

MetLife[®]



Guaranteed level term

PRODUCER GUIDE

New Rates
Effective
August 1, 2009

Safety, CHOICE,

AFFORDABILITY



Life.
your waySM



Life.

your way

MetLife understands your business. We respect your entrepreneurial spirit as you guide clients toward financial freedom. We want to be your partner of choice as you grow your business the only way that matters, *your way*.

Table of Contents

POLICY DESCRIPTION	1
POLICY SPECIFICATIONS	2-3
Issue Age	2
Minimum Face Amount	2
Underwriting Classes	2
Initial Premium Rate Bands	2
Policy Fee	2
Payment Modes Available	2-3
Conversion Privilege	3
RIDERS	3-4
Non-Convertible Disability Waiver of Premium (DW)	3
Convertible Disability Waiver of Premium (CDW)	3
Long-Term Care Guaranteed Purchase Option (LTC-GPO)	4
Acceleration of Death Benefit Rider (ADBR)	4
Sales Proposals	4
PREMIUM RATES	5-50
Base Policy	5-30
GLT 10 Year	5-10
GLT 15 Year	11-16
GLT 20 Year	17-22
GLT 30 Year	23-26
Ultimate	27-30
Non-Convertible Disability Waiver of Premium (DW)	31-40
Convertible Disability Waiver of Premium (CDW)	41-50
Long-Term Care Guaranteed Purchase Option (LTC-GPO)	51-52

Guaranteed Level Term

10-,15-,20- and 30-Year Coverage Terms

Guaranteed Level Term (GLT) offers:

- Competitive Pricing
- Excellent Value
- Real Choices and Solid Guarantees for Your Clients

HELP YOUR CLIENTS BUILD FINANCIAL FREEDOM WITH METLIFE

GLT is protection your clients can count on to help them achieve their goals. Offering remarkable versatility in pricing, underwriting and available riders, GLT is affordable insurance designed to deliver financial protection when it's needed most.

GLT CAN ADDRESS A WIDE RANGE OF CLIENT NEEDS

You can tailor GLT to suit your clients' particular situation and needs. Choose from four plans with 10-, 15-, 20- and 30-year¹ level premium periods in four nonsmoker underwriting classes (three above Standard) and two smoker classes. Premiums are guaranteed level for the full term of coverage, increasing annually thereafter to the insured's age 95.²

For extra protection, optional riders are available including two types of disability waiver of premium, Acceleration of Death Benefit Rider and a unique Long-Term Care Guaranteed Purchase Option.³ GLT also provides the opportunity to convert the insurance to a permanent lifetime policy.

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company and in New York only by First MetLife Investors Insurance Company.

¹ Not available in all states.

² Age 80 in New York.

³ Riders may not be available in all states.

GLT Specifications

ISSUE AGE (age nearest birthday)

10-Year Term: 18 to 75⁴

15-Year Term: 18 to 70⁴

20-Year Term: 18 to 65⁴

30-Year Term: 18 to 50⁴ (not available in all states)

MINIMUM FACE AMOUNT

\$100,000 for Standard Plus Nonsmoker, Standard Nonsmoker, Preferred Smoker, Standard Smoker and Substandard risk classes

\$250,000 for Elite Plus Nonsmoker and Preferred Plus Nonsmoker risk classes

UNDERWRITING CLASSES

- Elite Plus Nonsmoker
- Preferred Plus Nonsmoker
- Standard Plus Nonsmoker
- Preferred Smoker
- Standard Nonsmoker and Smoker
- Substandard with Table Ratings; Flat Extras available for certain additional risks

(Guaranteed Issue, Simplified Issue and Policy Re-entry are not available.)

INITIAL PREMIUM RATE BANDS

Band One: \$100,000 to \$249,000

Band Two: \$250,000 to \$999,999 (10-, 15- and 20-Year Terms), \$250,000 and above (30-Year Term)

Band Three: \$1,000,000 and above (10-, 15- and 20-Year Terms)

Unisex premiums available where required.

POLICY FEE

\$69 added to calculated annual premium amount for all size bands.

PAYMENT MODES AVAILABLE

Premiums may be paid in annual, semiannual, quarterly or monthly automatic withdrawal modes. To calculate the modal premium, determine the annual premiums first for the base policy and any applicable benefits and riders. Then, calculate the modal premium using the table on the following page.

⁴ In the states of New York and Washington, the issue age ranges are as follows: 10-year term – 18 to 70; 15-year term – 18 to 65; 20-year term – 18 to 60; 30-year term – 18 to 50 (NY only).

Mode

Semiannual

Quarterly

Monthly Automatic Withdrawal

Formula

0.53 x annual premium

0.27 x annual premium

0.09 x annual premium

Please note that total annual premiums are higher when paid in a mode other than annual.

CONVERSION PRIVILEGE

For issue ages less than 65, the policy is convertible until the earlier of the end of the initial term period or the policy anniversary at the insured's attained age 70. For issue ages 65 and over, the policy is convertible for the first five policy years. Conversion can be made to select MetLife enterprise permanent life products that are offered at the time of conversion. There are no conversion credits.

RIDERS

NOTE: Not all riders are available in all states. Check state availability.

Non-Convertible Disability Waiver of Premium (DW)

This rider waives all premiums on the base policy if the insured becomes totally disabled without interruption for at least six months. If the disability starts before the policy anniversary when the insured is age 60 and the disability continues without interruption to age 65, then all future premiums are waived. If the disability starts on or after the policy anniversary when the insured is age 60, but before the age 65 policy anniversary, the premiums are waived for three years or to the age 65 policy anniversary, whichever is later. The DW has a two-year "regular occupation" definition of disability and an "any occupation for which reasonably fitted" definition after two years. Issue age for the DW rider is 18-59. Maximum aggregated amount is \$3,000,000 for ages 15-59; \$750,000 for ages 1-14 and \$300,000 at age 0. See applicable rider rate table for charges.

Convertible Disability Waiver of Premium (CDW)

Under this rider, when a GLT policy is converted to a new permanent policy, the new policy can include a DW rider without evidence of insurability provided a DW rider is in force on the term policy at that time and that a DW rider is available on the new policy for the attained age and face amount being converted. If premiums on the policy are being waived by CDW at the time of conversion, or have been waived by CDW within the last two years prior to the conversion, the new policy must be a Whole Life plan issued by Metropolitan Life Insurance Company or a designated affiliate. See applicable rider rate table for charges.

Long-Term Care Guaranteed Purchase Option (LTC-GPO)

This rider gives the base policy's primary insured the option to purchase an individual Long-Term Care (LTC) policy at one of the set option dates or at the end of the guaranteed level premium payment period without any further underwriting. The rider benefit amount is the Daily Benefit Amount (DBA) that is purchased under the individual LTC policy. That amount is determined based on the state and zip code of the policy insured at the issue of the rider. The option dates are the base policy anniversaries when the insured is attained age 20, 25, 30, 35, 40, 45, 50, 55 and 60, but no sooner than the rider's second anniversary. [For example: If the rider is issued at the insured's age 43 then the first option date will be the anniversary at attained age 45 which is also the second anniversary. If the rider is issued at the insured's age 44 then the first option date will be the anniversary at attained age 50.] In addition, GLT will provide for an option date at the end of the policy's initial term period (i.e., at the end of 10-, 15-, 20- and 30-years but not beyond the insured's age of 60). The rider may be exercised only once and that must take place no earlier than 60 days prior to an option date and no later than 60 days after an option date. The rider is only available at time of issue. Check current information for state approvals. See applicable rider rate table for charges.

Acceleration of Death Benefit Rider (ADBR)

This rider provides a benefit to the policy owner if the insured is certified as terminally ill with no more than 12 months remaining to live. The rider gives the policy owner the right to request all or part of the eligible proceeds (but never less than \$20,000 or more than the greater of 10 percent of the eligible proceeds or \$250,000). There is no premium for this rider while it is in force, but accelerated payments are reduced by a discount factor and a \$150 administrative fee. If a partial acceleration is elected, the remaining reduced policy must have a face amount of at least \$100,000. ADBR can be added after policy issue upon state availability. Not available in all states. Check current information for state approvals.

SALES PROPOSALS

Proposals are available on both a web-based system and PC-based system. These are not "illustrations" because the product is fully guaranteed. Therefore, the proposals do not include a signature page and are not required to issue a policy.

PREMIUM RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female	
	Nonsmoker		Smoker		Nonsmoker	
	Standard Plus	Standard	Preferred	Standard	Standard Plus	Standard
18	0.43	0.93	1.29	1.89	0.40	0.76
19	0.43	0.93	1.29	1.89	0.40	0.76
20	0.43	0.93	1.29	1.89	0.40	0.76
21	0.43	0.93	1.29	1.89	0.40	0.76
22	0.43	0.93	1.29	1.89	0.40	0.76
23	0.43	0.93	1.29	1.89	0.40	0.76
24	0.43	0.93	1.29	1.89	0.40	0.76
25	0.43	0.93	1.29	1.89	0.40	0.76
26	0.44	0.94	1.33	1.93	0.41	0.78
27	0.45	0.94	1.35	1.97	0.41	0.79
28	0.46	0.95	1.39	2.01	0.42	0.80
29	0.47	0.95	1.41	2.05	0.42	0.81
30	0.48	0.97	1.44	2.09	0.43	0.82
31	0.48	0.98	1.47	2.14	0.43	0.83
32	0.48	0.98	1.50	2.18	0.43	0.84
33	0.49	0.99	1.53	2.21	0.44	0.85
34	0.50	0.99	1.56	2.26	0.44	0.86
35	0.51	1.00	1.59	2.30	0.45	0.87
36	0.51	1.04	1.73	2.50	0.45	0.87
37	0.52	1.10	1.89	2.72	0.45	0.90
38	0.53	1.17	2.06	2.98	0.48	0.95
39	0.57	1.27	2.26	3.27	0.52	1.01
40	0.62	1.39	2.47	3.57	0.56	1.09
41	0.68	1.53	2.69	3.91	0.61	1.20
42	0.74	1.70	2.93	4.28	0.66	1.32
43	0.83	1.87	3.18	4.67	0.74	1.44
44	0.92	2.06	3.46	5.09	0.81	1.59
45	1.03	2.27	3.74	5.54	0.90	1.75
46	1.16	2.49	4.04	6.02	1.01	1.91
47	1.31	2.72	4.37	6.53	1.12	2.08
48	1.46	2.97	4.71	7.08	1.25	2.26
49	1.64	3.23	5.09	7.67	1.39	2.43
50	1.82	3.50	5.49	8.31	1.53	2.60
51	2.03	3.80	5.92	9.00	1.67	2.78
52	2.25	4.11	6.40	9.76	1.84	2.96
53	2.49	4.45	6.92	10.59	2.00	3.14
54	2.76	4.83	7.50	11.50	2.17	3.34
55	3.06	5.23	8.14	12.51	2.36	3.54
56	3.36	5.69	8.86	13.63	2.51	3.76
57	3.68	6.19	9.66	14.87	2.69	3.99
58	4.06	6.77	10.56	16.26	2.88	4.27
59	4.47	7.42	11.57	17.82	3.11	4.60
60	4.95	8.17	12.70	19.56	3.37	4.97
61	5.49	9.02	13.97	21.52	3.67	5.43
62	6.12	10.02	15.41	23.95	4.04	5.96
63	6.84	11.15	17.02	26.38	4.47	6.61
64	7.66	12.46	18.84	28.81	5.00	7.39
65	8.61	13.99	20.88	31.25	5.61	8.33
66	9.60	15.74	23.17	33.54	6.34	9.44
67	10.73	17.75	25.73	39.43	7.22	10.78
68	12.02	20.06	28.60	40.62	8.24	12.37
69	13.47	22.70	31.80	41.81	9.45	14.23
70	15.12	25.72	35.36	43.50	10.87	16.42
71	16.98	29.16	39.33	60.02	12.51	18.97
72	19.06	33.08	43.73	66.69	14.42	21.95
73	21.42	37.49	48.60	74.08	16.63	25.39
74	24.03	42.48	54.00	82.25	19.17	29.35
75	26.94	48.11	59.95	91.26	22.08	33.90

Female		Unisex			
Smoker		Nonsmoker		Smoker	
Preferred	Standard	Standard Plus	Standard	Preferred	Standard
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.20	1.60	0.43	0.91	1.28	1.86
1.23	1.63	0.44	0.92	1.32	1.90
1.26	1.66	0.45	0.93	1.34	1.94
1.28	1.69	0.46	0.94	1.38	1.98
1.31	1.72	0.46	0.94	1.40	2.02
1.35	1.75	0.47	0.96	1.43	2.06
1.38	1.78	0.48	0.97	1.46	2.10
1.41	1.81	0.48	0.97	1.49	2.14
1.43	1.84	0.49	0.98	1.52	2.17
1.46	1.87	0.49	0.98	1.55	2.22
1.49	1.90	0.50	0.99	1.58	2.26
1.56	1.96	0.50	1.02	1.71	2.45
1.66	2.05	0.51	1.08	1.87	2.65
1.77	2.19	0.52	1.15	2.03	2.90
1.92	2.37	0.56	1.24	2.23	3.18
2.10	2.58	0.61	1.36	2.43	3.47
2.29	2.83	0.67	1.50	2.65	3.80
2.52	3.11	0.73	1.66	2.89	4.16
2.76	3.42	0.82	1.83	3.14	4.55
3.03	3.75	0.91	2.01	3.42	4.96
3.32	4.11	1.02	2.22	3.70	5.40
3.62	4.49	1.14	2.43	4.00	5.87
3.93	4.88	1.29	2.66	4.33	6.37
4.25	5.28	1.44	2.90	4.66	6.90
4.59	5.70	1.61	3.15	5.04	7.47
4.94	6.13	1.79	3.41	5.44	8.09
5.30	6.56	1.99	3.70	5.86	8.76
5.67	7.02	2.21	4.00	6.33	9.49
6.06	7.49	2.44	4.32	6.83	10.28
6.47	7.98	2.70	4.68	7.40	11.15
6.89	8.50	2.99	5.06	8.02	12.11
7.35	9.06	3.28	5.50	8.71	13.17
7.84	9.67	3.59	5.97	9.48	14.35
8.38	10.35	3.94	6.52	10.34	15.67
8.98	11.12	4.34	7.14	11.31	17.15
9.65	12.01	4.79	7.85	12.40	18.81
10.40	13.02	5.31	8.66	13.61	20.67
11.24	14.19	5.91	9.61	14.99	21.17
12.21	15.56	6.60	10.70	16.54	21.70
13.33	17.17	7.39	11.95	18.29	22.25
14.60	19.05	8.31	13.42	20.25	22.83
16.07	21.26	9.27	15.11	22.46	34.11
17.76	23.83	10.38	17.05	24.93	37.87
19.70	26.83	11.64	19.29	27.71	39.24
21.94	30.33	13.07	21.85	30.81	40.66
24.51	34.38	14.27	23.86	33.19	41.68
27.44	39.05	16.53	28.14	38.14	57.92
30.79	44.44	18.60	31.97	42.44	64.47
34.60	50.61	20.94	36.28	47.20	71.73
38.93	57.67	23.54	41.17	52.49	79.79
43.84	65.71	26.46	46.69	58.34	88.71

