



Keystone Term

Life Insurance

Agent Guide



Effective October 27, 2014 for new sales.

at a glance

Premiums	Keystone Term 1 offers current premiums that are guaranteed for the first five years in all states. Keystone Term 10, Keystone Term 15, Keystone Term 20 and Keystone Term 30 premiums are guaranteed for 10, 15, 20 and 30 years, respectively.
	To calculate premium, use the following formula: (Rate x units per \$1,000) x modal factor + policy fee = premium
Policy Fee	\$80 (annual); \$41.00 (semi-annual); \$20.70 (quarterly); \$6.90 (electronic funds transfer) Policy fees are noncommissionable.
Modal Factors	1.000 (annual); 0.510 (semi-annual); 0.260 (quarterly); 0.086 (electronic funds transfer)
Face Amount Banding	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1 million or more
Maximum Face Amount	Subject to underwriting
Issue Ages	Age nearest birthday for all states. Minimum issue age is 18 for all plans and all underwriting classes.

Maximum Issue Ages — All States Except CA, IN, OR, PA, NY & WA												
	Preferred Plus		Preferred		Select Non Tobacco		Non Tobacco		Preferred Tobacco		Tobacco	
	M	F	M	F	M	F	M	F	M	F	M	F
KT 1	75	75	75	75	75	75	80	80	75	75	80	80
KT 10	75	75	75	75	75	75	80	80	75	75	80	80
KT 15	75	75	75	75	75	75	75	75	75	75	75	75
KT 20	70	70	70	70	70	70	69	70	67	70	66	68
KT 30	50	50	50	50	50	50	50	50	47	50	44	50
Maximum Issue Ages — CA, IN, OR and PA												
	M	F	M	F	M	F	M	F	M	F	M	F
KT 1	75	75	75	75	75	75	80	80	75	75	80	80
KT 10	75	75	75	75	75	75	80	80	75	75	80	80
KT 15	75	75	74	75	74	75	75	75	73	75	73	75
KT 20	69	70	67	70	67	70	67	70	66	70	66	70
KT 30	50	50	50	50	50	50	50	50	45	49	44	48
Maximum Issue Ages — WA												
	M	F	M	F	M	F	M	F	M	F	M	F
KT 1	75	75	75	75	75	75	80	80	75	75	75	75
KT 10	70	70	70	70	70	70	70	70	70	70	70	70
KT 15	65	65	65	65	65	65	65	65	65	65	65	65
KT 20	60	60	60	60	60	60	60	60	60	60	60	60
KT 30	50	50	50	50	50	50	50	50	47	50	44	50
Maximum Issue Ages — NY												
	M	F	M	F	M	F	M	F	M	F	M	F
KT 1	70	70	70	70	70	70	70	70	70	70	70	70
KT 10	70	70	70	70	70	70	70	70	70	70	70	70
KT 15	65	65	65	65	65	65	65	65	65	65	65	65
KT 20	60	60	60	60	60	60	60	60	60	60	60	60
KT 30	50	50	50	50	50	50	50	50	50	50	50	50

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Advanced payment plus accrued interest (maximum 4%) are treated as a lien against death proceeds; the balance of the death benefit (less the advanced payment and accrued interest) is paid out to the beneficiary upon the insured's death. To exercise, insured must have a life expectancy of less than 12 months, certified by a physician. This option is not a long-term care policy. Benefits may be taxable, and may affect Medicaid eligibility. A policyowner should be advised to seek competent legal or tax counsel before exercising this benefit.

There is no additional charge for this rider.

Accidental
Death Benefit
(form AADB01
FTADB 01 NY)

The policyowner may select an amount to be paid (in addition to the policy face amount) in the event of death of the insured under the base policy resulting from accidental bodily injury occurring within 120 days of the injury and prior to the insured's 70th birthday. If death results from the insured's travel as a fare-paying passenger on a public conveyance operated by a licensed common carrier for passenger service, the rider benefit is doubled.

The rider can be issued to ages 18-65 for Keystone Term 1, Keystone Term 10 and Keystone Term 15 policies. It can be issued to ages 18-60 for Keystone Term 20 and Keystone Term 30.

Rider amount cannot exceed the following limits \$50,000 for ages 0-20; \$100,000 for ages 21-25; \$150,000 for ages 26-55 and \$100,000 for ages 56-65. Maximum from all companies is \$250,000.

There are certain conditions under which the rider is not payable. These include suicide, self-inflicted injury, and acts of declared or undeclared war. (Please refer to the rider itself for a complete listing of risks not assumed.)

The rider will terminate when the policy terminates or on the first Monthly Date after the policyowner gives written notice or on the annual date nearest the insured's 70th birthday.

The monthly charges for this rider are based on the insured's attained age, sex and underwriting classification.

Children's Insurance
(form CIRT 2-11
FTCIR 7-10)

Provides \$25,000 of coverage for the insured's children named on the application or added to the policy if born after the date of the application. If child is adopted, the date of the adoption must be before the child's 18th birthday. Does not insure any child less than 15 days old or after the anniversary date nearest the child's 25th birthday.

Policyowner may convert the insurance on each insured child to at least \$25,000 of permanent insurance without evidence of insurability with a written application. Conversion must occur no later than 31 days after the insured child's 25th birthday. New policy face amount may not exceed rider benefit amount on the date of conversion when conversion occurs before the insured child's 25th birthday. If conversion occurs on or after the insured child's 25th birthday, the new policy's face amount may not exceed five times the rider benefit amount on the date of conversion.

This rider can be issued only when the parent/insured is Age 18 – 55 and the child is age 15 days - 18 years.

The rider will terminate when the policy terminates for any reason other than the death of the primary insured or on the first Monthly Date after the policyowner gives written notice or on the anniversary nearest the insured's 65th birthday. If the primary insured dies, the rider remains in force until the youngest child covered by the rider reaches age 25.

The monthly cost for this rider is \$0.48 per \$1,000.

Waiver of Premium
for Total Disability
Benefit Rider
(form WPR 11-10/
FWPR 01 NY)

Waives the premium on the base policy and all riders so the policy stays in force during continued disability. Premiums will be waived at the payment interval in effect when disability began. If total disability begins before: age 60, premiums due during that disability will be waived; on or after age 60 but before age 63, only premiums due before age 65 and during that disability will be waived; on or after age 63 but before age 65, only premiums due during the two-year period after that disability begins and while it continues will be waived.

Total disability is defined as that which results from bodily injury or disease, lasts for at least six months, begins before age 65, and continuously prevents the insured from engaging in "an occupation for pay or profit." After the first 24 months of disability, "an occupation" means any occupation for which the insured is or becomes reasonably suited by education, training or experience. "Occupation for pay or profit" includes being a full-time student or a homemaker, if that was the insured's regular occupation at the time disability began. Total disability also includes the total and irrevocable loss of sight and the use of limbs as provided in the rider.

The company must receive proof that the insured is totally disabled and that the disability began while the policy was in force and has continued for six months. Notice and proof of the insured's total disability must be given to the company within one year after disability begins and while the insured is totally disabled. Proof of continuance of total disability must be provided as reasonably required.

No benefit is payable on account of intentionally self-inflicted injuries or an act of declared or undeclared war while the insured is a member of the armed forces. Please refer to the rider itself for a complete listing of risks not assumed.

The rider will terminate when the policy terminates or on the first Monthly Date after the policyowner gives written notice or at age 65 of the insured.

This rider is available to insured's up to age 55. The monthly charges for this rider are based on the insured's attained age, sex and underwriting classification.

issuing your business

Application	The application requests the information needed to issue the policy and is the basis upon which a policy is issued. Be sure to use the correct state. All forms necessary for these policies are available on the Document Locator under the Forms and Applications tab. Delays and withholding or reversal of commission can be avoided by giving attention to detail when completing the application. Approximately 60 percent of amendments are due to: unanswered questions, incomplete information about the plan, incomplete information about the amount of insurance and lack of detail regarding consultations with attending physicians.
Risk amendments	Used when there is no risk to the company until the amendment is signed. For example, risk amendments are needed for rated policies and benefit amounts different from that shown on the application. Commissions may be restricted until the amendment is signed and received in the company. To facilitate this process, please return the amendment through the Secure Messaging System, fax or mail.
Nonrisk amendments	Used for such things as clarification of beneficiary or date of birth. Commissions will be paid on nonrisk amendments. However, it is important the agent have the amendment: (1) signed at the time of delivery and (2) promptly returned to the company. Remember, signing the amendment completes the contract.
Illustrations	The company prefers to have an illustration with all Keystone Term applications in order to issue the contract accurately and timely. However, only Keystone Term 1 applications require a signed sales illustration. The signed illustration must reflect values consistent with those in the policy for which the client has applied. When a signed illustration is not available, an unsigned illustration must be submitted along with Form UC 8 or UN0008 NY (Policy Illustration Certification). Form UC 8 or UN0008 NY does not replace a signed sales illustration. An illustration consistent with the policy must be presented at policy delivery. It must be signed by the client and returned to the company within 30 days to complete the underwriting process. In the case of rated policies, a new illustration must be prepared, signed on delivery and returned within 30 days to complete the underwriting process. Illustrations should be prepared using the same premium mode as the policy.
Term-to-Term Exchange	To exchange an existing term policy to a new Keystone Term policy: complete a new application and satisfy all underwriting requirements; complete "Notice Regarding Replacement" form and "Internal/External Replacement" form; complete "Term-to-Term Cancellation" form and attach a check in the amount of the first modal premium.
Underwriting	A complete set of underwriting guidelines may be requested from the Underwriting Department but this information about deviations from standard ratings may help you.
Rating Classifications	Preferred Plus Nontobacco, Preferred Nontobacco and Select Nontobacco rating classifications are available and based on mortality that is anticipated to be better than standard mortality. To qualify the insured must not only be a standard risk, but must also meet additional selection criteria designed to achieve the improved mortality.

Rated Policies	You will be informed when a policy is approved with a rating and the policy will not be issued until you approve it. You are uniquely equipped, through contact with the prospective owner, to redesign the presentation in light of the rating. The illustration program includes the ability to reflect ratings.
Delivery of the Policy	Policy delivery should take place immediately after you receive the policy.
Delivery Receipt	Delivery receipt is included with each policy. It must be completed and returned to the company. This is important because the delivery receipt establishes the date on which the free-look period begins.
Change of Insurability	A policy should not be delivered if the proposed insured's insurability changes after the date of the application, even if the premium has been collected and a conditional receipt has been given. Hold the policy and immediately contact the underwriter.
Compensation	Year 1: 50%. Years 2-10: 2%
Chargebacks	In the event of a first year policy termination for reasons other than policyholder death, 100% of first year compensation will be charged back.

client communication and rights

Free Look Period	If a policyowner is not satisfied with a policy, it may be canceled during the free-look period, which expires 20 days after the policyowner receives the policy. Depending on the issue state, if the policy is a replacement, the free-look period may expire in 30 days. If the policyowner cancels the policy, any premiums paid minus any partial withdrawals will be refunded within 10 calendar days. The policyowner must return the policy to the company or its representative, and the policy will be deemed void from the beginning.
Suitability Guidelines	You must have reasonable grounds for believing that this product is suitable for you client based on the facts disclosed by your client about the client's investments, other insurance products, financial situation and needs. You shall make reasonable efforts to obtain information concerning: (1) the client's financial status, (2) the client's tax status, (3) the client's investment objectives and (4) such other information used or considered to be reasonable by an agent in making recommendations to the client.

Keystone Term 10-Year Plan
Annual Premium Rates for the 10-Year Level Period (Add \$80 Policy Fee)
Band 1: \$100,000 - \$249,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.26	0.36	0.53	0.63	1.27	1.74	18	0.21	0.29	0.40	0.48	0.94	1.20
19	0.26	0.36	0.53	0.63	1.27	1.74	19	0.21	0.29	0.40	0.48	0.94	1.20
20	0.26	0.36	0.53	0.63	1.27	1.74	20	0.21	0.29	0.40	0.48	0.94	1.20
21	0.26	0.36	0.53	0.63	1.27	1.74	21	0.21	0.29	0.40	0.48	0.94	1.20
22	0.26	0.36	0.53	0.63	1.27	1.74	22	0.21	0.29	0.40	0.48	0.94	1.20
23	0.26	0.36	0.53	0.63	1.27	1.74	23	0.21	0.29	0.40	0.48	0.94	1.20
24	0.26	0.36	0.53	0.63	1.27	1.74	24	0.21	0.29	0.40	0.48	0.94	1.20
25	0.26	0.36	0.53	0.63	1.27	1.74	25	0.21	0.29	0.40	0.48	0.94	1.20
26	0.26	0.37	0.54	0.63	1.30	1.76	26	0.21	0.29	0.40	0.48	0.97	1.22
27	0.26	0.37	0.54	0.63	1.30	1.78	27	0.21	0.29	0.40	0.48	0.99	1.26
28	0.27	0.38	0.55	0.63	1.33	1.80	28	0.21	0.29	0.40	0.48	1.03	1.28
29	0.27	0.38	0.55	0.63	1.35	1.83	29	0.21	0.29	0.40	0.48	1.06	1.32
30	0.27	0.39	0.56	0.64	1.40	1.86	30	0.23	0.31	0.45	0.48	1.08	1.34
31	0.27	0.39	0.56	0.64	1.41	1.91	31	0.23	0.31	0.45	0.48	1.11	1.39
32	0.27	0.40	0.57	0.64	1.46	1.94	32	0.23	0.31	0.45	0.48	1.13	1.41
33	0.28	0.40	0.57	0.64	1.49	1.98	33	0.23	0.31	0.45	0.48	1.16	1.45
34	0.28	0.41	0.58	0.64	1.51	1.99	34	0.23	0.31	0.45	0.48	1.18	1.47
35	0.28	0.41	0.58	0.64	1.57	2.04	35	0.23	0.31	0.45	0.52	1.21	1.51
36	0.31	0.43	0.64	0.70	1.61	2.10	36	0.26	0.35	0.50	0.58	1.25	1.57
37	0.33	0.47	0.69	0.77	1.72	2.23	37	0.26	0.39	0.56	0.63	1.33	1.66
38	0.36	0.50	0.75	0.85	1.91	2.48	38	0.29	0.43	0.63	0.70	1.41	1.77
39	0.40	0.55	0.82	0.93	2.10	2.72	39	0.33	0.48	0.69	0.78	1.54	1.94
40	0.43	0.59	0.89	1.02	2.30	2.97	40	0.37	0.52	0.76	0.86	1.68	2.13
41	0.47	0.66	0.98	1.12	2.50	3.23	41	0.42	0.57	0.83	0.93	1.83	2.36
42	0.52	0.72	1.05	1.20	2.70	3.48	42	0.46	0.63	0.92	1.02	2.03	2.63
43	0.60	0.80	1.15	1.31	2.91	3.72	43	0.50	0.69	0.98	1.10	2.26	2.92
44	0.69	0.88	1.26	1.45	3.18	4.07	44	0.56	0.73	1.06	1.18	2.46	3.21
45	0.78	0.98	1.40	1.58	3.55	4.54	45	0.62	0.79	1.14	1.27	2.69	3.52
46	0.85	1.11	1.54	1.73	3.92	5.09	46	0.69	0.84	1.23	1.37	2.94	3.89
47	0.95	1.24	1.70	1.88	4.32	5.67	47	0.74	0.91	1.30	1.45	3.19	4.27
48	1.04	1.37	1.88	2.08	4.72	6.26	48	0.82	0.97	1.40	1.57	3.45	4.65
49	1.14	1.52	2.06	2.28	5.15	6.86	49	0.88	1.04	1.50	1.68	3.69	5.03
50	1.25	1.68	2.24	2.47	5.58	7.46	50	0.97	1.11	1.61	1.81	3.98	5.44
51	1.36	1.85	2.46	2.70	6.03	8.08	51	1.04	1.20	1.72	1.94	4.26	5.84
52	1.49	2.00	2.69	2.96	6.46	8.69	52	1.14	1.32	1.87	2.09	4.55	6.27
53	1.65	2.20	2.94	3.25	6.93	9.31	53	1.25	1.45	2.01	2.26	4.84	6.69
54	1.84	2.39	3.22	3.56	7.39	9.95	54	1.38	1.62	2.20	2.43	5.16	7.17
55	2.06	2.60	3.52	3.90	7.89	10.63	55	1.50	1.81	2.40	2.63	5.51	7.65
56	2.23	2.81	3.83	4.24	8.47	11.35	56	1.69	2.00	2.60	2.82	5.86	8.13
57	2.42	3.06	4.17	4.61	9.10	12.14	57	1.89	2.20	2.80	2.99	6.24	8.64
58	2.64	3.34	4.54	5.02	9.82	13.01	58	2.11	2.43	3.03	3.20	6.66	9.21
59	2.92	3.67	4.98	5.49	10.66	14.06	59	2.33	2.69	3.27	3.42	7.11	9.80
60	3.23	4.05	5.49	6.04	11.72	15.40	60	2.59	2.92	3.58	3.76	7.61	10.49
61	3.60	4.53	6.08	6.66	12.85	16.79	61	2.83	3.21	3.96	4.17	8.17	11.23
62	4.05	5.05	6.74	7.37	14.08	18.29	62	3.11	3.48	4.34	4.58	8.83	12.08
63	4.57	5.70	7.53	8.19	15.57	20.09	63	3.39	3.78	4.79	5.08	9.67	13.24
64	5.18	6.45	8.44	9.12	17.41	22.33	64	3.68	4.12	5.32	5.69	10.75	14.71
65	5.87	7.33	9.48	10.20	19.53	24.89	65	4.00	4.45	5.94	6.45	12.06	16.50
66	6.64	8.30	10.67	11.54	22.59	28.91	66	4.34	4.86	6.77	7.53	13.32	18.60
67	7.48	9.40	12.01	13.07	25.51	32.74	67	4.71	5.32	7.72	8.78	14.74	21.01
68	8.44	10.69	13.55	14.79	28.10	36.15	68	5.15	5.83	9.20	10.95	16.38	23.74
69	9.53	12.12	15.87	17.85	31.95	41.18	69	5.67	6.48	10.73	13.09	18.16	26.70
70	10.82	13.77	17.76	19.90	38.36	49.58	70	6.34	7.24	12.04	14.71	19.68	29.26
71	12.25	15.62	19.81	22.10	43.79	53.86	71	6.91	8.53	13.55	16.04	24.47	33.74
72	13.98	17.74	22.05	24.43	51.83	63.89	72	7.96	9.76	14.92	17.21	26.84	37.34
73	16.00	20.13	24.85	27.50	54.49	67.22	73	9.32	11.25	16.43	18.34	29.21	40.98
74	18.41	22.83	28.07	31.14	56.97	70.32	74	11.10	13.13	18.37	19.85	31.57	44.61
75	21.24	25.86	31.71	35.25	59.14	73.05	75	13.41	15.52	20.55	21.24	33.85	48.08
76				40.95		91.75	76				24.77		68.94
77				47.48		110.37	77				28.71		84.11
78				54.77		129.16	78				33.02		99.72
79				62.98		148.00	79				37.73		115.89
80				72.20		169.20	80				47.20		132.20

Keystone Term 10-Year Plan
Annual Premium Rates for the 10-Year Level Period (Add \$80 Policy Fee)
Band 2: \$250,000 - \$499,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.25	0.33	0.50	0.61	1.17	1.58	18	0.20	0.28	0.39	0.47	0.91	1.15
19	0.25	0.33	0.50	0.61	1.17	1.58	19	0.20	0.28	0.39	0.47	0.91	1.15
20	0.25	0.33	0.50	0.61	1.17	1.58	20	0.20	0.28	0.39	0.47	0.91	1.15
21	0.25	0.33	0.50	0.61	1.17	1.58	21	0.20	0.28	0.39	0.47	0.91	1.15
22	0.25	0.33	0.50	0.61	1.17	1.58	22	0.20	0.28	0.39	0.47	0.91	1.15
23	0.25	0.33	0.50	0.61	1.17	1.58	23	0.20	0.28	0.39	0.47	0.91	1.15
24	0.25	0.33	0.50	0.61	1.17	1.58	24	0.20	0.28	0.39	0.47	0.91	1.15
25	0.25	0.33	0.50	0.61	1.17	1.58	25	0.20	0.28	0.39	0.47	0.91	1.15
26	0.25	0.33	0.50	0.61	1.19	1.60	26	0.20	0.28	0.39	0.47	0.93	1.17
27	0.25	0.34	0.51	0.61	1.19	1.61	27	0.20	0.28	0.39	0.47	0.94	1.21
28	0.25	0.34	0.51	0.62	1.22	1.63	28	0.20	0.28	0.39	0.47	0.97	1.23
29	0.25	0.34	0.51	0.62	1.23	1.66	29	0.20	0.28	0.39	0.47	0.99	1.27
30	0.25	0.34	0.52	0.62	1.26	1.68	30	0.21	0.29	0.43	0.47	1.00	1.29
31	0.25	0.34	0.52	0.62	1.27	1.72	31	0.21	0.29	0.43	0.47	1.02	1.34
32	0.25	0.34	0.52	0.62	1.31	1.74	32	0.21	0.29	0.43	0.47	1.04	1.36
33	0.25	0.34	0.52	0.63	1.33	1.78	33	0.21	0.29	0.43	0.47	1.06	1.40
34	0.25	0.34	0.53	0.63	1.34	1.79	34	0.21	0.29	0.43	0.47	1.07	1.42
35	0.25	0.35	0.53	0.63	1.39	1.83	35	0.21	0.29	0.43	0.51	1.09	1.46
36	0.27	0.36	0.58	0.68	1.43	1.89	36	0.23	0.32	0.47	0.56	1.13	1.51
37	0.29	0.39	0.63	0.74	1.51	2.01	37	0.23	0.36	0.51	0.61	1.20	1.59
38	0.31	0.42	0.68	0.80	1.68	2.27	38	0.26	0.39	0.57	0.66	1.28	1.70
39	0.34	0.46	0.74	0.86	1.84	2.50	39	0.30	0.44	0.62	0.74	1.40	1.85
40	0.37	0.50	0.80	0.93	2.01	2.75	40	0.33	0.47	0.67	0.80	1.52	2.03
41	0.40	0.55	0.88	1.01	2.18	3.00	41	0.37	0.51	0.73	0.87	1.67	2.23
42	0.44	0.60	0.94	1.09	2.35	3.24	42	0.41	0.57	0.80	0.94	1.86	2.48
43	0.49	0.67	1.03	1.18	2.53	3.49	43	0.44	0.62	0.84	1.01	2.07	2.75
44	0.56	0.73	1.13	1.28	2.76	3.83	44	0.49	0.65	0.91	1.08	2.25	3.00
45	0.63	0.82	1.25	1.39	3.07	4.29	45	0.54	0.71	0.97	1.16	2.47	3.29
46	0.69	0.93	1.37	1.53	3.42	4.80	46	0.60	0.75	1.05	1.26	2.70	3.60
47	0.78	1.03	1.51	1.67	3.80	5.34	47	0.64	0.81	1.12	1.34	2.92	3.92
48	0.86	1.14	1.68	1.86	4.18	5.90	48	0.70	0.85	1.22	1.45	3.16	4.24
49	0.94	1.26	1.84	2.04	4.58	6.46	49	0.76	0.92	1.31	1.57	3.38	4.56
50	1.04	1.39	2.01	2.22	4.98	7.02	50	0.83	0.97	1.42	1.70	3.64	4.90
51	1.14	1.53	2.20	2.43	5.40	7.61	51	0.89	1.05	1.52	1.83	3.89	5.24
52	1.25	1.65	2.41	2.68	5.81	8.18	52	0.97	1.15	1.67	1.97	4.16	5.60
53	1.39	1.81	2.64	2.94	6.25	8.75	53	1.06	1.26	1.80	2.14	4.43	5.95
54	1.56	1.97	2.89	3.23	6.68	9.36	54	1.17	1.40	1.97	2.31	4.71	6.36
55	1.75	2.14	3.16	3.55	7.15	9.99	55	1.27	1.56	2.17	2.51	5.03	6.76
56	1.90	2.32	3.44	3.86	7.71	10.64	56	1.42	1.74	2.35	2.68	5.34	7.19
57	2.06	2.53	3.74	4.20	8.32	11.36	57	1.58	1.92	2.53	2.84	5.68	7.64
58	2.26	2.77	4.08	4.59	9.00	12.16	58	1.75	2.13	2.74	3.03	6.05	8.14
59	2.50	3.06	4.47	5.03	9.81	13.12	59	1.93	2.37	2.97	3.23	6.44	8.67
60	2.77	3.39	4.93	5.54	10.84	14.34	60	2.13	2.59	3.25	3.54	6.89	9.28
61	3.09	3.80	5.45	6.12	11.92	15.60	61	2.33	2.86	3.59	3.91	7.37	9.92
62	3.49	4.26	6.05	6.78	13.11	16.97	62	2.54	3.11	3.94	4.29	7.96	10.68
63	3.94	4.81	6.75	7.54	14.54	18.61	63	2.77	3.39	4.35	4.75	8.70	11.71
64	4.46	5.46	7.56	8.41	16.31	20.64	64	2.99	3.70	4.84	5.31	9.65	13.00
65	5.07	6.22	8.50	9.42	18.35	22.98	65	3.25	4.01	5.41	6.00	10.81	14.59
66	5.72	6.98	9.61	10.63	21.00	26.57	66	3.56	4.36	6.10	7.00	12.01	16.39
67	6.45	7.83	10.87	12.03	23.54	29.98	67	3.88	4.76	6.89	8.17	13.38	18.45
68	7.27	8.84	12.31	13.60	25.79	33.03	68	4.28	5.19	8.12	10.19	14.95	20.80
69	8.20	9.96	14.49	16.38	29.13	37.52	69	4.74	5.75	9.40	12.18	16.66	23.34
70	9.30	11.24	16.25	18.24	34.70	45.02	70	5.34	6.41	10.49	13.69	18.11	25.54
71	10.52	12.68	18.18	20.24	39.42	48.83	71	5.85	7.51	11.74	14.93	22.71	29.37
72	12.00	14.34	20.28	22.36	46.39	57.79	72	6.79	8.57	12.89	16.02	24.98	32.46
73	13.73	16.20	22.90	25.15	48.70	60.76	73	8.01	9.85	14.14	17.07	27.25	35.58
74	15.78	18.31	25.91	28.47	50.86	63.53	74	9.59	11.46	15.76	18.48	29.51	38.69
75	18.20	20.67	29.33	32.20	52.74	65.96	75	11.66	13.51	17.58	19.77	31.70	41.67
76				36.63		80.29	76				22.48		60.02
77				41.69		94.57	77				25.50		73.37
78				47.35		108.98	78				28.80		87.10
79				53.72		123.43	79				32.41		101.33
80				60.88		139.68	80				39.68		115.68

