

ADDVANTAGE[®]

North American Company

Term Life Insurance

Marketing Guide



North American Company
for Life and Health Insurance
Since 1886

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Marketing ADDvantage

There comes a time in most people's lives to seek financial protection. Whether a client is recently married, takes on a mortgage, or starts a family, a need exists to help cover expenses or replace income due to loss of life. A simple and economical solution is ADDvantage term life insurance from North American Company.

ADDvantage offers five underwriting classifications that provide economical rates for clients who meet reasonable underwriting requirements. With marketable features and competitive rates, ADDvantage can offer your clients affordable protection and invaluable peace of mind.

Beyond Term Life Insurance

ADDvantage term offers several marketable benefits that make it one of the leading term products in the industry.

- **Fully convertible:** Allows clients to convert their term insurance to permanent universal life insurance coverage without having to go through underwriting. (See pg. 3 for details.)
- **Custom options:** Help your clients meet their specific needs with available riders and endorsements.
- **Comprehensive coverage:** Offers your clients a choice of a level premium period of 10, 15, 20, or 30 years.

North American guarantees the current premiums for the specified number of years (10, 15, 20, or 30), so your clients' rates won't increase during the guarantee period. Should a client decide to renew after the guarantee period, in no event will premiums exceed the guaranteed maximum premiums shown on the Schedule of Annual Premiums.

With ADDvantage term's conversion feature, riders and endorsements, and comprehensive coverage, it offers your clients financial protection along with flexibility to meet their specific needs.

ADDvantage Product Specifications

The following product details are highlights of ADDvantage. You may also visit our Website, the Producer's InfoNet®, at www.producersinonet.com.

Minimum Face Amount

- \$100,000

Issue Ages* and Underwriting Classes

Plan	Underwriting Class	Issue Age
ADDvantage 10	Super Preferred NT	18-75
	Preferred NT	
	Standard NT	
	Preferred TB	
	Standard TB	
ADDvantage 15	Super Preferred NT	18-70
	Preferred NT	
	Standard NT	
	Preferred TB	
	Standard TB	
ADDvantage 20	Super Preferred NT	18-65
	Preferred NT	
	Standard NT	
	Preferred TB	
	Standard TB	
ADDvantage 30	Super Preferred NT	18-50
	Preferred NT	18-45
	Standard NT	
	Preferred TB	
	Standard TB	

* Age nearest birthday. Maximum issue ages and underwriting classes may vary. Consult illustration software for a Washington state variation.

Rate Bands

	Band 1	Band 2	Band 3	Band 4
Policy Issue Amounts	\$100,000 - \$249,000	\$250,000 - \$499,999	500,000- \$999,999	\$1,000,000+**

** Maximum amount subject to availability from reinsurers.

Table ratings and flat extra ratings for medical conditions may be applied to Standard Non-Tobacco and Standard Tobacco classes. Non-medical ratings (generally, permanent flat extras) may be applied to Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco or Standard Tobacco.

Guarantee Periods

Plan	Guarantee Period
ADDvantage 10	10 years
ADDvantage 15	15 years
ADDvantage 20	20 years
ADDvantage 30	30 years

The ADDvantage plans have two premium schedules: Maximum Premiums and Current Premiums. North American Company guarantees the Current Premiums for the guarantee period and may, but does not guarantee to, continue to charge premiums from the Current Premium schedule thereafter. In no event will premiums exceed the Maximum Premiums schedule.

Renewability

All plans renewable to age 98

Annual Policy Fee

\$65, Non-Commissionable

Modal Factors

Annual	1.00
Semi-annual	
Direct, Credit Card, List Bill	.53
PAC	.51
Quarterly	
Direct, Credit Card, List Bill	.285
PAC	.257
Monthly	
Credit Card, PAC	.0875
List Bill	.095

The factors apply to the total annual premium, including the policy fee.