PREMIUM RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$250,000 - \$999,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
19	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
20	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
21	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
22	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
23	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
24	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
25	0.29	0.32	0.38	0.79	1.07	1.55	0.27	0.30	0.36
26	0.29	0.32	0.39	0.80	1.09	1.58	0.27	0.30	0.37
27	0.29	0.33	0.39	0.80	1.11	1.62	0.27	0.30	0.37
28	0.29	0.33	0.40	0.81	1.14	1.65	0.27	0.31	0.37
29	0.29	0.33	0.41	0.81	1.16	1.69	0.27	0.31	0.37
30	0.30	0.34	0.42	0.82	1.19	1.72	0.27	0.31	0.38
31	0.30	0.34	0.42	0.82	1.20	1.74	0.27	0.31	0.38
32	0.30	0.34	0.43	0.83	1.23	1.78	0.27	0.31	0.39
33	0.30	0.34	0.43	0.83	1.25	1.81	0.27	0.32	0.39
34	0.30	0.35	0.43	0.84	1.27	1.85	0.27	0.32	0.40
35	0.30	0.35	0.44	0.84	1.29	1.88	0.27	0.32	0.40
36	0.30	0.36	0.44	0.87	1.41	2.04	0.27	0.32	0.40
37	0.30	0.38	0.45	0.92	1.54	2.22	0.27	0.33	0.40
38	0.32	0.40	0.47	0.99	1.69	2.43	0.27	0.35	0.42
39	0.33	0.43	0.49	1.07	1.85	2.66	0.28	0.37	0.44
40	0.36	0.47	0.53	1.16	2.02	2.91	0.32	0.41	0.47
41	0.40	0.51	0.58	1.28	2.20	3.19	0.36	0.44	0.52
42	0.45	0.58	0.63	1.40	2.39	3.48	0.40	0.50	0.57
43	0.51	0.63	0.70	1.54	2.59	3.80	0.46	0.56	0.62
44	0.57	0.69	0.78	1.70	2.81	4.12	0.52	0.62	0.68
45	0.64	0.78	0.86	1.86	3.03	4.48	0.59	0.68	0.75
46	0.71	0.85	0.95	2.03	3.27	4.85	0.67	0.76	0.84
47	0.79	0.94	1.05	2.21	3.52	5.25	0.74	0.84	0.94
48	0.88	1.03	1.15	2.42	3.80	5.69	0.82	0.93	1.04
49	0.97	1.13	1.27	2.62	4.09	6.15	0.91	1.03	1.15
50	1.06	1.23	1.39	2.84	4.41	6.66	1.00	1.13	1.26
51	1.17	1.35	1.53	3.08	4.75	7.21	1.10	1.23	1.38
52	1.30	1.49	1.67	3.32	5.14	7.81	1.19	1.35	1.51
53	1.44	1.62	1.82	3.60	5.55	8.48	1.30	1.45	1.63
54	1.59	1.78	2.00	3.89	6.02	9.22	1.41	1.57	1.77
55	1.75	1.96	2.18	4.23	6.55	10.04	1.53	1.71	1.93
56	1.93	2.13	2.39	4.59	7.14	10.96	1.64	1.84	2.06
57	2.14	2.33	2.62	5.02	7.80	12.00	1.76	1.99	2.21
58	2.37	2.55	2.89	5.50	8.55	13.16	1.91	2.14	2.39
59	2.65	2.81	3.19	6.04	9.40	14.47	2.07	2.33	2.60
60	2.95	3.09	3.54	6.67	10.37	15.96	2.24	2.54	2.82
61	3.32	3.43	3.94	7.41	11.45	17.62	2.46	2.78	3.06
62	3.74	3.81	4.40	8.25	12.69	19.51	2.70	3.07	3.38
63	4.06	4.24	4.93	9.23	14.08	21.65	3.00	3.38	3.73
64	4.34	4.73	5.55	10.38	15.66	22.43	3.37	3.76	4.18
65	5.46	5.61	6.26	11.70	17.44	23.20	3.78	4.23	4.72
66	6.16	6.33	7.07	13.24	19.44	29.80	4.37	4.79	5.37
67	6.97	7.14	8.02	14.99	21.70	33.23	5.07	5.46	6.13
68	7.90	8.08	9.10	17.03	24.23	37.06	5.92	6.22	7.04
69	8.94	9.14	10.35	19.36	27.05	41.35	6.94	7.13	8.10
70	10.14	10.35	11.77	22.03	30.22	43.00	8.15	8.19	9.35
71	11.49	11.71	13.39	25.07	33.74	51.48	9.57	9.87	10.80
72	13.04	13.27	15.23	28.54	37.67	57.42	11.23	11.49	12.49
73	14.77	15.02	17.32	32.46	42.02	64.02	13.18	13.38	14.44
74	16.72	16.98	19.69	36.89	46.84	71.33	15.46	15.67	16.69
75	18.92	19.19	22.35	41.88	52.17	79.41	18.10	19.05	19.25

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker				Smoker	
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.65	0.98	1.08	0.29	0.32	0.38	0.78	1.06	1.50
0.66	1.01	1.13	0.29	0.32	0.39	0.79	1.08	1.54
0.66	1.03	1.17	0.29	0.33	0.39	0.79	1.10	1.58
0.67	1.06	1.22	0.29	0.33	0.40	0.80	1.13	1.61
0.68	1.08	1.26	0.29	0.33	0.41	0.80	1.15	1.65
0.69	1.12	1.31	0.30	0.34	0.42	0.81	1.18	1.68
0.69	1.14	1.36	0.30	0.34	0.42	0.81	1.19	1.70
0.70	1.17	1.40	0.30	0.34	0.43	0.82	1.22	1.74
0.71	1.19	1.45	0.30	0.34	0.43	0.82	1.24	1.77
0.71	1.22	1.49	0.30	0.35	0.43	0.83	1.27	1.81
0.72	1.24	1.54	0.30	0.35	0.44	0.83	1.29	1.85
0.72	1.29	1.59	0.30	0.36	0.44	0.86	1.40	2.00
0.73	1.38	1.67	0.30	0.37	0.45	0.90	1.52	2.17
0.78	1.47	1.78	0.32	0.39	0.46	0.97	1.67	2.37
0.82	1.60	1.92	0.33	0.43	0.49	1.05	1.83	2.59
0.89	1.73	2.09	0.36	0.46	0.52	1.13	1.99	2.83
0.98	1.90	2.30	0.40	0.50	0.57	1.25	2.17	3.10
1.07	2.08	2.53	0.45	0.57	0.62	1.37	2.36	3.39
1.18	2.26	2.78	0.51	0.63	0.69	1.50	2.56	3.70
1.30	2.48	3.04	0.57	0.68	0.77	1.66	2.78	4.01
1.42	2.70	3.33	0.64	0.77	0.85	1.82	3.00	4.37
1.56	2.94	3.63	0.71	0.84	0.94	1.98	3.24	4.73
1.69	3.18	3.94	0.79	0.93	1.04	2.16	3.49	5.12
1.84	3.44	4.27	0.87	1.02	1.14	2.36	3.76	5.55
1.98	3.70	4.60	0.96	1.12	1.26	2.56	4.05	6.00
2.11	3.98	4.94	1.05	1.22	1.38	2.77	4.37	6.49
2.26	4.27	5.29	1.16	1.34	1.52	3.00	4.70	7.02
2.40	4.56	5.65	1.29	1.47	1.65	3.23	5.08	7.59
2.55	4.87	6.02	1.43	1.61	1.80	3.50	5.48	8.23
2.71	5.19	6.42	1.57	1.76	1.98	3.77	5.94	8.94
2.87	5.55	6.85	1.73	1.94	2.16	4.09	6.45	9.72
3.05	5.92	7.31	1.90	2.10	2.36	4.44	7.02	10.60
3.25	6.34	7.82	2.10	2.29	2.58	4.84	7.65	11.58
3.48	6.79	8.39	2.32	2.51	2.84	5.30	8.37	12.68
3.75	7.30	9.04	2.59	2.76	3.13	5.81	9.19	13.93
4.08	7.86	9.79	2.88	3.03	3.47	6.41	10.12	15.34
4.46	8.52	10.65	3.23	3.36	3.85	7.12	11.16	16.92
4.93	9.26	11.68	3.64	3.73	4.30	7.92	12.35	18.73
5.49	10.11	12.87	3.95	4.15	4.81	8.86	13.68	20.77
6.17	11.09	14.27	4.24	4.63	5.41	9.96	15.20	21.61
6.99	12.21	15.93	5.29	5.47	6.11	11.23	16.92	22.47
7.97	13.52	17.86	5.98	6.18	6.90	12.71	18.85	28.61
9.15	15.02	20.14	6.78	6.97	7.83	14.41	21.03	31.92
10.54	16.74	22.78	7.70	7.89	8.89	16.38	23.48	35.63
12.17	18.73	25.87	8.74	8.94	10.13	18.64	26.22	39.80
14.11	21.01	29.45	9.94	10.13	11.53	21.24	29.30	41.65
16.36	23.62	33.59	11.30	11.53	13.13	24.20	32.73	49.69
18.98	26.59	38.36	12.86	13.09	14.96	27.58	36.56	55.51
22.02	29.98	43.82	14.61	14.86	17.03	31.42	40.82	62.00
25.52	33.83	50.07	16.59	16.85	19.39	35.75	45.54	69.20
29.53	38.18	57.19	18.84	19.18	22.04	40.65	50.77	77.19

PREMIUM RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$1,000,000 +

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
19	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
20	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
21	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
22	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
23	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
24	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
25	0.24	0.28	0.34	0.61	0.94	1.38	0.21	0.22	0.33
26	0.24	0.28	0.34	0.61	0.94	1.39	0.20	0.22	0.33
27	0.24	0.28	0.35	0.62	0.94	1.39	0.20	0.23	0.34
28	0.24	0.29	0.35	0.63	0.94	1.40	0.20	0.23	0.34
29	0.24	0.29	0.35	0.63	0.94	1.41	0.20	0.24	0.34
30	0.24	0.29	0.36	0.64	0.94	1.42	0.20	0.24	0.34
31	0.24	0.29	0.36	0.64	0.96	1.42	0.20	0.25	0.34
32	0.24	0.29	0.36	0.65	0.98	1.43	0.20	0.25	0.34
33	0.24	0.30	0.36	0.65	0.99	1.46	0.20	0.26	0.35
34	0.24	0.30	0.37	0.66	1.04	1.50	0.20	0.26	0.35
35	0.24	0.30	0.37	0.67	1.09	1.55	0.20	0.28	0.35
36	0.24	0.32	0.40	0.69	1.21	1.73	0.21	0.29	0.36
37	0.25	0.32	0.42	0.71	1.32	1.87	0.21	0.29	0.36
38	0.26	0.34	0.45	0.75	1.42	1.99	0.22	0.30	0.38
39	0.28	0.36	0.47	0.79	1.50	2.11	0.25	0.32	0.40
40	0.30	0.41	0.51	0.85	1.60	2.22	0.27	0.35	0.42
41	0.33	0.45	0.55	0.93	1.72	2.46	0.32	0.37	0.46
42	0.38	0.51	0.61	1.03	1.85	2.72	0.36	0.40	0.51
43	0.44	0.57	0.68	1.13	2.04	3.06	0.40	0.43	0.58
44	0.50	0.64	0.76	1.24	2.23	3.42	0.46	0.48	0.66
45	0.57	0.73	0.84	1.36	2.44	3.82	0.52	0.62	0.73
46	0.63	0.79	0.92	1.47	2.60	4.09	0.58	0.68	0.82
47	0.69	0.87	0.99	1.59	2.77	4.40	0.62	0.75	0.90
48	0.77	0.96	1.09	1.75	3.00	4.77	0.68	0.81	0.99
49	0.85	1.05	1.20	1.93	3.25	5.19	0.73	0.88	1.10
50	0.94	1.16	1.33	2.12	3.52	5.67	0.80	0.95	1.20
51	1.04	1.29	1.45	2.33	3.88	6.13	0.88	1.05	1.32
52	1.16	1.43	1.60	2.56	4.27	6.64	0.96	1.15	1.44
53	1.30	1.59	1.75	2.81	4.69	7.18	1.05	1.28	1.60
54	1.45	1.76	1.92	3.08	5.15	7.73	1.15	1.41	1.74
55	1.61	1.94	2.11	3.37	5.65	8.33	1.27	1.54	1.92
56	1.78	2.04	2.26	3.80	6.31	9.29	1.38	1.69	1.97
57	1.95	2.29	2.54	4.28	7.06	10.35	1.52	1.81	2.02
58	2.14	2.49	2.76	4.66	7.63	11.17	1.68	1.95	2.18
59	2.38	2.70	3.01	5.07	8.25	12.05	1.85	2.12	2.37
60	2.63	2.92	3.27	5.51	8.90	12.96	2.03	2.30	2.56
61	2.87	3.16	3.54	5.95	9.46	13.69	2.28	2.54	2.79
62	3.06	3.41	3.82	6.42	10.04	14.40	2.55	2.81	3.06
63	3.53	3.97	4.44	7.46	11.48	16.36	2.89	3.14	3.38
64	4.11	4.67	5.23	8.79	13.33	18.85	3.29	3.51	3.76
65	4.64	5.27	5.96	10.01	14.97	21.01	3.76	3.96	4.20
66	5.75	5.95	6.93	11.76	17.61	24.94	4.21	4.22	4.25
67	6.22	6.59	7.43	12.61	18.87	26.96	4.67	4.70	4.72
68	7.04	7.34	8.35	14.16	21.19	30.52	5.29	5.32	5.35
69	7.97	8.17	9.37	15.89	23.79	34.52	6.01	6.03	6.06
70	9.00	9.08	10.51	17.81	26.66	38.98	6.81	6.84	6.87
71	10.37	10.81	12.27	20.79	29.13	42.97	8.18	8.32	8.46
72	11.90	12.53	14.26	24.16	31.77	47.30	9.75	9.91	10.30
73	13.59	14.19	16.45	27.87	34.55	51.91	11.56	11.94	12.43
74	15.45	16.04	18.89	32.00	37.50	56.85	13.63	14.26	14.87
75	17.55	18.13	21.65	36.67	40.74	62.31	15.94	16.90	17.65

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker			Smoker		
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.27	0.34	0.60	0.94	1.34
0.54	0.89	1.02	0.24	0.28	0.34	0.60	0.94	1.35
0.54	0.89	1.02	0.24	0.28	0.34	0.61	0.94	1.35
0.54	0.89	1.02	0.24	0.28	0.35	0.62	0.94	1.36
0.54	0.89	1.02	0.24	0.28	0.35	0.62	0.94	1.37
0.54	0.90	1.11	0.24	0.29	0.35	0.63	0.94	1.39
0.54	0.93	1.13	0.24	0.29	0.36	0.63	0.96	1.39
0.54	0.96	1.14	0.24	0.29	0.36	0.64	0.98	1.40
0.55	0.97	1.17	0.24	0.29	0.36	0.64	0.99	1.43
0.56	1.02	1.21	0.24	0.29	0.37	0.65	1.04	1.47
0.58	1.07	1.27	0.24	0.30	0.37	0.66	1.09	1.52
0.64	1.20	1.42	0.24	0.32	0.40	0.69	1.21	1.70
0.68	1.30	1.57	0.25	0.32	0.41	0.71	1.32	1.84
0.72	1.38	1.70	0.26	0.34	0.44	0.75	1.42	1.96
0.75	1.46	1.84	0.28	0.36	0.47	0.79	1.50	2.08
0.80	1.53	1.98	0.30	0.40	0.50	0.85	1.59	2.20
0.86	1.65	2.14	0.33	0.44	0.54	0.92	1.71	2.43
0.92	1.77	2.33	0.38	0.50	0.60	1.02	1.84	2.68
0.99	1.91	2.51	0.44	0.55	0.67	1.12	2.03	3.01
1.05	2.04	2.71	0.50	0.63	0.75	1.22	2.21	3.35
1.14	2.21	2.94	0.57	0.72	0.83	1.34	2.42	3.73
1.23	2.38	3.15	0.63	0.78	0.91	1.45	2.58	4.00
1.34	2.54	3.37	0.68	0.86	0.98	1.57	2.75	4.30
1.44	2.71	3.57	0.76	0.94	1.08	1.72	2.97	4.65
1.55	2.89	3.80	0.84	1.04	1.19	1.89	3.21	5.05
1.67	3.07	4.03	0.93	1.14	1.32	2.08	3.48	5.51
1.78	3.31	4.29	1.02	1.26	1.44	2.28	3.82	5.95
1.90	3.55	4.55	1.14	1.41	1.58	2.49	4.20	6.43
2.04	3.84	4.87	1.28	1.56	1.74	2.73	4.61	6.95
2.18	4.13	5.18	1.42	1.72	1.90	2.99	5.05	7.48
2.34	4.45	5.53	1.58	1.90	2.09	3.27	5.53	8.05
2.53	4.85	5.96	1.74	2.01	2.23	3.67	6.16	8.96
2.74	5.29	6.43	1.91	2.25	2.49	4.13	6.88	9.96
2.95	5.74	6.93	2.09	2.44	2.70	4.49	7.44	10.75
3.20	6.24	7.45	2.33	2.64	2.95	4.88	8.05	11.59
3.45	6.77	8.02	2.57	2.86	3.20	5.30	8.69	12.47
3.77	7.32	8.71	2.81	3.10	3.47	5.73	9.25	13.19
4.12	7.94	9.48	3.01	3.35	3.74	6.19	9.83	13.91
4.56	8.72	10.46	3.47	3.88	4.33	7.17	11.20	15.77
5.08	9.63	11.59	4.03	4.55	5.08	8.42	12.96	18.12
5.66	10.66	12.88	4.55	5.14	5.78	9.58	14.54	20.20
6.26	11.51	13.88	5.60	5.78	6.66	11.21	17.00	23.83
6.94	12.46	15.00	6.07	6.40	7.16	12.04	18.23	25.76
7.85	13.79	16.56	6.87	7.14	8.05	13.53	20.45	29.12
8.90	15.27	18.29	7.77	7.96	9.04	15.19	22.94	32.90
10.09	16.91	20.21	8.78	8.86	10.15	17.04	25.69	37.10
12.41	19.97	24.77	10.15	10.56	11.89	19.95	28.21	41.15
15.11	23.50	30.09	11.69	12.27	13.86	23.26	30.94	45.58
18.23	27.49	36.22	13.39	13.97	16.05	26.91	33.84	50.34
21.80	32.00	43.25	15.27	15.86	18.49	30.98	36.95	55.49
25.87	37.04	51.23	17.39	18.01	21.25	35.59	40.37	61.20

