

# Critical Life Benefits

**10 Year Renewable and Convertible  
Level Term Life Insurance  
(Policy Form No. 9422)**

**With Critical Illness Rider  
(Policy Form No. 9459)**

**Monthly Quick Quote  
With \$100 Policy Fee**



*\*Return of Premium plan not available in all states.*

*Please check with your manager or the Home Office Marketing Team at (800) 736-7311, phone menu extension 1, 1, 2.*

## Critical Life Benefits Money Purchase Rates Monthly Premiums / Non-Tobacco Use

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	\$80	\$85
0-18	24,911	35,587	46,263	56,940	67,616	78,292	88,968	99,644	N/A	N/A	N/A	N/A	N/A	N/A
19	24,263	34,662	45,061	55,459	65,858	76,256	86,655	97,054	N/A	N/A	N/A	N/A	N/A	N/A
20	23,609	33,727	43,845	53,963	64,081	74,199	84,317	94,435	N/A	N/A	N/A	N/A	N/A	N/A
21	22,436	32,051	41,667	51,282	60,897	70,513	80,128	89,744	99,359	N/A	N/A	N/A	N/A	N/A
22	21,374	30,534	39,695	48,855	58,015	67,176	76,336	85,496	94,656	N/A	N/A	N/A	N/A	N/A
23	20,864	29,806	38,748	47,690	56,632	65,574	74,516	83,458	92,399	N/A	N/A	N/A	N/A	N/A
24	N/A	28,490	37,037	45,584	54,131	62,678	71,225	79,772	88,319	96,866	N/A	N/A	N/A	N/A
25	N/A	27,285	35,471	43,656	51,842	60,027	68,213	76,398	84,584	92,769	N/A	N/A	N/A	N/A
26	N/A	26,178	34,031	41,885	49,738	57,592	65,445	73,298	81,152	89,005	96,859	N/A	N/A	N/A
27	N/A	25,126	32,663	40,201	47,739	55,276	62,814	70,352	77,889	85,427	92,965	N/A	N/A	N/A
28	N/A	24,184	31,439	38,694	45,949	53,204	60,459	67,715	74,970	82,225	89,480	96,735	N/A	N/A
29	N/A	23,753	30,879	38,005	45,131	52,257	59,382	66,508	73,634	80,760	87,886	95,012	N/A	N/A
30	N/A	22,497	29,246	35,996	42,745	49,494	56,243	62,992	69,741	76,490	83,240	89,989	96,738	N/A
31	N/A	21,368	27,778	34,188	40,598	47,009	53,419	59,829	66,239	72,650	79,060	85,470	91,880	98,291
32	N/A	20,346	26,450	32,553	38,657	44,761	50,865	56,968	63,072	69,176	75,280	81,384	87,487	93,591
33	N/A	N/A	25,243	31,068	36,893	42,718	48,544	54,369	60,194	66,019	71,845	77,670	83,495	89,320
34	N/A	N/A	23,810	29,304	34,799	40,293	45,788	51,282	56,777	62,271	67,766	73,260	78,755	84,249
35	N/A	N/A	22,827	28,095	33,363	38,630	43,898	49,166	54,434	59,701	64,969	70,237	75,505	80,773
36	N/A	N/A	21,104	25,974	30,844	35,714	40,584	45,455	50,325	55,195	60,065	64,935	69,805	74,675