Keystone Term 10-Year Plan
Annual Premium Rates for the 10-Year Level Period (Add \$80 Policy Fee)
Band 3: \$500,000 - \$999,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.24	0.32	0.48	0.59	1.13	1.50	18	0.19	0.27	0.38	0.45	0.88	1.09
19	0.24	0.32	0.48	0.59	1.13	1.50	19	0.19	0.27	0.38	0.45	0.88	1.09
20	0.24	0.32	0.48	0.59	1.13	1.50	20	0.19	0.27	0.38	0.45	0.88	1.09
21	0.24	0.32	0.48	0.59	1.13	1.50	21	0.19	0.27	0.38	0.45	0.88	1.09
22	0.24	0.32	0.48	0.59	1.13	1.50	22	0.19	0.27	0.38	0.45	0.88	1.09
23	0.24	0.32	0.48	0.59	1.13	1.50	23	0.19	0.27	0.38	0.45	0.88	1.09
24	0.24	0.32	0.48	0.59	1.13	1.50	24	0.19	0.27	0.38	0.45	0.88	1.09
25	0.24	0.32	0.48	0.59	1.13	1.50	25	0.19	0.27	0.38	0.45	0.88	1.09
26	0.24	0.32	0.48	0.60	1.14	1.52	26	0.19	0.27	0.38	0.45	0.89	1.11
27	0.24	0.32	0.48	0.60	1.14	1.54	27	0.19	0.27	0.38	0.45	0.91	1.15
28	0.24	0.33	0.49	0.60	1.16	1.56	28	0.19	0.27	0.38	0.45	0.93	1.16
29	0.24	0.33	0.49	0.60	1.17	1.59	29	0.19	0.27	0.38	0.45	0.94	1.20
30	0.24	0.33	0.49	0.61	1.19	1.62	30	0.20	0.28	0.42	0.45	0.96	1.22
31	0.24	0.33	0.49	0.61	1.20	1.66	31	0.20	0.28	0.42	0.45	0.97	1.27
32	0.24	0.33	0.49	0.61	1.22	1.69	32	0.20	0.28	0.42	0.45	0.99	1.29
33	0.24	0.33	0.50	0.61	1.23	1.73	33	0.20	0.28	0.42	0.45	1.00	1.32
34	0.24	0.33	0.50	0.62	1.24	1.74	34	0.20	0.28	0.42	0.45	1.02	1.34
35	0.24	0.34	0.50	0.62	1.27	1.79	35	0.20	0.28	0.42	0.50	1.03	1.38
36	0.26	0.35	0.54	0.67	1.30	1.85	36	0.22	0.30	0.46	0.55	1.07	1.43
37	0.28	0.38	0.59	0.73	1.39	1.96	37	0.22	0.34	0.50	0.59	1.13	1.51
38	0.30	0.41	0.64	0.79	1.54	2.18	38	0.24	0.37	0.55	0.64	1.21	1.61
39	0.32	0.45	0.69	0.85	1.69	2.40	39	0.28	0.41	0.60	0.70	1.32	1.75
40	0.34	0.49	0.74	0.92	1.85	2.62	40	0.30	0.45	0.65	0.76	1.44	1.92
41	0.37	0.54	0.82	1.00	2.01	2.84	41	0.33	0.49	0.70	0.83	1.58	2.11
42	0.41	0.58	0.88	1.06	2.17	3.07	42	0.37	0.53	0.76	0.89	1.75	2.35
43	0.47	0.65	0.96	1.16	2.33	3.29	43	0.40	0.58	0.81	0.95	1.95	2.60
44	0.52	0.71	1.05	1.26	2.54	3.59	44	0.45	0.61	0.87	1.02	2.13	2.85
45	0.59	0.79	1.16	1.37	2.84	4.01	45	0.49	0.67	0.92	1.08	2.33	3.12
46	0.65	0.89	1.27	1.49	3.18	4.47	46	0.54	0.71	1.00	1.18	2.55	3.41
47	0.73	1.00	1.40	1.62	3.54	4.97	47	0.58	0.76	1.06	1.25	2.77	3.70
48	0.81	1.09	1.55	1.78	3.90	5.47	48	0.64	0.80	1.14	1.36	3.00	4.00
49	0.88	1.20	1.70	1.95	4.29	5.98	49	0.70	0.86	1.23	1.45	3.22	4.30
50	0.98	1.32	1.84	2.12	4.68	6.49	50	0.76	0.91	1.32	1.58	3.47	4.61
51	1.07	1.45	2.02	2.32	5.08	7.02	51	0.82	0.98	1.42	1.70	3.71	4.93
52	1.18	1.55	2.21	2.53	5.48	7.54	52	0.90	1.07	1.54	1.83	3.97	5.26
53	1.31	1.69	2.41	2.78	5.90	8.06	53	0.98	1.17	1.66	2.00	4.23	5.58
54	1.47	1.84	2.65	3.05	6.32	8.60	54	1.09	1.31	1.81	2.14	4.51	5.96
55	1.65	1.98	2.89	3.34	6.77	9.18	55	1.18	1.45	1.99	2.33	4.82	6.33
56	1.79	2.16	3.15	3.66	7.30	9.85	56	1.32	1.60	2.15	2.49	5.12	6.73
57	1.95	2.36	3.44	3.99	7.88	10.58	57	1.47	1.77	2.31	2.63	5.45	7.16
58	2.13	2.59	3.77	4.38	8.53	11.40	58	1.62	1.96	2.49	2.81	5.81	7.64
59	2.37	2.87	4.14	4.80	9.30	12.37	59	1.78	2.17	2.69	2.99	6.19	8.13
60	2.63	3.19	4.57	5.30	10.27	13.61	60	1.97	2.36	2.94	3.27	6.63	8.71
61	2.93	3.58	5.07	5.85	11.30	14.90	61	2.15	2.60	3.24	3.61	7.10	9.32
62	3.32	4.01	5.63	6.46	12.42	16.30	62	2.35	2.82	3.54	3.96	7.67	10.04
63	3.75	4.56	6.29	7.17	13.78	17.97	63	2.55	3.06	3.90	4.38	8.39	11.01
64	4.26	5.18	7.04	7.98	15.46	20.05	64	2.76	3.33	4.33	4.90	9.32	12.24
65	4.84	5.91	7.91	8.90	17.40	22.43	65	2.99	3.61	4.84	5.53	10.45	13.74
66	5.42	6.68	8.97	10.12	20.08	25.94	66	3.28	3.94	5.48	6.51	11.65	15.52
67	6.06	7.53	10.18	11.53	22.65	29.29	67	3.59	4.32	6.23	7.65	13.01	17.55
68	6.78	8.56	11.54	13.12	24.92	32.26	68	3.96	4.74	7.37	9.61	14.58	19.86
69	7.61	9.68	13.62	15.91	28.29	36.66	69	4.40	5.28	8.59	11.55	16.28	22.37
70	8.58	10.96	15.31	17.79	33.92	44.00	70	4.96	5.91	9.61	13.03	17.73	24.54
71	9.66	12.43	17.15	19.79	38.68	47.74	71	5.44	6.96	10.79	14.24	22.31	28.33
72	10.97	14.09	19.15	21.94	45.72	56.50	72	6.32	7.97	11.87	15.28	24.57	31.37
73	12.50	15.97	21.66	24.75	48.06	59.41	73	7.46	9.21	13.04	16.31	26.84	34.45
74	14.32	18.09	24.53	28.08	50.23	62.12	74	8.95	10.74	14.56	17.69	29.09	37.52
75	16.46	20.47	27.81	31.84	52.14	64.50	75	10.89	12.71	16.26	18.95	31.27	40.46
76				36.16		78.95	76				21.65		57.17
77				41.11		93.35	77				24.66		69.32
78				46.64		107.88	78				27.97		81.82
79				52.86		122.45	79				31.58		94.77
80				59.84		138.84	80				38.84		107.84

Keystone Term 10-Year Plan
Annual Premium Rates for the 10-Year Level Period (Add \$80 Policy Fee)
Band 4: \$1,000,000 and Higher

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.23	0.31	0.47	0.58	1.09	1.46	18	0.18	0.26	0.37	0.44	0.80	1.08
19	0.23	0.31	0.47	0.58	1.09	1.46	19	0.18	0.26	0.37	0.44	0.80	1.08
20	0.23	0.31	0.47	0.58	1.09	1.46	20	0.18	0.26	0.37	0.44	0.80	1.08
21	0.23	0.31	0.47	0.58	1.09	1.46	21	0.18	0.26	0.37	0.44	0.80	1.08
22	0.23	0.31	0.47	0.58	1.09	1.46	22	0.18	0.26	0.37	0.44	0.80	1.08
23	0.23	0.31	0.47	0.58	1.09	1.46	23	0.18	0.26	0.37	0.44	0.80	1.08
24	0.23	0.31	0.47	0.58	1.09	1.46	24	0.18	0.26	0.37	0.44	0.80	1.08
25	0.23	0.31	0.47	0.58	1.09	1.46	25	0.18	0.26	0.37	0.44	0.80	1.08
26	0.23	0.31	0.47	0.59	1.10	1.48	26	0.18	0.26	0.37	0.44	0.82	1.09
27	0.23	0.31	0.47	0.59	1.10	1.49	27	0.18	0.26	0.37	0.44	0.83	1.12
28	0.23	0.32	0.47	0.59	1.11	1.51	28	0.18	0.26	0.37	0.44	0.86	1.14
29	0.23	0.32	0.47	0.59	1.12	1.53	29	0.18	0.26	0.37	0.44	0.88	1.17
30	0.23	0.32	0.48	0.60	1.14	1.56	30	0.19	0.27	0.41	0.44	0.89	1.18
31	0.23	0.32	0.48	0.60	1.15	1.59	31	0.19	0.27	0.41	0.44	0.91	1.21
32	0.23	0.32	0.48	0.60	1.17	1.61	32	0.19	0.27	0.41	0.44	0.93	1.23
33	0.23	0.32	0.48	0.60	1.18	1.65	33	0.19	0.27	0.41	0.44	0.95	1.26
34	0.23	0.32	0.48	0.61	1.19	1.65	34	0.19	0.27	0.41	0.44	0.96	1.27
35	0.23	0.33	0.49	0.61	1.22	1.70	35	0.19	0.27	0.41	0.48	0.98	1.30
36	0.25	0.34	0.52	0.66	1.25	1.75	36	0.21	0.29	0.44	0.53	1.02	1.35
37	0.27	0.37	0.57	0.71	1.33	1.86	37	0.21	0.32	0.48	0.57	1.08	1.42
38	0.28	0.40	0.62	0.77	1.49	2.09	38	0.23	0.35	0.52	0.62	1.15	1.52
39	0.30	0.44	0.68	0.83	1.64	2.30	39	0.27	0.39	0.57	0.68	1.26	1.66
40	0.33	0.47	0.73	0.89	1.80	2.52	40	0.29	0.42	0.62	0.74	1.37	1.83
41	0.35	0.52	0.81	0.97	1.96	2.75	41	0.32	0.46	0.67	0.80	1.50	2.02
42	0.39	0.57	0.86	1.03	2.12	2.97	42	0.35	0.50	0.73	0.86	1.67	2.25
43	0.44	0.63	0.94	1.12	2.29	3.19	43	0.38	0.54	0.77	0.92	1.86	2.49
44	0.50	0.69	1.04	1.22	2.51	3.50	44	0.43	0.57	0.83	0.99	2.03	2.73
45	0.56	0.77	1.15	1.32	2.81	3.92	45	0.47	0.63	0.88	1.06	2.23	3.00
46	0.62	0.87	1.25	1.44	3.12	4.37	46	0.52	0.67	0.95	1.15	2.44	3.27
47	0.70	0.98	1.38	1.56	3.47	4.86	47	0.56	0.71	1.02	1.21	2.65	3.55
48	0.78	1.08	1.52	1.72	3.82	5.35	48	0.62	0.76	1.09	1.31	2.87	3.84
49	0.85	1.18	1.66	1.88	4.18	5.86	49	0.68	0.82	1.18	1.40	3.08	4.12
50	0.94	1.31	1.80	2.05	4.55	6.36	50	0.74	0.86	1.27	1.52	3.32	4.42
51	1.03	1.43	1.97	2.24	4.94	6.88	51	0.80	0.94	1.36	1.63	3.56	4.72
52	1.14	1.54	2.15	2.44	5.31	7.40	52	0.88	1.02	1.49	1.75	3.81	5.04
53	1.26	1.68	2.35	2.68	5.71	7.91	53	0.96	1.13	1.60	1.91	4.05	5.35
54	1.42	1.83	2.57	2.95	6.11	8.45	54	1.07	1.26	1.75	2.05	4.32	5.71
55	1.60	1.97	2.81	3.23	6.54	9.02	55	1.16	1.41	1.93	2.22	4.62	6.07
56	1.73	2.14	3.06	3.54	7.06	9.64	56	1.29	1.56	2.08	2.37	4.92	6.44
57	1.88	2.33	3.34	3.87	7.63	10.32	57	1.43	1.72	2.22	2.50	5.26	6.84
58	2.05	2.55	3.67	4.24	8.26	11.08	58	1.58	1.91	2.38	2.67	5.62	7.28
59	2.28	2.82	4.03	4.66	9.02	11.98	59	1.74	2.12	2.56	2.84	6.01	7.74
60	2.52	3.13	4.45	5.15	9.97	13.13	60	1.91	2.30	2.79	3.10	6.45	8.28
61	2.81	3.51	4.93	5.68	10.98	14.33	61	2.08	2.54	3.06	3.42	6.93	8.84
62	3.18	3.91	5.47	6.28	12.08	15.63	62	2.27	2.76	3.34	3.75	7.50	9.51
63	3.59	4.44	6.12	6.98	13.41	17.18	63	2.47	2.99	3.66	4.14	8.23	10.41
64	4.07	5.03	6.85	7.77	15.06	19.10	64	2.67	3.26	4.05	4.62	9.17	11.55
65	4.63	5.73	7.70	8.68	16.96	21.32	65	2.89	3.54	4.52	5.22	10.31	12.95
66	5.17	6.45	8.68	9.85	19.36	24.87	66	3.17	3.87	5.14	6.18	11.48	14.71
67	5.77	7.26	9.81	11.22	21.66	28.26	67	3.47	4.25	5.88	7.30	12.81	16.74
68	6.45	8.23	11.07	12.74	23.70	31.28	68	3.83	4.67	7.00	9.23	14.34	19.04
69	7.23	9.28	13.01	15.43	26.72	35.73	69	4.26	5.21	8.20	11.14	16.01	21.54
70	8.14	10.49	14.58	17.25	31.76	43.16	70	4.80	5.84	9.21	12.59	17.42	23.70
71	9.15	11.87	16.29	19.18	36.03	46.95	71	5.27	6.90	10.36	13.78	21.90	27.47
72	10.39	13.44	18.15	21.25	42.35	55.83	72	6.13	7.92	11.42	14.81	24.11	30.50
73	11.82	15.20	20.48	23.96	44.44	58.77	73	7.24	9.16	12.57	15.82	26.33	33.57
74	13.53	17.20	23.15	27.18	46.39	61.52	74	8.69	10.70	14.07	17.18	28.53	36.63
75	15.55	19.45	26.20	30.80	48.10	63.93	75	10.58	12.68	15.75	18.42	30.66	39.56
76				34.99		77.15	76				21.14		55.27
77				39.78		90.32	77				24.17		66.69
78				45.13		103.61	78				27.49		78.45
79				51.16		116.93	79				31.11		90.63
80				57.92		131.92	80				38.42		102.92

Keystone Term 15 Year Plan
Annual Premium Rates for the 15-Year Level Period (Add \$80 Policy Fee)
Band 1: \$100,000 - \$249,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.31	0.45	0.61	0.75	1.48	1.90	18	0.26	0.38	0.50	0.59	1.11	1.44
19	0.31	0.45	0.61	0.75	1.48	1.90	19	0.26	0.38	0.50	0.59	1.11	1.44
20	0.31	0.45	0.61	0.75	1.48	1.90	20	0.26	0.38	0.50	0.59	1.11	1.44
21	0.31	0.45	0.61	0.75	1.48	1.90	21	0.26	0.38	0.50	0.59	1.11	1.44
22	0.31	0.45	0.61	0.75	1.48	1.90	22	0.26	0.38	0.50	0.59	1.11	1.44
23	0.31	0.45	0.61	0.75	1.48	1.90	23	0.26	0.38	0.50	0.59	1.11	1.44
24	0.31	0.45	0.61	0.75	1.48	1.90	24	0.26	0.38	0.50	0.59	1.11	1.44
25	0.31	0.45	0.61	0.75	1.48	1.90	25	0.26	0.38	0.50	0.59	1.11	1.44
26	0.31	0.45	0.61	0.75	1.50	1.92	26	0.26	0.38	0.50	0.59	1.15	1.51
27	0.31	0.45	0.63	0.77	1.55	2.00	27	0.26	0.38	0.50	0.59	1.16	1.57
28	0.32	0.45	0.63	0.77	1.58	2.03	28	0.26	0.39	0.50	0.61	1.19	1.64
29	0.32	0.45	0.63	0.78	1.62	2.08	29	0.26	0.39	0.53	0.62	1.24	1.71
30	0.32	0.45	0.63	0.78	1.67	2.16	30	0.26	0.40	0.53	0.62	1.25	1.77
31	0.32	0.45	0.65	0.79	1.72	2.23	31	0.26	0.40	0.54	0.64	1.28	1.86
32	0.32	0.45	0.65	0.80	1.76	2.29	32	0.26	0.40	0.54	0.64	1.31	1.91
33	0.33	0.50	0.66	0.81	1.82	2.35	33	0.26	0.40	0.54	0.66	1.35	1.98
34	0.33	0.50	0.68	0.83	1.86	2.41	34	0.28	0.43	0.56	0.67	1.36	2.06
35	0.33	0.50	0.68	0.84	1.91	2.49	35	0.28	0.43	0.57	0.69	1.41	2.13
36	0.37	0.54	0.75	0.92	1.99	2.58	36	0.31	0.47	0.62	0.76	1.47	2.21
37	0.43	0.59	0.82	1.01	2.10	2.74	37	0.33	0.51	0.69	0.84	1.57	2.31
38	0.46	0.65	0.90	1.12	2.33	3.06	38	0.35	0.59	0.77	0.92	1.69	2.46
39	0.53	0.71	0.98	1.22	2.60	3.40	39	0.38	0.64	0.85	1.03	1.83	2.62
40	0.60	0.78	1.09	1.33	2.84	3.73	40	0.44	0.69	0.92	1.09	2.03	2.86
41	0.65	0.87	1.17	1.46	3.10	4.05	41	0.49	0.74	0.99	1.18	2.27	3.12
42	0.73	0.97	1.31	1.58	3.34	4.38	42	0.55	0.80	1.10	1.29	2.53	3.42
43	0.79	1.06	1.43	1.75	3.62	4.74	43	0.62	0.86	1.18	1.38	2.81	3.75
44	0.88	1.18	1.58	1.89	3.96	5.19	44	0.69	0.93	1.25	1.43	3.10	4.09
45	0.97	1.34	1.73	2.03	4.45	5.83	45	0.76	1.00	1.35	1.54	3.43	4.44
46	1.09	1.48	1.90	2.21	4.94	6.50	46	0.83	1.09	1.45	1.65	3.78	4.89
47	1.21	1.61	2.06	2.42	5.48	7.21	47	0.91	1.15	1.57	1.77	4.15	5.36
48	1.33	1.76	2.27	2.67	6.04	7.92	48	0.98	1.23	1.69	1.91	4.51	5.83
49	1.46	1.92	2.47	2.90	6.63	8.70	49	1.06	1.30	1.82	2.06	4.88	6.29
50	1.60	2.11	2.71	3.16	7.23	9.48	50	1.15	1.40	1.96	2.25	5.24	6.75
51	1.74	2.30	2.97	3.45	7.83	10.26	51	1.23	1.50	2.15	2.44	5.62	7.21
52	1.91	2.50	3.25	3.78	8.46	11.07	52	1.33	1.64	2.31	2.62	5.99	7.71
53	2.12	2.79	3.58	4.15	9.09	11.87	53	1.46	1.81	2.52	2.85	6.41	8.21
54	2.37	3.10	3.95	4.56	9.77	12.72	54	1.57	2.02	2.79	3.11	6.81	8.73
55	2.66	3.43	4.35	5.00	10.47	13.60	55	1.72	2.25	3.06	3.39	7.23	9.26
56	2.99	3.74	4.80	5.49	11.24	14.51	56	1.92	2.52	3.35	3.68	7.69	9.94
57	3.36	4.11	5.31	6.04	12.10	15.52	57	2.17	2.79	3.66	3.99	8.21	10.69
58	3.78	4.55	5.89	6.68	13.03	16.66	58	2.43	3.13	4.00	4.30	8.76	11.51
59	4.23	5.04	6.56	7.39	14.15	17.98	59	2.73	3.48	4.37	4.65	9.38	12.41
60	4.78	5.62	7.32	8.21	15.59	19.68	60	3.04	3.88	4.85	5.19	10.09	13.44
61	5.39	6.28	8.16	9.12	17.07	21.43	61	3.38	4.32	5.42	5.81	10.89	14.58
62	6.04	7.02	9.15	10.18	18.67	23.34	62	3.74	4.77	6.02	6.47	11.80	15.90
63	6.82	7.92	10.31	11.39	20.59	25.63	63	4.13	5.28	6.71	7.26	13.00	17.67
64	7.64	8.93	11.61	12.78	22.96	28.46	64	4.55	5.85	7.52	8.20	14.51	19.82
65	8.58	10.12	13.11	14.39	25.69	31.72	65	5.02	6.46	8.48	9.40	16.36	22.51
66	10.08	11.55	14.64	16.52	31.87	38.26	66	5.51	6.76	9.08	11.32	17.35	24.04
67	11.76	13.59	16.71	19.21	38.05	44.70	67	6.17	7.59	10.29	14.80	22.92	30.37
68	13.66	15.95	19.04	22.24	43.52	50.45	68	6.98	8.51	12.15	20.88	29.26	37.51
69	15.85	18.59	22.52	27.62	51.64	58.92	69	7.93	9.67	14.12	26.91	36.14	45.26
70	18.17	21.71	25.47	31.35	65.24	73.06	70	9.04	11.08	15.64	30.57	42.47	52.42
71	20.96	25.12	29.03	36.14	78.71	80.27	71	10.05	13.40	17.86	35.32	61.19	64.18
72	24.37	29.02	32.97	41.32	96.00	97.16	72	11.94	15.62	19.95	39.73	70.38	73.66
73	28.36	33.43	37.79	48.04	101.73	102.76	73	14.41	18.30	22.25	44.21	79.62	83.28
74	33.08	38.39	43.40	56.08	107.08	107.99	74	17.60	21.70	25.19	49.92	88.84	92.81
75	38.64	43.99	49.81	65.22	111.75	112.58	75	21.75	26.01	28.50	55.32	95.34	96.10

