



## Elite Term II series rates per thousand for amounts of \$250,000 & up

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Main Office: 4333 Edgewood Rd NE.  
Cedar Rapids, IA 52499

Policy form #TL05 0107 & TL06 0107 are level premium term insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and numbers may vary, and products and riders may not be available in all jurisdictions. Contact Transamerica Family Markets for additional details.

\*Due to the competitive nature of these rates the commissions will vary on amounts of \$250,000 and above. New commission schedules will be sent under separate cover.

Products offered are underwritten by Transamerica Life Insurance Company

**AGENT USE ONLY • NOT FOR USE WITH THE PUBLIC**

# 10 Year Term Product Rates Without Return of Premium

Rates Per \$1,000 - Add \$60 Policy Fee  
\$250,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Elite	Preferred Plus	Preferred Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco
18	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
19	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
20	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
21	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
22	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
23	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
24	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
25	0.26	0.31	0.41	0.57	0.93	1.24	0.19	0.22	0.31	0.47	0.65	0.86
26	0.26	0.31	0.41	0.58	0.94	1.26	0.19	0.22	0.31	0.47	0.67	0.90
27	0.26	0.31	0.41	0.58	0.96	1.28	0.19	0.22	0.31	0.47	0.69	0.91
28	0.26	0.31	0.41	0.60	0.98	1.30	0.19	0.22	0.31	0.47	0.70	0.94
29	0.26	0.31	0.41	0.61	0.98	1.32	0.19	0.22	0.31	0.47	0.72	0.97
30	0.26	0.31	0.41	0.62	1.01	1.34	0.19	0.22	0.31	0.48	0.74	0.99
31	0.26	0.31	0.41	0.62	1.02	1.36	0.19	0.22	0.31	0.48	0.76	1.02
32	0.26	0.31	0.41	0.62	1.04	1.38	0.19	0.22	0.31	0.48	0.78	1.05
33	0.26	0.31	0.41	0.62	1.05	1.40	0.19	0.22	0.31	0.48	0.80	1.06
34	0.26	0.31	0.41	0.62	1.06	1.42	0.19	0.22	0.31	0.48	0.82	1.10
35	0.26	0.31	0.41	0.62	1.08	1.44	0.19	0.22	0.31	0.48	0.83	1.12
36	0.28	0.34	0.42	0.64	1.21	1.62	0.21	0.24	0.33	0.51	0.93	1.24
37	0.30	0.37	0.46	0.68	1.34	1.79	0.23	0.26	0.35	0.55	1.02	1.36
38	0.34	0.40	0.49	0.72	1.48	1.98	0.26	0.30	0.38	0.61	1.12	1.48
39	0.37	0.44	0.53	0.78	1.62	2.14	0.29	0.34	0.42	0.67	1.21	1.61
40	0.40	0.48	0.57	0.84	1.74	2.33	0.32	0.38	0.46	0.73	1.30	1.74
41	0.43	0.52	0.62	0.91	1.87	2.50	0.35	0.42	0.50	0.79	1.39	1.86
42	0.46	0.55	0.66	0.99	2.01	2.68	0.38	0.46	0.54	0.86	1.48	1.98