37	N/A	N/A	19,847	24,427	29,008	33,588	38,168	42,748	47,328	51,908	56,489	61,069	65,649	70,229
38	N/A	N/A	18,519	22,792	27,066	31,339	35,613	39,886	44,160	48,433	52,707	56,980	61,254	65,527
39	N/A	N/A	17,544	21,592	25,641	29,690	33,738	37,787	41,835	45,884	49,933	53,981	58,030	62,078
40	N/A	N/A	16,497	20,305	24,112	27,919	31,726	35,533	39,340	43,147	46,954	50,761	54,569	58,376
41	N/A	N/A	15,152	18,648	22,145	25,641	29,138	32,634	36,131	39,627	43,124	46,620	50,117	53,613
42	N/A	N/A	N/A	17,241	20,474	23,707	26,940	30,172	33,405	36,638	39,871	43,103	46,336	49,569
43	N/A	N/A	N/A	15,905	18,887	21,869	24,851	27,833	30,815	33,797	36,779	39,761	42,744	45,726
44	N/A	N/A	N/A	N/A	17,782	20,590	23,397	26,205	29,013	31,820	34,628	37,436	40,243	43,051
45	N/A	N/A	N/A	N/A	16,572	19,189	21,805	24,422	27,039	29,655	32,272	34,889	37,505	40,122
46	N/A	N/A	N/A	N/A	15,523	17,974	20,425	22,876	25,327	27,778	30,229	32,680	35,131	37,582
47	N/A	N/A	N/A	N/A	14,543	16,839	19,135	21,431	23,728	26,024	28,320	30,616	32,912	35,209
48	N/A	N/A	N/A	N/A	13,576	15,720	17,864	20,007	22,151	24,294	26,438	28,582	30,725	32,869
49	N/A	N/A	N/A	N/A	12,633	14,628	16,622	18,617	20,612	22,606	24,601	26,596	28,590	30,585
50	N/A	N/A	N/A	N/A	11,728	13,580	15,432	17,284	19,136	20,988	22,840	24,691	26,543	28,395
51	N/A	N/A	N/A	N/A	10,842	12,553	14,265	15,977	17,689	19,401	21,113	22,825	24,536	26,248
52	N/A	N/A	N/A	N/A	10,013	11,594	13,175	14,756	16,337	17,918	19,499	21,080	22,661	24,242
53	N/A	N/A	N/A	N/A	N/A	10,703	12,162	13,622	15,081	16,541	18,000	19,460	20,919	22,379
54	N/A	N/A	N/A	N/A	N/A	N/A	11,228	12,576	13,923	15,271	16,618	17,965	19,313	20,660
55	N/A	N/A	N/A	N/A	N/A	N/A	10,337	11,577	12,818	14,058	15,299	16,539	17,780	19,020
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,616	11,754	12,891	14,028	15,166	16,303	17,441
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,948	12,008	13,067	14,127	15,186	16,246
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,296	11,292	12,288	13,285	14,281	15,277
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,658	11,599	12,539	13,480	14,420
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,067	10,955	11,843	12,731	13,620