PREMIUM RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female	
	Nonsmoker		Smoker		Nonsmoker	
	Standard Plus	Standard	Preferred	Standard	Standard Plus	Standard
18	0.57	1.23	1.54	2.52	0.55	0.94
19	0.57	1.23	1.54	2.52	0.55	0.94
20	0.57	1.23	1.54	2.52	0.55	0.94
21	0.57	1.23	1.54	2.52	0.55	0.94
22	0.57	1.23	1.54	2.52	0.55	0.94
23	0.57	1.23	1.54	2.52	0.55	0.94
24	0.57	1.23	1.54	2.52	0.55	0.94
25	0.57	1.23	1.54	2.52	0.55	0.94
26	0.58	1.25	1.59	2.61	0.56	0.96
27	0.59	1.26	1.64	2.68	0.57	0.98
28	0.60	1.28	1.69	2.76	0.58	1.01
29	0.62	1.30	1.74	2.83	0.59	1.03
30	0.63	1.33	1.79	2.92	0.59	1.05
31	0.63	1.34	1.84	2.99	0.60	1.06
32	0.65	1.36	1.89	3.07	0.61	1.08
33	0.66	1.38	1.94	3.14	0.62	1.11
34	0.68	1.39	2.00	3.23	0.63	1.13
35	0.68	1.41	2.05	3.30	0.64	1.15
36	0.77	1.56	2.26	3.64	0.70	1.26
37	0.85	1.71	2.50	4.02	0.77	1.38
38	0.94	1.86	2.74	4.43	0.85	1.50
39	1.03	2.02	3.01	4.86	0.93	1.61
40	1.12	2.19	3.28	5.32	1.01	1.74
41	1.21	2.36	3.56	5.80	1.09	1.85
42	1.31	2.53	3.87	6.31	1.18	1.97
43	1.42	2.72	4.19	6.85	1.28	2.08
44	1.53	2.92	4.53	7.41	1.37	2.20
45	1.64	3.14	4.90	8.03	1.50	2.32
46	1.76	3.37	5.29	8.67	1.58	2.45
47	1.91	3.63	5.71	9.36	1.69	2.60
48	2.06	3.91	6.17	10.09	1.80	2.75
49	2.25	4.24	6.66	10.88	1.92	2.93
50	2.45	4.60	7.20	11.73	2.06	3.13
51	2.69	5.03	7.80	12.65	2.22	3.36
52	2.96	5.51	8.46	13.65	2.39	3.63
53	3.29	6.06	9.17	14.74	2.61	3.94
54	3.65	6.69	9.98	15.92	2.84	4.31
55	4.06	7.41	10.86	17.21	3.12	4.73
56	4.48	8.23	11.84	18.62	3.45	5.23
57	4.97	9.16	12.93	20.16	3.81	5.79
58	5.51	10.23	14.13	21.84	4.22	6.46
59	6.12	11.43	15.46	22.05	4.71	7.22
60	6.81	12.79	16.94	22.26	5.25	8.08
61	7.58	14.32	18.56	22.47	5.86	9.08
62	8.43	16.03	20.35	22.68	6.56	10.20
63	9.37	17.93	22.33	22.89	7.34	11.47
64	10.41	20.07	22.79	23.10	8.21	12.90
65	11.55	20.89	23.25	23.30	9.19	14.50
66	12.96	25.10	29.46	42.28	10.26	16.28
67	14.55	28.10	32.29	42.67	11.47	18.29
68	16.32	31.43	35.43	43.06	12.82	20.56
69	18.30	35.17	38.87	43.45	14.34	23.10
70	20.50	39.31	42.64	43.82	16.04	25.97

Female		Unisex			
Smoker		Nonsmoker		Smoker	
Preferred	Standard	Standard Plus	Standard	Preferred	Standard
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.52	1.87	0.57	1.20	1.54	2.46
1.57	1.94	0.58	1.22	1.59	2.54
1.62	2.00	0.59	1.23	1.64	2.61
1.66	2.08	0.60	1.25	1.69	2.69
1.72	2.15	0.62	1.27	1.74	2.76
1.77	2.22	0.63	1.30	1.79	2.85
1.82	2.28	0.63	1.31	1.84	2.92
1.87	2.36	0.65	1.33	1.89	3.00
1.92	2.43	0.66	1.35	1.94	3.07
1.96	2.49	0.67	1.36	2.00	3.16
2.01	2.57	0.68	1.38	2.05	3.23
2.18	2.79	0.77	1.53	2.25	3.56
2.36	3.05	0.84	1.68	2.49	3.92
2.55	3.31	0.93	1.82	2.72	4.32
2.76	3.59	1.02	1.98	2.99	4.73
2.98	3.88	1.11	2.15	3.25	5.18
3.22	4.19	1.20	2.31	3.53	5.64
3.48	4.52	1.30	2.47	3.83	6.13
3.76	4.85	1.41	2.66	4.15	6.65
4.05	5.20	1.51	2.85	4.48	7.19
4.36	5.58	1.63	3.06	4.85	7.79
4.70	5.98	1.74	3.28	5.23	8.40
5.05	6.38	1.89	3.53	5.64	9.06
5.44	6.83	2.04	3.79	6.10	9.76
5.85	7.30	2.22	4.11	6.58	10.52
6.29	7.80	2.42	4.45	7.11	11.34
6.77	8.34	2.64	4.86	7.70	12.22
7.28	8.93	2.90	5.32	8.34	13.18
7.83	9.55	3.22	5.85	9.04	14.22
8.44	10.24	3.56	6.45	9.83	15.35
9.08	10.98	3.97	7.14	10.68	16.59
9.78	11.79	4.38	7.93	11.63	17.94
10.54	12.67	4.86	8.82	12.69	19.41
11.36	13.63	5.38	9.85	13.85	21.02
12.24	14.68	5.98	11.01	15.14	21.31
13.20	15.83	6.65	12.32	16.57	21.62
14.23	17.08	7.40	13.80	18.13	21.93
15.35	18.45	8.24	15.45	19.85	22.26
16.57	19.94	9.17	17.28	21.75	22.60
17.88	21.57	10.19	19.35	22.30	22.95
19.29	22.90	11.31	20.25	22.85	23.26
20.79	25.18	12.69	24.22	28.59	40.57
22.43	27.20	14.24	27.12	31.30	41.12
24.21	29.40	15.97	30.34	34.31	41.69
26.11	31.80	17.90	33.96	37.59	42.29
28.16	36.49	19.61	36.64	39.74	42.35

PREMIUM RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$250,000 - \$999,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
19	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
20	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
21	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
22	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
23	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
24	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
25	0.32	0.43	0.48	0.87	1.14	1.89	0.30	0.39	0.45
26	0.32	0.43	0.48	0.88	1.16	1.92	0.30	0.39	0.46
27	0.32	0.43	0.48	0.89	1.17	1.94	0.30	0.39	0.46
28	0.32	0.44	0.48	0.89	1.19	1.98	0.30	0.40	0.47
29	0.32	0.44	0.49	0.90	1.22	2.02	0.30	0.40	0.48
30	0.32	0.44	0.50	0.90	1.28	2.07	0.31	0.40	0.49
31	0.32	0.44	0.50	0.91	1.30	2.09	0.31	0.40	0.49
32	0.32	0.44	0.51	0.92	1.34	2.12	0.31	0.40	0.50
33	0.32	0.45	0.52	0.93	1.37	2.17	0.31	0.41	0.50
34	0.32	0.45	0.52	0.95	1.42	2.23	0.31	0.41	0.50
35	0.32	0.45	0.52	0.98	1.49	2.33	0.31	0.41	0.50
36	0.40	0.52	0.58	1.02	1.63	2.55	0.36	0.47	0.57
37	0.44	0.55	0.61	1.07	1.76	2.78	0.39	0.52	0.59
38	0.48	0.58	0.65	1.14	1.90	3.01	0.42	0.53	0.63
39	0.52	0.63	0.71	1.22	2.05	3.26	0.45	0.58	0.68
40	0.58	0.68	0.79	1.29	2.21	3.52	0.51	0.62	0.74
41	0.64	0.75	0.87	1.43	2.42	3.88	0.58	0.69	0.81
42	0.71	0.83	0.97	1.58	2.65	4.28	0.66	0.74	0.91
43	0.80	0.92	1.07	1.74	2.91	4.75	0.73	0.82	0.99
44	0.89	1.00	1.22	1.92	3.20	5.25	0.83	0.89	1.11
45	1.00	1.11	1.32	2.12	3.51	5.80	0.89	0.97	1.25
46	1.10	1.21	1.47	2.30	3.81	6.25	0.98	1.06	1.34
47	1.21	1.32	1.62	2.50	4.13	6.73	1.07	1.17	1.42
48	1.32	1.45	1.76	2.72	4.51	7.28	1.18	1.26	1.52
49	1.44	1.58	1.93	2.97	4.92	7.88	1.26	1.37	1.64
50	1.58	1.72	2.12	3.24	5.37	8.54	1.35	1.47	1.75
51	1.74	1.90	2.32	3.55	5.84	9.37	1.45	1.58	1.87
52	1.92	2.07	2.55	3.89	6.35	10.27	1.54	1.68	2.01
53	2.11	2.28	2.80	4.25	6.90	11.24	1.64	1.83	2.18
54	2.33	2.52	3.12	4.64	7.47	12.28	1.73	1.97	2.36
55	2.55	2.80	3.47	5.06	8.10	13.41	1.82	2.09	2.73
56	2.90	3.12	3.82	5.66	8.93	14.65	2.21	2.38	2.98
57	3.24	3.49	4.20	6.31	9.85	16.01	2.62	2.82	3.28
58	3.63	3.91	4.64	6.96	10.74	17.31	3.03	3.21	3.62
59	4.09	4.37	5.14	7.66	11.72	18.71	3.42	3.60	4.04
60	4.59	4.91	5.70	8.43	12.76	20.19	3.82	4.02	4.51
61	5.21	5.57	6.33	9.54	13.88	21.54	4.31	4.51	4.97
62	5.89	6.28	7.04	10.71	15.07	21.97	4.79	4.96	5.48
63	6.40	7.09	7.83	12.30	16.75	22.40	5.24	5.58	6.13
64	6.89	8.01	8.68	14.15	18.69	22.83	5.71	6.07	6.67
65	7.37	8.79	9.71	16.08	20.64	23.25	6.18	6.57	7.25
66	8.22	9.81	10.65	18.62	23.01	34.68	6.97	7.41	7.91
67	9.17	10.95	11.87	21.46	25.63	40.20	7.92	8.41	8.95
68	10.26	12.25	13.26	24.66	28.53	41.38	8.94	9.49	10.14
69	11.47	13.69	14.80	28.23	31.70	42.56	10.09	10.73	11.45
70	12.81	15.29	16.51	32.20	35.22	43.75	11.39	12.11	12.93

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker				Smoker	
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.48	0.85	1.14	1.84
0.70	1.12	1.38	0.32	0.43	0.48	0.86	1.16	1.87
0.70	1.12	1.40	0.32	0.43	0.48	0.87	1.17	1.89
0.71	1.12	1.43	0.32	0.44	0.48	0.87	1.18	1.93
0.72	1.14	1.46	0.32	0.44	0.49	0.88	1.21	1.96
0.73	1.21	1.55	0.32	0.44	0.50	0.88	1.27	2.02
0.74	1.24	1.60	0.32	0.44	0.50	0.89	1.29	2.04
0.75	1.29	1.64	0.32	0.44	0.51	0.90	1.34	2.07
0.76	1.35	1.70	0.32	0.45	0.52	0.91	1.37	2.12
0.80	1.41	1.77	0.32	0.45	0.52	0.94	1.42	2.18
0.83	1.48	1.87	0.32	0.45	0.52	0.97	1.49	2.28
0.88	1.59	2.02	0.40	0.52	0.58	1.01	1.63	2.50
0.94	1.72	2.19	0.44	0.55	0.61	1.06	1.76	2.72
1.01	1.84	2.35	0.47	0.58	0.65	1.13	1.89	2.94
1.06	1.97	2.51	0.51	0.62	0.70	1.20	2.04	3.19
1.13	2.10	2.69	0.57	0.67	0.79	1.27	2.20	3.44
1.22	2.27	2.93	0.63	0.74	0.87	1.41	2.41	3.79
1.30	2.47	3.18	0.70	0.82	0.97	1.55	2.63	4.17
1.40	2.67	3.44	0.79	0.91	1.06	1.71	2.89	4.62
1.49	2.89	3.73	0.88	0.99	1.21	1.88	3.17	5.10
1.61	3.12	4.05	0.99	1.10	1.31	2.07	3.47	5.63
1.75	3.36	4.34	1.09	1.19	1.46	2.25	3.77	6.06
1.88	3.61	4.65	1.20	1.30	1.60	2.44	4.08	6.52
2.03	3.87	4.97	1.31	1.43	1.74	2.65	4.45	7.05
2.20	4.15	5.33	1.42	1.56	1.90	2.89	4.84	7.63
2.38	4.45	5.70	1.56	1.70	2.08	3.15	5.28	8.26
2.53	4.78	6.08	1.71	1.87	2.28	3.45	5.73	9.04
2.71	5.13	6.48	1.88	2.03	2.49	3.77	6.23	9.89
2.91	5.55	6.96	2.06	2.24	2.74	4.12	6.77	10.81
3.13	6.00	7.47	2.27	2.46	3.04	4.49	7.32	11.80
3.38	6.52	8.05	2.48	2.73	3.40	4.89	7.94	12.87
3.70	7.11	8.74	2.83	3.05	3.74	5.46	8.75	14.06
4.07	7.77	9.50	3.18	3.42	4.10	6.09	9.64	15.36
4.47	8.49	10.33	3.57	3.84	4.54	6.71	10.52	16.61
4.91	9.30	11.25	4.02	4.29	5.03	7.39	11.48	17.96
5.41	10.17	12.24	4.51	4.82	5.58	8.13	12.50	19.40
6.20	11.10	13.34	5.12	5.46	6.19	9.21	13.60	20.72
7.10	12.09	14.50	5.78	6.15	6.89	10.35	14.77	21.22
8.14	13.21	15.79	6.28	6.94	7.66	11.88	16.40	21.74
9.24	14.42	17.18	6.77	7.82	8.48	13.66	18.26	22.27
9.87	15.70	18.66	7.25	8.57	9.46	15.46	20.15	22.79
11.63	17.66	22.20	8.10	9.57	10.38	17.92	22.48	33.43
13.59	19.80	26.10	9.05	10.70	11.58	20.67	25.05	38.79
15.83	22.11	28.81	10.13	11.97	12.95	23.78	27.89	40.12
18.34	24.61	31.16	11.33	13.39	14.47	27.24	30.99	41.42
21.16	27.34	35.76	12.67	14.97	16.15	29.99	34.43	42.15

PREMIUM RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$1,000,000 +

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
19	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
20	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
21	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
22	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
23	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
24	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
25	0.32	0.43	0.45	0.87	1.14	1.89	0.30	0.39	0.43
26	0.32	0.43	0.46	0.87	1.16	1.92	0.30	0.39	0.43
27	0.32	0.43	0.46	0.88	1.17	1.94	0.30	0.39	0.43
28	0.32	0.44	0.46	0.88	1.19	1.98	0.30	0.40	0.44
29	0.32	0.44	0.46	0.89	1.22	2.02	0.30	0.40	0.45
30	0.32	0.44	0.46	0.89	1.28	2.07	0.31	0.40	0.45
31	0.32	0.44	0.46	0.90	1.30	2.09	0.31	0.39	0.45
32	0.32	0.44	0.47	0.92	1.34	2.12	0.31	0.39	0.45
33	0.32	0.44	0.48	0.93	1.37	2.17	0.31	0.40	0.46
34	0.32	0.44	0.48	0.95	1.42	2.23	0.31	0.40	0.47
35	0.32	0.45	0.50	0.98	1.49	2.33	0.31	0.40	0.49
36	0.39	0.48	0.54	1.02	1.63	2.55	0.35	0.46	0.52
37	0.42	0.51	0.58	1.07	1.76	2.78	0.37	0.47	0.56
38	0.44	0.54	0.63	1.14	1.90	3.01	0.40	0.51	0.59
39	0.48	0.57	0.68	1.22	2.05	3.26	0.45	0.54	0.63
40	0.52	0.62	0.75	1.29	2.21	3.52	0.49	0.59	0.67
41	0.59	0.69	0.82	1.43	2.42	3.88	0.55	0.63	0.74
42	0.66	0.78	0.92	1.58	2.65	4.28	0.63	0.70	0.83
43	0.75	0.87	1.03	1.74	2.91	4.75	0.70	0.77	0.91
44	0.85	0.96	1.14	1.92	3.20	5.25	0.80	0.86	1.02
45	0.95	1.07	1.26	2.12	3.51	5.80	0.89	0.93	1.13
46	1.06	1.18	1.38	2.30	3.81	6.25	0.98	1.02	1.20
47	1.15	1.29	1.51	2.50	4.13	6.73	1.07	1.10	1.28
48	1.27	1.39	1.66	2.72	4.51	7.28	1.15	1.18	1.37
49	1.37	1.51	1.82	2.97	4.92	7.88	1.24	1.27	1.46
50	1.49	1.68	2.01	3.24	5.37	8.54	1.34	1.38	1.56
51	1.66	1.84	2.20	3.55	5.84	9.37	1.45	1.49	1.68
52	1.82	2.04	2.43	3.89	6.35	10.27	1.54	1.63	1.80
53	2.03	2.26	2.68	4.25	6.90	11.24	1.64	1.79	1.96
54	2.25	2.50	2.94	4.64	7.47	12.28	1.73	1.92	2.12
55	2.53	2.79	3.23	5.06	8.10	13.41	1.82	2.09	2.47
56	2.81	3.05	3.67	5.66	8.93	14.65	2.21	2.34	2.67
57	3.10	3.42	4.03	6.31	9.85	16.01	2.62	2.75	2.87
58	3.43	3.78	4.39	6.96	10.74	17.31	2.93	3.04	3.15
59	3.82	4.19	4.78	7.66	11.72	18.71	3.24	3.37	3.49
60	4.23	4.63	5.19	8.43	12.76	20.19	3.60	3.72	3.84
61	4.79	5.27	5.83	9.54	13.88	21.54	4.10	4.22	4.33
62	5.37	5.94	6.53	10.71	15.07	21.97	4.69	4.73	4.88
63	6.15	6.86	7.43	12.30	16.75	22.40	5.24	5.45	5.50
64	6.89	7.92	8.48	14.15	18.69	22.83	5.71	6.07	6.21
65	7.37	8.79	9.56	16.08	20.64	23.25	6.18	6.57	6.98
66	8.22	9.81	10.65	18.62	23.01	34.68	6.97	7.41	7.91
67	9.17	10.95	11.87	21.46	25.63	40.20	7.92	8.41	8.95
68	10.26	12.25	13.26	24.66	28.53	41.38	8.94	9.49	10.14
69	11.47	13.69	14.80	28.23	31.70	42.56	10.09	10.73	11.45
70	12.81	15.29	16.51	32.20	35.22	43.75	11.39	12.11	12.93

