



United Home Life Insurance Company
P.O. Box 7192
Indianapolis, Indiana 46207-7192

RATE CARDS

FOR

Express Issue Term Plus
Express Issue Term 30
Premier 20

Mode Factors: Semi-Annual = .53
Quarterly = .27
Use Age Nearest Birthday

Minimum Modal Premium Accepted = \$20.00 (unless premium paid by bank draft)

NOTES

Express Issue Term Plus
 Premiums Are Guaranteed Level For The First 20 Years
 Annual Premium (Includes Policy Fee of \$75 Per Year)
Male Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
19	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
20	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
21	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
22	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
23	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
24	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
25	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
26	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
27	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
28	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
29	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
30	114.80	10.68	174.50	16.23	274.00	25.48	373.50	34.74	473.00	43.99
31	117.00	10.88	180.00	16.74	285.00	26.51	390.00	36.27	495.00	46.04
32	119.00	11.07	185.00	17.21	295.00	27.44	405.00	37.67	515.00	47.90
33	121.30	11.28	190.75	17.74	306.50	28.50	422.25	39.27	538.00	50.03
34	123.60	11.49	196.50	18.27	318.00	29.57	439.50	40.87	561.00	52.17
35	125.90	11.71	202.25	18.81	329.50	30.64	456.75	42.48	584.00	54.31
36	128.60	11.96	209.00	19.44	343.00	31.90	477.00	44.36	611.00	56.82
37	130.70	12.16	214.25	19.93	353.50	32.88	492.75	45.83	632.00	58.78
38	134.70	12.53	224.25	20.86	373.50	34.74	522.75	48.62	672.00	62.50
39	139.30	12.95	235.75	21.92	396.50	36.87	557.25	51.82	718.00	66.77
40	145.50	13.53	251.25	23.37	427.50	39.76	603.75	56.15	780.00	72.54
41	152.60	14.19	269.00	25.02	463.00	43.06	657.00	61.10	851.00	79.14
42	160.60	14.94	289.00	26.88	503.00	46.78	717.00	66.68	931.00	86.58
43	169.20	15.74	310.50	28.88	546.00	50.78	781.50	72.68	1,017.00	94.58
44	179.70	16.71	336.75	31.32	598.50	55.66	860.25	80.00	1,122.00	104.35
45	189.50	17.62	361.25	33.60	647.50	60.22	933.75	86.84	1,220.00	113.46
46	203.30	18.91	395.75	36.80	716.50	66.63	1,037.25	96.46	1,358.00	126.29
47	217.00	20.18	430.00	39.99	785.00	73.01	1,140.00	106.02	1,495.00	139.04
48	230.00	21.39	462.50	43.01	850.00	79.05	1,237.50	115.09	1,625.00	151.13
49	243.50	22.65	496.25	46.15	917.50	85.33	1,338.75	124.50	1,760.00	163.68
50	255.30	23.74	525.75	48.89	976.50	90.81	1,427.25	132.73	1,878.00	174.65
51	268.30	24.95	558.25	51.92	1,041.50	96.86	1,524.75	141.80	2,008.00	186.74
52	279.80	26.02	587.00	54.59	1,099.00	102.21	1,611.00	149.82	2,123.00	197.44
53	299.30	27.83	635.75	59.12	1,196.50	111.27	1,757.25	163.42	2,318.00	215.57
54	319.50	29.71	686.25	63.82	1,297.50	120.67	1,908.75	177.51	2,520.00	234.36
55	340.00	31.62	737.50	68.59	1,400.00	130.20	2,062.50	191.81	2,725.00	253.43
56	380.90	35.42	839.75	78.10	1,604.50	149.22	2,369.25	220.34	3,134.00	291.46
57	423.30	39.37	945.75	87.95	1,816.50	168.93	2,687.25	249.91	3,558.00	330.89
58	448.20	41.68	1,008.00	93.74	1,941.00	180.51	2,874.00	267.28	3,807.00	354.05
59	470.10	43.72	1,062.75	98.84	2,050.50	190.70	3,038.25	282.56	4,026.00	374.42
60	489.10	45.49	1,110.25	103.25	2,145.50	199.53	3,180.75	295.81	4,216.00	392.09

