

2012 Series Whole Life - Simplified Issue
 Premium Per Unit
 Policy Fee = \$30

Modal Loads applied to non-annual billing modes

UW Plan:	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL
Plan:	Single Prem	Single Prem	Single Prem	Single Prem	10 Pay	10 Pay	10 Pay	10 Pay
Gender:	Male	Male	Female	Female	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker
Issue Age								
0		109.96		83.06		15.37		13.66
1		113.68		86.11		15.70		13.97
2		117.53		89.27		16.02		14.29
3		121.51		92.55		16.36		14.62
4		125.62		95.94		16.70		14.95
5		129.86		99.46		17.04		15.28
6		134.09		102.45		17.58		15.72
7		138.46		105.51		18.14		16.16
8		142.97		108.68		18.71		16.62
9		147.63		111.93		19.30		17.09
10		152.44		115.29		19.91		17.57
11		157.40		118.74		20.54		18.07
12		162.53		122.30		21.19		18.58
13		167.82		125.96		21.86		19.11
14		173.29		129.74		22.55		19.65
15		178.93		133.62		23.26		20.20
16		184.08		140.06		23.91		20.83
17		189.36		146.81		24.58		21.47
18	160.52	194.80	125.34	153.88	20.74	25.26	18.10	22.13
19	165.14	200.40	131.38	161.29	21.33	25.97	18.66	22.81
20	169.87	206.15	137.71	169.06	21.92	26.69	19.24	23.52
21	174.76	212.08	144.34	177.20	22.53	27.44	19.83	24.24
22	179.78	218.17	151.29	185.73	23.16	28.20	20.44	24.99
23	184.95	224.44	158.58	194.68	23.81	28.99	21.07	25.76
24	190.25	230.88	166.22	204.06	24.46	29.79	21.72	26.56
25	195.71	237.51	174.21	213.88	25.14	30.62	22.38	27.37
26	201.87	244.83	179.76	220.73	25.92	31.57	23.07	28.24
27	208.22	252.38	185.48	227.79	26.71	32.54	23.78	29.13
28	214.77	260.16	191.38	235.07	27.54	33.55	24.52	30.06
29	221.52	268.18	197.47	242.59	28.38	34.58	25.27	31.01
30	228.49	276.44	203.75	250.36	29.25	35.65	26.05	31.99
31	235.67	284.96	210.23	258.36	30.15	36.75	26.85	33.00
32	243.08	293.74	216.92	266.63	31.08	37.89	27.68	34.04
33	250.73	302.79	223.83	275.16	32.04	39.06	28.53	35.12
34	258.61	312.13	230.95	283.96	33.02	40.26	29.41	36.23
35	266.74	321.74	238.29	293.04	34.03	41.50	30.31	37.37
36	275.21	331.68	246.11	302.52	35.17	42.90	31.35	38.71
37	283.93	341.93	254.19	312.29	36.35	44.33	32.43	40.10
38	292.94	352.49	262.53	322.39	37.57	45.82	33.54	41.54
39	302.23	363.37	271.14	332.81	38.82	47.36	34.69	43.03