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker				Smoker	
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.36	0.32	0.43	0.45	0.85	1.14	1.84
0.70	1.12	1.38	0.32	0.43	0.46	0.85	1.16	1.87
0.70	1.12	1.40	0.32	0.43	0.46	0.86	1.17	1.89
0.71	1.12	1.43	0.32	0.44	0.46	0.86	1.18	1.93
0.71	1.14	1.46	0.32	0.44	0.46	0.87	1.21	1.96
0.72	1.21	1.55	0.32	0.44	0.46	0.87	1.27	2.02
0.73	1.24	1.60	0.32	0.44	0.46	0.88	1.29	2.04
0.75	1.29	1.64	0.32	0.44	0.47	0.90	1.34	2.07
0.76	1.35	1.70	0.32	0.44	0.48	0.91	1.37	2.12
0.80	1.41	1.77	0.32	0.44	0.48	0.94	1.42	2.18
0.83	1.48	1.87	0.32	0.45	0.50	0.97	1.49	2.28
0.88	1.59	2.02	0.39	0.48	0.54	1.01	1.63	2.50
0.94	1.72	2.19	0.41	0.51	0.58	1.06	1.76	2.72
1.01	1.84	2.35	0.44	0.54	0.62	1.13	1.89	2.94
1.06	1.97	2.51	0.48	0.57	0.68	1.20	2.04	3.19
1.13	2.10	2.69	0.52	0.62	0.74	1.27	2.20	3.44
1.22	2.27	2.93	0.59	0.68	0.81	1.41	2.41	3.79
1.30	2.47	3.18	0.66	0.77	0.91	1.55	2.63	4.17
1.40	2.67	3.44	0.74	0.86	1.02	1.71	2.89	4.62
1.49	2.89	3.73	0.84	0.95	1.13	1.88	3.17	5.10
1.61	3.12	4.05	0.94	1.06	1.24	2.07	3.47	5.63
1.75	3.36	4.34	1.05	1.16	1.36	2.25	3.77	6.06
1.88	3.61	4.65	1.14	1.27	1.48	2.44	4.08	6.52
2.03	3.87	4.97	1.26	1.37	1.63	2.65	4.45	7.05
2.20	4.15	5.33	1.36	1.49	1.79	2.89	4.84	7.63
2.38	4.45	5.70	1.48	1.65	1.96	3.15	5.28	8.26
2.53	4.78	6.08	1.64	1.81	2.14	3.45	5.73	9.04
2.71	5.13	6.48	1.79	2.00	2.36	3.77	6.23	9.89
2.91	5.55	6.96	1.99	2.21	2.61	4.12	6.77	10.81
3.13	6.00	7.47	2.20	2.44	2.86	4.49	7.32	11.80
3.38	6.52	8.05	2.46	2.72	3.15	4.89	7.94	12.87
3.70	7.11	8.74	2.75	2.98	3.57	5.46	8.75	14.06
4.07	7.77	9.50	3.05	3.35	3.92	6.09	9.64	15.36
4.47	8.49	10.33	3.38	3.71	4.27	6.71	10.52	16.61
4.91	9.30	11.25	3.76	4.11	4.65	7.39	11.48	17.96
5.41	10.17	12.24	4.17	4.54	5.05	8.13	12.50	19.40
6.20	11.10	13.34	4.72	5.16	5.68	9.21	13.60	20.72
7.10	12.09	14.50	5.30	5.82	6.36	10.35	14.77	21.22
8.14	13.21	15.79	6.06	6.72	7.24	11.88	16.40	21.74
9.24	14.42	17.18	6.77	7.74	8.25	13.66	18.26	22.27
9.87	15.70	18.66	7.25	8.57	9.30	15.46	20.15	22.79
11.63	17.66	22.20	8.10	9.57	10.38	17.92	22.48	33.43
13.59	19.80	26.10	9.05	10.70	11.58	20.67	25.05	38.79
15.83	22.11	28.81	10.13	11.97	12.95	23.78	27.89	40.12
18.34	24.61	31.16	11.33	13.39	14.47	27.24	30.99	41.42
21.16	27.34	35.76	12.67	14.97	16.15	29.99	34.43	42.15

PREMIUM RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female	
	Nonsmoker		Smoker		Nonsmoker	
	Standard Plus	Standard	Preferred	Standard	Standard Plus	Standard
18	0.98	1.40	1.89	2.86	0.82	1.01
19	0.98	1.40	1.89	2.86	0.82	1.01
20	0.98	1.40	1.89	2.86	0.82	1.01
21	0.98	1.40	1.89	2.86	0.82	1.01
22	0.98	1.40	1.89	2.86	0.82	1.01
23	0.98	1.40	1.89	2.86	0.82	1.01
24	0.98	1.40	1.89	2.86	0.82	1.01
25	0.98	1.40	1.89	2.86	0.82	1.01
26	1.00	1.43	1.94	2.97	0.83	1.04
27	1.03	1.46	2.02	3.07	0.85	1.07
28	1.04	1.48	2.09	3.18	0.86	1.09
29	1.06	1.51	2.17	3.28	0.88	1.12
30	1.09	1.54	2.24	3.39	0.89	1.15
31	1.10	1.57	2.31	3.49	0.91	1.18
32	1.12	1.60	2.38	3.60	0.93	1.21
33	1.13	1.63	2.45	3.71	0.95	1.23
34	1.16	1.66	2.53	3.81	0.97	1.26
35	1.18	1.69	2.60	3.91	0.98	1.29
36	1.33	1.87	2.87	4.32	1.08	1.44
37	1.47	2.04	3.17	4.77	1.20	1.59
38	1.62	2.23	3.49	5.25	1.30	1.74
39	1.76	2.42	3.82	5.76	1.42	1.87
40	1.91	2.61	4.18	6.31	1.52	2.00
41	2.05	2.78	4.56	6.89	1.64	2.14
42	2.18	2.98	4.96	7.51	1.74	2.25
43	2.31	3.19	5.38	8.16	1.84	2.37
44	2.45	3.39	5.83	8.85	1.95	2.48
45	2.59	3.63	6.32	9.58	2.06	2.61
46	2.76	3.90	6.84	10.35	2.16	2.73
47	2.95	4.18	7.39	11.16	2.26	2.87
48	3.14	4.52	8.00	12.02	2.39	3.03
49	3.38	4.90	8.66	12.93	2.53	3.21
50	3.65	5.35	9.38	13.91	2.69	3.43
51	3.96	5.86	10.16	14.95	2.86	3.70
52	4.32	6.44	11.02	16.06	3.09	4.00
53	4.73	7.14	11.97	17.25	3.36	4.38
54	5.23	7.93	13.01	18.53	3.65	4.84
55	5.80	8.86	14.15	19.90	4.02	5.37
56	6.49	9.91	15.42	21.37	4.44	6.01
57	7.30	11.12	16.81	22.96	4.93	6.76
58	8.24	12.49	18.35	23.01	5.49	7.64
59	9.31	14.06	20.04	23.06	6.13	8.66
60	10.55	15.86	21.90	23.11	6.88	9.86
61	11.97	17.88	22.60	23.16	7.73	11.22
62	13.56	20.16	22.78	23.21	8.68	12.79
63	15.37	20.42	22.96	23.26	9.76	14.58
64	17.42	20.68	23.14	23.31	10.95	16.60
65	19.71	20.94	23.30	23.34	12.31	18.89

Female		Unisex			
Smoker		Nonsmoker		Smoker	
Preferred	Standard	Standard Plus	Standard	Preferred	Standard
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.87	1.92	0.96	1.36	1.89	2.77
1.92	2.01	0.99	1.39	1.94	2.87
1.98	2.12	1.01	1.42	2.02	2.98
2.04	2.22	1.02	1.44	2.09	3.08
2.10	2.32	1.05	1.47	2.16	3.18
2.15	2.42	1.07	1.50	2.23	3.29
2.20	2.52	1.08	1.53	2.30	3.39
2.27	2.62	1.10	1.56	2.37	3.50
2.32	2.72	1.11	1.59	2.44	3.61
2.38	2.83	1.14	1.62	2.52	3.71
2.44	2.93	1.16	1.65	2.58	3.81
2.63	3.20	1.30	1.83	2.85	4.21
2.83	3.50	1.45	1.99	3.14	4.64
3.06	3.80	1.59	2.18	3.45	5.11
3.30	4.13	1.73	2.36	3.77	5.60
3.56	4.46	1.87	2.54	4.12	6.13
3.84	4.81	2.01	2.72	4.49	6.68
4.14	5.18	2.14	2.91	4.88	7.28
4.46	5.57	2.26	3.11	5.29	7.90
4.81	5.97	2.40	3.30	5.73	8.56
5.18	6.38	2.54	3.53	6.21	9.26
5.58	6.82	2.70	3.78	6.71	10.00
6.00	7.27	2.88	4.05	7.25	10.77
6.45	7.76	3.07	4.37	7.85	11.59
6.95	8.27	3.29	4.73	8.49	12.46
7.48	8.81	3.56	5.16	9.19	13.40
8.05	9.39	3.85	5.64	9.95	14.39
8.66	10.01	4.20	6.20	10.78	15.46
9.32	10.68	4.60	6.86	11.71	16.59
10.04	11.40	5.07	7.62	12.71	17.82
10.81	12.18	5.62	8.51	13.82	19.13
11.64	13.03	6.28	9.52	15.04	20.54
12.55	13.95	7.06	10.68	16.38	22.06
13.53	14.94	7.97	12.00	17.87	22.20
14.58	16.04	8.99	13.52	19.49	22.36
15.73	17.22	10.19	15.26	21.28	22.52
16.97	18.51	11.54	17.21	22.04	22.70
18.31	19.92	13.07	18.68	22.33	22.88
19.75	21.45	14.81	19.25	22.64	23.08
21.30	22.00	16.77	19.86	22.96	23.18
22.00	22.97	18.97	20.53	23.04	23.27

PREMIUM RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$250,000 - \$999,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
19	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
20	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
21	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
22	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
23	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
24	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
25	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
26	0.47	0.56	0.59	1.02	1.44	2.22	0.41	0.49	0.53
27	0.47	0.56	0.60	1.02	1.45	2.26	0.41	0.50	0.54
28	0.47	0.56	0.60	1.02	1.48	2.31	0.41	0.50	0.56
29	0.47	0.56	0.61	1.03	1.55	2.39	0.41	0.50	0.58
30	0.47	0.56	0.62	1.03	1.67	2.48	0.41	0.50	0.59
31	0.47	0.56	0.62	1.05	1.71	2.52	0.41	0.51	0.60
32	0.47	0.56	0.64	1.07	1.76	2.57	0.41	0.52	0.61
33	0.47	0.56	0.66	1.09	1.81	2.63	0.41	0.53	0.63
34	0.47	0.57	0.67	1.13	1.88	2.71	0.43	0.54	0.65
35	0.48	0.59	0.72	1.16	1.96	2.83	0.44	0.54	0.66
36	0.51	0.64	0.76	1.23	2.12	3.09	0.47	0.59	0.73
37	0.56	0.69	0.82	1.31	2.30	3.37	0.50	0.63	0.77
38	0.61	0.74	0.90	1.40	2.49	3.68	0.54	0.68	0.82
39	0.67	0.80	0.98	1.49	2.71	4.02	0.60	0.74	0.88
40	0.75	0.87	1.10	1.58	2.94	4.41	0.68	0.80	0.94
41	0.83	0.96	1.21	1.75	3.25	4.85	0.74	0.87	1.04
42	0.93	1.05	1.34	1.95	3.58	5.35	0.83	0.95	1.13
43	1.04	1.17	1.49	2.16	3.95	5.89	0.94	1.05	1.23
44	1.15	1.29	1.69	2.38	4.34	6.47	1.06	1.16	1.36
45	1.28	1.42	1.84	2.63	4.77	7.10	1.17	1.25	1.50
46	1.42	1.53	2.04	2.86	5.22	7.67	1.26	1.36	1.57
47	1.55	1.68	2.21	3.11	5.72	8.28	1.36	1.48	1.67
48	1.69	1.84	2.36	3.37	6.26	8.94	1.45	1.61	1.76
49	1.82	1.99	2.54	3.67	6.86	9.66	1.54	1.73	1.87
50	2.01	2.18	2.76	3.98	7.51	10.42	1.65	1.85	2.00
51	2.21	2.40	2.96	4.36	8.13	11.52	1.79	1.96	2.15
52	2.42	2.60	3.22	4.76	8.80	12.72	1.97	2.07	2.32
53	2.65	2.87	3.53	5.20	9.47	14.01	2.14	2.26	2.54
54	2.93	3.19	3.89	5.66	10.20	15.41	2.34	2.42	2.78
55	3.30	3.58	4.32	6.17	10.99	16.96	2.58	2.62	3.41
56	3.70	4.02	4.81	7.08	12.03	18.33	2.90	2.97	3.75
57	4.15	4.53	5.38	8.01	13.17	19.83	3.28	3.38	4.17
58	4.67	5.12	6.03	9.06	14.44	21.46	3.72	3.85	4.67
59	5.28	5.76	6.79	10.17	15.83	21.72	4.24	4.41	5.27
60	5.95	6.51	7.62	11.56	17.33	21.98	4.80	5.03	5.99
61	6.79	7.45	8.58	13.21	19.07	22.24	5.45	5.74	6.62
62	7.69	8.45	9.67	14.96	20.94	22.50	6.21	6.57	7.32
63	8.68	9.57	10.87	16.72	21.71	22.76	7.03	7.50	8.21
64	9.81	10.83	12.15	18.80	22.48	23.02	7.98	8.60	8.82
65	10.90	12.24	13.71	20.89	23.25	23.30	9.02	9.74	10.34

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker				Smoker	
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.56	0.46	0.55	0.59	0.99	1.43	2.15
0.77	1.29	1.61	0.46	0.55	0.59	1.00	1.43	2.20
0.78	1.29	1.66	0.46	0.55	0.60	1.00	1.46	2.25
0.79	1.34	1.72	0.46	0.55	0.61	1.01	1.53	2.32
0.80	1.46	1.80	0.46	0.55	0.61	1.01	1.65	2.41
0.83	1.49	1.87	0.46	0.56	0.62	1.03	1.69	2.46
0.86	1.55	1.94	0.46	0.56	0.63	1.05	1.74	2.51
0.88	1.62	2.02	0.46	0.56	0.66	1.07	1.79	2.57
0.92	1.70	2.12	0.47	0.57	0.67	1.11	1.86	2.65
0.97	1.77	2.23	0.48	0.59	0.71	1.14	1.94	2.77
1.03	1.91	2.38	0.51	0.64	0.76	1.21	2.10	3.02
1.09	2.05	2.54	0.55	0.68	0.82	1.29	2.28	3.29
1.16	2.20	2.71	0.60	0.73	0.89	1.38	2.46	3.58
1.23	2.37	2.89	0.66	0.79	0.97	1.46	2.68	3.91
1.31	2.55	3.08	0.74	0.86	1.08	1.55	2.90	4.28
1.42	2.78	3.36	0.82	0.95	1.19	1.72	3.20	4.70
1.53	3.03	3.65	0.92	1.04	1.32	1.91	3.53	5.18
1.64	3.29	3.97	1.03	1.16	1.46	2.11	3.88	5.70
1.76	3.57	4.31	1.14	1.28	1.66	2.32	4.26	6.25
1.89	3.88	4.68	1.27	1.40	1.81	2.56	4.68	6.86
2.04	4.17	5.02	1.40	1.51	1.99	2.78	5.12	7.41
2.20	4.48	5.39	1.53	1.66	2.15	3.02	5.60	7.99
2.38	4.83	5.78	1.67	1.82	2.30	3.27	6.12	8.62
2.58	5.20	6.22	1.79	1.96	2.47	3.56	6.69	9.32
2.79	5.61	6.69	1.97	2.15	2.68	3.86	7.32	10.05
2.98	6.01	7.14	2.17	2.36	2.88	4.22	7.92	11.08
3.19	6.45	7.63	2.37	2.55	3.13	4.60	8.57	12.21
3.43	6.97	8.20	2.60	2.81	3.43	5.02	9.22	13.43
3.71	7.56	8.86	2.87	3.11	3.78	5.47	9.94	14.76
4.02	8.25	9.61	3.23	3.48	4.23	5.96	10.72	16.23
4.51	9.00	10.46	3.62	3.91	4.70	6.82	11.73	17.54
5.09	9.86	11.42	4.06	4.41	5.26	7.72	12.84	18.99
5.77	10.82	12.50	4.58	4.99	5.89	8.73	14.08	20.56
6.55	11.88	13.70	5.18	5.62	6.64	9.81	15.44	20.92
7.46	13.05	14.99	5.84	6.36	7.46	11.15	16.90	21.28
8.50	14.31	16.35	6.66	7.28	8.38	12.74	18.59	21.65
9.69	15.64	17.75	7.54	8.26	9.44	14.43	20.41	22.03
11.05	17.03	19.22	8.52	9.36	10.60	16.15	21.24	22.41
12.57	18.47	20.70	9.63	10.61	11.82	18.18	22.08	22.79
14.29	19.95	22.20	10.71	11.99	13.37	19.57	22.59	23.08

