

TABLE 1
 20 Year Non-Renewable Convertible Term
 Annual 20 Year Level Premium Per \$1,000
 Add \$50.00 Policy Fee
 CURRENT PREMIUMS

Issue Age	MALE			FEMALE		
	Preferred Non-Tobacco	Standard Non-Tobacco	Standard Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Standard Tobacco
16-20	\$0.70	\$0.95	\$2.05	\$0.59	\$0.81	\$1.58
21	0.70	0.97	2.06	0.61	0.81	1.65
22	0.71	1.00	2.08	0.63	0.81	1.74
23	0.71	1.02	2.11	0.65	0.81	1.84
24	0.72	1.05	2.14	0.68	0.81	1.94
25	0.73	1.08	2.18	0.71	0.82	2.06
26	0.75	1.11	2.22	0.73	0.85	2.18
27	0.77	1.14	2.28	0.76	0.88	2.31
28	0.79	1.17	2.35	0.78	0.91	2.44
29	0.82	1.19	2.44	0.81	0.93	2.57
30	0.85	1.22	2.54	0.83	0.96	2.71
31	0.88	1.25	2.65	0.85	0.99	2.84
32	0.93	1.30	2.79	0.87	1.04	2.98
33	0.98	1.35	2.94	0.88	1.09	3.11
34	1.04	1.41	3.11	0.89	1.15	3.24
35	1.10	1.47	3.31	0.89	1.21	3.36
36	1.17	1.54	3.53	0.90	1.28	3.48
37	1.26	1.63	3.77	0.91	1.37	3.59
38	1.35	1.72	4.05	0.92	1.46	3.71
39	1.47	1.84	4.35	0.93	1.58	3.83
40	1.60	1.97	4.69	0.94	1.71	3.96
41	1.75	2.12	5.06	0.95	1.86	4.11
42	1.93	2.30	5.47	0.99	2.04	4.27
43	2.13	2.50	5.93	1.07	2.24	4.45
44	2.36	2.73	6.43	1.17	2.47	4.66
45	2.62	2.99	6.97	1.31	2.73	4.89
46	2.92	3.29	7.56	1.48	3.03	5.16
47	3.25	3.62	8.20	1.69	3.32	5.47
48	3.63	4.11	8.90	1.94	3.85	5.81
49	4.04	4.89	9.66	2.24	4.12	6.20
50	4.50	5.80	10.47	2.60	4.39	6.64
51	5.01	6.85	11.35	3.01	4.66	7.13
52	5.57	8.03	12.31	3.48	4.96	7.69
53	6.18	9.34	13.37	4.01	5.29	8.33
54	6.86	10.77	14.56	4.61	5.68	9.06

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	Preferred Non-Tobacco	Standard Non-Tobacco	Standard Tobacco	Preferred Non-Tobacco	Standard Non-Tobacco	Standard Tobacco
55	7.61	12.33	15.89	5.27	6.14	9.91
56	8.43	14.01	17.38	6.00	6.69	10.87
57	9.33	15.80	19.07	6.80	7.36	11.98
58	10.32	17.70	20.95	7.68	8.15	13.24
59	11.39	19.70	23.07	8.62	9.09	14.66
60	12.56	21.80	25.43	9.65	10.21	16.26
61	13.83	24.00	28.06	10.76	11.50	18.06
62	15.20	26.29	30.98	11.95	13.00	20.07
63	16.68	28.67	34.20	13.22	14.72	22.30
64	18.28	31.14	37.76	14.58	16.69	24.77
65	20.00	33.68	41.67	16.03	18.91	27.49
66	21.85	36.30	45.94	17.57	21.41	30.48
67	23.83	39.01	50.58	19.22	24.16	33.74
68	25.95	41.80	55.56	21.00	27.17	37.28
69	28.21	44.71	60.87	22.91	30.40	41.11
70	30.64	47.73	66.50	24.97	33.84	45.24
71	33.22	50.87	72.44	27.20	37.49	49.68
72	35.98	54.14	78.68	29.61	41.31	54.43
73	38.91	57.56	85.20	32.22	45.30	59.50
74	42.03	61.14	91.99	35.05	49.44	64.91
75	45.33	64.87	99.04	38.10	53.71	70.65
76	48.84	68.78	106.33	41.39	58.10	76.74
77	52.55	72.87	113.86	44.95	62.59	83.19
78	56.48	77.15	121.61	48.78	67.17	89.99
79	60.63	81.63	129.56	52.90	71.81	97.17
80	65.00	86.33	137.71	57.32	76.51	104.73