separately for such increase in the Stated Amount and shall be calculated as of such increase in the Stated Amount.

Any premium paid contingent upon our approval of an increase in Stated Amount will be held by us, without interest, until the increase takes effect.

Decrease. To request a decrease in the Stated Amount, you must send us Notice to do so. Any decrease will be applied against prior increases in the reverse order in which the increases were made. You may not decrease the Stated Amount to less than the Minimum Stated Amount shown on Page 3. A Surrender Charge will be taken for decreases. No decrease in the Stated Amount will be made if we determine that such decrease would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested decrease or in the future, pursuant to the Life Insurance Qualification Test.

Continuation of Coverage

If the Insured is living and this policy is in force on the Maturity Date, the policy will remain in force past the Maturity Date until the policy is surrendered. During the Continuation of Coverage period, we will: (a) continue to credit interest on any Cash Value at a rate or rates determined by us, but not less than the Guaranteed Minimum Interest Rate shown on Page 6; (b) no longer deduct monthly Cost of Insurance charges (see **Nonforfeiture** section below) from the Cash Value; (c) pay the Net Death Proceeds upon receipt of due proof that the Insured died while this policy was in force; and (d) we will accept no additional premiums after the Maturity Date.

Nonforfeiture

Cash Value

The Cash Value on the Policy Date is the initial Net Premium.

The Cash Value on any day after the Policy Date is:

- (1) the Cash Value as of the prior Process Day;
- (2) less the Monthly Charges on the prior Process Day;
- (3) plus Net Premiums received since the prior Process Day;
- (4) less any Partial Surrender and any charges and fees relating to such Partial Surrender since the prior Process Day;
- (5) plus any interest credited to the Policy since the prior Process Day.

Monthly Charges

The charges for each Policy Month are: (1) the Cost of Insurance for the Policy Month (which includes any rider charges); plus (2) a Policy Maintenance Charge as shown on Page 6A.

Interest Credits

On each Process Day this policy is in force, but not past the Maturity Date, unless the Continuation of Coverage is in effect, we will credit interest on your Cash Value at the Interest Crediting Rate but not less than the Guaranteed Minimum Interest Rate shown on Page 6. We may credit different rates to loaned and unloaned Cash Values. If you continue this policy beyond the Maturity Date, we will credit interest on your Cash Value at a rate or rates that we will determine, but not less than the Guaranteed Minimum Interest Rate shown on Page 6. Interest on Net Premiums is credited from the dates the premiums are received at our Home Office.

Cost of Insurance

We calculate the Cost of Insurance for each Policy Month as of each Process Day. The Cost of Insurance for the initial Stated Amount is determined separately from the cost for each increase in Stated Amount.

The Cost of Insurance equals the Cost of Insurance Rate multiplied by the Net Amount at Risk (see **Net Amount at Risk** provision below), divided by 1,000.

Cost of Insurance Rate

The Cost of Insurance Rate (or any change in such rate) is based on: (1) the Insured's sex and Age on the Policy Date and on the effective date of each increase, and risk class; (2) the time elapsed since the Policy Date and the effective date of each increase; and (3) the Stated Amount and amount of each increase.

We may change the Cost of Insurance Rates based on future expectations as to investment earnings, mortality, persistency, taxes, reinsurance costs, and expenses. Any change in the Cost of Insurance Rates will be uniformly applied to all policies in the same risk class. We may not increase the rates to more than those shown in the Table of Guaranteed Maximum Cost of Insurance Rates shown on Page 6. The rates are based on the 2001 CSO Smoker and Nonsmoker Table, Male and Female, Ultimate, ANB (Age Nearest Birthday).

Net Amount at Risk

The Net Amount at Risk on any Process Day equals the Death Proceeds divided by (1 + the Monthly Guaranteed Minimum Interest Rate, shown on Page 6), less the Cash Value.

If you have Option A and the Stated Amount has been increased, the Cash Value will first be applied against the initial Stated Amount to determine the Net Amount at Risk. If the Cash Value is more than the initial Stated Amount, the excess will be applied against each increase in the Stated Amount in the order the increases were made.

Determination of Values

Minimum Cash Surrender Values are calculated using the 2001 CSO Smoker and Nonsmoker Table, Male and Female, Ultimate, ANB with interest at the Guaranteed Minimum Interest Rate shown on Page 6. A detailed statement of the way we compute Cash Surrender or Loan Values has been filed with the insurance officials of the state in which this policy was issued. All policy values equal or exceed the minimum values required by Governing Law.

Surrender and Cash Surrender Value

While the Insured is living and this policy is in force, you may request the Surrender of this policy by Notice to us, subject to the rights of any assignee of record or any Irrevocable Beneficiary. The Surrender will be effective as of the next Process Day after we receive such Notice. We will pay you the Cash Surrender Value, less any loans then in effect, and this policy will end. The Cash Surrender Value is the Cash Value less any Surrender Charge. If the Surrender Charge is greater than the Cash Value, the Cash Surrender Value is zero.

Surrender Charge

If you surrender your policy, we may deduct a Surrender Charge from the Cash Value. Surrender Charges vary by Policy Year and are shown on Page 6A. An additional Surrender Charge equal to any interest credited during the Policy Year in excess of the Guaranteed Minimum Interest Rate, shown on Page 6, may also apply.

A decrease in your Stated Amount will not be permitted if the Surrender Charge for the portion of the Stated Amount being decreased is greater than the Cash Value. If the Stated Amount is increased, there will be an additional Surrender Charge applicable to the amount of increase only. This charge will be based on your Attained Age at the time of each increase. We will send you notice of the new Surrender Charge when an increase is made.

Surrender Charge on Decreases

If you decrease your Stated Amount, a portion of any applicable Surrender Charge will be deducted from your Cash Value. This deduction is equal to the Surrender Charge for the portion of the Stated Amount being decreased. The Surrender Charge that remains will be equal to the full Surrender Charge multiplied by (one minus the percent of decrease). Future year Surrender Charges are reduced by the same proportion.

If the Surrender Charge for the portion of the Stated Amount being decreased is greater than the Cash Surrender Value, then the reduction in the Stated Amount will not be permitted.

Partial Surrender

After the first Policy Year, you may surrender part of this policy for cash while the Insured is still living and before the Maturity Date, subject to the rights of any assignee of record or any Irrevocable Beneficiary. You may not take more than two Partial Surrenders in any Policy Year. The amount of a Partial Surrender may not exceed: (1) the Cash Surrender Value; less (2) any loans then in effect; less (3) the next two Monthly

Charges; and less (4) a \$25 partial surrender service fee. The Cash Value is reduced by the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender. If the Stated Amount has been increased, the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender will be applied to the Cash Value associated with each increase in reverse order in which the increases were made. If you have chosen Option A, the Stated Amount is also reduced by the amount of the Partial Surrender and any charges and fees arising out of such Partial Surrender. If the Stated Amount has been increased, such reduction will be applied against the increases in the reverse order in which the increases were made.

No Partial Surrender will be made which reduces the Stated Amount below the Minimum Stated Amount shown on Page 3. We will charge a service fee of \$25 for each Partial Surrender. If a Surrender Charge is in effect, a partial surrender charge will also be made on the amount of Partial Surrenders in a Policy Year that is more than 10% of the Cash Surrender Value as of the end of the prior Policy Year. This partial surrender charge will equal a partial surrender ratio multiplied by the Surrender Charge. The partial surrender ratio equals: (1) the amount of the Partial Surrender in excess of 10% of the Cash Surrender Value as of the last day of the prior Policy Year; divided by (2) the Cash Surrender Value. In the event that a full surrender of the policy occurs within 12 months of any Partial Surrender, we reserve the right to assess an additional Surrender Charge equal to the Surrender Charge we waived under this Partial Surrender section.

No Partial Surrender will be made to the extent we determine that such Partial Surrender would cause this policy to fail to qualify as a life insurance policy, either at the time of the requested Partial Surrender or in the future, pursuant to the Life Insurance Qualification Test.

The Surrender Charge that remains is (one minus the partial surrender ratio) multiplied by the full Surrender Charge. Future year Surrender Charges are reduced by the same proportion.

Deferral of Surrender

We may defer payment of the Cash Surrender Value for a Surrender or Partial Surrender for up to six months after we receive Notice from you. If we defer payment longer than 30 days, we will credit interest on such Cash Surrender Value at a rate not less than the Guaranteed Minimum Interest Rate shown on Page 6.

Continuation of Insurance

If you stop paying premiums, this policy will remain in force as long as the Cash Surrender Value, less any loans then in effect, is sufficient to cover the Monthly Charges on any Process Day. The Monthly Charges during this nonpayment period will be the same as those in effect as though premiums were still being paid. Insurance coverage will not extend beyond the Maturity Date unless the **Continuation of Coverage** provision is in effect.

Paid-up Life Insurance

By providing Notice to us, on any Process Day you may use the Cash Surrender Value, less any loans then in effect, as a net single premium to purchase Paid-up Life Insurance to mature as an endowment at age 121. The Paid-up Life Insurance coverage will begin on that Process Day. The coverage is determined by what the Cash Surrender Value, less any loans then in effect, will buy as a net single premium at the Insured's then Attained Age. However, the amount of Paid-up Life Insurance purchased must be at least \$1,000. At any time after this option is elected, the Cash Surrender Value will be the amount of Paid-up Life Insurance times the net single premium for Paid-up Life Insurance at the then Attained Age of the Insured. The net single premiums are based on the 2001 CSO Smoker and Nonsmoker Table for Male and Female, Ultimate, ANB and the Guaranteed Minimum Interest Rate shown on Page 6.

Loans

Availability

By providing Notice to us, you may borrow against the Loan Value of this policy on any Process Day, subject to the rights of any assignee of record or any Irrevocable Beneficiary. We may defer payment of loans for up to six months after we receive your Notice. We cannot defer a loan to pay premiums on any policy issued by us. Loans are made on the security of this policy assigned to us.

Loan Value

The Loan Value is the Cash Surrender Value, less any loans then in effect, and less two Monthly Charges.

Loan Interest

The Policy Loan Rate is shown on Page 6A. Interest is due in advance each Policy Year. When a loan is made, we will include the interest then due in the amount of the loan. Interest not paid when due is added to the loan balance.

Repayment

You may pay back a loan, in whole or in part. We will not accept a loan repayment if received on or after the first of: (1) the date the policy terminates; (2) the date of the Insured's death.

Claims

Payment of Net Death Proceeds

We will provide a claim form upon Notice of the Insured's death. Surrender of this policy or proof satisfactory to us of the claimant's interest in the policy, or both, is required before Net Death Proceeds are paid. Net Death Proceeds will be paid from our Home Office; generally, within 30 days after we receive due proof that the Insured died while this policy was in force.

Payment of Net Death Proceeds will be made in a lump sum or through other plans of payment we may make available in lieu of a lump sum. A Beneficiary may request a lump sum payment or any other plan of payment then available by written Notice acceptable to us. In the event we make payment of the Net Death Proceeds through a plan of payment other than a lump sum, we will issue a new contract, certificate, statement, or other written materials which will provide the terms of the plan of payment.

Once we have paid the Net Death Proceeds in full, including any interest on Net Death Proceeds, we will pay no other benefits from this policy.

Interest on Net Death Proceeds

We will pay interest on the Net Death Proceeds. If Governing Law specifies a rate of interest payable on the Net Death Proceeds, we will pay interest at that rate from the date and for the duration specified by Governing Law. If Governing Law has no applicable provisions, we will pay interest on the Net Death Proceeds from the date we determine that the Net Death Proceeds are payable at the rate and for the duration which we declare.

We will periodically declare an interest rate for Net Death Proceeds which will be payable under the terms and for the duration we specify. Such declaration will continue in effect until we make a new declaration. The interest rate for Net Death Proceeds we declare will not be less than the Guaranteed Minimum Interest Rate shown on Page 6.

Misstatement of Age or Sex

If the Insured's age or sex was misstated in the application or in an amendment thereto, and we become aware of the Misstatement after the Insured's death, the Death Proceeds will be one plus the Monthly Guaranteed Minimum Interest Rate, shown on Page 6, times the sum of:

- (1) the Cash Value; and
- (2) the Net Amount at Risk on the date of the Insured's death multiplied by an age adjustment ratio.

The age adjustment ratio is: (a) the Cost of Insurance charged on the Process Day nearest the date of the Insured's death, divided by (b) the Cost of Insurance that should have been charged. In no case will the adjusted Death Proceeds be less than the Cash Value times a factor that varies with the Insured's Attained Age and sex as further specified in the **Death Benefit Options** provision of this Policy.

If we become aware of the misstatement before the Insured's death, we will charge from that time forward the Cost of Insurance for the Insured's correct age, sex and Stated Amount. We also reserve the right to adjust the Cash Value and/or the Stated Amount to account for any under-assessment of cost of insurance charges in the past because of the misstatement of age and/or sex.

Net Death Proceeds Protection

No one may commute, assign, or encumber the Net Death Proceeds or Cash Surrender Value unless this policy so provides. As far as allowed by Governing Law, no creditor may claim the Net Death Proceeds.

Incontestability

We will not contest this policy due to a false statement, material to the risk, which was made in your application for a Stated Amount of life insurance if: (a) the Insured lives more than two years after such Stated Amount takes effect; and (b) the policy is in force at the time of the Insured's death.

If you increase your Stated Amount, a new two-year period begins as of the effective date of the increase for the amount of increase only.

We may contest this policy based on any false statement made about the Insured's smoking status provided that: (a) the statement is made a part of the Entire Contract at or after the Issue Date; and (b) the Insured dies within two years after the Policy Date.

To the extent permitted by applicable law, we reserve the right to rescind this Policy for fraud even after the policy has been in force for two years.

Suicide

If the Insured dies by suicide or self-destruction, while sane or insane, we will not pay any Stated Amount that has been in effect for less than two years. If the suicide is within the first two Policy Years, we will pay as Net Death Proceeds the Cash Surrender Value or, if greater, the premiums you paid, minus any loans and/or Partial Surrenders.

This Page Intentionally Left Blank.

This Page Intentionally Left Blank.

Ohio National Life Assurance Corporation

Ohio National Financial Services

Flexible Premium Universal Life Insurance Policy

Nonparticipating

Death Benefit Payable Before Maturity Date

Flexible Premiums Until Maturity Date

Stated Amount: Page 3

Maturity Date: At Attained Age 121

Endorsement

Crawlout

The following changes are made to your policy.

Surrender Charge Waiver

Except as provided below, surrender charges will not apply in determining the Cash Surrender Value of the policy.

Policy Group

Policy Group is all individual life insurance policies issued with this Endorsement to the same Owner which will have the same effective date.

Alternative Cash Surrender Value

During the first policy month of each policy, an **Alternative Cash Surrender Value** will be in effect. During this time, the **Alternative Cash Surrender Value** is guaranteed to be no less than the premium paid on this policy plus interest at the annual effective interest rate shown below. This **Alternative Cash Surrender Value** is not applicable if there is a loan or a partial surrender during that first month. The **Alternative Cash Surrender Value** expires after the first policy month.

Limitations

The above provisions for **Surrender Charge Waiver** and **Alternative Cash Surrender Value**:

- (1) will not increase the amounts available to you for policy loans or partial surrenders or paid-up life insurance or the death benefit payable on Option B policies above the amounts defined in your policy without reference to this Endorsement; and
- (2) will not decrease the net amount at risk used to determine the monthly cost of insurance charge below the amounts defined in your policy without reference to this Endorsement.

Exceptions

The above provisions for **Surrender Charge Waiver** and **Alternative Cash Surrender Value** will not apply and the Cash Surrender Value for the Policy will be calculated without reference to this Endorsement if any of the following conditions apply. (Refer to page 6A of your policy for possible charges.)

- (1) policies containing more than X (as defined in the **Crawlout Option**) of the cash values of all the policies being issued in this Policy Group are fully or partially surrendered, or loaned or transferred or assigned to another insurance carrier in any six month period during the first five policy years;
- (2) after the 5th policy year, policies containing more than X of the cash values of all the policies being issued in this Policy Group are transferred or assigned to another insurance carrier in any six month period;
- (3) the Owner, or any parent corporation of the Owner, is acquired by or merges with an entity other than a parent corporation, sister corporation or subsidiary corporation.

Crawlout Option

The six month period for withdrawals (herein defined as full or partial surrender, loan, transfer or assignment of cash value) begins upon the initial withdrawal from one or more policies in the Policy Group. X is equal to 1 divided by (10 minus Y) where Y is equal to the number of previous withdrawals. A withdrawal may consist of a single transaction or a combination of transactions provided that the transaction requests occur on the same business day.

Endorsement

Crawlout of Transfers and Assignments

The following changes are made to your policy.

Surrender Charge Waiver

Except as provided below, surrender charges will not apply in determining the Cash Surrender Value of the policy.

Policy Group

Policy Group is all individual life insurance policies issued with this Endorsement to the same Owner which will have the same effective date.

Alternative Cash Surrender Value

During the first policy month of each policy, an **Alternative Cash Surrender Value** will be in effect. During this time, the **Alternative Cash Surrender Value** is guaranteed to be no less than the premium paid on this policy plus interest at the annual effective interest rate shown below. This **Alternative Cash Surrender Value** is not applicable if there is a loan or a partial surrender during that first month. The **Alternative Cash Surrender Value** expires after the first policy month.

Limitations

The above provisions for **Surrender Charge Waiver** and **Alternative Cash Surrender Value**:

- (1) will not increase the amounts available to you for policy loans or partial surrenders or paid-up life insurance or the death benefit payable on Option B policies above the amounts defined in your policy without reference to this Endorsement; and
- (2) will not decrease the net amount at risk used to determine the monthly cost of insurance charge below the amounts defined in your policy without reference to this Endorsement.

Exceptions

The above provisions for **Surrender Charge Waiver** and **Alternative Cash Surrender Value** will not apply and the Cash Surrender Value for the Policy will be calculated without reference to this Endorsement if either of the following conditions apply. (Refer to page 6A of your policy for possible charges.)

- (1) policies containing more than X (as defined in the **Crawlout Option**) of the cash values of all the policies being issued in this Policy Group are transferred or assigned to another insurance carrier in any six month period;
- (2) the Owner, or any parent corporation of the Owner, is acquired by or merges with an entity other than a parent corporation, sister corporation or subsidiary corporation.

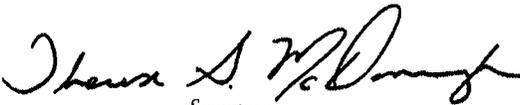
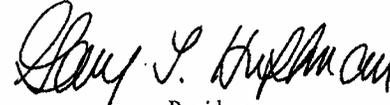
Crawlout Option

The six month period for withdrawals (herein defined as transfer or assignment of cash values) begins upon the initial withdrawal from one or more policies in the Policy Group. X is equal to 1 divided by (10 minus Y) where Y is equal to the number of previous withdrawals. A withdrawal may consist of a single transaction or a combination of transactions provided that the transaction requests occur on the same business day.

Except as set forth above under **Exceptions**, the way we calculate the Cash Surrender Value if there is a partial surrender will be no different than the way we calculate the Cash Surrender Value in a similar policy which has not taken a partial surrender.

Annual Effective Interest Rate: [1% - 9%]

OHIO NATIONAL LIFE ASSURANCE CORPORATION

[ Secretary  President]

SERFF Tracking Number: ONFS-128283346 State: Arkansas
 Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
 Company Tracking Number: FORM 12-QB-1.AR
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2012 UL BOLI
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Flesch Certification.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Form 6420-AR approved on 11/28/11, St# 50301		
Attachment: 6420-AR.pdf		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: NA - Not filing health products		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: NA - Not filing health products		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Memorandum		
Comments:		

SERFF Tracking Number: ONFS-128283346 State: Arkansas
 Filing Company: Ohio National Life Assurance Corporation State Tracking Number:
 Company Tracking Number: FORM 12-QB-1.AR
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: 2012 UL BOLI
 Project Name/Number: /

Attachments:

2012 BOLI Actuarial Memo - AR.pdf
 Exhibit 1.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachments:

Statement of Variability.pdf
 Annotated Spec Pages.pdf

Item Status: **Status Date:**

Satisfied - Item: Sample Illustration and Annual Report

Comments:

Attachments:

Sample Illustration.pdf
 Sample Annual Report.pdf

Item Status: **Status Date:**

Satisfied - Item: Certificate of Compliance & Bulletin 11-83 Certificate

Comments:

Attachments:

Certificate of Compliance.pdf
 Bulletin 11-83 Certification.pdf

Item Status: **Status Date:**

Satisfied - Item: Rate Exhibits

Comments:

FLESCH CERTIFICATION

STATE OF OHIO)
) SS
COUNTY OF HAMILTON)

The undersigned officer of OHIO NATIONAL LIFE ASSURANCE CORPORATION certifies:

1. The number of words and Flesch reading ease test score in the forms are as follows:

<u>Form</u>	<u>No. of Words</u>	<u>Flesch</u>
Form 12-QB-1.AR	6217	50
Form 12-QB-1 with 12-BUE-1	6200	50
Form 12-QB-1 with 12-QBE-1	6823	50
Form 12-QB-1 with 12-QBE-2	6723	50

2. Such forms are printed in not less than ten point type, one point leaded.
3. No textual language or terminology was excepted in arriving at said Flesch score.
4. The entire text of the forms was analyzed.

IN WITNESS WHEREOF, I have signed my name this 25th day of April, 2012.

OHIO NATIONAL LIFE ASSURANCE CORPORATION

BY: 

Elizabeth F. Martini
Vice President and Counsel

1. Proposed Insured Information

a. First Name Middle Name (no initials, please) Last Name

b. Home Address How long at this address?

City State Zip

c. Mailing Address (if different than home) City State Zip

d. Birth Date **e.** Issue Age (nearest birthday) **f.** Do you elect to backdate the policy to Save Age? Yes No

g. Male Female

h. Social Security Number **i.** Driver's License Number **j.** Expiration Date

k. State Licensed **l.** State of Birth

m. Country of Birth **n.** Are you a U.S. citizen? Yes No
 If "No," currently a citizen of what country?

o. If non-US citizen, do you have a U.S. Green Card? Yes No

p. Net Worth Net Annual Income All Other Income

\$ \$ \$

2. Proposed Insured Employment Information

a. Occupation/Position **b.** Present Employer **c.** Type of Business

d. Address City State Zip

3. Owner Information

Complete this Section only if the policy will be owned by a person or entity other than the Proposed Insured. The Owner must sign page 6 of this application. If two or more persons are designated as Owner in any one category, their interests shall be joint and survivor.

a. Name of Owner or Trustee of Trust Relationship to Insured Birth Date

Full Name of Trust (if applicable) complete and attach Trustee Certification Form 6437.
 Attach a copy of the complete Trust documentation, including any amendments. Date of Trust

b. Address City State Zip

c. Social Security Number/Tax ID Driver's License Number Expiration Date State Licensed

If the owner is a corporation, an authorized officer of the corporation must complete, sign and attach the Corporate Certification Form 3068.

4. Beneficiary Information

“Children” shall mean the lawful children of the Insured by birth or adoption.

a. Primary Beneficiary or Name of Trustee

Relationship to Insured

Full Name of Trust (If Applicable)

Date of Trust

b. Contingent Beneficiary(ies)

Relationship to Insured

If there are additional Beneficiaries, please use and sign Form 6501.

5. Payor Information

Complete this section only if the Payor is different than the Proposed Insured or Owner.

Name

Relationship to Insured

Birth Date

Address

City

State

Zip

Social Security Number/Tax ID

Driver's License Number

Expiration Date

State Licensed

6. Temporary Life Insurance Coverage

Yes No **a.** Has any person proposed for coverage been diagnosed or treated for heart attack, stroke or cancer within the last five years, or been advised to have any surgery which has not been performed?

If 6a is answered “Yes,” the amount applied for exceeds \$1 million, or age exceeds 70, no premium may be submitted, and 6b must be answered “No.”

Yes No **b.** Is premium submitted with the application? Amount remitted

\$

7. Other Coverage/Replacement Information

Yes No **a.** Are you currently applying for other life insurance? If “Yes,” provide details: _____

Yes No **b.** Do you have existing individual life insurance policy(ies) or annuity contract(s)?

Yes No **c.** Does the proposed policy replace or cause a change in any existing individual life insurance policy or annuity contract?

If either 7b or 7c is answered “Yes,” list all types of insurance below, and indicate whether the proposed policy will replace or cause change in any existing life insurance policy or annuity contract. The “Important Notice: Replacement of Life Insurance or Annuities,” Form 6486, must be completed, signed and submitted with this Application.

Company	Policy Number	Face Amount of Insurance	Purpose	Will It Be Replaced?	1035 Exchange	Replacement Date
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes	

Life Plans

8. Term Plans

a. Plan of Insurance <input style="width: 95%; height: 20px;" type="text"/>	b. Face Amount <input style="width: 95%; height: 20px;" type="text"/> \$
---	--

9. Whole Life Plans

a. Plan of Insurance <input style="width: 95%; height: 20px;" type="text"/>	b. Face Amount <input style="width: 95%; height: 20px;" type="text"/> \$
---	--

c. Dividend Paid-Up Addition Reduced Premium Cash Accumulate at Interest 1-Year Term
d. Non-forfeiture Option Extended Term Insurance Automatic Premium Loan
 (If no Non-Forfeiture Option is elected, the default option elected will be extended term insurance.)
Please submit signed NAIC Illustration or Disclosure Form 6451.

10. Universal/Variable/Survivor Life Plans

a. Plan of Insurance <input style="width: 95%; height: 20px;" type="text"/>	b. DEFRA Test <input type="checkbox"/> GPT <input type="checkbox"/> CVAT	c. Face Amount <input style="width: 95%; height: 20px;" type="text"/> \$
d. Death Benefit Type <input type="checkbox"/> A - Level <input type="checkbox"/> B - Increasing	e. Planned Premium Payment <input style="width: 80%; height: 20px;" type="text"/> \$	

Please submit signed NAIC Illustration or Disclosure Form 6451.

11. Premium Mode

Premium Mode Annual Semi-Annual Quarterly Monthly (Bank Draft) List Bill Group # _____

Government Allotment Branch of Government _____

12. Life Riders/Benefits

a. <input type="checkbox"/> Additional Coverage Rider Primary Insured <input style="width: 80%; height: 20px;" type="text"/> \$ b. <input type="checkbox"/> Additional Coverage Rider Spouse or Additional Insured <input style="width: 80%; height: 20px;" type="text"/> \$ The Additional Insured is the owner of the Additional Coverage Life Rider unless the base policy owner is specifically designated. c. <input type="checkbox"/> Children's Rider <input style="width: 80%; height: 20px;" type="text"/> \$ d. <input type="checkbox"/> Annual API Rider (Submit Illustration) <input style="width: 80%; height: 20px;" type="text"/> \$ e. <input type="checkbox"/> Flex API Rider (Submit Illustration) <input style="width: 80%; height: 20px;" type="text"/> \$ f. <input type="checkbox"/> Single API Rider <input style="width: 80%; height: 20px;" type="text"/> \$	g. <input type="checkbox"/> Waiver of Premium (Whole Life and Term only) <input type="checkbox"/> Waiver of Premium (UL, VUL and Survivor only) <input style="width: 80%; height: 20px;" type="text"/> \$ Per Month h. <input type="checkbox"/> Accidental Death Benefit <input style="width: 80%; height: 20px;" type="text"/> \$ i. <input type="checkbox"/> Guaranteed Insurability Option <input style="width: 80%; height: 20px;" type="text"/> \$ j. <input type="checkbox"/> Lifetime Advantage Rider (Complete Form 2946) k. <input type="checkbox"/> Protector Plus Rider <input style="width: 80%; height: 20px;" type="text"/> \$ l. <input type="checkbox"/> Other Riders and Benefits: <input style="width: 80%; height: 20px;" type="text"/> \$ <input style="width: 95%; height: 20px;" type="text"/>
---	--

13. Additional Insureds - Spouse & Children (by Birth or Adoption)

Full Name(s)	Relationship*	Gender	Age	Birth Date	Height	Weight	Amount Ins. In Force

*If Spouse/Additional Insured, please provide State of Birth: SSN:

15. Proposed Insured

a. Height Weight

b. Name and address of your personal physician.

c. Date and reason last consulted.

16. Additional Insured

a. Height Weight

b. Name and address of your personal physician.

c. Date and reason last consulted.

17.-21. Additional Medical Information (All Insureds, Including Additional Insureds)

- Yes No 17. Is anyone proposed for coverage currently taking any prescription medication, or under treatment or observation by a medical practitioner?
- Yes No 18. Has anyone proposed for coverage had a weight change of over 10 pounds in the last year?
- Yes No 19. Has anyone proposed for coverage ever had any of the following:
 - Yes No a) chest pain, high blood pressure, heart murmur, heart attack, stroke or other disorder of the heart or circulatory system?
 - Yes No b) any disease or disorder of the nervous system, paralysis, seizure disorder, dizziness or severe headaches?
 - Yes No c) shortness of breath, asthma, sleep apnea, bronchitis, emphysema, or any other respiratory disorder?
 - Yes No d) hernia, ulcers, hepatitis, or any disorder of the stomach, liver, gallbladder, spleen, pancreas, intestines or rectum?
 - Yes No e) diabetes, sugar, protein or blood in the urine, stone or other disorder of the kidney, bladder, prostate, or reproductive organs?
 - Yes No f) cancer, tumor, or cyst?
 - Yes No g) gout, arthritis, or disorder of the muscles or bones, including the spine, back or joints?
 - Yes No h) allergy or any disorder of the skin, eyes, ears, nose, throat, sinuses, larynx, thyroid or lymph glands?

- Yes No 20. Has anyone proposed for coverage ever:
 - Yes No a) been diagnosed or treated for AIDS (Acquired Immune Deficiency Syndrome) or tested positive for HIV (Human Immunodeficiency Virus)?
 - Yes No b) received disability benefits or compensation, or a disability pension?
 - Yes No c) used barbiturates, tranquilizers, narcotics, cocaine, marijuana, amphetamines, inhalants, anabolic steroids or hallucinogens; except as legally prescribed by a physician (if physician, other than yourself)?
 - Yes No d) been treated or advised to seek treatment for drug abuse or alcoholism?
 - Yes No e) had any disease or disorder of the breasts, disorder of menstruation, miscarriage or complications of pregnancy?
- Yes No 21. To the best of your knowledge and belief, are you now pregnant?
- Yes No 22. Has anyone proposed for coverage had, within the last five years, other than as noted above:
 - Yes No a) a check-up, consultation, illness, injury, surgery, or been a patient in a hospital, clinic or sanitarium?
 - Yes No b) an EKG, X-Ray or other diagnostic test?
 - Yes No c) been advised to have a diagnostic test, hospitalization or surgery?
 - Yes No d) been treated or received counseling for anxiety, depression, stress, mental or nervous disorder, or other emotional disorder?

Details of "Yes" answers. Please identify the question the name of the Proposed Insured to whom the answer relates. Include all diagnoses as well as names and addresses of all medical practitioners.

Authorization and Mutual Agreements

AUTHORIZATION to any physician; practitioner; hospital, clinic or other medical or medically related facility; health care provider; insurance company or reinsurance company; insurance support organization; the Veterans Administration; the Medical Information Bureau, Inc. (MIB); a consumer reporting agency; motor vehicle records facility and/or employer:

In order to enable Ohio National Life to act upon my application for insurance or to decide if I qualify for benefits or coverage, I authorize you to give to Ohio National Life any and all information, records or knowledge which you have about the physical or mental condition of myself and any of my minor children who are to be insured. This authorization covers medical history, evaluation, tests, diagnosis, treatment or prognosis, including information about drugs, alcoholism or mental illness, and includes any financial, employment or personal information requested for insurance purposes.

Ohio National Life may release information to reinsurance companies, to MIB, Inc., or to others who perform business or legal services related to my application or the policy or claim thereunder. Information will not be released to anyone else unless required or permitted by law or unless further authorized by me.

- This authorization is good, as needed, for 24 months from the date signed or while I have a claim, if longer.
- I agree that a photocopy of this authorization may be used the same as the original.
- I have received the Notice to the Proposed Insured and Owner.
- I understand that I have the right to receive a copy of this authorization.

Insurance Fraud Notice: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

I certify, under penalty of perjury that my Social Security/Tax Identification Number(s) is(are) shown and is(are) correct, that I am not subject to back-up withholding, and that I am a U.S. person.

Month Day Year

City State

I hereby certify that I have truly and accurately recorded on this application the information supplied by the Applicant and/or Proposed Insured(s) and that the responses stated herein are, to the best of my knowledge, true and accurate.

Signature of Agent

Print Agent Name

IT IS MUTUALLY AGREED THAT:

- a. The statements and answers on this application and Part 2, Paramed Application, are true and complete to the best of my knowledge and belief. A copy of this application will be the basis of any policy issued.
- b. By signing below, I acknowledge receipt of the Temporary Life Insurance Agreement given in exchange for my payment shown in Question 6 of this application; and I accept the terms and conditions of that Agreement.
- c. Except as otherwise provided in the Temporary Life Insurance Agreement, or the Electronic Debit Authorization Agreement, if completed, no policy shall be in force unless and until: (1) it is delivered to me; (2) the full first premium is paid during the lifetime of all persons to be insured under the policy; and (3) the health of the Proposed Insured and the statements and answers in this application remain the same, without material change, as of the date of the policy delivery.
- d. By accepting an insurance policy issued on this application, I ratify any corrections, additions or changes made by Ohio National. In those states where required, there can be no change in amount, age at issue, risk class, plan of insurance, or benefits, unless I agree to the change in writing.
- e. No agent is authorized to make or change a contract of insurance for Ohio National, nor extend the due date for a premium payment, nor waive any of Ohio National's rights or requirements.

Signature of Proposed Insured

Signature of Spouse or Additional Insured

Signature of Parent if Insured is Child

Signature of Owner (if other than above)

STATEMENT OF VARIABILITY

This statement is applicable to specification pages 3, 3 Continued, 6, 6A, and 6V of the Flexible Premium Universal Life Policy Form 12-QB-1.AR, and Form 12-QB-1 with Unisex Endorsement Form 12-BUE-1 and Crawlout Endorsement Forms, 12-QBE-1 and 12-QBE-2.

- A. Stated Amount: \$100,000 to \$25 million
- B. Death Benefit Option: Insured's choices are A and B.
- C. Initial Premium: Amount chosen by Insured
- D. Planned Premium: Amount chosen by Insured
- E. Unisex Endorsement: This form will be added to create a unisex policy. If the policy is unisex, it will be noted as such under the "Sex" column in the Insured's information.
- F. Only one Crawlout Endorsement, Form 12-QBE-1 or 12-QBE-2, will be added to the policy as chosen by the owner.
- G. Additional Benefit Riders, if chosen, would appear on this page. Charges vary according to rider added, etc.
- H. Table of Guaranteed Maximum Insurance Rates: Based on age, sex (unless unisex policy) and risk class; years shown through maturity age.
- I. Guaranteed Minimum Interest Rate (GMIR): 1.00% to 5.00% based on product design.
- J. Monthly Guaranteed Minimum Interest Rate: Monthly equivalent of GMIR.
- K. Premium Load: 0-25% based on product design
- L. Policy Maintenance Charge: 0-\$25 based on product design
- M. Surrender Charges: The surrender charge varies by contract year, age, sex (unless unisex policy) and risk class and is deducted upon full surrender during the first 19 years.
- N. Additional Surrender Charge percentage: Same as GMIR
- O. Policy Loan Rate: 1.00% to 7.40% based on product design
- P. Table of Death Proceeds Factors: Based on age, sex (unless unisex policy) and risk class; years shown through maturity age.

The following is applicable to Endorsement Forms 12-QBE-1 and 12-QBE-2.

Annual Effective Interest Rate: 1.00% to 9.00% This rate is in found on page 2 of the endorsements. It is based on the demographics of the policy group and the interest rates available in the market at time of issue.

Policy Specifications

Stated Amount	Description	Initial Premium	Form Number
[\$100,000] A	Flexible Premium Universal Life Maturity at attained Age 121 [Death Benefit A - Stated Amount] B	[\$ 20,000.00] C	12-QB-1.XX
		Planned Premium [\$ 20,000.00 Special] D	
	E [Endorsement		12-QBE-1]

See the back of this page for additional benefit riders, if any.

Policy may not be reduced below Minimum Stated Amount of: \$100,000
The Life Insurance Qualification Test for this policy is the Cash Value Accumulation Test.

Important Notice

This policy will terminate without value if the Cash Surrender Value less any loans then in effect falls to zero or below. That can happen even if you have paid the Planned Premium shown above.

The period for which this policy and life insurance coverage will continue in force will be affected by: (1) the amount, timing, and frequency of premium payments you choose to make; (2) the Stated Amount and the Death Benefit Option you have chosen; (3) the interest we credit to the Cash Value; (4) the monthly charges we deduct from the Cash Value; (5) charges we make for any riders you have chosen to include with the policy; and (6) any loans and partial surrenders you make.

We have the right to change the currently credited interest rate and the current monthly charges against the Cash Value, subject to the guarantees set forth in this policy. Our changes and any changes you make in any of the factors described above could affect the number or amount of premiums you must pay to keep this policy in force and will affect the Cash Value at any particular time.

Policy Number [C0000000]	Policy Date [06/04/2012]	Issue Date [06/04/2012]	Maturity Date [06/04/2098]
Insured [JOHN DOE]	Issue Age [35]	Sex [MALE]	Risk Class* [NONSMOKER]
Owner [JOHN DOE]			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Specifications

Stated Amount	Description	Monthly Charge	Years Charged	Form Number
G				

Policy Number [C00000000]	Policy Date [06/04/2012]	Issue Date [06/04/2012]	Maturity Date [06/04/2098]
Insured [JOHN DOE]	Issue Age [35]	Sex [Male]	Risk Class* [Nonsmoker]
Owner [JOHN DOE]			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

**Table of Guaranteed
Maximum Cost of Insurance Rates
Per \$1000 Net Amount At Risk**

Policy Plan: Flexible Premium Universal Life Insurance

Stated Amount: [\$100,000]

Attained		Monthly Insurance	Attained		Monthly Insurance	Attained		Monthly Insurance
Age		Rate Per \$1000	Age		Rate Per \$1000	Age		Rate Per \$1000
H	[35	0.09084	64	1.16385	93	19.69542		
	36	0.09584	65	1.29083	94	21.19403		
	37	0.10001	66	1.41951	95	22.77289		
	38	0.10751	67	1.54990	96	24.22200		
	39	0.11418	68	1.69035	97	25.77166		
	40	0.12168	69	1.83586	98	27.43069		
	41	0.13168	70	2.01237	99	29.20718		
	42	0.14419	71	2.20987	100	31.11386		
	43	0.15836	72	2.46942	101	32.63203		
	44	0.17503	73	2.74334	102	34.25451		
	45	0.19420	74	3.03166	103	35.98673		
	46	0.21255	75	3.34700	104	37.83604		
	47	0.23255	76	3.69107	105	39.78296		
	48	0.24423	77	4.09083	106	41.86111		
	49	0.25757	78	4.55818	107	44.07929		
	50	0.27674	79	5.09836	108	46.44744		
	51	0.29926	80	5.68800	109	48.97489		
	52	0.33011	81	6.36020	110	51.67124		
	53	0.36347	82	7.06118	111	54.55012		
	54	0.40600	83	7.81815	112	57.62282		
	55	0.45854	84	8.65764	113	60.90571		
	56	0.51193	85	9.59706	114	64.41012		
	57	0.56949	86	10.64036	115	68.15449		
	58	0.61872	87	11.78220	116	72.15515		
	59	0.67546	88	13.00872	117	76.43109		
	60	0.74389	89	14.30594	118	81.00512		
	61	0.82735	90	15.66322	119	83.33266		
	62	0.92920	91	16.94312	120	83.33266]		
	63	1.04359	92	18.28068				

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[MALE]

Risk Class*
[NONSMOKER]

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Guaranteed Minimum Interest Rate (GMIR): [2.00%] Monthly Guaranteed Minimum Interest Rate: [.16516%]

Description of Expense Charges and Surrender Charges

Policy Plan: Flexible Premium Universal Life Insurance

Stated Amount: [\$100,000] **A**

Expense Charges

State and Local Tax Charge

We will directly deduct from each premium paid any state and local taxes that we determine to be allocable to this policy in excess of 2.5%.

Premium Load

We will deduct from each premium paid a premium load of not more than: [10.00%] **K**

Policy Maintenance Charge

Deducted from the Cash Value will be a monthly Policy Maintenance Charge of: [\$6] **L**

Surrender Charges

Policy Year	Surrender Charge	Policy Year	Surrender Charge
M [1	\$ 2804.00	14	1338.00
2	2764.00	15	1091.00
3	2723.00	16	853.00
4	2681.00	17	625.00
5	2639.00	18	407.00
6	2595.00	19	198.00
7	2552.00	20 and over	0.00]
8	2507.00		
9	2462.00		
10	2417.00		
11	2134.00		
12	1860.00		
13	1595.00		

Additional surrender charges will apply to any increases in coverage. Partial surrender charges may be assessed in the event of a partial surrender of the policy, including any reduction in the Stated Amount of Coverage.

An additional Surrender Charge may also be taken equal to any interest credited during the Policy Year in excess of [2.00%].

N

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[MALE]

Risk Class*
[NONSMOKER]

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Loan Rate [7.40%] Per Year in Advance

O

Table of Death Proceeds Factors

Policy Plan: Flexible Premium Universal Life Insurance
Stated Amount: [\$100,000]

		A			
Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
P [35	4.89048	75	1.45894	115	1.01000
36	4.72195	76	1.42848	116	1.01000
37	4.55939	77	1.39944	117	1.01000
38	4.40239	78	1.37187	118	1.01000
39	4.25128	79	1.34587	119	1.01000
40	4.10562	80	1.32150	120	1.01000]
41	3.96526	81	1.29865		
42	3.83026	82	1.27737		
43	3.70061	83	1.25743		
44	3.57618	84	1.23870		
45	3.45687	85	1.22117		
46	3.34257	86	1.20485		
47	3.23284	87	1.18973		
48	3.12749	88	1.17582		
49	3.02558	89	1.16302		
50	2.92706	90	1.15124		
51	2.83212	91	1.14036		
52	2.74074	92	1.12989		
53	2.65313	93	1.11964		
54	2.56911	94	1.10937		
55	2.48880	95	1.09873		
56	2.41230	96	1.08717		
57	2.33926	97	1.07348		
58	2.26948	98	1.05622		
59	2.20237	99	1.03302		
60	2.13791	100	1.01000		
61	2.07617	101	1.01000		
62	2.01726	102	1.01000		
63	1.96129	103	1.01000		
64	1.90817	104	1.01000		
65	1.85768	105	1.01000		
66	1.80959	106	1.01000		
67	1.76363	107	1.01000		
68	1.71953	108	1.01000		
69	1.67719	109	1.01000		
70	1.63640	110	1.01000		
71	1.59732	111	1.01000		
72	1.55990	112	1.01000		
73	1.52450	113	1.01000		
74	1.49091	114	1.01000		

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[MALE]

Risk Class*
[NONSMOKER]

* The cost of insurance charges assessed against your policy, charges for certain riders, and the death benefit factors are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Specifications

Stated Amount	Description	Initial Premium	Form Number
[\$100,000] A	Flexible Premium Universal Life Maturity at attained Age 121 [Death Benefit A - Stated Amount] B	[\$ 18,000.00] C	12-QB-1.XX
		Planned Premium [\$18,000.00 Special] D	
	E [Unisex Endorsement F [Endorsement		12-BUE-1] 12-QBE-1]

See the back of this page for additional benefit riders, if any.

Policy may not be reduced below Minimum Stated Amount of: \$100,000
The Life Insurance Qualification Test for this policy is the Cash Value Accumulation Test.

Important Notice

This policy will terminate without value if the Cash Surrender Value less any loans in effect falls to zero or below. That can happen even if you have paid the Planned Premium shown above.

The period for which this policy and life insurance coverage will continue in force will be affected by: (1) the amount, timing, and frequency of premium payments you choose to make; (2) the Stated Amount and the Death Benefit Option you have chosen; (3) the interest we credit to the Cash Value; (4) the monthly charges we deduct from the Cash Value; (5) charges we make for any riders you have chosen to include with the policy; and (6) any loans and partial surrenders you make.

We have the right to change the currently credited interest rate and the current monthly charges against the Cash Value, subject to the guarantees set forth in this policy. Our changes and any changes you make in any of the factors described above could affect the number or amount of premiums you must pay to keep this policy in force and will affect the Cash Value at any particular time.

Policy Number [C0000000]	Policy Date [06/04/2012]	Issue Date [06/04/2012]	Maturity Date [06/04/2098]
Insured [JOHN DOE]	Issue Age [35]	Sex [UNISEX]	Risk Class* [NONSMOKER]
Owner [JOHN DOE]			

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Specifications

Stated Amount	Description	Monthly Charge	Years Charged	Form Number
------------------	-------------	-------------------	------------------	----------------

G

Policy Number [C00000000]	Policy Date [06/04/2012]	Issue Date [06/04/2012]	Maturity Date [06/04/2098]
-------------------------------------	------------------------------------	-----------------------------------	--------------------------------------

Insured [JOHN DOE]	Issue Age [35]	Sex [UNISEX]	Risk Class* [Nonsmoker]
------------------------------	--------------------------	------------------------	-----------------------------------

Owner
[JOHN DOE]

* The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

**Table of Guaranteed
Maximum Cost of Insurance Rates
Per \$1000 Net Amount At Risk**

Policy Plan: Flexible Premium Universal Life Insurance

Stated Amount: [\$100,000]

A

	Attained Age	Monthly Insurance Rate Per \$1000	Attained Age	Monthly Insurance Rate Per \$1000	Attained Age	Monthly Insurance Rate Per \$1000
H	[35	0.08751	64	1.10038	93	17.02069
	36	0.09251	65	1.21564	94	18.39994
	37	0.09751	66	1.33344	95	19.99357
	38	0.10418	67	1.45461	96	21.49828
	39	0.11001	68	1.58584	97	23.11385
	40	0.11751	69	1.72213	98	23.98864
	41	0.12668	70	1.88521	99	25.23093
	42	0.13752	71	2.06844	100	26.82934
	43	0.15086	72	2.30447	101	28.34989
	44	0.16586	73	2.55317	102	30.07740
	45	0.18420	74	2.81624	103	32.03790
	46	0.20087	75	3.10377	104	34.25629
	47	0.22088	76	3.41747	105	36.72512
	48	0.23339	77	3.77755	106	39.34348
	49	0.24840	78	4.19502	107	42.10359
	50	0.26841	79	4.67172	108	44.95665
	51	0.29175	80	5.19013	109	47.97819
	52	0.32177	81	5.79506	110	51.12497
	53	0.35513	82	6.43109	111	54.23976
	54	0.39599	83	7.10513	112	57.34232
	55	0.44520	84	7.84777	113	60.29266
	56	0.49608	85	8.67460	114	64.21000
	57	0.55030	86	9.55289	115	67.98907
	58	0.59953	87	10.56461	116	71.95785
	59	0.65376	88	11.63635	117	76.31041
	60	0.71802	89	12.75822	118	80.49119
	61	0.79563	90	13.88002	119	83.33266
	62	0.88829	91	14.77856	120	83.33266]
	63	0.99182	92	15.81368		

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[UNISEX]

Risk Class*
[NONSMOKER]

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Guaranteed Minimum Interest Rate (GMIR): [2.00%] Monthly Guaranteed Minimum Interest Rate: [.16516%]

Description of Expense Charges and Surrender Charges

Policy Plan: Flexible Premium Universal Life Insurance

Stated Amount: [\$100,000] **A**

Expense Charges

State and Local Tax Charge

We will directly deduct from each premium paid any state and local taxes that we determine to be allocable to this policy in excess of 2.5%

Premium Load

We will deduct from each premium paid a premium load of not more than: [10.00%] **K**

Policy Maintenance Charge

Deducted from the Cash Value will be a monthly Policy Maintenance Charge of: [\$6] **L**

Surrender Charges			
Policy Year	Surrender Charge	Policy Year	Surrender Charge
M [1	\$ 2765.00	14	1327.00
2	2726.00	15	1082.00
3	2686.00	16	847.00
4	2646.00	17	621.00
5	2605.00	18	404.00
6	2563.00	19	197.00
7	2521.00	20 and over	0.00]
8	2478.00		
9	2435.00		
10	2391.00		
11	2112.00		
12	1842.00		
13	1580.00		

Additional surrender charges will apply to any increases in coverage. Partial surrender charges may be assessed in the event of a partial surrender of the policy, including any reduction in the Stated Amount of Coverage.

An additional Surrender Charge may also be taken equal to any interest credited during the Policy Year in excess of [2.00%].

N

Insured
[JOHN DOE]

Issue Age
[35]

Sex
[UNISEX]

Risk Class*
[NONSMOKER]

*The cost of insurance charges assessed against your policy and charges for certain riders are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.

Policy Loan Rate [7.40%] Per Year in Advance

O

Table of Death Proceeds Factors

Policy Plan: Flexible Premium Adjustable Life Insurance
Stated Amount: [\$100,000] A

Attained Age	Factor	Attained Age	Factor	Attained Age	Factor
P [35	5.00173	75	1.48860	115	1.01000
36	4.82917	76	1.45718	116	1.01000
37	4.66279	77	1.42722	117	1.01000
38	4.50230	78	1.39876	118	1.01000
39	4.34772	79	1.37188	119	1.01000
40	4.19861	80	1.34659	120	1.01000]
41	4.05497	81	1.32281		
42	3.91676	82	1.30064		
43	3.78388	83	1.27989		
44	3.65632	84	1.26041		
45	3.53391	85	1.24215		
46	3.41665	86	1.22512		
47	3.30400	87	1.20920		
48	3.19594	88	1.19452		
49	3.09155	89	1.18099		
50	2.99081	90	1.16847		
51	2.89384	91	1.15670		
52	2.80062	92	1.14477		
53	2.71125	93	1.13264		
54	2.62561	94	1.12024		
55	2.54374	95	1.10737		
56	2.46569	96	1.09368		
57	2.39115	97	1.07803		
58	2.31991	98	1.05908		
59	2.25147	99	1.03394		
60	2.18574	100	1.01000		
61	2.12275	101	1.01000		
62	2.06260	102	1.01000		
63	2.00534	103	1.01000		
64	1.95090	104	1.01000		
65	1.89905	105	1.01000		
66	1.84959	106	1.01000		
67	1.80227	107	1.01000		
68	1.75686	108	1.01000		
69	1.71328	109	1.01000		
70	1.67133	110	1.01000		
71	1.63112	111	1.01000		
72	1.59264	112	1.01000		
73	1.55619	113	1.01000		
74	1.52157	114	1.01000		

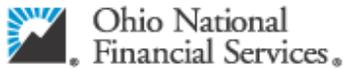
Insured
[JOHN DOE]

Issue Age
[35]

Sex
[UNISEX]

Risk Class*
[NONSMOKER]

* The cost of insurance charges assessed against your policy, charges for certain riders, and the death benefit factors are affected by the risk class and rating, if any, assigned to your policy. No one is authorized to make any representation concerning any possible future revision or change to your policy's risk class or rating.



Ohio National Life Assurance Corporation
One Financial Way
Cincinnati, Ohio 45242

Prepared by Ohio National's
Authorized Representative
Jim Smith
1234 Main Street
Anytown, OH 00000-0000
(000)000-0000

A Life Insurance Policy Illustrations

Flexible Premium Universal Life Insurance Policy

Virtus BOLI II

A Modified Endowment Contract in year 1

Policy Form Number

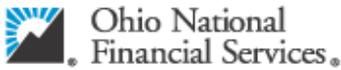
12-QB-1

Prepared

5/15/2012

For

John Doe



Ohio National Life Assurance Corporation
One Financial Way
Cincinnati, Ohio 45242

Prepared by Ohio National's
Authorized Representative
Jim Smith
1234 Main Street
Anytown, OH 00000-0000
(000)000-0000

John Doe
Male, Age 35, Nonsmoker
Total Initial Death Benefit: \$100,000
Death Benefit Option A
Planned Annual Premium: \$20,000.00
Life Insurance Test: CVAT

NARRATIVE SUMMARY

Life Insurance Illustration This illustration shows examples of what your policy may cost and the benefits it may provide. All the benefits, cost, features and provisions of your policy are described in and governed by the policy.

Description of Insurance The life insurance policy illustrated is a Universal Life Insurance policy. This means you may change your Death Benefit and vary the frequency and amounts of your premium payments.

Initial Stated Amount

\$100,000

The initial Stated Amount (initial Death Benefit) is the amount payable in the event of the death of the Insured. You may increase or decrease the Stated Amount in accordance with the terms of the policy. Any increase in the Stated Amount requires Ohio National's approval. Policy loans and Partial Surrenders will reduce the Death Benefit.

Death Benefit Option

Option A

The policy provides two Death Benefit Options: Option A (the Death Benefit is level equal to the Stated Amount) or Option B (the Death Benefit is the Stated Amount plus the Cash Value). The cost of insurance is based on the difference between the Death Benefit and the Cash Value.

Premiums

Premiums are payable to age 121. You may vary the amount and timing of your premium payments as long as you pay at least the minimum premium requirements defined in the policy. You may pay extra premiums unless doing so would increase the minimum Death Benefit required by the Internal Revenue Code.

First Year Planned Premium Outlay

\$20,000 paid annually

The planned premiums are shown in the Tabular Detail of this illustration.

The Numeric Summary that is part of this illustration shows the Death Benefit, Cash Values and premium outlays given three different assumptions about interest rates and policy charges. It assumes that you will pay the planned premium each year as shown on the yearly Tabular Detail of the illustration. Also, it shows the period of time the Stated Amount will be in force if you pay your planned premium at the non-guaranteed and guaranteed interest rates and policy charges.

Be sure to note when the coverage would cease based on the guaranteed or non-guaranteed assumptions.

Level Annual Premium

Paying an annual premium of \$1,958.36 for each policy year no later than the policy anniversary will guarantee coverage for the term of the policy, provided you take no loans or Partial Surrenders, and do not increase the Stated Amount or make any other changes to the policy.

Continuation of Coverage

Maturity for this policy is age 121 of the Primary Insured. Provided there is positive Cash Surrender Value at the policy anniversary nearest the date on which the Insured reaches age 121 and the policy has not been surrendered, coverage will extend until death with no further premiums required. Interest on your Cash Value will continue to be credited at a rate of at least 2.00%, and no further cost of insurance charges will be deducted after age 121.

Cash Values

A universal life insurance policy builds Cash Value. Each premium is credited on the date received by us or the policy effective date, if later. Charges for cost of insurance, policy administration, policy loan interest if any, premium tax if applicable, and any other charges specified in the policy will be deducted from the Cash Value. Interest and any additional credits, if applicable, will be credited to the Cash Value as specified in the policy. The net result of these charges and credits is known as the policy's Cash Value.

The Cash Value of a universal life insurance policy will vary based on the amount and timing of your premium payments, the amount of policy charges, the interest rate credited and any additional credits, if applicable. We may change the interest rate credited to the Cash Value at any time but it will never be less than the guaranteed interest rate specified in your policy. We may also change the level of policy charges at any time, but they will never exceed the maximum rates specified in the policy.

The Cash Surrender Value of a universal life insurance policy is equal to the Cash Value minus any surrender charge and any outstanding policy loan balance. The maximum surrender charge will be described in your policy.

Policy Changes

Your policy will offer you the option to make a number of changes while it is in force, subject to any policy requirements and limitations. These include:

- changes in Stated Amount or Death Benefit Option,
 - addition or deletion of riders
 - loans or Partial Surrenders, and
 - changes in premium.
-

Risk Class

The calculated premium payments and Cash Values shown in this illustration assume that you qualify for the risk classification shown on the Numeric Summary. Actual premiums and policy charges for the coverage, and actual Cash Values, will depend on the result of the risk classifications that Ohio National's underwriters apply. They may vary from what is shown on this illustration. If so, you will receive a revised illustration with your insurance policy.

Non-Guaranteed

Many aspects of your universal life insurance policy are guaranteed, including the minimum interest rate and the maximum policy charges. Other aspects of the policy are not guaranteed because no one can predict them with reasonable certainty.

The illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown, This is not likely to occur, and actual results may be more or less favorable than those shown.

We may change the non-guaranteed elements at any time. For example, the policy allows Ohio National to change the credited interest rates, but the interest rate is guaranteed to never go below 2.00%. The policy also allows Ohio National to change policy charges and cost factors, but the charges are guaranteed not to exceed the maximum listed in the policy.

Variations in the actual levels of credited interest rates and policy charges could affect:

- Death Benefits
 - Cash Values available at surrender
 - Cash flow available to be taken out of the policy, or
 - Total out-of-pocket payments over the lifetime of the policy.
-



Ohio National Life Assurance Corporation
One Financial Way
Cincinnati, Ohio 45242

Prepared by Ohio National's
Authorized Representative
Jim Smith
1234 Main Street
Anytown, OH 00000-0000
(000)000-0000

John Doe
Male, Age 35, Nonsmoker
Total Initial Death Benefit: \$100,000
Death Benefit Option A
Planned Annual Premium: \$20,000.00
Life Insurance Test: CVAT

OTHER DEFINITIONS

Cumulative Premium Outlay This is the anticipated sum of the yearly premium outlays from the effective date of the policy to the Policy Year shown.

Current Scale The interest and charges we intend to apply to your policy based on our current expectation of mortality and economic conditions.

Loan A universal life insurance policy allows the Owner to take policy loans subject to limits defined in the policy. We will charge interest on policy loans in advance. Unpaid loan interest will be added to the outstanding loan balance on each policy anniversary date. The amount of the loan, including any unpaid interest, will reduce the amount of your Cash Surrender Value and the Death Benefit. A policy loan may be repaid at any time.

Midpoint Scale This calculation contained in the Numeric Summary is a projection of future values based on a scale halfway between the current and guaranteed levels for the credited interest rates and the policy charges in the policy.

Premium Outlay The amount you pay us for your insurance policy. Outlay consists of: (1) the annualized planned premium; less (2) any policy loan amount received; less (3) any cash Partial Surrender received; plus (4) any loan interest paid; plus (5) any loan principal paid.

Pronouns "Our", "us" or "we" means Ohio National Life Assurance Corporation. "You", "your" or "yours" means the Owner when referring to policy rights, payments, and notices.

Rider An optional benefit that you may purchase with this policy.

Surrender To cancel you insurance with us. You will no longer be entitled to the Death Benefit, but you may be entitled to a cash payment, called the Cash Surrender Value.

Partial Surrender Your policy will allow you to surrender part of the Cash Surrender Value. A Partial Surrender will cause a reduction in the Death Benefit. A Partial Surrender of more than 10% of your Cash Surrender Value may result in a surrender charge. Your policy will give a more complete explanation of Partial Surrenders.

OPTIONAL RIDERS (For additional cost unless noted otherwise) - None



Ohio National Life Assurance Corporation
 One Financial Way
 Cincinnati, Ohio 45242

Prepared by Ohio National's
 Authorized Representative
 Jim Smith
 1234 Main Street
 Anytown, OH 00000-0000
 (000)000-0000

John Doe
 Male, Age 35, Nonsmoker
 Total Initial Death Benefit: \$100,000
 Death Benefit Option A
 Planned Annual Premium: \$20,000.00
 Life Insurance Test: CVAT

IMPORTANT NOTES

Current Tax Guidelines
The following is based on Ohio National's understanding of the taxation of life insurance as of the date of this illustration. Please consult your tax advisor for more information.

1. Any gain in the policy is taxable upon full surrender of the policy.
2. In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a 7-pay premium limitation during the first 7 years and also during the first 7 years after certain policy changes. Failure to satisfy this limitation would cause distributions to be taxable to the extent there is a gain in the policy. With certain exceptions, there is also a penalty tax of 10% of taxable income for distributions before age 59 1/2 from policies which fail to satisfy this limitation.

Initial 7-pay premium: \$3,251

Certain changes to the policy's benefits (whether illustrated or not) will alter the premium limitation, and could cause the policy to lose its favorable status.

This policy qualifies as life insurance under the Cash Value Accumulation Test described in the Internal Revenue Code,

State

This illustration assumes a premium tax rate of 1.400%, based on a residence state of OH. Contract state is assumed to be OH.

Interest Rate

Current effective rate as of 6/4/2012 is 3.90%. We have the right to change this rate with respect to new deposits at any time. The current interest rate on the date each premium is credited is guaranteed until at least 6/3/2013 on cash values resulting from that premium.

Expense Basis

This illustration is based on fully allocated expenses.



Ohio National Life Assurance Corporation
 One Financial Way
 Cincinnati, Ohio 45242

Prepared by Ohio National's
 Authorized Representative
 Jim Smith
 1234 Main Street
 Anytown, OH 00000-0000
 (000)000-0000

John Doe
 Male, Age 35, Nonsmoker
 Total Initial Death Benefit: \$100,000
 Death Benefit Option A
 Planned Annual Premium: \$20,000.00
 Life Insurance Test: CVAT

NUMERIC SUMMARY

Review this carefully. Ask your agent to explain any part of this life insurance illustration that you do not understand.

Virtus BOLI II Flexible Premium Adjustable Life

Total Initial Death Benefit \$ 100,000

1st Year Planned Premium Outlay \$20,000.00

	SUMMARY YEAR	GUARANTEED	NON-GUARANTEED MIDPOINT	NON-GUARANTEED CURRENT
Interest and Cost Scenarios	YEAR 5			
	Cumulative Premium Outlay	20,000.00	20,000.00	20,000.00
	Cash Surrender Value	19,089	21,194	23,447
Guaranteed 2.00% Interest Rate and Maximum Charges	Death Benefit	100,000	100,000	100,000
	YEAR 10			
	Cumulative Premium Outlay	20,000.00	20,000.00	20,000.00
Non-Guaranteed Midpoint	Cash Surrender Value	19,973	23,554	27,627
	Death Benefit	100,000	100,000	100,000
	YEAR 20			
Interest and Charges halfway between current and guaranteed	Cumulative Premium Outlay	20,000.00	20,000.00	20,000.00
	Cash Surrender Value	20,681	28,393	38,318
	Death Benefit	100,000	100,000	100,000
Non-Guaranteed Current 3.90% Interest Rate and Current Charges	AGE 70			
	Cumulative Premium Outlay	20,000.00	20,000.00	20,000.00
	Cash Surrender Value	28,659	9,824	58,420
Policy Loan Interest Rate 7.40% per year, paid in advance	Death Benefit	100,000	100,000	101,868
	LAST YEAR OF DEATH BENEFIT			
	Duration	39	47	86
	Attained Age	74	82	121

Please check ONE of the following, and sign below:

- This illustration DOES CONFORM to the policy for which I applied.
- This illustration DOES NOT CONFORM to the policy for which I applied. I understand that an illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.

I have received a copy of this illustration. I acknowledge that any non-guaranteed results can change and results may be more or less favorable than illustrated. The agent has told me they are not guaranteed.

Signed and dated by Applicant.

I certify that this illustration has been presented to the Applicant; further, I have explained that any non-guaranteed elements are subject to change. I have made no statements inconsistent with the illustration.

Signed and dated by Agent.

TABULAR DETAIL
Virtus BOLI II
Flexible Premium
Adjustable Life

The illustration assumes premiums are paid at the beginning of each year. Values and are shown as of the end of the policy year.

Non-guaranteed results may be more or less favorable than illustrated.

AGE	YEAR	PREMIUM OUTLAY	GUARANTEED 2.00% INTEREST MAXIMUM CHARGES			NON-GUARANTEED 3.90% INTEREST CURRENT CHARGES		
			CASH			CASH		
			SURRENDER VALUE	CASH VALUE	DEATH BENEFIT	SURRENDER VALUE	CASH VALUE	DEATH BENEFIT
36	1	20,000.00	15,431	18,235	100,000	17,851	20,655	101,014
37	2	0.00	15,701	18,465	100,000	18,562	21,326	100,701
38	3	0.00	15,957	18,680	100,000	19,282	22,005	100,330
39	4	0.00	16,208	18,889	100,000	20,031	22,712	100,000
40	5	0.00	16,450	19,089	100,000	20,808	23,447	100,000
41	6	0.00	16,686	19,281	100,000	21,617	24,212	100,000
42	7	0.00	16,916	19,468	100,000	22,460	25,012	100,000
43	8	0.00	17,140	19,647	100,000	23,340	25,847	100,000
44	9	0.00	17,354	19,816	100,000	24,256	26,718	100,000
45	10	0.00	17,556	19,973	100,000	25,210	27,627	100,000
46	11	0.00	17,982	20,116	100,000	26,426	28,560	100,000
47	12	0.00	18,384	20,244	100,000	27,659	29,519	100,000
48	13	0.00	18,762	20,357	100,000	28,910	30,505	100,000
49	14	0.00	19,123	20,461	100,000	30,188	31,526	100,000
50	15	0.00	19,463	20,554	100,000	31,490	32,581	100,000
51	16	0.00	19,779	20,632	100,000	32,817	33,671	100,000
52	17	0.00	20,065	20,690	100,000	34,166	34,791	100,000
53	18	0.00	20,314	20,721	100,000	35,533	35,940	100,000
54	19	0.00	20,523	20,721	100,000	36,919	37,117	100,000
55	20	0.00	20,681	20,681	100,000	38,318	38,318	100,000
56	21	0.00	20,590	20,590	100,000	39,536	39,536	100,000
57	22	0.00	20,446	20,446	100,000	40,775	40,775	100,000
58	23	0.00	20,245	20,245	100,000	42,034	42,034	100,000
59	24	0.00	19,991	19,991	100,000	43,321	43,321	100,000
60	25	0.00	19,675	19,675	100,000	44,634	44,634	100,000
61	26	0.00	19,286	19,286	100,000	45,969	45,969	100,000
62	27	0.00	18,805	18,805	100,000	47,319	47,319	100,000
63	28	0.00	18,210	18,210	100,000	48,676	48,676	100,000
64	29	0.00	17,485	17,485	100,000	50,037	50,037	100,000
65	30	0.00	16,617	16,617	100,000	51,401	51,401	100,000
66	31	0.00	15,593	15,593	100,000	52,769	52,769	100,000
67	32	0.00	14,401	14,401	100,000	54,145	54,145	100,000
68	33	0.00	13,033	13,033	100,000	55,534	55,534	100,000
69	34	0.00	11,512	11,512	100,000	56,958	56,958	100,000
70	35	0.00	9,824	9,824	100,000	58,420	58,420	100,000
71	36	0.00	7,953	7,953	100,000	59,924	59,924	100,000
72	37	0.00	5,843	5,843	100,000	61,458	61,458	100,000
73	38	0.00	3,464	3,464	100,000	63,025	63,025	100,000
74	39	0.00	783	783	100,000	64,628	64,628	100,000
75	40	0.00			100,000	66,272	66,272	100,000

Premium causes a Modified Endowment Contract in year 1

TABULAR DETAIL
Virtus BOLI II
Flexible Premium
Adjustable Life

The illustration assumes premiums are paid at the beginning of each year. Values and benefits are shown as of the end of the policy year.
 Non-guaranteed results may be more or less favorable than illustrated.

AGE	YEAR	PREMIUM OUTLAY	GUARANTEED 2.00% INTEREST MAXIMUM CHARGES			NON-GUARANTEED 3.90% INTEREST CURRENT CHARGES		
			CASH			CASH		
			SURRENDER VALUE	CASH VALUE	DEATH BENEFIT	SURRENDER VALUE	CASH VALUE	DEATH BENEFIT
76	41	0.00				67,962	67,962	100,000
77	42	0.00				69,706	69,706	100,000
78	43	0.00				71,511	71,511	100,075
79	44	0.00				73,386	73,386	100,676
80	45	0.00				75,334	75,334	101,390
81	46	0.00				77,355	77,355	102,224
82	47	0.00				79,372	79,372	103,077
83	48	0.00				81,377	81,377	103,949
84	49	0.00				83,362	83,362	104,822
85	50	0.00				85,322	85,322	105,688
86	51	0.00				87,249	87,249	106,545
87	52	0.00				89,134	89,134	107,394
88	53	0.00				90,970	90,970	108,230
89	54	0.00				92,744	92,744	109,051
90	55	0.00				94,446	94,446	109,842
91	56	0.00				96,062	96,062	110,590
92	57	0.00				97,745	97,745	111,465
93	58	0.00				99,508	99,508	112,433
94	59	0.00				101,366	101,366	113,494
95	60	0.00				103,343	103,343	114,646
96	61	0.00				105,473	105,473	115,887
97	62	0.00				107,809	107,809	117,207
98	63	0.00				110,445	110,445	118,560
99	64	0.00				113,534	113,534	119,917
100	65	0.00				117,336	117,336	121,211
101	66	0.00				121,976	121,976	123,196
102	67	0.00				126,790	126,790	128,058
103	68	0.00				131,782	131,782	133,100
104	69	0.00				136,959	136,959	138,328
105	70	0.00				142,325	142,325	143,748
106	71	0.00				147,887	147,887	149,366
107	72	0.00				153,649	153,649	155,185
108	73	0.00				159,617	159,617	161,214
109	74	0.00				165,798	165,798	167,456
110	75	0.00				172,195	172,195	173,917
111	76	0.00				178,815	178,815	180,603
112	77	0.00				185,665	185,665	187,522
113	78	0.00				192,753	192,753	194,680
114	79	0.00				200,083	200,083	202,084
115	80	0.00				207,661	207,661	209,738

Premium causes a Modified Endowment Contract in year 1



Ohio National Life Assurance Corporation
 One Financial Way
 Cincinnati, Ohio 45242

Prepared by Ohio National's
 Authorized Representative
 Jim Smith
 1234 Main Street
 Anytown, OH 00000-0000
 (000)000-0000

John Doe
 Male, Age 35, Nonsmoker
 Total Initial Death Benefit: \$100,000
 Death Benefit Option A
 Planned Annual Premium: \$20,000.00
 Life Insurance Test: CVAT

TABULAR DETAIL

Virtus BOLI II
Flexible Premium
Adjustable Life

The illustration assumes premiums are paid at the beginning of each year. Values and benefits are shown as of the end of the policy year.
 Non-guaranteed results may be more or less favorable than illustrated.

AGE	YEAR	PREMIUM OUTLAY	GUARANTEED 2.00% INTEREST MAXIMUM CHARGES			NON-GUARANTEED 3.90% INTEREST CURRENT CHARGES		
			CASH SURRENDER VALUE	CASH VALUE	DEATH BENEFIT	CASH SURRENDER VALUE	CASH VALUE	DEATH BENEFIT
116	81	0.00				215,493	215,493	217,648
117	82	0.00				223,624	223,624	225,860
118	83	0.00				232,063	232,063	234,384
119	84	0.00				240,825	240,825	243,233
120	85	0.00				249,919	249,919	252,418
121	86	0.00				258,304	258,304	260,887

Ohio National Life Assurance Corporation

June 4, 2013

Doe Bank
123 Any St.
Anytown, XX 00000

Policy: C000000
Insured: John Doe

Dear Policy Owner:

Your policy anniversary is the time for us to report to you the results of your Flexible Premium Universal Life Insurance policy for the period June 4, 2012 to June 3, 2013. It also provides us with an opportunity to thank you for choosing Ohio National to be an important part of your financial program. As you review your policy report, you can be assured of the strength and stability of your insurance company.

Throughout our history, Ohio National has maintained a sound reputation based in large part upon our solid financial foundation. We appreciate the confidence you have placed in us, and we welcome your questions or comments at any time. For additional information, please contact your agent or corporate headquarters shown below. You may wish to use the detachable form at the bottom of this page.

Service Agent

Jim Smith
1234 Main Street
Anytown, OH 00000-0000
(000)000-0000

Ohio National Financial Services
P.O. Box 237
Cincinnati, OH 45201-0237
(800)366-6654

I need to notify you of the following:

Address Change:

<i>name</i>			
<i>street</i>			
<i>city</i>	<i>state</i>	<i>zip</i>	

Forms are needed to:

(Please check the following circles that apply)

Change Owner Change Beneficiary Change Bank

Enclosed is an additional payment of \$ _____

Please detach and send to:

Ohio National Life Assurance Corporation
P.O. Box 237
Cincinnati, OH 45201-0237

I'd like my agent to contact me.

The best time to contact me is _____

I can be reached at _____

I am interested in discussing:

- Investments which are tax favored
- Ways to reduce estate states and expenses
- Ways to provide income for retirement
- Ways to provide for my family or business in the event of my death or disability
- Insurance or annuities on children/grandchildren
- Other (please specify) _____

001943-0000000001

Policy: C000000
Insured: John Doe

Universal Life Insurance
Annual Report
For period: June 4, 2012 to June 3, 2013
Ohio National
Life Assurance Corporation

Policy Information

Owner:	Doe Bank
Insured:	John Doe
Taxpayer ID:	xxx-xx-0000
Premium Class:	Nonsmoker
Policy:	C0000000
Plan:	Virtus BOLI
Issue Date:	Jun 04, 2012

Beneficiary: Doe Bank

Premium

Planned Premium:	\$0.00
Billing Frequency:	Special
Total Premiums Paid:	\$20,000.00
Next Billing Date:	N/A

Death Benefit

Benefit Type:	Level
Stated Amount:	\$100,000.00
Term Rider	\$0.00
Total Death Benefit:	\$100,000.00

Policy Value

	Jun 04, 2012	June 03, 2013	Jun 03, 2014 *
Net Accumulation Value:	\$19,989.81	\$20,653.08	\$20,932.63
Net Cash Surrender Value:	\$17,185.81	\$17,849.08	\$18,168.63
Loan Balance:	\$0.00	\$0.00	

Note: Cash Surrender Value and Death Benefit will be reduced by any outstanding loan balance.

Projected Coverage*

If you make your planned payments on time:		*
Using Current Rates and Charges		
Your policy will continue until		N/A
Using Guaranteed Rates and Charges		
Your policy will continue until		Jan 2054
If you make NO planned payments at all:		
Using Current Rates and Charges		
Your policy will continue until		N/A
Using Guaranteed Rates and Charges		
Your policy will continue until		Jan 2054

**Projected values assume planned premiums are paid on time, guaranteed cost of insurance rates are used, and 2.0 interest is credited to account values. If the currently billed premium was not received by the statement ending date, it is not included in the Policy Value and Projected Coverage shown on this Annual Report. Surrender Charges are deducted from the net cash surrender values reported on this statement. Surrender Charges may apply only on certain cash surrenders and 1035 exchanges. Please refer to the policy and endorsements for term and conditions.*

Universal Life Insurance
Annual Report
For period: June 4, 2012 to June 3, 2013
Ohio National
Life Assurance Corporation

Please Note

Current rate as of June 4, 2013, for new premiums is 3.90%. This rate is guaranteed to the end of that month.
For any loans in effect, an interest rate of 2.00% will be credited to the amount of cash value equal to the policy loan.

Life changes. We'll be there.

Since 1909 Ohio National has provided quality life, disability income and annuity products to people like you. As your personal situation changes, be sure to review your coverage with your representative to ensure all your needs are covered. Life changes. We'll be there.

For more information about Ohio National Financial Services, please visit our website at www.ohionational.com.

Universal Life Insurance
Annual Report
For period: June 4, 2012 to June 3, 2013
Ohio National
Life Assurance Corporation

Monthly Activity Summary

Beginning Accumulation Value as of June 04, 2012:							\$0.00
Date	(+) Interest	(-) Withdrawals	(+) Payments	(-) Cost of Insurance	(-) Rider Charges	(-) Expenses	Ending Accumulation Value
06/04/2012	0.00	0.00	20,000.00	4.19	0.00	6.00	\$19,989.81
07/04/2012	62.95	0.00	0.00	4.19	0.00	6.00	\$20,042.57
08/04/2012	65.23	0.00	0.00	4.19	0.00	6.00	\$20,097.61
09/04/2012	65.42	0.00	0.00	4.18	0.00	6.00	\$20,152.85
10/04/2012	63.48	0.00	0.00	4.18	0.00	6.00	\$20,206.15
11/04/2012	65.76	0.00	0.00	4.18	0.00	6.00	\$20,261.73
12/04/2012	63.82	0.00	0.00	4.17	0.00	6.00	\$20,315.38
01/04/2013	66.12	0.00	0.00	4.17	0.00	6.00	\$20,371.33
02/04/2013	66.31	0.00	0.00	4.17	0.00	6.00	\$20,427.47
03/04/2013	60.03	0.00	0.00	4.18	0.00	6.00	\$20,477.32
04/04/2013	66.64	0.00	0.00	4.19	0.00	6.00	\$20,533.77
05/04/2013	64.66	0.00	0.00	4.20	0.00	6.00	\$20,588.23
06/03/2013	64.84	0.00	0.00	0.00	0.00	0.00	\$20,653.07
Ending Accumulated Cash Value as of June 03, 2013:							\$20,653.07
Totals	775.26	0.00	20,000.00	50.19	0.00	72.00	

One Financial Way
Cincinnati, Ohio 45242

Post Office Box 237
Cincinnati, Ohio 45201
Telephone: 800-366-6654

Dear Policyholder:

With this letter you will find the annual statement for your universal life insurance policy. This letter offers a brief explanation to help you better understand and use the information provided on the statement. If you have any questions, do not hesitate to call your agent (his/her phone number is provided on the annual statement) or contact our customer service area.

The annual statement is a "snapshot" of your policy as of the last day of the contract year. The Policy Value section reports the actual net cash values of the policy as of the policy anniversary last year and the actual net cash values of the policy as of the anniversary date this year. The values are "net values" because they have been reduced by the amount of any outstanding loan balance. The outstanding loan balance is reported on the last line of this section of the report. In addition these cash values are shown with and without the charges that would apply upon full surrender of the contract.

Also, the far-right column on the Policy Values section is a projection of the cash values as of the next anniversary. The projection assumes that we will credit your cash value with the guaranteed interest rate and not at our current, nonguaranteed interest rate. It also assumes that we will charge the guaranteed cost of insurance rates and expense charges. These charges are higher than what we currently charge. However, we are required by law to provide you with this information.

With the exception of single-premium policies, Protector, Optimatic, Virtus BOLI, and Penn National Life contracts, the Projected Coverage section reports how long your policy may remain in force under two distinct scenarios: (a) the current billed premiums are paid on time, and (b) no premium payments are made. For each scenario we project future coverage using (a) current rates and charges, and (b) guaranteed rates and charges. If you have a loan, this projection assumes you will pay the annual loan interest on or before the date due each year.

Any premium that we have billed but not received on or before the report date is not included in our calculation of these projections. If you have recently paid a premium, or if you pay the billed premium before the end of the grace period, your projected cash value may be higher and your policy may remain in force for a longer time period than shown.

You may request an in-force illustration of your policy by calling your agent or Ohio National at the numbers listed above.

Sincerely yours,

Ricard J. Bodner
Vice President, Insurance Services

CERTIFICATE OF COMPLIANCE
ARKANSAS RULE AND REGULATION 34

I, Deborah L. Allen, ASA, MAAA, Assistant Director, Life Product Management for Ohio National Life Assurance Corporation, do hereby certify that when calculating the reserve under the minimum reserves method in Rule and Regulation 34, in no case shall the reserves be less than the actual cash surrender values provided for under the policy contract.



Deborah L. Allen, ASA, MAAA
Assistant Director, Life Product Management

May 10, 2012

**CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL**

The Ohio National Life Assurance Corporation (“Company”) of Cincinnati, Ohio, does hereby consent and agree that:

- A) all premium rates and/or cost bases, both “maximum” and “current” or “projected”, used in relation to policy Form 12-QB-1.AR, must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.
- B) because the policies are flexible premium, which provide for frequent changes in interest rates based on financial market conditions, the Company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The Company must also document the method used to calculate its premium and range of rates.