Policy No. 200-364

Express Issue Term Plus
 Premiums Are Guaranteed Level For The First 20 Years
 Annual Premium (Includes Policy Fee of \$75 Per Year)
 Female Non-Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
19	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
20	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
21	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
22	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
23	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
24	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
25	88.80	8.26	109.50	10.18	144.00	13.39	178.50	16.60	213.00	19.81
26	88.90	8.27	109.75	10.21	144.50	13.44	179.25	16.67	214.00	19.90
27	89.30	8.30	110.75	10.30	146.50	13.62	182.25	16.95	218.00	20.27
28	89.40	8.31	111.00	10.32	147.00	13.67	183.00	17.02	219.00	20.37
29	89.50	8.32	111.25	10.35	147.50	13.72	183.75	17.09	220.00	20.46
30	89.80	8.35	112.00	10.42	149.00	13.86	186.00	17.30	223.00	20.74
31	90.00	8.37	112.50	10.46	150.00	13.95	187.50	17.44	225.00	20.93
32	90.10	8.38	112.75	10.49	150.50	14.00	188.25	17.51	226.00	21.02
33	90.30	8.40	113.25	10.53	151.50	14.09	189.75	17.65	228.00	21.20
34	90.50	8.42	113.75	10.58	152.50	14.18	191.25	17.79	230.00	21.39
35	90.60	8.43	114.00	10.60	153.00	14.23	192.00	17.86	231.00	21.48
36	91.20	8.48	115.50	10.74	156.00	14.51	196.50	18.27	237.00	22.04
37	92.60	8.61	119.00	11.07	163.00	15.16	207.00	19.25	251.00	23.34
38	93.50	8.70	121.25	11.28	167.50	15.58	213.75	19.88	260.00	24.18
39	94.90	8.83	124.75	11.60	174.50	16.23	224.25	20.86	274.00	25.48
40	96.30	8.96	128.25	11.93	181.50	16.88	234.75	21.83	288.00	26.78
41	98.00	9.11	132.50	12.32	190.00	17.67	247.50	23.02	305.00	28.37
42	99.50	9.25	136.25	12.67	197.50	18.37	258.75	24.06	320.00	29.76
43	101.80	9.47	142.00	13.21	209.00	19.44	276.00	25.67	343.00	31.90
44	103.10	9.59	145.25	13.51	215.50	20.04	285.75	26.57	356.00	33.11
45	105.00	9.77	150.00	13.95	225.00	20.93	300.00	27.90	375.00	34.88
46	107.70	10.02	156.75	14.58	238.50	22.18	320.25	29.78	402.00	37.39
47	110.10	10.24	162.75	15.14	250.50	23.30	338.25	31.46	426.00	39.62
48	112.70	10.48	169.25	15.74	263.50	24.51	357.75	33.27	452.00	42.04
49	115.40	10.73	176.00	16.37	277.00	25.76	378.00	35.15	479.00	44.55
50	118.50	11.02	183.75	17.09	292.50	27.20	401.25	37.32	510.00	47.43
51	121.60	11.31	191.50	17.81	308.00	28.64	424.50	39.48	541.00	50.31
52	125.10	11.63	200.25	18.62	325.50	30.27	450.75	41.92	576.00	53.57
53	128.90	11.99	209.75	19.51	344.50	32.04	479.25	44.57	614.00	57.10
54	132.80	12.35	219.50	20.41	364.00	33.85	508.50	47.29	653.00	60.73
55	137.20	12.76	230.50	21.44	386.00	35.90	541.50	50.36	697.00	64.82
56	141.70	13.18	241.75	22.48	408.50	37.99	575.25	53.50	742.00	69.01
57	146.40	13.62	253.50	23.58	432.00	40.18	610.50	56.78	789.00	73.38
58	154.70	14.39	274.25	25.51	473.50	44.04	672.75	62.57	872.00	81.10
59	163.00	15.16	295.00	27.44	515.00	47.90	735.00	68.36	955.00	88.82
60	172.30	16.02	318.25	29.60	561.50	52.22	804.75	74.84	1,048.00	97.46

Policy No. 200-364

Premier 20
 Premiums Are Guaranteed Level For The First 20 Years
 Annual Premium (Includes Policy Fee of \$75 Per Year and Return of Premium Factor)
 Female Tobacco

Issue Age	Face Amount							
	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	192.96	17.95	285.42	26.54	377.88	35.14	470.34	43.74
19	192.96	17.95	285.42	26.54	377.88	35.14	470.34	43.74
20	192.96	17.95	285.42	26.54	377.88	35.14	470.34	43.74
21	195.84	18.21	289.68	26.94	383.52	35.67	477.36	44.39
22	198.72	18.48	293.94	27.34	389.16	36.19	484.38	45.05
23	201.60	18.75	298.20	27.73	394.80	36.72	491.40	45.70
24	205.92	19.15	304.59	28.33	403.26	37.50	501.93	46.68
25	208.80	19.42	308.85	28.72	408.90	38.03	508.95	47.33
26	215.36	20.03	320.46	29.80	425.57	39.58	530.67	49.35
27	222.38	20.68	333.02	30.97	443.65	41.26	554.28	51.55
28	229.90	21.38	345.80	32.16	461.70	42.94	577.60	53.72
29	236.78	22.02	358.05	33.30	479.33	44.58	600.60	55.86
30	246.10	22.89	374.45	34.82	502.79	46.76	631.14	58.70
31	255.59	23.77	390.43	36.31	525.26	48.85	660.10	61.39
32	267.68	24.89	410.85	38.21	554.03	51.52	697.20	64.84
33	275.10	25.58	424.20	39.45	573.30	53.32	722.40	67.18
34	281.39	26.17	436.02	40.55	590.66	54.93	745.29	69.31
35	284.77	26.48	442.78	41.18	600.80	55.87	758.81	70.57
36	297.44	27.66	468.13	43.54	638.82	59.41	809.51	75.28
37	310.54	28.88	494.33	45.97	678.11	63.06	861.90	80.16
38	324.90	30.22	523.06	48.64	721.21	67.07	919.36	85.50
39	343.49	31.94	560.24	52.10	776.98	72.26	993.72	92.42
40	365.04	33.95	603.33	56.11	841.62	78.27	1,079.91	100.43
41	386.17	35.91	645.58	60.04	905.00	84.16	1,164.41	108.29
42	405.60	37.72	684.45	63.65	963.30	89.59	1,242.15	115.52
43	427.57	39.76	728.39	67.74	1,029.21	95.72	1,330.03	123.69
44	447.85	41.65	768.95	71.51	1,090.05	101.37	1,411.15	131.24
45	467.29	43.46	807.82	75.13	1,148.36	106.80	1,488.89	138.47
46	502.78	46.76	878.80	81.73	1,254.83	116.70	1,630.85	151.67
47	531.93	49.47	937.11	87.15	1,342.28	124.83	1,747.46	162.51
48	560.66	52.14	994.57	92.49	1,428.47	132.85	1,862.38	173.20
49	593.61	55.21	1,060.48	98.62	1,527.34	142.04	1,994.20	185.46
50	627.41	58.35	1,128.08	104.91	1,628.74	151.47	2,129.40	198.03
51	660.79	61.45	1,194.83	111.12	1,728.87	160.78	2,262.91	210.45
52	699.66	65.07	1,272.57	118.35	1,845.48	171.63	2,418.39	224.91
53	730.82	67.97	1,337.13	124.35	1,943.45	180.74	2,549.76	237.13
54	764.78	71.12	1,405.80	130.74	2,046.83	190.35	2,687.85	249.97
55	799.11	74.32	1,475.97	137.26	2,152.82	200.21	2,829.68	263.16
56	830.40	77.23	1,540.80	143.29	2,251.20	209.36	2,961.60	275.43
57	828.91	77.09	1,542.31	143.43	2,255.72	209.78	2,969.12	276.13
58	871.65	81.06	1,631.55	151.73	2,391.45	222.40	3,151.35	293.08
59	900.72	83.77	1,693.44	157.49	2,486.16	231.21	3,278.88	304.94
60	934.50	86.91	1,764.00	164.05	2,593.50	241.20	3,423.00	318.34