PREMIUM RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$1,000,000 +

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
19	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
20	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
21	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
22	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
23	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
24	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
25	0.47	0.56	0.58	1.02	1.41	2.18	0.41	0.49	0.50
26	0.47	0.56	0.59	1.02	1.44	2.22	0.41	0.49	0.50
27	0.47	0.56	0.59	1.02	1.45	2.26	0.41	0.49	0.50
28	0.47	0.56	0.59	1.02	1.48	2.31	0.41	0.49	0.51
29	0.47	0.56	0.60	1.03	1.55	2.39	0.40	0.49	0.52
30	0.47	0.56	0.60	1.03	1.67	2.48	0.40	0.49	0.52
31	0.47	0.56	0.60	1.05	1.71	2.52	0.40	0.48	0.52
32	0.47	0.56	0.61	1.07	1.76	2.57	0.39	0.50	0.53
33	0.47	0.56	0.63	1.09	1.81	2.63	0.39	0.50	0.55
34	0.47	0.56	0.64	1.13	1.88	2.71	0.40	0.50	0.57
35	0.48	0.59	0.68	1.16	1.96	2.83	0.41	0.51	0.62
36	0.51	0.63	0.73	1.23	2.12	3.09	0.44	0.55	0.66
37	0.56	0.67	0.79	1.31	2.30	3.37	0.46	0.58	0.71
38	0.60	0.72	0.87	1.40	2.49	3.68	0.50	0.63	0.77
39	0.65	0.76	0.94	1.49	2.71	4.02	0.56	0.69	0.82
40	0.71	0.82	1.04	1.58	2.94	4.41	0.61	0.74	0.87
41	0.80	0.92	1.15	1.75	3.25	4.85	0.69	0.82	0.95
42	0.90	1.03	1.28	1.95	3.58	5.35	0.77	0.93	1.05
43	1.03	1.14	1.43	2.16	3.95	5.89	0.87	1.03	1.15
44	1.15	1.27	1.59	2.38	4.34	6.47	0.98	1.15	1.27
45	1.28	1.39	1.76	2.63	4.77	7.10	1.09	1.25	1.40
46	1.42	1.52	1.92	2.86	5.22	7.67	1.18	1.36	1.46
47	1.54	1.65	2.08	3.11	5.72	8.28	1.28	1.45	1.55
48	1.67	1.78	2.27	3.37	6.26	8.94	1.36	1.55	1.63
49	1.80	1.91	2.46	3.66	6.86	9.66	1.44	1.65	1.72
50	1.93	2.10	2.65	3.97	7.51	10.42	1.55	1.77	1.83
51	2.12	2.28	2.84	4.35	8.13	11.52	1.68	1.92	1.96
52	2.32	2.51	3.11	4.75	8.80	12.72	1.83	2.07	2.11
53	2.57	2.77	3.41	5.18	9.47	14.01	2.00	2.26	2.30
54	2.84	3.07	3.70	5.64	10.20	15.41	2.22	2.41	2.51
55	3.19	3.41	4.01	6.05	10.99	16.96	2.45	2.62	3.07
56	3.56	3.83	4.75	6.73	12.03	18.33	2.73	2.93	3.38
57	3.97	4.28	5.23	7.49	13.17	19.83	3.05	3.27	3.72
58	4.42	4.79	5.76	8.33	14.44	21.46	3.41	3.67	4.11
59	4.92	5.37	6.35	9.26	15.83	23.17	3.81	4.14	4.54
60	5.50	6.00	6.98	10.28	17.33	24.98	4.30	4.58	5.03
61	6.35	7.01	8.07	11.94	19.07	27.24	5.01	5.37	5.74
62	7.31	8.09	9.29	13.70	20.94	29.50	5.82	6.28	6.54
63	8.38	9.32	10.62	15.68	22.71	32.76	6.77	7.29	7.41
64	9.57	10.69	12.08	17.87	24.48	36.02	7.83	8.43	8.77
65	10.90	12.24	13.71	20.31	27.25	39.30	9.02	9.74	10.34

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker				Smoker	
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.52	0.46	0.55	0.57	0.99	1.40	2.11
0.76	1.29	1.56	0.46	0.55	0.58	0.99	1.43	2.15
0.77	1.29	1.61	0.46	0.55	0.58	1.00	1.43	2.20
0.78	1.29	1.66	0.46	0.55	0.58	1.00	1.46	2.25
0.79	1.34	1.72	0.46	0.55	0.59	1.01	1.53	2.32
0.80	1.46	1.80	0.46	0.55	0.59	1.01	1.65	2.41
0.83	1.49	1.87	0.46	0.55	0.59	1.03	1.69	2.46
0.86	1.55	1.94	0.46	0.55	0.60	1.05	1.74	2.51
0.88	1.62	2.02	0.46	0.55	0.62	1.07	1.79	2.57
0.92	1.70	2.12	0.46	0.55	0.63	1.11	1.86	2.65
0.97	1.77	2.23	0.47	0.58	0.67	1.14	1.94	2.77
1.03	1.91	2.38	0.50	0.62	0.72	1.21	2.10	3.02
1.09	2.05	2.54	0.55	0.66	0.78	1.29	2.28	3.29
1.16	2.20	2.71	0.59	0.71	0.86	1.38	2.46	3.58
1.23	2.37	2.89	0.64	0.75	0.93	1.46	2.68	3.91
1.31	2.55	3.08	0.70	0.81	1.02	1.55	2.90	4.28
1.42	2.78	3.36	0.79	0.91	1.13	1.72	3.20	4.70
1.53	3.03	3.65	0.89	1.02	1.26	1.91	3.53	5.18
1.64	3.29	3.97	1.01	1.13	1.40	2.11	3.88	5.70
1.76	3.57	4.31	1.13	1.26	1.56	2.32	4.26	6.25
1.89	3.88	4.68	1.26	1.38	1.72	2.56	4.68	6.86
2.04	4.17	5.02	1.39	1.51	1.87	2.78	5.12	7.41
2.20	4.48	5.39	1.51	1.63	2.03	3.02	5.60	7.99
2.38	4.83	5.78	1.64	1.76	2.20	3.27	6.12	8.62
2.58	5.20	6.22	1.76	1.88	2.38	3.56	6.69	9.32
2.79	5.61	6.69	1.89	2.07	2.57	3.85	7.32	10.05
2.98	6.01	7.14	2.07	2.25	2.76	4.21	7.92	11.08
3.19	6.45	7.63	2.27	2.46	3.01	4.59	8.57	12.21
3.43	6.97	8.20	2.51	2.72	3.30	5.01	9.22	13.43
3.71	7.56	8.86	2.78	3.00	3.58	5.45	9.94	14.76
4.02	8.25	9.61	3.12	3.33	3.92	5.85	10.72	16.23
4.44	9.00	10.46	3.48	3.74	4.61	6.50	11.73	17.54
4.90	9.86	11.42	3.88	4.18	5.08	7.23	12.84	18.99
5.43	10.82	12.50	4.32	4.68	5.60	8.04	14.08	20.56
6.03	11.88	13.70	4.81	5.25	6.17	8.94	15.44	20.92
6.69	13.05	14.99	5.38	5.86	6.78	9.92	16.90	21.28
7.86	14.31	16.35	6.22	6.84	7.84	11.53	18.59	21.65
9.19	15.64	17.75	7.16	7.91	9.01	13.25	20.41	22.03
10.70	17.03	19.22	8.22	9.11	10.30	15.18	21.24	22.41
12.39	18.47	20.70	9.39	10.46	11.75	17.32	22.08	22.79
14.29	19.95	22.20	10.71	11.99	13.37	19.11	22.59	23.08

PREMIUM RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$100,000 - \$249,999

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male				Female	
	Nonsmoker		Smoker		Nonsmoker	
	Standard Plus	Standard	Preferred	Standard	Standard Plus	Standard
18	1.32	2.34	3.25	4.63	1.07	1.54
19	1.32	2.34	3.25	4.63	1.07	1.54
20	1.32	2.34	3.25	4.63	1.07	1.54
21	1.32	2.34	3.25	4.63	1.07	1.54
22	1.32	2.34	3.25	4.63	1.07	1.54
23	1.32	2.34	3.25	4.63	1.07	1.54
24	1.32	2.34	3.25	4.63	1.07	1.54
25	1.32	2.34	3.25	4.63	1.07	1.54
26	1.35	2.40	3.37	4.84	1.08	1.59
27	1.39	2.44	3.51	5.05	1.10	1.63
28	1.41	2.50	3.64	5.26	1.10	1.68
29	1.45	2.56	3.77	5.46	1.11	1.72
30	1.49	2.62	3.90	5.68	1.13	1.78
31	1.52	2.66	4.03	5.88	1.13	1.83
32	1.56	2.72	4.16	6.08	1.14	1.87
33	1.59	2.77	4.29	6.29	1.15	1.92
34	1.63	2.82	4.43	6.50	1.16	1.96
35	1.66	2.88	4.55	6.70	1.18	2.01
36	1.80	3.13	5.00	7.29	1.27	2.15
37	1.94	3.41	5.50	7.95	1.38	2.31
38	2.11	3.73	6.07	8.68	1.50	2.48
39	2.30	4.08	6.69	9.47	1.64	2.68
40	2.51	4.48	7.36	10.33	1.79	2.88
41	2.73	4.90	8.09	11.26	1.96	3.11
42	2.98	5.37	8.88	12.27	2.14	3.36
43	3.24	5.86	9.73	12.52	2.34	3.61
44	3.52	6.39	10.64	12.79	2.55	3.89
45	3.82	6.96	11.61	13.06	2.77	4.19
46	4.15	7.61	11.92	13.32	3.03	4.51
47	4.53	8.32	12.16	13.59	3.30	4.87
48	4.92	9.07	12.41	13.86	3.61	5.24
49	5.34	9.89	12.65	14.13	3.93	5.64
50	5.79	10.77	12.89	14.29	4.27	6.07

Female		Unisex			
Smoker		Nonsmoker		Smoker	
Preferred	Standard	Standard Plus	Standard	Preferred	Standard
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.68	3.17	1.30	2.26	3.19	4.48
2.77	3.29	1.33	2.32	3.31	4.69
2.88	3.42	1.36	2.36	3.45	4.89
2.97	3.54	1.38	2.42	3.57	5.09
3.08	3.67	1.41	2.48	3.70	5.28
3.18	3.79	1.45	2.54	3.83	5.49
3.27	3.91	1.48	2.58	3.95	5.68
3.38	4.04	1.52	2.64	4.08	5.88
3.47	4.16	1.55	2.69	4.21	6.08
3.58	4.29	1.58	2.73	4.35	6.28
3.67	4.41	1.61	2.79	4.46	6.47
3.99	4.77	1.74	3.03	4.90	7.04
4.35	5.17	1.88	3.30	5.39	7.67
4.74	5.61	2.05	3.61	5.94	8.37
5.18	6.08	2.23	3.94	6.54	9.13
5.65	6.60	2.44	4.32	7.19	9.96
6.17	7.16	2.65	4.72	7.90	10.85
6.72	7.77	2.90	5.17	8.66	11.82
7.31	8.42	3.15	5.64	9.49	12.11
7.95	9.11	3.42	6.14	10.37	12.42
8.63	9.84	3.72	6.68	11.31	12.74
9.41	10.27	4.04	7.30	11.67	13.02
10.25	10.71	4.41	7.98	11.97	13.30
11.15	11.52	4.79	8.69	12.28	13.63
11.44	11.97	5.20	9.47	12.53	13.91
12.41	12.42	5.64	9.83	12.79	13.92

PREMIUM RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$250,000 +

Annual Rates per \$1,000 of Initial Death Benefit. Add \$69 policy fee.

Issue Age	Male						Female		
	Nonsmoker				Smoker		Nonsmoker		
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus
18	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
19	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
20	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
21	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
22	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
23	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
24	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
25	0.84	0.96	0.99	1.67	2.37	3.57	0.72	0.79	0.91
26	0.84	0.96	0.99	1.67	2.42	3.64	0.74	0.79	0.91
27	0.84	0.96	1.00	1.67	2.45	3.70	0.74	0.81	0.93
28	0.84	0.96	1.00	1.67	2.49	3.79	0.73	0.81	0.96
29	0.84	0.96	1.02	1.69	2.60	3.92	0.73	0.81	0.99
30	0.84	0.96	1.02	1.69	2.81	4.06	0.72	0.81	0.99
31	0.84	0.96	1.03	1.73	2.87	4.12	0.71	0.81	1.02
32	0.84	0.96	1.04	1.76	2.96	4.21	0.70	0.82	1.03
33	0.84	0.96	1.07	1.80	3.04	4.30	0.69	0.84	1.06
34	0.84	0.99	1.11	1.84	3.16	4.44	0.70	0.85	1.08
35	0.85	1.02	1.17	1.90	3.30	4.63	0.71	0.85	1.10
36	0.92	1.10	1.25	2.01	3.57	5.05	0.76	0.93	1.21
37	1.00	1.19	1.34	2.15	3.86	5.52	0.81	0.99	1.26
38	1.10	1.26	1.44	2.29	4.18	6.02	0.88	1.08	1.32
39	1.21	1.38	1.58	2.44	4.55	6.59	0.96	1.16	1.40
40	1.34	1.50	1.76	2.59	4.94	7.21	1.09	1.27	1.49
41	1.49	1.65	1.94	2.87	5.46	7.94	1.19	1.40	1.62
42	1.67	1.82	2.15	3.20	6.02	8.75	1.33	1.53	1.75
43	1.86	2.02	2.37	3.54	6.64	9.64	1.51	1.70	1.89
44	2.07	2.22	2.66	3.89	7.30	10.59	1.69	1.87	2.06
45	2.30	2.45	2.90	4.30	8.02	11.60	1.88	2.03	2.25
46	2.55	2.63	3.24	4.67	8.78	12.00	2.06	2.22	2.37
47	2.79	2.89	3.54	5.08	9.62	12.41	2.24	2.45	2.51
48	3.03	3.16	3.81	5.52	10.53	12.83	2.41	2.68	3.06
49	3.27	3.42	4.14	6.00	11.53	13.24	2.59	2.90	3.31
50	3.60	3.74	4.53	6.52	12.31	13.65	2.80	3.01	3.53

Female			Unisex					
Nonsmoker	Smoker		Nonsmoker			Smoker		
Standard	Preferred	Standard	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.11	1.91	2.28	0.83	0.94	0.98	1.61	2.32	3.44
1.14	1.91	2.28	0.83	0.94	0.98	1.62	2.32	3.44
1.14	1.94	2.34	0.83	0.94	0.98	1.62	2.37	3.51
1.16	1.94	2.41	0.83	0.95	0.99	1.62	2.40	3.57
1.17	1.94	2.49	0.83	0.95	0.99	1.62	2.44	3.66
1.19	2.02	2.58	0.83	0.94	1.02	1.64	2.54	3.79
1.20	2.19	2.70	0.83	0.95	1.02	1.64	2.75	3.92
1.25	2.24	2.81	0.83	0.94	1.03	1.68	2.81	3.99
1.29	2.34	2.90	0.83	0.95	1.04	1.71	2.90	4.08
1.32	2.45	3.04	0.83	0.95	1.07	1.75	2.98	4.17
1.39	2.56	3.18	0.83	0.98	1.10	1.80	3.10	4.31
1.43	2.67	3.34	0.84	1.00	1.16	1.85	3.24	4.50
1.54	2.88	3.57	0.90	1.08	1.25	1.96	3.50	4.90
1.63	3.08	3.80	0.98	1.17	1.34	2.10	3.78	5.35
1.74	3.32	4.07	1.08	1.24	1.42	2.24	4.09	5.83
1.85	3.58	4.33	1.19	1.36	1.56	2.38	4.45	6.36
1.97	3.84	4.62	1.31	1.48	1.74	2.53	4.83	6.95
2.12	4.19	5.04	1.46	1.63	1.91	2.80	5.33	7.65
2.30	4.56	5.48	1.64	1.79	2.11	3.11	5.87	8.42
2.46	4.95	5.95	1.82	1.99	2.32	3.43	6.47	9.27
2.64	5.39	6.47	2.03	2.19	2.60	3.77	7.11	10.18
2.83	5.84	7.02	2.26	2.41	2.84	4.15	7.80	11.14
3.07	6.28	7.52	2.50	2.59	3.15	4.51	8.53	11.55
3.29	6.75	8.07	2.74	2.85	3.43	4.90	9.33	11.98
3.57	7.27	8.67	2.97	3.11	3.74	5.33	10.20	12.41
3.87	7.83	9.32	3.20	3.37	4.06	5.79	11.16	12.85
4.19	8.45	10.04	3.52	3.67	4.43	6.05	11.54	12.93

ULTIMATE RATES – GLT 10, 15, 20

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 10, 15 and 20 year GLT. Add \$69 policy fee.