Ohio National Life Assurance Corporation
(Company Name)

By Doris Jackson
(Name)

Contract Compliance Regulatory Coordinator
(Title or Position)

Virtus BOLI - Annual Cost of Insurance - Guaranteed Rates per \$1000
All Bands

Age	Male		Female		Unisex 80/20	
	NS	SM	NS	SM	NS	SM
18	0.92	1.11	0.42	0.50	0.82	0.99
19	0.94	1.21	0.45	0.54	0.84	1.08
20	0.95	1.27	0.45	0.58	0.85	1.13
21	0.95	1.33	0.46	0.61	0.85	1.19
22	0.95	1.40	0.48	0.65	0.86	1.25
23	0.96	1.46	0.48	0.67	0.86	1.30
24	0.97	1.54	0.50	0.72	0.88	1.38
25	0.98	1.63	0.50	0.77	0.88	1.46
26	1.02	1.71	0.53	0.81	0.92	1.53
27	1.07	1.81	0.57	0.87	0.97	1.62
28	1.05	1.82	0.58	0.92	0.96	1.64
29	1.03	1.81	0.62	0.99	0.95	1.65
30	1.02	1.80	0.64	1.03	0.94	1.65
31	1.01	1.80	0.68	1.12	0.94	1.67
32	1.01	1.82	0.72	1.19	0.95	1.69
33	1.04	1.87	0.76	1.28	0.98	1.75
34	1.06	1.94	0.82	1.39	1.01	1.83
35	1.09	2.00	0.89	1.53	1.05	1.91
36	1.15	2.11	0.95	1.65	1.11	2.02
37	1.20	2.23	1.03	1.79	1.17	2.14
38	1.29	2.40	1.07	1.88	1.25	2.30
39	1.37	2.57	1.13	2.00	1.32	2.46
40	1.46	2.77	1.20	2.12	1.41	2.64
41	1.58	3.03	1.27	2.26	1.52	2.88
42	1.73	3.33	1.35	2.43	1.65	3.15
43	1.90	3.69	1.45	2.63	1.81	3.48
44	2.10	4.12	1.57	2.86	1.99	3.87
45	2.33	4.57	1.71	3.13	2.21	4.28
46	2.55	4.99	1.87	3.43	2.41	4.68
47	2.79	5.46	2.07	3.81	2.65	5.13
48	2.93	5.72	2.29	4.28	2.80	5.43
49	3.09	6.02	2.53	4.81	2.98	5.78
50	3.32	6.45	2.81	5.39	3.22	6.24
51	3.59	6.96	3.12	6.02	3.50	6.77
52	3.96	7.66	3.47	6.71	3.86	7.47
53	4.36	8.45	3.85	7.44	4.26	8.25
54	4.87	9.44	4.25	8.24	4.75	9.20
55	5.50	10.56	4.68	9.08	5.34	10.26
56	6.14	11.70	5.18	9.98	5.95	11.35
57	6.83	12.91	5.70	10.94	6.60	12.51
58	7.42	13.86	6.26	11.87	7.19	13.46
59	8.10	14.96	6.82	12.90	7.84	14.54
60	8.92	16.29	7.40	13.97	8.61	15.82
61	9.92	17.94	8.03	15.08	9.54	17.36
62	11.14	19.93	8.72	16.33	10.65	19.19
63	12.51	22.14	9.43	17.58	11.89	21.21
64	13.95	24.40	10.20	18.90	13.19	23.27
65	15.47	26.63	11.05	20.34	14.57	25.33
66	17.01	28.78	11.99	21.87	15.98	27.34
67	18.57	30.87	13.02	23.59	17.43	29.35
68	20.25	33.07	14.17	25.48	19.00	31.48
69	21.99	35.25	15.43	27.53	20.63	33.62

Virtus BOLI - Annual Cost of Insurance - Guaranteed Rates per \$1000
All Bands

Age	Male		Female		Unisex 80/20	
	NS	SM	NS	SM	NS	SM
70	24.10	37.89	16.82	29.82	22.58	36.17
71	26.46	40.78	18.42	32.43	24.77	38.99
72	29.56	44.71	20.21	35.31	27.59	42.68
73	32.83	48.66	22.15	38.41	30.56	46.43
74	36.27	52.65	24.28	41.81	33.70	50.27
75	40.03	57.29	26.64	45.23	37.13	54.62
76	44.13	62.23	29.23	48.96	40.87	59.27
77	48.89	67.94	32.08	52.97	45.16	64.56
78	54.45	74.54	35.23	57.29	50.13	70.60
79	60.87	82.05	38.63	61.96	55.80	77.39
80	67.87	90.07	42.43	66.99	61.96	84.63
81	75.84	99.05	47.59	74.07	69.14	93.05
82	84.14	108.11	53.41	81.76	76.68	101.65
83	93.09	117.61	59.21	89.25	84.66	110.50
84	103.00	127.94	65.62	97.30	93.44	120.08
85	114.07	140.09	72.84	105.41	103.20	130.96
86	126.34	153.39	79.39	112.17	113.55	142.22
87	139.74	167.69	89.25	122.89	125.45	155.12
88	154.10	182.72	99.55	133.59	138.03	168.41
89	169.25	198.27	110.53	144.35	151.17	181.91
90	185.06	214.13	120.65	153.05	164.28	194.75
91	199.93	228.43	125.77	154.94	174.76	203.90
92	215.43	243.02	135.84	162.66	186.81	214.55
93	231.78	258.10	150.78	175.10	200.83	226.75
94	249.05	273.74	169.64	190.97	216.81	240.39
95	267.19	291.05	192.92	214.97	235.22	258.40
96	283.79	306.33	215.03	236.91	252.55	274.79
97	301.49	322.44	237.79	258.95	271.10	292.09
98	320.38	339.45	241.69	260.01	281.12	299.70
99	340.54	357.42	254.74	270.77	295.32	311.60
100	362.10	376.40	275.46	289.27	313.54	327.60
101	379.21	390.77	297.55	309.03	330.82	342.38
102	397.44	405.92	322.19	330.78	350.39	359.18
103	416.84	421.83	349.04	354.11	372.52	377.84
104	437.48	438.57	378.60	379.41	397.46	398.67
105	459.13	460.15	410.56	411.32	425.09	426.16
106	482.15	483.10	443.32	444.02	454.25	455.20
107	506.62	507.51	476.88	477.53	484.83	485.66
108	532.63	533.44	510.64	511.24	516.27	517.01
109	560.26	561.01	545.80	546.35	549.38	550.03
110	589.59	590.27	581.76	582.26	583.66	584.22
111	620.74	621.35	616.32	616.78	617.39	617.88
112	653.80	654.35	649.84	650.25	650.79	651.23
113	688.91	689.38	680.36	680.72	682.37	682.77
114	726.15	726.56	723.38	723.69	724.03	724.36
115	765.67	766.01	763.40	763.66	763.93	764.20
116	807.59	807.86	804.92	805.12	805.53	805.75
117	852.05	852.26	850.44	850.59	850.80	850.97
118	899.22	899.35	892.44	892.54	893.94	894.06
119	949.22	949.29	935.11	935.16	938.06	938.19
120	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00

Note: The late age rates reflect some states' limits on the monthly COI rate. (The published 01 CSO annual rate is 1000.00 at age 120.)

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Male Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.00	1.01	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.92	0.93	0.93	0.93	0.94	0.94	0.94	0.94	0.90	0.89	0.86	0.84	0.84	0.94	0.80	0.85	0.89	0.94	1.00	1.08	1.17	1.28	1.43	1.55	1.70	1.86	2.06
20	0.86	0.89	0.89	0.90	0.88	0.85	0.85	0.82	0.81	0.78	0.75	0.71	0.64	0.67	0.73	0.78	0.85	0.93	1.03	1.15	1.29	1.52	1.70	1.86	2.06	2.28	
21	0.81	0.83	0.82	0.83	0.81	0.79	0.79	0.77	0.76	0.73	0.71	0.67	0.61	0.65	0.72	0.79	0.87	0.97	1.10	1.24	1.42	1.69	1.86	2.06	2.28	2.50	
22	0.77	0.78	0.77	0.77	0.76	0.75	0.75	0.74	0.74	0.73	0.72	0.70	0.66	0.72	0.80	0.89	1.00	1.12	1.27	1.44	1.64	1.86	2.06	2.28	2.50	2.73	
23	0.74	0.74	0.73	0.73	0.73	0.73	0.73	0.72	0.74	0.76	0.78	0.79	0.78	0.86	0.96	1.08	1.20	1.35	1.52	1.70	1.86	2.06	2.28	2.50	2.73	2.87	
24	0.71	0.71	0.71	0.71	0.72	0.72	0.72	0.73	0.77	0.82	0.86	0.91	0.96	1.06	1.18	1.31	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	
25	0.69	0.69	0.69	0.70	0.71	0.72	0.73	0.75	0.82	0.89	0.97	1.06	1.16	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	
26	0.66	0.66	0.67	0.69	0.71	0.73	0.74	0.76	0.86	0.96	1.08	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	
27	0.63	0.64	0.66	0.68	0.71	0.74	0.76	0.79	0.91	1.04	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	
28	0.60	0.61	0.65	0.68	0.71	0.75	0.79	0.83	0.96	1.11	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	
29	0.57	0.59	0.64	0.68	0.72	0.77	0.81	0.83	1.01	1.18	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	
30	0.54	0.57	0.63	0.68	0.73	0.79	0.85	0.91	1.06	1.24	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	
31	0.51	0.55	0.63	0.68	0.74	0.81	0.88	0.95	1.11	1.30	1.51	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	
32	0.48	0.53	0.62	0.68	0.75	0.83	0.91	1.00	1.16	1.34	1.55	1.79	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.95	6.69	
33	0.45	0.50	0.61	0.68	0.76	0.85	0.94	1.05	1.20	1.37	1.57	1.80	2.07	2.29	2.53	2.80	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.88	6.36	7.27	
34	0.41	0.48	0.61	0.68	0.77	0.87	0.98	1.10	1.24	1.40	1.58	1.79	2.02	2.25	2.50	2.77	3.08	3.41	3.79	4.20	4.65	5.12	5.64	6.20	6.81	7.70	
35	0.38	0.46	0.60	0.69	0.78	0.89	1.01	1.15	1.28	1.43	1.59	1.77	1.97	2.19	2.45	2.73	3.05	3.40	3.79	4.23	4.72	5.26	5.87	6.55	7.31	8.15	
36	0.38	0.47	0.62	0.71	0.81	0.93	1.07	1.22	1.34	1.47	1.61	1.75	1.91	2.15	2.40	2.70	3.02	3.39	3.81	4.27	4.80	5.42	6.12	6.92	7.82	8.77	
37	0.38	0.48	0.65	0.74	0.85	0.98	1.13	1.30	1.41	1.52	1.63	1.75	1.87	2.11	2.37	2.67	3.02	3.40	3.84	4.34	4.91	5.60	6.40	7.32	8.38	9.42	
38	0.38	0.50	0.68	0.78	0.89	1.03	1.19	1.39	1.48	1.58	1.67	1.76	1.85	2.09	2.37	2.69	3.05	3.46	3.93	4.46	5.07	5.84	6.73	7.77	8.97	10.12	
39	0.39	0.52	0.71	0.82	0.94	1.09	1.27	1.48	1.57	1.66	1.73	1.80	1.86	2.12	2.41	2.74	3.13	3.57	4.07	4.64	5.31	6.15	7.13	8.27	9.60	10.85	
40	0.41	0.56	0.76	0.88	1.01	1.16	1.36	1.58	1.67	1.76	1.82	1.88	1.93	2.20	2.51	2.87	3.28	3.75	4.29	4.91	5.62	6.53	7.59	8.83	10.27	11.62	
41	0.45	0.61	0.82	0.94	1.08	1.25	1.45	1.70	1.79	1.88	1.94	2.00	2.05	2.35	2.68	3.07	3.51	4.02	4.60	5.27	6.04	7.00	8.13	9.45	10.97	12.44	
42	0.50	0.68	0.90	1.02	1.17	1.34	1.56	1.82	1.92	2.03	2.09	2.18	2.25	2.56	2.93	3.35	3.83	4.38	5.00	5.73	6.55	7.57	8.76	10.13	11.72	13.30	
43	0.56	0.76	0.99	1.11	1.27	1.45	1.68	1.96	2.08	2.21	2.29	2.40	2.51	2.86	3.26	3.71	4.23	4.83	5.51	6.28	7.17	8.24	9.47	10.89	12.52	14.20	
44	0.64	0.86	1.08	1.22	1.38	1.57	1.81	2.10	2.24	2.41	2.52	2.67	2.83	3.22	3.66	4.16	4.73	5.37	6.11	6.94	7.89	9.00	10.26	11.71	13.36	15.15	
45	0.74	0.97	1.19	1.33	1.49	1.70	1.95	2.25	2.43	2.64	2.78	2.99	3.22	3.64	4.13	4.67	5.29	5.99	6.78	7.68	8.69	9.84	11.13	12.60	14.26	16.13	
46	0.85	1.11	1.33	1.48	1.65	1.88	2.15	2.49	2.73	2.96	3.17	3.45	3.75	4.23	4.77	5.38	6.06	6.82	7.68	8.65	9.73	10.92	12.25	13.73	15.39	17.56	
47	0.98	1.25	1.48	1.63	1.82	2.07	2.38	2.74	3.00	3.31	3.60	3.95	4.35	4.89	5.48	6.15	6.90	7.73	8.67	9.71	10.87	12.10	13.46	14.96	16.62	19.09	
48	1.12	1.40	1.63	1.79	1.99	2.27	2.61	3.00	3.31	3.69	4.06	4.50	5.00	5.59	6.25	6.98	7.80	8.71	9.72	10.84	12.08	13.36	14.77	16.31	17.98	20.74	
49	1.26	1.55	1.78	1.96	2.16	2.47	2.85	3.27	3.64	4.08	4.54	5.06	5.67	6.32	7.05	7.85	8.74	9.73	10.82	12.02	13.35	14.70	16.17	17.76	19.48	22.51	
50	1.40	1.70	1.93	2.12	2.34	2.68	3.10	3.56	3.98	4.49	5.03	5.65	6.35	7.07	7.86	8.74	9.71	10.78	11.95	13.25	14.67	16.11	17.66	19.34	21.14	24.40	
51	1.54	1.83	2.07	2.28	2.51	2.89	3.35	3.85	4.32	4.90	5.53	6.23	7.03	7.81	8.68	9.63	10.68	11.84	13.11	14.50	16.03	17.58	19.25	21.05	22.98	26.41	
52	1.66	1.96	2.21	2.43	2.68	3.10	3.60	4.15	4.68	5.31	6.03	6.81	7.69	8.54	9.48	10.51	11.65	12.90	14.27	15.78	17.43	19.11	20.94	22.90	25.02	28.55	
53	1.77	2.07	2.33	2.57	2.83	3.30	3.86	4.46	5.04	5.73	6.52	7.37	8.33	9.25	10.26	11.38	12.61	13.96	15.45	17.07	18.86	20.72	22.73	24.91	27.27	30.81	
54	1.86	2.17	2.45	2.70	2.99	3.50	4.12	4.78	5.40	6.14	7.01	7.92	8.93	9.93	11.02	12.23	13.56	15.03	16.64	18.40	20.34	22.41	24.66	27.10	29.75	33.20	
55	1.94	2.25	2.55	2.83	3.14	3.70	4.38	5.12	5.78	6.56	7.50	8.45	9.52	10.59	11.78	13.09	14.53	16.12	17.87	19.79	21.89	24.20	26.72	29.47	32.47	35.72	
56	2.20	2.50	2.82	3.13	3.48	4.05	4.81	5.62	6.29	7.14	8.10	9.12	10.26	11.45	12.78	14.24	15.87	17.67	19.67	21.86	24.29	27.02	30.03	33.35	36.99	40.86	
57	2.47	2.77	3.11	3.46	3.85	4.43	5.28	6.19	6.86	7.78	8.75	9.84	11.06	12.39	13.87	15.53	17.37	19.41	21.69	24.21	27.01	30.24	33.82	37.79	42.20	46.73	
58	2.75	3.05	3.43	3.83	4.28	4.87	5.83	6.84	7.51	8.51	9.48	10.66	11.95	13.44	15.11	16.98	19.07	21.40	24.00	26.91	30.14	33.93	38.17	42.91	48.19	53.45	
59	3.06	3.37	3.81	4.26	4.77	5.38	6.45	7.58	8.25	9.34	10.32	11.59	12.99	14.67	16.55	18.66	21.04	23.70	26.69	30.03	33.77	38.20	43.19	48.78	55.05	61.13	
60	3.40	3.74	4.25	4.76	5.35	5.96	7.17	8.44	9.11	10.31	11.31	12.69	14.23	16.12	18.25	20.65	23.35	26.40	29.83	33.68	38.00	43.16	48.97	55.53	62.90	69.92	
61	3.79	4.18	4.78	5.36	6.03	6.66	8.02	9.43	10.11	11.44	12.46	14.01	15.72	17.86	20.28	23.01	26.10	29.59	33.53	37.97	42.96	48.91	55.65	63.26	71.83	79.97	
62	4.26	4.71	5.42	6.09	6.85	7.48	9.02	10.59	11.28	12.78	13.84	15.59	17.54	19.96	22.72	25.84	29.38	33.38	37.90	43.01	48.78	55.61	63.34	72.09	81.97	91.47	
63	4.83	5.37	6.20	6.97	7.84	8.45	10.19	11.94	12.65	14.36	15.47	17.49	19.75	22.52	25.66	29.23	33.28	37.87	43.07	48.95	55.59	63.37	72.19	82.17	93.43	104.62	
64	5.55	6.19	7.16	8.04	9.03	9.61	11.57	13.51	14.24	16.23	17.41	19.77	22.43	25.59	29.19	33.28	37.92	43.18	49.15	55.91	63.55	72.36	82.33	93.61	106.34	119.66	
65	6.44	7.22	8.35	9.33	10.45	10.99	13.19	15.34	16.10	18.42	19.69	22.48	25.65														

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Male Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate			
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06
20	0.89	0.92	0.92	0.94	0.92	0.89	0.89	0.89	0.87	0.85	0.83	0.81	0.81	0.83	0.83	0.90	0.98	1.08	1.20	1.33	1.43	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73
21	0.84	0.86	0.85	0.86	0.85	0.83	0.83	0.81	0.81	0.86	0.79	0.75	0.83	0.83	0.83	0.92	1.02	1.14	1.28	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25
22	0.80	0.81	0.80	0.80	0.80	0.79	0.79	0.78	0.78	0.78	0.78	0.77	0.74	0.82	0.91	1.02	1.14	1.28	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52
23	0.76	0.77	0.76	0.76	0.76	0.76	0.76	0.76	0.78	0.81	0.83	0.85	0.85	0.95	1.06	1.18	1.32	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88
24	0.74	0.74	0.73	0.74	0.74	0.75	0.75	0.76	0.80	0.85	0.91	0.96	1.01	1.12	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27
25	0.71	0.71	0.71	0.72	0.73	0.75	0.76	0.77	0.84	0.92	1.00	1.10	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77
26	0.68	0.68	0.69	0.71	0.73	0.75	0.77	0.79	0.88	0.99	1.11	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39
27	0.66	0.66	0.68	0.70	0.73	0.76	0.79	0.81	0.93	1.06	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02
28	0.63	0.64	0.68	0.70	0.74	0.78	0.81	0.85	0.99	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69
29	0.60	0.62	0.67	0.71	0.75	0.80	0.85	0.90	1.05	1.22	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27
30	0.57	0.60	0.67	0.72	0.77	0.83	0.89	0.95	1.11	1.29	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94
31	0.55	0.58	0.67	0.72	0.79	0.86	0.93	1.01	1.17	1.36	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.68
32	0.52	0.57	0.67	0.73	0.81	0.89	0.98	1.07	1.24	1.43	1.65	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.68	9.37
33	0.49	0.55	0.67	0.74	0.83	0.92	1.03	1.14	1.30	1.49	1.70	1.94	2.22	2.45	2.70	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.68	9.37
34	0.46	0.53	0.67	0.74	0.85	0.96	1.08	1.22	1.37	1.55	1.75	1.97	2.23	2.46	2.72	3.01	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.68	9.37	10.12
35	0.43	0.52	0.68	0.77	0.88	1.00	1.14	1.30	1.44	1.61	1.79	1.99	2.21	2.46	2.73	3.03	3.37	3.74	4.16	4.62	5.13	5.70	6.33	7.03	7.81	8.68	9.37	10.12	10.92
36	0.43	0.54	0.71	0.81	0.93	1.06	1.22	1.40	1.54	1.69	1.84	2.02	2.21	2.46	2.75	3.07	3.42	3.82	4.26	4.76	5.32	5.96	6.69	7.51	8.43	9.37	10.12	10.92	11.79
37	0.44	0.56	0.75	0.86	0.99	1.13	1.31	1.51	1.64	1.78	1.91	2.06	2.21	2.48	2.78	3.11	3.49	3.92	4.40	4.94	5.55	6.27	7.09	8.03	9.10	10.12	10.92	11.79	12.71
38	0.45	0.59	0.80	0.92	1.05	1.21	1.41	1.64	1.76	1.88	1.99	2.12	2.24	2.52	2.84	3.19	3.60	4.05	4.57	5.16	5.82	6.63	7.55	8.61	9.82	10.92	11.79	12.71	13.68
39	0.47	0.63	0.85	0.98	1.13	1.31	1.52	1.77	1.89	2.01	2.10	2.21	2.31	2.60	2.94	3.32	3.76	4.25	4.81	5.45	6.17	7.05	8.07	9.24	10.59	11.79	12.71	13.68	14.65
40	0.50	0.68	0.93	1.06	1.22	1.41	1.64	1.92	2.03	2.15	2.24	2.34	2.42	2.74	3.10	3.52	3.98	4.52	5.12	5.81	6.60	7.56	8.67	9.94	11.41	12.71	13.68	14.65	15.62
41	0.55	0.75	1.01	1.16	1.32	1.53	1.78	2.08	2.20	2.33	2.41	2.51	2.61	2.95	3.34	3.79	4.30	4.87	5.53	6.28	7.13	8.16	9.35	10.71	12.29	13.71	14.65	15.62	16.59
42	0.62	0.85	1.11	1.27	1.45	1.66	1.93	2.26	2.39	2.54	2.63	2.75	2.86	3.24	3.67	4.15	4.70	5.33	6.04	6.85	7.77	8.86	10.12	11.56	13.21	14.77	15.62	16.59	17.56
43	0.70	0.96	1.23	1.39	1.58	1.82	2.10	2.45	2.60	2.78	2.89	3.04	3.20	3.61	4.08	4.61	5.21	5.89	6.66	7.53	8.52	9.67	10.99	12.50	14.21	15.91	16.59	17.56	18.53
44	0.81	1.09	1.37	1.54	1.74	1.98	2.29	2.65	2.84	3.05	3.20	3.40	3.61	4.07	4.58	5.16	5.82	6.56	7.39	8.33	9.38	10.60	11.97	13.52	15.28	17.13	18.53	19.50	20.47
45	0.94	1.24	1.52	1.70	1.91	2.17	2.48	2.87	3.10	3.36	3.55	3.82	4.10	4.61	5.18	5.81	6.53	7.33	8.22	9.23	10.36	11.63	13.05	14.65	16.43	18.44	19.50	20.47	21.44
46	1.08	1.40	1.69	1.91	2.09	2.38	2.73	3.15	3.42	3.74	4.00	4.35	4.72	5.28	5.90	6.60	7.37	8.23	9.19	10.27	11.46	12.76	14.21	15.81	17.59	19.44	20.47	21.44	22.41
47	1.24	1.57	1.86	2.06	2.29	2.61	2.99	3.45	3.77	4.16	4.50	4.93	5.41	6.02	6.70	7.46	8.30	9.22	10.25	11.39	12.65	13.99	15.47	17.08	18.85	20.69	21.44	22.41	23.38
48	1.40	1.75	2.04	2.25	2.49	2.85	3.27	3.76	4.14	4.59	5.03	5.56	6.15	6.82	7.56	8.38	9.29	10.28	11.38	12.59	13.92	15.31	16.82	18.46	20.24	22.06	21.44	22.41	23.38
49	1.57	1.93	2.22	2.44	2.70	3.09	3.55	4.08	4.52	5.05	5.59	6.21	6.92	7.65	8.46	9.35	10.32	11.39	12.57	13.85	15.26	16.71	18.27	19.96	21.77	23.58	21.44	22.41	23.38
50	1.74	2.11	2.40	2.63	2.91	3.33	3.84	4.42	4.92	5.52	6.16	6.88	7.70	8.50	9.38	10.34	11.39	12.54	13.80	15.17	16.66	18.19	19.83	21.59	23.47	25.36	21.44	22.41	23.38
51	1.90	2.27	2.57	2.82	3.11	3.58	4.14	4.76	5.32	6.00	6.74	7.56	8.48	9.35	10.30	11.33	12.47	13.70	15.05	16.52	18.11	19.74	21.49	23.36	25.36	27.41	21.44	22.41	23.38
52	2.05	2.42	2.73	3.00	3.30	3.82	4.44	5.12	5.74	6.49	7.32	8.22	9.24	10.18	11.20	12.32	13.55	14.88	16.33	17.90	19.61	21.37	23.27	25.29	27.41	29.56	21.44	22.41	23.38
53	2.18	2.55	2.87	3.16	3.49	4.06	4.75	5.49	6.17	6.97	7.90	8.88	9.98	10.99	12.09	13.30	14.62	16.06	17.62	19.32	21.16	23.09	25.16	27.39	29.77	32.26	21.44	22.41	23.38
54	2.29	2.66	3.01	3.32	3.67	4.30	5.06	5.88	6.60	7.46	8.48	9.52	10.68	11.77	12.97	14.27	15.70	17.25	18.94	20.78	22.78	24.90	27.20	29.67	32.26	34.95	21.44	22.41	23.38
55	2.38	2.76	3.13	3.47	3.85	4.54	5.37	6.28	7.05	7.96	9.05	10.14	11.36	12.54	13.83	15.24	16.78	18.46	20.30	22.30	24.47	26.83	29.38	32.14	35.12	38.33	21.44	22.41	23.38
56	2.69	3.06	3.45	3.83	4.26	4.96	5.89	6.89	7.66	8.65	9.75	10.92	12.22	13.53	14.97	16.55	18.30	20.21	22.30	24.59	27.10	29.88	32.92	36.24	39.84	43.64	21.44	22.41	23.38
57	3.02	3.38	3.80	4.23	4.71	5.42	6.46	7.57	8.35	9.41	10.52	11.76	13.14	14.60	16.22	18.00	19.97	22.15	24.54	27.17	30.07	33.34	36.95	40.91	45.26	49.99	21.44	22.41	23.38
58	3.36	3.72	4.18	4.67	5.22	5.94	7.11	8.35	9.11	10.26	11.37	12.70	14.16	15.79	17.61	19.63	21.86	24.34	27.08	30.11	33.46	37.30	41.56	46.27	51.47	57.16	21.44	22.41	23.38
59	3.72	4.10	4.63	5.18	5.80	6.54	7.85	9.23	9.99	11.23	12.33	13.76	15.33	17.16	19.21	21.49	24.03	26.85	29.99	33.48	37.34	41.83	46.82	52.38	58.54	65.41	21.44	22.41	23.38
60	4.12	4.53	5.14	5.77	6.48	7.23	8.70	10.24	10.98	12.34	13.44	15.00	16.70	18.76	21.07	23.66	26.54	29.77	33.36	37.37	41.83	47.04	52.85	59.35					

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Male Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate		
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	0.98	0.97	0.95	0.94	0.95	0.96	0.94	1.00	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	
20	0.92	0.93	0.93	0.94	0.95	0.93	0.94	0.91	0.90	0.88	0.86	0.85	0.85	0.79	0.84	0.92	0.99	1.09	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	
21	0.87	0.89	0.89	0.90	0.89	0.87	0.87	0.85	0.85	0.84	0.83	0.81	0.87	0.76	0.83	0.92	1.02	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	
22	0.83	0.84	0.83	0.84	0.83	0.82	0.82	0.82	0.83	0.83	0.83	0.83	0.81	0.90	1.00	1.12	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	
23	0.79	0.80	0.79	0.80	0.79	0.79	0.80	0.79	0.82	0.85	0.88	0.90	0.91	1.02	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	
24	0.76	0.76	0.76	0.77	0.77	0.77	0.78	0.79	0.84	0.89	0.95	1.01	1.06	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	
25	0.74	0.74	0.74	0.75	0.76	0.77	0.78	0.80	0.87	0.95	1.04	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	
26	0.71	0.71	0.72	0.74	0.75	0.77	0.79	0.81	0.91	1.02	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	
27	0.68	0.69	0.71	0.73	0.76	0.79	0.81	0.84	0.96	1.09	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	
28	0.65	0.67	0.70	0.73	0.77	0.81	0.84	0.88	1.01	1.17	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	
29	0.63	0.65	0.70	0.74	0.78	0.83	0.88	0.93	1.08	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	
30	0.60	0.63	0.70	0.75	0.80	0.86	0.92	0.99	1.15	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	
31	0.57	0.61	0.70	0.75	0.82	0.90	0.97	1.05	1.22	1.42	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	
32	0.55	0.60	0.71	0.77	0.85	0.94	1.03	1.13	1.30	1.50	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	
33	0.52	0.58	0.71	0.79	0.88	0.98	1.09	1.21	1.38	1.57	1.79	2.05	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	
34	0.49	0.57	0.72	0.81	0.91	1.03	1.15	1.30	1.46	1.65	1.86	2.10	2.37	2.61	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	
35	0.47	0.56	0.73	0.83	0.95	1.08	1.23	1.40	1.55	1.73	1.92	2.14	2.38	2.64	2.92	3.24	3.52	3.88	4.27	4.77	5.39	5.98	6.62	7.27	7.94	8.74	9.69	
36	0.47	0.58	0.77	0.88	1.01	1.15	1.32	1.52	1.66	1.83	2.00	2.19	2.40	2.67	2.97	3.30	3.67	4.09	4.55	5.06	5.64	6.29	7.03	7.85	8.74	9.69	10.44	
37	0.48	0.61	0.81	0.93	1.07	1.23	1.42	1.65	1.79	1.94	2.09	2.26	2.43	2.71	3.03	3.38	3.78	4.23	4.72	5.28	5.91	6.64	7.47	8.40	9.46	10.44	11.23	
38	0.49	0.64	0.87	1.00	1.15	1.32	1.54	1.79	1.92	2.06	2.19	2.34	2.48	2.78	3.12	3.49	3.92	4.40	4.94	5.55	6.23	7.04	7.96	9.01	10.20	11.23	12.08	
39	0.52	0.69	0.93	1.07	1.23	1.43	1.66	1.94	2.07	2.20	2.32	2.45	2.57	2.89	3.25	3.65	4.11	4.63	5.21	5.87	6.62	7.50	8.51	9.66	10.98	12.08	13.00	
40	0.55	0.75	1.01	1.16	1.33	1.54	1.80	2.10	2.23	2.37	2.47	2.59	2.71	3.05	3.43	3.87	4.36	4.92	5.55	6.26	7.07	8.03	9.12	10.37	11.80	13.00	13.97	
41	0.60	0.83	1.11	1.27	1.45	1.67	1.95	2.28	2.42	2.56	2.66	2.79	2.91	3.28	3.69	4.16	4.69	5.29	5.97	6.74	7.61	8.64	9.81	11.14	12.67	13.97	15.01	
42	0.68	0.93	1.22	1.39	1.58	1.82	2.11	2.47	2.62	2.79	2.90	3.04	3.18	3.58	4.03	4.54	5.11	5.76	6.49	7.31	8.25	9.33	10.57	11.98	13.58	15.01	16.13	
43	0.77	1.05	1.35	1.52	1.73	1.98	2.30	2.67	2.85	3.04	3.17	3.35	3.53	3.97	4.45	5.01	5.62	6.32	7.10	7.99	8.98	10.12	11.42	12.88	14.54	16.13	17.31	
44	0.88	1.19	1.49	1.68	1.89	2.16	2.49	2.89	3.10	3.33	3.50	3.72	3.96	4.43	4.97	5.56	6.23	6.98	7.82	8.76	9.81	11.01	12.35	13.86	15.56	17.31	18.58	
45	1.02	1.35	1.65	1.85	2.07	2.35	2.70	3.12	3.37	3.66	3.86	4.15	4.46	4.98	5.56	6.21	6.93	7.74	8.63	9.64	10.75	12.00	13.39	14.93	16.66	18.58	20.07	
46	1.17	1.52	1.83	2.04	2.28	2.59	2.97	3.42	3.72	4.06	4.34	4.71	5.11	5.68	6.31	7.01	7.79	8.65	9.60	10.66	11.83	13.10	14.51	16.07	17.79	20.07	21.66	
47	1.34	1.71	2.02	2.24	2.49	2.83	3.25	3.74	4.09	4.50	4.87	5.32	5.82	6.45	7.13	7.89	8.72	9.64	10.65	11.77	12.99	14.31	15.74	17.31	19.02	21.66	23.35	
48	1.52	1.90	2.22	2.45	2.71	3.09	3.55	4.08	4.49	4.97	5.43	5.98	6.60	7.28	8.02	8.84	9.73	10.72	11.79	12.97	14.25	15.61	17.07	18.66	20.38	23.35	25.15	
49	1.71	2.10	2.42	2.66	2.94	3.36	3.86	4.44	4.90	5.46	6.03	6.68	7.41	8.15	8.96	9.84	10.80	11.85	13.00	14.24	15.59	17.00	18.52	20.14	21.89	25.15	27.07	
50	1.89	2.29	2.61	2.87	3.17	3.63	4.19	4.81	5.34	5.98	6.65	7.40	8.25	9.05	9.93	10.88	11.91	13.04	14.26	15.58	17.01	18.49	20.08	21.77	23.57	27.07	29.11	
51	2.07	2.48	2.80	3.08	3.39	3.91	4.52	5.20	5.79	6.51	7.29	8.14	9.10	9.97	10.91	11.94	13.05	14.26	15.57	16.98	18.51	20.09	21.77	23.56	25.46	29.11	31.27	
52	2.24	2.65	2.99	3.28	3.62	4.19	4.86	5.61	6.27	7.06	7.94	8.88	9.94	10.88	11.91	13.01	14.22	15.52	16.92	18.44	20.08	21.78	23.60	25.53	27.58	31.27	33.56	
53	2.39	2.81	3.16	3.48	3.84	4.47	5.22	6.04	6.75	7.61	8.59	9.62	10.77	11.79	12.89	14.10	15.40	16.80	18.33	19.97	21.74	23.60	25.58	27.69	29.95	33.56	35.96	
54	2.53	2.94	3.32	3.67	4.06	4.75	5.59	6.49	7.26	8.18	9.26	10.36	11.58	12.68	13.88	15.18	16.60	18.12	19.78	21.56	23.49	25.54	27.73	30.08	32.58	35.96	38.49	
55	2.64	3.06	3.48	3.85	4.27	5.04	5.97	6.97	7.80	8.77	9.94	11.09	12.38	13.57	14.88	16.29	17.83	19.49	21.30	23.25	25.36	27.63	30.07	32.69	35.50	38.49	43.73	
56	2.99	3.40	3.83	4.25	4.73	5.51	6.54	7.66	8.48	9.54	10.71	11.95	13.32	14.65	16.11	17.71	19.45	21.34	23.41	25.65	28.09	30.76	33.66	36.80	40.20	43.73	49.69	
57	3.36	3.76	4.22	4.70	5.24	6.03	7.19	8.42	9.25	10.38	11.56	12.87	14.32	15.82	17.46	19.26	21.23	23.39	25.76	28.35	31.17	34.31	37.75	41.50	45.58	49.69	56.45	
58	3.74	4.14	4.65	5.19	5.81	6.61	7.91	9.29	10.10	11.32	12.49	13.89	15.43	17.11	18.95	20.99	23.23	25.70	28.41	31.39	34.66	38.35	42.41	46.86	51.74	56.45	64.13	
59	4.14	4.56	5.14	5.75	6.45	7.28	8.73	10.27	11.06	12.38	13.54	15.04	16.69	18.57	20.65	22.95	25.50	28.32	31.43	34.86	38.65	42.95	47.71	52.96	58.74	64.13	72.85	
60	4.58	5.04	5.71	6.41	7.20	8.04	9.68	11.38	12.16	13.60	14.74	16.37	18.15	20.26	22.61	25.22	28.12	31.34	34.90	38.85	43.21	48.20	53.74	59.88	66.67	72.85	82.76	
61	5.08	5.59	6.38	7.17	8.08	8.92	10.76	12.66	13.41	14.99	16.13	17.91	19.87	22.25	24.91	27.87	31.16	34.83	38.91	43.43	48.46	54.21	60.61	67.72	75.61	82.76	94.02	
62	5.67	6.26	7.19	8.09	9.11	9.95	12.01	14.12	14.84	16.60	17.74	19.73	21.92	24.61	27.61	30.97	34.71	38.89	43.54	48.73	54.49	61.07	68.41	76.58	85.66	94.02	106.81	
63	6.38	7.08	8.17	9.18	10.34	11.16	13.46	15.78	16.48	18.47	19.62	21.88	24.37	27.41	30.81	34.61	38.87	43.62	48.92	54.8								

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Male Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate					
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.70	1.86	2.06
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.05	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.70	1.86	2.06	2.28	
20	0.93	0.93	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.43	1.55	1.70	1.70	1.86	2.06	2.06	2.28	2.50	
21	0.93	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.70	1.86	2.06	2.06	2.28	2.50	2.73	3.03	
22	0.93	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.70	1.86	2.06	2.06	2.28	2.50	2.73	3.03	3.25	3.52	
23	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.70	1.86	2.06	2.06	2.28	2.50	2.73	3.03	3.25	3.52	
24	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.70	1.86	2.06	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	
25	0.96	1.00	1.01	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.70	1.86	2.06	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	
26	0.97	0.97	0.99	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	
27	0.93	0.94	0.97	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	
28	0.90	0.91	0.96	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	
29	0.86	0.89	0.96	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	
30	0.82	0.86	0.96	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	
31	0.78	0.84	0.96	1.03	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	
32	0.74	0.81	0.96	1.05	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	
33	0.70	0.79	0.96	1.07	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	
34	0.66	0.77	0.97	1.09	1.23	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	
35	0.63	0.76	0.99	1.12	1.28	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	
36	0.63	0.78	1.03	1.18	1.35	1.54	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	
37	0.63	0.80	1.08	1.24	1.42	1.64	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	16.67	
38	0.65	0.84	1.14	1.32	1.51	1.75	2.03	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	16.67	18.18	
39	0.67	0.90	1.22	1.41	1.62	1.87	2.18	2.50	2.72	2.87	3.03	3.24	3.42	3.63	3.83	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	16.67	18.18	
40	0.72	0.97	1.31	1.51	1.74	2.01	2.35	2.73	2.87	3.03	3.25	3.41	3.58	4.02	4.51	5.07	5.70	6.40	7.20	7.94	8.74	9.72	10.92	12.26	13.67	15.16	16.67	18.18	19.69	21.20	
41	0.78	1.07	1.43	1.63	1.87	2.17	2.52	2.87	3.03	3.25	3.47	3.64	3.81	4.28	4.81	5.40	6.07	6.82	7.66	8.61	9.68	10.91	12.26	13.67	15.16	16.67	18.18	19.69	21.20	22.71	
42	0.86	1.19	1.56	1.78	2.03	2.34	2.72	3.03	3.25	3.52	3.74	3.93	4.12	4.63	5.19	5.82	6.53	7.33	8.22	9.22	10.35	11.64	13.08	14.72	16.56	18.18	19.69	21.20	22.71	24.22	
43	0.98	1.33	1.71	1.94	2.20	2.53	2.92	3.25	3.52	3.88	4.06	4.29	4.53	5.06	5.66	6.34	7.09	7.93	8.87	9.93	11.11	12.44	13.94	15.62	17.51	19.29	20.96	22.71	24.22	25.73	
44	1.11	1.50	1.88	2.12	2.39	2.73	3.15	3.52	3.88	4.22	4.42	4.71	5.02	5.59	6.23	6.95	7.74	8.63	9.62	10.72	11.95	13.33	14.87	16.58	18.50	20.46	22.29	24.22	26.18	28.14	
45	1.28	1.69	2.07	2.31	2.60	2.95	3.38	3.88	4.21	4.58	4.83	5.19	5.58	6.20	6.89	7.65	8.49	9.42	10.46	11.61	12.89	14.30	15.87	17.61	19.54	21.68	23.91	26.24	28.67	31.10	
46	1.47	1.91	2.30	2.56	2.85	3.25	3.72	4.27	4.66	5.09	5.43	5.89	6.38	7.05	7.79	8.60	9.50	10.49	11.58	12.78	14.10	15.55	17.14	18.88	20.80	22.86	25.03	27.31	29.69	32.16	
47	1.69	2.15	2.55	2.82	3.13	3.56	4.09	4.70	5.13	5.64	6.09	6.65	7.27	8.00	8.79	9.66	10.62	11.66	12.81	14.06	15.43	16.91	18.52	20.27	22.16	24.16	26.26	28.46	30.76	33.16	
48	1.93	2.41	2.80	3.09	3.42	3.90	4.47	5.14	5.64	6.24	6.81	7.48	8.24	9.02	9.88	10.81	11.83	12.93	14.14	15.45	16.87	18.39	20.03	21.80	23.70	25.70	27.80	29.90	32.10	34.30	
49	2.17	2.66	3.06	3.37	3.72	4.25	4.88	5.60	6.18	6.87	7.56	8.36	9.26	10.11	11.03	12.03	13.12	14.29	15.56	16.94	18.42	19.99	21.68	23.48	25.41	27.41	29.41	31.41	33.41	35.41	
50	2.41	2.92	3.32	3.65	4.02	4.60	5.31	6.09	6.75	7.54	8.36	9.28	10.32	11.24	12.23	13.31	14.47	15.72	17.07	18.52	20.09	21.73	23.48	25.35	27.33	29.31	31.29	33.27	35.25	37.23	
51	2.65	3.16	3.58	3.93	4.32	4.97	5.75	6.61	7.34	8.23	9.18	10.23	11.40	12.39	13.47	14.62	15.87	17.21	18.65	20.20	21.86	23.60	25.45	27.41	29.49	31.57	33.65	35.73	37.81	39.89	
52	2.87	3.39	3.82	4.20	4.62	5.35	6.21	7.15	7.97	8.94	10.03	11.18	12.48	13.56	14.72	15.97	17.32	18.76	20.31	21.97	23.75	25.62	27.60	29.70	31.92	34.24	36.56	38.88	41.20	43.52	
53	3.07	3.60	4.06	4.46	4.92	5.73	6.69	7.73	8.62	9.68	10.89	12.15	13.55	14.72	15.98	17.34	18.80	20.37	22.04	23.84	25.77	27.80	29.95	32.23	34.65	37.11	39.57	42.03	44.49	46.95	
54	3.25	3.79	4.28	4.72	5.22	6.11	7.18	8.35	9.31	10.45	11.77	13.12	14.61	15.88	17.25	18.73	20.32	22.03	23.86	25.82	27.92	30.14	32.51	35.02	37.68	40.34	43.00	45.66	48.32	50.98	
55	3.41	3.95	4.49	4.97	5.52	6.51	7.71	9.01	10.03	11.24	12.68	14.10	15.66	17.05	18.54	20.16	21.89	23.76	25.76	27.91	30.22	32.67	35.30	38.09	41.05	44.18	47.31	50.44	53.57	56.70	
56	3.89	4.42	4.98	5.52	6.15	7.16	8.50	9.95	10.98	12.29	13.74	15.26	16.94	18.50	20.19	22.02	24.00	26.15	28.46	30.95	33.64	36.54	39.66	43.00	46.58	50.16	53.74	57.32	60.90	64.48	
57	4.38	4.90	5.51	6.13	6.84	7.88	9.39	11.01	12.03	13.45	14.90	16.52	18.30	20.06	21.97	24.06	26.33	28.79	31.46	34.35	37.49	40.91	44.61	48.60	52.91	57.22	61.53	65.84	70.15	74.46	
58	4.90	5.43	6.09	6.81	7.62	8.68	10.39	12.21	13.21	14.73	16.17	17.90	19.79	21.78	23.95	26.32	28.91	31.74	34.82	38.18	41.83	45.85	50.22	54.97	60.13	64.77	69.41	74.05	78.69	83.33	
59	5.45	6.00	6.76	7.58	8.51	9.60	11.53	13.56																							

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Male Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	1.09	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62
19	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04
20	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48
21	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89
22	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35
23	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81
24	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27
25	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73
26	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19
27	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65
28	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11
29	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57
30	1.71	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03
31	1.64	1.73	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49
32	1.56	1.69	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95
33	1.49	1.66	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41
34	1.42	1.64	2.06	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87
35	1.35	1.63	2.12	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33
36	1.36	1.69	2.24	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79
37	1.38	1.76	2.38	2.69	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25
38	1.41	1.85	2.53	2.86	3.25	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25	12.71
39	1.46	1.97	2.70	3.05	3.46	3.94	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25	12.71	13.17
40	1.55	2.12	2.89	3.26	3.68	4.19	4.80	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25	12.71	13.17	13.63
41	1.67	2.31	3.10	3.49	3.93	4.46	5.10	5.61	6.07	6.52	6.97	7.43	7.89	8.35	8.81	9.27	9.73	10.19	10.65	11.11	11.57	12.03	12.49	12.95	13.41	13.87
42	1.83	2.53	3.34	3.73	4.18	4.74	5.40	5.90	6.32	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25	12.71	13.17	13.63	14.09
43	2.03	2.78	3.59	3.99	4.45	5.02	5.71	6.32	6.82	7.24	7.74	8.20	8.66	9.12	9.58	10.04	10.50	10.96	11.42	11.88	12.34	12.80	13.26	13.72	14.18	14.64
44	2.27	3.06	3.87	4.26	4.73	5.31	6.03	6.62	7.12	7.54	8.04	8.50	8.96	9.42	9.88	10.34	10.80	11.26	11.72	12.18	12.64	13.10	13.56	14.02	14.48	14.94
45	2.54	3.36	4.12	4.53	5.01	5.60	6.33	7.01	7.66	8.18	8.50	8.99	9.51	10.03	10.55	11.07	11.59	12.11	12.63	13.15	13.67	14.19	14.71	15.23	15.75	16.27
46	2.94	3.80	4.56	5.01	5.51	6.18	7.00	7.97	8.50	9.04	9.60	10.24	10.92	11.61	12.31	13.01	13.71	14.41	15.11	15.81	16.51	17.21	17.91	18.61	19.31	20.01
47	3.38	4.28	5.04	5.51	6.05	6.81	7.72	8.78	9.43	10.21	10.84	11.65	12.53	13.42	14.31	15.20	16.09	16.98	17.87	18.76	19.65	20.54	21.43	22.32	23.21	24.10
48	3.85	4.79	5.55	6.05	6.63	7.47	8.49	9.65	10.43	11.37	12.21	13.21	14.32	15.43	16.54	17.65	18.76	19.87	20.98	22.09	23.20	24.31	25.42	26.53	27.64	28.75
49	4.36	5.32	6.08	6.62	7.23	8.18	9.32	10.59	11.52	12.63	13.70	14.93	16.28	17.61	18.94	20.27	21.60	22.93	24.26	25.59	26.92	28.25	29.58	30.91	32.24	33.57
50	4.87	5.87	6.64	7.22	7.87	8.93	10.20	11.61	12.69	13.99	15.31	16.76	18.37	20.15	22.08	24.21	26.52	29.06	31.83	34.85	38.11	41.61	45.35	49.33	53.55	58.01
51	5.39	6.41	7.21	7.83	8.54	9.73	11.14	12.69	13.94	15.43	17.02	18.71	20.59	22.52	24.62	26.91	29.40	32.11	35.05	38.21	41.61	45.35	49.33	53.55	58.01	62.71
52	5.90	6.94	7.78	8.46	9.22	10.56	12.14	13.86	15.27	16.96	18.82	20.76	22.90	25.00	27.28	29.76	32.41	35.35	38.51	41.91	45.65	49.73	54.15	58.91	63.91	69.15
53	6.39	7.46	8.37	9.11	9.94	11.43	13.20	15.10	16.69	18.57	20.70	22.87	25.27	27.57	30.05	32.41	35.55	39.15	43.11	47.43	52.11	57.15	62.55	68.31	74.43	80.91
54	6.85	7.96	8.97	9.77	10.67	12.34	14.32	16.43	18.18	20.26	22.66	25.06	27.70	30.20	32.41	34.55	37.13	39.96	43.82	47.69	51.60	55.64	60.00	64.71	69.77	75.17
55	7.27	8.44	9.58	10.45	11.43	13.29	15.49	17.84	19.75	22.01	24.69	27.30	30.17	32.41	34.55	37.13	39.96	43.82	47.69	51.60	55.64	60.00	64.71	69.77	75.17	80.91
56	8.21	9.34	10.55	11.51	12.58	14.41	16.82	19.34	21.25	23.69	26.40	29.21	32.29	34.55	37.13	39.96	43.82	47.69	51.60	55.64	60.00	64.71	69.77	75.17	80.91	86.91
57	9.16	10.29	11.59	12.65	13.83	15.62	18.25	20.97	22.85	25.47	28.16	31.16	34.46	37.13	39.96	43.82	47.69	51.60	55.64	60.00	64.71	69.77	75.17	80.91	86.91	93.17
58	10.13	11.28	12.72	13.89	15.20	16.92	19.79	22.72	24.55	27.35	30.00	33.19	36.69	39.96	43.82	47.69	51.60	55.64	60.00	64.71	69.77	75.17	80.91	86.91	93.17	99.61
59	11.14	12.34	13.96	15.25	16.68	18.34	21.47	24.62	26.36	29.34	31.92	35.31	39.02	42.94	47.21	51.60	56.14	60.99	66.58	73.05	80.41	88.27	97.07	105.95	115.26	125.01
60	12.19	13.48	15.33	16.74	18.32	19.89	23.29	26.66	28.30	31.47	33.96	37.55	41.48	45.73	50.37	55.45	60.99	66.58	73.05	80.41	88.27	96.74	105.67	115.06	124.91	135.21
61	13.32	14.74	16.85	18.40	20.12	21.57	25.26	28.86	30.37	33.75	36.12	39.93	44.11	48.69	53.71	59.21	65.21	71.77	78.92	86.71	95.19	104.20	113.99	124.61	136.12	148.60
62	14.55	16.14	18.54	20.23	22.10	23.41	27.40	31.22	32.58	36.19	38.43	42.49	46.95	51.87	57.26	63.18	69.65	76.72	84.45	92.88	102.07	111.87	122.54	134.13	146.71	160.36
63	15.92	17.73	20.44	22.27	24.30	25.41	29.71	33.75	34.94	38.81	40.90	45.25	50.04	55.29	61.06	67.38	74.31	81.89	90.18	99.24	109.11	119.71	131.26	143.82	157.47	172.36
64	17.48	19.54	22.58	24.55	26.73	27.60	32.20	36.46	37.47	41.63	43.55	48.25	53.42	59.00	65.13											

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Male Super Preferred Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	0.98	0.98	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.89	0.93	0.93	0.93	0.94	0.91	0.91	0.88	0.86	0.84	0.82	0.81	0.76	0.78	0.82	0.86	0.91	0.97	1.05	1.13	1.24	1.41	1.55	1.70	1.86	2.06
20	0.83	0.86	0.86	0.87	0.86	0.83	0.83	0.80	0.78	0.75	0.72	0.69	0.62	0.65	0.70	0.76	0.82	0.90	1.00	1.11	1.25	1.48	1.70	1.86	2.06	2.28
21	0.78	0.80	0.79	0.80	0.79	0.77	0.77	0.75	0.73	0.71	0.69	0.65	0.59	0.63	0.70	0.76	0.85	0.95	1.07	1.20	1.38	1.64	1.86	2.06	2.28	2.50
22	0.75	0.75	0.74	0.75	0.74	0.73	0.73	0.71	0.72	0.71	0.70	0.68	0.64	0.70	0.78	0.87	0.97	1.09	1.23	1.39	1.59	1.86	2.06	2.28	2.50	2.73
23	0.72	0.72	0.71	0.71	0.71	0.70	0.71	0.70	0.72	0.74	0.75	0.76	0.76	0.84	0.94	1.04	1.17	1.31	1.47	1.66	1.86	2.06	2.28	2.50	2.73	2.87
24	0.69	0.69	0.68	0.69	0.69	0.70	0.70	0.71	0.75	0.79	0.84	0.88	0.93	1.03	1.15	1.28	1.42	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03
25	0.67	0.67	0.67	0.68	0.69	0.70	0.71	0.72	0.79	0.86	0.94	1.03	1.13	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
26	0.64	0.64	0.65	0.67	0.69	0.70	0.72	0.74	0.83	0.93	1.05	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
27	0.61	0.62	0.64	0.66	0.69	0.71	0.74	0.77	0.88	1.01	1.15	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
28	0.58	0.60	0.63	0.66	0.69	0.73	0.76	0.80	0.93	1.08	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
29	0.55	0.57	0.62	0.66	0.70	0.75	0.79	0.84	0.98	1.15	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
30	0.52	0.55	0.61	0.66	0.71	0.76	0.82	0.88	1.03	1.21	1.41	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
31	0.49	0.53	0.61	0.66	0.72	0.78	0.85	0.92	1.08	1.26	1.47	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02
32	0.46	0.51	0.60	0.66	0.73	0.80	0.88	0.97	1.12	1.30	1.50	1.74	2.01	2.23	2.46	2.71	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.65
33	0.43	0.49	0.59	0.66	0.74	0.82	0.91	1.02	1.16	1.33	1.53	1.75	2.00	2.22	2.46	2.71	3.00	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.65	7.05
34	0.40	0.47	0.59	0.66	0.75	0.84	0.95	1.07	1.20	1.36	1.54	1.74	1.96	2.18	2.42	2.69	2.99	3.31	3.67	4.07	4.51	4.97	5.47	6.01	6.61	7.47
35	0.37	0.45	0.59	0.67	0.76	0.86	0.98	1.12	1.24	1.38	1.54	1.71	1.91	2.13	2.37	2.65	2.95	3.30	3.68	4.10	4.58	5.11	5.70	6.35	7.09	7.91
36	0.37	0.45	0.60	0.69	0.79	0.90	1.03	1.19	1.30	1.43	1.56	1.70	1.86	2.08	2.33	2.61	2.93	3.29	3.69	4.14	4.66	5.25	5.93	6.71	7.59	8.51
37	0.37	0.46	0.63	0.72	0.82	0.95	1.09	1.26	1.37	1.48	1.58	1.70	1.82	2.04	2.30	2.59	2.93	3.30	3.73	4.21	4.76	5.44	6.21	7.10	8.13	9.14
38	0.37	0.48	0.66	0.75	0.86	1.00	1.16	1.35	1.44	1.54	1.62	1.71	1.79	2.03	2.30	2.61	2.95	3.35	3.81	4.33	4.92	5.67	6.53	7.53	8.70	9.81
39	0.38	0.51	0.69	0.80	0.92	1.06	1.23	1.44	1.52	1.61	1.68	1.75	1.81	2.06	2.34	2.66	3.03	3.46	3.95	4.50	5.15	5.96	6.91	8.02	9.31	10.52
40	0.40	0.54	0.74	0.85	0.98	1.13	1.31	1.54	1.62	1.71	1.76	1.82	1.87	2.13	2.44	2.78	3.18	3.64	4.16	4.76	5.45	6.33	7.36	8.56	9.96	11.28
41	0.43	0.59	0.80	0.91	1.05	1.21	1.41	1.65	1.73	1.83	1.88	1.94	1.99	2.28	2.60	2.97	3.40	3.89	4.46	5.11	5.85	6.79	7.89	9.16	10.64	12.07
42	0.48	0.66	0.87	0.99	1.13	1.30	1.51	1.77	1.86	1.97	2.03	2.11	2.18	2.49	2.84	3.25	3.71	4.24	4.85	5.55	6.36	7.35	8.50	9.83	11.37	12.90
43	0.54	0.74	0.96	1.08	1.23	1.41	1.63	1.90	2.01	2.14	2.22	2.33	2.43	2.77	3.16	3.60	4.11	4.68	5.34	6.10	6.96	7.99	9.19	10.56	12.14	13.78
44	0.62	0.84	1.05	1.18	1.33	1.52	1.75	2.04	2.18	2.34	2.42	2.59	2.75	3.12	3.55	4.03	4.58	5.21	5.92	6.73	7.65	8.73	9.96	11.36	12.96	14.69
45	0.71	0.94	1.16	1.29	1.45	1.65	1.89	2.18	2.35	2.56	2.70	2.90	3.12	3.53	4.00	4.53	5.13	5.81	6.58	7.45	8.43	9.54	10.80	12.22	13.83	15.65
46	0.83	1.07	1.29	1.43	1.60	1.82	2.09	2.41	2.62	2.87	3.08	3.34	3.64	4.11	4.63	5.21	5.87	6.62	7.45	8.39	9.44	10.59	11.88	13.32	14.92	17.03
47	0.95	1.21	1.43	1.58	1.76	2.01	2.30	2.65	2.91	3.21	3.49	3.83	4.22	4.74	5.32	5.97	6.69	7.50	8.41	9.42	10.54	11.74	13.06	14.52	16.12	18.52
48	1.09	1.36	1.58	1.74	1.93	2.20	2.53	2.91	3.21	3.58	3.93	4.36	4.85	5.42	6.06	6.77	7.57	8.45	9.43	10.51	11.72	12.96	14.33	15.82	17.44	20.12
49	1.22	1.50	1.72	1.90	2.10	2.40	2.76	3.17	3.53	3.96	4.40	4.91	5.50	6.13	6.84	7.62	8.48	9.44	10.49	11.66	12.95	14.26	15.69	17.23	18.90	21.83
50	1.36	1.65	1.87	2.06	2.27	2.60	3.00	3.45	3.86	4.35	4.88	5.48	6.16	6.86	7.63	8.48	9.42	10.45	11.59	12.85	14.23	15.63	17.13	18.76	20.51	23.66
51	1.49	1.78	2.01	2.21	2.43	2.80	3.25	3.73	4.19	4.75	5.36	6.04	6.82	7.58	8.42	9.34	10.36	11.48	12.71	14.07	15.55	17.05	18.67	20.42	22.29	25.61
52	1.61	1.90	2.14	2.35	2.60	3.00	3.49	4.03	4.54	5.15	5.85	6.60	7.46	8.29	9.19	10.20	11.30	12.51	13.84	15.30	16.90	18.54	20.31	22.22	24.27	27.69
53	1.72	2.01	2.26	2.49	2.75	3.20	3.74	4.33	4.88	5.55	6.33	7.15	8.08	8.97	9.95	11.04	12.23	13.54	14.98	16.56	18.29	20.10	22.05	24.17	26.45	29.89
54	1.81	2.10	2.37	2.62	2.90	3.40	3.99	4.64	5.24	5.96	6.80	7.68	8.67	9.63	10.69	11.87	13.16	14.58	16.14	17.85	19.73	21.73	23.92	26.29	28.85	32.21
55	1.88	2.18	2.47	2.74	3.04	3.59	4.25	4.97	5.60	6.36	7.28	8.20	9.24	10.28	11.43	12.69	14.09	15.63	17.33	19.19	21.24	23.47	25.92	28.59	31.49	34.65
56	2.13	2.42	2.73	3.03	3.37	3.93	4.66	5.45	6.10	6.93	7.86	8.85	9.95	11.11	12.39	13.82	15.40	17.14	19.08	21.21	23.56	26.21	29.13	32.35	35.88	39.63
57	2.40	2.68	3.02	3.35	3.74	4.30	5.12	6.00	6.66	7.55	8.49	9.55	10.73	12.02	13.46	15.06	16.85	18.83	21.04	23.49	26.20	29.33	32.80	36.66	40.93	45.33
58	2.67	2.96	3.33	3.72	4.15	4.73	5.65	6.63	7.29	8.25	9.20	10.34	11.59	13.04	14.66	16.47	18.49	20.76	23.28	26.10	29.24	32.91	37.03	41.62	46.74	51.85
59	2.97	3.27	3.69	4.13	4.63	5.22	6.26	7.35	8.01	9.06	10.02	11.24	12.60	14.23	16.05	18.10	20.41	22.99	25.88	29.13	32.75	37.05	41.89	47.32	53.40	59.30
60	3.30	3.63	4.12	4.62	5.19	5.79	6.96	8.18	8.84	10.00	10.97	12.31	13.80	15.63	17.70	20.03	22.65	25.61	28.93	32.67	36.86	41.86	47.50	53.86	61.01	67.82
61	3.68	4.05	4.63	5.20	5.85	6.46	7.78	9.15	9.81	11.10	12.09	13.59	15.25	17.32	19.67	22.32	25.32	28.71	32.52	36.83	41.67	47.45	53.98	61.36	69.68	77.57
62	4.13	4.57	5.25	5.91	6.65	7.25	8.75	10.27	10.94	12.40	13.42	15.12	17.01	19.37	22.04	25.07	28.50	32.38	36.77	41.72	47.32	53.94	61.44	69.93	79.51	88.73
63	4.69	5.21	6.01	6.76	7.60	8.20	9.89	11.58	12.27	13.93	15.01	16.96	19.15	21.84	24.89	28.36	32.28	36.74	41.78	47.48	53.93	61.47	70.03	79.70	90.63	101.48
64	5.38	6.01	6.95	7.79	8.75	9.32	11.22	13.11	13.82	15.74	16.89	19.17	21.75	24.82	28.32	32.28	36.78	41.89	47.68	54.23	61.64	70.19	79.86	90.80	103.15	116.07
65	6.25	7.00	8.09	9.05	10.14	10.66	12.80	14.88	15.62	17.87	19.10	21.81	24.88	28.40	32.40	36.94	4									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Male Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.00	1.01	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.95	0.96	1.00	1.00	1.01	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
20	0.86	0.89	0.89	0.91	0.89	0.87	0.87	0.87	0.84	0.83	0.80	0.78	0.76	0.70	0.74	0.81	0.87	0.95	1.05	1.16	1.29	1.43	1.55	1.70	1.86	2.06	2.28
21	0.81	0.83	0.83	0.84	0.82	0.80	0.80	0.79	0.78	0.77	0.75	0.73	0.67	0.73	0.81	0.89	0.99	1.11	1.25	1.41	1.55	1.70	1.86	2.06	2.28	2.50	2.73
22	0.77	0.78	0.77	0.78	0.77	0.76	0.76	0.75	0.76	0.76	0.76	0.75	0.72	0.79	0.89	0.99	1.11	1.24	1.40	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87
23	0.74	0.74	0.74	0.74	0.74	0.73	0.74	0.74	0.76	0.78	0.80	0.82	0.83	0.92	1.03	1.15	1.28	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03
24	0.71	0.71	0.71	0.72	0.72	0.72	0.73	0.73	0.78	0.83	0.88	0.93	0.98	1.09	1.21	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
25	0.69	0.69	0.69	0.70	0.71	0.72	0.73	0.75	0.82	0.89	0.97	1.06	1.16	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
26	0.66	0.66	0.67	0.69	0.71	0.73	0.74	0.76	0.85	0.96	1.07	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
27	0.64	0.64	0.66	0.68	0.71	0.74	0.76	0.79	0.90	1.03	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
28	0.61	0.62	0.65	0.68	0.72	0.75	0.79	0.83	0.96	1.11	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
29	0.58	0.60	0.65	0.69	0.73	0.78	0.82	0.87	1.01	1.18	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
30	0.56	0.58	0.65	0.69	0.75	0.80	0.86	0.92	1.08	1.25	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02
31	0.53	0.57	0.65	0.70	0.76	0.83	0.90	0.98	1.14	1.32	1.54	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69
32	0.50	0.55	0.65	0.71	0.78	0.86	0.95	1.04	1.20	1.39	1.60	1.84	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27
33	0.47	0.53	0.65	0.72	0.80	0.90	1.00	1.11	1.26	1.44	1.65	1.89	2.16	2.38	2.62	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
34	0.44	0.52	0.65	0.73	0.83	0.93	1.05	1.18	1.33	1.50	1.69	1.91	2.16	2.39	2.64	2.92	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
35	0.42	0.51	0.66	0.75	0.85	0.97	1.11	1.26	1.40	1.56	1.73	1.93	2.15	2.38	2.65	2.94	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
36	0.42	0.52	0.69	0.79	0.90	1.03	1.18	1.26	1.49	1.64	1.79	1.96	2.14	2.39	2.67	2.97	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
37	0.43	0.54	0.73	0.83	0.96	1.10	1.27	1.47	1.59	1.72	1.85	2.00	2.15	2.41	2.69	3.02	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
38	0.44	0.57	0.77	0.89	1.02	1.18	1.37	1.59	1.70	1.83	1.93	2.06	2.17	2.44	2.75	3.10	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
39	0.46	0.61	0.83	0.95	1.10	1.27	1.47	1.72	1.83	1.95	2.04	2.14	2.24	2.52	2.85	3.22	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
40	0.49	0.66	0.90	1.03	1.18	1.37	1.59	1.86	1.97	2.09	2.17	2.27	2.35	2.66	3.01	3.41	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
41	0.53	0.73	0.98	1.12	1.28	1.48	1.73	2.02	2.13	2.26	2.34	2.44	2.53	2.86	3.24	3.68	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
42	0.60	0.82	1.08	1.23	1.40	1.61	1.87	2.19	2.32	2.46	2.55	2.67	2.77	3.14	3.56	4.03	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
43	0.68	0.93	1.20	1.35	1.54	1.76	2.04	2.37	2.52	2.69	2.80	2.95	3.10	3.50	3.96	4.47	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
44	0.79	1.06	1.33	1.49	1.69	1.92	2.22	2.57	2.75	2.96	3.10	3.30	3.50	3.95	4.46	5.01	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
45	0.91	1.20	1.48	1.65	1.85	2.10	2.41	2.79	3.00	3.26	3.44	3.70	3.98	4.47	5.02	5.64	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
46	1.05	1.36	1.64	1.82	2.03	2.31	2.65	3.06	3.32	3.63	3.88	4.22	4.58	5.12	5.73	6.40	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
47	1.20	1.53	1.80	2.00	2.22	2.53	2.90	3.34	3.66	4.03	4.37	4.78	5.25	5.84	6.50	7.24	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
48	1.36	1.70	1.98	2.18	2.42	2.76	3.17	3.64	4.01	4.46	4.88	5.39	5.96	6.61	7.34	8.13	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
49	1.53	1.87	2.15	2.37	2.62	2.99	3.45	3.96	4.38	4.90	5.42	6.02	6.71	7.42	8.21	9.07	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
50	1.69	2.04	2.32	2.56	2.82	3.23	3.73	4.28	4.77	5.36	5.98	6.67	7.47	8.24	9.09	10.03	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
51	1.84	2.20	2.49	2.74	3.01	3.47	4.02	4.62	5.16	5.82	6.54	7.33	8.22	9.07	9.99	10.99	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
52	1.99	2.35	2.64	2.91	3.20	3.71	4.31	4.97	5.57	6.29	7.10	7.98	8.96	9.87	10.87	11.95	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
53	2.11	2.48	2.79	3.07	3.39	3.94	4.60	5.33	5.98	6.76	7.66	8.61	9.68	10.66	11.73	12.90	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
54	2.22	2.58	2.92	3.22	3.56	4.17	4.90	5.70	6.40	7.24	8.22	9.23	10.36	11.42	12.58	13.84	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
55	2.31	2.67	3.04	3.36	3.73	4.40	5.21	6.09	6.84	7.72	8.78	9.84	11.02	12.16	13.41	14.78	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
56	2.61	2.97	3.35	3.71	4.13	4.81	5.71	6.68	7.43	8.39	9.46	10.59	11.85	13.12	14.52	16.06	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
57	2.93	3.28	3.68	4.10	4.57	5.26	6.27	7.34	8.10	9.13	10.20	11.41	12.74	14.16	15.73	17.46	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
58	3.26	3.61	4.06	4.53	5.06	5.77	6.90	8.10	8.84	9.95	11.03	12.32	13.73	15.32	17.08	19.04	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
59	3.61	3.98	4.49	5.02	5.63	6.34	7.61	8.95	9.69	10.89	11.96	13.35	14.87	16.65	18.63	20.84	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
60	4.00	4.40	4.99	5.59	6.29	7.01	8.44	9.93	10.65	11.97	13.04	14.55	16.20	18.20	20.44	22.95	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
61	4.44	4.89	5.58	6.27	7.06	7.79	9.40	11.05	11.77	13.22	14.30	15.96	17.78	20.04	22.58	25.42	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
62	4.96	5.48	6.30	7.08	7.98	8.71	10.51	12.35	13.05	14.68	15.77	17.63	19.69	22.24	25.12	28.35	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
63	5.59	6.21	7.17	8.06	9.07	9.79	11.81	13.84	14.54	16.38	17.50	19.63	21.99	24.88	28.15	31.82	3.03	3.25	3.52	3.88	4.27	4.77	5.39	5.98	6.48	7.27	7.91
64	6.38	7.12	8.23	9.24	10.38	11.06	13.32	15.55	16.26	18.37	19.54	22.00	24.76	28.04	31.75	35.93	3.03	3.25</									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Male Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06
19	0.92	0.93	0.93	0.94	0.93	0.94	0.95	0.96	0.95	0.94	0.91	0.92	0.88	0.91	0.97	1.02	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28
20	0.89	0.93	0.93	0.94	0.93	0.91	0.91	0.88	0.87	0.85	0.83	0.82	0.77	0.82	0.89	0.96	1.06	1.16	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50
21	0.85	0.87	0.86	0.87	0.86	0.84	0.84	0.83	0.83	0.81	0.80	0.79	0.74	0.81	0.90	0.99	1.10	1.23	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73
22	0.80	0.82	0.81	0.81	0.81	0.80	0.80	0.79	0.80	0.81	0.81	0.81	0.79	0.87	0.97	1.08	1.22	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03
23	0.77	0.77	0.76	0.77	0.77	0.77	0.77	0.77	0.80	0.82	0.85	0.88	0.89	0.99	1.10	1.23	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25
24	0.74	0.74	0.74	0.74	0.75	0.75	0.76	0.76	0.81	0.86	0.92	0.98	1.03	1.15	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
25	0.72	0.72	0.72	0.73	0.74	0.75	0.76	0.77	0.84	0.92	1.01	1.10	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
26	0.69	0.69	0.70	0.71	0.73	0.75	0.77	0.79	0.88	0.99	1.10	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
27	0.66	0.67	0.69	0.71	0.73	0.76	0.79	0.81	0.93	1.06	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
28	0.63	0.65	0.68	0.71	0.74	0.78	0.81	0.85	0.98	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
29	0.61	0.63	0.68	0.71	0.76	0.81	0.85	0.90	1.05	1.22	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
30	0.58	0.61	0.68	0.72	0.78	0.84	0.89	0.96	1.11	1.30	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02
31	0.56	0.59	0.68	0.74	0.80	0.87	0.94	1.02	1.18	1.37	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69
32	0.53	0.58	0.68	0.75	0.82	0.91	1.00	1.09	1.26	1.45	1.67	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27
33	0.50	0.57	0.69	0.77	0.85	0.95	1.05	1.17	1.34	1.53	1.74	1.99	2.27	2.49	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94
34	0.48	0.55	0.70	0.78	0.88	0.99	1.12	1.26	1.42	1.60	1.80	2.03	2.30	2.53	2.79	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.73
35	0.45	0.54	0.71	0.81	0.92	1.05	1.19	1.35	1.51	1.68	1.87	2.08	2.31	2.56	2.84	3.14	3.48	3.85	4.27	4.73	5.24	5.80	6.43	7.12	7.88	8.73	9.40
36	0.46	0.56	0.75	0.85	0.98	1.12	1.28	1.47	1.61	1.77	1.94	2.13	2.33	2.56	2.88	3.20	3.56	3.97	4.41	4.91	5.47	6.10	6.81	7.61	8.51	9.40	10.12
37	0.46	0.59	0.79	0.91	1.04	1.20	1.38	1.60	1.73	1.88	2.03	2.19	2.36	2.63	2.94	3.28	3.67	4.10	4.58	5.13	5.74	6.44	7.24	8.15	9.18	10.12	10.90
38	0.48	0.62	0.84	0.97	1.11	1.28	1.49	1.73	1.86	2.00	2.13	2.27	2.41	2.70	3.02	3.39	3.80	4.27	4.79	5.38	6.05	6.83	7.72	8.74	9.89	10.90	11.72
39	0.50	0.67	0.91	1.04	1.20	1.38	1.61	1.88	2.00	2.14	2.25	2.37	2.49	2.80	3.15	3.54	3.99	4.49	5.05	5.69	6.42	7.28	8.25	9.37	10.65	11.72	12.61
40	0.53	0.73	0.98	1.13	1.29	1.50	1.74	2.04	2.16	2.30	2.40	2.52	2.63	2.96	3.33	3.75	4.23	4.77	5.38	6.08	6.86	7.79	8.85	10.06	11.45	12.61	13.55
41	0.59	0.80	1.07	1.23	1.41	1.62	1.89	2.21	2.34	2.49	2.58	2.71	2.82	3.18	3.58	4.04	4.55	5.14	5.79	6.54	7.38	8.38	9.51	10.81	12.29	13.55	14.56
42	0.66	0.90	1.18	1.34	1.53	1.77	2.05	2.40	2.54	2.70	2.81	2.95	3.09	3.47	3.91	4.40	4.96	5.59	6.30	7.09	8.00	9.05	10.25	11.62	13.17	14.56	15.64
43	0.75	1.02	1.31	1.48	1.68	1.92	2.23	2.59	2.76	2.95	3.08	3.25	3.42	3.85	4.32	4.86	5.46	6.13	6.89	7.75	8.71	9.82	11.08	12.50	14.10	15.64	16.80
44	0.86	1.15	1.45	1.63	1.84	2.10	2.42	2.80	3.00	3.23	3.39	3.61	3.84	4.30	4.82	5.40	6.04	6.77	7.59	8.50	9.52	10.68	11.98	13.45	15.09	16.80	18.03
45	0.99	1.31	1.60	1.79	2.01	2.28	2.62	3.03	3.27	3.55	3.74	4.03	4.33	4.83	5.39	6.02	6.72	7.50	8.37	9.35	10.43	11.64	12.99	14.49	16.16	18.03	19.47
46	1.14	1.48	1.78	1.98	2.21	2.51	2.88	3.32	3.60	3.94	4.21	4.56	4.95	5.51	6.12	6.80	7.55	8.39	9.31	10.34	11.47	12.71	14.08	15.59	17.25	19.47	21.01
47	1.30	1.66	1.96	2.17	2.41	2.75	3.16	3.63	3.97	4.37	4.72	5.16	5.65	6.25	6.92	7.65	8.46	9.35	10.34	11.42	12.60	13.88	15.27	16.79	18.45	21.01	22.65
48	1.48	1.85	2.15	2.37	2.63	3.00	3.45	3.96	4.35	4.82	5.27	5.80	6.40	7.06	7.78	8.57	9.44	10.39	11.44	12.58	13.82	15.14	16.56	18.10	19.77	22.65	24.40
49	1.66	2.04	2.34	2.58	2.85	3.26	3.75	4.30	4.76	5.30	5.85	6.48	7.19	7.91	8.69	9.55	10.48	11.50	12.61	13.81	15.13	16.49	17.96	19.54	21.23	24.40	26.26
50	1.84	2.23	2.53	2.79	3.07	3.52	4.06	4.66	5.18	5.80	6.45	7.18	8.01	8.78	9.63	10.55	11.56	12.65	13.83	15.11	16.50	17.94	19.48	21.12	22.87	26.26	28.24
51	2.01	2.41	2.72	2.99	3.29	3.79	4.39	5.04	5.62	6.32	7.07	7.89	8.83	9.67	10.59	11.58	12.66	13.83	15.10	16.47	17.95	19.48	21.11	22.85	24.70	28.24	30.33
52	2.18	2.57	2.90	3.19	3.51	4.06	4.72	5.44	6.08	6.84	7.70	8.61	9.64	10.56	11.55	12.62	13.79	15.05	16.42	17.89	19.48	21.13	22.89	24.76	26.75	30.33	32.55
53	2.32	2.72	3.07	3.38	3.72	4.33	5.06	5.86	6.55	7.38	8.34	9.33	10.45	11.43	12.51	13.67	14.93	16.30	17.78	19.37	21.09	22.89	24.81	26.86	29.05	32.55	34.88
54	2.45	2.85	3.22	3.56	3.94	4.61	5.42	6.30	7.05	7.94	8.98	10.05	11.23	12.30	13.47	14.73	16.10	17.58	19.19	20.92	22.79	24.77	26.90	29.17	31.60	34.88	37.34
55	2.56	2.97	3.37	3.73	4.15	4.89	5.79	6.76	7.56	8.51	9.64	10.76	12.01	13.17	14.43	15.80	17.29	18.91	20.66	22.55	24.60	26.80	29.17	31.71	34.43	37.34	42.42
56	2.90	3.30	3.72	4.13	4.59	5.34	6.35	7.43	8.23	9.25	10.39	11.59	12.92	14.21	15.63	17.18	18.86	20.70	22.71	24.88	27.25	29.84	32.65	35.70	38.99	42.42	48.20
57	3.26	3.65	4.09	4.56	5.08	5.85	6.97	8.17	8.97	10.07	11.21	12.49	13.89	15.34	16.93	18.68	20.59	22.69	24.99	27.50	30.23	33.28	36.62	40.26	44.22	48.20	54.75
58	3.62	4.02	4.51	5.04	5.63	6.41	7.67	9.01	9.80	10.98	12.12	13.48	14.97	16.59	18.38	20.36	22.53	24.93	27.56	30.45	33.62	37.20	41.13	45.45	50.19	54.75	62.20
59	4.02	4.42	4.94	5.58	6.26	7.06	8.47	9.96	10.73	12.01	13.14	14.59	16.19	18.01	20.03	22.27	24.74	27.47	30.49	33.82	37.49	41.66	46.28	51.37	56.98	62.20	70.67
60	4.44	4.89	5.54	6.21	6.99	7.80	9.39	11.04	11.79	13.19	14.30	15.88	17.60	19.65	21.93	24.47	27.28	30.40	33.86	37.68	41.91	46.76	52.13	58.08	64.67	70.67	80.28
61	4.93	5.43	6.19	6.96	7.84	8.65	10.44	12.28	13.01	14.54	15.64	17.38	19.27	21.58	24.16	27.03	30.23	33.79	37.74	42.13	47.00	52.58	58.79	65.69	73.35	80.28	91.20
62	5.50	6.07	6.97	7.85	8.84	9.65	11.65	13.69	14.40	16.10	17.21	19.14	21.26	23.87	26.78	30.04	33.67	37.72	42.24	47.26	52.85	59.24	66.36	74.29	83.09	91.20	103.61
63	6.19	6.87	7.92	8.91	10.03	10.82	13.06	15.31	15.99	17.91	19.03	21.22	23.64	26.59	29.88	33.57	37.70	42.31	47.45	53.18	59.57						

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Male Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate				
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.05	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.28	
20	0.93	0.93	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	
21	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	
22	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	
23	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	
24	0.95	0.96	1.00	1.02	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	
25	0.96	0.98	0.98	1.00	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	
26	0.94	0.95	0.96	0.98	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	
27	0.91	0.91	0.94	0.97	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	
28	0.87	0.89	0.93	0.97	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	
29	0.83	0.86	0.93	0.98	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	
30	0.80	0.83	0.93	0.99	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	
31	0.76	0.81	0.93	1.00	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	
32	0.72	0.79	0.93	1.02	1.12	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	
33	0.68	0.77	0.94	1.04	1.16	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	
34	0.64	0.75	0.94	1.06	1.19	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	
35	0.61	0.73	0.96	1.09	1.24	1.41	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	
36	0.61	0.75	1.00	1.14	1.31	1.50	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	
37	0.62	0.78	1.05	1.20	1.38	1.59	1.84	2.06	2.28	2.50	2.71	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	
38	0.63	0.82	1.11	1.28	1.47	1.70	1.97	2.28	2.47	2.66	2.83	3.02	3.22	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	16.60	
39	0.65	0.87	1.18	1.36	1.57	1.82	2.12	2.47	2.64	2.82	2.97	3.14	3.32	3.72	4.17	4.67	5.24	5.89	6.61	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.16	16.60	18.11	
40	0.69	0.94	1.28	1.46	1.68	1.95	2.28	2.66	2.83	3.01	3.15	3.31	3.47	3.90	4.38	4.92	5.52	6.21	6.98	7.85	8.74	9.72	10.92	12.26	13.67	15.16	16.60	18.11	19.85	
41	0.75	1.03	1.38	1.58	1.82	2.10	2.45	2.87	3.03	3.23	3.37	3.53	3.70	4.15	4.66	5.24	5.88	6.61	7.43	8.35	9.39	10.58	11.93	13.45	15.16	16.60	18.11	19.85	21.03	
42	0.84	1.15	1.51	1.72	1.97	2.27	2.63	3.03	3.25	3.48	3.63	3.82	4.00	4.49	5.03	5.65	6.33	7.11	7.97	8.95	10.04	11.29	12.69	14.28	16.07	17.63	19.85	21.03	22.66	
43	0.95	1.29	1.66	1.88	2.13	2.45	2.84	3.25	3.52	3.77	3.93	4.16	4.39	4.91	5.49	6.15	6.88	7.69	8.61	9.63	10.77	12.07	13.52	15.16	16.99	18.71	19.85	21.03	22.66	
44	1.08	1.45	1.83	2.05	2.32	2.65	3.05	3.52	3.80	4.09	4.29	4.57	4.87	5.42	6.05	6.74	7.51	8.37	9.33	10.40	11.60	12.93	14.42	16.09	17.95	19.85	21.03	22.66	24.41	
45	1.24	1.64	2.01	2.24	2.52	2.86	3.28	3.79	4.09	4.44	4.69	5.04	5.42	6.01	6.68	7.42	8.23	9.14	10.15	11.26	12.50	13.87	15.40	17.08	18.95	21.03	22.66	24.41	26.26	
46	1.43	1.86	2.23	2.48	2.77	3.15	3.61	4.16	4.52	4.94	5.27	5.71	6.19	6.84	7.56	8.35	9.22	10.18	11.23	12.40	13.68	15.08	16.62	18.32	20.17	22.66	24.41	26.26	28.24	
47	1.64	2.09	2.47	2.73	3.04	3.46	3.97	4.56	4.98	5.47	5.91	6.45	7.05	7.76	8.53	9.37	10.30	11.31	12.42	13.64	14.97	16.40	17.96	19.66	21.51	24.41	26.26	28.24	30.35	
48	1.87	2.33	2.72	3.00	3.32	3.78	4.34	4.98	5.47	6.05	6.60	7.26	7.99	8.75	9.58	10.49	11.47	12.55	13.71	14.98	16.36	17.84	19.43	21.14	22.99	26.26	28.24	30.35	32.58	
49	2.10	2.58	2.97	3.27	3.61	4.12	4.73	5.43	5.99	6.67	7.34	8.11	8.98	9.80	10.70	11.67	12.72	13.86	15.09	16.43	17.87	19.39	21.03	22.78	24.65	28.24	30.35	32.58	34.94	
50	2.34	2.83	3.22	3.54	3.90	4.47	5.15	5.91	6.54	7.31	8.11	9.00	10.01	10.90	11.86	12.91	14.03	15.25	16.56	17.97	19.48	21.08	22.78	24.59	26.51	30.35	32.58	34.94	37.44	
51	2.57	3.07	3.47	3.81	4.19	4.82	5.58	6.41	7.12	7.98	8.91	9.92	11.05	12.02	13.06	14.19	15.39	16.70	18.09	19.60	21.20	22.89	24.69	26.59	28.60	32.58	34.94	37.44	40.08	
52	2.78	3.29	3.71	4.07	4.49	5.19	6.02	6.94	7.73	8.68	9.73	10.85	12.10	13.15	14.28	15.49	16.80	18.20	19.70	21.32	23.04	24.85	26.77	28.81	30.96	34.94	37.44	40.08	42.86	
53	2.98	3.49	3.94	4.33	4.78	5.55	6.49	7.50	8.36	9.39	10.57	11.78	13.14	14.28	15.50	16.82	18.23	19.75	21.38	23.13	24.99	26.96	29.05	31.27	33.61	37.44	40.08	42.86	45.89	
54	3.16	3.68	4.15	4.58	5.07	5.93	6.97	8.10	9.03	10.13	11.42	12.72	14.17	15.41	16.74	18.17	19.71	21.37	23.14	25.04	27.08	29.24	31.53	33.97	36.55	40.08	42.86	45.89	49.08	
55	3.31	3.84	4.35	4.82	5.35	6.32	7.47	8.74	9.73	10.90	12.30	13.67	15.19	16.54	17.99	19.55	21.24	23.05	24.99	27.08	29.31	31.69	34.24	36.94	39.82	42.86	45.89	49.08	52.46	
56	3.77	4.28	4.83	5.36	5.96	6.94	8.25	9.65	10.65	11.92	13.33	14.81	16.43	17.94	19.58	21.36	23.28	25.36	27.61	30.03	32.63	35.44	38.47	41.71	45.18	48.69	52.46	56.02	59.89	
57	4.25	4.76	5.34	5.95	6.63	7.64	9.11	10.68	11.67	13.04	14.45	16.03	17.75	19.46	21.32	23.34	25.54	27.92	30.52	33.32	36.36	39.68	43.27	47.15	51.33	55.31	59.89	64.18	68.89	
58	4.75	5.26	5.91	6.60	7.39	8.42	10.08	11.84	12.81	14.29	15.69	17.37	19.20	21.12	23.23	25.53	28.04	30.79	33.78	37.03	40.57	44.47	48.71	53.32	58.32	62.83	67.91	73.17	78.89	
59	5.28	5.82	6.56	7.35	8.25	9.31	11.18	13.15	14.09	15.69	17.07	18.87	20.83	23.00	25.38	28.00	30.87	34.02	37.46	41.23	45.34	49.90	54.88	60.32	66.26	71.37	77.17	83.17	89.59	
60	5.87	6.45	7.31	8.21	9.24	10.32	12.43	14.64	15.54	17.28	18.63	20.58	22.69	25.14	27.84	30.81	34.09	37.6												