Policy No. 200-407

Premier 20
Premiums Are Guaranteed Level For The First 20 Years
Annual Premium (Includes Policy Fee of \$75 Per Year and Return of Premium Factor)
Female Non-Tobacco

Issue Age	Face Amount							
	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	158.78	14.77	208.80	19.42	258.83	24.07	308.85	28.72
19	158.78	14.77	208.80	19.42	258.83	24.07	308.85	28.72
20	158.78	14.77	208.80	19.42	258.83	24.07	308.85	28.72
21	158.78	14.77	208.80	19.42	258.83	24.07	308.85	28.72
22	159.87	14.87	210.24	19.55	260.61	24.24	310.98	28.92
23	159.87	14.87	210.24	19.55	260.61	24.24	310.98	28.92
24	160.97	14.97	211.68	19.69	262.40	24.40	313.11	29.12
25	160.97	14.97	211.68	19.69	262.40	24.40	313.11	29.12
26	162.43	15.11	213.86	19.89	265.29	24.67	316.72	29.45
27	165.02	15.35	218.29	20.30	271.55	25.25	324.82	30.21
28	167.61	15.59	221.97	20.64	276.33	25.70	330.69	30.75
29	169.10	15.73	224.20	20.85	279.30	25.97	334.40	31.10
30	171.36	15.94	227.97	21.20	284.58	26.47	341.19	31.73
31	175.50	16.32	234.00	21.76	292.50	27.20	351.00	32.64
32	179.27	16.67	239.30	22.25	299.32	27.84	359.34	33.42
33	184.60	17.17	246.95	22.97	309.29	28.76	371.64	34.56
34	188.83	17.56	253.15	23.54	317.48	29.53	381.80	35.51
35	192.66	17.92	258.57	24.05	324.48	30.18	390.39	36.31
36	192.89	17.94	260.52	24.23	328.16	30.52	395.79	36.81
37	196.35	18.26	268.95	25.01	341.55	31.76	414.15	38.52
38	197.64	18.38	273.03	25.39	348.41	32.40	423.80	39.41
39	199.60	18.56	279.20	25.97	358.80	33.37	438.40	40.77
40	202.64	18.85	286.77	26.67	370.91	34.49	455.04	42.32
41	212.00	19.72	304.00	28.27	396.00	36.83	488.00	45.38
42	219.36	20.40	317.98	29.57	416.59	38.74	515.20	47.91
43	231.46	21.53	340.67	31.68	449.88	41.84	559.09	52.00
44	238.21	22.15	353.42	32.87	468.63	43.58	583.84	54.30
45	249.00	23.16	373.50	34.74	498.00	46.31	622.50	57.89
46	255.50	23.76	388.76	36.15	522.01	48.55	655.26	60.94
47	258.77	24.07	398.30	37.04	537.82	50.02	677.34	62.99
48	264.03	24.55	411.06	38.23	558.09	51.90	705.12	65.58
49	271.04	25.21	426.58	39.67	582.12	54.14	737.66	68.60
50	277.46	25.80	441.68	41.08	605.89	56.35	770.10	71.62
51	287.25	26.71	462.00	42.97	636.75	59.22	811.50	75.47
52	296.37	27.56	481.74	44.80	667.11	62.04	852.48	79.28
53	308.33	28.67	506.42	47.10	704.50	65.52	902.58	83.94
54	318.28	29.60	527.80	49.09	737.33	68.57	946.85	88.06
55	331.92	30.87	555.84	51.69	779.76	72.52	1,003.68	93.34
56	350.54	32.60	592.33	55.09	834.11	77.57	1,075.90	100.06
57	367.58	34.18	626.40	58.26	885.23	82.33	1,144.05	106.40
58	400.41	37.24	691.31	64.29	982.22	91.35	1,273.12	118.40
59	430.70	40.06	751.90	69.93	1,073.10	99.80	1,394.30	129.67
60	467.83	43.51	825.41	76.76	1,182.98	110.02	1,540.56	143.27