Due to the application of the modal factors, the policyowner will pay more in total annual premium for a policy year if he or she elects to pay premium more frequently than annually (semi-annually, quarterly or monthly when available).

Conversion Period

Conversion is allowed during the level premium period of the policy, or through age 69 (whichever is earlier), but never less than five years.

Plan	Issue Ages	Conversion Period
ADDvantage 10	18-59	10 years
	60-64	through age 69
	65-75	5 years
ADDvantage 15	18-54	15 years
	55-64	through age 69
	65-70	5 years
ADDvantage 20	18-49	20 years
	50-65	through age 69
ADDvantage 30	18-39	30 years
	40-45	through age 69

Conditional Exchange

All ADDvantage policyowners may apply for lower premium rates at the end of the guarantee premium period by applying for any term policy then being offered at a policyowner's attained age. It may be advantageous for policyowners to make this request at the end of the guarantee premium period since rates may increase annually at that time. Application for Conditional Exchange requires evidence of insurability. Conditional Exchange is not available at the following issue ages:

Plan	Issue Ages
ADDvantage 10	66-75
ADDvantage 15	56-70
ADDvantage 20	46-65
ADDvantage 30	21-50

Accelerated Benefit Endorsement

The owner can request an advance of 75% of the policy's specified amount (maximum \$250,000) without penalty, if diagnosed for the first time after policy issue as having a terminal illness which would likely result in death within 24 months. The endorsement is not available on policies for which the primary insured is rated over Table 4 or on policies that contain a flat extra due to medical reasons.

Additional Insurance Option (AIO)

AIO allows your Super Preferred Non-Tobacco and Preferred Non-Tobacco policyowners to purchase additional term insurance coverage, subject to minimal evidence of insurability, for up to three years after the original policy issue date (depending on issue age). The premium requirement for the additional coverage will be based upon the insured's issue age and underwriting class at the time of policy issue.

This option is available to Super Preferred Non-Tobacco and Preferred Non-Tobacco insureds, between issue ages 18-55, with face amounts of \$100,000 through \$1,000,000. The policyowner may apply to purchase additional insurance on any one of the first three policy anniversaries subject to the following age requirements:

Base Policy Issue Age	Opportunities to Exercise AIO
18-35	1st, 2nd, and 3rd policy anniversary
36-40	1st and 2nd policy anniversary
41-55	1st policy anniversary

The maximum coverage increase is 50% of the base policy face amount if exercised on the first policy anniversary, and 25% of the base policy face amount if exercised on the second or third policy anniversary. The minimum coverage increase is \$25,000. The additional coverage will be subject to contestability and suicide periods of two years from the effective date of the additional coverage.

Waiver of Premium

Available at policy issue, this rider allows the premium payments to be waived, including rider premiums if the insured is totally disabled. The benefit does not become effective until the insured has been totally disabled for six consecutive months. For disabilities occurring before age 60, premiums will be waived as they become due. For disabilities occurring after age 60, premiums will be waived until age 65 but not less than two years if the insured continues to be totally disabled. Insureds cannot convert without evidence of insurability while premiums are being waived under this rider. Waiver of Premium is not available for substandard risks.

- Issue Ages: 18-59
- Expiry Age: 65
- Maximum: \$2 million
- Applies to the total of base policy face amount, Additional Insured Rider face amount and the face amount of any in force policies on the life of the primary insured.

For Waiver of Premium rates, please see pages 49-50

Riders and Endorsements

Available riders and endorsements for ADDvantage plans include

- Accelerated Benefit Endorsement
- Additional Insurance Option
- Children's Term Insurance Rider
- Monthly Income Endorsement
- Waiver of Premium Rider

For additional information on rider features and rates, refer to our Producer's InfoNet, at www.producersinfonet.com, and to our illustration software.

Underwriting

Detailed underwriting requirements can be found in the Underwriting Guidelines brochure, PR-1147.