## Critical Life Benefits Money Purchase Rates Monthly Premiums / Non-Tobacco Use

Issue Age	\$90	\$95	\$100	\$105	\$110	\$115	\$120	\$125	\$130	\$135	\$140	\$145	\$150
0-18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	99,695	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	95,146	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	89,744	95,238	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	86,040	91,308	96,576	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	79,545	84,416	89,286	94,156	99,026	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	74,809	79,389	83,969	88,550	93,130	97,710	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	69,801	74,074	78,348	82,621	86,895	91,168	95,442	99,715	N/A	N/A	N/A	N/A	N/A
39	66,127	70,175	74,224	78,273	82,321	86,370	90,418	94,467	98,516	N/A	N/A	N/A	N/A
40	62,183	65,990	69,797	73,604	77,411	81,218	85,025	88,832	92,640	96,447	N/A	N/A	N/A
41	57,110	60,606	64,103	67,599	71,096	74,592	78,089	81,585	85,082	88,578	92,075	95,571	99,068
42	52,802	56,034	59,267	62,500	65,733	68,966	72,198	75,431	78,664	81,897	85,129	88,362	91,595
43	48,708	51,690	54,672	57,654	60,636	63,618	66,600	69,583	72,565	75,547	78,529	81,511	84,493
44	45,859	48,666	51,474	54,282	57,089	59,897	62,705	65,512	68,320	71,128	73,935	76,743	79,551
45	42,739	45,355	47,972	50,589	53,205	55,822	58,439	61,055	63,672	66,289	68,905	71,522	74,139
46	40,033	42,484	44,935	47,386	49,837	52,288	54,739	57,190	59,641	62,092	64,542	66,993	69,444
47	37,505	39,801	42,097	44,393	46,690	48,986	51,282	53,578	55,874	58,171	60,467	62,763	65,059
48	35,013	37,156	39,300	41,443	43,587	45,731	47,874	50,018	52,161	54,305	56,449	58,592	60,736
49	32,580	34,574	36,569	38,564	40,559	42,553	44,548	46,543	48,537	50,532	52,527	54,521	56,516
50	30,247	32,099	33,951	35,802	37,654	39,506	41,358	43,210	45,062	46,914	48,765	50,617	52,469
51	27,960	29,672	31,384	33,096	34,807	36,519	38,231	39,943	41,655	43,367	45,078	46,790	48,502
52	25,823	27,404	28,986	30,567	32,148	33,729	35,310	36,891	38,472	40,053	41,634	43,215	44,796
53	23,838	25,298	26,757	28,217	29,676	31,136	32,595	34,055	35,514	36,974	38,433	39,893	41,352
54	22,008	23,355	24,702	26,050	27,397	28,745	30,092	31,439	32,787	34,134	35,482	36,829	38,177
55	20,260	21,501	22,741	23,982	25,222	26,463	27,703	28,944	30,184	31,424	32,665	33,905	35,146
56	18,578	19,716	20,853	21,991	23,128	24,265	25,403	26,540	27,678	28,815	29,953	31,090	32,227
57	17,305	18,365	19,424	20,484	21,543	22,603	23,662	24,722	25,781	26,841	27,900	28,960	30,019
58	16,274	17,270	18,266	19,263	20,259	21,255	22,252	23,248	24,244	25,241	26,237	27,233	28,230
59	15,361	16,301	17,241	18,182	19,122	20,063	21,003	21,944	22,884	23,824	24,765	25,705	26,646
60	14,508	15,396	16,284	17,172	18,061	18,949	19,837	20,725	21,614	22,502	23,390	24,278	25,167

**Critical Life Benefits Money Purchase Rates  
Monthly Premiums / Non-Tobacco Use**

Issue Age	\$155	\$160	\$165	\$170	\$175	\$180	\$185	\$190	\$195	\$200
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	94,828	98,060	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	87,475	90,457	93,439	96,421	99,404	N/A	N/A	N/A	N/A	N/A
44	82,358	85,166	87,974	90,781	93,589	96,397	99,204	N/A	N/A	N/A
45	76,755	79,372	81,989	84,605	87,222	89,839	92,455	95,072	97,689	N/A
46	71,895	74,346	76,797	79,248	81,699	84,150	86,601	89,052	91,503	93,954
47	67,356	69,652	71,948	74,244	76,540	78,837	81,133	83,429	85,725	88,021
48	62,880	65,023	67,167	69,310	71,454	73,598	75,741	77,885	80,029	82,172
49	58,511	60,505	62,500	64,495	66,489	68,484	70,479	72,473	74,468	76,463
50	54,321	56,173	58,025	59,877	61,728	63,580	65,432	67,284	69,136	70,988
51	50,214	51,926	53,638	55,350	57,061	58,773	60,485	62,197	63,909	65,621
52	46,377	47,958	49,539	51,120	52,701	54,282	55,863	57,444	59,025	60,606
53	42,812	44,271	45,731	47,190	48,650	50,109	51,569	53,028	54,488	55,947
54	39,524	40,871	42,219	43,566	44,914	46,261	47,608	48,956	50,303	51,651
55	36,386	37,627	38,867	40,108	41,348	42,588	43,829	45,069	46,310	47,550
56	33,365	34,502	35,640	36,777	37,915	39,052	40,190	41,327	42,464	43,602
57	31,079	32,138	33,198	34,257	35,317	36,376	37,436	38,495	39,555	40,615
58	29,226	30,223	31,219	32,215	33,212	34,208	35,204	36,201	37,197	38,193
59	27,586	28,527	29,467	30,408	31,348	32,288	33,229	34,169	35,110	36,050
60	26,055	26,943	27,831	28,719	29,608	30,496	31,384	32,272	33,161	34,049