Policy No. 200-407

Express Issue Term Plus
Premiums Are Guaranteed Level For The First 20 Years
Annual Premium (Includes Policy Fee of \$75 Per Year)
Female Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
19	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
20	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
21	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
22	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
23	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
24	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
25	102.60	9.54	144.00	13.39	213.00	19.81	282.00	26.23	351.00	32.64
26	103.60	9.63	146.50	13.62	218.00	20.27	289.50	26.92	361.00	33.57
27	104.70	9.74	149.25	13.88	223.50	20.79	297.75	27.69	372.00	34.60
28	105.50	9.81	151.25	14.07	227.50	21.16	303.75	28.25	380.00	35.34
29	106.50	9.90	153.75	14.30	232.50	21.62	311.25	28.95	390.00	36.27
30	107.70	10.02	156.75	14.58	238.50	22.18	320.25	29.78	402.00	37.39
31	108.50	10.09	158.75	14.76	242.50	22.55	326.25	30.34	410.00	38.13
32	109.50	10.18	161.25	15.00	247.50	23.02	333.75	31.04	420.00	39.06
33	110.50	10.28	163.75	15.23	252.50	23.48	341.25	31.74	430.00	39.99
34	111.60	10.38	166.50	15.48	258.00	23.99	349.50	32.50	441.00	41.01
35	112.40	10.45	168.50	15.67	262.00	24.37	355.50	33.06	449.00	41.76
36	115.40	10.73	176.00	16.37	277.00	25.76	378.00	35.15	479.00	44.55
37	118.50	11.02	183.75	17.09	292.50	27.20	401.25	37.32	510.00	47.43
38	121.90	11.34	192.25	17.88	309.50	28.78	426.75	39.69	544.00	50.59
39	126.30	11.75	203.25	18.90	331.50	30.83	459.75	42.76	588.00	54.68
40	131.40	12.22	216.00	20.09	357.00	33.20	498.00	46.31	639.00	59.43
41	136.40	12.69	228.50	21.25	382.00	35.53	535.50	49.80	689.00	64.08
42	141.00	13.11	240.00	22.32	405.00	37.67	570.00	53.01	735.00	68.36
43	146.20	13.60	253.00	23.53	431.00	40.08	609.00	56.64	787.00	73.19
44	151.00	14.04	265.00	24.65	455.00	42.32	645.00	59.99	835.00	77.66
45	155.60	14.47	276.50	25.71	478.00	44.45	679.50	63.19	881.00	81.93
46	164.00	15.25	297.50	27.67	520.00	48.36	742.50	69.05	965.00	89.75
47	170.90	15.89	314.75	29.27	554.50	51.57	794.25	73.87	1,034.00	96.16
48	177.70	16.53	331.75	30.85	588.50	54.73	845.25	78.61	1,102.00	102.49
49	185.50	17.25	351.25	32.67	627.50	58.36	903.75	84.05	1,180.00	109.74
50	193.50	18.00	371.25	34.53	667.50	62.08	963.75	89.63	1,260.00	117.18
51	201.40	18.73	391.00	36.36	707.00	65.75	1,023.00	95.14	1,339.00	124.53
52	210.60	19.59	414.00	38.50	753.00	70.03	1,092.00	101.56	1,431.00	133.08
53	221.10	20.56	440.25	40.94	805.50	74.91	1,170.75	108.88	1,536.00	142.85
54	230.40	21.43	463.50	43.11	852.00	79.24	1,240.50	115.37	1,629.00	151.50
55	241.10	22.42	490.25	45.59	905.50	84.21	1,320.75	122.83	1,736.00	161.45
56	252.60	23.49	519.00	48.27	963.00	89.56	1,407.00	130.85	1,851.00	172.14
57	260.30	24.21	538.25	50.06	1,001.50	93.14	1,464.75	136.22	1,928.00	179.30
58	279.00	25.95	585.00	54.41	1,095.00	101.84	1,605.00	149.27	2,115.00	196.70
59	295.20	27.45	625.50	58.17	1,176.00	109.37	1,726.50	160.56	2,277.00	211.76
60	312.00	29.02	667.50	62.08	1,260.00	117.18	1,852.50	172.28	2,445.00	227.39