43	0.50	0.60	0.72	1.07	2.14	2.85	0.41	0.50	0.60	0.93	1.58	2.10
44	0.54	0.65	0.79	1.18	2.27	3.03	0.45	0.54	0.66	1.00	1.67	2.22
45	0.61	0.71	0.88	1.30	2.41	3.21	0.49	0.59	0.72	1.09	1.77	2.34
46	0.69	0.80	0.99	1.45	2.71	3.62	0.54	0.64	0.79	1.18	1.94	2.58
47	0.78	0.90	1.14	1.62	3.03	4.04	0.58	0.69	0.86	1.27	2.12	2.82
48	0.89	1.02	1.30	1.82	3.34	4.45	0.63	0.75	0.93	1.37	2.29	3.06
49	0.99	1.16	1.45	2.01	3.65	4.86	0.69	0.82	1.00	1.47	2.47	3.28
50	1.10	1.32	1.59	2.21	3.97	5.29	0.74	0.87	1.08	1.58	2.64	3.52
51	1.21	1.46	1.74	2.40	4.28	5.70	0.81	0.94	1.15	1.69	2.82	3.76
52	1.31	1.60	1.88	2.60	4.58	6.12	0.86	1.02	1.23	1.80	2.99	3.99
53	1.43	1.71	2.02	2.80	4.90	6.53	0.93	1.10	1.31	1.92	3.17	4.22
54	1.55	1.82	2.17	2.99	5.22	6.95	0.99	1.19	1.42	2.06	3.35	4.46
55	1.67	1.94	2.32	3.20	5.52	7.37	1.07	1.30	1.53	2.20	3.52	4.70
56	1.81	2.08	2.50	3.44	6.42	8.57	1.15	1.41	1.66	2.36	4.08	5.44
57	1.98	2.29	2.74	3.74	7.33	9.77	1.25	1.54	1.82	2.55	4.65	6.20
58	2.19	2.58	3.08	4.14	8.23	10.98	1.34	1.70	2.02	2.78	5.22	6.95
59	2.47	3.00	3.52	4.63	9.13	12.18	1.46	1.89	2.24	3.03	5.78	7.70
60	2.82	3.58	4.08	5.26	10.04	13.38	1.59	2.09	2.50	3.34	6.34	8.46
61	3.22	4.11	4.63	5.97	10.94	14.58	1.74	2.30	2.76	3.69	6.90	9.20
62	3.66	4.60	5.16	6.70	11.84	15.78	1.92	2.50	3.02	4.06	7.46	9.96
63	4.09	5.03	5.67	7.42	12.74	16.98	2.15	2.70	3.27	4.46	8.03	10.70
64	4.52	5.41	6.15	8.15	13.65	18.18	2.44	2.91	3.54	4.89	8.60	11.46
65	4.98	5.74	6.61	8.90	14.54	19.39	2.79	3.14	3.79	5.34	9.16	12.21
66	5.51	6.23	7.14	9.78	17.21	22.94	3.23	3.46	4.13	5.86	11.25	15.00
67	6.19	7.02	7.90	10.98	19.87	26.49	3.79	3.92	4.62	6.54	13.34	17.78
68	7.10	8.27	9.11	12.70	22.53	30.04	4.51	4.65	5.37	7.44	15.42	20.56
69	8.36	10.05	11.02	15.18	25.19	33.59	5.43	5.72	6.46	8.69	17.51	23.34
70	10.06	12.39	13.69	18.44	27.86	37.14	6.58	7.11	7.97	10.39	19.60	26.13
71	11.67	14.50	16.06	21.31	30.52	40.70	7.60	8.43	9.43	12.21	21.68	28.91
72	13.22	16.38	18.13	23.33	33.18	44.25	8.51	9.66	10.86	14.10	23.77	31.70
73	14.68	17.97	19.89	25.31	35.84	47.79	9.31	10.83	12.22	16.06	25.86	34.47
74	16.07	19.24	21.31	27.31	38.50	51.34	9.99	11.88	13.49	18.11	27.94	37.26
75	17.37	20.19	22.38	29.22	41.17	54.90	10.62	12.83	14.66	20.26	30.03	40.04
76	19.04	21.90	23.82	31.55	45.58	60.77	11.63	13.97	16.21	22.78	33.45	44.58
77	21.28	24.75	26.40	34.65	50.47	66.96	13.22	15.68	18.33	25.87	37.25	49.46
78	24.28	29.12	30.89	39.26	55.70	73.36	15.56	18.15	21.40	29.91	41.35	54.30
79	28.12	35.39	38.41	46.15	61.89	82.05	18.70	21.76	25.62	35.18	46.19	60.65
80	32.85	43.66	50.26	55.56	68.50	91.29	22.70	27.28	31.23	41.88	51.45	68.55