## Critical Life Benefits Money Purchase Rates Monthly Premiums / Tobacco Use

Issue Age	\$20	\$25	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	\$70	\$75	\$80	\$85
18	N/A	22,883	29,748	36,613	43,478	50,343	57,208	64,073	70,938	77,803	84,668	91,533	98,398	N/A
19	N/A	22,422	29,148	35,874	42,601	49,327	56,054	62,780	69,507	76,233	82,960	89,686	96,413	N/A
20	N/A	22,075	28,698	35,320	41,943	48,565	55,188	61,810	68,433	75,055	81,678	88,300	94,923	N/A
21	N/A	21,716	28,230	34,745	41,260	47,774	54,289	60,803	67,318	73,833	80,347	86,862	93,377	99,891
22	N/A	21,345	27,748	34,152	40,555	46,958	53,362	59,765	66,169	72,572	78,975	85,379	91,782	98,186
23	N/A	20,986	27,282	33,578	39,874	46,170	52,466	58,762	65,058	71,354	77,650	83,945	90,241	96,537
24	N/A	20,661	26,860	33,058	39,256	45,455	51,653	57,851	64,050	70,248	76,446	82,645	88,843	95,041
25	N/A	20,305	26,396	32,487	38,579	44,670	50,761	56,853	62,944	69,036	75,127	81,218	87,310	93,401
26	N/A	N/A	25,948	31,936	37,924	43,912	49,900	55,888	61,876	67,864	73,852	79,840	85,828	91,816
27	N/A	N/A	25,415	31,281	37,146	43,011	48,876	54,741	60,606	66,471	72,336	78,201	84,066	89,932
28	N/A	N/A	24,786	30,505	36,225	41,945	47,664	53,384	59,104	64,824	70,543	76,263	81,983	87,703
29	N/A	N/A	23,985	29,520	35,055	40,590	46,125	51,661	57,196	62,731	68,266	73,801	79,336	84,871
30	N/A	N/A	23,091	28,419	33,748	39,076	44,405	49,734	55,062	60,391	65,719	71,048	76,377	81,705
31	N/A	N/A	22,569	27,778	32,986	38,194	43,403	48,611	53,819	59,028	64,236	69,444	74,653	79,861
32	N/A	N/A	21,452	26,403	31,353	36,304	41,254	46,205	51,155	56,106	61,056	66,007	70,957	75,908
33	N/A	N/A	20,062	24,691	29,321	33,951	38,580	43,210	47,840	52,469	57,099	61,728	66,358	70,988
34	N/A	N/A	19,006	23,392	27,778	32,164	36,550	40,936	45,322	49,708	54,094	58,480	62,865	67,251
35	N/A	N/A	18,056	22,222	26,389	30,556	34,722	38,889	43,056	47,222	51,389	55,556	59,722	63,889
36	N/A	N/A	16,667	20,513	24,359	28,205	32,051	35,897	39,744	43,590	47,436	51,282	55,128	58,974
37	N/A	N/A	15,258	18,779	22,300	25,822	29,343	32,864	36,385	39,906	43,427	46,948	50,469	53,991
38	N/A	N/A	N/A	17,544	20,833	24,123	27,412	30,702	33,991	37,281	40,570	43,860	47,149	50,439
39	N/A	N/A	N/A	16,360	19,427	22,495	25,562	28,630	31,697	34,765	37,832	40,900	43,967	47,035
40	N/A	N/A	N/A	15,414	18,304	21,195	24,085	26,975	29,865	32,755	35,645	38,536	41,426	44,316
41	N/A	N/A	N/A	N/A	16,579	19,197	21,815	24,433	27,051	29,668	32,286	34,904	37,522	40,140
42	N/A	N/A	N/A	N/A	15,164	17,558	19,952	22,346	24,741	27,135	29,529	31,923	34,318	36,712
43	N/A	N/A	N/A	N/A	14,184	16,424	18,664	20,903	23,143	25,383	27,622	29,862	32,102	34,341
44	N/A	N/A	N/A	N/A	13,227	15,315	17,403	19,492	21,580	23,669	25,757	27,845	29,934	32,022
45	N/A	N/A	N/A	N/A	12,330	14,276	16,223	18,170	20,117	22,064	24,010	25,957	27,904	29,851
46	N/A	N/A	N/A	N/A	11,519	13,337	15,156	16,975	18,794	20,612	22,431	24,250	26,069	27,887
47	N/A	N/A	N/A	N/A	10,737	12,433	14,128	15,824	17,519	19,214	20,910	22,605	24,301	25,996
48	N/A	N/A	N/A	N/A	N/A	11,564	13,141	14,717	16,294	17,871	19,448	21,025	22,602	24,179
49	N/A	N/A	N/A	N/A	N/A	10,726	12,189	13,652	15,115	16,577	18,040	19,503	20,965	22,428
50	N/A	N/A	N/A	N/A	N/A	N/A	11,287	12,641	13,995	15,350	16,704	18,059	19,413	20,767
51	N/A	N/A	N/A	N/A	N/A	N/A	10,412	11,662	12,911	14,161	15,410	16,660	17,909	19,159
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,753	11,905	13,057	14,209	15,361	16,513	17,665
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,979	12,042	13,104	14,167	15,229	16,292
54	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,121	11,100	12,080	13,059	14,039	15,018
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,215	11,116	12,017	12,919	13,820
56	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,196	11,022	11,849	12,676
57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,110	10,868	11,626
58	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10,686
59	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Critical Life Benefits Money Purchase Rates Monthly Premiums / Tobacco Use

