

The Cincinnati Life Insurance Company

**Life Insurance**

# AGENT'S GUIDE TO TERM LIFE INSURANCE

LifeHorizons Termsetter

Policy Form CLI-165



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LifeHorizons Termsetter offers several low-cost life insurance solutions to meet your client’s ever-changing needs. Benefit periods range from 10 to 30 years offering the flexibility to build a life insurance program that best suits your client.

**Features include:**

- Guaranteed level death benefit
- Guaranteed level premium for the duration of a specified term period
- Convertible to an eligible permanent insurance product such as whole life or universal life, on the earlier of age 70 or the end of the guaranteed term period without providing health information or proof of insurability
- Expanded nonsmoker underwriting classes available
- Avocation and occupation ratings available on Standard Plus underwriting classification
- Issue age is based on actual age versus nearest age. In Montana, use the Male Issue Age Tables for classification availability and rates, regardless of the gender of the applicant

\*Available in most states.

**Marketing opportunities**

**Business needs:** Key-person protection  
Buy-sell funding  
Loan collateralization

**Personal needs:** Income replacement  
Future education expenses  
Mortgage and loan protection  
Debt balance protection  
Divorce decree requirements  
Starter coverage

**Product features**

**Product type:** Term life insurance  
**Contract type:** Guaranteed level premium term for periods of 10, 15, 20, 25 or 30 years

**Product description:**

- Guaranteed level premiums and death benefits for the term period selected and thereafter, annually increasing
- Guaranteed renewable to age 99, providing insureds with the benefit of life protection over the long term

**Issue ages:** Issue age based on actual age versus nearest age

- 10 Year: 0-75
- 15 Year: 0-75
- 20 Year: 0-65
- 25 Year: 0-60
- 30 Year: 0-55

(Issue ages are subject to band, guaranteed period, gender and underwriting class variation. See the Issue age table on Page 5 to verify availability.)

**Minimum specified amount:** \$25,000

**Band ranges:**

- \$25,000-\$99,999
- \$100,000-\$249,999
- \$250,000-\$499,999
- \$500,000-\$999,999
- \$1,000,000 and above

**Annual policy fee:** \$75 (fully commissionable)

**Modal factors:** .515 Semiannual  
.265 Quarterly  
.088 Bank Draft\*  
.088 List Bill

\*\$10 minimum modal premium.

## Issue age table

	Gtd Period	Male			Female		
		Pfd+, Pfd & Std+	StdNS	*PfdSM StdSM	Pfd+, Pfd & Std+	StdNS	*PfdSM StdSM
\$25,000-\$99,999	10		0-75	18-75		0-75	18-75
	15		0-73	18-70		0-75	18-74
	20		0-65	18-63		0-65	18-65
	25		0-60	18-55		0-60	18-56
	30		0-51	18-46		0-55	18-50
\$100,000-\$249,999	10	18-75	0-75	18-75	18-75	0-75	18-75
	15	18-75	0-75	18-71	18-75	0-75	18-74
	20	18-65	0-65	18-65	18-65	0-65	18-65
	25	18-60	0-60	18-56	18-60	0-60	18-57
	30	18-53	0-53	18-48	18-55	0-55	18-51
\$250,000-\$499,999	10	18-75	18-75	18-75	18-75	18-75	18-75
	15	18-75	18-75	18-71	18-75	18-75	18-74
	20	18-65	18-65	18-65	18-65	18-65	18-65
	25	18-60	18-60	18-56	18-60	18-60	18-58
	30	18-55	18-55	18-49	18-55	18-55	18-52
\$500,000-\$999,999	10	18-75	18-75	18-75	18-75	18-75	18-75
	15	18-75	18-75	18-71	18-75	18-75	18-74
	20	18-65	18-65	18-65	18-65	18-65	18-65
	25	18-60	18-60	18-56	18-60	18-60	18-58
	30	18-55	18-55	18-49	18-55	18-55	18-52
\$1,000,000 and above	10	18-75	18-75	18-75	18-75	18-75	18-75
	15	18-75	18-75	18-72	18-75	18-75	18-74
	20	18-65	18-65	18-65	18-65	18-65	18-65
	25	18-60	18-60	18-56	18-60	18-60	18-58
	30	18-55	18-55	18-49	18-55	18-55	18-52

(Male rates apply to all Montana residents, regardless of gender)

Pfd+ = Preferred Plus, best nonsmoker rate

Pfd = Preferred, second nonsmoker rate

Std+ = Standard Plus, third nonsmoker rate

StdNS = Standard Nonsmoker, fourth nonsmoker rate

PfdSM = Preferred Smoker (\*not available for \$25,000-\$99,999)

StdSM = Standard Smoker

## Optional benefit riders\*

### Accelerated Benefit Rider (CLI-680-T)

- Available upon request at no charge
- Allows advanced payment of the death benefit if the insured has been diagnosed with a terminal illness or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life
- Maximum lifetime benefit available is lesser of 50 percent of death benefit or \$250,000
- Minimum benefit that can be advanced is \$2,500
- One advanced payment allowed per calendar year
- Issue ages: 15 days-75 years

### Children's Term Life Insurance Rider (CLI-671)

- Term insurance for insured's children who qualify for coverage. Covers any child, step-child or legally adopted child from 15 days after birth until the policy anniversary nearest each child's 25th birthday. After the date of application, it includes any child born to the insured or legally adopted by the insured, who is less than 19 years of age. The benefit is limited to 50 percent if the covered child dies on or prior to the child's first birthday
- Provides conversion opportunity for covered children at the policy anniversary date nearest each child's 25th birthday for up to five times the death benefit of the in-force rider
- Rider converts to paid-up term insurance if death of the insured occurs prior to the anniversary nearest the covered child's 25th birthday
- Issue ages: 18-60 years
- Eligible child's issue ages: 15 days-18 years
- Issue amounts and premiums:
  - \$10,000 – \$30 annual premium
  - \$20,000 – \$60 annual premium

\*Available in most states.

### Accidental Death Benefit Rider (01901)

- In the event of accidental bodily injury, this rider pays an additional death benefit amount for deaths that occur within 120 days after the injury
- Issue ages: 15-60 years
- Issue limits:
  - Minimum – \$25,000
  - Maximum – \$500,000 (not to exceed face amount of base policy)

### Disability Waiver of Premium Rider (01900)

- After four consecutive months of total disability, this benefit waives the premium during the total disability of the primary insured
- Issue ages: 15-60 years

## Underwriting classifications

### \$100,000 and above

Pfd+ = Preferred Plus, best nonsmoker rate  
 Pfd = Preferred, second nonsmoker rate  
 Std+ = Standard Plus, third nonsmoker rate  
 StdNS = Standard Nonsmoker, fourth nonsmoker rate  
 PfdSM = Preferred Smoker  
 StdSM = Standard Smoker

### \$25,000-\$99,999

StdNS = Standard Nonsmoker  
 StdSM = Standard Smoker

### Underwriting class comparison based on multi-carrier software

Cincinnati Life Term	Compulife	iPipeline	Term4Sale	VitalQuote
Preferred Plus	Preferred Plus Non-Smoker	Preferred Best Non-Tobacco	Preferred Plus	Super Preferred Non-Tobacco
Preferred	Preferred Non-Smoker	Preferred Non-Tobacco	Preferred	Preferred Plus Non-Tobacco and Preferred Non-Tobacco
Standard Plus	Regular Plus Non-Smoker	Standard Plus Non-Tobacco	Regular Plus	Standard Plus Non-Tobacco
Standard Nonsmoker	Regular Non-Smoker	Standard Non-Tobacco	Regular Non-smoker	Standard Non-Tobacco and Tobacco Non-Cigarette
Preferred Smoker	Preferred Smoker	Preferred Tobacco	Preferred Plus and Preferred	Preferred Smoker and Standard Plus Smoker
Standard Smoker	Regular Smoker	Standard Tobacco	Regular Plus and Regular	Standard Smoker

## Medical underwriting requirements

Specified amounts applied for and already in force with Cincinnati Life	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70-75	Ages 76-above
Through \$99,999	A	A	A	C	C	C
\$100,000 - \$250,000	B	B	B	D	E	E
\$250,001 - \$500,000	B	B	D	D	E	E
\$500,001 - \$749,999	D	D	E	E	F	F
\$750,000 - \$999,999	D	D	E	E	I	I
\$1,000,000	G	G	H	H	I	I
\$1,000,001 - \$2,000,000	H	H	H	H	J	J
\$2,000,001 - \$3,000,000	H	H	H	H	J	J
\$3,000,001 - \$5,000,000	H	H	H	K	J	J
\$5,000,001 - \$10,000,000	K	K	M	M	N	O
\$10,000,001 and above	K	L	M	M	N	O

Ages 0 through 17 are all nonmedical, subject to special request by the underwriter. Teleunderwriting Lite applications are not appropriate for these changes.

Key
A. Nonmedical – medical history completed by agent (no Lite applications)
B. Amplified nonmedical exam, blood profile, urinalysis
C. Paramedic exam, urinalysis
D. Paramedic exam, blood profile, urinalysis
E. Paramedic exam, blood profile, urinalysis, EKG
F. Paramedic exam, blood profile, urinalysis, EKG, mature assessment*
G. Paramedic exam, blood profile, urinalysis, telephone inspection report
H. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report
I. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*
J. MD exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*
K. MD exam, blood profile, urinalysis, EKG, telephone inspection report**
L. MD exam, blood profile, urinalysis, treadmill EKG, face-to-face interview report
M. MD exam, blood profile, urinalysis, treadmill EKG, telephone inspection report**, chest X-ray***
N. MD exam, blood profile, urinalysis, treadmill EKG, telephone inspection report**, mature assessment*, chest X-ray***
O. MD exam, blood profile, urinalysis, resting EKG, telephone inspection report**, mature assessment*, chest X-ray***

\* Mature assessment must be completed by ExamOne or Portamedic.

\*\* Face-to-face interview report required in lieu of telephone inspection report for amounts over \$10,000,000 at all ages.

\*\*\* Chest X-ray is required only if applicant is a smoker or has smoked within one year.

## Underwriting class criteria

	Preferred Plus	Preferred
<b>Tobacco</b>	No use in 5 years, urine negative Celebratory cigar*	No use in 3 years, urine negative Celebratory cigar*
<b>Cholesterol</b>	Total not > 240 Chol/HDL ratio 4.5 or less	Total not > 250 Chol/HDL ratio 5.0 or less
<b>Blood pressure</b>	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+
<b>Personal history</b>	No cardiovascular disease or cancer history except basal cell	No cardiovascular disease or cancer history except basal cell
<b>Family history</b>	No cardiovascular or cancer death of a parent or sibling prior to 60  Disregard gender-specific cancers of the opposite sex, except breast cancer	No more than 1 cardiovascular or cancer death in a parent prior to 60  Disregard gender-specific cancers of the opposite sex, except breast cancer
<b>Residence</b>	Permanent resident of U.S. for at least 3 years	Permanent resident of U.S. for at least 1 year
<b>Avocations (hazardous)</b>	None – recreational SCUBA up to depths of 75 feet is acceptable	Available if no flat extra premium would be required and not hazardous
<b>Aviation</b>	Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider  Private pilot with exclusion rider	Pilot and crew members on regularly scheduled passenger flights on major airlines  Private pilot with exclusion rider
<b>Motor Vehicle History</b>	No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation or suspension in last 5 years
<b>Alcohol/ substance abuse</b>	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse
<b>Impairments</b>	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality

\*See Celebratory cigar exception on Page 7.

## Build chart

Maximum weights for Preferred Plus, Preferred and Standard Plus

Standard Plus	
No cigarette use within 1 year; some tobacco users may qualify	
Total not > 280 Chol/HDL ratio 6.0 or less	
Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+	
No ratable impairment or cancer history except basal cell	
No specific criteria	
Permanent resident of U.S. for at least 1 year	
May have flat extra	
Major airlines only, private aviation with flat extra or exclusion rider	
No DUI, reckless operation, revocation, suspension in last 3 years	
No history of, or treatment for, alcohol or substance abuse	
No diseases, disorders or activities that would affect mortality	

Height	Weight					
	Male			Female		
Ft. In.	Pfd+	Pfd	Std+	Pfd+	Pfd	Std+
4 8	126	137	145	123	134	141
4 9	131	142	150	127	139	146
4 10	136	147	155	132	144	151
4 11	141	153	161	137	149	157
5 0	146	158	166	142	154	162
5 1	150	163	172	147	159	167
5 2	155	168	177	151	163	173
5 3	160	173	183	156	168	178
5 4	164	178	188	161	173	183
5 5	169	183	194	165	178	189
5 6	174	188	200	170	183	195
5 7	179	193	206	175	188	200
5 8	184	199	211	180	194	206
5 9	189	204	217	185	199	211
5 10	195	210	223	190	205	217
5 11	200	215	229	195	210	222
6 0	205	221	235	200	216	228
6 1	211	227	241	206	222	234
6 2	217	234	248	211	229	240
6 3	222	240	255	217	235	246
6 4	228	246	261	223	242	253
6 5	234	253	268	229	248	259
6 6	240	260	275	235	255	265
6 7	245	266	282	241	261	272

## Underwriting class criteria (cont'd)

### Standard Nonsmoker, Preferred Smoker and Standard Smoker

As with Preferred Plus, Preferred and Standard Plus, the above classifications are based on:

- Tobacco (users of e-cigarettes are considered the same as a cigarette user)
    - Standard Nonsmoker: Includes some tobacco (except cigarette) users who do not fit Standard Plus criteria.
    - Preferred Smoker (\$100,000 and above): Includes some tobacco users who do not fit Standard Nonsmoker criteria.
  - **Cigarette smokers applying for Preferred Smoker must:**
    - ▶ Meet Preferred medical requirements
    - ▶ Fit Preferred criteria, including Preferred Build Chart
  - Standard Smoker: Includes most cigarette users, past cigarette users still dependent on a nicotine substitute and other tobacco users who do not fit Preferred Smoker criteria.
- Cholesterol
  - Hypertension
  - Blood pressure
  - Pulse rate
  - Personal history
  - Family history
  - Avocations
  - Motor vehicle history
  - Height and weight
  - Other medical/nonmedical factors

## Build chart

Maximum weights of both male and female for Standard Nonsmoker and Standard Smoker

Height	Weight
4' 8"	152
4' 9"	157
4' 10"	163
4' 11"	168
5' 0"	174
5' 1"	180
5' 2"	186
5' 3"	192
5' 4"	198
5' 5"	204
5' 6"	211
5' 7"	217

Height	Weight
5' 8"	224
5' 9"	230
5' 10"	237
5' 11"	244
6' 0"	251
6' 1"	258
6' 2"	265
6' 3"	272
6' 4"	279
6' 5"	287
6' 6"	294
6' 7"	302

Weights that exceed the corresponding heights **may** be subject to an additional premium charge. Contact underwriting for more information.

## Substandard cases

You may write substandard cases using Standard Nonsmoker and Standard Smoker classifications.

### Celebratory cigar exception

Cincinnati Life offers Preferred Plus and Preferred consideration for applicants who meet all the outlined class criteria other than having smoked celebratory cigars. This allows for no more than six cigars per year and a urine specimen must be negative for nicotine. The celebratory cigar exception is **available by request only**.

Here is how to apply for this exception:

- Bring the exception to your underwriter's attention and include a cover letter
- For full applications, be sure to include the number of cigars smoked in the past year when completing the tobacco questions
- For the Life e-App, indicate the request and the number of cigars smoked per year in the agent cover letter during the Life e-App process
- For the Lite application process, if the client indicates cigar use during the phone interview, ExamOne asks how many cigars the client has smoked in the prior year

### LIFEHORIZONS TERMSETTER

#### Current rate tables

Current annual premium rates per thousand of initial death benefit during the initial term period

*Must add \$75 policy fee to calculate total annual premium.*

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\$25,000-\$99,999

Premium rates\* per thousand of initial death benefit

Attained Age	Male		Female	
	StdNS	StdSM	StdNS	StdSM
0	0.76	NA	0.62	NA
1	0.76	NA	0.62	NA
2	0.76	NA	0.62	NA
3	0.76	NA	0.62	NA
4	0.76	NA	0.62	NA
5	0.76	NA	0.62	NA
6	0.76	NA	0.62	NA
7	0.76	NA	0.62	NA
8	0.76	NA	0.62	NA
9	0.76	NA	0.62	NA
10	0.76	NA	0.62	NA
11	0.76	NA	0.62	NA
12	0.76	NA	0.62	NA
13	0.76	NA	0.62	NA
14	0.76	NA	0.62	NA
15	0.76	NA	0.62	NA
16	0.76	NA	0.62	NA
17	0.76	NA	0.62	NA
18	0.76	1.92	0.62	1.34
19	0.76	1.92	0.62	1.34
20	0.76	1.92	0.62	1.34
21	0.76	1.95	0.62	1.36
22	0.76	1.98	0.62	1.39
23	0.76	2.01	0.62	1.41
24	0.76	2.05	0.62	1.44
25	0.76	2.08	0.62	1.46
26	0.76	2.08	0.62	1.47
27	0.77	2.08	0.62	1.48
28	0.77	2.08	0.62	1.48
29	0.78	2.08	0.62	1.49
30	0.78	2.08	0.62	1.50
31	0.80	2.20	0.65	1.59
32	0.83	2.32	0.67	1.68
33	0.86	2.45	0.70	1.77
34	0.88	2.59	0.73	1.87
35	0.91	2.74	0.76	1.98
36	0.97	2.92	0.81	2.15
37	1.04	3.12	0.87	2.33
38	1.12	3.32	0.93	2.52
39	1.20	3.54	0.99	2.73
40	1.28	3.78	1.06	2.96
41	1.37	3.97	1.13	3.20
42	1.48	4.17	1.19	3.46
43	1.59	4.37	1.27	3.73
44	1.70	4.59	1.35	4.04
45	1.83	4.82	1.43	4.36
46	1.98	5.31	1.53	4.72
47	2.14	5.84	1.65	5.10
48	2.32	6.43	1.76	5.52
49	2.51	7.08	1.89	5.97
50	2.72	7.80	2.03	6.46
51	2.94	8.51	2.21	6.96
52	3.17	9.29	2.40	7.49
53	3.43	10.14	2.62	8.07
54	3.70	11.07	2.85	8.69
55	4.00	12.08	3.10	9.36
56	4.37	13.58	3.33	10.08
57	4.77	15.27	3.58	10.86
58	5.21	17.17	3.85	11.70
59	5.69	19.30	4.13	12.61
60	6.22	21.70	4.44	13.58
61	6.83	24.10	4.98	15.57
62	7.73	26.78	5.60	17.85
63	8.61	29.74	6.28	20.46
64	9.60	33.04	7.05	23.46
65	10.70	36.70	7.92	26.90
66	11.94	39.57	8.88	29.11
67	13.31	42.66	9.95	31.49
68	14.85	45.99	11.15	34.08
69	16.57	49.59	12.49	36.87
70	18.48	53.46	14.00	39.90
71	21.26	58.47	15.88	43.10
72	24.45	63.95	18.01	46.56
73	28.13	69.95	20.43	50.29
74	32.36	76.51	23.17	54.32
75	37.22	83.68	26.28	58.68