Keystone Term 15 Year Plan
Annual Premium Rates for the 15-Year Level Period (Add \$80 Policy Fee)
Band 2: \$250,000 - \$499,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.30	0.43	0.60	0.73	1.38	1.79	18	0.25	0.35	0.49	0.58	1.00	1.30
19	0.30	0.43	0.60	0.73	1.38	1.79	19	0.25	0.35	0.49	0.58	1.00	1.30
20	0.30	0.43	0.60	0.73	1.38	1.79	20	0.25	0.35	0.49	0.58	1.00	1.30
21	0.30	0.43	0.60	0.73	1.38	1.79	21	0.25	0.35	0.49	0.58	1.00	1.30
22	0.30	0.43	0.60	0.73	1.38	1.79	22	0.25	0.35	0.49	0.58	1.00	1.30
23	0.30	0.43	0.60	0.73	1.38	1.79	23	0.25	0.35	0.49	0.58	1.00	1.30
24	0.30	0.43	0.60	0.73	1.38	1.79	24	0.25	0.35	0.49	0.58	1.00	1.30
25	0.30	0.43	0.60	0.73	1.38	1.79	25	0.25	0.35	0.49	0.58	1.00	1.30
26	0.30	0.43	0.60	0.73	1.39	1.80	26	0.25	0.35	0.49	0.58	1.03	1.35
27	0.30	0.43	0.62	0.74	1.43	1.86	27	0.25	0.35	0.49	0.58	1.04	1.38
28	0.30	0.43	0.62	0.74	1.45	1.89	28	0.25	0.35	0.49	0.60	1.07	1.43
29	0.30	0.43	0.62	0.75	1.48	1.92	29	0.25	0.35	0.52	0.61	1.11	1.47
30	0.31	0.43	0.62	0.75	1.51	1.99	30	0.25	0.36	0.52	0.61	1.12	1.51
31	0.31	0.43	0.63	0.75	1.54	2.04	31	0.25	0.36	0.53	0.63	1.16	1.57
32	0.31	0.43	0.63	0.76	1.57	2.08	32	0.25	0.36	0.53	0.63	1.18	1.60
33	0.31	0.46	0.63	0.77	1.61	2.13	33	0.25	0.36	0.53	0.64	1.21	1.65
34	0.31	0.46	0.65	0.78	1.64	2.18	34	0.27	0.37	0.55	0.66	1.23	1.69
35	0.31	0.46	0.65	0.79	1.67	2.24	35	0.27	0.37	0.56	0.68	1.27	1.74
36	0.35	0.48	0.72	0.86	1.74	2.32	36	0.29	0.41	0.61	0.75	1.33	1.82
37	0.40	0.52	0.78	0.94	1.84	2.47	37	0.31	0.45	0.67	0.82	1.41	1.93
38	0.43	0.56	0.86	1.04	2.04	2.76	38	0.33	0.51	0.74	0.90	1.52	2.07
39	0.49	0.61	0.94	1.14	2.27	3.07	39	0.36	0.56	0.82	1.01	1.65	2.24
40	0.56	0.66	1.04	1.23	2.49	3.37	40	0.41	0.61	0.88	1.07	1.82	2.48
41	0.60	0.73	1.12	1.35	2.71	3.67	41	0.45	0.64	0.95	1.15	2.04	2.75
42	0.68	0.81	1.24	1.46	2.93	3.97	42	0.51	0.70	1.05	1.26	2.27	3.06
43	0.73	0.88	1.35	1.61	3.17	4.30	43	0.56	0.76	1.12	1.34	2.52	3.39
44	0.81	0.97	1.50	1.75	3.47	4.71	44	0.63	0.81	1.19	1.39	2.77	3.74
45	0.90	1.08	1.64	1.87	3.90	5.29	45	0.69	0.88	1.28	1.50	3.07	4.10
46	0.99	1.21	1.79	2.04	4.38	5.93	46	0.75	0.96	1.37	1.60	3.38	4.52
47	1.09	1.32	1.93	2.23	4.92	6.61	47	0.83	1.02	1.47	1.72	3.72	4.96
48	1.19	1.46	2.11	2.46	5.47	7.29	48	0.89	1.08	1.57	1.85	4.04	5.40
49	1.29	1.60	2.28	2.67	6.04	8.02	49	0.97	1.15	1.69	1.99	4.38	5.83
50	1.41	1.77	2.50	2.91	6.63	8.77	50	1.04	1.24	1.81	2.15	4.70	6.26
51	1.53	1.95	2.72	3.18	7.23	9.51	51	1.11	1.33	1.97	2.34	5.04	6.69
52	1.66	2.13	2.96	3.48	7.85	10.28	52	1.21	1.45	2.12	2.50	5.38	7.16
53	1.83	2.39	3.25	3.82	8.47	11.05	53	1.33	1.61	2.30	2.71	5.75	7.62
54	2.04	2.67	3.57	4.19	9.14	11.86	54	1.42	1.81	2.53	2.95	6.11	8.12
55	2.28	2.96	3.92	4.60	9.83	12.70	55	1.56	2.01	2.77	3.21	6.49	8.61
56	2.55	3.22	4.31	5.07	10.55	13.53	56	1.73	2.23	3.03	3.50	6.93	9.23
57	2.85	3.54	4.76	5.59	11.36	14.45	57	1.95	2.45	3.32	3.79	7.43	9.91
58	3.19	3.92	5.27	6.19	12.23	15.49	58	2.17	2.72	3.63	4.10	7.96	10.65
59	3.56	4.34	5.85	6.87	13.28	16.69	59	2.43	3.01	3.97	4.44	8.56	11.47
60	4.01	4.84	6.52	7.65	14.62	18.24	60	2.70	3.33	4.41	4.97	9.23	12.41
61	4.51	5.40	7.26	8.52	16.01	19.84	61	3.00	3.68	4.93	5.57	10.00	13.45
62	5.04	6.03	8.12	9.52	17.51	21.58	62	3.31	4.05	5.48	6.22	10.87	14.65
63	5.68	6.80	9.13	10.67	19.31	23.67	63	3.64	4.47	6.11	6.99	12.03	16.26
64	6.35	7.66	10.27	12.00	21.52	26.25	64	4.00	4.93	6.85	7.91	13.47	18.22
65	7.12	8.68	11.58	13.52	24.08	29.22	65	4.41	5.42	7.73	9.07	15.25	20.66
66	8.44	10.08	12.97	15.52	30.34	35.91	66	4.86	5.70	8.32	10.87	16.17	22.10
67	9.91	12.07	14.83	18.06	36.59	42.50	67	5.47	6.48	9.49	14.13	21.36	28.06
68	11.58	14.37	16.94	20.90	42.14	48.39	68	6.21	7.34	11.29	19.83	27.27	34.78
69	13.50	16.95	20.09	25.96	50.37	57.07	69	7.09	8.43	13.21	25.48	33.68	42.08
70	15.54	19.99	22.75	29.46	64.14	71.54	70	8.10	9.77	14.70	28.91	39.59	48.82
71	17.99	23.32	25.97	33.97	77.78	88.92	71	9.04	11.94	16.85	33.36	57.04	59.90
72	20.98	27.13	29.53	38.83	95.30	96.22	72	10.78	14.03	18.89	37.49	65.60	68.82
73	24.48	31.44	33.90	45.15	101.10	101.94	73	13.05	16.55	21.12	41.68	74.22	77.88
74	28.63	36.28	38.97	52.71	106.51	107.30	74	15.98	19.75	23.98	47.04	82.81	86.85
75	33.51	41.75	44.76	61.30	111.25	112.00	75	19.80	23.80	27.20	52.10	88.87	89.95

Keystone Term 15 Year Plan
Annual Premium Rates for the 15-Year Level Period (Add \$80 Policy Fee)
Band 3: \$500,000 - \$999,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.28	0.42	0.56	0.71	1.30	1.71	18	0.24	0.34	0.48	0.57	0.98	1.26
19	0.28	0.42	0.56	0.71	1.30	1.71	19	0.24	0.34	0.48	0.57	0.98	1.26
20	0.28	0.42	0.56	0.71	1.30	1.71	20	0.24	0.34	0.48	0.57	0.98	1.26
21	0.28	0.42	0.56	0.71	1.30	1.71	21	0.24	0.34	0.48	0.57	0.98	1.26
22	0.28	0.42	0.56	0.71	1.30	1.71	22	0.24	0.34	0.48	0.57	0.98	1.26
23	0.28	0.42	0.56	0.71	1.30	1.71	23	0.24	0.34	0.48	0.57	0.98	1.26
24	0.28	0.42	0.56	0.71	1.30	1.71	24	0.24	0.34	0.48	0.57	0.98	1.26
25	0.28	0.42	0.56	0.71	1.30	1.71	25	0.24	0.34	0.48	0.57	0.98	1.26
26	0.28	0.42	0.56	0.71	1.31	1.72	26	0.24	0.34	0.48	0.57	1.01	1.30
27	0.28	0.42	0.56	0.72	1.35	1.76	27	0.24	0.34	0.48	0.57	1.02	1.34
28	0.29	0.42	0.56	0.72	1.37	1.78	28	0.24	0.34	0.48	0.58	1.05	1.38
29	0.29	0.42	0.56	0.73	1.39	1.81	29	0.24	0.34	0.51	0.60	1.09	1.43
30	0.29	0.42	0.56	0.73	1.43	1.86	30	0.24	0.35	0.51	0.60	1.09	1.46
31	0.29	0.42	0.58	0.74	1.45	1.89	31	0.24	0.35	0.52	0.61	1.12	1.51
32	0.29	0.42	0.58	0.75	1.48	1.93	32	0.24	0.35	0.52	0.61	1.15	1.55
33	0.29	0.45	0.59	0.76	1.52	1.96	33	0.24	0.35	0.52	0.62	1.18	1.59
34	0.30	0.45	0.61	0.77	1.55	1.99	34	0.26	0.36	0.54	0.64	1.19	1.64
35	0.30	0.45	0.61	0.78	1.58	2.04	35	0.26	0.36	0.55	0.65	1.23	1.68
36	0.33	0.47	0.67	0.85	1.65	2.12	36	0.28	0.40	0.59	0.72	1.28	1.76
37	0.38	0.51	0.72	0.93	1.74	2.27	37	0.30	0.43	0.65	0.78	1.36	1.85
38	0.41	0.55	0.79	1.03	1.94	2.56	38	0.32	0.49	0.71	0.86	1.47	1.99
39	0.47	0.59	0.86	1.12	2.16	2.88	39	0.34	0.54	0.79	0.97	1.59	2.15
40	0.53	0.63	0.94	1.21	2.37	3.18	40	0.38	0.58	0.83	1.01	1.76	2.37
41	0.57	0.70	1.01	1.33	2.59	3.48	41	0.42	0.62	0.90	1.09	1.96	2.62
42	0.64	0.76	1.11	1.43	2.80	3.78	42	0.47	0.68	0.99	1.20	2.18	2.90
43	0.69	0.83	1.21	1.58	3.03	4.12	43	0.51	0.73	1.05	1.27	2.41	3.21
44	0.76	0.90	1.34	1.70	3.32	4.53	44	0.57	0.78	1.11	1.32	2.66	3.53
45	0.85	1.01	1.45	1.83	3.74	5.12	45	0.63	0.85	1.20	1.42	2.94	3.87
46	0.94	1.13	1.59	1.99	4.20	5.76	46	0.68	0.92	1.28	1.52	3.24	4.27
47	1.04	1.23	1.73	2.17	4.72	6.44	47	0.76	0.97	1.37	1.62	3.57	4.69
48	1.14	1.36	1.90	2.38	5.25	7.12	48	0.83	1.03	1.47	1.75	3.89	5.11
49	1.24	1.50	2.07	2.59	5.80	7.85	49	0.89	1.10	1.57	1.88	4.22	5.52
50	1.36	1.66	2.27	2.83	6.37	8.60	50	0.97	1.17	1.68	2.04	4.54	5.93
51	1.47	1.83	2.48	3.08	6.94	9.34	51	1.04	1.25	1.83	2.22	4.87	6.34
52	1.61	2.00	2.71	3.37	7.54	10.11	52	1.13	1.36	1.96	2.37	5.20	6.79
53	1.78	2.24	2.99	3.69	8.13	10.88	53	1.25	1.50	2.13	2.57	5.57	7.24
54	1.99	2.50	3.30	4.05	8.77	11.69	54	1.34	1.68	2.34	2.80	5.92	7.71
55	2.23	2.78	3.63	4.44	9.44	12.53	55	1.48	1.86	2.56	3.05	6.29	8.18
56	2.48	3.04	4.00	4.89	10.15	13.34	56	1.63	2.07	2.80	3.32	6.70	8.81
57	2.77	3.35	4.44	5.39	10.94	14.23	57	1.83	2.27	3.05	3.60	7.16	9.50
58	3.09	3.72	4.92	5.97	11.79	15.23	58	2.04	2.54	3.33	3.89	7.66	10.25
59	3.44	4.13	5.49	6.63	12.83	16.40	59	2.28	2.81	3.62	4.21	8.22	11.07
60	3.86	4.62	6.13	7.37	14.15	17.90	60	2.53	3.12	4.01	4.72	8.85	12.02
61	4.33	5.17	6.84	8.21	15.51	19.45	61	2.80	3.45	4.46	5.28	9.57	13.08
62	4.82	5.79	7.68	9.17	16.98	21.14	62	3.08	3.80	4.95	5.90	10.39	14.29
63	5.42	6.55	8.66	10.28	18.75	23.16	63	3.39	4.19	5.51	6.64	11.47	15.92
64	6.04	7.40	9.75	11.55	20.93	25.66	64	3.72	4.63	6.17	7.50	12.82	17.90
65	6.76	8.39	11.02	13.02	23.44	28.54	65	4.10	5.10	6.94	8.61	14.48	20.37
66	8.09	9.75	12.40	15.02	29.71	35.25	66	4.56	5.39	7.55	10.38	15.36	21.73
67	9.57	11.70	14.28	17.56	35.97	41.85	67	5.17	6.16	8.75	13.55	20.29	27.33
68	11.27	13.94	16.39	20.41	41.53	47.76	68	5.93	7.03	10.61	19.15	25.89	33.64
69	13.19	16.46	19.56	25.48	49.77	56.45	69	6.82	8.13	12.58	24.67	31.98	40.50
70	15.25	19.42	22.23	29.00	63.57	70.95	70	7.86	9.46	14.10	28.02	37.59	46.84
71	17.72	22.66	25.46	33.50	77.23	78.35	71	8.81	11.64	16.31	32.37	54.16	57.25
72	20.74	26.37	29.04	38.39	94.77	95.68	72	10.59	13.74	18.40	36.41	62.29	65.64
73	24.27	30.57	33.41	44.71	100.59	101.42	73	12.90	16.26	20.69	40.51	70.47	74.15
74	28.46	35.30	38.50	52.28	106.01	106.79	74	15.89	19.47	23.65	45.76	78.63	82.59
75	33.37	40.62	44.32	60.90	110.75	111.50	75	19.77	23.53	26.95	50.70	84.38	85.50

Keystone Term 15 Year Plan
Annual Premium Rates for the 15-Year Level Period (Add \$80 Policy Fee)
Band 4: \$1,000,000 and Higher

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.27	0.41	0.55	0.68	1.23	1.66	18	0.23	0.33	0.47	0.56	0.96	1.25
19	0.27	0.41	0.55	0.68	1.23	1.66	19	0.23	0.33	0.47	0.56	0.96	1.25
20	0.27	0.41	0.55	0.68	1.23	1.66	20	0.23	0.33	0.47	0.56	0.96	1.25
21	0.27	0.41	0.55	0.68	1.23	1.66	21	0.23	0.33	0.47	0.56	0.96	1.25
22	0.27	0.41	0.55	0.68	1.23	1.66	22	0.23	0.33	0.47	0.56	0.96	1.25
23	0.27	0.41	0.55	0.68	1.23	1.66	23	0.23	0.33	0.47	0.56	0.96	1.25
24	0.27	0.41	0.55	0.68	1.23	1.66	24	0.23	0.33	0.47	0.56	0.96	1.25
25	0.27	0.41	0.55	0.68	1.23	1.66	25	0.23	0.33	0.47	0.56	0.96	1.25
26	0.27	0.41	0.55	0.68	1.24	1.68	26	0.23	0.33	0.47	0.56	0.99	1.29
27	0.27	0.41	0.55	0.69	1.28	1.72	27	0.23	0.33	0.47	0.56	0.99	1.32
28	0.27	0.41	0.55	0.69	1.30	1.74	28	0.23	0.33	0.47	0.57	1.02	1.36
29	0.27	0.41	0.55	0.70	1.32	1.77	29	0.23	0.33	0.49	0.58	1.05	1.40
30	0.27	0.41	0.55	0.70	1.36	1.83	30	0.23	0.33	0.49	0.58	1.06	1.43
31	0.27	0.41	0.57	0.71	1.38	1.86	31	0.23	0.33	0.50	0.60	1.09	1.49
32	0.28	0.41	0.57	0.73	1.41	1.90	32	0.23	0.33	0.50	0.60	1.11	1.52
33	0.28	0.43	0.58	0.74	1.45	1.94	33	0.23	0.33	0.50	0.61	1.13	1.56
34	0.28	0.43	0.60	0.76	1.48	1.98	34	0.25	0.35	0.51	0.63	1.15	1.60
35	0.28	0.43	0.60	0.77	1.51	2.03	35	0.25	0.35	0.53	0.64	1.18	1.64
36	0.32	0.45	0.66	0.84	1.58	2.11	36	0.27	0.38	0.57	0.71	1.23	1.72
37	0.37	0.49	0.71	0.91	1.68	2.25	37	0.29	0.41	0.62	0.76	1.31	1.81
38	0.39	0.53	0.78	1.02	1.87	2.54	38	0.31	0.48	0.69	0.84	1.41	1.94
39	0.46	0.57	0.85	1.10	2.10	2.86	39	0.33	0.52	0.76	0.94	1.53	2.09
40	0.52	0.62	0.93	1.19	2.31	3.15	40	0.37	0.56	0.80	0.98	1.69	2.31
41	0.55	0.68	1.00	1.31	2.53	3.45	41	0.41	0.59	0.87	1.06	1.88	2.56
42	0.63	0.75	1.10	1.41	2.74	3.75	42	0.46	0.65	0.96	1.16	2.10	2.84
43	0.68	0.81	1.20	1.55	2.97	4.08	43	0.50	0.70	1.02	1.23	2.33	3.14
44	0.75	0.89	1.33	1.68	3.26	4.49	44	0.56	0.75	1.08	1.27	2.56	3.45
45	0.84	1.00	1.44	1.80	3.69	5.07	45	0.62	0.82	1.17	1.37	2.84	3.78
46	0.93	1.12	1.58	1.96	4.13	5.65	46	0.66	0.89	1.24	1.46	3.15	4.17
47	1.02	1.22	1.71	2.13	4.63	6.27	47	0.73	0.93	1.33	1.57	3.48	4.58
48	1.13	1.35	1.88	2.34	5.14	6.90	48	0.79	0.99	1.43	1.69	3.81	5.00
49	1.22	1.49	2.04	2.54	5.67	7.58	49	0.84	1.06	1.53	1.81	4.14	5.40
50	1.34	1.65	2.24	2.78	6.22	8.26	50	0.91	1.13	1.64	1.97	4.47	5.80
51	1.45	1.82	2.45	3.02	6.77	8.94	51	0.98	1.21	1.79	2.13	4.80	6.21
52	1.58	1.99	2.68	3.30	7.35	9.65	52	1.05	1.31	1.92	2.28	5.14	6.64
53	1.75	2.23	2.95	3.62	7.92	10.35	53	1.16	1.45	2.08	2.47	5.52	7.08
54	1.95	2.49	3.25	3.97	8.54	11.10	54	1.23	1.62	2.30	2.70	5.88	7.54
55	2.19	2.77	3.58	4.36	9.18	11.87	55	1.36	1.80	2.51	2.93	6.25	8.01
56	2.44	3.02	3.93	4.77	9.83	12.67	56	1.51	2.00	2.73	3.18	6.65	8.55
57	2.72	3.33	4.34	5.23	10.56	13.56	57	1.71	2.20	2.98	3.45	7.10	9.15
58	3.03	3.68	4.81	5.76	11.35	14.57	58	1.93	2.46	3.24	3.72	7.58	9.81
59	3.38	4.09	5.35	6.36	12.30	15.72	59	2.16	2.72	3.52	4.02	8.12	10.53
60	3.79	4.56	5.96	7.04	13.52	17.22	60	2.42	3.02	3.89	4.49	8.73	11.36
61	4.26	5.11	6.64	7.81	14.77	18.77	61	2.69	3.34	4.32	5.01	9.43	12.28
62	4.74	5.71	7.43	8.69	16.12	20.45	62	2.98	3.68	4.79	5.59	10.22	13.34
63	5.33	6.45	8.37	9.71	17.75	22.47	63	3.29	4.06	5.32	6.27	11.27	14.76
64	5.94	7.28	9.41	10.88	19.76	24.96	64	3.63	4.49	5.95	7.08	12.57	16.49
65	6.66	8.25	10.62	12.23	22.07	27.83	65	4.02	4.94	6.68	8.11	14.19	18.65
66	7.99	9.55	12.02	14.21	28.38	34.56	66	4.47	5.22	7.29	9.73	15.06	20.03
67	9.48	11.40	13.92	16.74	34.69	41.18	67	5.08	5.98	8.48	12.65	19.96	25.74
68	11.17	13.54	16.05	19.58	40.29	47.09	68	5.83	6.84	10.32	17.81	25.53	32.17
69	13.10	15.94	19.26	24.61	48.59	55.81	69	6.72	7.91	12.27	22.88	31.59	39.16
70	15.16	18.76	21.96	28.11	62.48	70.35	70	7.76	9.22	13.78	25.97	37.16	45.62
71	17.63	21.85	25.23	32.58	76.24	77.76	71	8.70	11.36	15.97	29.97	53.63	56.22
72	20.66	25.39	28.85	37.44	93.91	95.14	72	10.47	13.42	18.05	33.69	61.72	64.77
73	24.19	29.39	33.28	43.72	99.76	100.90	73	12.77	15.90	20.32	37.47	69.85	73.44
74	28.38	33.89	38.43	51.25	105.22	106.28	74	15.74	19.05	23.25	42.29	77.96	82.03
75	33.30	38.97	44.31	59.81	110.00	111.00	75	19.61	23.04	26.52	46.84	83.68	85.00

Keystone Term 20 Year Plan
Annual Premium Rates for the 20-Year Level Period (Add \$80 Policy Fee)
Band 1: \$100,000 - \$249,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.44	0.60	0.79	0.89	1.68	2.15	18	0.32	0.44	0.61	0.70	1.22	1.57
19	0.44	0.60	0.79	0.89	1.68	2.15	19	0.32	0.44	0.61	0.70	1.22	1.57
20	0.44	0.60	0.79	0.89	1.68	2.15	20	0.32	0.44	0.61	0.70	1.22	1.57
21	0.44	0.60	0.79	0.89	1.68	2.15	21	0.32	0.44	0.61	0.70	1.22	1.57
22	0.44	0.60	0.79	0.89	1.68	2.15	22	0.32	0.44	0.61	0.70	1.22	1.57
23	0.44	0.60	0.79	0.89	1.68	2.15	23	0.32	0.44	0.61	0.70	1.22	1.57
24	0.44	0.60	0.79	0.89	1.68	2.15	24	0.32	0.44	0.61	0.70	1.22	1.57
25	0.44	0.60	0.79	0.89	1.68	2.15	25	0.32	0.44	0.61	0.70	1.22	1.57
26	0.45	0.61	0.79	0.89	1.71	2.18	26	0.32	0.44	0.63	0.72	1.30	1.69
27	0.45	0.62	0.79	0.89	1.76	2.27	27	0.32	0.44	0.63	0.72	1.32	1.72
28	0.46	0.63	0.79	0.89	1.83	2.32	28	0.32	0.44	0.63	0.72	1.36	1.77
29	0.46	0.64	0.79	0.89	1.87	2.38	29	0.32	0.44	0.63	0.73	1.42	1.85
30	0.47	0.65	0.79	0.89	1.92	2.46	30	0.32	0.44	0.63	0.73	1.48	1.93
31	0.47	0.66	0.81	0.92	1.98	2.54	31	0.32	0.44	0.65	0.77	1.56	2.02
32	0.48	0.67	0.83	0.95	2.05	2.60	32	0.33	0.44	0.65	0.77	1.62	2.13
33	0.48	0.68	0.85	0.99	2.09	2.68	33	0.33	0.48	0.67	0.77	1.71	2.24
34	0.49	0.69	0.89	1.02	2.18	2.77	34	0.35	0.51	0.72	0.81	1.80	2.36
35	0.49	0.70	0.93	1.08	2.37	3.06	35	0.38	0.60	0.78	0.88	1.91	2.51
36	0.55	0.75	1.00	1.17	2.56	3.32	36	0.41	0.64	0.81	0.91	2.02	2.64
37	0.63	0.83	1.10	1.26	2.76	3.63	37	0.44	0.68	0.87	0.95	2.14	2.82
38	0.69	0.91	1.20	1.38	2.99	3.96	38	0.50	0.72	0.92	1.02	2.31	3.04
39	0.77	0.99	1.31	1.51	3.25	4.35	39	0.55	0.78	1.00	1.08	2.48	3.28
40	0.84	1.08	1.43	1.66	3.55	4.76	40	0.60	0.85	1.10	1.20	2.67	3.51
41	0.97	1.18	1.59	1.85	3.87	5.24	41	0.66	0.89	1.18	1.33	2.93	3.85
42	1.05	1.31	1.74	2.01	4.22	5.72	42	0.72	1.00	1.32	1.44	3.20	4.20
43	1.15	1.41	1.91	2.20	4.60	6.25	43	0.80	1.08	1.42	1.58	3.49	4.58
44	1.27	1.52	2.06	2.41	5.01	6.82	44	0.89	1.16	1.55	1.73	3.81	5.01
45	1.39	1.65	2.24	2.63	5.44	7.43	45	0.99	1.27	1.70	1.90	4.15	5.43
46	1.47	1.75	2.39	2.79	5.85	7.92	46	1.03	1.35	1.81	2.03	4.31	5.66
47	1.63	1.92	2.64	3.09	6.52	8.70	47	1.12	1.43	1.96	2.21	4.73	6.20
48	1.77	2.08	2.89	3.40	7.21	9.53	48	1.21	1.53	2.14	2.42	5.16	6.78
49	1.95	2.29	3.18	3.74	7.98	10.42	49	1.33	1.66	2.33	2.61	5.58	7.38
50	2.15	2.50	3.50	4.10	8.79	11.38	50	1.45	1.80	2.56	2.86	6.08	8.02
51	2.36	2.76	3.85	4.50	9.65	12.39	51	1.60	1.98	2.79	3.10	6.57	8.66
52	2.62	3.04	4.25	4.96	10.59	13.47	52	1.78	2.16	3.05	3.37	7.09	9.38
53	2.89	3.39	4.70	5.46	11.56	14.62	53	1.98	2.40	3.32	3.64	7.67	10.16
54	3.22	3.77	5.21	6.05	12.60	15.83	54	2.23	2.66	3.62	3.93	8.29	10.96
55	3.61	4.21	5.80	6.70	13.36	16.73	55	2.53	3.00	3.96	4.39	8.94	11.86
56	4.11	4.73	6.53	7.47	14.24	17.88	56	2.83	3.36	4.44	4.77	9.70	12.93
57	4.70	5.28	7.30	8.31	15.19	19.15	57	3.19	3.77	4.98	5.28	10.53	14.07
58	5.31	5.87	8.08	9.14	16.22	20.49	58	3.60	4.23	5.61	5.98	11.40	15.28
59	5.93	6.41	8.81	9.90	17.23	21.80	59	4.08	4.81	6.33	6.79	12.32	16.56
60	6.61	7.10	9.72	10.84	19.42	24.67	60	4.57	5.42	7.05	7.57	13.30	17.91
61	7.42	8.16	11.31	12.61	21.60	27.25	61	5.09	5.97	7.57	8.06	13.86	18.60
62	8.45	9.17	12.76	14.21	23.77	29.78	62	5.62	6.55	8.33	8.92	14.86	19.76
63	9.32	10.44	14.46	15.99	26.16	32.71	63	6.17	7.20	9.26	10.03	17.54	22.86
64	10.48	11.94	16.48	18.12	29.16	36.36	64	6.87	8.11	10.48	11.44	19.84	25.78
65	11.82	13.66	18.80	20.56	32.66	40.56	65	7.68	9.08	11.94	13.21	22.68	29.42
66	13.93	16.30	21.77	23.98	46.47	54.65	66	9.03	9.88	12.88	14.43	25.56	33.15
67	16.85	20.07	25.62	28.10	59.73		67	10.67	12.13	15.22	17.33	36.52	47.38
68	20.15	24.49	30.10	32.91			68	12.61	14.58	18.75	22.27	49.18	55.20
69	23.90	29.66	36.65	41.09			69	14.92	17.74	22.54	27.24	54.88	61.61
70	28.32	35.33	42.00				70	17.91	21.43	26.15	31.00	66.00	66.39