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Male Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	1.09	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62
19	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04
20	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48
21	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89
22	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35
23	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81
24	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27
25	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73
26	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19
27	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65
28	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11
29	1.73	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57
30	1.66	1.72	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03
31	1.59	1.68	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49
32	1.52	1.64	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95
33	1.44	1.61	1.95	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41
34	1.37	1.59	2.00	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87
35	1.31	1.58	2.06	2.33	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33
36	1.32	1.63	2.17	2.46	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79
37	1.33	1.70	2.30	2.61	2.96	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25
38	1.37	1.80	2.45	2.78	3.15	3.59	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25	12.71
39	1.42	1.91	2.62	2.96	3.35	3.82	4.38	4.89	5.31	5.81	6.33	6.84	7.35	7.86	8.37	8.88	9.39	9.90	10.41	10.92	11.43	11.94	12.45	12.96	13.47	13.98
40	1.50	2.06	2.80	3.16	3.57	4.07	4.66	5.35	5.61	5.90	6.43	7.02	7.61	8.20	8.79	9.38	9.97	10.56	11.15	11.74	12.33	12.92	13.51	14.10	14.69	15.28
41	1.62	2.24	3.01	3.38	3.81	4.33	4.95	5.61	5.90	6.25	6.83	7.45	8.07	8.69	9.31	9.93	10.55	11.17	11.79	12.41	13.03	13.65	14.27	14.89	15.51	16.13
42	1.78	2.45	3.24	3.62	4.06	4.59	5.24	5.90	6.30	6.62	7.23	7.84	8.45	9.06	9.67	10.28	10.89	11.50	12.11	12.72	13.33	13.94	14.55	15.16	15.77	16.38
43	1.97	2.69	3.48	3.87	4.32	4.87	5.54	6.32	6.66	7.03	7.63	8.24	8.85	9.46	10.07	10.68	11.29	11.90	12.51	13.12	13.73	14.34	14.95	15.56	16.17	16.78
44	2.20	2.97	3.73	4.13	4.59	5.15	5.85	6.68	7.04	7.47	8.07	8.68	9.29	9.90	10.51	11.12	11.73	12.34	12.95	13.56	14.17	14.78	15.39	16.00	16.61	17.22
45	2.46	3.26	3.99	4.40	4.86	5.44	6.14	7.00	7.43	7.94	8.52	9.10	9.69	10.28	10.87	11.46	12.05	12.64	13.23	13.82	14.41	15.00	15.59	16.18	16.77	17.36
46	2.85	3.69	4.43	4.86	5.35	6.00	6.79	7.73	8.25	8.87	9.52	10.17	10.82	11.47	12.12	12.77	13.42	14.07	14.72	15.37	16.02	16.67	17.32	17.97	18.62	19.27
47	3.27	4.15	4.89	5.35	5.87	6.60	7.49	8.51	9.14	9.90	10.52	11.30	12.15	13.00	13.85	14.70	15.55	16.40	17.25	18.10	18.95	19.80	20.65	21.50	22.35	23.20
48	3.74	4.65	5.39	5.87	6.43	7.25	8.24	9.36	10.12	11.03	11.84	12.82	13.89	15.00	16.17	17.34	18.51	19.68	20.85	22.02	23.19	24.36	25.53	26.70	27.87	29.04
49	4.23	5.16	5.90	6.42	7.02	7.94	9.04	10.28	11.17	12.25	13.29	14.48	15.79	17.37	19.11	21.02	23.12	25.43	27.97	30.75	33.81	37.13	40.79	44.79	49.13	53.91
50	4.73	5.69	6.44	7.00	7.64	8.67	9.90	11.26	12.31	13.57	14.85	16.26	17.82	19.54	21.42	23.48	25.73	28.19	30.87	33.81	37.01	40.56	44.46	48.71	53.31	58.26
51	5.23	6.22	6.99	7.60	8.28	9.43	10.81	12.31	13.52	14.97	16.51	18.15	19.97	21.84	23.88	26.10	28.52	31.15	34.01	37.13	40.56	44.34	48.51	53.07	58.03	63.39
52	5.73	6.74	7.55	8.21	8.95	10.24	11.78	13.44	14.82	16.46	18.25	20.13	22.21	24.25	26.46	28.87	31.48	34.31	37.37	40.67	44.22	48.14	52.44	57.13	62.21	67.69
53	6.20	7.24	8.12	8.84	9.64	11.08	12.80	14.65	16.19	18.02	20.08	22.19	24.51	26.74	29.15	31.76	34.55	37.51	40.74	44.25	48.05	52.15	56.65	61.55	66.85	72.55
54	6.64	7.72	8.70	9.48	10.35	11.97	13.89	15.94	17.63	19.65	21.98	24.31	26.87	29.30	31.93	34.55	37.13	39.96	43.22	46.91	50.94	55.32	60.05	65.13	70.57	76.37
55	7.05	8.18	9.29	10.14	11.09	12.89	15.03	17.31	19.16	21.35	23.95	26.48	29.26	31.92	34.55	37.13	39.96	43.22	46.91	50.94	55.32	60.05	65.13	70.57	76.37	82.57
56	7.96	9.06	10.23	11.16	12.21	13.97	16.31	18.76	20.61	22.98	25.60	28.33	31.32	34.24	37.13	39.96	43.22	46.91	50.94	55.32	60.05	65.13	70.57	76.37	82.57	89.17
57	8.88	9.98	11.24	12.27	13.42	15.15	17.70	20.34	22.16	24.70	27.32	30.23	33.42	36.62	39.96	43.22	46.91	50.94	55.32	60.05	65.13	70.57	76.37	82.57	89.17	96.17
58	9.83	10.95	12.34	13.47	14.74	16.42	19.20	22.04	23.81	26.53	29.10	32.20	35.59	39.08	42.88	47.02	51.51	56.14	60.99	66.58	73.05	80.17	87.25	94.88	103.08	111.88
59	10.80	11.97	13.54	14.79	16.18	17.79	20.83	23.88	25.57	28.46	30.97	34.25	37.85	41.65	45.80	50.32	55.25	60.61	66.43	72.76	79.60	86.86	94.71	103.19	112.33	122.13
60	11.82	13.08	14.87	16.24	17.77	19.29	22.59	25.86	27.45	30.53	32.94	36.42	40.23	44.35	48.86	53.78	59.16	65.01	71.39	78.32	85.86	93.84	102.50	111.88	122.01	132.59
61	12.92	14.30	16.34	17.84	19.51	20.92	24.50	27.99	29.45	32.74	35.03	38.73	42.78	47.23	52.10	57.43	63.25	69.62	76.55	84.11	92.33	101.07	110.57	120.87	132.03	144.13
62	14.11	15.66	17.99	19.62	21.44	22.70	26.57	30.28	31.60	35.10	37.27	41.22	45.54	50.31	55.55	61.28	67.56	74.42	81.92	90.09	99.00	108.51	118.66	130.11	142.31	155.44
63	15.44	17.19	19.83	21.60	23.57	24.65	28.82	32.74	33.89	37.65	39.67	43.90	48.54	53.64	59.23	65.36	72.08	79.44	87.48	96.26	105.84	116.12	127.32	139.51	152.75	167.34
64	16.96	18.95	21.90	23.81	25.93	26.77	31.24	35.37	36.34	40.38	42.25	46.80	51.82	57.23	63.1											

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Male Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.95	0.95	0.95	0.99	0.99	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.86	0.90	0.92	0.93	0.92	0.89	0.89	0.85	0.84	0.81	0.79	0.79	0.73	0.75	0.80	0.84	0.89	0.94	1.02	1.10	1.20	1.36	1.55	1.70	1.86	2.06
20	0.81	0.83	0.83	0.85	0.83	0.80	0.80	0.77	0.76	0.73	0.70	0.67	0.60	0.63	0.68	0.73	0.80	0.87	0.97	1.08	1.21	1.43	1.70	1.86	2.06	2.28
21	0.76	0.78	0.77	0.78	0.76	0.74	0.74	0.72	0.71	0.69	0.66	0.63	0.57	0.61	0.67	0.74	0.82	0.92	1.03	1.17	1.33	1.59	1.86	2.06	2.28	2.50
22	0.72	0.73	0.72	0.73	0.72	0.70	0.70	0.69	0.69	0.69	0.68	0.66	0.62	0.68	0.76	0.84	0.94	1.05	1.19	1.35	1.54	1.82	2.06	2.28	2.50	2.73
23	0.69	0.70	0.69	0.69	0.69	0.68	0.68	0.68	0.70	0.72	0.73	0.74	0.73	0.81	0.91	1.01	1.13	1.27	1.43	1.61	1.82	2.06	2.28	2.50	2.73	2.87
24	0.67	0.67	0.66	0.67	0.67	0.68	0.68	0.68	0.73	0.77	0.81	0.86	0.90	1.00	1.11	1.24	1.38	1.54	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03
25	0.65	0.65	0.65	0.66	0.67	0.68	0.69	0.70	0.77	0.84	0.92	1.00	1.09	1.21	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
26	0.62	0.62	0.63	0.65	0.66	0.68	0.70	0.72	0.81	0.90	1.02	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
27	0.59	0.60	0.62	0.64	0.66	0.69	0.72	0.74	0.85	0.98	1.12	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
28	0.56	0.58	0.61	0.64	0.67	0.71	0.74	0.78	0.90	1.05	1.21	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
29	0.54	0.56	0.60	0.64	0.68	0.72	0.77	0.81	0.95	1.11	1.30	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
30	0.51	0.54	0.60	0.64	0.69	0.74	0.79	0.85	1.00	1.17	1.37	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
31	0.48	0.52	0.59	0.64	0.70	0.76	0.82	0.90	1.05	1.22	1.42	1.65	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.25	6.02
32	0.45	0.49	0.58	0.64	0.71	0.78	0.85	0.94	1.09	1.26	1.46	1.69	1.95	2.16	2.38	2.63	2.91	3.21	3.52	3.88	4.27	4.68	5.09	5.52	5.98	6.83
33	0.42	0.47	0.58	0.64	0.71	0.80	0.89	0.99	1.13	1.29	1.48	1.69	1.94	2.15	2.38	2.63	2.91	3.21	3.52	3.88	4.27	4.68	5.09	5.52	5.98	6.83
34	0.39	0.45	0.57	0.64	0.72	0.82	0.92	1.03	1.17	1.32	1.49	1.68	1.90	2.11	2.35	2.61	2.89	3.21	3.56	3.94	4.37	4.81	5.30	5.83	6.40	7.24
35	0.36	0.44	0.57	0.65	0.73	0.84	0.95	1.08	1.20	1.34	1.49	1.66	1.85	2.06	2.30	2.57	2.86	3.19	3.56	3.97	4.43	4.95	5.52	6.16	6.87	7.66
36	0.36	0.44	0.58	0.67	0.76	0.87	1.00	1.15	1.26	1.38	1.51	1.65	1.80	2.02	2.26	2.53	2.84	3.19	3.58	4.02	4.51	5.09	5.75	6.50	7.35	8.24
37	0.36	0.45	0.61	0.70	0.80	0.92	1.06	1.22	1.32	1.43	1.53	1.64	1.76	1.98	2.23	2.51	2.84	3.20	3.61	4.08	4.62	5.27	6.02	6.88	7.87	8.86
38	0.36	0.47	0.64	0.73	0.84	0.97	1.12	1.30	1.39	1.49	1.57	1.66	1.74	1.97	2.23	2.52	2.86	3.25	3.69	4.19	4.77	5.49	6.33	7.30	8.43	9.51
39	0.37	0.49	0.67	0.77	0.89	1.03	1.19	1.39	1.48	1.56	1.62	1.69	1.75	1.99	2.27	2.58	2.94	3.35	3.82	4.37	4.99	5.78	6.70	7.77	9.02	10.20
40	0.39	0.53	0.72	0.82	0.95	1.09	1.27	1.49	1.57	1.65	1.71	1.77	1.81	2.07	2.36	2.70	3.08	3.52	4.03	4.61	5.28	6.14	7.13	8.30	9.65	10.93
41	0.42	0.58	0.78	0.89	1.02	1.17	1.36	1.60	1.68	1.77	1.82	1.88	1.93	2.21	2.52	2.88	3.30	3.77	4.32	4.95	5.67	6.58	7.64	8.88	10.32	11.70
42	0.47	0.64	0.84	0.96	1.10	1.26	1.47	1.71	1.81	1.91	1.97	2.05	2.11	2.41	2.75	3.15	3.60	4.11	4.70	5.38	6.16	7.12	8.23	9.52	11.02	12.50
43	0.53	0.72	0.93	1.05	1.19	1.36	1.58	1.84	1.95	2.08	2.15	2.26	2.36	2.69	3.06	3.49	3.98	4.54	5.18	5.91	6.74	7.74	8.90	10.23	11.76	13.35
44	0.60	0.81	1.02	1.15	1.29	1.48	1.70	1.97	2.11	2.27	2.37	2.44	2.53	2.93	3.36	3.91	4.44	5.05	5.74	6.52	7.42	8.46	9.65	11.01	12.56	14.24
45	0.69	0.91	1.12	1.25	1.41	1.60	1.83	2.12	2.28	2.48	2.62	2.81	3.02	3.42	3.88	4.39	4.97	5.63	6.37	7.22	8.17	9.25	10.47	11.84	13.40	15.16
46	0.80	1.04	1.25	1.39	1.55	1.77	2.03	2.34	2.54	2.78	2.98	3.24	3.53	3.98	4.48	5.05	5.69	6.41	7.22	8.13	9.15	10.27	11.51	12.91	14.46	16.51
47	0.92	1.18	1.39	1.54	1.71	1.95	2.23	2.57	2.82	3.11	3.38	3.72	4.09	4.59	5.15	5.78	6.48	7.27	8.15	9.12	10.22	11.37	12.65	14.07	15.63	17.95
48	1.05	1.32	1.53	1.69	1.87	2.13	2.45	2.82	3.11	3.47	3.81	4.23	4.70	5.25	5.87	6.56	7.33	8.19	9.13	10.19	11.36	12.56	13.88	15.33	16.90	19.50
49	1.19	1.46	1.67	1.84	2.03	2.33	2.68	3.08	3.42	3.84	4.26	4.76	5.33	5.94	6.62	7.38	8.22	9.14	10.17	11.30	12.55	13.82	15.20	16.70	18.31	21.16
50	1.32	1.59	1.81	1.99	2.20	2.52	2.91	3.34	3.74	4.22	4.73	5.31	5.97	6.65	7.39	8.21	9.12	10.13	11.24	12.45	13.79	15.14	16.60	18.18	19.87	22.93
51	1.44	1.72	1.95	2.14	2.36	2.72	3.15	3.62	4.06	4.60	5.20	5.86	6.61	7.34	8.16	9.05	10.04	11.13	12.32	13.63	15.07	16.53	18.10	19.79	21.60	24.82
52	1.56	1.84	2.07	2.28	2.51	2.91	3.38	3.90	4.40	4.99	5.67	6.40	7.23	8.03	8.91	9.88	10.95	12.12	13.41	14.83	16.38	17.97	19.68	21.53	23.52	26.83
53	1.66	1.95	2.19	2.41	2.66	3.10	3.62	4.20	4.73	5.38	6.13	6.93	7.83	8.69	9.65	10.70	11.85	13.12	14.52	16.05	17.73	19.48	21.37	23.42	25.63	28.96
54	1.75	2.04	2.29	2.54	2.81	3.29	3.87	4.50	5.08	5.77	6.59	7.44	8.40	9.33	10.36	11.50	12.75	14.13	15.64	17.30	19.12	21.06	23.18	25.47	27.96	31.21
55	1.82	2.11	2.40	2.66	2.95	3.48	4.12	4.81	5.43	6.17	7.05	7.95	8.95	9.96	11.07	12.30	13.66	15.15	16.79	18.60	20.58	22.75	25.12	27.70	30.52	33.58
56	2.07	2.35	2.65	2.94	3.27	3.80	4.52	5.29	5.91	6.71	7.61	8.57	9.64	10.76	12.01	13.39	14.92	16.61	18.49	20.55	22.83	25.40	28.23	31.34	34.77	38.41
57	2.32	2.60	2.92	3.25	3.62	4.17	4.97	5.82	6.45	7.32	8.23	9.25	10.39	11.64	13.04	14.59	16.33	18.25	20.39	22.76	25.39	28.42	31.79	35.53	39.67	43.93
58	2.59	2.87	3.23	3.60	4.02	4.58	5.48	6.43	7.06	8.00	8.92	10.02	11.24	12.64	14.20	15.96	17.92	20.12	22.56	25.29	28.33	31.89	35.88	40.33	45.30	50.24
59	2.88	3.17	3.58	4.00	4.49	5.05	6.06	7.12	7.76	8.78	9.71	10.90	12.21	13.79	15.55	17.54	19.77	22.28	25.08	28.23	31.74	35.91	40.60	45.86	51.75	57.47
60	3.19	3.51	3.99	4.48	5.03	5.61	6.74	7.93	8.57	9.69	10.63	11.93	13.37	15.15	17.15	19.41	21.95	24.82	28.04	31.66	35.72	40.57	46.03	52.20	59.12	65.73
61	3.56	3.93	4.49	5.04	5.67	6.26	7.54	8.87	9.51	10.76	11.71	13.17	14.78	16.79	19.06	21.63	24.54	27.82	31.52	35.69	40.38	45.98	52.31	59.46	67.52	75.18
62	4.00	4.43	5.09	5.72	6.44	7.03	8.48	9.96	10.60	12.02	13.01	14.65	16.48	18.77	21.36	24.29	27.62	31.38	35.63	40.43	45.85	52.27	59.54	67.77	77.05	85.98
63	4.54	5.05	5.83	6.55	7.37	7.95	9.58	11.23	11.89	13.50	14.54	16.44	18.56	21.16	24.12	27.48	31.29	35.60	40.49	46.01	52.26	59.57	67.86	77.24	87.83	98.34
64	5.21	5.82	6.73	7.55	8.48	9.04	10.88	12.70	13.39	15.26	16.36	18.58	21.08	24.06	27.44	31.28	35.65	40.59	46.20	52.55	59.73	68.02	77.39	87.99	99.96	112.48
65	6.06	6.79	7.84	8.77	9.83	10.33	12.40	14.42	15.14	17.32	18.51	21.13	24.11	27.52	31.39	35.80	40.7									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Male Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	0.98	0.98	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.89	0.93	0.93	0.93	0.94	0.92	0.92	0.89	0.88	0.93	0.84	0.84	0.80	0.82	0.87	0.92	0.98	1.05	1.13	1.22	1.34	1.43	1.55	1.70	1.86	2.06
20	0.83	0.86	0.87	0.88	0.87	0.84	0.84	0.82	0.80	0.78	0.76	0.74	0.68	0.72	0.78	0.85	0.92	1.01	1.13	1.25	1.41	1.55	1.70	1.86	2.06	2.28
21	0.79	0.81	0.80	0.81	0.80	0.78	0.78	0.76	0.76	0.74	0.72	0.71	0.65	0.71	0.78	0.86	0.96	1.07	1.21	1.36	1.55	1.70	1.86	2.06	2.28	2.50
22	0.75	0.76	0.75	0.76	0.75	0.74	0.74	0.73	0.74	0.74	0.73	0.73	0.70	0.77	0.86	0.96	1.07	1.20	1.36	1.54	1.70	1.86	2.06	2.28	2.50	2.73
23	0.72	0.72	0.71	0.72	0.72	0.71	0.72	0.71	0.74	0.76	0.78	0.80	0.80	0.89	1.00	1.11	1.24	1.40	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87
24	0.69	0.69	0.69	0.69	0.70	0.70	0.70	0.71	0.76	0.80	0.85	0.90	0.95	1.06	1.18	1.31	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03
25	0.67	0.67	0.67	0.68	0.69	0.70	0.71	0.72	0.79	0.86	0.94	1.03	1.13	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
26	0.64	0.64	0.65	0.67	0.69	0.70	0.72	0.74	0.83	0.93	1.04	1.16	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
27	0.62	0.62	0.64	0.66	0.69	0.71	0.74	0.77	0.87	1.00	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
28	0.59	0.60	0.63	0.66	0.70	0.73	0.76	0.80	0.93	1.07	1.24	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
29	0.57	0.58	0.63	0.67	0.71	0.75	0.80	0.84	0.98	1.15	1.33	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
30	0.54	0.57	0.63	0.67	0.72	0.78	0.83	0.89	1.04	1.22	1.42	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
31	0.51	0.55	0.63	0.68	0.74	0.81	0.87	0.95	1.10	1.28	1.49	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02
32	0.49	0.53	0.63	0.69	0.76	0.84	0.92	1.01	1.16	1.34	1.55	1.79	2.06	2.27	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69
33	0.46	0.52	0.63	0.70	0.78	0.87	0.96	1.07	1.23	1.40	1.60	1.83	2.09	2.31	2.54	2.80	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.20
34	0.43	0.50	0.63	0.71	0.80	0.90	1.02	1.14	1.29	1.45	1.64	1.85	2.09	2.32	2.56	2.83	3.13	3.46	3.82	4.22	4.66	5.12	5.63	6.18	6.78	7.66
35	0.41	0.49	0.64	0.73	0.83	0.94	1.07	1.22	1.36	1.51	1.68	1.87	2.08	2.31	2.57	2.85	3.17	3.52	3.91	4.34	4.82	5.36	5.95	6.61	7.34	8.16
36	0.41	0.50	0.67	0.76	0.87	1.00	1.15	1.32	1.44	1.59	1.73	1.90	2.08	2.32	2.58	2.88	3.22	3.59	4.01	4.48	5.00	5.61	6.29	7.06	7.92	8.81
37	0.41	0.52	0.70	0.81	0.93	1.07	1.23	1.42	1.54	1.67	1.80	1.94	2.08	2.33	2.61	2.93	3.28	3.68	4.13	4.64	5.21	5.89	6.67	7.55	8.55	9.51
38	0.42	0.55	0.75	0.86	0.99	1.14	1.32	1.54	1.65	1.77	1.87	1.99	2.11	2.37	2.67	3.00	3.38	3.81	4.30	4.85	5.48	6.23	7.10	8.09	9.23	10.27
39	0.44	0.59	0.80	0.92	1.06	1.23	1.43	1.67	1.77	1.89	1.97	2.07	2.17	2.45	2.76	3.12	3.53	3.99	4.52	5.12	5.80	6.63	7.59	8.69	9.96	11.08
40	0.47	0.64	0.87	1.00	1.15	1.33	1.54	1.81	1.91	2.02	2.10	2.20	2.28	2.58	2.92	3.30	3.74	4.25	4.82	5.47	6.20	7.11	8.15	9.35	10.73	11.95
41	0.52	0.71	0.95	1.09	1.24	1.44	1.67	1.96	2.07	2.19	2.27	2.36	2.45	2.77	3.14	3.56	4.04	4.58	5.20	5.90	6.70	7.67	8.79	10.07	11.55	12.88
42	0.58	0.80	1.05	1.19	1.36	1.56	1.82	2.12	2.25	2.38	2.47	2.58	2.69	3.04	3.45	3.90	4.42	5.01	5.68	6.44	7.30	8.33	9.51	10.87	12.42	13.88
43	0.66	0.90	1.16	1.31	1.49	1.71	1.98	2.30	2.45	2.61	2.72	2.86	3.00	3.39	3.83	4.33	4.90	5.54	6.26	7.08	8.00	9.09	10.33	11.75	13.35	14.96
44	0.76	1.02	1.29	1.45	1.63	1.86	2.15	2.49	2.67	2.87	3.01	3.20	3.34	3.79	4.31	4.85	5.47	6.16	6.95	7.83	8.82	9.96	11.25	12.71	14.36	16.10
45	0.88	1.17	1.43	1.60	1.79	2.04	2.34	2.70	2.91	3.16	3.34	3.59	3.86	4.33	4.86	5.46	6.13	6.89	7.73	8.68	9.74	10.93	12.27	13.77	15.45	17.33
46	1.02	1.32	1.59	1.76	1.97	2.24	2.57	2.96	3.22	3.52	3.76	4.09	4.44	4.96	5.55	6.20	6.93	7.74	8.64	9.65	10.77	12.00	13.36	14.86	16.54	18.74
47	1.16	1.48	1.75	1.94	2.15	2.45	2.82	3.24	3.54	3.91	4.23	4.63	5.09	5.66	6.30	7.01	7.80	8.67	9.64	10.71	11.89	13.15	14.54	16.06	17.72	20.26
48	1.32	1.65	1.92	2.12	2.34	2.67	3.07	3.53	3.89	4.32	4.73	5.22	5.78	6.41	7.11	7.88	8.73	9.67	10.70	11.84	13.09	14.39	15.81	17.35	19.03	21.87
49	1.48	1.82	2.09	2.30	2.54	2.90	3.34	3.84	4.25	4.75	5.25	5.84	6.50	7.19	7.95	8.79	9.70	10.71	11.81	13.02	14.35	15.71	17.18	18.76	20.47	23.58
50	1.64	1.98	2.25	2.48	2.73	3.13	3.61	4.15	4.62	5.19	5.79	6.47	7.24	7.99	8.81	9.72	10.71	11.79	12.97	14.26	15.66	17.10	18.64	20.29	22.06	25.39
51	1.79	2.13	2.41	2.65	2.92	3.36	3.89	4.48	5.00	5.64	6.34	7.10	7.97	8.79	9.68	10.65	11.72	12.88	14.15	15.53	17.03	18.56	20.20	21.96	23.83	27.32
52	1.92	2.27	2.56	2.82	3.10	3.59	4.18	4.81	5.40	6.10	6.88	7.73	8.69	9.57	10.53	11.58	12.73	13.98	15.35	16.83	18.43	20.09	21.87	23.77	25.80	29.34
53	2.05	2.40	2.70	2.97	3.28	3.82	4.46	5.16	5.80	6.56	7.43	8.34	9.38	10.33	11.37	12.50	13.74	15.09	16.56	18.16	19.89	21.71	23.65	25.74	27.98	31.47
54	2.15	2.50	2.83	3.12	3.45	4.04	4.75	5.53	6.20	7.02	7.97	8.95	10.04	11.07	12.19	13.41	14.75	16.21	17.80	19.53	21.41	23.41	25.57	27.89	30.38	33.70
55	2.23	2.59	2.94	3.26	3.62	4.27	5.05	5.90	6.62	7.48	8.51	9.54	10.68	11.79	13.00	14.32	15.77	17.35	19.08	20.96	23.00	25.22	27.62	30.22	33.02	36.03
56	2.53	2.88	3.24	3.60	4.00	4.66	5.53	6.48	7.20	8.13	9.17	10.27	11.48	12.72	14.07	15.56	17.20	18.99	20.96	23.12	25.47	28.09	30.94	34.06	37.45	41.02
57	2.84	3.18	3.57	3.97	4.43	5.10	6.07	7.12	7.85	8.84	9.89	11.06	12.35	13.72	15.24	16.92	18.77	20.82	23.07	25.54	28.27	31.34	34.73	38.46	42.55	46.71
58	3.16	3.50	3.93	4.39	4.91	5.59	6.68	7.84	8.57	9.65	10.69	11.93	13.31	14.85	16.55	18.45	20.55	22.88	25.45	28.30	31.45	35.06	39.06	43.49	48.38	53.18
59	3.50	3.85	4.35	4.87	5.46	6.15	7.38	8.67	9.39	10.55	11.59	12.93	14.41	16.13	18.06	20.20	22.59	25.24	28.19	31.47	35.10	39.32	44.01	49.24	55.03	60.55
60	3.87	4.26	4.83	5.42	6.09	6.80	8.18	9.62	10.32	11.60	12.64	14.10	15.70	17.64	19.81	22.24	24.95	27.98	31.36	35.13	39.32	44.21	49.68	55.79	62.59	68.94
61	4.30	4.74	5.41	6.08	6.84	7.55	9.11	10.71	11.40	12.81	13.85	15.46	17.23	19.42	21.88	24.63	27.72	31.18	35.05	39.38	44.21	49.85	56.17	63.24	71.15	78.49
62	4.81	5.31	6.10	6.86	7.73	8.44	10.18	11.97	12.65	14.22	15.28	17.09	19.08	21.56	24.34	27.47	30.99	34.94	39.37	44.33	49.88	56.34	63.58	71.71	80.80	89.37
63	5.42	6.02	6.95	7.81	8.79	9.49	11.44	13.41	14.09	15.87	16.96	19.02	21.31	24.12	27.28	30.84	34.84	39.34	44.40	50.08	56.45	63.79	72.03	81.28	91.64	101.75
64	6.18	6.90	7.98	8.95	10.06	10.72	12.90	15.07	15.75	17.80	18.94	21.32	23.99	27.18	30.77	34.82	39.37	44.51	50.28	56.76	64.04	72.33	81.64	92.08	103.77	115.84
65	7.13	7.99	9.24	10.33	11.57	12.16	14.60	16.98	17.67	20.05	21.25	24.05	27.20													

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Male Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate					
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.00	1.02	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.70	1.86	1.86
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	0.96	0.92	0.92	0.89	0.89	0.88	0.88	0.89	0.99	1.06	1.13	1.18	1.26	1.34	1.43	1.43	1.55	1.70	1.70	1.86	2.06	2.06	
20	0.87	0.90	0.90	0.92	0.90	0.88	0.88	0.85	0.85	0.82	0.81	0.80	0.74	0.79	0.86	0.94	1.02	1.13	1.25	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.06	2.28	2.28	2.50	
21	0.82	0.84	0.83	0.84	0.83	0.82	0.82	0.80	0.80	0.79	0.78	0.76	0.72	0.78	0.87	0.96	1.07	1.19	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	
22	0.78	0.79	0.78	0.79	0.78	0.77	0.77	0.77	0.78	0.78	0.78	0.78	0.76	0.84	0.94	1.05	1.18	1.32	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	
23	0.75	0.75	0.74	0.75	0.75	0.74	0.75	0.75	0.77	0.80	0.82	0.85	0.86	0.96	1.07	1.20	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	
24	0.72	0.72	0.71	0.72	0.72	0.73	0.74	0.74	0.79	0.84	0.89	0.95	1.00	1.11	1.24	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	
25	0.69	0.69	0.69	0.70	0.71	0.73	0.74	0.75	0.82	0.89	0.98	1.07	1.17	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	
26	0.67	0.67	0.68	0.69	0.71	0.73	0.74	0.76	0.85	0.96	1.07	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	
27	0.64	0.65	0.67	0.69	0.71	0.74	0.76	0.79	0.90	1.03	1.17	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	3.89	
28	0.62	0.63	0.66	0.69	0.72	0.76	0.79	0.83	0.95	1.10	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	3.89	4.21	
29	0.59	0.61	0.66	0.69	0.74	0.78	0.82	0.87	1.01	1.18	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	3.89	4.21	4.21	
30	0.57	0.59	0.66	0.70	0.75	0.81	0.87	0.93	1.08	1.26	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	3.89	4.21	4.21	4.53	
31	0.54	0.58	0.66	0.71	0.78	0.84	0.91	0.99	1.15	1.33	1.54	1.70	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	3.89	4.21	4.21	4.53	4.53	
32	0.51	0.56	0.66	0.73	0.80	0.88	0.96	1.06	1.22	1.41	1.62	1.86	2.06	2.28	2.50	2.73	2.73	3.03	3.03	3.25	3.25	3.57	3.57	3.89	3.89	4.21	4.21	4.53	4.53	4.85	
33	0.49	0.55	0.67	0.74	0.83	0.92	1.02	1.14	1.30	1.48	1.69	1.92	2.20	2.42	2.66	2.87	3.03	3.25	3.25	3.57	3.57	3.89	3.89	4.21	4.21	4.53	4.53	4.85	4.85	5.17	
34	0.46	0.54	0.68	0.76	0.86	0.96	1.08	1.22	1.38	1.55	1.75	1.97	2.22	2.45	2.71	2.99	3.25	3.25	3.57	3.57	3.89	3.89	4.21	4.21	4.53	4.53	4.85	4.85	5.17	5.17	
35	0.44	0.53	0.69	0.78	0.89	1.01	1.15	1.31	1.46	1.63	1.81	2.01	2.24	2.48	2.75	3.04	3.37	3.73	4.14	4.58	5.08	5.62	6.23	6.90	7.64	8.46	9.34	10.22	11.10	12.00	
36	0.44	0.55	0.72	0.83	0.94	1.08	1.24	1.42	1.56	1.72	1.88	2.06	2.26	2.51	2.79	3.10	3.45	3.84	4.28	4.76	5.30	5.92	6.60	7.38	8.24	9.11	10.00	10.88	11.76	12.64	13.52
37	0.45	0.57	0.77	0.88	1.01	1.16	1.34	1.55	1.68	1.82	1.96	2.12	2.29	2.55	2.85	3.18	3.55	3.97	4.44	4.97	5.56	6.24	7.02	7.90	8.89	9.81	10.73	11.65	12.57	13.49	14.41
38	0.46	0.60	0.82	0.94	1.08	1.24	1.44	1.68	1.80	1.94	2.06	2.20	2.33	2.61	2.93	3.28	3.68	4.13	4.64	5.21	5.86	6.62	7.48	8.47	9.59	10.66	11.73	12.80	13.87	14.94	16.01
39	0.48	0.65	0.88	1.01	1.16	1.34	1.56	1.82	1.94	2.07	2.18	2.30	2.42	2.71	3.05	3.43	3.86	4.35	4.90	5.52	6.22	7.05	8.00	9.08	10.32	11.66	13.00	14.34	15.68	17.02	18.36
40	0.52	0.70	0.95	1.09	1.25	1.45	1.69	1.98	2.10	2.23	2.32	2.44	2.55	2.87	3.23	3.64	4.10	4.62	5.22	5.89	6.65	7.55	8.58	9.75	11.09	12.43	13.77	15.11	16.45	17.79	19.13
41	0.57	0.78	1.04	1.19	1.36	1.57	1.83	2.14	2.27	2.41	2.50	2.62	2.73	3.08	3.47	3.91	4.41	4.98	5.62	6.34	7.15	8.12	9.22	10.47	11.91	13.35	14.79	16.23	17.67	19.11	20.55
42	0.64	0.87	1.14	1.30	1.49	1.71	1.99	2.32	2.46	2.62	2.72	2.86	2.99	3.37	3.79	4.27	4.81	5.41	6.10	6.88	7.75	8.77	9.94	11.26	12.76	14.26	15.76	17.26	18.76	20.26	21.76
43	0.72	0.98	1.27	1.43	1.63	1.86	2.16	2.51	2.68	2.86	2.98	3.15	3.32	3.73	4.19	4.71	5.29	5.94	6.68	7.51	8.44	9.52	10.73	12.11	13.66	15.16	16.66	18.16	19.66	21.16	22.66
44	0.83	1.12	1.40	1.58	1.78	2.03	2.32	2.72	2.91	3.13	3.29	3.50	3.72	4.17	4.67	5.23	5.86	6.56	7.35	8.24	9.23	10.35	11.61	13.03	14.63	16.23	17.83	19.43	21.03	22.63	24.23
45	0.96	1.27	1.56	1.74	1.95	2.21	2.54	2.94	3.17	3.44	3.63	3.90	4.19	4.68	5.23	5.84	6.51	7.27	8.12	9.06	10.11	11.28	12.58	14.04	15.66	17.28	18.90	20.52	22.14	23.76	25.38
46	1.10	1.43	1.72	1.92	2.14	2.43	2.79	3.22	3.49	3.82	4.08	4.42	4.79	5.34	5.93	6.59	7.32	8.13	9.02	10.02	11.12	12.32	13.64	15.11	16.72	18.34	19.96	21.58	23.20	24.82	26.44
47	1.26	1.61	1.90	2.10	2.34	2.66	3.06	3.52	3.84	4.23	4.57	5.00	5.47	6.06	6.70	7.42	8.20	9.06	10.02	11.06	12.21	13.45	14.80	16.27	17.88	19.49	21.10	22.71	24.32	25.93	27.54
48	1.43	1.79	2.08	2.30	2.55	2.91	3.34	3.84	4.22	4.67	5.10	5.62	6.20	6.84	7.54	8.31	9.15	10.07	11.08	12.19	13.40	14.67	16.05	17.54	19.16	20.77	22.38	24.00	25.61	27.22	28.83
49	1.61	1.98	2.27	2.50	2.76	3.16	3.63	4.17	4.61	5.14	5.67	6.28	6.97	7.66	8.42	9.25	10.15	11.14	12.22	13.39	14.66	15.98	17.41	18.93	20.57	22.20	23.83	25.46	27.09	28.72	30.35
50	1.78	2.16	2.46	2.70	2.98	3.41	3.94	4.52	5.02	5.62	6.25	6.96	7.76	8.51	9.33	10.23	11.20	12.26	13.40	14.65	15.99	17.38	18.87	20.46	22.16	23.86	25.56	27.26	28.96	30.66	32.36
51	1.95	2.33	2.64	2.90	3.19	3.67	4.25	4.89	5.45	6.12	6.85	7.65	8.55	9.37	10.26	11.22	12.27	13.41	14.63	15.96	17.40	18.88	20.46	22.15	23.84	25.53	27.22	28.91	30.60	32.29	33.98
52	2.11	2.49	2.81	3.09	3.40	3.93	4.57	5.27	5.89	6.63	7.46	8.35	9.35	10.23	11.19	12.23	13.36	14.59	15.91	17.34	18.88	20.48	22.18	24.00	25.93	27.86	29.79	31.72	33.65	35.58	37.51
53	2.25	2.64	2.97	3.27	3.61	4.20	4.91	5.68	6.35	7.16	8.08	9.04	10.12	11.08	12.12	13.25	14.47	15.80	17.23	18.77	20.43	22.18	24.04	26.03	28.15	30.27	32.39	34.51	36.63	38.75	40.87
54	2.38	2.77	3.12	3.45	3.81	4.47	5.25	6.10	6.83	7.69	8.70	9.73	10.89	11.92	13.05	14.27	15.60	17.04	18.59	20.27	22.08	24.00	26.07	28.27	30.63	33.09	35.55	38.01	40.47	42.93	45.39
55	2.48	2.88	3.27	3.62	4.02	4.74	5.61	6.56	7.33	8.25	9.34	10.43	11.64	12.76	13.98	15.31	16.76	18.32	20.02	21.85	23.83	25.97	28.26	30.73	33.37	36.11	38.95	41.79	44.63	47.47	50.31
56	2.81	3.20	3.60	4.00	4.45	5.18	6.15	7.20	7.97	8.97	10.07	11.23	12.52	13.77	15.15	16.64	18.28	20.06	22.00	24.11	26.40	28.92	31.64	34.59	37.78	41.11	44.44	47.77	51.10	54.43	57.76
57	3.16	3.53	3.97	4.41	4.92	5.67	6.75	7.92	8.69	9.76	10.86	12.10	13.46	14.87	16.41	18.10	19.96	21.99	24.21	26.64	29.30	32.25	35.49	39.01	42.85	46.79	50.73	54.67	58.61	62.55	66.49
58	3.51	3.89	4.37	4.88	5.46	6.22	7.44	8.73	9.49	10.64	11.74	13.06	14.51	16.08	17.82	19.73	21.84	24.16	26.71	29.51	32.58	36.0									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Male Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate			
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.05	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.28
20	0.93	0.93	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.01	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73
21	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
22	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
23	0.94	0.95	0.96	1.00	1.03	1.02	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47
24	0.95	0.96	0.98	0.99	1.00	1.00	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69
25	0.95	0.95	0.95	0.97	0.98	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91
26	0.91	0.92	0.93	0.95	0.97	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13
27	0.88	0.89	0.91	0.94	0.98	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35
28	0.84	0.86	0.90	0.94	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57
29	0.81	0.83	0.90	0.95	1.00	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79
30	0.77	0.81	0.90	0.96	1.03	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01
31	0.73	0.79	0.90	0.97	1.06	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01	5.23
32	0.70	0.76	0.90	0.99	1.09	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01	5.23	5.45
33	0.66	0.74	0.91	1.01	1.12	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01	5.23	5.45	5.67
34	0.62	0.73	0.91	1.03	1.16	1.30	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01	5.23	5.45	5.67	5.89
35	0.59	0.71	0.93	1.05	1.20	1.37	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01	5.23	5.45	5.67	5.89	6.11
36	0.59	0.73	0.97	1.11	1.27	1.45	1.66	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.47	3.69	3.91	4.13	4.35	4.57	4.79	5.01	5.23	5.45	5.67	5.89	6.11	6.33
37	0.60	0.76	1.02	1.17	1.34	1.54	1.78	2.06	2.24	2.43	2.62	2.84	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.08
38	0.61	0.79	1.08	1.24	1.42	1.65	1.91	2.22	2.39	2.57	2.74	2.93	3.12	3.49	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.08	16.49
39	0.63	0.84	1.15	1.32	1.52	1.76	2.05	2.40	2.56	2.73	2.88	3.05	3.21	3.60	4.04	4.53	5.08	5.70	6.40	7.19	7.94	8.74	9.72	10.92	12.26	13.67	15.08	16.49	17.90
40	0.67	0.91	1.24	1.42	1.63	1.89	2.21	2.58	2.74	2.92	3.05	3.21	3.36	3.78	4.24	4.76	5.35	6.02	6.76	7.61	8.55	9.64	10.87	12.26	13.67	15.08	16.49	17.90	19.31
41	0.73	1.00	1.34	1.54	1.76	2.04	2.37	2.78	2.95	3.13	3.26	3.42	3.58	4.02	4.52	5.08	5.70	6.41	7.20	8.10	9.10	10.25	11.56	13.03	14.70	16.58	18.55	20.62	22.79
42	0.81	1.11	1.47	1.67	1.91	2.20	2.55	2.98	3.17	3.38	3.51	3.70	3.88	4.35	4.88	5.47	6.14	6.89	7.73	8.67	9.73	10.94	12.30	13.84	15.57	17.40	19.31	21.34	23.47
43	0.92	1.25	1.61	1.82	2.07	2.37	2.75	3.20	3.41	3.65	3.81	4.03	4.26	4.76	5.32	5.96	6.66	7.45	8.34	9.33	10.44	11.70	13.10	14.69	16.46	18.31	20.24	22.26	24.37
44	1.05	1.41	1.77	1.99	2.25	2.57	2.96	3.43	3.68	3.96	4.16	4.43	4.71	5.26	5.86	6.53	7.28	8.11	9.04	10.08	11.24	12.53	13.98	15.59	17.39	19.23	21.12	23.06	25.05
45	1.20	1.59	1.95	2.17	2.44	2.77	3.18	3.67	3.96	4.30	4.54	4.88	5.25	5.83	6.47	7.19	7.98	8.86	9.83	10.92	12.11	13.44	14.92	16.55	18.37	20.30	22.33	24.45	26.66
46	1.39	1.80	2.16	2.40	2.68	3.05	3.50	4.04	4.38	4.78	5.11	5.53	6.00	6.63	7.32	8.09	8.93	9.86	10.88	12.01	13.25	14.61	16.11	17.75	19.55	21.46	23.47	25.57	27.76
47	1.59	2.02	2.39	2.65	2.94	3.35	3.84	4.42	4.82	5.30	5.73	6.25	6.84	7.52	8.26	9.08	9.98	10.96	12.04	13.22	14.50	15.89	17.41	19.05	20.85	22.76	24.76	26.85	29.03
48	1.81	2.26	2.63	2.90	3.21	3.66	4.21	4.83	5.30	5.86	6.40	7.03	7.74	8.48	9.29	10.16	11.12	12.16	13.29	14.52	15.86	17.29	18.83	20.49	22.28	24.16	26.14	28.21	30.37
49	2.04	2.50	2.88	3.17	3.49	3.99	4.59	5.26	5.81	6.46	7.11	7.86	8.70	9.50	10.37	11.31	12.33	13.43	14.63	15.92	17.32	18.79	20.38	22.07	23.88	25.76	27.72	29.76	31.88
50	2.27	2.74	3.12	3.43	3.78	4.33	4.99	5.72	6.34	7.08	7.86	8.72	9.70	10.56	11.50	12.51	13.60	14.78	16.05	17.41	18.88	20.43	22.07	23.83	25.69	27.64	29.68	31.81	34.03
51	2.49	2.97	3.36	3.69	4.06	4.67	5.40	6.21	6.90	7.73	8.63	9.61	10.71	11.65	12.66	13.75	14.92	16.18	17.54	18.99	20.55	22.19	23.92	25.77	27.72	29.76	31.88	34.03	36.25
52	2.70	3.19	3.59	3.95	4.35	5.02	5.84	6.72	7.49	8.41	9.43	10.51	11.73	12.74	13.84	15.01	16.28	17.64	19.09	20.66	22.33	24.08	25.95	27.92	30.00	32.16	34.41	36.74	39.16
53	2.89	3.39	3.81	4.20	4.63	5.38	6.29	7.27	8.10	9.10	10.24	11.42	12.74	13.84	15.02	16.30	17.67	19.14	20.72	22.41	24.22	26.13	28.15	30.30	32.57	34.94	37.41	39.96	42.59
54	3.06	3.56	4.02	4.44	4.91	5.75	6.75	7.85	8.75	9.82	11.07	12.33	13.73	14.93	16.22	17.61	19.10	20.71	22.43	24.27	26.24	28.33	30.56	32.92	35.42	38.00	40.66	43.40	46.21
55	3.20	3.72	4.22	4.67	5.19	6.12	7.24	8.47	9.42	10.56	11.92	13.25	14.72	16.03	17.43	18.95	20.58	22.33	24.22	26.24	28.40	30.71	33.18	35.80	38.58	41.53	44.64	47.89	51.28
56	3.65	4.15	4.68	5.19	5.78	6.73	7.99	9.35	10.32	11.55	12.92	14.35	15.92	17.39	18.98	20.70	22.56	24.58	26.75	29.10	31.62	34.35	37.28	40.42	43.79	47.31	50.98	54.80	58.76
57	4.12	4.61	5.18	5.76	6.43	7.40	8.83	10.35	11.31	12.64	14.01	15.53	17.20	18.86	20.66	22.62	24.75	27.06	29.57	32.29	35.24	38.45	41.93	45.69	49.74	54.00	58.46	63.03	67.71
58	4.60	5.10	5.73	6.40	7.16	8.16	9.77	11.48	12.42	13.85	15.20	16.83	18.61	20.47	22.51	24.74	27.18	29.84	32.73	35.89	39.32	43.09	47.21	51.67	56.46	61.46	66.66	72.06	77.66
59	5.12	5.64	6.35	7.12	7.99	9.02	10.84	12.75	13.66	15.21	16.54	18.28	20.18	22.28	24.60	27.13	29.92	32.96	36.30	39.95	43.94	48.35	53.18	58.46	64.21	70.21	76.46	82.96	89.71
60	5.69	6.25	7.08	7.96	8.96	10.00	12.05	14.19	15.06	16.75	18.06	19.94	21.99	24.36	26.98	29.86	33.03	36.52	40.36	44.57									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Male Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	1.09	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62
19	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04
20	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48
21	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89
22	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35
23	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81
24	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27
25	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73
26	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19
27	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65
28	1.75	1.76	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11
29	1.68	1.71	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57
30	1.61	1.67	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03
31	1.54	1.63	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49
32	1.47	1.59	1.86	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95
33	1.40	1.56	1.89	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41
34	1.33	1.54	1.94	2.17	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87
35	1.27	1.53	1.99	2.25	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33
36	1.28	1.58	2.11	2.39	2.70	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79
37	1.29	1.65	2.23	2.53	2.87	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79	12.25
38	1.32	1.74	2.38	2.69	3.05	3.48	3.98	4.48	4.87	5.20	5.50	5.85	6.22	6.51	6.82	7.15	7.46	7.77	8.08	8.39	8.70	9.01	9.32	9.63	9.94	10.25
39	1.37	1.85	2.54	2.87	3.25	3.70	4.24	4.87	5.15	5.45	5.70	5.99	6.29	6.58	6.87	7.16	7.45	7.74	8.03	8.32	8.61	8.90	9.19	9.48	9.77	10.06
40	1.46	1.99	2.72	3.07	3.46	3.94	4.51	5.19	5.45	5.74	5.94	6.20	6.45	6.75	7.05	7.35	7.65	7.95	8.25	8.55	8.85	9.15	9.45	9.75	10.05	10.35
41	1.57	2.17	2.92	3.28	3.69	4.19	4.79	5.51	5.77	6.06	6.24	6.48	6.71	6.96	7.21	7.46	7.71	7.96	8.21	8.46	8.71	8.96	9.21	9.46	9.71	10.00
42	1.72	2.37	3.14	3.51	3.93	4.45	5.08	5.83	6.10	6.41	6.59	6.85	7.10	7.36	7.62	7.88	8.14	8.40	8.66	8.92	9.18	9.44	9.70	9.96	10.22	10.48
43	1.91	2.61	3.37	3.75	4.19	4.72	5.37	6.15	6.46	6.81	7.01	7.31	7.61	7.91	8.21	8.51	8.81	9.11	9.41	9.71	10.01	10.31	10.61	10.91	11.21	11.51
44	2.13	2.87	3.62	4.00	4.45	5.00	5.66	6.47	6.82	7.24	7.48	7.85	8.23	8.61	8.99	9.37	9.75	10.13	10.51	10.89	11.27	11.65	12.03	12.41	12.79	13.17
45	2.39	3.16	3.87	4.26	4.71	5.27	5.95	6.78	7.20	7.69	7.99	8.45	8.94	9.43	9.92	10.41	10.90	11.39	11.88	12.37	12.86	13.35	13.84	14.33	14.82	15.31
46	2.76	3.57	4.29	4.70	5.18	5.81	6.58	7.49	7.99	8.59	9.03	9.63	10.27	11.48	12.83	14.35	16.04	17.93	20.05	22.41	25.06	28.03	31.35	35.05	39.13	43.60
47	3.17	4.03	4.74	5.18	5.69	6.40	7.26	8.25	8.86	9.59	10.19	10.95	11.78	13.09	14.54	16.16	17.95	19.95	22.17	24.63	27.37	30.45	33.86	37.61	41.69	46.10
48	3.62	4.51	5.22	5.69	6.23	7.03	7.98	9.07	9.81	10.69	11.48	12.42	13.46	14.88	16.44	18.17	20.08	22.19	24.52	27.09	29.93	33.12	36.64	40.49	44.66	49.14
49	4.10	5.00	5.72	6.23	6.80	7.69	8.76	9.96	10.83	11.87	12.88	14.03	15.30	16.83	18.52	20.37	22.41	24.65	27.10	29.80	32.76	36.08	39.71	43.69	47.99	52.60
50	4.58	5.51	6.24	6.78	7.40	8.40	9.59	10.91	11.93	13.15	14.39	15.76	17.27	18.94	20.76	22.75	24.93	27.31	29.92	32.76	35.86	39.33	43.10	47.17	51.54	56.20
51	5.07	6.03	6.77	7.36	8.02	9.14	10.47	11.93	13.10	14.51	15.92	17.39	18.91	20.49	22.14	23.95	25.92	28.14	30.61	33.33	36.31	39.56	43.10	46.91	50.98	55.40
52	5.55	6.53	7.32	7.95	8.67	9.92	11.41	13.02	14.36	15.95	17.69	19.51	21.52	23.50	25.64	27.97	30.50	33.25	36.22	39.45	42.93	46.77	50.91	55.37	60.17	65.30
53	6.01	7.02	7.87	8.56	9.34	10.74	12.41	14.19	15.69	17.46	19.46	21.50	23.76	26.19	28.85	30.78	33.52	36.49	39.70	43.16	46.89	50.96	55.34	60.04	65.08	70.47
54	6.44	7.48	8.43	9.19	10.03	11.60	13.46	15.44	17.09	19.04	21.30	23.56	26.04	28.39	30.94	33.70	36.68	39.89	43.36	47.10	51.12	55.46	60.12	65.09	70.41	76.07
55	6.84	7.93	9.00	9.83	10.75	12.49	14.57	16.77	18.57	20.69	23.21	25.66	28.36	30.93	33.71	36.71	39.95	43.45	47.21	51.25	55.59	60.24	65.20	70.50	76.13	82.11
56	7.71	8.78	9.91	10.82	11.83	13.54	15.81	18.18	19.98	22.27	24.81	27.45	30.35	33.18	36.24	39.55	43.14	47.01	51.19	55.69	60.54	65.70	71.23	77.16	83.48	89.18
57	8.61	9.67	10.90	11.89	13.00	14.68	17.15	19.71	21.48	23.94	26.47	29.29	32.39	35.49	38.85	42.50	46.46	50.75	55.38	60.39	65.79	71.52	77.69	84.32	91.41	98.82
58	9.52	10.61	11.96	13.06	14.28	15.91	18.61	21.36	23.07	25.71	28.20	31.20	34.49	37.87	41.56	45.56	49.92	54.65	59.78	65.33	71.33	77.69	84.56	91.95	99.89	108.09
59	10.47	11.60	13.13	14.33	15.68	17.24	20.18	23.14	24.78	27.58	30.01	33.19	36.68	40.36	44.38	48.76	53.54	58.73	64.38	70.50	77.14	84.17	91.78	100.00	108.85	118.01
60	11.46	12.67	14.41	15.74	17.22	18.69	21.89	25.06	26.60	29.58	31.92	35.29	38.99	42.98	47.35	52.12	57.33	63.00	69.18	75.90	83.20	90.94	99.33	108.42	118.23	128.65
61	12.52	13.86	15.84	17.29	18.91	20.27	23.74	27.13	28.54	31.72	33.95	37.53	41.46	45.77	50.49	55.65	61.30	67.46	74.19	81.51	89.48	97.95	107.15	117.14	127.95	139.44
62	13.67	15.17	17.43	19.02	20.78	22.00	25.75	29.35	30.62	34.02	36.12	39.94	44.13	48.76	53.83	59.39	65.47	72.12	79.38	87.31	95.94	105.16	115.19	126.09	137.91	150.52
63	14.97	16.66	19.22	20.94	22.84	23.88	27.92	31.73	32.85	36.48	38.44	42.54	47.04	51.98	57.40	63.34	69.85	76.98	84.77	93.28	102.56	112.53	123.38	135.19	148.02	161.97
64	16.44	18.36	21.22	23.08	25.13	25.94	30.27	34.27	35.22	39.13	40.94	45.35	50.21	55.46	61.22	67.54	74.46	82.05	90.34	99.41	1					

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Male Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.90	0.92	0.93	0.93	0.93	0.94	0.95	0.93	0.93	0.92	0.93	0.97	0.97	0.98	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.84	0.89	0.90	0.92	0.90	0.87	0.87	0.83	0.82	0.79	0.78	0.77	0.72	0.74	0.78	0.82	0.87	0.92	0.99	1.07	1.18	1.33	1.53	1.70	1.86	2.06
20	0.79	0.82	0.82	0.83	0.81	0.79	0.78	0.76	0.74	0.71	0.69	0.66	0.59	0.62	0.67	0.72	0.78	0.85	0.95	1.05	1.19	1.40	1.67	1.86	2.06	2.28
21	0.74	0.76	0.75	0.76	0.75	0.73	0.73	0.71	0.70	0.68	0.65	0.62	0.56	0.60	0.66	0.72	0.80	0.90	1.01	1.14	1.31	1.55	1.86	2.06	2.28	2.50
22	0.71	0.72	0.71	0.71	0.70	0.69	0.69	0.68	0.68	0.67	0.66	0.65	0.61	0.66	0.74	0.82	0.92	1.03	1.17	1.32	1.51	1.78	2.06	2.28	2.50	2.73
23	0.68	0.68	0.67	0.68	0.67	0.67	0.67	0.66	0.68	0.70	0.71	0.72	0.72	0.80	0.89	0.99	1.11	1.24	1.40	1.57	1.78	2.06	2.28	2.50	2.73	2.87
24	0.66	0.66	0.65	0.66	0.66	0.66	0.66	0.65	0.67	0.71	0.75	0.84	0.88	0.98	1.09	1.21	1.35	1.50	1.68	1.86	2.06	2.28	2.50	2.73	2.87	3.03
25	0.64	0.64	0.64	0.65	0.66	0.67	0.68	0.69	0.75	0.82	0.90	0.98	1.07	1.19	1.32	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
26	0.61	0.61	0.62	0.63	0.65	0.67	0.68	0.70	0.79	0.89	0.99	1.12	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
27	0.58	0.59	0.61	0.63	0.65	0.68	0.70	0.73	0.83	0.95	1.09	1.25	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
28	0.55	0.56	0.60	0.62	0.66	0.69	0.72	0.76	0.88	1.02	1.19	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
29	0.53	0.54	0.59	0.62	0.66	0.71	0.75	0.80	0.93	1.09	1.27	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
30	0.50	0.52	0.58	0.62	0.67	0.73	0.78	0.84	0.98	1.14	1.34	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
31	0.47	0.50	0.58	0.63	0.68	0.74	0.81	0.88	1.02	1.19	1.39	1.62	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.13	5.94
32	0.44	0.48	0.57	0.63	0.69	0.76	0.84	0.92	1.06	1.23	1.43	1.65	1.91	2.11	2.33	2.57	2.83	3.03	3.25	3.52	3.88	4.27	4.77	5.13	5.47	6.31
33	0.41	0.46	0.56	0.63	0.70	0.78	0.87	0.96	1.10	1.26	1.45	1.66	1.90	2.10	2.33	2.57	2.85	3.14	3.46	3.82	4.20	4.58	4.98	5.41	5.85	6.68
34	0.38	0.44	0.56	0.63	0.71	0.80	0.90	1.01	1.14	1.29	1.46	1.65	1.86	2.07	2.30	2.55	2.83	3.14	3.48	3.86	4.28	4.71	5.19	5.70	6.27	7.08
35	0.35	0.43	0.56	0.63	0.72	0.82	0.93	1.06	1.18	1.31	1.46	1.63	1.81	2.02	2.25	2.51	2.80	3.13	3.49	3.89	4.34	4.84	5.40	6.03	6.72	7.50
36	0.35	0.43	0.57	0.65	0.75	0.86	0.98	1.13	1.23	1.35	1.48	1.61	1.76	1.97	2.21	2.48	2.78	3.12	3.50	3.93	4.42	4.98	5.63	6.36	7.20	8.07
37	0.35	0.44	0.59	0.68	0.78	0.90	1.04	1.20	1.30	1.40	1.50	1.61	1.72	1.94	2.18	2.46	2.78	3.13	3.54	4.00	4.52	5.16	5.89	6.73	7.71	8.67
38	0.35	0.46	0.62	0.71	0.82	0.95	1.10	1.28	1.36	1.46	1.53	1.62	1.70	1.93	2.18	2.47	2.80	3.18	3.61	4.10	4.67	5.37	6.19	7.15	8.25	9.31
39	0.36	0.48	0.66	0.76	0.87	1.00	1.17	1.36	1.44	1.53	1.59	1.66	1.72	1.95	2.22	2.53	2.88	3.28	3.74	4.27	4.88	5.65	6.56	7.61	8.83	9.98
40	0.38	0.52	0.70	0.81	0.93	1.07	1.25	1.46	1.54	1.62	1.67	1.73	1.78	2.02	2.31	2.64	3.02	3.45	3.94	4.52	5.17	6.01	6.98	8.12	9.45	10.69
41	0.41	0.56	0.76	0.87	0.99	1.15	1.34	1.56	1.64	1.73	1.78	1.84	1.89	2.16	2.47	2.82	3.23	3.69	4.23	4.85	5.55	6.44	7.48	8.69	10.10	11.45
42	0.46	0.63	0.83	0.94	1.07	1.24	1.44	1.68	1.77	1.87	1.93	2.00	2.07	2.36	2.70	3.08	3.52	4.03	4.60	5.27	6.03	6.97	8.06	9.32	10.78	12.24
43	0.52	0.70	0.91	1.03	1.16	1.34	1.55	1.80	1.91	2.03	2.11	2.21	2.31	2.63	3.00	3.42	3.90	4.44	5.07	5.78	6.60	7.58	8.71	10.01	11.51	13.07
44	0.59	0.79	1.00	1.12	1.27	1.44	1.66	1.93	2.06	2.22	2.32	2.46	2.61	2.96	3.37	3.83	4.35	4.94	5.62	6.38	7.26	8.28	9.44	10.77	12.29	13.94
45	0.68	0.90	1.10	1.23	1.38	1.56	1.79	2.07	2.23	2.43	2.56	2.75	2.96	3.35	3.80	4.30	4.87	5.51	6.24	7.06	8.00	9.05	10.24	11.59	13.12	14.84
46	0.78	1.01	1.21	1.35	1.50	1.71	1.96	2.26	2.46	2.70	2.89	3.14	3.42	3.86	4.35	4.90	5.52	6.21	7.00	7.88	8.87	9.95	11.16	12.51	14.01	15.99
47	0.89	1.13	1.33	1.47	1.64	1.87	2.14	2.47	2.70	2.99	3.24	3.56	3.92	4.41	4.94	5.55	6.22	6.97	7.81	8.75	9.80	10.91	12.14	13.49	14.99	17.22
48	1.00	1.25	1.45	1.60	1.77	2.03	2.33	2.68	2.95	3.29	3.62	4.01	4.46	4.99	5.58	6.23	6.96	7.77	8.67	9.67	10.78	11.93	13.18	14.55	16.05	18.51
49	1.11	1.37	1.57	1.73	1.91	2.19	2.52	2.89	3.21	3.61	4.01	4.47	5.01	5.58	6.22	6.93	7.72	8.59	9.55	10.62	11.79	12.99	14.28	15.69	17.21	19.88
50	1.23	1.48	1.68	1.85	2.04	2.34	2.71	3.11	3.48	3.92	4.40	4.94	5.55	6.18	6.87	7.64	8.48	9.42	10.45	11.58	12.82	14.08	15.44	16.90	18.48	21.32
51	1.34	1.60	1.81	1.99	2.19	2.53	2.93	3.37	3.78	4.28	4.83	5.45	6.14	6.83	7.58	8.42	9.33	10.34	11.45	12.67	14.01	15.37	16.82	18.40	20.09	23.08
52	1.45	1.71	1.93	2.12	2.34	2.71	3.15	3.63	4.09	4.64	5.27	5.95	6.72	7.47	8.28	9.19	10.18	11.27	12.47	13.79	15.23	16.71	18.30	20.02	21.86	24.95
53	1.55	1.81	2.04	2.24	2.48	2.88	3.37	3.90	4.40	5.00	5.70	6.44	7.28	8.08	8.97	9.95	11.02	12.20	13.50	14.92	16.48	18.11	19.87	21.77	23.83	26.93
54	1.63	1.89	2.14	2.36	2.61	3.06	3.60	4.18	4.72	5.37	6.13	6.92	7.81	8.68	9.64	10.69	11.86	13.14	14.54	16.09	17.78	19.58	21.55	23.68	26.00	29.02
55	1.69	1.96	2.23	2.47	2.74	3.23	3.83	4.47	5.05	5.73	6.56	7.39	8.32	9.26	10.29	11.44	12.70	14.09	15.61	17.29	19.13	21.15	23.35	25.76	28.38	31.22
56	1.90	2.16	2.44	2.70	3.01	3.50	4.16	4.86	5.44	6.18	7.00	7.89	8.87	9.90	11.05	12.32	13.73	15.28	17.01	18.91	21.01	23.37	25.97	28.84	31.99	35.33
57	2.11	2.37	2.66	2.96	3.30	3.79	4.52	5.30	5.87	6.66	7.49	8.42	9.46	10.60	11.87	13.28	14.86	16.61	18.56	20.72	23.11	25.87	28.94	32.34	36.10	39.98
58	2.33	2.58	2.91	3.24	3.62	4.12	4.93	5.79	6.36	7.20	8.03	9.02	10.12	11.38	12.79	14.37	16.14	18.11	20.32	22.77	25.51	28.72	32.31	36.32	40.78	45.24
59	2.56	2.82	3.19	3.57	4.00	4.50	5.40	6.34	6.91	7.82	8.64	9.71	10.88	12.28	13.85	15.62	17.61	19.84	22.34	25.14	28.27	31.98	36.16	40.84	46.09	51.18
60	2.81	3.10	3.52	3.94	4.43	4.94	5.94	6.98	7.55	8.54	9.36	10.51	11.78	13.34	15.11	17.10	19.34	21.86	24.70	27.89	31.47	35.73	40.55	45.98	52.08	57.90
61	3.14	3.46	3.95	4.44	5.00	5.51	6.64	7.81	8.37	9.48	10.32	11.60	13.02	14.79	16.79	19.05	21.61	24.50	27.76	31.44	35.57	40.50	46.08	52.38	59.48	66.22
62	3.53	3.90	4.48	5.04	5.67	6.19	7.47	8.77	9.34	10.58	11.46	12.91	14.52	16.53	18.81	21.40	24.33	27.64	31.38	35.62	40.39	46.04	52.45	59.69	67.87	75.74
63	4.00	4.44	5.13	5.77	6.49	7.00	8.44	9.89	10.47	11.89	12.81	14.48	16.35	18.64	21.25	24.20	27.56	31.36	35.66	40.53	46.03	52.47	59.78	68.03	77.36	86.62
64	4.59	5.13	5.93	6.65	7.47	7.96	9.58	11.19	11.79	13.44	14.41	16.37	18.57	21.19	24.17	27.56	31.40	35.76	40.70	46.29	52.62	59.91	68.17	77.51	88.05	99.08
65	5.33	5.98	6.91	7.73	8.66	9.10	10.92	12.70	13.33	15.25	16.31	18.61	21.24	24.24	27.65	31.53	35.93	40.93	46.59							

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Male Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.90	0.92	0.93	0.93	0.93	0.94	0.95	0.96	0.96	0.95	0.96	1.00	0.99	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86
19	0.87	0.92	0.93	0.93	0.93	0.90	0.90	0.87	0.86	0.83	0.82	0.82	0.80	0.80	0.86	0.90	0.96	1.02	1.11	1.20	1.32	1.43	1.55	1.70	1.86	2.06
20	0.82	0.85	0.85	0.86	0.85	0.82	0.82	0.80	0.79	0.76	0.74	0.72	0.67	0.70	0.77	0.83	0.90	0.99	1.10	1.23	1.38	1.55	1.70	1.86	2.06	2.28
21	0.77	0.79	0.78	0.79	0.78	0.76	0.76	0.75	0.74	0.73	0.71	0.69	0.64	0.69	0.77	0.85	0.94	1.05	1.18	1.33	1.52	1.70	1.86	2.06	2.28	2.50
22	0.73	0.74	0.73	0.74	0.73	0.72	0.72	0.71	0.72	0.72	0.72	0.71	0.68	0.75	0.84	0.94	1.05	1.18	1.33	1.51	1.70	1.86	2.06	2.28	2.50	2.73
23	0.70	0.71	0.70	0.70	0.70	0.70	0.70	0.70	0.72	0.74	0.76	0.78	0.79	0.87	0.97	1.09	1.22	1.37	1.54	1.70	1.86	2.06	2.28	2.50	2.73	2.87
24	0.68	0.68	0.67	0.68	0.68	0.69	0.70	0.70	0.74	0.79	0.83	0.88	0.93	1.03	1.15	1.28	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03
25	0.66	0.66	0.66	0.67	0.68	0.69	0.70	0.71	0.77	0.85	0.92	1.01	1.10	1.22	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25
26	0.63	0.63	0.64	0.65	0.67	0.69	0.71	0.72	0.81	0.91	1.02	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52
27	0.60	0.61	0.63	0.65	0.67	0.70	0.72	0.75	0.86	0.98	1.12	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88
28	0.58	0.59	0.62	0.65	0.68	0.72	0.75	0.78	0.91	1.05	1.21	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27
29	0.55	0.57	0.62	0.65	0.69	0.74	0.78	0.83	0.96	1.12	1.30	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77
30	0.53	0.55	0.62	0.66	0.71	0.76	0.81	0.87	1.02	1.19	1.39	1.55	1.70	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39
31	0.50	0.54	0.61	0.67	0.72	0.79	0.85	0.93	1.08	1.25	1.46	1.69	1.86	2.06	2.28	2.50	2.73	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.32	6.02
32	0.48	0.52	0.62	0.67	0.74	0.82	0.90	0.99	1.14	1.31	1.52	1.75	2.02	2.22	2.44	2.68	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.32	5.71	6.62
33	0.45	0.51	0.62	0.69	0.76	0.85	0.94	1.05	1.20	1.37	1.57	1.79	2.05	2.26	2.49	2.74	3.02	3.25	3.52	3.88	4.27	4.77	5.22	5.67	6.14	7.05
34	0.42	0.49	0.62	0.70	0.78	0.88	0.99	1.12	1.26	1.42	1.61	1.81	2.05	2.27	2.51	2.77	3.06	3.38	3.74	4.13	4.56	5.01	5.51	6.05	6.64	7.50
35	0.40	0.48	0.62	0.71	0.81	0.92	1.05	1.19	1.33	1.48	1.64	1.83	2.04	2.26	2.51	2.79	3.10	3.44	3.82	4.25	4.72	5.24	5.82	6.47	7.19	7.98
36	0.40	0.49	0.65	0.75	0.86	0.98	1.12	1.29	1.41	1.55	1.70	1.86	2.03	2.27	2.53	2.82	3.15	3.51	3.92	4.38	4.90	5.49	6.15	6.91	7.76	8.62
37	0.40	0.51	0.69	0.79	0.91	1.04	1.20	1.39	1.51	1.64	1.76	1.90	2.04	2.28	2.56	2.86	3.21	3.60	4.04	4.54	5.10	5.77	6.53	7.39	8.37	9.31
38	0.41	0.54	0.73	0.84	0.97	1.12	1.30	1.51	1.62	1.73	1.83	1.95	2.06	2.32	2.61	2.94	3.31	3.73	4.21	4.75	5.36	6.10	6.95	7.92	9.04	10.05
39	0.43	0.58	0.79	0.90	1.04	1.20	1.40	1.63	1.74	1.85	1.93	2.03	2.12	2.39	2.70	3.06	3.45	3.91	4.42	5.01	5.68	6.49	7.43	8.50	9.75	10.84
40	0.46	0.63	0.85	0.98	1.12	1.30	1.51	1.77	1.87	1.98	2.06	2.15	2.23	2.52	2.86	3.23	3.67	4.16	4.71	5.35	6.07	6.96	7.97	9.15	10.50	11.70
41	0.51	0.69	0.93	1.06	1.22	1.41	1.64	1.92	2.02	2.14	2.22	2.31	2.40	2.71	3.08	3.49	3.95	4.46	5.09	5.78	6.56	7.51	8.60	9.86	11.30	12.61
42	0.57	0.78	1.02	1.17	1.33	1.53	1.78	2.08	2.20	2.33	2.42	2.53	2.63	2.98	3.37	3.82	4.33	4.90	5.56	6.30	7.14	8.15	9.31	10.64	12.16	13.59
43	0.65	0.88	1.13	1.28	1.46	1.67	1.93	2.25	2.39	2.56	2.66	2.80	2.94	3.32	3.75	4.24	4.79	5.42	6.13	6.93	7.83	8.90	10.11	11.50	13.07	14.64
44	0.75	1.00	1.26	1.42	1.60	1.82	2.10	2.44	2.61	2.81	2.94	3.13	3.32	3.74	4.22	4.75	5.35	6.03	6.80	7.66	8.63	9.75	11.01	12.44	14.05	15.76
45	0.86	1.14	1.40	1.56	1.75	1.99	2.29	2.64	2.85	3.10	3.27	3.51	3.78	4.24	4.76	5.35	6.00	6.74	7.57	8.49	9.53	10.70	12.01	13.47	15.12	16.96
46	0.98	1.28	1.54	1.71	1.91	2.17	2.49	2.87	3.12	3.41	3.65	3.96	4.30	4.81	5.38	6.01	6.71	7.50	8.37	9.35	10.44	11.62	12.94	14.40	16.02	18.16
47	1.12	1.42	1.68	1.86	2.07	2.35	2.70	3.11	3.40	3.75	4.06	4.44	4.88	5.43	6.04	6.73	7.48	8.32	9.24	10.27	11.40	12.61	13.94	15.40	17.00	19.43
48	1.25	1.56	1.82	2.01	2.23	2.54	2.92	3.35	3.69	4.10	4.49	4.96	5.49	6.09	6.75	7.48	8.29	9.18	10.16	11.24	12.42	13.66	15.01	16.47	18.06	20.76
49	1.39	1.71	1.96	2.16	2.38	2.73	3.14	3.60	3.99	4.46	4.93	5.48	6.11	6.76	7.47	8.26	9.12	10.06	11.10	12.24	13.48	14.76	16.14	17.63	19.23	22.15
50	1.52	1.84	2.09	2.30	2.54	2.91	3.36	3.86	4.30	4.83	5.38	6.01	6.73	7.43	8.19	9.03	9.95	10.96	12.06	13.26	14.56	15.90	17.33	18.87	20.51	23.61
51	1.66	1.98	2.24	2.46	2.72	3.13	3.62	4.16	4.65	5.25	5.89	6.60	7.41	8.17	9.00	9.90	10.90	11.98	13.15	14.44	15.83	17.26	18.78	20.42	22.16	25.40
52	1.79	2.11	2.38	2.62	2.89	3.34	3.88	4.48	5.02	5.67	6.40	7.19	8.08	8.90	9.79	10.77	11.84	13.00	14.27	15.65	17.14	18.68	20.33	22.10	23.99	27.28
53	1.90	2.23	2.51	2.76	3.05	3.55	4.15	4.80	5.39	6.10	6.91	7.76	8.72	9.60	10.57	11.63	12.78	14.03	15.40	16.89	18.50	20.18	21.99	23.94	26.02	29.26
54	2.00	2.33	2.63	2.90	3.21	3.76	4.42	5.14	5.77	6.52	7.41	8.32	9.34	10.29	11.33	12.47	13.72	15.08	16.55	18.16	19.91	21.77	23.77	25.93	28.25	31.34
55	2.08	2.41	2.74	3.03	3.36	3.97	4.70	5.49	6.16	6.96	7.91	8.87	9.93	10.96	12.08	13.32	14.66	16.14	17.74	19.49	21.39	23.45	25.68	28.09	30.70	33.50
56	2.33	2.65	2.98	3.31	3.68	4.29	5.09	5.96	6.63	7.48	8.43	9.44	10.57	11.70	12.94	14.32	15.82	17.47	19.29	21.27	23.44	25.84	28.47	31.34	34.46	37.74
57	2.58	2.89	3.25	3.62	4.03	4.64	5.53	6.48	7.14	8.05	9.00	10.06	11.24	12.49	13.87	15.40	17.09	18.95	21.00	23.25	25.73	28.53	31.62	35.01	38.73	42.51
58	2.84	3.15	3.54	3.95	4.42	5.03	6.02	7.06	7.71	8.68	9.62	10.75	11.98	13.37	14.91	16.61	18.50	20.60	22.92	25.48	28.32	31.57	35.17	39.16	43.56	47.89
59	3.12	3.43	3.87	4.33	4.86	5.48	6.57	7.72	8.36	9.40	10.32	11.52	12.83	14.37	16.08	17.99	20.12	22.48	25.11	28.03	31.26	35.02	39.20	43.85	49.01	53.93
60	3.41	3.75	4.26	4.78	5.37	5.99	7.20	8.48	9.09	10.22	11.13	12.42	13.83	15.54	17.45	19.59	21.98	24.65	27.62	30.94	34.64	38.95	43.76	49.14	55.13	60.73
61	3.79	4.17	4.76	5.35	6.03	6.65	8.02	9.43	10.04	11.29	12.20	13.62	15.18	17.11	19.27	21.70	24.42	27.47	30.88	34.69	38.95	43.91	49.48	55.71	62.67	69.14
62	4.23	4.68	5.38	6.05	6.81	7.44	8.97	10.54	11.14	12.53	13.46	15.05	16.81	18.99	21.44	24.20	27.30	30.78	34.68	39.05	43.94	49.62	56.01	63.16	71.17	78.72
63	4.78	5.30	6.12	6.88	7.74	8.36	10.08	11.81	12.41	13.98	14.94	16.76	18.77	21.24	24.03	27.16	30.69	34.66	39.11	44.12	49.72	56.19	63.45	71.60	80.72	89.62
64	5.45	6.08	7.03	7.89	8.86	9.44	11.37	13.28	13.88	15.68	16.68	18.78	21.13	23.94	27.10	30.67	34.68	39.20	44.29	50.00	56.41	63.71	71.91	81.11	91.41	102.04
65	6.28	7.04	8.14	9.10	10.19	10.71	12.86	14.96	15.57	17.66	18.71	21.18	23.96	27.15	30.74											

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Male Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate			
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	0.99	1.00	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06
19	0.90	0.93	0.93	0.93	0.93	0.94	0.94	0.94	0.91	0.90	0.88	0.87	0.87	0.84	0.86	0.92	0.97	1.04	1.11	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50
20	0.85	0.88	0.88	0.90	0.88	0.86	0.86	0.84	0.83	0.81	0.79	0.78	0.73	0.77	0.84	0.92	1.00	1.10	1.22	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03
21	0.80	0.82	0.82	0.83	0.82	0.80	0.80	0.79	0.78	0.77	0.76	0.75	0.70	0.77	0.85	0.94	1.05	1.17	1.31	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35
22	0.76	0.77	0.76	0.77	0.77	0.76	0.76	0.75	0.76	0.76	0.77	0.77	0.75	0.82	0.92	1.03	1.15	1.29	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67
23	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.76	0.78	0.81	0.83	0.84	0.94	1.05	1.17	1.31	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00
24	0.70	0.70	0.70	0.70	0.71	0.71	0.72	0.72	0.77	0.82	0.87	0.93	0.98	1.09	1.21	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33
25	0.68	0.68	0.68	0.69	0.70	0.71	0.72	0.73	0.80	0.87	0.96	1.04	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66
26	0.65	0.65	0.66	0.68	0.69	0.71	0.73	0.75	0.84	0.94	1.05	1.17	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00
27	0.63	0.63	0.65	0.67	0.70	0.72	0.75	0.77	0.88	1.00	1.14	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00	5.33
28	0.60	0.61	0.65	0.67	0.71	0.74	0.77	0.81	0.93	1.08	1.24	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00	5.33	5.66
29	0.58	0.60	0.64	0.68	0.72	0.76	0.81	0.85	0.99	1.15	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00	5.33	5.66	6.00
30	0.55	0.58	0.64	0.69	0.74	0.79	0.85	0.91	1.06	1.23	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00	5.33	5.66	6.00	6.33
31	0.53	0.56	0.64	0.70	0.76	0.82	0.89	0.97	1.12	1.30	1.51	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00	5.33	5.66	6.00	6.33	6.66
32	0.50	0.55	0.65	0.71	0.78	0.86	0.94	1.04	1.19	1.38	1.58	1.82	2.06	2.28	2.50	2.73	3.03	3.35	3.67	4.00	4.33	4.66	5.00	5.33	5.66	6.00	6.33	6.66	7.00
33	0.48	0.54	0.65	0.73	0.81	0.90	1.00	1.11	1.27	1.45	1.65	1.88	2.15	2.36	2.60	2.86	3.03	3.25	3.52	3.88	4.27	4.77	5.38	5.85	6.35	6.88	7.48	8.08	8.68
34	0.45	0.52	0.66	0.74	0.81	0.94	1.06	1.19	1.35	1.52	1.71	1.93	2.18	2.36	2.65	2.92	3.22	3.52	3.88	4.27	4.77	5.21	5.72	6.28	6.88	7.48	8.08	8.68	9.28
35	0.43	0.52	0.67	0.77	0.87	0.99	1.13	1.28	1.43	1.59	1.77	1.97	2.19	2.43	2.69	2.98	3.30	3.66	4.05	4.48	4.97	5.50	6.09	6.75	7.48	8.28	9.08	9.88	10.68
36	0.43	0.53	0.71	0.81	0.92	1.06	1.21	1.39	1.53	1.68	1.84	2.02	2.21	2.46	2.73	3.04	3.38	3.76	4.19	4.66	5.19	5.79	6.46	7.22	8.07	8.92	9.77	10.62	11.47
37	0.44	0.56	0.75	0.86	0.99	1.13	1.31	1.51	1.64	1.78	1.92	2.08	2.24	2.50	2.79	3.11	3.48	3.89	4.35	4.86	5.44	6.11	6.87	7.73	8.70	9.60	10.50	11.40	12.30
38	0.45	0.59	0.80	0.92	1.05	1.22	1.41	1.64	1.77	1.90	2.02	2.15	2.28	2.56	2.87	3.21	3.61	4.05	4.54	5.10	5.74	6.48	7.32	8.29	9.38	10.33	11.28	12.23	13.18
39	0.47	0.63	0.86	0.99	1.14	1.31	1.53	1.78	1.90	2.03	2.13	2.25	2.37	2.66	2.99	3.36	3.78	4.26	4.79	5.40	6.09	6.90	7.83	8.89	10.10	11.12	12.14	13.16	14.18
40	0.51	0.69	0.93	1.07	1.23	1.42	1.65	1.93	2.05	2.18	2.27	2.39	2.49	2.81	3.16	3.56	4.01	4.53	5.11	5.76	6.51	7.39	8.39	9.54	10.86	12.28	13.70	15.12	16.54
41	0.56	0.76	1.02	1.16	1.33	1.54	1.79	2.10	2.22	2.36	2.45	2.57	2.68	3.01	3.40	3.83	4.32	4.87	5.50	6.20	7.00	7.95	9.02	10.25	11.65	13.15	14.65	16.15	17.65
42	0.62	0.85	1.12	1.27	1.45	1.68	1.95	2.27	2.41	2.56	2.67	2.80	2.93	3.29	3.71	4.18	4.70	5.30	5.97	6.73	7.59	8.59	9.73	11.02	12.49	14.06	15.63	17.20	18.77
43	0.71	0.96	1.24	1.40	1.59	1.82	2.11	2.46	2.62	2.80	2.92	3.08	3.25	3.65	4.10	4.60	5.17	5.82	6.54	7.35	8.26	9.31	10.50	11.85	13.37	14.94	16.51	18.08	19.65
44	0.81	1.09	1.37	1.54	1.74	1.99	2.29	2.66	2.85	3.07	3.22	3.42	3.64	4.08	4.57	5.10	5.73	6.42	7.19	8.06	9.03	10.13	11.37	12.76	14.32	15.99	17.66	19.33	21.00
45	0.94	1.24	1.52	1.70	1.91	2.17	2.48	2.87	3.10	3.36	3.55	3.82	4.10	4.58	5.12	5.71	6.38	7.12	7.94	8.86	9.89	11.04	12.32	13.74	15.33	17.00	18.67	20.34	22.01
46	1.07	1.39	1.67	1.86	2.07	2.36	2.70	3.12	3.38	3.70	3.95	4.29	4.65	5.17	5.75	6.38	7.09	7.87	8.74	9.71	10.77	11.93	13.22	14.64	16.20	17.82	19.44	21.06	22.68
47	1.21	1.54	1.82	2.02	2.24	2.56	2.93	3.38	3.69	4.06	4.39	4.80	5.25	5.81	6.43	7.11	7.87	8.69	9.61	10.61	11.72	12.90	14.19	15.61	17.15	18.79	20.43	22.07	23.71
48	1.36	1.70	1.98	2.18	2.42	2.76	3.17	3.64	4.00	4.44	4.85	5.34	5.89	6.49	7.16	7.89	8.69	9.56	10.52	11.57	12.72	13.93	15.24	16.65	18.19	19.73	21.27	22.81	24.35
49	1.51	1.86	2.13	2.35	2.59	2.97	3.41	3.92	4.33	4.83	5.32	5.90	6.41	7.07	7.81	8.69	9.54	10.47	11.48	12.58	13.77	15.02	16.35	17.79	19.33	20.87	22.41	23.95	25.49
50	1.66	2.01	2.28	2.51	2.77	3.17	3.66	4.20	4.67	5.23	5.81	6.47	7.21	7.91	8.68	9.51	10.41	11.39	12.46	13.62	14.87	16.16	17.55	19.03	20.60	22.17	23.74	25.31	26.88
51	1.81	2.17	2.45	2.69	2.97	3.41	3.95	4.54	5.06	5.69	6.37	7.11	7.95	8.71	9.54	10.44	11.41	12.46	13.61	14.84	16.18	17.56	19.03	20.59	22.25	23.91	25.57	27.23	28.89
52	1.96	2.32	2.61	2.87	3.16	3.66	4.25	4.90	5.48	6.17	6.94	7.76	8.69	9.51	10.41	11.37	12.43	13.56	14.79	16.12	17.55	19.04	20.62	22.31	24.11	25.91	27.71	29.51	31.31
53	2.09	2.45	2.76	3.04	3.36	3.90	4.56	5.28	5.90	6.65	7.51	8.41	9.41	10.30	11.27	12.32	13.46	14.69	16.02	17.45	19.00	20.62	22.36	24.21	26.17	28.13	30.09	32.05	34.01
54	2.21	2.57	2.90	3.21	3.55	4.15	4.88	5.67	6.35	7.15	8.09	9.05	10.12	11.09	12.13	13.27	14.50	15.84	17.29	18.85	20.53	22.32	24.24	26.29	28.48	30.67	32.86	35.05	37.24
55	2.31	2.68	3.04	3.37	3.74	4.41	5.22	6.09	6.81	7.67	8.68	9.70	10.82	11.86	13.00	14.24	15.58	17.04	18.62	20.32	22.16	24.15	26.28	28.57	31.02	33.57	36.12	38.67	41.22
56	2.59	2.94	3.31	3.68	4.09	4.76	5.66	6.62	7.34	8.25	9.27	10.33	11.52	12.67	13.93	15.21	16.62	18.16	20.24	22.18	24.29	26.60	29.11	31.83	34.76	37.82	40.98	44.14	47.30
57	2.87	3.22	3.61	4.02	4.48	5.16	6.15	7.21	7.91	8.88	9.89	11.01	12.25	13.53	14.94	16.48	18.17	20.02	22.04	24.25	26.67	29.36	32.30	35.51	39.00	42.68	46.46	50.24	54.02
58	3.16	3.50	3.94	4.39	4.91	5.60	6.70	7.86	8.55	9.58	10.57	11.76	13.06	14.48	16.04	17.76	19.66	21.75	24.05	26.57	29.34	32.46	35.89	39.66	43.79	48.17	52.80	57.43	62.06
59	3.47	3.82	4.30	4.82	5.40	6.09	7.31	8.60	9.26	10.37	11.34	12.60	13.97	15.54	17.29	19.22	21.35	23.71	26.32	29.19	32.35	35.96	39.94	44.33	49.18	54.33	59.68	65.13	70.58
60	3.79	4.17	4.73	5.31	5.96	6.66	8.01	9.43	10.07	11.26	12.21	13.55	15.02	16.78	18.72	20.88	23.29	25.95	28.90	32.17	35.78	39.91	44.50	49.58	55.20	61.37			