Issue Age	\$90	\$95	\$100	\$105	\$110	\$115	\$120	\$125	\$130	\$135	\$140	\$145	\$150
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	99,492	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	97,804	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	95,797	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	93,422	99,142	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	90,406	95,941	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	87,034	92,362	97,691	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	85,069	90,278	95,486	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	80,858	85,809	90,759	95,710	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	75,617	80,247	84,877	89,506	94,136	98,765	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	71,637	76,023	80,409	84,795	89,181	93,567	97,953	N/A	N/A	N/A	N/A	N/A	N/A
35	68,056	72,222	76,389	80,556	84,722	88,889	93,056	97,222	N/A	N/A	N/A	N/A	N/A
36	62,821	66,667	70,513	74,359	78,205	82,051	85,897	89,744	93,590	97,436	N/A	N/A	N/A
37	57,512	61,033	64,554	68,075	71,596	75,117	78,638	82,160	85,681	89,202	92,723	96,244	99,765
38	53,728	57,018	60,307	63,596	66,886	70,175	73,465	76,754	80,044	83,333	86,623	89,912	93,202
39	50,102	53,170	56,237	59,305	62,372	65,440	68,507	71,575	74,642	77,710	80,777	83,845	86,912
40	47,206	50,096	52,987	55,877	58,767	61,657	64,547	67,437	70,328	73,218	76,108	78,998	81,888
41	42,757	45,375	47,993	50,611	53,229	55,846	58,464	61,082	63,700	66,318	68,935	71,553	74,171
42	39,106	41,500	43,895	46,289	48,683	51,077	53,472	55,866	58,260	60,654	63,049	65,443	67,837
43	36,581	38,820	41,060	43,300	45,539	47,779	50,019	52,258	54,498	56,738	58,977	61,217	63,457
44	34,111	36,199	38,288	40,376	42,464	44,553	46,641	48,730	50,818	52,906	54,995	57,083	59,172
45	31,798	33,744	35,691	37,638	39,585	41,531	43,478	45,425	47,372	49,319	51,265	53,212	55,159
46	29,706	31,525	33,343	35,162	36,981	38,800	40,618	42,437	44,256	46,075	47,893	49,712	51,531
47	27,691	29,387	31,082	32,778	34,473	36,168	37,864	39,559	41,255	42,950	44,645	46,341	48,036
48	25,756	27,332	28,909	30,486	32,063	33,640	35,217	36,794	38,371	39,947	41,524	43,101	44,678
49	23,891	25,353	26,816	28,279	29,742	31,204	32,667	34,130	35,592	37,055	38,518	39,980	41,443
50	22,122	23,476	24,831	26,185	27,540	28,894	30,248	31,603	32,957	34,312	35,666	37,020	38,375
51	20,408	21,658	22,907	24,157	25,406	26,656	27,905	29,155	30,404	31,653	32,903	34,152	35,402
52	18,817	19,969	21,121	22,273	23,425	24,578	25,730	26,882	28,034	29,186	30,338	31,490	32,642
53	17,354	18,417	19,479	20,542	21,604	22,667	23,729	24,792	25,854	26,917	27,979	29,042	30,104
54	15,997	16,977	17,956	18,936	19,915	20,895	21,874	22,853	23,833	24,812	25,792	26,771	27,751
55	14,721	15,623	16,524	17,425	18,327	19,228	20,129	21,030	21,932	22,833	23,734	24,636	25,537
56	13,502	14,329	15,156	15,982	16,809	17,636	18,462	19,289	20,116	20,942	21,769	22,596	23,422
57	12,385	13,143	13,901	14,659	15,418	16,176	16,934	17,692	18,451	19,209	19,967	20,725	21,484
58	11,383	12,080	12,777	13,474	14,171	14,868	15,565	16,262	16,959	17,656	18,353	19,050	19,747
59	10,479	11,121	11,762	12,404	13,045	13,687	14,328	14,970	15,612	16,253	16,895	17,536	18,178
60	N/A	10,237	10,828	11,418	12,009	12,600	13,190	13,781	14,371	14,962	15,553	16,143	16,734