\*Add \$75 annual policy fee

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\$100,000-\$249,999

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
0	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
1	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
2	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
3	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
4	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
5	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
6	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
7	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
8	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
9	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
10	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
11	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
12	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
13	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
14	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
15	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
16	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
17	NA	NA	NA	0.71	NA	NA	NA	NA	NA	0.52	NA	NA
18	0.35	0.44	0.54	0.71	1.12	1.58	0.25	0.31	0.39	0.52	0.87	1.15
19	0.35	0.44	0.54	0.71	1.12	1.58	0.25	0.31	0.39	0.52	0.87	1.15
20	0.35	0.44	0.54	0.71	1.12	1.58	0.25	0.31	0.39	0.52	0.87	1.15
21	0.35	0.44	0.54	0.71	1.12	1.58	0.25	0.31	0.39	0.52	0.87	1.15
22	0.35	0.44	0.54	0.71	1.12	1.58	0.25	0.32	0.39	0.52	0.87	1.15
23	0.35	0.45	0.54	0.71	1.12	1.58	0.26	0.32	0.39	0.52	0.87	1.15
24	0.35	0.45	0.54	0.71	1.12	1.58	0.26	0.33	0.39	0.52	0.87	1.15
25	0.35	0.45	0.54	0.71	1.12	1.58	0.26	0.33	0.39	0.52	0.87	1.15
26	0.35	0.45	0.54	0.71	1.13	1.60	0.27	0.34	0.40	0.53	0.88	1.17
27	0.35	0.45	0.54	0.71	1.14	1.62	0.28	0.35	0.41	0.54	0.90	1.19
28	0.35	0.45	0.54	0.71	1.16	1.64	0.29	0.35	0.42	0.56	0.91	1.20
29	0.35	0.45	0.54	0.71	1.17	1.66	0.30	0.36	0.43	0.57	0.93	1.22
30	0.35	0.45	0.54	0.71	1.18	1.68	0.31	0.37	0.44	0.58	0.94	1.24
31	0.36	0.46	0.56	0.75	1.23	1.78	0.32	0.38	0.46	0.61	0.99	1.31
32	0.37	0.47	0.57	0.78	1.29	1.89	0.32	0.40	0.48	0.65	1.04	1.38
33	0.37	0.48	0.59	0.82	1.35	2.00	0.33	0.42	0.50	0.68	1.09	1.46
34	0.38	0.49	0.61	0.87	1.41	2.12	0.33	0.43	0.53	0.72	1.14	1.54
35	0.39	0.50	0.63	0.91	1.47	2.25	0.34	0.45	0.55	0.76	1.20	1.62
36	0.42	0.53	0.67	0.97	1.58	2.41	0.36	0.48	0.58	0.81	1.27	1.73
37	0.46	0.57	0.72	1.04	1.71	2.58	0.39	0.50	0.61	0.87	1.34	1.84
38	0.49	0.61	0.76	1.12	1.84	2.77	0.42	0.53	0.65	0.93	1.42	1.97
39	0.54	0.65	0.82	1.20	1.99	2.97	0.45	0.57	0.68	0.99	1.50	2.10
40	0.58	0.69	0.87	1.28	2.14	3.18	0.48	0.60	0.72	1.06	1.58	2.24
41	0.63	0.75	0.93	1.37	2.31	3.40	0.52	0.64	0.77	1.13	1.71	2.41
42	0.68	0.82	1.00	1.48	2.50	3.63	0.56	0.68	0.83	1.19	1.84	2.60
43	0.73	0.89	1.08	1.59	2.70	3.88	0.61	0.72	0.89	1.27	1.99	2.80
44	0.79	0.97	1.16	1.70	2.92	4.15	0.66	0.76	0.95	1.35	2.15	3.01
45	0.85	1.05	1.24	1.83	3.15	4.43	0.72	0.81	1.02	1.43	2.32	3.24
46	0.91	1.11	1.34	1.98	3.39	4.81	0.77	0.86	1.08	1.53	2.52	3.53
47	0.98	1.18	1.45	2.14	3.64	5.23	0.82	0.92	1.15	1.65	2.75	3.84
48	1.05	1.25	1.57	2.32	3.91	5.68	0.88	0.97	1.22	1.76	2.99	4.18
49	1.12	1.33	1.70	2.51	4.21	6.17	0.94	1.03	1.29	1.89	3.25	4.55
50	1.20	1.41	1.84	2.72	4.52	6.70	1.00	1.10	1.37	2.03	3.54	4.95
51	1.31	1.55	2.14	2.94	4.97	7.25	1.08	1.19	1.48	2.21	3.80	5.34
52	1.42	1.71	2.49	3.17	5.46	7.85	1.16	1.29	1.60	2.40	4.08	5.76
53	1.55	1.89	2.89	3.43	6.00	8.50	1.24	1.39	1.73	2.62	4.38	6.21
54	1.69	2.09	3.36	3.70	6.59	9.20	1.34	1.51	1.88	2.85	4.70	6.70
55	1.84	2.30	3.91	4.00	7.24	9.96	1.44	1.63	2.03	3.10	5.04	7.23
56	2.03	2.54	4.08	4.27	7.88	10.71	1.55	1.77	2.21	3.25	5.44	7.66
57	2.23	2.80	4.26	4.57	8.57	11.53	1.67	1.93	2.41	3.41	5.86	8.10
58	2.46	3.08	4.45	4.88	9.33	12.40	1.80	2.10	2.63	3.57	6.32	8.58
59	2.71	3.40	4.65	5.21	10.15	13.34	1.93	2.29	2.86	3.75	6.82	9.09
60	2.98	3.75	4.85	5.57	11.04	14.35	2.08	2.49	3.12	3.93	7.35	9.62
61	3.35	4.20	5.42	6.18	12.11	15.73	2.29	2.76	3.45	4.27	7.87	10.49
62	3.78	4.69	6.05	6.85	13.27	17.23	2.51	3.05	3.81	4.64	8.43	11.44
63	4.25	5.25	6.76	7.60	14.55	18.89	2.76	3.37	4.21	5.04	9.03	12.48
64	4.79	5.87	7.55	8.43	15.96	20.70	3.03	3.73	4.65	5.48	9.67	13.61
65	5.39	6.57	8.44	9.35	17.50	22.68	3.33	4.13	5.14	5.95	10.35	14.84
66	6.04	7.35	9.29	10.44	19.33	25.15	3.76	4.62	5.73	6.69	11.41	16.23
67	6.76	8.22	10.23	11.66	21.36	27.88	4.25	5.16	6.39	7.51	12.57	17.75
68	7.57	9.19	11.26	13.02	23.60	30.91	4.81	5.76	7.13	8.44	13.86	19.42
69	8.48	10.28	12.40	14.54	26.07	34.27	5.43	6.44	7.95	9.49	15.28	21.24
70	9.50	11.50	13.65	16.24	28.80	38.00	6.14	7.20	8.86	10.66	16.84	23.23
71	10.69	12.96	15.60	18.27	31.84	42.08	7.01	8.20	10.10	12.15	18.80	25.57



**LifeHorizons Termsetter 10**  
**\$250,000-\$499,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.27	0.34	0.44	0.56	1.02	1.33	0.20	0.25	0.35	0.40	0.72	0.97
19	0.27	0.34	0.44	0.56	1.02	1.33	0.20	0.25	0.35	0.40	0.72	0.97
20	0.27	0.34	0.44	0.56	1.02	1.33	0.20	0.25	0.35	0.40	0.72	0.97
21	0.27	0.34	0.44	0.56	1.02	1.33	0.20	0.25	0.35	0.40	0.72	0.97
22	0.27	0.34	0.44	0.57	1.02	1.33	0.20	0.25	0.35	0.40	0.72	0.97
23	0.27	0.34	0.44	0.57	1.02	1.34	0.20	0.26	0.35	0.40	0.72	0.97
24	0.27	0.34	0.44	0.58	1.02	1.34	0.20	0.26	0.35	0.40	0.72	0.97
25	0.27	0.34	0.44	0.58	1.02	1.34	0.20	0.26	0.35	0.40	0.72	0.97
26	0.27	0.34	0.44	0.58	1.03	1.36	0.20	0.27	0.35	0.41	0.74	0.99
27	0.27	0.34	0.44	0.59	1.03	1.38	0.21	0.28	0.35	0.42	0.75	1.01
28	0.27	0.34	0.45	0.59	1.04	1.40	0.21	0.28	0.35	0.43	0.77	1.03
29	0.27	0.34	0.45	0.60	1.04	1.42	0.22	0.29	0.35	0.45	0.78	1.05
30	0.27	0.34	0.45	0.60	1.05	1.44	0.22	0.30	0.35	0.46	0.80	1.07
31	0.28	0.35	0.46	0.64	1.09	1.54	0.23	0.31	0.36	0.49	0.83	1.12
32	0.28	0.37	0.47	0.69	1.12	1.65	0.24	0.32	0.38	0.52	0.85	1.18
33	0.29	0.38	0.48	0.74	1.16	1.76	0.25	0.33	0.39	0.56	0.88	1.24
34	0.29	0.39	0.49	0.80	1.20	1.88	0.27	0.34	0.40	0.60	0.91	1.30
35	0.30	0.41	0.50	0.86	1.24	2.01	0.28	0.35	0.42	0.64	0.94	1.37
36	0.32	0.44	0.54	0.91	1.35	2.15	0.30	0.37	0.45	0.68	1.02	1.46
37	0.35	0.47	0.58	0.97	1.47	2.30	0.33	0.40	0.48	0.73	1.10	1.56
38	0.38	0.51	0.62	1.03	1.61	2.46	0.35	0.43	0.52	0.78	1.19	1.67
39	0.41	0.55	0.67	1.09	1.75	2.64	0.38	0.46	0.55	0.83	1.29	1.79
40	0.44	0.59	0.72	1.16	1.91	2.82	0.41	0.49	0.59	0.89	1.40	1.91
41	0.49	0.63	0.77	1.27	2.07	3.03	0.44	0.53	0.63	0.96	1.52	2.09
42	0.54	0.68	0.83	1.39	2.24	3.26	0.48	0.57	0.68	1.05	1.65	2.29
43	0.59	0.73	0.90	1.51	2.43	3.51	0.52	0.62	0.72	1.13	1.79	2.51
44	0.65	0.79	0.97	1.66	2.63	3.77	0.56	0.67	0.78	1.23	1.94	2.76
45	0.72	0.85	1.04	1.81	2.85	4.06	0.60	0.72	0.83	1.33	2.10	3.02
46	0.77	0.92	1.13	1.91	3.08	4.40	0.64	0.77	0.89	1.42	2.29	3.26
47	0.83	0.99	1.24	2.01	3.32	4.77	0.68	0.82	0.96	1.51	2.50	3.52
48	0.89	1.07	1.35	2.11	3.58	5.17	0.72	0.88	1.04	1.61	2.72	3.81
49	0.95	1.15	1.48	2.22	3.86	5.61	0.76	0.94	1.11	1.71	2.97	4.11
50	1.02	1.24	1.61	2.34	4.17	6.08	0.81	1.00	1.20	1.82	3.24	4.44
51	1.11	1.35	1.77	2.53	4.57	6.54	0.88	1.07	1.30	1.96	3.50	4.76
52	1.21	1.48	1.95	2.74	5.01	7.03	0.96	1.15	1.41	2.11	3.78	5.11
53	1.32	1.61	2.14	2.96	5.50	7.56	1.04	1.23	1.52	2.28	4.09	5.48
54	1.44	1.76	2.36	3.20	6.03	8.13	1.13	1.32	1.65	2.45	4.41	5.87
55	1.57	1.92	2.59	3.46	6.61	8.74	1.23	1.42	1.78	2.64	4.77	6.30
56	1.74	2.13	2.85	3.73	7.22	9.48	1.34	1.56	1.96	2.79	5.13	6.79
57	1.92	2.36	3.13	4.03	7.89	10.28	1.46	1.70	2.16	2.94	5.51	7.32
58	2.12	2.62	3.44	4.35	8.63	11.15	1.59	1.87	2.38	3.11	5.93	7.90
59	2.35	2.90	3.78	4.70	9.43	12.10	1.73	2.04	2.62	3.28	6.37	8.51
60	2.60	3.22	4.16	5.07	10.30	13.12	1.88	2.24	2.89	3.46	6.85	9.18
61	2.92	3.61	4.66	5.63	11.34	14.53	2.08	2.45	3.15	3.78	7.44	9.88
62	3.28	4.05	5.21	6.25	12.49	16.08	2.31	2.69	3.44	4.14	8.08	10.63
63	3.69	4.54	5.83	6.94	13.75	17.81	2.56	2.94	3.76	4.52	8.77	11.45
64	4.14	5.08	6.52	7.71	15.15	19.72	2.84	3.22	4.10	4.95	9.53	12.32
65	4.65	5.70	7.30	8.56	16.68	21.83	3.15	3.53	4.48	5.41	10.35	13.26
66	5.23	6.42	8.13	9.54	18.53	23.92	3.57	4.00	5.08	6.07	11.35	14.55
67	5.89	7.24	9.06	10.64	20.60	26.21	4.04	4.53	5.75	6.80	12.45	15.97
68	6.63	8.16	10.09	11.86	22.89	28.72	4.57	5.13	6.52	7.63	13.66	17.52
69	7.46	9.19	11.24	13.22	25.43	31.47	5.18	5.81	7.39	8.56	14.99	19.23
70	8.39	10.36	12.52	14.74	28.26	34.48	5.86	6.58	8.37	9.60	16.44	21.10
71	9.55	11.83	14.49	16.88	31.00	38.32	6.65	7.54	9.51	10.99	18.11	23.55
72	10.88	13.50	16.77	19.33	34.01	42.59	7.55	8.63	10.81	12.59	19.96	26.27
73	12.39	15.41	19.40	22.14	37.31	47.34	8.56	9.89	12.28	14.41	21.99	29.32
74	14.11	17.60	22.45	25.36	40.94	52.62	9.72	11.33	13.95	16.50	24.23	32.72
75	16.07	20.09	25.98	29.04	44.91	58.48	11.03	12.98	15.85	18.89	26.70	36.51

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 10**  
**\$500,000-\$999,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.73	0.94
19	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.73	0.94
20	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.73	0.94
21	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.73	0.94
22	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.74	0.94
23	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.74	0.94
24	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.75	0.94
25	0.24	0.31	0.42	0.52	1.02	1.35	0.19	0.23	0.33	0.41	0.75	0.94
26	0.24	0.31	0.42	0.52	1.03	1.37	0.19	0.23	0.33	0.41	0.76	0.97
27	0.24	0.31	0.42	0.52	1.04	1.38	0.19	0.24	0.33	0.41	0.77	1.00
28	0.24	0.31	0.43	0.53	1.04	1.40	0.20	0.24	0.34	0.42	0.78	1.03
29	0.24	0.31	0.43	0.53	1.05	1.41	0.20	0.25	0.34	0.42	0.79	1.06
30	0.24	0.31	0.43	0.53	1.06	1.43	0.20	0.25	0.34	0.42	0.80	1.09
31	0.25	0.32	0.43	0.57	1.08	1.49	0.21	0.26	0.34	0.44	0.83	1.12
32	0.25	0.33	0.44	0.61	1.10	1.54	0.22	0.27	0.34	0.47	0.85	1.15
33	0.26	0.34	0.44	0.65	1.12	1.60	0.22	0.28	0.35	0.50	0.88	1.18
34	0.26	0.36	0.45	0.69	1.14	1.67	0.23	0.29	0.35	0.53	0.91	1.21
35	0.27	0.37	0.45	0.74	1.16	1.73	0.24	0.30	0.35	0.56	0.94	1.24
36	0.29	0.39	0.48	0.80	1.26	1.87	0.26	0.32	0.38	0.61	1.01	1.34
37	0.32	0.42	0.51	0.86	1.37	2.01	0.28	0.35	0.41	0.66	1.09	1.44
38	0.35	0.45	0.55	0.93	1.48	2.17	0.30	0.38	0.45	0.71	1.18	1.55
39	0.38	0.48	0.59	1.00	1.61	2.34	0.32	0.41	0.49	0.77	1.27	1.67
40	0.41	0.51	0.63	1.08	1.75	2.52	0.34	0.44	0.53	0.84	1.37	1.80
41	0.45	0.56	0.68	1.16	1.92	2.74	0.37	0.47	0.58	0.90	1.49	1.98
42	0.49	0.61	0.74	1.24	2.11	2.98	0.40	0.51	0.63	0.96	1.63	2.18
43	0.54	0.66	0.81	1.33	2.32	3.24	0.44	0.55	0.68	1.03	1.77	2.40
44	0.59	0.72	0.88	1.43	2.54	3.53	0.48	0.59	0.74	1.10	1.93	2.64
45	0.64	0.79	0.95	1.53	2.79	3.84	0.52	0.64	0.81	1.18	2.10	2.90
46	0.69	0.86	1.04	1.63	3.02	4.17	0.56	0.69	0.88	1.26	2.29	3.14
47	0.75	0.93	1.14	1.73	3.26	4.53	0.60	0.74	0.95	1.34	2.50	3.41
48	0.82	1.01	1.24	1.84	3.53	4.92	0.65	0.79	1.03	1.42	2.72	3.69
49	0.89	1.10	1.36	1.96	3.82	5.35	0.70	0.85	1.11	1.51	2.97	4.00
50	0.96	1.19	1.49	2.09	4.13	5.81	0.75	0.91	1.20	1.61	3.24	4.34
51	1.05	1.30	1.62	2.25	4.52	6.31	0.82	0.99	1.30	1.74	3.44	4.65
52	1.15	1.42	1.75	2.43	4.95	6.84	0.90	1.09	1.42	1.87	3.65	4.99
53	1.26	1.56	1.90	2.62	5.42	7.43	0.98	1.19	1.54	2.02	3.88	5.34
54	1.39	1.70	2.06	2.83	5.94	8.06	1.08	1.30	1.67	2.18	4.12	5.73
55	1.52	1.86	2.24	3.05	6.50	8.75	1.18	1.42	1.82	2.35	4.37	6.14
56	1.69	2.05	2.49	3.34	7.08	9.49	1.29	1.55	1.98	2.53	4.73	6.56