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UW Plan:	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL
Plan:	Single Prem	Single Prem	Single Prem	Single Prem	10 Pay	10 Pay	10 Pay	10 Pay
Gender:	Male	Male	Female	Female	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker
Issue Age								
40	311.82	374.59	280.03	343.57	40.12	48.94	35.88	44.57
41	321.71	386.16	289.22	354.67	41.46	50.58	37.10	46.17
42	331.91	398.09	298.71	366.13	42.85	52.28	38.37	47.82
43	342.44	410.38	308.51	377.97	44.28	54.03	39.69	49.54
44	353.30	423.06	318.63	390.18	45.76	55.84	41.05	51.32
45	364.50	436.12	329.08	402.79	47.29	57.71	42.45	53.15
46	375.25	447.86	338.46	413.19	48.77	59.47	43.71	54.70
47	386.32	459.90	348.11	423.85	50.29	61.28	45.01	56.29
48	397.71	472.27	358.03	434.79	51.86	63.14	46.35	57.92
49	409.43	484.97	368.23	446.01	53.48	65.06	47.72	59.60
50	421.50	498.02	378.73	457.52	55.15	67.04	49.13	61.34
51	433.93	511.41	389.52	469.32	56.87	69.07	50.59	63.12
52	446.72	525.17	400.62	481.43	58.65	71.17	52.09	64.95
53	459.90	539.29	412.04	493.86	60.48	73.34	53.64	66.84
54	473.46	553.80	423.78	506.60	62.37	75.57	55.23	68.78
55	487.41	568.69	435.85	519.67	64.31	77.86	56.86	70.77
56	500.11	582.39	447.58	531.22	66.24	80.15	58.56	72.50
57	513.13	596.41	459.62	543.03	68.23	82.49	60.30	74.27
58	526.49	610.77	471.99	555.09	70.28	84.91	62.10	76.08
59	540.20	625.47	484.69	567.43	72.38	87.40	63.95	77.94
60	554.26	640.53	497.73	580.03	74.55	89.96	65.85	79.84
61	568.69	655.95	511.12	592.92	76.79	92.60	67.82	81.79
62	583.50	671.74	524.87	606.10	79.09	95.31	69.84	83.79
63	598.69	687.91	538.99	619.57	81.47	98.10	71.92	85.83
64	614.28	704.47	553.49	633.33	83.91	100.98	74.06	87.93
65	630.27	721.43	568.38	647.40	86.42	103.93	76.26	90.07
66	643.72	734.27	581.89	658.22	88.94	107.05	78.45	92.09
67	657.45	747.32	595.72	669.21	91.53	110.25	80.69	94.14
68	671.47	760.62	609.88	680.39	94.20	113.55	83.00	96.25
69	685.79	774.14	624.37	691.75	96.94	116.95	85.38	98.40
70	700.42	787.91	639.21	703.30	99.77	120.46	87.82	100.60
71	715.36	801.93	654.40	715.05	102.67	124.06	90.34	102.84
72	730.62	816.19	669.95	726.99	105.66	127.78	92.92	105.14
73	746.20	830.70	685.87	739.13	108.74	131.61	95.58	107.49
74	762.12	845.48	702.17	751.47	111.91	135.55	98.32	109.89
75	778.37	860.51	718.85	764.02	115.16	139.60	101.13	112.34
76	795.80	873.10	739.71	782.25	125.55	154.07	109.29	122.33
77	813.61	885.87	761.16	800.91	136.88	170.02	118.09	133.21
78	831.83	898.83	783.24	820.01	149.23	187.63	127.61	145.05
79	850.45	911.98	805.95	839.57	162.69	207.07	137.90	157.95

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Premium Per Unit

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Modal Loads applied to non-annual billing modes

UW Plan:	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL
Plan:	Single Prem	Single Prem	Single Prem	Single Prem	10 Pay	10 Pay	10 Pay	10 Pay
Gender:	Male	Male	Female	Female	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

80	869.49	925.32	829.33	859.59	177.37	228.52	149.01	171.99
81	888.95	938.86	853.39	880.10	193.38	252.19	161.02	187.28
82	908.85	952.59	878.14	901.09	210.82	278.31	173.99	203.93
83	929.20	966.52	903.61	922.58	229.84	307.14	188.02	222.06
84	950.00	980.66	929.82	944.59	250.58	338.96	203.17	241.80
85	971.26	995.00	956.78	967.11	273.18	374.06	219.54	263.29

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Modal Loads applied to non-annual billing modes

UW Plan:	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL
Plan:	20 Pay	20 Pay	20 Pay	20 Pay	To Age 65	To Age 65	To Age 65	To Age 65
Gender:	Male	Male	Female	Female	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