# 15 Year Term Product Rates Without Return of Premium

Rates Per \$1,000 - Add \$60 Policy Fee  
\$250,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco
18	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
19	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
20	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
21	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
22	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
23	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
24	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
25	0.29	0.37	0.49	0.69	1.06	1.42	0.25	0.28	0.34	0.51	0.74	0.98
26	0.29	0.37	0.49	0.69	1.08	1.44	0.25	0.28	0.34	0.51	0.76	1.02
27	0.29	0.37	0.49	0.70	1.10	1.47	0.25	0.28	0.34	0.52	0.79	1.05
28	0.29	0.37	0.49	0.70	1.12	1.50	0.25	0.28	0.34	0.53	0.81	1.08
29	0.29	0.37	0.49	0.71	1.14	1.52	0.25	0.28	0.34	0.54	0.84	1.11
30	0.29	0.37	0.50	0.72	1.16	1.55	0.25	0.28	0.35	0.54	0.86	1.14
31	0.29	0.37	0.50	0.72	1.18	1.57	0.25	0.28	0.35	0.54	0.88	1.18
32	0.29	0.37	0.50	0.73	1.20	1.60	0.25	0.28	0.35	0.54	0.90	1.20
33	0.29	0.38	0.50	0.74	1.22	1.62	0.26	0.29	0.35	0.55	0.93	1.24
34	0.30	0.38	0.50	0.74	1.24	1.66	0.26	0.30	0.36	0.56	0.95	1.26
35	0.30	0.39	0.50	0.75	1.26	1.68	0.26	0.30	0.37	0.59	0.98	1.30
36	0.33	0.42	0.54	0.78	1.42	1.90	0.28	0.33	0.39	0.63	1.09	1.46
37	0.37	0.47	0.58	0.85	1.59	2.12	0.30	0.35	0.42	0.69	1.20	1.61
38	0.41	0.53	0.65	0.93	1.75	2.34	0.33	0.38	0.46	0.75	1.32	1.76
39	0.46	0.58	0.71	1.02	1.93	2.56	0.35	0.42	0.49	0.82	1.43	1.92
40	0.51	0.63	0.77	1.10	2.09	2.79	0.38	0.46	0.53	0.89	1.56	2.07
41	0.56	0.69	0.83	1.19	2.25	3.01	0.42	0.49	0.56	0.96	1.67	2.23
42	0.62	0.74	0.89	1.28	2.42	3.23	0.46	0.53	0.60	1.03	1.79	2.38
43	0.69	0.78	0.95	1.38	2.58	3.45	0.49	0.57	0.64	1.10	1.90	2.54
44	0.76	0.84	1.02	1.49	2.75	3.67	0.54	0.62	0.69	1.18	2.02	2.70
45	0.84	0.91	1.12	1.63	2.92	3.89	0.58	0.67	0.76	1.27	2.14	2.85
46	0.94	1.02	1.24	1.82	3.33	4.43	0.64	0.74	0.84	1.39	2.37	3.15
47	1.06	1.17	1.40	2.03	3.74	4.98	0.70	0.81	0.94	1.52	2.60	3.47
48	1.19	1.34	1.60	2.27	4.14	5.51	0.76	0.89	1.06	1.66	2.83	3.78
49	1.32	1.53	1.82	2.55	4.55	6.06	0.83	0.97	1.18	1.80	3.06	4.09
50	1.45	1.70	2.05	2.82	4.96	6.60	0.90	1.05	1.29	1.94	3.29	4.39
51	1.58	1.89	2.26	3.10	5.36	7.14	0.98	1.12	1.40	2.09	3.52	4.70
52	1.73	2.06	2.46	3.35	5.77	7.69	1.05	1.20	1.50	2.23	3.75	5.01
53	1.88	2.22	2.65	3.59	6.18	8.23	1.12	1.29	1.62	2.39	3.98	5.32
54	2.04	2.36	2.82	3.81	6.58	8.78	1.22	1.38	1.74	2.56	4.22	5.63
55	2.20	2.49	2.97	4.02	6.99	9.32	1.33	1.50	1.88	2.77	4.45	5.94
56	2.39	2.66	3.14	4.30	8.14	10.84	1.46	1.64	2.05	3.00	5.16	6.89
57	2.62	2.90	3.40	4.69	9.27	12.35	1.61	1.82	2.26	3.29	5.87	7.83
58	2.92	3.24	3.78	5.22	10.41	13.88	1.78	2.06	2.52	3.64	6.59	8.78
59	3.32	3.77	4.37	5.94	11.54	15.39	1.97	2.34	2.86	4.07	7.30	9.74
60	3.83	4.55	5.21	6.85	12.69	16.92	2.18	2.70	3.30	4.58	8.02	10.69
61	4.34	5.25	5.97	7.76	13.82	18.43	2.41	3.02	3.72	5.11	8.73	11.63
62	4.86	5.86	6.66	8.68	14.97	19.96	2.66	3.34	4.12	5.66	9.44	12.58
63	5.37	6.38	7.28	9.59	16.10	21.47	2.94	3.62	4.49	6.22	10.15	13.54
64	5.87	6.81	7.82	10.52	17.25	23.00	3.26	3.86	4.82	6.78	10.86	14.49
65	6.37	7.14	8.32	11.46	18.38	24.51	3.62	4.09	5.12	7.34	11.58	15.44
66	6.96	7.61	9.04	12.62	21.74	29.00	4.05	4.42	5.50	8.01	14.22	18.96
67	7.78	8.38	10.18	14.22	25.11	33.49	4.62	4.97	6.09	8.90	16.86	22.47
68	8.91	9.64	11.98	16.46	28.47	37.98	5.49	5.87	7.03	10.10	19.50	26.00
69	10.48	11.70	14.63	19.55	31.84	42.46	6.78	7.25	8.53	11.74	22.14	29.50
70	12.54	14.85	18.30	23.52	35.20	46.96	8.74	9.18	10.80	13.94	24.78	33.02
71	15.03	18.42	21.62	26.59			10.90	11.49	13.43	16.67		
72	17.92	22.00	24.93	29.38			12.71	14.03	16.29	19.91		
73	21.13	25.36	27.50	31.56			14.80	16.73	19.25	23.62		
74	24.02	28.04	30.24	33.90			17.22	19.49	22.21	27.79		
75	27.32	30.98	33.26	36.43			20.10	22.31	25.10	32.42		