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Male Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate				
18	0.90	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06
19	0.92	0.93	0.93	0.93	0.94	0.94	0.95	0.96	1.00	1.05	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.28	
20	0.93	0.93	0.93	0.94	0.95	0.96	1.00	1.05	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	
21	0.93	0.93	0.94	0.95	0.96	1.00	1.04	1.03	1.01	1.00	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	
22	0.93	0.94	0.95	0.96	1.00	1.04	1.03	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	
23	0.94	0.95	0.96	1.00	1.00	1.00	1.01	1.00	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	
24	0.95	0.96	0.96	0.97	0.97	0.98	0.95	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	
25	0.93	0.93	0.93	0.95	0.96	0.98	0.99	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	
26	0.89	0.90	0.91	0.93	0.95	0.98	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	
27	0.86	0.87	0.89	0.92	0.96	0.99	1.02	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	
28	0.82	0.84	0.88	0.92	0.97	1.01	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	
29	0.79	0.82	0.88	0.93	0.98	1.04	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	
30	0.76	0.79	0.88	0.94	1.01	1.07	1.13	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	
31	0.72	0.77	0.88	0.95	1.03	1.12	1.18	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	
32	0.68	0.75	0.88	0.97	1.06	1.17	1.26	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	
33	0.65	0.73	0.89	0.99	1.10	1.22	1.34	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	
34	0.61	0.71	0.90	1.01	1.13	1.27	1.43	1.55	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	
35	0.58	0.70	0.91	1.03	1.17	1.34	1.52	1.70	1.86	2.06	2.28	2.50	2.73	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	
36	0.58	0.71	0.95	1.08	1.24	1.42	1.63	1.86	2.05	2.26	2.47	2.71	2.87	3.03	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	
37	0.58	0.74	1.00	1.14	1.31	1.51	1.74	2.02	2.19	2.38	2.57	2.78	3.00	3.25	3.52	3.88	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.14	
38	0.60	0.78	1.05	1.21	1.39	1.61	1.87	2.18	2.34	2.52	2.68	2.86	3.05	3.41	3.81	4.27	4.77	5.39	6.02	6.69	7.27	7.94	8.74	9.72	10.92	12.26	13.67	15.14	16.72	
39	0.62	0.83	1.12	1.29	1.49	1.72	2.01	2.35	2.50	2.68	2.82	2.98	3.14	3.52	3.95	4.43	4.97	5.58	6.27	7.04	7.90	8.74	9.72	10.92	12.26	13.67	15.14	16.72	18.22	
40	0.66	0.89	1.21	1.39	1.60	1.85	2.16	2.53	2.68	2.86	2.99	3.14	3.29	3.70	4.15	4.66	5.24	5.89	6.62	7.44	8.37	9.44	10.64	12.01	13.56	14.81	16.21	17.74	19.41	
41	0.72	0.98	1.31	1.50	1.72	1.99	2.32	2.72	2.88	3.07	3.19	3.35	3.51	3.94	4.42	4.97	5.58	6.27	7.05	7.92	8.91	10.04	11.31	12.76	14.39	15.74	17.27	18.94	20.74	
42	0.80	1.09	1.43	1.63	1.87	2.15	2.50	2.92	3.10	3.30	3.44	3.62	3.79	4.26	4.77	5.35	6.01	6.74	7.56	8.49	9.52	10.70	12.04	13.54	15.24	16.72	18.22	19.74	21.31	
43	0.90	1.22	1.57	1.78	2.02	2.32	2.69	3.14	3.34	3.58	3.73	3.95	4.16	4.66	5.21	5.83	6.52	7.30	8.16	9.13	10.22	11.45	12.83	14.37	16.11	17.75	19.27	20.84	22.44	
44	1.03	1.38	1.73	1.95	2.20	2.51	2.89	3.36	3.60	3.88	4.07	4.34	4.61	5.14	5.73	6.39	7.12	7.94	8.85	9.87	11.00	12.26	13.68	15.26	17.02	18.82	20.34	21.84	23.34	
45	1.18	1.55	1.91	2.13	2.39	2.71	3.11	3.60	3.88	4.21	4.45	4.78	5.14	5.70	6.33	7.03	7.81	8.67	9.62	10.68	11.86	13.16	14.60	16.20	17.98	19.34	20.64	21.84	22.94	
46	1.34	1.74	2.10	2.33	2.60	2.96	3.39	3.91	4.24	4.63	4.95	5.36	5.81	6.42	7.10	7.84	8.65	9.55	10.55	11.64	12.84	14.16	15.61	17.20	18.94	20.34	21.44	22.34	23.14	
47	1.53	1.94	2.30	2.54	2.82	3.21	3.69	4.24	4.63	5.09	5.49	6.00	6.56	7.21	7.93	8.71	9.57	10.52	11.55	12.68	13.91	15.24	16.70	18.28	19.99	21.14	21.94	22.54	22.94	
48	1.72	2.15	2.50	2.76	3.05	3.48	3.99	4.59	5.03	5.57	6.07	6.68	7.35	8.05	8.82	9.65	10.56	11.54	12.62	13.78	15.05	16.41	17.87	19.45	21.15	22.14	22.54	22.84	23.04	
49	1.91	2.35	2.70	2.97	3.28	3.75	4.31	4.95	5.46	6.07	6.68	7.39	8.18	8.93	9.74	10.63	11.58	12.62	13.74	14.96	16.27	17.66	19.15	20.74	22.44	23.44	23.84	24.04	24.14	
50	2.11	2.55	2.90	3.19	3.51	4.02	4.64	5.32	5.90	6.59	7.31	8.11	9.02	9.82	10.69	11.63	12.64	13.74	14.92	16.19	17.55	18.99	20.52	22.15	23.88	25.34	25.84	25.94	26.04	
51	2.31	2.76	3.13	3.43	3.78	4.35	5.02	5.77	6.42	7.19	8.03	8.94	9.96	10.83	11.77	12.78	13.87	15.04	16.30	17.66	19.11	20.63	22.24	23.96	25.77	27.27	27.77	27.87	27.97	
52	2.51	2.97	3.34	3.67	4.04	4.67	5.43	6.25	6.96	7.82	8.77	9.77	10.90	11.85	12.86	13.96	15.13	16.40	17.75	19.21	20.76	22.39	24.12	25.96	27.90	29.40	29.90	30.00	30.10	
53	2.69	3.15	3.55	3.90	4.30	5.00	5.84	6.76	7.54	8.46	9.52	10.62	11.84	12.87	13.97	15.15	16.43	17.80	19.27	20.84	22.52	24.29	26.18	28.17	30.24	31.74	32.24	32.34	32.44	
54	2.84	3.31	3.74	4.13	4.56	5.34	6.28	7.30	8.13	9.13	10.29	11.46	12.77	13.88	15.08	16.37	17.76	19.25	20.85	22.57	24.40	26.34	28.41	30.61	32.94	35.11	35.61	35.71	35.81	
55	2.98	3.46	3.92	4.35	4.82	5.69	6.74	7.87	8.76	9.82	11.08	12.32	13.69	14.90	16.21	17.62	19.13	20.77	22.52	24.40	26.41	28.56	30.85	33.29	35.88	38.61	39.11	39.21	39.31	
56	3.36	3.82	4.30	4.78	5.31	6.19	7.35	8.61	9.49	10.63	11.89	13.20	14.65	16.00	17.46	19.04	20.76	22.61	24.61	26.77	29.09	31.60	34.30	37.19	40.28	43.41	44.41	44.51	44.61	
57	3.75	4.20	4.71	5.24	5.85	6.74	8.04	9.42	10.29	11.50	12.75	14.14	15.66	17.16	18.80	20.59	22.52	24.63	26.92	29.39	32.07	35.00	38.17	41.59	45.27	48.79	49.79	49.89	49.99	
58	4.14	4.59	5.16	5.76	6.45	7.35	8.80	10.33	11.18	12.47	13.69	15.15	16.75	18.43	20.27	22.28	24.47	26.86	29.47	32.31	35.40	38.80	42.51	46.53	50.89	54.82	55.82	55.92	56.02	
59	4.56	5.02	5.66	6.34	7.12	8.03	9.65	11.35	12.16	13.54	14.73	16.28	17.97	19.85	21.91	24.17	26.64	29.36	32.33	35.58	39.13	43.06	47.37	52.07	57.19	61.60	62.60	62.70	62.80	
60	5.01	5.51	6.24	7.01	7.89	8.81	10.61	12.50	13.27	14.75	15.90	17.56	19.37	21.46	23.76	26.30	29.10	32.17	35.55	39.26										

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Male Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	1.09	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62
19	1.19	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04
20	1.24	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48
21	1.30	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89
22	1.37	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35
23	1.43	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81
24	1.51	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27
25	1.60	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73
26	1.68	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19
27	1.77	1.78	1.77	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65
28	1.71	1.72	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11
29	1.64	1.67	1.76	1.76	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11
30	1.58	1.63	1.78	1.83	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03
31	1.51	1.59	1.79	1.90	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49
32	1.44	1.56	1.82	1.96	2.07	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95
33	1.37	1.53	1.85	2.05	2.19	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41
34	1.30	1.51	1.90	2.12	2.35	2.52	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87
35	1.24	1.50	1.95	2.21	2.50	2.71	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33
36	1.25	1.55	2.06	2.34	2.65	2.97	3.26	3.62	4.04	4.48	4.89	5.35	5.81	6.27	6.73	7.19	7.65	8.11	8.57	9.03	9.49	9.95	10.41	10.87	11.33	11.79
37	1.27	1.62	2.19	2.48	2.81	3.20	3.62	4.04	4.48	4.87	5.23	5.61	5.90	6.32	6.82	7.51	8.28	9.25	10.35	11.47	12.65	13.88	15.16	16.49	17.87	19.30
38	1.30	1.70	2.33	2.64	2.99	3.40	3.89	4.46	4.76	5.09	5.39	5.73	6.08	6.82	7.51	8.28	9.25	10.35	11.47	12.65	13.88	15.16	16.49	17.87	19.30	20.77
39	1.35	1.81	2.48	2.81	3.18	3.62	4.15	4.46	5.04	5.34	5.58	5.87	6.15	7.00	7.96	9.04	10.27	11.47	12.65	13.88	15.16	16.49	17.87	19.30	20.77	22.24
40	1.42	1.95	2.66	3.00	3.39	3.86	4.42	5.08	5.33	5.62	5.81	6.07	6.31	7.20	8.21	9.35	10.65	12.13	13.58	14.66	15.96	17.58	19.53	21.70	23.91	26.10
41	1.54	2.12	2.86	3.21	3.61	4.10	4.69	5.39	5.64	5.93	6.10	6.34	6.67	7.50	8.56	9.76	11.13	12.68	14.44	15.96	17.58	19.53	21.70	23.91	26.10	28.20
42	1.68	2.32	3.07	3.43	3.85	4.36	4.97	5.70	5.97	6.28	6.45	6.70	6.95	7.92	9.03	10.28	11.71	13.32	15.15	17.23	19.53	21.70	23.91	26.10	28.20	30.25
43	1.87	2.56	3.30	3.67	4.10	4.62	5.26	6.02	6.32	6.67	6.86	7.15	7.44	8.46	9.61	10.91	12.39	14.06	15.95	18.09	20.51	23.22	26.10	28.20	30.25	32.41
44	2.09	2.81	3.54	3.92	4.35	4.89	5.54	6.33	6.68	7.08	7.32	7.68	8.05	9.11	10.30	11.65	13.17	14.89	16.83	19.01	21.48	24.24	27.36	30.25	32.41	34.55
45	2.34	3.09	3.79	4.17	4.61	5.16	5.83	6.64	7.04	7.53	7.82	8.27	8.75	9.85	11.09	12.48	14.04	15.79	17.77	19.99	22.49	25.29	28.44	31.98	34.55	37.13
46	2.67	3.46	4.16	4.56	5.02	5.63	6.38	7.26	7.74	8.33	8.75	9.33	9.95	11.12	12.44	13.90	15.54	17.38	19.43	21.72	24.28	27.16	30.37	33.96	37.13	39.96
47	3.04	3.86	4.55	4.97	5.46	6.14	6.96	7.91	8.50	9.20	9.78	10.50	11.30	12.55	13.95	15.50	17.22	19.14	21.26	23.63	26.25	29.20	32.48	36.11	39.96	43.82
48	3.44	4.28	4.95	5.40	5.91	6.67	7.58	8.61	9.31	10.15	10.90	11.79	12.78	14.12	15.61	17.25	19.06	21.07	23.28	25.72	28.42	31.45	34.79	38.47	42.52	47.69
49	3.85	4.70	5.37	5.85	6.39	7.23	8.23	9.36	10.17	11.16	12.10	13.18	14.37	15.82	17.40	19.14	21.06	23.16	25.46	28.00	30.78	33.90	37.31	41.05	45.14	51.60
50	4.26	5.13	5.80	6.31	6.88	7.81	8.92	10.14	11.09	12.23	13.38	14.65	16.06	17.61	19.30	21.16	23.18	25.40	27.82	30.46	33.35	36.57	40.08	43.89	48.05	54.82
51	4.71	5.60	6.30	6.84	7.46	8.50	9.74	11.09	12.18	13.49	14.87	16.35	18.00	19.68	21.52	23.52	25.70	28.07	30.65	33.45	36.50	39.88	43.54	47.51	51.80	58.70
52	5.16	6.07	6.80	7.40	8.06	9.23	10.61	12.11	13.35	14.83	16.45	18.14	20.01	21.85	23.84	26.01	28.36	30.91	33.68	36.68	39.92	43.49	47.34	51.49	55.95	62.80
53	5.59	6.52	7.32	7.96	8.68	9.99	11.53	13.20	14.58	16.23	18.10	19.99	22.09	24.09	26.26	28.62	31.17	33.93	36.91	40.13	43.60	47.39	51.46	55.83	60.51	67.10
54	5.99	6.96	7.84	8.54	9.33	10.78	12.51	14.36	15.89	17.70	19.81	21.90	24.21	26.40	28.77	31.33	34.10	37.09	40.32	43.79	47.53	51.57	55.89	60.52	65.46	71.62
55	6.36	7.37	8.37	9.14	9.99	11.61	13.54	15.59	17.26	19.24	21.58	23.86	26.37	28.76	31.34	34.13	37.15	40.40	43.90	47.66	51.69	56.01	60.62	65.55	70.78	76.34
56	7.10	8.08	9.12	9.95	10.88	12.46	14.54	16.73	18.38	20.49	22.83	25.26	27.93	30.52	33.34	36.39	39.69	43.25	47.10	51.24	55.69	60.44	65.54	70.98	76.80	82.04
57	7.84	8.80	9.92	10.82	11.84	13.36	15.61	17.94	19.55	21.79	24.09	26.66	29.48	32.30	35.36	38.68	42.29	46.19	50.41	54.97	59.88	65.10	70.72	76.75	83.20	88.13
58	8.58	9.55	10.77	11.76	12.86	14.32	16.75	19.23	20.78	23.15	25.39	28.09	31.05	34.10	37.42	41.03	44.95	49.21	53.83	58.82	64.23	69.96	76.14	82.79	89.94	94.62
59	9.32	10.33	11.69	12.77	13.97	15.36	17.98	20.61	22.07	24.57	26.73	29.56	32.67	35.95	39.53	43.43	47.68	52.31	57.34	62.79	68.71	74.97	81.74	89.06	96.95	101.54
60	10.09	11.16	12.69	13.86	15.17	16.47	19.28	22.07	23.43	26.06	28.12	31.09	34.34	37.86	41.71	45.91	50.50	55.50	60.94	66.86	73.29	80.10	87.49	95.50	104.15	108.92
61	11.03	12.20	13.95	15.23	16.66	17.86	20.92	23.89	25.14	27.94	29.91	33.06	36.52	40.32	44.47	49.02	53.99	59.42	65.35	71.80	78.82	86.28	94.38	103.18	112.70	118.07
62	12.04	13.36	15.35	16.75	18.30	19.38	22.68	25.85	26.97	29.97	31.82	35.18	38.87	42.95	47.42	52.31	57.67	63.53	69.92	76.90	84.51	92.63	101.46	111.06	121.48	127.94
63	13.18	14.68	16.93	18.44	20.12	21.04	24.60	27.95	28.93	32.14	33.86	37.47	41.43	45.78	50.56	55.79	61.53	67.81	74.67	82.17	90.34	99.12	108.68	119.09	130.38	138.57
64	14.48	16.18	18.69	20.33	22.13	22.85	26.67	30.19	31.02	34.47	36.06	39.95	44.23	48.85	53.93	59.49	65.59									

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Female Super Preferred Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.37	0.38	0.40	0.43	0.44	0.47	0.48	0.48	0.52	0.56	0.52	0.53	0.52	0.57	0.61	0.65	0.71	0.80	0.89	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.35	0.37	0.39	0.40	0.40	0.41	0.39	0.36	0.43	0.46	0.42	0.44	0.45	0.49	0.52	0.57	0.63	0.71	0.80	0.92	1.07	1.18	1.24	1.32	1.42	1.54
20	0.34	0.36	0.38	0.38	0.38	0.37	0.35	0.31	0.37	0.39	0.38	0.41	0.43	0.47	0.51	0.57	0.63	0.71	0.81	0.94	1.09	1.24	1.32	1.42	1.54	1.68
21	0.33	0.36	0.37	0.38	0.38	0.37	0.34	0.30	0.35	0.39	0.39	0.42	0.45	0.50	0.56	0.63	0.70	0.80	0.91	1.05	1.21	1.32	1.42	1.54	1.68	1.83
22	0.32	0.35	0.38	0.38	0.39	0.38	0.37	0.33	0.38	0.42	0.44	0.48	0.52	0.58	0.66	0.74	0.84	0.95	1.09	1.24	1.32	1.42	1.54	1.68	1.83	2.03
23	0.32	0.35	0.38	0.40	0.41	0.41	0.41	0.40	0.45	0.49	0.53	0.57	0.62	0.70	0.79	0.90	1.02	1.16	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.32	0.36	0.39	0.41	0.44	0.46	0.48	0.50	0.54	0.59	0.63	0.69	0.74	0.84	0.96	1.09	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
25	0.38	0.41	0.44	0.47	0.50	0.54	0.58	0.63	0.68	0.73	0.78	0.82	0.86	0.95	1.04	1.15	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75
26	0.37	0.40	0.44	0.48	0.52	0.58	0.64	0.72	0.77	0.82	0.88	0.92	0.96	1.06	1.17	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.11
27	0.37	0.39	0.43	0.48	0.54	0.61	0.69	0.80	0.85	0.90	0.96	1.01	1.05	1.16	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.11	3.47
28	0.36	0.38	0.43	0.48	0.55	0.63	0.73	0.86	0.91	0.97	1.03	1.08	1.13	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.11	3.47	3.95
29	0.35	0.37	0.42	0.48	0.55	0.64	0.75	0.90	0.95	1.01	1.08	1.13	1.18	1.30	1.42	1.54	1.68	1.83	2.03	2.22	2.41	2.56	2.70	2.83	2.96	3.11
30	0.33	0.36	0.41	0.47	0.55	0.64	0.76	0.91	0.97	1.03	1.10	1.16	1.21	1.33	1.46	1.60	1.76	1.92	2.09	2.27	2.46	2.61	2.75	2.89	3.01	3.17
31	0.34	0.36	0.42	0.48	0.56	0.66	0.78	0.95	1.01	1.08	1.16	1.22	1.28	1.41	1.54	1.69	1.84	2.01	2.19	2.38	2.58	2.74	2.89	3.04	3.18	3.35
32	0.34	0.36	0.42	0.49	0.57	0.67	0.79	0.96	1.04	1.11	1.19	1.26	1.34	1.47	1.61	1.76	1.92	2.09	2.27	2.47	2.67	2.85	3.02	3.19	3.35	3.54
33	0.35	0.37	0.43	0.49	0.57	0.67	0.80	0.96	1.05	1.13	1.22	1.30	1.39	1.52	1.66	1.81	1.98	2.15	2.34	2.54	2.75	2.94	3.13	3.33	3.52	3.74
34	0.35	0.37	0.43	0.50	0.58	0.67	0.80	0.95	1.05	1.14	1.24	1.33	1.43	1.56	1.71	1.86	2.03	2.21	2.40	2.60	2.82	3.03	3.25	3.47	3.70	3.95
35	0.35	0.38	0.44	0.50	0.58	0.67	0.78	0.94	1.04	1.14	1.25	1.36	1.47	1.61	1.75	1.91	2.08	2.26	2.46	2.66	2.88	3.12	3.36	3.62	3.89	4.17
36	0.37	0.41	0.46	0.53	0.60	0.69	0.80	0.95	1.06	1.17	1.30	1.42	1.57	1.70	1.85	2.01	2.19	2.38	2.58	2.80	3.03	3.29	3.57	3.87	4.19	4.56
37	0.40	0.44	0.49	0.55	0.63	0.71	0.82	0.96	1.09	1.22	1.36	1.50	1.65	1.80	1.96	2.14	2.32	2.52	2.73	2.96	3.21	3.50	3.81	4.16	4.52	4.99
38	0.43	0.47	0.53	0.59	0.66	0.75	0.85	0.99	1.14	1.28	1.44	1.60	1.77	1.93	2.10	2.29	2.48	2.70	2.92	3.17	3.43	3.75	4.10	4.49	4.90	5.46
39	0.46	0.52	0.57	0.63	0.70	0.79	0.90	1.04	1.21	1.36	1.54	1.72	1.92	2.09	2.27	2.47	2.69	2.92	3.16	3.42	3.70	4.06	4.45	4.87	5.33	5.97
40	0.50	0.57	0.62	0.69	0.76	0.86	0.97	1.13	1.31	1.48	1.67	1.87	2.09	2.28	2.48	2.70	2.94	3.19	3.46	3.74	4.05	4.44	4.87	5.33	5.83	6.53
41	0.55	0.63	0.69	0.76	0.84	0.94	1.07	1.25	1.45	1.63	1.84	2.06	2.27	2.51	2.74	2.98	3.24	3.52	3.82	4.14	4.47	4.90	5.36	5.86	6.39	7.15
42	0.60	0.70	0.76	0.84	0.93	1.05	1.20	1.41	1.62	1.82	2.04	2.29	2.53	2.78	3.04	3.31	3.60	3.91	4.25	4.60	4.98	5.44	5.94	6.47	7.04	7.81
43	0.67	0.78	0.85	0.94	1.05	1.19	1.36	1.61	1.84	2.05	2.29	2.55	2.83	3.09	3.38	3.69	4.02	4.37	4.75	5.15	5.58	6.08	6.61	7.17	7.77	8.54
44	0.75	0.88	0.95	1.06	1.18	1.35	1.55	1.86	2.11	2.32	2.57	2.84	3.14	3.44	3.76	4.11	4.49	4.89	5.32	5.78	6.26	6.80	7.37	7.97	8.60	9.34
45	0.83	0.98	1.07	1.19	1.34	1.53	1.78	2.15	2.42	2.63	2.88	3.17	3.48	3.82	4.18	4.58	5.01	5.46	5.95	6.47	7.03	7.61	8.23	8.87	9.53	10.21
46	0.91	1.08	1.18	1.32	1.48	1.70	1.99	2.43	2.68	2.89	3.13	3.42	3.73	4.11	4.51	4.96	5.43	5.95	6.50	7.10	7.73	8.37	9.04	9.75	10.47	11.32
47	0.99	1.18	1.30	1.45	1.63	1.87	2.20	2.71	2.95	3.14	3.37	3.66	3.97	4.38	4.83	5.32	5.86	6.44	7.06	7.73	8.45	9.16	9.91	10.68	11.49	12.52
48	1.08	1.28	1.42	1.58	1.79	2.05	2.42	2.99	3.21	3.38	3.60	3.88	4.18	4.63	5.13	5.67	6.26	6.91	7.61	8.36	9.18	9.97	10.81	11.68	12.59	13.83
49	1.16	1.38	1.54	1.72	1.94	2.22	2.62	3.26	3.45	3.61	3.80	4.07	4.35	4.84	5.39	5.98	6.63	7.35	8.13	8.97	9.90	10.79	11.74	12.74	13.78	15.25
50	1.25	1.48	1.66	1.85	2.08	2.38	2.81	3.51	3.66	3.80	3.97	4.22	4.49	5.02	5.60	6.25	6.96	7.75	8.61	9.56	10.59	11.61	12.69	13.85	15.07	16.78
51	1.33	1.58	1.78	1.97	2.21	2.51	2.98	3.72	3.84	3.95	4.10	4.33	4.58	5.14	5.77	6.47	7.24	8.10	9.06	10.10	11.26	12.42	13.67	15.01	16.45	18.43
52	1.41	1.67	1.89	2.08	2.32	2.63	3.11	3.88	3.97	4.06	4.19	4.40	4.63	5.22	5.89	6.64	7.48	8.42	9.46	10.62	11.90	13.22	14.66	16.23	17.93	20.19
53	1.49	1.76	2.00	2.19	2.42	2.73	3.21	4.01	4.06	4.13	4.24	4.43	4.64	5.27	5.98	6.78	7.68	8.70	9.83	11.10	12.52	14.03	15.69	17.52	19.53	22.07
54	1.56	1.84	2.09	2.28	2.50	2.80	3.28	4.08	4.11	4.16	4.25	4.43	4.63	5.29	6.04	6.89	7.86	8.95	10.19	11.57	13.14	14.85	16.76	18.89	21.25	24.07
55	1.63	1.91	2.18	2.35	2.57	2.85	3.32	4.12	4.12	4.16	4.24	4.42	4.61	5.30	6.09	7.00	8.03	9.21	10.54	12.06	13.77	15.71	17.89	20.35	23.09	26.16
56	1.76	2.04	2.31	2.49	2.75	3.05	3.54	4.32	4.35	4.35	4.46	4.66	4.85	5.61	6.49	7.50	8.65	9.97	11.47	13.18	15.13	17.39	19.94	22.83	26.09	29.75
57	1.90	2.18	2.44	2.64	2.94	3.26	3.77	4.51	4.52	4.56	4.72	4.94	5.16	6.00	6.98	8.10	9.39	10.87	12.57	14.50	16.71	19.33	22.31	25.69	29.51	33.80
58	2.05	2.33	2.59	2.80	3.15	3.48	4.01	4.72	4.74	4.80	5.03	5.29	5.56	6.50	7.59	8.85	10.30	11.97	13.88	16.08	18.59	21.60	25.05	28.98	33.44	38.39
59	2.23	2.50	2.76	2.98	3.38	3.74	4.28	4.95	5.01	5.11	5.42	5.76	6.11	7.16	8.39	9.80	11.44	13.33	15.50	17.99	20.84	24.30	28.27	32.79	37.93	43.57
60	2.42	2.69	2.95	3.19	3.65	4.03	4.60	5.25	5.35	5.50	5.94	6.38	6.84	8.04	9.42	11.03	12.89	15.03	17.49	20.32	23.56	27.51	32.04	37.20	43.07	49.43
61	2.64	2.92	3.17	3.44	3.98	4.39	5.00	5.62	5.79	6.02	6.62	7.20	7.83	9.19	10.77	12.60	14.71	17.15	19.95	23.17	26.86	31.33	36.46	42.30	48.93	56.05
62	2.90	3.18	3.43	3.74	4.36	4.83	5.49	6.11	6.37	6.70	7.50	8.27	9.12	10.68	12.49	14.58	17.00	19.78	22.98	26.64	30.83	35.87	41.63	48.18	55.60	63.51
63	3.20	3.48	3.73	4.09	4.83	5.37	6.12	6.75	7.12	7.58	8.64	9.65	10.78	12.58	14.67	17.07	19.84	23.02	26.67	30.84	35.59	41.23	47.65	54.92	63.14	71.92
64	3.54	3.83	4.08	4.51	5.40	6.03	6.90	7.57	8.08	8.70	10.07	11.39	12.87	14.96	17.37	20.14	23.31	26.95	31.11	35.86	41.26	47.52	54.62	62.63	71.64	81.40
65	3.94	4.24	4.50	5.00	6.09	6.85	7.87	8.61	9.28	10.08	11.86	13.55	15.47	17.89	20.68	23.86	27.51	31.68	36.43	41.82	47.94	54.85	62.64	71.39	81.18	92.07
6																										

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Female Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.50	0.56	0.57	0.59	0.62	0.64	0.70	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
20	0.44	0.45	0.47	0.47	0.49	0.49	0.48	0.43	0.52	0.57	0.56	0.60	0.64	0.71	0.78	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68
21	0.43	0.47	0.47	0.49	0.49	0.50	0.47	0.43	0.51	0.56	0.58	0.63	0.69	0.77	0.86	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83
22	0.42	0.47	0.49	0.49	0.51	0.52	0.50	0.47	0.54	0.60	0.64	0.70	0.77	0.86	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03
23	0.42	0.46	0.49	0.52	0.54	0.55	0.56	0.55	0.62	0.68	0.73	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.41	0.47	0.51	0.54	0.57	0.61	0.63	0.66	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75
26	0.48	0.51	0.56	0.60	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06
27	0.45	0.49	0.54	0.59	0.66	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40
28	0.43	0.46	0.51	0.58	0.65	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.38	3.64
29	0.41	0.43	0.49	0.56	0.64	0.74	0.86	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.00	3.17	3.34	3.60
30	0.38	0.40	0.46	0.53	0.61	0.71	0.84	1.01	1.05	1.11	1.18	1.24	1.31	1.42	1.54	1.68	1.83	2.03	2.22	2.41	2.61	2.78	2.95	3.11	3.28	3.53
31	0.38	0.41	0.47	0.54	0.62	0.73	0.87	1.04	1.11	1.18	1.24	1.32	1.38	1.52	1.66	1.81	1.97	2.14	2.33	2.52	2.73	2.91	3.09	3.27	3.44	3.70
32	0.39	0.41	0.47	0.55	0.63	0.74	0.88	1.06	1.14	1.22	1.31	1.38	1.46	1.59	1.74	1.89	2.06	2.24	2.43	2.63	2.84	3.03	3.22	3.42	3.61	3.88
33	0.39	0.42	0.48	0.55	0.64	0.75	0.89	1.07	1.16	1.25	1.35	1.43	1.52	1.66	1.81	1.97	2.14	2.32	2.52	2.72	2.94	3.15	3.35	3.57	3.78	4.06
34	0.39	0.42	0.48	0.55	0.65	0.75	0.89	1.06	1.17	1.27	1.38	1.48	1.59	1.73	1.88	2.05	2.22	2.41	2.60	2.81	3.04	3.26	3.49	3.72	3.96	4.25
35	0.40	0.43	0.49	0.56	0.65	0.75	0.88	1.05	1.17	1.28	1.41	1.53	1.66	1.80	1.96	2.12	2.30	2.49	2.69	2.91	3.13	3.37	3.62	3.89	4.16	4.44
36	0.43	0.47	0.53	0.60	0.69	0.79	0.92	1.09	1.23	1.36	1.50	1.65	1.82	1.96	2.12	2.30	2.49	2.69	2.90	3.13	3.37	3.64	3.92	4.22	4.53	4.89
37	0.46	0.51	0.57	0.65	0.73	0.84	0.96	1.14	1.29	1.44	1.61	1.78	1.96	2.13	2.31	2.50	2.70	2.92	3.15	3.39	3.65	3.95	4.26	4.60	4.96	5.38
38	0.50	0.56	0.63	0.70	0.79	0.89	1.02	1.20	1.38	1.55	1.74	1.94	2.15	2.33	2.53	2.73	2.95	3.18	3.43	3.69	3.97	4.30	4.65	5.03	5.43	5.93
39	0.55	0.62	0.69	0.76	0.85	0.96	1.10	1.29	1.49	1.68	1.90	2.13	2.37	2.57	2.79	3.00	3.24	3.50	3.77	4.05	4.35	4.72	5.11	5.52	5.97	6.53
40	0.61	0.69	0.76	0.84	0.94	1.06	1.20	1.41	1.63	1.85	2.09	2.35	2.62	2.84	3.07	3.32	3.58	3.86	4.16	4.48	4.81	5.20	5.63	6.09	6.57	7.20
41	0.67	0.77	0.85	0.94	1.04	1.17	1.34	1.57	1.82	2.06	2.32	2.61	2.89	3.16	3.41	3.69	3.98	4.29	4.62	4.97	5.34	5.77	6.24	6.73	7.25	7.93
42	0.75	0.87	0.95	1.05	1.17	1.32	1.51	1.78	2.06	2.31	2.59	2.90	3.24	3.51	3.80	4.11	4.44	4.79	5.16	5.55	5.96	6.43	6.93	7.47	8.02	8.73
43	0.84	0.98	1.07	1.18	1.32	1.50	1.72	2.05	2.35	2.61	2.91	3.24	3.61	3.91	4.24	4.59	4.96	5.35	5.77	6.21	6.67	7.19	7.73	8.30	8.89	9.62
44	0.94	1.11	1.21	1.34	1.50	1.71	1.97	2.37	2.69	2.96	3.27	3.62	4.01	4.35	4.72	5.12	5.54	5.99	6.46	6.96	7.48	8.04	8.63	9.25	9.88	10.59
45	1.06	1.26	1.36	1.52	1.71	1.96	2.27	2.75	3.08	3.36	3.68	4.04	4.44	4.83	5.25	5.70	6.17	6.68	7.22	7.79	8.38	9.00	9.65	10.31	10.99	11.67
46	1.16	1.37	1.50	1.67	1.88	2.15	2.51	3.07	3.38	3.64	3.95	4.31	4.70	5.13	5.59	6.08	6.61	7.18	7.78	8.42	9.09	9.77	10.48	11.21	11.95	12.85
47	1.25	1.49	1.64	1.83	2.06	2.36	2.76	3.40	3.69	3.92	4.21	4.56	4.94	5.40	5.91	6.46	7.04	7.67	8.34	9.06	9.82	10.58	11.36	12.17	13.00	14.13
48	1.36	1.61	1.78	1.99	2.24	2.56	3.01	3.72	3.98	4.19	4.45	4.78	5.14	5.65	6.20	6.80	7.45	8.14	8.89	9.70	10.55	11.40	12.28	13.19	14.13	15.51
49	1.46	1.73	1.93	2.15	2.41	2.76	3.25	4.04	4.25	4.43	4.67	4.97	5.31	5.86	6.46	7.11	7.82	8.59	9.42	10.31	11.28	12.23	13.23	14.27	15.36	16.99
50	1.56	1.85	2.07	2.30	2.58	2.94	3.47	4.32	4.49	4.64	4.84	5.13	5.43	6.02	6.67	7.37	8.15	8.99	9.91	10.91	11.99	13.06	14.21	15.41	16.68	18.58
51	1.66	1.96	2.21	2.44	2.73	3.10	3.66	4.56	4.69	4.81	4.97	5.23	5.51	6.14	6.83	7.59	8.43	9.36	10.37	11.47	12.68	13.90	15.22	16.61	18.10	20.28
52	1.75	2.07	2.34	2.57	2.87	3.24	3.82	4.76	4.85	4.93	5.06	5.30	5.54	6.21	6.95	7.77	8.68	9.68	10.79	12.01	13.35	14.75	16.26	17.89	19.64	22.08
53	1.84	2.17	2.46	2.69	2.98	3.35	3.94	4.91	4.95	5.01	5.11	5.32	5.54	6.25	7.03	7.91	8.89	9.98	11.19	12.53	14.02	15.61	17.34	19.23	21.29	23.99
54	1.92	2.26	2.58	2.80	3.08	3.44	4.03	5.01	5.01	5.05	5.13	5.32	5.52	6.26	7.09	8.03	9.08	10.26	11.58	13.05	14.69	16.49	18.47	20.66	23.07	25.99
55	1.99	2.34	2.68	2.89	3.15	3.49	4.08	5.05	5.03	5.05	5.12	5.31	5.50	6.27	7.15	8.15	9.28	10.55	11.98	13.59	15.40	17.42	19.68	22.19	24.98	28.07
56	2.15	2.50	2.83	3.05	3.37	3.74	4.35	5.30	5.27	5.28	5.39	5.59	5.79	6.64	7.62	8.73	9.99	11.41	13.03	14.85	16.90	19.25	21.88	24.83	28.12	31.77
57	2.32	2.66	2.98	3.23	3.60	3.99	4.63	5.54	5.52	5.54	5.70	5.92	6.15	7.10	8.18	9.42	10.83	12.44	14.26	16.32	18.65	21.35	24.41	27.84	31.69	35.94
58	2.50	2.83	3.15	3.42	3.85	4.26	4.92	5.80	5.79	5.83	6.07	6.34	6.62	7.68	8.89	10.28	11.86	13.67	15.72	18.05	20.70	23.81	27.33	31.30	35.76	40.63
59	2.70	3.03	3.34	3.63	4.12	4.56	5.25	6.09	6.11	6.19	6.53	6.88	7.25	8.43	9.79	11.35	13.13	15.17	17.49	20.14	23.13	26.69	30.72	35.27	40.39	45.91
60	2.92	3.25	3.56	3.87	4.44	4.91	5.62	6.43	6.51	6.65	7.12	7.59	8.09	9.42	10.95	12.71	14.72	17.02	19.65	22.64	26.04	30.07	34.65	39.83	45.66	51.85
61	3.17	3.51	3.81	4.15	4.81	5.32	6.08	6.86	7.01	7.24	7.89	8.51	9.18	10.69	12.42	14.42	16.70	19.30	22.28	25.66	29.50	34.06	39.23	45.06	51.62	58.52
62	3.47	3.80	4.10	4.48	5.24	5.82	6.64	7.41	7.66	7.99	8.87	9.70	10.60	12.32	14.29	16.55	19.14	22.10	25.47	29.29	33.63	38.74	44.52	51.04	58.36	66.01
63	3.80	4.14	4.44	4.87	5.77	6.42	7.34	8.11	8.49	8.96	10.12	11.21	12.41	14.37	16.62	19.20	22.14	25.49	29.30	33.63	38.52	44.21	50.63	57.85	65.93	74.41
64	4.19	4.54	4.84	5.34	6.41	7.16	8.20	9.01	9.53	10.17	11.68	13.10	14.67	16.92	19.50	22.43	25.78	29.58	33.89	38.77	44.27	50.57	57.65	65.57	74.40	83.84
65	4.65	5.00	5.30	5.89	7.17	8.06	9.27	10.14	10.84	11.67	13.61	15.42	17.45	20.04	22.98	26.33	30.14	34.45	39.32	44.81	50.99	57.91	65.66	74.		

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Female Select Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.55	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.55	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.59	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
24	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
27	0.53	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
28	0.50	0.53	0.59	0.66	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	
29	0.46	0.49	0.55	0.63	0.72	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.70	4.05	
30	0.42	0.45	0.51	0.58	0.67	0.78	0.92	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	2.96	3.16	3.35	3.54	3.88	
31	0.43	0.45	0.52	0.60	0.69	0.81	0.96	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	2.92	3.12	3.32	3.53	3.73	4.07	
32	0.43	0.46	0.53	0.61	0.71	0.83	0.98	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.43	2.63	2.84	3.07	3.28	3.49	3.71	3.93	4.27	
33	0.44	0.47	0.54	0.62	0.72	0.84	1.00	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.01	2.18	2.36	2.56	2.76	2.98	3.21	3.44	3.67	3.90	4.14	4.48	
34	0.45	0.48	0.54	0.64	0.73	0.86	1.01	1.21	1.32	1.42	1.54	1.67	1.80	1.95	2.12	2.29	2.48	2.69	2.90	3.12	3.36	3.60	3.85	4.11	4.37	4.69	
35	0.46	0.49	0.57	0.65	0.75	0.87	1.01	1.21	1.34	1.47	1.62	1.76	1.90	2.06	2.23	2.42	2.61	2.82	3.04	3.27	3.52	3.78	4.05	4.32	4.61	4.91	
36	0.49	0.53	0.61	0.69	0.79	0.91	1.06	1.25	1.41	1.56	1.73	1.90	2.08	2.25	2.43	2.63	2.83	3.05	3.29	3.54	3.80	4.08	4.37	4.68	5.01	5.36	
37	0.53	0.58	0.66	0.74	0.84	0.96	1.11	1.31	1.49	1.67	1.86	2.06	2.27	2.46	2.65	2.86	3.08	3.32	3.57	3.83	4.11	4.42	4.74	5.09	5.45	5.85	
38	0.57	0.64	0.71	0.80	0.90	1.02	1.17	1.38	1.59	1.79	2.01	2.24	2.49	2.69	2.90	3.13	3.37	3.62	3.89	4.17	4.46	4.80	5.16	5.53	5.93	6.38	
39	0.62	0.70	0.78	0.87	0.97	1.10	1.26	1.48	1.72	1.94	2.19	2.45	2.74	2.95	3.18	3.43	3.69	3.96	4.25	4.55	4.87	5.24	5.62	6.03	6.46	6.97	
40	0.68	0.78	0.86	0.95	1.06	1.20	1.37	1.61	1.87	2.12	2.40	2.70	3.02	3.25	3.50	3.77	4.05	4.35	4.66	4.99	5.34	5.73	6.15	6.59	7.05	7.60	
41	0.75	0.87	0.95	1.05	1.17	1.33	1.52	1.79	2.07	2.34	2.64	2.97	3.32	3.58	3.86	4.15	4.46	4.79	5.13	5.49	5.87	6.29	6.74	7.22	7.71	8.29	
42	0.83	0.97	1.06	1.17	1.31	1.48	1.69	2.01	2.32	2.60	2.93	3.28	3.66	3.95	4.25	4.57	4.92	5.28	5.65	6.05	6.46	6.93	7.41	7.91	8.44	9.05	
43	0.93	1.09	1.18	1.31	1.46	1.66	1.91	2.28	2.61	2.91	3.25	3.62	4.03	4.34	4.68	5.04	5.42	5.82	6.24	6.68	7.14	7.63	8.15	8.69	9.24	9.88	
44	1.03	1.22	1.32	1.47	1.65	1.88	2.17	2.61	2.96	3.26	3.60	3.99	4.42	4.77	5.15	5.55	5.97	6.41	6.88	7.37	7.88	8.42	8.98	9.55	10.14	10.78	
45	1.15	1.36	1.48	1.65	1.86	2.13	2.47	2.99	3.35	3.65	4.00	4.39	4.82	5.22	5.64	6.08	6.56	7.06	7.58	8.13	8.70	9.29	9.89	10.51	11.14	11.76	
46	1.25	1.49	1.63	1.81	2.04	2.33	2.72	3.32	3.66	3.94	4.27	4.65	5.07	5.50	5.96	6.45	6.97	7.53	8.11	8.72	9.36	10.01	10.68	11.36	12.05	12.91	
47	1.36	1.62	1.78	1.98	2.22	2.55	2.98	3.66	3.97	4.22	4.53	4.90	5.30	5.77	6.27	6.81	7.38	7.99	8.63	9.32	10.04	10.76	11.50	12.27	13.04	14.15	
48	1.47	1.75	1.93	2.15	2.41	2.76	3.24	4.00	4.27	4.49	4.77	5.12	5.49	6.00	6.54	7.13	7.76	8.43	9.15	9.91	10.72	11.53	12.37	13.23	14.12	15.48	
49	1.58	1.87	2.09	2.32	2.60	2.97	3.50	4.33	4.56	4.74	4.98	5.30	5.65	6.19	6.78	7.42	8.11	8.85	9.65	10.50	11.41	12.32	13.27	14.26	15.28	16.91	
50	1.69	2.00	2.24	2.48	2.78	3.16	3.73	4.63	4.81	4.96	5.16	5.45	5.76	6.35	6.98	7.67	8.43	9.24	10.12	11.07	12.09	13.12	14.21	15.36	16.55	18.44	
51	1.79	2.12	2.39	2.64	2.94	3.34	3.94	4.90	5.03	5.13	5.30	5.56	5.83	6.46	7.14	7.89	8.71	9.60	10.57	11.63	12.77	13.94	15.19	16.52	17.92	20.07	
52	1.89	2.24	2.53	2.78	3.09	3.49	4.11	5.12	5.20	5.27	5.39	5.62	5.87	6.53	7.26	8.07	8.96	9.93	11.00	12.17	13.45	14.78	16.22	17.77	19.42	21.81	
53	1.99	2.35	2.67	2.91	3.22	3.62	4.25	5.29	5.32	5.36	5.45	5.66	5.87	6.58	7.36	8.23	9.19	10.25	11.42	12.72	14.14	15.66	17.31	19.10	21.04	23.64	
54	2.08	2.45	2.79	3.03	3.33	3.72	4.36	5.41	5.40	5.42	5.48	5.67	5.86	6.61	7.44	8.37	9.41	10.56	11.85	13.27	14.85	16.57	18.46	20.53	22.79	25.56	
55	2.17	2.55	2.91	3.14	3.43	3.79	4.43	5.49	5.44	5.44	5.49	5.67	5.86	6.64	7.53	8.52	9.64	10.89	12.29	13.86	15.60	17.54	19.69	22.07	24.69	27.57	
56	2.35	2.73	3.09	3.34	3.69	4.09	4.76	5.81	5.75	5.74	5.83	6.02	6.21	7.09	8.08	9.20	10.46	11.87	13.47	15.25	17.25	19.51	22.02	24.82	27.92	31.32	
57	2.55	2.92	3.28	3.55	3.97	4.40	5.10	6.12	6.07	6.07	6.22	6.44	6.66	7.63	8.74	10.00	11.42	13.03	14.84	16.88	19.17	21.78	24.71	27.98	31.61	35.57	
58	2.76	3.13	3.49	3.78	4.27	4.73	5.47	6.46	6.42	6.44	6.67	6.94	7.22	8.32	9.57	10.98	12.59	14.42	16.48	18.80	21.41	24.43	27.82	31.62	35.85	40.39	
59	3.00	3.37	3.72	4.04	4.60	5.10	5.88	6.83	6.83	6.89	7.23	7.59	7.95	9.19	10.60	12.21	14.03	16.10	18.45	21.09	24.07	27.54	31.44	35.81	40.69	45.84	
60	3.27	3.64	3.99	4.34	4.98	5.53	6.34	7.27	7.32	7.44	7.93	8.41	8.91	10.31	11.91	13.73	15.81	18.16	20.83	23.84	27.23	31.19	35.64	40.64	46.22	52.01	
61	3.57	3.95	4.29	4.68	5.43	6.02	6.90	7.80	7.94	8.14	8.83	9.47	10.16	11.75	13.57	15.65	18.00	20.68	23.71	27.13	30.99	35.48	40.53	46.19	52.51	58.99	
62	3.93	4.30	4.65	5.08	5.96	6.62	7.58	8.47	8.71	9.03	9.96	10.83	11.77	13.59	15.66	18.02	20.71	23.75	27.20	31.08	35.45	40.52	46.20	52.56	59.65	66.90	
63	4.34	4.72	5.06	5.56	6.60	7.35	8.41	9.31	9.68	10.16	11.40	12.55	13.81	15.89	18.26	20.96	24.02	27.48	31.39	35.79	40.74	46.41	52.76	59.85	67.72	75.84	
64	4.81	5.20	5.55	6.13	7.36	8.23	9.43	10.37	10.91	11.56	13.20	14.70	16.36	18.75	21.47	24.55	28.04	31.97	36.40	41.38	46.96	53.28	60.32	68.15	76.82	85.95	
65	5.36	5.77	6.11	6.80	8.28	9.31	10.70	11.70	12.43	13.30	15.41	17.35	19.51	22.26	25.38	28.90	32.87	37.34	42.35	47.97	54.25	61.2					

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Female Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
24	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
27	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
28	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	
29	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	
30	0.60	0.63	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	
31	0.60	0.64	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	
32	0.61	0.65	0.75	0.86	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	
33	0.62	0.66	0.76	0.87	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	
34	0.62	0.67	0.77	0.89	1.02	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	
35	0.63	0.69	0.79	0.90	1.04	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	
36	0.67	0.73	0.84	0.95	1.09	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	
37	0.72	0.79	0.89	1.01	1.14	1.31	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	
38	0.77	0.86	0.96	1.07	1.21	1.38	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	
39	0.83	0.93	1.04	1.16	1.30	1.47	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	
40	0.90	1.02	1.13	1.25	1.40	1.59	1.82	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	
41	0.98	1.13	1.24	1.37	1.53	1.73	1.98	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	10.27	
42	1.07	1.25	1.36	1.51	1.69	1.91	2.19	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	10.27	11.04	
43	1.18	1.39	1.51	1.67	1.87	2.13	2.45	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	10.27	11.04	11.87	
44	1.31	1.54	1.67	1.86	2.08	2.38	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	10.27	11.04	11.87	12.77	
45	1.45	1.71	1.85	2.07	2.32	2.66	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	10.27	11.04	11.87	12.77	13.72	
46	1.57	1.86	2.03	2.27	2.55	2.92	3.40	3.77	4.17	4.59	5.08	5.59	6.10	6.35	6.60	7.11	7.66	8.24	8.87	9.54	10.27	11.04	11.87	12.77	13.72	14.98	
47	1.70	2.02	2.22	2.47	2.78	3.18	3.72	4.17	4.59	5.08	5.59	6.07	6.56	7.10	7.66	8.27	8.91	9.58	10.29	11.04	11.81	12.61	13.42	14.24	15.08	16.33	
48	1.84	2.18	2.42	2.68	3.01	3.44	4.04	4.59	5.08	5.57	5.99	6.31	6.77	7.34	7.95	8.61	9.31	10.05	10.83	11.66	12.52	13.41	14.32	15.26	16.21	17.76	
49	1.97	2.34	2.61	2.89	3.24	3.70	4.35	5.08	5.59	5.96	6.14	6.52	6.93	7.54	8.20	8.91	9.67	10.48	11.35	12.27	13.24	14.23	15.27	16.34	17.44	19.29	
50	2.10	2.50	2.80	3.09	3.46	3.94	4.64	5.59	5.95	6.11	6.34	6.68	7.04	7.70	8.41	9.18	10.00	10.89	11.85	12.87	13.95	15.08	16.26	17.49	18.77	20.91	
51	2.23	2.65	2.98	3.28	3.66	4.15	4.89	6.07	6.21	6.32	6.49	6.79	7.11	7.81	8.57	9.40	10.30	11.27	12.32	13.46	14.68	15.95	17.30	18.73	20.22	22.62	
52	2.36	2.79	3.15	3.46	3.84	4.33	5.10	6.34	6.41	6.47	6.60	6.86	7.13	7.88	8.69	9.59	10.56	11.63	12.79	14.05	15.41	16.85	18.40	20.04	21.79	24.41	
53	2.47	2.91	3.31	3.61	3.99	4.48	5.26	6.54	6.55	6.58	6.66	6.89	7.12	7.91	8.79	9.75	10.81	11.97	13.24	14.64	16.16	17.79	19.55	21.45	23.49	26.28	
54	2.58	3.03	3.45	3.75	4.12	4.60	5.38	6.68	6.64	6.63	6.69	6.89	7.10	7.94	8.87	9.90	11.05	12.31	13.71	15.24	16.93	18.77	20.77	22.95	25.31	28.21	
55	2.67	3.14	3.58	3.87	4.22	4.68	5.46	6.76	6.68	6.65	6.69	6.88	7.07	7.96	8.95	10.06	11.30	12.67	14.19	15.88	17.74	19.80	22.06	24.54	27.25	30.20	
56	2.89	3.35	3.80	4.11	4.54	5.04	5.87	7.16	7.06	7.03	7.11	7.31	7.51	8.50	9.62	10.86	12.26	13.82	15.55	17.48	19.62	22.00	24.63	27.52	30.70	34.09	
57	3.13	3.59	4.03	4.37	4.88	5.42	6.30	7.56	7.46	7.43	7.58	7.81	8.05	9.16	10.41	11.81	13.39	15.16	17.13	19.33	21.78	24.52	27.56	30.92	34.62	38.47	
58	3.38	3.84	4.28	4.64	5.25	5.83	6.74	7.98	7.90	7.88	8.13	8.42	8.72	9.97	11.37	12.96	14.74	16.75	18.99	21.49	24.28	27.43	30.93	34.80	39.07	43.40	
59	3.67	4.12	4.55	4.95	5.65	6.27	7.24	8.43	8.39	8.42	8.79	9.18	9.58	10.98	12.57	14.36	16.38	18.65	21.19	24.03	27.20	30.79	34.79	39.22	44.11	48.94	
60	3.99	4.44	4.86	5.30	6.10	6.78	7.80	8.96	8.97	9.07	9.62	10.14	10.69	12.27	14.06	16.08	18.36	20.93	23.80	27.02	30.61	34.68	39.21	44.24	49.79	55.17	
61	4.34	4.80	5.22	5.70	6.63	7.36	8.45	9.58	9.69	9.89	10.65	11.36	12.11	13.90	15.92	18.21	20.78	23.67	26.92	30.55	34.60	39.18	44.29	49.94	56.18	62.17	
62	4.76	5.21	5.63	6.17	7.24	8.06	9.24	10.36	10.58	10.90	11.95	12.90	13.92	15.94	18.23	20.81	23.71	26.97	30.62	34.70	39.25	44.38	50.08	56.39	63.34	70.03	
63	5.23	5.69	6.11	6.72	7.98	8.90	10.20	11.32	11.69	12.17	13.56	14.82	16.19	18.48	21.06	23.97	27.24	30.91	35.01	39.58	44.66	50.37	56.69	63.67	71.34	78.87	
64	5.78	6.25	6.67	7.37	8.86	9.92	11.37	12.52	13.06	13.74	15.56	17.20	19.00	21.60	24.52	27.80	31.48	35.59	40.17	45.27	50.94	57.24	64.20	71.86	80.23	88.79	
65	6.42	6.90	7.32	8.14	9.91	11.14	12.81	14.01	14.76	15.67	18.02	20.11	22.44	25.38	28.68	32.38	36.50										

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Female Select Smoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.83	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.81	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.90	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.25	1.34	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.32	1.41	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.38	1.50	1.72	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69
36	1.46	1.60	1.82	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78
37	1.54	1.70	1.92	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00
38	1.62	1.82	2.03	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23
39	1.71	1.94	2.16	2.36	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.42
40	1.81	2.08	2.29	2.49	2.73	3.02	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.33
41	1.92	2.22	2.44	2.65	2.89	3.20	3.58	4.13	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	15.90	17.02	18.18	19.37	20.24
42	2.03	2.37	2.59	2.81	3.08	3.42	3.84	4.46	5.14	5.76	6.46	7.22	8.00	8.77	9.56	10.39	11.29	12.24	13.24	14.30	15.41	16.54	17.71	18.91	20.15	21.14
43	2.15	2.53	2.75	3.00	3.29	3.67	4.14	4.85	5.52	6.12	6.79	7.53	8.33	9.09	9.90	10.76	11.68	12.66	13.70	14.80	15.94	17.12	18.34	19.59	20.88	22.01
44	2.28	2.68	2.92	3.19	3.51	3.94	4.48	5.29	5.95	6.50	7.13	7.83	8.58	9.36	10.19	11.07	12.02	13.03	14.10	15.22	16.41	17.63	18.90	20.21	21.56	22.84
45	2.40	2.84	3.08	3.38	3.75	4.23	4.84	5.77	6.39	6.88	7.44	8.08	8.77	9.56	10.41	11.32	12.29	13.33	14.42	15.58	16.80	18.08	19.41	20.78	22.18	23.60
46	2.66	3.16	3.45	3.79	4.21	4.76	5.48	6.59	7.16	7.59	8.10	8.70	9.34	10.19	11.11	12.10	13.16	14.29	15.50	16.78	18.14	19.58	21.09	22.66	24.28	26.23
47	2.95	3.50	3.85	4.24	4.71	5.33	6.17	7.49	7.98	8.34	8.78	9.33	9.91	10.84	11.83	12.91	14.07	15.31	16.64	18.07	19.58	21.22	22.94	24.74	26.62	29.12
48	3.27	3.88	4.29	4.73	5.26	5.95	6.92	8.44	8.84	9.12	9.49	9.97	10.49	11.49	12.57	13.75	15.02	16.39	17.87	19.46	21.16	23.01	24.98	27.06	29.23	32.32
49	3.62	4.29	4.77	5.25	5.84	6.60	7.69	9.43	9.73	9.92	10.20	10.62	11.06	12.15	13.33	14.63	16.03	17.55	19.20	20.98	22.90	25.01	27.26	29.65	32.18	35.85
50	3.99	4.73	5.30	5.81	6.44	7.27	8.48	10.43	10.62	10.72	10.92	11.28	11.65	12.83	14.13	15.56	17.11	18.80	20.65	22.65	24.82	27.23	29.81	32.57	35.51	39.74
51	4.40	5.20	5.86	6.40	7.07	7.95	9.27	11.42	11.42	11.52	11.63	11.94	12.25	13.55	14.98	16.55	18.28	20.17	22.25	24.51	26.97	29.71	32.66	35.85	39.26	44.03
52	4.84	5.71	6.46	7.02	7.72	8.63	10.05	12.37	12.34	12.29	12.34	12.61	12.87	14.30	15.89	17.63	19.56	21.68	24.01	26.57	29.37	32.49	35.87	39.53	43.49	48.75
53	5.31	6.26	7.10	7.67	8.39	9.31	10.81	13.29	13.15	13.05	13.05	13.30	13.54	15.12	16.87	18.82	20.97	23.35	25.98	28.88	32.06	35.60	39.46	43.67	48.23	53.94
54	5.81	6.84	7.79	8.35	9.06	9.98	11.54	14.14	13.92	13.78	13.76	14.02	14.28	16.03	17.97	20.14	22.54	25.22	28.18	31.45	35.07	39.07	43.47	48.28	53.52	59.65
55	6.35	7.47	8.53	9.06	9.75	10.65	12.24	14.95	14.66	14.51	14.49	14.80	15.11	17.04	19.20	21.61	24.30	27.30	30.63	34.33	38.42	42.94	47.92	53.40	59.39	65.65
56	6.90	8.01	9.07	9.64	10.48	11.44	13.09	15.71	15.42	15.28	15.41	15.80	16.20	18.34	20.73	23.41	26.40	29.74	33.45	37.57	42.14	47.15	52.69	58.77	65.43	71.89
57	7.47	8.58	9.64	10.24	11.23	12.23	13.94	16.42	16.18	16.08	16.40	16.92	17.46	19.82	22.47	25.43	28.75	32.45	36.57	41.15	46.22	51.75	57.86	64.58	71.94	78.31
58	8.07	9.17	10.22	10.86	12.00	13.05	14.79	17.12	16.94	16.93	17.49	18.19	18.92	21.52	24.45	27.72	31.38	35.47	40.02	45.07	50.66	56.75	63.45	70.83	78.90	85.20
59	8.71	9.80	10.83	11.50	12.81	13.90	15.67	17.84	17.76	17.86	18.72	19.65	20.63	23.49	26.71	30.31	34.33	38.82	43.81	49.35	55.48	62.12	69.44	77.47	86.26	92.60
60	9.38	10.46	11.47	12.18	13.67	14.81	16.61	18.60	18.67	18.92	20.13	21.34	22.63	25.77	29.29	33.23	37.62	42.52	47.96	53.99	60.66	67.86	75.79	84.48	93.97	100.50
61	10.08	11.15	12.14	12.90	14.60	15.79	17.64	19.46	19.70	20.14	21.76	23.31	24.98	28.40	32.23	36.51	41.28	46.59	52.48	59.00	66.19	73.95	82.47	91.80	101.96	108.94
62	10.82	11.88	12.84	13.67	15.60	16.88	18.80	20.47	20.91	21.56	23.66	25.60	27.70	31.41	35.56	40.18	45.32	51.04	57.36	64.35	72.05	80.34	89.44	99.37	109.93	117.92
63	11.60	12.64	13.57	14.49	16.70	18.09	20.12	21.66	22.33	23.23	25.86	28.24	30.85	34.85	39.30	44.26	49.77	55.87	62.61	70.04	78.20	87.01	96.64	107.13	118.48	127.46
64	12.42	13.44	14.33	15.37	17.91	19.45	21.64	23.10	24.01	25.16	28.40	31.28	34.44	38.72	43.49	48.77	54.62	61.09	68.21							

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Female Smoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69
36	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78
37	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00
38	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23
39	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52
40	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93
41	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43
42	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12
43	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97
44	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98
45	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22
46	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78
47	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60
48	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64
49	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97
50	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33
51	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98
52	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91
53	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14
54	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72
55	8.63	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65
56	9.28	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.59
57	9.98	11.45	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.26	22.75	24.24	25.73	27.22	28.71	30.20	31.69	33.18	34.67	36.16	37.65	39.14	40.63	42.12	43.61	45.10
58	10.72	12.18	13.59	14.48	16.00	17.23	18.52	19.93	21.43	22.30	23.79	25.28	26.77	28.26	29.75	31.24	32.73	34.22	35.71	37.20	38.69	40.18	41.67	43.16	44.65	46.14
59	11.51	12.95	14.33	15.27	17.07	18.52	19.93	21.43	23.12	23.46	24.25	25.09	25.97	26.86	27.75	28.64	29.53	30.42	31.31	32.20	33.09	33.98	34.87	35.76	36.65	37.54
60	12.35	13.77	15.12	16.12	18.16	19.75	21.43	23.12	24.78	24.76	25.98	27.14	28.36	29.57	30.77	31.97	33.17	34.37	35.57	36.77	37.97	39.17	40.37	41.57	42.77	43.97
61	13.25	14.65	15.96	17.02	19.34	21.00	23.12	24.97	26.06	26.26	27.97	29.52	31.18	32.84	34.50	36.16	37.82	39.48	41.14	42.80	44.46	46.12	47.78	49.44	51.10	52.76
62	14.20	15.58	16.85	18.00	20.61	22.37	24.97	26.98	27.54	28.00	30.29	32.30	34.46	36.55	38.64	40.73	42.82	44.91	47.00	49.09	51.18	53.27	55.36	57.45	59.54	61.63
63	15.21	16.57	17.80	19.05	22.01	23.90	26.65	28.79	29.27	30.03	32.98	35.53	38.27	42.67	47.51	52.82	58.64	64.99	71.90	79.42	87.47	95.35	103.30	109.93	120.43	130.92
64	16.29	17.63	18.80	20.19	23.56	25.62	28.55	30.52	31.31	32.40	36.09	39.23	42.64	47.35	52.52	58.17										

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Female Super Preferred Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.36	0.37	0.39	0.41	0.43	0.45	0.46	0.47	0.52	0.56	0.51	0.51	0.51	0.55	0.59	0.63	0.69	0.77	0.87	0.99	1.05	1.11	1.18	1.24	1.32	1.42
19	0.34	0.36	0.37	0.39	0.39	0.39	0.38	0.35	0.42	0.44	0.41	0.42	0.43	0.47	0.51	0.55	0.61	0.69	0.77	0.89	1.03	1.18	1.24	1.32	1.42	1.54
20	0.33	0.35	0.37	0.37	0.37	0.36	0.34	0.30	0.36	0.38	0.37	0.39	0.41	0.45	0.50	0.55	0.61	0.69	0.79	0.91	1.05	1.24	1.32	1.42	1.54	1.68
21	0.32	0.35	0.36	0.37	0.36	0.36	0.33	0.29	0.34	0.37	0.38	0.41	0.44	0.49	0.54	0.61	0.68	0.78	0.88	1.02	1.18	1.32	1.42	1.54	1.68	1.83
22	0.31	0.34	0.36	0.37	0.37	0.37	0.35	0.32	0.37	0.41	0.43	0.47	0.50	0.57	0.64	0.72	0.81	0.92	1.05	1.21	1.32	1.42	1.54	1.68	1.83	2.03
23	0.31	0.34	0.37	0.38	0.39	0.40	0.40	0.39	0.44	0.48	0.51	0.55	0.60	0.68	0.77	0.87	0.99	1.12	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.31	0.35	0.38	0.40	0.42	0.45	0.47	0.48	0.53	0.57	0.62	0.67	0.72	0.82	0.93	1.05	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
25	0.37	0.40	0.43	0.46	0.49	0.52	0.56	0.61	0.66	0.71	0.76	0.79	0.83	0.92	1.01	1.11	1.22	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.70
26	0.36	0.39	0.43	0.46	0.51	0.56	0.62	0.70	0.75	0.80	0.85	0.89	0.93	1.03	1.13	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.44	2.60	2.79
27	0.35	0.38	0.42	0.47	0.52	0.59	0.67	0.78	0.82	0.87	0.93	0.98	1.02	1.12	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.42	2.56	2.71	2.87
28	0.35	0.37	0.41	0.47	0.53	0.61	0.71	0.83	0.88	0.94	1.00	1.04	1.09	1.20	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.39	2.53	2.67	2.80	2.95
29	0.34	0.36	0.41	0.46	0.53	0.62	0.73	0.87	0.93	0.98	1.05	1.09	1.14	1.26	1.38	1.52	1.66	1.82	1.98	2.16	2.34	2.48	2.62	2.75	2.87	3.01
30	0.32	0.35	0.40	0.46	0.53	0.62	0.73	0.89	0.94	1.00	1.07	1.12	1.18	1.29	1.42	1.56	1.70	1.86	2.02	2.20	2.39	2.53	2.67	2.80	2.92	3.07
31	0.33	0.35	0.40	0.47	0.54	0.64	0.76	0.92	0.98	1.05	1.12	1.18	1.24	1.37	1.50	1.64	1.79	1.95	2.12	2.31	2.50	2.66	2.81	2.95	3.09	3.25
32	0.33	0.35	0.41	0.47	0.55	0.65	0.77	0.93	1.01	1.08	1.16	1.23	1.30	1.42	1.56	1.70	1.86	2.03	2.20	2.39	2.59	2.76	2.93	3.09	3.25	3.44
33	0.34	0.36	0.41	0.48	0.56	0.65	0.77	0.93	1.02	1.09	1.18	1.26	1.35	1.47	1.61	1.76	1.92	2.09	2.27	2.46	2.67	2.85	3.04	3.23	3.42	3.63
34	0.34	0.36	0.42	0.48	0.56	0.65	0.77	0.92	1.01	1.10	1.20	1.29	1.39	1.52	1.66	1.81	1.97	2.14	2.33	2.52	2.73	2.94	3.15	3.37	3.59	3.83
35	0.34	0.37	0.43	0.49	0.56	0.65	0.76	0.91	1.01	1.10	1.21	1.32	1.43	1.56	1.70	1.85	2.02	2.19	2.38	2.58	2.80	3.02	3.26	3.51	3.77	4.04
36	0.36	0.40	0.45	0.51	0.58	0.67	0.77	0.92	1.03	1.14	1.26	1.38	1.51	1.65	1.79	1.95	2.12	2.31	2.50	2.71	2.94	3.19	3.46	3.75	4.06	4.43
37	0.39	0.42	0.48	0.54	0.61	0.69	0.79	0.93	1.06	1.18	1.32	1.46	1.60	1.75	1.90	2.07	2.25	2.45	2.65	2.87	3.11	3.39	3.70	4.03	4.39	4.84
38	0.41	0.46	0.51	0.57	0.64	0.72	0.82	0.96	1.11	1.24	1.39	1.55	1.72	1.87	2.04	2.22	2.41	2.62	2.84	3.07	3.32	3.64	3.98	4.35	4.75	5.30
39	0.45	0.50	0.55	0.61	0.68	0.77	0.87	1.01	1.17	1.32	1.49	1.67	1.86	2.03	2.21	2.40	2.61	2.83	3.07	3.32	3.59	3.94	4.32	4.73	5.17	5.79
40	0.48	0.55	0.61	0.67	0.74	0.83	0.94	1.09	1.27	1.43	1.62	1.82	2.03	2.21	2.41	2.62	2.85	3.09	3.35	3.63	3.93	4.31	4.72	5.17	5.65	6.34
41	0.53	0.61	0.67	0.74	0.81	0.91	1.04	1.21	1.40	1.58	1.78	2.00	2.20	2.44	2.66	2.89	3.14	3.41	3.70	4.01	4.34	4.75	5.20	5.68	6.20	6.93
42	0.58	0.68	0.74	0.82	0.91	1.02	1.16	1.37	1.57	1.76	1.98	2.22	2.45	2.70	2.95	3.21	3.49	3.80	4.12	4.47	4.83	5.28	5.76	6.28	6.83	7.58
43	0.65	0.76	0.83	0.91	1.02	1.15	1.32	1.56	1.79	1.99	2.22	2.47	2.74	3.00	3.28	3.58	3.90	4.24	4.61	5.00	5.41	5.89	6.41	6.96	7.54	8.29
44	0.72	0.85	0.92	1.03	1.15	1.31	1.51	1.81	2.05	2.25	2.49	2.76	3.05	3.34	3.65	3.99	4.35	4.74	5.16	5.61	6.08	6.60	7.15	7.73	8.34	9.06
45	0.81	0.95	1.04	1.15	1.30	1.49	1.73	2.09	2.34	2.55	2.79	3.07	3.37	3.70	4.06	4.44	4.86	5.30	5.77	6.28	6.82	7.39	7.98	8.60	9.25	9.90
46	0.88	1.05	1.14	1.28	1.44	1.65	1.93	2.35	2.60	2.80	3.04	3.31	3.62	3.98	4.38	4.81	5.27	5.77	6.31	6.88	7.50	8.12	8.77	9.45	10.15	10.98
47	0.96	1.14	1.26	1.41	1.58	1.82	2.14	2.63	2.86	3.05	3.27	3.55	3.85	4.25	4.69	5.16	5.68	6.24	6.85	7.50	8.20	8.89	9.61	10.36	11.14	12.14
48	1.05	1.24	1.38	1.54	1.73	1.99	2.35	2.90	3.11	3.28	3.49	3.76	4.05	4.49	4.97	5.50	6.07	6.70	7.38	8.11	8.90	9.68	10.49	11.33	12.21	13.41
49	1.13	1.34	1.50	1.67	1.88	2.15	2.54	3.16	3.35	3.50	3.69	3.95	4.22	4.70	5.22	5.80	6.43	7.13	7.88	8.71	9.60	10.47	11.39	12.36	13.37	14.79
50	1.21	1.44	1.61	1.79	2.02	2.30	2.73	3.40	3.55	3.68	3.85	4.09	4.35	4.87	5.43	6.06	6.75	7.52	8.35	9.27	10.27	11.26	12.31	13.43	14.61	16.28
51	1.29	1.53	1.73	1.91	2.14	2.44	2.89	3.60	3.72	3.83	3.98	4.20	4.44	4.99	5.60	6.27	7.03	7.86	8.78	9.80	10.92	12.04	13.26	14.56	15.95	17.88
52	1.37	1.62	1.84	2.02	2.25	2.55	3.02	3.77	3.85	3.94	4.06	4.27	4.49	5.07	5.72	6.44	7.26	8.17	9.18	10.30	11.54	12.82	14.22	15.74	17.39	19.59
53	1.45	1.71	1.94	2.12	2.35	2.65	3.12	3.89	3.94	4.00	4.11	4.30	4.50	5.11	5.80	6.58	7.45	8.43	9.54	10.77	12.15	13.61	15.22	16.99	18.94	21.41
54	1.51	1.78	2.03	2.21	2.43	2.71	3.18	3.96	3.99	4.04	4.12	4.30	4.49	5.13	5.86	6.69	7.62	8.68	9.88	11.23	12.74	14.40	16.26	18.32	20.61	23.34
55	1.58	1.85	2.12	2.28	2.49	2.76	3.22	4.00	4.00	4.04	4.11	4.29	4.47	5.14	5.91	6.79	7.79	8.93	10.23	11.70	13.36	15.24	17.36	19.74	22.40	25.38
56	1.71	1.98	2.24	2.42	2.67	2.96	3.44	4.19	4.19	4.22	4.33	4.52	4.70	5.45	6.30	7.27	8.39	9.67	11.13	12.79	14.68	16.86	19.34	22.15	25.30	28.85
57	1.84	2.11	2.37	2.56	2.86	3.16	3.66	4.38	4.38	4.42	4.58	4.79	5.00	5.82	6.77	7.86	9.11	10.54	12.19	14.07	16.21	18.75	21.64	24.92	28.63	32.79
58	1.99	2.26	2.51	2.72	3.06	3.38	3.89	4.58	4.60	4.66	4.88	5.13	5.39	6.31	7.36	8.58	9.99	11.61	13.47	15.60	18.03	20.96	24.30	28.11	32.43	37.24
59	2.16	2.42	2.68	2.89	3.28	3.62	4.15	4.81	4.86	4.95	5.26	5.58	5.92	6.95	8.13	9.51	11.10	12.93	15.03	17.45	20.22	23.57	27.42	31.81	36.79	42.27
60	2.35	2.61	2.86	3.10	3.55	3.91	4.47	5.09	5.19	5.34	5.76	6.18	6.64	7.80	9.14	10.70	12.50	14.58	16.97	19.71	22.86	26.69	31.08	36.09	41.78	47.95
61	2.56	2.83	3.07	3.34	3.86	4.26	4.85	5.45	5.62	5.84	6.42	6.98	7.59	8.91	10.45	12.22	14.27	16.63	19.36	22.48	26.05	30.39	35.36	41.03	47.46	54.37
62	2.81	3.08	3.32	3.62	4.23	4.68	5.33	5.93	6.18	6.50	7.27	8.02	8.84	10.36	12.12	14.15	16.49	19.19	22.29	25.84	29.91	34.79	40.38	46.73	53.93	61.60
63	3.10	3.37	3.62	3.96	4.69	5.21	5.93	6.55	6.91	7.35	8.38	9.36	10.46	12.20	14.23	16.56	19.24	22.33	25.87	29.91	34.53	39.99	46.22	53.28	61.25	69.76
64	3.44	3.72	3.96	4.37	5.24	5.85	6.69	7.34	7.84	8.43	9.77	11.05	12.49	14.51	16.85	19.53	22.61	26.14	30.18	34.78	40.02	46.10	52.98	60.76	69.50	78.96
65	3.83	4.12	4.36	4.85	5.91	6.64	7.64	8.35	9.00	9.78	11.51	13.14	15.00	17.35	20.05	23.15	26.69	30.73	35.33	40.57	46.50	53.20	60.76	69.25	78.74	89.31
66																										

