

Table 1

20 Pay Life Plan
Gross Annual Premiums Per \$1,000

PARTICIPATING - Dividends:

Issue Age	Male			Male Tobacco				Female				Female Tobacco			Issue Age	
	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2		Band 3
	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000		\$25,000 & Over
0	14.00	8.00	6.00							13.75	7.75	5.75				0
1	14.20	8.20	6.20							13.90	7.90	5.90				1
2	14.40	8.40	6.40							14.05	8.05	6.05				2
3	14.60	8.60	6.60							14.20	8.20	6.20				3
4	14.80	8.80	6.80							14.35	8.35	6.35				4
5	15.00	9.00	7.00							14.50	8.50	6.50				5
6	15.23	9.23	7.23							14.65	8.65	6.65				6
7	15.46	9.46	7.46							14.79	8.79	6.79				7
8	15.70	9.70	7.70							14.94	8.94	6.94				8
9	15.94	9.94	7.94							15.10	9.10	7.10				9
10	16.18	10.18	8.18							15.26	9.26	7.26				10
11	16.42	10.42	8.42							15.42	9.42	7.42				11
12	16.67	10.67	8.67							15.60	9.60	7.60				12
13	16.93	10.93	8.93							15.79	9.79	7.79				13
14	17.20	11.20	9.20							15.98	9.98	7.98				14
15	17.47	11.47	9.47							16.19	10.19	8.19				15
	Male Non-Tobacco							Female Non-Tobacco								
16	17.75	11.75	9.75	20.07	14.07	12.07	11.01	16.42	10.42	8.42	17.94	11.94	9.94			16
17	18.05	12.05	10.05	20.39	14.39	12.39	11.01	16.66	10.66	8.66	18.18	12.18	10.18			17
18	18.35	12.35	10.35	20.73	14.73	12.73	11.39	16.92	10.92	8.92	18.43	12.43	10.43			18
19	18.67	12.67	10.67	21.10	15.10	13.10	11.77	17.20	11.20	9.20	18.71	12.71	10.71			19
20	19.00	13.00	11.00	21.50	15.50	13.50	12.16	17.50	11.50	9.50	19.00	13.00	11.00			20
21	19.34	13.34	11.34	21.93	15.93	13.93	12.56	17.82	11.82	9.82	19.31	13.31	11.31			21
22	19.70	13.70	11.70	22.38	16.38	14.38	12.98	18.16	12.16	10.16	19.65	13.65	11.65			22
23	20.08	14.08	12.08	22.86	16.86	14.86	13.41	18.52	12.52	10.52	20.01	14.01	12.01			23
24	20.47	14.47	12.47	23.36	17.36	15.36	13.85	18.90	12.90	10.90	20.39	14.39	12.39			24
25	20.87	14.87	12.87	23.88	17.88	15.88	14.31	19.30	13.30	11.30	20.79	14.79	12.79			25
26	21.30	15.30	13.30	24.43	18.43	16.43	14.78	19.71	13.71	11.71	21.22	15.22	13.22			26
27	21.74	15.74	13.74	24.99	18.99	16.99	15.27	20.14	14.14	12.14	21.67	15.67	13.67			27
28	22.20	16.20	14.20	25.57	19.57	17.57	15.78	20.59	14.59	12.59	22.15	16.15	14.15			28
29	22.68	16.68	14.68	26.17	20.17	18.17	16.32	21.04	15.04	13.04	22.65	16.65	14.65			29
30	23.18	17.18	15.18	26.78	20.78	18.78	16.88	21.51	15.51	13.51	23.18	17.18	15.18			30
31	23.70	17.70	15.70	27.41	21.41	19.41	17.47	21.99	15.99	13.99	23.74	17.74	15.74			31
32	24.24	18.24	16.24	28.04	22.04	20.04	18.09	22.48	16.48	14.48	24.32	18.32	16.32			32
33	24.81	18.81	16.81	28.69	22.69	20.69	18.73	22.98	16.98	14.98	24.94	18.94	16.94			33
34	25.39	19.39	17.39	29.34	23.34	21.34	19.34	23.49	17.49	15.49	25.58	19.58	17.58			34