Substandard

Table ratings are available for both medical and non-medical reasons for issue ages 18-85, and are applied under the following guidelines:

- Table ratings are 25% per table and are applied to the Standard Non-Tobacco or Standard Tobacco premiums.

Flat extras may be applicable for issue ages 18-75, and are applied under the following guidelines.

- Non-medical flat extras are applied to all rate classes except Super Preferred NT, Preferred NT ages 71+, and Preferred TB ages 71+.
- Medical temporary flat extras may be applied to the Standard Non-Tobacco and Standard Tobacco rates.
- Temporary flat extras are non-commissionable.

ADDvantage 10 • MALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.38	0.67	0.78	1.76	2.33
26	0.38	0.67	0.78	1.77	2.34
27	0.38	0.67	0.78	1.79	2.34
28	0.39	0.67	0.78	1.80	2.35
29	0.39	0.67	0.78	1.82	2.35
30	0.39	0.67	0.78	1.83	2.36
31	0.39	0.67	0.78	1.85	2.37
32	0.39	0.67	0.78	1.86	2.37
33	0.40	0.67	0.78	1.88	2.38
34	0.40	0.67	0.78	1.89	2.38
35	0.40	0.67	0.78	1.91	2.39
36	0.43	0.70	0.84	2.00	2.53
37	0.45	0.73	0.90	2.10	2.68
38	0.49	0.77	0.97	2.21	2.85
39	0.52	0.81	1.05	2.32	3.02
40	0.56	0.85	1.14	2.44	3.21
41	0.60	0.89	1.24	2.57	3.42
42	0.65	0.93	1.35	2.71	3.64
43	0.70	0.98	1.47	2.85	3.88
44	0.76	1.03	1.61	3.01	4.15
45	0.82	1.09	1.76	3.18	4.43
46	0.89	1.18	1.90	3.45	4.82
47	0.96	1.28	2.06	3.75	5.25
48	1.05	1.39	2.23	4.09	5.73
49	1.14	1.51	2.42	4.46	6.27
50	1.25	1.65	2.63	4.88	6.87
51	1.37	1.81	2.87	5.34	7.55
52	1.50	1.99	3.13	5.87	8.31
53	1.65	2.19	3.43	6.46	9.16
54	1.83	2.41	3.76	7.12	10.13
55	2.03	2.67	4.14	7.87	11.22
56	2.23	2.91	4.50	8.49	12.23
57	2.45	3.18	4.90	9.17	13.35
58	2.70	3.47	5.34	9.91	14.60
59	2.98	3.81	5.84	10.73	15.99
60	3.30	4.19	6.39	11.64	17.55
61	3.67	4.61	7.01	12.64	19.28
62	4.10	5.09	7.70	13.74	21.23
63	4.58	5.64	8.48	14.96	23.43
64	5.14	6.25	9.36	16.32	25.89
65	5.79	6.96	10.36	17.83	28.67
66	6.40	7.69	11.43	19.66	30.91
67	7.08	8.52	12.64	21.72	33.37
68	7.86	9.46	14.00	24.04	36.06
69	8.75	10.54	15.55	26.66	39.01
70	9.77	11.76	17.31	29.63	42.24
71	10.93	13.16	19.32	32.99	45.80
72	12.27	14.77	21.60	36.82	49.71
73	13.81	16.62	24.22	41.19	54.02
74	15.59	18.76	27.23	46.18	58.78
75	17.65	21.24	30.69	51.89	64.03