Keystone Term 20 Year Plan
Annual Premium Rates for the 20-Year Level Period (Add \$80 Policy Fee)
Band 2: \$250,000 - \$499,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.39	0.55	0.72	0.88	1.54	1.98	18	0.31	0.42	0.56	0.66	1.15	1.48
19	0.39	0.55	0.72	0.88	1.54	1.98	19	0.31	0.42	0.56	0.66	1.15	1.48
20	0.39	0.55	0.72	0.88	1.54	1.98	20	0.31	0.42	0.56	0.66	1.15	1.48
21	0.39	0.55	0.72	0.88	1.54	1.98	21	0.31	0.42	0.56	0.66	1.15	1.48
22	0.39	0.55	0.72	0.88	1.54	1.98	22	0.31	0.42	0.56	0.66	1.15	1.48
23	0.39	0.55	0.72	0.88	1.54	1.98	23	0.31	0.42	0.56	0.66	1.15	1.48
24	0.39	0.55	0.72	0.88	1.54	1.98	24	0.31	0.42	0.56	0.66	1.15	1.48
25	0.39	0.55	0.72	0.88	1.54	1.98	25	0.31	0.42	0.56	0.66	1.15	1.48
26	0.39	0.56	0.72	0.88	1.56	2.01	26	0.31	0.42	0.58	0.68	1.21	1.57
27	0.40	0.56	0.72	0.88	1.59	2.08	27	0.31	0.42	0.58	0.68	1.22	1.59
28	0.40	0.57	0.72	0.88	1.64	2.13	28	0.31	0.42	0.58	0.68	1.25	1.64
29	0.41	0.58	0.72	0.88	1.67	2.18	29	0.31	0.42	0.58	0.69	1.30	1.70
30	0.41	0.59	0.72	0.88	1.70	2.25	30	0.31	0.42	0.58	0.69	1.34	1.76
31	0.41	0.59	0.74	0.90	1.74	2.32	31	0.31	0.42	0.61	0.73	1.40	1.83
32	0.42	0.60	0.76	0.92	1.79	2.37	32	0.32	0.42	0.61	0.73	1.44	1.91
33	0.42	0.61	0.78	0.95	1.82	2.44	33	0.32	0.45	0.63	0.73	1.50	2.00
34	0.43	0.61	0.83	0.97	1.88	2.52	34	0.34	0.47	0.67	0.78	1.57	2.10
35	0.43	0.62	0.87	1.01	2.01	2.77	35	0.37	0.52	0.74	0.85	1.65	2.21
36	0.48	0.66	0.93	1.09	2.19	3.02	36	0.40	0.55	0.77	0.88	1.75	2.33
37	0.55	0.73	1.02	1.17	2.39	3.31	37	0.43	0.60	0.82	0.92	1.87	2.50
38	0.60	0.80	1.12	1.27	2.61	3.62	38	0.48	0.63	0.87	0.98	2.03	2.71
39	0.67	0.88	1.23	1.38	2.87	3.98	39	0.52	0.68	0.94	1.03	2.19	2.92
40	0.73	0.96	1.33	1.51	3.16	4.37	40	0.57	0.75	1.04	1.14	2.36	3.14
41	0.83	1.05	1.49	1.67	3.47	4.82	41	0.62	0.79	1.12	1.26	2.60	3.45
42	0.90	1.16	1.63	1.81	3.81	5.27	42	0.68	0.89	1.24	1.36	2.86	3.78
43	0.99	1.26	1.78	1.98	4.18	5.77	43	0.75	0.97	1.34	1.49	3.13	4.13
44	1.09	1.36	1.93	2.16	4.58	6.31	44	0.83	1.04	1.46	1.63	3.42	4.53
45	1.19	1.47	2.09	2.35	5.00	6.88	45	0.92	1.14	1.60	1.78	3.74	4.92
46	1.25	1.56	2.22	2.50	5.37	7.32	46	0.95	1.21	1.70	1.91	3.89	5.13
47	1.38	1.72	2.43	2.76	5.96	8.02	47	1.03	1.29	1.84	2.07	4.29	5.63
48	1.51	1.86	2.65	3.04	6.57	8.76	48	1.11	1.39	2.01	2.27	4.68	6.16
49	1.65	2.05	2.90	3.35	7.25	9.56	49	1.21	1.51	2.19	2.45	5.08	6.71
50	1.82	2.24	3.17	3.68	7.97	10.42	50	1.32	1.65	2.40	2.68	5.55	7.30
51	1.99	2.47	3.46	4.03	8.73	11.33	51	1.45	1.82	2.62	2.91	6.01	7.89
52	2.21	2.73	3.81	4.45	9.56	12.30	52	1.60	1.99	2.86	3.16	6.49	8.55
53	2.43	3.04	4.19	4.90	10.43	13.33	53	1.77	2.22	3.12	3.42	7.04	9.26
54	2.70	3.39	4.63	5.43	11.35	14.41	54	1.99	2.46	3.39	3.69	7.62	10.00
55	3.03	3.79	5.13	6.01	12.02	15.22	55	2.25	2.79	3.71	4.12	8.23	10.83
56	3.47	4.27	5.74	6.72	12.87	16.32	56	2.50	3.11	4.11	4.48	8.96	11.83
57	4.00	4.78	6.38	7.51	13.80	17.54	57	2.80	3.47	4.57	4.96	9.75	12.91
58	4.56	5.32	7.03	8.28	14.80	18.82	58	3.14	3.87	5.11	5.62	10.57	14.04
59	5.11	5.82	7.64	8.98	15.78	20.08	59	3.54	4.37	5.71	6.39	11.45	15.25
60	5.72	6.46	8.39	9.85	17.91	22.83	60	3.94	4.91	6.32	7.12	12.38	16.52
61	6.45	7.44	9.72	11.50	20.04	25.31	61	4.38	5.39	6.76	7.58	12.92	17.17
62	7.37	8.38	10.93	12.98	22.15	27.72	62	4.82	5.90	7.40	8.40	13.87	18.26
63	8.15	9.54	12.35	14.64	24.48	30.54	63	5.28	6.47	8.18	9.44	16.42	21.17
64	9.19	10.93	14.03	16.61	27.40	34.03	64	5.86	7.27	9.22	10.77	18.61	23.92
65	10.40	12.52	15.96	18.88	30.80	38.06	65	6.54	8.12	10.45	12.44	21.32	27.34
66	12.14	14.44	18.08	22.57	45.44	54.50	66	7.78	8.79	11.34	13.59	24.24	31.08
67	14.57	17.19	20.83	27.01	59.50		67	9.28	10.68	13.57	16.32	35.36	45.34
68	17.30	20.41	24.02	32.18			68	11.08	12.73	16.92	20.97	48.19	54.75
69	20.41	24.18	28.69	41.00			69	13.21	15.38	20.52	25.65	53.98	61.32
70	24.07	28.31	32.50				70	15.96	18.48	23.95	29.19	65.25	65.75

Keystone Term 20 Year Plan
Annual Premium Rates for the 20-Year Level Period (Add \$80 Policy Fee)
Band 3: \$500,000 - \$999,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.38	0.54	0.68	0.82	1.47	1.95	18	0.30	0.41	0.54	0.63	1.14	1.38
19	0.38	0.54	0.68	0.82	1.47	1.95	19	0.30	0.41	0.54	0.63	1.14	1.38
20	0.38	0.54	0.68	0.82	1.47	1.95	20	0.30	0.41	0.54	0.63	1.14	1.38
21	0.38	0.54	0.68	0.82	1.47	1.95	21	0.30	0.41	0.54	0.63	1.14	1.38
22	0.38	0.54	0.68	0.82	1.47	1.95	22	0.30	0.41	0.54	0.63	1.14	1.38
23	0.38	0.54	0.68	0.82	1.47	1.95	23	0.30	0.41	0.54	0.63	1.14	1.38
24	0.38	0.54	0.68	0.82	1.47	1.95	24	0.30	0.41	0.54	0.63	1.14	1.38
25	0.38	0.54	0.68	0.82	1.47	1.95	25	0.30	0.41	0.54	0.63	1.14	1.38
26	0.38	0.55	0.68	0.82	1.49	1.98	26	0.30	0.41	0.56	0.65	1.20	1.47
27	0.39	0.55	0.68	0.82	1.53	2.05	27	0.30	0.41	0.56	0.65	1.21	1.50
28	0.39	0.56	0.68	0.82	1.58	2.09	28	0.30	0.41	0.56	0.65	1.24	1.54
29	0.40	0.56	0.68	0.82	1.61	2.14	29	0.30	0.41	0.56	0.67	1.28	1.61
30	0.40	0.57	0.68	0.82	1.65	2.21	30	0.30	0.41	0.56	0.67	1.33	1.67
31	0.40	0.58	0.70	0.85	1.70	2.28	31	0.30	0.41	0.56	0.71	1.38	1.74
32	0.41	0.58	0.72	0.87	1.75	2.33	32	0.31	0.41	0.56	0.71	1.43	1.82
33	0.41	0.59	0.75	0.91	1.78	2.39	33	0.31	0.43	0.58	0.71	1.49	1.92
34	0.42	0.59	0.77	0.94	1.85	2.47	34	0.33	0.45	0.62	0.77	1.55	2.01
35	0.42	0.60	0.81	0.98	1.99	2.71	35	0.36	0.51	0.68	0.83	1.63	2.13
36	0.46	0.64	0.87	1.06	2.17	2.95	36	0.38	0.54	0.71	0.86	1.72	2.25
37	0.53	0.70	0.95	1.14	2.37	3.23	37	0.42	0.58	0.76	0.90	1.84	2.42
38	0.58	0.78	1.05	1.24	2.59	3.53	38	0.46	0.62	0.81	0.96	1.99	2.62
39	0.64	0.84	1.14	1.34	2.85	3.88	39	0.50	0.66	0.87	1.01	2.13	2.84
40	0.70	0.92	1.25	1.47	3.13	4.26	40	0.55	0.72	0.95	1.11	2.30	3.05
41	0.79	1.00	1.38	1.63	3.45	4.68	41	0.59	0.76	1.02	1.22	2.53	3.36
42	0.85	1.11	1.51	1.77	3.78	5.12	42	0.64	0.85	1.14	1.33	2.77	3.69
43	0.93	1.19	1.65	1.93	4.16	5.60	43	0.71	0.92	1.23	1.45	3.02	4.04
44	1.03	1.28	1.79	2.09	4.55	6.12	44	0.78	1.00	1.33	1.57	3.30	4.43
45	1.12	1.38	1.94	2.27	4.97	6.67	45	0.87	1.08	1.46	1.73	3.60	4.82
46	1.19	1.47	2.06	2.42	5.33	7.10	46	0.90	1.15	1.55	1.85	3.75	5.01
47	1.32	1.60	2.27	2.68	5.90	7.80	47	0.97	1.21	1.69	2.00	4.15	5.46
48	1.43	1.73	2.49	2.95	6.49	8.53	48	1.05	1.30	1.84	2.18	4.55	5.94
49	1.58	1.91	2.73	3.26	7.15	9.32	49	1.14	1.41	2.00	2.35	4.95	6.44
50	1.74	2.09	2.98	3.58	7.84	10.17	50	1.24	1.52	2.19	2.57	5.42	6.97
51	1.91	2.30	3.27	3.94	8.58	11.06	51	1.37	1.67	2.39	2.78	5.88	7.51
52	2.12	2.55	3.59	4.33	9.38	12.02	52	1.52	1.82	2.60	3.02	6.37	8.11
53	2.34	2.83	3.95	4.79	10.22	13.04	53	1.68	2.01	2.84	3.26	6.92	8.75
54	2.59	3.13	4.36	5.31	11.11	14.11	54	1.88	2.23	3.08	3.51	7.50	9.42
55	2.90	3.50	4.83	5.88	11.76	14.91	55	2.13	2.51	3.38	3.92	8.11	10.17
56	3.29	3.97	5.44	6.59	12.58	16.00	56	2.37	2.82	3.79	4.26	8.84	11.19
57	3.76	4.46	6.09	7.37	13.48	17.20	57	2.66	3.19	4.25	4.73	9.63	12.29
58	4.25	4.99	6.74	8.17	14.45	18.47	58	2.99	3.60	4.80	5.38	10.46	13.45
59	4.74	5.48	7.35	8.87	15.39	19.72	59	3.38	4.11	5.42	6.12	11.35	14.68
60	5.34	6.11	8.11	9.75	17.45	22.43	60	3.77	4.64	6.04	6.84	12.28	15.98
61	6.08	7.06	9.45	11.39	19.50	24.88	61	4.19	5.13	6.50	7.30	12.82	16.64
62	6.86	7.98	10.66	12.90	21.55	27.27	62	4.62	5.65	7.14	8.09	13.77	17.75
63	7.81	9.12	12.10	14.55	23.79	30.05	63	5.06	6.22	7.95	9.11	16.34	20.72
64	8.80	10.48	13.79	16.54	26.61	33.50	64	5.63	7.02	9.01	10.41	18.54	23.53
65	9.94	12.03	15.73	18.82	29.90	37.48	65	6.28	7.88	10.27	12.04	21.26	27.02
66	11.98	13.74	17.78	20.58	35.94	48.27	66	7.49	8.52	11.09	13.15	24.13	30.67
67	14.25	16.20	20.44	22.72	41.75		67	8.97	10.29	13.18	15.80	35.08	44.58
68	16.84	19.08	23.55	25.18			68	10.74	12.20	16.32	19.20	47.71	54.00
69	19.78	22.44	28.08	29.40			69	12.81	14.68	19.68	24.75	53.41	60.45
70	22.94	26.12	31.78				70	15.50	17.58	22.90	28.25	64.50	65.00

Keystone Term 20 Year Plan
Annual Premium Rates for the 20-Year Level Period (Add \$80 Policy Fee)
Band 4: \$1,000,000 and Higher

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.37	0.53	0.67	0.79	1.43	1.94	18	0.29	0.40	0.52	0.61	1.10	1.37
19	0.37	0.53	0.67	0.79	1.43	1.94	19	0.29	0.40	0.52	0.61	1.10	1.37
20	0.37	0.53	0.67	0.79	1.43	1.94	20	0.29	0.40	0.52	0.61	1.10	1.37
21	0.37	0.53	0.67	0.79	1.43	1.94	21	0.29	0.40	0.52	0.61	1.10	1.37
22	0.37	0.53	0.67	0.79	1.43	1.94	22	0.29	0.40	0.52	0.61	1.10	1.37
23	0.37	0.53	0.67	0.79	1.43	1.94	23	0.29	0.40	0.52	0.61	1.10	1.37
24	0.37	0.53	0.67	0.79	1.43	1.94	24	0.29	0.40	0.52	0.61	1.10	1.37
25	0.37	0.53	0.67	0.79	1.43	1.94	25	0.29	0.40	0.52	0.61	1.10	1.37
26	0.37	0.53	0.67	0.79	1.45	1.97	26	0.29	0.40	0.54	0.63	1.16	1.46
27	0.38	0.54	0.67	0.79	1.49	2.03	27	0.29	0.40	0.54	0.63	1.17	1.49
28	0.38	0.54	0.67	0.79	1.54	2.07	28	0.29	0.40	0.54	0.63	1.20	1.53
29	0.39	0.55	0.67	0.79	1.57	2.11	29	0.29	0.40	0.54	0.65	1.25	1.59
30	0.39	0.56	0.67	0.79	1.61	2.17	30	0.29	0.40	0.54	0.65	1.29	1.66
31	0.39	0.56	0.69	0.82	1.66	2.23	31	0.29	0.40	0.54	0.69	1.35	1.73
32	0.40	0.57	0.71	0.85	1.71	2.28	32	0.30	0.40	0.54	0.69	1.40	1.81
33	0.40	0.57	0.73	0.90	1.74	2.34	33	0.30	0.42	0.56	0.69	1.46	1.90
34	0.41	0.58	0.75	0.93	1.81	2.41	34	0.32	0.44	0.60	0.76	1.53	2.00
35	0.41	0.59	0.80	0.97	1.95	2.62	35	0.35	0.50	0.67	0.82	1.61	2.12
36	0.45	0.62	0.86	1.05	2.13	2.86	36	0.37	0.53	0.69	0.85	1.70	2.24
37	0.52	0.69	0.93	1.13	2.32	3.13	37	0.41	0.57	0.74	0.89	1.81	2.40
38	0.57	0.76	1.04	1.23	2.55	3.42	38	0.44	0.60	0.79	0.94	1.96	2.60
39	0.62	0.83	1.13	1.33	2.80	3.77	39	0.48	0.65	0.85	0.99	2.11	2.82
40	0.68	0.90	1.23	1.46	3.09	4.13	40	0.53	0.71	0.94	1.09	2.28	3.04
41	0.78	0.98	1.37	1.62	3.40	4.55	41	0.57	0.75	1.01	1.20	2.50	3.35
42	0.84	1.10	1.50	1.76	3.73	4.97	42	0.63	0.83	1.12	1.30	2.75	3.67
43	0.91	1.18	1.64	1.92	4.10	5.45	43	0.69	0.91	1.21	1.42	3.00	4.03
44	1.01	1.26	1.78	2.08	4.49	5.95	44	0.76	0.98	1.32	1.54	3.28	4.42
45	1.11	1.37	1.93	2.26	4.91	6.49	45	0.85	1.07	1.45	1.69	3.58	4.81
46	1.18	1.45	2.05	2.40	5.25	6.92	46	0.87	1.13	1.53	1.81	3.73	4.99
47	1.30	1.58	2.25	2.66	5.81	7.61	47	0.94	1.19	1.66	1.96	4.10	5.42
48	1.42	1.71	2.46	2.92	6.39	8.34	48	1.02	1.28	1.80	2.14	4.48	5.88
49	1.56	1.88	2.69	3.22	7.03	9.13	49	1.11	1.38	1.96	2.31	4.86	6.36
50	1.72	2.06	2.94	3.53	7.70	9.97	50	1.21	1.49	2.14	2.53	5.31	6.87
51	1.89	2.26	3.21	3.87	8.42	10.87	51	1.34	1.63	2.33	2.74	5.74	7.38
52	2.09	2.50	3.52	4.25	9.19	11.82	52	1.48	1.78	2.53	2.98	6.21	7.95
53	2.32	2.77	3.86	4.70	10.01	12.83	53	1.63	1.96	2.75	3.23	6.73	8.57
54	2.56	3.07	4.26	5.20	10.87	13.90	54	1.83	2.17	2.98	3.48	7.28	9.20
55	2.87	3.43	4.72	5.75	11.50	14.70	55	2.08	2.45	3.27	3.89	7.86	9.92
56	3.25	3.88	5.31	6.42	12.32	15.74	56	2.32	2.75	3.66	4.22	8.56	10.92
57	3.70	4.37	5.96	7.16	13.21	16.90	57	2.60	3.12	4.11	4.67	9.32	11.99
58	4.18	4.90	6.60	7.91	14.17	18.12	58	2.93	3.51	4.63	5.29	10.12	13.12
59	4.65	5.37	7.20	8.56	15.11	19.32	59	3.32	4.01	5.23	6.00	10.96	14.32
60	5.23	5.99	7.95	9.39	17.16	21.94	60	3.71	4.54	5.84	6.70	11.86	15.59
61	5.95	6.93	9.27	10.94	19.20	24.29	61	4.13	5.01	6.27	7.14	12.37	16.23
62	6.70	7.84	10.47	12.35	21.23	26.59	62	4.55	5.53	6.90	7.90	13.28	17.32
63	7.62	8.95	11.89	13.90	23.46	29.27	63	4.99	6.08	7.67	8.87	15.74	20.22
64	8.58	10.30	13.56	15.78	26.27	32.59	64	5.56	6.87	8.69	10.13	17.85	22.96
65	9.69	11.82	15.48	17.93	29.53	36.42	65	6.21	7.71	9.92	11.70	20.45	26.37
66	11.76	13.54	17.49	19.65	35.38	48.00	66	7.41	8.35	10.76	12.68	23.34	30.10
67	14.07	16.02	20.11	21.74	41.00		67	8.88	10.15	12.89	15.04	34.37	44.31
68	16.70	18.91	23.17	24.15			68	10.65	12.07	16.11	19.02	47.09	53.50
69	19.69	22.30	27.62	28.28			69	12.72	14.58	19.56	23.10	52.83	60.02
70	22.90	26.00	31.27				70	15.40	17.50	22.85	26.10	64.00	64.50