Policy No. 200-364

Express Issue Term 30
 Premiums Are Guaranteed Level For The First 30 Years
 Annual Premium (Includes Policy Fee of \$75 Per Year)
 Male Non-Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
19	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
20	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
21	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
22	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
23	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
24	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
25	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
26	98.50	9.16	133.75	12.44	192.50	17.90	251.25	23.37	310.00	28.83
27	99.30	9.23	135.75	12.62	196.50	18.27	257.25	23.92	318.00	29.57
28	100.10	9.31	137.75	12.81	200.50	18.65	263.25	24.48	326.00	30.32
29	101.00	9.39	140.00	13.02	205.00	19.07	270.00	25.11	335.00	31.16
30	101.90	9.48	142.25	13.23	209.50	19.48	276.75	25.74	344.00	31.99
31	102.90	9.57	144.75	13.46	214.50	19.95	284.25	26.44	354.00	32.92
32	104.30	9.70	148.25	13.79	221.50	20.60	294.75	27.41	368.00	34.22
33	105.10	9.77	150.25	13.97	225.50	20.97	300.75	27.97	376.00	34.97
34	106.00	9.86	152.50	14.18	230.00	21.39	307.50	28.60	385.00	35.81
35	106.80	9.93	154.50	14.37	234.00	21.76	313.50	29.16	393.00	36.55
36	109.80	10.21	162.00	15.07	249.00	23.16	336.00	31.25	423.00	39.34
37	113.00	10.51	170.00	15.81	265.00	24.65	360.00	33.48	455.00	42.32
38	116.50	10.83	178.75	16.62	282.50	26.27	386.25	35.92	490.00	45.57
39	120.40	11.20	188.50	17.53	302.00	28.09	415.50	38.64	529.00	49.20
40	124.70	11.60	199.25	18.53	323.50	30.09	447.75	41.64	572.00	53.20
41	129.50	12.04	211.25	19.65	347.50	32.32	483.75	44.99	620.00	57.66
42	134.60	12.52	224.00	20.83	373.00	34.69	522.00	48.55	671.00	62.40
43	140.40	13.06	238.50	22.18	402.00	37.39	565.50	52.59	729.00	67.80
44	146.60	13.63	254.00	23.62	433.00	40.27	612.00	56.92	791.00	73.56
45	153.50	14.28	271.25	25.23	467.50	43.48	663.75	61.73	860.00	79.98
46	161.40	15.01	291.00	27.06	507.00	47.15	723.00	67.24	939.00	87.33
47	170.20	15.83	313.00	29.11	551.00	51.24	789.00	73.38	1,027.00	95.51
48	179.90	16.73	337.25	31.36	599.50	55.75	861.75	80.14	1,124.00	104.53
49	190.40	17.71	363.50	33.81	652.00	60.64	940.50	87.47	1,229.00	114.30
50	202.20	18.80	393.00	36.55	711.00	66.12	1,029.00	95.70	1,347.00	125.27
51	225.70	20.99	451.75	42.01	828.50	77.05	1,205.25	112.09	1,582.00	147.13
52	253.80	23.60	522.00	48.55	969.00	90.12	1,416.00	131.69	1,863.00	173.26
53	287.20	26.71	605.50	56.31	1,136.00	105.65	1,666.50	154.98	2,197.00	204.32
54	326.50	30.36	703.75	65.45	1,332.50	123.92	1,961.25	182.40	2,590.00	240.87
55	373.30	34.72	820.75	76.33	1,566.50	145.68	2,312.25	215.04	3,058.00	284.39

Policy No. 200-434

Premier 20
 Premiums Are Guaranteed Level For The First 20 Years
 Annual Premium (Includes Policy Fee of \$75 Per Year and Return of Premium Factor)
 Male Tobacco

Issue Age	Face Amount							
	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	235.58	21.91	369.90	34.40	504.23	46.89	638.55	59.39
19	235.58	21.91	369.90	34.40	504.23	46.89	638.55	59.39
20	235.58	21.91	369.90	34.40	504.23	46.89	638.55	59.39
21	235.58	21.91	369.90	34.40	504.23	46.89	638.55	59.39
22	235.58	21.91	369.90	34.40	504.23	46.89	638.55	59.39
23	237.32	22.07	372.64	34.66	507.96	47.24	643.28	59.83
24	237.32	22.07	372.64	34.66	507.96	47.24	643.28	59.83
25	237.32	22.07	372.64	34.66	507.96	47.24	643.28	59.83
26	237.32	22.07	372.64	34.66	507.96	47.24	643.28	59.83
27	239.07	22.23	375.38	34.91	511.70	47.59	648.01	60.26
28	239.07	22.23	375.38	34.91	511.70	47.59	648.01	60.26
29	240.81	22.40	378.12	35.17	515.43	47.93	652.74	60.70
30	240.81	22.40	378.12	35.17	515.43	47.93	652.74	60.70
31	255.60	23.77	404.70	37.64	553.80	51.50	702.90	65.37
32	271.95	25.29	433.65	40.33	595.35	55.37	757.05	70.41
33	289.94	26.96	465.88	43.33	641.82	59.69	817.76	76.05
34	310.47	28.87	502.44	46.73	694.41	64.58	886.38	82.43
35	333.71	31.04	543.68	50.56	753.64	70.09	963.60	89.61
36	340.67	31.68	559.09	52.00	777.51	72.31	995.93	92.62
37	347.09	32.28	572.67	53.26	798.26	74.24	1,023.84	95.22
38	358.80	33.37	597.60	55.58	836.40	77.79	1,075.20	99.99
39	374.84	34.86	630.44	58.63	886.03	82.40	1,141.62	106.17
40	394.46	36.69	671.18	62.42	947.89	88.15	1,224.60	113.89
41	425.02	39.53	731.54	68.03	1,038.06	96.54	1,344.58	125.05
42	459.51	42.73	799.77	74.38	1,140.03	106.02	1,480.29	137.67
43	496.80	46.20	873.60	81.24	1,250.40	116.29	1,627.20	151.33
44	542.17	50.42	963.59	89.61	1,385.00	128.81	1,806.42	168.00
45	585.23	54.43	1,048.95	97.55	1,512.68	140.68	1,976.40	183.81
46	633.20	58.89	1,146.40	106.62	1,659.60	154.34	2,172.80	202.07
47	679.40	63.18	1,240.30	115.35	1,801.20	167.51	2,362.10	219.68
48	721.50	67.10	1,326.00	123.32	1,930.50	179.54	2,535.00	235.76
49	764.23	71.07	1,412.95	131.40	2,061.68	191.74	2,710.40	252.07
50	799.14	74.32	1,484.28	138.04	2,169.42	201.76	2,854.56	265.47
51	842.96	78.40	1,572.67	146.26	2,302.37	214.12	3,032.08	281.98
52	874.63	81.34	1,637.51	152.29	2,400.39	223.24	3,163.27	294.18
53	940.91	87.50	1,770.82	164.69	2,600.73	241.87	3,430.64	319.05
54	1,001.93	93.18	1,894.35	176.17	2,786.78	259.17	3,679.20	342.17
55	1,069.38	99.45	2,030.00	188.79	2,990.63	278.13	3,951.25	367.47
56	1,200.84	111.68	2,294.44	213.38	3,388.03	315.09	4,481.62	416.79
57	1,333.51	124.02	2,561.27	238.20	3,789.02	352.38	5,016.78	466.56
58	1,401.12	130.30	2,697.99	250.91	3,994.86	371.52	5,291.73	492.13
59	1,455.97	135.40	2,809.19	261.25	4,162.40	387.10	5,515.62	512.95
60	1,498.84	139.39	2,896.43	269.37	4,294.01	399.34	5,691.60	529.32