ADDvantage 10 • MALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.27	0.38	0.72	1.48	1.88
26	0.27	0.38	0.72	1.48	1.88
27	0.27	0.38	0.72	1.48	1.88
28	0.27	0.38	0.72	1.48	1.88
29	0.27	0.38	0.72	1.48	1.88
30	0.27	0.38	0.72	1.48	1.88
31	0.27	0.38	0.72	1.49	1.88
32	0.27	0.38	0.72	1.49	1.88
33	0.27	0.38	0.72	1.49	1.88
34	0.27	0.38	0.72	1.49	1.88
35	0.27	0.38	0.72	1.49	1.88
36	0.29	0.41	0.77	1.58	2.02
37	0.31	0.44	0.83	1.68	2.18
38	0.34	0.47	0.89	1.79	2.36
39	0.36	0.50	0.96	1.91	2.55
40	0.40	0.54	1.04	2.04	2.76
41	0.43	0.59	1.12	2.19	3.00
42	0.47	0.64	1.22	2.34	3.27
43	0.52	0.69	1.33	2.51	3.56
44	0.57	0.76	1.45	2.70	3.89
45	0.63	0.83	1.58	2.90	4.26
46	0.69	0.90	1.70	3.14	4.62
47	0.75	0.98	1.83	3.41	5.01
48	0.82	1.07	1.97	3.71	5.45
49	0.90	1.17	2.12	4.04	5.93
50	1.00	1.28	2.30	4.41	6.47
51	1.10	1.41	2.49	4.82	7.08
52	1.23	1.56	2.70	5.29	7.75
53	1.37	1.73	2.94	5.81	8.50
54	1.54	1.92	3.20	6.39	9.35
55	1.73	2.14	3.50	7.05	10.30
56	1.89	2.34	3.81	7.66	11.12
57	2.07	2.57	4.16	8.33	12.03
58	2.28	2.83	4.55	9.08	13.03
59	2.51	3.12	4.99	9.92	14.13
60	2.78	3.45	5.48	10.85	15.34
61	3.08	3.83	6.03	11.89	16.68
62	3.42	4.26	6.65	13.05	18.17
63	3.81	4.76	7.35	14.35	19.81
64	4.27	5.32	8.15	15.81	21.64
65	4.79	5.98	9.05	17.45	23.67
66	5.36	6.69	10.07	19.27	25.94
67	6.02	7.50	11.24	21.32	28.47
68	6.77	8.43	12.58	23.64	31.30
69	7.66	9.51	14.12	26.26	34.46
70	8.68	10.77	15.88	29.23	38.01
71	9.88	12.24	17.92	32.62	42.01
72	11.29	13.95	20.29	36.48	46.50
73	12.95	15.97	23.03	40.89	51.57
74	14.91	18.34	26.24	45.93	57.30
75	17.25	21.15	29.98	51.73	63.79

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 10 • MALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.25	0.36	0.67	1.32	1.78
26	0.25	0.36	0.67	1.32	1.79
27	0.25	0.36	0.67	1.32	1.80
28	0.25	0.36	0.67	1.32	1.80
29	0.25	0.36	0.67	1.32	1.81
30	0.25	0.36	0.67	1.32	1.82
31	0.25	0.36	0.67	1.32	1.83
32	0.25	0.36	0.67	1.32	1.84
33	0.25	0.36	0.67	1.32	1.84
34	0.25	0.36	0.67	1.32	1.85
35	0.25	0.36	0.67	1.32	1.86
36	0.27	0.39	0.72	1.41	2.00
37	0.29	0.42	0.77	1.52	2.16
38	0.31	0.45	0.82	1.63	2.33
39	0.34	0.48	0.89	1.76	2.53
40	0.37	0.52	0.95	1.89	2.74
41	0.41	0.57	1.03	2.05	2.98
42	0.45	0.62	1.11	2.21	3.24
43	0.49	0.68	1.21	2.40	3.53
44	0.55	0.74	1.31	2.61	3.86
45	0.61	0.82	1.43	2.84	4.23
46	0.66	0.89	1.54	3.07	4.58
47	0.72	0.97	1.65	3.31	4.96
48	0.79	1.05	1.78	3.59	5.39
49	0.87	1.15	1.92	3.89	5.86
50	0.96	1.26	2.08	4.23	6.38
51	1.06	1.38	2.25	4.60	6.96
52	1.17	1.52	2.45	5.02	7.61
53	1.31	1.69	2.66	5.49	8.34
54	1.46	1.87	2.90	6.01	9.15
55	1.64	2.08	3.17	6.59	10.06
56	1.80	2.28	3.47	7.18	10.87
57	1.98	2.51	3.81	7.84	11.76
58	2.18	2.77	4.19	8.57	12.74
59	2.41	3.06	4.61	9.39	13.81
60	2.68	3.39	5.10	10.30	15.01
61	2.98	3.77	5.65	11.33	16.32
62	3.33	4.21	6.27	12.49	17.78
63	3.73	4.71	6.99	13.78	19.40
64	4.20	5.28	7.80	15.25	21.20
65	4.74	5.95	8.74	16.91	23.20
66	5.30	6.65	9.73	18.69	25.42
67	5.95	7.46	10.85	20.70	27.89
68	6.69	8.38	12.14	22.97	30.66
69	7.56	9.46	13.61	25.54	33.75
70	8.56	10.71	15.31	28.47	37.22
71	9.74	12.16	17.27	31.80	41.12
72	11.12	13.86	19.54	35.60	45.51
73	12.75	15.86	22.18	39.95	50.46
74	14.67	18.21	25.25	44.94	56.06
75	16.95	21.00	28.84	50.68	62.39