**Critical Life Benefits Money Purchase Rates  
Monthly Premiums / Tobacco Use**

Issue Age	\$155	\$160	\$165	\$170	\$175	\$180	\$185	\$190	\$195	\$200
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	96,491	99,781	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	89,980	93,047	96,115	99,182	N/A	N/A	N/A	N/A	N/A	N/A
40	84,778	87,669	90,559	93,449	96,339	99,229	N/A	N/A	N/A	N/A
41	76,789	79,407	82,024	84,642	87,260	89,878	92,496	95,113	97,731	N/A
42	70,231	72,626	75,020	77,414	79,808	82,203	84,597	86,991	89,385	91,780
43	65,696	67,936	70,175	72,415	74,655	76,894	79,134	81,374	83,613	85,853
44	61,260	63,348	65,437	67,525	69,614	71,702	73,790	75,879	77,967	80,056
45	57,106	59,053	60,999	62,946	64,893	66,840	68,787	70,733	72,680	74,627
46	53,349	55,168	56,987	58,806	60,624	62,443	64,262	66,081	67,899	69,718
47	49,732	51,427	53,122	54,818	56,513	58,209	59,904	61,599	63,295	64,990
48	46,255	47,832	49,409	50,986	52,562	54,139	55,716	57,293	58,870	60,447
49	42,906	44,369	45,831	47,294	48,757	50,219	51,682	53,145	54,608	56,070
50	39,729	41,084	42,438	43,792	45,147	46,501	47,856	49,210	50,564	51,919
51	36,651	37,901	39,150	40,400	41,649	42,899	44,148	45,398	46,647	47,897
52	33,794	34,946	36,098	37,250	38,402	39,555	40,707	41,859	43,011	44,163
53	31,167	32,230	33,292	34,355	35,417	36,480	37,542	38,605	39,667	40,730
54	28,730	29,709	30,689	31,668	32,648	33,627	34,607	35,586	36,565	37,545
55	26,438	27,340	28,241	29,142	30,044	30,945	31,846	32,747	33,649	34,550
56	24,249	25,076	25,902	26,729	27,556	28,382	29,209	30,036	30,862	31,689
57	22,242	23,000	23,758	24,517	25,275	26,033	26,791	27,550	28,308	29,066
58	20,444	21,141	21,838	22,535	23,232	23,928	24,625	25,322	26,019	26,716
59	18,820	19,461	20,103	20,744	21,386	22,027	22,669	23,311	23,952	24,594
60	17,325	17,915	18,506	19,096	19,687	20,278	20,868	21,459	22,049	22,640