**LifeHorizons Termsetter 10**

**\$1,000,000 and above**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.25	0.32	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
19	0.25	0.32	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
20	0.25	0.32	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
21	0.25	0.32	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
22	0.25	0.32	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
23	0.25	0.33	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
24	0.25	0.33	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
25	0.25	0.33	0.41	0.58	0.95	1.34	0.21	0.26	0.35	0.40	0.71	0.92
26	0.25	0.33	0.41	0.58	0.95	1.35	0.21	0.26	0.35	0.40	0.72	0.94
27	0.25	0.33	0.41	0.58	0.96	1.36	0.21	0.26	0.35	0.41	0.73	0.96
28	0.25	0.33	0.41	0.58	0.96	1.38	0.21	0.26	0.35	0.41	0.75	0.98
29	0.25	0.33	0.41	0.58	0.97	1.39	0.21	0.26	0.35	0.42	0.76	1.01
30	0.25	0.33	0.41	0.58	0.97	1.40	0.21	0.26	0.35	0.42	0.77	1.03
31	0.25	0.33	0.41	0.60	1.00	1.45	0.21	0.27	0.35	0.45	0.79	1.07
32	0.26	0.34	0.41	0.63	1.04	1.50	0.22	0.28	0.36	0.47	0.82	1.10
33	0.26	0.34	0.42	0.65	1.07	1.56	0.22	0.29	0.36	0.50	0.84	1.14
34	0.27	0.35	0.42	0.67	1.11	1.61	0.23	0.31	0.37	0.54	0.86	1.18
35	0.27	0.35	0.42	0.70	1.15	1.67	0.23	0.32	0.37	0.57	0.89	1.22
36	0.29	0.38	0.45	0.75	1.24	1.79	0.25	0.34	0.40	0.61	0.96	1.31
37	0.32	0.41	0.49	0.80	1.33	1.92	0.27	0.36	0.43	0.65	1.04	1.41
38	0.35	0.44	0.53	0.86	1.43	2.07	0.29	0.39	0.46	0.69	1.13	1.52
39	0.38	0.47	0.57	0.92	1.54	2.22	0.31	0.41	0.50	0.73	1.22	1.64
40	0.41	0.51	0.62	0.99	1.66	2.38	0.34	0.44	0.54	0.78	1.32	1.76
41	0.45	0.55	0.68	1.07	1.82	2.61	0.37	0.47	0.58	0.84	1.44	1.94
42	0.48	0.60	0.74	1.16	2.00	2.85	0.40	0.50	0.63	0.90	1.57	2.14
43	0.53	0.65	0.81	1.26	2.19	3.13	0.44	0.54	0.67	0.97	1.71	2.37
44	0.57	0.70	0.89	1.36	2.41	3.42	0.48	0.58	0.72	1.05	1.87	2.61
45	0.62	0.76	0.97	1.47	2.64	3.75	0.52	0.62	0.78	1.13	2.04	2.88
46	0.67	0.82	1.06	1.57	2.87	4.07	0.57	0.67	0.85	1.21	2.21	3.10
47	0.73	0.89	1.16	1.67	3.12	4.41	0.61	0.72	0.93	1.31	2.40	3.34
48	0.79	0.97	1.27	1.78	3.40	4.79	0.67	0.78	1.02	1.40	2.60	3.60
49	0.85	1.05	1.39	1.90	3.70	5.20	0.73	0.84	1.11	1.51	2.81	3.87
50	0.92	1.14	1.52	2.02	4.02	5.64	0.79	0.90	1.21	1.62	3.05	4.17
51	1.02	1.26	1.67	2.20	4.39	6.09	0.85	0.98	1.31	1.75	3.25	4.45
52	1.12	1.40	1.83	2.40	4.78	6.59	0.92	1.07	1.41	1.89	3.47	4.76
53	1.24	1.54	2.01	2.62	5.22	7.12	1.00	1.16	1.53	2.04	3.71	5.08
54	1.37	1.71	2.21	2.85	5.69	7.69	1.08	1.27	1.65	2.20	3.95	5.42
55	1.52	1.89	2.42	3.11	6.21	8.31	1.17	1.38	1.78	2.37	4.22	5.79
56	1.69	2.08	2.65	3.41	6.80	9.05	1.29	1.50	1.92	2.54	4.59	6.22
57	1.88	2.29	2.90	3.73	7.45	9.85	1.41	1.63	2.08	2.72	4.98	6.68
58	2.08	2.52	3.18	4.09	8.16	10.73	1.56	1.78	2.25	2.91	5.42	7.18
59	2.31	2.77	3.48	4.48	8.94	11.68	1.71	1.93	2.43	3.12	5.89	7.71
60	2.57	3.05	3.81	4.91	9.79	12.72	1.88	2.10	2.63	3.34	6.40	8.28
61	2.88	3.43	4.29	5.44	10.66	13.98	2.08	2.32	2.90	3.64	6.88	8.94
62	3.24	3.86	4.84	6.02	11.60	15.36	2.30	2.55	3.21	3.97	7.40	9.66
63	3.63	4.33	5.45	6.66	12.62	16.87	2.54	2.81	3.54	4.34	7.95	10.43
64	4.07	4.87	6.14	7.38	13.74	18.54	2.81	3.10	3.91	4.73	8.55	11.27
65	4.57	5.48	6.92	8.17	14.95	20.37	3.11	3.42	4.32	5.16	9.19	12.17
66	5.20	6.15	7.79	9.17	16.68	22.48	3.51	3.82	4.81	5.76	10.15	13.37
67	5.92	6.89	8.77	10.28	18.61	24.81	3.95	4.26	5.36	6.42	11.21	14.69
68	6.73	7.73	9.88	11.54	20.76	27.38	4.46	4.75	5.97	7.17	12.38	16.14
69	7.66	8.67	11.12	12.94	23.15	30.21	5.03	5.30	6.65	8.00	13.68	17.73
70	8.72	9.72	12.52	14.52	25.83	33.34	5.67	5.92	7.41	8.92	15.11	19.48
71	9.75	11.10	14.32	16.55	28.39	36.70	6.42	6.89	8.51	10.23	16.70	21.64
72	10.90	12.68	16.38	18.86	31.20	40.41	7.27	8.01	9.78	11.74	18.46	24.03
73	12.19	14.48	18.74	21.49	34.29	44.48	8.23	9.32	11.23	13.47	20.40	26.69
74	13.63	16.54	21.44	24.50	37.68	48.97	9.32	10.85	12.90	15.45	22.55	29.65
75	15.24	18.89	24.52	27.92	41.41	53.91	10.56	12.62	14.82	17.72	24.92	32.93

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 15**

**\$25,000-\$99,999**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male		Female	
	StdNS	StdSM	StdNS	StdSM
0	0.82	NA	0.62	NA
1	0.82	NA	0.62	NA
2	0.82	NA	0.62	NA
3	0.82	NA	0.62	NA
4	0.82	NA	0.62	NA
5	0.82	NA	0.62	NA
6	0.82	NA	0.62	NA
7	0.82	NA	0.62	NA
8	0.82	NA	0.62	NA
9	0.82	NA	0.62	NA
10	0.82	NA	0.62	NA
11	0.82	NA	0.62	NA
12	0.82	NA	0.62	NA
13	0.82	NA	0.62	NA
14	0.82	NA	0.62	NA
15	0.82	NA	0.62	NA
16	0.82	NA	0.62	NA
17	0.82	NA	0.62	NA
18	0.82	2.17	0.62	1.48
19	0.82	2.17	0.62	1.48
20	0.82	2.17	0.62	1.48
21	0.82	2.17	0.62	1.48
22	0.82	2.17	0.62	1.49
23	0.82	2.17	0.63	1.49
24	0.82	2.17	0.63	1.50
25	0.82	2.17	0.63	1.50
26	0.84	2.22	0.63	1.56
27	0.85	2.27	0.63	1.63
28	0.87	2.32	0.64	1.70
29	0.88	2.37	0.64	1.77
30	0.90	2.42	0.64	1.85
31	0.93	2.50	0.67	1.92
32	0.96	2.58	0.70	1.99
33	1.00	2.66	0.73	2.06
34	1.03	2.75	0.76	2.13
35	1.07	2.84	0.79	2.21
36	1.16	3.09	0.86	2.47
37	1.25	3.35	0.93	2.75
38	1.35	3.64	1.02	3.07
39	1.45	3.96	1.10	3.42
40	1.57	4.30	1.20	3.82
41	1.69	4.62	1.30	4.06
42	1.82	4.96	1.41	4.31
43	1.96	5.32	1.53	4.58
44	2.12	5.71	1.66	4.86
45	2.28	6.13	1.80	5.16
46	2.48	6.68	1.93	5.63
47	2.70	7.27	2.06	6.15
48	2.94	7.92	2.21	6.71
49	3.20	8.63	2.36	7.33
50	3.48	9.40	2.53	8.00
51	3.76	10.32	2.75	8.50
52	4.06	11.33	2.99	9.04
53	4.39	12.44	3.25	9.60
54	4.74	13.66	3.53	10.21
55	5.12	15.00	3.84	10.85
56	5.75	16.37	4.22	11.64
57	6.45	17.86	4.65	12.92
58	7.24	19.49	5.11	14.10
59	8.13	21.26	5.62	15.39
60	9.12	23.20	6.18	16.80
61	10.11	26.17	7.00	19.16
62	11.21	29.53	7.94	21.85
63	12.43	33.31	9.00	24.91
64	13.78	37.58	10.20	28.41
65	15.28	42.40	11.56	32.40
66	17.45	46.32	13.06	35.22
67	19.93	50.59	14.76	38.29
68	22.75	55.26	16.68	41.63
69	25.98	60.37	18.85	45.26
70	29.67	65.94	21.30	49.20
71	33.92	NA	23.95	52.36
72	38.78	NA	26.92	55.72
73	44.34	NA	30.26	59.30
74	NA	NA	34.02	63.11
75	NA	NA	38.25	NA

\*Add \$75 annual policy fee

**15 Year**

**LifeHorizons Termsetter 15**  
**\$100,000-\$249,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
0	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
1	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
2	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
3	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
4	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
5	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
6	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
7	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
8	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
9	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
10	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
11	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
12	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
13	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
14	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
15	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
16	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
17	NA	NA	NA	0.75	NA	NA	NA	NA	NA	0.57	NA	NA
18	0.35	0.44	0.55	0.75	1.22	1.70	0.25	0.33	0.43	0.57	0.90	1.24
19	0.35	0.44	0.55	0.75	1.22	1.70	0.25	0.33	0.43	0.57	0.90	1.24
20	0.35	0.44	0.55	0.75	1.22	1.70	0.25	0.33	0.43	0.57	0.90	1.24
21	0.35	0.44	0.55	0.75	1.22	1.70	0.25	0.33	0.43	0.57	0.92	1.26
22	0.35	0.44	0.55	0.75	1.22	1.70	0.25	0.33	0.43	0.57	0.93	1.28
23	0.35	0.45	0.55	0.75	1.22	1.70	0.26	0.33	0.44	0.57	0.95	1.30
24	0.35	0.45	0.55	0.75	1.22	1.70	0.26	0.33	0.44	0.57	0.97	1.33
25	0.35	0.45	0.55	0.75	1.22	1.70	0.26	0.33	0.44	0.57	0.99	1.35
26	0.35	0.45	0.55	0.75	1.23	1.73	0.27	0.34	0.45	0.57	1.00	1.37
27	0.35	0.45	0.55	0.75	1.25	1.77	0.28	0.35	0.46	0.58	1.01	1.39
28	0.35	0.45	0.55	0.76	1.26	1.81	0.29	0.35	0.46	0.58	1.01	1.41
29	0.35	0.45	0.55	0.76	1.28	1.84	0.31	0.36	0.47	0.59	1.02	1.43
30	0.35	0.45	0.55	0.76	1.29	1.88	0.32	0.37	0.48	0.59	1.03	1.45
31	0.36	0.47	0.58	0.81	1.37	2.00	0.34	0.39	0.50	0.63	1.07	1.52
32	0.37	0.49	0.60	0.87	1.45	2.13	0.36	0.41	0.52	0.66	1.11	1.59
33	0.38	0.51	0.63	0.93	1.53	2.27	0.38	0.43	0.54	0.70	1.15	1.67
34	0.40	0.54	0.66	1.00	1.62	2.41	0.40	0.45	0.56	0.75	1.19	1.75
35	0.41	0.56	0.69	1.07	1.72	2.57	0.42	0.47	0.58	0.79	1.23	1.84
36	0.45	0.60	0.74	1.16	1.85	2.76	0.44	0.51	0.62	0.86	1.34	1.99
37	0.49	0.64	0.80	1.25	1.99	2.97	0.47	0.55	0.67	0.93	1.46	2.16
38	0.54	0.69	0.86	1.35	2.14	3.19	0.49	0.60	0.72	1.02	1.60	2.34
39	0.59	0.74	0.93	1.45	2.30	3.43	0.52	0.65	0.77	1.10	1.74	2.53
40	0.64	0.79	1.00	1.57	2.48	3.69	0.55	0.70	0.83	1.20	1.90	2.74
41	0.71	0.86	1.09	1.69	2.70	3.99	0.60	0.75	0.90	1.30	2.07	2.99
42	0.78	0.93	1.20	1.82	2.95	4.32	0.65	0.80	0.97	1.41	2.26	3.26
43	0.87	1.02	1.31	1.96	3.21	4.67	0.71	0.86	1.05	1.53	2.46	3.56
44	0.96	1.10	1.43	2.12	3.50	5.06	0.77	0.92	1.13	1.66	2.69	3.89
45	1.06	1.20	1.57	2.28	3.82	5.47	0.84	0.99	1.22	1.80	2.93	4.24
46	1.15	1.30	1.71	2.45	4.18	5.95	0.90	1.06	1.32	1.93	3.22	4.59
47	1.25	1.42	1.87	2.64	4.58	6.48	0.96	1.13	1.43	2.06	3.54	4.96
48	1.35	1.54	2.04	2.84	5.02	7.05	1.02	1.21	1.55	2.21	3.89	5.37
49	1.47	1.67	2.23	3.05	5.50	7.67	1.09	1.29	1.68	2.36	4.27	5.81
50	1.59	1.82	2.43	3.28	6.02	8.34	1.17	1.38	1.82	2.53	4.69	6.28
51	1.74	2.01	2.67	3.59	6.56	9.04	1.28	1.51	1.98	2.75	5.00	6.76
52	1.90	2.22	2.94	3.92	7.15	9.81	1.40	1.64	2.14	2.99	5.32	7.28
53	2.07	2.45	3.23	4.28	7.78	10.64	1.54	1.79	2.33	3.25	5.67	7.85
54	2.26	2.70	3.56	4.68	8.48	11.54	1.68	1.95	2.52	3.53	6.04	8.45
55	2.47	2.98	3.91	5.12	9.24	12.51	1.84	2.13	2.74	3.84	6.44	9.10
56	2.75	3.29	4.31	5.55	10.09	13.56	2.03	2.33	3.04	4.14	7.00	9.81
57	3.05	3.64	4.76	6.01	11.01	14.70	2.24	2.56	3.38	4.46	7.61	10.57
58	3.40	4.03	5.26	6.51	12.02	15.93	2.47	2.80	3.75	4.81	8.27	11.40
59	3.78	4.45	5.80	7.05	13.12	17.26	2.73	3.07	4.17	5.18	8.99	12.28
60	4.20	4.92	6.40	7.64	14.32	18.71	3.01	3.37	4.63	5.58	9.77	13.24
61	4.70	5.56	7.15	8.52	15.77	20.50	3.34	3.78	5.15	6.13	10.64	14.36
62	5.25	6.28	7.99	9.49	17.36	22.46	3.71	4.24	5.74	6.74	11.59	15.57
63	5.87	7.09	8.93	10.58	19.12	24.60	4.11	4.76	6.39	7.41	12.63	16.88
64	6.56	8.00	9.98	11.79	21.05	26.95	4.56	5.35	7.11	8.14	13.76	18.30
65	7.34	9.04	11.15	13.14	23.18	29.53	5.06	6.00	7.92	8.95	14.99	19.84
66	8.33	10.26	12.68	14.91	25.85	32.47	5.72	6.70	8.86	10.07	16.53	21.81
67	9.45	11.65	14.43	16.92	28.82	35.71	6.47	7.49	9.92	11.33	18.23	23.97
68	10.73	13.22	16.41	19.21	32.14	39.27	7.31	8.37	11.10	12.75	20.11	26.34
69	12.18	15.01	18.67	21.80	35.84	43.19	8.26	9.35	12.42	14.34	22.18	28.95
70	13.82	17.04	21.24	24.74	39.97	47.49	9.34	10.45	13.90	16.14	24.46	31.82
71	16.16	19.87	24.37	28.01	48.02	57.07	10.74	12.21	15.90	18.55	27.86	37.06
72	18.89	23.17	27.96	31.70	NA	NA	12.34	14.27	18.19	21.33	31.72	43.17
73	22.09	27.02	32.08	35.89	NA	NA	14.19	16.68	20.81	24.52	36.13	50.27
74	25.82	31.51	36.81	40.63	NA	NA	16.31	19.50	23.80	28.18	41.14	58.56
75	30.19	36.75	42.24	45.99	NA	NA	18.75	22.79	27.23	32.40	NA	NA

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 15**  
**\$250,000-\$499,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.82	1.01
19	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.82	1.01
20	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.82	1.01
21	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.83	1.03
22	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.84	1.05
23	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.85	1.06
24	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.86	1.08
25	0.28	0.35	0.48	0.63	1.15	1.51	0.22	0.30	0.41	0.49	0.87	1.10
26	0.28	0.35	0.48	0.64	1.17	1.55	0.22	0.30	0.41	0.50	0.89	1.13
27	0.28	0.36	0.49	0.65	1.19	1.58	0.23	0.30	0.41	0.51	0.90	1.16
28	0.28	0.36	0.49	0.65	1.20	1.62	0.23	0.31	0.41	0.51	0.92	1.19
29	0.28	0.37	0.50	0.66	1.22	1.66	0.24	0.31	0.41	0.52	0.94	1.23
30	0.28	0.37	0.50	0.67	1.24	1.70	0.24	0.31	0.41	0.53	0.96	1.26
31	0.29	0.39	0.52	0.73	1.29	1.82	0.25	0.33	0.42	0.57	1.01	1.32
32	0.31	0.41	0.54	0.79	1.35	1.96	0.26	0.34	0.44	0.62	1.06	1.39
33	0.32	0.43	0.56	0.86	1.41	2.10	0.27	0.36	0.46	0.66	1.11	1.47
34	0.33	0.45	0.59	0.93	1.47	2.25	0.29	0.38	0.47	0.71	1.16	1.54
35	0.35	0.47	0.61	1.01	1.53	2.42	0.30	0.40	0.49	0.77	1.22	1.62
36	0.39	0.51	0.66	1.10	1.65	2.60	0.33	0.43	0.53	0.83	1.33	1.76
37	0.43	0.55	0.71	1.20	1.78	2.79	0.36	0.47	0.58	0.90	1.44	1.91
38	0.47	0.60	0.77	1.31	1.92	2.99	0.39	0.51	0.63	0.97	1.57	2.07
39	0.52	0.65	0.83	1.42	2.07	3.21	0.42	0.55	0.69	1.05	1.71	2.24
40	0.57	0.70	0.90	1.55	2.23	3.45	0.46	0.59	0.75	1.14	1.86	2.43
41	0.63	0.76	0.98	1.66	2.46	3.72	0.51	0.65	0.82	1.23	2.03	2.64
42	0.69	0.83	1.07	1.78	2.71	4.02	0.56	0.71	0.89	1.32	2.22	2.87
43	0.76	0.90	1.17	1.91	2.99	4.34						

**LifeHorizons Termsetter 15**  
**\$500,000-\$999,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.25	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.49	0.79	1.08
19	0.25	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.49	0.79	1.08
20	0.25	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.49	0.79	1.08
21	0.25	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.49	0.81	1.09
22	0.25	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.50	0.82	1.09
23	0.26	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.50	0.84	1.10
24	0.26	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.51	0.85	1.10
25	0.26	0.35	0.48	0.65	1.12	1.53	0.22	0.28	0.42	0.51	0.87	1.11
26	0.26	0.35	0.48	0.65	1.14	1.55	0.22	0.28	0.42	0.51	0.89	1.13
27	0.27	0.35	0.49	0.66	1.17	1.57	0.23	0.28	0.42	0.52	0.90	1.16
28	0.27	0.35	0.49	0.66	1.19	1.60	0.23	0.29	0.43	0.52	0.92	1.19
29	0.28	0.35	0.50	0.67	1.22	1.62	0.24	0.29	0.43	0.53	0.93	1.21
30	0.28	0.35	0.50	0.67	1.24	1.64	0.24	0.29	0.43	0.53	0.95	1.24
31	0.29	0.37	0.51	0.71	1.28	1.74	0.25	0.30	0.44	0.56	0.98	1.31
32	0.30	0.39	0.52	0.74	1.33	1.84	0.26	0.32	0.45	0.60	1.02	1.38
33	0.31	0.41	0.53	0.78	1.37	1.96	0.26	0.34	0.45	0.64	1.05	1.46
34	0.32	0.43	0.54	0.83	1.42	2.07	0.27	0.35	0.46	0.68	1.09	1.54
35	0.33	0.45	0.55	0.87	1.47	2.20	0.28	0.37	0.47	0.72	1.13	1.62
36	0.36	0.48	0.60	0.95	1.59	2.38	0.31	0.40	0.50	0.78	1.23	1.75
37	0.40	0.52	0.65	1.03	1.72	2.57	0.34	0.44	0.54	0.84	1.34	1.88
38	0.44	0.56	0.70	1.13	1.87	2.78	0.37	0.48	0.58	0.91	1.46	2.03
39	0.48	0.60	0.76	1.23	2.02	3.00	0.40	0.52	0.62	0.99	1.60	2.18
40	0.53	0.65	0.82	1.34	2.19	3.24	0.44	0.57	0.67	1.07	1.74	2.35
41	0.59	0.72	0.89	1.46	2.40	3.51	0.48	0.62	0.74	1.16	1.92	2.57
42	0.65	0.79	0.98	1.58	2.64	3.81	0.53	0.68	0.81	1.25	2.11	2.81
43	0.72	0.87	1.07	1.72	2.90	4.13	0.59	0.74	0.89	1.35	2.32	3.07
44	0.80	0.96	1.16	1.87	3.18	4.48	0.65	0.81	0.98	1.46	2.56	3.36
45	0.89	1.06	1.27	2.03	3.49	4.86	0.71	0.88	1.08	1.58	2.82	3.67
46	0.97	1.16	1.39	2.17	3.80	5.30	0.77	0.94	1.17	1.68	3.05	3.99
47	1.06	1.27	1.53	2.32	4.13	5.78	0.84	1.01	1.27	1.79	3.30	4.34
48	1.15	1.40	1.68	2.48	4.49	6.30	0.91	1.08	1.37	1.91	3.57	4.72
49	1.26	1.53	1.84	2.65	4.89	6.87	0.99	1.16	1.49	2.03	3.86	5.13
50	1.37	1.68	2.02	2.83	5.32	7.49	1.07	1.24	1.61	2.16	4.17	5.58
51	1.52	1.85	2.24	3.08	5.85	8.21	1.16	1.35	1.76	2.32	4.50	6.00
52	1.68	2.03	2.47	3.36	6.44	9.00	1.26	1.46	1.91	2.50	4.86	6.44
53	1.86	2.23	2.74	3.66	7.09	9.86	1.37	1.59	2.09	2.69	5.25	6.92
54	2.06	2.46	3.03	3.99	7.80	10.80	1.49	1.73	2.27	2.90	5.68	7.44
55	2.28	2.70	3.35	4.35	8.58	11.84	1.62	1.88	2.48	3.12	6.13	7.99
56	2.52	2.97	3.72	4.74	9.37	12.82	1.80	2.07	2.72	3.41	6.64	8.67
57	2.78	3.27	4.12	5.17	10.24	13.89	2.01	2.28	2.97	3.72	7.18	9.41
58	3.06	3.60	4.57	5.64	11.19	15.04	2.24	2.52	3.25	4.07	7.77	10.21
59	3.38	3.96	5.07	6.15	12.22	16.29	2.50	2.78	3.56	4.44	8.42	11.08
60	3.73	4.36	5.62	6.71	13.35	17.64	2.78	3.06	3.90	4.85	9.11	12.02
61	4.18	4.90	6.33	7.58	14.65	19.17	3.09	3.40	4.33	5.40	9.92	13.09
62	4.68	5.50	7.12	8.57	16.07	20.83	3.43	3.77	4.80	6.00	10.81	14.25
63	5.24	6.17	8.02	9.68	17.64	22.64	3.80	4.19	5.33	6.68	11.77	15.51
64	5.87	6.93	9.03	10.94	19.36	24.60	4.22	4.66	5.91	7.43	12.82	16.88
65	6.57	7.78	10.17	12.36	21.24	26.73	4.69	5.17	6.56	8.27	13.96	18.38
66	7.46	8.81	11.37	13.96	23.66	29.70	5.29	5.88	7.49	9.31	15.50	20.22
67	8.48	9.99	12.72	15.77	26.36	32.99	5.97	6.69	8.55	10.49	17.20	22.24
68	9.64	11.31	14.23	17.82	29.36	36.65	6.74	7.61	9.76	11.82	19.10	24.47
69	10.95	12.82	15.91	20.13	32.71	40.72	7.61	8.65	11.15	13.31	21.20	26.92
70	12.44	14.52	17.80	22.74	36.44	45.24	8.59	9.84	12.73	14.99	23.54	29.61
71	14.77	17.18	20.99	25.87	42.65	54.52	9.96	11.52	14.86	17.42	27.01	34.80
72	17.55	20.34	24.76	29.44	NA	NA	11.55	13.48	17.34	20.24	31.00	40.91
73	20.84	24.07	29.20	33.50	NA	NA	13.39	15.78	20.24	23.53	35.57	48.08
74	24.75	28.48	34.44	38.12	NA	NA	15.53	18.47	23.63	27.34	40.81	56.51
75	29.39	33.71	40.62	43.37	NA	NA	18.01	21.62	27.58	31.77	NA	NA