## 20 Year Term Product Rates Without Return of Premium

Rates Per \$1,000 - Add \$60 Policy Fee  
\$250,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco
18	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
19	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
20	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
21	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
22	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
23	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
24	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
25	0.34	0.42	0.58	0.77	1.30	1.74	0.30	0.34	0.42	0.58	0.86	1.16
26	0.34	0.42	0.58	0.78	1.33	1.78	0.30	0.34	0.43	0.58	0.90	1.20
27	0.34	0.43	0.58	0.80	1.36	1.82	0.30	0.34	0.44	0.60	0.92	1.23
28	0.35	0.44	0.58	0.82	1.39	1.86	0.30	0.34	0.45	0.62	0.95	1.27
29	0.35	0.44	0.59	0.83	1.42	1.89	0.30	0.35	0.46	0.62	0.98	1.31
30	0.35	0.45	0.59	0.85	1.44	1.93	0.30	0.36	0.47	0.64	1.01	1.36
31	0.35	0.45	0.59	0.86	1.46	1.96	0.30	0.36	0.47	0.66	1.04	1.39
32	0.35	0.45	0.59	0.86	1.49	2.00	0.30	0.37	0.48	0.67	1.07	1.43
33	0.36	0.45	0.60	0.87	1.52	2.03	0.30	0.38	0.49	0.69	1.10	1.47
34	0.36	0.46	0.60	0.90	1.55	2.06	0.30	0.38	0.50	0.70	1.13	1.51
35	0.36	0.47	0.61	0.94	1.58	2.10	0.31	0.39	0.52	0.74	1.16	1.55
36	0.40	0.52	0.66	1.01	1.82	2.42	0.34	0.42	0.54	0.79	1.31	1.75
37	0.47	0.58	0.74	1.10	2.06	2.74	0.38	0.46	0.59	0.86	1.46	1.96
38	0.54	0.66	0.83	1.21	2.30	3.06	0.42	0.51	0.63	0.93	1.62	2.16
39	0.62	0.74	0.92	1.33	2.54	3.38	0.47	0.57	0.69	1.01	1.78	2.37
40	0.70	0.82	1.02	1.45	2.78	3.71	0.52	0.62	0.74	1.09	1.94	2.58
41	0.76	0.90	1.11	1.58	3.02	4.03	0.55	0.67	0.78	1.17	2.09	2.78
42	0.83	0.98	1.20	1.71	3.27	4.35	0.59	0.72	0.83	1.26	2.24	2.98
43	0.90	1.06	1.30	1.85	3.50	4.67	0.63	0.77	0.89	1.34	2.39	3.18
44	0.98	1.15	1.41	1.98	3.75	5.00	0.69	0.83	0.94	1.46	2.54	3.39
45	1.11	1.26	1.55	2.14	3.99	5.32	0.76	0.91	1.03	1.58	2.70	3.60
46	1.26	1.44	1.75	2.40	4.51	6.01	0.85	1.01	1.15	1.74	2.98	3.97
47	1.46	1.65	1.99	2.70	5.02	6.70	0.97	1.12	1.31	1.91	3.26	4.34
48	1.68	1.89	2.27	3.04	5.54	7.38	1.09	1.25	1.50	2.12	3.54	4.71
49	1.90	2.13	2.56	3.39	6.06	8.07	1.21	1.37	1.69	2.33	3.82	5.08
50	2.13	2.38	2.85	3.74	6.58	8.76	1.34	1.50	1.87	2.54	4.09	5.46
51	2.34	2.62	3.14	4.10	7.09	9.46	1.47	1.65	2.06	2.75	4.37	5.82
52	2.57	2.87	3.42	4.46	7.60	10.14	1.60	1.80	2.25	2.98	4.65	6.19
53	2.81	3.14	3.74	4.86	8.12	10.83	1.73	1.96	2.43	3.23	4.92	6.56
54	3.02	3.44	4.09	5.29	8.63	11.51	1.86	2.13	2.62	3.51	5.20	6.93
55	3.22	3.80	4.50	5.83	9.15	12.21	1.98	2.30	2.78	3.85	5.48	7.30
56	3.76	4.27	5.04	6.50	10.63	14.17	2.25	2.50	2.99	4.25	6.35	8.46
57	4.30	4.86	5.70	7.31	12.10	16.14	2.63	2.78	3.28	4.74	7.22	9.64
58	4.83	5.55	6.44	8.28	13.58	18.10	3.06	3.20	3.70	5.34	8.10	10.80
59	5.36	6.24	7.22	9.36	15.06	20.08	3.52	3.78	4.35	6.06	8.98	11.97
60	5.90	6.94	8.00	10.46	16.53	22.04	3.92	4.56	5.30	6.89	9.86	13.14
61	6.43	7.60	8.76	11.54	18.00	24.01	4.26	5.19	6.12	7.60	10.73	14.30
62	6.97	8.27	9.53	12.62	19.48	25.98	4.60	5.68	6.79	8.21	11.60	15.47
63	7.50	8.95	10.29	13.70	20.95	27.94	4.94	6.10	7.28	8.82	12.48	16.63
64	8.04	9.62	11.06	14.79	22.43	29.91	5.29	6.46	7.59	9.42	13.35	17.81
65	8.57	10.31	11.83	15.88	23.90	31.88	5.62	6.78	7.79	10.03	14.22	18.97