Issue Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
28	2.10	3.64	1.16	1.84	1.92	3.28
29	2.06	3.62	1.24	1.98	1.90	3.30
30	2.04	3.60	1.28	2.06	1.88	3.30
31	2.02	3.60	1.36	2.24	1.88	3.34
32	2.02	3.64	1.44	2.38	1.90	3.38
33	2.08	3.74	1.52	2.56	1.96	3.50
34	2.12	3.88	1.64	2.78	2.02	3.66
35	2.18	4.00	1.78	3.06	2.10	3.82
36	2.30	4.22	1.90	3.30	2.22	4.04
37	2.40	4.46	2.06	3.58	2.34	4.28
38	2.58	4.80	2.14	3.76	2.50	4.60
39	2.74	5.14	2.26	4.00	2.64	4.92
40	2.92	5.54	2.40	4.24	2.82	5.28
41	3.16	6.06	2.54	4.52	3.04	5.76
42	3.46	6.66	2.70	4.86	3.30	6.30
43	3.80	7.38	2.90	5.26	3.62	6.96
44	4.20	8.24	3.14	5.72	3.98	7.74
45	4.66	9.14	3.42	6.26	4.42	8.56
46	5.10	9.98	3.74	6.86	4.82	9.36
47	5.58	10.92	4.14	7.62	5.30	10.26
48	5.86	11.44	4.58	8.56	5.60	10.86
49	6.18	12.04	5.06	9.62	5.96	11.56
50	6.64	12.90	5.62	10.78	6.44	12.48
51	7.18	13.92	6.24	12.04	7.00	13.54
52	7.92	15.32	6.94	13.42	7.72	14.94
53	8.72	16.90	7.70	14.88	8.52	16.50
54	9.74	18.88	8.50	16.48	9.50	18.40
55	11.00	21.12	9.36	18.16	10.68	20.52
56	12.28	23.40	10.36	19.96	11.90	22.70
57	13.66	25.82	11.40	21.88	13.20	25.02
58	14.84	27.72	12.52	23.74	14.38	26.92
59	16.20	29.92	13.64	25.80	15.68	29.08
60	17.84	32.58	14.80	27.94	17.22	31.64
61	19.84	35.88	16.06	30.16	19.08	34.72
62	22.28	39.86	17.44	32.66	21.30	38.38
63	25.02	44.28	18.86	35.16	23.78	42.42
64	27.90	48.80	20.40	37.80	26.38	46.54
65	30.94	53.26	22.10	40.68	29.14	50.66
66	34.02	57.56	23.98	43.74	31.96	54.68
67	37.14	61.74	26.04	47.18	34.86	58.70
68	40.50	66.14	28.34	50.96	38.00	62.96
69	43.98	70.50	30.86	55.06	41.26	67.24
70	48.20	75.78	33.64	59.64	45.16	72.34
71	52.92	81.56	36.84	64.86	49.54	77.98
72	59.12	89.42	40.42	70.62	55.18	85.36
73	65.66	97.32	44.30	76.82	61.12	92.86
74	72.54	105.30	48.56	83.62	67.40	100.54
75	80.06	114.58	53.28	90.46	74.26	109.24
76	88.26	124.46	58.46	97.92	81.74	118.54
77	97.78	135.88	64.16	105.94	90.32	129.12
78	108.90	149.08	70.46	114.58	100.26	141.20
79	121.74	164.10	77.26	123.92	111.60	154.78
80	135.74	180.14	84.86	133.98	123.92	169.26

Issue Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
81	151.68	198.10	95.18	148.14	138.28	186.10
82	168.28	216.22	106.82	163.52	153.36	203.30
83	186.18	235.22	118.42	178.50	169.32	221.00
84	206.00	255.88	131.24	194.60	186.88	240.16
85	228.14	280.18	145.68	210.82	206.40	261.92
86	252.68	306.78	158.78	224.34	227.10	284.44
87	279.48	335.38	178.50	245.78	250.90	310.24
88	308.20	365.44	199.10	267.18	276.06	336.82
89	338.50	396.54	221.06	288.70	302.34	363.82
90	370.12	428.26	241.30	306.10	328.56	389.50
91	399.86	456.86	251.54	309.88	349.52	407.80
92	430.86	486.04	271.68	325.32	373.62	429.10
93	463.56	516.20	301.56	350.20	401.66	453.50
94	498.10	547.48	339.28	381.94	433.62	480.78

ULTIMATE RATES – GLT 30

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the end of the original term for 30 year GLT. Add \$69 policy fee.

Issue Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
28	2.63	4.71	1.16	2.30	2.21	4.59
29	2.58	4.76	1.24	2.48	2.19	4.62
30	2.55	4.85	1.28	2.58	2.16	4.62
31	2.53	5.04	1.36	2.80	2.16	4.68
32	2.53	5.25	1.44	2.98	2.19	4.73
33	2.60	5.58	1.52	3.20	2.25	4.90
34	2.65	5.82	1.64	3.48	2.32	5.12
35	2.73	6.00	1.78	3.83	2.42	5.35
36	2.88	6.33	1.90	4.13	2.55	5.66
37	3.00	6.69	2.06	4.48	2.69	5.99
38	3.23	7.20	2.14	4.70	2.88	6.44
39	3.43	7.71	2.26	5.00	3.04	6.89
40	3.65	8.31	2.40	5.30	3.24	7.39
41	3.95	9.09	2.54	5.65	3.50	8.06
42	4.33	9.99	2.70	6.08	3.80	8.82
43	4.75	11.07	2.90	6.58	4.16	9.74
44	5.25	12.36	3.14	7.15	4.58	10.84
45	5.83	13.71	3.42	7.83	5.08	11.98
46	6.38	14.97	3.74	8.58	5.54	13.10
47	6.98	16.38	4.14	9.53	6.10	14.36
48	7.33	17.16	4.58	10.70	6.44	15.20
49	7.73	18.06	5.06	12.03	6.85	16.18
50	8.30	19.35	5.57	13.48	7.41	17.47
51	8.98	20.88	6.24	15.05	8.05	18.96
52	9.90	22.98	6.94	16.78	8.88	20.92
53	10.90	25.35	7.70	18.60	9.80	23.10
54	12.18	28.32	8.50	20.60	10.93	25.76
55	13.75	31.68	9.36	22.70	12.28	28.73
56	15.35	35.10	10.36	24.95	13.69	31.78
57	17.08	38.73	11.40	27.35	15.18	35.03
58	18.55	41.58	12.52	29.68	16.54	37.69
59	20.25	44.88	13.64	32.25	18.03	40.71
60	22.30	48.87	14.80	34.93	19.80	44.30
61	24.80	53.82	16.06	37.70	21.94	48.61
62	27.85	59.79	17.44	40.83	24.50	53.73
63	31.28	66.42	18.86	43.95	27.35	59.39
64	34.88	73.20	20.40	47.25	30.34	65.16
65	38.68	79.89	22.10	50.85	33.51	70.92
66	42.53	86.34	23.98	54.68	36.75	76.55
67	46.43	92.61	26.04	58.98	40.09	82.18
68	50.63	99.21	28.34	63.70	43.70	88.14
69	54.98	105.75	30.86	68.83	47.45	94.14
70	60.25	113.67	33.64	74.55	51.93	101.28
71	66.15	122.34	36.84	81.08	56.97	109.17
72	73.90	134.13	40.42	88.28	63.46	119.50
73	82.08	145.98	44.30	96.03	70.29	130.00
74	90.68	157.95	48.56	104.53	77.51	140.76
75	100.08	171.87	53.28	113.08	85.40	152.94
76	110.33	186.69	58.46	122.40	94.00	165.96
77	122.23	203.82	64.16	132.43	103.87	180.77
78	136.13	223.62	70.46	143.23	115.30	197.68
79	152.18	246.15	77.26	154.90	128.34	216.69
80	169.68	270.21	84.86	167.48	142.51	236.96

Issue Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
81	189.60	297.15	95.18	185.18	159.02	260.54
82	210.35	324.33	106.82	204.40	176.36	284.62
83	232.73	352.83	118.42	223.13	194.72	309.40
84	257.50	383.82	131.24	243.25	214.91	336.22
85	285.18	420.27	145.68	263.53	237.36	366.69
86	315.85	460.17	158.78	280.43	261.17	398.22
87	349.35	503.07	178.50	307.23	288.54	434.34
88	385.25	548.16	199.10	333.98	317.47	471.55
89	423.13	594.81	221.06	360.88	347.69	509.35
90	462.65	642.39	241.30	382.63	377.84	545.30
91	499.83	685.29	251.54	387.35	401.95	570.92
92	538.58	729.06	271.68	406.65	429.66	600.74
93	579.45	774.30	301.56	437.75	461.91	634.90
94	622.63	821.22	339.28	477.43	498.66	673.09

DW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10
28	0.10	0.10	0.11	0.11
29	0.10	0.10	0.11	0.11
30	0.10	0.10	0.11	0.11
31	0.10	0.10	0.12	0.12
32	0.10	0.10	0.13	0.13
33	0.10	0.10	0.14	0.14
34	0.10	0.10	0.14	0.16
35	0.10	0.10	0.15	0.17
36	0.12	0.12	0.17	0.19
37	0.13	0.13	0.19	0.21
38	0.14	0.14	0.22	0.24
39	0.16	0.16	0.25	0.27
40	0.18	0.18	0.28	0.30
41	0.20	0.20	0.31	0.33
42	0.22	0.23	0.35	0.37
43	0.24	0.26	0.39	0.42
44	0.28	0.30	0.44	0.46
45	0.33	0.34	0.49	0.52
46	0.41	0.43	0.61	0.64
47	0.51	0.54	0.75	0.79
48	0.62	0.66	0.91	0.95
49	0.74	0.79	1.08	1.13
50	0.89	0.95	1.28	1.34
51	1.05	1.12	1.51	1.58
52	1.23	1.31	1.76	1.85
53	1.44	1.52	2.05	2.16
54	1.67	1.77	2.38	2.49
55	1.94	2.04	2.75	2.88
56	2.06	2.26	3.02	3.10
57	2.07	2.27	3.03	3.11
58	2.15	2.30	3.05	3.11
59	2.24	2.30	3.05	3.12

DW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$250,000 +

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10	0.10	0.10
28	0.10	0.10	0.10	0.10	0.10	0.10
29	0.10	0.10	0.10	0.10	0.10	0.10
30	0.10	0.10	0.10	0.10	0.10	0.10
31	0.10	0.10	0.10	0.10	0.10	0.10
32	0.10	0.10	0.10	0.10	0.10	0.11
33	0.10	0.10	0.10	0.10	0.11	0.11
34	0.10	0.10	0.10	0.10	0.11	0.12
35	0.10	0.10	0.10	0.10	0.12	0.12
36	0.10	0.11	0.12	0.12	0.14	0.14
37	0.11	0.13	0.13	0.13	0.16	0.16
38	0.12	0.14	0.14	0.14	0.19	0.19
39	0.14	0.15	0.15	0.15	0.21	0.21
40	0.14	0.16	0.17	0.17	0.24	0.24
41	0.17	0.18	0.19	0.19	0.27	0.27
42	0.19	0.21	0.21	0.21	0.31	0.31
43	0.23	0.24	0.24	0.24	0.36	0.36
44	0.27	0.27	0.27	0.27	0.41	0.41
45	0.31	0.31	0.32	0.32	0.47	0.48
46	0.36	0.38	0.39	0.39	0.57	0.60
47	0.41	0.45	0.48	0.48	0.70	0.74
48	0.48	0.54	0.59	0.60	0.84	0.91
49	0.56	0.64	0.72	0.73	1.01	1.11
50	0.66	0.76	0.86	0.89	1.20	1.33
51	0.77	0.90	1.02	1.06	1.43	1.57
52	0.89	1.04	1.21	1.26	1.70	1.85
53	1.05	1.21	1.43	1.49	2.01	2.16
54	1.21	1.39	1.66	1.75	2.36	2.49
55	1.39	1.60	1.94	2.04	2.75	2.87
56	1.57	1.69	2.04	2.26	3.02	3.10
57	1.65	1.73	2.05	2.27	3.03	3.11
58	1.72	1.78	2.09	2.30	3.05	3.11
59	1.80	1.83	2.12	2.30	3.05	3.11

DW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.10	0.10	0.11	0.11
28	0.10	0.10	0.11	0.11
29	0.10	0.10	0.11	0.11
30	0.10	0.10	0.12	0.12
31	0.10	0.10	0.13	0.13
32	0.10	0.10	0.14	0.14
33	0.10	0.10	0.15	0.16
34	0.10	0.10	0.16	0.18
35	0.10	0.10	0.17	0.19
36	0.12	0.12	0.20	0.22
37	0.14	0.15	0.22	0.24
38	0.17	0.17	0.25	0.27
39	0.19	0.20	0.28	0.30
40	0.22	0.24	0.32	0.34
41	0.25	0.27	0.35	0.37
42	0.28	0.31	0.39	0.41
43	0.31	0.35	0.44	0.46
44	0.35	0.40	0.48	0.50
45	0.39	0.45	0.54	0.55
46	0.48	0.53	0.66	0.71
47	0.60	0.62	0.82	0.88
48	0.72	0.74	1.00	1.07
49	0.86	0.89	1.20	1.29
50	1.01	1.05	1.41	1.52
51	1.17	1.22	1.64	1.77
52	1.35	1.41	1.89	2.04
53	1.54	1.60	2.16	2.33
54	1.73	1.81	2.45	2.64
55	1.94	2.05	2.84	2.97
56	2.20	2.36	3.02	3.13
57	2.43	2.64	3.19	3.25
58	2.61	2.87	3.34	3.34
59	2.75	3.05	3.43	3.43

DW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$250,000 +

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10	0.11	0.11
28	0.10	0.10	0.10	0.10	0.11	0.11
29	0.10	0.10	0.10	0.10	0.11	0.11
30	0.10	0.10	0.10	0.10	0.12	0.12
31	0.10	0.10	0.10	0.10	0.12	0.12
32	0.10	0.10	0.10	0.10	0.12	0.12
33	0.10	0.10	0.10	0.10	0.12	0.13
34	0.10	0.10	0.10	0.10	0.13	0.13
35	0.10	0.10	0.10	0.10	0.13	0.14
36	0.12	0.12	0.12	0.12	0.16	0.17
37	0.14	0.14	0.14	0.14	0.19	0.20
38	0.16	0.16	0.17	0.17	0.22	0.23
39	0.19	0.19	0.19	0.19	0.26	0.27
40	0.22	0.22	0.22	0.22	0.29	0.31
41	0.24	0.24	0.25	0.25	0.33	0.35
42	0.27	0.27	0.28	0.28	0.38	0.40
43	0.30	0.30	0.31	0.31	0.42	0.45
44	0.33	0.33	0.34	0.35	0.47	0.50
45	0.37	0.37	0.38	0.39	0.52	0.55
46	0.45	0.45	0.48	0.49	0.66	0.71
47	0.53	0.55	0.60	0.61	0.82	0.88
48	0.62	0.65	0.72	0.74	1.00	1.07
49	0.71	0.76	0.86	0.89	1.20	1.29
50	0.81	0.88	1.01	1.05	1.41	1.52
51	0.91	1.01	1.17	1.22	1.64	1.77
52	1.02	1.14	1.35	1.41	1.89	2.04
53	1.14	1.29	1.54	1.60	2.16	2.33
54	1.26	1.44	1.73	1.81	2.45	2.64
55	1.39	1.60	1.94	2.04	2.75	2.97
56	1.59	1.84	2.20	2.36	3.02	3.13
57	1.78	2.05	2.43	2.64	3.19	3.25
58	1.96	2.24	2.61	2.87	3.34	3.34
59	2.12	2.40	2.75	3.05	3.43	3.43