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 15**  
**\$1,000,000 and above**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.28	0.41	0.50	0.67	1.13	1.50	0.22	0.30	0.41	0.50	0.80	1.00
19	0.28	0.41	0.50	0.67	1.13	1.50	0.22	0.30	0.41	0.50	0.80	1.00
20	0.28	0.41	0.50	0.67	1.13	1.50	0.22	0.30	0.41	0.50	0.80	1.00
21	0.28	0.41	0.50	0.67	1.13	1.50	0.22	0.30	0.41	0.50	0.81	1.01
22	0.28	0.41	0.50	0.67	1.13	1.51	0.22	0.30	0.41	0.50	0.82	1.03
23	0.28	0.41	0.50	0.67	1.13	1.51	0.22	0.30	0.42	0.50	0.82	1.04
24	0.28	0.41	0.50	0.67	1.13	1.52	0.22	0.30	0.42	0.50	0.83	1.06
25	0.28	0.41	0.50	0.67	1.13	1.52	0.22	0.30	0.42	0.50	0.84	1.07
26	0.28	0.41	0.50	0.67	1.15	1.56	0.23	0.30	0.42	0.51	0.85	1.11
27	0.28	0.41	0.50	0.68	1.17	1.59	0.23	0.31	0.42	0.51	0.85	1.15
28	0.29	0.41	0.51	0.68	1.18	1.63	0.24	0.31	0.43	0.52	0.86	1.19
29	0.29	0.41	0.51	0.69	1.20	1.67	0.24	0.32	0.43	0.52	0.86	1.23
30	0.29	0.41	0.51	0.69	1.22	1.71	0.25	0.32	0.43	0.53	0.87	1.28
31	0.30	0.42	0.53	0.73	1.26	1.79	0.26	0.33	0.44	0.56	0.90	1.33
32	0.31	0.42	0.54	0.76	1.30	1.87	0.27	0.34	0.45	0.59	0.93	1.37
33	0.31	0.43	0.56	0.80	1.35	1.96	0.27	0.35	0.45	0.62	0.97	1.42
34	0.32	0.43	0.57	0.85	1.39	2.05	0.28	0.37	0.46	0.65	1.00	1.48
35	0.33	0.44	0.59	0.89	1.44	2.15	0.29	0.38	0.47	0.69	1.04	1.53
36	0.36	0.48	0.63	0.96	1.56	2.32	0.32	0.41	0.51	0.74	1.14	1.66
37	0.39	0.52	0.68	1.03	1.69	2.51	0.34	0.45	0.56	0.80	1.24	1.79
38	0.43	0.57	0.73	1.11	1.84	2.71	0.37	0.48	0.61	0.86	1.36	1.94
39	0.47	0.62	0.78	1.20	1.99	2.93	0.40	0.53	0.66	0.93	1.49	2.10
40	0.51	0.67	0.84	1.29	2.16	3.16	0.44	0.57	0.72	1.00	1.63	2.27
41	0.56	0.73	0.92	1.40	2.37	3.42	0.48	0.62	0.78	1.09	1.80	2.50
42	0.63	0.80	1.01	1.51	2.59	3.71	0.53	0.67	0.85	1.18	1.98	2.74
43	0.69	0.87	1.10	1.64	2.84	4.02	0.58	0.72	0.92	1.28	2.18	3.02
44	0.77	0.95	1.21	1.77	3.11	4.36	0.64	0.78	1.00	1.39	2.40	3.32
45	0.85	1.04	1.32	1.92	3.41	4.72	0.70	0.85	1.09	1.51	2.65	3.65
46	0.94	1.14	1.45	2.06	3.73	5.18	0.76	0.92	1.18	1.61	2.88	3.98
47	1.04	1.24	1.59	2.21	4.07	5.68	0.83	0.99	1.28	1.73	3.13	4.34
48	1.15	1.36	1.74	2.38	4.45	6.24	0.90	1.07	1.39	1.85	3.40	4.73
49	1.27	1.48	1.91	2.55	4.87	6.84	0.98	1.15	1.51	1.97	3.69	5.16
50	1.40	1.62	2.09	2.74	5.32	7.51	1.07	1.24	1.64	2.11	4.01	5.63
51	1.54	1.79	2.29	3.00	5.86	8.14	1.17	1.35	1.77	2.28	4.34	6.01
52	1.69	1.98	2.52	3.29	6.45	8.82	1.28	1.46	1.90	2.46	4.70	6.42
53	1.86	2.19	2.76	3.60	7.11	9.55	1.40	1.59	2.05	2.65	5.08	6.86
54	2.05	2.42	3.03	3.94	7.83	10.35	1.54	1.72	2.21	2.86	5.50	7.32
55	2.25	2.68	3.33	4.32	8.62	11.21	1.68	1.87	2.38	3.09	5.95	7.82
56	2.49	2.98	3.69	4.74	9.32	12.19	1.84	2.06	2.62	3.38	6.41	8.42

LifeHorizons Termsetter 20

\$25,000-\$99,999

Premium rates\* per thousand of initial death benefit

Attained Age	Male		Female	
	StdNS	StdSM	StdNS	StdSM
0	0.91	NA	0.62	NA
1	0.91	NA	0.62	NA
2	0.91	NA	0.62	NA
3	0.91	NA	0.62	NA
4	0.91	NA	0.62	NA
5	0.91	NA	0.62	NA
6	0.91	NA	0.62	NA
7	0.91	NA	0.62	NA
8	0.91	NA	0.62	NA
9	0.91	NA	0.62	NA
10	0.91	NA	0.62	NA
11	0.91	NA	0.62	NA
12	0.91	NA	0.62	NA
13	0.91	NA	0.62	NA
14	0.91	NA	0.62	NA
15	0.91	NA	0.62	NA
16	0.91	NA	0.62	NA
17	0.91	NA	0.62	NA
18	0.91	2.17	0.62	1.50
19	0.91	2.17	0.62	1.50
20	0.91	2.17	0.62	1.50
21	0.91	2.17	0.62	1.51
22	0.91	2.17	0.62	1.52
23	0.91	2.17	0.63	1.52
24	0.91	2.17	0.63	1.53
25	0.91	2.17	0.63	1.54
26	0.92	2.23	0.65	1.60
27	0.94	2.28	0.67	1.66
28	0.95	2.34	0.69	1.72
29	0.97	2.40	0.72	1.78
30	0.98	2.46	0.74	1.85
31	1.03	2.64	0.79	2.00
32	1.08	2.84	0.83	2.15
33	1.13	3.05	0.89	2.32
34	1.18	3.28	0.94	2.50
35	1.24	3.52	1.00	2.70
36	1.35	3.80	1.08	2.93
37	1.47	4.10	1.17	3.18
38	1.60	4.42	1.27	3.46
39	1.74	4.77	1.37	3.76
40	1.90	5.14	1.48	4.08
41	2.06	5.55	1.60	4.44
42	2.23	5.99	1.73	4.82
43	2.42	6.47	1.88	5.24
44	2.63	6.98	2.03	5.70
45	2.85	7.54	2.20	6.20
46	3.09	8.28	2.40	6.65
47	3.35	9.08	2.62	7.13
48	3.63	9.97	2.86	7.64
49	3.93	10.94	3.12	8.19
50	4.26	12.01	3.40	8.78
51	4.67	12.99	3.68	9.51
52	5.12	14.06	3.98	10.30
53	5.61	15.21	4.31	11.16
54	6.15	16.45	4.67	12.09
55	6.74	17.80	5.05	13.09
56	7.54	19.72	5.66	14.53
57	8.44	21.85	6.33	16.12
58	9.45	24.21	7.09	17.90
59	10.58	26.82	7.95	19.86
60	11.84	29.72	8.90	22.05
61	13.36	32.85	10.03	24.46
62	15.07	36.30	11.31	27.15
63	17.00	40.12	12.75	30.13
64	19.18	NA	14.37	33.43
65	21.64	NA	16.20	37.10

\*Add \$75 annual policy fee

LifeHorizons Termsetter 20

\$100,000-\$249,999

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
0	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
1	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
2	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
3	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
4	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
5	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
6	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
7	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
8	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
9	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
10	NA	NA	NA	0.87	NA	NA	NA	NA	NA	0.58	NA	NA
11	NA	NA	NA	0.85	NA	NA	NA	NA	NA	0.58	NA	NA
12	NA	NA	NA	0.83	NA	NA	NA	NA	NA	0.58	NA	NA
13	NA	NA	NA	0.81	NA	NA	NA	NA	NA	0.58	NA	NA
14	NA	NA	NA	0.80	NA	NA	NA	NA	NA	0.58	NA	NA
15	NA	NA	NA	0.78	NA	NA	NA	NA	NA	0.58	NA	NA
16	NA	NA	NA	0.78	NA	NA	NA	NA	NA	0.58	NA	NA
17	NA	NA	NA	0.78	NA	NA	NA	NA	NA	0.58	NA	NA
18	0.35	0.50	0.64	0.78	1.44	1.98	0.25	0.33	0.49	0.58	1.05	1.43
19	0.35	0.50	0.64	0.78	1.44	1.98	0.25	0.33	0.49	0.58	1.05	1.43
20	0.35	0.50	0.64	0.78	1.44	1.98	0.25	0.33	0.49	0.58	1.05	1.43
21	0.35	0.50	0.64	0.78	1.44	1.99	0.25	0.33	0.49	0.58	1.06	1.44
22	0.35	0.50	0.64	0.78	1.44	2.00	0.25	0.33	0.49	0.58	1.06	1.45
23	0.35	0.50	0.64	0.78	1.45	2.01	0.26	0.33	0.49	0.58	1.07	1.47
24	0.35	0.50	0.64	0.78	1.45	2.02	0.26	0.33	0.49	0.58	1.07	1.48
25	0.35	0.50	0.64	0.78	1.45	2.03	0.26	0.33	0.49	0.58	1.08	1.49
26	0.36	0.50	0.66	0.81	1.50	2.09	0.27	0.34	0.50	0.61	1.12	1.53
27	0.36	0.51	0.67	0.83	1.55	2.15	0.28	0.36	0.52	0.64	1.15	1.56
28	0.37	0.51	0.69	0.86	1.60	2.22	0.29	0.38	0.53	0.67	1.19	1.60
29	0.37	0.52	0.70	0.89	1.65	2.28	0.31	0.39	0.55	0.70	1.23	1.64
30	0.38	0.52	0.72	0.92	1.70	2.35	0.32	0.41	0.56	0.74	1.27	1.68
31	0.41	0.55	0.75	0.98	1.77	2.48	0.34	0.44	0.59	0.79	1.33	1.77
32	0.44	0.58	0.77	1.04	1.84	2.61	0.36	0.47	0.61	0.83	1.38	1.86
33	0.47	0.61	0.80	1.10	1.92	2.75	0.38	0.50	0.64	0.89	1.44	1.96
34	0.50	0.64	0.83	1.17	2.00	2.90	0.40	0.54	0.67	0.94	1.50	2.07
35	0.54	0.67	0.86	1.24	2.08	3.05	0.42	0.58	0.70	1.00	1.57	2.18
36	0.59	0.72	0.93	1.35	2.26	3.30	0.46	0.63	0.75	1.08	1.70	2.38
37	0.64	0.78	1.00	1.47	2.45	3.58	0.50	0.68	0.81	1.17	1.84	2.59
38	0.70	0.85	1.07	1.60	2.65	3.87	0.55	0.73	0.88	1.27	1.99	2.82
39	0.76	0.92	1.15	1.74	2.88	4.19	0.60	0.79	0.95	1.37	2.16	3.07
40	0.83	0.99	1.24	1.90	3.12	4.54	0.66	0.86	1.02	1.48	2.34	3.35
41	0.91	1.08	1.37	2.06	3.40	4.94	0.73	0.93	1.11	1.60	2.55	3.63
42	1.01	1.18	1.51	2.23	3.69	5.37	0.81	1.00	1.20	1.73	2.79	3.93
43	1.11	1.29	1.67	2.42	4.02	5.84	0.90	1.07	1.31	1.88	3.05	4.25
44	1.22	1.41	1.84	2.63	4.37	6.35	0.99	1.15	1.42	2.03	3.32	4.61
45	1.34	1.54	2.03	2.85	4.76	6.90	1.10	1.24	1.54	2.20	3.63	4.99
46	1.47	1.68	2.24	3.09	5.23	7.51	1.19	1.34	1.68	2.38	3.95	5.42
47	1.60	1.84	2.48	3.35	5.75	8.17	1.30	1.45	1.84	2.57	4.30	5.89
48	1.75	2.01	2.74	3.63	6.32	8.90	1.41	1.57	2.01	2.78	4.68	6.40
49	1.92	2.20	3.03	3.93	6.95	9.68	1.53	1.70	2.20	3.00	5.09	6.95
50	2.10	2.40	3.35	4.26	7.64	10.54	1.66	1.84	2.40	3.24	5.54	7.55
51	2.30	2.66	3.67	4.67	8.39	11.44	1.81	2.01	2.62	3.54	6.03	8.16
52	2.52	2.94	4.03	5.12	9.21	12.41	1.97	2.20	2.87	3.87	6.56	8.82
53	2.75	3.25	4.43	5.61	10.12	13.47	2.15	2.41	3.13	4.23	7.14	9.53
54	3.01	3.60	4.86	6.15	11.11	14.62	2.34	2.63	3.42	4.62	7.77	10.30
55	3.30	3.98	5.33	6.74	12.20	15.87	2.55	2.88	3.74	5.05	8.45	11.13
56	3.69	4.42	5.92	7.38	13.36	17.24	2.83	3.18	4.12	5.52	9.19	12.15
57	4.13	4.90	6.58	8.08	14.63	18.73	3.14	3.50	4.55	6.03	9.99	13.26
58	4.62	5.44	7.32	8.85	16.01	20.36	3.48	3.86	5.01	6.60	10.86	14.47
59	5.17	6.03	8.13	9.70	17.54	22.12	3.87	4.26	5.52	7.21	11.81	15.80
60	5.78	6.69	9.04	10.62	19.20	24.03	4.29	4.70	6.09	7.88	12.84	17.24
61	6.56	7.60	10.16	11.88	21.03	26.09	4.78	5.28	6.83	8.65	14.11	18.78
62	7.45	8.64	11.42	13.30	23.03	28.32	5.33	5.93	7.66	9.50	15.51	20.46
63	8.46	9.82	12.83	14.88	25.22	30.75	5.95	6.66	8.59	10.43	17.05	22.28
64	9.60	11.16	14.42	16.65	27.61	33.38	6.63	7.48	9.64	11.45	18.74	24.27
65	10.90	12.68	16.20	18.63	30.24	36.24	7.39	8.40	10.81	12.57	20.60	26.44