Policy No. 200-407

Premier 20
Premiums Are Guaranteed Level For The First 20 Years
Annual Premium (Includes Policy Fee of \$75 Per Year and Return of Premium Factor)
Male Non-Tobacco

Issue Age	Face Amount							
	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
19	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
20	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
21	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
22	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
23	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
24	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
25	168.03	15.63	228.80	21.28	289.58	26.93	350.35	32.58
26	170.28	15.84	232.56	21.63	294.84	27.42	357.12	33.21
27	173.74	16.16	237.98	22.13	302.22	28.11	366.46	34.08
28	175.30	16.30	240.35	22.35	305.39	28.40	370.44	34.45
29	178.06	16.56	244.36	22.73	310.67	28.89	376.97	35.06
30	179.25	16.67	246.00	22.88	312.75	29.09	379.50	35.29
31	185.51	17.25	256.28	23.83	327.04	30.41	397.80	37.00
32	189.15	17.59	261.30	24.30	333.45	31.01	405.60	37.72
33	194.00	18.04	268.00	24.92	342.00	31.81	416.00	38.69
34	199.27	18.53	276.29	25.69	353.30	32.86	430.32	40.02
35	204.99	19.06	284.74	26.48	364.48	33.90	444.22	41.31
36	207.50	19.30	290.50	27.02	373.50	34.74	456.50	42.45
37	211.56	19.68	300.12	27.91	388.68	36.15	477.24	44.38
38	215.57	20.05	308.89	28.73	402.20	37.40	495.52	46.08
39	219.77	20.44	318.78	29.65	417.80	38.85	516.81	48.06
40	226.00	21.02	332.00	30.88	438.00	40.73	544.00	50.59
41	237.88	22.12	355.01	33.02	472.13	43.91	589.26	54.80
42	251.91	23.43	382.32	35.56	512.73	47.68	643.14	59.81
43	266.91	24.82	411.58	38.28	556.24	51.73	700.90	65.18
44	283.31	26.35	443.62	41.26	603.93	56.17	764.24	71.07
45	303.19	28.20	482.63	44.88	662.06	61.57	841.50	78.26
46	313.88	29.19	506.25	47.08	698.63	64.97	891.00	82.86
47	326.35	30.35	533.45	49.61	740.54	68.87	947.64	88.13
48	338.52	31.48	560.04	52.08	781.56	72.69	1,003.08	93.29
49	353.82	32.90	592.13	55.07	830.45	77.23	1,068.76	99.39
50	367.31	34.16	621.37	57.79	875.42	81.41	1,129.48	105.04
51	387.75	36.06	663.00	61.66	938.25	87.26	1,213.50	112.86
52	408.63	38.00	705.52	65.61	1,002.40	93.22	1,299.28	120.83
53	419.81	39.04	727.87	67.69	1,035.92	96.34	1,343.98	124.99
54	445.48	41.43	779.96	72.54	1,114.44	103.64	1,448.92	134.75
55	476.28	44.29	842.31	78.33	1,208.34	112.38	1,574.37	146.42
56	515.60	47.95	920.96	85.65	1,326.31	123.35	1,731.66	161.04
57	564.48	52.50	1,018.71	94.74	1,472.94	136.98	1,927.17	179.23
58	598.66	55.68	1,087.07	101.10	1,575.47	146.52	2,063.88	191.94
59	647.54	60.22	1,184.82	110.19	1,722.11	160.16	2,259.39	210.12
60	723.24	67.26	1,336.23	124.27	1,949.22	181.28	2,562.21	238.29