Keystone Term 30 Year Plan
Annual Premium Rates for the 30-Year Level Period (Add \$80 Policy Fee)
Band 1: \$100,000 - \$249,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.85	1.14	1.49	1.62	3.11	3.77	18	0.64	0.88	1.13	1.26	2.36	2.84
19	0.85	1.14	1.49	1.62	3.11	3.77	19	0.64	0.88	1.13	1.26	2.36	2.84
20	0.85	1.14	1.49	1.62	3.11	3.77	20	0.64	0.88	1.13	1.26	2.36	2.84
21	0.85	1.14	1.49	1.62	3.11	3.77	21	0.64	0.88	1.13	1.26	2.36	2.84
22	0.85	1.14	1.49	1.62	3.11	3.77	22	0.64	0.88	1.13	1.26	2.36	2.84
23	0.85	1.14	1.49	1.62	3.11	3.77	23	0.64	0.88	1.13	1.26	2.36	2.84
24	0.85	1.14	1.49	1.62	3.11	3.77	24	0.64	0.88	1.13	1.26	2.36	2.84
25	0.85	1.14	1.49	1.62	3.11	3.77	25	0.64	0.88	1.13	1.26	2.36	2.84
26	0.85	1.15	1.49	1.62	3.18	3.87	26	0.64	0.88	1.13	1.26	2.44	2.94
27	0.88	1.18	1.51	1.62	3.27	3.97	27	0.64	0.88	1.13	1.26	2.52	3.04
28	0.88	1.19	1.54	1.65	3.35	4.06	28	0.64	0.88	1.13	1.26	2.60	3.15
29	0.89	1.20	1.55	1.69	3.45	4.17	29	0.64	0.88	1.16	1.31	2.69	3.27
30	0.91	1.21	1.58	1.72	3.56	4.30	30	0.64	0.88	1.22	1.36	2.79	3.39
31	0.91	1.23	1.61	1.77	3.68	4.45	31	0.64	0.88	1.22	1.38	2.91	3.54
32	0.95	1.24	1.67	1.84	3.84	4.64	32	0.68	0.91	1.28	1.46	3.03	3.69
33	0.99	1.26	1.74	1.91	4.03	4.88	33	0.71	0.97	1.38	1.53	3.16	3.86
34	1.06	1.33	1.81	2.01	4.28	5.18	34	0.77	1.04	1.44	1.61	3.31	4.05
35	1.15	1.40	1.92	2.13	4.60	5.60	35	0.86	1.10	1.50	1.68	3.47	4.25
36	1.25	1.53	2.09	2.30	4.99	6.03	36	0.94	1.20	1.60	1.74	3.67	4.49
37	1.38	1.68	2.27	2.51	5.47	6.54	37	1.03	1.29	1.70	1.87	3.96	4.84
38	1.50	1.87	2.48	2.73	5.98	7.11	38	1.13	1.41	1.83	1.98	4.32	5.25
39	1.65	2.06	2.73	3.00	6.56	7.75	39	1.23	1.53	1.98	2.16	4.70	5.69
40	1.82	2.26	2.98	3.31	7.21	8.45	40	1.35	1.65	2.15	2.36	5.10	6.15
41	2.00	2.51	3.29	3.66	7.92	9.22	41	1.47	1.79	2.37	2.60	5.64	6.79
42	2.19	2.75	3.61	4.02	8.69	10.04	42	1.59	1.95	2.59	2.87	6.23	7.46
43	2.40	3.02	3.96	4.40	9.52	10.95	43	1.72	2.11	2.84	3.15	6.85	8.18
44	2.60	3.30	4.31	4.81	10.43	11.91	44	1.87	2.31	3.11	3.47	7.51	8.95
45	2.84	3.60	4.70	5.25	11.39	12.93	45	2.02	2.50	3.40	3.79	8.20	9.73
46	3.15	3.95	5.19	5.82	12.18	14.33	46	2.24	2.77	3.76	4.23	8.97	10.98
47	3.49	4.35	5.76	6.47	13.04	15.85	47	2.46	3.06	4.13	4.65	9.78	12.28
48	3.87	4.78	6.35	7.16	13.96	17.46	48	2.72	3.38	4.54	5.10	10.67	13.74
49	4.32	5.25	6.99	7.87	14.97	19.24	49	3.01	3.75	5.00	5.58	11.63	15.31
50	4.80	5.78	7.68	8.65	16.08	21.20	50	3.35	4.16	5.49	6.11	12.70	17.02

Keystone Term 30 Year Plan
Annual Premium Rates for the 30-Year Level Period (Add \$80 Policy Fee)
Band 2: \$250,000 - \$499,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.72	0.95	1.35	1.53	2.72	3.57	18	0.55	0.75	0.99	1.14	2.03	2.67
19	0.72	0.95	1.35	1.53	2.72	3.57	19	0.55	0.75	0.99	1.14	2.03	2.67
20	0.72	0.95	1.35	1.53	2.72	3.57	20	0.55	0.75	0.99	1.14	2.03	2.67
21	0.72	0.95	1.35	1.53	2.72	3.57	21	0.55	0.75	0.99	1.14	2.03	2.67
22	0.72	0.95	1.35	1.53	2.72	3.57	22	0.55	0.75	0.99	1.14	2.03	2.67
23	0.72	0.95	1.35	1.53	2.72	3.57	23	0.55	0.75	0.99	1.14	2.03	2.67
24	0.72	0.95	1.35	1.53	2.72	3.57	24	0.55	0.75	0.99	1.14	2.03	2.67
25	0.72	0.95	1.35	1.53	2.72	3.57	25	0.55	0.75	0.99	1.14	2.03	2.67
26	0.72	0.96	1.35	1.53	2.78	3.64	26	0.55	0.75	0.99	1.14	2.10	2.75
27	0.74	0.98	1.36	1.53	2.85	3.72	27	0.55	0.75	0.99	1.14	2.16	2.83
28	0.74	0.99	1.39	1.55	2.90	3.79	28	0.55	0.75	0.99	1.14	2.23	2.92
29	0.75	1.00	1.40	1.58	2.98	3.87	29	0.55	0.75	1.01	1.17	2.30	3.02
30	0.76	1.00	1.43	1.60	3.06	3.97	30	0.55	0.75	1.06	1.21	2.38	3.12
31	0.76	1.01	1.45	1.64	3.16	4.08	31	0.55	0.75	1.06	1.23	2.47	3.24
32	0.79	1.02	1.50	1.69	3.28	4.23	32	0.59	0.78	1.11	1.28	2.58	3.37
33	0.82	1.04	1.55	1.75	3.42	4.41	33	0.60	0.83	1.19	1.33	2.68	3.50
34	0.88	1.09	1.61	1.83	3.61	4.64	34	0.66	0.88	1.24	1.38	2.80	3.65
35	0.94	1.14	1.70	1.92	3.86	4.96	35	0.73	0.93	1.29	1.43	2.93	3.82
36	1.03	1.25	1.84	2.06	4.21	5.36	36	0.80	1.02	1.36	1.49	3.10	4.03
37	1.14	1.38	1.99	2.24	4.63	5.83	37	0.88	1.10	1.45	1.60	3.35	4.34
38	1.24	1.53	2.16	2.43	5.08	6.36	38	0.97	1.19	1.55	1.71	3.66	4.70
39	1.37	1.68	2.36	2.65	5.60	6.96	39	1.06	1.30	1.67	1.87	3.98	5.10
40	1.51	1.86	2.58	2.91	6.17	7.61	40	1.16	1.41	1.81	2.05	4.32	5.50
41	1.66	2.05	2.83	3.20	6.80	8.32	41	1.26	1.53	1.98	2.27	4.78	6.07
42	1.82	2.25	3.10	3.51	7.48	9.08	42	1.38	1.66	2.16	2.52	5.28	6.66
43	2.00	2.48	3.38	3.82	8.22	9.92	43	1.49	1.80	2.36	2.78	5.81	7.30
44	2.17	2.72	3.67	4.17	9.02	10.81	44	1.61	1.97	2.58	3.06	6.37	7.98
45	2.38	2.96	3.99	4.54	9.87	11.76	45	1.75	2.14	2.81	3.36	6.96	8.67
46	2.60	3.27	4.42	5.04	10.64	13.04	46	1.91	2.34	3.14	3.74	7.68	9.80
47	2.85	3.62	4.93	5.61	11.48	14.42	47	2.07	2.56	3.47	4.12	8.45	10.99
48	3.13	3.99	5.45	6.22	12.37	15.89	48	2.26	2.81	3.84	4.51	9.29	12.30
49	3.45	4.41	6.02	6.84	13.36	17.50	49	2.48	3.08	4.25	4.93	10.19	13.73
50	3.80	4.87	6.63	7.52	14.44	19.29	50	2.72	3.39	4.70	5.40	11.20	15.28

Keystone Term 30 Year Plan
Annual Premium Rates for the 30-Year Level Period (Add \$80 Policy Fee)
Band 3: \$500,000 - \$999,999

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.71	0.94	1.34	1.50	2.59	3.55	18	0.53	0.72	0.98	1.08	1.97	2.60
19	0.71	0.94	1.34	1.50	2.59	3.55	19	0.53	0.72	0.98	1.08	1.97	2.60
20	0.71	0.94	1.34	1.50	2.59	3.55	20	0.53	0.72	0.98	1.08	1.97	2.60
21	0.71	0.94	1.34	1.50	2.59	3.55	21	0.53	0.72	0.98	1.08	1.97	2.60
22	0.71	0.94	1.34	1.50	2.59	3.55	22	0.53	0.72	0.98	1.08	1.97	2.60
23	0.71	0.94	1.34	1.50	2.59	3.55	23	0.53	0.72	0.98	1.08	1.97	2.60
24	0.71	0.94	1.34	1.50	2.59	3.55	24	0.53	0.72	0.98	1.08	1.97	2.60
25	0.71	0.94	1.34	1.50	2.59	3.55	25	0.53	0.72	0.98	1.08	1.97	2.60
26	0.71	0.95	1.34	1.50	2.65	3.62	26	0.53	0.72	0.98	1.08	2.03	2.68
27	0.73	0.97	1.35	1.50	2.72	3.69	27	0.53	0.72	0.98	1.08	2.09	2.76
28	0.73	0.98	1.38	1.52	2.78	3.76	28	0.53	0.72	0.98	1.08	2.15	2.84
29	0.74	0.98	1.38	1.55	2.86	3.85	29	0.53	0.72	1.00	1.12	2.22	2.94
30	0.75	0.99	1.40	1.57	2.94	3.94	30	0.53	0.72	1.05	1.17	2.29	3.03
31	0.75	1.00	1.43	1.61	3.04	4.05	31	0.53	0.72	1.05	1.19	2.38	3.15
32	0.78	1.01	1.48	1.66	3.16	4.19	32	0.57	0.74	1.10	1.23	2.47	3.27
33	0.80	1.03	1.52	1.70	3.31	4.37	33	0.59	0.79	1.18	1.29	2.57	3.40
34	0.86	1.07	1.59	1.78	3.51	4.60	34	0.66	0.83	1.23	1.36	2.68	3.55
35	0.92	1.13	1.66	1.86	3.76	4.91	35	0.72	0.88	1.28	1.42	2.80	3.71
36	1.00	1.23	1.79	2.00	4.10	5.29	36	0.79	0.96	1.35	1.48	2.97	3.91
37	1.11	1.34	1.95	2.17	4.50	5.74	37	0.86	1.04	1.44	1.59	3.21	4.21
38	1.20	1.49	2.12	2.35	4.93	6.25	38	0.94	1.13	1.53	1.70	3.51	4.56
39	1.32	1.63	2.32	2.58	5.43	6.82	39	1.03	1.24	1.65	1.86	3.82	4.94
40	1.46	1.78	2.53	2.84	5.97	7.44	40	1.12	1.34	1.78	2.04	4.15	5.33
41	1.60	1.96	2.79	3.12	6.58	8.12	41	1.21	1.46	1.95	2.26	4.59	5.87
42	1.75	2.15	3.04	3.42	7.23	8.85	42	1.32	1.60	2.12	2.49	5.08	6.45
43	1.92	2.35	3.32	3.73	7.94	9.65	43	1.42	1.73	2.31	2.75	5.60	7.06
44	2.08	2.56	3.61	4.08	8.71	10.51	44	1.54	1.90	2.51	3.03	6.14	7.72
45	2.28	2.79	3.93	4.44	9.53	11.41	45	1.66	2.06	2.74	3.33	6.71	8.38
46	2.50	3.08	4.34	4.91	10.30	12.74	46	1.81	2.25	3.04	3.68	7.38	9.40
47	2.75	3.40	4.81	5.43	11.15	14.19	47	1.97	2.44	3.36	4.03	8.10	10.47
48	3.03	3.76	5.30	6.00	12.04	15.72	48	2.15	2.65	3.71	4.39	8.88	11.67
49	3.35	4.14	5.84	6.58	13.03	17.41	49	2.35	2.91	4.09	4.78	9.72	12.96
50	3.70	4.58	6.41	7.21	14.11	19.28	50	2.59	3.18	4.51	5.21	10.66	14.36

Keystone Term 30 Year Plan
Annual Premium Rates for the 30-Year Level Period (Add \$80 Policy Fee)
Band 4: \$1,000,000 and Higher

Male							Female						
Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
18	0.70	0.93	1.27	1.49	2.58	3.49	18	0.52	0.71	0.97	1.07	1.94	2.51
19	0.70	0.93	1.27	1.49	2.58	3.49	19	0.52	0.71	0.97	1.07	1.94	2.51
20	0.70	0.93	1.27	1.49	2.58	3.49	20	0.52	0.71	0.97	1.07	1.94	2.51
21	0.70	0.93	1.27	1.49	2.58	3.49	21	0.52	0.71	0.97	1.07	1.94	2.51
22	0.70	0.93	1.27	1.49	2.58	3.49	22	0.52	0.71	0.97	1.07	1.94	2.51
23	0.70	0.93	1.27	1.49	2.58	3.49	23	0.52	0.71	0.97	1.07	1.94	2.51
24	0.70	0.93	1.27	1.49	2.58	3.49	24	0.52	0.71	0.97	1.07	1.94	2.51
25	0.70	0.93	1.27	1.49	2.58	3.49	25	0.52	0.71	0.97	1.07	1.94	2.51
26	0.70	0.93	1.27	1.49	2.64	3.56	26	0.52	0.71	0.97	1.07	2.00	2.59
27	0.72	0.95	1.28	1.49	2.71	3.64	27	0.52	0.71	0.97	1.07	2.06	2.67
28	0.72	0.96	1.31	1.51	2.76	3.71	28	0.52	0.71	0.97	1.07	2.12	2.75
29	0.73	0.96	1.31	1.54	2.84	3.79	29	0.52	0.71	0.99	1.11	2.19	2.85
30	0.74	0.97	1.34	1.56	2.92	3.89	30	0.52	0.71	1.04	1.16	2.26	2.95
31	0.74	0.98	1.37	1.60	3.02	4.00	31	0.52	0.71	1.04	1.18	2.35	3.07
32	0.77	0.98	1.42	1.65	3.14	4.14	32	0.56	0.73	1.09	1.22	2.45	3.20
33	0.79	1.00	1.48	1.69	3.28	4.32	33	0.58	0.78	1.17	1.28	2.55	3.33
34	0.85	1.04	1.55	1.77	3.47	4.56	34	0.64	0.82	1.22	1.35	2.65	3.48
35	0.91	1.10	1.63	1.85	3.72	4.87	35	0.71	0.87	1.27	1.41	2.78	3.65
36	0.99	1.19	1.76	1.98	4.05	5.25	36	0.77	0.95	1.34	1.46	2.94	3.85
37	1.09	1.30	1.91	2.15	4.45	5.71	37	0.84	1.03	1.43	1.56	3.17	4.14
38	1.19	1.44	2.07	2.33	4.88	6.22	38	0.92	1.12	1.52	1.66	3.46	4.49
39	1.30	1.58	2.25	2.55	5.37	6.78	39	1.00	1.22	1.63	1.81	3.76	4.87
40	1.45	1.73	2.45	2.80	5.91	7.41	40	1.09	1.32	1.77	1.97	4.08	5.25
41	1.58	1.91	2.69	3.08	6.51	8.09	41	1.18	1.44	1.93	2.17	4.51	5.79
42	1.73	2.09	2.94	3.38	7.15	8.82	42	1.28	1.57	2.11	2.39	4.99	6.36
43	1.90	2.29	3.20	3.68	7.86	9.63	43	1.38	1.70	2.29	2.63	5.48	6.96
44	2.06	2.50	3.47	4.02	8.62	10.48	44	1.49	1.86	2.49	2.88	6.01	7.61
45	2.25	2.72	3.77	4.37	9.43	11.39	45	1.61	2.02	2.72	3.16	6.56	8.27
46	2.47	2.99	4.15	4.85	10.20	12.71	46	1.76	2.20	2.98	3.52	7.21	9.28
47	2.71	3.30	4.60	5.37	11.04	14.15	47	1.92	2.39	3.27	3.88	7.90	10.34
48	2.98	3.64	5.05	5.96	11.93	15.67	48	2.11	2.60	3.58	4.25	8.64	11.52
49	3.29	4.00	5.55	6.54	12.92	17.35	49	2.31	2.85	3.92	4.64	9.46	12.80
50	3.63	4.43	6.09	7.19	14.00	19.20	50	2.55	3.12	4.29	5.09	10.36	14.19

Keystone Term 1-Year Plan
Male Preferred Plus Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
19	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
20	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
21	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
22	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
23	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
24	0.29	0.39	0.42	0.44	0.47	0.50	0.55	0.60	0.65	0.72
25	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
26	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
27	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
28	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
29	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
30	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
31	0.29	0.40	0.42	0.44	0.47	0.50	0.55	0.60	0.66	0.73
32	0.29	0.40	0.42	0.44	0.47	0.51	0.57	0.62	0.69	0.78
33	0.29	0.40	0.42	0.45	0.48	0.53	0.59	0.65	0.73	0.83
34	0.29	0.40	0.42	0.45	0.49	0.53	0.61	0.69	0.77	0.90
35	0.29	0.40	0.42	0.46	0.50	0.55	0.64	0.72	0.83	0.98
36	0.29	0.41	0.45	0.49	0.54	0.61	0.71	0.80	0.92	1.08
37	0.29	0.42	0.47	0.52	0.59	0.67	0.78	0.89	1.02	1.20
38	0.29	0.43	0.49	0.56	0.63	0.73	0.86	0.98	1.13	1.33
39	0.30	0.46	0.54	0.61	0.69	0.81	0.96	1.11	1.28	1.49
40	0.30	0.49	0.58	0.67	0.77	0.91	1.08	1.24	1.44	1.67
41	0.32	0.52	0.63	0.73	0.85	1.01	1.21	1.40	1.61	1.87
42	0.33	0.55	0.68	0.80	0.93	1.13	1.36	1.57	1.82	2.10
43	0.34	0.59	0.73	0.86	1.03	1.26	1.51	1.77	2.04	2.33
44	0.35	0.63	0.80	0.95	1.13	1.40	1.69	1.98	2.28	2.60
45	0.36	0.67	0.86	1.04	1.25	1.57	1.90	2.23	2.57	2.92
46	0.40	0.74	0.96	1.17	1.39	1.74	2.10	2.45	2.83	3.21
47	0.45	0.83	1.07	1.30	1.56	1.92	2.32	2.71	3.11	3.54
48	0.48	0.91	1.19	1.44	1.73	2.12	2.54	2.98	3.42	3.88
49	0.53	1.02	1.32	1.61	1.93	2.34	2.81	3.27	3.76	4.26
50	0.59	1.12	1.46	1.80	2.14	2.59	3.09	3.60	4.13	4.67
51	0.65	1.24	1.62	1.98	2.37	2.84	3.38	3.94	4.51	5.11
52	0.71	1.36	1.78	2.19	2.62	3.12	3.70	4.30	4.93	5.57
53	0.77	1.50	1.97	2.43	2.90	3.42	4.05	4.70	5.39	6.08
54	0.85	1.64	2.16	2.68	3.20	3.74	4.41	5.13	5.87	6.62
55	0.92	1.81	2.38	2.95	3.53	4.10	4.82	5.61	6.41	7.22
56	1.07	2.06	2.69	3.32	3.95	4.60	5.41	6.31	7.24	8.20
57	1.22	2.32	3.01	3.71	4.41	5.14	6.04	7.06	8.13	9.28
58	1.37	2.60	3.38	4.14	4.91	5.74	6.73	7.91	9.12	10.46
59	1.57	2.94	3.79	4.62	5.47	6.40	7.49	8.84	10.23	11.80
60	1.78	3.30	4.23	5.14	6.07	7.11	8.32	9.85	11.44	13.27
61	2.03	3.71	4.72	5.72	6.73	7.89	9.24	10.97	12.78	14.91
62	2.29	4.15	5.26	6.36	7.46	8.75	10.25	12.20	14.28	16.73
63	2.59	4.65	5.86	7.05	8.26	9.69	11.36	13.57	15.91	18.75
64	2.93	5.21	6.51	7.82	9.14	10.71	12.57	15.06	17.72	20.99
65	3.29	5.81	7.23	8.65	10.07	11.82	13.87	16.68	19.69	23.44
66	3.71	6.48	8.02	9.54	11.08	12.98	15.26	18.42	21.81	26.12
67	4.17	7.19	8.85	10.50	12.17	14.22	16.76	20.29	24.11	29.02
68	4.69	8.00	9.77	11.56	13.35	15.58	18.41	22.35	26.65	32.26
69	5.27	8.89	10.80	12.72	14.65	17.06	20.22	24.62	29.46	35.84
70	5.91	9.89	11.93	14.00	16.09	18.70	22.21	27.13	32.57	39.83
71	6.64	11.01	13.19	15.42	17.68	20.51	24.41	29.91	36.03	44.29
72	7.50	12.33	14.66	17.08	19.55	22.63	26.99	33.18	40.09	49.54
73	8.52	13.88	16.39	19.03	21.73	25.10	30.00	37.00	44.86	55.72
74	9.73	15.70	18.41	21.30	24.27	27.99	33.52	41.47	50.44	62.98
75	11.15	17.84	20.78	23.94	27.23	31.33	37.60	46.68	56.96	71.49
76	13.01	20.62	23.84	27.23	31.06	35.68	42.91	53.43	65.42	82.54
77	15.20	23.84	27.23	31.06	35.53	40.73	49.08	61.32	75.32	95.52
78	17.86	27.23	31.06	35.53	40.73	46.72	56.42	70.71	87.14	111.09
79	20.42	31.06	35.53	40.52	45.69	52.17	63.14	79.38	98.15	125.78
80	23.30	35.53	40.05	45.32	50.99	58.11	70.47	88.89	110.27	142.04

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Male Preferred Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
19	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
20	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
21	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
22	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
23	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
24	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
25	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
26	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
27	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
28	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
29	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
30	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	0.99
31	0.39	0.54	0.57	0.60	0.64	0.68	0.75	0.82	0.89	1.00
32	0.39	0.54	0.57	0.60	0.65	0.70	0.78	0.85	0.94	1.07
33	0.39	0.54	0.57	0.61	0.66	0.72	0.81	0.89	1.00	1.14
34	0.39	0.54	0.57	0.61	0.67	0.73	0.84	0.94	1.06	1.23
35	0.39	0.54	0.57	0.62	0.68	0.75	0.87	0.98	1.12	1.33
36	0.39	0.56	0.61	0.67	0.74	0.83	0.97	1.10	1.26	1.48
37	0.39	0.58	0.64	0.71	0.80	0.91	1.06	1.21	1.39	1.64
38	0.39	0.59	0.67	0.76	0.86	0.99	1.17	1.34	1.54	1.82
39	0.41	0.63	0.73	0.83	0.94	1.11	1.31	1.51	1.74	2.03
40	0.41	0.67	0.79	0.91	1.04	1.23	1.47	1.69	1.95	2.27
41	0.43	0.71	0.85	0.99	1.15	1.37	1.64	1.90	2.19	2.54
42	0.44	0.75	0.92	1.08	1.26	1.53	1.84	2.13	2.46	2.84
43	0.46	0.80	0.99	1.17	1.39	1.70	2.05	2.39	2.76	3.16
44	0.47	0.85	1.08	1.29	1.53	1.90	2.29	2.68	3.09	3.52
45	0.49	0.90	1.16	1.40	1.68	2.11	2.56	3.00	3.46	3.93
46	0.54	1.00	1.29	1.57	1.87	2.34	2.83	3.30	3.81	4.32
47	0.60	1.11	1.44	1.74	2.09	2.58	3.11	3.64	4.18	4.75
48	0.65	1.22	1.59	1.93	2.31	2.84	3.40	3.98	4.57	5.19
49	0.71	1.36	1.76	2.14	2.57	3.12	3.74	4.36	5.01	5.68
50	0.79	1.49	1.94	2.38	2.84	3.43	4.09	4.77	5.47	6.19
51	0.86	1.64	2.14	2.62	3.13	3.75	4.46	5.20	5.96	6.75
52	0.93	1.79	2.34	2.88	3.45	4.10	4.87	5.66	6.49	7.33
53	1.01	1.97	2.58	3.19	3.80	4.48	5.31	6.17	7.07	7.98
54	1.11	2.15	2.83	3.50	4.18	4.89	5.77	6.71	7.67	8.66
55	1.20	2.35	3.10	3.84	4.59	5.33	6.27	7.29	8.33	9.39
56	1.37	2.66	3.48	4.29	5.11	5.97	7.01	8.18	9.39	10.64
57	1.56	2.98	3.88	4.79	5.70	6.65	7.81	9.14	10.54	12.04
58	1.76	3.33	4.34	5.32	6.32	7.39	8.69	10.22	11.81	13.57
59	2.00	3.75	4.84	5.92	7.01	8.23	9.65	11.41	13.23	15.29
60	2.25	4.19	5.38	6.56	7.76	9.12	10.70	12.69	14.79	17.19
61	2.55	4.69	5.98	7.27	8.58	10.10	11.86	14.12	16.50	19.30
62	2.87	5.22	6.64	8.06	9.49	11.17	13.12	15.68	18.41	21.65
63	3.23	5.82	7.37	8.90	10.47	12.33	14.51	17.41	20.49	24.25
64	3.62	6.50	8.16	9.84	11.55	13.60	16.03	19.30	22.80	27.14
65	4.07	7.22	9.03	10.87	12.72	15.00	17.69	21.38	25.36	30.36
66	4.61	8.07	10.04	12.00	14.00	16.48	19.46	23.60	28.08	33.77
67	5.20	9.00	11.12	13.25	15.42	18.10	21.42	26.03	31.06	37.54
68	5.88	10.06	12.33	14.64	16.98	19.89	23.58	28.73	34.37	41.74
69	6.64	11.24	13.68	16.17	18.69	21.83	25.94	31.69	38.03	46.41
70	7.49	12.55	15.18	17.86	20.58	23.99	28.55	34.98	42.09	51.60
71	8.53	14.14	16.99	19.91	22.86	26.59	31.70	38.94	46.99	57.88
72	9.73	15.97	19.06	22.22	25.45	29.55	35.28	43.45	52.59	65.07
73	11.08	18.00	21.33	24.77	28.27	32.77	39.16	48.39	58.72	73.00
74	12.62	20.29	23.88	27.60	31.43	36.34	43.50	53.91	65.60	81.93
75	14.35	22.82	26.70	30.72	34.86	40.24	48.24	59.94	73.15	91.78
76	16.45	25.90	30.11	34.51	39.07	45.03	54.09	67.44	82.57	104.13
77	18.84	29.38	33.94	38.75	43.75	50.35	60.60	75.81	93.13	118.06
78	21.56	33.29	38.23	43.47	48.96	56.26	67.84	85.15	104.95	133.73
79	24.65	37.67	42.99	48.69	54.71	62.77	75.84	95.52	118.12	151.28
80	28.16	42.62	48.34	54.54	61.12	70.03	84.77	107.12	132.91	171.09