\*Add \$75 annual policy fee

20 Year

**LifeHorizons Termsetter 20**  
**\$250,000-\$499,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.32	0.46	0.54	0.72	1.38	1.60	0.24	0.33	0.47	0.54	1.01	1.20
19	0.32	0.46	0.54	0.72	1.38	1.60	0.24	0.33	0.47	0.54	1.01	1.20
20	0.32	0.46	0.54	0.72	1.38	1.60	0.24	0.33	0.47	0.54	1.01	1.20
21	0.32	0.46	0.54	0.72	1.38	1.60	0.24	0.33	0.47	0.54	1.02	1.22
22	0.32	0.46	0.54	0.72	1.38	1.61	0.24	0.33	0.47	0.54	1.02	1.24
23	0.32	0.46	0.54	0.72	1.38	1.61	0.25	0.33	0.47	0.54	1.03	1.25
24	0.32	0.46	0.54	0.72	1.38	1.62	0.25	0.33	0.47	0.54	1.03	1.27
25	0.32	0.46	0.54	0.72	1.38	1.62	0.25	0.33	0.47	0.54	1.04	1.29
26	0.32	0.46	0.56	0.74	1.41	1.70	0.26	0.34	0.48	0.56	1.07	1.33
27	0.33	0.47	0.57	0.76	1.45	1.78	0.26	0.34	0.50	0.58	1.10	1.36
28	0.33	0.47	0.59	0.78	1.48	1.87	0.27	0.35	0.51	0.60	1.13	1.40
29	0.34	0.48	0.61	0.81	1.51	1.96	0.27	0.35	0.53	0.63	1.16	1.44
30	0.34	0.48	0.63	0.83	1.55	2.05	0.28	0.36	0.54	0.65	1.19	1.48
31	0.36	0.50	0.65	0.89	1.61	2.19	0.30	0.38	0.55	0.70	1.25	1.57
32	0.38	0.52	0.68	0.96	1.68	2.34	0.31	0.41	0.57	0.75	1.32	1.66
33	0.40	0.54	0.70	1.04	1.75	2.49	0.33	0.43	0.58	0.80	1.38	1.76
34	0.43	0.57	0.72	1.11	1.82	2.66	0.35	0.46	0.60	0.86	1.45	1.87
35	0.45	0.59	0.75	1.20	1.89	2.84	0.37	0.49	0.61	0.92	1.53	1.98
36	0.50	0.64	0.81	1.30	2.06	3.07	0.41	0.53	0.66	1.00	1.65	2.15
37	0.55	0.70	0.88	1.41	2.24	3.31	0.45	0.58	0.72	1.09	1.78	2.33
38	0.61	0.77	0.95	1.53	2.44	3.58	0.50	0.63	0.78	1.18	1.92	2.52
39	0.67	0.84	1.03	1.66	2.65	3.87	0.55	0.68	0.84	1.29	2.08	2.73
40	0.74	0.92	1.12	1.80	2.89	4.18	0.61	0.74	0.91	1.40	2.24	2.96
41	0.82	1.00	1.23	1.94	3.18	4.55	0.67	0.81	0.99	1.52	2.45	3.23
42	0.90	1.10	1.35	2.10	3.50	4.94	0.74	0.89	1.07	1.66	2.68	3.53
43	0.99	1.20	1.48	2.27	3.86	5.38	0.82	0.97	1.16	1.81	2.93	3.86
44	1.10	1.31	1.63	2.45	4.25	5.85	0.91	1.06	1.26	1.97	3.21	4.21
45	1.21	1.43	1.79	2.64	4.68	6.36	1.00	1.16	1.37	2.14	3.51	4.60
46	1.33	1.57	1.97	2.85	5.11	6.89	1.08	1.26	1.50	2.30	3.79	4.98
47	1.46	1.71	2.17	3.09	5.57	7.46	1.18	1.36	1.65	2.46	4.09	5.40
48	1.61	1.88	2.39	3.34	6.08	8.08	1.28	1.47	1.81	2.64	4.42	5.85
49	1.77	2.06	2.63	3.61	6.63	8.75	1.38	1.60	1.98	2.83	4.78	6.33
50	1.94	2.25	2.89	3.90	7.23	9.47	1.50	1.73	2.17	3.04	5.16	6.86
51	2.13	2.48	3.19	4.26	7.96	10.30	1.64	1.88	2.36	3.30	5.63	7.44
52	2.34	2.73	3.51	4.66	8.76	11.21	1.78	2.05	2.56	3.58	6.13	8.08
53	2.57	3.01	3.87	5.10	9.64	12.19	1.94	2.22	2.79	3.88	6.69	8.76
54	2.82	3.31	4.26	5.57	10.61	13.26	2.12	2.42	3.03	4.21	7.29	9.51
55	3.10	3.65	4.70	6.09	11.68	14.43	2.31	2.63	3.29	4.57	7.95	10.32
56	3.43	4.06	5.22	6.68	12.63	15.69	2.57	2.94	3.58	5.00	8.64	11.31
57	3.79	4.53	5.81	7.33	13.66	17.06	2.85	3.28	3.89	5.48	9.38	12.39
58	4.19	5.04	6.46	8.04	14.77	18.55	3.17	3.66	4.23	5.99	10.19	13.58
59	4.64	5.61	7.18	8.82	15.98	20.17	3.52	4.09	4.61	6.56	11.07	14.88
60	5.13	6.25	7.98	9.67	17.28	21.93	3.91	4.57	5.01	7.18	12.02	16.30
61	5.82	7.06	9.07	10.91	19.16	24.06	4.37	5.09	5.72	7.91	13.29	17.80
62	6.60	7.97	10.30	12.31	21.24	26.40	4.89	5.66	6.53	8.71	14.70	19.43
63	7.48	8.99	11.71	13.89	23.55	28.97	5.47	6.30	7.46	9.59	16.26	21.22
64	8.48	10.15	13.31	15.68	26.10	31.78	6.12	7.01	8.51	10.57	17.98	23.16
65	9.62	11.46	15.12	17.69	28.94	34.87	6.85	7.80	9.72	11.64	19.88	25.29

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 20**  
**\$500,000-\$999,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.31	0.44	0.50	0.96	1.19
19	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.31	0.44	0.50	0.96	1.19
20	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.31	0.44	0.50	0.96	1.19
21	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.31	0.44	0.51	0.96	1.20
22	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.31	0.44	0.52	0.96	1.21
23	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.32	0.45	0.52	0.96	1.22
24	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.32	0.45	0.53	0.96	1.23
25	0.33	0.46	0.54	0.74	1.35	1.54	0.25	0.32	0.45	0.54	0.96	1.24
26	0.33	0.46	0.56	0.75	1.38	1.63	0.25	0.33	0.46	0.55	1.00	1.29
27	0.33	0.47	0.57	0.76	1.40	1.72	0.26	0.33	0.47	0.57	1.04	1.33
28	0.34	0.47	0.59	0.78	1.43	1.81	0.26	0.34	0.49	0.58	1.08	1.38
29	0.34	0.48	0.60	0.79	1.46	1.91	0.27	0.34	0.50	0.60	1.12	1.44
30	0.34	0.48	0.62	0.80	1.49	2.02	0.27	0.35	0.51	0.61	1.17	1.49
31	0.35	0.50	0.64	0.86	1.56	2.14	0.28	0.37	0.53	0.65	1.24	1.58
32	0.36	0.51	0.65	0.92	1.64	2.27	0.30	0.39	0.54	0.70	1.31	1.67
33	0.37	0.53	0.67	0.98	1.71	2.41	0.31	0.42	0.56	0.75	1.38	1.77
34	0.39	0.54	0.69	1.05	1.79	2.56	0.32	0.44	0.57	0.80	1.46	1.87
35	0.40	0.56	0.71	1.12	1.88	2.71	0.34	0.47	0.59	0.86	1.54	1.98
36	0.44	0.61	0.77	1.20	2.04	2.94	0.38	0.51	0.64	0.93	1.66	2.14
37	0.49	0.66	0.83	1.29	2.22	3.19	0.42	0.56	0.69	1.01	1.80	2.32
38	0.54	0.71	0.90	1.39	2.41	3.46	0.46	0.61	0.74	1.09	1.94	2.50
39	0.60	0.77	0.98	1.49	2.62	3.76	0.51	0.67	0.80	1.17	2.09	2.71
40	0.66	0.83	1.06	1.60	2.84	4.08	0.56	0.73	0.87	1.27	2.26	2.93
41	0.73	0.92	1.17	1.74	3.14	4.43	0.61	0.79	0.95	1.38	2.47	3.21
42	0.82	1.02	1.30	1.89	3.48	4.81	0.67	0.86	1.03	1.49	2.69	3.51
43	0.91	1.13	1.44	2.06	3.85	5.22	0.74	0.94	1.13	1.62	2.93	3.84
44	1.01	1.25	1.59	2.24	4.26	5.67	0.81	1.02	1.23	1.75	3.20	4.20
45	1.12	1.38	1.76	2.44	4.72	6.16	0.89	1.11	1.34	1.90	3.49	4.60
46	1.22	1.51	1.93	2.64	5.08	6.71	0.97	1.19	1.46	2.06	3.75	4.95
47	1.34	1.65	2.12	2.86	5.48	7.32	1.05	1.28	1.58	2.23	4.03	5.33
48	1.46	1.80	2.33	3.10	5.90	7.98	1.15	1.38	1.72	2.42	4.34	5.74
49	1.59	1.97	2.55	3.35	6.35	8.70	1.25	1.49	1.87	2.62	4.66	6.18
50	1.74	2.15	2.80	3.63	6.84	9.48	1.36	1.60	2.03	2.84	5.01	6.66
51	1.92	2.35	3.08	3.97	7.59	10.34	1.49	1.75	2.20	3.08	5.46	7.19
52	2.12	2.58	3.38	4.35	8.43	11.28	1.64	1.91	2.39	3.33	5.94	7.77
53	2.33	2.83	3.71	4.76	9.35	12.30	1.80	2.09	2.59	3.61	6.47	8.39
54	2.57	3.09	4.08	5.22	10.38	13.42	1.98	2.29	2.80	3.91	7.05	9.06
55	2.84	3.39	4.48	5.71	11.52	14.64	2.17	2.50	3.04	4.24	7.68	9.78
56	3.18	3.76	4.98	6.30	12.50	15.81	2.41	2.78	3.39	4.64	8.38	10.69
57	3.55	4.18	5.53	6.94	13.56	17.07	2.68	3.09	3.78	5.08	9.15	11.68
58	3.97	4.64	6.15	7.65	14.71	18.44	2.98	3.44	4.21	5.56	9.99	12.76
59	4.44	5.14	6.83	8.44	15.96	19.91	3.32	3.83	4.70	6.09	10.90	13.95
60	4.96	5.71	7.59	9.30	17.31	21.50	3.69	4.26	5.24	6.67	11.90	15.24
61	5.66	6.55	8.52	10.58	19.09	23.48	4.15	4.78	5.92	7.48	13.05	16.67
62	6.45	7.52	9.57	12.04	21.05	25.65	4.67	5.35	6.68	8.39	14.30	18.22
63	7.36	8.63	10.75	13.71	23.22	28.01	5.25	6.00	7.55	9.40	15.68	19.93
64	8.40	9.91	12.07	15.60	25.61	30.60	5.90	6.73	8.53	10.54	17.19	21.79
65	9.58	11.37	13.56	17.75	28.24	33.42	6.64	7.54	9.63	11.82	18.84	23.83

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 20**

**\$1,000,000 and above**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.33	0.45	0.55	0.92	1.18
19	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.33	0.45	0.55	0.92	1.18
20	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.33	0.45	0.55	0.92	1.18
21	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.33	0.45	0.55	0.92	1.19
22	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.33	0.45	0.55	0.92	1.19
23	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.34	0.46	0.55	0.92	1.20
24	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.34	0.46	0.55	0.92	1.20
25	0.34	0.48	0.56	0.75	1.30	1.63	0.25	0.34	0.46	0.55	0.92	1.21
26	0.34	0.48	0.57	0.76	1.34	1.69	0.26	0.34	0.47	0.57	0.96	1.26
27	0.34	0.48	0.58	0.78	1.38	1.76	0.27	0.35	0.48	0.58	1.00	1.30
28	0.35	0.49	0.59	0.79	1.42	1.83	0.27	0.35	0.48	0.60	1.05	1.35
29	0.35	0.49	0.60	0.81	1.47	1.90	0.28	0.36	0.49	0.61	1.09	1.41
30	0.35	0.49	0.61	0.82	1.51	1.98	0.29	0.36	0.50	0.63	1.14	1.46
31	0.36	0.50	0.63	0.87	1.58	2.09	0.31	0.38	0.52	0.67	1.19	1.55
32	0.37	0.52	0.65	0.92	1.66	2.20	0.32	0.40	0.53	0.71	1.23	1.65
33	0.38	0.53	0.67	0.97	1.73	2.32	0.34	0.42	0.55	0.75	1.28	1.75
34	0.39	0.55	0.70	1.02	1.81	2.45	0.36	0.45	0.57	0.79	1.34	1.86
35	0.40	0.56	0.72	1.08	1.90	2.58	0.38	0.47	0.59	0.84	1.39	1.98
36	0.44	0.61	0.78	1.16	2.06	2.81	0.41	0.51	0.64	0.91	1.52	2.14
37	0.48	0.66	0.85	1.25	2.24	3.07	0.45	0.56	0.69	0.98	1.65	2.31
38	0.53	0.72	0.92	1.35	2.43	3.34	0.49	0.61	0.75	1.07	1.81	2.49
39	0.58	0.79	1.00	1.45	2.64	3.64	0.53	0.67	0.81	1.15	1.97	2.69
40	0.63	0.86	1.09	1.56	2.87	3.97	0.58	0.73	0.88	1.25	2.15	2.91
41	0.70	0.94	1.21	1.70	3.14	4.34	0.64	0.79	0.96	1.35	2.34	3.18
42	0.78	1.04	1.33	1.85	3.44	4.74	0.70	0.86	1.04	1.46	2.55	3.47
43	0.87	1.14	1.47	2.02	3.77	5.17	0.76	0.93	1.13	1.58	2.78	3.80
44	0.96	1.25	1.63	2.20	4.13	5.65	0.84	1.01	1.23	1.71	3.02	4.15
45	1.07	1.37	1.80	2.40	4.52	6.17	0.92	1.09	1.34	1.85	3.29	4.53
46	1.18	1.49	1.96	2.60	4.93	6.72	1.00	1.17	1.45	2.00	3.55	4.90
47	1.29	1.63	2.14	2.83	5.38	7.31	1.09	1.26	1.57	2.16	3.83	5.29
48	1.42	1.77	2.33	3.07	5.88	7.96	1.19	1.36	1.69	2.33	4.13	5.72
49	1.56	1.93	2.54	3.33	6.41	8.67	1.29	1.47	1.83	2.51	4.45	6.19
50	1.72	2.10	2.77	3.61	7.00	9.44	1.41	1.58	1.98	2.71	4.80	6.69
51	1.90	2.31	3.05	3.96	7.65	10.25	1.54	1.73	2.16	2.94	5.21	7.15
52	2.09	2.54	3.35	4.35	8.36	11.13	1.68	1.90	2.35	3.19	5.66	7.64
53	2.30	2.79	3.69	4.77	9.14	12.09	1.84	2.08	2.56	3.46	6.15	8.17
54	2.54	3.07	4.06	5.24	9.98	13.12	2.01	2.28	2.79	3.75	6.68	8.73
55	2.80	3.37	4.47	5.75	10.91	14.25	2.20	2.50	3.04	4.07	7.26	9.33
56	3.14	3.75	4.93	6.36	11.94	15.44	2.43	2.77	3.39	4.49	7.89	10.26
57	3.51	4.18	5.45	7.03	13.08	16.74	2.69	3.06	3.77	4.96	8.58	11.28
58	3.94	4.65	6.01	7.78	14.32	18.14	2.98	3.39	4.20	5.47	9.33	12.41
59	4.41	5.17	6.64	8.61	15.67	19.66	3.29	3.76	4.68	6.04	10.14	13.64
60	4.94	5.76	7.33	9.52	17.16	21.31	3.64	4.16	5.21	6.66	11.02	15.00
61	5.58	6.59	8.29	10.72	18.75	23.14	4.06	4.64	5.79	7.36	12.20	16.33
62	6.30	7.54	9.37	12.08	20.48	25.12	4.54	5.19	6.43	8.13	13.51	17.77
63	7.12	8.63	10.60	13.60	22.37	27.27	5.07	5.79	7.14	8.99	14.96	19.34
64	8.04	9.87	11.99	15.32	24.44	29.60	5.66	6.47	7.92	9.94	16.56	21.06
65	9.08	11.29	13.56	17.26	26.70	32.14	6.32	7.22	8.80	10.98	18.34	22.92

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 25**

**\$25,000-\$99,999**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male		Female	
	StdNS	StdSM	StdNS	StdSM
0	1.47	NA	0.90	NA
1	1.47	NA	0.90	NA
2	1.47	NA	0.90	NA
3	1.47	NA	0.90	NA
4	1.47	NA	0.90	NA
5	1.47	NA	0.90	NA
6	1.47	NA	0.90	NA
7	1.47	NA	0.90	NA
8	1.47	NA	0.90	NA
9	1.47	NA	0.90	NA
10	1.47	NA	0.90	NA
11	1.47	NA	0.90	NA
12	1.47	NA	0.90	NA
13	1.47	NA	0.90	NA
14	1.47	NA	0.90	NA
15	1.47	NA	0.90	NA
16	1.47	NA	0.90	NA
17	1.47	NA	0.90	NA
18	1.47	2.96	0.90	2.23
19	1.47	2.96	0.90	2.23
20	1.47	2.96	0.90	2.23
21	1.47	2.97	0.90	2.23
22	1.47	2.98	0.90	2.23
23	1.47	3.00	0.90	2.23
24	1.47	3.01	0.90	2.23
25	1.47	3.02	0.90	2.23
26	1.49	3.16	0.93	2.34
27	1.51	3.30	0.97	2.45
28	1.54	3.44	1.00	2.57
29	1.56	3.60	1.04	2.69
30	1.58	3.76	1.08	2.82
31	1.59	3.93	1.11	2.96
32	1.60	4.11	1.15	3.10
33	1.62	4.29	1.18	3.25
34	1.63	4.49	1.22	3.41
35	1.64	4.69	1.26	3.58
36	1.81	5.14	1.38	3.83
37	2.00	5.63	1.52	4.10
38	2.21	6.17	1.67	4.38
39	2.44	6.75	1.83	4.68
40	2.70	7.40	2.01	5.01
41	2.93	8.02	2.19	5.53
42	3.18	8.68	2.39	6.10
43	3.46	9.41	2.61	6.73
44	3.76	10.19	2.84	7.43
45	4.08	11.04	3.10	8.20
46	4.51	11.82	3.37	8.76
47	4.99	12.66	3.67	9.36
48	5.52	13.56	4.00	10.01
49	6.10	14.52	4.35	10.70
50	6.75	15.55	4.74	11.43
51	7.48	16.80	5.15	12.43
52	8.29	18.15	5.60	13.51
53	9.19	19.62	6.09	14.69
54	10.19	21.19	6.62	15.98
55	11.29	22.90	7.20	17.37
56	12.26	NA	8.07	20.77
57	13.32	NA	9.05	NA
58	14.46	NA	10.15	NA
59	15.71	NA	11.38	NA
60	17.06	NA	12.76	NA

\*Add \$75 annual policy fee

**25 Year**

**LifeHorizons Termsetter 25**  
**\$100,000-\$249,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
0	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
1	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
2	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
3	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
4	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
5	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
6	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
7	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
8	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
9	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
10	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
11	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
12	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
13	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
14	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
15	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
16	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
17	NA	NA	NA	1.11	NA	NA	NA	NA	NA	0.84	NA	NA
18	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.47	1.77
19	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.47	1.77
20	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.47	1.77
21	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.48	1.78
22	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.48	1.80
23	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.49	1.81
24	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.49	1.83
25	0.52	0.72	0.92	1.11	1.91	2.52	0.40	0.51	0.83	0.84	1.50	1.84
26	0.54	0.73	0.95	1.14	1.99	2.62	0.42	0.54	0.83	0.86	1.55	1.91
27	0.55	0.75	0.97	1.18	2.07	2.72	0.43	0.56	0.83	0.89	1.60	1.99
28	0.57	0.76	1.00	1.21	2.16	2.83	0.45	0.59	0.83	0.92	1.65	2.07
29	0.59	0.78	1.03	1.24	2.24	2.94	0.47	0.62	0.83	0.94	1.70	2.15
30	0.61	0.79	1.06	1.28	2.34	3.05	0.49	0.65	0.83	0.97	1.76	2.24
31	0.64	0.81	1.10	1.33	2.42	3.23	0.51	0.67	0.86	1.02	1.83	2.35
32	0.66	0.83	1.14	1.38	2.50	3.42	0.53	0.68	0.89	1.07	1.90	2.46
33	0.69	0.85	1.18	1.44	2.58	3.62	0.56	0.70	0.93	1.12	1.98	2.57
34	0.72	0.88	1.22	1.49	2.67	3.83	0.58	0.71	0.96	1.18	2.06	2.69
35	0.75	0.90	1.26	1.55	2.76	4.06	0.61	0.73	1.00	1.24	2.14	2.82
36	0.82	0.99	1.37	1.69	3.00	4.36	0.66	0.79	1.07	1.34	2.35	3.09
37	0.90	1.09	1.48	1.83	3.27	4.69	0.72	0.85	1.14	1.44	2.58	3.39
38	0.98	1.19	1.61	1.99	3.56	5.03	0.78	0.92	1.22	1.55	2.84	3.71
39	1.08	1.31	1.75	2.17	3.88	5.41	0.85	1.00	1.31	1.67	3.11	4.06
40	1.18	1.44	1.90	2.36	4.22	5.81	0.92	1.08	1.40	1.80	3.42	4.45
41	1.30	1.59	2.08	2.58	4.67	6.37	1.00	1.17	1.51	1.95	3.72	4.83
42	1.44	1.75	2.28	2.83	5.18	6.99	1.08	1.26	1.62	2.11	4.06	5.24
43	1.59	1.93	2.50	3.10	5.73	7.67	1.17	1.36	1.74	2.29	4.42	5.68
44	1.76	2.12	2.74	3.39	6.35	8.42	1.27	1.46	1.87	2.47	4.81	6.17
45	1.94	2.34	3.00	3.71	7.03	9.24	1.38	1.58	2.01	2.68	5.24	6.69
46	2.16	2.56	3.29	4.08	7.70	9.89	1.53	1.75	2.21	2.94	5.70	7.23
47	2.41	2.81	3.60	4.49	8.44	10.59	1.70	1.93	2.43	3.23	6.20	7.81
48	2.69	3.08	3.95	4.94	9.25	11.34	1.89	2.14	2.67	3.55	6.74	8.44
49	3.00	3.37	4.33	5.44	10.13	12.14	2.10	2.36	2.93	3.90	7.33	9.12
50	3.34	3.69	4.74	5.99	11.10	13.00	2.33	2.61	3.22	4.29	7.97	9.86
51	3.74	4.15	5.28	6.58	12.15	14.17	2.60	2.90	3.63	4.73	8.60	10.76
52	4.19	4.67	5.88	7.23	13.30	15.45	2.90	3.23	4.09	5.21	9.28	11.74
53	4.70	5.25	6.54	7.95	14.55	16.84	3.24	3.59	4.62	5.75	10.01	12.80
54	5.27	5.90	7.28	8.74	15.93	18.36	3.62	3.99	5.21	6.33	10.81	13.97
55	5.90	6.64	8.11	9.61	17.43	20.02	4.04	4.43	5.87	6.98	11.66	15.24
56	6.66	7.47	8.95	10.54	20.04	22.99	4.58	5.02	6.59	7.70	13.58	18.00
57	7.53	8.41	9.87	11.55	NA	NA	5.19	5.69	7.39	8.50	15.82	21.25
58	8.50	9.46	10.88	12.67	NA	NA	5.89	6.46	8.29	9.38	NA	NA
59	9.60	10.65	12.00	13.89	NA	NA	6.68	7.32	9.30	10.35	NA	NA
60	10.84	11.98	13.24	15.23	NA	NA	7.57	8.30	10.44	11.42	NA	NA