ADDvantage 10 • MALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.24	0.35	0.66	1.24	1.73
26	0.24	0.35	0.66	1.24	1.73
27	0.24	0.35	0.66	1.24	1.73
28	0.24	0.35	0.66	1.24	1.73
29	0.24	0.35	0.66	1.24	1.73
30	0.24	0.35	0.66	1.24	1.73
31	0.24	0.35	0.66	1.24	1.73
32	0.24	0.35	0.66	1.24	1.73
33	0.24	0.35	0.66	1.24	1.73
34	0.24	0.35	0.66	1.24	1.73
35	0.24	0.35	0.66	1.24	1.73
36	0.26	0.37	0.70	1.33	1.86
37	0.28	0.40	0.75	1.43	2.00
38	0.30	0.43	0.81	1.54	2.15
39	0.33	0.47	0.87	1.66	2.32
40	0.36	0.50	0.93	1.79	2.51
41	0.39	0.55	1.01	1.93	2.72
42	0.43	0.59	1.09	2.10	2.95
43	0.47	0.65	1.18	2.28	3.21
44	0.52	0.71	1.28	2.48	3.50
45	0.58	0.78	1.39	2.70	3.82
46	0.63	0.84	1.50	2.92	4.14
47	0.69	0.92	1.61	3.17	4.50
48	0.75	1.00	1.74	3.44	4.90
49	0.83	1.09	1.88	3.75	5.34
50	0.91	1.19	2.04	4.09	5.84
51	1.01	1.31	2.22	4.47	6.39
52	1.12	1.44	2.42	4.89	7.01
53	1.25	1.59	2.64	5.37	7.71
54	1.40	1.76	2.88	5.91	8.49
55	1.57	1.96	3.16	6.51	9.37
56	1.72	2.15	3.45	7.07	10.10
57	1.89	2.37	3.78	7.69	10.91
58	2.08	2.62	4.14	8.37	11.79
59	2.30	2.90	4.55	9.13	12.76
60	2.56	3.22	5.01	9.98	13.83
61	2.84	3.58	5.54	10.93	15.01
62	3.17	4.00	6.13	11.99	16.31
63	3.55	4.49	6.81	13.17	17.75
64	3.99	5.05	7.57	14.50	19.35
65	4.50	5.70	8.45	16.00	21.12
66	5.02	6.35	9.36	17.64	23.11
67	5.61	7.09	10.40	19.48	25.34
68	6.30	7.95	11.58	21.56	27.82
69	7.09	8.93	12.92	23.90	30.59
70	8.01	10.07	14.46	26.56	33.70
71	9.08	11.38	16.23	29.58	37.19
72	10.33	12.92	18.26	33.01	41.11
73	11.79	14.71	20.61	36.92	45.53
74	13.52	16.81	23.33	41.40	50.51
75	15.56	19.28	26.48	46.52	56.15