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Male Select Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
19	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
20	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
21	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
22	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
23	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
24	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
25	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
26	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
27	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
28	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
29	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
30	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.97	1.06	1.19
31	0.47	0.65	0.68	0.71	0.76	0.81	0.88	0.98	1.07	1.20
32	0.47	0.65	0.68	0.71	0.76	0.81	0.90	1.00	1.11	1.25
33	0.47	0.65	0.68	0.71	0.76	0.82	0.91	1.02	1.14	1.30
34	0.47	0.65	0.68	0.71	0.76	0.82	0.92	1.04	1.19	1.37
35	0.47	0.65	0.68	0.71	0.76	0.82	0.94	1.07	1.23	1.45
36	0.47	0.66	0.70	0.75	0.81	0.93	1.06	1.23	1.42	1.66
37	0.47	0.66	0.71	0.77	0.89	1.03	1.20	1.37	1.59	1.86
38	0.47	0.68	0.74	0.86	0.99	1.15	1.33	1.53	1.78	2.07
39	0.50	0.73	0.85	0.99	1.15	1.30	1.52	1.76	2.04	2.35
40	0.54	0.83	0.97	1.13	1.27	1.45	1.72	1.99	2.30	2.65
41	0.58	0.94	1.10	1.26	1.42	1.65	1.95	2.27	2.62	3.02
42	0.60	1.00	1.19	1.38	1.57	1.83	2.19	2.55	2.93	3.37
43	0.64	1.09	1.30	1.53	1.76	2.08	2.49	2.90	3.34	3.82
44	0.66	1.16	1.42	1.68	1.95	2.32	2.79	3.26	3.75	4.27
45	0.71	1.27	1.56	1.88	2.19	2.63	3.18	3.73	4.29	4.86
46	0.77	1.40	1.73	2.08	2.43	2.92	3.50	4.11	4.73	5.36
47	0.88	1.55	1.94	2.34	2.75	3.28	3.92	4.59	5.28	5.98
48	0.95	1.71	2.14	2.59	3.04	3.61	4.33	5.07	5.81	6.58
49	1.04	1.87	2.36	2.87	3.38	4.00	4.76	5.57	6.38	7.21
50	1.14	2.04	2.59	3.15	3.72	4.39	5.23	6.10	6.98	7.89
51	1.25	2.24	2.83	3.47	4.10	4.82	5.74	6.69	7.64	8.63
52	1.34	2.43	3.09	3.79	4.48	5.26	6.23	7.26	8.29	9.38
53	1.46	2.62	3.36	4.13	4.91	5.73	6.78	7.88	9.00	10.16
54	1.58	2.84	3.66	4.52	5.38	6.27	7.38	8.58	9.80	11.04
55	1.71	3.08	3.97	4.91	5.86	6.81	8.01	9.30	10.60	11.95
56	1.91	3.40	4.37	5.39	6.43	7.47	8.80	10.27	11.76	13.36
57	2.12	3.75	4.79	5.90	7.04	8.21	9.67	11.35	13.07	14.95
58	2.36	4.15	5.27	6.46	7.72	9.03	10.62	12.51	14.48	16.67
59	2.63	4.56	5.78	7.07	8.44	9.92	11.65	13.81	16.06	18.64
60	2.92	5.04	6.34	7.74	9.25	10.90	12.78	15.23	17.81	20.80
61	3.23	5.54	6.94	8.44	10.09	11.93	14.01	16.76	19.69	23.16
62	3.55	6.05	7.55	9.14	10.96	13.00	15.28	18.32	21.68	25.65
63	3.93	6.63	8.24	9.95	11.95	14.16	16.65	20.11	23.86	28.46
64	4.33	7.26	8.97	10.84	12.98	15.53	18.19	22.11	26.39	31.64
65	4.78	7.94	9.75	11.81	14.18	16.94	19.87	24.22	29.08	35.13
66	5.50	9.03	10.99	13.22	15.84	18.93	22.15	27.08	32.53	39.56
67	6.28	10.19	12.37	14.79	17.67	21.09	24.57	30.15	36.36	44.34
68	7.19	11.56	13.88	16.55	19.71	23.54	27.40	33.69	40.67	49.83
69	8.09	12.88	15.33	18.11	21.57	25.83	29.88	36.88	44.66	54.92
70	9.10	14.36	16.94	19.81	23.60	28.34	32.60	40.37	49.03	60.52
71	10.22	15.99	18.70	21.66	25.81	31.09	35.54	44.18	53.81	66.67
72	11.50	17.83	20.66	23.70	28.24	34.11	38.77	48.37	59.10	73.49
73	12.92	19.86	22.83	25.93	30.90	37.43	42.30	52.96	64.91	81.01
74	14.52	22.13	25.21	28.37	33.80	41.06	46.13	57.96	71.25	89.26
75	16.45	24.83	28.04	31.26	37.25	45.39	50.69	63.93	78.83	99.11
76	18.72	28.02	31.35	34.63	41.28	50.45	56.00	70.90	87.69	110.67
77	21.15	31.38	34.77	38.08	45.40	55.65	61.41	78.03	96.82	122.62
78	23.71	34.86	38.28	41.55	49.54	60.90	66.82	85.22	106.06	134.83
79	26.36	38.43	41.80	44.98	53.64	66.14	72.14	92.33	115.28	147.09
80	29.09	42.04	45.30	48.32	57.63	71.28	77.29	99.29	124.35	159.25

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Male Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
19	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
20	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
21	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
22	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
23	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
24	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
25	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
26	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
27	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
28	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
29	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
30	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.23	1.34	1.50
31	0.49	0.82	0.86	0.90	0.96	1.03	1.11	1.24	1.35	1.52
32	0.49	0.82	0.86	0.90	0.96	1.03	1.14	1.26	1.40	1.58
33	0.49	0.82	0.86	0.90	0.96	1.04	1.15	1.29	1.44	1.65
34	0.49	0.82	0.86	0.90	0.96	1.04	1.17	1.32	1.50	1.73
35	0.49	0.82	0.86	0.90	0.96	1.04	1.19	1.35	1.56	1.83
36	0.50	0.83	0.87	0.93	1.01	1.16	1.32	1.53	1.76	2.06
37	0.50	0.83	0.89	0.97	1.12	1.29	1.50	1.72	1.99	2.33
38	0.50	0.86	0.94	1.09	1.25	1.45	1.68	1.94	2.25	2.62
39	0.53	0.92	1.07	1.24	1.44	1.63	1.91	2.21	2.56	2.96
40	0.57	1.05	1.22	1.43	1.60	1.83	2.17	2.51	2.90	3.35
41	0.61	1.17	1.37	1.57	1.78	2.06	2.44	2.84	3.27	3.77
42	0.63	1.25	1.49	1.73	1.97	2.30	2.75	3.20	3.68	4.23
43	0.67	1.35	1.62	1.90	2.19	2.58	3.09	3.60	4.15	4.74
44	0.69	1.44	1.76	2.08	2.41	2.87	3.45	4.04	4.64	5.29
45	0.75	1.54	1.90	2.28	2.66	3.20	3.86	4.53	5.21	5.91
46	0.81	1.69	2.08	2.51	2.93	3.52	4.23	4.97	5.71	6.49
47	0.92	1.83	2.29	2.77	3.25	3.88	4.65	5.45	6.27	7.11
48	1.00	2.00	2.50	3.04	3.57	4.25	5.10	5.97	6.86	7.78
49	1.09	2.16	2.74	3.33	3.93	4.66	5.57	6.52	7.49	8.48
50	1.20	2.35	2.98	3.64	4.30	5.09	6.08	7.11	8.16	9.25
51	1.31	2.55	3.23	3.96	4.70	5.55	6.62	7.74	8.87	10.05
52	1.41	2.75	3.52	4.33	5.14	6.05	7.20	8.41	9.64	10.94
53	1.54	2.96	3.81	4.70	5.61	6.58	7.81	9.13	10.47	11.86
54	1.66	3.20	4.14	5.12	6.13	7.17	8.48	9.91	11.37	12.87
55	1.80	3.45	4.47	5.56	6.66	7.78	9.20	10.74	12.31	13.94
56	2.00	3.81	4.93	6.11	7.34	8.58	10.16	11.92	13.73	15.68
57	2.23	4.20	5.40	6.70	8.04	9.44	11.18	13.20	15.31	17.61
58	2.47	4.64	5.95	7.34	8.84	10.41	12.32	14.62	17.04	19.76
59	2.76	5.09	6.50	8.03	9.66	11.44	13.54	16.16	18.94	22.14
60	3.06	5.61	7.12	8.77	10.58	12.56	14.87	17.85	21.04	24.77
61	3.39	6.13	7.76	9.53	11.50	13.72	16.25	19.63	23.25	27.57
62	3.72	6.66	8.40	10.27	12.45	14.91	17.70	21.43	25.60	30.55
63	4.13	7.23	9.10	11.11	13.51	16.17	19.23	23.45	28.11	33.84
64	4.54	7.84	9.82	12.02	14.58	17.64	20.90	25.68	30.98	37.52
65	5.02	8.50	10.59	13.01	15.83	19.15	22.74	28.05	34.05	41.57
66	5.77	9.57	11.82	14.41	17.49	21.16	25.07	31.00	37.66	46.28
67	6.59	10.71	13.19	15.97	19.33	23.36	27.55	34.19	41.68	51.37
68	7.55	12.04	14.65	17.71	21.35	25.81	30.40	37.81	46.14	57.13
69	8.50	13.54	16.33	19.54	23.56	28.57	33.44	41.73	51.08	63.49
70	9.55	15.22	18.22	21.67	26.08	31.53	36.90	46.08	56.49	70.63
71	10.73	17.10	20.33	24.03	28.87	34.80	40.72	50.88	62.47	78.59
72	12.07	19.21	22.67	26.64	31.95	38.38	44.92	56.15	69.06	87.39
73	13.57	21.58	25.28	29.54	35.36	42.36	49.56	62.01	76.38	97.23
74	15.25	24.24	28.19	32.76	39.14	46.75	54.69	68.47	84.47	108.17
75	17.27	27.22	31.43	36.31	43.32	51.57	60.33	75.59	93.39	120.33
76	19.66	30.56	35.05	40.26	47.93	56.91	66.56	83.45	103.28	133.86
77	22.21	34.05	38.77	44.27	52.63	62.29	72.85	91.41	113.31	147.74
78	24.89	37.61	42.52	48.28	57.29	67.61	79.08	99.28	123.26	161.71
79	27.68	41.18	46.24	52.20	61.85	72.77	85.11	106.93	132.97	175.49
80	30.54	44.73	49.85	55.97	66.20	77.66	90.83	114.20	142.24	188.85

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Male Preferred Tobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
19	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
20	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
21	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
22	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
23	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
24	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
25	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.91
26	0.74	1.06	1.13	1.24	1.37	1.48	1.61	1.72	1.84	1.92
27	0.74	1.06	1.13	1.20	1.36	1.47	1.59	1.70	1.82	1.90
28	0.74	1.06	1.13	1.24	1.36	1.47	1.60	1.71	1.83	1.92
29	0.74	1.06	1.13	1.23	1.35	1.46	1.60	1.73	1.90	2.06
30	0.77	1.10	1.17	1.29	1.44	1.57	1.72	1.88	2.05	2.24
31	0.79	1.12	1.19	1.34	1.50	1.66	1.82	1.99	2.19	2.39
32	0.81	1.15	1.22	1.40	1.59	1.77	1.95	2.15	2.37	2.59
33	0.83	1.17	1.24	1.45	1.66	1.87	2.08	2.29	2.52	2.78
34	0.84	1.19	1.27	1.50	1.74	1.98	2.22	2.46	2.71	3.00
35	0.86	1.21	1.30	1.56	1.83	2.10	2.38	2.65	2.92	3.23
36	0.90	1.29	1.41	1.71	2.03	2.34	2.63	2.91	3.22	3.65
37	0.97	1.41	1.56	1.89	2.25	2.61	2.92	3.20	3.65	4.15
38	1.03	1.55	1.72	2.10	2.50	2.92	3.21	3.64	4.14	4.61
39	1.10	1.67	1.88	2.32	2.77	3.19	3.62	4.14	4.62	5.20
40	1.16	1.81	2.06	2.56	3.07	3.61	4.14	4.62	5.21	5.80
41	1.24	1.95	2.26	2.83	3.40	4.00	4.62	5.22	5.82	6.48
42	1.31	2.11	2.46	3.10	3.74	4.44	5.13	5.82	6.48	7.26
43	1.40	2.28	2.70	3.42	4.15	4.94	5.72	6.51	7.29	8.11
44	1.48	2.45	2.94	3.76	4.57	5.46	6.34	7.23	8.11	9.03
45	1.57	2.65	3.21	4.12	5.03	6.03	7.04	8.04	9.04	10.04
46	1.67	2.84	3.44	4.41	5.39	6.46	7.53	8.60	9.68	10.75
47	1.80	3.05	3.69	4.73	5.77	6.93	8.08	9.23	10.39	11.54
48	1.91	3.26	3.95	5.07	6.18	7.42	8.65	9.89	11.11	12.35
49	2.06	3.50	4.25	5.45	6.63	7.96	9.29	10.61	11.93	13.25
50	2.20	3.76	4.57	5.86	7.13	8.55	9.98	11.40	12.83	14.26
51	2.36	4.02	4.89	6.27	7.64	9.18	10.72	12.25	13.78	15.32
52	2.51	4.30	5.26	6.73	8.20	9.85	11.50	13.14	14.79	16.44
53	2.69	4.62	5.64	7.24	8.82	10.61	12.40	14.17	15.95	17.72
54	2.85	4.93	6.06	7.76	9.48	11.38	13.30	15.22	17.14	19.06
55	3.04	5.27	6.49	8.33	10.15	12.22	14.29	16.35	18.43	20.49
56	3.42	5.92	7.29	9.35	11.41	13.74	16.09	18.44	20.77	23.12
57	3.85	6.65	8.17	10.48	12.79	15.44	18.08	20.75	23.38	26.03
58	4.31	7.45	9.14	11.74	14.32	17.32	20.30	23.28	26.27	29.26
59	4.83	8.33	10.19	13.11	16.00	19.35	22.72	26.09	29.45	32.81
60	5.40	9.29	11.37	14.61	17.84	21.63	25.40	29.18	32.96	36.73
61	6.02	10.34	12.66	16.28	19.86	24.10	28.36	32.61	36.84	41.08
62	6.72	11.51	14.09	18.10	22.11	26.86	31.63	36.38	41.14	45.90
63	7.49	12.82	15.67	20.13	24.59	29.93	35.26	40.60	45.93	51.26
64	8.33	14.25	17.39	22.37	27.32	33.30	39.26	45.24	51.21	57.18
65	9.26	15.82	19.30	24.81	30.32	37.00	43.67	50.35	57.02	63.70
66	10.14	17.29	21.06	27.07	33.09	40.42	47.75	55.08	62.42	69.75
67	11.11	18.90	22.99	29.55	36.12	44.18	52.23	60.30	68.36	76.43
68	12.16	20.65	25.08	32.23	39.40	48.25	57.10	65.94	74.80	83.66
69	13.31	22.56	27.38	35.18	43.01	52.73	62.45	72.18	81.91	91.65
70	14.57	24.64	29.88	38.37	46.93	57.62	68.29	78.99	89.69	100.38
71	16.45	27.76	33.64	43.17	52.82	64.95	77.03	89.17	100.38	113.41
72	19.24	32.40	39.22	50.31	61.58	75.83	89.17	100.38	113.41	132.72
73	20.16	33.87	40.97	52.53	64.33	79.33	94.22	109.23	124.24	139.15
74	21.02	35.24	42.60	54.57	66.86	82.57	98.14	113.86	129.59	145.18
75	22.90	38.30	46.25	59.22	72.59	89.77	106.78	123.98	141.18	158.21
76	25.07	41.82	50.47	64.59	79.20	98.10	116.76	135.67	154.59	173.27
77	27.44	45.69	55.09	70.45	86.43	107.21	127.69	148.49	169.29	189.80
78	30.04	49.89	60.11	76.83	94.29	117.13	139.62	162.48	185.35	207.85
79	32.88	54.49	65.59	83.79	102.88	127.99	152.67	177.80	202.94	227.64
80	36.00	59.52	71.60	91.41	112.28	139.88	166.97	194.61	222.25	249.36

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Male Tobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
19	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
20	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
21	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
22	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
23	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
24	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
25	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
26	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
27	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
28	0.82	1.64	1.74	1.91	2.10	2.27	2.47	2.64	2.82	2.95
29	0.82	1.64	1.74	1.91	2.10	2.27	2.48	2.69	2.95	3.19
30	0.85	1.69	1.80	1.99	2.22	2.41	2.65	2.90	3.16	3.45
31	0.87	1.75	1.85	2.09	2.34	2.58	2.83	3.10	3.41	3.73
32	0.89	1.78	1.89	2.16	2.45	2.73	3.02	3.33	3.66	4.00
33	0.91	1.82	1.93	2.25	2.58	2.90	3.23	3.56	3.91	4.31
34	0.92	1.84	1.97	2.32	2.69	3.06	3.43	3.81	4.20	4.64
35	0.94	1.86	2.00	2.40	2.82	3.24	3.66	4.08	4.50	4.98
36	0.99	1.99	2.18	2.64	3.13	3.61	4.07	4.49	4.97	5.64
37	1.06	2.16	2.40	2.91	3.45	4.01	4.48	4.92	5.60	6.38
38	1.13	2.38	2.64	3.23	3.84	4.48	4.92	5.58	6.36	7.08
39	1.20	2.56	2.88	3.56	4.24	4.89	5.55	6.34	7.07	7.97
40	1.28	2.76	3.15	3.91	4.69	5.51	6.32	7.05	7.95	8.86
41	1.36	2.97	3.43	4.30	5.17	6.08	7.02	7.94	8.85	9.84
42	1.44	3.20	3.73	4.70	5.67	6.73	7.78	8.83	9.83	11.00
43	1.53	3.44	4.07	5.16	6.25	7.44	8.63	9.81	10.99	12.23
44	1.63	3.69	4.43	5.66	6.88	8.23	9.56	10.90	12.22	13.60
45	1.72	3.98	4.82	6.19	7.56	9.07	10.58	12.08	13.59	15.09
46	1.84	4.25	5.15	6.60	8.06	9.67	11.27	12.86	14.48	16.08
47	1.98	4.53	5.49	7.03	8.58	10.30	12.01	13.72	15.44	17.15
48	2.10	4.82	5.85	7.50	9.15	10.98	12.81	14.64	16.45	18.28
49	2.26	5.15	6.25	8.02	9.76	11.72	13.67	15.61	17.56	19.51
50	2.42	5.49	6.68	8.56	10.42	12.50	14.59	16.67	18.76	20.84
51	2.59	5.84	7.11	9.11	11.11	13.35	15.59	17.81	20.03	22.27
52	2.76	6.22	7.61	9.74	11.88	14.26	16.65	19.03	21.42	23.80
53	2.95	6.63	8.10	10.40	12.67	15.23	17.80	20.35	22.90	25.45
54	3.14	7.05	8.66	11.10	13.55	16.28	19.02	21.76	24.51	27.25
55	3.34	7.50	9.23	11.85	14.44	17.39	20.34	23.27	26.22	29.15
56	3.76	8.34	10.26	13.17	16.07	19.35	22.66	25.97	29.25	32.56
57	4.23	9.26	11.39	14.61	17.83	21.51	25.20	28.91	32.58	36.27
58	4.74	10.27	12.60	16.19	19.75	23.88	27.99	32.10	36.22	40.34
59	5.31	11.38	13.92	17.90	21.85	26.43	31.03	35.63	40.22	44.81
60	5.94	12.57	15.38	19.76	24.13	29.25	34.35	39.47	44.58	49.68
61	6.62	13.85	16.95	21.80	26.60	32.28	37.98	43.67	49.34	55.02
62	7.39	15.27	18.69	24.01	29.32	35.63	41.95	48.25	54.56	60.88
63	8.23	16.82	20.56	26.41	32.27	39.27	46.26	53.27	60.27	67.26
64	9.17	18.51	22.59	29.05	35.49	43.25	51.00	58.76	66.51	74.27
65	10.19	20.34	24.82	31.90	38.99	47.58	56.16	64.75	73.33	81.92
66	11.15	22.24	27.09	34.82	42.57	52.00	61.43	70.86	80.30	89.73
67	12.22	24.31	29.57	38.00	46.45	56.82	67.18	77.55	87.92	98.30
68	13.37	26.57	32.27	41.47	50.69	62.08	73.47	84.84	96.24	107.64
69	14.64	29.02	35.22	45.25	55.32	67.83	80.33	92.84	105.36	117.88
70	16.02	31.69	38.42	49.34	60.35	74.09	87.82	101.57	115.33	129.08
71	18.09	34.60	41.91	53.79	65.83	80.92	96.00	111.11	126.23	141.33
72	21.16	39.77	48.11	61.73	75.58	93.02	110.45	126.23	141.33	162.87
73	22.18	41.59	50.26	64.47	78.97	97.31	115.65	134.04	152.45	170.81
74	23.12	45.07	54.41	69.75	85.49	105.48	125.46	145.53	165.60	185.60
75	25.19	49.21	59.35	76.05	93.26	115.20	137.15	159.20	181.26	203.22
76	27.57	53.74	64.74	82.93	101.73	125.84	149.94	174.17	198.41	222.53
77	30.19	58.69	70.63	90.43	110.99	137.45	163.92	190.55	217.19	243.68
78	33.04	64.07	77.03	98.58	121.06	150.11	179.18	208.43	237.70	266.79
79	36.17	69.98	84.04	107.51	132.08	163.99	195.90	228.06	260.22	292.17
80	39.60	76.41	91.67	117.22	144.09	179.12	214.17	249.50	284.85	319.93

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Female Preferred Plus Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
19	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
20	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
21	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
22	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
23	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
24	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
25	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
26	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
27	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
28	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
29	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
30	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
31	0.24	0.33	0.35	0.38	0.41	0.44	0.46	0.51	0.54	0.60
32	0.24	0.33	0.35	0.38	0.41	0.44	0.47	0.52	0.56	0.62
33	0.24	0.33	0.35	0.38	0.41	0.45	0.49	0.54	0.59	0.65
34	0.24	0.33	0.35	0.38	0.41	0.46	0.50	0.56	0.62	0.68
35	0.24	0.33	0.35	0.38	0.41	0.47	0.53	0.60	0.67	0.73
36	0.24	0.34	0.37	0.40	0.45	0.51	0.57	0.64	0.70	0.80
37	0.25	0.35	0.38	0.44	0.48	0.54	0.63	0.68	0.78	0.88
38	0.26	0.37	0.42	0.47	0.53	0.61	0.68	0.78	0.88	0.99
39	0.27	0.41	0.46	0.52	0.59	0.68	0.78	0.88	0.99	1.10
40	0.28	0.44	0.50	0.59	0.67	0.77	0.88	0.99	1.10	1.24
41	0.29	0.46	0.55	0.65	0.75	0.87	0.99	1.10	1.24	1.38
42	0.31	0.50	0.60	0.72	0.84	0.96	1.10	1.24	1.38	1.55
43	0.33	0.54	0.66	0.80	0.93	1.08	1.24	1.38	1.55	1.72
44	0.33	0.58	0.72	0.87	1.04	1.21	1.38	1.55	1.72	1.90
45	0.35	0.61	0.78	0.96	1.16	1.34	1.54	1.72	1.92	2.11
46	0.38	0.66	0.84	1.04	1.25	1.46	1.67	1.88	2.10	2.31
47	0.41	0.71	0.90	1.11	1.34	1.56	1.80	2.04	2.27	2.52
48	0.44	0.76	0.96	1.20	1.44	1.69	1.95	2.20	2.47	2.74
49	0.46	0.81	1.03	1.27	1.54	1.81	2.10	2.38	2.68	2.99
50	0.50	0.87	1.12	1.38	1.65	1.95	2.27	2.58	2.92	3.26
51	0.53	0.93	1.19	1.47	1.77	2.09	2.44	2.79	3.16	3.54
52	0.56	1.00	1.28	1.58	1.91	2.26	2.64	3.03	3.43	3.86
53	0.60	1.07	1.37	1.69	2.04	2.43	2.85	3.28	3.72	4.19
54	0.65	1.14	1.47	1.81	2.19	2.62	3.06	3.55	4.05	4.57
55	0.68	1.23	1.58	1.94	2.35	2.82	3.31	3.84	4.40	4.98
56	0.75	1.35	1.72	2.11	2.53	3.05	3.58	4.16	4.75	5.39
57	0.83	1.47	1.87	2.28	2.73	3.29	3.87	4.50	5.14	5.81
58	0.92	1.62	2.03	2.47	2.93	3.55	4.19	4.86	5.56	6.28
59	1.01	1.78	2.22	2.68	3.17	3.84	4.54	5.27	6.02	6.79
60	1.12	1.95	2.41	2.89	3.41	4.14	4.91	5.69	6.49	7.32
61	1.23	2.13	2.63	3.14	3.67	4.48	5.30	6.16	7.02	7.91
62	1.37	2.35	2.88	3.41	3.97	4.85	5.76	6.69	7.62	8.57
63	1.52	2.57	3.13	3.70	4.28	5.25	6.24	7.24	8.25	9.27
64	1.68	2.83	3.42	4.02	4.62	5.69	6.77	7.85	8.94	10.03
65	1.86	3.11	3.73	4.36	4.99	6.15	7.33	8.50	9.67	10.85
66	2.08	3.44	4.09	4.76	5.41	6.69	7.98	9.26	10.52	11.78
67	2.31	3.79	4.48	5.17	5.85	7.26	8.67	10.06	11.42	12.77
68	2.57	4.17	4.90	5.63	6.33	7.88	9.41	10.92	12.40	13.85
69	2.86	4.60	5.37	6.13	6.85	8.55	10.23	11.87	13.46	15.01
70	3.18	5.07	5.88	6.67	7.42	9.28	11.11	12.90	14.62	16.29
71	3.54	5.59	6.44	7.26	8.04	10.08	12.07	14.02	15.88	17.68
72	4.08	6.44	7.26	8.04	9.27	11.61	13.91	15.88	17.68	20.38
73	4.79	7.26	8.04	9.27	10.87	13.62	15.88	17.68	20.38	23.90
74	5.45	8.04	9.27	10.87	12.37	15.50	17.68	20.38	23.90	27.20
75	6.03	9.27	10.87	12.37	13.70	17.16	20.38	23.89	27.06	30.12
76	6.95	10.87	12.37	13.70	15.79	19.79	23.70	27.06	30.12	34.73
77	8.15	12.37	13.70	15.79	18.52	23.20	27.06	30.12	34.73	40.73
78	9.28	13.70	15.79	18.52	21.07	26.41	30.12	34.73	40.73	46.35
79	10.28	15.79	18.52	21.07	23.34	29.24	34.73	40.70	46.11	51.33
80	11.84	18.52	21.07	23.34	26.90	33.71	40.38	46.11	51.33	59.16