## 30 Year Term Product Rates Without Return of Premium

Rates Per \$1,000 - Add \$60 Policy Fee  
\$250,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco
18	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
19	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
20	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
21	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
22	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
23	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
24	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
25	0.65	0.78	1.02	1.27	1.90	2.54	0.50	0.58	0.78	0.94	1.26	1.68
26	0.66	0.78	1.03	1.32	1.98	2.64	0.50	0.58	0.78	0.98	1.33	1.78
27	0.67	0.80	1.05	1.36	2.06	2.74	0.51	0.60	0.80	1.02	1.40	1.87
28	0.69	0.82	1.07	1.39	2.13	2.84	0.52	0.62	0.82	1.04	1.47	1.97
29	0.70	0.83	1.10	1.42	2.21	2.94	0.53	0.63	0.83	1.06	1.54	2.06
30	0.73	0.85	1.13	1.46	2.29	3.05	0.54	0.65	0.86	1.09	1.62	2.15
31	0.75	0.87	1.16	1.49	2.36	3.15	0.54	0.66	0.88	1.11	1.68	2.25
32	0.77	0.90	1.19	1.53	2.44	3.25	0.56	0.68	0.90	1.13	1.75	2.34
33	0.79	0.92	1.22	1.56	2.51	3.34	0.58	0.69	0.92	1.15	1.82	2.43
34	0.83	0.96	1.26	1.61	2.58	3.45	0.62	0.71	0.94	1.18	1.90	2.52
35	0.86	1.01	1.30	1.70	2.66	3.55	0.64	0.74	0.97	1.24	1.97	2.62
36	0.90	1.07	1.37	1.82	3.10	4.14	0.68	0.77	1.02	1.32	2.20	2.94
37	0.96	1.15	1.44	2.00	3.54	4.72	0.71	0.81	1.10	1.41	2.44	3.25
38	1.02	1.25	1.54	2.23	3.98	5.30	0.76	0.86	1.18	1.53	2.68	3.57
39	1.10	1.36	1.66	2.50	4.42	5.89	0.82	0.91	1.28	1.66	2.92	3.89
40	1.21	1.50	1.83	2.82	4.86	6.47	0.88	0.99	1.40	1.80	3.15	4.21
41	1.35	1.68	2.05	3.14	5.30	7.06	0.96	1.09	1.52	1.97	3.39	4.53
42	1.53	1.87	2.29	3.49	5.74	7.63	1.05	1.19	1.66	2.14	3.63	4.84
43	1.71	2.08	2.57	3.82	6.17	8.22	1.14	1.33	1.81	2.34	3.87	5.16
44	1.91	2.30	2.87	4.08	6.61	8.81	1.26	1.49	1.97	2.54	4.11	5.47
45	2.08	2.51	3.08	4.34	7.05	9.39	1.37	1.70	2.10	2.74	4.34	5.79
46	2.28	2.76	3.35	4.64			1.49	1.91	2.35	3.01		
47	2.50	3.02	3.66	4.95			1.62	2.10	2.58	3.31		
48	2.74	3.32	3.98	5.29			1.76	2.28	2.82	3.67		
49	2.99	3.62	4.34	5.64			1.90	2.46	3.07	4.07		
50	3.29	3.93	4.74	6.05			2.06	2.62	3.34	4.50		

# Waiver of Premium Rider Rates Without Return of Premium

Rates Per \$1,000

Issue Age	Male				Female			
	10-year Non-Tobacco	10-year Tobacco	15-year Non-Tobacco	15-year Tobacco	10-year Non-Tobacco	10-year Tobacco	15-year Non-Tobacco	15-year Tobacco
18	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
19	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
20	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
21	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
22	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
23	0.08	0.11	0.08	0.11	0.09	0.12	0.10	0.12
24	0.08	0.11	0.08	0.11	0.09	0.12	0.09	0.12
25	0.08	0.11	0.08	0.12	0.09	0.12	0.09	0.12
26	0.08	0.12	0.08	0.12	0.09	0.12	0.09	0.12
27	0.09	0.12	0.09	0.13	0.09	0.12	0.09	0.12
28	0.09	0.12	0.09	0.13	0.09	0.12	0.10	0.13
29	0.09	0.12	0.09	0.14	0.09	0.13	0.10	0.13
30	0.09	0.13	0.09	0.14	0.09	0.15	0.10	0.15
31	0.09	0.13	0.09	0.14	0.09	0.15	0.10	0.15
32	0.09	0.14	0.09	0.15	0.10	0.16	0.11	0.16
33	0.09	0.14	0.09	0.15	0.10	0.16	0.11	0.16
34	0.10	0.14	0.10	0.15	0.10	0.16	0.11	0.16
35	0.10	0.15	0.10	0.16	0.10	0.16	0.11	0.17
36	0.11	0.16	0.11	0.17	0.12	0.18	0.12	0.18
37	0.12	0.18	0.13	0.19	0.12	0.20	0.13	0.20
38	0.12	0.19	0.14	0.20	0.12	0.21	0.13	0.22
39	0.13	0.21	0.15	0.22	0.13	0.22	0.14	0.23
40	0.15	0.25	0.17	0.25	0.14	0.26	0.15	0.26
41	0.17	0.27	0.19	0.29	0.16	0.28	0.17	0.30
42	0.19	0.30	0.21	0.31	0.19	0.30	0.20	0.31
43	0.21	0.33	0.23	0.34	0.21	0.34	0.23	0.34
44	0.23	0.36	0.25	0.37	0.24	0.37	0.25	0.37
45	0.27	0.40	0.30	0.41	0.27	0.40	0.30	0.41
46	0.33	0.45	0.03	0.47	0.32	0.44	0.35	0.46
47	0.39	0.52	0.42	0.55	0.37	0.49	0.40	0.51
48	0.46	0.59	0.51	0.64	0.42	0.54	0.47	0.59
49	0.54	0.67	0.60	0.75	0.50	0.62	0.56	0.69
50	0.64	0.79	0.71	0.87	0.59	0.72	0.65	0.80
51	0.75	0.91	0.84	1.03	0.68	0.85	0.76	0.96
52	0.88	1.07	0.99	1.21	0.81	0.98	0.91	1.10
53	1.03	1.22	1.18	1.44	0.92	1.11	1.04	1.31
54	1.21	1.38	1.40	1.63	1.05	1.28	1.21	1.57
55	1.41	1.71	1.65	2.05	1.20	1.47	1.38	1.77