Policy No. 200-407

Express Issue Term 30
Premiums Are Guaranteed Level For The First 30 Years
Annual Premium (Includes Policy Fee of \$75 Per Year)
Male Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
19	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
20	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
21	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
22	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
23	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
24	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
25	120.20	11.18	188.00	17.48	301.00	27.99	414.00	38.50	527.00	49.01
26	122.00	11.35	192.50	17.90	310.00	28.83	427.50	39.76	545.00	50.69
27	123.80	11.51	197.00	18.32	319.00	29.67	441.00	41.01	563.00	52.36
28	125.60	11.68	201.50	18.74	328.00	30.50	454.50	42.27	581.00	54.03
29	127.40	11.85	206.00	19.16	337.00	31.34	468.00	43.52	599.00	55.71
30	129.30	12.02	210.75	19.60	346.50	32.22	482.25	44.85	618.00	57.47
31	132.20	12.29	218.00	20.27	361.00	33.57	504.00	46.87	647.00	60.17
32	133.90	12.45	222.25	20.67	369.50	34.36	516.75	48.06	664.00	61.75
33	135.60	12.61	226.50	21.06	378.00	35.15	529.50	49.24	681.00	63.33
34	137.40	12.78	231.00	21.48	387.00	35.99	543.00	50.50	699.00	65.01
35	139.10	12.94	235.25	21.88	395.50	36.78	555.75	51.68	716.00	66.59
36	145.70	13.55	251.75	23.41	428.50	39.85	605.25	56.29	782.00	72.73
37	152.70	14.20	269.25	25.04	463.50	43.11	657.75	61.17	852.00	79.24
38	160.60	14.94	289.00	26.88	503.00	46.78	717.00	66.68	931.00	86.58
39	169.20	15.74	310.50	28.88	546.00	50.78	781.50	72.68	1,017.00	94.58
40	178.60	16.61	334.00	31.06	593.00	55.15	852.00	79.24	1,111.00	103.32
41	189.20	17.60	360.50	33.53	646.00	60.08	931.50	86.63	1,217.00	113.18
42	201.00	18.69	390.00	36.27	705.00	65.57	1,020.00	94.86	1,335.00	124.16
43	213.80	19.88	422.00	39.25	769.00	71.52	1,116.00	103.79	1,463.00	136.06
44	228.10	21.21	457.75	42.57	840.50	78.17	1,223.25	113.76	1,606.00	149.36
45	243.90	22.68	497.25	46.24	919.50	85.51	1,341.75	124.78	1,764.00	164.05
46	261.40	24.31	541.00	50.31	1,007.00	93.65	1,473.00	136.99	1,939.00	180.33
47	280.60	26.10	589.00	54.78	1,103.00	102.58	1,617.00	150.38	2,131.00	198.18
48	302.00	28.09	642.50	59.75	1,210.00	112.53	1,777.50	165.31	2,345.00	218.09
49	325.60	30.28	701.50	65.24	1,328.00	123.50	1,954.50	181.77	2,581.00	240.03
50	351.40	32.68	766.00	71.24	1,457.00	135.50	2,148.00	199.76	2,839.00	264.03
51	402.50	37.43	893.75	83.12	1,712.50	159.26	2,531.25	235.41	3,350.00	311.55
52	463.70	43.12	1,046.75	97.35	2,018.50	187.72	2,990.25	278.09	3,962.00	368.47
53	536.20	49.87	1,228.00	114.20	2,381.00	221.43	3,534.00	328.66	4,687.00	435.89
54	621.70	57.82	1,441.75	134.08	2,808.50	261.19	4,175.25	388.30	5,542.00	515.41
55	723.50	67.29	1,696.25	157.75	3,317.50	308.53	4,938.75	459.30	6,560.00	610.08

Policy No. 200-434

Express Issue Term 30
Premiums Are Guaranteed Level For The First 30 Years
Annual Premium (Includes Policy Fee of \$75 Per Year)
Female Non-Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
19	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
20	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
21	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
22	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
23	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
24	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
25	91.70	8.53	116.75	10.86	158.50	14.74	200.25	18.62	242.00	22.51
26	92.50	8.60	118.75	11.04	162.50	15.11	206.25	19.18	250.00	23.25
27	93.30	8.68	120.75	11.23	166.50	15.48	212.25	19.74	258.00	23.99
28	94.10	8.75	122.75	11.42	170.50	15.86	218.25	20.30	266.00	24.74
29	94.90	8.83	124.75	11.60	174.50	16.23	224.25	20.86	274.00	25.48
30	95.60	8.89	126.50	11.76	178.00	16.55	229.50	21.34	281.00	26.13
31	97.00	9.02	130.00	12.09	185.00	17.21	240.00	22.32	295.00	27.44
32	97.70	9.09	131.75	12.25	188.50	17.53	245.25	22.81	302.00	28.09
33	98.50	9.16	133.75	12.44	192.50	17.90	251.25	23.37	310.00	28.83
34	99.30	9.23	135.75	12.62	196.50	18.27	257.25	23.92	318.00	29.57
35	100.20	9.32	138.00	12.83	201.00	18.69	264.00	24.55	327.00	30.41
36	102.00	9.49	142.50	13.25	210.00	19.53	277.50	25.81	345.00	32.09
37	103.80	9.65	147.00	13.67	219.00	20.37	291.00	27.06	363.00	33.76
38	105.80	9.84	152.00	14.14	229.00	21.30	306.00	28.46	383.00	35.62
39	108.00	10.04	157.50	14.65	240.00	22.32	322.50	29.99	405.00	37.67
40	110.30	10.26	163.25	15.18	251.50	23.39	339.75	31.60	428.00	39.80
41	112.80	10.49	169.50	15.76	264.00	24.55	358.50	33.34	453.00	42.13
42	115.50	10.74	176.25	16.39	277.50	25.81	378.75	35.22	480.00	44.64
43	118.40	11.01	183.50	17.07	292.00	27.16	400.50	37.25	509.00	47.34
44	121.50	11.30	191.25	17.79	307.50	28.60	423.75	39.41	540.00	50.22
45	124.90	11.62	199.75	18.58	324.50	30.18	449.25	41.78	574.00	53.38
46	129.10	12.01	210.25	19.55	345.50	32.13	480.75	44.71	616.00	57.29
47	133.50	12.42	221.25	20.58	367.50	34.18	513.75	47.78	660.00	61.38
48	138.40	12.87	233.50	21.72	392.00	36.46	550.50	51.20	709.00	65.94
49	143.80	13.37	247.00	22.97	419.00	38.97	591.00	54.96	763.00	70.96
50	149.60	13.91	261.50	24.32	448.00	41.66	634.50	59.01	821.00	76.35
51	163.20	15.18	295.50	27.48	516.00	47.99	736.50	68.49	957.00	89.00
52	179.20	16.67	335.50	31.20	596.00	55.43	856.50	79.65	1,117.00	103.88
53	198.00	18.41	382.50	35.57	690.00	64.17	997.50	92.77	1,305.00	121.37
54	220.10	20.47	437.75	40.71	800.50	74.45	1,163.25	108.18	1,526.00	141.92
55	246.30	22.91	503.25	46.80	931.50	86.63	1,359.75	126.46	1,788.00	166.28