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Female Preferred Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.48	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.48	0.48	0.56	0.57	0.57	0.60	0.62	0.68	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
20	0.43	0.45	0.47	0.47	0.49	0.49	0.47	0.42	0.51	0.55	0.54	0.58	0.62	0.69	0.76	0.84	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
21	0.42	0.45	0.47	0.49	0.49	0.48	0.46	0.42	0.49	0.54	0.56	0.61	0.67	0.74	0.83	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
22	0.41	0.45	0.48	0.49	0.50	0.50	0.49	0.46	0.53	0.58	0.62	0.68	0.74	0.84	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
23	0.40	0.45	0.48	0.51	0.52	0.54	0.54	0.53	0.60	0.66	0.71	0.78	0.85	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
24	0.40	0.45	0.49	0.53	0.56	0.59	0.62	0.64	0.70	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
25	0.48	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
26	0.46	0.50	0.54	0.59	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
27	0.44	0.47	0.52	0.57	0.64	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
28	0.42	0.44	0.50	0.56	0.63	0.72	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.28	3.53	
29	0.39	0.42	0.47	0.54	0.62	0.71	0.83	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.74	2.91	3.08	3.24	3.49	
30	0.37	0.39	0.45	0.51	0.59	0.69	0.81	0.98	1.04	1.09	1.16	1.21	1.27	1.39	1.52	1.66	1.82	1.98	2.15	2.34	2.53	2.70	2.86	3.02	3.18	3.42	
31	0.37	0.39	0.45	0.52	0.61	0.71	0.84	1.01	1.08	1.14	1.22	1.28	1.34	1.47	1.61	1.75	1.91	2.08	2.26	2.45	2.65	2.82	3.00	3.17	3.33	3.59	
32	0.37	0.40	0.46	0.53	0.62	0.72	0.86	1.03	1.11	1.18	1.27	1.34	1.41	1.54	1.68	1.84	2.00	2.17	2.35	2.55	2.75	2.94	3.13	3.31	3.50	3.76	
33	0.38	0.40	0.46	0.54	0.62	0.73	0.86	1.04	1.13	1.21	1.31	1.39	1.48	1.61	1.76	1.91	2.08	2.25	2.44	2.64	2.85	3.05	3.25	3.46	3.67	3.94	
34	0.38	0.41	0.47	0.54	0.63	0.73	0.86	1.03	1.13	1.23	1.34	1.44	1.54	1.68	1.83	1.99	2.15	2.33	2.53	2.73	2.94	3.16	3.38	3.61	3.84	4.12	
35	0.39	0.42	0.48	0.55	0.63	0.73	0.86	1.02	1.14	1.24	1.37	1.48	1.61	1.75	1.90	2.06	2.23	2.42	2.61	2.82	3.04	3.27	3.51	3.77	4.03	4.30	
36	0.41	0.45	0.51	0.58	0.67	0.77	0.89	1.06	1.19	1.32	1.46	1.60	1.75	1.90	2.06	2.23	2.41	2.61	2.82	3.04	3.27	3.53	3.81	4.09	4.40	4.74	
37	0.45	0.49	0.56	0.63	0.71	0.81	0.93	1.10	1.25	1.40	1.56	1.73	1.91	2.07	2.24	2.42	2.62	2.83	3.05	3.29	3.54	3.83	4.13	4.46	4.81	5.22	
38	0.49	0.54	0.61	0.68	0.76	0.87	0.99	1.16	1.34	1.50	1.69	1.88	2.09	2.26	2.45	2.65	2.86	3.09	3.33	3.58	3.85	4.17	4.51	4.88	5.27	5.75	
39	0.53	0.60	0.67	0.74	0.83	0.94	1.07	1.25	1.44	1.63	1.84	2.06	2.30	2.49	2.70	2.91	3.14	3.39	3.65	3.93	4.22	4.58	4.95	5.36	5.79	6.34	
40	0.59	0.67	0.74	0.82	0.91	1.02	1.17	1.36	1.59	1.79	2.03	2.28	2.55	2.76	2.98	3.22	3.48	3.75	4.04	4.34	4.66	5.05	5.46	5.90	6.37	6.98	
41	0.65	0.75	0.82	0.91	1.01	1.14	1.30	1.52	1.77	1.99	2.25	2.53	2.81	3.06	3.31	3.58	3.86	4.17	4.49	4.82	5.18	5.60	6.05	6.53	7.03	7.69	
42	0.73	0.84	0.92	1.02	1.13	1.28	1.46	1.73	2.00	2.24	2.52	2.82	3.14	3.41	3.69	3.99	4.31	4.65	5.00	5.38	5.78	6.24	6.73	7.24	7.78	8.47	
43	0.81	0.95	1.04	1.15	1.28	1.45	1.67	1.99	2.28	2.53	2.82	3.15	3.50	3.80	4.11	4.45	4.81	5.19	5.60	6.02	6.47	6.97	7.50	8.05	8.63	9.33	
44	0.91	1.08	1.17	1.30	1.46	1.66	1.92	2.30	2.61	2.87	3.17	3.52	3.89	4.22	4.58	4.97	5.37	5.81	6.26	6.75	7.25	7.80	8.37	8.97	9.58	10.28	
45	1.03	1.22	1.32	1.47	1.66	1.90	2.20	2.67	2.99	3.26	3.56	3.92	4.30	4.68	5.09	5.52	5.99	6.48	7.00	7.55	8.13	8.73	9.36	10.00	10.66	11.32	
46	1.12	1.33	1.45	1.62	1.82	2.09	2.44	2.97	3.28	3.53	3.83	4.18	4.56	4.97	5.42	5.90	6.42	6.96	7.55	8.17	8.82	9.48	10.17	10.87	11.59	12.46	
47	1.22	1.45	1.59	1.77	1.99	2.29	2.68	3.29	3.57	3.80	4.08	4.42	4.79	5.24	5.73	6.26	6.83	7.44	8.09	8.79	9.52	10.26	11.02	11.81	12.61	13.71	
48	1.31	1.56	1.73	1.93	2.17	2.48	2.92	3.61	3.86	4.07	4.32	4.64	4.99	5.48	6.02	6.60	7.22	7.90	8.63	9.40	10.23	11.05	11.91	12.80	13.71	15.04	
49	1.41	1.68	1.87	2.08	2.34	2.67	3.16	3.91	4.13	4.30	4.53	4.83	5.15	5.68	6.26	6.90	7.58	8.33	9.14	10.00	10.94	11.86	12.83	13.84	14.89	16.48	
50	1.51	1.79	2.01	2.23	2.50	2.85	3.37	4.19	4.36	4.50	4.70	4.97	5.27	5.84	6.47	7.15	7.90	8.72	9.61	10.58	11.63	12.67	13.78	14.95	16.18	18.02	
51	1.61	1.90	2.15	2.37	2.65	3.01	3.55	4.43	4.55	4.67	4.83	5.08	5.34	5.95	6.62	7.36	8.18	9.08	10.06	11.13	12.30	13.49	14.76	16.12	17.56	19.67	
52	1.70	2.01	2.27	2.50	2.78	3.14	3.71	4.62	4.70	4.78	4.91	5.14	5.38	6.02	6.74	7.53	8.42	9.39	10.47	11.65	12.95	14.31	15.77	17.35	19.05	21.42	
53	1.78	2.10	2.39	2.61	2.89	3.25	3.82	4.76	4.80	4.86	4.96	5.16	5.38	6.06	6.82	7.67	8.62	9.68	10.85	12.16	13.60	15.14	16.82	18.66	20.65	23.27	
54	1.86	2.19	2.50	2.71	2.99	3.33	3.91	4.86	4.86	4.89	4.97	5.16	5.36	6.07	6.88	7.79	8.81	9.95	11.23	12.66	14.25	15.99	17.92	20.04	22.38	25.21	
55	1.94	2.27	2.60	2.80	3.06	3.39	3.95	4.90	4.88	4.90	4.96	5.15	5.33	6.08	6.94	7.91	9.00	10.23	11.62	13.18	14.93	16.90	19.09	21.53	24.23	27.23	
56	2.09	2.42	2.74	2.96	3.27	3.63	4.22	5.14	5.11	5.13	5.23	5.42	5.61	6.44	7.39	8.47	9.69	11.07	12.64	14.40	16.39	18.67	21.22	24.08	27.27	30.82	
57	2.25	2.58	2.89	3.13	3.49	3.87	4.49	5.38	5.35	5.37	5.53	5.75	5.97	6.89	7.94	9.14	10.51	12.06	13.83	15.83	18.09	20.71	23.68	27.01	30.74	34.86	
58	2.42	2.75	3.06	3.31	3.73	4.14	4.77	5.63	5.62	5.66	5.88	6.15	6.43	7.45	8.62	9.97	11.50	13.26	15.25	17.51	20.08	23.09	26.51	30.36	34.69	39.41	
59	2.62	2.94	3.24	3.52	4.00	4.43	5.09	5.90	5.93	6.01	6.33	6.68	7.03	8.18	9.50	11.01	12.74	14.72	16.97	19.53	22.44	25.89	29.80	34.21	39.18	44.53	
60	2.83	3.15	3.45	3.75	4.30	4.76	5.45	6.24	6.31	6.45	6.91	7.36	7.84	9.13	10.62	12.32	14.28	16.51	19.06	21.96	25.25	29.17	33.61	38.64	44.29	50.29	
61	3.08	3.40	3.70	4.02	4.66	5.16	5.90	6.65	6.80	7.02	7.65	8.26	8.91	10.37	12.05	13.98	16.20	18.73	21.61	24.89	28.62	33.04	38.05	43.71	50.07	56.76	
62	3.36	3.69	3.98	4.35	5.09	5.64	6.44	7.19	7.43	7.75	8.60	9.41	10.28	11.95	13.86	16.06	18.57	21.43	24.70	28.41	32.62	37.58	43.19	49.51	56.61	64.03	
63	3.69	4.02	4.31	4.73	5.60	6.23	7.12	7.87	8.23	8.69	9.82	10.87	12.04	13.94	16.13	18.62	21.48	24.73	28.43	32.62	37.36	42.88	49.11	56.11	63.95	72.18	
64	4.07	4.40	4.69	5.18	6.22	6.95	7.96	8.74	9.25	9.87	11.33	12.70	14.23	16.41	18.91	21.76	25.01	28.69	32.87	37.61	42.94	49.05	55.92	63.60	72.17	81.32	
65	4.51	4.85	5.14	5.72	6.96	7.82	8.99	9.83	10.51	11.32	13.21	14.96	16.92	19.43	22.29	25.54	29.23	33.41	38.14	43.47	49.46	56.18	63.69				

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Female Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
19	0.44	0.44	0.47	0.47	0.49	0.49	0.52	0.52	0.56	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.53	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.53	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.58	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
24	0.48	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
27	0.51	0.55	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
28	0.48	0.51	0.57	0.64	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	
29	0.45	0.47	0.54	0.61	0.69	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.39	3.59	3.93	
30	0.41	0.43	0.50	0.57	0.65	0.76	0.89	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.69	2.88	3.06	3.25	3.44	3.76	
31	0.41	0.44	0.51	0.58	0.67	0.79	0.93	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.42	2.62	2.83	3.03	3.22	3.42	3.62	3.95	
32	0.42	0.45	0.51	0.59	0.69	0.80	0.95	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.00	2.17	2.36	2.55	2.76	2.97	3.18	3.39	3.60	3.81	4.14	
33	0.43	0.45	0.52	0.60	0.70	0.82	0.97	1.16	1.24	1.32	1.42	1.54	1.64	1.79	1.95	2.11	2.29	2.48	2.68	2.89	3.12	3.33	3.56	3.79	4.02	4.34	
34	0.43	0.47	0.54	0.62	0.71	0.83	0.98	1.17	1.28	1.39	1.51	1.62	1.74	1.89	2.05	2.23	2.41	2.60	2.81	3.03	3.26	3.49	3.74	3.98	4.24	4.55	
35	0.44	0.48	0.55	0.63	0.72	0.84	0.98	1.17	1.30	1.43	1.57	1.70	1.85	2.00	2.17	2.35	2.53	2.74	2.95	3.18	3.41	3.66	3.92	4.19	4.48	4.76	
36	0.47	0.52	0.59	0.67	0.76	0.88	1.03	1.22	1.37	1.52	1.68	1.84	2.02	2.18	2.36	2.55	2.75	2.96	3.19	3.43	3.68	3.96	4.24	4.54	4.86	5.20	
37	0.51	0.56	0.64	0.72	0.81	0.93	1.08	1.27	1.45	1.62	1.81	2.00	2.20	2.38	2.57	2.78	2.99	3.22	3.46	3.72	3.98	4.28	4.60	4.93	5.28	5.67	
38	0.55	0.62	0.69	0.77	0.87	0.99	1.14	1.34	1.54	1.74	1.95	2.18	2.42	2.61	2.81	3.03	3.26	3.51	3.77	4.04	4.33	4.66	5.00	5.37	5.75	6.19	
39	0.60	0.68	0.76	0.84	0.94	1.07	1.22	1.44	1.66	1.88	2.12	2.38	2.66	2.87	3.09	3.32	3.58	3.84	4.12	4.42	4.72	5.08	5.45	5.85	6.27	6.76	
40	0.66	0.76	0.83	0.92	1.03	1.17	1.33	1.56	1.82	2.06	2.33	2.61	2.92	3.15	3.40	3.65	3.93	4.22	4.52	4.84	5.18	5.56	5.97	6.39	6.84	7.37	
41	0.73	0.84	0.92	1.02	1.14	1.29	1.47	1.73	2.01	2.27	2.56	2.88	3.22	3.47	3.74	4.02	4.32	4.64	4.97	5.32	5.69	6.10	6.54	7.00	7.48	8.05	
42	0.81	0.94	1.03	1.14	1.27	1.44	1.64	1.95	2.25	2.52	2.84	3.18	3.55	3.83	4.12	4.44	4.77	5.12	5.48	5.87	6.27	6.72	7.19	7.68	8.18	8.78	
43	0.90	1.05	1.15	1.27	1.42	1.61	1.86	2.21	2.54	2.82	3.15	3.51	3.90	4.21	4.54	4.89	5.26	5.65	6.05	6.48	6.92	7.40	7.91	8.43	8.97	9.58	
44	1.00	1.18	1.28	1.43	1.60	1.82	2.11	2.53	2.87	3.16	3.50	3.87	4.28	4.63	4.99	5.38	5.79	6.22	6.68	7.15	7.64	8.17	8.71	9.27	9.84	10.46	
45	1.12	1.32	1.44	1.60	1.80	2.06	2.39	2.90	3.25	3.54	3.88	4.26	4.68	5.06	5.47	5.90	6.36	6.84	7.35	7.88	8.44	9.01	9.60	10.20	10.80	11.41	
46	1.22	1.44	1.58	1.76	1.98	2.26	2.64	3.22	3.55	3.82	4.14	4.51	4.92	5.34	5.79	6.26	6.77	7.30	7.86	8.46	9.08	9.71	10.36	11.02	11.69	12.52	
47	1.32	1.57	1.72	1.92	2.16	2.47	2.89	3.55	3.85	4.09	4.39	4.75	5.14	5.59	6.08	6.60	7.16	7.75	8.38	9.04	9.74	10.44	11.16	11.90	12.65	13.72	
48	1.42	1.69	1.87	2.08	2.34	2.68	3.15	3.88	4.14	4.36	4.62	4.96	5.33	5.82	6.35	6.92	7.53	8.18	8.88	9.62	10.40	11.19	12.00	12.84	13.69	15.02	
49	1.53	1.82	2.03	2.25	2.52	2.88	3.39	4.20	4.42	4.60	4.83	5.14	5.48	6.01	6.58	7.20	7.87	8.59	9.36	10.19	11.07	11.95	12.87	13.83	14.82	16.40	
50	1.64	1.94	2.17	2.41	2.70	3.07	3.62	4.50	4.67	4.81	5.00	5.29	5.59	6.16	6.77	7.44	8.17	8.96	9.82	10.74	11.73	12.73	13.79	14.89	16.05	17.89	
51	1.74	2.06	2.32	2.56	2.86	3.24	3.82	4.75	4.88	4.98	5.14	5.39	5.66	6.26	6.93	7.65	8.45	9.31	10.25	11.28	12.39	13.53	14.74	16.03	17.38	19.47	
52	1.84	2.17	2.46	2.70	3.00	3.39	3.99	4.97	5.04	5.11	5.23	5.46	5.69	6.34	7.05	7.83	8.69	9.63	10.67	11.81	13.05	14.34	15.74	17.23	18.83	21.15	
53	1.93	2.28	2.59	2.83	3.13	3.51	4.13	5.13	5.16	5.20	5.29	5.49	5.70	6.38	7.14	7.98	8.91	9.94	11.08	12.33	13.71	15.19	16.79	18.53	20.41	22.93	
54	2.02	2.38	2.71	2.94	3.23	3.61	4.23	5.25	5.24	5.25	5.32	5.50	5.69	6.41	7.22	8.12	9.12	10.24	11.49	12.87	14.40	16.07	17.91	19.91	22.11	24.79	
55	2.10	2.47	2.82	3.04	3.32	3.68	4.29	5.32	5.28	5.28	5.33	5.50	5.68	6.44	7.30	8.27	9.35	10.56	11.92	13.44	15.13	17.01	19.10	21.41	23.95	26.74	
56	2.28	2.64	2.92	3.24	3.58	3.97	4.62	5.63	5.58	5.57	5.66	5.84	6.03	6.88	7.84	8.92	10.14	11.52	13.06	14.80	16.73	18.92	21.36	24.07	27.08	30.38	
57	2.47	2.83	3.18	3.44	3.85	4.27	4.95	5.94	5.89	5.89	6.03	6.24	6.46	7.40	8.48	9.70	11.08	12.64	14.40	16.37	18.59	21.13	23.97	27.14	30.67	34.50	
58	2.68	3.04	3.38	3.67	4.14	4.59	5.31	6.27	6.23	6.25	6.47	6.74	7.00	8.07	9.28	10.65	12.22	13.99	15.98	18.24	20.77	23.70	26.99	30.67	34.77	39.17	
59	2.91	3.27	3.61	3.92	4.46	4.95	5.70	6.63	6.63	6.68	7.01	7.36	7.72	8.91	10.28	11.84	13.61	15.62	17.89	20.46	23.35	26.71	30.50	34.74	39.47	44.46	
60	3.17	3.53	3.87	4.21	4.83	5.36	6.15	7.05	7.10	7.22	7.69	8.16	8.65	10.00	11.55	13.32	15.33	17.62	20.20	23.12	26.42	30.25	34.58	39.42	44.83	50.45	
61	3.47	3.83	4.16	4.54	5.27	5.84	6.69	7.57	7.70	7.90	8.56	9.19	9.86	11.40	13.17	15.18	17.46	20.06	23.00	26.32	30.06	34.42	39.32	44.81	50.93	57.22	
62	3.81	4.18	4.51	4.93	5.78	6.42	7.35	8.22	8.45	8.76	9.67	10.51	11.42	13.18	15.19	17.48	20.09	23.04	26.38	30.15	34.39	39.30	44.82	50.99	57.86	64.89	
63	4.21	4.58	4.91	5.39	6.40	7.13	8.15	9.03	9.39	9.85	11.06	12.17	13.39	15.41	17.72	20.33	23.30	26.66	30.45	34.72	39.52	45.02	51.18	58.05	65.69	73.56	
64	4.67	5.05	5.38	5.95	7.14	7.99	9.15	10.06	10.58	11.22	12.80	14.26	15.87	18.19	20.83	23.82	27.20	31.01	35.31	40.14	45.55	51.68	58.51	66.11	74.51	83.37	
65	5.20	5.59	5.93	6.60	8.03	9.03	10.38	11.35	12.06	12.90	14.95	16.83	18.92	21.59	24.62	28.03	31.88	36.22	41.08	46.53	52.62	59.40					

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Female Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
24	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
27	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
28	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	
29	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	
30	0.58	0.61	0.70	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	
31	0.58	0.62	0.71	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	
32	0.59	0.63	0.72	0.83	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	
33	0.60	0.64	0.74	0.85	0.98	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	
34	0.61	0.65	0.75	0.86	0.99	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	
35	0.61	0.67	0.76	0.87	1.01	1.17	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	
36	0.65	0.71	0.81	0.92	1.05	1.21	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	
37	0.70	0.77	0.86	0.98	1.11	1.27	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	
38	0.75	0.83	0.93	1.04	1.17	1.34	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	
39	0.80	0.91	1.00	1.12	1.26	1.43	1.63	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	
40	0.87	0.99	1.09	1.22	1.36	1.54	1.76	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	
41	0.95	1.10	1.20	1.33	1.49	1.68	1.92	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	
42	1.04	1.21	1.32	1.47	1.64	1.86	2.13	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	
43	1.15	1.34	1.46	1.62	1.82	2.06	2.38	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	11.86	
44	1.27	1.49	1.62	1.80	2.02	2.31	2.67	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	11.86	12.43	
45	1.40	1.66	1.80	2.00	2.25	2.58	3.00	3.40	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	11.86	12.43	13.00	
46	1.52	1.81	1.97	2.20	2.47	2.83	3.30	3.77	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	11.86	12.43	13.00	13.57	
47	1.65	1.96	2.16	2.40	2.70	3.08	3.61	4.17	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	11.86	12.43	13.00	13.57	14.14	
48	1.78	2.12	2.34	2.60	2.92	3.34	3.92	4.59	5.08	5.59	6.16	6.73	7.30	7.87	8.44	9.01	9.58	10.15	10.72	11.29	11.86	12.43	13.00	13.57	14.14	14.71	
49	1.91	2.27	2.53	2.81	3.14	3.59	4.22	4.88	5.48	5.98	6.57	7.16	7.75	8.34	8.93	9.52	10.11	10.70	11.29	11.88	12.47	13.06	13.65	14.24	14.83	15.42	
50	2.04	2.42	2.71	3.00	3.36	3.82	4.50	5.28	5.97	6.65	7.33	8.01	8.69	9.37	10.05	10.73	11.41	12.09	12.77	13.45	14.13	14.81	15.49	16.17	16.85	17.53	
51	2.17	2.57	2.89	3.18	3.55	4.02	4.74	5.59	6.42	7.24	8.06	8.88	9.70	10.52	11.34	12.16	12.98	13.80	14.62	15.44	16.26	17.08	17.90	18.72	19.54	20.36	
52	2.29	2.70	3.06	3.35	3.72	4.20	4.94	5.81	6.72	7.62	8.52	9.42	10.32	11.22	12.12	13.02	13.92	14.82	15.72	16.62	17.52	18.42	19.32	20.22	21.12	22.02	
53	2.40	2.83	3.21	3.50	3.87	4.35	5.10	6.03	7.00	7.96	8.92	9.88	10.84	11.80	12.76	13.72	14.68	15.64	16.60	17.56	18.52	19.48	20.44	21.40	22.36	23.32	
54	2.50	2.94	3.34	3.64	4.00	4.46	5.22	6.18	7.24	8.28	9.32	10.36	11.40	12.44	13.48	14.52	15.56	16.60	17.64	18.68	19.72	20.76	21.80	22.84	23.88	24.92	
55	2.59	3.04	3.48	3.75	4.10	4.54	5.29	6.36	7.50	8.62	9.74	10.86	11.98	13.10	14.22	15.34	16.46	17.58	18.70	19.82	20.94	22.06	23.18	24.30	25.42	26.54	
56	2.80	3.25	3.69	3.99	4.41	4.89	5.69	6.95	8.28	9.60	10.92	12.24	13.56	14.88	16.20	17.52	18.84	20.16	21.48	22.80	24.12	25.44	26.76	28.08	29.40	30.72	
57	3.03	3.48	3.91	4.24	4.74	5.26	6.11	7.33	8.72	10.10	11.48	12.86	14.24	15.62	17.00	18.38	19.76	21.14	22.52	23.90	25.28	26.66	28.04	29.42	30.80	32.18	
58	3.28	3.72	4.15	4.50	5.09	5.65	6.54	7.74	9.20	10.64	12.08	13.52	14.96	16.40	17.84	19.28	20.72	22.16	23.60	25.04	26.48	27.92	29.36	30.80	32.24	33.68	
59	3.56	4.00	4.41	4.80	5.48	6.08	7.02	8.18	9.64	11.08	12.52	13.96	15.40	16.84	18.28	19.72	21.16	22.60	24.04	25.48	26.92	28.36	29.80	31.24	32.68	34.12	
60	3.87	4.30	4.71	5.14	5.92	6.57	7.56	8.69	10.00	11.40	12.80	14.20	15.60	17.00	18.40	19.80	21.20	22.60	24.00	25.40	26.80	28.20	29.60	31.00	32.40	33.80	
61	4.21	4.65	5.06	5.53	6.43	7.14	8.20	9.30	10.60	12.00	13.40	14.80	16.20	17.60	19.00	20.40	21.80	23.20	24.60	26.00	27.40	28.80	30.20	31.60	33.00	34.40	
62	4.61	5.06	5.46	5.98	7.03	7.82	8.96	10.05	11.40	12.80	14.20	15.60	17.00	18.40	19.80	21.20	22.60	24.00	25.40	26.80	28.20	29.60	31.00	32.40	33.80	35.20	
63	5.07	5.52	5.92	6.52	7.74	8.63	9.89	10.98	12.34	13.80	15.20	16.60	18.00	19.40	20.80	22.20	23.60	25.00	26.40	27.80	29.20	30.60	32.00	33.40	34.80	36.20	
64	5.61	6.07	6.47	7.15	8.59	9.62	11.03	12.14	13.67	15.33	16.99	18.65	20.31	21.97	23.63	25.29	26.95	28.61	30.27	31.93	33.59	35.25	36.91	38.57	40.23	41.89	
65	6.23	6.70	7.10	7.90	9.61	10.81	12.42	13.59	15.25	17.02	18.79	20.56															

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Female Select Smoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.80	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.78	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.87	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.17	1.24	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.23	1.30	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.28	1.37	1.58	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.34	1.45	1.67	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69
36	1.41	1.55	1.76	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78
37	1.49	1.65	1.86	2.07	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00
38	1.57	1.76	1.97	2.17	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	16.98
39	1.66	1.89	2.09	2.29	2.51	2.79	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.12	17.87
40	1.76	2.02	2.22	2.42	2.64	2.93	3.28	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.74	15.79	16.87	17.98	18.75
41	1.86	2.16	2.36	2.57	2.80	3.10	3.47	4.01	4.66	5.27	5.90	6.58	7.29	8.08	8.90	9.68	10.51	11.40	12.34	13.33	14.37	15.42	16.51	17.63	18.79	19.64
42	1.97	2.30	2.51	2.73	2.99	3.31	3.72	4.32	4.98	5.58	6.26	7.00	7.76	8.51	9.27	10.08	10.95	11.87	12.84	13.87	14.95	16.04	17.18	18.35	19.54	20.51
43	2.09	2.45	2.67	2.91	3.19	3.56	4.01	4.70	5.36	5.93	6.59	7.31	8.08	8.82	9.60	10.44	11.33	12.28	13.29	14.35	15.47	16.60	17.79	19.01	20.25	21.35
44	2.21	2.60	2.83	3.09	3.41	3.82	4.34	5.13	5.77	6.30	6.91	7.59	8.32	9.07	9.88	10.74	11.66	12.64	13.67	14.77	15.92	17.10	18.34	19.61	20.91	22.15
45	2.33	2.75	2.99	3.28	3.63	4.10	4.69	5.60	6.20	6.67	7.22	7.84	8.51	9.28	10.10	10.98	11.92	12.93	13.99	15.12	16.30	17.54	18.83	20.16	21.52	22.90
46	2.58	3.06	3.34	3.68	4.08	4.61	5.31	6.39	6.94	7.36	7.86	8.44	9.06	9.89	10.78	11.74	12.77	13.86	15.04	16.28	17.59	18.99	20.46	21.98	23.55	25.44
47	2.86	3.40	3.74	4.11	4.57	5.17	5.99	7.26	7.74	8.09	8.52	9.05	9.62	10.51	11.48	12.52	13.64	14.85	16.15	17.53	19.00	20.58	22.25	24.00	25.82	28.25
48	3.17	3.76	4.16	4.58	5.10	5.77	6.71	8.19	8.58	8.85	9.20	9.67	10.17	11.14	12.19	13.33	14.57	15.90	17.34	18.88	20.52	22.32	24.23	26.24	28.36	31.35
49	3.51	4.16	4.63	5.09	5.66	6.40	7.46	9.14	9.44	9.62	9.90	10.31	10.73	11.79	12.93	14.19	15.55	17.02	18.62	20.35	22.21	24.26	26.44	28.76	31.22	34.77
50	3.87	4.59	5.14	5.63	6.25	7.05	8.23	10.11	10.30	10.40	10.59	10.94	11.30	12.45	13.71	15.09	16.60	18.24	20.03	21.97	24.08	26.41	28.91	31.59	34.44	38.55
51	4.27	5.05	5.68	6.21	6.86	7.71	9.00	11.07	11.15	11.17	11.29	11.58	11.88	13.14	14.53	16.06	17.73	19.57	21.58	23.77	26.16	28.82	31.68	34.77	38.08	42.71
52	4.69	5.54	6.26	6.81	7.49	8.37	9.75	12.00	11.97	11.92	11.97	12.23	12.49	13.87	15.41	17.10	18.97	21.03	23.29	25.78	28.49	31.51	34.79	38.35	42.18	47.29
53	5.15	6.07	6.89	7.44	8.14	9.03	10.48	12.89	12.76	12.65	12.66	12.90	13.14	14.67	16.37	18.25	20.34	22.65	25.20	28.01	31.10	34.53	38.28	42.36	46.78	52.32
54	5.64	6.64	7.56	8.10	8.79	9.68	11.19	13.72	13.51	13.37	13.35	13.60	13.85	15.54	17.43	19.53	21.87	24.46	27.33	30.51	34.02	37.90	42.17	46.83	51.92	57.86
55	6.16	7.24	8.27	8.79	9.46	10.33	11.87	14.50	14.22	14.08	14.06	14.36	14.66	16.53	18.62	20.96	23.57	26.48	29.71	33.30	37.27	41.65	46.49	51.79	57.61	63.95
56	6.69	7.77	8.80	9.36	10.17	11.09	12.70	15.24	14.96	14.82	14.95	15.33	15.72	17.79	20.11	22.71	25.61	28.84	32.45	36.44	40.87	45.74	51.11	57.00	63.47	69.74
57	7.25	8.32	9.35	9.93	10.89	11.87	13.52	15.93	15.69	15.60	15.91	16.41	16.93	19.22	21.79	24.67	27.89	31.48	35.47	39.91	44.83	50.20	56.13	62.64	69.78	75.96
58	7.83	8.90	9.92	10.53	11.64	12.66	14.35	16.61	16.44	16.42	16.97	17.64	18.35	20.88	23.71	26.89	30.44	34.41	38.82	43.72	49.14	55.04	61.55	68.70	76.53	82.65
59	8.45	9.51	10.51	11.16	12.43	13.49	15.20	17.30	17.23	17.33	18.16	19.06	20.01	22.79	25.91	29.40	33.30	37.65	42.50	47.87	53.82	60.26	67.35	75.15	83.67	89.82
60	9.10	10.15	11.13	11.82	13.26	14.37	16.11	18.04	18.11	18.35	19.53	20.70	21.95	25.00	28.41	32.23	36.49	41.24	46.52	52.37	58.84	65.83	73.51	81.94	91.15	97.49
61	9.78	10.82	11.77	12.51	14.16	15.32	17.11	18.88	19.11	19.54	21.11	22.61	24.23	27.55	31.26	35.41	40.04	45.19	50.90	57.23	64.20	71.73	80.00	89.04	98.90	105.67
62	10.50	11.52	12.45	13.26	15.14	16.37	18.23	19.85	20.28	20.92	22.95	24.83	26.87	30.47	34.49	38.97	43.96	49.50	55.64	62.42	69.89	77.93	86.76	96.39	106.86	114.39
63	11.25	12.26	13.16	14.06	16.20	17.55	19.51	21.01	21.66	22.53	25.08	27.39	29.92	33.80	38.12	42.94	48.28	54.19	60.73	67.94	75.85	84.40	93.74	103.91	114.93	123.64
64	12.04	13.03	13.90	14.91	17.38	18.87	20.99	22.40	23.29	24.41	27.54	30.34	33.40	37.56	42.18	47.31	52.99	59.26	66.16	73.76</						

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Female Smoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69
36	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78
37	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00
38	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23
39	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52
40	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93
41	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43
42	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12
43	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97
44	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98
45	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22
46	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78
47	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60
48	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64
49	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97
50	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33
51	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98
52	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.12	19.83	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91
53	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.10	18.36	20.20	22.21	24.40	26.79	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14
54	7.91	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.22	18.44	18.66	20.64	22.80	25.17	27.77	30.60	33.70	37.06	40.70	44.33	47.98	51.91	56.14	60.72
55	8.37	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	18.59	18.83	19.06	21.18	23.51	26.08	28.89	31.98	35.36	39.05	43.07	47.44	51.91	56.14	60.72	65.65
56	9.00	10.45	11.63	12.61	13.69	14.78	16.00	17.23	18.52	19.68	19.64	19.93	20.21	22.55	25.12	27.95	31.06	34.48	38.23	42.32	46.78	51.59	56.14	60.72	65.65	72.59
57	9.68	11.11	12.49	13.31	14.63	15.97	17.23	18.52	19.93	20.62	20.78	21.19	21.59	24.15	26.99	30.11	33.55	37.32	41.46	45.98	50.91	56.14	60.72	65.65	72.59	80.12
58	10.40	11.81	13.18	14.04	15.57	16.98	18.52	19.93	21.43	21.64	22.07	22.64	23.23	26.05	29.16	32.60	36.38	40.53	45.08	50.06	55.49	60.72	65.65	72.59	80.12	87.47
59	11.17	12.56	13.90	14.81	16.56	18.04	19.93	21.43	22.93	22.76	23.52	24.34	25.19	28.28	31.69	35.45	39.59	44.14	49.12	54.57	60.51	65.65	72.59	80.12	87.47	95.21
60	11.98	13.36	14.67	15.63	17.62	19.16	21.43	23.12	24.03	24.02	25.20	26.32	27.51	30.88	34.60	38.71	43.22	48.18	53.60	59.53	65.65	72.59	80.12	87.47	95.35	103.14
61	12.85	14.21	15.48	16.51	18.76	20.37	22.85	24.97	25.28	25.48	27.13	28.64	30.24	33.91	37.95	42.40	47.30	52.66	58.53	64.92	71.88	79.20	87.12	95.35	103.30	109.93
62	13.78	15.11	16.35	17.46	19.99	21.70	24.26	26.52	26.71	27.16	29.38	31.34	33.43	37.40	41.77	46.57	51.84	57.61	63.91	70.76	78.20	86.04	94.50	103.30	109.93	120.43
63	14.76	16.08	17.26	18.48	21.35	23.18	25.85	27.93	28.39	29.13	31.99	34.46	37.12	41.39	46.09	51.24	56.88	63.04	69.75	77.03	84.93	93.27	102.24	109.93	120.43	130.53
64	15.80	17.10	18.23	19.59	22.86	24.85	27.69	29.60	30.37	31.43	35.00	38.06	41.36	45.93	50.94	56										

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Female Super Preferred Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.35	0.36	0.38	0.40	0.41	0.44	0.45	0.45	0.52	0.55	0.49	0.50	0.49	0.53	0.57	0.62	0.67	0.75	0.84	0.96	1.05	1.11	1.18	1.24	1.32	1.42
19	0.33	0.35	0.36	0.37	0.38	0.38	0.37	0.34	0.41	0.43	0.40	0.41	0.42	0.46	0.49	0.54	0.59	0.66	0.75	0.87	1.00	1.18	1.24	1.32	1.42	1.54
20	0.32	0.34	0.35	0.36	0.36	0.35	0.33	0.29	0.34	0.37	0.36	0.38	0.40	0.44	0.48	0.53	0.59	0.67	0.76	0.88	1.02	1.24	1.32	1.42	1.54	1.68
21	0.31	0.34	0.35	0.36	0.35	0.35	0.32	0.28	0.33	0.36	0.37	0.40	0.43	0.47	0.53	0.59	0.66	0.75	0.86	0.99	1.14	1.32	1.42	1.54	1.68	1.83
22	0.30	0.33	0.35	0.36	0.36	0.36	0.34	0.31	0.36	0.40	0.41	0.45	0.49	0.55	0.62	0.70	0.79	0.90	1.02	1.17	1.32	1.42	1.54	1.68	1.83	2.03
23	0.30	0.33	0.36	0.37	0.38	0.39	0.39	0.38	0.42	0.46	0.49	0.54	0.58	0.66	0.74	0.84	0.96	1.09	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.30	0.34	0.37	0.39	0.41	0.43	0.45	0.47	0.51	0.55	0.60	0.65	0.70	0.79	0.90	1.02	1.16	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
25	0.36	0.39	0.42	0.44	0.47	0.51	0.55	0.59	0.64	0.68	0.73	0.77	0.81	0.89	0.98	1.08	1.19	1.30	1.42	1.54	1.68	1.83	2.03	2.22	2.41	2.61
26	0.35	0.38	0.41	0.45	0.49	0.54	0.60	0.68	0.72	0.77	0.82	0.86	0.90	1.00	1.10	1.21	1.32	1.42	1.54	1.68	1.83	2.03	2.20	2.36	2.52	2.70
27	0.34	0.37	0.41	0.45	0.50	0.57	0.65	0.75	0.80	0.85	0.91	0.95	0.99	1.09	1.20	1.32	1.42	1.54	1.68	1.83	2.03	2.20	2.34	2.48	2.62	2.78
28	0.33	0.36	0.40	0.45	0.51	0.59	0.68	0.81	0.86	0.91	0.97	1.01	1.06	1.16	1.28	1.41	1.54	1.68	1.83	2.01	2.18	2.32	2.46	2.59	2.71	2.86
29	0.33	0.35	0.39	0.45	0.52	0.60	0.71	0.84	0.90	0.95	1.01	1.06	1.11	1.22	1.34	1.47	1.61	1.76	1.92	2.09	2.27	2.41	2.54	2.66	2.78	2.92
30	0.31	0.34	0.38	0.44	0.51	0.60	0.71	0.86	0.91	0.97	1.04	1.09	1.14	1.25	1.38	1.51	1.65	1.80	1.96	2.13	2.31	2.45	2.59	2.72	2.83	2.98
31	0.32	0.34	0.39	0.45	0.53	0.62	0.73	0.89	0.95	1.01	1.09	1.14	1.21	1.32	1.45	1.59	1.73	1.89	2.06	2.24	2.42	2.57	2.72	2.86	2.99	3.15
32	0.32	0.34	0.40	0.46	0.53	0.63	0.75	0.90	0.98	1.04	1.12	1.19	1.26	1.38	1.51	1.65	1.80	1.96	2.14	2.32	2.51	2.68	2.84	3.00	3.15	3.33
33	0.32	0.35	0.40	0.46	0.54	0.63	0.75	0.91	0.98	1.06	1.15	1.22	1.30	1.43	1.56	1.70	1.86	2.02	2.20	2.39	2.59	2.76	2.95	3.13	3.31	3.52
34	0.33	0.35	0.41	0.47	0.54	0.63	0.75	0.90	0.98	1.07	1.16	1.25	1.34	1.47	1.60	1.75	1.91	2.07	2.25	2.44	2.65	2.85	3.05	3.26	3.48	3.72
35	0.33	0.36	0.41	0.47	0.54	0.63	0.74	0.88	0.98	1.07	1.18	1.28	1.38	1.51	1.65	1.80	1.96	2.13	2.31	2.50	2.71	2.93	3.16	3.40	3.66	3.92
36	0.35	0.38	0.44	0.49	0.56	0.65	0.75	0.89	1.00	1.10	1.22	1.34	1.46	1.60	1.74	1.89	2.06	2.24	2.43	2.63	2.85	3.09	3.36	3.64	3.94	4.29
37	0.37	0.41	0.46	0.52	0.59	0.67	0.77	0.90	1.03	1.15	1.28	1.41	1.55	1.69	1.85	2.01	2.18	2.37	2.57	2.78	3.01	3.29	3.59	3.91	4.25	4.69
38	0.40	0.45	0.50	0.55	0.62	0.70	0.80	0.93	1.07	1.20	1.35	1.50	1.67	1.82	1.98	2.15	2.34	2.54	2.75	2.98	3.22	3.53	3.86	4.22	4.61	5.13
39	0.43	0.49	0.54	0.60	0.66	0.75	0.84	0.98	1.14	1.28	1.45	1.62	1.80	1.96	2.14	2.32	2.53	2.74	2.97	3.22	3.48	3.82	4.18	4.58	5.01	5.62
40	0.47	0.53	0.59	0.65	0.72	0.81	0.91	1.06	1.23	1.39	1.57	1.76	1.97	2.14	2.34	2.54	2.76	3.00	3.25	3.52	3.81	4.17	4.57	5.01	5.48	6.14
41	0.51	0.59	0.65	0.71	0.79	0.89	1.00	1.17	1.36	1.53	1.73	1.94	2.13	2.36	2.57	2.80	3.05	3.31	3.59	3.89	4.20	4.60	5.04	5.51	6.01	6.72
42	0.57	0.66	0.72	0.79	0.88	0.99	1.12	1.32	1.53	1.71	1.92	2.15	2.37	2.62	2.85	3.11	3.38	3.68	3.99	4.33	4.68	5.12	5.58	6.08	6.62	7.35
43	0.63	0.74	0.80	0.89	0.99	1.12	1.28	1.52	1.73	1.93	2.15	2.39	2.66	2.91	3.18	3.47	3.78	4.11	4.46	4.84	5.25	5.71	6.21	6.74	7.30	8.03
44	0.70	0.83	0.90	0.99	1.11	1.27	1.46	1.75	1.98	2.18	2.41	2.67	2.95	3.23	3.54	3.87	4.22	4.60	5.00	5.43	5.89	6.39	6.93	7.49	8.08	8.78
45	0.78	0.92	1.00	1.12	1.26	1.44	1.67	2.03	2.27	2.47	2.71	2.98	3.27	3.59	3.93	4.30	4.71	5.14	5.60	6.09	6.61	7.16	7.73	8.34	8.96	9.60
46	0.86	1.01	1.11	1.24	1.39	1.60	1.87	2.28	2.52	2.71	2.94	3.21	3.51	3.86	4.24	4.66	5.11	5.59	6.11	6.67	7.27	7.87	8.50	9.16	9.84	10.64
47	0.93	1.11	1.22	1.36	1.54	1.76	2.07	2.55	2.77	2.95	3.17	3.44	3.73	4.12	4.54	5.00	5.51	6.05	6.64	7.27	7.94	8.61	9.31	10.04	10.80	11.77
48	1.01	1.20	1.34	1.49	1.68	1.93	2.27	2.81	3.01	3.18	3.39	3.64	3.93	4.35	4.82	5.33	5.89	6.49	7.15	7.86	8.63	9.38	10.16	10.98	11.84	13.00
49	1.09	1.30	1.45	1.62	1.82	2.09	2.47	3.07	3.24	3.39	3.58	3.82	4.09	4.55	5.06	5.62	6.23	6.91	7.64	8.44	9.30	10.14	11.04	11.97	12.96	14.33
50	1.18	1.40	1.56	1.74	1.95	2.23	2.64	3.30	3.44	3.57	3.73	3.97	4.22	4.72	5.27	5.87	6.54	7.28	8.09	8.98	9.96	10.91	11.93	13.02	14.16	15.77
51	1.25	1.49	1.67	1.85	2.08	2.36	2.80	3.49	3.61	3.71	3.86	4.07	4.30	4.83	5.42	6.08	6.81	7.62	8.51	9.50	10.58	11.67	12.85	14.11	15.46	17.32
52	1.33	1.57	1.78	1.96	2.18	2.47	2.92	3.65	3.73	3.82	3.94	4.14	4.35	4.91	5.54	6.25	7.03	7.91	8.89	9.98	11.19	12.43	13.78	15.26	16.86	18.98
53	1.40	1.65	1.88	2.05	2.28	2.56	3.02	3.77	3.82	3.88	3.98	4.17	4.36	4.95	5.62	6.37	7.22	8.17	9.24	10.44	11.77	13.19	14.75	16.47	18.36	20.75
54	1.47	1.73	1.97	2.14	2.35	2.63	3.09	3.84	3.86	3.91	3.99	4.17	4.35	4.97	5.68	6.48	7.39	8.41	9.57	10.88	12.35	13.96	15.76	17.75	19.97	22.62
55	1.53	1.80	2.05	2.21	2.42	2.68	3.12	3.87	3.87	3.91	3.99	4.16	4.33	4.98	5.73	6.58	7.55	8.66	9.91	11.34	12.95	14.77	16.82	19.13	21.71	24.59
56	1.65	1.92	2.17	2.34	2.59	2.87	3.33	4.06	4.06	4.09	4.20	4.38	4.56	5.28	6.10	7.05	8.13	9.37	10.78	12.39	14.22	16.34	18.75	21.46	24.52	27.96
57	1.79	2.05	2.30	2.48	2.77	3.06	3.54	4.24	4.24	4.29	4.44	4.64	4.85	5.64	6.56	7.61	8.83	10.22	11.81	13.63	15.71	18.17	20.97	24.15	27.74	31.77
58	1.93	2.19	2.44	2.63	2.96	3.27	3.77	4.43	4.45	4.51	4.73	4.97	5.23	6.11	7.14	8.32	9.68	11.25	13.05	15.11	17.47	20.31	23.55	27.24	31.43	36.09
59	2.09	2.35	2.60	2.81	3.18	3.51	4.03	4.66	4.71	4.80	5.10	5.41	5.74	6.73	7.88	9.22	10.75	12.53	14.57	16.91	19.59	22.84	26.57	30.83	35.65	40.96
60	2.27	2.53	2.77	3.00	3.44	3.79	4.33	4.93	5.03	5.17	5.58	5.99	6.43	7.56	8.86	10.37	12.11	14.13	16.44	19.10	22.15	25.86	30.12	34.97	40.49	46.47
61	2.48	2.74	2.98	3.23	3.74	4.13	4.70	5.28	5.44	5.66	6.22	6.76	7.36	8.64	10.12	11.84	13.83	16.12	18.76	21.78	25.25	29.45	34.27	39.76	46.00	52.68
62	2.72	2.99	3.22	3.51	4.10	4.54	5.16	5.74	5.99	6.30	7.05	7.77	8.57	10.04	11.74	13.71	15.98	18.59	21.60	25.04	28.98	33.72	39.13	45.29	52.26	59.70
63	3.00	3.27	3.50	3.84	4.54	5.04	5.75	6.34	6.69	7.13	8.12	9.07	10.13	11.83	13.79	16.05	18.65	21.64	25.07	28.99	33.46	38.76	44.79	51.63	59.35	67.61
64	3.33	3.60	3.84	4.24	5.08	5.67	6.49	7.12	7.59	8.17	9.47	10.71	12.10	14.06	16.33	18.93	21.91	25.34	29.25	33.71	38.78	44.67	51.34	58.88	67.35	76.52
65	3.71	3.99	4.23	4.70	5.72	6.44	7.40	8.09	8.72	9.48	11.15	12.74	14.54	16.82	19.43	22.43	25.86	29.78	34.24	39.31	45.06	51.56	58.88	67.11	76.31	86.55
66	4.11																									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Female Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.43	0.44	0.45	0.47	0.48	0.48	0.49	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
20	0.41	0.45	0.47	0.47	0.48	0.48	0.48	0.45	0.41	0.49	0.53	0.53	0.57	0.60	0.67	0.74	0.82	0.91	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68
21	0.40	0.44	0.46	0.47	0.47	0.47	0.47	0.45	0.40	0.48	0.53	0.54	0.59	0.65	0.72	0.81	0.90	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83
22	0.39	0.44	0.46	0.48	0.48	0.49	0.47	0.44	0.51	0.56	0.60	0.66	0.72	0.81	0.91	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
23	0.39	0.44	0.47	0.49	0.51	0.52	0.52	0.52	0.58	0.64	0.69	0.75	0.82	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
24	0.39	0.44	0.48	0.51	0.54	0.57	0.60	0.62	0.68	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75
25	0.47	0.50	0.54	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06
26	0.45	0.48	0.52	0.57	0.62	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40
27	0.43	0.46	0.50	0.56	0.62	0.70	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.74
28	0.40	0.43	0.48	0.54	0.61	0.70	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.74	4.08
29	0.38	0.41	0.46	0.52	0.60	0.69	0.81	0.93	1.01	1.05	1.11	1.18	1.23	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.66	2.82	2.98	3.14	3.38	3.72
30	0.36	0.38	0.43	0.50	0.57	0.67	0.79	0.95	1.00	1.06	1.13	1.18	1.23	1.35	1.47	1.61	1.76	1.92	2.09	2.26	2.45	2.61	2.77	2.93	3.08	3.32	3.66
31	0.36	0.38	0.44	0.51	0.59	0.69	0.81	0.98	1.05	1.11	1.18	1.24	1.30	1.42	1.56	1.70	1.85	2.02	2.19	2.37	2.57	2.74	2.90	3.07	3.23	3.48	3.82
32	0.36	0.39	0.45	0.51	0.60	0.70	0.83	1.00	1.07	1.15	1.23	1.30	1.37	1.50	1.63	1.78	1.94	2.10	2.28	2.47	2.67	2.85	3.03	3.21	3.39	3.65	3.99
33	0.37	0.39	0.45	0.52	0.60	0.71	0.83	1.01	1.09	1.17	1.27	1.35	1.43	1.56	1.70	1.85	2.01	2.18	2.37	2.56	2.76	2.96	3.15	3.35	3.55	3.82	4.16
34	0.37	0.40	0.46	0.52	0.61	0.71	0.83	1.00	1.10	1.19	1.30	1.39	1.49	1.63	1.77	1.92	2.09	2.26	2.45	2.65	2.85	3.06	3.28	3.50	3.73	3.99	4.33
35	0.37	0.40	0.46	0.53	0.61	0.71	0.83	0.99	1.10	1.21	1.32	1.44	1.56	1.69	1.84	2.00	2.16	2.34	2.53	2.73	2.95	3.17	3.41	3.65	3.91	4.17	4.51
36	0.40	0.44	0.50	0.57	0.65	0.74	0.86	1.02	1.15	1.27	1.41	1.55	1.69	1.84	1.99	2.16	2.34	2.53	2.73	2.94	3.17	3.42	3.69	3.97	4.26	4.59	4.93
37	0.43	0.48	0.54	0.61	0.69	0.79	0.91	1.07	1.22	1.36	1.52	1.68	1.85	2.00	2.17	2.35	2.54	2.74	2.96	3.19	3.43	3.71	4.01	4.32	4.66	5.06	5.40
38	0.47	0.53	0.59	0.66	0.74	0.84	0.96	1.13	1.29	1.46	1.64	1.82	2.02	2.19	2.37	2.57	2.77	2.99	3.23	3.47	3.73	4.04	4.37	4.73	5.10	5.57	5.91
39	0.52	0.58	0.65	0.72	0.80	0.91	1.03	1.21	1.40	1.58	1.79	2.00	2.23	2.41	2.61	2.82	3.05	3.29	3.54	3.81	4.09	4.43	4.80	5.19	5.61	6.14	6.48
40	0.57	0.65	0.71	0.79	0.88	0.99	1.13	1.32	1.54	1.74	1.96	2.21	2.47	2.67	2.89	3.12	3.37	3.63	3.91	4.21	4.52	4.89	5.29	5.72	6.18	6.76	7.10
41	0.63	0.73	0.80	0.88	0.98	1.10	1.26	1.48	1.71	1.93	2.18	2.45	2.72	2.97	3.21	3.47	3.74	4.04	4.35	4.67	5.02	5.43	5.86	6.32	6.82	7.45	7.79
42	0.70	0.82	0.89	0.99	1.10	1.24	1.42	1.68	1.93	2.17	2.44	2.73	3.04	3.30	3.57	3.86	4.17	4.50	4.85	5.22	5.60	6.05	6.52	7.02	7.54	8.21	8.55
43	0.79	0.92	1.00	1.11	1.24	1.41	1.62	1.93	2.20	2.45	2.74	3.05	3.39	3.68	3.99	4.31	4.66	5.03	5.42	5.84	6.27	6.76	7.27	7.80	8.36	9.04	9.38
44	0.89	1.04	1.13	1.26	1.41	1.61	1.86	2.23	2.53	2.78	3.08	3.41	3.77	4.09	4.44	4.81	5.21	5.63	6.07	6.54	7.03	7.56	8.11	8.69	9.28	9.96	10.30
45	1.00	1.18	1.28	1.43	1.60	1.84	2.13	2.58	2.90	3.15	3.45	3.80	4.17	4.54	4.93	5.35	5.80	6.28	6.79	7.32	7.88	8.46	9.07	9.69	10.33	10.97	11.31
46	1.09	1.29	1.41	1.57	1.77	2.02	2.36	2.88	3.18	3.42	3.71	4.05	4.42	4.82	5.25	5.72	6.22	6.75	7.31	7.91	8.55	9.19	9.85	10.54	11.23	12.08	12.42
47	1.18	1.40	1.54	1.72	1.93	2.21	2.60	3.19	3.46	3.69	3.96	4.28	4.64	5.08	5.56	6.07	6.62	7.21	7.84	8.52	9.23	9.94	10.68	11.44	12.22	13.28	13.62
48	1.27	1.51	1.68	1.87	2.10	2.41	2.83	3.50	3.74	3.94	4.18	4.50	4.83	5.31	5.83	6.39	7.00	7.66	8.36	9.11	9.92	10.71	11.54	12.40	13.28	14.58	14.92
49	1.37	1.63	1.81	2.02	2.27	2.59	3.06	3.79	4.00	4.17	4.39	4.68	4.99	5.51	6.07	6.68	7.35	8.07	8.85	9.70	10.60	11.49	12.43	13.42	14.43	15.97	16.31
50	1.47	1.74	1.95	2.16	2.42	2.76	3.26	4.06	4.23	4.36	4.55	4.82	5.11	5.66	6.27	6.93	7.66	8.45	9.32	10.25	11.27	12.28	13.35	14.49	15.68	17.47	17.81
51	1.56	1.85	2.08	2.30	2.57	2.92	3.44	4.29	4.41	4.52	4.68	4.92	5.18	5.77	6.42	7.14	7.93	8.79	9.75	10.78	11.92	13.07	14.30	15.62	17.01	19.06	19.40
52	1.65	1.95	2.20	2.42	2.69	3.05	3.59	4.48	4.56	4.64	4.76	4.98	5.21	5.84	6.53	7.30	8.16	9.10	10.14	11.29	12.55	13.86	15.28	16.81	18.46	20.76	21.10
53	1.73	2.04	2.32	2.53	2.80	3.15	3.71	4.62	4.66	4.71	4.81	5.00	5.21	5.87	6.61	7.43	8.35	9.38	10.52	11.78	13.18	14.67	16.30	18.08	20.01	22.55	22.89
54	1.80	2.12	2.42	2.63	2.89	3.23	3.78	4.71	4.74	4.74	4.82	5.00	5.19	5.89	6.67	7.55	8.54	9.64	10.88	12.27	13.81	15.50	17.37	19.42	21.69	24.43	24.77
55	1.88	2.20	2.52	2.71	2.97	3.28	3.83	4.75	4.73	4.75	4.81	4.99	5.17	5.90	6.72	7.66	8.72	9.91	11.26	12.77	14.47	16.37	18.50	20.86	23.49	26.39	26.73
56	2.02	2.35	2.66	2.87	3.17	3.52	4.09	4.98	4.95	4.97	5.07	5.25	5.44	6.25	7.16	8.20	9.39	10.73	12.25	13.96	15.89	18.09	20.57	23.34	26.43	29.87	30.21
57	2.18	2.50	2.80	3.03	3.39	3.75	4.35	5.21	5.19	5.21	5.36	5.57	5.78	6.67	7.69	8.86	10.18	11.69	13.40	15.34	17.53	20.07	22.94	26.17	29.79	33.78	34.12
58	2.35	2.66	2.96	3.21	3.62	4.01	4.62	5.45	5.44	5.48	5.70	5.96	6.23	7.22	8.36	9.66	11.15	12.85	14.78	16.97	19.46	22.38	25.69	29.42	33.61	38.20	38.54
59	2.53	2.85	3.14	3.41	3.88	4.29	4.93	5.72	5.74	5.82	6.14	6.47	6.82	7.93	9.20	10.67	12.34	14.26	16.44	18.93	21.74	25.09	28.87	33.15	37.97	43.16	43.50
60	2.75	3.06	3.35	3.63	4.17	4.61	5.29	6.04	6.12	6.25	6.69	7.13	7.60	8.85	10.29	11.94	13.84	16.00	18.47	21.28	24.47	28.27	32.57	37.44	42.92	48.74	49.08
61	2.98	3.29	3.58	3.90	4.52	5.00	5.71	6.45	6.59	6.80	7.41	8.00	8.63	10.05	11.68	13.55	15.69	18.15	20.94	24.12	27.73	32.01	36.87	42.36	48.53	55.01	55.35
62	3.26	3.57	3.85	4.21	4.93	5.47	6.24	6.96	7.20	7.51	8.34	9.12	9.97	11.58	13.43	15.56	17.99	20.77	23.94	27.53	31.61	36.41	41.85	47.98	54.86	62.05	62.39
63	3.58	3.89	4.17	4.58	5.43	6.04	6.90	7.63	7.98	8.42	9.51	10.54	11.66	13.51	15.63	18.05	20.81	23.96	27.55	31.61	36.21	41.56	47.59	54.38	61.97	69.95	70.29
64	3.94	4.27	4.55	5.02	6.02	6.73	7.71	8.47																			

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Female Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate		
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.52	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.51	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.56	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
24	0.47	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
27	0.50	0.53	0.59	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	
28	0.47	0.50	0.56	0.62	0.70	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.11	
29	0.43	0.46	0.52	0.59	0.67	0.78	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.11	4.41	
30	0.40	0.42	0.48	0.55	0.63	0.74	0.86	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.11	4.41	4.71	
31	0.40	0.43	0.49	0.56	0.65	0.76	0.90	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	1.99	2.17	2.35	2.54	2.75	2.93	3.12	3.32	3.50	3.83	4.11	
32	0.41	0.43	0.50	0.57	0.67	0.78	0.92	1.11	1.18	1.24	1.32	1.42	1.50	1.64	1.78	1.94	2.11	2.28	2.47	2.67	2.88	3.08	3.28	3.49	3.69	4.01	4.21	
33	0.41	0.44	0.51	0.59	0.68	0.79	0.94	1.13	1.22	1.31	1.41	1.50	1.59	1.73	1.89	2.05	2.22	2.40	2.60	2.80	3.02	3.23	3.45	3.67	3.89	4.21	4.41	
34	0.42	0.45	0.52	0.60	0.69	0.81	0.95	1.13	1.24	1.35	1.47	1.57	1.69	1.83	1.99	2.16	2.33	2.52	2.72	2.94	3.16	3.39	3.62	3.86	4.11	4.41	4.71	
35	0.43	0.46	0.53	0.61	0.70	0.81	0.95	1.14	1.26	1.38	1.52	1.65	1.79	1.94	2.10	2.27	2.46	2.65	2.86	3.08	3.31	3.55	3.80	4.07	4.34	4.62	4.94	
36	0.46	0.50	0.57	0.65	0.74	0.86	0.99	1.18	1.33	1.47	1.63	1.79	1.95	2.11	2.29	2.47	2.66	2.87	3.09	3.32	3.57	3.83	4.11	4.40	4.71	5.04	5.40	
37	0.50	0.55	0.62	0.70	0.79	0.90	1.04	1.23	1.40	1.57	1.75	1.94	2.14	2.31	2.49	2.69	2.90	3.12	3.35	3.60	3.86	4.15	4.46	4.78	5.12	5.50	5.90	
38	0.54	0.60	0.67	0.75	0.84	0.96	1.10	1.30	1.49	1.68	1.89	2.11	2.34	2.53	2.73	2.94	3.16	3.40	3.65	3.92	4.20	4.51	4.85	5.20	5.57	6.00	6.45	
39	0.59	0.66	0.73	0.82	0.91	1.04	1.18	1.39	1.61	1.82	2.06	2.31	2.57	2.78	2.99	3.22	3.46	3.72	3.99	4.28	4.58	4.92	5.29	5.67	6.08	6.55	7.05	
40	0.64	0.73	0.81	0.89	1.00	1.13	1.29	1.52	1.76	1.99	2.25	2.53	2.83	3.06	3.29	3.54	3.81	4.09	4.38	4.69	5.02	5.39	5.78	6.20	6.63	7.15	7.70	
41	0.71	0.82	0.89	0.99	1.10	1.25	1.42	1.68	1.95	2.20	2.48	2.79	3.12	3.37	3.63	3.90	4.19	4.50	4.82	5.16	5.51	5.91	6.34	6.78	7.25	7.80	8.37	
42	0.78	0.91	0.99	1.10	1.23	1.39	1.59	1.89	2.18	2.45	2.75	3.08	3.44	3.71	4.00	4.30	4.62	4.96	5.32	5.69	6.08	6.51	6.96	7.44	7.93	8.51	9.10	
43	0.87	1.02	1.11	1.23	1.38	1.56	1.80	2.14	2.46	2.73	3.05	3.40	3.78	4.08	4.40	4.74	5.09	5.47	5.86	6.28	6.71	7.18	7.66	8.17	8.69	9.29	9.90	
44	0.97	1.14	1.24	1.38	1.55	1.77	2.04	2.45	2.78	3.06	3.39	3.75	4.15	4.48	4.84	5.21	5.61	6.03	6.47	6.93	7.41	7.92	8.44	8.98	9.53	10.13	10.75	
45	1.09	1.28	1.39	1.55	1.74	2.00	2.32	2.81	3.15	3.43	3.76	4.13	4.53	4.91	5.30	5.72	6.16	6.63	7.12	7.64	8.17	8.73	9.30	9.88	10.47	11.06	11.66	
46	1.18	1.40	1.53	1.70	1.91	2.19	2.56	3.12	3.44	3.70	4.01	4.37	4.77	5.17	5.61	6.07	6.56	7.07	7.62	8.20	8.80	9.41	10.04	10.68	11.33	12.03	12.73	
47	1.28	1.52	1.67	1.86	2.09	2.39	2.80	3.44	3.73	3.97	4.25	4.60	4.98	5.42	5.89	6.40	6.94	7.51	8.12	8.76	9.43	10.11	10.81	11.53	12.26	13.00	13.75	
48	1.38	1.64	1.82	2.02	2.27	2.59	3.05	3.76	4.02	4.22	4.48	4.81	5.16	5.64	6.15	6.70	7.29	7.93	8.60	9.32	10.08	10.84	11.63	12.44	13.27	14.15	15.05	
49	1.48	1.76	1.96	2.18	2.44	2.79	3.29	4.07	4.28	4.46	4.68	4.98	5.31	5.82	6.38	6.98	7.62	8.32	9.07	9.87	10.72	11.58	12.48	13.41	14.37	15.30	16.25	
50	1.59	1.88	2.11	2.33	2.61	2.97	3.51	4.36	4.52	4.66	4.85	5.12	5.42	5.97	6.56	7.21	7.92	8.69	9.51	10.41	11.37	12.34	13.36	14.43	15.55	16.73	17.95	
51	1.68	2.00	2.25	2.48	2.77	3.14	3.70	4.61	4.72	4.83	4.98	5.22	5.48	6.07	6.71	7.42	8.19	9.02	9.94	10.93	12.00	13.11	14.28	15.53	16.85	18.25	19.70	
52	1.78	2.11	2.38	2.61	2.91	3.28	3.87	4.81	4.88	4.95	5.07	5.29	5.52	6.14	6.83	7.59	8.42	9.34	10.34	11.44	12.64	13.90	15.25	16.70	18.25	19.90	21.65	
53	1.87	2.21	2.51	2.74	3.03	3.40	4.00	4.98	5.00	5.04	5.13	5.32	5.52	6.18	6.92	7.73	8.63	9.63	10.74	11.95	13.29	14.72	16.27	17.95	19.78	21.70	23.70	
54	1.96	2.30	2.62	2.85	3.13	3.50	4.10	5.09	5.08	5.09	5.16	5.33	5.51	6.21	6.99	7.87	8.84	9.93	11.14	12.47	13.96	15.57	17.35	19.30	21.43	23.70	26.15	
55	2.04	2.39	2.73	2.95	3.22	3.57	4.16	5.16	5.11	5.12	5.16	5.33	5.50	6.24	7.07	8.01	9.06	10.24	11.56	13.03	14.67	16.49	18.51	20.75	23.21	25.92	28.85	
56	2.21	2.56	2.90	3.14	3.47	3.85	4.47	5.46	5.40	5.40	5.48	5.66	5.84	6.66	7.59	8.64	9.83	11.16	12.66	14.34	16.22	18.34	20.70	23.33	26.24	29.44	32.95	
57	2.39	2.74	3.08	3.34	3.73	4.14	4.80	5.76	5.71	5.70	5.84	6.05	6.26	7.18	8.22	9.40	10.74	12.25	13.95	15.87	18.02	20.47	23.23	26.30	29.72	33.44	37.45	
58	2.60	2.94	3.28	3.56	4.01	4.45	5.14	6.07	6.04	6.05	6.27	6.53	6.79	7.82	8.99	10.33	11.84	13.55	15.49	17.67	20.13	22.97	26.15	29.72	33.70	37.96	42.55	
59	2.82	3.17	3.50	3.80	4.33	4.80	5.52	6.42	6.42	6.47	6.80	7.13	7.48	8.64	9.96	11.47	13.19	15.14	17.34	19.83	22.63	25.89	29.55	33.66	38.25	43.09	48.25	
60	3.07	3.42	3.75	4.08	4.68	5.19	5.96	6.83	6.88	7.00	7.46	7.91	8.38	9.70	11.20	12.91	14.86	17.07	19.58	22.41	25.60	29.32	33.51	38.20	43.44	48.89	54.75	
61	3.36	3.71	4.03	4.40	5.10	5.66	6.49	7.33	7.46	7.66	8.30	8.90	9.55	11.05	12.76	14.71	16.92	19.44	22.29	25.51	29.13	33.35	38.10	43.42	49.36	55.45	61.85	
62	3.69	4.05	4.37	4.78	5.60	6.23	7.12	7.96	8.19	8.49	9.37	10.18	11.06	12.77	14.72	16.94	19.47	22.33	25.56	29.22	33.33	38.09	43.43	49.41	56.07	62.88	69.95	
63	4.08	4.44	4.76	5.23	6.20	6.91	7.90	8.75	9.10	9.55	10.72	11.80	12.98	14.94	17.17	19.70	22.58	25.83	29.51	33.65	38.29	43.63	49.60	56.26	63.66	71.29	79.25	
64	4.52	4.89	5.21	5.76	6.92	7.74																						

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Female Nonsmoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06
27	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40
28	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77
29	0.60	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17
30	0.56	0.59	0.68	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59
31	0.57	0.60	0.69	0.79	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08
32	0.57	0.61	0.70	0.81	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.02	5.50
33	0.58	0.62	0.71	0.82	0.95	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	4.97	5.28	5.73
34	0.59	0.63	0.73	0.83	0.96	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	4.90	5.22	5.55	5.97
35	0.60	0.65	0.74	0.85	0.98	1.13	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.51	4.82	5.15	5.49	5.85	6.21
36	0.63	0.69	0.79	0.89	1.02	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.52	4.84	5.18	5.53	5.90	6.28
37	0.67	0.74	0.84	0.95	1.07	1.23	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.55	4.87	5.21	5.57	5.95	6.35	6.76	7.20
38	0.72	0.81	0.90	1.01	1.14	1.30	1.49	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	4.91	5.26	5.62	6.00	6.41	6.83	7.27	7.75
39	0.78	0.88	0.97	1.09	1.22	1.38	1.58	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	4.97	5.32	5.69	6.07	6.48	6.91	7.36	7.83	8.34
40	0.84	0.96	1.06	1.18	1.32	1.49	1.71	2.01	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.04	5.40	5.77	6.16	6.56	7.00	7.46	7.94	8.43	8.97
41	0.92	1.06	1.16	1.29	1.44	1.63	1.86	2.20	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.48	5.86	6.26	6.68	7.11	7.57	8.06	8.56	9.08	9.65
42	1.01	1.18	1.28	1.42	1.59	1.80	2.06	2.45	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.56	5.95	6.36	6.79	7.24	7.70	8.20	8.71	9.24	9.78	10.38
43	1.11	1.30	1.42	1.57	1.76	2.00	2.30	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.03	6.46	6.90	7.37	7.85	8.35	8.88	9.42	9.98	10.54	11.16
44	1.23	1.45	1.57	1.75	1.96	2.24	2.58	3.06	3.40	3.77	4.17	4.59	5.08	5.59	6.09	6.53	6.99	7.48	7.98	8.51	9.05	9.61	10.19	10.78	11.37	12.00
45	1.36	1.61	1.74	1.94	2.18	2.50	2.90	3.40	3.77	4.17	4.59	5.08	5.59	6.11	6.56	7.04	7.55	8.08	8.63	9.21	9.80	10.41	11.03	11.65	12.28	12.90
46	1.48	1.75	1.91	2.13	2.39	2.74	3.20	3.77	4.17	4.59	5.00	5.45	5.94	6.40	6.90	7.42	7.97	8.55	9.16	9.79	10.45	11.12	11.80	12.49	13.19	14.08
47	1.60	1.90	2.09	2.32	2.61	2.99	3.50	4.17	4.59	4.93	5.28	5.71	6.17	6.67	7.20	7.77	8.37	9.01	9.67	10.37	11.10	11.85	12.61	13.39	14.17	15.35
48	1.73	2.05	2.27	2.52	2.83	3.24	3.80	4.59	4.99	5.23	5.54	5.93	6.36	6.90	7.48	8.09	8.75	9.44	10.18	10.96	11.77	12.60	13.46	14.34	15.24	16.70
49	1.85	2.20	2.45	2.72	3.05	3.48	4.09	4.99	5.31	5.51	5.77	6.13	6.51	7.09	7.71	8.38	9.09	9.85	10.67	11.53	12.44	13.38	14.35	15.36	16.39	18.13
50	1.98	2.35	2.63	2.91	3.25	3.70	4.36	5.41	5.59	5.75	5.96	6.28	6.62	7.24	7.90	8.63	9.40	10.24	11.14	12.09	13.12	14.18	15.28	16.44	17.65	19.65
51	2.10	2.49	2.80	3.09	3.44	3.90	4.69	5.71	5.83	5.94	6.10	6.38	6.68	7.34	8.06	8.83	9.68	10.60	11.58	12.65	13.80	14.99	16.26	17.60	19.01	21.26
52	2.22	2.62	2.96	3.25	3.61	4.07	4.79	5.96	6.02	6.09	6.21	6.45	6.70	7.40	8.17	9.01	9.93	10.93	12.02	13.20	14.48	15.84	17.29	18.84	20.49	22.94
53	2.32	2.74	3.11	3.40	3.75	4.21	4.95	6.15	6.16	6.18	6.26	6.48	6.69	7.44	8.26	9.17	10.16	11.25	12.45	13.76	15.19	16.72	18.38	20.16	22.08	24.70
54	2.42	2.85	3.25	3.52	3.87	4.32	5.06	6.28	6.24	6.24	6.29	6.48	6.67	7.46	8.34	9.31	10.38	11.57	12.88	14.33	15.91	17.64	19.52	21.57	23.79	26.52
55	2.51	2.95	3.37	3.63	3.97	4.40	5.13	6.36	6.28	6.25	6.29	6.47	6.65	7.48	8.42	9.46	10.62	11.91	13.34	14.93	16.68	18.61	20.74	23.07	25.62	28.39
56	2.72	3.15	3.57	3.86	4.27	4.74	5.52	6.73	6.64	6.60	6.68	6.87	7.06	7.99	9.04	10.21	11.52	12.99	14.62	16.43	18.44	20.68	23.15	25.87	28.86	32.05
57	2.94	3.37	3.79	4.10	4.59	5.10	5.92	7.11	7.01	6.98	7.12	7.34	7.56	8.61	9.78	11.11	12.59	14.25	16.10	18.17	20.47	23.05	25.91	29.07	32.54	36.16
58	3.18	3.61	4.02	4.36	4.93	5.48	6.34	7.50	7.42	7.41	7.64	7.92	8.20	9.37	10.69	12.18	13.86	15.74	17.85	20.20	22.83	25.78	29.07	32.71	36.73	40.79
59	3.45	3.87	4.28	4.65	5.31	5.90	6.80	7.93	7.89	7.91	8.27	8.63	9.01	10.32	11.82	13.50	15.40	17.53	19.92	22.59	25.57	28.94	32.70	36.86	41.46	46.00
60	3.75	4.17	4.57	4.98	5.73	6.37	7.33	8.42	8.44	8.53	9.04	9.53	10.05	11.54	13.22	15.12	17.26	19.67	22.38	25.40	28.78	32.60	36.86	41.59	46.80	51.86
61	4.08	4.51	4.90	5.36	6.23	6.92	7.95	9.01	9.11	9.29	10.01	10.68	11.39	13.07	14.97	17.11	19.53	22.25	25.30	28.72	32.52	36.83	41.63	46.94	52.81	58.44
62	4.47	4.90	5.29	5.80	6.81	7.58	8.69	9.73	9.94	10.25	11.23	12.12	13.08	14.98	17.13	19.56	22.29	25.35	28.78	32.62	36.90	41.72	47.08	53.01	59.54	65.83
63	4.92	5.35	5.74	6.32	7.50	8.37	9.59	10.64	10.98	11.44	12.75	13.93	15.22	17.37	19.80	22.53	25.61	29.05	32.91	37.20	41.98	47.35	53.29	59.85	67.06	74.14
64	5.43	5.88	6.27	6.93	8.33	9.32	10.69	11.77	12.28	12.92	14.63	16.17	17.86	20.30	23.05	26.13	29.59	33.45	37.76	42.56	47.88	53.81	60.35	67.54	75.42	83.46
65	6.03	6.49	6.88	7.65	9.31	10.47	12.04	13.17	13.87	14.73	16.93	18.91	21.09	23.86	26.96	30.43	34.31	38.64	43.44	48.7						

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Female Select Smoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26
31	1.10	1.15	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55
32	1.14	1.20	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84
33	1.19	1.26	1.45	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84	7.13
34	1.24	1.33	1.53	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84	7.13	7.42
35	1.30	1.41	1.62	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84	7.13	7.42	7.71
36	1.37	1.50	1.71	1.92	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84	7.13	7.42	7.71	8.00
37	1.45	1.60	1.80	2.00	2.21	2.38	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84	7.13	7.42	7.71	8.00	8.29
38	1.53	1.71	1.91	2.10	2.33	2.58	2.80	3.07	3.36	3.65	3.94	4.23	4.52	4.81	5.10	5.39	5.68	5.97	6.26	6.55	6.84	7.13	7.42	7.71	8.00	8.29	8.58
39	1.61	1.83	2.03	2.22	2.43	2.71	2.93	3.16	3.43	3.73	4.04	4.36	4.71	5.07	5.46	5.87	6.30	6.75	7.22	7.71	8.21	8.72	9.24	9.77	10.31	10.85	11.39
40	1.70	1.95	2.15	2.34	2.56	2.84	3.18	3.56	3.97	4.41	4.89	5.41	5.97	6.55	7.16	7.80	8.47	9.17	9.89	10.63	11.39	12.16	12.94	13.73	14.53	15.33	16.13
41	1.80	2.09	2.29	2.49	2.72	3.01	3.37	3.78	4.23	4.72	5.23	5.77	6.34	6.94	7.57	8.23	8.91	9.61	10.33	11.07	11.82	12.58	13.35	14.13	14.91	15.69	16.47
42	1.91	2.23	2.43	2.65	2.89	3.21	3.61	4.07	4.58	5.14	5.73	6.35	7.00	7.68	8.39	9.13	9.89	10.67	11.47	12.28	13.10	13.93	14.77	15.61	16.45	17.29	18.13
43	2.02	2.38	2.59	2.82	3.09	3.45	3.89	4.38	4.93	5.53	6.16	6.83	7.54	8.29	9.07	9.88	10.71	11.56	12.42	13.29	14.17	15.06	15.95	16.84	17.73	18.62	19.51
44	2.14	2.52	2.74	3.00	3.30	3.70	4.21	4.78	5.41	6.09	6.81	7.57	8.37	9.20	10.06	10.94	11.83	12.73	13.64	14.55	15.47	16.39	17.31	18.23	19.15	20.07	20.99
45	2.26	2.67	2.89	3.18	3.52	3.97	4.55	5.14	5.83	6.61	7.43	8.29	9.18	10.09	11.01	11.94	12.88	13.83	14.78	15.73	16.68	17.63	18.58	19.53	20.48	21.43	22.38
46	2.50	2.97	3.24	3.56	3.95	4.47	5.15	5.86	6.63	7.47	8.36	9.29	10.25	11.23	12.22	13.21	14.21	15.21	16.21	17.21	18.21	19.21	20.21	21.21	22.21	23.21	24.21
47	2.77	3.29	3.62	3.98	4.43	5.01	5.80	6.63	7.51	8.44	9.41	10.41	11.42	12.44	13.46	14.48	15.50	16.52	17.54	18.56	19.58	20.60	21.62	22.64	23.66	24.68	25.70
48	3.07	3.65	4.04	4.44	4.94	5.59	6.50	7.45	8.45	9.50	10.59	11.71	12.84	13.97	15.11	16.25	17.39	18.53	19.67	20.81	21.95	23.09	24.23	25.37	26.51	27.65	28.79
49	3.40	4.03	4.49	4.93	5.49	6.20	7.23	8.30	9.41	10.56	11.74	12.93	14.13	15.33	16.53	17.73	18.93	20.13	21.33	22.53	23.73	24.93	26.13	27.33	28.53	29.73	30.93
50	3.75	4.45	4.98	5.46	6.06	6.83	7.97	9.16	10.40	11.69	13.01	14.35	15.69	17.03	18.37	19.71	21.05	22.39	23.73	25.07	26.41	27.75	29.09	30.43	31.77	33.11	34.45
51	4.14	4.89	5.50	6.02	6.65	7.47	8.72	10.03	11.40	12.82	14.28	15.74	17.20	18.66	20.12	21.58	23.04	24.50	25.96	27.42	28.88	30.34	31.80	33.26	34.72	36.18	37.64
52	4.55	5.37	6.07	6.60	7.26	8.11	9.45	10.84	12.28	13.76	15.24	16.71	18.18	19.65	21.12	22.59	24.06	25.53	27.00	28.47	29.94	31.41	32.88	34.35	35.82	37.29	38.76
53	4.99	5.88	6.68	7.21	7.88	8.75	10.16	11.63	13.15	14.71	16.27	17.83	19.39	20.95	22.51	24.07	25.63	27.19	28.75	30.31	31.87	33.43	34.99	36.55	38.11	39.67	41.23
54	5.47	6.43	7.32	7.85	8.52	9.38	10.84	12.33	13.87	15.45	17.03	18.61	20.19	21.77	23.35	24.93	26.51	28.09	29.67	31.25	32.83	34.41	35.99	37.57	39.15	40.73	42.31
55	5.97	7.02	8.02	8.52	9.17	10.01	11.50	13.01	14.57	16.16	17.74	19.32	20.90	22.48	24.06	25.64	27.22	28.80	30.38	31.96	33.54	35.12	36.70	38.28	39.86	41.44	43.02
56	6.48	7.53	8.53	9.07	9.85	10.75	12.31	13.87	15.45	17.03	18.61	20.19	21.77	23.35	24.93	26.51	28.09	29.67	31.25	32.83	34.41	35.99	37.57	39.15	40.73	42.31	43.89
57	7.02	8.06	9.06	9.63	10.56	11.50	13.10	14.71	16.33	17.95	19.57	21.19	22.81	24.43	26.05	27.67	29.29	30.91	32.53	34.15	35.77	37.39	39.01	40.63	42.25	43.87	45.49
58	7.59	8.62	9.61	10.21	11.28	12.27	13.90	15.54	17.18	18.82	20.46	22.10	23.74	25.38	27.02	28.66	30.30	31.94	33.58	35.22	36.86	38.50	40.14	41.78	43.42	45.06	46.70
59	8.19	9.21	10.18	10.81	12.05	13.07	14.73	16.37	18.01	19.65	21.29	22.93	24.57	26.21	27.85	29.49	31.13	32.77	34.41	36.05	37.69	39.33	40.97	42.61	44.25	45.89	47.53
60	8.82	9.83	10.78	11.45	12.85	13.92	15.61	17.26	18.91	20.56	22.21	23.86	25.51	27.16	28.81	30.46	32.11	33.76	35.41	37.06	38.71	40.36	42.01	43.66	45.31	46.96	48.61
61	9.48	10.48	11.41	12.13	13.72	14.84	16.58	18.29	19.99	21.69	23.39	25.09	26.79	28.49	30.19	31.89	33.59	35.29	36.99	38.69	40.39	42.09	43.79	45.49	47.19	48.89	50.59
62	10.17	11.17	12.07	12.85	14.67	15.86	17.67	19.24	20.81	22.38	23.95	25.52	27.09	28.66	30.23	31.80	33.37	34.94	36.51	38.08	39.65	41.22	42.79	44.36	45.93	47.50	49.07
63	10.91	11.88	12.75	13.62	15.70	17.00	18.91	20.36																			

**Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Female Smoker**

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69
36	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78
37	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00
38	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23
39	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52
40	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93
41	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43
42	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12
43	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97
44	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98
45	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22
46	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78
47	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60
48	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64
49	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97
50	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33
51	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98
52	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91
53	7.24	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14
54	7.67	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72
55	8.11	9.53	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65
56	8.72	10.13	11.48	12.22	13.30	14.52	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.28
57	9.38	10.77	12.11	12.90	14.18	15.48	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.28	78.46
58	10.08	11.45	12.77	13.61	15.09	16.46	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.28	78.46	85.12
59	10.82	12.17	13.47	14.36	16.05	17.48	19.78	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.28	78.46	85.12	92.27
60	11.61	12.95	14.21	15.15	17.07	18.57	20.91	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.28	78.46	85.12	92.27	99.95
61	12.45	13.77	15.00	16.00	18.18	19.74	22.14	24.54	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.98	51.91	56.14	60.72	65.65	72.28	78.46	85.12	92.27	99.95	108.19
62	13.35	14.65	15.84	16.92	19.38	21.03	23.51	25.70	28.99	31.32	34.00	37.04	40.48	44.33	47.98	51.91	56.14	60.72	65.65	72.28	78.46	85.12	92.27	99.95	108.19	117.03
63	14.30	15.58	16.73	17.91	20.69	22.47	25.06	27.06	29.52	32.23	35.00	38.39	42.11	46.66	51.66	57.12	63.09	69.59	76.65	84.38	92.80	101.93	111.78	122.36	133.69	145.88
64	15.31	16.57	17.67	18.98	22.15	24.08	26.83	28.69	32.43	36.45	40.97	46.11	51.91	58.68	66.54	75.6										