# Waiver of Premium Rider Rates Without Return of Premium

Rates Per \$1,000

Issue Age	Male				Female			
	20-year Non-Tobacco	20-year Tobacco	30-year Non-Tobacco	30-year Tobacco	20-year Non-Tobacco	20-year Tobacco	30-year Non-Tobacco	30-year Tobacco
18	0.08	0.12	0.10	0.15	0.10	0.12	0.13	0.16
19	0.08	0.12	0.10	0.15	0.10	0.12	0.13	0.16
20	0.08	0.12	0.10	0.15	0.10	0.12	0.13	0.16
21	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
22	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
23	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
24	0.08	0.12	0.11	0.16	0.10	0.12	0.13	0.16
25	0.08	0.12	0.11	0.17	0.10	0.12	0.14	0.16
26	0.08	0.13	0.11	0.18	0.10	0.12	0.14	0.16
27	0.09	0.14	0.12	0.19	0.10	0.12	0.14	0.16
28	0.09	0.14	0.12	0.19	0.10	0.13	0.14	0.17
29	0.09	0.15	0.12	0.20	0.10	0.14	0.14	0.19
30	0.09	0.15	0.12	0.20	0.11	0.15	0.15	0.21
31	0.09	0.15	0.12	0.20	0.11	0.15	0.16	0.21
32	0.09	0.15	0.12	0.20	0.11	0.16	0.16	0.21
33	0.09	0.16	0.12	0.21	0.11	0.16	0.16	0.22
34	0.10	0.16	0.13	0.21	0.11	0.17	0.16	0.23
35	0.10	0.17	0.14	0.23	0.11	0.18	0.16	0.24
36	0.11	0.17	0.15	0.24	0.12	0.19	0.17	0.26
37	0.13	0.19	0.18	0.26	0.13	0.21	0.18	0.29
38	0.15	0.21	0.21	0.29	0.14	0.23	0.20	0.32
39	0.16	0.22	0.22	0.32	0.15	0.24	0.21	0.34
40	0.18	0.26	0.25	0.36	0.16	0.27	0.23	0.38
41	0.21	0.30	0.29	0.42	0.18	0.31	0.25	0.44
42	0.23	0.32	0.32	0.46	0.21	0.32	0.30	0.46
43	0.25	0.34	0.34	0.48	0.24	0.34	0.33	0.48
44	0.27	0.37	0.38	0.50	0.27	0.37	0.38	0.50
45	0.32	0.43	0.44	0.52	0.32	0.42	0.44	0.52
46	0.38	0.50	0.50		0.38	0.49	0.50	
47	0.46	0.58	0.56		0.44	0.53	0.56	
48	0.55	0.69	0.62		0.51	0.63	0.62	
49	0.66	0.28	0.68		0.62	0.75	0.68	
50	0.78	0.96	0.74		0.72	0.88	0.74	
51	0.93	1.15			0.84	1.07		
52	1.10	1.36			1.01	1.22		
53	1.32	1.66			1.16	1.51		
54	1.59	2.00			1.36	1.85		
55	1.88	2.40			1.56	2.06		