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 10 • FEMALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.37	0.50	0.67	1.45	1.72
26	0.37	0.50	0.67	1.47	1.76
27	0.37	0.50	0.67	1.49	1.79
28	0.37	0.50	0.67	1.51	1.83
29	0.37	0.50	0.67	1.53	1.87
30	0.37	0.50	0.67	1.55	1.91
31	0.38	0.50	0.67	1.57	1.95
32	0.38	0.50	0.67	1.59	1.99
33	0.38	0.50	0.67	1.61	2.04
34	0.38	0.50	0.67	1.63	2.08
35	0.38	0.50	0.67	1.65	2.13
36	0.40	0.53	0.72	1.75	2.29
37	0.43	0.56	0.77	1.85	2.44
38	0.45	0.60	0.82	1.96	2.60
39	0.48	0.63	0.89	2.08	2.77
40	0.52	0.68	0.95	2.21	2.96
41	0.55	0.72	1.03	2.35	3.16
42	0.59	0.77	1.11	2.50	3.38
43	0.64	0.82	1.21	2.67	3.62
44	0.69	0.88	1.31	2.85	3.88
45	0.74	0.95	1.43	3.04	4.17
46	0.79	1.02	1.52	3.25	4.45
47	0.85	1.09	1.62	3.48	4.75
48	0.92	1.17	1.72	3.74	5.07
49	0.99	1.25	1.84	4.01	5.42
50	1.07	1.35	1.96	4.32	5.81
51	1.16	1.45	2.10	4.65	6.23
52	1.26	1.57	2.25	5.01	6.69
53	1.37	1.70	2.41	5.41	7.19
54	1.50	1.84	2.59	5.85	7.73
55	1.64	2.00	2.78	6.34	8.33
56	1.75	2.15	2.99	6.81	8.97
57	1.88	2.31	3.22	7.32	9.66
58	2.02	2.49	3.47	7.88	10.43
59	2.17	2.69	3.75	8.49	11.26
60	2.33	2.90	4.05	9.17	12.18
61	2.52	3.14	4.39	9.91	13.20
62	2.72	3.41	4.77	10.72	14.32
63	2.94	3.71	5.18	11.62	15.55
64	3.19	4.03	5.65	12.61	16.92
65	3.46	4.40	6.16	13.70	18.43
66	3.86	4.90	6.88	14.73	19.68
67	4.32	5.48	7.70	15.86	21.03
68	4.86	6.15	8.64	17.09	22.50
69	5.47	6.91	9.73	18.44	24.09
70	6.19	7.81	11.00	19.92	25.82
71	7.03	8.84	12.47	21.54	27.69
72	8.01	10.05	14.18	23.33	29.73
73	9.17	11.47	16.19	25.29	31.95
74	10.54	13.13	18.55	27.45	34.36
75	12.17	15.10	21.34	29.84	37.00