Policy No. 200-434

Express Issue Term 30
Premiums Are Guaranteed Level For The First 30 Years
Annual Premium (Includes Policy Fee of \$75 Per Year)
Female Tobacco

Issue Age	Face Amount									
	10,000	Monthly	25,000	Monthly	50,000	Monthly	75,000	Monthly	100,000	Monthly
18	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
19	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
20	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
21	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
22	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
23	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
24	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
25	104.90	9.76	149.75	13.93	224.50	20.88	299.25	27.83	374.00	34.78
26	106.50	9.90	153.75	14.30	232.50	21.62	311.25	28.95	390.00	36.27
27	108.20	10.06	158.00	14.69	241.00	22.41	324.00	30.13	407.00	37.85
28	109.90	10.22	162.25	15.09	249.50	23.20	336.75	31.32	424.00	39.43
29	111.60	10.38	166.50	15.48	258.00	23.99	349.50	32.50	441.00	41.01
30	113.20	10.53	170.50	15.86	266.00	24.74	361.50	33.62	457.00	42.50
31	115.70	10.76	176.75	16.44	278.50	25.90	380.25	35.36	482.00	44.83
32	117.40	10.92	181.00	16.83	287.00	26.69	393.00	36.55	499.00	46.41
33	119.20	11.09	185.50	17.25	296.00	27.53	406.50	37.80	517.00	48.08
34	121.00	11.25	190.00	17.67	305.00	28.37	420.00	39.06	535.00	49.76
35	122.90	11.43	194.75	18.11	314.50	29.25	434.25	40.39	554.00	51.52
36	126.80	11.79	204.50	19.02	334.00	31.06	463.50	43.11	593.00	55.15
37	131.00	12.18	215.00	20.00	355.00	33.02	495.00	46.04	635.00	59.06
38	135.70	12.62	226.75	21.09	378.50	35.20	530.25	49.31	682.00	63.43
39	140.70	13.09	239.25	22.25	403.50	37.53	567.75	52.80	732.00	68.08
40	146.20	13.60	253.00	23.53	431.00	40.08	609.00	56.64	787.00	73.19
41	152.30	14.16	268.25	24.95	461.50	42.92	654.75	60.89	848.00	78.86
42	158.80	14.77	284.50	26.46	494.00	45.94	703.50	65.43	913.00	84.91
43	166.00	15.44	302.50	28.13	530.00	49.29	757.50	70.45	985.00	91.61
44	173.80	16.16	322.00	29.95	569.00	52.92	816.00	75.89	1,063.00	98.86
45	182.00	16.93	342.50	31.85	610.00	56.73	877.50	81.61	1,145.00	106.49
46	190.10	17.68	362.75	33.74	650.50	60.50	938.25	87.26	1,226.00	114.02
47	199.20	18.53	385.50	35.85	696.00	64.73	1,006.50	93.60	1,317.00	122.48
48	208.40	19.38	408.50	37.99	742.00	69.01	1,075.50	100.02	1,409.00	131.04
49	218.70	20.34	434.25	40.39	793.50	73.80	1,152.75	107.21	1,512.00	140.62
50	229.80	21.37	462.00	42.97	849.00	78.96	1,236.00	114.95	1,623.00	150.94
51	258.40	24.03	533.50	49.62	992.00	92.26	1,450.50	134.90	1,909.00	177.54
52	292.70	27.22	619.25	57.59	1,163.50	108.21	1,707.75	158.82	2,252.00	209.44
53	333.30	31.00	720.75	67.03	1,366.50	127.08	2,012.25	187.14	2,658.00	247.19
54	381.20	35.45	840.50	78.17	1,606.00	149.36	2,371.50	220.55	3,137.00	291.74
55	438.20	40.75	983.00	91.42	1,891.00	175.86	2,799.00	260.31	3,707.00	344.75

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