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Female Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.34	0.35	0.37	0.39	0.41	0.43	0.44	0.44	0.52	0.53	0.48	0.49	0.48	0.52	0.56	0.60	0.65	0.73	0.82	0.94	1.05	1.11	1.18	1.24	1.32	1.42
19	0.32	0.34	0.35	0.37	0.37	0.37	0.36	0.33	0.40	0.42	0.39	0.40	0.41	0.45	0.48	0.53	0.58	0.65	0.73	0.85	0.98	1.18	1.24	1.32	1.42	1.54
20	0.31	0.33	0.35	0.35	0.35	0.34	0.32	0.28	0.34	0.36	0.35	0.37	0.39	0.43	0.47	0.52	0.58	0.66	0.75	0.86	1.00	1.23	1.32	1.42	1.54	1.68
21	0.30	0.33	0.34	0.35	0.35	0.34	0.31	0.27	0.32	0.35	0.36	0.39	0.42	0.46	0.52	0.58	0.65	0.74	0.84	0.97	1.12	1.32	1.42	1.54	1.68	1.83
22	0.29	0.33	0.35	0.35	0.35	0.35	0.34	0.31	0.35	0.39	0.41	0.44	0.48	0.54	0.60	0.68	0.77	0.88	1.00	1.15	1.32	1.42	1.54	1.68	1.83	2.03
23	0.29	0.33	0.35	0.36	0.37	0.38	0.38	0.37	0.41	0.45	0.48	0.53	0.57	0.64	0.73	0.83	0.94	1.07	1.21	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.29	0.33	0.36	0.38	0.40	0.42	0.44	0.46	0.50	0.54	0.58	0.63	0.68	0.78	0.88	1.00	1.14	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
25	0.35	0.38	0.41	0.43	0.46	0.50	0.54	0.58	0.63	0.67	0.72	0.75	0.79	0.87	0.96	1.06	1.16	1.27	1.40	1.53	1.67	1.83	1.99	2.17	2.36	2.56
26	0.34	0.37	0.40	0.44	0.48	0.53	0.59	0.66	0.71	0.75	0.81	0.84	0.88	0.97	1.07	1.18	1.30	1.42	1.54	1.68	1.83	2.00	2.15	2.31	2.47	2.64
27	0.34	0.36	0.40	0.44	0.49	0.56	0.63	0.74	0.78	0.83	0.89	0.93	0.97	1.07	1.17	1.29	1.41	1.54	1.68	1.83	2.01	2.15	2.29	2.43	2.57	2.72
28	0.33	0.35	0.39	0.44	0.50	0.58	0.67	0.79	0.84	0.89	0.95	0.99	1.04	1.14	1.25	1.38	1.51	1.65	1.80	1.96	2.13	2.27	2.40	2.53	2.65	2.79
29	0.32	0.34	0.39	0.44	0.51	0.59	0.69	0.83	0.88	0.93	0.99	1.04	1.09	1.19	1.31	1.44	1.58	1.72	1.88	2.04	2.22	2.35	2.48	2.61	2.72	2.86
30	0.31	0.33	0.38	0.43	0.50	0.59	0.70	0.84	0.90	0.95	1.02	1.06	1.12	1.23	1.35	1.48	1.61	1.76	1.92	2.09	2.27	2.40	2.53	2.66	2.77	2.91
31	0.31	0.33	0.38	0.44	0.51	0.61	0.72	0.87	0.93	0.99	1.06	1.12	1.18	1.29	1.42	1.55	1.70	1.85	2.01	2.19	2.37	2.52	2.66	2.80	2.93	3.08
32	0.32	0.34	0.39	0.45	0.52	0.62	0.73	0.89	0.95	1.02	1.10	1.16	1.23	1.35	1.48	1.62	1.76	1.92	2.09	2.27	2.46	2.62	2.78	2.93	3.08	3.26
33	0.32	0.34	0.39	0.45	0.53	0.62	0.73	0.89	0.96	1.04	1.12	1.20	1.28	1.40	1.53	1.67	1.82	1.98	2.15	2.34	2.53	2.71	2.88	3.06	3.24	3.45
34	0.32	0.34	0.40	0.46	0.53	0.62	0.73	0.88	0.96	1.04	1.14	1.22	1.32	1.44	1.57	1.71	1.87	2.03	2.21	2.39	2.59	2.79	2.99	3.19	3.40	3.64
35	0.32	0.35	0.40	0.46	0.53	0.62	0.72	0.86	0.96	1.05	1.15	1.25	1.35	1.48	1.61	1.76	1.91	2.08	2.26	2.45	2.65	2.87	3.09	3.33	3.58	3.84
36	0.34	0.37	0.43	0.48	0.55	0.63	0.73	0.87	0.98	1.08	1.20	1.31	1.43	1.56	1.70	1.85	2.02	2.19	2.38	2.57	2.79	3.03	3.29	3.56	3.85	4.20
37	0.37	0.40	0.45	0.51	0.58	0.66	0.75	0.88	1.01	1.12	1.25	1.38	1.52	1.66	1.81	1.97	2.14	2.32	2.52	2.73	2.95	3.22	3.51	3.82	4.16	4.59
38	0.39	0.44	0.49	0.54	0.61	0.69	0.78	0.91	1.05	1.18	1.32	1.47	1.63	1.78	1.93	2.10	2.29	2.48	2.69	2.91	3.15	3.45	3.78	4.13	4.51	5.02
39	0.42	0.48	0.53	0.58	0.65	0.73	0.83	0.96	1.11	1.25	1.42	1.58	1.76	1.92	2.09	2.28	2.47	2.68	2.91	3.15	3.41	3.74	4.09	4.48	4.91	5.50
40	0.46	0.52	0.57	0.63	0.70	0.79	0.89	1.04	1.20	1.36	1.54	1.72	1.92	2.10	2.29	2.49	2.70	2.93	3.18	3.44	3.72	4.08	4.48	4.90	5.36	6.01
41	0.50	0.58	0.63	0.70	0.77	0.87	0.98	1.15	1.33	1.50	1.69	1.90	2.09	2.31	2.52	2.74	2.98	3.24	3.51	3.80	4.12	4.51	4.93	5.39	5.88	6.57
42	0.55	0.64	0.70	0.77	0.86	0.97	1.10	1.29	1.49	1.67	1.88	2.10	2.32	2.56	2.79	3.04	3.31	3.60	3.91	4.24	4.58	5.01	5.46	5.95	6.48	7.19
43	0.62	0.72	0.78	0.87	0.96	1.09	1.25	1.48	1.70	1.89	2.10	2.34	2.60	2.85	3.11	3.39	3.70	4.02	4.37	4.74	5.13	5.59	6.08	6.60	7.15	7.86
44	0.69	0.81	0.88	0.97	1.09	1.24	1.43	1.71	1.94	2.14	2.36	2.62	2.89	3.17	3.46	3.78	4.13	4.50	4.89	5.32	5.76	6.26	6.78	7.33	7.91	8.59
45	0.77	0.91	0.98	1.09	1.23	1.41	1.64	1.98	2.22	2.42	2.65	2.91	3.20	3.51	3.85	4.21	4.60	5.03	5.48	5.96	6.47	7.00	7.57	8.16	8.77	9.39
46	0.83	0.98	1.07	1.20	1.35	1.55	1.81	2.21	2.44	2.63	2.85	3.11	3.40	3.74	4.11	4.51	4.95	5.42	5.92	6.46	7.04	7.63	8.24	8.88	9.53	10.31
47	0.89	1.06	1.17	1.31	1.47	1.69	1.99	2.44	2.66	2.83	3.04	3.30	3.58	3.95	4.36	4.80	5.28	5.80	6.37	6.97	7.62	8.26	8.93	9.63	10.36	11.29
48	0.96	1.14	1.27	1.41	1.59	1.83	2.16	2.67	2.86	3.02	3.21	3.46	3.73	4.13	4.57	5.06	5.59	6.16	6.79	7.46	8.19	8.90	9.65	10.43	11.24	12.34
49	1.03	1.22	1.36	1.52	1.71	1.96	2.32	2.88	3.05	3.19	3.36	3.59	3.84	4.28	4.76	5.28	5.86	6.49	7.18	7.93	8.74	9.53	10.37	11.25	12.17	13.47
50	1.09	1.30	1.45	1.62	1.82	2.08	2.46	3.06	3.20	3.32	3.47	3.69	3.92	4.38	4.90	5.46	6.08	6.77	7.53	8.35	9.26	10.15	11.09	12.10	13.17	14.67
51	1.17	1.38	1.56	1.72	1.93	2.20	2.60	3.25	3.35	3.45	3.58	3.79	4.00	4.49	5.04	5.65	6.33	7.08	7.91	8.83	9.84	10.85	11.94	13.12	14.37	16.11
52	1.24	1.46	1.65	1.82	2.03	2.30	2.72	3.39	3.47	3.55	3.66	3.85	4.04	4.57	5.15	5.81	6.54	7.36	8.27	9.28	10.40	11.56	12.82	14.19	15.67	17.65
53	1.30	1.54	1.75	1.91	2.12	2.38	2.81	3.50	3.55	3.61	3.70	3.87	4.05	4.60	5.23	5.93	6.71	7.60	8.59	9.70	10.94	12.26	13.71	15.31	17.07	19.29
54	1.36	1.61	1.83	1.99	2.19	2.45	2.87	3.57	3.59	3.64	3.71	3.88	4.04	4.62	5.28	6.02	6.87	7.82	8.90	10.12	11.48	12.98	14.65	16.51	18.57	21.03
55	1.42	1.67	1.91	2.06	2.25	2.49	2.90	3.60	3.60	3.64	3.71	3.86	4.03	4.63	5.33	6.12	7.02	8.05	9.22	10.54	12.04	13.73	15.64	17.78	20.18	22.87
56	1.52	1.76	2.00	2.16	2.38	2.64	3.07	3.73	3.73	3.76	3.86	4.03	4.19	4.86	5.61	6.48	7.48	8.62	9.92	11.40	13.09	15.04	17.25	19.74	22.56	25.72
57	1.62	1.86	2.09	2.26	2.52	2.79	3.23	3.86	3.86	3.90	4.04	4.22	4.41	5.13	5.97	6.93	8.03	9.30	10.75	12.41	14.30	16.54	19.08	21.98	25.25	28.92
58	1.74	1.97	2.19	2.37	2.67	2.95	3.40	3.99	4.01	4.06	4.25	4.48	4.71	5.50	6.42	7.49	8.72	10.13	11.75	13.61	15.73	18.29	21.21	24.53	28.30	32.49
59	1.86	2.09	2.31	2.50	2.83	3.13	3.59	4.15	4.19	4.28	4.54	4.82	5.11	6.00	7.02	8.21	9.58	11.16	12.98	15.06	17.45	20.35	23.67	27.45	31.76	36.48
60	2.00	2.23	2.44	2.64	3.03	3.34	3.81	4.34	4.43	4.56	4.92	5.28	5.67	6.66	7.80	9.13	10.67	12.44	14.48	16.83	19.51	22.78	26.53	30.80	35.66	40.93
61	2.19	2.41	2.62	2.85	3.29	3.63	4.14	4.65	4.80	4.99	5.48	5.96	6.48	7.61	8.92	10.43	12.18	14.20	16.52	19.19	22.24	25.94	30.19	35.02	40.52	46.41
62	2.40	2.63	2.84	3.09	3.61	4.00	4.55	5.06	5.27	5.55	6.21	6.85	7.55	8.84	10.34	12.08	14.08	16.38	19.03	22.06	25.53	29.70	34.47	39.89	46.03	52.59
63	2.65	2.88	3.09	3.38	4.00	4.44	5.06	5.59	5.90	6.28	7.15	7.99	8.92	10.42	12.14	14.13	16.43	19.06	22.08	25.53	29.47	34.14	39.45	45.48	52.28	59.55
64	2.93	3.17	3.38	3.73	4.47	4.99	5.71	6.27	6.69	7.20	8.34	9.43	10.66	12.39	14.38	16.67	19.30	22.32	25.76	29.69	34.16	39.35	45.23	51.86	59.32	67.40
65	3.27	3.51	3.72	4.14	5.04	5.67	6.52	7.13	7.68	8.35	9.82	11.22	12.81	14.81	17.12	19.76	22.78	26.23	30.16	34.63	39.69	45.42	51.87	59.11	67.22	76.24
66	3.62	3.92																								

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Female Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.41	0.44	0.44	0.45	0.47	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.42	0.44	0.45	0.47	0.47	0.47	0.49	0.48	0.46	0.55	0.57	0.54	0.57	0.59	0.64	0.70	0.76	0.84	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
20	0.41	0.44	0.46	0.47	0.47	0.46	0.44	0.40	0.48	0.52	0.52	0.52	0.55	0.59	0.65	0.72	0.80	0.89	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68
21	0.39	0.43	0.45	0.46	0.46	0.46	0.44	0.39	0.47	0.46	0.51	0.53	0.58	0.63	0.71	0.79	0.88	0.99	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83
22	0.39	0.43	0.45	0.47	0.47	0.48	0.46	0.43	0.50	0.55	0.59	0.64	0.70	0.79	0.89	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
23	0.38	0.43	0.46	0.48	0.50	0.51	0.51	0.51	0.57	0.62	0.67	0.74	0.80	0.91	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48
24	0.38	0.43	0.47	0.50	0.53	0.56	0.58	0.61	0.67	0.72	0.78	0.85	0.92	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75
25	0.46	0.49	0.53	0.56	0.60	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06
26	0.44	0.47	0.51	0.56	0.61	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.36
27	0.42	0.45	0.49	0.55	0.61	0.68	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.36	3.66
28	0.40	0.42	0.47	0.53	0.60	0.69	0.79	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.36	3.66	3.96
29	0.37	0.40	0.45	0.51	0.59	0.68	0.79	0.93	1.00	1.05	1.11	1.16	1.21	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.36	3.66	3.96	4.26
30	0.35	0.37	0.42	0.49	0.56	0.66	0.77	0.93	0.98	1.04	1.10	1.15	1.20	1.32	1.44	1.58	1.72	1.88	2.04	2.22	2.40	2.56	2.71	2.87	3.01	3.24	3.48
31	0.35	0.37	0.43	0.50	0.57	0.67	0.80	0.96	1.02	1.09	1.16	1.21	1.27	1.39	1.52	1.66	1.81	1.97	2.14	2.32	2.51	2.68	2.84	3.00	3.16	3.40	3.64
32	0.36	0.38	0.44	0.50	0.58	0.69	0.81	0.98	1.05	1.12	1.20	1.27	1.34	1.46	1.60	1.74	1.90	2.06	2.23	2.42	2.61	2.79	2.97	3.14	3.32	3.57	3.81
33	0.36	0.38	0.44	0.51	0.59	0.69	0.82	0.98	1.07	1.15	1.24	1.32	1.40	1.53	1.67	1.81	1.97	2.14	2.32	2.51	2.70	2.89	3.09	3.28	3.48	3.74	3.98
34	0.36	0.39	0.45	0.51	0.59	0.69	0.82	0.98	1.07	1.17	1.27	1.36	1.46	1.59	1.73	1.88	2.04	2.21	2.40	2.59	2.79	3.00	3.21	3.42	3.65	3.91	4.15
35	0.37	0.40	0.45	0.52	0.60	0.69	0.81	0.97	1.08	1.18	1.30	1.41	1.52	1.66	1.80	1.95	2.12	2.29	2.48	2.68	2.88	3.10	3.33	3.57	3.82	4.08	4.32
36	0.39	0.43	0.49	0.55	0.63	0.73	0.85	1.00	1.13	1.25	1.38	1.52	1.66	1.80	1.95	2.11	2.29	2.47	2.67	2.88	3.10	3.35	3.61	3.88	4.17	4.50	4.83
37	0.43	0.47	0.53	0.59	0.67	0.77	0.89	1.04	1.19	1.33	1.48	1.64	1.81	1.96	2.12	2.30	2.49	2.68	2.90	3.12	3.36	3.63	3.92	4.23	4.56	4.95	5.28
38	0.46	0.52	0.58	0.64	0.72	0.82	0.94	1.10	1.27	1.42	1.60	1.78	1.98	2.15	2.32	2.51	2.71	2.93	3.16	3.40	3.65	3.96	4.28	4.63	5.00	5.46	5.92
39	0.51	0.57	0.63	0.70	0.78	0.89	1.01	1.18	1.37	1.55	1.75	1.96	2.18	2.36	2.56	2.76	2.98	3.22	3.47	3.73	4.01	4.34	4.70	5.08	5.49	6.01	6.53
40	0.56	0.64	0.70	0.77	0.86	0.97	1.11	1.29	1.50	1.70	1.92	2.16	2.41	2.61	2.83	3.05	3.30	3.56	3.83	4.12	4.42	4.79	5.18	5.60	6.04	6.62	7.20
41	0.62	0.71	0.78	0.86	0.96	1.08	1.23	1.44	1.68	1.89	2.13	2.40	2.66	2.90	3.14	3.39	3.66	3.95	4.25	4.57	4.91	5.31	5.74	6.19	6.67	7.29	7.91
42	0.69	0.80	0.87	0.97	1.08	1.21	1.39	1.64	1.89	2.12	2.39	2.67	2.98	3.23	3.50	3.78	4.09	4.41	4.75	5.10	5.48	5.92	6.38	6.87	7.38	8.03	8.68
43	0.77	0.90	0.98	1.09	1.22	1.38	1.58	1.88	2.16	2.40	2.68	2.99	3.32	3.60	3.90	4.22	4.56	4.93	5.31	5.71	6.14	6.61	7.11	7.64	8.18	8.85	9.52
44	0.87	1.02	1.11	1.23	1.38	1.57	1.82	2.18	2.47	2.72	3.01	3.33	3.69	4.00	4.35	4.71	5.10	5.51	5.94	6.40	6.88	7.40	7.94	8.51	9.09	9.75	10.41
45	0.98	1.15	1.25	1.40	1.57	1.80	2.09	2.53	2.84	3.09	3.38	3.72	4.08	4.44	4.83	5.24	5.68	6.15	6.64	7.16	7.71	8.28	8.87	9.48	10.11	10.74	11.37
46	1.05	1.25	1.36	1.52	1.71	1.96	2.29	2.79	3.08	3.32	3.59	3.92	4.28	4.67	5.09	5.54	6.02	6.54	7.09	7.67	8.28	8.90	9.55	10.21	10.89	11.70	12.51
47	1.13	1.34	1.48	1.65	1.85	2.12	2.49	3.06	3.32	3.54	3.79	4.11	4.45	4.87	5.33	5.82	6.35	6.92	7.52	8.17	8.85	9.53	10.24	10.97	11.72	12.74	13.55
48	1.21	1.44	1.59	1.77	1.99	2.28	2.69	3.32	3.55	3.74	3.97	4.27	4.59	5.04	5.54	6.07	6.65	7.27	7.94	8.65	9.42	10.17	10.96	11.77	12.61	13.84	14.65
49	1.29	1.53	1.71	1.89	2.13	2.43	2.87	3.56	3.76	3.92	4.12	4.39	4.69	5.17	5.70	6.28	6.91	7.58	8.32	9.11	9.96	10.80	11.68	12.60	13.56	15.01	15.82
50	1.36	1.62	1.81	2.01	2.25	2.57	3.03	3.78	3.93	4.06	4.23	4.48	4.75	5.26	5.83	6.45	7.12	7.86	8.66	9.53	10.48	11.42	12.42	13.47	14.57	16.24	17.05
51	1.45	1.72	1.93	2.13	2.39	2.71	3.20	3.99	4.10	4.20	4.35	4.57	4.82	5.36	5.97	6.64	7.37	8.18	9.06	10.03	11.08	12.15	13.30	14.52	15.82	17.72	18.53
52	1.53	1.81	2.05	2.25	2.50	2.83	3.34	4.16	4.24	4.31	4.43	4.63	4.85	5.43	6.07	6.79	7.58	8.46	9.43	10.50	11.67	12.89	14.21	15.63	17.16	19.30	20.11
53	1.61	1.90	2.15	2.35	2.61	2.93	3.45	4.29	4.33	4.38	4.47	4.65	4.85	5.46	6.15	6.91	7.77	8.72	9.78	10.95	12.25	13.64	15.15	16.81	18.61	20.96	22.77
54	1.68	1.98	2.25	2.44	2.69	3.00	3.52	4.38	4.38	4.41	4.48	4.65	4.83	5.47	6.20	7.02	7.94	8.97	10.12	11.41	12.84	14.41	16.15	18.06	20.17	22.71	25.25
55	1.74	2.05	2.34	2.52	2.76	3.05	3.56	4.42	4.40	4.41	4.47	4.64	4.80	5.48	6.25	7.12	8.11	9.22	10.47	11.88	13.46	15.22	17.20	19.40	21.84	24.54	27.35
56	1.86	2.16	2.44	2.64	2.92	3.23	3.76	4.58	4.56	4.57	4.66	4.83	5.00	5.75	6.59	7.55	8.64	9.87	11.27	12.84	14.62	16.64	18.92	21.47	24.32	27.48	30.75
57	1.98	2.27	2.55	2.76	3.08	3.42	3.96	4.74	4.72	4.74	4.87	5.07	5.26	6.07	7.00	8.06	9.27	10.64	12.20	13.96	15.95	18.27	20.88	23.82	27.11	30.75	34.39
58	2.11	2.40	2.67	2.89	3.26	3.61	4.16	4.91	4.90	4.94	5.13	5.37	5.61	6.50	7.52	8.70	10.04	11.57	13.31	15.28	17.52	20.15	23.13	26.49	30.27	34.39	38.44
59	2.26	2.54	2.80	3.04	3.45	3.82	4.39	5.09	5.12	5.18	5.47	5.76	6.07	7.06	8.20	9.50	10.99	12.70	14.65	16.86	19.37	22.34	25.72	29.53	33.82	38.44	43.00
60	2.42	2.69	2.95	3.20	3.67	4.06	4.66	5.32	5.39	5.50	5.90	6.28	6.69	7.80	9.06	10.52	12.19	14.10	16.27	18.75	21.56	24.90	28.69	32.98	37.81	42.93	48.36
61	2.63	2.90	3.15	3.43	3.98	4.40	5.03	5.68	5.81	5.99	6.53	7.05	7.60	8.85	10.29	11.94	13.82	15.98	18.45	21.25	24.43	28.20	32.48	37.31	42.74	48.45	54.36
62	2.87	3.15	3.40	3.71	4.34	4.82	5.50	6.13	6.34	6.62	7.34	8.03	8.78	10.20	11.83	13.71	15.85	18.30	21.09	24.25	27.84	32.07	36.86	42.26	48.32	54.66	61.31
63	3.15	3.43	3.68	4.04	4.78	5.32	6.08	6.72	7.03	7.42	8.38	9.28	10.27	11.90	13.76	15.90	18.33	21.11	24.26	27.84	31.89	36.60	41.92	47.90	54.59	61.61	69.02
64	3.47	3.76	4.00	4.42	5.31	5.93	6.79	7.46	7.89	8																	

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Female Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.51	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68
21	0.45	0.47	0.47	0.49	0.49	0.52	0.54	0.50	0.59	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.55	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03
23	0.46	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
24	0.46	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06
27	0.49	0.52	0.58	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40
28	0.46	0.49	0.54	0.61	0.69	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77
29	0.42	0.45	0.51	0.58	0.66	0.76	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.02	3.21	3.40	3.72
30	0.39	0.41	0.47	0.54	0.62	0.72	0.85	1.01	1.05	1.11	1.18	1.24	1.29	1.41	1.54	1.68	1.83	2.00	2.18	2.36	2.55	2.73	2.91	3.08	3.26	3.57
31	0.39	0.42	0.48	0.55	0.64	0.74	0.88	1.05	1.11	1.18	1.24	1.32	1.38	1.51	1.65	1.79	1.95	2.12	2.30	2.49	2.69	2.87	3.06	3.24	3.43	3.74
32	0.40	0.42	0.49	0.56	0.65	0.76	0.90	1.09	1.16	1.24	1.32	1.40	1.47	1.60	1.75	1.90	2.06	2.24	2.42	2.62	2.82	3.02	3.21	3.41	3.61	3.93
33	0.41	0.43	0.50	0.57	0.66	0.78	0.92	1.10	1.19	1.28	1.38	1.47	1.56	1.70	1.85	2.00	2.17	2.35	2.54	2.74	2.95	3.16	3.37	3.59	3.81	4.12
34	0.41	0.44	0.51	0.58	0.68	0.79	0.93	1.11	1.22	1.32	1.44	1.54	1.65	1.80	1.95	2.11	2.29	2.47	2.67	2.87	3.09	3.31	3.54	3.78	4.02	4.32
35	0.42	0.45	0.52	0.60	0.69	0.80	0.93	1.11	1.24	1.35	1.49	1.62	1.75	1.90	2.06	2.22	2.40	2.60	2.80	3.01	3.24	3.47	3.72	3.98	4.24	4.52
36	0.45	0.49	0.56	0.64	0.73	0.84	0.97	1.15	1.30	1.44	1.59	1.75	1.91	2.07	2.24	2.42	2.61	2.81	3.03	3.25	3.49	3.75	4.02	4.31	4.61	4.93
37	0.49	0.54	0.60	0.68	0.77	0.88	1.02	1.20	1.37	1.53	1.71	1.90	2.09	2.26	2.44	2.63	2.84	3.05	3.28	3.52	3.78	4.06	4.36	4.68	5.01	5.38
38	0.53	0.59	0.66	0.73	0.83	0.94	1.08	1.27	1.46	1.65	1.85	2.06	2.29	2.48	2.67	2.88	3.10	3.33	3.57	3.83	4.11	4.42	4.74	5.09	5.45	5.87
39	0.57	0.65	0.72	0.80	0.89	1.01	1.16	1.36	1.58	1.78	2.02	2.26	2.52	2.72	2.93	3.15	3.39	3.64	3.91	4.19	4.48	4.82	5.17	5.55	5.95	6.41
40	0.63	0.72	0.79	0.88	0.98	1.11	1.26	1.48	1.72	1.95	2.21	2.48	2.77	2.99	3.22	3.47	3.73	4.00	4.29	4.59	4.91	5.27	5.66	6.06	6.49	6.99
41	0.69	0.80	0.87	0.97	1.08	1.22	1.39	1.64	1.91	2.18	2.43	2.73	3.05	3.30	3.55	3.82	4.10	4.40	4.72	5.05	5.40	5.79	6.20	6.64	7.09	7.63
42	0.77	0.89	0.97	1.08	1.20	1.36	1.56	1.85	2.13	2.39	2.69	3.02	3.37	3.63	3.91	4.21	4.52	4.85	5.20	5.57	5.95	6.37	6.82	7.28	7.76	8.33
43	0.85	1.00	1.09	1.21	1.35	1.53	1.76	2.10	2.40	2.68	2.99	3.33	3.70	4.00	4.31	4.64	4.99	5.35	5.74	6.14	6.56	7.02	7.50	8.00	8.50	9.09
44	0.95	1.12	1.22	1.35	1.52	1.73	2.00	2.40	2.72	3.00	3.32	3.67	4.06	4.39	4.73	5.10	5.49	5.90	6.33	6.78	7.25	7.75	8.26	8.79	9.33	9.92
45	1.06	1.26	1.36	1.52	1.71	1.96	2.27	2.75	3.08	3.36	3.68	4.04	4.44	4.80	5.19	5.60	6.03	6.49	6.97	7.48	8.00	8.54	9.10	9.67	10.25	10.82
46	1.14	1.36	1.48	1.65	1.85	2.12	2.48	3.02	3.33	3.59	3.88	4.24	4.62	5.01	5.43	5.88	6.35	6.85	7.38	7.94	8.52	9.12	9.73	10.35	10.98	11.76
47	1.23	1.46	1.60	1.78	2.00	2.30	2.69	3.30	3.58	3.81	4.08	4.41	4.78	5.20	5.65	6.14	6.65	7.20	7.79	8.40	9.05	9.70	10.37	11.06	11.76	12.76
48	1.31	1.56	1.72	1.92	2.15	2.46	2.90	3.57	3.81	4.01	4.25	4.56	4.90	5.35	5.84	6.36	6.92	7.53	8.17	8.85	9.57	10.29	11.04	11.81	12.60	13.81
49	1.39	1.66	1.84	2.05	2.30	2.62	3.09	3.83	4.02	4.19	4.40	4.68	4.99	5.47	5.99	6.55	7.16	7.82	8.52	9.27	10.08	10.88	11.72	12.60	13.50	14.94
50	1.47	1.75	1.96	2.17	2.43	2.77	3.26	4.05	4.20	4.33	4.51	4.76	5.04	5.55	6.10	6.71	7.36	8.08	8.85	9.68	10.57	11.47	12.42	13.42	14.46	16.12
51	1.57	1.86	2.09	2.30	2.57	2.92	3.44	4.28	4.39	4.49	4.63	4.86	5.10	5.64	6.24	6.90	7.61	8.39	9.24	10.16	11.16	12.19	13.28	14.44	15.66	17.54
52	1.66	1.96	2.21	2.43	2.70	3.05	3.60	4.48	4.54	4.61	4.71	4.92	5.13	5.71	6.35	7.05	7.83	8.68	9.62	10.64	11.75	12.92	14.18	15.53	16.97	19.06
53	1.74	2.05	2.33	2.55	2.82	3.16	3.72	4.63	4.65	4.69	4.77	4.95	5.13	5.75	6.43	7.19	8.03	8.96	9.98	11.11	12.36	13.68	15.13	16.69	18.39	20.66
54	1.82	2.14	2.44	2.65	2.91	3.25	3.81	4.73	4.72	4.73	4.79	4.96	5.13	5.78	6.50	7.32	8.22	9.23	10.35	11.60	12.98	14.48	16.13	17.94	19.92	22.34
55	1.89	2.22	2.54	2.74	2.99	3.32	3.87	4.80	4.76	4.76	4.80	4.96	5.12	5.80	6.58	7.45	8.42	9.52	10.74	12.11	13.64	15.33	17.21	19.29	21.58	24.10
56	2.03	2.36	2.67	2.89	3.19	3.54	4.12	5.02	4.97	4.97	5.04	5.21	5.37	6.13	6.99	7.95	9.04	10.27	11.65	13.19	14.92	16.87	19.04	21.46	24.14	27.09
57	2.18	2.50	2.81	3.04	3.39	3.77	4.37	5.24	5.19	5.19	5.32	5.51	5.70	6.53	7.48	8.56	9.77	11.15	12.70	14.44	16.40	18.64	21.14	23.94	27.05	30.44
58	2.34	2.65	2.95	3.20	3.61	4.01	4.63	5.47	5.44	5.45	5.65	5.88	6.11	7.04	8.10	9.30	10.66	12.20	13.95	15.91	18.12	20.68	23.55	26.76	30.34	34.18
59	2.51	2.82	3.12	3.38	3.85	4.27	4.92	5.72	5.72	5.77	6.05	6.35	6.66	7.69	8.87	10.22	11.75	13.48	15.44	17.66	20.15	23.06	26.32	29.98	34.07	38.37
60	2.71	3.01	3.30	3.59	4.13	4.58	5.25	6.02	6.06	6.16	6.57	6.97	7.38	8.54	9.86	11.37	13.09	15.04	17.24	19.74	22.55	25.83	29.51	33.65	38.27	43.06
61	2.96	3.27	3.55	3.87	4.50	4.99	5.71	6.46	6.57	6.74	7.31	7.84	8.41	9.73	11.24	12.95	14.91	17.12	19.63	22.47	25.66	29.38	33.56	38.25	43.48	48.85
62	3.25	3.56	3.85	4.21	4.94	5.48	6.27	7.01	7.21	7.48	8.25	8.97	9.74	11.25	12.97	14.92	17.15	19.67	22.52	25.74	29.36	33.55	38.26	43.52	49.39	55.39
63	3.59	3.91	4.19	4.61	5.46	6.08	6.96	7.71	8.02	8.41	9.44	10.39	11.43	13.16	15.12	17.36	19.89	22.75	25.99	29.64	33.73	38.43	43.69	49.56	56.07	62.79
64	3.98	4.31	4.59	5.08	6.09	6.82	7.81	8.59	9.03	9.57	10.93	12.17	13.54	15.53	17.78	20.33	23.22	26.47	30.14	34.27	38.88	44.11	49.95	56.43	63.60	71.16
65	4.44	4.78	5.06	5.63	6.85	7.71	8.86	9.69	10.29	11.02	12.76	14.36	16.15	18.43	21.01	23.93	27.22	30.91	35.07	39.72	44.92	50.70	57.13	64.23	72.06	80.63

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Female Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate		
18	0.41	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54
19	0.44	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	
20	0.44	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	
21	0.45	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	
22	0.47	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	
23	0.47	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	
24	0.49	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	
25	0.49	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	
26	0.52	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	
27	0.56	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	
28	0.57	0.61	0.63	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	
29	0.58	0.62	0.67	0.71	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	
30	0.55	0.58	0.67	0.74	0.80	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	
31	0.55	0.59	0.68	0.78	0.87	0.93	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	
32	0.56	0.60	0.69	0.79	0.91	1.01	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	
33	0.57	0.60	0.70	0.80	0.93	1.05	1.11	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	
34	0.57	0.62	0.71	0.82	0.94	1.10	1.18	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	
35	0.58	0.63	0.73	0.83	0.95	1.11	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	
36	0.62	0.68	0.77	0.87	1.00	1.15	1.24	1.32	1.42	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	
37	0.66	0.73	0.82	0.93	1.05	1.20	1.39	1.54	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	
38	0.71	0.79	0.88	0.99	1.11	1.27	1.46	1.68	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	
39	0.76	0.86	0.95	1.06	1.19	1.35	1.55	1.83	2.03	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	
40	0.83	0.94	1.04	1.15	1.29	1.46	1.67	1.97	2.24	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	10.16	
41	0.90	1.04	1.14	1.26	1.41	1.60	1.83	2.16	2.48	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	10.16	10.92	
42	0.99	1.15	1.25	1.39	1.55	1.76	2.02	2.40	2.75	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	10.16	10.92	11.74	
43	1.09	1.28	1.39	1.54	1.72	1.96	2.25	2.69	3.06	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	10.16	10.92	11.74	12.62	
44	1.20	1.42	1.54	1.71	1.92	2.19	2.53	3.04	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	10.16	10.92	11.74	12.62	13.64	
45	1.33	1.57	1.70	1.90	2.14	2.45	2.84	3.40	3.77	4.17	4.59	5.08	5.38	5.84	6.07	6.54	7.04	7.58	8.16	8.78	9.44	10.16	10.92	11.74	12.62	13.64	14.72	
46	1.43	1.70	1.85	2.06	2.32	2.66	3.10	3.77	4.16	4.47	4.84	5.28	5.75	6.20	6.68	7.19	7.72	8.28	8.87	9.48	10.12	10.77	11.43	12.11	12.78	13.64	14.72	
47	1.53	1.82	2.00	2.23	2.51	2.87	3.36	4.11	4.45	4.73	5.06	5.47	5.92	6.40	6.91	7.45	8.03	8.64	9.28	9.95	10.65	11.36	12.10	12.84	13.59	14.72	15.85	
48	1.64	1.95	2.16	2.39	2.69	3.07	3.61	4.44	4.73	4.97	5.26	5.63	6.04	6.55	7.10	7.68	8.30	8.96	9.66	10.40	11.18	11.97	12.78	13.62	14.47	15.85	17.04	
49	1.74	2.07	2.30	2.55	2.86	3.27	3.84	4.75	4.99	5.18	5.42	5.76	6.12	6.66	7.25	7.87	8.54	9.26	10.02	10.83	11.69	12.57	13.49	14.43	15.40	17.04	18.27	
50	1.84	2.18	2.45	2.70	3.02	3.44	4.05	5.03	5.20	5.34	5.54	5.84	6.15	6.73	7.35	8.02	8.74	9.52	10.35	11.25	12.20	13.18	14.21	15.29	16.41	18.27	19.77	
51	1.95	2.31	2.60	2.87	3.20	3.63	4.27	5.31	5.42	5.52	5.68	5.93	6.21	6.82	7.49	8.21	9.00	9.85	10.77	11.76	12.83	13.94	15.12	16.37	17.68	19.77	21.33	
52	2.06	2.43	2.75	3.02	3.36	3.79	4.45	5.54	5.60	5.66	5.77	5.99	6.23	6.88	7.60	8.38	9.23	10.16	11.18	12.28	13.47	14.73	16.08	17.52	19.05	21.33	22.97	
53	2.16	2.55	2.89	3.16	3.49	3.92	4.60	5.72	5.73	5.75	5.82	6.02	6.22	6.92	7.68	8.52	9.45	10.46	11.58	12.79	14.12	15.55	17.09	18.75	20.53	22.97	24.66	
54	2.25	2.65	3.02	3.28	3.60	4.02	4.70	5.84	5.80	5.80	5.85	6.02	6.20	6.94	7.75	8.65	9.66	10.76	11.98	13.32	14.80	16.40	18.15	20.06	22.12	24.66	26.40	
55	2.33	2.74	3.13	3.38	3.69	4.09	4.77	5.91	5.84	5.82	5.85	6.01	6.18	6.96	7.83	8.79	9.87	11.07	12.40	13.88	15.51	17.30	19.28	21.45	23.82	26.40	29.48	
56	2.50	2.90	3.29	3.55	3.93	4.36	5.08	6.19	6.11	6.08	6.15	6.32	6.49	7.35	8.32	9.40	10.60	11.95	13.45	15.12	16.97	19.02	21.30	23.80	26.55	29.48	32.92	
57	2.68	3.07	3.45	3.74	4.18	4.64	5.39	6.47	6.38	6.35	6.48	6.68	6.88	7.83	8.91	10.11	11.46	12.97	14.66	16.54	18.63	20.98	23.58	26.46	29.62	32.92	36.73	
58	2.86	3.25	3.62	3.93	4.44	4.93	5.71	6.75	6.68	6.67	6.88	7.13	7.38	8.44	9.63	10.97	12.48	14.17	16.07	18.19	20.55	23.22	26.18	29.45	33.07	36.73	40.97	
59	3.07	3.45	3.81	4.14	4.73	5.25	6.06	7.06	7.02	7.05	7.36	7.69	8.02	9.20	10.52	12.02	13.71	15.61	17.74	20.12	22.77	25.78	29.12	32.83	36.93	40.97	45.68	
60	3.30	3.67	4.02	4.39	5.05	5.61	6.46	7.42	7.43	7.51	7.96	8.40	8.85	10.16	11.64	13.32	15.21	17.33	19.71	22.37	25.35	28.72	32.47	36.63	41.23	45.68	51.47	
61	3.60	3.97	4.32	4.72	5.49	6.10	7.00	7.94	8.02	8.19	8.82	9.41	10.03	11.51	13.18	15.07	17.21	19.60	22.29	25.29	28.65	32.44	36.67	41.35	46.52	51.47	57.99	
62	3.94	4.32	4.66	5.11	6.00	6.68	7.65	8.57	8.76	9.03	9.89	10.68	11.52	13.20	15.09	17.23	19.63	22.33	25.35	28.73	32.50	36.75	41.47	46.69	52.45	57.99	65.30	
63	4.33	4.72	5.06	5.56	6.61	7.37	8.45	9.37	9.68	10.08	11.23	12.27	13.40	15.30	17.44	19.85	22.56	25.59	28.99	32.77	36.98	41.71	46.94	52.72	59.07	65.30	73.52	
64	4.79	5.18	5.52																									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Female Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.76	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.74	0.94	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.83	1.00	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	0.99	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.08	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.07	1.13	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.12	1.17	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.16	1.23	1.42	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.22	1.30	1.50	1.72	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.27	1.38	1.58	1.80	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.68
36	1.34	1.47	1.67	1.88	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.68	14.47
37	1.41	1.57	1.76	1.96	2.19	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.68	14.53	15.28
38	1.49	1.67	1.87	2.06	2.28	2.55	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.68	14.53	15.40	16.11
39	1.58	1.79	1.98	2.17	2.38	2.65	2.97	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.62	11.48	12.38	13.29	14.24	15.23	16.24	16.95
40	1.67	1.91	2.11	2.29	2.51	2.78	3.11	3.58	4.17	4.71	5.28	5.90	6.58	7.29	8.05	8.76	9.52	10.33	11.18	12.08	13.03	13.98	14.97	16.00	17.05	17.79
41	1.77	2.05	2.24	2.43	2.66	2.94	3.29	3.80	4.42	5.00	5.64	6.34	7.03	7.74	8.44	9.18	9.97	10.81	11.70	12.64	13.63	14.62	15.66	16.72	17.82	18.62
42	1.87	2.18	2.38	2.59	2.83	3.14	3.53	4.10	4.73	5.30	5.94	6.64	7.36	8.07	8.79	9.56	10.38	11.26	12.18	13.16	14.18	15.21	16.29	17.40	18.54	19.45
43	1.98	2.33	2.53	2.76	3.02	3.37	3.81	4.46	5.08	5.63	6.25	6.93	7.67	8.36	9.11	9.90	10.75	11.65	12.61	13.61	14.67	15.75	16.87	18.03	19.21	20.25
44	2.09	2.47	2.68	2.93	3.23	3.63	4.12	4.87	5.47	5.98	6.56	7.20	7.89	8.61	9.37	10.19	11.06	11.99	12.97	14.01	15.10	16.22	17.39	18.60	19.83	21.01
45	2.21	2.61	2.83	3.11	3.45	3.89	4.45	5.31	5.88	6.33	6.85	7.44	8.07	8.80	9.58	10.42	11.31	12.26	13.27	14.34	15.46	16.63	17.86	19.12	20.41	21.71
46	2.42	2.87	3.14	3.45	3.83	4.33	4.99	6.00	6.52	6.91	7.38	7.92	8.51	9.29	10.12	11.02	11.99	13.02	14.12	15.29	16.52	17.83	19.21	20.64	22.11	23.89
47	2.66	3.16	3.47	3.82	4.25	4.81	5.57	6.75	7.19	7.52	7.92	8.41	8.94	9.77	10.67	11.64	12.68	13.80	15.01	16.29	17.66	19.13	20.68	22.31	24.00	26.26
48	2.92	3.46	3.83	4.22	4.69	5.31	6.17	7.53	7.89	8.14	8.47	8.90	9.36	10.25	11.22	12.27	13.40	14.63	15.95	17.37	18.88	20.54	22.29	24.15	26.09	28.84
49	3.19	3.79	4.22	4.64	5.15	5.83	6.79	8.33	8.59	8.76	9.01	9.38	9.77	10.73	11.78	12.92	14.16	15.50	16.96	18.53	20.22	22.09	24.07	26.19	28.42	31.66
50	3.49	4.13	4.63	5.08	5.63	6.35	7.41	9.11	9.28	9.37	9.54	9.86	10.18	11.22	12.35	13.60	14.95	16.44	18.05	19.80	21.69	23.80	26.05	28.46	31.03	34.73
51	3.85	4.55	5.12	5.59	6.18	6.95	8.11	9.98	10.05	10.07	10.17	10.43	10.70	11.84	13.09	14.47	15.98	17.63	19.44	21.42	23.57	25.96	28.55	31.33	34.31	38.48
52	4.23	4.99	5.64	6.14	6.75	7.54	8.79	10.82	10.79	10.74	10.79	11.02	11.25	12.50	13.88	15.41	17.10	18.95	20.99	23.23	25.67	28.39	31.35	34.55	38.01	42.61
53	4.64	5.47	6.21	6.70	7.33	8.14	9.45	11.61	11.50	11.40	11.40	11.62	11.84	13.22	14.75	16.45	18.33	20.41	22.71	25.24	28.02	31.11	34.49	38.17	42.15	47.15
54	5.08	5.98	6.81	7.30	7.92	8.72	10.08	12.36	12.17	12.05	12.03	12.26	12.48	14.01	15.71	17.60	19.70	22.04	24.63	27.49	30.65	34.15	37.99	42.20	46.78	52.14
55	5.55	6.53	7.45	7.92	8.52	9.30	10.70	13.06	12.81	12.68	12.67	12.94	13.21	14.90	16.78	18.89	21.24	23.86	26.77	30.00	33.58	37.53	41.89	46.67	51.91	57.62
56	5.96	6.93	7.85	8.34	9.07	9.89	11.32	13.58	13.34	13.22	13.33	13.67	14.01	15.86	17.93	20.24	22.83	25.72	28.93	32.49	36.44	40.78	45.56	50.82	56.58	62.17
57	6.39	7.34	8.24	8.76	9.61	10.47	11.92	14.05	13.84	13.76	14.03	14.48	14.93	16.96	19.22	21.76	24.60	27.77	31.29	35.20	39.54	44.28	49.51	55.26	61.55	67.00
58	6.83	7.76	8.65	9.19	10.16	11.05	12.52	14.49	14.34	14.33	14.80	15.39	16.01	18.22	20.69	23.46	26.56	30.02	33.87	38.15	42.88	48.03	53.71	59.95	66.78	72.12
59	7.29	8.20	9.07	9.63	10.73	11.64	13.12	14.93	14.87	14.96	15.67	16.45	17.27	19.67	22.36	25.37	28.74	32.50	36.68	41.32	46.45	52.01	58.13	64.86	72.22	77.52
60	7.77	8.66	9.50	10.09	11.32	12.26	13.75	15.40	15.46	15.67	16.67	17.67	18.74	21.34	24.25	27.51	31.15	35.21	39.71	44.71	50.23	56.19	62.75	69.95	77.81	83.22
61	8.35	9.23	10.05	10.68	12.09	13.08	14.61	16.11	16.31	16.68	18.02	19.30	20.68	23.51	26.68	30.23	34.18	38.57	43.45	48.85	54.81	61.23	68.29	76.01	84.43	90.20
62	8.96	9.84	10.63	11.32	12.92	13.97	15.56	16.95	17.31	17.85	19.59	21.19	22.94	26.01	29.44	33.27	37.53	42.26	47.50	53.28	59.65	66.53	74.06	82.28	91.22	97.64
63	9.61	10.47	11.23	12.00	13.83	14.98	16.66	17.94	18.49	19.23	21.41	23.38	25.54	28.85	32.54	36.65	41.21	46.26	51.84	57.99	64.75	72.05	80.02	88.70	98.11	105.54
64	10.28	11.13	11.86	12.73	14.83	16.11	17.92	19.12	19.88	20.84	23.51	25.90	28.51	32.06	36.01	40.38	45.23	50.58	56.48	62.96	70.06	77.75	86.13			

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Female Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.49	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58
19	0.53	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80
20	0.57	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07
21	0.60	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36
22	0.64	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73
23	0.66	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19
24	0.71	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71
25	0.75	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28
26	0.79	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90
27	0.85	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58
28	0.90	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29
29	0.97	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08
30	1.01	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90
31	1.10	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78
32	1.17	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72
33	1.25	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63
34	1.36	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64
35	1.50	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69
36	1.62	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78
37	1.75	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00
38	1.84	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23
39	1.96	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52
40	2.08	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93
41	2.21	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43
42	2.38	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12
43	2.58	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97
44	2.80	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98
45	3.07	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22
46	3.36	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78
47	3.73	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60
48	4.19	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64
49	4.71	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97
50	5.28	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33
51	5.90	6.58	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.65
52	6.35	7.29	8.08	8.90	9.78	10.72	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.65	50.97
53	6.73	7.94	8.90	9.70	10.57	11.63	12.64	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.65	50.97	54.45
54	7.13	8.39	9.55	10.22	11.08	12.19	13.69	14.78	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.65	50.97	54.45	58.08
55	7.54	8.86	10.12	10.75	11.57	12.63	14.52	16.00	17.23	18.52	19.93	21.43	23.12	24.97	26.98	29.22	31.78	34.60	37.64	40.97	44.33	47.65	50.97	54.45	58.08	61.87
56	8.03	9.32	10.56	11.24	12.23	13.36	15.31	17.23	18.88	17.54	17.51	17.77	18.02	20.10	22.39	24.92	27.70	30.74	34.08	37.73	41.71	46.00	50.65	55.68	61.09	66.50
57	8.54	9.80	11.02	11.74	12.90	14.09	16.09	18.52	18.51	18.19	18.33	18.69	19.04	21.31	23.80	26.56	29.59	32.92	36.57	40.56	44.91	49.57	54.62	60.09	65.98	71.42
58	9.08	10.31	11.50	12.25	13.59	14.82	16.85	19.57	19.13	18.88	19.26	19.76	20.27	22.73	25.45	28.44	31.74	35.37	39.34	43.68	48.42	53.45	58.92	64.83	71.19	76.64
59	9.64	10.84	12.00	12.79	14.29	15.57	17.62	20.14	19.79	19.64	20.30	21.01	21.74	24.40	27.35	30.60	34.17	38.10	42.40	47.10	52.22	57.64	63.52	69.88	76.71	82.18
60	10.23	11.40	12.52	13.35	15.04	16.35	18.42	20.72	20.51	20.51	21.51	22.47	23.48	26.36	29.54	33.04	36.89	41.12	45.76	50.81	56.31	62.12	68.41	75.19	82.48	88.04
61	10.97	12.13	13.22	14.10	16.01	17.39	19.50	21.61	21.58	21.75	23.16	24.45	25.81	28.94	32.39	36.20	40.37	44.95	49.96	55.42	61.35	67.60	74.36	81.64	89.45	95.30
62	11.76	12.90	13.95	14.90	17.07	18.52	20.71	22.64	22.80	23.19	25.08	26.75	28.54	31.92	35.65	39.75	44.25	49.18	54.55	60.40	66.75	73.44	80.66	88.42	96.73	103.09
63	12.60	13.72	14.73	15.77	18.23	19.79	22.07	23.84	24.24	24.87	27.31	29.42	31.69	35.33	39.34	43.74	48.55	53.81	59.54	65.76	72.49	79.61	87.28	95.49	104.25	111.42
64	13.48	14.59	15.56	16.72	19.51	21.21	23.64	25.27	25.93	26.83	29.88	32.49	35.30	39.21	43.49	48.17	53.									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Unisex Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.81	0.83	0.83	0.83	0.84	0.86	0.86	0.90	0.91	0.92	0.91	0.90	0.91	0.91	0.95	0.97	1.01	1.08	1.14	1.22	1.29	1.38	1.49	1.62	1.77
19	0.80	0.82	0.82	0.82	0.83	0.84	0.83	0.80	0.80	0.78	0.76	0.76	0.71	0.74	0.78	0.83	0.88	0.94	1.02	1.12	1.24	1.38	1.49	1.62	1.77	1.95
20	0.75	0.78	0.78	0.80	0.78	0.76	0.75	0.72	0.72	0.70	0.67	0.65	0.60	0.63	0.68	0.74	0.80	0.88	0.98	1.10	1.25	1.47	1.62	1.77	1.95	2.16
21	0.71	0.73	0.73	0.74	0.72	0.71	0.70	0.67	0.68	0.66	0.64	0.62	0.58	0.62	0.69	0.76	0.84	0.94	1.06	1.20	1.38	1.62	1.77	1.95	2.16	2.36
22	0.68	0.69	0.69	0.69	0.69	0.68	0.67	0.66	0.67	0.67	0.66	0.66	0.63	0.69	0.77	0.86	0.97	1.09	1.23	1.40	1.58	1.77	1.95	2.16	2.36	2.59
23	0.65	0.66	0.66	0.67	0.67	0.66	0.66	0.66	0.69	0.71	0.73	0.74	0.75	0.83	0.93	1.04	1.17	1.31	1.46	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.63	0.64	0.64	0.65	0.66	0.67	0.67	0.68	0.73	0.77	0.82	0.87	0.91	1.02	1.14	1.27	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.63	0.64	0.64	0.66	0.67	0.69	0.70	0.72	0.79	0.86	0.94	1.02	1.10	1.20	1.28	1.37	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.60	0.61	0.63	0.65	0.67	0.70	0.72	0.76	0.84	0.93	1.04	1.12	1.20	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.14	3.39
27	0.58	0.59	0.61	0.64	0.67	0.71	0.75	0.79	0.89	1.01	1.13	1.21	1.28	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.13	3.37	3.70
28	0.55	0.57	0.60	0.64	0.68	0.73	0.77	0.83	0.95	1.08	1.22	1.29	1.37	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.13	3.36	3.68	4.03
29	0.53	0.55	0.60	0.64	0.69	0.74	0.80	0.87	1.00	1.15	1.29	1.37	1.47	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.91	3.11	3.35	3.67	4.01	4.44
30	0.50	0.53	0.59	0.64	0.69	0.76	0.83	0.91	1.04	1.20	1.37	1.47	1.60	1.76	1.94	2.15	2.35	2.57	2.71	2.88	3.10	3.34	3.66	4.00	4.42	4.95
31	0.48	0.51	0.58	0.64	0.70	0.78	0.86	0.95	1.09	1.25	1.44	1.60	1.75	1.93	2.14	2.34	2.56	2.70	2.86	3.08	3.33	3.65	4.00	4.43	4.95	5.48
32	0.45	0.49	0.58	0.64	0.71	0.80	0.89	0.99	1.13	1.29	1.48	1.69	1.91	2.12	2.32	2.54	2.68	2.84	3.06	3.31	3.64	3.99	4.42	4.95	5.43	6.06
33	0.43	0.48	0.58	0.64	0.72	0.81	0.91	1.03	1.17	1.32	1.50	1.70	1.93	2.13	2.36	2.60	2.82	3.03	3.28	3.61	3.97	4.41	4.94	5.37	5.79	6.56
34	0.40	0.46	0.57	0.65	0.73	0.83	0.94	1.07	1.20	1.35	1.51	1.70	1.91	2.11	2.34	2.59	2.87	3.17	3.51	3.88	4.28	4.70	5.16	5.65	6.19	6.95
35	0.38	0.45	0.57	0.65	0.74	0.85	0.97	1.11	1.23	1.37	1.52	1.68	1.87	2.08	2.31	2.57	2.85	3.17	3.52	3.92	4.35	4.83	5.37	5.96	6.62	7.36
36	0.38	0.46	0.59	0.67	0.77	0.88	1.01	1.17	1.29	1.41	1.54	1.69	1.84	2.06	2.29	2.56	2.86	3.19	3.56	3.98	4.44	4.99	5.61	6.31	7.10	7.93
37	0.38	0.47	0.62	0.70	0.80	0.92	1.07	1.23	1.34	1.46	1.58	1.70	1.83	2.05	2.29	2.57	2.88	3.23	3.62	4.07	4.57	5.18	5.88	6.69	7.61	8.54
38	0.39	0.49	0.65	0.74	0.85	0.97	1.12	1.31	1.41	1.52	1.62	1.73	1.83	2.06	2.32	2.61	2.93	3.30	3.73	4.20	4.74	5.42	6.21	7.11	8.16	9.18
39	0.40	0.52	0.69	0.78	0.90	1.03	1.20	1.39	1.50	1.60	1.69	1.79	1.88	2.11	2.38	2.69	3.04	3.44	3.89	4.40	4.98	5.73	6.59	7.59	8.75	9.87
40	0.43	0.56	0.74	0.84	0.96	1.10	1.28	1.49	1.60	1.70	1.79	1.88	1.96	2.22	2.51	2.84	3.21	3.64	4.12	4.68	5.31	6.11	7.04	8.13	9.38	10.61
41	0.47	0.62	0.80	0.91	1.03	1.19	1.38	1.61	1.72	1.83	1.92	2.01	2.10	2.38	2.69	3.05	3.45	3.92	4.44	5.04	5.72	6.58	7.58	8.73	10.06	11.38
42	0.52	0.68	0.87	0.99	1.12	1.29	1.49	1.74	1.86	1.99	2.08	2.20	2.30	2.61	2.95	3.34	3.78	4.28	4.85	5.50	6.24	7.15	8.19	9.40	10.79	12.21
43	0.58	0.77	0.96	1.08	1.22	1.40	1.62	1.89	2.03	2.18	2.29	2.43	2.57	2.90	3.28	3.71	4.19	4.74	5.36	6.06	6.85	7.81	8.90	10.14	11.57	13.07
44	0.66	0.87	1.06	1.19	1.34	1.53	1.76	2.09	2.22	2.39	2.53	2.71	2.89	3.26	3.68	4.15	4.68	5.28	5.95	6.71	7.56	8.56	9.68	10.96	12.41	13.99
45	0.76	0.98	1.17	1.30	1.46	1.66	1.91	2.23	2.43	2.64	2.80	3.03	3.27	3.68	4.14	4.65	5.23	5.88	6.62	7.44	8.36	9.39	10.55	11.85	13.31	14.95
46	0.86	1.10	1.30	1.45	1.62	1.84	2.12	2.47	2.70	2.95	3.16	3.44	3.75	4.21	4.72	5.29	5.93	6.65	7.45	8.34	9.33	10.41	11.61	12.93	14.40	16.31
47	0.98	1.24	1.44	1.60	1.78	2.03	2.34	2.73	2.99	3.28	3.55	3.89	4.28	4.79	5.35	5.99	6.69	7.47	8.34	9.31	10.39	11.51	12.75	14.11	15.60	17.78
48	1.11	1.38	1.58	1.75	1.95	2.23	2.57	3.00	3.29	3.63	3.96	4.37	4.83	5.40	6.02	6.72	7.49	8.35	9.29	10.34	11.50	12.69	13.98	15.38	16.90	19.36
49	1.24	1.52	1.73	1.91	2.12	2.42	2.80	3.27	3.60	3.99	4.39	4.87	5.41	6.03	6.72	7.48	8.32	9.25	10.28	11.41	12.66	13.92	15.29	16.76	18.34	21.06
50	1.37	1.65	1.87	2.07	2.29	2.62	3.04	3.55	3.91	4.35	4.82	5.36	5.98	6.66	7.41	8.24	9.16	10.17	11.28	12.51	13.86	15.21	16.67	18.24	19.93	22.87
51	1.50	1.78	2.01	2.22	2.45	2.82	3.27	3.82	4.23	4.71	5.24	5.85	6.54	7.28	8.10	9.00	9.99	11.09	12.30	13.62	15.08	16.55	18.13	19.84	21.67	24.81
52	1.61	1.90	2.14	2.36	2.61	3.00	3.50	4.10	4.54	5.06	5.66	6.33	7.08	7.88	8.76	9.74	10.82	12.00	13.31	14.74	16.32	17.94	19.68	21.57	23.60	26.87
53	1.71	2.01	2.26	2.49	2.75	3.18	3.73	4.37	4.84	5.41	6.07	6.78	7.59	8.45	9.40	10.46	11.62	12.91	14.32	15.88	17.59	19.38	21.33	23.44	25.72	29.06
54	1.80	2.10	2.38	2.62	2.89	3.36	3.95	4.64	5.14	5.75	6.46	7.22	8.07	9.00	10.03	11.17	12.42	13.81	15.35	17.04	18.90	20.90	23.08	25.46	28.05	31.38
55	1.88	2.18	2.48	2.73	3.02	3.53	4.17	4.92	5.45	6.08	6.85	7.65	8.54	9.54	10.64	11.87	13.23	14.74	16.40	18.24	20.27	22.50	24.96	27.65	30.59	33.81
56	2.11	2.41	2.72	3.00	3.33	3.85	4.55	5.36	5.90	6.58	7.37	8.23	9.18	10.28	11.52	12.90	14.43	16.13	18.03	20.13	22.46	25.09	28.01	31.24	34.81	38.64
57	2.36	2.65	2.98	3.29	3.67	4.20	4.98	5.85	6.39	7.14	7.95	8.86	9.88	11.11	12.49	14.04	15.77	17.71	19.86	22.27	24.95	28.05	31.52	35.37	39.66	44.15
58	2.61	2.91	3.27	3.62	4.05	4.59	5.46	6.41	6.96	7.77	8.59	9.58	10.67	12.05	13.61	15.35	17.31	19.51	21.98	24.74	27.83	31.47	35.55	40.12	45.24	50.44
59	2.89	3.20	3.60	4.00	4.50	5.05	6.02	7.05	7.61	8.49	9.34	10.43	11.62	13.17	14.92	16.89	19.12	21.63	24.45	27.62	31.18	35.42	40.20	45.58	51.63	57.62
60	3.20	3.53	3.99	4.45	5.01	5.58	6.66	7.80	8.36	9.35	10.23	11.43	12.75	14.50	16.48	18.72	21.26	24.13	27.36	31.01	35.11	40.03	45.59	51.86	58.93	65.82
61	3.56	3.92	4.45	4.98	5.62	6.20	7.42	8.67	9.25	10.36	11.29	12.65	14.14	16.12	18.37	20.93	23.82	27.10	30.81	35.01	39.74	45.40	51.81	59.07	67.25	75.19
62	3.99	4.40	5.02	5.62	6.36	6.95	8.31	9.70	10.30	11.57	12.57	14.12	15.85	18.11	20.67	23.59	26.90	30.66	34.92	39.74	45.19	51.66	59.00	67.31	76.70	85.88
63	4.50	4.99	5.71	6.39	7.24	7.84	9.38	10.90	11.54	13.01	14.10	15.92	17.95	20.53	23.46	26.80	30.59	34.90	39.79	45.33	51.59	58.95	67.28	76.72	87.38	98.08
64	5.14	5.72	6.55	7.33	8.30	8.90	10.64	12.32	13.01	14.72	15.94	18.09	20.52	23.47	26.83	30.65	35.00	39.94	45.54	51.90	59.09	67.39	76.79	87.41	99.40	112.01
65	5.94	6.63	7.58	8.47	9.58	10.16	12.13	13.99	14.74	16.75	18.13	20.69	23.61	27.00	30.85	35.24	40.22									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Unisex Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate		
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.84	0.93	0.92	0.92	0.92	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95
19	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.85	0.86	0.84	0.84	0.86	0.81	0.84	0.89	0.94	1.01	1.08	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	
20	0.80	0.83	0.83	0.84	0.83	0.81	0.81	0.78	0.79	0.78	0.76	0.75	0.71	0.76	0.82	0.89	0.97	1.07	1.17	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	
21	0.76	0.78	0.78	0.79	0.78	0.76	0.76	0.74	0.75	0.74	0.73	0.73	0.69	0.76	0.84	0.92	1.02	1.12	1.25	1.38	1.49	1.62	1.77	1.95	2.16	2.36		
22	0.72	0.74	0.74	0.74	0.74	0.73	0.73	0.72	0.74	0.75	0.75	0.76	0.75	0.83	0.92	1.02	1.12	1.25	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59		
23	0.69	0.71	0.70	0.72	0.72	0.72	0.72	0.72	0.75	0.78	0.81	0.84	0.86	0.94	1.05	1.16	1.28	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74		
24	0.67	0.68	0.69	0.70	0.71	0.72	0.73	0.74	0.78	0.83	0.89	0.94	0.99	1.10	1.21	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92		
25	0.67	0.67	0.68	0.69	0.71	0.72	0.74	0.76	0.82	0.90	0.98	1.06	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15		
26	0.64	0.65	0.67	0.69	0.71	0.73	0.75	0.78	0.87	0.96	1.07	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43		
27	0.61	0.63	0.65	0.68	0.72	0.75	0.78	0.81	0.92	1.04	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78		
28	0.59	0.60	0.64	0.68	0.72	0.77	0.81	0.86	0.97	1.11	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.15		
29	0.56	0.58	0.63	0.68	0.73	0.79	0.85	0.90	1.04	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.41	3.74	4.09	4.54		
30	0.54	0.56	0.63	0.68	0.74	0.80	0.88	0.96	1.10	1.26	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.90	3.12	3.37	3.69	4.04	4.47	5.02		
31	0.51	0.55	0.63	0.69	0.76	0.83	0.92	1.02	1.16	1.33	1.49	1.62	1.77	1.95	2.16	2.36	2.58	2.73	2.89	3.11	3.36	3.69	4.04	4.47	5.00	5.55		
32	0.49	0.54	0.63	0.70	0.77	0.86	0.96	1.07	1.22	1.39	1.58	1.77	1.94	2.14	2.35	2.57	2.71	2.87	3.09	3.34	3.67	4.02	4.46	5.00	5.53	6.13		
33	0.47	0.52	0.63	0.71	0.79	0.89	1.00	1.13	1.28	1.44	1.63	1.84	2.08	2.29	2.52	2.69	2.85	3.07	3.32	3.65	4.01	4.45	4.98	5.53	6.10	6.63		
34	0.45	0.51	0.64	0.72	0.81	0.92	1.04	1.19	1.33	1.49	1.67	1.87	2.10	2.32	2.56	2.82	3.05	3.30	3.63	3.98	4.43	4.96	5.49	6.00	6.56	7.20		
35	0.43	0.50	0.64	0.73	0.83	0.95	1.09	1.25	1.39	1.54	1.71	1.90	2.10	2.33	2.58	2.85	3.16	3.49	3.86	4.28	4.73	5.23	5.79	6.40	7.08	7.83		
36	0.43	0.52	0.68	0.77	0.88	1.01	1.16	1.34	1.47	1.62	1.78	1.95	2.13	2.36	2.62	2.91	3.23	3.59	3.99	4.44	4.93	5.50	6.14	6.85	7.65	8.47		
37	0.44	0.55	0.71	0.82	0.94	1.07	1.24	1.44	1.57	1.71	1.85	2.00	2.16	2.41	2.68	2.99	3.33	3.72	4.15	4.63	5.17	5.81	6.53	7.34	8.27	9.17		
38	0.46	0.58	0.76	0.87	1.00	1.15	1.33	1.55	1.68	1.82	1.94	2.08	2.22	2.48	2.77	3.10	3.47	3.88	4.34	4.87	5.45	6.16	6.97	7.89	8.94	9.92		
39	0.49	0.63	0.82	0.94	1.07	1.24	1.44	1.68	1.81	1.94	2.06	2.19	2.32	2.60	2.91	3.26	3.65	4.10	4.60	5.17	5.81	6.59	7.48	8.50	9.67	10.74		
40	0.52	0.68	0.89	1.02	1.16	1.34	1.55	1.82	1.95	2.09	2.21	2.34	2.46	2.76	3.10	3.48	3.90	4.39	4.93	5.55	6.24	7.09	8.06	9.17	10.44	11.61		
41	0.57	0.76	0.98	1.11	1.27	1.46	1.69	1.98	2.13	2.27	2.39	2.53	2.66	2.99	3.36	3.77	4.23	4.76	5.35	6.02	6.77	7.68	8.73	9.92	11.28	12.55		
42	0.64	0.85	1.08	1.22	1.39	1.60	1.85	2.16	2.32	2.49	2.62	2.78	2.94	3.29	3.69	4.14	4.65	5.22	5.86	6.59	7.40	8.38	9.48	10.74	12.18	13.56		
43	0.73	0.96	1.20	1.35	1.53	1.75	2.03	2.37	2.55	2.74	2.89	3.08	3.28	3.67	4.11	4.61	5.16	5.78	6.48	7.27	8.15	9.18	10.34	11.66	13.14	14.65		
44	0.84	1.09	1.34	1.50	1.69	1.93	2.22	2.60	2.81	3.04	3.21	3.45	3.69	4.13	4.61	5.16	5.76	6.44	7.20	8.05	9.00	10.09	11.30	12.67	14.20	15.82		
45	0.96	1.24	1.49	1.66	1.87	2.12	2.44	2.85	3.09	3.36	3.58	3.86	4.17	4.65	5.19	5.79	6.45	7.20	8.02	8.94	9.97	11.10	12.37	13.78	15.34	17.08		
46	1.10	1.40	1.65	1.83	2.05	2.34	2.69	3.13	3.41	3.72	3.99	4.34	4.72	5.25	5.84	6.49	7.22	8.02	8.91	9.90	10.99	12.16	13.46	14.89	16.46	18.52		
47	1.24	1.56	1.82	2.01	2.24	2.56	2.95	3.44	3.75	4.11	4.44	4.86	5.32	5.90	6.55	7.26	8.05	8.91	9.87	10.92	12.08	13.31	14.64	16.10	17.68	20.06		
48	1.39	1.72	1.99	2.20	2.44	2.79	3.22	3.75	4.10	4.51	4.91	5.40	5.95	6.59	7.29	8.07	8.92	9.86	10.88	12.01	13.25	14.53	15.91	17.41	19.02	21.71		
49	1.55	1.89	2.16	2.38	2.64	3.02	3.49	4.07	4.47	4.93	5.40	5.96	6.59	7.29	8.06	8.90	9.82	10.83	11.94	13.15	14.46	15.81	17.26	18.82	20.49	23.47		
50	1.70	2.06	2.33	2.57	2.84	3.25	3.77	4.40	4.83	5.35	5.90	6.53	7.25	8.00	8.83	9.74	10.74	11.83	13.02	14.31	15.73	17.16	18.70	20.35	22.11	25.33		
51	1.85	2.21	2.50	2.74	3.03	3.48	4.05	4.72	5.20	5.76	6.39	7.09	7.89	8.70	9.60	10.58	11.66	12.83	14.11	15.51	17.03	18.58	20.24	22.01	23.91	27.30		
52	1.99	2.35	2.65	2.91	3.22	3.71	4.32	5.05	5.56	6.18	6.87	7.64	8.50	9.39	10.35	11.41	12.57	13.84	15.22	16.72	18.36	20.05	21.86	23.81	25.89	29.39		
53	2.11	2.48	2.79	3.07	3.39	3.92	4.59	5.38	5.92	6.58	7.34	8.17	9.09	10.04	11.08	12.22	13.47	14.84	16.33	17.96	19.73	21.59	23.60	25.76	28.07	31.58		
54	2.21	2.58	2.92	3.22	3.55	4.13	4.85	5.70	6.28	6.98	7.81	8.68	9.65	10.67	11.79	13.02	14.37	15.85	17.47	19.23	21.16	23.22	25.45	27.87	30.47	33.88		
55	2.30	2.67	3.04	3.35	3.71	4.33	5.11	6.03	6.64	7.38	8.26	9.18	10.19	11.29	12.49	13.82	15.28	16.88	18.63	20.56	22.66	24.95	27.44	30.15	33.10	36.28		
56	2.58	2.95	3.33	3.67	4.08	4.71	5.58	6.57	7.18	7.98	8.88	9.85	10.93	12.15	13.50	14.99	16.63	18.45	20.45	22.64	25.06	27.75	30.71	33.95	37.50	41.27		
57	2.88	3.24	3.63	4.03	4.49	5.14	6.09	7.17	7.78	8.64	9.55	10.59	11.74	13.10	14.61	16.28	18.14	20.20	22.48	25.00	27.78	30.95	34.44	38.30	42.55	46.94		
58	3.19	3.54	3.98	4.42	4.95	5.61	6.67	7.84	8.45	9.37	10.31	11.43	12.65	14.17	15.87	17.76	19.86	22.20	24.81	27.70	30.90	34.60	38.71	43.27	48.33	53.39		
59	3.52	3.89	4.37	4.87	5.47	6.15	7.33	8.60	9.21	10.22	11.17	12.38	13.71	15.42	17.32	19.46	21.85	24.52	27.49	30.81	34.50	38.80	43.60	48.96	54.91	60.71		
60	3.88	4.28	4.83	5.39	6.07	6.77	8.09	9.47	10.09	11.20	12.18	13.51	14.98	16.89	19.05	21.47	24.18	27.22	30.62	34.43	38.67	43.64	49.21	55.45	62.40	69.04		
61	4.30	4.73	5.36	6.00	6.78	7.49	8.97	10.49	11.11	12.35	13.37	14.86	16.50	18.67	21.10	23.85	26.93	30.40	34.29	38.65	43.53	49.24	55.65	62.84	70.88	78.50		
62	4.78	5.28	6.01	6.74	7.63	8.35	10.00	11.67	12.30	13.70	14.78	16.48	18.36	20.81	23.57	26.69	30.20	34.15	38.60	43.58	49.18	55.69	63.02	71.24	80.44	89.26		
63	5.37	5.95	6.80	7.62	8.64	9.36	11.20	13.04	13.69	15.30	16.46	18.43	20.62	23.40	26.54	30.08	34.08	38.58	43.65	49.35	55.75	63.13	71.43	80.75	91.18	101.48		
64	6.10	6.78	7.76	8.69	9.84	10.55	12.62	14.63	15.31	17.19	18.45	20.77	23.35	26.51	30.08	34.12	38.67	43.79	49.57	56.06	63.36	71.67	81.01	91.48	103.20	115.36		
65	7.00	7.80	8.92	9.97	11.28	11.96	14.28	16.48	17.21	19.																		

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Unisex Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.87	0.87	0.88	0.88	0.88	0.89	0.89	0.90	0.90	0.91	0.91	0.92	0.92	0.92	0.93	0.93
19	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.87	0.87	0.88	0.88	0.88	0.89	0.89	0.90	0.90	0.91	0.91	0.92	0.92	0.92	0.93	0.93	0.94
20	0.83	0.83	0.84	0.84	0.86	0.84	0.85	0.84	0.83	0.82	0.81	0.81	0.81	0.77	0.82	0.90	0.97	1.06	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95
21	0.79	0.81	0.80	0.82	0.81	0.80	0.81	0.79	0.80	0.80	0.79	0.79	0.76	0.83	0.91	1.00	1.11	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36
22	0.76	0.77	0.76	0.77	0.77	0.77	0.77	0.77	0.79	0.80	0.81	0.82	0.81	0.89	0.99	1.10	1.21	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59
23	0.73	0.74	0.73	0.74	0.75	0.75	0.76	0.76	0.79	0.82	0.85	0.88	0.91	1.00	1.11	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.71	0.71	0.71	0.72	0.73	0.74	0.75	0.76	0.81	0.86	0.92	0.98	1.04	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.69	0.69	0.70	0.71	0.73	0.74	0.76	0.78	0.85	0.92	1.01	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.67	0.68	0.69	0.71	0.73	0.75	0.77	0.80	0.89	0.99	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.65	0.66	0.69	0.71	0.74	0.77	0.80	0.83	0.94	1.06	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78
28	0.62	0.64	0.68	0.72	0.75	0.79	0.83	0.88	1.00	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17
29	0.59	0.62	0.67	0.71	0.77	0.83	0.88	0.93	1.06	1.21	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.16	4.63
30	0.57	0.59	0.66	0.71	0.78	0.85	0.92	0.99	1.13	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.41	3.74	4.09	4.53	5.09
31	0.54	0.58	0.66	0.73	0.80	0.88	0.97	1.05	1.20	1.37	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.14	3.40	3.73	4.08	4.52	5.06	5.63
32	0.52	0.57	0.67	0.74	0.82	0.91	1.02	1.12	1.27	1.45	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.91	3.13	3.38	3.72	4.07	4.52	5.05	5.60	6.21
33	0.50	0.56	0.68	0.76	0.85	0.95	1.07	1.20	1.35	1.52	1.72	1.94	2.16	2.36	2.59	2.73	2.89	3.11	3.37	3.70	4.06	4.51	5.05	5.59	6.18	6.71
34	0.48	0.55	0.68	0.77	0.88	0.99	1.12	1.28	1.44	1.60	1.80	2.01	2.25	2.48	2.72	2.88	3.10	3.35	3.68	4.04	4.49	5.03	5.58	6.18	6.69	7.29
35	0.46	0.55	0.70	0.80	0.91	1.04	1.18	1.36	1.51	1.68	1.86	2.06	2.29	2.52	2.79	3.07	3.34	3.67	4.03	4.47	5.02	5.54	6.11	6.68	7.27	7.98
36	0.47	0.57	0.74	0.84	0.96	1.10	1.27	1.46	1.61	1.78	1.95	2.14	2.34	2.59	2.86	3.17	3.51	3.88	4.30	4.76	5.27	5.85	6.50	7.21	8.00	8.83
37	0.49	0.60	0.78	0.90	1.02	1.18	1.36	1.58	1.73	1.88	2.04	2.22	2.40	2.66	2.95	3.28	3.64	4.04	4.49	4.99	5.55	6.20	6.92	7.74	8.66	9.52
38	0.51	0.64	0.84	0.96	1.10	1.26	1.46	1.71	1.85	2.01	2.16	2.32	2.49	2.76	3.07	3.42	3.81	4.24	4.73	5.27	5.88	6.59	7.40	8.31	9.34	10.26
39	0.54	0.69	0.90	1.03	1.18	1.36	1.58	1.85	2.00	2.15	2.29	2.45	2.60	2.90	3.23	3.61	4.02	4.49	5.02	5.61	6.27	7.05	7.93	8.94	10.08	11.06
40	0.58	0.75	0.98	1.12	1.28	1.48	1.71	2.00	2.16	2.32	2.46	2.61	2.77	3.09	3.45	3.85	4.30	4.81	5.37	6.01	6.72	7.57	8.53	9.62	10.85	11.92
41	0.63	0.84	1.08	1.22	1.39	1.61	1.86	2.18	2.35	2.52	2.66	2.83	2.99	3.34	3.73	4.16	4.65	5.19	5.80	6.49	7.26	8.17	9.19	10.36	11.68	12.84
42	0.71	0.94	1.19	1.34	1.53	1.75	2.03	2.38	2.56	2.75	2.90	3.09	3.28	3.65	4.08	4.55	5.07	5.66	6.32	7.06	7.89	8.85	9.94	11.16	12.55	13.82
43	0.80	1.05	1.31	1.48	1.68	1.92	2.22	2.60	2.80	3.02	3.19	3.41	3.63	4.04	4.50	5.01	5.58	6.22	6.93	7.72	8.61	9.63	10.76	12.04	13.48	14.88
44	0.91	1.19	1.46	1.64	1.84	2.11	2.43	2.83	3.07	3.32	3.52	3.78	4.05	4.50	5.00	5.56	6.18	6.87	7.63	8.48	9.43	10.49	11.68	13.00	14.48	16.01
45	1.05	1.35	1.62	1.81	2.03	2.31	2.65	3.10	3.36	3.66	3.89	4.20	4.53	5.03	5.58	6.18	6.86	7.60	8.42	9.33	10.34	11.46	12.69	14.05	15.56	17.22
46	1.19	1.52	1.79	1.99	2.23	2.54	2.92	3.40	3.70	4.04	4.33	4.70	5.10	5.64	6.24	6.90	7.62	8.42	9.30	10.27	11.33	12.48	13.75	15.13	16.64	18.64
47	1.35	1.69	1.97	2.19	2.44	2.78	3.20	3.73	4.06	4.45	4.80	5.23	5.72	6.31	6.96	7.67	8.45	9.31	10.25	11.28	12.40	13.60	14.89	16.30	17.82	20.15
48	1.51	1.87	2.16	2.39	2.65	3.03	3.49	4.07	4.44	4.87	5.30	5.81	6.38	7.02	7.73	8.50	9.34	10.26	11.26	12.36	13.55	14.79	16.13	17.58	19.13	21.78
49	1.68	2.06	2.35	2.59	2.87	3.28	3.79	4.42	4.83	5.32	5.82	6.40	7.06	7.76	8.52	9.36	10.26	11.25	12.33	13.49	14.76	16.07	17.47	18.97	20.57	23.51
50	1.85	2.24	2.54	2.79	3.09	3.54	4.10	4.77	5.23	5.77	6.35	7.01	7.75	8.51	9.34	10.24	11.22	12.28	13.43	14.68	16.03	17.42	18.91	20.49	22.17	25.35
51	2.02	2.41	2.72	2.99	3.30	3.79	4.40	5.14	5.64	6.24	6.89	7.62	8.45	9.27	10.16	11.13	12.18	13.33	14.57	15.91	17.36	18.86	20.45	22.15	23.96	27.31
52	2.17	2.57	2.90	3.18	3.51	4.05	4.71	5.51	6.05	6.70	7.43	8.23	9.13	10.01	10.98	12.03	13.16	14.40	15.74	17.19	18.76	20.38	22.12	23.98	25.95	29.38
53	2.31	2.71	3.06	3.37	3.72	4.30	5.03	5.89	6.47	7.16	7.97	8.83	9.79	10.75	11.79	12.92	14.15	15.49	16.94	18.52	20.22	22.01	23.92	25.98	28.16	31.57
54	2.44	2.84	3.22	3.54	3.91	4.54	5.34	6.28	6.89	7.63	8.50	9.42	10.44	11.47	12.59	13.82	15.16	16.61	18.19	19.91	21.76	23.74	25.88	28.17	30.62	33.88
55	2.54	2.96	3.36	3.71	4.10	4.79	5.66	6.68	7.32	8.11	9.05	10.01	11.07	12.19	13.41	14.74	16.19	17.77	19.50	21.37	23.41	25.61	27.99	30.56	33.33	36.31
56	2.86	3.27	3.68	4.07	4.52	5.23	6.19	7.29	7.94	8.78	9.74	10.76	11.90	13.14	14.51	16.00	17.65	19.45	21.42	23.57	25.92	28.51	31.33	34.41	37.74	41.25
57	3.20	3.59	4.03	4.47	4.98	5.70	6.77	7.96	8.61	9.52	10.49	11.59	12.79	14.18	15.71	17.41	19.27	21.32	23.58	26.05	28.77	31.81	35.14	38.80	42.79	46.86
58	3.54	3.94	4.42	4.91	5.50	6.24	7.42	8.72	9.36	10.34	11.33	12.50	13.79	15.35	17.07	18.99	21.10	23.44	26.03	28.87	32.01	35.57	39.49	43.81	48.56	53.23
59	3.91	4.32	4.86	5.41	6.08	6.84	8.16	9.58	10.22	11.28	12.28	13.55	14.94	16.69	18.64	20.81	23.21	25.88	28.84	32.11	35.73	39.87	44.45	49.53	55.13	60.47
60	4.32	4.76	5.36	5.99	6.76	7.54	9.01	10.56	11.19	12.36	13.38	14.78	16.30	18.27	20.47	22.93	25.66	28.70	32.09	35.85	40.02	44.80	50.12	56.03	62.58	68.68
61	4.78	5.26	5.96	6.68	7.55	8.34	9.99	11.69	12.31	13.62	14.67	16.23	17.93	20.15	22.64	25.42	28.53	32.00	35.87	40.17	44.96	50.46	56.60	63.42	70.99	78.01
62	5.32	5.87	6.68	7.49	8.48	9.29	11.13	12.99	13.61	15.09	16.18	17.95	19.89	22.40	25.22	28.38	31.91	35.86	40.28	45.20	50.68	56.96	63.97	71.78	80.46	88.60
63	5.97	6.61	7.54	8.46	9.59	10.40	12.45	14.49	15.12	16.81	17.98	20.01	22.26	25.11	28.30	31.88	35.90	40.39	45.41	51.02	57.28	64.40	72.36	81.22	91.07	100.62
64	6.76	7.51	8.59	9.63	10.91	11.70	14.00	16.22	16.88	18.82	20.09	22.47	25.12	28.34	31.97	36.03	40.58	45.68	51.39	57.77	64.88	72.91	81.86	91.83	102.91	114.26
65	7.74	8.63	9.86	11.03	12.48	13.24	15.80	18.22	18.91	21.18	22.58															

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Unisex Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
19	0.82	0.83	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
20	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
21	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
22	0.84	0.84	0.86	0.86	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
23	0.84	0.86	0.86	0.90	0.95	0.94	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
24	0.86	0.86	0.90	0.95	0.94	0.93	0.92	0.92	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
25	0.86	0.90	0.92	0.94	0.93	0.92	0.92	0.93	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
26	0.88	0.89	0.90	0.93	0.92	0.92	0.93	0.96	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
27	0.86	0.87	0.90	0.92	0.92	0.93	0.96	0.99	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
28	0.83	0.85	0.89	0.92	0.93	0.96	0.99	1.03	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09
29	0.81	0.83	0.90	0.93	0.96	0.99	0.99	1.03	1.09	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
30	0.78	0.81	0.91	0.96	0.99	1.03	1.09	1.14	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22
31	0.75	0.80	0.91	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38
32	0.72	0.78	0.92	1.01	1.09	1.14	1.22	1.29	1.38	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49
33	0.68	0.76	0.92	1.03	1.14	1.22	1.29	1.38	1.49	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62
34	0.66	0.75	0.93	1.05	1.19	1.29	1.38	1.49	1.62	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77
35	0.63	0.74	0.95	1.08	1.23	1.38	1.49	1.62	1.77	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95
36	0.64	0.77	0.99	1.13	1.29	1.48	1.59	1.72	1.95	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16
37	0.65	0.80	1.04	1.19	1.37	1.57	1.77	1.95	2.16	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36
38	0.67	0.85	1.11	1.27	1.45	1.68	1.93	2.16	2.36	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59
39	0.70	0.91	1.18	1.36	1.55	1.79	2.08	2.36	2.58	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74
40	0.75	0.98	1.28	1.46	1.67	1.93	2.24	2.59	2.74	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92
41	0.82	1.08	1.39	1.58	1.80	2.08	2.42	2.74	2.92	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
42	0.91	1.20	1.52	1.72	1.96	2.25	2.61	2.92	3.15	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43
43	1.02	1.34	1.67	1.88	2.13	2.45	2.83	3.15	3.43	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78
44	1.15	1.51	1.84	2.07	2.33	2.66	3.07	3.43	3.78	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13
45	1.31	1.69	2.03	2.26	2.54	2.89	3.32	3.78	4.13	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
46	1.49	1.90	2.25	2.50	2.79	3.18	3.66	4.17	4.56	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99
47	1.69	2.13	2.48	2.75	3.06	3.49	4.01	4.60	5.02	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53
48	1.91	2.36	2.72	3.01	3.34	3.81	4.39	5.03	5.53	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10
49	2.13	2.60	2.97	3.27	3.62	4.14	4.77	5.50	6.06	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67
50	2.35	2.83	3.22	3.54	3.91	4.47	5.17	5.99	6.59	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25
51	2.56	3.06	3.46	3.80	4.19	4.81	5.58	6.50	7.12	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85
52	2.77	3.27	3.69	4.05	4.47	5.14	5.99	6.99	7.66	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
53	2.95	3.46	3.91	4.29	4.74	5.48	6.40	7.49	8.21	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06
54	3.12	3.64	4.11	4.53	5.00	5.81	6.82	8.02	8.77	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68
55	3.26	3.79	4.31	4.75	5.26	6.14	7.26	8.56	9.36	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32
56	3.69	4.20	4.74	5.24	5.83	6.73	7.98	9.39	10.19	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24
57	4.13	4.64	5.21	5.78	6.45	7.39	8.77	10.32	11.12	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24	12.24
58	4.59	5.11	5.73	6.37	7.14	8.11	9.66	11.36	12.15	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36
59	5.09	5.62	6.32	7.05	7.93	8.93	10.67	12.54	13.30	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63
60	5.64	6.21	7.00	7.83	8.84	9.87	11.81	13.87	14.61	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07	16.07
61	6.25	6.89	7.80	8.75	9.90	10.95	13.13	15.38	16.11	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72
62	6.97	7.69	8.76	9.83	11.14	12.21	14.65	17.12	17.83	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64
63	7.84	8.68	9.91	11.12	12.61	13.68	16.40	19.11	19.81	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87	21.87
64	8.89	9.88	11.31	12.67	14.36	15.40																					