0		8.73		6.80		7.00		6.33
1		9.03		7.04		7.09		6.43
2		9.32		7.29		7.17		6.52
3		9.63		7.55		7.25		6.62
4		9.95		7.81		7.34		6.72
5		10.28		8.08		7.42		6.81
6		10.59		8.28		7.65		6.98
7		10.91		8.49		7.89		7.16
8		11.24		8.70		8.13		7.33
9		11.58		8.91		8.38		7.52
10		11.93		9.13		8.64		7.70
11		12.29		9.35		8.90		7.89
12		12.66		9.58		9.17		8.09
13		13.04		9.82		9.46		8.29
14		13.43		10.06		9.75		8.49
15		13.83		10.30		10.04		8.70
16		14.20		10.77		10.34		8.99
17		14.57		11.25		10.65		9.28
18	12.31	14.95	9.69	11.76	9.02	10.97	7.94	9.59
19	12.63	15.34	10.12	12.29	9.28	11.29	8.20	9.90
20	12.96	15.74	10.58	12.85	9.56	11.63	8.47	10.23
21	13.30	16.16	11.06	13.43	9.85	11.98	8.74	10.56
22	13.65	16.58	11.55	14.03	10.14	12.33	9.03	10.91
23	14.00	17.01	12.07	14.66	10.44	12.70	9.32	11.26
24	14.37	17.46	12.62	15.32	10.75	13.08	9.63	11.63
25	14.74	17.91	13.18	16.01	11.06	13.46	9.94	12.01
26	15.18	18.47	13.57	16.51	11.49	14.01	10.32	12.50
27	15.63	19.04	13.96	17.01	11.93	14.58	10.70	13.00
28	16.09	19.63	14.37	17.54	12.39	15.18	11.10	13.52
29	16.57	20.23	14.79	18.08	12.87	15.80	11.52	14.07
30	17.05	20.86	15.22	18.63	13.37	16.44	11.95	14.63
31	17.56	21.50	15.66	19.20	13.88	17.11	12.39	15.22
32	18.08	22.17	16.12	19.79	14.41	17.81	12.86	15.83
33	18.61	22.85	16.59	20.40	14.97	18.53	13.34	16.47
34	19.16	23.56	17.07	21.03	15.55	19.29	13.84	17.13
35	19.72	24.28	17.56	21.67	16.14	20.07	14.35	17.81
36	20.39	25.16	18.17	22.51	17.03	21.20	15.16	18.87
37	21.08	26.07	18.80	23.38	17.96	22.39	16.00	19.99
38	21.80	27.01	19.46	24.29	18.94	23.64	16.89	21.17
39	22.53	27.98	20.13	25.23	19.98	24.96	17.83	22.43

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UW Plan:	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL	SI WL
Plan:	20 Pay	20 Pay	20 Pay	20 Pay	To Age 65	To Age 65	To Age 65	To Age 65
Gender:	Male	Male	Female	Female	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

40	23.30	28.99	20.83	26.20	21.08	26.36	18.83	23.75
41	24.09	30.04	21.55	27.22	22.23	27.84	19.88	25.16
42	24.90	31.12	22.30	28.27	23.45	29.40	20.99	26.65
43	25.74	32.25	23.07	29.36	24.73	31.04	22.16	28.23
44	26.61	33.41	23.87	30.50	26.09	32.78	23.39	29.90
45	27.51	34.61	24.69	31.67	27.51	34.61	24.69	31.67
46	28.42	35.80	25.42	32.65	29.95	37.54	26.84	34.33
47	29.35	37.03	26.18	33.66	32.61	40.71	29.18	37.20
48	30.32	38.31	26.95	34.69	35.50	44.15	31.72	40.31
49	31.32	39.62	27.75	35.76	38.64	47.87	34.47	43.69
50	32.35	40.98	28.57	36.86	42.07	51.92	37.47	47.35
51	33.41	42.39	29.41	38.00	45.79	56.30	40.73	51.31
52	34.51	43.85	30.28	39.17	49.85	61.05	44.28	55.61
53	35.64	45.35	31.17	40.38	54.27	66.21	48.13	60.26
54	36.81	46.91	32.10	41.62	59.08	71.80	52.31	65.31
55	38.02	48.52	33.04	42.90	64.31	77.86	56.86	70.77
56	39.39	50.62	34.15	44.17				
57	40.80	52.80	35.30	45.47				
58	42.26	55.08	36.48	46.81				
59	43.77	57.45	37.70	48.18				
60	45.34	59.93	38.97	49.60				
61	46.97	62.51	40.28	51.06				
62	48.65	65.21	41.63	52.57				
63	50.39	68.02	43.02	54.11				
64	52.20	70.96	44.46	55.71				
65	54.06	74.01	45.95	57.34				
66	56.95	77.83	48.00	59.56				
67	59.98	81.85	50.13	61.86				
68	63.17	86.07	52.35	64.25				
69	66.54	90.51	54.68	66.73				
70	70.09	95.18	57.10	69.31				
71	73.82	100.09	59.64	71.98				
72	77.75	105.26	62.29	74.76				
73	81.90	110.69	65.05	77.65				
74	86.26	116.40	67.94	80.65				
75	90.85	122.40	70.95	83.76				
76	101.08	136.62	78.74	93.32				
77	112.45	152.49	87.38	103.95				
78	125.11	170.20	96.97	115.81				
79	139.18	189.96	107.62	129.01				

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Plan:	20 Pay	20 Pay	20 Pay	20 Pay	To Age 65	To Age 65	To Age 65	To Age 65
Gender:	Male	Male	Female	Female	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