ADDvantage 10 • FEMALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.24	0.33	0.53	1.16	1.49
26	0.24	0.33	0.53	1.16	1.49
27	0.24	0.33	0.53	1.16	1.49
28	0.24	0.33	0.53	1.16	1.50
29	0.24	0.33	0.53	1.16	1.50
30	0.24	0.33	0.53	1.16	1.50
31	0.24	0.33	0.53	1.16	1.50
32	0.24	0.33	0.53	1.16	1.50
33	0.24	0.33	0.53	1.16	1.51
34	0.24	0.33	0.53	1.16	1.51
35	0.24	0.33	0.53	1.16	1.51
36	0.26	0.35	0.57	1.24	1.62
37	0.28	0.38	0.61	1.34	1.74
38	0.30	0.41	0.66	1.44	1.87
39	0.32	0.44	0.71	1.56	2.01
40	0.35	0.47	0.76	1.68	2.17
41	0.38	0.51	0.83	1.82	2.35
42	0.41	0.55	0.90	1.98	2.54
43	0.45	0.60	0.98	2.15	2.75
44	0.49	0.66	1.07	2.34	2.99
45	0.54	0.72	1.17	2.56	3.26
46	0.58	0.77	1.25	2.74	3.51
47	0.63	0.83	1.34	2.93	3.78
48	0.68	0.89	1.44	3.14	4.08
49	0.73	0.96	1.54	3.37	4.41
50	0.80	1.03	1.66	3.62	4.77
51	0.87	1.12	1.79	3.89	5.17
52	0.95	1.21	1.93	4.20	5.61
53	1.04	1.32	2.09	4.53	6.10
54	1.14	1.44	2.27	4.90	6.65
55	1.26	1.57	2.46	5.30	7.26
56	1.36	1.70	2.65	5.74	7.81
57	1.48	1.84	2.86	6.22	8.40
58	1.60	2.00	3.09	6.75	9.06
59	1.75	2.18	3.34	7.33	9.78
60	1.91	2.37	3.63	7.99	10.57
61	2.08	2.60	3.94	8.71	11.44
62	2.29	2.85	4.29	9.52	12.40
63	2.51	3.13	4.67	10.42	13.45
64	2.77	3.44	5.11	11.43	14.62
65	3.06	3.80	5.59	12.56	15.91
66	3.43	4.23	6.25	13.59	17.20
67	3.85	4.73	7.01	14.72	18.63
68	4.34	5.31	7.88	15.96	20.20
69	4.91	5.97	8.89	17.34	21.92
70	5.58	6.75	10.07	18.86	23.83
71	6.37	7.64	11.44	20.54	25.94
72	7.30	8.70	13.05	22.40	28.27
73	8.40	9.93	14.94	24.47	30.86
74	9.72	11.38	17.16	26.78	33.73
75	11.29	13.10	19.80	29.34	36.92

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 10 • FEMALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.23	0.32	0.52	1.02	1.37
26	0.23	0.32	0.52	1.03	1.38
27	0.23	0.32	0.52	1.04	1.38
28	0.23	0.32	0.52	1.04	1.39
29	0.23	0.32	0.52	1.05	1.40
30	0.23	0.32	0.52	1.06	1.40
31	0.23	0.32	0.52	1.07	1.41
32	0.23	0.32	0.52	1.08	1.42
33	0.23	0.32	0.52	1.08	1.43
34	0.23	0.32	0.52	1.09	1.43
35	0.23	0.32	0.52	1.10	1.44
36	0.25	0.34	0.56	1.17	1.55
37	0.26	0.37	0.60	1.26	1.67
38	0.29	0.39	0.64	1.35	1.80
39	0.31	0.42	0.69	1.45	1.94
40	0.33	0.45	0.75	1.55	2.10
41	0.36	0.49	0.81	1.67	2.28
42	0.40	0.53	0.88	1.80	2.48
43	0.44	0.58	0.96	1.95	2.70
44	0.48	0.63	1.04	2.11	2.94
45	0.53	0.69	1.14	2.29	3.22
46	0.57	0.74	1.22	2.46	3.46
47	0.61	0.79	1.30	2.65	3.72
48	0.66	0.85	1.39	2.86	4.01
49	0.71	0.92	1.49	3.09	4.33
50	0.78	0.99	1.60	3.34	4.68
51	0.84	1.07	1.72	3.63	5.07
52	0.92	1.17	1.85	3.94	5.50
53	1.00	1.27	1.99	4.28	5.97
54	1.10	1.38	2.15	4.67	6.50
55	1.21	1.51	2.33	5.10	7.08
56	1.31	1.63	2.52	5.52	7.62
57	1.42	1.77	2.73	5.98	8.21
58	1.55	1.93	2.96	6.50	8.86
59	1.68	2.10	3.22	7.07	9.57
60	1.84	2.30	3.51	7.70	10.36
61	2.02	2.51	3.83	8.40	11.22
62	2.21	2.76	4.19	9.18	12.18
63	2.44	3.03	4.60	10.06	13.23
64	2.69	3.35	5.05	11.03	14.40
65	2.98	3.70	5.56	12.13	15.69
66	3.34	4.13	6.13	13.13	16.99
67	3.76	4.63	6.77	14.23	18.41
68	4.24	5.20	7.50	15.44	19.99
69	4.81	5.87	8.32	16.78	21.73
70	5.47	6.64	9.26	18.26	23.65
71	6.25	7.55	10.33	19.91	25.77
72	7.17	8.61	11.56	21.73	28.13
73	8.27	9.86	12.97	23.75	30.75
74	9.58	11.33	14.59	26.01	33.67
75	11.16	13.09	16.46	28.52	36.91