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 25**  
**\$250,000-\$499,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.50	0.67	0.91	1.11	1.91	2.44	0.36	0.48	0.65	0.84	1.29	1.73
19	0.50	0.67	0.91	1.11	1.91	2.44	0.36	0.48	0.65	0.84	1.29	1.73
20	0.50	0.67	0.91	1.11	1.91	2.44	0.36	0.48	0.65	0.84	1.29	1.73
21	0.50	0.67	0.91	1.11	1.91	2.46	0.36	0.48	0.65	0.84	1.29	1.73
22	0.50	0.67	0.91	1.11	1.91	2.47	0.36	0.48	0.65	0.84	1.29	1.73
23	0.50	0.67	0.91	1.11	1.91	2.49	0.36	0.48	0.65	0.84	1.29	1.74
24	0.50	0.67	0.91	1.11	1.91	2.50	0.36	0.48	0.65	0.84	1.29	1.74
25	0.50	0.67	0.91	1.11	1.91	2.52	0.36	0.48	0.65	0.84	1.29	1.74
26	0.50	0.68	0.93	1.13	1.95	2.59	0.37	0.49	0.66	0.86	1.34	1.80
27	0.51	0.69	0.94	1.16	2.00	2.65	0.38	0.51	0.67	0.87	1.39	1.87
28	0.51	0.70	0.96	1.18	2.04	2.72	0.39	0.52	0.69	0.89	1.44	1.94
29	0.52	0.71	0.97	1.21	2.09	2.80	0.40	0.54	0.70	0.90	1.49	2.01
30	0.52	0.72	0.99	1.23	2.14	2.87	0.41	0.55	0.71	0.92	1.55	2.09
31	0.54	0.74	1.02	1.28	2.24	3.02	0.42	0.57	0.73	0.96	1.64	2.22
32	0.57	0.75	1.04	1.34	2.35	3.18	0.44	0.58	0.75	1.00	1.74	2.36
33	0.59	0.77	1.07	1.39	2.45	3.35	0.46	0.60	0.77	1.05	1.84	2.50
34	0.62	0.78	1.10	1.45	2.57	3.52	0.47	0.61	0.80	1.09	1.95	2.66
35	0.65	0.80	1.13	1.51	2.69	3.71	0.49	0.63	0.82	1.14	2.06	2.82
36	0.72	0.87	1.22	1.64	2.94	4.04	0.54	0.68	0.88	1.24	2.24	3.03
37	0.80	0.95	1.32	1.78	3.22	4.40	0.59	0.74	0.95	1.35	2.43	3.27
38	0.88	1.04	1.43	1.94	3.52	4.80	0.65	0.81	1.03	1.47	2.63	3.51
39	0.97	1.13	1.54	2.11	3.86	5.22	0.71	0.88	1.11	1.60	2.86	3.78
40	1.08	1.23	1.67	2.29	4.22	5.69	0.78	0.95	1.20	1.74	3.10	4.07
41	1.18	1.36	1.84	2.48	4.67	6.22	0.86	1.04	1.32	1.88	3.37	4.45
42	1.30	1.49	2.02	2.69	5.18	6.80	0.94	1.13	1.45	2.04	3.66	4.87
43	1.43	1.65	2.22	2.92	5.73	7.43	1.04	1.23	1.59	2.20	3.97	5.32
44	1.57	1.81	2.45	3.16	6.35	8.12	1.14	1.34	1.75	2.38	4.32	5.82
45	1.73	2.00	2.69	3.43	7.03	8.87	1.25	1.46	1.92	2.58	4.69	6.36
46	1.91	2.23	2.95	3.76	7.70	9.57	1.38	1.64	2.11	2.83	5.12	6.92
47	2.10	2.50	3.24	4.12	8.44	10.34	1.52	1.84	2.32	3.10	5.59	7.53
48	2.32	2.79	3.55	4.52	9.25	11.16	1.68	2.07	2.55	3.40	6.11	8.19
49	2.56	3.12	3.90	4.95	10.13	12.04	1.86	2.32	2.80	3.73	6.67	8.91
50	2.82	3.48	4.28	5.43	11.10	13.00	2.05	2.61	3.08	4.09	7.29	9.69
51	3.15	3.85	4.81	6.00	12.13	14.17	2.27	2.84	3.39	4.49	7.99	10.55
52	3.53	4.26	5.41	6.64	13.25	15.45	2.51	3.08	3.73	4.93	8.77	11.49
53	3.94	4.71	6.08	7.34	14.48	16.84	2.78	3.35	4.11	5.42	9.61	12.50
54	4.41	5.21	6.84	8.11	15.82	18.36	3.07	3.64	4.52	5.95	10.54	13.61
55	4.93	5.76	7.69	8.97	17.29	20.02	3.40	3.95	4.98	6.54	11.56	14.82
56	5.64	6.57	8.54	9.95	19.79	22.76	3.85	4.58	5.60	7.28	13.38	17.39
57	6.46	7.50	9.49	11.03	NA	NA	4.37	5.31	6.30	8.10	15.48	20.41
58	7.39	8.57	10.55	12.23	NA	NA	4.96	6.16	7.08	9.01	17.92	23.96
59	8.46	9.78										



**LifeHorizons Termsetter 25**

**\$500,000-\$999,999**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.45	0.67	0.82	1.04	1.92	2.44	0.36	0.48	0.65	0.82	1.29	1.71
19	0.45	0.67	0.82	1.04	1.92	2.44	0.36	0.48	0.65	0.82	1.29	1.71
20	0.45	0.67	0.82	1.04	1.92	2.44	0.36	0.48	0.65	0.82	1.29	1.71
21	0.45	0.67	0.82	1.04	1.92	2.47	0.36	0.48	0.65	0.82	1.29	1.72
22	0.45	0.67	0.82	1.04	1.92	2.50	0.36	0.48	0.65	0.82	1.29	1.73
23	0.45	0.67	0.82	1.04	1.92	2.53	0.36	0.48	0.65	0.82	1.29	1.73
24	0.45	0.67	0.82	1.04	1.92	2.56	0.36	0.48	0.65	0.82	1.29	1.74
25	0.45	0.67	0.82	1.04	1.92	2.59	0.36	0.48	0.65	0.82	1.29	1.75
26	0.46	0.67	0.84	1.06	1.97	2.65	0.37	0.49	0.66	0.84	1.33	1.80
27	0.47	0.68	0.85	1.08	2.01	2.71	0.38	0.50	0.67	0.85	1.37	1.86
28	0.48	0.68	0.87	1.09	2.06	2.77	0.38	0.51	0.68	0.87	1.41	1.91
29	0.49	0.69	0.88	1.11	2.11	2.84	0.39	0.52	0.69	0.88	1.45	1.97
30	0.50	0.69	0.90	1.13	2.16	2.90	0.40	0.53	0.70	0.90	1.49	2.03
31	0.52	0.71	0.94	1.19	2.26	3.04	0.42	0.55	0.72	0.93	1.59	2.16
32	0.54	0.72	0.97	1.25	2.37	3.19	0.43	0.56	0.75	0.96	1.69	2.31
33	0.57	0.74	1.01	1.31	2.48	3.35	0.45	0.58	0.77	1.00	1.80	2.46
34	0.59	0.76	1.05	1.37	2.60	3.52	0.47	0.59	0.79	1.03	1.92	2.63
35	0.62	0.78	1.09	1.44	2.72	3.69	0.49	0.61	0.82	1.07	2.04	2.80
36	0.68	0.85	1.18	1.57	2.96	4.02	0.53	0.67	0.88	1.17	2.20	3.02
37	0.75	0.94	1.28	1.71	3.23	4.37	0.58	0.73	0.95	1.27	2.36	3.26
38	0.82	1.03	1.38	1.86	3.51	4.76	0.64	0.80	1.02	1.38	2.55	3.53
39	0.90	1.12	1.50	2.03	3.83	5.18	0.70	0.87	1.10	1.51	2.74	3.81
40	0.99	1.23	1.62	2.21	4.17	5.64	0.76	0.95	1.18	1.64	2.95	4.11
41	1.09	1.35	1.78	2.40	4.63	6.17	0.84	1.03	1.29	1.80	3.23	4.47
42	1.21	1.48	1.95	2.61	5.14	6.74	0.92	1.12	1.42	1.97	3.54	4.87
43	1.33	1.63	2.14	2.83	5.70	7.37	1.01	1.21	1.55	2.15	3.88	5.30
44	1.47	1.79	2.34	3.08	6.33	8.06	1.11	1.31	1.70	2.36	4.25	5.77
45	1.62	1.96	2.57	3.34	7.02	8.81	1.22	1.42	1.86	2.58	4.66	6.28
46	1.78	2.17	2.80	3.63	7.69	9.47	1.34	1.57	2.03	2.82	5.05	6.74
47	1.95	2.40	3.05	3.94	8.41	10.18	1.47	1.73	2.22	3.07	5.48	7.24
48	2.14	2.65	3.33	4.28	9.21	10.95	1.62	1.91	2.42	3.36	5.94	7.77
49	2.35	2.93	3.62	4.65	10.08	11.77	1.78	2.10	2.64	3.66	6.44	8.34
50	2.58	3.24	3.95	5.05	11.04	12.66	1.96	2.32	2.88	4.00	6.98	8.95
51	2.91	3.59	4.43	5.67	12.03	13.91	2.17	2.54	3.19	4.40	7.72	9.79
52	3.29	3.97	4.97	6.37	13.10	15.27	2.40	2.78	3.53	4.84	8.54	10.71
53	3.72	4.39	5.57	7.16	14.27	16.78	2.66	3.05	3.91	5.32	9.45	11.72
54	4.20	4.86	6.24	8.04	15.54	18.43	2.94	3.34	4.33	5.85	10.45	12.82
55	4.75	5.38	7.00	9.03	16.93	20.24	3.26	3.66	4.79	6.44	11.56	14.02
56	5.43	6.26	7.83	9.97	19.35	22.71	3.71	4.15	5.34	7.05	13.15	16.32
57	6.20	7.29	8.75	11.02	NA	NA	4.23	4.72	5.94	7.72	14.95	19.01
58	7.08	8.48	9.79	12.17	NA	NA	4.82	5.35	6.62	8.46	17.01	22.13
59	8.09	9.87	10.95	13.44	NA	NA	5.49	6.08	7.37	9.26	NA	NA
60	9.24	11.48	12.24	14.84	NA	NA	6.26	6.90	8.21	10.14	NA	NA

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 25**

**\$1,000,000 and above**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.70
19	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.70
20	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.70
21	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.71
22	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.72
23	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.72
24	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.73
25	0.46	0.67	0.83	1.05	1.90	2.43	0.37	0.47	0.67	0.83	1.28	1.74
26	0.47	0.67	0.84	1.07	1.95	2.51	0.38	0.48	0.68	0.84	1.32	1.79
27	0.47	0.67	0.85	1.10	1.99	2.60	0.39	0.49	0.69	0.86	1.37	1.85
28	0.48	0.68	0.87	1.13	2.04	2.69	0.39	0.51	0.69	0.87	1.42	1.91
29	0.48	0.68	0.88	1.15	2.09	2.78	0.40	0.52	0.70	0.89	1.47	1.97
30	0.49	0.68	0.89	1.18	2.14	2.87	0.41	0.53	0.71	0.90	1.52	2.03
31	0.52	0.70	0.92	1.22	2.23	3.01	0.43	0.55	0.73	0.94	1.61	2.16
32	0.54	0.72	0.95	1.27	2.33	3.15	0.44	0.56	0.75	0.97	1.70	2.31
33	0.57	0.74	0.98	1.31	2.43	3.30	0.46	0.58	0.77	1.01	1.80	2.46
34	0.60	0.76	1.01	1.36	2.53	3.46	0.48	0.60	0.79	1.05	1.91	2.63
35	0.63	0.78	1.04	1.41	2.64	3.63	0.50	0.62	0.81	1.09	2.02	2.80
36	0.69	0.85	1.13	1.52	2.89	3.96	0.55	0.68	0.87	1.18	2.20	3.03
37	0.75	0.93	1.23	1.64	3.17	4.32	0.60	0.74	0.94	1.28	2.40	3.28
38	0.83	1.02	1.33	1.76	3.48	4.72	0.66	0.81	1.02	1.39	2.61	3.56
39	0.90	1.11	1.45	1.90	3.81	5.15	0.72	0.88	1.10	1.50	2.85	3.85
40	0.99	1.21	1.57	2.05	4.18	5.62	0.79	0.96	1.19	1.63	3.10	4.17
41	1.09	1.32	1.72	2.26	4.63	6.14	0.86	1.04	1.30	1.78	3.39	4.53
42	1.20	1.44	1.89	2.49	5.12	6.72	0.94	1.13	1.41	1.94	3.70	4.91
43	1.33	1.58	2.08	2.74	5.67	7.34	1.03	1.22	1.54	2.12	4.04	5.33
44	1.46	1.72	2.29	3.01	6.27	8.03	1.13	1.32	1.68	2.32	4.41	5.79
45	1.61	1.88	2.51	3.32	6.94	8.78	1.23	1.43	1.83	2.53	4.82	6.28
46	1.77	2.06	2.75	3.68	7.59	9.62	1.34	1.58	2.02	2.75	5.25	6.82
47	1.94	2.27	3.02	4.07	8.31	10.55	1.47	1.75	2.23	2.99	5.71	7.40
48	2.12	2.49	3.31	4.50	9.09	11.57	1.61	1.94	2.47	3.25	6.22	8.03
49	2.33	2.73	3.64	4.99	9.94	12.68	1.76	2.15	2.72	3.54	6.77	8.72
50	2.55	3.00	3.99	5.52	10.88	13.90	1.92	2.38	3.01	3.85	7.37	9.46
51	2.87	3.36	4.44	6.08	11.89	14.96	2.13	2.60	3.30	4.29	8.04	10.28
52	3.23	3.77	4.93	6.69	12.99	16.10	2.37	2.85	3.62	4.78	8.78	11.16
53	3.63	4.23	5.48	7.36	14.19	17.33	2.63	3.12	3.98	5.33	9.58	12.13
54	4.08	4.74	6.09	8.10	15.50	18.66	2.93	3.41	4.36	5.94	10.46	13.17
55	4.59	5.32	6.77	8.92	16.94	20.08	3.25	3.73	4.79	6.62	11.42	14.31
56	5.19	6.02	7.48	9.88	19.24	22.44	3.70	4.23	5.34	7.30	12.90	16.48
57	5.87	6.82	8.27	10.95	NA	NA	4.21	4.80	5.94	8.04	14.57	18.98
58	6.64	7.73	9.15	12.14	NA	NA	4.79	5.45	6.62	8.86	16.46	21.86
59	7.51	8.75	10.11	13.45	NA	NA	5.46	6.19	7.38	9.76	NA	NA
60	8.50	9.91	11.18	14.90	NA	NA	6.21	7.02	8.22	10.76	NA	NA

\*Add \$75 annual policy fee

25 Year

**LifeHorizons Termsetter 30**

**\$25,000-\$99,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male		Female	
	StdNS	StdSM	StdNS	StdSM
0	1.52	NA	1.20	NA
1	1.52	NA	1.20	NA
2	1.52	NA	1.20	NA
3	1.52	NA	1.20	NA
4	1.52	NA	1.20	NA
5	1.52	NA	1.20	NA
6	1.52	NA	1.20	NA
7	1.52	NA	1.20	NA
8	1.52	NA	1.20	NA
9	1.52	NA	1.20	NA
10	1.52	NA	1.20	NA
11	1.52	NA	1.20	NA
12	1.52	NA	1.20	NA
13	1.52	NA	1.20	NA
14	1.52	NA	1.20	NA
15	1.52	NA	1.20	NA
16	1.52	NA	1.20	NA
17	1.52	NA	1.20	NA
18	1.52	2.96	1.20	2.33
19	1.52	2.96	1.20	2.33
20	1.52	2.96	1.20	2.33
21	1.54	2.97	1.20	2.36
22	1.56	2.98	1.20	2.38
23	1.59	3.00	1.20	2.41
24	1.61	3.01	1.20	2.43
25	1.63	3.02	1.20	2.46
26	1.67	3.20	1.24	2.58
27	1.71	3.38	1.29	2.72
28	1.75	3.58	1.33	2.85
29	1.79	3.79	1.38	3.00
30	1.83	4.01	1.43	3.15
31	1.88	4.26	1.47	3.37
32	1.93	4.53	1.50	3.60
33	1.98	4.82	1.54	3.85
34	2.03	5.12	1.58	4.12
35	2.08	5.44	1.62	4.40
36	2.28	5.83	1.76	4.73
37	2.50	6.25	1.91	5.08
38	2.74	6.70	2.07	5.46
39	3.00	7.18	2.24	5.86
40	3.29	7.69	2.43	6.30
41	3.59	8.37	2.67	6.78
42	3.91	9.12	2.94	7.29
43	4.27	9.93	3.23	7.84
44	4.66	10.82	3.55	8.44
45	5.08	11.78	3.90	9.08
46	5.63	12.74	4.24	9.90
47	6.24	NA	4.60	10.80
48	6.91	NA	5.00	11.78
49	7.65	NA	5.43	12.85
50	8.48	NA	5.90	14.02
51	9.74	NA	6.78	NA
52	NA	NA	7.79	NA
53	NA	NA	8.94	NA
54	NA	NA	10.27	NA
55	NA	NA	11.80	NA