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Unisex Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.58	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.59	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.60	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
30	1.57	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.53	1.62	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.48	1.61	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.44	1.60	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.40	1.59	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
35	1.36	1.60	2.04	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.38	1.67	2.16	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81
37	1.41	1.75	2.28	2.57	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79
38	1.45	1.84	2.43	2.73	3.08	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80
39	1.51	1.97	2.59	2.91	3.28	3.61	3.99	4.38	4.78	5.19	5.61	6.04	6.49	6.95	7.43	7.92	8.42	8.93	9.45	10.00	10.57	11.16	11.77	12.40	13.05	13.72	14.41
40	1.60	2.11	2.77	3.11	3.49	3.96	4.51	5.03	5.32	5.66	6.11	6.45	6.80	7.22	7.65	8.11	8.58	9.07	9.58	10.11	10.66	11.23	11.82	12.42	13.03	13.65	14.29
41	1.72	2.29	2.97	3.32	3.72	4.21	4.79	5.31	5.66	6.11	6.49	6.83	7.17	7.54	7.92	8.32	8.74	9.18	9.64	10.12	10.61	11.12	11.64	12.17	12.71	13.26	13.82
42	1.87	2.50	3.19	3.55	3.96	4.47	5.09	5.61	6.08	6.61	6.90	7.27	7.64	8.04	8.44	8.86	9.29	9.74	10.21	10.69	11.18	11.68	12.19	12.71	13.24	13.78	14.33
43	2.06	2.73	3.42	3.79	4.22	4.75	5.40	6.03	6.56	7.02	7.32	7.73	8.14	8.57	9.01	9.46	9.92	10.39	10.87	11.36	11.86	12.36	12.87	13.38	13.90	14.43	14.97
44	2.27	2.98	3.66	4.04	4.49	5.04	5.72	6.35	7.00	7.46	7.79	8.24	8.72	9.19	9.67	10.16	10.66	11.16	11.67	12.18	12.69	13.20	13.71	14.23	14.75	15.28	15.81
45	2.51	3.25	3.91	4.30	4.76	5.33	6.03	6.73	7.40	7.92	8.29	8.81	9.37	10.48	11.12	11.72	12.33	12.94	13.56	14.18	14.80	15.42	16.04	16.66	17.28	17.90	18.52
46	2.88	3.67	4.34	4.76	5.25	5.90	6.70	7.69	8.23	8.83	9.30	9.93	10.61	11.31	12.01	12.71	13.41	14.11	14.81	15.51	16.21	16.91	17.61	18.31	19.01	19.71	20.41
47	3.29	4.13	4.81	5.26	5.78	6.51	7.41	8.52	9.14	9.83	10.43	11.19	12.01	13.30	14.74	16.33	18.09	20.04	22.20	24.58	27.21	30.16	32.22	34.65	37.29	40.88	44.61
48	3.74	4.61	5.30	5.79	6.35	7.17	8.18	9.41	10.11	10.92	11.67	12.57	13.55	14.96	16.51	18.21	20.09	22.16	24.44	26.95	29.71	32.24	34.70	37.38	40.90	44.61	48.45
49	4.21	5.12	5.82	6.35	6.95	7.87	8.99	10.36	11.16	12.09	13.00	14.06	15.23	16.76	18.43	20.26	22.28	24.49	26.91	29.56	32.22	34.71	37.42	40.98	44.59	48.45	52.86
50	4.70	5.64	6.37	6.93	7.59	8.60	9.86	11.37	12.28	13.34	14.43	15.67	17.03	18.68	20.49	22.48	24.64	27.01	29.59	32.17	34.67	37.42	41.01	44.66	48.38	52.86	57.59
51	5.20	6.17	6.94	7.54	8.24	9.37	10.77	12.44	13.45	14.65	15.94	17.36	18.92	20.72	22.69	24.84	27.18	29.73	32.09	34.61	37.37	40.99	44.68	48.45	52.77	57.59	62.86
52	5.69	6.70	7.52	8.17	8.92	10.17	11.72	13.56	14.69	16.03	17.52	19.13	20.89	22.86	25.00	27.33	29.84	31.97	34.51	37.29	40.93	44.65	48.45	52.82	57.49	63.01	68.91
53	6.18	7.22	8.12	8.82	9.63	11.00	12.72	14.74	15.98	17.47	19.17	20.96	22.93	25.08	27.42	29.69	31.83	34.38	37.17	40.83	44.56	48.40	52.81	57.52	62.91	69.19	75.84
54	6.64	7.74	8.73	9.49	10.35	11.86	13.76	15.97	17.33	18.96	20.88	22.85	25.02	27.37	29.52	31.66	34.21	37.01	40.69	44.44	48.29	52.73	57.48	62.92	69.14	75.84	82.94
55	7.09	8.24	9.37	10.17	11.10	12.76	14.84	17.26	18.73	20.51	22.65	24.80	27.16	29.34	31.48	34.03	36.83	40.51	44.28	48.14	52.60	57.38	62.85	69.12	75.84	82.94	90.27
56	7.94	9.08	10.25	11.14	12.16	13.81	16.07	18.62	20.09	22.01	24.20	26.53	29.07	31.30	33.85	36.65	40.33	44.10	47.97	52.43	57.22	62.70	68.98	75.84	82.94	90.27	97.97
57	8.82	9.95	11.20	12.17	13.31	14.94	17.39	20.06	21.51	23.59	25.81	28.32	31.06	33.67	36.46	40.14	43.90	47.77	52.23	57.02	62.51	68.79	75.84	82.94	91.19	99.62	106.48
58	9.72	10.86	12.22	13.29	14.56	16.15	18.79	21.60	23.03	25.26	27.50	30.19	33.14	36.28	39.94	43.69	47.55	52.01	56.79	62.28	68.57	75.68	82.94	91.19	99.62	106.48	113.55
59	10.65	11.83	13.34	14.50	15.91	17.45	20.31	23.26	24.64	27.05	29.28	32.18	35.34	39.05	43.11	47.34	51.78	56.55	62.03	68.31	75.42	82.94	91.19	99.62	108.29	115.55	123.33
60	11.63	12.88	14.56	15.83	17.39	18.87	21.95	25.05	26.37	28.96	31.19	34.31	37.71	41.73	46.15	51.00	56.31	61.77	68.03	75.13	82.75	90.97	99.62	108.29	117.68	125.33	133.33
61	12.67	14.02	15.91	17.30	19.01	20.41	23.74	26.98	28.23	31.03	33.25	36.61	40.28	44.63	49.41	54.67	60.42	66.73	73.63	81.17	89.39	98.15	107.69	117.68	128.34	135.87	143.33
62	13.80	15.29	17.40	18.92	20.80	22.10	25.68	29.07	30.24	33.26	35.47	39.11	43.10	47.78	52.92	58.58	64.78	71.59	79.03	87.17	96.06	105.56	115.92	127.18	139.36	147.20	

Virtus BOLI COIs (Annual Rate per \$1,000) (\$100,000-\$249,999)
Unisex Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
30	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
35	1.82	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.92	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81
37	2.04	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79
38	2.18	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80
39	2.35	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82
40	2.56	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79
41	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76
42	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85
43	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95
44	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45
45	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21
46	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83
47	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50
48	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26
49	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53
50	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08
51	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27
52	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19
53	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19	75.84
54	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.63	32.83	35.43	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19	75.84	82.94
55	10.00	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.71	26.45	28.13	30.29	32.48	35.08	37.93	41.65	45.44	49.26	53.53	58.08	63.27	69.19	75.84	82.94	91.19
56	11.03	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.61	28.31	30.09	32.28	34.88	37.73	41.46	45.26	49.16	53.53	58.08	63.27	69.19	75.84	82.94	91.19	99.62
57	12.12	13.16	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.49	30.30	32.09	34.69	37.54	41.26	45.07	48.97	53.46	58.08	63.27	69.19	75.84	82.94	91.19	99.62	108.29
58	13.01	14.16	15.49	16.96	18.81	20.79	22.80	24.82	26.79	28.66	30.48	32.30	34.50	37.34	41.07	44.87	48.78	53.27	58.08	63.27	69.19	75.84	82.94	91.19	99.62	108.29	117.68
59	14.03	15.36	16.93	18.68	20.77	22.80	24.82	26.79	28.76	30.62	32.49	34.72	37.17	40.88	44.68	48.59	53.08	57.89	63.27	69.19	75.84	82.94	91.19	99.62	108.29	117.68	128.34
60	15.24	16.82	18.65	20.58	22.76	24.82	26.79	28.76	30.85	32.59	34.90	37.40	40.72	44.52	48.41	52.90	57.70	63.20	69.19	75.84	82.94	91.19	99.62	108.29	117.68	128.34	139.38
61	16.71	18.55	20.55	22.53	24.74	26.76	28.76	30.85	32.85	34.96	37.57	40.96	44.38	48.27	52.74	57.53	63.02	69.19	75.84	82.94	91.19	99.62	108.29	117.68	128.34	139.38	152.02
62	18.47	20.47	22.50	24.48	26.69	28.68	30.85	32.95	35.21	37.57	41.11	44.61	48.17	52.63	57.40	62.87	69.13	75.84	82.94	91.19	99.6						

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Unisex Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.79	0.81	0.82	0.83	0.83	0.84	0.85	0.86	0.89	0.89	0.89	0.91	0.90	0.90	0.91	0.94	0.97	1.01	1.07	1.14	1.22	1.29	1.38	1.49	1.62	1.77
19	0.78	0.82	0.82	0.82	0.83	0.81	0.81	0.77	0.77	0.76	0.74	0.73	0.69	0.72	0.76	0.80	0.85	0.91	0.99	1.08	1.20	1.36	1.49	1.62	1.77	1.95
20	0.73	0.76	0.76	0.77	0.76	0.74	0.73	0.70	0.70	0.68	0.65	0.63	0.58	0.61	0.66	0.71	0.78	0.86	0.96	1.07	1.21	1.43	1.62	1.77	1.95	2.16
21	0.69	0.71	0.71	0.71	0.70	0.69	0.68	0.65	0.66	0.64	0.62	0.61	0.56	0.60	0.67	0.73	0.81	0.91	1.03	1.17	1.34	1.58	1.77	1.95	2.16	2.36
22	0.66	0.67	0.67	0.67	0.67	0.66	0.65	0.64	0.65	0.65	0.64	0.64	0.61	0.67	0.75	0.84	0.94	1.06	1.20	1.36	1.54	1.77	1.95	2.16	2.36	2.59
23	0.63	0.64	0.64	0.65	0.65	0.64	0.64	0.64	0.66	0.69	0.70	0.72	0.73	0.81	0.90	1.01	1.13	1.27	1.43	1.59	1.77	1.95	2.16	2.36	2.59	2.74
24	0.61	0.62	0.62	0.63	0.64	0.65	0.65	0.66	0.70	0.75	0.79	0.84	0.89	0.99	1.10	1.23	1.37	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.61	0.62	0.62	0.64	0.65	0.67	0.68	0.70	0.76	0.83	0.91	0.98	1.07	1.19	1.28	1.37	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.14
26	0.58	0.59	0.61	0.63	0.65	0.68	0.70	0.73	0.81	0.91	1.01	1.12	1.20	1.28	1.37	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.91	3.12	3.37
27	0.56	0.57	0.59	0.62	0.65	0.69	0.73	0.77	0.87	0.98	1.11	1.21	1.28	1.37	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.91	3.12	3.36	3.68
28	0.54	0.55	0.59	0.62	0.66	0.70	0.75	0.81	0.92	1.05	1.20	1.28	1.36	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.90	3.11	3.35	3.66	4.01
29	0.51	0.53	0.58	0.62	0.67	0.72	0.78	0.85	0.97	1.11	1.28	1.36	1.47	1.61	1.77	1.95	2.16	2.36	2.58	2.73	2.89	3.10	3.34	3.65	3.99	4.42
30	0.48	0.51	0.57	0.62	0.67	0.74	0.80	0.88	1.01	1.17	1.34	1.46	1.59	1.75	1.93	2.14	2.34	2.56	2.70	2.86	3.08	3.32	3.64	3.98	4.40	4.93
31	0.46	0.50	0.57	0.62	0.68	0.75	0.83	0.92	1.06	1.22	1.40	1.59	1.74	1.92	2.13	2.33	2.55	2.69	2.85	3.06	3.31	3.64	3.98	4.41	4.93	5.46
32	0.44	0.48	0.56	0.62	0.69	0.77	0.86	0.96	1.10	1.25	1.43	1.64	1.87	2.07	2.28	2.51	2.67	2.83	3.04	3.29	3.62	3.97	4.40	4.93	5.27	6.01
33	0.41	0.46	0.56	0.62	0.70	0.79	0.89	1.00	1.13	1.28	1.46	1.65	1.87	2.07	2.29	2.52	2.78	3.02	3.27	3.60	3.95	4.39	4.81	5.21	5.62	6.36
34	0.39	0.45	0.56	0.63	0.71	0.80	0.91	1.04	1.17	1.31	1.47	1.65	1.85	2.05	2.27	2.51	2.78	3.08	3.40	3.76	4.15	4.56	5.01	5.49	6.00	6.74
35	0.37	0.43	0.55	0.63	0.72	0.82	0.94	1.08	1.20	1.33	1.47	1.63	1.81	2.01	2.24	2.49	2.77	3.08	3.42	3.80	4.22	4.69	5.21	5.79	6.43	7.14
36	0.37	0.44	0.57	0.65	0.75	0.86	0.98	1.13	1.25	1.37	1.50	1.64	1.79	1.99	2.22	2.48	2.77	3.09	3.45	3.86	4.31	4.84	5.44	6.12	6.88	7.69
37	0.37	0.46	0.60	0.68	0.78	0.90	1.03	1.20	1.30	1.42	1.53	1.65	1.77	1.98	2.22	2.49	2.79	3.13	3.51	3.95	4.43	5.03	5.71	6.49	7.38	8.28
38	0.38	0.48	0.63	0.72	0.82	0.94	1.09	1.27	1.37	1.48	1.57	1.68	1.78	2.00	2.25	2.53	2.85	3.21	3.61	4.08	4.60	5.26	6.02	6.90	7.91	8.91
39	0.39	0.51	0.67	0.76	0.87	1.00	1.16	1.35	1.45	1.55	1.64	1.73	1.82	2.05	2.31	2.61	2.95	3.33	3.77	4.27	4.84	5.56	6.39	7.36	8.48	9.58
40	0.42	0.55	0.71	0.81	0.93	1.07	1.24	1.45	1.55	1.65	1.73	1.82	1.90	2.15	2.43	2.75	3.11	3.53	4.00	4.54	5.15	5.93	6.83	7.88	9.10	10.29
41	0.45	0.60	0.77	0.88	1.00	1.15	1.33	1.56	1.67	1.78	1.86	1.95	2.03	2.31	2.61	2.96	3.35	3.80	4.31	4.89	5.55	6.39	7.35	8.47	9.76	11.04
42	0.50	0.66	0.85	0.96	1.09	1.25	1.44	1.69	1.81	1.93	2.02	2.13	2.23	2.53	2.86	3.24	3.67	4.15	4.71	5.34	6.05	6.93	7.95	9.12	10.46	11.84
43	0.56	0.74	0.93	1.05	1.19	1.36	1.57	1.83	1.97	2.11	2.22	2.36	2.49	2.82	3.18	3.60	4.07	4.60	5.20	5.88	6.65	7.57	8.63	9.84	11.22	12.68
44	0.64	0.84	1.03	1.15	1.30	1.48	1.71	1.99	2.15	2.32	2.45	2.63	2.81	3.17	3.57	4.02	4.54	5.12	5.77	6.51	7.34	8.30	9.39	10.63	12.03	13.57
45	0.73	0.95	1.13	1.26	1.42	1.61	1.86	2.17	2.35	2.56	2.72	2.94	3.17	3.57	4.01	4.51	5.08	5.71	6.42	7.21	8.11	9.11	10.24	11.50	12.91	14.50
46	0.84	1.07	1.26	1.40	1.57	1.79	2.06	2.40	2.62	2.86	3.07	3.34	3.64	4.08	4.58	5.13	5.75	6.45	7.22	8.09	9.05	10.10	11.26	12.55	13.97	15.82
47	0.96	1.20	1.40	1.55	1.73	1.97	2.27	2.65	2.90	3.18	3.45	3.78	4.15	4.64	5.19	5.81	6.49	7.25	8.09	9.03	10.07	11.17	12.37	13.68	15.13	17.25
48	1.08	1.33	1.54	1.70	1.89	2.16	2.49	2.91	3.19	3.52	3.85	4.24	4.69	5.24	5.84	6.52	7.27	8.10	9.02	10.03	11.15	12.31	13.56	14.92	16.40	18.78
49	1.21	1.47	1.68	1.85	2.05	2.35	2.72	3.17	3.49	3.87	4.26	4.72	5.24	5.85	6.51	7.25	8.07	8.97	9.97	11.07	12.28	13.50	14.83	16.25	17.79	20.42
50	1.33	1.60	1.82	2.00	2.22	2.54	2.95	3.44	3.80	4.22	4.67	5.20	5.80	6.46	7.19	7.99	8.88	9.86	10.95	12.13	13.44	14.75	16.17	17.69	19.33	22.19
51	1.45	1.73	1.95	2.15	2.38	2.73	3.17	3.71	4.10	4.57	5.09	5.68	6.34	7.06	7.85	8.73	9.69	10.76	11.93	13.21	14.62	16.05	17.59	19.25	21.02	24.07
52	1.56	1.85	2.08	2.29	2.53	2.91	3.40	3.98	4.40	4.91	5.49	6.14	6.87	7.64	8.50	9.45	10.49	11.64	12.91	14.30	15.83	17.40	19.09	20.92	22.89	26.07
53	1.66	1.95	2.20	2.42	2.67	3.09	3.62	4.24	4.70	5.24	5.88	6.58	7.36	8.20	9.12	10.15	11.28	12.52	13.89	15.40	17.06	18.80	20.69	22.73	24.95	28.19
54	1.75	2.04	2.30	2.54	2.80	3.26	3.83	4.50	4.99	5.57	6.27	7.00	7.83	8.73	9.73	10.83	12.05	13.40	14.89	16.53	18.33	20.27	22.38	24.69	27.21	30.44
55	1.82	2.11	2.40	2.65	2.93	3.42	4.04	4.77	5.28	5.90	6.64	7.42	8.28	9.25	10.32	11.51	12.83	14.29	15.91	17.69	19.66	21.83	24.21	26.82	29.68	32.80
56	2.05	2.34	2.63	2.91	3.23	3.73	4.42	5.20	5.72	6.39	7.15	7.98	8.90	9.98	11.17	12.51	14.00	15.65	17.49	19.52	21.78	24.34	27.17	30.31	33.76	37.48
57	2.28	2.57	2.89	3.20	3.56	4.07	4.83	5.68	6.20	6.92	7.71	8.60	9.58	10.78	12.12	13.62	15.30	17.17	19.27	21.60	24.20	27.21	30.57	34.31	38.47	42.82
58	2.54	2.82	3.17	3.52	3.93	4.46	5.30	6.22	6.75	7.53	8.34	9.30	10.35	11.69	13.20	14.89	16.79	18.93	21.32	24.00	27.00	30.52	34.48	38.92	43.88	48.92
59	2.81	3.10	3.49	3.88	4.36	4.90	5.84	6.84	7.38	8.24	9.06	10.11	11.27	12.77	14.47	16.38	18.54	20.98	23.71	26.79	30.25	34.36	39.00	44.22	50.08	55.89
60	3.11	3.42	3.87	4.32	4.86	5.41	6.46	7.56	8.11	9.07	9.92	11.09	12.37	14.06	15.99	18.16	20.62	23.40	26.54	30.08	34.06	38.83	44.22	50.31	57.16	63.85
61	3.45	3.81	4.32	4.83	5.45	6.02	7.20	8.41	8.97	10.05	10.95	12.27	13.72	15.64	17.82	20.30	23.11	26.29	29.89	33.96	38.55	44.04	50.26	57.29	65.24	72.93
62	3.87	4.27	4.87	5.45	6.16	6.74	8.06	9.40	9.99	11.22	12.19	13.70	15.38	17.56	20.05	22.88	26.10	29.74	33.87	38.55	43.83	50.11	57.23	65.29	74.40	83.30
63	4.37	4.84	5.54	6.20	7.02	7.60	9.10	10.58	11.20	12.62	13.68	15.44	17.41	19.91	22.76	26.00	29.68	33.85	38.59	43.97	50.05	57.18	65.26	74.42	84.75	95.14
64	4.99	5.55	6.35	7.11	8.05	8.63	10.32	11.95	12.62	14.28	15.46	17.55	19.90	22.76	26.02	29.73	33.95	38.74	44.18	50.34	57.32	65.37	74.49	84.79	96.42	108.65
65	5.76	6.43	7.35	8.21	9.29	9.85	11.76	13.57	14.30	16.25	17.58	20.07	22.91	26.19	29.93	34.18	39.01	44.50</								

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Unisex Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.82	0.83	0.83	0.84	0.84	0.86	0.86	0.86	0.86	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87
19	0.82	0.83	0.83	0.83	0.84	0.84	0.86	0.86	0.86	0.86	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87
20	0.77	0.80	0.81	0.82	0.81	0.79	0.79	0.79	0.76	0.76	0.75	0.73	0.73	0.69	0.73	0.80	0.87	0.95	1.04	1.14	1.26	1.38	1.49	1.62	1.77	1.95
21	0.73	0.76	0.75	0.77	0.76	0.74	0.74	0.74	0.72	0.72	0.71	0.70	0.67	0.73	0.81	0.90	0.99	1.10	1.22	1.36	1.49	1.62	1.77	1.95	2.16	2.36
22	0.70	0.72	0.71	0.72	0.72	0.71	0.71	0.69	0.71	0.72	0.73	0.74	0.72	0.80	0.90	0.99	1.09	1.22	1.36	1.49	1.62	1.77	1.95	2.16	2.36	2.59
23	0.67	0.69	0.69	0.69	0.70	0.70	0.70	0.70	0.73	0.76	0.78	0.81	0.83	0.92	1.02	1.13	1.25	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.65	0.66	0.67	0.68	0.69	0.70	0.70	0.71	0.71	0.76	0.81	0.86	0.92	1.07	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.65	0.66	0.66	0.67	0.69	0.70	0.72	0.74	0.80	0.87	0.95	1.04	1.13	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.62	0.63	0.65	0.67	0.69	0.71	0.74	0.76	0.84	0.94	1.04	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.60	0.61	0.63	0.66	0.70	0.73	0.76	0.79	0.90	1.01	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78
28	0.57	0.59	0.62	0.66	0.70	0.75	0.79	0.84	0.95	1.09	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.76	4.12
29	0.55	0.57	0.62	0.66	0.71	0.76	0.82	0.88	1.01	1.16	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.40	3.72	4.07	4.52
30	0.52	0.55	0.61	0.66	0.72	0.78	0.85	0.93	1.07	1.22	1.38	1.48	1.61	1.77	1.95	2.16	2.36	2.58	2.73	2.89	3.11	3.35	3.68	4.02	4.45	5.00
31	0.50	0.53	0.61	0.67	0.73	0.81	0.89	0.98	1.13	1.29	1.47	1.61	1.76	1.94	2.15	2.35	2.57	2.71	2.87	3.09	3.34	3.67	4.02	4.45	4.98	5.53
32	0.48	0.52	0.61	0.68	0.75	0.83	0.93	1.04	1.18	1.35	1.53	1.74	1.93	2.14	2.34	2.55	2.70	2.86	3.07	3.32	3.66	4.01	4.44	4.97	5.51	6.11
33	0.45	0.51	0.61	0.69	0.77	0.86	0.97	1.09	1.24	1.40	1.58	1.79	2.02	2.23	2.45	2.68	2.84	3.05	3.30	3.63	3.99	4.43	4.96	5.47	6.02	6.61
34	0.43	0.50	0.62	0.70	0.79	0.89	1.01	1.15	1.29	1.45	1.62	1.82	2.04	2.25	2.48	2.73	3.01	3.28	3.61	3.96	4.41	4.86	5.32	5.82	6.37	7.15
35	0.41	0.49	0.62	0.71	0.81	0.92	1.06	1.21	1.35	1.49	1.66	1.84	2.04	2.26	2.50	2.77	3.06	3.39	3.75	4.15	4.59	5.08	5.61	6.21	6.87	7.59
36	0.42	0.51	0.66	0.75	0.85	0.98	1.13	1.30	1.43	1.57	1.72	1.89	2.06	2.29	2.54	2.82	3.14	3.49	3.87	4.30	4.78	5.33	5.95	6.64	7.42	8.22
37	0.43	0.53	0.69	0.79	0.91	1.04	1.20	1.40	1.52	1.66	1.80	1.94	2.10	2.34	2.60	2.90	3.23	3.61	4.02	4.49	5.01	5.63	6.33	7.12	8.02	8.90
38	0.45	0.56	0.74	0.85	0.97	1.12	1.29	1.50	1.63	1.76	1.89	2.02	2.16	2.41	2.69	3.01	3.36	3.76	4.21	4.72	5.29	5.98	6.76	7.66	8.68	9.63
39	0.47	0.61	0.80	0.91	1.04	1.20	1.39	1.63	1.75	1.88	2.00	2.13	2.25	2.52	2.82	3.16	3.54	3.97	4.46	5.01	5.63	6.39	7.25	8.24	9.38	10.41
40	0.51	0.66	0.87	0.99	1.13	1.30	1.51	1.76	1.90	2.03	2.14	2.27	2.39	2.68	3.00	3.37	3.79	4.25	4.78	5.38	6.05	6.88	7.82	8.90	10.13	11.26
41	0.56	0.74	0.95	1.08	1.23	1.41	1.64	1.92	2.06	2.21	2.32	2.46	2.58	2.90	3.26	3.66	4.11	4.61	5.19	5.84	6.57	7.45	8.46	9.62	10.94	12.17
42	0.62	0.83	1.05	1.19	1.35	1.55	1.79	2.10	2.25	2.42	2.54	2.70	2.85	3.19	3.58	4.02	4.51	5.06	5.69	6.39	7.18	8.13	9.20	10.42	11.81	13.16
43	0.71	0.93	1.16	1.31	1.48	1.70	1.96	2.30	2.47	2.66	2.81	2.99	3.18	3.56	3.99	4.47	5.01	5.61	6.29	7.05	7.90	8.90	10.03	11.31	12.75	14.21
44	0.81	1.06	1.30	1.45	1.64	1.87	2.16	2.52	2.72	2.94	3.12	3.34	3.58	4.00	4.47	5.00	5.59	6.25	6.99	7.81	8.73	9.78	10.96	12.29	13.77	15.35
45	0.93	1.21	1.45	1.61	1.81	2.06	2.37	2.76	3.00	3.26	3.47	3.75	4.05	4.51	5.03	5.61	6.26	6.98	7.78	8.67	9.67	10.77	12.00	13.36	14.88	16.57
46	1.06	1.35	1.60	1.78	1.99	2.27	2.61	3.04	3.31	3.61	3.87	4.21	4.58	5.09	5.67	6.30	7.00	7.78	8.64	9.60	10.66	11.80	13.06	14.45	15.97	17.97
47	1.20	1.51	1.76	1.95	2.18	2.48	2.86	3.33	3.64	3.99	4.31	4.71	5.16	5.72	6.35	7.04	7.80	8.65	9.57	10.60	11.72	12.91	14.20	15.62	17.15	19.46
48	1.35	1.67	1.93	2.13	2.37	2.70	3.12	3.64	3.98	4.38	4.77	5.24	5.77	6.39	7.07	7.82	8.65	9.56	10.56	11.65	12.85	14.09	15.43	16.88	18.45	21.06
49	1.50	1.84	2.10	2.31	2.56	2.93	3.39	3.95	4.33	4.78	5.24	5.78	6.40	7.07	7.82	8.63	9.53	10.51	11.58	12.75	14.03	15.34	16.75	18.26	19.87	22.76
50	1.65	1.99	2.26	2.49	2.75	3.16	3.66	4.26	4.69	5.19	5.72	6.33	7.03	7.76	8.57	9.45	10.42	11.47	12.63	13.89	15.25	16.65	18.14	19.74	21.45	24.57
51	1.80	2.14	2.42	2.66	2.94	3.38	3.92	4.58	5.04	5.59	6.20	6.88	7.65	8.44	9.31	10.27	11.31	12.45	13.69	15.04	16.51	18.02	19.63	21.35	23.19	26.48
52	1.93	2.28	2.57	2.82	3.12	3.59	4.19	4.90	5.40	5.99	6.67	7.41	8.25	9.10	10.04	11.07	12.19	13.42	14.76	16.22	17.81	19.45	21.21	23.09	25.11	28.51
53	2.05	2.40	2.71	2.98	3.29	3.80	4.45	5.21	5.75	6.38	7.12	7.92	8.82	9.74	10.75	11.86	13.07	14.40	15.84	17.42	19.14	20.95	22.89	24.98	27.23	30.63
54	2.15	2.51	2.83	3.12	3.45	4.00	4.71	5.53	6.09	6.77	7.57	8.42	9.36	10.35	11.44	12.63	13.94	15.38	16.94	18.66	20.53	22.52	24.69	27.03	29.56	32.86
55	2.23	2.59	2.95	3.25	3.60	4.20	4.96	5.85	6.44	7.16	8.02	8.90	9.88	10.95	12.12	13.41	14.82	16.37	18.08	19.94	21.98	24.20	26.62	29.25	32.10	35.19
56	2.51	2.86	3.23	3.56	3.96	4.57	5.41	6.37	6.97	7.74	8.61	9.56	10.60	11.79	13.09	14.54	16.13	17.89	19.83	21.96	24.31	26.92	29.79	32.93	36.37	40.03
57	2.79	3.14	3.53	3.90	4.35	4.98	5.91	6.95	7.55	8.38	9.27	10.28	11.39	12.71	14.17	15.80	17.60	19.60	21.81	24.25	26.95	30.02	33.41	37.15	41.27	45.53
58	3.09	3.44	3.86	4.29	4.80	5.44	6.47	7.60	8.20	9.09	10.00	11.08	12.27	13.75	15.39	17.22	19.27	21.54	24.06	26.87	29.98	33.56	37.55	41.97	46.88	51.79
59	3.41	3.77	4.24	4.72	5.30	5.96	7.11	8.34	8.93	9.91	10.84	12.01	13.30	14.95	16.81	18.88	21.19	23.78	26.67	29.88	33.47	37.64	42.29	47.49	53.27	58.89
60	3.76	4.15	4.68	5.23	5.89	6.56	7.84	9.19	9.79	10.87	11.81	13.11	14.53	16.39	18.48	20.82	23.45	26.40	29.70	33.39	37.51	42.33	47.74	53.78	60.53	66.97
61	4.17	4.59	5.20	5.82	6.58	7.27	8.70	10.17	10.77	11.98	12.97	14.42	16.01	18.11	20.47	23.13	26.13	29.49	33.26	37.49	42.22	47.76	53.98	60.95	68.75	76.15
62	4.64	5.12	5.83	6.54	7.40	8.10	9.70	11.32	11.93	13.29	14.34	15.99	17.81	20.19	22.87	25.89	29.30	33.13	37.44	42.28	47.70	54.02	61.13	69.10	78.02	86.58
63	5.21	5.77	6.60	7.39	8.38	9.08	10.87	12.64	13.28	14.84	15.97	17.88	20.00	22.70	25.74	29.18	33.06	37.43	42.34	47.87	54.07	61.24	69.29	78.32	88.44	98.43
64	5.92	6.58	7.53	8.43	9.55	10.24	12.24	14.19	14.85	16.67	17.90	20.14	22.65	25.72	29.18	33.09	37.51	42.48	48.08	54.38	61.46	69.52	78.58	88.74	100.10	111.90
65	6.79	7.57	8.65	9.67	10.94	11.61	13.85	15.98	16.69	18.81	20.18	22.84	25.84	29.33</												

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Unisex Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate								
18	0.80	0.82	0.83	0.83	0.84	0.84	0.86	0.86	0.86	0.87	0.87	0.88	0.88	0.89	0.90	0.94	0.94	0.93	0.92	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95
19	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.87	0.87	0.88	0.88	0.89	0.90	0.91	0.95	0.95	0.94	0.93	0.93	0.93	0.94	0.98	1.03	1.09	1.14	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95
20	0.80	0.83	0.84	0.84	0.84	0.84	0.82	0.83	0.81	0.81	0.80	0.79	0.79	0.76	0.80	0.87	0.95	1.03	1.13	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	
21	0.77	0.79	0.78	0.80	0.79	0.78	0.78	0.79	0.77	0.78	0.80	0.77	0.77	0.74	0.81	0.89	0.98	1.08	1.19	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43		
22	0.74	0.75	0.74	0.75	0.75	0.75	0.75	0.75	0.75	0.77	0.78	0.79	0.80	0.79	0.87	0.96	1.07	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43			
23	0.71	0.72	0.71	0.72	0.73	0.73	0.73	0.74	0.74	0.77	0.78	0.80	0.83	0.86	0.88	0.98	1.10	1.21	1.31	1.41	1.51	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43			
24	0.69	0.69	0.69	0.71	0.71	0.72	0.72	0.73	0.74	0.79	0.84	0.90	0.96	1.01	1.12	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60		
25	0.67	0.68	0.68	0.69	0.71	0.72	0.74	0.76	0.82	0.90	0.98	1.07	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06			
26	0.65	0.66	0.67	0.69	0.71	0.73	0.76	0.78	0.87	0.96	1.07	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06	5.52	6.00		
27	0.63	0.64	0.67	0.69	0.72	0.75	0.78	0.81	0.92	1.03	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06	5.52	6.00			
28	0.60	0.62	0.66	0.70	0.74	0.77	0.81	0.86	0.97	1.11	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06	5.52	6.00	6.46	6.94		
29	0.58	0.60	0.65	0.69	0.75	0.80	0.85	0.91	1.04	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06	5.52	6.00	6.46	6.94			
30	0.55	0.58	0.64	0.69	0.75	0.82	0.89	0.97	1.10	1.26	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06	5.52	6.00	6.46	6.94	7.40	7.86		
31	0.53	0.56	0.65	0.70	0.77	0.85	0.94	1.03	1.17	1.34	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.14	4.60	5.06	5.52	6.00	6.46	6.94	7.40	7.86			
32	0.51	0.55	0.65	0.72	0.80	0.89	0.99	1.10	1.24	1.41	1.60	1.77	1.95	2.16	2.36	2.59	2.73	2.89	3.11	3.37	3.70	4.05	4.50	5.03	5.58	6.18	6.83	7.53	8.28	9.08	9.92			
33	0.49	0.54	0.66	0.73	0.82	0.92	1.04	1.17	1.32	1.49	1.68	1.90	2.14	2.35	2.58	2.72	2.88	3.10	3.35	3.68	4.04	4.48	5.02	5.57	6.16	6.89	7.66	8.48	9.35	10.27	11.24			
34	0.47	0.54	0.67	0.75	0.85	0.96	1.09	1.24	1.39	1.56	1.75	1.95	2.19	2.41	2.65	2.87	3.08	3.34	3.67	4.02	4.47	5.01	5.56	6.09	6.65	7.26	7.92	8.63	9.39	10.20	11.06			
35	0.45	0.53	0.68	0.77	0.88	1.00	1.15	1.32	1.47	1.63	1.81	2.00	2.22	2.45	2.70	2.98	3.29	3.63	4.00	4.42	4.87	5.37	5.93	6.53	7.20	7.94	8.73	9.56	10.44	11.36	12.32			
36	0.46	0.55	0.72	0.82	0.93	1.07	1.23	1.42	1.57	1.72	1.89	2.07	2.27	2.51	2.78	3.07	3.40	3.77	4.17	4.62	5.11	5.67	6.30	7.00	7.78	8.56	9.44	10.36	11.32	12.32	13.36			
37	0.47	0.58	0.76	0.87	0.99	1.14	1.32	1.53	1.67	1.83	1.98	2.15	2.33	2.58	2.87	3.18	3.53	3.92	4.36	4.84	5.39	6.01	6.72	7.51	8.40	9.23	10.11	11.03	12.00	13.02	14.08			
38	0.49	0.62	0.81	0.93	1.06	1.23	1.42	1.65	1.80	1.95	2.09	2.25	2.41	2.68	2.98	3.32	3.69	4.12	4.59	5.11	5.70	6.40	7.18	8.06	9.06	9.95	10.89	11.87	12.90	13.98	15.10			
39	0.52	0.67	0.88	1.00	1.15	1.32	1.53	1.79	1.94	2.09	2.22	2.37	2.53	2.81	3.14	3.50	3.90	4.36	4.87	5.44	6.08	6.84	7.69	8.67	9.77	10.73	11.74	12.79	13.88	15.00	16.16			
40	0.56	0.73	0.95	1.09	1.24	1.43	1.66	1.94	2.10	2.25	2.38	2.54	2.69	3.00	3.34	3.73	4.17	4.66	5.21	5.83	6.52	7.34	8.27	9.33	10.53	11.56	12.62	13.71	14.84	16.00	17.18			
41	0.61	0.81	1.04	1.19	1.35	1.56	1.81	2.12	2.28	2.44	2.58	2.74	2.90	3.24	3.61	4.04	4.51	5.04	5.63	6.30	7.04	7.92	8.92	10.05	11.33	12.45	13.61	14.81	16.04	17.30	18.58			
42	0.69	0.91	1.15	1.30	1.48	1.70	1.97	2.31	2.48	2.67	2.82	3.00	3.18	3.54	3.95	4.41	4.92	5.49	6.13	6.85	7.65	8.59	9.64	10.83	12.17	13.41	14.68	15.98	17.30	18.64	20.00			
43	0.78	1.02	1.27	1.44	1.63	1.86	2.15	2.52	2.72	2.93	3.09	3.30	3.52	3.92	4.37	4.86	5.42	6.03	6.72	7.49	8.35	9.34	10.44	11.68	13.07	14.43	15.83	17.26	18.70	20.16	21.64			
44	0.89	1.16	1.41	1.59	1.79	2.04	2.35	2.75	2.98	3.22	3.41	3.66	3.93	4.37	4.85	5.39	5.99	6.66	7.40	8.23	9.14	10.18	11.33	12.61	14.04	15.53	17.04	18.56	20.10	21.64	23.20			
45	1.02	1.31	1.57	1.75	1.97	2.24	2.57	3.00	3.26	3.55	3.77	4.07	4.40	4.88	5.41	6.00	6.65	7.37	8.17	9.05	10.03	11.11	12.31	13.63	15.09	16.70	18.33	20.00	21.68	23.38	25.10			
46	1.15	1.47	1.74	1.93	2.16	2.46	2.83	3.30	3.59	3.92	4.20	4.55	4.95	5.47	6.05	6.69	7.39	8.17	9.02	9.96	10.99	12.11	13.33	14.68	16.14	17.69	19.36	21.06	22.78	24.52	26.28			
47	1.31	1.64	1.91	2.12	2.36	2.69	3.10	3.62	3.94	4.31	4.65	5.08	5.55	6.12	6.75	7.44	8.20	9.03	9.94	10.94	12.03	13.19	14.45	15.81	17.29	18.87	20.48	22.12	23.79	25.48	27.20			
48	1.47	1.82	2.10	2.32	2.57	2.94	3.39	3.94	4.31	4.73	5.14	5.63	6.19	6.81	7.49	8.24	9.06	9.95	10.92	11.99	13.14	14.35	15.65	17.05	18.55	20.12	21.74	23.39	25.07	26.78	28.52			
49	1.63	1.99	2.28	2.51	2.78	3.18	3.68	4.28	4.69	5.16	5.64	6.21	6.85	7.53	8.27	9.08	9.96	10.91	11.96	13.09	14.31	15.58	16.94	18.40	19.95	21.52	23.11	24.72	26.36	28.02	29.70			
50	1.80	2.17	2.46	2.71	3.00	3.43	3.97	4.63	5.08	5.60	6.16	6.80	7.52	8.26	9.06	9.93	10.88	11.91	13.03	14.24	15.55	16.90	18.34	19.87	21.50	23.15	24.81	26.49	28.18	29.89	31.62			
51	1.96	2.34	2.64	2.90	3.20	3.68	4.27	4.99	5.47	6.05	6.68	7.39	8.19	8.99	9.85	10.80	11.82	12.93	14.13	15.43	16.84	18.29	19.84	21.49	23.24	25.00	26.77	28.56	30.36	32.18	34.02			
52	2.11	2.49	2.81	3.09	3.41	3.93	4.57	5.35	5.87	6.50	7.21	7.98	8.85	9.71	10.65	11.66	12.77	13.97	15.27	16.67	18.19	19.77	21.46	23.26	25.17	27.10	29.04	31.00	32.98	34.98	37.00			
53	2.24	2.63	2.97	3.27	3.60	4.17	4.88	5.71	6.27	6.95	7.73	8.56	9.50	10.42	11.43	12.53	13.73	15.03	16.44	17.96	19.61	21.35	23.21	25.20	27.32	29.46	31.62	33.80	36.00	38.22	40.46			
54	2.36	2.76	3.12	3.43	3.80	4.41	5.18	6.09	6.68	7.40	8.25	9.14	10.12	11.12	12.22	13.41	14.70	16.11	17.65	19.31	21.11	23.03	25.10	27.32	29.70	32.10	34.52	36.96	39.42	41.90	44.40			
55	2.47	2.87	3.26	3.60	3.98	4.65	5.49	6.48	7.10	7.86	8.78	9.71	10.74	11.82	13.00	14.30	15.70	17.24	18.91	20.73	22.70	24.84	27.15	29.60	32.08	34.58	37.10	39.64	42.20	44.78	47.38			
56	2.78	3.17	3.57	3.95	4.39	5.07	6.00	7.07	7.70	8.52	9.45	10.44	11.54	12.75	14.07	15.52	17.12	18.87	20.78	22.87	25.14	27.66	30.39	33.37	36.61	40.01	43.48	46.98	50.50	54.04	57.60			
57	3.10	3.48	3.91	4.33	4.83	5.53	6.57	7.72	8.35	9.23	10.17	11.24	12.41	13.75	15.24	16.88	18.69	20.68	22.87	25.27	27.90	30.85	34.09	37.63	41.51	45.64	49.90							

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Unisex Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
19	0.82	0.83	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
20	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
21	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
22	0.84	0.84	0.86	0.86	0.90	0.90	0.94	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59
23	0.84	0.86	0.86	0.90	0.95	0.94	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.86	0.86	0.90	0.93	0.94	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.86	0.89	0.90	0.91	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.86	0.87	0.88	0.91	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.84	0.84	0.88	0.90	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78
28	0.81	0.83	0.87	0.91	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17
29	0.79	0.81	0.88	0.92	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65
30	0.75	0.79	0.88	0.94	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23
31	0.72	0.77	0.88	0.96	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83
32	0.69	0.76	0.89	0.98	1.08	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.47
33	0.66	0.74	0.90	1.00	1.12	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.44	7.00
34	0.64	0.73	0.90	1.02	1.15	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.43	6.96	7.58
35	0.61	0.72	0.92	1.05	1.19	1.36	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.81	6.42	6.95	7.56	8.27
36	0.62	0.75	0.96	1.10	1.26	1.44	1.53	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.81	6.42	6.96	7.57	8.29
37	0.63	0.78	1.01	1.16	1.33	1.53	1.76	1.95	2.16	2.36	2.57	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.82	6.43	6.97	7.58	8.30	9.17	10.22
38	0.65	0.82	1.07	1.23	1.41	1.63	1.89	2.16	2.34	2.53	2.71	2.91	3.13	3.43	3.78	4.17	4.65	5.23	5.83	6.44	6.98	7.59	8.32	9.19	10.24	11.41
39	0.68	0.88	1.15	1.31	1.51	1.74	2.02	2.35	2.52	2.71	2.87	3.07	3.26	3.65	4.09	4.57	5.11	5.72	6.38	6.99	7.60	8.33	9.20	10.25	11.42	12.66
40	0.73	0.95	1.24	1.42	1.62	1.87	2.17	2.54	2.71	2.91	3.07	3.26	3.46	3.87	4.33	4.85	5.43	6.08	6.77	7.55	8.35	9.22	10.27	11.45	12.68	13.98
41	0.79	1.05	1.35	1.53	1.75	2.02	2.34	2.74	2.92	3.14	3.30	3.51	3.71	4.15	4.65	5.21	5.82	6.50	7.24	8.06	8.98	10.03	11.20	12.53	14.00	15.27
42	0.88	1.16	1.47	1.67	1.90	2.19	2.53	2.92	3.15	3.40	3.58	3.81	4.03	4.51	5.04	5.63	6.29	7.00	7.78	8.65	9.62	10.72	11.95	13.33	14.87	16.25
43	0.99	1.30	1.62	1.83	2.07	2.37	2.74	3.15	3.43	3.70	3.90	4.16	4.43	4.94	5.51	6.14	6.83	7.58	8.41	9.32	10.34	11.49	12.76	14.18	15.77	17.27
44	1.12	1.46	1.78	2.00	2.26	2.58	2.97	3.41	3.72	4.03	4.26	4.57	4.91	5.46	6.06	6.73	7.45	8.24	9.11	10.08	11.14	12.33	13.64	15.09	16.70	18.35
45	1.27	1.64	1.97	2.20	2.46	2.80	3.22	3.71	4.03	4.39	4.67	5.05	5.45	6.04	6.68	7.38	8.15	8.98	9.90	10.91	12.02	13.25	14.59	16.07	17.70	19.48
46	1.45	1.85	2.18	2.42	2.71	3.08	3.55	4.09	4.45	4.87	5.23	5.68	6.18	6.79	7.47	8.21	9.02	9.90	10.88	11.94	13.10	14.36	15.73	17.23	18.86	21.03
47	1.64	2.06	2.41	2.67	2.97	3.38	3.89	4.48	4.90	5.39	5.82	6.34	6.92	7.58	8.31	9.10	9.97	10.91	11.94	13.05	14.26	15.57	16.97	18.49	20.13	22.69
48	1.85	2.29	2.64	2.92	3.24	3.69	4.26	4.90	5.39	5.92	6.42	7.03	7.70	8.43	9.21	10.06	10.98	11.99	13.07	14.25	15.52	16.87	18.32	19.87	21.54	24.46
49	2.06	2.52	2.88	3.17	3.51	4.01	4.63	5.36	5.89	6.47	7.06	7.75	8.53	9.31	10.15	11.07	12.05	13.12	14.28	15.52	16.86	18.28	19.79	21.39	23.10	26.34
50	2.28	2.75	3.12	3.43	3.79	4.34	5.02	5.84	6.39	7.03	7.72	8.50	9.37	10.21	11.12	12.11	13.17	14.31	15.54	16.87	18.29	19.81	21.41	23.11	24.81	28.33
51	2.49	2.97	3.35	3.68	4.06	4.66	5.41	6.30	6.90	7.61	8.39	9.25	10.22	11.13	12.11	13.17	14.31	15.54	16.87	18.29	19.81	21.41	23.11	24.81	26.51	30.45
52	2.68	3.17	3.58	3.93	4.33	4.99	5.81	6.78	7.43	8.20	9.06	10.01	11.07	12.05	13.11	14.25	15.49	16.82	18.24	19.78	21.42	23.15	24.99	26.94	29.00	32.69
53	2.86	3.36	3.79	4.16	4.60	5.31	6.21	7.27	7.96	8.79	9.75	10.76	11.90	12.96	14.11	15.35	16.68	18.13	19.68	21.34	23.13	25.02	27.03	29.17	31.44	35.05
54	3.02	3.53	3.99	4.39	4.85	5.64	6.62	7.78	8.51	9.39	10.43	11.52	12.71	13.86	15.11	16.46	17.91	19.48	21.17	22.99	24.95	27.03	29.26	31.63	34.15	37.54
55	3.16	3.68	4.18	4.61	5.10	5.96	7.04	8.30	9.08	10.01	11.13	12.27	13.53	14.77	16.13	17.59	19.18	20.89	22.75	24.74	26.89	29.20	31.67	34.32	37.14	40.14
56	3.58	4.08	4.60	5.08	5.65	6.53	7.74	9.11	9.89	10.90	12.04	13.26	14.60	16.00	17.53	19.20	21.01	22.97	25.10	27.41	29.91	32.62	35.55	38.71	42.10	45.57
57	4.01	4.50	5.05	5.60	6.25	7.16	8.51	10.01	10.78	11.87	13.03	14.34	15.76	17.34	19.07	20.96	23.03	25.28	27.74	30.41	33.31	36.50	39.96	43.72	47.78	51.71
58	4.46	4.96	5.56	6.18	6.93	7.87	9.37	11.02	11.78	12.96	14.13	15.53	17.05	18.83	20.79	22.94	25.30	27.88	30.71	33.80	37.17	40.90	44.97	49.41	54.24	58.68
59	4.94	5.46	6.13	6.84	7.70	8.66	10.35	12.16	12.90	14.19	15.36	16.88	18.52	20.53	22.74	25.19	27.87	30.83	34.08	37.64	41.55	45.89	50.65	55.87	61.56	66.59
60	5.47	6.02	6.79	7.60	8.58	9.57	11.46	13.45	14.17	15.58	16.77	18.43	20.22	22.49	25.00	27.77	30.83	34.21	37.94	42.03	46.54	51.56	57.09	63.17	69.83	75.55
61	6.07	6.68	7.57	8.48	9.60	10.62	12.74	14.92	15.63	17.19	18.40	20.24	22.24	24.80	27.63	30.78	34.26	38.11	42.36	47.05	52.22	58.00	64.38	71.40	79.11	85.71
62	6.76	7.46	8.49	9.53	10.81	11.84	14.21	16.61	17.29	19.05	20.30	22.38	24.64	27.52	30.73	34.29	38.24	42.62	47.46	52.81	58.71	65.31	72.61	80.64	89.49	97.22
63	7.60	8.42	9.61	10.79	12.24	13.27	15.91	18.54	19.21	21.21	22.52	24.90	27.51	30.76	34.38	38.41	42.88	47.83	53.32	59.40	66.11	73.60	81.87	90.99	101.04	110.27
64	8.62	9.58	10.97	12.29	13.93	14.94	17.89	20.75	21.43	23.73	25.12	27.89	30.94	34.61	38.69	43.23	48.28	53.87	60.07	66.94	74.53	82.97	92.28	102.55	113.85	125.06
65	9.89	11.02	12.61	14.10	15.94	16.90																				

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Unisex Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.58	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.58	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.59	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.58	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
30	1.53	1.59	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.49	1.58	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.45	1.56	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.40	1.55	1.86	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.36	1.55	1.92	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
35	1.32	1.55	1.98	2.23	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.34	1.62	2.09	2.36	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81
37	1.37	1.69	2.22	2.50	2.81	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.75
38	1.41	1.79	2.36	2.66	3.00	3.39	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.75	22.70
39	1.47	1.91	2.51	2.83	3.19	3.62	4.11	4.58	5.00	5.32	5.66	6.00	6.37	7.22	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.75	22.70	24.63
40	1.55	2.05	2.69	3.01	3.39	3.84	4.38	5.03	5.32	5.66	5.96	6.30	6.64	7.53	8.54	9.67	10.94	12.26	13.19	14.25	15.50	17.01	18.78	20.73	22.72	24.63	26.49
41	1.67	2.22	2.88	3.22	3.61	4.08	4.65	5.29	5.65	6.05	6.33	6.66	7.00	7.94	9.00	10.17	11.49	12.97	14.20	15.44	16.94	18.71	20.66	22.66	24.64	26.49	28.30
42	1.81	2.42	3.09	3.44	3.84	4.34	4.94	5.58	6.04	6.41	6.69	7.05	7.41	8.38	9.47	10.69	12.06	13.61	15.34	16.84	18.62	20.57	22.56	24.55	26.47	28.30	30.20
43	1.99	2.65	3.32	3.68	4.09	4.61	5.24	6.00	6.40	6.81	7.10	7.49	7.90	8.90	10.03	11.29	12.72	14.32	16.11	18.13	20.39	22.45	24.44	26.36	28.25	30.20	32.07
44	2.20	2.89	3.55	3.92	4.35	4.89	5.54	6.37	6.79	7.24	7.55	8.00	8.46	9.50	10.67	11.98	13.44	15.09	16.93	18.99	21.30	23.87	26.23	28.12	30.11	32.07	34.28
45	2.44	3.16	3.79	4.17	4.61	5.17	5.85	6.72	7.18	7.69	8.04	8.55	9.09	10.17	11.37	12.72	14.23	15.91	17.79	19.88	22.23	24.84	27.76	29.96	31.94	34.28	37.06
46	2.79	3.56	4.21	4.62	5.09	5.72	6.49	7.46	7.99	8.57	9.02	9.63	10.29	11.45	12.75	14.19	15.80	17.58	19.56	21.76	24.20	26.94	29.97	32.03	34.42	37.06	40.70
47	3.19	4.00	4.66	5.10	5.61	6.32	7.19	8.26	8.86	9.54	10.12	10.85	11.65	12.91	14.30	15.84	17.55	19.44	21.53	23.84	26.39	29.25	32.09	34.51	37.14	40.70	44.42
48	3.62	4.47	5.14	5.62	6.16	6.95	7.93	9.13	9.81	10.59	11.32	12.19	13.15	14.51	16.01	17.67	19.49	21.50	23.71	26.14	28.81	31.81	34.55	37.22	40.72	44.42	48.23
49	4.08	4.96	5.65	6.16	6.75	7.63	8.72	10.05	10.83	11.73	12.61	13.64	14.78	16.25	17.88	19.66	21.61	23.75	26.10	28.67	31.49	34.56	37.26	40.80	44.39	48.23	52.62
50	4.56	5.47	6.18	6.73	7.36	8.34	9.56	11.03	11.91	12.94	14.00	15.20	16.52	18.12	19.88	21.80	23.90	26.20	28.70	31.44	34.42	37.25	40.84	44.47	48.17	52.62	57.33
51	5.04	5.98	6.73	7.32	8.00	9.09	10.45	12.06	13.05	14.21	15.46	16.84	18.35	20.10	22.01	24.09	26.36	28.83	31.53	34.46	37.20	40.82	44.49	48.23	52.53	57.33	62.72
52	5.52	6.50	7.29	7.93	8.66	9.87	11.37	13.15	14.25	15.55	17.00	18.55	20.27	22.17	24.25	26.51	28.98	31.65	34.36	37.13	40.75	44.45	48.24	52.59	57.22	62.72	68.90
53	5.99	7.01	7.88	8.56	9.34	10.67	12.34	14.30	15.50	16.94	18.60	20.33	22.24	24.32	26.59	29.06	31.70	34.24	37.01	40.66	44.37	48.18	52.57	57.26	62.62	68.90	75.16
54	6.44	7.51	8.47	9.20	10.04	11.51	13.35	15.49	16.81	18.39	20.26	22.17	24.27	26.55	29.03	31.54	34.08	36.86	40.52	44.25	48.08	52.50	57.22	62.63	68.51	75.16	80.57
55	6.88	8.00	9.09	9.87	10.76	12.38	14.40	16.75	18.17	19.90	21.97	24.06	26.34	28.84	31.36	33.90	36.69	40.35	44.09	47.94	52.37	57.12	62.56	68.56	74.37	80.57	87.57
56	7.71	8.80	9.94	10.80	11.80	13.40	15.59	18.06	19.48	21.35	23.47	25.73	28.20	30.95	33.73	36.51	40.17	43.92	47.77	52.20	56.96	62.41	68.66	75.10	81.61	87.57	95.12
57	8.56	9.65	10.86	11.80	12.91	14.49	16.86	19.46	20.87	22.88	25.03	27.47	30.13	33.14	36.33	39.99	43.73	47.57	52.01	56.77	62.23	68.48	75.36	82.14	89.42	95.12	103.28
58	9.43	10.54	11.86	12.89	14.12	15.66	18.23	20.95	22.33	24.51	26.67	29.28	32.14	35.44	39.05	42.99	47.30	51.80	56.55	62.01	68.27	75.15	82.11	89.64	97.77	103.28	112.09
59	10.33	11.48	12.94	14.07	15.43	16.93	19.70	22.56	23.90	26.24	28.41	31.21	34.28	37.88	41.82	46.14	50.86	56.02	61.65	67.78	74.45	81.54	89.24	97.58	106.60	112.09	121.57
60	11.28	12.49	14.12	15.36	16.87	18.30	21.29	24.30	25.58	28.09	30.26	33.28	36.58	40.48	44.77	49.47	54.62	60.26	66.42	73.13	80.45	88.24	96.70	105.89	115.84	121.57	131.79
61	12.29	13.60	15.43	16.78	18.44	19.80	23.02	26.17	27.39	30.10	32.25	35.51	39.07	43.29	47.93	53.03	58.61	64.73	71.42	78.73	86.71	95.20	104.45	114.51	125.41	131.79	142.78
62	13.39	14.83	16.88	18.35	20.18	21.44	24.90	28.20	29.34	32.27	34.41	37.94	41.81	46.34	51.34	56.82	62.84	69.44	76.66	84.56	93.18	102.40	112.44	123.37	135		

Virtus BOLI COIs (Annual Rate per \$1,000) (\$250,000-\$499,999)
Unisex Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
30	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.78	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
35	1.77	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.87	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81
37	1.99	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79
38	2.13	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80
39	2.29	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82
40	2.49	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79
41	2.74	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76
42	3.05	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85
43	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95
44	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45
45	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21
46	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83
47	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50
48	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26
49	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53
50	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08
51	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27
52	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.75	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19
53	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.75	24.82	26.60	28.64	30.81	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19	75.84
54	8.98	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.77	24.57	26.30	28.33	30.49	32.67	35.26	38.09	41.79	45.50	49.26	53.53	58.08	63.27	69.19	75.84	82.94
55	9.95	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.60	26.33	28.01	30.16	32.34	34.92	37.75	41.45	45.22	49.09	53.53	58.08	63.27	69.19	75.84	82.94	91.19
56	10.97	12.21	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.81	26.49	28.19	29.97	32.15	34.73	37.56	41.27	45.05	48.92	53.38	58.08	63.27	69.19	75.84	82.94	91.19	99.62
57	12.06	13.09	14.23	15.43	16.99	18.81	20.79	22.80	24.82	26.69	28.36	30.16	31.95	34.54	37.37	41.07	44.86	48.74	53.21	57.98	63.27	69.19	75.84	82.94	91.19	99.62	108.29
58	12.95	14.09	15.41	16.87	18.74	20.75	22.80	24.82	26.79	28.53	30.34	32.16	34.35	37.18	40.89	44.67	48.55	53.02	57.80	63.27	69.19	75.84	82.94	91.19	99.62	108.29	117.68
59	13.96	15.28	16.85	18.59	20.67	22.74	24.82	26.79	28.76	30.48	32.34	34.57	37.01	40.71	44.49	48.37	52.83	57.62	63.09	69.19	75.84	82.94	91.19	99.62	108.29	117.68	128.34
60	15.17	16.74	18.56	20.48	22.65	24.71	26.79	28.76	30.73	32.44	34.75	37.24	40.55	44.33	48.20	52.66	57.43	62.90	69.16	75.84	82.94	91.19	99.62	108.29	117.68	128.34	139.38
61	16.64	18.47	20.45	22.43	24.63	26.64	28.76	30.85	32.69	34.80	37.40	40.78	44.20	48.06	52.51	57.27	62.72	68.97	75.84	82.94	91.19	99.62	108.29	117.68	128.34	139.38	152.02
62	18.38	20.38	22.40	24.37	26.56	28.54	30.78	32.94	35.05	37.40	40.93	44.42	47.96	52.39	57.14	62.58	68.81	75.84	82.94	91.19	99.62						

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Unisex Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.79	0.81	0.82	0.82	0.83	0.84	0.85	0.85	0.86	0.86	0.86	0.89	0.89	0.90	0.91	0.94	0.96	1.00	1.07	1.13	1.22	1.29	1.38	1.49	1.62	1.77
19	0.76	0.79	0.81	0.82	0.81	0.78	0.78	0.75	0.75	0.73	0.71	0.71	0.67	0.69	0.74	0.78	0.83	0.89	0.96	1.05	1.16	1.33	1.49	1.62	1.77	1.95
20	0.71	0.73	0.74	0.75	0.74	0.71	0.71	0.68	0.68	0.66	0.63	0.61	0.56	0.59	0.64	0.69	0.76	0.83	0.93	1.04	1.18	1.39	1.62	1.77	1.95	2.16
21	0.67	0.69	0.69	0.69	0.68	0.66	0.66	0.63	0.64	0.62	0.61	0.59	0.54	0.58	0.65	0.71	0.79	0.88	1.00	1.13	1.29	1.53	1.77	1.95	2.16	2.36
22	0.64	0.65	0.65	0.65	0.65	0.64	0.63	0.62	0.63	0.63	0.62	0.62	0.59	0.65	0.73	0.81	0.91	1.02	1.16	1.32	1.50	1.74	1.95	2.16	2.36	2.59
23	0.61	0.62	0.62	0.63	0.63	0.62	0.62	0.62	0.64	0.66	0.68	0.70	0.70	0.78	0.87	0.98	1.10	1.23	1.39	1.55	1.74	1.95	2.16	2.36	2.59	2.74
24	0.60	0.60	0.60	0.61	0.62	0.63	0.63	0.64	0.68	0.72	0.77	0.81	0.86	0.96	1.07	1.19	1.33	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.59	0.60	0.60	0.62	0.63	0.65	0.66	0.68	0.74	0.81	0.88	0.95	1.04	1.15	1.27	1.36	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.90	3.13
26	0.57	0.57	0.59	0.61	0.63	0.65	0.68	0.71	0.79	0.88	0.98	1.09	1.19	1.27	1.36	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.89	3.11	3.35
27	0.54	0.55	0.58	0.60	0.63	0.67	0.70	0.75	0.84	0.95	1.07	1.20	1.27	1.36	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.89	3.10	3.34	3.66
28	0.52	0.53	0.57	0.60	0.64	0.68	0.73	0.78	0.89	1.02	1.16	1.28	1.36	1.47	1.61	1.77	1.95	2.16	2.36	2.59	2.73	2.89	3.09	3.33	3.65	3.99
29	0.49	0.51	0.56	0.60	0.65	0.70	0.75	0.82	0.94	1.08	1.24	1.36	1.46	1.60	1.76	1.94	2.15	2.35	2.57	2.71	2.88	3.08	3.32	3.64	3.97	4.40
30	0.47	0.50	0.55	0.60	0.65	0.71	0.78	0.85	0.98	1.13	1.30	1.46	1.58	1.74	1.92	2.13	2.33	2.55	2.69	2.85	3.07	3.31	3.62	3.96	4.38	4.91
31	0.45	0.48	0.55	0.60	0.66	0.73	0.81	0.89	1.03	1.18	1.35	1.55	1.73	1.91	2.12	2.32	2.53	2.68	2.83	3.05	3.30	3.62	3.96	4.39	4.79	5.44
32	0.42	0.46	0.55	0.60	0.67	0.75	0.83	0.93	1.07	1.22	1.39	1.59	1.81	2.00	2.21	2.43	2.66	2.82	3.03	3.28	3.61	3.95	4.39	4.79	5.10	5.82
33	0.40	0.45	0.54	0.61	0.68	0.76	0.86	0.97	1.10	1.25	1.41	1.60	1.81	2.01	2.22	2.45	2.70	2.97	3.25	3.58	3.94	4.30	4.66	5.05	5.44	6.17
34	0.38	0.43	0.54	0.61	0.69	0.78	0.88	1.01	1.13	1.27	1.42	1.60	1.88	1.99	2.20	2.44	2.70	2.98	3.30	3.64	4.02	4.42	4.85	5.32	5.82	6.53
35	0.36	0.42	0.54	0.61	0.70	0.79	0.91	1.04	1.16	1.29	1.43	1.58	1.75	1.95	2.17	2.41	2.68	2.98	3.31	3.68	4.09	4.54	5.05	5.61	6.23	6.92
36	0.36	0.43	0.56	0.63	0.72	0.83	0.95	1.10	1.21	1.33	1.45	1.59	1.73	1.93	2.16	2.41	2.68	3.00	3.35	3.74	4.18	4.69	5.27	5.93	6.67	7.45
37	0.36	0.44	0.58	0.66	0.76	0.87	1.00	1.16	1.26	1.37	1.48	1.60	1.72	1.92	2.15	2.41	2.71	3.03	3.41	3.82	4.30	4.87	5.53	6.29	7.15	8.02
38	0.37	0.46	0.61	0.69	0.79	0.91	1.06	1.23	1.33	1.43	1.52	1.63	1.72	1.94	2.18	2.45	2.76	3.11	3.50	3.95	4.46	5.10	5.83	6.68	7.67	8.63
39	0.38	0.49	0.64	0.74	0.84	0.97	1.12	1.31	1.41	1.51	1.59	1.68	1.76	1.99	2.24	2.53	2.86	3.23	3.65	4.14	4.69	5.38	6.19	7.13	8.22	9.28
40	0.40	0.53	0.69	0.79	0.90	1.04	1.20	1.40	1.50	1.60	1.68	1.77	1.84	2.08	2.36	2.66	3.02	3.42	3.87	4.39	4.99	5.74	6.62	7.64	8.82	9.97
41	0.44	0.58	0.75	0.85	0.97	1.12	1.29	1.51	1.62	1.72	1.80	1.89	1.97	2.24	2.53	2.87	3.25	3.68	4.18	4.74	5.38	6.19	7.12	8.20	9.45	10.70
42	0.49	0.64	0.82	0.93	1.05	1.21	1.40	1.63	1.75	1.87	1.96	2.07	2.16	2.45	2.77	3.14	3.55	4.03	4.56	5.17	5.86	6.72	7.70	8.84	10.14	11.47
43	0.55	0.72	0.90	1.02	1.15	1.31	1.52	1.77	1.91	2.05	2.15	2.28	2.42	2.73	3.08	3.49	3.94	4.45	5.04	5.69	6.44	7.34	8.36	9.53	10.87	12.29
44	0.62	0.81	0.99	1.12	1.26	1.43	1.65	1.93	2.08	2.25	2.38	2.55	2.72	3.07	3.46	3.90	4.40	4.96	5.59	6.31	7.11	8.04	9.10	10.30	11.66	13.15
45	0.71	0.92	1.10	1.23	1.38	1.56	1.80	2.10	2.28	2.48	2.63	2.85	3.07	3.46	3.89	4.37	4.92	5.53	6.22	6.99	7.86	8.83	9.92	11.14	12.51	14.05
46	0.81	1.04	1.22	1.36	1.52	1.73	1.99	2.33	2.54	2.77	2.97	3.24	3.52	3.95	4.44	4.97	5.58	6.25	7.00	7.84	8.77	9.79	10.91	12.16	13.54	15.33
47	0.93	1.16	1.35	1.50	1.67	1.91	2.20	2.57	2.81	3.08	3.34	3.66	4.02	4.50	5.03	5.63	6.29	7.03	7.84	8.75	9.76	10.82	11.99	13.26	14.66	16.71
48	1.05	1.29	1.49	1.65	1.83	2.09	2.42	2.82	3.09	3.41	3.73	4.11	4.54	5.07	5.66	6.32	7.04	7.85	8.74	9.72	10.81	11.93	13.14	14.46	15.89	18.20
49	1.17	1.43	1.63	1.80	1.99	2.28	2.64	3.07	3.38	3.75	4.13	4.57	5.08	5.67	6.31	7.03	7.82	8.70	9.66	10.73	11.90	13.09	14.37	15.75	17.24	19.79
50	1.29	1.55	1.76	1.94	2.15	2.46	2.86	3.33	3.68	4.09	4.53	5.04	5.62	6.26	6.97	7.75	8.61	9.56	10.61	11.76	13.03	14.30	15.67	17.15	18.73	21.50
51	1.41	1.68	1.89	2.08	2.30	2.65	3.08	3.59	3.97	4.43	4.93	5.50	6.15	6.84	7.61	8.46	9.39	10.42	11.56	12.80	14.17	15.55	17.05	18.65	20.37	23.32
52	1.51	1.79	2.01	2.22	2.45	2.82	3.29	3.85	4.26	4.76	5.32	5.95	6.65	7.41	8.24	9.15	10.17	11.28	12.51	13.86	15.34	16.86	18.50	20.27	22.18	25.26
53	1.61	1.89	2.13	2.34	2.59	2.99	3.50	4.11	4.55	5.08	5.70	6.37	7.13	7.94	8.84	9.83	10.93	12.13	13.46	14.93	16.53	18.22	20.05	22.03	24.18	27.32
54	1.69	1.98	2.23	2.46	2.72	3.16	3.71	4.37	4.83	5.40	6.07	6.79	7.59	8.46	9.43	10.50	11.68	12.99	14.43	16.02	17.77	19.64	21.69	23.93	26.36	29.49
55	1.76	2.05	2.33	2.57	2.84	3.32	3.92	4.62	5.12	5.72	6.44	7.19	8.03	8.96	10.00	11.16	12.44	13.85	15.42	17.15	19.05	21.15	23.46	25.99	28.76	31.78
56	1.98	2.26	2.55	2.82	3.13	3.62	4.28	5.04	5.54	6.19	6.93	7.73	8.63	9.67	10.83	12.12	13.56	15.16	16.95	18.92	21.11	23.59	26.33	29.37	32.72	36.32
57	2.21	2.49	2.80	3.10	3.45	3.95	4.68	5.50	6.01	6.71	7.47	8.33	9.28	10.44	11.74	13.20	14.83	16.64	18.67	20.94	23.46	26.37	29.63	33.25	37.28	41.50
58	2.46	2.73	3.07	3.41	3.81	4.32	5.13	6.03	6.54	7.30	8.08	9.01	10.03	11.33	12.79	14.43	16.27	18.34	20.66	23.26	26.16	29.58	33.42	37.71	42.52	47.41
59	2.72	3.01	3.38	3.76	4.23	4.75	5.66	6.63	7.15	7.98	8.78	9.80	10.92	12.38	14.02	15.88	17.97	20.33	22.98	25.96	29.31	33.30	37.79	42.85	48.53	54.16
60	3.01	3.32	3.75	4.18	4.71	5.24	6.26	7.33	7.86	8.79	9.62	10.74	11.99	13.63	15.49	17.60	19.98	22.68	25.72	29.15	33.01	37.63	42.85	48.75	55.40	61.88
61	3.35	3.69	4.19	4.68	5.29	5.83	6.97	8.15	8.69	9.74	10.62	11.89	13.29	15.16	17.27	19.67	22.40	25.48	28.97	32.91	37.36	42.67	48.70	55.52	63.22	70.68
62	3.75	4.14	4.72	5.28	5.97	6.53	7.81	9.11	9.68	10.87	11.81	13.28	14.90	17.02	19.43	22.18	25.29	28.82	32.82	37.36	42.48	48.56	55.46	63.27	72.10	80.73
63	4.23	4.69	5.36	6.01	6.80	7.37	8.81	10.25	10.85	12.23	13.26	14.96	16.88	19.30	22.05	25.19	28.76	32.81	37.40	42.61	48.50	55.41	63.25	72.12	82.13	92.19
64	4.84	5.38	6.16	6.89	7.80	8.36	10.00	11.58	12.23	13.84	14.98	17.01	19.28	22.06	25.22	28.81	32.90	37.54	42.81	48.78	55.54	63.35	72.18	82.17	93.43	105.28
65	5.59	6.23	7.12	7.96	9.01	9.55	11.40	13.15	13.85	15.75	17.04	19.45	22.20	25.38	29.00	33.12	37.81	43.13	49.1							

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Unisex Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.82	0.83	0.83	0.84	0.84	0.86	0.86	0.89	0.89	0.90	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77
19	0.80	0.83	0.83	0.84	0.84	0.83	0.84	0.80	0.81	0.80	0.78	0.79	0.76	0.79	0.84	0.89	0.96	1.02	1.11	1.19	1.29	1.38	1.49	1.62	1.77	1.95
20	0.75	0.78	0.79	0.80	0.79	0.77	0.76	0.73	0.74	0.73	0.71	0.70	0.67	0.71	0.77	0.84	0.92	1.01	1.11	1.22	1.36	1.49	1.62	1.77	1.95	2.16
21	0.71	0.73	0.73	0.74	0.73	0.72	0.71	0.69	0.70	0.70	0.69	0.68	0.65	0.71	0.79	0.87	0.97	1.07	1.19	1.33	1.49	1.62	1.77	1.95	2.16	2.36
22	0.68	0.70	0.69	0.70	0.70	0.69	0.69	0.67	0.69	0.70	0.71	0.71	0.70	0.78	0.87	0.97	1.07	1.19	1.32	1.48	1.62	1.77	1.95	2.16	2.36	2.59
23	0.65	0.66	0.66	0.67	0.67	0.67	0.68	0.67	0.71	0.73	0.76	0.79	0.81	0.90	1.00	1.10	1.22	1.35	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.63	0.64	0.64	0.66	0.67	0.67	0.68	0.69	0.74	0.79	0.84	0.90	0.95	1.05	1.15	1.27	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.63	0.64	0.64	0.66	0.67	0.69	0.70	0.72	0.78	0.85	0.93	1.01	1.10	1.21	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.60	0.61	0.63	0.65	0.67	0.70	0.72	0.74	0.82	0.92	1.02	1.13	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.58	0.59	0.61	0.64	0.67	0.71	0.74	0.77	0.87	0.98	1.11	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78
28	0.55	0.57	0.60	0.64	0.68	0.73	0.77	0.81	0.93	1.06	1.20	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.42	3.74	4.10
29	0.53	0.55	0.60	0.64	0.69	0.74	0.80	0.86	0.99	1.13	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.13	3.38	3.70	4.05	4.49
30	0.50	0.53	0.59	0.64	0.69	0.76	0.82	0.90	1.03	1.18	1.36	1.47	1.60	1.76	1.94	2.15	2.35	2.57	2.71	2.88	3.09	3.34	3.66	4.00	4.43	4.98
31	0.48	0.52	0.59	0.65	0.71	0.78	0.86	0.95	1.09	1.25	1.43	1.60	1.75	1.93	2.14	2.34	2.56	2.70	2.86	3.08	3.33	3.65	4.00	4.43	4.96	5.51
32	0.46	0.50	0.59	0.65	0.73	0.81	0.90	1.01	1.15	1.30	1.49	1.69	1.92	2.12	2.32	2.54	2.68	2.84	3.06	3.31	3.64	3.99	4.42	4.95	5.34	6.08
33	0.44	0.49	0.59	0.66	0.74	0.84	0.94	1.06	1.20	1.35	1.53	1.73	1.96	2.16	2.37	2.61	2.83	3.04	3.29	3.62	3.97	4.41	4.90	5.30	5.73	6.53
34	0.42	0.48	0.60	0.67	0.76	0.86	0.96	1.11	1.25	1.40	1.57	1.76	1.97	2.18	2.40	2.65	2.92	3.22	3.55	3.90	4.30	4.71	5.16	5.64	6.17	6.93
35	0.40	0.47	0.60	0.69	0.78	0.89	1.02	1.17	1.30	1.45	1.61	1.78	1.98	2.19	2.42	2.68	2.97	3.28	3.63	4.02	4.45	4.92	5.44	6.02	6.65	7.36
36	0.41	0.49	0.63	0.72	0.83	0.95	1.09	1.26	1.39	1.52	1.67	1.83	2.00	2.22	2.47	2.74	3.04	3.38	3.75	4.17	4.64	5.17	5.77	6.44	7.19	7.97
37	0.42	0.51	0.67	0.77	0.88	1.01	1.17	1.35	1.48	1.61	1.74	1.88	2.03	2.27	2.52	2.81	3.13	3.49	3.90	4.35	4.86	5.46	6.14	6.90	7.78	8.62
38	0.43	0.55	0.72	0.82	0.94	1.08	1.25	1.46	1.58	1.71	1.83	1.96	2.09	2.33	2.61	2.91	3.26	3.65	4.08	4.57	5.13	5.79	6.55	7.42	8.41	9.33
39	0.46	0.59	0.77	0.88	1.01	1.16	1.35	1.58	1.70	1.82	1.94	2.06	2.18	2.44	2.73	3.06	3.43	3.85	4.32	4.86	5.46	6.19	7.03	7.99	9.09	10.09
40	0.49	0.64	0.84	0.96	1.09	1.26	1.46	1.71	1.84	1.97	2.08	2.20	2.32	2.60	2.91	3.27	3.67	4.12	4.64	5.21	5.87	6.66	7.58	8.62	9.82	10.91
41	0.54	0.71	0.92	1.05	1.19	1.37	1.59	1.86	2.00	2.14	2.25	2.38	2.50	2.81	3.16	3.54	3.98	4.47	5.03	5.66	6.36	7.22	8.20	9.32	10.60	11.80
42	0.60	0.80	1.02	1.15	1.31	1.50	1.74	2.03	2.18	2.34	2.46	2.61	2.76	3.09	3.47	3.89	4.37	4.91	5.51	6.19	6.96	7.87	8.91	10.10	11.45	12.75
43	0.69	0.90	1.13	1.27	1.44	1.65	1.90	2.23	2.40	2.58	2.72	2.90	3.08	3.45	3.86	4.33	4.85	5.44	6.09	6.83	7.66	8.63	9.72	10.96	12.36	13.77
44	0.79	1.03	1.26	1.41	1.59	1.81	2.09	2.44	2.64	2.85	3.02	3.24	3.47	3.88	4.34	4.85	5.42	6.06	6.77	7.57	8.46	9.48	10.62	11.91	13.34	14.87
45	0.91	1.17	1.40	1.56	1.76	2.00	2.30	2.68	2.91	3.16	3.36	3.63	3.92	4.37	4.88	5.44	6.07	6.77	7.54	8.41	9.37	10.44	11.63	12.95	14.42	16.06
46	1.03	1.31	1.55	1.72	1.93	2.20	2.53	2.95	3.21	3.50	3.75	4.08	4.44	4.94	5.49	6.10	6.79	7.54	8.38	9.30	10.33	11.44	12.66	14.00	15.48	17.41
47	1.17	1.46	1.71	1.89	2.11	2.40	2.77	3.23	3.53	3.86	4.18	4.56	5.00	5.55	6.15	6.82	7.56	8.38	9.28	10.27	11.36	12.51	13.77	15.13	16.62	18.86
48	1.31	1.62	1.87	2.07	2.30	2.62	3.02	3.53	3.86	4.24	4.62	5.08	5.59	6.19	6.85	7.58	8.38	9.26	10.23	11.29	12.45	13.66	14.96	16.36	17.88	20.41
49	1.46	1.78	2.03	2.24	2.48	2.84	3.28	3.83	4.20	4.63	5.08	5.61	6.20	6.86	7.58	8.37	9.23	10.18	11.22	12.36	13.60	14.87	16.23	17.69	19.26	22.06
50	1.60	1.93	2.19	2.41	2.67	3.06	3.54	4.13	4.54	5.03	5.54	6.14	6.81	7.52	8.30	9.16	10.10	11.12	12.24	13.46	14.78	16.13	17.58	19.13	20.78	23.81
51	1.74	2.08	2.35	2.58	2.85	3.27	3.80	4.44	4.89	5.42	6.00	6.67	7.41	8.18	9.03	9.95	10.96	12.06	13.27	14.58	16.00	17.46	19.02	20.69	22.47	25.66
52	1.87	2.21	2.49	2.74	3.02	3.48	4.06	4.75	5.23	5.81	6.46	7.18	7.99	8.82	9.73	10.73	11.82	13.01	14.31	15.72	17.26	18.85	20.55	22.38	24.33	27.62
53	1.98	2.33	2.62	2.88	3.19	3.68	4.31	5.05	5.57	6.19	6.90	7.68	8.54	9.44	10.42	11.49	12.67	13.95	15.35	16.88	18.55	20.30	22.18	24.21	26.39	29.69
54	2.08	2.43	2.75	3.02	3.34	3.88	4.56	5.36	5.91	6.56	7.34	8.16	9.07	10.03	11.08	12.24	13.51	14.90	16.42	18.08	19.89	21.83	23.93	26.20	28.64	31.85
55	2.16	2.51	2.86	3.15	3.49	4.07	4.81	5.67	6.25	6.94	7.77	8.63	9.58	10.61	11.74	12.99	14.36	15.87	17.52	19.32	21.30	23.45	25.80	28.35	31.11	34.10
56	2.43	2.77	3.13	3.45	3.84	4.43	5.24	6.18	6.75	7.50	8.35	9.26	10.28	11.42	12.69	14.09	15.64	17.34	19.22	21.29	23.56	26.09	28.87	31.92	35.25	38.79
57	2.71	3.04	3.42	3.78	4.22	4.83	5.73	6.74	7.31	8.12	8.98	9.96	11.04	12.31	13.73	15.31	17.06	18.99	21.13	23.50	26.12	29.09	32.38	36.00	40.00	44.12
58	3.00	3.33	3.74	4.15	4.65	5.27	6.27	7.37	7.94	8.81	9.69	10.74	11.89	13.32	14.91	16.69	18.67	20.87	23.32	26.04	29.05	32.52	36.39	40.68	45.43	50.18
59	3.31	3.65	4.11	4.57	5.14	5.78	6.89	8.08	8.66	9.61	10.50	11.64	12.89	14.49	16.29	18.29	20.54	23.04	25.84	28.96	32.43	36.47	40.99	46.02	51.62	57.07
60	3.65	4.02	4.54	5.06	5.71	6.36	7.60	8.91	9.48	10.53	11.45	12.70	14.08	15.88	17.90	20.18	22.73	25.59	28.78	32.36	36.35	41.03	46.26	52.12	58.66	64.90
61	4.04	4.45	5.04	5.64	6.38	7.04	8.43	9.86	10.44	11.61	12.57	13.97	15.51	17.55	19.84	22.42	25.32	28.58	32.23	36.33	40.92	46.28	52.31	59.07	66.62	73.79
62	4.50	4.96	5.65	6.33	7.17	7.85	9.40	10.97	11.56	12.88	13.89	15.49	17.26	19.56	22.16	25.09	28.39	32.10	36.28	40.97	46.23	52.35	59.24	66.96	75.61	83.90
63	5.05	5.60	6.39	7.16	8.12	8.80	10.53	12.25	12.87	14.38	15.47	17.33	19.38	21.99	24.95	28.28	32.04	36.27	41.03	46.39	52.40	59.34	67.15	75.90	85.71	95.39
64	5.73	6.37	7.29	8.17	9.25	9.92	11.86	13.75	14.40	16.15	17.35	19.52	21.95	24.92	28.28	32.07	36.35	41.17	46.59	52.70	59.56	67.37	76.15	85.99	97.00	108.44
65	6.58	7.33	8.39	9.37	10.61	11.25	13.43	15.49	16.18	18.23	19.56	22.14	25.04	28.42	32.24											