80	154.84	212.02	119.43	143.72
81	172.27	236.65	132.53	160.11
82	191.65	264.13	147.08	178.36
83	213.22	294.80	163.22	198.70
84	237.21	329.04	181.14	221.36
85	263.90	367.25	201.01	246.59

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Modal Loads applied to non-annual billing modes

UW Plan:	SI WL	SI WL	SI WL	SI WL
Plan:	To Age 121	To Age 121	To Age 121	To Age 121
Gender:	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

0		6.12		4.82
1		6.34		5.00
2		6.57		5.18
3		6.81		5.37
4		7.05		5.57
5		7.30		5.77
6		7.52		5.92
7		7.74		6.06
8		7.96		6.21
9		8.19		6.36
10		8.43		6.51
11		8.68		6.67
12		8.93		6.83
13		9.19		7.00
14		9.46		7.17
15		9.73		7.34
16		10.00		7.67
17		10.27		8.00
18	8.57	10.54	6.84	8.35
19	8.81	10.83	7.14	8.71
20	9.04	11.12	7.45	9.09
21	9.28	11.42	7.77	9.49
22	9.54	11.73	8.11	9.90
23	9.80	12.05	8.46	10.33
24	10.06	12.37	8.83	10.78
25	10.32	12.70	9.21	11.25
26	10.65	13.16	9.49	11.64
27	10.99	13.62	9.77	12.03
28	11.35	14.10	10.07	12.44
29	11.71	14.60	10.37	12.86
30	12.08	15.12	10.68	13.30
31	12.47	15.66	11.00	13.75
32	12.86	16.21	11.33	14.22
33	13.27	16.78	11.67	14.70
34	13.70	17.38	12.02	15.20
35	14.13	17.99	12.37	15.71
36	14.70	18.78	12.86	16.44
37	15.28	19.61	13.37	17.20
38	15.89	20.47	13.90	17.99
39	16.52	21.37	14.45	18.82

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UW Plan:	SI WL	SI WL	SI WL	SI WL
Plan:	To Age 121	To Age 121	To Age 121	To Age 121
Gender:	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

40	17.17	22.30	15.03	19.69
41	17.86	23.28	15.62	20.60
42	18.56	24.30	16.24	21.55
43	19.30	25.37	16.88	22.55
44	20.07	26.48	17.55	23.59
45	20.86	27.64	18.24	24.67
46	21.73	28.84	18.90	25.63
47	22.64	30.09	19.58	26.63
48	23.58	31.39	20.28	27.66
49	24.56	32.74	21.01	28.73
50	25.59	34.16	21.77	29.85
51	26.65	35.63	22.55	31.01
52	27.76	37.17	23.36	32.21
53	28.92	38.78	24.20	33.46
54	30.12	40.46	25.07	34.76
55	31.37	42.20	25.97	36.10
56	32.84	44.22	27.13	37.46
57	34.38	46.33	28.34	38.87
58	35.98	48.55	29.60	40.32
59	37.67	50.86	30.92	41.84
60	39.43	53.29	32.29	43.41
61	41.27	55.84	33.73	45.04
62	43.20	58.51	35.23	46.73
63	45.22	61.30	36.80	48.48
64	47.33	64.23	38.43	50.30
65	49.54	67.29	40.14	52.18
66	52.14	70.77	42.17	54.37
67	54.88	74.42	44.29	56.64
68	57.76	78.26	46.52	59.01
69	60.79	82.29	48.87	61.48
70	63.97	86.54	51.33	64.05
71	67.33	91.00	53.92	66.72
72	70.86	95.70	56.63	69.51
73	74.58	100.63	59.49	72.42
74	78.49	105.83	62.49	75.45
75	82.60	111.28	65.63	78.60
76	89.81	125.40	71.20	88.12
77	97.64	141.30	77.25	98.79
78	106.16	159.22	83.80	110.75
79	115.41	179.41	90.92	124.15

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Plan:	To Age 121	To Age 121	To Age 121	To Age 121
Gender:	Male	Male	Female	Female
Tobacco:	NonSmoker	Smoker	NonSmoker	Smoker

Issue Age

80	125.48	202.16	98.63	139.18
81	136.42	227.79	107.00	156.03
82	148.32	256.68	116.08	174.92
83	161.25	289.23	125.93	196.09
84	175.32	325.91	136.62	219.83
85	190.60	367.23	148.21	246.44