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Issue Age	Male			Male Tobacco			Female			Female Tobacco			Issue Age
	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	
	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	
35	26.00	20.00	18.00	30.00	24.00	22.00	24.00	18.00	16.00	26.25	20.25	18.25	35
36	26.63	20.63	18.63	30.66	24.66	22.66	24.52	18.52	16.52	26.95	20.95	18.95	36
37	27.29	21.29	19.29	31.34	25.34	23.34	25.04	19.04	17.04	27.68	21.68	19.68	37
38	27.97	21.97	19.97	32.02	26.02	24.02	25.57	19.57	17.57	28.44	22.44	20.44	38
39	28.67	22.67	20.67	32.72	26.72	24.72	26.11	20.11	18.11	29.22	23.22	21.22	39
40	29.40	23.40	21.40	33.44	27.44	25.44	26.65	20.65	18.65	30.03	24.03	22.03	40
41	30.15	24.15	22.15	34.18	28.18	26.18	27.20	21.20	19.20	30.86	24.86	22.86	41
42	30.92	24.92	22.92	34.95	28.95	26.95	27.76	21.76	19.76	31.71	25.71	23.71	42
43	31.72	25.72	23.72	35.75	29.75	27.75	28.32	22.32	20.32	32.57	26.57	24.57	43
44	32.55	26.55	24.55	36.58	30.58	28.58	28.89	22.89	20.89	33.45	27.45	25.45	44
45	33.40	27.40	25.40	37.45	31.45	29.45	29.47	23.47	21.47	34.35	28.35	26.35	45
46	34.27	28.27	26.27	38.37	32.37	30.37	30.06	24.06	22.06	35.26	29.26	27.26	46
47	35.16	29.16	27.16	39.32	33.32	31.32	30.66	24.66	22.66	36.18	30.18	28.18	47
48	36.08	30.08	28.08	40.33	34.33	32.33	31.26	25.26	23.26	37.12	31.12	29.12	48
49	37.03	31.03	29.03	41.39	35.39	33.39	31.88	25.88	23.88	38.05	32.05	30.05	49
50	38.00	32.00	30.00	42.50	36.50	34.50	32.50	26.50	24.50	39.00	33.00	31.00	50
51	38.99	32.99	30.99	43.67	37.67	35.67	33.13	27.13	25.13	39.95	33.95	31.95	51
52	40.01	34.01	32.01	44.90	38.90	36.90	33.78	27.78	25.78	40.91	34.91	32.91	52
53	41.05	35.05	33.05	46.19	40.19	38.19	34.43	28.43	26.43	41.89	35.89	33.89	53
54	42.10	36.10	34.10	47.53	41.53	39.53	35.11	29.11	27.11	42.89	36.89	34.89	54
55	43.16	37.16	35.16	48.91	42.91	40.91	35.80	29.80	27.80	43.92	37.92	35.92	55
56	44.24	38.24	36.24	50.35	44.35	42.35	36.50	30.50	28.50	44.99	38.99	36.99	56
57	45.33	39.33	37.33	51.83	45.83	43.83	37.23	31.23	29.23	46.10	40.10	38.10	57
58	46.42	40.42	38.42	53.35	47.35	45.35	37.98	31.98	29.98	47.26	41.26	39.26	58
59	47.51	41.51	39.51	54.91	48.91	46.91	38.75	32.75	30.75	48.47	42.47	40.47	59
60	48.61	42.61	40.61	56.51	50.51	48.51	39.55	33.55	31.55	49.75	43.75	41.75	60
61	49.70	43.70	41.70	58.15	52.15	50.15	40.38	34.38	32.38	51.09	45.09	43.09	61
62	50.79	44.79	42.79	59.82	53.82	51.82	41.24	35.24	33.24	52.50	46.50	44.50	62
63	51.87	45.87	43.87	61.52	55.52	53.52	42.12	36.12	34.12	54.00	48.00	46.00	63
64	52.94	46.94	44.94	63.25	57.25	55.25	43.04	37.04	35.04	55.58	49.58	47.58	64
65	54.00	48.00	46.00	65.00	59.00	57.00	44.00	38.00	36.00	57.25	51.25	49.25	65
66	55.05	49.05	47.05	66.79	60.79	58.79	45.00	39.00	37.00	59.03	53.03	51.03	66
67	56.14	50.14	48.14	68.64	62.64	60.64	46.07	40.07	38.07	60.93	54.93	52.93	67
68	57.33	51.33	49.33	70.62	64.62	62.62	47.25	41.25	39.25	62.98	56.98	54.98	68
69	58.67	52.67	50.67	72.78	66.78	64.78	48.57	42.57	40.57	65.20	59.20	57.20	69

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Issue Age	Male			Male Tobacco			Female			Female Tobacco			Issue Age
	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	
	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	Under \$10,000	\$10,000-\$25,000	\$25,000 & Over	
70	60.21	54.21	52.21	75.15	69.15	67.15	50.08	44.08	42.08	67.63	61.63	59.63	70
71	62.01	56.01	54.01	77.80	71.80	69.80	51.80	45.80	43.80	70.29	64.29	62.29	71
72	64.13	58.13	56.13	80.76	74.76	72.76	53.77	47.77	45.77	73.20	67.20	65.20	72
73	66.61	60.61	58.61	84.10	78.10	76.10	56.03	50.03	48.03	76.39	70.39	68.39	73
74	69.52	63.52	61.52	87.86	81.86	79.86	58.62	52.62	50.62	79.89	73.89	71.89	74
75	72.91	66.91	64.91	92.08	86.08	84.08	61.57	55.57	53.57	83.72	77.72	75.72	75
76	76.84	70.84	68.84	96.83	90.83	88.83	64.92	58.92	56.92	87.91	81.91	79.91	76
77	81.36	75.36	73.36	102.14	96.14	94.14	68.70	62.70	60.70	92.48	86.48	84.48	77
78	86.52	80.52	78.52	108.08	102.08	100.08	72.95	66.95	64.95	97.46	91.46	89.46	78
79	92.38	86.38	84.38	114.68	108.68	106.68	77.70	71.70	69.70	102.87	96.87	94.87	79
80	99.00	93.00	91.00	122.00	116.00	114.00	83.00	77.00	75.00	108.75	102.75	100.75	80