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 30**

**\$100,000-\$249,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
0	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
1	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
2	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
3	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
4	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
5	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
6	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
7	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
8	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
9	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
10	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
11	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
12	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
13	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
14	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
15	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
16	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
17	NA	NA	NA	1.36	NA	NA	NA	NA	NA	0.89	NA	NA
18	0.66	0.86	1.07	1.36	2.33	2.91	0.50	0.64	0.84	0.89	1.47	1.86
19	0.66	0.86	1.07	1.36	2.33	2.91	0.50	0.64	0.84	0.89	1.47	1.86
20	0.66	0.86	1.07	1.36	2.33	2.91	0.50	0.64	0.84	0.89	1.47	1.86
21	0.66	0.86	1.07	1.36	2.33	2.93	0.51	0.64	0.84	0.91	1.48	1.89
22	0.66	0.86	1.07	1.36	2.33	2.95	0.52	0.64	0.84	0.92	1.48	1.91
23	0.66	0.86	1.07	1.36	2.33	2.98	0.53	0.64	0.84	0.94	1.49	1.94
24	0.66	0.86	1.07	1.36	2.33	3.00	0.54	0.64	0.84	0.95	1.49	1.96
25	0.66	0.86	1.07	1.36	2.33	3.02	0.55	0.64	0.84	0.97	1.50	1.99
26	0.67	0.88	1.10	1.37	2.41	3.12	0.56	0.65	0.85	1.01	1.56	2.10
27	0.68	0.89	1.13	1.38	2.49	3.22	0.57	0.66	0.87	1.04	1.63	2.22
28	0.69	0.91	1.16	1.40	2.57	3.33	0.57	0.67	0.88	1.08	1.70	2.35
29	0.70	0.92	1.19	1.41	2.65	3.44	0.58	0.68	0.90	1.12	1.77	2.48
30	0.71	0.94	1.22	1.42	2.74	3.55	0.59	0.69	0.91	1.16	1.85	2.62
31	0.74	0.96	1.26	1.50	2.86	3.78	0.60	0.71	0.94	1.20	1.96	2.76
32	0.77	0.98	1.30	1.58	2.98	4.02	0.61	0.74	0.97	1.25	2.09	2.92
33	0.80	1.00	1.34	1.66	3.11	4.28	0.62	0.77	1.00	1.29	2.22	3.08
34	0.83	1.03	1.38	1.75	3.24	4.55	0.63	0.79	1.03	1.34	2.35	3.26
35	0.86	1.05	1.42	1.85	3.38	4.84	0.64	0.82	1.06	1.39	2.50	3.44
36	0.94	1.15	1.55	2.02	3.70	5.15	0.71	0.88	1.15	1.51	2.73	3.71
37	1.02	1.26	1.69	2.20	4.06	5.49	0.78	0.95	1.24	1.63	2.97	4.00
38	1.11	1.39	1.85	2.39	4.44	5.85	0.86	1.03	1.34	1.77	3.24	4.31
39	1.21	1.52	2.02	2.61	4.87	6.23	0.95	1.11	1.45	1.92	3.54	4.64
40	1.32	1.67	2.21	2.84	5.33	6.63	1.05	1.20	1.57	2.08	3.86	5.00
41	1.46	1.85	2.43	3.10	5.93	7.27	1.16	1.31	1.71	2.27	4.22	5.46
42	1.61	2.06	2.67	3.38	6.61	7.98	1.28	1.43	1.86	2.48	4.61	5.96
43	1.78	2.29	2.93	3.69	7.36	8.75	1.42	1.56	2.02	2.71	5.03	6.51
44	1.96	2.54	3.22	4.02	8.19	9.60	1.57	1.70	2.20	2.97	5.50	7.11
45	2.17	2.82	3.54	4.39	9.12	10.53	1.73	1.85	2.39	3.24	6.01	7.76
46	2.39	3.09	3.91	4.85	9.76	11.18	1.89	2.07	2.68	3.54	6.55	8.50
47	2.64	3.39	4.31	5.36	10.45	11.87	2.07	2.31	2.99	3.87	7.13	9.30
48	2.91	3.72	4.76	5.92	11.18	12.60	2.27	2.59	3.35	4.22	7.76	10.19
49	3.20	4.08	5.25	6.54	NA	NA	2.48	2.90	3.75	4.61	8.46	11.15
50	3.53	4.48	5.79	7.23	NA	NA	2.72	3.24	4.20	5.04	9.21	12.21
51	4.15	5.09	6.44	7.95	NA	NA	3.10	3.62	4.72	5.66	10.53	13.98
52	4.88	5.78	7.17	8.75	NA	NA	3.53	4.05	5.30	6.35	NA	NA
53	5.73	6.57	7.98	9.63	NA	NA	4.02	4.53	5.95	7.13	NA	NA
54	NA	NA	NA	NA	NA	NA	4.58	5.06	6.68	8.00	NA	NA
55	NA	NA	NA	NA	NA	NA	5.22	5.66	7.50	8.98	NA	NA

\*Add \$75 annual policy fee

30 Year

**LifeHorizons Termsetter 30**

**\$250,000-\$499,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.56	0.77	1.00	1.30	2.21	2.77	0.42	0.56	0.77	0.89	1.45	1.81
19	0.56	0.77	1.00	1.30	2.21	2.77	0.42	0.56	0.77	0.89	1.45	1.81
20	0.56	0.77	1.00	1.30	2.21	2.77	0.42	0.56	0.77	0.89	1.45	1.81
21	0.56	0.77	1.00	1.30	2.23	2.77	0.42	0.56	0.77	0.90	1.46	1.84
22	0.56	0.77	1.00	1.30	2.25	2.77	0.42	0.56	0.77	0.91	1.47	1.88
23	0.56	0.77	1.00	1.31	2.28	2.78	0.42	0.56	0.77	0.91	1.48	1.92
24	0.56	0.77	1.00	1.31	2.30	2.78	0.42	0.56	0.77	0.92	1.49	1.95
25	0.56	0.77	1.00	1.31	2.32	2.78	0.42	0.56	0.77	0.93	1.50	1.99
26	0.57	0.78	1.00	1.33	2.38	2.91	0.43	0.58	0.79	0.95	1.56	2.06
27	0.59	0.79	1.00	1.35	2.45	3.04	0.44	0.59	0.80	0.98	1.62	2.14
28	0.60	0.80	1.00	1.37	2.52	3.18	0.46	0.61	0.82	1.01	1.69	2.22
29	0.62	0.81	1.00	1.40	2.59	3.33	0.47	0.62	0.84	1.03	1.76	2.30
30	0.63	0.82	1.00	1.42	2.66	3.48	0.48	0.64	0.86	1.06	1.83	2.39
31	0.65	0.84	1.05	1.49	2.76	3.65	0.50	0.66	0.87	1.11	1.91	2.54
32	0.68	0.86	1.10	1.56	2.87	3.82	0.53	0.67	0.88	1.17	2.00	2.69
33	0.70	0.88	1.16	1.64	2.98	4.00	0.55	0.69	0.90	1.23	2.09	2.85
34	0.72	0.90	1.22	1.72	3.10	4.19	0.58	0.71	0.91	1.29	2.18	3.03
35	0.75	0.92	1.28	1.80	3.22	4.39	0.61	0.73	0.92	1.36	2.28	3.21
36	0.82	1.00	1.39	1.95	3.50	4.73	0.66	0.80	1.01	1.47	2.49	3.46
37	0.90	1.10	1.50	2.12	3.81	5.10	0.72	0.87	1.10	1.59	2.71	3.74
38	0.99	1.20	1.62	2.30	4.15	5.50	0.78	0.94	1.20	1.72	2.95	4.04
39	1.09	1.31	1.76	2.49	4.51	5.93	0.84	1.03	1.32	1.87	3.22	4.35
40	1.19	1.43	1.90	2.70	4.91	6.39	0.91	1.12	1.44	2.02	3.51	4.70
41	1.33	1.58	2.09	2.95	5.41	7.04	1.01	1.23	1.56	2.19	3.86	5.12
42	1.48	1.74	2.30	3.23	5.97	7.76	1.12	1.35	1.70	2.38	4.23	5.59
43	1.66	1.92	2.53	3.53	6.58	8.55	1.25	1.49	1.85	2.58	4.65	6.09
44	1.85	2.12	2.79	3.87	7.25	9.42	1.39	1.64	2.01	2.79	5.11	6.64
45	2.07	2.34	3.07	4.23	7.99	10.38	1.54	1.80	2.18	3.03	5.61	7.24
46	2.29	2.58	3.41	4.61	8.71	11.01	1.69	1.98	2.40	3.33	6.15	7.84
47	2.52	2.84	3.79	5.02	9.49	11.69	1.86	2.18	2.64	3.66	6.74	8.48
48	2.79	3.14	4.21	5.46	10.34	12.40	2.05	2.39	2.90	4.03	7.39	9.18
49	3.08	3.46	4.68	5.95	11.26	13.16	2.25	2.63	3.19	4.43	8.11	9.93
50	3.40	3.81	5.20	6.48	NA	NA	2.48	2.89	3.51	4.87	8.89	10.75
51	3.81	4.30	5.73	7.05	NA	NA	2.77	3.22	4.00	5.39	10.00	12.41
52	4.27	4.85	6.32	7.67	NA	NA	3.09	3.58	4.56	5.96	11.25	14.32
53	4.79	5.48	6.96	8.35	NA	NA	3.45	3.98	5.19	6.60	NA	NA
54	5.36	6.18	7.68	9.08	NA	NA	3.84	4.43	5.92	7.30	NA	NA
55	6.01	6.98	8.46	9.88	NA	NA	4.29	4.93	6.74	8.08	NA	NA

\*Add \$75 annual policy fee

**LifeHorizons Termsetter 30**

**\$500,000-\$999,999**

Premium rates\* per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.58	0.76	0.98	1.29	1.96	2.67	0.38	0.54	0.73	0.91	1.36	1.72
19	0.58	0.76	0.98	1.29	1.96	2.67	0.38	0.54	0.73	0.91	1.36	1.72
20	0.58	0.76	0.98	1.29	1.96	2.67	0.38	0.54	0.73	0.91	1.36	1.72
21	0.58	0.76	0.98	1.30	1.96	2.70	0.39	0.55	0.74	0.92	1.37	1.78
22	0.58	0.76	0.98	1.31	1.96	2.74	0.40	0.55	0.76	0.93	1.38	1.84
23	0.59	0.76	0.98	1.31	1.96	2.77	0.41	0.56	0.77	0.94	1.38	1.90
24	0.59	0.76	0.98	1.32	1.96	2.81	0.42	0.56	0.79	0.95	1.39	1.96
25	0.59	0.76	0.98	1.33	1.96	2.84	0.43	0.57	0.80	0.96	1.40	2.03
26	0.60	0.78	0.99	1.35	2.06	2.93	0.44	0.59	0.82	0.98	1.48	2.11
27	0.61	0.79	1.00	1.37	2.17	3.03	0.45	0.60	0.83	1.01	1.56	2.19
28	0.61	0.81	1.02	1.39	2.29	3.12	0.47	0.62	0.85	1.03	1.64	2.27
29	0.62	0.82	1.03	1.42	2.41	3.23	0.48	0.63	0.87	1.05	1.73	2.35
30	0.63	0.84	1.04	1.44	2.54	3.33	0.49	0.65	0.89	1.08	1.83	2.44
31	0.65	0.86	1.08	1.50	2.67	3.48	0.51	0.67	0.91	1.12	1.91	2.57
32	0.68	0.87	1.13	1.57	2.80	3.63	0.53	0.68	0.93	1.17	2.00	2.71
33	0.70	0.89	1.18	1.64	2.93	3.79	0.56	0.70	0.95	1.22	2.09	2.85
34	0.72	0.90	1.23	1.71	3.08	3.96	0.58	0.71	0.97	1.27	2.19	3.01
35	0.75	0.92	1.28	1.79	3.23	4.13	0.61	0.73	0.99	1.32	2.29	3.17
36	0.82	1.00	1.39	1.93	3.51	4.49	0.66	0.79	1.07	1.44	2.48	3.41
37	0.89	1.09	1.51	2.08	3.81	4.88	0.72	0.86	1.15	1.56	2.69	3.66
38	0.96	1.19	1.63	2.24	4.14	5.31	0.78	0.94	1.24	1.70	2.91	3.94
39	1.05	1.29	1.77	2.42	4.49	5.77	0.84	1.02	1.34	1.86	3.16	4.23
40	1.14	1.41	1.92	2.61	4.88	6.27	0.91	1.11	1.44	2.02	3.42	4.55
41	1.27	1.56	2.11	2.87	5.38	6.87	1.00	1.21	1.56	2.18	3.75	4.96
42	1.40	1.72	2.32	3.17	5.92	7.52	1.11	1.33	1.70	2.35	4.12	5.40
43	1.56	1.90	2.55	3.49	6.53	8.24	1.22	1.45	1.84	2.54	4.52	5.88
44	1.73	2.10	2.80	3.84	7.19	9.02	1.34	1.58	2.00	2.74	4.96	6.40
45	1.92	2.32	3.08	4.23	7.92	9.88	1.48	1.73	2.17	2.96	5.44	6.97
46	2.12	2.56	3.41	4.63	8.63	10.57	1.64	1.90	2.38	3.23	5.93	7.55
47	2.33	2.82	3.77	5.07	9.41	11.31	1.81	2.09	2.60	3.52	6.45	8.18
48	2.57	3.11	4.17	5.54	10.25	12.09	2.00	2.30	2.85	3.83	7.03	8.86
49	2.83	3.44	4.62	6.07	11.18	12.94	2.21	2.53	3.12	4.18	7.66	9.60
50	3.12	3.79	5.11	6.64	NA	NA	2.44	2.78	3.42	4.55	8.34	10.40
51	3.55	4.26	5.73	7.20	NA	NA	2.72	3.08	3.92	5.05	9.38	11.85
52	4.03	4.80	6.41	7.81	NA	NA	3.03	3.42	4.49	5.60	10.55	13.51
53	4.58	5.40	7.19	8.46	NA	NA	3.37	3.79	5.14	6.21	NA	NA
54	5.20	6.07	8.05	9.18	NA	NA	3.75	4.20	5.88	6.89	NA	NA
55	5.91	6.83	9.02	9.95	NA	NA	4.18	4.65	6.74	7.64	NA	NA

\*Add \$75 annual policy fee

30 Year

**LifeHorizons Termsetter 30**

**\$1,000,000 and above**

**Premium rates\* per thousand of initial death benefit**

Attained Age	Male						Female					
	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
18	0.55	0.75	0.97	1.24	2.11	2.64	0.41	0.55	0.78	0.88	1.36	1.71
19	0.55	0.75	0.97	1.24	2.11	2.64	0.41	0.55	0.78	0.88	1.36	1.71
20	0.55	0.75	0.97	1.24	2.11	2.64	0.41	0.55	0.78	0.88	1.36	1.71
21	0.55	0.75	0.97	1.24	2.11	2.68	0.41	0.55	0.78	0.88	1.37	1.77
22	0.55	0.75	0.97	1.24	2.11	2.72	0.41	0.55	0.78	0.88	1.38	1.83
23	0.55	0.75	0.97	1.24	2.11	2.76	0.42	0.56	0.78	0.89	1.39	1.89
24	0.55	0.75	0.97	1.24	2.11	2.81	0.42	0.56	0.78	0.89	1.40	1.95
25	0.55	0.75	0.97	1.24	2.11	2.85	0.42	0.56	0.78	0.89	1.41	2.02
26	0.56	0.77	0.97	1.26	2.18	2.93	0.43	0.58	0.80	0.92	1.48	2.09
27	0.58	0.78	0.98	1.28	2.25	3.01	0.45	0.59	0.81	0.95	1.55	2.16
28	0.59	0.80	0.98	1.30	2.32	3.10	0.46	0.61	0.83	0.98	1.63	2.24
29	0.61	0.81	0.99	1.33	2.39	3.18	0.48	0.62	0.85	1.01	1.71	2.32
30	0.62	0.83	0.99	1.35	2.47	3.27	0.49	0.64	0.87	1.04	1.80	2.40
31	0.64	0.84	1.03	1.42	2.59	3.43	0.51	0.66	0.89	1.09	1.89	2.50
32	0.66	0.85	1.07	1.48	2.72	3.59	0.53	0.68	0.92	1.15	1.98	2.61
33	0.68	0.87	1.12	1.56	2.85	3.76	0.56	0.70	0.95	1.21	2.07	2.73
34	0.71	0.88	1.16	1.63	2.99	3.94	0.58	0.73	0.97	1.27	2.17	2.85
35	0.73	0.89	1.21	1.71	3.13	4.13	0.61	0.75	1.00	1.34	2.28	2.97
36	0.79	0.97	1.32	1.85	3.42	4.48	0.66	0.82	1.07	1.46	2.47	3.24
37	0.86	1.06	1.44	2.00	3.74	4.87	0.72	0.90	1.15	1.59	2.67	3.54
38	0.94	1.16	1.57	2.16	4.09	5.29	0.78	0.98	1.24	1.73	2.89	3.86
39	1.02	1.27	1.71	2.33	4.47	5.74	0.85	1.07	1.33	1.88	3.13	4.21
40	1.11	1.39	1.86	2.52	4.88	6.23	0.92	1.17	1.43	2.05	3.39	4.60
41	1.23	1.53	2.05	2.75	5.38	6.82	1.02	1.27	1.55	2.21	3.71	4.99
42	1.36	1.68	2.27	3.00	5.92	7.46	1.12	1.38	1.69	2.38	4.07	5.42
43	1.51	1.85	2.50	3.27	6.53	8.17	1.24	1.50	1.83	2.56	4.45	5.89
44	1.67	2.03	2.76	3.57	7.19	8.94	1.37	1.64	1.99	2.76	4.88	6.39
45	1.85	2.23	3.05	3.90	7.92	9.78	1.51	1.78	2.16	2.97	5.34	6.94
46	2.05	2.47	3.37	4.29	8.63	10.45	1.66	1.94	2.36	3.26	5.91	7.57
47	2.27	2.73	3.72	4.72	9.40	11.17	1.82	2.11	2.58	3.57	6.55	8.25
48	2.51	3.02	4.11	5.19	10.23	11.94	2.00	2.29	2.82	3.92	7.26	9.00
49	2.78	3.34	4.54	5.70	11.15	12.75	2.20	2.49	3.08	4.30	8.04	9.81
50	3.08	3.69	5.01	6.27	NA	NA	2.42	2.71	3.37	4.72	8.90	10.70
51	3.47	4.15	5.53	6.87	NA	NA	2.70	3.04	3.87	5.25	9.74	11.87
52	3.91	4.66	6.11	7.53	NA	NA	3.00	3.42	4.44	5.84	10.67	13.17
53	4.41	5.24	6.74	8.25	NA	NA	3.34	3.84	5.10	6.50	NA	NA
54	4.97	5.90	7.45	9.04	NA	NA	3.73	4.31	5.85	7.23	NA	NA
55	5.60	6.63	8.22	9.91	NA	NA	4.15	4.84	6.72	8.05	NA	NA