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Female Preferred Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
19	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
20	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
21	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
22	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
23	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
24	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
25	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
26	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
27	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
28	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
29	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
30	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
31	0.34	0.49	0.51	0.54	0.57	0.61	0.64	0.70	0.75	0.83
32	0.34	0.49	0.51	0.54	0.57	0.62	0.66	0.73	0.79	0.87
33	0.35	0.49	0.51	0.55	0.58	0.64	0.70	0.77	0.84	0.93
34	0.35	0.50	0.51	0.55	0.59	0.66	0.73	0.81	0.90	0.98
35	0.36	0.50	0.52	0.56	0.60	0.68	0.77	0.86	0.96	1.05
36	0.36	0.51	0.55	0.59	0.67	0.75	0.85	0.95	1.04	1.18
37	0.36	0.52	0.56	0.64	0.70	0.80	0.92	1.00	1.15	1.29
38	0.37	0.54	0.61	0.69	0.77	0.89	0.99	1.14	1.27	1.42
39	0.39	0.59	0.67	0.76	0.86	0.98	1.13	1.27	1.42	1.57
40	0.40	0.63	0.72	0.84	0.95	1.10	1.26	1.41	1.57	1.74
41	0.41	0.65	0.77	0.91	1.05	1.21	1.39	1.55	1.73	1.92
42	0.43	0.69	0.83	1.00	1.16	1.34	1.53	1.72	1.92	2.12
43	0.45	0.74	0.90	1.09	1.28	1.48	1.70	1.91	2.12	2.34
44	0.45	0.78	0.97	1.18	1.41	1.63	1.87	2.09	2.33	2.57
45	0.47	0.82	1.04	1.29	1.55	1.80	2.06	2.31	2.57	2.83
46	0.51	0.88	1.12	1.38	1.66	1.94	2.22	2.50	2.79	3.08
47	0.54	0.94	1.20	1.48	1.78	2.08	2.39	2.71	3.02	3.35
48	0.58	1.01	1.28	1.59	1.91	2.24	2.59	2.92	3.28	3.64
49	0.61	1.08	1.37	1.69	2.04	2.40	2.78	3.16	3.55	3.96
50	0.65	1.15	1.48	1.82	2.19	2.58	3.00	3.42	3.86	4.31
51	0.70	1.23	1.58	1.94	2.34	2.77	3.23	3.69	4.18	4.68
52	0.74	1.32	1.69	2.09	2.52	2.99	3.49	4.00	4.54	5.10
53	0.80	1.42	1.81	2.23	2.69	3.21	3.76	4.33	4.92	5.54
54	0.85	1.51	1.94	2.39	2.89	3.45	4.04	4.68	5.34	6.03
55	0.90	1.62	2.08	2.56	3.09	3.71	4.36	5.06	5.79	6.56
56	0.99	1.78	2.27	2.78	3.34	4.02	4.73	5.49	6.27	7.11
57	1.10	1.95	2.48	3.02	3.61	4.36	5.13	5.96	6.81	7.70
58	1.22	2.15	2.70	3.28	3.90	4.72	5.57	6.46	7.39	8.35
59	1.35	2.37	2.96	3.57	4.22	5.12	6.05	7.02	8.02	9.05
60	1.50	2.61	3.23	3.88	4.57	5.55	6.58	7.63	8.70	9.81
61	1.66	2.86	3.53	4.22	4.93	6.02	7.13	8.28	9.44	10.63
62	1.85	3.16	3.87	4.59	5.34	6.53	7.75	9.00	10.25	11.53
63	2.05	3.47	4.22	4.99	5.77	7.08	8.41	9.76	11.12	12.49
64	2.27	3.82	4.62	5.43	6.24	7.68	9.13	10.60	12.06	13.54
65	2.52	4.21	5.05	5.90	6.75	8.33	9.92	11.51	13.09	14.68
66	2.81	4.65	5.53	6.43	7.31	9.04	10.78	12.51	14.22	15.92
67	3.12	5.12	6.05	6.99	7.91	9.81	11.71	13.59	15.43	17.26
68	3.47	5.64	6.62	7.61	8.56	10.65	12.72	14.76	16.75	18.71
69	3.86	6.21	7.25	8.28	9.26	11.55	13.82	16.04	18.19	20.29
70	4.30	6.85	7.94	9.01	10.03	12.54	15.02	17.43	19.75	22.01
71	5.09	7.94	9.01	10.03	11.55	14.48	17.36	19.75	22.01	25.39
72	5.84	9.01	10.03	11.55	13.27	16.64	19.75	22.01	25.39	29.17
73	6.76	10.03	11.55	13.27	15.35	19.24	22.01	25.39	29.17	33.74
74	7.52	11.55	13.27	15.35	17.09	21.42	25.39	29.17	33.74	37.56
75	8.66	13.27	15.35	17.09	19.68	24.67	29.17	33.74	37.56	43.26
76	9.95	15.35	17.09	19.68	22.61	28.34	33.74	37.56	43.26	49.70
77	11.51	17.09	19.68	22.61	26.16	32.78	37.56	43.26	49.70	57.49
78	12.82	19.68	22.61	26.16	29.12	36.50	43.26	49.70	57.48	64.00
79	14.76	22.61	26.16	29.12	33.54	42.03	49.70	57.48	64.00	73.70
80	16.96	26.16	29.12	33.54	38.53	48.28	57.48	64.00	73.70	84.68

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Female Select Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
19	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
20	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
21	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
22	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
23	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
24	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
25	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
26	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
27	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
28	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
29	0.39	0.54	0.55	0.59	0.62	0.67	0.72	0.77	0.85	0.93
30	0.41	0.55	0.57	0.60	0.63	0.68	0.73	0.79	0.87	0.96
31	0.41	0.55	0.58	0.60	0.63	0.68	0.73	0.81	0.87	0.96
32	0.41	0.58	0.60	0.63	0.68	0.73	0.80	0.86	0.96	1.05
33	0.41	0.58	0.60	0.63	0.71	0.77	0.84	0.93	1.03	1.11
34	0.41	0.58	0.62	0.65	0.73	0.82	0.90	1.00	1.10	1.20
35	0.41	0.58	0.61	0.64	0.74	0.83	0.93	1.04	1.14	1.23
36	0.44	0.61	0.64	0.69	0.79	0.90	1.01	1.13	1.23	1.33
37	0.45	0.65	0.70	0.76	0.87	0.99	1.10	1.24	1.35	1.48
38	0.47	0.69	0.76	0.82	0.95	1.08	1.22	1.36	1.50	1.63
39	0.47	0.71	0.79	0.88	1.01	1.16	1.30	1.46	1.61	1.75
40	0.47	0.74	0.83	0.93	1.07	1.24	1.41	1.58	1.75	1.90
41	0.48	0.76	0.88	0.99	1.16	1.33	1.51	1.70	1.88	2.07
42	0.49	0.80	0.94	1.07	1.24	1.45	1.65	1.85	2.07	2.28
43	0.50	0.83	0.98	1.15	1.32	1.55	1.77	1.99	2.23	2.44
44	0.50	0.86	1.04	1.22	1.42	1.67	1.90	2.15	2.40	2.65
45	0.52	0.91	1.11	1.32	1.53	1.80	2.07	2.35	2.63	2.90
46	0.55	0.96	1.18	1.42	1.65	1.95	2.23	2.53	2.83	3.13
47	0.60	1.03	1.28	1.53	1.78	2.10	2.42	2.75	3.08	3.40
48	0.64	1.11	1.37	1.65	1.92	2.27	2.61	2.97	3.33	3.67
49	0.68	1.19	1.47	1.76	2.07	2.45	2.82	3.20	3.60	3.98
50	0.73	1.27	1.58	1.90	2.23	2.64	3.06	3.47	3.90	4.31
51	0.77	1.36	1.68	2.03	2.40	2.84	3.29	3.74	4.20	4.65
52	0.84	1.47	1.84	2.22	2.62	3.12	3.61	4.10	4.61	5.11
53	0.89	1.57	1.95	2.38	2.80	3.34	3.88	4.42	4.95	5.49
54	0.97	1.71	2.14	2.60	3.08	3.68	4.28	4.88	5.47	6.06
55	1.04	1.85	2.30	2.83	3.35	4.01	4.66	5.33	5.98	6.63
56	1.17	2.05	2.55	3.12	3.70	4.43	5.15	5.87	6.60	7.33
57	1.31	2.28	2.82	3.45	4.08	4.90	5.70	6.51	7.32	8.14
58	1.47	2.54	3.12	3.80	4.50	5.40	6.28	7.18	8.08	8.98
59	1.65	2.81	3.45	4.19	4.96	5.95	6.95	7.95	8.94	9.94
60	1.81	3.08	3.74	4.55	5.37	6.45	7.54	8.62	9.72	10.81
61	2.00	3.37	4.07	4.94	5.82	7.00	8.19	9.38	10.58	11.77
62	2.21	3.69	4.44	5.38	6.33	7.63	8.92	10.22	11.53	12.82
63	2.43	4.03	4.81	5.84	6.85	8.27	9.68	11.10	12.53	13.94
64	2.66	4.38	5.21	6.31	7.39	8.93	10.47	12.00	13.56	15.10
65	2.91	4.75	5.61	6.78	7.94	9.60	11.26	12.92	14.60	16.27
66	3.23	5.24	6.15	7.40	8.66	10.48	12.30	14.13	15.97	17.80
67	3.59	5.77	6.73	8.09	9.43	11.43	13.44	15.45	17.46	19.46
68	3.92	6.24	7.23	8.67	10.12	12.27	14.43	16.60	18.76	20.92
69	4.34	6.83	7.87	9.42	10.97	13.31	15.67	18.04	20.39	22.76
70	4.85	7.57	8.67	10.36	12.05	14.63	17.24	19.86	22.46	25.06
71	5.42	8.39	9.55	11.39	13.24	16.08	18.97	21.86	24.74	27.59
72	6.25	9.55	11.02	13.15	15.27	18.55	21.86	24.74	27.59	31.83
73	7.16	11.02	12.63	15.07	17.51	21.27	24.74	27.59	31.83	36.50
74	8.27	12.63	14.58	17.39	20.20	24.54	27.59	31.83	36.50	42.11
75	9.47	14.58	16.71	19.93	23.15	27.59	31.83	36.50	42.11	48.27
76	10.94	16.71	19.29	23.01	26.73	31.83	36.50	42.11	48.27	55.72
77	12.53	19.29	22.11	26.37	30.63	36.50	42.11	48.27	55.72	63.86
78	14.47	22.11	25.52	30.44	35.36	42.11	48.27	55.72	63.86	73.72
79	16.58	25.52	29.25	34.89	40.53	48.27	55.72	63.86	73.72	84.50
80	19.14	29.25	33.76	40.27	46.79	55.72	63.86	73.72	84.50	97.53

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Female Nontobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
19	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
20	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
21	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
22	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
23	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
24	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
25	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
26	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
27	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
28	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
29	0.41	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
30	0.43	0.67	0.69	0.73	0.77	0.83	0.89	0.96	1.06	1.16
31	0.43	0.67	0.70	0.73	0.77	0.83	0.89	0.98	1.06	1.17
32	0.43	0.70	0.73	0.77	0.83	0.89	0.97	1.05	1.17	1.28
33	0.43	0.70	0.73	0.77	0.86	0.94	1.02	1.13	1.25	1.35
34	0.43	0.71	0.75	0.79	0.89	0.99	1.09	1.22	1.33	1.46
35	0.43	0.73	0.77	0.81	0.93	1.05	1.17	1.31	1.44	1.55
36	0.46	0.77	0.81	0.87	1.00	1.14	1.27	1.43	1.55	1.68
37	0.47	0.81	0.87	0.94	1.08	1.23	1.37	1.54	1.68	1.84
38	0.49	0.84	0.92	1.00	1.16	1.32	1.49	1.66	1.83	1.99
39	0.49	0.87	0.97	1.08	1.24	1.43	1.60	1.80	1.98	2.16
40	0.50	0.91	1.02	1.15	1.32	1.53	1.73	1.94	2.15	2.34
41	0.50	0.93	1.08	1.22	1.42	1.64	1.85	2.09	2.31	2.54
42	0.51	0.97	1.13	1.29	1.50	1.75	1.99	2.24	2.50	2.75
43	0.53	1.02	1.20	1.40	1.61	1.89	2.16	2.43	2.72	2.98
44	0.53	1.05	1.27	1.49	1.73	2.03	2.32	2.62	2.93	3.23
45	0.54	1.10	1.35	1.60	1.86	2.19	2.52	2.85	3.19	3.52
46	0.57	1.17	1.44	1.73	2.01	2.37	2.72	3.08	3.45	3.81
47	0.63	1.25	1.55	1.85	2.16	2.55	2.94	3.34	3.73	4.12
48	0.67	1.35	1.66	2.00	2.33	2.76	3.17	3.60	4.04	4.46
49	0.71	1.44	1.78	2.14	2.51	2.97	3.43	3.89	4.37	4.83
50	0.76	1.54	1.91	2.30	2.70	3.20	3.71	4.21	4.72	5.22
51	0.81	1.65	2.04	2.47	2.92	3.46	4.01	4.55	5.11	5.66
52	0.88	1.76	2.20	2.66	3.14	3.74	4.33	4.92	5.53	6.13
53	0.93	1.89	2.35	2.87	3.38	4.03	4.68	5.33	5.98	6.62
54	1.02	2.02	2.53	3.08	3.64	4.36	5.06	5.77	6.47	7.17
55	1.09	2.17	2.70	3.31	3.93	4.70	5.46	6.24	7.00	7.77
56	1.23	2.38	2.96	3.63	4.30	5.15	5.99	6.83	7.68	8.53
57	1.38	2.63	3.25	3.97	4.70	5.64	6.57	7.50	8.43	9.37
58	1.54	2.91	3.57	4.35	5.15	6.18	7.19	8.22	9.25	10.28
59	1.73	3.19	3.91	4.75	5.62	6.75	7.88	9.01	10.14	11.27
60	1.90	3.53	4.28	5.21	6.15	7.39	8.63	9.87	11.13	12.38
61	2.09	3.88	4.69	5.69	6.71	8.07	9.44	10.81	12.19	13.56
62	2.32	4.28	5.15	6.24	7.34	8.85	10.35	11.86	13.38	14.88
63	2.55	4.72	5.63	6.83	8.01	9.67	11.32	12.99	14.66	16.31
64	2.80	5.19	6.17	7.47	8.75	10.57	12.39	14.21	16.05	17.88
65	3.06	5.72	6.76	8.16	9.56	11.56	13.56	15.56	17.58	19.59
66	3.39	6.31	7.41	8.92	10.44	12.63	14.82	17.03	19.24	21.45
67	3.77	6.96	8.12	9.76	11.38	13.79	16.21	18.64	21.06	23.48
68	4.12	7.66	8.88	10.65	12.42	15.06	17.72	20.38	23.03	25.69
69	4.55	8.44	9.73	11.64	13.56	16.45	19.37	22.29	25.20	28.12
70	5.09	9.29	10.65	12.72	14.79	17.96	21.16	24.38	27.57	30.77
71	5.69	10.23	11.66	13.90	16.14	19.61	23.12	26.67	30.17	33.68
72	6.56	11.35	12.94	15.44	17.91	21.77	25.67	29.61	33.49	37.39
73	7.52	12.60	14.36	17.12	19.87	24.16	28.48	32.85	37.16	41.48
74	8.68	13.99	15.95	19.02	22.07	26.83	31.63	36.48	41.27	46.07
75	9.95	15.52	17.70	21.10	24.49	29.77	35.09	40.48	45.79	51.11
76	11.48	17.23	19.64	23.42	27.18	33.04	38.95	44.93	50.82	56.73
77	13.16	19.12	21.80	25.99	30.17	36.67	43.23	49.87	56.41	62.96
78	15.19	21.80	25.07	29.89	34.69	42.17	49.71	56.41	62.96	72.41
79	17.41	25.07	28.84	34.39	39.91	48.51	56.41	62.96	72.41	83.30
80	20.10	28.84	33.15	39.53	45.88	55.77	62.96	72.41	83.30	95.76

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

**Keystone Term 1-Year Plan
Female Preferred Tobacco**
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.22	1.28	1.34
19	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.34	1.40
20	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.38	1.45
21	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.38	1.48
22	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.38	1.48
23	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.38	1.48
24	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.38	1.48
25	0.59	0.85	0.88	0.92	1.01	1.11	1.19	1.28	1.38	1.48
26	0.60	0.85	0.89	0.93	1.02	1.12	1.19	1.28	1.39	1.49
27	0.60	0.85	0.89	0.93	1.02	1.12	1.19	1.28	1.39	1.49
28	0.60	0.86	0.90	0.94	1.03	1.13	1.21	1.31	1.40	1.51
29	0.60	0.86	0.90	0.94	1.03	1.13	1.21	1.31	1.40	1.51
30	0.61	0.86	0.90	0.94	1.03	1.14	1.22	1.31	1.41	1.51
31	0.61	0.86	0.92	0.97	1.05	1.14	1.22	1.36	1.47	1.58
32	0.62	0.88	0.94	1.02	1.09	1.19	1.29	1.43	1.56	1.71
33	0.65	0.92	1.00	1.05	1.14	1.27	1.40	1.53	1.68	1.84
34	0.68	0.98	1.03	1.10	1.22	1.37	1.52	1.67	1.83	2.02
35	0.71	1.00	1.07	1.15	1.28	1.45	1.62	1.79	1.96	2.20
36	0.74	1.06	1.15	1.26	1.40	1.60	1.78	1.96	2.19	2.43
37	0.79	1.14	1.26	1.39	1.56	1.78	1.96	2.20	2.45	2.72
38	0.83	1.23	1.37	1.53	1.70	1.96	2.20	2.45	2.71	3.01
39	0.86	1.32	1.49	1.68	1.88	2.17	2.45	2.72	3.02	3.35
40	0.90	1.41	1.61	1.82	2.06	2.39	2.69	3.01	3.34	3.69
41	0.95	1.51	1.75	1.99	2.25	2.62	2.96	3.32	3.68	4.08
42	1.00	1.61	1.89	2.18	2.47	2.88	3.27	3.67	4.08	4.51
43	1.04	1.73	2.05	2.38	2.72	3.17	3.63	4.08	4.53	5.01
44	1.09	1.84	2.21	2.60	2.98	3.48	3.98	4.49	4.98	5.51
45	1.15	1.96	2.40	2.84	3.26	3.84	4.39	4.97	5.53	6.09
46	1.22	2.10	2.57	3.03	3.50	4.12	4.73	5.33	5.95	6.55
47	1.30	2.23	2.72	3.24	3.75	4.41	5.05	5.72	6.38	7.03
48	1.38	2.38	2.92	3.47	4.01	4.73	5.44	6.16	6.87	7.58
49	1.47	2.53	3.10	3.69	4.29	5.05	5.82	6.59	7.36	8.13
50	1.55	2.69	3.30	3.95	4.60	5.43	6.27	7.10	7.93	8.76
51	1.64	2.85	3.51	4.23	4.92	5.84	6.73	7.64	8.54	9.45
52	1.74	3.03	3.74	4.50	5.28	6.26	7.23	8.22	9.18	10.16
53	1.84	3.21	3.96	4.81	5.66	6.71	7.77	8.83	9.89	10.95
54	1.94	3.38	4.20	5.12	6.03	7.16	8.31	9.46	10.61	11.75
55	2.04	3.58	4.46	5.46	6.45	7.70	8.95	10.20	11.45	12.69
56	2.21	3.86	4.79	5.85	6.91	8.26	9.62	10.98	12.32	13.67
57	2.41	4.18	5.17	6.30	7.44	8.90	10.37	11.84	13.30	14.76
58	2.63	4.52	5.56	6.78	8.00	9.59	11.18	12.77	14.35	15.94
59	2.87	4.92	6.01	7.31	8.62	10.34	12.07	13.80	15.51	17.24
60	3.14	5.32	6.48	7.87	9.27	11.15	13.01	14.90	16.76	18.64
61	3.43	5.80	7.01	8.50	10.00	12.04	14.09	16.13	18.15	20.19
62	3.77	6.31	7.59	9.20	10.82	13.04	15.27	17.49	19.71	21.94
63	4.13	6.86	8.22	9.95	11.67	14.09	16.52	18.93	21.35	23.77
64	4.55	7.48	8.92	10.78	12.64	15.28	17.92	20.56	23.20	25.85
65	4.99	8.16	9.66	11.66	13.66	16.54	19.42	22.31	25.19	28.06
66	5.54	8.95	10.53	12.67	14.82	17.96	21.09	24.24	27.37	30.50
67	6.12	9.82	11.46	13.76	16.08	19.48	22.88	26.30	29.72	33.12
68	6.77	10.76	12.48	14.96	17.43	21.15	24.86	28.57	32.32	36.01
69	7.49	11.80	13.59	16.25	18.91	22.96	27.01	31.06	35.13	39.17
70	8.27	12.92	14.78	17.63	20.49	24.88	29.30	33.70	38.14	42.54
71	9.69	14.78	17.05	20.29	23.55	28.60	33.70	38.14	42.54	49.01
72	11.09	17.05	19.51	23.21	26.95	32.72	38.14	42.54	49.01	56.07
73	12.20	18.89	21.46	25.54	29.64	36.00	42.44	48.82	55.29	61.68
74	13.16	20.39	23.16	27.56	32.00	38.85	45.80	52.69	59.67	66.58
75	14.10	21.84	24.81	29.53	34.27	41.62	49.07	56.45	63.92	71.32
76	16.38	24.81	28.83	34.27	39.82	48.35	56.45	63.92	71.32	82.85
77	18.61	28.82	32.75	38.97	45.23	54.93	63.92	71.32	82.85	94.12
78	21.62	32.75	38.04	45.23	52.54	63.80	71.32	82.85	94.12	109.33
79	24.56	38.04	43.23	51.44	59.71	71.32	82.85	94.12	109.33	124.24
80	28.53	43.23	50.21	59.71	69.35	82.85	94.12	109.33	124.24	144.31

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term 1-Year Plan
Female Tobacco
Annual rates are per \$1,000. Add \$80 policy fee.*

Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
18	0.65	1.32	1.38	1.44	1.58	1.74	1.86	1.91	2.00	2.10
19	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.09	2.19
20	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.27
21	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
22	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
23	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
24	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
25	0.65	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
26	0.66	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
27	0.66	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
28	0.66	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
29	0.66	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
30	0.67	1.32	1.38	1.44	1.58	1.74	1.86	2.00	2.16	2.31
31	0.67	1.33	1.42	1.51	1.63	1.74	1.86	2.10	2.27	2.44
32	0.68	1.36	1.45	1.57	1.67	1.83	1.99	2.20	2.40	2.63
33	0.72	1.43	1.55	1.63	1.76	1.97	2.16	2.36	2.60	2.85
34	0.74	1.50	1.59	1.69	1.88	2.11	2.33	2.56	2.82	3.11
35	0.78	1.55	1.65	1.78	1.98	2.24	2.50	2.76	3.03	3.40
36	0.82	1.63	1.77	1.95	2.16	2.47	2.75	3.02	3.38	3.75
37	0.87	1.75	1.93	2.13	2.38	2.72	3.00	3.36	3.74	4.16
38	0.91	1.88	2.09	2.34	2.60	3.00	3.36	3.74	4.14	4.60
39	0.95	2.01	2.26	2.55	2.85	3.30	3.72	4.13	4.58	5.09
40	0.99	2.15	2.44	2.77	3.13	3.63	4.08	4.57	5.07	5.61
41	1.05	2.30	2.66	3.02	3.42	3.98	4.50	5.05	5.59	6.20
42	1.10	2.44	2.86	3.30	3.75	4.36	4.95	5.56	6.18	6.83
43	1.15	2.60	3.09	3.59	4.10	4.78	5.47	6.15	6.82	7.55
44	1.20	2.77	3.34	3.92	4.49	5.25	6.01	6.77	7.52	8.32
45	1.26	2.95	3.61	4.27	4.91	5.77	6.61	7.47	8.31	9.16
46	1.34	3.14	3.84	4.53	5.23	6.15	7.06	7.95	8.88	9.78
47	1.43	3.32	4.05	4.82	5.57	6.55	7.51	8.50	9.48	10.45
48	1.52	3.51	4.31	5.13	5.92	6.99	8.03	9.09	10.14	11.19
49	1.62	3.72	4.56	5.43	6.32	7.44	8.57	9.70	10.83	11.97
50	1.71	3.93	4.82	5.77	6.73	7.94	9.16	10.38	11.59	12.81
51	1.81	4.14	5.10	6.14	7.15	8.48	9.78	11.09	12.41	13.72
52	1.91	4.38	5.40	6.51	7.63	9.05	10.45	11.88	13.27	14.69
53	2.02	4.61	5.70	6.92	8.13	9.65	11.17	12.70	14.22	15.74
54	2.13	4.85	6.03	7.34	8.65	10.28	11.93	13.58	15.23	16.86
55	2.24	5.10	6.35	7.77	9.19	10.97	12.75	14.52	16.30	18.07
56	2.43	5.45	6.77	8.26	9.76	11.67	13.59	15.50	17.40	19.30
57	2.65	5.84	7.22	8.81	10.40	12.44	14.49	16.55	18.58	20.63
58	2.89	6.26	7.70	9.39	11.08	13.27	15.48	17.68	19.86	22.07
59	3.16	6.74	8.24	10.02	11.82	14.18	16.55	18.92	21.27	23.64
60	3.45	7.24	8.81	10.70	12.61	15.16	17.70	20.26	22.80	25.35
61	3.77	7.81	9.44	11.45	13.47	16.22	18.97	21.72	24.45	27.19
62	4.14	8.40	10.11	12.25	14.41	17.36	20.33	23.28	26.24	29.20
63	4.55	9.06	10.85	13.14	15.41	18.61	21.81	25.00	28.19	31.39
64	5.00	9.78	11.65	14.08	16.51	19.97	23.41	26.86	30.32	33.77
65	5.49	10.57	12.51	15.10	17.69	21.42	25.15	28.88	32.61	36.33
66	6.09	11.59	13.63	16.41	19.19	23.25	27.31	31.38	35.44	39.49
67	6.73	12.73	14.85	17.84	20.84	25.25	29.66	34.09	38.53	42.93
68	7.45	13.94	16.17	19.38	22.59	27.41	32.22	37.02	41.88	46.67
69	8.24	15.28	17.60	21.05	24.49	29.74	34.98	40.23	45.50	50.73
70	9.10	16.74	19.15	22.85	26.56	32.25	37.97	43.68	49.43	55.13
71	10.66	18.80	21.36	25.43	29.53	35.85	42.25	48.62	55.05	61.42
72	12.19	21.36	24.79	29.51	34.27	41.60	48.62	55.05	61.42	71.27
73	13.41	24.79	28.16	33.53	38.93	47.27	55.05	61.42	71.27	80.98
74	14.48	27.98	31.79	37.84	43.95	53.36	61.42	71.27	80.98	91.41
75	15.51	31.07	35.30	42.02	48.80	59.24	69.82	80.34	90.97	101.49
76	18.02	35.30	40.97	48.77	56.63	68.76	80.34	90.97	101.49	117.79
77	20.47	40.97	46.54	55.41	64.34	78.12	90.97	101.49	117.79	133.83
78	23.78	46.54	54.02	64.31	74.68	90.67	101.49	117.79	133.83	155.32
79	27.02	54.01	61.36	73.05	84.83	101.49	117.79	133.83	155.32	176.44
80	31.38	61.36	71.21	84.77	98.45	117.79	133.83	155.32	176.44	204.76

*Rates are guaranteed for the first five policy years. Rates for the next five years are anticipated to be at the amount shown above, but are not guaranteed.

Keystone Term*
Guaranteed ART Premium Rates (Add \$80 Policy Fee)

Issue Age	Male						Female						
	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco	Issue Age	Pref Plus NT	Preferred NT	Select NT	Standard NT	Preferred Tobacco	Tobacco
25	2.94	2.94	2.94	2.94	4.89	4.89	25	1.50	1.50	1.50	1.50	2.31	2.31
26	3.06	3.06	3.06	3.06	5.13	5.13	26	1.59	1.59	1.59	1.59	2.43	2.43
27	3.21	3.21	3.21	3.21	5.43	5.43	27	1.71	1.71	1.71	1.71	2.61	2.61
28	3.15	3.15	3.15	3.15	5.46	5.46	28	1.74	1.74	1.74	1.74	2.76	2.76
29	3.09	3.09	3.09	3.09	5.43	5.43	29	1.86	1.86	1.86	1.86	2.97	2.97
30	3.06	3.06	3.06	3.06	5.40	5.40	30	1.92	1.92	1.92	1.92	3.09	3.09
31	3.03	3.03	3.03	3.03	5.40	5.40	31	2.04	2.04	2.04	2.04	3.36	3.36
32	3.03	3.03	3.03	3.03	5.46	5.46	32	2.16	2.16	2.16	2.16	3.57	3.57
33	3.12	3.12	3.12	3.12	5.61	5.61	33	2.28	2.28	2.28	2.28	3.84	3.84
34	3.18	3.18	3.18	3.18	5.82	5.82	34	2.46	2.46	2.46	2.46	4.17	4.17
35	3.27	3.27	3.27	3.27	6.00	6.00	35	2.67	2.67	2.67	2.67	4.59	4.59
36	3.45	3.45	3.45	3.45	6.33	6.33	36	2.85	2.85	2.85	2.85	4.95	4.95
37	3.60	3.60	3.60	3.60	6.69	6.69	37	3.09	3.09	3.09	3.09	5.37	5.37
38	3.87	3.87	3.87	3.87	7.20	7.20	38	3.21	3.21	3.21	3.21	5.64	5.64
39	4.11	4.11	4.11	4.11	7.71	7.71	39	3.39	3.39	3.39	3.39	6.00	6.00
40	4.38	4.38	4.38	4.38	8.31	8.31	40	3.60	3.60	3.60	3.60	6.36	6.36
41	4.74	4.74	4.74	4.74	9.09	9.09	41	3.81	3.81	3.81	3.81	6.78	6.78
42	5.19	5.19	5.19	5.19	9.99	9.99	42	4.05	4.05	4.05	4.05	7.29	7.29
43	5.70	5.70	5.70	5.70	11.07	11.07	43	4.35	4.35	4.35	4.35	7.89	7.89
44	6.30	6.30	6.30	6.30	12.36	12.36	44	4.71	4.71	4.71	4.71	8.58	8.58
45	6.99	6.99	6.99	6.99	13.71	13.71	45	5.13	5.13	5.13	5.13	9.39	9.39
46	7.65	7.65	7.65	7.65	14.97	14.97	46	5.61	5.61	5.61	5.61	10.29	10.29
47	8.37	8.37	8.37	8.37	16.38	16.38	47	6.21	6.21	6.21	6.21	11.43	11.43
48	8.79	8.79	8.79	8.79	17.16	17.16	48	6.87	6.87	6.87	6.87	12.84	12.84
49	9.27	9.27	9.27	9.27	18.06	18.06	49	7.59	7.59	7.59	7.59	14.43	14.43
50	9.96	9.96	9.96	9.96	19.35	19.35	50	8.43	8.43	8.43	8.43	16.17	16.17
51	10.77	10.77	10.77	10.77	20.88	20.88	51	9.36	9.36	9.36	9.36	18.06	18.06
52	11.88	11.88	11.88	11.88	22.98	22.98	52	10.41	10.41	10.41	10.41	20.13	20.13
53	13.08	13.08	13.08	13.08	25.35	25.35	53	11.55	11.55	11.55	11.55	22.32	22.32
54	14.61	14.61	14.61	14.61	28.32	28.32	54	12.75	12.75	12.75	12.75	24.72	24.72
55	16.50	16.50	16.50	16.50	31.68	31.68	55	14.04	14.04	14.04	14.04	27.24	27.24
56	18.42	18.42	18.42	18.42	35.10	35.10	56	15.54	15.54	15.54	15.54	29.94	29.94
57	20.49	20.49	20.49	20.49	38.73	38.73	57	17.10	17.10	17.10	17.10	32.82	32.82
58	22.26	22.26	22.26	22.26	41.58	41.58	58	18.78	18.78	18.78	18.78	35.61	35.61
59	24.30	24.30	24.30	24.30	44.88	44.88	59	20.46	20.46	20.46	20.46	38.70	38.70
60	26.76	26.76	26.76	26.76	48.87	48.87	60	22.20	22.20	22.20	22.20	41.91	41.91
61	29.76	29.76	29.76	29.76	53.82	53.82	61	24.09	24.09	24.09	24.09	45.24	45.24
62	33.42	33.42	33.42	33.42	59.79	59.79	62	26.16	26.16	26.16	26.16	48.99	48.99
63	37.53	37.53	37.53	37.53	66.42	66.42	63	28.29	28.29	28.29	28.29	52.74	52.74
64	41.85	41.85	41.85	41.85	73.20	73.20	64	30.60	30.60	30.60	30.60	56.70	56.70
65	46.41	46.41	46.41	46.41	79.89	79.89	65	33.15	33.15	33.15	33.15	61.02	61.02
66	51.03	51.03	51.03	51.03	86.34	86.34	66	35.97	35.97	35.97	35.97	65.61	65.61
67	55.71	55.71	55.71	55.71	92.61	92.61	67	39.06	39.06	39.06	39.06	70.77	70.77
68	60.75	60.75	60.75	60.75	99.21	99.21	68	42.51	42.51	42.51	42.51	76.44	76.44
69	65.97	65.97	65.97	65.97	105.75	105.75	69	46.29	46.29	46.29	46.29	82.59	82.59
70	72.30	72.30	72.30	72.30	113.67	113.67	70	50.46	50.46	50.46	50.46	89.46	89.46
71	79.38	79.38	79.38	79.38	122.34	122.34	71	55.26	55.26	55.26	55.26	97.29	97.29
72	88.68	88.68	88.68	88.68	134.13	134.13	72	60.63	60.63	60.63	60.63	105.93	105.93
73	98.49	98.49	98.49	98.49	145.98	145.98	73	66.45	66.45	66.45	66.45	115.23	115.23
74	108.81	108.81	108.81	108.81	157.95	157.95	74	72.84	72.84	72.84	72.84	125.43	125.43
75	120.09	120.09	120.09	120.09	171.87	171.87	75	79.92	79.92	79.92	79.92	135.69	135.69
76	132.39	132.39	132.39	132.39	186.69	186.69	76	87.69	87.69	87.69	87.69	146.88	146.88
77	146.67	146.67	146.67	146.67	203.82	203.82	77	96.24	96.24	96.24	96.24	158.91	158.91
78	163.35	163.35	163.35	163.35	223.62	223.62	78	105.69	105.69	105.69	105.69	171.87	171.87
79	182.61	182.61	182.61	182.61	246.15	246.15	79	115.89	115.89	115.89	115.89	185.88	185.88
80	203.61	203.61	203.61	203.61	270.21	270.21	80	127.29	127.29	127.29	127.29	200.97	200.97
81	227.52	227.52	227.52	227.52	297.15	297.15	81	142.77	142.77	142.77	142.77	222.21	222.21
82	252.42	252.42	252.42	252.42	324.33	324.33	82	160.23	160.23	160.23	160.23	245.28	245.28
83	279.27	279.27	279.27	279.27	352.83	352.83	83	177.63	177.63	177.63	177.63	267.75	267.75
84	309.00	309.00	309.00	309.00	383.82	383.82	84	196.86	196.86	196.86	196.86	291.90	291.90
85	342.21	342.21	342.21	342.21	420.27	420.27	85	218.52	218.52	218.52	218.52	316.23	316.23
86	379.02	379.02	379.02	379.02	460.17	460.17	86	238.17	238.17	238.17	238.17	336.51	336.51
87	419.22	419.22	419.22	419.22	503.07	503.07	87	267.75	267.75	267.75	267.75	368.67	368.67
88	462.30	462.30	462.30	462.30	548.16	548.16	88	298.65	298.65	298.65	298.65	400.77	400.77
89	507.75	507.75	507.75	507.75	594.81	594.81	89	331.59	331.59	331.59	331.59	433.05	433.05
90	555.18	555.18	555.18	555.18	642.39	642.39	90	361.95	361.95	361.95	361.95	459.15	459.15
91	599.79	599.79	599.79	599.79	685.29	685.29	91	377.31	377.31	377.31	377.31	464.82	464.82
92	646.29	646.29	646.29	646.29	729.06	729.06	92	407.52	407.52	407.52	407.52	487.98	487.98
93	695.34	695.34	695.34	695.34	774.30	774.30	93	452.34	452.34	452.34	452.34	525.30	525.30
94	747.15	747.15	747.15	747.15	821.22	821.22	94	508.92	508.92	508.92	508.92	572.91	572.91
95	801.57	801.57	801.57	801.57	873.15	873.15	95	578.76	578.76	578.76	578.76	644.91	644.91
96	851.37	851.37	851.37	851.37	918.99	918.99	96	645.09	645.09	645.09	645.09	710.73	710.73
97	904.47	904.47	904.47	904.47	956.94	956.94	97	713.37	713.37	713.37	713.37	776.85	776.85
98	961.14	961.14	961.14	961.14	956.94	956.94	98	725.07	725.07	725.07	725.07	780.03	780.03
99	956.94	956.94	956.94	956.94	956.94	956.94	99	764.22	764.22	764.22	764.22	812.31	812.31

Level Term rates apply only during the original duration of 10, 15, 20 or 30 years. ART rates apply thereafter.

For producer use only. Not for use with clients.

**Keystone Term
Children's Insurance
Rider Rates per \$1,000
of Face Amount**

**Keystone Term*
Accidental Death Benefit Rates
per \$1,000 of Face Amount**

Rates per Policy

KT 10, KT 15, KT 20 and KT 30 have level ADB premiums for the length of the base current level period, after which they use the KT 1 ADB rates by attained age.

Age	Rate
15	5.76
16	5.76
17	5.76
18	5.76
19	5.76
20	5.76
21	5.76
22	5.76
23	5.76
24	5.76
25	5.76
26	5.76
27	5.76
28	5.76
29	5.76
30	5.76
31	5.76
32	5.76
33	5.76
34	5.76
35	5.76
36	5.76
37	5.76
38	5.76
39	5.76
40	5.76
41	5.76
42	5.76
43	5.76
44	5.76
45	5.76
46	5.76
47	5.76
48	5.76
49	5.76
50	5.76
51	5.76
52	5.76
53	5.76
54	5.76
55	5.76
56	5.76
57	5.76
58	5.76
59	5.76
60	5.76
61	5.76
62	5.76
63	5.76
64	5.76

Age	KT 1		KT 10		KT 15		KT 20		KT 30	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	1.32	0.68	1.38	0.68	1.26	0.68	1.26	0.68	1.26	0.68
19	1.44	0.68	1.36	0.68	1.23	0.68	1.23	0.68	1.23	0.68
20	1.44	0.68	1.32	0.68	1.19	0.68	1.19	0.68	1.19	0.69
21	1.44	0.68	1.26	0.68	1.15	0.68	1.15	0.68	1.15	0.69
22	1.44	0.68	1.21	0.68	1.11	0.68	1.11	0.68	1.11	0.69
23	1.44	0.68	1.15	0.68	1.07	0.68	1.07	0.68	1.07	0.69
24	1.44	0.68	1.09	0.68	1.02	0.68	1.02	0.68	1.02	0.69
25	1.32	0.68	1.02	0.68	0.98	0.68	0.98	0.68	0.98	0.70
26	1.20	0.68	0.97	0.68	0.94	0.68	0.94	0.68	0.94	0.70
27	1.20	0.68	0.93	0.68	0.91	0.68	0.91	0.68	0.93	0.71
28	1.08	0.68	0.89	0.68	0.88	0.68	0.88	0.68	0.91	0.71
29	0.96	0.68	0.86	0.68	0.86	0.68	0.86	0.68	0.90	0.72
30	0.85	0.68	0.85	0.68	0.85	0.68	0.85	0.68	0.91	0.73
31	0.85	0.68	0.85	0.68	0.85	0.68	0.85	0.68	0.91	0.74
32	0.85	0.68	0.85	0.68	0.85	0.68	0.85	0.68	0.93	0.75
33	0.85	0.68	0.85	0.68	0.85	0.68	0.85	0.68	0.94	0.75
34	0.85	0.68	0.85	0.68	0.85	0.69	0.85	0.69	0.95	0.77
35	0.85	0.68	0.85	0.68	0.85	0.69	0.85	0.69	0.96	0.78
36	0.85	0.68	0.85	0.68	0.85	0.69	0.85	0.69	0.97	0.79
37	0.85	0.68	0.85	0.68	0.86	0.69	0.86	0.70	0.99	0.81
38	0.85	0.68	0.85	0.69	0.86	0.70	0.87	0.71	1.01	0.83
39	0.85	0.68	0.85	0.69	0.87	0.70	0.89	0.72	1.05	0.84
40	0.85	0.68	0.85	0.69	0.88	0.71	0.91	0.73	1.08	0.86
41	0.85	0.68	0.86	0.70	0.88	0.72	0.92	0.74	1.08	0.86
42	0.85	0.68	0.86	0.70	0.90	0.73	0.94	0.76	1.09	0.87
43	0.85	0.68	0.87	0.71	0.91	0.74	0.95	0.78	1.08	0.88
44	0.85	0.68	0.88	0.72	0.92	0.76	0.97	0.80	1.09	0.89
45	0.85	0.68	0.89	0.73	0.94	0.78	1.00	0.82	1.10	0.90
46	0.85	0.72	0.91	0.75	0.97	0.80	1.03	0.84	1.12	0.90
47	0.86	0.72	0.93	0.76	0.99	0.81	1.06	0.86	1.13	0.91
48	0.87	0.72	0.95	0.78	1.02	0.83	1.09	0.88	1.13	0.91
49	0.88	0.72	0.97	0.80	1.05	0.86	1.13	0.92	1.15	0.94
50	0.89	0.72	1.00	0.82	1.08	0.89	1.16	0.96	1.16	0.96
51	0.90	0.74	1.04	0.85	1.11	0.92	1.19	0.99	1.19	0.99
52	0.96	0.75	1.07	0.88	1.15	0.95	1.23	1.02	1.23	1.02
53	0.96	0.78	1.10	0.91	1.19	0.98	1.28	1.05	1.28	1.05
54	0.97	0.81	1.14	0.94	1.23	1.02	1.31	1.08	1.31	1.08
55	1.01	0.84	1.19	0.98	1.26	1.04	1.33	1.10	1.33	1.10
56	1.08	0.87	1.23	1.01	1.29	1.06	1.35	1.10	1.35	1.10
57	1.09	0.90	1.27	1.05	1.32	1.08	1.37	1.11	1.37	1.11
58	1.13	0.96	1.32	1.09	1.34	1.10	1.38	1.11	1.38	1.11
59	1.20	0.97	1.37	1.12	1.37	1.12	1.39	1.12	1.39	1.12
60	1.21	1.00	1.40	1.15	1.40	1.15	1.40	1.15	1.40	1.15
61	1.25	1.04	1.43	1.17	1.43	1.17				
62	1.32	1.08	1.46	1.19	1.46	1.19				
63	1.35	1.12	1.50	1.21	1.50	1.21				
64	1.44	1.16	1.53	1.24	1.53	1.24				
65	1.45	1.20	1.56	1.26	1.56	1.26				
66	1.55	1.24								
67	1.60	1.28								
68	1.65	1.32								
69	1.70	1.36								

Keystone Term*
Waiver of Premium Rates
per \$1,000 of Face Amount

KT 10, KT 15, KT 20 and KT 30 have level WP premiums for the length of the base current level period, after which they use the KT 1 WP rates by attained age.

Age	KT 1		KT 10		KT 15		KT 20		KT 30	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	0.08	0.10	0.07	0.08	0.08	0.10	0.10	0.11	0.17	0.18
19	0.08	0.10	0.07	0.08	0.08	0.10	0.10	0.11	0.17	0.18
20	0.08	0.10	0.07	0.08	0.08	0.10	0.10	0.11	0.17	0.18
21	0.08	0.10	0.07	0.08	0.08	0.10	0.10	0.11	0.17	0.18
22	0.08	0.10	0.07	0.08	0.08	0.10	0.10	0.11	0.17	0.18
23	0.09	0.10	0.07	0.08	0.08	0.10	0.10	0.11	0.17	0.18
24	0.09	0.10	0.08	0.09	0.08	0.10	0.10	0.11	0.17	0.18
25	0.09	0.10	0.08	0.09	0.08	0.10	0.10	0.11	0.17	0.18
26	0.09	0.10	0.08	0.10	0.08	0.11	0.10	0.12	0.17	0.20
27	0.09	0.10	0.08	0.10	0.09	0.12	0.11	0.13	0.19	0.22
28	0.09	0.10	0.08	0.10	0.10	0.12	0.12	0.13	0.21	0.22
29	0.10	0.11	0.09	0.11	0.10	0.13	0.12	0.15	0.21	0.26
30	0.10	0.11	0.09	0.11	0.10	0.13	0.12	0.15	0.21	0.26
31	0.10	0.11	0.09	0.11	0.10	0.13	0.12	0.15	0.21	0.25
32	0.10	0.11	0.09	0.11	0.10	0.13	0.12	0.16	0.20	0.27
33	0.10	0.11	0.09	0.11	0.10	0.13	0.12	0.16	0.20	0.26
34	0.10	0.11	0.09	0.11	0.10	0.14	0.13	0.18	0.21	0.28
35	0.10	0.12	0.10	0.13	0.11	0.16	0.14	0.20	0.22	0.30
36	0.10	0.12	0.11	0.14	0.13	0.18	0.16	0.22	0.24	0.31
37	0.11	0.13	0.12	0.15	0.14	0.20	0.17	0.22	0.26	0.33
38	0.11	0.14	0.13	0.17	0.17	0.23	0.18	0.25	0.30	0.37
39	0.12	0.15	0.14	0.18	0.18	0.25	0.18	0.25	0.29	0.38
40	0.13	0.17	0.16	0.20	0.20	0.29	0.21	0.28	0.34	0.43
41	0.14	0.18	0.18	0.23	0.22	0.31	0.23	0.30	0.37	0.47
42	0.15	0.19	0.19	0.26	0.24	0.34	0.25	0.33	0.42	0.53
43	0.17	0.21	0.22	0.29	0.27	0.37	0.28	0.36	0.47	0.58
44	0.19	0.24	0.26	0.33	0.31	0.41	0.31	0.40	0.53	0.67
45	0.21	0.28	0.30	0.38	0.35	0.47	0.35	0.45	0.62	0.75
46	0.24	0.31	0.36	0.44	0.40	0.53	0.44	0.55	0.78	0.97
47	0.26	0.33	0.44	0.54	0.48	0.61	0.54	0.68	0.99	1.23
48	0.29	0.38	0.54	0.64	0.57	0.71	0.68	0.83	1.26	1.56
49	0.35	0.45	0.67	0.77	0.75	0.89	0.83	0.99	1.57	1.91
50	0.43	0.53	0.81	0.93	0.92	1.05	1.02	1.17	1.95	2.30
51	0.68	0.82	1.20	1.33	1.35	1.49	1.49	1.64	2.82	3.22
52	0.85	0.98	1.34	1.44	1.50	1.61	1.66	1.77	3.14	3.47
53	1.05	1.16	1.48	1.54	1.64	1.72	1.79	1.89	3.39	3.69
54	1.31	1.37	1.57	1.59	1.73	1.79	1.89	1.99	3.58	3.88
55	1.62	1.66	1.65	1.65	1.83	1.87	2.00	2.09	3.78	4.07
56	1.87	1.91								
57	2.17	2.19								
58	2.54	2.57								
59	2.98	2.98								
60	1.90	1.86								
61	1.87	1.79								
62	1.72	1.61								
63	1.33	1.23								
64	1.63	1.46								

* Rates differ in OR and WA



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