DW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.10	0.10	0.11	0.11
28	0.10	0.10	0.11	0.11
29	0.10	0.10	0.12	0.12
30	0.10	0.10	0.12	0.12
31	0.10	0.10	0.13	0.13
32	0.10	0.10	0.14	0.15
33	0.10	0.10	0.15	0.16
34	0.10	0.10	0.17	0.18
35	0.10	0.10	0.18	0.20
36	0.12	0.12	0.20	0.23
37	0.14	0.15	0.23	0.26
38	0.17	0.18	0.26	0.29
39	0.19	0.21	0.29	0.33
40	0.22	0.24	0.32	0.37
41	0.25	0.28	0.36	0.41
42	0.28	0.32	0.40	0.46
43	0.32	0.36	0.44	0.51
44	0.35	0.41	0.49	0.57
45	0.39	0.46	0.54	0.63
46	0.49	0.54	0.67	0.78
47	0.60	0.62	0.83	0.89
48	0.73	0.75	1.01	1.08
49	0.87	0.89	1.20	1.30
50	1.02	1.05	1.42	1.54
51	1.18	1.22	1.65	1.79
52	1.35	1.41	1.90	2.07
53	1.54	1.60	2.18	2.45
54	1.74	1.81	2.53	2.80
55	1.99	2.09	2.92	3.20
56	2.20	2.40	3.02	3.23
57	2.43	2.71	3.19	3.26
58	2.61	2.96	3.34	3.34
59	2.75	3.16	3.43	3.43

DW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$250,000 +

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.10	0.10	0.10	0.11	0.11
28	0.10	0.10	0.10	0.10	0.11	0.11
29	0.10	0.10	0.10	0.10	0.12	0.12
30	0.10	0.10	0.10	0.10	0.12	0.12
31	0.10	0.10	0.10	0.10	0.12	0.12
32	0.10	0.10	0.10	0.10	0.12	0.12
33	0.10	0.10	0.10	0.10	0.13	0.13
34	0.10	0.10	0.10	0.10	0.13	0.13
35	0.10	0.10	0.10	0.10	0.13	0.14
36	0.12	0.12	0.12	0.12	0.16	0.17
37	0.14	0.14	0.14	0.14	0.19	0.20
38	0.17	0.17	0.17	0.17	0.22	0.23
39	0.19	0.19	0.19	0.19	0.26	0.27
40	0.22	0.22	0.22	0.22	0.30	0.31
41	0.25	0.25	0.25	0.25	0.34	0.36
42	0.28	0.28	0.28	0.28	0.38	0.40
43	0.30	0.31	0.32	0.32	0.42	0.45
44	0.34	0.34	0.35	0.35	0.47	0.50
45	0.37	0.37	0.39	0.39	0.52	0.55
46	0.45	0.46	0.49	0.50	0.67	0.71
47	0.53	0.56	0.60	0.62	0.83	0.89
48	0.62	0.66	0.73	0.75	1.01	1.08
49	0.71	0.77	0.87	0.89	1.20	1.30
50	0.81	0.89	1.02	1.05	1.42	1.54
51	0.92	1.01	1.18	1.22	1.65	1.79
52	1.03	1.15	1.35	1.41	1.90	2.07
53	1.14	1.29	1.54	1.60	2.16	2.37
54	1.26	1.44	1.74	1.81	2.45	2.68
55	1.39	1.60	1.94	2.04	2.75	3.02
56	1.65	1.90	2.20	2.40	3.02	3.15
57	1.90	2.17	2.43	2.71	3.19	3.25
58	2.12	2.42	2.61	2.96	3.34	3.34
59	2.33	2.63	2.75	3.16	3.43	3.43

DW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$100,000 - \$249,999

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10
27	0.11	0.11	0.11	0.11
28	0.11	0.11	0.11	0.11
29	0.11	0.11	0.12	0.12
30	0.11	0.11	0.12	0.12
31	0.12	0.12	0.14	0.14
32	0.12	0.13	0.15	0.16
33	0.13	0.14	0.17	0.18
34	0.13	0.14	0.19	0.20
35	0.14	0.15	0.21	0.22
36	0.16	0.17	0.23	0.25
37	0.18	0.19	0.26	0.29
38	0.21	0.22	0.29	0.33
39	0.23	0.24	0.33	0.38
40	0.26	0.28	0.36	0.43
41	0.29	0.31	0.40	0.49
42	0.32	0.35	0.45	0.56
43	0.35	0.39	0.50	0.60
44	0.38	0.44	0.55	0.63
45	0.41	0.49	0.61	0.67
46	0.51	0.58	0.72	0.78
47	0.62	0.69	0.87	0.90
48	0.74	0.81	1.03	1.08
49	0.87	0.94	1.20	1.30
50	1.02	1.10	1.42	1.54

DW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$250,000 +

DW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.10	0.10	0.10	0.10	0.10	0.10
19	0.10	0.10	0.10	0.10	0.10	0.10
20	0.10	0.10	0.10	0.10	0.10	0.10
21	0.10	0.10	0.10	0.10	0.10	0.10
22	0.10	0.10	0.10	0.10	0.10	0.10
23	0.10	0.10	0.10	0.10	0.10	0.10
24	0.10	0.10	0.10	0.10	0.10	0.10
25	0.10	0.10	0.10	0.10	0.10	0.10
26	0.10	0.10	0.10	0.10	0.10	0.10
27	0.10	0.11	0.11	0.11	0.11	0.11
28	0.10	0.11	0.11	0.11	0.11	0.11
29	0.10	0.11	0.11	0.11	0.12	0.12
30	0.10	0.11	0.11	0.11	0.12	0.12
31	0.10	0.11	0.11	0.11	0.13	0.13
32	0.10	0.11	0.11	0.11	0.13	0.13
33	0.10	0.11	0.12	0.12	0.14	0.14
34	0.10	0.11	0.12	0.12	0.14	0.15
35	0.10	0.12	0.12	0.12	0.15	0.16
36	0.12	0.14	0.14	0.14	0.18	0.19
37	0.15	0.16	0.16	0.17	0.21	0.23
38	0.17	0.18	0.19	0.19	0.25	0.27
39	0.20	0.20	0.21	0.22	0.29	0.31
40	0.22	0.23	0.24	0.25	0.34	0.36
41	0.25	0.25	0.27	0.27	0.38	0.41
42	0.28	0.28	0.30	0.30	0.43	0.46
43	0.31	0.31	0.33	0.34	0.48	0.52
44	0.34	0.34	0.36	0.37	0.54	0.58
45	0.37	0.37	0.39	0.40	0.59	0.64
46	0.45	0.46	0.49	0.50	0.72	0.75
47	0.53	0.56	0.60	0.62	0.87	0.89
48	0.62	0.66	0.73	0.75	1.03	1.08
49	0.71	0.77	0.87	0.89	1.20	1.30
50	0.81	0.89	1.02	1.05	1.42	1.54

ULTIMATE RATES – GLT 10, 15, 20

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 10, 15 and 20 year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
28	0.95	1.41	0.95	1.41	0.95	1.41
29	0.93	1.43	0.93	1.43	0.93	1.43
30	0.92	1.45	0.92	1.45	0.92	1.45
31	0.91	1.51	0.91	1.51	0.91	1.51
32	0.91	1.58	0.91	1.58	0.91	1.58
33	0.94	1.67	0.94	1.67	0.94	1.67
34	0.95	1.75	0.95	1.75	0.95	1.75
35	0.98	1.80	0.98	1.80	0.98	1.80
36	1.04	1.90	1.04	1.90	1.04	1.90
37	1.08	2.01	1.08	2.01	1.08	2.01
38	1.16	2.16	1.16	2.16	1.16	2.16
39	1.23	2.31	1.23	2.31	1.23	2.31
40	1.31	2.49	1.31	2.49	1.31	2.49
41	1.42	2.73	1.42	2.73	1.42	2.73
42	1.56	3.00	1.56	3.00	1.56	3.00
43	1.71	3.32	1.71	3.32	1.71	3.32
44	1.89	3.71	1.89	3.71	1.89	3.71
45	2.10	4.11	2.10	4.11	2.10	4.11
46	2.30	4.49	2.30	4.49	2.30	4.49
47	2.51	4.91	2.51	4.91	2.51	4.91
48	2.64	5.15	2.64	5.15	2.64	5.15
49	2.78	5.42	2.78	5.42	2.78	5.42
50	2.99	5.81	2.99	5.81	2.99	5.81
51	3.23	6.26	3.23	6.26	3.23	6.26
52	3.56	6.89	3.56	6.89	3.56	6.89
53	3.92	7.61	3.92	7.61	3.92	7.61
54	4.38	8.50	4.38	8.50	4.38	8.50
55	4.95	9.50	4.95	9.50	4.95	9.50
56	5.53	10.53	5.53	10.53	5.53	10.53
57	6.15	11.62	6.15	11.62	6.15	11.62
58	6.68	12.47	6.68	12.47	6.68	12.47
59	7.29	13.46	7.29	13.46	7.29	13.46
60	8.03	14.66	8.03	14.66	8.03	14.66
61	8.93	16.15	8.93	16.15	8.93	16.15
62	10.03	17.94	10.03	17.94	10.03	17.94
63	11.26	19.93	11.26	19.93	11.26	19.93
64	12.56	21.96	12.56	21.96	12.56	21.96

ULTIMATE RATES – GLT 30

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 30 year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
48	3.11	7.72	3.11	7.72	3.11	7.72
49	3.28	8.13	3.28	8.13	3.28	8.13
50	3.53	8.71	3.53	8.71	3.53	8.71
51	3.81	9.40	3.81	9.40	3.81	9.40
52	4.21	10.34	4.21	10.34	4.21	10.34
53	4.63	11.41	4.63	11.41	4.63	11.41
54	5.17	12.74	5.17	12.74	5.17	12.74
55	5.84	14.26	5.84	14.26	5.84	14.26
56	6.52	15.80	6.52	15.80	6.52	15.80
57	7.25	17.43	7.25	17.43	7.25	17.43
58	7.88	18.71	7.88	18.71	7.88	18.71
59	8.60	20.20	8.60	20.20	8.60	20.20
60	9.47	21.99	9.47	21.99	9.47	21.99
61	10.53	24.22	10.53	24.22	10.53	24.22
62	11.83	26.91	11.83	26.91	11.83	26.91
63	13.28	29.89	13.28	29.89	13.28	29.89
64	14.81	32.94	14.81	32.94	14.81	32.94

CDW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15
27	0.15	0.15	0.15	0.15
28	0.15	0.15	0.17	0.17
29	0.15	0.15	0.17	0.17
30	0.15	0.15	0.17	0.17
31	0.15	0.15	0.18	0.18
32	0.15	0.15	0.20	0.20
33	0.15	0.15	0.21	0.21
34	0.15	0.15	0.21	0.24
35	0.15	0.15	0.23	0.26
36	0.18	0.18	0.26	0.29
37	0.20	0.20	0.29	0.32
38	0.21	0.21	0.33	0.36
39	0.24	0.24	0.38	0.41
40	0.27	0.27	0.42	0.45
41	0.30	0.30	0.47	0.50
42	0.33	0.35	0.53	0.56
43	0.36	0.39	0.59	0.63
44	0.42	0.45	0.66	0.69
45	0.50	0.51	0.74	0.78
46	0.62	0.65	0.92	0.96
47	0.77	0.81	1.13	1.19
48	0.93	0.99	1.37	1.43
49	1.11	1.19	1.62	1.70
50	1.34	1.43	1.92	2.01
51	1.58	1.68	2.27	2.37
52	1.85	1.97	2.64	2.78
53	2.16	2.28	3.08	3.24
54	2.51	2.66	3.57	3.74
55	2.91	3.06	4.13	4.32
56	3.09	3.39	4.53	4.65
57	3.11	3.41	4.55	4.67
58	3.23	3.45	4.58	4.67
59	3.36	3.45	4.58	4.68

CDW RIDER RATES – GLT 10

Guaranteed Basis: Policy years 1-10

Face Amount: \$250,000 +

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15	0.15	0.15
27	0.15	0.15	0.15	0.15	0.15	0.15
28	0.15	0.15	0.15	0.15	0.15	0.15
29	0.15	0.15	0.15	0.15	0.15	0.15
30	0.15	0.15	0.15	0.15	0.15	0.15
31	0.15	0.15	0.15	0.15	0.15	0.15
32	0.15	0.15	0.15	0.15	0.15	0.17
33	0.15	0.15	0.15	0.15	0.17	0.17
34	0.15	0.15	0.15	0.15	0.17	0.18
35	0.15	0.15	0.15	0.15	0.18	0.18
36	0.15	0.17	0.18	0.18	0.21	0.21
37	0.17	0.20	0.20	0.20	0.24	0.24
38	0.18	0.21	0.21	0.21	0.29	0.29
39	0.21	0.23	0.23	0.23	0.32	0.32
40	0.21	0.24	0.26	0.26	0.36	0.36
41	0.26	0.27	0.29	0.29	0.41	0.41
42	0.29	0.32	0.32	0.32	0.47	0.47
43	0.35	0.36	0.36	0.36	0.54	0.54
44	0.41	0.41	0.41	0.41	0.62	0.62
45	0.47	0.47	0.48	0.48	0.71	0.72
46	0.54	0.57	0.59	0.59	0.86	0.90
47	0.62	0.68	0.72	0.72	1.05	1.11
48	0.72	0.81	0.89	0.90	1.26	1.37
49	0.84	0.96	1.08	1.10	1.52	1.67
50	0.99	1.14	1.29	1.34	1.80	2.00
51	1.16	1.35	1.53	1.59	2.15	2.36
52	1.34	1.56	1.82	1.89	2.55	2.78
53	1.58	1.82	2.15	2.24	3.02	3.24
54	1.82	2.09	2.49	2.63	3.54	3.74
55	2.09	2.40	2.91	3.06	4.13	4.31
56	2.36	2.54	3.06	3.39	4.53	4.65
57	2.48	2.60	3.08	3.41	4.55	4.67
58	2.58	2.67	3.14	3.45	4.58	4.67
59	2.70	2.75	3.18	3.45	4.58	4.67

CDW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15
27	0.15	0.15	0.17	0.17
28	0.15	0.15	0.17	0.17
29	0.15	0.15	0.17	0.17
30	0.15	0.15	0.18	0.18
31	0.15	0.15	0.20	0.20
32	0.15	0.15	0.21	0.21
33	0.15	0.15	0.23	0.24
34	0.15	0.15	0.24	0.27
35	0.15	0.15	0.26	0.29
36	0.18	0.18	0.30	0.33
37	0.21	0.23	0.33	0.36
38	0.26	0.26	0.38	0.41
39	0.29	0.30	0.42	0.45
40	0.33	0.36	0.48	0.51
41	0.38	0.41	0.53	0.56
42	0.42	0.47	0.59	0.62
43	0.47	0.53	0.66	0.69
44	0.53	0.60	0.72	0.75
45	0.59	0.68	0.81	0.83
46	0.72	0.80	0.99	1.07
47	0.90	0.93	1.23	1.32
48	1.08	1.11	1.50	1.61
49	1.29	1.34	1.80	1.94
50	1.52	1.58	2.12	2.28
51	1.76	1.83	2.46	2.66
52	2.03	2.12	2.84	3.06
53	2.31	2.40	3.24	3.50
54	2.60	2.72	3.68	3.96
55	2.91	3.08	4.26	4.46
56	3.30	3.54	4.53	4.70
57	3.65	3.96	4.79	4.88
58	3.92	4.31	5.01	5.01
59	4.13	4.58	5.15	5.15

CDW RIDER RATES – GLT 15

Guaranteed Basis: Policy years 1-15

Face Amount: \$250,000 +

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15	0.15	0.15
27	0.15	0.15	0.15	0.15	0.17	0.17
28	0.15	0.15	0.15	0.15	0.17	0.17
29	0.15	0.15	0.15	0.15	0.17	0.17
30	0.15	0.15	0.15	0.15	0.18	0.18
31	0.15	0.15	0.15	0.15	0.18	0.18
32	0.15	0.15	0.15	0.15	0.18	0.18
33	0.15	0.15	0.15	0.15	0.18	0.20
34	0.15	0.15	0.15	0.15	0.20	0.20
35	0.15	0.15	0.15	0.15	0.20	0.21
36	0.18	0.18	0.18	0.18	0.24	0.26
37	0.21	0.21	0.21	0.21	0.29	0.30
38	0.24	0.24	0.26	0.26	0.33	0.35
39	0.29	0.29	0.29	0.29	0.39	0.41
40	0.33	0.33	0.33	0.33	0.44	0.47
41	0.36	0.36	0.38	0.38	0.50	0.53
42	0.41	0.41	0.42	0.42	0.57	0.60
43	0.45	0.45	0.47	0.47	0.63	0.68
44	0.50	0.50	0.51	0.53	0.71	0.75
45	0.56	0.56	0.57	0.59	0.78	0.83
46	0.68	0.68	0.72	0.74	0.99	1.07
47	0.80	0.83	0.90	0.92	1.23	1.32
48	0.93	0.98	1.08	1.11	1.50	1.61
49	1.07	1.14	1.29	1.34	1.80	1.94
50	1.22	1.32	1.52	1.58	2.12	2.28
51	1.37	1.52	1.76	1.83	2.46	2.66
52	1.53	1.71	2.03	2.12	2.84	3.06
53	1.71	1.94	2.31	2.40	3.24	3.50
54	1.89	2.16	2.60	2.72	3.68	3.96
55	2.09	2.40	2.91	3.06	4.13	4.46
56	2.39	2.76	3.30	3.54	4.53	4.70
57	2.67	3.08	3.65	3.96	4.79	4.88
58	2.94	3.36	3.92	4.31	5.01	5.01
59	3.18	3.60	4.13	4.58	5.15	5.15