# 20 Year Term Product Rates With Return of Premium

Rates Per \$1,000 - Add \$60 Policy Fee  
\$250,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco
18	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
19	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
20	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
21	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
22	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
23	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
24	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
25	0.76	0.87	1.12	1.53	2.52	3.31	0.67	0.76	0.90	1.22	1.84	2.39
26	0.78	0.90	1.16	1.60	2.64	3.48	0.69	0.77	0.94	1.25	1.95	2.53
27	0.80	0.95	1.22	1.69	2.79	3.69	0.70	0.78	0.97	1.31	2.07	2.68
28	0.84	0.99	1.26	1.77	2.93	3.87	0.72	0.80	1.01	1.37	2.18	2.83
29	0.86	1.02	1.32	1.87	3.08	4.06	0.74	0.83	1.06	1.44	2.29	3.01
30	0.88	1.08	1.36	1.95	3.24	4.27	0.74	0.86	1.10	1.50	2.42	3.18
31	0.91	1.11	1.40	2.03	3.40	4.48	0.75	0.88	1.13	1.56	2.55	3.34
32	0.93	1.14	1.45	2.10	3.54	4.67	0.77	0.90	1.17	1.62	2.69	3.53
33	0.96	1.17	1.50	2.17	3.72	4.88	0.78	0.93	1.21	1.69	2.81	3.68
34	0.99	1.24	1.55	2.28	3.86	5.11	0.79	0.96	1.25	1.78	2.94	3.88
35	1.01	1.31	1.61	2.45	4.04	5.33	0.82	1.00	1.32	1.89	3.08	4.06
36	1.12	1.41	1.73	2.62	4.57	6.01	0.89	1.07	1.40	2.00	3.42	4.52
37	1.27	1.57	1.93	2.83	5.10	6.71	0.97	1.17	1.50	2.14	3.77	4.99
38	1.46	1.74	2.16	3.08	5.56	7.35	1.09	1.29	1.61	2.30	4.10	5.40
39	1.65	1.93	2.38	3.34	6.09	8.05	1.21	1.43	1.74	2.47	4.42	5.82
40	1.82	2.12	2.62	3.62	6.58	8.65	1.32	1.55	1.87	2.64	4.74	6.24
41	1.98	2.31	2.85	3.91	7.06	9.22	1.40	1.68	2.00	2.79	5.04	6.64
42	2.14	2.51	3.08	4.22	7.48	9.83	1.49	1.80	2.13	2.97	5.37	7.07
43	2.31	2.71	3.32	4.52	7.91	10.41	1.60	1.93	2.26	3.17	5.66	7.46
44	2.52	2.94	3.59	4.82	8.40	11.00	1.73	2.09	2.41	3.39	5.94	7.84
45	2.81	3.22	3.96	5.20	8.82	11.48	1.90	2.30	2.63	3.67	6.21	8.20
46	3.14	3.57	4.35	5.71	9.77	12.72	2.08	2.46	2.86	3.96	6.74	8.92
47	3.55	3.99	4.84	6.32	10.66	13.97	2.30	2.67	3.15	4.29	7.32	9.68
48	4.00	4.45	5.38	6.99	11.60	15.02	2.53	2.88	3.49	4.68	7.83	10.31
49	4.42	4.91	5.93	7.66	12.42	16.09	2.74	3.07	3.81	5.08	8.34	11.04
50	4.85	5.35	6.45	8.36	13.21	17.23	2.96	3.29	4.13	5.47	8.82	11.77
51	5.26	5.80	6.94	9.00	14.06	18.21	3.18	3.52	4.41	5.86	9.28	12.39
52	5.66	6.21	7.43	9.64	14.87	19.01	3.38	3.72	4.67	6.27	9.81	13.09
53	6.08	6.63	7.93	10.30	15.56	20.02	3.56	3.95	4.91	6.68	10.19	13.70
54	6.55	7.10	8.47	11.03	16.21	20.84	3.73	4.18	5.12	7.17	10.63	14.19
55	6.90	7.66	9.12	12.03	16.94	21.62	3.91	4.37	5.29	7.75	11.04	14.76
56	7.88	8.45	10.01	13.02	19.11	24.54	4.39	4.74	5.61	8.36	12.54	16.44
57	8.79	9.44	11.11	14.24	21.28	27.33	5.10	5.19	6.05	9.11	13.86	17.95
58	9.69	10.51	12.39	15.64	23.35	29.96	5.88	5.87	6.74	10.00	15.11	19.42
59	10.67	11.60	13.64	17.14	25.11	32.96	6.70	6.84	7.86	11.05	16.28	21.05
60	11.50	12.64	14.93	18.54	26.94	35.62	7.52	8.18	9.45	12.25	17.35	22.26