\*Add \$75 annual policy fee

**LIFEHORIZONS TERMSETTER**

**Guaranteed ART rate tables**

Guaranteed annual premium rates per thousand of initial death benefit

*Must add \$75 policy fee to calculate total annual premium.*

Guaranteed ART rates for all plans

Male

Premium rates\* per thousand of initial death benefit

Attained Age	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Attained Age	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
10	NA	NA	NA	0.48	NA	NA	55	11.64	11.64	11.64	11.64	22.26	22.26
11	NA	NA	NA	0.56	NA	NA	56	12.96	12.96	12.96	12.96	24.60	24.60
12	NA	NA	NA	0.68	NA	NA	57	14.24	14.24	14.24	14.24	26.76	26.76
13	NA	NA	NA	0.80	NA	NA	58	15.52	15.52	15.52	15.52	28.82	28.82
14	NA	NA	NA	1.04	NA	NA	59	17.02	17.02	17.02	17.02	31.24	31.24
15	NA	NA	NA	1.32	NA	NA	60	18.84	18.84	18.84	18.84	34.22	34.22
16	NA	NA	NA	1.54	NA	NA	61	21.06	21.06	21.06	21.06	37.86	37.86
17	NA	NA	NA	1.74	NA	NA	62	23.64	23.64	23.64	23.64	42.04	42.04
18	1.84	1.84	1.84	1.84	2.28	2.28	63	26.46	26.46	26.46	26.46	46.52	46.52
19	1.88	1.88	1.88	1.88	2.46	2.46	64	29.40	29.40	29.40	29.40	51.00	51.00
20	1.90	1.90	1.90	1.90	2.60	2.60	65	32.46	32.46	32.46	32.46	55.38	55.38
21	1.90	1.90	1.90	1.90	2.72	2.72	66	35.56	35.56	35.56	35.56	59.62	59.62
22	1.90	1.90	1.90	1.90	2.86	2.86	67	38.80	38.80	38.80	38.80	63.90	63.90
23	1.92	1.92	1.92	1.92	3.00	3.00	68	42.22	42.22	42.22	42.22	68.28	68.28
24	1.94	1.94	1.94	1.94	3.16	3.16	69	46.06	46.06	46.06	46.06	73.10	73.10
25	2.00	2.00	2.00	2.00	3.34	3.34	70	50.54	50.54	50.54	50.54	78.62	78.62
26	2.08	2.08	2.08	2.08	3.52	3.52	71	55.98	55.98	55.98	55.98	85.40	85.40
27	2.12	2.12	2.12	2.12	3.62	3.62	72	62.34	62.34	62.34	62.34	93.28	93.28
28	2.08	2.08	2.08	2.08	3.64	3.64	73	69.04	69.04	69.04	69.04	101.22	101.22
29	2.06	2.06	2.06	2.06	3.62	3.62	74	76.24	76.24	76.24	76.24	109.82	109.82
30	2.04	2.04	2.04	2.04	3.60	3.60	75	84.08	84.08	84.08	84.08	119.38	119.38
31	2.02	2.02	2.02	2.02	3.62	3.62	76	92.92	92.92	92.92	92.92	129.98	129.98
32	2.04	2.04	2.04	2.04	3.68	3.68	77	103.20	103.20	103.20	103.20	142.24	142.24
33	2.10	2.10	2.10	2.10	3.80	3.80	78	115.14	115.14	115.14	115.14	156.30	156.30
34	2.14	2.14	2.14	2.14	3.94	3.94	79	128.52	128.52	128.52	128.52	171.78	171.78
35	2.24	2.24	2.24	2.24	4.10	4.10	80	143.44	143.44	143.44	143.44	188.70	188.70
36	2.34	2.34	2.34	2.34	4.34	4.34	81	159.66	159.66	159.66	159.66	206.68	206.68
37	2.48	2.48	2.48	2.48	4.62	4.62	82	176.84	176.84	176.84	176.84	225.18	225.18
38	2.66	2.66	2.66	2.66	4.96	4.96	83	195.60	195.60	195.60	195.60	244.90	244.90
39	2.82	2.82	2.82	2.82	5.34	5.34	84	216.46	216.46	216.46	216.46	267.20	267.20
40	3.04	3.04	3.04	3.04	5.80	5.80	85	239.66	239.66	239.66	239.66	292.48	292.48
41	3.30	3.30	3.30	3.30	6.36	6.36	86	265.18	265.18	265.18	265.18	319.90	319.90
42	3.62	3.62	3.62	3.62	7.02	7.02	87	292.76	292.76	292.76	292.76	349.04	349.04
43	4.00	4.00	4.00	4.00	7.80	7.80	88	322.08	322.08	322.08	322.08	379.42	379.42
44	4.42	4.42	4.42	4.42	8.68	8.68	89	352.84	352.84	352.84	352.84	410.66	410.66
45	4.88	4.88	4.88	4.88	9.56	9.56	90	383.48	383.48	383.48	383.48	440.84	440.84
46	5.34	5.34	5.34	5.34	10.44	10.44	91	413.64	413.64	413.64	413.64	469.56	469.56
47	5.72	5.72	5.72	5.72	11.18	11.18	92	445.24	445.24	445.24	445.24	499.04	499.04
48	6.02	6.02	6.02	6.02	11.74	11.74	93	478.56	478.56	478.56	478.56	529.52	529.52
49	6.40	6.40	6.40	6.40	12.46	12.46	94	513.66	513.66	513.66	513.66	562.04	562.04
50	6.90	6.90	6.90	6.90	13.40	13.40	95	548.42	548.42	548.42	548.42	594.78	594.78
51	7.54	7.54	7.54	7.54	14.62	14.62	96	582.36	582.36	582.36	582.36	625.86	625.86
52	8.32	8.32	8.32	8.32	16.10	16.10	97	618.52	618.52	618.52	618.52	658.62	658.62
53	9.22	9.22	9.22	9.22	17.88	17.88	98	657.08	657.08	657.08	657.08	693.20	693.20
54	10.36	10.36	10.36	10.36	20.00	20.00							

\*Add \$75 annual policy fee

Guaranteed ART rates for all plans

Female

Premium rates\* per thousand of initial death benefit

Attained Age	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM	Attained Age	Pfd+	Pfd	Std+	StdNS	PfdSM	StdSM
10	NA	NA	NA	0.44	NA	NA	55	9.86	9.86	9.86	9.86	19.06	19.06
11	NA	NA	NA	0.50	NA	NA	56	10.88	10.88	10.88	10.88	20.92	20.92
12	NA	NA	NA	0.54	NA	NA	57	11.96	11.96	11.96	11.96	22.80	22.80
13	NA	NA	NA	0.62	NA	NA	58	13.08	13.08	13.08	13.08	24.76	24.76
14	NA	NA	NA	0.68	NA	NA	59	14.22	14.22	14.22	14.22	26.86	26.86
15	NA	NA	NA	0.72	NA	NA	60	15.42	15.42	15.42	15.42	29.04	29.04
16	NA	NA	NA	0.78	NA	NA	61	16.74	16.74	16.74	16.74	31.40	31.40
17	NA	NA	NA	0.82	NA	NA	62	18.14	18.14	18.14	18.14	33.90	33.90
18	0.86	0.86	0.86	0.86	1.02	1.02	63	19.62	19.62	19.62	19.62	36.46	36.46
19	0.90	0.90	0.90	0.90	1.12	1.12	64	21.24	21.24	21.24	21.24	39.22	39.22
20	0.90	0.90	0.90	0.90	1.18	1.18	65	23.04	23.04	23.04	23.04	42.20	42.20
21	0.94	0.94	0.94	0.94	1.26	1.26	66	25.00	25.00	25.00	25.00	45.44	45.44
22	0.96	0.96	0.96	0.96	1.32	1.32	67	27.18	27.18	27.18	27.18	49.04	49.04
23	0.96	0.96	0.96	0.96	1.38	1.38	68	29.60	29.60	29.60	29.60	52.98	52.98
24	1.00	1.00	1.00	1.00	1.46	1.46	69	32.24	32.24	32.24	32.24	57.32	57.32
25	1.02	1.02	1.02	1.02	1.58	1.58	70	35.22	35.22	35.22	35.22	62.22	62.22
26	1.10	1.10	1.10	1.10	1.68	1.68	71	38.62	38.62	38.62	38.62	67.70	67.70
27	1.14	1.14	1.14	1.14	1.78	1.78	72	42.34	42.34	42.34	42.34	73.66	73.66
28	1.20	1.20	1.20	1.20	1.90	1.90	73	46.40	46.40	46.40	46.40	80.16	80.16
29	1.26	1.26	1.26	1.26	2.02	2.02	74	50.90	50.90	50.90	50.90	86.96	86.96
30	1.32	1.32	1.32	1.32	2.14	2.14	75	55.84	55.84	55.84	55.84	94.10	94.10
31	1.40	1.40	1.40	1.40	2.30	2.30	76	61.26	61.26	61.26	61.26	101.82	101.82
32	1.48	1.48	1.48	1.48	2.46	2.46	77	67.26	67.26	67.26	67.26	110.14	110.14
33	1.58	1.58	1.58	1.58	2.66	2.66	78	73.80	73.80	73.80	73.80	119.12	119.12
34	1.70	1.70	1.70	1.70	2.92	2.92	79	80.98	80.98	80.98	80.98	128.78	128.78
35	1.84	1.84	1.84	1.84	3.18	3.18	80	89.90	89.90	89.90	89.90	140.82	140.82
36	1.98	1.98	1.98	1.98	3.44	3.44	81	100.86	100.86	100.86	100.86	155.54	155.54
37	2.10	2.10	2.10	2.10	3.66	3.66	82	112.46	112.46	112.46	112.46	170.70	170.70
38	2.20	2.20	2.20	2.20	3.88	3.88	83	124.64	124.64	124.64	124.64	186.18	186.18
39	2.32	2.32	2.32	2.32	4.12	4.12	84	138.22	138.22	138.22	138.22	202.30	202.30
40	2.46	2.46	2.46	2.46	4.38	4.38	85	151.98	151.98	151.98	151.98	217.20	217.20
41	2.62	2.62	2.62	2.62	4.68	4.68	86	168.24	168.24	168.24	168.24	234.42	234.42
42	2.80	2.80	2.80	2.80	5.06	5.06	87	188.32	188.32	188.32	188.32	255.78	255.78
43	3.02	3.02	3.02	3.02	5.48	5.48	88	209.50	209.50	209.50	209.50	277.16	277.16
44	3.28	3.28	3.28	3.28	5.98	5.98	89	230.58	230.58	230.58	230.58	296.72	296.72
45	3.58	3.58	3.58	3.58	6.56	6.56	90	246.10	246.10	246.10	246.10	307.84	307.84
46	3.94	3.94	3.94	3.94	7.24	7.24	91	260.94	260.94	260.94	260.94	316.96	316.96
47	4.36	4.36	4.36	4.36	8.08	8.08	92	285.54	285.54	285.54	285.54	336.66	336.66
48	4.82	4.82	4.82	4.82	9.08	9.08	93	318.88	318.88	318.88	318.88	364.54	364.54
49	5.34	5.34	5.34	5.34	10.20	10.20	94	360.40	360.40	360.40	360.40	403.40	403.40
50	5.92	5.92	5.92	5.92	11.40	11.40	95	405.58	405.58	405.58	405.58	449.24	449.24
51	6.58	6.58	6.58	6.58	12.72	12.72	96	450.08	450.08	450.08	450.08	492.90	492.90
52	7.32	7.32	7.32	7.32	14.14	14.14	97	478.96	478.96	478.96	478.96	518.80	518.80
53	8.10	8.10	8.10	8.10	15.6								

**LIFEHORIZONS TERMSETTER**

**Rider premium rate tables**

Rider premium rates per thousand of initial death benefit

**LifeHorizons Termsetter 10**  
Rider premium rates per thousand

Attained Age	Male		Female	
	WP	ADB	WP	ADB
15	0.08	1.00	0.15	1.00
16	0.08	1.00	0.15	1.00
17	0.08	1.00	0.15	1.00
18	0.08	1.00	0.15	1.00
19	0.08	1.00	0.15	1.00
20	0.08	1.00	0.15	1.00
21	0.08	1.00	0.15	1.00
22	0.08	1.00	0.15	1.00
23	0.08	1.00	0.15	1.00
24	0.08	1.00	0.15	1.00
25	0.08	1.00	0.15	1.00
26	0.08	1.00	0.15	1.00
27	0.08	1.00	0.15	1.00
28	0.08	1.00	0.15	1.00
29	0.08	1.00	0.15	1.00
30	0.09	1.00	0.15	1.00
31	0.09	1.00	0.15	1.00
32	0.09	1.00	0.15	1.00
33	0.10	1.00	0.15	1.00
34	0.10	1.00	0.15	1.00
35	0.11	1.00	0.15	1.00
36	0.13	1.00	0.16	1.00
37	0.14	1.00	0.17	1.00
38	0.16	1.00	0.18	1.00
39	0.19	1.00	0.19	1.00
40	0.22	1.00	0.21	1.00
41	0.25	1.00	0.23	1.00
42	0.29	1.00	0.25	1.00
43	0.34	1.00	0.28	1.00
44	0.39	1.00	0.31	1.00
45	0.45	1.00	0.34	1.00
46	0.51	1.01	0.38	1.01
47	0.57	1.01	0.42	1.01
48	0.64	1.02	0.47	1.02
49	0.71	1.04	0.51	1.04
50	0.78	1.05	0.55	1.05
51	0.81	1.08	0.66	1.08
52	0.97	1.11	0.79	1.11
53	1.14	1.14	0.93	1.14
54	1.34	1.18	1.10	1.18
55	1.55	1.22	1.30	1.22
56	1.69	1.27	1.42	1.27
57	1.83	1.33	1.54	1.33
58	1.98	1.39	1.67	1.39
59	2.14	1.45	1.82	1.45
60	2.30	1.50	1.98	1.50

**LifeHorizons Termsetter 15**  
Rider premium rates per thousand

Attained Age	Male		Female	
	WP	ADB	WP	ADB
15	0.09	1.00	0.16	1.00
16	0.09	1.00	0.16	1.00
17	0.09	1.00	0.16	1.00
18	0.09	1.00	0.16	1.00
19	0.09	1.00	0.16	1.00
20	0.09	1.00	0.16	1.00
21	0.09	1.00	0.16	1.00
22	0.09	1.00	0.16	1.00
23	0.09	1.00	0.16	1.00
24	0.09	1.00	0.16	1.00
25	0.09	1.00	0.16	1.00
26	0.09	1.00	0.16	1.00
27	0.09	1.00	0.16	1.00
28	0.09	1.00	0.16	1.00
29	0.09	1.00	0.16	1.00
30	0.10	1.00	0.16	1.00
31	0.11	1.00	0.16	1.00
32	0.11	1.00	0.16	1.00
33	0.12	1.00	0.16	1.00
34	0.12	1.00	0.17	1.00
35	0.13	1.00	0.17	1.00
36	0.13	1.00	0.19	1.00
37	0.15	1.00	0.20	1.00
38	0.16	1.00	0.21	1.00
39	0.19	1.00	0.22	1.00
40	0.22	1.00	0.24	1.00
41	0.24	1.00	0.27	1.00
42	0.28	1.00	0.29	1.00
43	0.32	1.00	0.33	1.00
44	0.38	1.00	0.37	1.00
45	0.43	1.00	0.41	1.00
46	0.50	1.01	0.45	1.01
47	0.58	1.01	0.50	1.01
48	0.65	1.02	0.54	1.02
49	0.72	1.04	0.60	1.04
50	0.80	1.05	0.65	1.05
51	0.97	1.08	0.78	1.08
52	1.16	1.11	0.92	1.11
53	1.38	1.14	1.08	1.14
54	1.62	1.18	1.26	1.18
55	1.88	1.22	1.47	1.22
56	2.06	1.27	1.57	1.27
57	2.23	1.33	1.68	1.33
58	2.42	1.39	1.81	1.39
59	2.63	1.45	1.95	1.45
60	2.85	1.50	2.10	1.50

**LifeHorizons Termsetter 20**  
Rider premium rates per thousand

Attained Age	Male		Female	
	WP	ADB	WP	ADB
15	0.12	1.00	0.20	1.00
16	0.12	1.00	0.20	1.00
17	0.12	1.00	0.20	1.00
18	0.12	1.00	0.20	1.00
19	0.12	1.00	0.20	1.00
20	0.12	1.00	0.20	1.00
21	0.12	1.00	0.20	1.00
22	0.12	1.00	0.20	1.00
23	0.12	1.00	0.20	1.00
24	0.12	1.00	0.20	1.00
25	0.12	1.00	0.20	1.00
26	0.12	1.00	0.21	1.00
27	0.12	1.00	0.21	1.00
28	0.12	1.00	0.21	1.00
29	0.12	1.00	0.21	1.00
30	0.13	1.00	0.21	1.00
31	0.13	1.00	0.21	1.00
32	0.13	1.00	0.21	1.00
33	0.14	1.00	0.21	1.00
34	0.14	1.00	0.21	1.00
35	0.15	1.00	0.21	1.00
36	0.15	1.00	0.22	1.00
37	0.18	1.00	0.24	1.00
38	0.19	1.00	0.25	1.00
39	0.21	1.00	0.26	1.00
40	0.24	1.00	0.28	1.00
41	0.28	1.00	0.32	1.00
42	0.32	1.00	0.34	1.00
43	0.38	1.00	0.39	1.00
44	0.45	1.00	0.42	1.00
45	0.53	1.00	0.46	1.00
46	0.60	1.01	0.52	1.01
47	0.69	1.01	0.57	1.01
48	0.78	1.02	0.63	1.02
49	0.87	1.04	0.69	1.04
50	0.97	1.05	0.76	1.05
51	1.16	1.08	0.91	1.08
52	1.38	1.11	1.08	1.11
53	1.62	1.14	1.29	1.14
54	1.88	1.18	1.52	1.18
55	2.17	1.22	1.79	1.22
56	2.38	1.27	1.94	1.27
57	2.59	1.33	2.10	1.33
58	2.83	1.39	2.29	1.39
59	3.07	1.45	2.49	1.45
60	3.30	1.50	2.70	1.50

**LifeHorizons Termsetter 25**  
Rider premium rates per thousand

Attained Age	Male		Female	
	WP	ADB	WP	ADB
15	0.11	1.00	0.18	1.00
16	0.11	1.00	0.18	1.00
17	0.11	1.00	0.18	1.00
18	0.11	1.00	0.18	1.00
19	0.11	1.00	0.18	1.00
20	0.11	1.00	0.18	1.00
21	0.11	1.00	0.18	1.00
22	0.11	1.00	0.18	1.00
23	0.11	1.00	0.18	1.00
24	0.11	1.00	0.18	1.00
25	0.11	1.00	0.18	1.00
26	0.11	1.00	0.19	1.00
27	0.11	1.00	0.19	1.00
28	0.11	1.00	0.20	1.00
29	0.11	1.00	0.20	1.00
30	0.12	1.00	0.20	1.00
31	0.12	1.00	0.21	1.00
32	0.13	1.00	0.23	1.00
33	0.15	1.00	0.24	1.00
34	0.16	1.00	0.26	1.00
35	0.18	1.00	0.27	1.00
36	0.19	1.00	0.29	1.00
37	0.23	1.00	0.32	1.00
38	0.25	1.00	0.33	1.00
39	0.28	1.00	0.34	1.00
40	0.33	1.00	0.37	1.00
41	0.38	1.00	0.42	1.00
42	0.45	1.00	0.45	1.00
43	0.54	1.00	0.51	1.00
44	0.63	1.00	0.56	1.00
45	0.74	1.00	0.62	1.00
46	0.84	1.01	0.67	1.01
47	0.93	1.01	0.71	1.01
48	1.01	1.02	0.78	1.02
49	1.13	1.04	0.83	1.04
50	1.25	1.05	0.92	1.05
51	1.54	1.08	1.13	1.08
52	1.89	1.11	1.39	1.11
53	2.27	1.14	1.70	1.14
54	2.69	1.18	2.07	1.18
55	3.14	1.22	2.50	1.22
56	3.62	1.27	3.00	1.27
57	4.41	1.33	3.56	1.33
58	4.70	1.39	4.20	1.39
59	5.30	1.45	4.91	1.45
60	5.94	1.50	5.70	1.50



**LifeHorizons Termsetter 30**  
**Rider premium rates per thousand**

Attained Age	Male		Female	
	WP	ADB	WP	ADB
15	0.11	1.00	0.18	1.00
16	0.11	1.00	0.18	1.00
17	0.11	1.00	0.18	1.00
18	0.11	1.00	0.18	1.00
19	0.11	1.00	0.18	1.00
20	0.11	1.00	0.18	1.00
21	0.11	1.00	0.18	1.00
22	0.11	1.00	0.18	1.00
23	0.11	1.00	0.18	1.00
24	0.11	1.00	0.18	1.00
25	0.11	1.00	0.18	1.00
26	0.11	1.00	0.19	1.00
27	0.11	1.00	0.19	1.00
28	0.11	1.00	0.20	1.00
29	0.11	1.00	0.20	1.00
30	0.12	1.00	0.20	1.00
31	0.12	1.00	0.21	1.00
32	0.13	1.00	0.23	1.00
33	0.15	1.00	0.24	1.00
34	0.16	1.00	0.26	1.00
35	0.18	1.00	0.27	1.00
36	0.19	1.00	0.29	1.00
37	0.23	1.00	0.32	1.00
38	0.25	1.00	0.33	1.00
39	0.28	1.00	0.34	1.00
40	0.33	1.00	0.37	1.00
41	0.37	1.00	0.40	1.00
42	0.41	1.00	0.41	1.00
43	0.46	1.00	0.44	1.00
44	0.51	1.00	0.46	1.00
45	0.56	1.00	0.46	1.00
46	0.66	1.01	0.53	1.01
47	0.77	1.01	0.59	1.01
48	0.89	1.02	0.68	1.02
49	1.06	1.04	0.78	1.04
50	1.25	1.05	0.92	1.05
51	1.54	1.08	1.13	1.08
52	1.89	1.11	1.39	1.11
53	2.27	1.14	1.70	1.14
54	2.69	1.18	2.07	1.18
55	NA	NA	2.50	1.22

Notes



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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