CDW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15
27	0.15	0.15	0.17	0.17
28	0.15	0.15	0.17	0.17
29	0.15	0.15	0.18	0.18
30	0.15	0.15	0.18	0.18
31	0.15	0.15	0.20	0.20
32	0.15	0.15	0.21	0.23
33	0.15	0.15	0.23	0.24
34	0.15	0.15	0.26	0.27
35	0.15	0.15	0.27	0.30
36	0.18	0.18	0.30	0.35
37	0.21	0.23	0.35	0.39
38	0.26	0.27	0.39	0.44
39	0.29	0.32	0.44	0.50
40	0.33	0.36	0.48	0.56
41	0.38	0.42	0.54	0.62
42	0.42	0.48	0.60	0.69
43	0.48	0.54	0.66	0.77
44	0.53	0.62	0.74	0.86
45	0.59	0.69	0.81	0.95
46	0.74	0.81	1.01	1.17
47	0.90	0.93	1.25	1.34
48	1.10	1.13	1.52	1.62
49	1.31	1.34	1.80	1.95
50	1.53	1.58	2.13	2.31
51	1.77	1.83	2.48	2.69
52	2.03	2.12	2.85	3.11
53	2.31	2.40	3.27	3.68
54	2.61	2.72	3.80	4.20
55	2.99	3.14	4.38	4.80
56	3.30	3.60	4.53	4.85
57	3.65	4.07	4.79	4.89
58	3.92	4.44	5.01	5.01
59	4.13	4.74	5.15	5.15

CDW RIDER RATES – GLT 20

Guaranteed Basis: Policy years 1-20

Face Amount: \$250,000 +

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15	0.15	0.15
27	0.15	0.15	0.15	0.15	0.17	0.17
28	0.15	0.15	0.15	0.15	0.17	0.17
29	0.15	0.15	0.15	0.15	0.18	0.18
30	0.15	0.15	0.15	0.15	0.18	0.18
31	0.15	0.15	0.15	0.15	0.18	0.18
32	0.15	0.15	0.15	0.15	0.18	0.18
33	0.15	0.15	0.15	0.15	0.20	0.20
34	0.15	0.15	0.15	0.15	0.20	0.20
35	0.15	0.15	0.15	0.15	0.20	0.21
36	0.18	0.18	0.18	0.18	0.24	0.26
37	0.21	0.21	0.21	0.21	0.29	0.30
38	0.26	0.26	0.26	0.26	0.33	0.35
39	0.29	0.29	0.29	0.29	0.39	0.41
40	0.33	0.33	0.33	0.33	0.45	0.47
41	0.38	0.38	0.38	0.38	0.51	0.54
42	0.42	0.42	0.42	0.42	0.57	0.60
43	0.45	0.47	0.48	0.48	0.63	0.68
44	0.51	0.51	0.53	0.53	0.71	0.75
45	0.56	0.56	0.59	0.59	0.78	0.83
46	0.68	0.69	0.74	0.75	1.01	1.07
47	0.80	0.84	0.90	0.93	1.25	1.34
48	0.93	0.99	1.10	1.13	1.52	1.62
49	1.07	1.16	1.31	1.34	1.80	1.95
50	1.22	1.34	1.53	1.58	2.13	2.31
51	1.38	1.52	1.77	1.83	2.48	2.69
52	1.55	1.73	2.03	2.12	2.85	3.11
53	1.71	1.94	2.31	2.40	3.24	3.56
54	1.89	2.16	2.61	2.72	3.68	4.02
55	2.09	2.40	2.91	3.06	4.13	4.53
56	2.48	2.85	3.30	3.60	4.53	4.73
57	2.85	3.26	3.65	4.07	4.79	4.88
58	3.18	3.63	3.92	4.44	5.01	5.01
59	3.50	3.95	4.13	4.74	5.15	5.15

CDW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$100,000 - \$249,999

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex			
	Nonsmoker		Smoker	
	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15
27	0.17	0.17	0.17	0.17
28	0.17	0.17	0.17	0.17
29	0.17	0.17	0.18	0.18
30	0.17	0.17	0.18	0.18
31	0.18	0.18	0.21	0.21
32	0.18	0.20	0.23	0.24
33	0.20	0.21	0.26	0.27
34	0.20	0.21	0.29	0.30
35	0.21	0.23	0.32	0.33
36	0.24	0.26	0.35	0.38
37	0.27	0.29	0.39	0.44
38	0.32	0.33	0.44	0.50
39	0.35	0.36	0.50	0.57
40	0.39	0.42	0.54	0.65
41	0.44	0.47	0.60	0.74
42	0.48	0.53	0.68	0.84
43	0.53	0.59	0.75	0.90
44	0.57	0.66	0.83	0.95
45	0.62	0.74	0.92	1.01
46	0.77	0.87	1.08	1.17
47	0.93	1.04	1.31	1.35
48	1.11	1.22	1.55	1.62
49	1.31	1.41	1.80	1.95
50	1.53	1.65	2.13	2.31

CDW RIDER RATES – GLT 30

Guaranteed Basis: Policy years 1-30

Face Amount: \$250,000 +

CDW Annual Rates per \$1,000 of Initial Death Benefit.

Issue Age	Male, Female, Unisex					
	Nonsmoker				Smoker	
	Elite Plus	Preferred Plus	Standard Plus	Standard	Preferred	Standard
18	0.15	0.15	0.15	0.15	0.15	0.15
19	0.15	0.15	0.15	0.15	0.15	0.15
20	0.15	0.15	0.15	0.15	0.15	0.15
21	0.15	0.15	0.15	0.15	0.15	0.15
22	0.15	0.15	0.15	0.15	0.15	0.15
23	0.15	0.15	0.15	0.15	0.15	0.15
24	0.15	0.15	0.15	0.15	0.15	0.15
25	0.15	0.15	0.15	0.15	0.15	0.15
26	0.15	0.15	0.15	0.15	0.15	0.15
27	0.15	0.17	0.17	0.17	0.17	0.17
28	0.15	0.17	0.17	0.17	0.17	0.17
29	0.15	0.17	0.17	0.17	0.18	0.18
30	0.15	0.17	0.17	0.17	0.18	0.18
31	0.15	0.17	0.17	0.17	0.20	0.20
32	0.15	0.17	0.17	0.17	0.20	0.20
33	0.15	0.17	0.18	0.18	0.21	0.21
34	0.15	0.17	0.18	0.18	0.21	0.23
35	0.15	0.18	0.18	0.18	0.23	0.24
36	0.18	0.21	0.21	0.21	0.27	0.29
37	0.23	0.24	0.24	0.26	0.32	0.35
38	0.26	0.27	0.29	0.29	0.38	0.41
39	0.30	0.30	0.32	0.33	0.44	0.47
40	0.33	0.35	0.36	0.38	0.51	0.54
41	0.38	0.38	0.41	0.41	0.57	0.62
42	0.42	0.42	0.45	0.45	0.65	0.69
43	0.47	0.47	0.50	0.51	0.72	0.78
44	0.51	0.51	0.54	0.56	0.81	0.87
45	0.56	0.56	0.59	0.60	0.89	0.96
46	0.68	0.69	0.74	0.75	1.08	1.13
47	0.80	0.84	0.90	0.93	1.31	1.34
48	0.93	0.99	1.10	1.13	1.55	1.62
49	1.07	1.16	1.31	1.34	1.80	1.95
50	1.22	1.34	1.53	1.58	2.13	2.31

ULTIMATE RATES – GLT 10, 15, 20

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 10, 15 and 20 year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
28	1.43	2.12	1.43	2.12	1.43	2.12
29	1.40	2.15	1.40	2.15	1.40	2.15
30	1.38	2.18	1.38	2.18	1.38	2.18
31	1.37	2.27	1.37	2.27	1.37	2.27
32	1.37	2.37	1.37	2.37	1.37	2.37
33	1.41	2.51	1.41	2.51	1.41	2.51
34	1.43	2.63	1.43	2.63	1.43	2.63
35	1.47	2.70	1.47	2.70	1.47	2.70
36	1.56	2.85	1.56	2.85	1.56	2.85
37	1.62	3.02	1.62	3.02	1.62	3.02
38	1.74	3.24	1.74	3.24	1.74	3.24
39	1.85	3.47	1.85	3.47	1.85	3.47
40	1.97	3.74	1.97	3.74	1.97	3.74
41	2.13	4.10	2.13	4.10	2.13	4.10
42	2.34	4.50	2.34	4.50	2.34	4.50
43	2.57	4.98	2.57	4.98	2.57	4.98
44	2.84	5.57	2.84	5.57	2.84	5.57
45	3.15	6.17	3.15	6.17	3.15	6.17
46	3.45	6.74	3.45	6.74	3.45	6.74
47	3.77	7.37	3.77	7.37	3.77	7.37
48	3.96	7.73	3.96	7.73	3.96	7.73
49	4.17	8.13	4.17	8.13	4.17	8.13
50	4.49	8.72	4.49	8.72	4.49	8.72
51	4.85	9.39	4.85	9.39	4.85	9.39
52	5.34	10.34	5.34	10.34	5.34	10.34
53	5.88	11.42	5.88	11.42	5.88	11.42
54	6.57	12.75	6.57	12.75	6.57	12.75
55	7.43	14.25	7.43	14.25	7.43	14.25
56	8.30	15.80	8.30	15.80	8.30	15.80
57	9.23	17.43	9.23	17.43	9.23	17.43
58	10.02	18.71	10.02	18.71	10.02	18.71
59	10.94	20.19	10.94	20.19	10.94	20.19
60	12.05	21.99	12.05	21.99	12.05	21.99
61	13.40	24.23	13.40	24.23	13.40	24.23
62	15.05	26.91	15.05	26.91	15.05	26.91
63	16.89	29.90	16.89	29.90	16.89	29.90
64	18.84	32.94	18.84	32.94	18.84	32.94

ULTIMATE RATES – GLT 30

GUARANTEED ULTIMATE PREMIUM RATES PER \$1,000 OF FACE AMOUNT. Annual Renewal Rates immediately following the end of the original term for 30 year GLT.

Attained Age	Male		Female		Unisex	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
48	4.67	11.58	4.67	11.58	4.67	11.58
49	4.92	12.20	4.92	12.20	4.92	12.20
50	5.30	13.07	5.30	13.07	5.30	13.07
51	5.72	14.10	5.72	14.10	5.72	14.10
52	6.32	15.51	6.32	15.51	6.32	15.51
53	6.95	17.12	6.95	17.12	6.95	17.12
54	7.76	19.11	7.76	19.11	7.76	19.11
55	8.76	21.39	8.76	21.39	8.76	21.39
56	9.78	23.70	9.78	23.70	9.78	23.70
57	10.88	26.15	10.88	26.15	10.88	26.15
58	11.82	28.07	11.82	28.07	11.82	28.07
59	12.90	30.30	12.90	30.30	12.90	30.30
60	14.21	32.99	14.21	32.99	14.21	32.99
61	15.80	36.33	15.80	36.33	15.80	36.33
62	17.75	40.37	17.75	40.37	17.75	40.37
63	19.92	44.84	19.92	44.84	19.92	44.84
64	22.22	49.41	22.22	49.41	22.22	49.41

LTC-GPO RATES – GLT 10, 15, 20, 30

LTC-GPO Annual Rates per \$10 unit of Maximum Daily Benefit Amount.

Issue Age	Male		Female		Unisex	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
18	2.38	2.80	2.72	3.19	2.55	3.00
19	2.41	2.83	2.74	3.22	2.57	3.03
20	2.46	2.89	2.80	3.30	2.63	3.09
21	2.52	2.97	2.89	3.40	2.71	3.18
22	2.61	3.07	3.00	3.53	2.80	3.30
23	2.71	3.19	3.13	3.68	2.92	3.44
24	2.84	3.34	3.27	3.85	3.05	3.59
25	2.98	3.51	3.47	4.07	3.22	3.79
26	3.15	3.70	3.67	4.31	3.41	4.00
27	3.33	3.91	3.90	4.58	3.61	4.25
28	3.53	4.15	4.15	4.88	3.84	4.51
29	3.57	4.20	4.18	4.92	3.88	4.56
30	3.68	4.32	4.32	5.08	4.00	4.70
31	3.93	4.62	4.63	5.45	4.28	5.04
32	4.20	4.94	4.96	5.84	4.58	5.39
33	4.50	5.29	5.33	6.27	4.91	5.78
34	4.27	5.03	5.05	5.94	4.66	5.48
35	4.48	5.27	5.29	6.23	4.89	5.75
36	4.72	5.55	5.57	6.56	5.14	6.06
37	5.11	6.01	6.03	7.10	5.57	6.56
38	5.54	6.52	6.54	7.70	6.04	7.11
39	5.28	6.22	6.20	7.31	5.74	6.77
40	5.79	6.83	6.80	8.02	6.30	7.42
41	6.34	7.47	7.43	8.76	6.88	8.12
42	6.91	8.15	8.09	9.55	7.50	8.85
43	7.55	8.90	8.84	10.44	8.19	9.67
44	7.12	8.42	8.38	9.91	7.75	9.17
45	7.73	9.14	9.11	10.77	8.42	9.96
46	8.17	9.66	9.63	11.39	8.90	10.53
47	8.62	10.20	10.16	12.03	9.39	11.12
48	9.18	10.87	10.84	12.85	10.01	11.86
49	8.43	10.02	10.02	11.90	9.23	10.96
50	8.99	10.69	10.70	12.71	9.84	11.70
51	10.12	12.04	12.05	14.33	11.09	13.19
52	11.59	13.80	13.80	16.43	12.70	15.12
53	13.61	16.22	16.22	19.31	14.92	17.77
54	12.27	14.72	14.72	17.62	13.50	16.17
55	15.83	19.00	19.01	22.76	17.42	20.88

DW or CDW with LTC-GPO RATES GLT 10, 15, 20, 30

DW or CDW with LTC-GPO Annual Rates per \$1,000 of Initial Death Benefit

Issue Age	Male		Female		Unisex	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
18	0.07	0.08	0.12	0.14	0.10	0.11
19	0.07	0.08	0.12	0.15	0.10	0.11
20	0.07	0.09	0.13	0.15	0.10	0.12
21	0.08	0.09	0.13	0.15	0.10	0.12
22	0.08	0.09	0.14	0.16	0.11	0.12
23	0.08	0.10	0.14	0.17	0.11	0.13
24	0.09	0.10	0.15	0.17	0.11	0.13
25	0.09	0.11	0.16	0.18	0.12	0.14
26	0.09	0.11	0.17	0.19	0.13	0.15
27	0.10	0.12	0.18	0.21	0.14	0.16
28	0.11	0.12	0.19	0.22	0.14	0.17
29	0.11	0.13	0.19	0.22	0.15	0.17
30	0.13	0.15	0.23	0.27	0.17	0.21
31	0.14	0.16	0.24	0.29	0.19	0.22
32	0.15	0.17	0.26	0.31	0.20	0.24
33	0.16	0.19	0.28	0.33	0.21	0.25
34	0.15	0.18	0.26	0.31	0.20	0.24
35	0.18	0.21	0.32	0.37	0.24	0.29
36	0.19	0.22	0.33	0.39	0.26	0.30
37	0.20	0.24	0.36	0.43	0.28	0.33
38	0.22	0.26	0.39	0.46	0.30	0.36
39	0.21	0.25	0.37	0.44	0.29	0.34
40	0.29	0.34	0.51	0.60	0.39	0.46
41	0.32	0.37	0.56	0.66	0.43	0.51
42	0.35	0.41	0.61	0.72	0.47	0.55
43	0.38	0.45	0.66	0.78	0.51	0.60
44	0.36	0.42	0.63	0.74	0.48	0.57
45	0.39	0.46	0.68	0.81	0.53	0.62
46	0.41	0.48	0.72	0.85	0.56	0.66
47	0.43	0.51	0.76	0.90	0.59	0.69
48	0.46	0.54	0.81	0.96	0.63	0.74
49	0.42	0.50	0.75	0.89	0.58	0.68
50	0.45	0.53	0.80	0.95	0.62	0.73
51	0.51	0.60	0.90	1.07	0.69	0.82
52	0.58	0.69	1.04	1.23	0.79	0.94
53	0.68	0.81	1.22	1.45	0.93	1.11
54	0.61	0.74	1.10	1.32	0.84	1.01
55	0.79	0.95	1.43	1.71	1.09	1.31

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company and in New York, only by First MetLife Investors Insurance Company. MetLife Investors USA Insurance Company (MetLife Investors) and First MetLife Investors Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. July 2009

Term Insurance Products:

- Not A Deposit • Not FDIC-Insured
- Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank or Credit Union

MetLife®

MetLife Investors USA Insurance Company
5 Park Plaza, Suite 1900
Irvine, CA 92614

First MetLife Investors Insurance Company
200 Park Avenue
New York, NY 10166
metlifeinvestors.com

0906-2003

BDTM20797 L0609043084 [0710]

© 2009 METLIFE, INC. PEANUTS © United Feature Syndicate, Inc.

For Producer and Broker/Dealer Use Only. Not for Public Distribution.