# 30 Year Term Product Rates With Return of Premium

Rates Per \$1,000 - Add \$60 Policy Fee  
\$250,000 and above

Issue Age	Male						Female					
	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco	Preferred Tobacco	Preferred Tobacco
18	0.86	1.03	1.34	1.75	2.60	3.45	0.67	0.77	1.03	1.30	1.72	2.29
19	0.86	1.03	1.34	1.75	2.60	3.45	0.67	0.77	1.03	1.30	1.72	2.29
20	0.86	1.03	1.34	1.75	2.60	3.45	0.67	0.77	1.03	1.30	1.72	2.29
21	0.86	1.03	1.34	1.75	2.60	3.45	0.67	0.77	1.04	1.32	1.76	2.34
22	0.86	1.03	1.34	1.75	2.60	3.45	0.67	0.77	1.04	1.32	1.76	2.34
23	0.87	1.04	1.35	1.77	2.65	3.52	0.67	0.78	1.05	1.33	1.78	2.36
24	0.87	1.04	1.35	1.77	2.65	3.52	0.67	0.78	1.06	1.34	1.80	2.39
25	0.87	1.04	1.35	1.77	2.65	3.52	0.67	0.78	1.07	1.35	1.81	2.41
26	0.88	1.05	1.37	1.79	2.75	3.66	0.68	0.79	1.08	1.37	1.91	2.55
27	0.91	1.08	1.41	1.83	2.86	3.80	0.71	0.81	1.10	1.39	2.01	2.67
28	0.94	1.11	1.44	1.86	2.99	3.97	0.72	0.84	1.12	1.42	2.11	2.81
29	0.98	1.15	1.49	1.92	3.09	4.11	0.74	0.89	1.15	1.46	2.21	2.94
30	1.03	1.20	1.55	1.96	3.20	4.26	0.76	0.92	1.18	1.49	2.31	3.07
31	1.08	1.25	1.60	2.03	3.34	4.44	0.79	0.95	1.23	1.53	2.41	3.24
32	1.13	1.31	1.67	2.12	3.44	4.63	0.82	0.98	1.27	1.57	2.53	3.40
33	1.18	1.37	1.74	2.18	3.61	4.85	0.87	1.02	1.32	1.62	2.64	3.60
34	1.26	1.45	1.82	2.26	3.76	5.04	0.91	1.06	1.37	1.70	2.76	3.77
35	1.33	1.54	1.92	2.42	3.90	5.29	0.97	1.12	1.42	1.80	2.89	4.01
36	1.39	1.64	2.00	2.61	4.50	6.09	1.02	1.16	1.50	1.91	3.23	4.50
37	1.47	1.76	2.10	2.86	5.08	6.88	1.08	1.21	1.59	2.04	3.58	4.97
38	1.56	1.90	2.24	3.18	5.71	7.67	1.15	1.29	1.72	2.21	3.93	5.46
39	1.68	2.07	2.42	3.57	6.33	8.50	1.22	1.37	1.86	2.39	4.27	5.93
40	1.84	2.28	2.66	4.02	6.96	9.26	1.32	1.49	2.02	2.60	4.62	6.41
41	2.06	2.54	2.97	4.47			1.43	1.62	2.20	2.83		
42	2.32	2.81	3.29	4.95			1.56	1.78	2.37	3.09		
43	2.59	3.12	3.69	5.46			1.71	1.97	2.58	3.39		
44	2.90	3.45	4.12	5.99			1.86	2.21	2.81	3.68		
45	3.22	3.81	4.62	6.58			2.03	2.52	3.07	3.99		

# Waiver of Premium Rider Rates With Return of Premium

Rates Per \$1,000

Issue Age	Male				Female			
	20-year Non-Tobacco	20-year Tobacco	30-year Non-Tobacco	30-year Tobacco	20-year Non-Tobacco	20-year Tobacco	30-year Non-Tobacco	30-year Tobacco
18	0.13	0.19	0.12	0.17	0.17	0.19	0.15	0.18
19	0.13	0.19	0.12	0.17	0.17	0.19	0.15	0.18
20	0.13	0.19	0.12	0.17	0.17	0.19	0.15	0.18
21	0.13	0.19	0.13	0.18	0.17	0.19	0.15	0.19
22	0.13	0.19	0.13	0.18	0.17	0.20	0.15	0.19
23	0.13	0.19	0.13	0.19	0.17	0.20	0.15	0.19
24	0.13	0.19	0.13	0.19	0.17	0.20	0.15	0.19
25	0.13	0.19	0.13	0.20	0.17	0.20	0.17	0.19
26	0.13	0.20	0.13	0.21	0.17	0.21	0.17	0.19
27	0.15	0.22	0.14	0.22	0.17	0.21	0.17	0.19
28	0.15	0.22	0.14	0.22	0.17	0.23	0.17	0.20
29	0.16	0.24	0.14	0.23	0.17	0.25	0.17	0.23
30	0.16	0.24	0.14	0.23	0.19	0.27	0.18	0.25
31	0.16	0.25	0.15	0.24	0.20	0.28	0.19	0.25
32	0.16	0.25	0.15	0.24	0.20	0.30	0.20	0.25
33	0.17	0.28	0.15	0.25	0.21	0.31	0.20	0.27
34	0.19	0.28	0.16	0.26	0.21	0.33	0.20	0.28
35	0.19	0.30	0.18	0.28	0.21	0.35	0.20	0.30
36	0.21	0.30	0.19	0.29	0.23	0.37	0.21	0.32
37	0.24	0.33	0.23	0.32	0.24	0.41	0.22	0.36
38	0.28	0.37	0.26	0.35	0.26	0.44	0.24	0.39
39	0.30	0.39	0.27	0.39	0.28	0.46	0.26	0.42
40	0.33	0.46	0.31	0.43	0.30	0.51	0.28	0.47
41	0.39	0.52	0.36		0.33	0.59	0.31	
42	0.42	0.56	0.39		0.39	0.61	0.37	
43	0.46	0.59	0.42		0.44	0.65	0.40	
44	0.49	0.64	0.47		0.50	0.70	0.46	
45	0.59	0.75	0.54		0.59	0.79	0.54	
46	0.68	0.86			0.70	0.92		
47	0.82	0.98			0.80	0.99		
48	0.97	1.15			0.92	1.17		
49	1.16	1.35			1.12	1.37		
50	1.37	1.57			1.29	1.60		
51	1.62	1.89			1.50	1.95		
52	1.90	2.22			1.79	2.20		
53	2.27	2.69			2.04	2.72		
54	2.72	3.22			2.39	3.31		
55	3.20	2.73			2.73	3.61		