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Unisex Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate		
18	0.80	0.82	0.83	0.83	0.84	0.84	0.86	0.86	0.86	0.90	0.91	0.93	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95
19	0.82	0.83	0.83	0.83	0.84	0.84	0.86	0.86	0.84	0.84	0.83	0.83	0.84	0.86	0.85	0.90	0.95	1.02	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16
20	0.78	0.81	0.82	0.83	0.82	0.80	0.81	0.79	0.79	0.78	0.77	0.77	0.74	0.78	0.85	0.92	1.01	1.10	1.21	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59
21	0.75	0.77	0.76	0.77	0.76	0.76	0.77	0.74	0.76	0.76	0.76	0.75	0.75	0.72	0.79	0.87	0.95	1.06	1.16	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59
22	0.72	0.73	0.72	0.73	0.73	0.73	0.73	0.72	0.75	0.76	0.77	0.78	0.77	0.85	0.94	1.04	1.15	1.28	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
23	0.69	0.70	0.69	0.70	0.71	0.71	0.72	0.72	0.75	0.78	0.81	0.84	0.86	0.95	1.06	1.17	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
24	0.67	0.67	0.69	0.69	0.69	0.70	0.71	0.73	0.77	0.82	0.87	0.93	0.99	1.09	1.20	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35
25	0.65	0.66	0.67	0.68	0.69	0.71	0.72	0.74	0.80	0.88	0.96	1.04	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58
26	0.64	0.65	0.65	0.67	0.69	0.72	0.74	0.76	0.84	0.94	1.04	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58	3.81
27	0.61	0.62	0.65	0.67	0.70	0.73	0.76	0.79	0.89	1.01	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58	3.81	4.04
28	0.59	0.60	0.64	0.67	0.72	0.75	0.79	0.84	0.95	1.08	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58	3.81	4.04	4.27
29	0.56	0.58	0.63	0.67	0.72	0.78	0.83	0.88	1.01	1.15	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58	3.81	4.04	4.27	4.50
30	0.53	0.56	0.62	0.67	0.73	0.79	0.87	0.94	1.07	1.23	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58	3.81	4.04	4.27	4.50	4.73
31	0.51	0.55	0.63	0.68	0.75	0.83	0.91	1.00	1.14	1.30	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.35	3.58	3.81	4.04	4.27	4.50	4.73	4.96
32	0.49	0.54	0.63	0.70	0.77	0.86	0.96	1.07	1.21	1.37	1.56	1.77	1.95	2.15	2.36	2.58	2.72	2.88	3.10	3.35	3.68	4.03	4.47	5.01	5.55	6.16	6.86	7.63
33	0.47	0.53	0.64	0.71	0.80	0.89	1.00	1.13	1.28	1.44	1.63	1.84	2.08	2.28	2.50	2.71	2.87	3.08	3.33	3.67	4.02	4.46	5.00	5.52	6.16	6.86	7.63	8.49
34	0.45	0.52	0.64	0.73	0.82	0.93	1.06	1.20	1.35	1.51	1.69	1.89	2.12	2.33	2.56	2.82	3.07	3.32	3.65	4.01	4.45	4.94	5.40	5.91	6.45	7.23	8.00	8.86
35	0.44	0.52	0.66	0.75	0.85	0.97	1.11	1.28	1.42	1.58	1.75	1.94	2.15	2.37	2.62	2.89	3.19	3.52	3.88	4.28	4.72	5.21	5.74	6.33	6.98	7.69	8.49	9.35
36	0.45	0.54	0.69	0.79	0.90	1.04	1.19	1.38	1.52	1.67	1.83	2.01	2.20	2.43	2.69	2.98	3.30	3.65	4.04	4.47	4.95	5.50	6.11	6.78	7.54	8.30	9.16	10.02
37	0.46	0.57	0.74	0.84	0.96	1.11	1.28	1.48	1.62	1.77	1.92	2.08	2.26	2.50	2.78	3.08	3.42	3.80	4.22	4.69	5.22	5.83	6.51	7.27	8.14	8.95	9.81	10.67
38	0.48	0.60	0.79	0.90	1.03	1.19	1.38	1.60	1.74	1.89	2.03	2.18	2.34	2.60	2.89	3.22	3.58	3.99	4.44	4.96	5.53	6.20	6.96	7.81	8.78	9.65	10.51	11.37
39	0.50	0.65	0.85	0.97	1.11	1.28	1.49	1.74	1.88	2.02	2.15	2.30	2.45	2.73	3.04	3.39	3.78	4.22	4.72	5.27	5.89	6.62	7.46	8.40	9.47	10.40	11.37	12.23
40	0.54	0.71	0.92	1.05	1.20	1.39	1.61	1.88	2.03	2.18	2.31	2.46	2.60	2.90	3.24	3.62	4.04	4.52	5.05	5.65	6.32	7.12	8.02	9.04	10.20	11.20	12.10	12.90
41	0.60	0.79	1.01	1.15	1.31	1.51	1.75	2.05	2.21	2.37	2.50	2.66	2.81	3.14	3.50	3.91	4.37	4.88	5.46	6.10	6.83	7.68	8.64	9.74	10.97	12.07	13.00	13.80
42	0.66	0.88	1.11	1.26	1.43	1.65	1.91	2.23	2.41	2.59	2.73	2.90	3.08	3.43	3.83	4.27	4.77	5.32	5.94	6.64	7.42	8.32	9.34	10.49	11.80	12.99	14.00	14.90
43	0.75	0.99	1.23	1.39	1.58	1.80	2.09	2.44	2.63	2.84	3.00	3.20	3.41	3.80	4.23	4.71	5.25	5.85	6.52	7.26	8.09	9.05	10.12	11.32	12.67	13.98	15.00	15.90
44	0.86	1.12	1.37	1.54	1.73	1.98	2.28	2.66	2.88	3.12	3.31	3.55	3.81	4.23	4.70	5.23	5.81	6.46	7.17	7.97	8.86	9.86	10.98	12.22	13.61	15.05	16.20	17.00
45	0.98	1.27	1.52	1.70	1.91	2.17	2.49	2.91	3.16	3.44	3.65	3.95	4.26	4.73	5.24	5.81	6.44	7.14	7.92	8.77	9.72	10.77	11.93	13.21	14.62	16.19	17.40	18.10
46	1.12	1.43	1.68	1.87	2.09	2.38	2.74	3.20	3.48	3.80	4.07	4.41	4.79	5.30	5.87	6.48	7.17	7.92	8.74	9.65	10.65	11.74	12.92	14.22	15.64	17.12	18.30	19.00
47	1.27	1.59	1.85	2.06	2.29	2.61	3.01	3.50	3.82	4.18	4.51	4.92	5.38	5.93	6.54	7.21	7.95	8.75	9.64	10.60	11.66	12.78	14.00	15.32	16.75	18.24	19.40	20.00
48	1.42	1.76	2.03	2.24	2.49	2.84	3.28	3.82	4.18	4.58	4.98	5.46	5.99	6.60	7.26	7.99	8.78	9.64	10.59	11.61	12.73	13.90	15.17	16.52	17.98	19.40	20.40	21.00
49	1.58	1.93	2.21	2.44	2.70	3.08	3.56	4.15	4.54	5.00	5.47	6.02	6.64	7.29	8.01	8.80	9.65	10.58	11.59	12.68	13.87	15.10	16.42	17.83	19.33	20.80	21.80	22.40
50	1.74	2.10	2.39	2.63	2.90	3.33	3.85	4.49	4.92	5.43	5.97	6.59	7.29	8.00	8.78	9.62	10.54	11.54	12.62	13.80	15.07	16.38	17.77	19.26	20.84	22.33	23.83	24.80
51	1.90	2.26	2.56	2.81	3.11	3.57	4.14	4.83	5.30	5.86	6.48	7.17	7.94	8.71	9.55	10.46	11.45	12.53	13.70	14.96	16.32	17.73	19.23	20.82	22.52	25.67	28.60	30.00
52	2.04	2.41	2.72	2.99	3.30	3.80	4.43	5.18	5.69	6.30	6.98	7.74	8.58	9.41	10.32	11.30	12.37	13.54	14.80	16.16	17.63	19.16	20.79	22.54	24.39	27.62	30.60	32.00
53	2.17	2.55	2.88	3.16	3.49	4.04	4.72	5.54	6.08	6.73	7.49	8.30	9.20	10.10	11.08	12.15	13.30	14.56	15.93	17.41	19.01	20.69	22.49	24.42	26.47	29.68	32.80	34.20
54	2.29	2.67	3.02	3.33	3.68	4.27	5.02	5.90	6.48	7.17	7.99	8.85	9.81	10.78	11.84	12.99	14.25	15.62	17.10	18.71	20.46	22.32	24.32	26.48	28.79	31.85	34.90	36.30
55	2.39	2.78	3.16	3.48	3.86	4.50	5.32	6.28	6.89	7.62	8.51	9.41	10.41	11.46	12.60	13.85	15.22	16.71	18.33	20.09	22.00	24.07	26.31	28.73	31.33	34.13	36.93	38.30
56	2.69	3.07	3.46	3.83	4.25	4.91	5.82	6.85	7.46	8.25	9.15	10.12	11.18	12.35	13.64	15.04	16.59	18.28	20.13	22.16	24.37	26.80	29.45	32.34	35.48	38.78	42.10	43.50
57	3.00	3.38	3.79	4.20	4.68	5.36	6.36	7.49	8.09	8.95	9.86	10.89	12.02	13.33	14.77	16.36	18.11	20.04	22.16	24.49	27.04	29.90	33.03	36.47	40.22	44.05	47.80	49.20
58	3.33	3.70	4.15	4.61	5.17	5.86	6.98	8.20	8.80	9.72	10.65	11.75	12.96	14.43	16.05	17.85	19.84	22.04	24.46	27.14	30.09	33.43	37.12	41.18	45.65	50.04	54.20	55.60
59	3.68	4.06	4.56	5.09	5.72	6.43	7.67	9.01	9.60	10.61	11.54	12.74	14.04	15.69	17.52	19.56	21.82	24.33	27.11	30.18	33.59	37.47	41.79	46.56	51.82	56.84	61.50	62.90
60	4.06	4.47	5.04	5.63	6.35	7.08	8.47	9.93	10.52	11.62	12.58	13.89	15.32	17.17	19.24	21.55	24.12	26.98	30.16	33.70	37.61	42.11	47.12	52.67	58.82	64.56	69.90	71.30
61	4.49	4.95	5.60	6.28	7.10	7.84	9.39	10.99	11.57	12.80	13.79	15.25	16.85	18.94	21.28	23.90	26.82	30.08	33.72	37.76	42.27	47.44	53.20	59.61	66.73	73.33	79.50	80.90
62	5.00	5.52	6.28	7.04	7.97	8.73	10.46	12.21	12.80	1																		

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Unisex Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
19	0.82	0.83	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
20	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
21	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
22	0.84	0.84	0.86	0.86	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
23	0.84	0.86	0.86	0.86	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
24	0.86	0.86	0.86	0.86	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
25	0.86	0.87	0.87	0.89	0.91	0.92	0.92	0.93	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.84	0.84	0.86	0.88	0.90	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.81	0.82	0.85	0.88	0.91	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17
28	0.79	0.81	0.85	0.89	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65
29	0.76	0.79	0.85	0.90	0.95	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23
30	0.73	0.77	0.85	0.92	0.98	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83
31	0.70	0.75	0.86	0.94	1.02	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45
32	0.67	0.73	0.86	0.95	1.05	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45	7.09
33	0.64	0.72	0.87	0.97	1.09	1.21	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78
34	0.62	0.71	0.88	0.99	1.12	1.26	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78	8.51
35	0.59	0.70	0.89	1.01	1.16	1.32	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78	8.51	9.29
36	0.60	0.72	0.93	1.06	1.22	1.40	1.59	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78	8.51	9.29	10.13
37	0.61	0.75	0.98	1.12	1.29	1.48	1.71	1.95	2.13	2.31	2.50	2.72	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78	8.51	9.29	10.13	11.03
38	0.63	0.80	1.04	1.19	1.37	1.58	1.83	2.11	2.28	2.46	2.64	2.84	3.05	3.40	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78	8.51	9.29	10.13	11.03	12.00
39	0.66	0.85	1.11	1.27	1.46	1.69	1.96	2.28	2.45	2.64	2.84	3.05	3.40	3.78	4.17	4.65	5.23	5.83	6.45	7.09	7.78	8.51	9.29	10.13	11.03	12.00	13.00
40	0.71	0.92	1.20	1.37	1.57	1.81	2.11	2.47	2.64	2.83	2.99	3.18	3.37	3.78	4.23	4.73	5.29	5.89	6.56	7.32	8.15	9.11	10.19	11.40	12.62	13.90	15.25
41	0.77	1.01	1.31	1.49	1.70	1.96	2.27	2.66	2.85	3.06	3.22	3.42	3.62	4.05	4.53	5.08	5.66	6.30	7.01	7.81	8.70	9.72	10.86	12.14	13.58	15.08	16.65
42	0.85	1.13	1.43	1.62	1.84	2.12	2.46	2.88	3.09	3.31	3.49	3.71	3.93	4.40	4.92	5.49	6.10	6.78	7.54	8.38	9.32	10.39	11.58	12.92	14.41	16.04	17.74
43	0.96	1.26	1.57	1.77	2.01	2.30	2.66	3.11	3.34	3.60	3.80	4.06	4.32	4.82	5.38	5.97	6.62	7.34	8.15	9.04	10.02	11.13	12.37	13.74	15.28	16.97	18.79
44	1.08	1.42	1.73	1.94	2.19	2.50	2.88	3.36	3.62	3.92	4.16	4.46	4.79	5.32	5.90	6.53	7.22	7.99	8.83	9.77	10.80	11.95	13.22	14.63	16.19	17.91	19.74
45	1.23	1.59	1.91	2.13	2.39	2.72	3.12	3.62	3.92	4.28	4.55	4.92	5.32	5.88	6.49	7.16	7.89	8.70	9.59	10.57	11.65	12.84	14.14	15.57	17.15	18.88	20.74
46	1.40	1.79	2.11	2.35	2.63	2.99	3.44	3.98	4.33	4.74	5.08	5.52	5.99	6.58	7.24	7.95	8.74	9.60	10.54	11.57	12.69	13.91	15.25	16.70	18.28	20.00	21.84
47	1.59	2.00	2.33	2.58	2.88	3.28	3.77	4.37	4.78	5.23	5.64	6.14	6.70	7.35	8.05	8.82	9.66	10.57	11.57	12.65	13.82	15.08	16.45	17.92	19.51	21.21	23.02
48	1.79	2.22	2.56	2.83	3.14	3.58	4.12	4.78	5.24	5.74	6.23	6.81	7.47	8.16	8.92	9.75	10.64	11.62	12.67	13.81	15.04	16.35	17.75	19.26	20.87	22.59	24.42
49	2.00	2.44	2.79	3.08	3.40	3.89	4.49	5.22	5.71	6.27	6.84	7.51	8.26	9.02	9.84	10.72	11.68	12.72	13.84	15.04	16.34	17.71	19.17	20.73	22.39	24.16	26.02
50	2.21	2.66	3.02	3.33	3.67	4.20	4.86	5.66	6.19	6.82	7.48	8.24	9.08	9.90	10.78	11.73	12.76	13.87	15.06	16.35	17.73	19.18	20.72	22.35	24.08	25.91	27.82
51	2.41	2.88	3.25	3.57	3.94	4.52	5.24	6.11	6.69	7.38	8.13	8.97	9.91	10.90	11.74	12.76	13.87	15.06	16.35	17.72	19.20	20.75	22.39	24.13	25.98	27.91	29.91
52	2.60	3.07	3.47	3.81	4.20	4.83	5.63	6.57	7.20	7.94	8.78	9.70	10.72	11.67	12.70	13.81	15.01	16.29	17.68	19.17	20.76	22.43	24.22	26.10	28.07	30.14	32.31
53	2.78	3.26	3.67	4.04	4.45	5.15	6.02	7.05	7.72	8.52	9.45	10.43	11.53	12.56	13.67	14.87	16.17	17.56	19.07	20.68	22.41	24.25	26.20	28.27	30.47	32.74	35.09
54	2.93	3.42	3.87	4.25	4.70	5.46	6.41	7.53	8.25	9.10	10.11	11.16	12.32	13.44	14.64	15.95	17.36	18.88	20.52	22.28	24.18	26.19	28.35	30.65	33.10	35.63	38.24
55	3.07	3.56	4.05	4.47	4.94	5.77	6.82	8.04	8.80	9.70	10.79	11.89	13.11	14.32	15.63	17.05	18.59	20.25	22.04	23.98	26.06	28.29	30.69	33.25	35.99	38.80	41.68
56	3.47	3.95	4.46	4.93	5.48	6.33	7.50	8.83	9.58	10.56	11.67	12.85	14.15	15.51	16.99	18.60	20.36	22.26	24.33	26.56	28.98	31.61	34.45	37.51	40.80	44.34	48.03
57	3.88	4.36	4.90	5.43	6.06	6.94	8.25	9.70	10.45	11.51	12.63	13.89	15.28	16.81	18.48	20.31	22.31	24.50	26.88	29.47	32.28	35.37	38.73	42.36	46.30	50.51	54.98
58	4.32	4.80	5.39	5.99	6.72	7.62	9.08	10.68	11.42	12.56	13.69	15.05	16.52	18.25	20.15	22.23	24.51	27.02	29.76	32.75	36.02	39.63	43.58	47.88	52.56	57.54	62.81
59	4.79	5.29	5.94	6.63	7.46	8.40	10.03	11.78	12.50	13.75	14.89	16.35	17.95	19.89	22.04	24.41	27.01	29.88	33.02	36.48	40.26	44.47	49.09	54.14	59.66	65.53	71.74
60	5.30	5.83	6.58	7.36	8.31	9.28	11.11	13.03	13.74	15.10	16.25	17.86	19.60	21.80	24.23	26.91	29.88	33.15	36.76	40.73	45.10	49.97	55.33	61.21	67.67	74.53	81.74
61	5.88	6.47	7.33	8.22	9.31	10.29	12.34	14.46	15.14	16.66	17.83	19.62	21.55	24.03	26.78	29.83	33.20	36.93	41.05	45.60	50.61	56.21	62.39	69.19	76.66	84.50	92.71
62	6.55	7.23	8.23	9.24	10.47	11.48	13.77	16.09	16.76	18.46	19.67	21.68	23.87	26.67	29.78	33.23	37.06	41.30	45.99	51.18	56.90	63.29	70.36	78.15	86.72	95.14	104.41
63	7.37	8.16	9.31	10.45	11.86	12.86	15.42	17.96	18.62	20.56	21.82	24.13	26.66	29.81	33.32	37.22	41.55	46.35									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Unisex Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.58	1.60	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.54	1.57	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05
30	1.49	1.55	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.45	1.53	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.40	1.51	1.76	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.36	1.50	1.80	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.31	1.50	1.86	2.09	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
35	1.28	1.51	1.92	2.17	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.30	1.57	2.03	2.29	2.58	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.75
37	1.32	1.64	2.15	2.43	2.74	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.75	20.65
38	1.36	1.73	2.28	2.57	2.91	3.30	3.74	4.19	4.57	4.91	5.24	5.63	6.03	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.77	20.65	22.59
39	1.42	1.85	2.43	2.74	3.09	3.50	4.00	4.57	4.87	5.20	5.50	5.85	6.21	7.04	7.96	9.01	10.05	11.12	12.26	13.19	14.25	15.49	16.98	18.74	20.68	22.59	24.51
40	1.50	1.99	2.60	2.92	3.28	3.72	4.24	4.88	5.20	5.53	5.81	6.14	6.47	7.34	8.32	9.42	10.65	12.03	13.15	14.20	15.43	16.92	18.68	20.63	22.61	24.51	26.37
41	1.62	2.15	2.79	3.12	3.50	3.96	4.51	5.18	5.52	5.87	6.14	6.48	6.81	7.71	8.72	9.85	11.13	12.57	14.12	15.36	16.85	18.61	20.56	22.55	24.52	26.37	28.18
42	1.76	2.35	3.00	3.33	3.73	4.20	4.79	5.50	5.85	6.21	6.49	6.84	7.18	8.12	9.17	10.36	11.69	13.19	14.88	16.75	18.52	20.47	22.46	24.43	26.35	28.18	30.06
43	1.93	2.56	3.21	3.56	3.97	4.47	5.08	5.83	6.20	6.60	6.88	7.26	7.65	8.62	9.72	10.94	12.32	13.87	15.61	17.57	19.76	22.19	24.33	26.25	28.13	30.06	31.93
44	2.13	2.80	3.44	3.80	4.22	4.74	5.37	6.17	6.58	7.01	7.32	7.75	8.19	9.20	10.34	11.60	13.03	14.62	16.40	18.40	20.64	23.13	25.92	28.00	29.98	31.93	33.81
45	2.36	3.06	3.68	4.04	4.47	5.01	5.67	6.51	6.96	7.45	7.79	8.28	8.80	9.85	11.02	12.33	13.79	15.42	17.24	19.27	21.54	24.07	26.90	29.83	31.81	33.81	35.74
46	2.71	3.45	4.08	4.48	4.94	5.54	6.29	7.23	7.74	8.30	8.75	9.34	9.97	11.10	12.36	13.75	15.31	17.03	18.95	21.09	23.45	26.10	29.04	31.90	34.77	36.90	38.98
47	3.09	3.88	4.52	4.94	5.44	6.12	6.97	8.01	8.59	9.24	9.80	10.51	11.29	12.51	13.86	15.35	17.01	18.84	20.86	23.10	25.58	28.35	31.40	34.36	36.98	40.53	42.23
48	3.51	4.33	4.98	5.44	5.97	6.74	7.69	8.84	9.51	10.26	10.97	11.81	12.74	14.06	15.52	17.12	18.89	20.83	22.98	25.33	27.92	30.83	34.01	37.06	40.55	44.23	48.02
49	3.96	4.81	5.47	5.97	6.54	7.39	8.45	9.74	10.49	11.36	12.22	13.22	14.32	15.75	17.32	19.05	20.94	23.02	25.29	27.78	30.51	33.56	36.90	40.53	44.20	48.02	51.81
50	4.42	5.30	5.99	6.52	7.13	8.08	9.27	10.69	11.54	12.54	13.56	14.73	16.01	17.56	19.26	21.13	23.16	25.39	27.82	30.47	33.36	36.58	40.09	43.89	47.95	52.39	56.37
51	4.88	5.80	6.52	7.09	7.75	8.81	10.12	11.69	12.64	13.77	14.98	16.32	17.79	19.48	21.33	23.35	25.55	27.94	30.55	33.39	36.47	39.90	43.61	47.62	51.95	57.07	61.81
52	5.35	6.30	7.07	7.68	8.39	9.56	11.02	12.75	13.81	15.07	16.47	17.98	19.64	21.49	23.50	25.69	28.08	30.68	33.49	36.55	39.87	43.52	47.47	51.73	56.32	61.33	66.33
53	5.80	6.79	7.63	8.29	9.05	10.34	11.96	13.85	15.02	16.42	18.02	19.70	21.55	23.57	25.77	28.16	30.76	33.58	36.64	39.95	43.54	47.46	51.69	56.24	61.13	66.33	71.81
54	6.24	7.27	8.21	8.92	9.73	11.15	12.93	15.01	16.29	17.82	19.63	21.48	23.52	25.73	28.13	30.74	33.58	36.66	39.99	43.59	47.49	51.71	56.26	61.15	66.39	72.84	78.81
55	6.66	7.75	8.81	9.56	10.43	11.99	13.95	16.23	17.61	19.28	21.29	23.31	25.53	27.95	30.58	33.43	36.53	39.89	43.53	47.46	51.70	56.26	61.17	66.43	72.07	78.08	84.86
56	7.47	8.53	9.64	10.47	11.43	12.98	15.11	17.50	18.88	20.69	22.75	24.93	27.33	29.99	32.89	36.04	39.47	43.20	47.24	51.62	56.35	61.42	66.89	72.77	79.08	86.15	93.11
57	8.29	9.35	10.53	11.44	12.51	14.04	16.34	18.85	20.22	22.17	24.26	26.62	29.19	32.11	35.30	38.78	42.57	46.70	51.18	56.05	61.32	66.95	73.03	79.60	86.65	94.11	102.09
58	9.14	10.21	11.49	12.49	13.68	15.18	17.67	20.31	21.64	23.75	25.85	28.38	31.15	34.34	37.84	41.66	45.84	50.39	55.35	60.74	66.59	72.82	79.57	86.87	94.74	103.69	112.64
59	10.01	11.12	12.54	13.63	14.96	16.41	19.09	21.86	23.16	25.42	27.53	30.25	33.22	36.70	40.53	44.71	49.29	54.29	59.74	65.68	72.14	79.02	86.48	94.56	103.30	112.64	122.59
60	10.93	12.11	13.69	14.88	16.35	17.74	20.64	23.54	24.79	27.22	29.32	32.25	35.45	39.23	43.39	47.94	52.93	58.40	64.36	70.87	77.96	85.51	93.71	102.61	112.25	122.59	133.54
61	11.91	13.18	14.95	16.26	17.87	19.19	22.31	25.36	26.54	29.16	31.25	34.41	37.86	41.95	46.45	51.39	56.80	62.73	69.21	76.30	84.02	92.26	101.22	110.97	121.53	132.71	144.51
62	12.97	14.37	16.36	17.78	19.55	20.77	24.13	27.33	28.43	31.27	33.34	36.76	40.51	44.91	49.75	55.06	60.90	67.29	74.29	81.94	90.30	99.23	108.96	119.55	131.04		

Virtus BOLI COIs (Annual Rate per \$1,000) (\$500,000-\$999,999)
Unisex Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
30	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.73	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
35	1.73	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.83	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81
37	1.94	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79
38	2.07	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80
39	2.23	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82
40	2.43	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79
41	2.67	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76
42	2.97	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85
43	3.32	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95
44	3.73	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45
45	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21
46	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83
47	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50
48	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26
49	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53
50	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08
51	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27
52	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19
53	8.07	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19	75.84
54	8.93	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08	63.27	69.19	75.84	82.94
55	9.90	11.08	12.26	13.19	14.25	15.49	17.01	18.81	20.79	22.77	24.48	26.21	27.90	30.03	32.19	34.76	37.57	41.25	45.00	48.85	53.26	57.98	63.27	69.19	75.84	82.94	91.19
56	10.92	12.15	13.16	14.17	15.43	16.97	18.81	20.79	22.80	24.69	26.37	28.06	29.84	32.01	34.57	37.39	41.07	44.83	48.69	53.12	57.86	63.26	69.19	75.84	82.94	91.19	99.62
57	12.00	13.02	14.15	15.35	16.90	18.72	20.79	22.80	24.82	26.56	28.23	30.03	31.82	34.39	37.20	40.89	44.65	48.51	52.95	57.70	63.13	69.19	75.84	82.94	91.19	99.62	108.29
58	12.88	14.02	15.33	16.79	18.64	20.65	22.80	24.82	26.79	28.40	30.20	32.02	34.21	37.02	40.70	44.47	48.33	52.77	57.53	62.97	69.19	75.84	82.94	91.19	99.62	108.29	117.68
59	13.89	15.21	16.76	18.50	20.57	22.63	24.82	26.79	28.65	30.34	32.20	34.42	36.85	40.53	44.29	48.15	52.59	57.34	62.79	69.02	75.84	82.94	91.19	99.62	108.29	117.68	128.34
60	15.09	16.65	18.47	20.39	22.54	24.59	26.75	28.76	30.58	32.29	34.59	37.07	40.38	44.13	47.98	52.42	57.17	62.60	68.83	75.84	82.94	91.19	99.62	108.29	117.68	128.34	139.38
61	16.56	18.38	20.36	22.33	24.51	26.51	28.63	30.83	32.53	34.64	37.23	40.60	44.01	47.85	52.27	57.01	62.43	68.65	75.67	82.94	91.19	99.62	108.29	117.68	128.34	139.38	152.02
62	18.29	20.29	22.30	24.26	26.44	28.41	30.63	32.78	34.88	37.24	40.75	44.22	47.76	52.16	56.88	62.29	68.49	75.49	82.94	91.19	99.62						

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Unisex Super Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.79	0.81	0.82	0.82	0.83	0.84	0.85	0.83	0.85	0.84	0.84	0.87	0.87	0.89	0.90	0.94	0.96	1.00	1.07	1.13	1.22	1.29	1.38	1.49	1.62	1.77
19	0.74	0.78	0.79	0.81	0.79	0.77	0.77	0.73	0.73	0.72	0.70	0.70	0.66	0.68	0.72	0.76	0.81	0.87	0.94	1.03	1.14	1.30	1.47	1.62	1.77	1.95
20	0.69	0.72	0.72	0.73	0.72	0.70	0.69	0.66	0.66	0.64	0.62	0.60	0.55	0.58	0.63	0.68	0.74	0.81	0.91	1.02	1.15	1.37	1.60	1.77	1.95	2.16
21	0.66	0.67	0.67	0.68	0.67	0.65	0.64	0.62	0.62	0.61	0.59	0.57	0.53	0.57	0.63	0.69	0.77	0.86	0.98	1.11	1.27	1.51	1.77	1.95	2.16	2.36
22	0.63	0.64	0.63	0.64	0.63	0.62	0.62	0.60	0.61	0.62	0.61	0.61	0.58	0.64	0.71	0.79	0.89	1.00	1.13	1.29	1.47	1.71	1.95	2.16	2.36	2.59
23	0.60	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.63	0.65	0.67	0.68	0.69	0.77	0.86	0.96	1.07	1.21	1.36	1.52	1.71	1.95	2.16	2.36	2.59	2.74
24	0.58	0.59	0.59	0.60	0.61	0.61	0.62	0.63	0.67	0.71	0.75	0.80	0.84	0.94	1.05	1.17	1.31	1.45	1.61	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.58	0.58	0.59	0.60	0.62	0.63	0.65	0.67	0.73	0.79	0.86	0.93	1.01	1.12	1.25	1.36	1.47	1.61	1.77	1.95	2.16	2.36	2.59	2.73	2.88	3.11
26	0.55	0.56	0.58	0.59	0.62	0.64	0.67	0.70	0.77	0.86	0.96	1.06	1.18	1.27	1.36	1.47	1.62	1.77	1.95	2.16	2.36	2.59	2.73	2.88	3.10	3.34
27	0.53	0.54	0.56	0.59	0.62	0.65	0.69	0.73	0.82	0.93	1.05	1.19	1.27	1.36	1.47	1.61	1.77	1.95	2.16	2.36	2.59	2.73	2.88	3.09	3.33	3.65
28	0.51	0.52	0.56	0.59	0.63	0.67	0.71	0.77	0.87	1.00	1.14	1.27	1.35	1.47	1.61	1.76	1.95	2.16	2.36	2.58	2.72	2.88	3.08	3.32	3.64	3.98
29	0.48	0.50	0.55	0.59	0.63	0.68	0.74	0.80	0.92	1.06	1.21	1.35	1.46	1.60	1.75	1.93	2.14	2.34	2.56	2.71	2.87	3.07	3.31	3.63	3.96	4.39
30	0.46	0.49	0.54	0.59	0.64	0.70	0.76	0.84	0.96	1.11	1.27	1.45	1.58	1.74	1.92	2.12	2.32	2.54	2.68	2.84	3.06	3.29	3.61	3.95	4.37	4.89
31	0.44	0.47	0.54	0.59	0.65	0.72	0.79	0.88	1.00	1.15	1.32	1.52	1.73	1.91	2.11	2.31	2.53	2.67	2.83	3.04	3.29	3.61	3.95	4.38	4.69	5.37
32	0.41	0.45	0.53	0.59	0.66	0.73	0.82	0.91	1.04	1.19	1.36	1.55	1.78	1.96	2.16	2.38	2.62	2.81	3.02	3.27	3.60	3.94	4.37	4.69	4.99	5.70
33	0.39	0.44	0.53	0.59	0.66	0.75	0.84	0.95	1.08	1.22	1.38	1.57	1.78	1.96	2.17	2.39	2.64	2.91	3.20	3.52	3.87	4.21	4.56	4.94	5.33	6.04
34	0.37	0.42	0.53	0.59	0.67	0.76	0.86	0.98	1.11	1.24	1.39	1.56	1.75	1.94	2.15	2.38	2.64	2.92	3.23	3.57	3.94	4.33	4.75	5.20	5.69	6.39
35	0.35	0.41	0.52	0.60	0.68	0.78	0.89	1.02	1.13	1.26	1.40	1.55	1.72	1.91	2.12	2.36	2.62	2.92	3.24	3.60	4.00	4.45	4.94	5.49	6.09	6.79
36	0.35	0.42	0.54	0.62	0.71	0.81	0.93	1.07	1.18	1.30	1.42	1.55	1.70	1.89	2.11	2.35	2.63	2.93	3.28	3.66	4.09	4.59	5.16	5.80	6.53	7.27
37	0.35	0.43	0.57	0.65	0.74	0.85	0.98	1.14	1.24	1.34	1.45	1.56	1.68	1.88	2.11	2.36	2.65	2.97	3.33	3.74	4.20	4.77	5.41	6.15	7.00	7.85
38	0.36	0.45	0.59	0.68	0.78	0.89	1.03	1.20	1.30	1.40	1.49	1.59	1.69	1.90	2.13	2.40	2.70	3.04	3.43	3.87	4.36	4.99	5.71	6.54	7.50	8.45
39	0.37	0.48	0.63	0.72	0.82	0.95	1.10	1.28	1.38	1.47	1.55	1.64	1.73	1.94	2.19	2.48	2.80	3.16	3.58	4.05	4.59	5.27	6.06	6.98	8.05	9.08
40	0.40	0.52	0.68	0.77	0.88	1.01	1.18	1.37	1.47	1.57	1.64	1.73	1.80	2.04	2.31	2.61	2.95	3.34	3.79	4.30	4.88	5.62	6.48	7.48	8.63	9.76
41	0.43	0.57	0.73	0.83	0.95	1.09	1.27	1.48	1.58	1.69	1.76	1.85	1.93	2.19	2.48	2.81	3.18	3.60	4.09	4.64	5.27	6.06	6.97	8.03	9.25	10.47
42	0.48	0.63	0.80	0.91	1.03	1.18	1.37	1.60	1.71	1.83	1.92	2.02	2.12	2.40	2.72	3.07	3.48	3.94	4.46	5.06	5.74	6.58	7.54	8.65	9.92	11.23
43	0.54	0.71	0.88	0.99	1.12	1.29	1.49	1.74	1.87	2.00	2.11	2.24	2.37	2.67	3.02	3.41	3.86	4.36	4.93	5.57	6.30	7.18	8.19	9.33	10.64	12.03
44	0.61	0.80	0.97	1.09	1.23	1.40	1.62	1.89	2.04	2.20	2.33	2.49	2.66	3.00	3.39	3.82	4.30	4.85	5.47	6.17	6.96	7.87	8.91	10.08	11.41	12.87
45	0.69	0.90	1.07	1.20	1.35	1.53	1.76	2.05	2.23	2.42	2.58	2.78	3.01	3.38	3.81	4.28	4.81	5.41	6.09	6.84	7.69	8.64	9.71	10.90	12.25	13.75
46	0.79	1.00	1.18	1.32	1.47	1.68	1.93	2.25	2.46	2.68	2.88	3.13	3.42	3.83	4.30	4.82	5.40	6.05	6.78	7.59	8.50	9.48	10.57	11.78	13.12	14.86
47	0.89	1.11	1.30	1.44	1.60	1.83	2.11	2.46	2.69	2.96	3.20	3.51	3.85	4.31	4.83	5.40	6.03	6.74	7.52	8.40	9.36	10.38	11.50	12.72	14.06	16.03
48	0.99	1.23	1.41	1.56	1.74	1.99	2.29	2.67	2.94	3.24	3.54	3.90	4.31	4.82	5.38	6.00	6.69	7.45	8.29	9.23	10.26	11.32	12.47	13.73	15.09	17.28
49	1.10	1.34	1.53	1.69	1.87	2.14	2.48	2.89	3.18	3.52	3.88	4.30	4.77	5.32	5.93	6.60	7.35	8.17	9.08	10.08	11.18	12.30	13.50	14.80	16.20	18.60
50	1.20	1.45	1.64	1.81	2.00	2.29	2.66	3.10	3.42	3.80	4.21	4.69	5.23	5.82	6.48	7.20	8.00	8.89	9.86	10.93	12.11	13.29	14.57	15.94	17.42	19.99
51	1.31	1.56	1.76	1.94	2.14	2.46	2.86	3.34	3.69	4.12	4.58	5.11	5.72	6.36	7.08	7.86	8.73	9.69	10.75	11.91	13.18	14.46	15.85	17.34	18.94	21.68
52	1.41	1.66	1.87	2.06	2.28	2.63	3.06	3.58	3.96	4.42	4.95	5.53	6.19	6.89	7.66	8.51	9.45	10.49	11.63	12.89	14.26	15.68	17.20	18.85	20.63	23.49
53	1.50	1.76	1.98	2.18	2.41	2.78	3.26	3.82	4.23	4.73	5.30	5.93	6.63	7.39	8.22	9.14	10.16	11.28	12.52	13.88	15.37	16.94	18.64	20.48	22.48	25.40
54	1.57	1.84	2.08	2.29	2.53	2.94	3.45	4.06	4.49	5.02	5.65	6.31	7.06	7.87	8.76	9.76	10.86	12.07	13.41	14.89	16.52	18.26	20.17	22.25	24.51	27.42
55	1.64	1.91	2.17	2.39	2.64	3.09	3.64	4.30	4.76	5.32	5.99	6.68	7.46	8.33	9.30	10.37	11.56	12.88	14.34	15.94	17.72	19.67	21.81	24.16	26.74	29.55
56	1.83	2.08	2.35	2.59	2.88	3.33	3.94	4.64	5.10	5.69	6.38	7.11	7.94	8.89	9.96	11.15	12.48	13.95	15.59	17.41	19.42	21.70	24.23	27.02	30.10	33.41
57	2.02	2.27	2.55	2.82	3.14	3.59	4.26	5.01	5.47	6.11	6.80	7.58	8.45	9.51	10.69	12.01	13.49	15.15	17.00	19.06	21.35	24.00	26.97	30.27	33.93	37.77
58	2.21	2.46	2.76	3.07	3.43	3.89	4.62	5.43	5.89	6.57	7.27	8.11	9.04	10.20	11.52	12.99	14.65	16.52	18.60	20.94	23.56	26.63	30.09	33.96	38.29	42.69
59	2.42	2.68	3.01	3.35	3.76	4.23	5.04	5.90	6.37	7.11	7.82	8.73	9.72	11.02	12.49	14.14	16.01	18.11	20.47	23.12	26.11	29.65	33.66	38.16	43.22	48.24
60	2.65	2.92	3.30	3.68	4.15	4.62	5.51	6.46	6.92	7.74	8.47	9.46	10.56	12.01	13.65	15.50	17.60	19.98	22.65	25.67	29.07	33.14	37.75	42.94	48.80	54.50
61	2.95	3.25	3.69	4.12	4.66	5.14	6.14	7.18	7.66	8.58	9.35	10.47	11.71	13.35	15.21	17.33	19.73	22.44	25.51	28.99	32.91	37.59	42.90	48.91	55.69	62.26
62	3.30	3.64	4.16	4.65	5.26	5.75	6.88	8.03	8.53	9.58	10.41	11.70	13.13	14.99	17.12	19.53	22.28	25.39	28.91	32.90	37.42	42.78	48.85	55.73	63.51	71.11
63	3.73	4.13	4.72	5.29	5.99	6.49	7.76	9.03	9.56	10.77	11.68	13.18	14.86	17.00	19.43	22.19	25.33	28.90	32.94	37.53	42.72	48.81	55.71	63.52	72.35	81.21
64	4.26	4.74	5.42	6.07	6.87	7.37	8.81	10.20	10.77	12.19	13.20	14.98	16.99	19.43	22.21	25.38	28.98	33.07	37.71	42.97	48.93	55.80	63.58	72.38	82.30	92.74
65	4.92	5.49	6.27	7.01	7.93	8.41	10.04	11.58	12.20	13.87	15.01	17.14	19.55	22.36	25.55	29.18	33.30	37.99	43.31	49.33	56.15</					

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Unisex Preferred Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.82	0.83	0.83	0.84	0.84	0.86	0.86	0.87	0.87	0.88	0.92	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77
19	0.78	0.82	0.83	0.84	0.84	0.82	0.82	0.79	0.79	0.78	0.77	0.77	0.74	0.77	0.82	0.87	0.94	1.01	1.09	1.17	1.27	1.38	1.49	1.62	1.77	1.95
20	0.73	0.76	0.77	0.78	0.77	0.75	0.75	0.72	0.72	0.71	0.70	0.69	0.65	0.69	0.76	0.82	0.90	1.00	1.09	1.20	1.34	1.49	1.62	1.77	1.95	2.16
21	0.70	0.72	0.72	0.73	0.72	0.70	0.70	0.68	0.69	0.68	0.67	0.67	0.64	0.70	0.77	0.85	0.95	1.05	1.17	1.30	1.46	1.62	1.77	1.95	2.16	2.36
22	0.66	0.68	0.68	0.69	0.68	0.67	0.67	0.66	0.66	0.69	0.69	0.70	0.69	0.76	0.85	0.95	1.05	1.16	1.30	1.45	1.62	1.77	1.95	2.16	2.36	2.59
23	0.64	0.65	0.65	0.66	0.66	0.66	0.66	0.66	0.69	0.72	0.74	0.77	0.79	0.88	0.98	1.08	1.20	1.33	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.62	0.63	0.63	0.64	0.65	0.66	0.66	0.66	0.73	0.77	0.82	0.88	0.93	1.03	1.13	1.25	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
25	0.62	0.62	0.63	0.64	0.66	0.67	0.69	0.71	0.77	0.84	0.91	0.99	1.08	1.19	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15
26	0.59	0.60	0.61	0.63	0.66	0.68	0.71	0.73	0.81	0.90	1.00	1.11	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.57	0.58	0.60	0.63	0.66	0.70	0.73	0.76	0.86	0.97	1.09	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78
28	0.54	0.56	0.59	0.62	0.66	0.71	0.76	0.80	0.91	1.04	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.40	3.73	4.09
29	0.52	0.54	0.58	0.62	0.67	0.73	0.78	0.85	0.97	1.11	1.26	1.38	1.48	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.91	3.12	3.37	3.69	4.03	4.48
30	0.49	0.52	0.58	0.62	0.68	0.74	0.81	0.88	1.01	1.16	1.33	1.47	1.60	1.75	1.94	2.14	2.34	2.56	2.71	2.87	3.08	3.33	3.65	3.99	4.42	4.96
31	0.47	0.50	0.58	0.63	0.69	0.77	0.84	0.93	1.07	1.22	1.40	1.60	1.74	1.93	2.14	2.33	2.55	2.69	2.85	3.07	3.32	3.64	3.99	4.42	4.89	5.49
32	0.45	0.49	0.58	0.64	0.71	0.79	0.88	0.98	1.12	1.28	1.45	1.65	1.88	2.07	2.27	2.50	2.68	2.83	3.05	3.30	3.63	3.98	4.41	4.88	5.23	6.01
33	0.43	0.48	0.58	0.65	0.73	0.82	0.92	1.04	1.17	1.33	1.50	1.69	1.92	2.11	2.32	2.55	2.81	3.03	3.28	3.61	3.96	4.40	4.79	5.19	5.61	6.39
34	0.41	0.47	0.58	0.66	0.75	0.85	0.96	1.09	1.22	1.37	1.54	1.72	1.93	2.13	2.35	2.59	2.86	3.15	3.47	3.82	4.20	4.61	5.05	5.52	6.04	6.78
35	0.39	0.46	0.59	0.67	0.77	0.88	1.00	1.15	1.28	1.42	1.57	1.74	1.93	2.14	2.37	2.62	2.90	3.21	3.56	3.93	4.35	4.81	5.33	5.89	6.51	7.20
36	0.40	0.48	0.62	0.71	0.81	0.93	1.07	1.23	1.36	1.49	1.63	1.79	1.96	2.17	2.41	2.68	2.98	3.31	3.67	4.08	4.54	5.06	5.65	6.30	7.04	7.80
37	0.41	0.50	0.66	0.75	0.86	0.99	1.14	1.32	1.45	1.57	1.70	1.84	1.99	2.22	2.47	2.75	3.07	3.42	3.82	4.26	4.75	5.34	6.00	6.76	7.61	8.44
38	0.42	0.53	0.70	0.80	0.92	1.06	1.22	1.43	1.55	1.67	1.79	1.92	2.05	2.28	2.55	2.85	3.19	3.57	4.00	4.48	5.02	5.67	6.41	7.26	8.23	9.13
39	0.45	0.58	0.76	0.86	0.99	1.14	1.32	1.54	1.79	1.93	1.90	2.02	2.13	2.39	2.67	3.00	3.36	3.77	4.23	4.75	5.34	6.06	6.88	7.82	8.89	9.88
40	0.48	0.63	0.82	0.94	1.07	1.23	1.43	1.67	1.80	1.93	2.03	2.15	2.27	2.54	2.85	3.20	3.59	4.04	4.54	5.10	5.74	6.52	7.42	8.44	9.61	10.68
41	0.53	0.70	0.90	1.02	1.17	1.34	1.56	1.82	1.96	2.09	2.20	2.33	2.45	2.75	3.09	3.47	3.89	4.38	4.92	5.54	6.23	7.07	8.03	9.12	10.38	11.55
42	0.59	0.78	0.99	1.13	1.28	1.47	1.70	1.99	2.14	2.29	2.41	2.56	2.70	3.03	3.40	3.81	4.28	4.80	5.39	6.06	6.81	7.71	8.72	9.88	11.20	12.48
43	0.67	0.89	1.10	1.24	1.41	1.61	1.86	2.18	2.35	2.52	2.66	2.84	3.02	3.38	3.78	4.24	4.75	5.32	5.96	6.68	7.49	8.44	9.51	10.72	12.09	13.48
44	0.77	1.01	1.23	1.38	1.55	1.77	2.05	2.39	2.58	2.79	2.96	3.17	3.40	3.80	4.24	4.74	5.30	5.93	6.63	7.41	8.28	9.28	10.40	11.65	13.06	14.56
45	0.89	1.14	1.37	1.53	1.72	1.95	2.25	2.62	2.85	3.09	3.29	3.55	3.84	4.28	4.77	5.33	5.94	6.62	7.38	8.23	9.17	10.22	11.38	12.68	14.12	15.72
46	1.00	1.27	1.50	1.67	1.87	2.13	2.45	2.86	3.11	3.39	3.64	3.95	4.30	4.78	5.32	5.92	6.58	7.31	8.12	9.01	10.01	11.08	12.26	13.56	14.99	16.87
47	1.12	1.40	1.64	1.82	2.02	2.31	2.66	3.10	3.38	3.71	4.00	4.38	4.79	5.32	5.90	6.54	7.25	8.04	8.90	9.85	10.89	12.00	13.20	14.52	15.94	18.09
48	1.24	1.54	1.77	1.96	2.18	2.49	2.87	3.35	3.66	4.03	4.39	4.82	5.31	5.88	6.51	7.20	7.96	8.80	9.71	10.72	11.82	12.96	14.20	15.53	16.97	19.38
49	1.37	1.67	1.91	2.11	2.33	2.67	3.09	3.60	3.94	4.35	4.77	5.27	5.82	6.44	7.12	7.86	8.68	9.57	10.54	11.61	12.78	13.97	15.25	16.62	18.10	20.72
50	1.49	1.80	2.04	2.24	2.48	2.84	3.29	3.84	4.22	4.67	5.15	5.71	6.33	7.00	7.72	8.52	9.39	10.34	11.38	12.51	13.74	15.00	16.35	17.79	19.33	22.14
51	1.62	1.93	2.18	2.40	2.65	3.04	3.54	4.13	4.54	5.04	5.58	6.20	6.89	7.61	8.39	9.25	10.19	11.22	12.34	13.55	14.88	16.23	17.69	19.24	20.89	23.86
52	1.74	2.05	2.32	2.55	2.81	3.24	3.77	4.41	4.86	5.40	6.01	6.68	7.43	8.20	9.05	9.97	10.99	12.09	13.30	14.62	16.05	17.52	19.11	20.81	22.63	25.69
53	1.84	2.16	2.44	2.68	2.96	3.43	4.01	4.70	5.18	5.75	6.42	7.14	7.94	8.77	9.69	10.68	11.78	12.97	14.28	15.70	17.25	18.87	20.63	22.51	24.54	27.60
54	1.94	2.26	2.55	2.81	3.11	3.61	4.24	4.98	5.49	6.10	6.82	7.58	8.43	9.33	10.31	11.38	12.56	13.85	15.27	16.81	18.49	20.29	22.25	24.36	26.63	29.61
55	2.01	2.34	2.66	2.93	3.24	3.79	4.47	5.27	5.81	6.45	7.22	8.02	8.91	9.86	10.92	12.08	13.35	14.75	16.29	17.97	19.80	21.80	23.98	26.35	28.93	31.71
56	2.24	2.55	2.88	3.18	3.53	4.08	4.83	5.68	6.21	6.90	7.68	8.52	9.45	10.51	11.67	12.96	14.38	15.95	17.68	19.58	21.67	24.00	26.56	29.36	32.43	35.69
57	2.46	2.77	3.11	3.44	3.84	4.39	5.21	6.13	6.66	7.39	8.17	9.06	10.04	11.21	12.50	13.93	15.52	17.29	19.24	21.39	23.77	26.48	29.47	32.77	36.40	40.16
58	2.70	3.00	3.37	3.74	4.19	4.75	5.65	6.63	7.15	7.93	8.72	9.67	10.71	11.99	13.43	15.03	16.81	18.79	21.00	23.44	26.16	29.28	32.76	36.63	40.90	45.19
59	2.94	3.25	3.66	4.07	4.58	5.14	6.14	7.20	7.71	8.56	9.35	10.37	11.48	12.91	14.50	16.29	18.29	20.52	23.02	25.79	28.88	32.48	36.50	40.99	45.97	50.83
60	3.21	3.54	4.00	4.46	5.03	5.60	6.70	7.84	8.35	9.27	10.08	11.19	12.40	13.99	15.77	17.77	20.02	22.54	25.35	28.50	32.02	36.14	40.75	45.91	51.67	57.17
61	3.56	3.92	4.44	4.97	5.62	6.20	7.42	8.68	9.20	10.23	11.07	12.31	13.66	15.46	17.47	19.75	22.30	25.17	28.39	32.00	36.04	40.77	46.08	52.03	58.69	65.00
62	3.96	4.37	4.98	5.58	6.32	6.91	8.28	9.66	10.18	11.35	12.24	13.65	15.20	17.23	19.52	22.10	25.01	28.28	31.96	36.09	40.72	46.11	52.18	58.98	66.60	73.91
63	4.45	4.93	5.63	6.31	7.15	7.75	9.28	10.79	11.33	12.67	13.63	15.26	17.07	19.37	21.97	24.91	28.22	31.95	36.14	40.86	46.16	52.27	59.15	66.86	75.50	84.02
64	5.05	5.61	6.42	7.19	8.15	8.74	10.45	12.11	12.68	14.23	15.28	17.20	19.34	21.95	24.91	28.25	32.02	36.26	41.04	46.42	52.46	59.35	67.08	75.75	85.45	95.52
65	5.80	6.46	7.39	8.26	9.34	9.91	11.83	13.64	14.25	16.06	17.23	19.50	22.06	25.03	28.40	32.20	36.48									

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Unisex Select Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
19	0.81	0.83	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
20	0.77	0.79	0.80	0.81	0.80	0.79	0.79	0.77	0.78	0.77	0.76	0.76	0.72	0.77	0.84	0.91	0.99	1.08	1.19	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.16
21	0.73	0.75	0.75	0.76	0.75	0.74	0.75	0.73	0.75	0.74	0.74	0.74	0.71	0.77	0.85	0.94	1.04	1.14	1.27	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.36
22	0.70	0.71	0.71	0.72	0.72	0.72	0.72	0.71	0.73	0.74	0.75	0.76	0.76	0.83	0.92	1.02	1.13	1.26	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.59
23	0.68	0.69	0.68	0.69	0.70	0.70	0.71	0.71	0.74	0.77	0.79	0.82	0.85	0.93	1.04	1.15	1.27	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.74
24	0.65	0.66	0.66	0.68	0.68	0.69	0.70	0.71	0.76	0.81	0.86	0.92	0.97	1.07	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	2.92
25	0.64	0.65	0.65	0.66	0.68	0.69	0.71	0.73	0.79	0.86	0.94	1.02	1.12	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.15
26	0.62	0.63	0.64	0.66	0.68	0.70	0.72	0.75	0.83	0.92	1.02	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.43
27	0.60	0.61	0.64	0.66	0.69	0.72	0.75	0.78	0.88	0.99	1.12	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	3.78
28	0.57	0.59	0.63	0.66	0.70	0.74	0.78	0.82	0.93	1.06	1.20	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.17
29	0.55	0.57	0.62	0.66	0.71	0.76	0.82	0.87	1.00	1.13	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.42	3.75	4.10	4.56	4.56
30	0.52	0.55	0.61	0.66	0.71	0.78	0.85	0.93	1.05	1.21	1.38	1.49	1.61	1.77	1.95	2.16	2.36	2.59	2.73	2.89	3.11	3.36	3.69	4.03	4.47	5.03	5.03
31	0.50	0.53	0.61	0.67	0.73	0.81	0.89	0.98	1.12	1.28	1.46	1.62	1.77	1.95	2.16	2.36	2.58	2.72	2.88	3.10	3.35	3.68	4.03	4.47	5.00	5.56	5.56
32	0.48	0.52	0.62	0.68	0.76	0.84	0.94	1.05	1.19	1.35	1.53	1.74	1.94	2.15	2.35	2.57	2.71	2.87	3.09	3.34	3.67	4.02	4.46	4.99	5.43	6.14	6.14
33	0.46	0.52	0.62	0.70	0.78	0.88	0.98	1.11	1.25	1.41	1.60	1.80	2.03	2.23	2.45	2.69	2.86	3.07	3.32	3.65	4.01	4.45	4.98	5.40	5.85	6.64	6.64
34	0.44	0.51	0.63	0.71	0.81	0.91	1.03	1.18	1.32	1.48	1.66	1.85	2.07	2.28	2.51	2.76	3.03	3.31	3.64	3.99	4.41	4.83	5.29	5.78	6.31	7.09	7.09
35	0.43	0.50	0.64	0.73	0.83	0.95	1.09	1.25	1.39	1.54	1.71	1.90	2.10	2.32	2.56	2.83	3.12	3.44	3.80	4.19	4.62	5.10	5.62	6.20	6.83	7.53	7.53
36	0.44	0.53	0.68	0.77	0.89	1.01	1.17	1.35	1.48	1.63	1.79	1.96	2.15	2.38	2.63	2.91	3.23	3.57	3.95	4.38	4.85	5.38	5.98	6.64	7.38	8.12	8.12
37	0.45	0.55	0.72	0.82	0.94	1.08	1.25	1.45	1.59	1.73	1.88	2.04	2.21	2.45	2.72	3.02	3.35	3.72	4.13	4.59	5.11	5.70	6.37	7.12	7.96	8.76	8.76
38	0.47	0.59	0.77	0.88	1.01	1.16	1.35	1.57	1.70	1.85	1.98	2.13	2.29	2.54	2.83	3.15	3.50	3.90	4.35	4.85	5.41	6.07	6.81	7.65	8.60	9.44	9.44
39	0.49	0.63	0.83	0.95	1.09	1.25	1.45	1.70	1.84	1.98	2.11	2.25	2.40	2.67	2.98	3.32	3.70	4.13	4.62	5.16	5.77	6.48	7.30	8.22	9.27	10.18	10.18
40	0.53	0.69	0.90	1.03	1.18	1.36	1.58	1.84	1.99	2.14	2.26	2.41	2.55	2.84	3.17	3.54	3.96	4.42	4.94	5.53	6.19	6.96	7.85	8.85	9.98	10.96	10.96
41	0.58	0.77	0.99	1.12	1.28	1.48	1.71	2.01	2.16	2.32	2.45	2.60	2.75	3.07	3.43	3.83	4.28	4.78	5.34	5.97	6.68	7.51	8.46	9.53	10.74	11.81	11.81
42	0.65	0.86	1.09	1.24	1.40	1.61	1.87	2.19	2.36	2.53	2.67	2.84	3.01	3.36	3.75	4.18	4.67	5.21	5.82	6.50	7.26	8.14	9.14	10.27	11.54	12.72	12.72
43	0.74	0.97	1.21	1.36	1.54	1.77	2.04	2.39	2.58	2.78	2.93	3.13	3.34	3.72	4.14	4.61	5.14	5.72	6.38	7.11	7.92	8.86	9.90	11.08	12.40	13.69	13.69
44	0.84	1.10	1.34	1.51	1.70	1.94	2.23	2.61	2.82	3.05	3.24	3.47	3.73	4.14	4.60	5.11	5.68	6.32	7.02	7.80	8.67	9.65	10.75	11.96	13.32	14.73	14.73
45	0.96	1.24	1.49	1.66	1.87	2.12	2.44	2.85	3.10	3.36	3.58	3.86	4.17	4.63	5.13	5.69	6.31	6.99	7.75	8.59	9.51	10.54	11.67	12.93	14.31	15.84	15.84
46	1.08	1.38	1.63	1.81	2.03	2.31	2.66	3.10	3.37	3.68	3.94	4.28	4.65	5.14	5.68	6.28	6.94	7.67	8.47	9.35	10.32	11.37	12.52	13.78	15.16	16.97	16.97
47	1.21	1.52	1.78	1.97	2.20	2.50	2.88	3.36	3.66	4.01	4.33	4.72	5.16	5.69	6.28	6.92	7.62	8.40	9.24	10.17	11.18	12.26	13.43	14.70	16.07	18.17	18.17
48	1.35	1.67	1.93	2.13	2.37	2.70	3.12	3.63	3.96	4.35	4.73	5.18	5.69	6.27	6.89	7.58	8.33	9.16	10.05	11.03	12.09	13.20	14.40	15.68	17.07	19.43	19.43
49	1.49	1.82	2.08	2.29	2.53	2.90	3.35	3.90	4.27	4.70	5.14	5.66	6.24	6.85	7.53	8.26	9.07	9.94	10.89	11.92	13.03	14.19	15.43	16.75	18.16	20.76	20.76
50	1.62	1.95	2.22	2.44	2.70	3.09	3.58	4.17	4.57	5.05	5.55	6.13	6.78	7.44	8.16	8.95	9.80	10.73	11.74	12.83	14.01	15.23	16.52	17.91	19.38	22.15	22.15
51	1.76	2.10	2.38	2.62	2.89	3.32	3.85	4.49	4.93	5.45	6.02	6.66	7.38	8.10	8.88	9.73	10.65	11.65	12.73	13.91	15.17	16.48	17.88	19.36	20.94	23.86	23.86
52	1.90	2.25	2.53	2.78	3.07	3.54	4.12	4.82	5.29	5.85	6.49	7.19	7.98	8.75	9.59	10.51	11.51	12.59	13.76	15.02	16.39	17.81	19.33	20.95	22.68	25.68	25.68
53	2.02	2.37	2.68	2.94	3.25	3.76	4.39	5.15	5.65	6.26	6.96	7.72	8.56	9.39	10.30	11.29	12.37	13.54	14.81	16.18	17.67	19.23	20.91	22.70	24.62	27.59	27.59
54	2.13	2.49	2.81	3.09	3.42	3.97	4.67	5.49	6.02	6.67	7.43	8.23	9.12	10.02	11.01	12.08	13.25	14.52	15.90	17.40	19.02	20.75	22.62	24.62	26.76	29.61	29.61
55	2.22	2.59	2.94	3.24	3.59	4.19	4.95	5.84	6.40	7.09	7.91	8.75	9.68	10.65	11.72	12.88	14.15	15.53	17.04	18.68	20.46	22.38	24.47	26.71	29.13	31.73	31.73
56	2.48	2.82	3.19	3.52	3.91	4.52	5.35	6.30	6.86	7.59	8.42	9.31	10.29	11.36	12.54	13.84	15.26	16.82	18.52	20.39	22.42	24.66	27.10	29.75	32.64	35.67	35.67
57	2.73	3.07	3.45	3.82	4.26	4.88	5.79	6.81	7.37	8.14	8.97	9.91	10.94	12.13	13.45	14.89	16.49	18.24	20.17	22.29	24.61	27.21	30.07	33.19	36.61	40.10	40.10
58	3.00	3.33	3.74	4.16	4.65	5.28	6.28	7.38	7.93	8.76	9.59	10.58	11.67	12.99	14.45	16.07	17.86	19.84	22.03	24.44	27.09	30.10	33.42	37.08	41.10	45.06	45.06
59	3.27	3.62	4.07	4.53	5.09	5.73	6.83	8.02	8.55	9.45	10.28	11.35	12.51	13.97	15.61	17.42	19.43	21.67	24.14	26.88	29.91	33.38	37.22	41.46	46.15	50.63	50.63
60	3.58	3.94	4.44	4.96	5.60	6.24	7.46	8.75	9.27	10.24	11.08	12.24	13.50	15.13	16.95	18.98	21.25	23.77	26.57	29.68	33.13	37.09	41.50	46.40	51.81	56.87	56.87
61	3.96	4.36	4.94	5.53	6.25	6.91	8.27	9.68	10.20	11.28	12.14	13.43	14.84	16.68	18.75	21.05	23.62	26.50	29.70	33.26	37.23	41.78	46.86	52.51	58.78	64.59	64.59
62	4.41	4.86	5.53	6.20	7.02	7.69	9.21	10.75	11.27	12.49	13.40	14.86	16.47	18.55	20.88	23.50	26.42	29.69	33.35	37.42	41.96	47.16	52.97	59.43	66.62	73.36	73.36
63	4.94	5.47	6.25	7.00	7.94	8.61	10.31	12.00	12.52	13.92	14.89	16.57	18.43	20.79	23.43	26.40	29.72	33.44	37.60	42.25	47.43	53.33	59.91	67.25	75.40	83.31	

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Unisex Nonsmoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.80	0.82	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
19	0.82	0.83	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
20	0.83	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
21	0.83	0.84	0.84	0.84	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
22	0.84	0.84	0.86	0.86	0.90	0.90	0.94	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59
23	0.84	0.86	0.86	0.86	0.90	0.91	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74
24	0.86	0.86	0.87	0.89	0.89	0.91	0.93	0.92	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74
25	0.84	0.85	0.86	0.87	0.89	0.91	0.92	0.93	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92
26	0.82	0.83	0.84	0.86	0.89	0.92	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43
27	0.80	0.81	0.84	0.86	0.90	0.93	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78
28	0.77	0.79	0.83	0.87	0.91	0.96	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17
29	0.75	0.78	0.84	0.88	0.94	0.99	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65
30	0.71	0.75	0.84	0.90	0.97	1.03	1.09	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23
31	0.69	0.73	0.84	0.92	1.00	1.08	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.83
32	0.66	0.72	0.84	0.93	1.03	1.14	1.22	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.80	6.43
33	0.63	0.70	0.85	0.95	1.06	1.18	1.29	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.79	6.39	6.94
34	0.60	0.69	0.86	0.97	1.09	1.24	1.38	1.49	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.65	5.23	5.77	6.38	6.90	7.52
35	0.58	0.68	0.87	0.99	1.13	1.29	1.47	1.62	1.77	1.95	2.16	2.36	2.59	2.74	2.92	3.15	3.43	3.78	4.17	4.64	5.19	5.76	6.36	6.89	7.49	8.21
36	0.59	0.71	0.91	1.04	1.19	1.37	1.57	1.77	1.95	2.14	2.34	2.58	2.74	2.92	3.15	3.43	3.78	4.17	4.64	5.20	5.76	6.37	6.90	7.51	8.22	9.09
37	0.60	0.74	0.96	1.10	1.26	1.45	1.67	1.92	2.09	2.27	2.46	2.67	2.90	3.15	3.43	3.78	4.17	4.65	5.20	5.77	6.37	6.91	7.52	8.24	9.10	10.14
38	0.62	0.78	1.02	1.17	1.34	1.54	1.79	2.08	2.24	2.42	2.59	2.79	2.99	3.34	3.73	4.17	4.65	5.17	5.75	6.38	6.92	7.53	8.25	9.12	10.16	11.32
39	0.65	0.83	1.09	1.25	1.43	1.65	1.92	2.24	2.41	2.59	2.75	2.94	3.13	3.50	3.92	4.38	4.89	5.44	6.06	6.74	7.51	8.26	9.13	10.18	11.34	12.57
40	0.69	0.90	1.18	1.34	1.54	1.77	2.06	2.41	2.60	2.78	2.94	3.12	3.31	3.71	4.15	4.65	5.18	5.77	6.43	7.16	7.98	8.92	9.97	11.16	12.50	13.60
41	0.75	0.99	1.28	1.45	1.66	1.91	2.22	2.61	2.80	3.00	3.16	3.36	3.56	3.98	4.45	4.98	5.54	6.16	6.86	7.65	8.52	9.51	10.63	11.88	13.29	14.48
42	0.83	1.10	1.40	1.58	1.80	2.07	2.40	2.82	3.03	3.26	3.43	3.65	3.87	4.32	4.83	5.37	5.97	6.64	7.38	8.21	9.13	10.17	11.34	12.64	14.10	15.41
43	0.94	1.23	1.54	1.73	1.96	2.25	2.60	3.05	3.28	3.54	3.74	3.99	4.25	4.74	5.27	5.84	6.48	7.19	7.97	8.84	9.81	10.90	12.11	13.45	14.95	16.38
44	1.06	1.39	1.69	1.90	2.14	2.45	2.82	3.30	3.56	3.86	4.09	4.39	4.71	5.22	5.78	6.39	7.07	7.82	8.64	9.56	10.57	11.69	12.94	14.32	15.84	17.41
45	1.21	1.56	1.87	2.08	2.34	2.66	3.06	3.56	3.86	4.20	4.47	4.83	5.22	5.76	6.35	7.01	7.73	8.52	9.39	10.35	11.40	12.56	13.84	15.24	16.78	18.48
46	1.36	1.73	2.05	2.28	2.54	2.90	3.33	3.88	4.22	4.60	4.93	5.34	5.80	6.38	7.01	7.71	8.47	9.30	10.21	11.21	12.30	13.48	14.77	16.18	17.71	19.75
47	1.53	1.92	2.24	2.48	2.76	3.14	3.62	4.21	4.59	5.02	5.41	5.89	6.43	7.05	7.72	8.46	9.26	10.14	11.09	12.13	13.26	14.47	15.78	17.19	18.71	21.09
48	1.70	2.11	2.43	2.68	2.98	3.40	3.92	4.56	4.97	5.45	5.91	6.47	7.09	7.75	8.47	9.25	10.10	11.03	12.03	13.11	14.28	15.52	16.86	18.28	19.82	22.50
49	1.88	2.30	2.62	2.89	3.20	3.65	4.22	4.91	5.36	5.89	6.43	7.06	7.77	8.47	9.24	10.08	10.98	11.95	13.00	14.13	15.35	16.64	18.01	19.48	21.03	23.98
50	2.05	2.48	2.81	3.09	3.41	3.91	4.52	5.26	5.76	6.34	6.95	7.66	8.44	9.20	10.02	10.91	11.86	12.90	14.01	15.20	16.48	17.85	19.29	20.82	22.44	25.53
51	2.24	2.67	3.02	3.32	3.66	4.20	4.87	5.68	6.22	6.86	7.56	8.34	9.21	10.03	10.91	11.87	12.90	14.01	15.20	16.48	17.85	19.29	20.82	22.44	24.15	27.44
52	2.42	2.86	3.22	3.54	3.90	4.49	5.23	6.11	6.69	7.39	8.17	9.02	9.97	10.85	11.81	12.84	13.95	15.15	16.44	17.82	19.30	20.86	22.52	24.27	26.13	29.46
53	2.58	3.03	3.42	3.75	4.14	4.79	5.60	6.55	7.17	7.92	8.78	9.70	10.72	11.68	12.71	13.83	15.03	16.33	17.73	19.23	20.84	22.54	24.36	26.29	28.33	31.58
54	2.73	3.18	3.59	3.96	4.37	5.08	5.96	7.01	7.67	8.46	9.40	10.38	11.46	12.49	13.61	14.83	16.14	17.55	19.08	20.72	22.48	24.36	26.36	28.50	30.77	33.82
55	2.85	3.31	3.77	4.15	4.60	5.37	6.34	7.48	8.18	9.02	10.03	11.06	12.19	13.31	14.53	15.85	17.28	18.83	20.49	22.29	24.23	26.31	28.54	30.92	33.46	36.17
56	3.19	3.64	4.10	4.53	5.04	5.82	6.90	8.12	8.82	9.72	10.74	11.82	13.02	14.27	15.63	17.11	18.73	20.48	22.38	24.44	26.67	29.08	31.70	34.51	37.54	40.62
57	3.53	3.97	4.46	4.94	5.52	6.32	7.51	8.83	9.51	10.47	11.50	12.65	13.90	15.30	16.82	18.49	20.31	22.30	24.47	26.82	29.39	32.20	35.25	38.56	42.14	45.61
58	3.89	4.32	4.85	5.40	6.05	6.87	8.18	9.62	10.28	11.31	12.33	13.55	14.88	16.43	18.14	20.02	22.07	24.33	26.79	29.49	32.43	35.69	39.24	43.11	47.33	51.21
59	4.26	4.71	5.29	5.90	6.64	7.48	8.93	10.49	11.14	12.24	13.26	14.57	15.98	17.72	19.63	21.74	24.06	26.61	29.41	32.49	35.86	39.61	43.72	48.22	53.14	57.47
60	4.67	5.14	5.79	6.48	7.32	8.17	9.78	11.48	12.10	13.30	14.32	15.73	17.26	19.20	21.34	23.71	26.32	29.20	32.38	35.88	39.72	44.01	48.73	53.92	59.61	64.49
61	5.18	5.70	6.46	7.24	8.20	9.07	10.87	12.74	13.34	14.68	15.71	17.28	18.98	21.17	23.59	26.27	29.24	32.53	36.16	40.17	44.58	49.51	54.95	60.95	67.53	73.16
62	5.77	6.37	7.25	8.14	9.23	10.11	12.13	14.17	14.76	16.26	17.33	19.10	21.03	23.49	26.23	29.27	32.64	36.38	40.51	45.08	50.12	55.75	61.98	68.84	76.39	82.99
63	6.49	7.18	8.20	9.21	10.44	11.33	13.58	15.82	16.40	18.11	19.22	21.26	23.48	26.26	29.35	32.79	36.60	40.83	45.52	50.70	56.44	62.83	69.89	77.67	86.25	94.13
64	7.36	8.18	9.36	10.49	11.89	12.75	15.27	17.71	18.29	20.25	21.44	23.81	26.41	29.54	33.03	36.90	41.21	45.99	51.28	57.14	63.62	70.82	78.77	87.53	97.18	106.75
65	8.44	9.41	10.77	12.03	13.61	14.42	17.22	19.88	20.46																	

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Unisex Select Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
27	1.59	1.60	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
28	1.55	1.57	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
29	1.51	1.54	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
30	1.46	1.52	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05
31	1.42	1.50	1.69	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
32	1.37	1.48	1.73	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
33	1.33	1.47	1.77	1.97	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
34	1.29	1.47	1.82	2.04	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
35	1.25	1.47	1.88	2.13	2.39	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
36	1.27	1.53	1.98	2.24	2.53	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	16.96
37	1.30	1.61	2.10	2.38	2.69	3.03	3.41	3.79	4.19	4.57	4.93	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.49	16.97	18.68
38	1.33	1.70	2.23	2.52	2.85	3.23	3.68	4.18	4.48	4.82	5.15	5.53	5.92	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.24	15.47	16.95	18.70	20.58
39	1.39	1.81	2.38	2.68	3.02	3.43	3.91	4.49	4.78	5.11	5.40	5.75	6.10	6.91	7.82	8.85	10.00	11.12	12.24	13.16	14.20	15.43	16.91	18.67	20.61	22.52
40	1.47	1.94	2.55	2.86	3.21	3.64	4.15	4.78	5.10	5.44	5.71	6.03	6.36	7.22	8.18	9.23	10.43	11.77	13.10	14.14	15.38	16.86	18.62	20.56	22.54	24.44
41	1.58	2.11	2.73	3.05	3.42	3.87	4.41	5.07	5.40	5.74	6.01	6.34	6.66	7.55	8.53	9.65	10.90	12.31	13.89	15.30	16.79	18.55	20.49	22.47	24.44	26.29
42	1.72	2.30	2.93	3.26	3.65	4.12	4.68	5.38	5.72	6.08	6.35	6.69	7.03	7.95	8.98	10.14	11.44	12.91	14.56	16.42	18.46	20.40	22.39	24.36	26.27	28.09
43	1.89	2.51	3.15	3.49	3.88	4.37	4.97	5.71	6.07	6.46	6.73	7.11	7.49	8.44	9.51	10.71	12.06	13.58	15.28	17.20	19.34	21.72	24.25	26.17	28.04	29.98
44	2.09	2.74	3.37	3.72	4.13	4.64	5.26	6.04	6.44	6.86	7.16	7.58	8.02	9.01	10.12	11.36	12.75	14.31	16.06	18.01	20.20	22.64	25.37	27.92	29.89	31.84
45	2.31	2.99	3.60	3.96	4.38	4.90	5.55	6.37	6.81	7.29	7.63	8.11	8.62	9.64	10.79	12.06	13.49	15.09	16.87	18.86	21.08	23.56	26.32	29.41	31.72	34.05
46	2.62	3.34	3.95	4.34	4.78	5.37	6.10	7.01	7.50	8.04	8.47	9.05	9.66	10.76	11.97	13.33	14.83	16.51	18.37	20.43	22.73	25.29	28.14	31.30	34.13	36.75
47	2.97	3.72	4.33	4.74	5.22	5.87	6.68	7.68	8.24	8.86	9.40	10.08	10.82	12.00	13.29	14.73	16.31	18.07	20.01	22.16	24.53	27.19	30.12	33.35	36.77	40.30
48	3.33	4.11	4.73	5.17	5.67	6.40	7.30	8.40	9.03	9.74	10.41	11.21	12.09	13.35	14.73	16.25	17.93	19.78	21.81	24.05	26.51	29.26	32.29	35.60	39.23	43.92
49	3.72	4.52	5.14	5.61	6.14	6.95	7.94	9.15	9.86	10.68	11.48	12.42	13.45	14.80	16.28	17.90	19.68	21.63	23.76	26.10	28.67	31.54	34.67	38.08	41.80	47.61
50	4.11	4.93	5.57	6.06	6.63	7.52	8.62	9.94	10.73	11.66	12.61	13.69	14.88	16.33	17.91	19.64	21.54	23.60	25.86	28.33	31.02	34.01	37.27	40.81	44.64	50.80
51	4.54	5.39	6.06	6.59	7.20	8.19	9.41	10.87	11.76	12.81	13.93	15.17	16.54	18.11	19.83	21.71	23.75	25.98	28.41	31.05	33.91	37.10	40.55	44.27	48.30	54.66
52	4.97	5.85	6.57	7.14	7.80	8.89	10.25	11.85	12.84	14.01	15.32	16.72	18.26	19.98	21.85	23.89	26.11	28.52	31.14	33.99	37.07	40.47	44.14	48.10	52.36	58.76
53	5.40	6.31	7.10	7.71	8.41	9.62	11.12	12.88	13.97	15.27	16.76	18.32	20.04	21.92	23.96	26.18	28.60	31.22	34.07	37.15	40.48	44.13	48.06	52.30	56.84	63.11
54	5.81	6.76	7.63	8.29	9.05	10.37	12.03	13.96	15.14	16.57	18.25	19.97	21.86	23.92	26.16	28.58	31.22	34.08	37.18	40.53	44.15	48.08	52.31	56.86	61.73	67.72
55	6.20	7.20	8.19	8.89	9.70	11.15	12.97	15.09	16.37	17.93	19.80	21.68	23.74	25.98	28.43	31.09	33.97	37.09	40.47	44.12	48.07	52.31	56.88	61.77	67.01	72.60
56	6.87	7.85	8.87	9.63	10.52	11.95	13.90	16.10	17.37	19.04	20.93	22.94	25.14	27.59	30.26	33.16	36.32	39.74	43.46	47.49	51.84	56.51	61.54	66.95	72.76	78.07
57	7.55	8.51	9.58	10.41	11.39	12.78	14.87	17.16	18.41	20.18	22.08	24.23	26.57	29.23	32.13	35.30	38.75	42.50	46.59	51.01	55.81	60.94	66.48	72.45	78.87	83.90
58	8.23	9.19	10.35	11.24	12.32	13.67	15.91	18.28	19.49	21.38	23.27	25.55	28.05	30.92	34.07	37.51	41.27	45.37	49.84	54.69	59.96	65.57	71.65	78.22	85.31	90.12
59	8.92	9.91	11.17	12.14	13.32	14.61	17.00	19.47	20.63	22.64	24.52	26.94	29.59	32.69	36.09	39.82	43.90	48.35	53.21	58.50	64.25	70.38	77.02	84.22	92.00	96.74
60	9.63	10.66	12.05	13.11	14.40	15.63	18.18	20.74	21.83	23.98	25.83	28.40	31.22	34.56	38.22	42.23	46.63	51.44	56.69	62.43	68.67	75.32	82.55	90.39	98.88	103.78
61	10.49	11.61	13.17	14.32	15.74	16.90	19.65	22.34	23.38	25.69	27.53	30.31	33.35	36.96	40.92	45.26	50.03	55.25	60.97	67.21	74.01	81.27	89.16	97.74	107.05	112.50
62	11.43	12.66	14.41	15.66	17.22	18.30	21.26	24.07	25.04	27.54	29.37	32.38	35.69	39.56	43.82	48.50	53.64	59.27	65.44	72.18	79.54	87.41	95.98	105.31	115.43	121.88
63	12.47	13.83	15.79	17.15	18.86	19.83	23.01	25.94	26.84	29.56	31.37	34.65	38.25	42.40	46.96	51.97	57.47	63.50	70.11	77.33	85.22	93.71	102.95	113.01	123.93	131.97
64	13.64	15.17	17.33	18.81	20.67	21.50	24.92	27.98	28.79	31.74	33.55	37.14	41.09	45.49	50.34	55.67										

Virtus BOLI COIs (Annual Rate per \$1,000) (\$1,000,000+)
Unisex Smoker

Issue Age / Duration	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	Ultimate	
18	0.97	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79
19	1.05	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19
20	1.11	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58
21	1.16	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03
22	1.23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32
23	1.27	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66
24	1.35	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11
25	1.43	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63
26	1.50	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32
27	1.59	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08
28	1.61	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02
29	1.61	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05
30	1.61	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12
31	1.63	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26
32	1.66	1.72	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19
33	1.71	1.79	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25
34	1.70	1.87	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50
35	1.70	1.98	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01
36	1.79	2.10	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81
37	1.91	2.25	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79
38	2.03	2.41	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80
39	2.19	2.59	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82
40	2.39	2.82	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79
41	2.63	3.09	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76
42	2.92	3.41	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85
43	3.26	3.79	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95
44	3.67	4.19	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45
45	4.13	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21
46	4.58	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83
47	5.03	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50
48	5.32	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26
49	5.66	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53
50	6.11	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.81	20.79	22.80	24.82	26.79	28.76	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.53	58.08
51	6.63	7.32	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.77	20.58	22.65	24.71	26.73	28.74	30.85	32.95	35.45	38.21	41.83	45.50	49.26	53.52	58.08	63.27
52	7.27	8.08	9.02	10.05	11.12	12.26	13.19	14.25	15.50	17.01	18.77	20.56	22.39	24.45	26.47	28.48	30.60	32.74	35.27	38.04	41.65	45.34	49.10	53.40	57.98	63.27	69.19
53	7.97	8.99	10.05	11.11	12.24	13.19	14.25	15.50	17.01	18.81	20.57	22.39	24.19	26.20	28.20	30.32	32.46	35.00	37.78	41.41	45.10	48.88	53.21	57.83	63.11	69.19	75.84
54	8.83	9.96	11.08	12.17	13.08	14.17	15.50	17.01	18.81	20.67	22.41	24.20	25.93	27.92	30.04	32.17	34.71	37.49	41.12	44.83	48.61	52.97	57.61	62.92	68.99	75.84	82.94
55	9.79	10.94	12.15	13.02	14.04	15.30	16.97	18.81	20.79	22.51	24.23	25.96	27.64	29.74	31.87	34.40	37.18	40.82	44.52	48.31	52.68	57.34	62.67	68.76	75.64	82.94	90.96
56	10.78	11.99	12.98	13.98	15.22	16.74	18.69	20.79	22.71	24.39	26.07	27.76	29.53	31.66	34.18	36.96	40.59	44.30	48.09	52.46	57.13	62.46	68.57	75.46	82.83	90.96	99.04
57	11.83	12.83	13.93	15.12	16.65	18.44	20.58	22.80	24.58	26.20	27.87	29.66	31.44	33.97	36.73	40.36	44.07	47.86	52.23	56.90	62.25	68.35	75.25	82.63	90.85	99.04	107.53
58	12.68	13.79	15.07	16.52	18.34	20.32	22.50	24.79	26.39	27.98	29.78	31.59	33.76	36.52	40.14	43.84	47.63	51.99	56.66	62.00	68.12	75.02	82.40	90.62	99.00	107.53	116.74
59	13.66	14.94	16.46	18.18	20.22	22.24	24.40	26.59	28.16	29.85	31.70	33.91	36.32	39.93	43.62	47.40	51.75	56.41	61.74	67.86	74.77	82.14	90.36	98.73	107.55	116.74	127.44
60	14.82	16.35	18.13	20.03	22.14	24.15	26.25	28.35	30.03	31.74	34.01	36.47	39.75	43.42	47.19	51.52	56.17	61.49	67.59	74.49	81.88	90.08	98.44	107.24	116.80	127.44	139.32
61	16.26	18.05	20.00	21.95	24.08	26.04	28.10	30.25	31.95	34.06	36.60	39.94	43.31	47.07	51.39	56.03	61.34	67.43	74.32	81.70	89.93	98.28	107.08	116.63	127.72	139.32	152.02
62	17.97	19.86	21.92	23.86	25.98	27.91	30.07	32.16	34.27	36.61	40.07	43.50	46.98	51.30	55.92	61.22	67.29	74.16	81.53	89.74	98.11						