ADDvantage 10 • FEMALE

Current Rates Years 1-10 • Guarantee Period: 10 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.22	0.31	0.49	0.97	1.30
26	0.22	0.31	0.49	0.97	1.30
27	0.22	0.31	0.49	0.97	1.30
28	0.22	0.31	0.49	0.97	1.30
29	0.22	0.31	0.49	0.97	1.30
30	0.22	0.31	0.49	0.97	1.30
31	0.22	0.31	0.49	0.97	1.30
32	0.22	0.31	0.49	0.97	1.30
33	0.22	0.31	0.49	0.97	1.30
34	0.22	0.31	0.49	0.97	1.30
35	0.22	0.31	0.49	0.97	1.30
36	0.24	0.33	0.53	1.04	1.40
37	0.25	0.35	0.57	1.12	1.52
38	0.27	0.38	0.61	1.21	1.65
39	0.29	0.41	0.66	1.31	1.79
40	0.32	0.44	0.71	1.42	1.95
41	0.35	0.47	0.78	1.54	2.13
42	0.38	0.51	0.84	1.67	2.33
43	0.41	0.56	0.92	1.82	2.56
44	0.45	0.60	1.01	1.99	2.81
45	0.50	0.66	1.11	2.18	3.10
46	0.54	0.71	1.19	2.34	3.33
47	0.58	0.76	1.27	2.51	3.58
48	0.63	0.82	1.36	2.71	3.86
49	0.68	0.88	1.46	2.92	4.16
50	0.74	0.95	1.57	3.15	4.49
51	0.80	1.03	1.69	3.41	4.86
52	0.88	1.12	1.83	3.69	5.27
53	0.96	1.22	1.97	4.00	5.72
54	1.06	1.33	2.14	4.35	6.22
55	1.17	1.46	2.32	4.74	6.77
56	1.26	1.58	2.51	5.11	7.23
57	1.37	1.71	2.72	5.51	7.74
58	1.48	1.86	2.95	5.95	8.29
59	1.61	2.03	3.21	6.44	8.88
60	1.75	2.21	3.50	6.97	9.53
61	1.91	2.42	3.82	7.57	10.24
62	2.09	2.65	4.18	8.22	11.01
63	2.29	2.92	4.58	8.95	11.86
64	2.51	3.21	5.04	9.76	12.78
65	2.77	3.55	5.55	10.66	13.80
66	3.10	3.95	6.10	11.63	15.04
67	3.48	4.41	6.72	12.71	16.41
68	3.93	4.94	7.43	13.92	17.94
69	4.45	5.55	8.22	15.27	19.64
70	5.05	6.25	9.12	16.78	21.54
71	5.77	7.07	10.15	18.47	23.66
72	6.61	8.03	11.32	20.37	26.03
73	7.61	9.15	12.65	22.51	28.70
74	8.81	10.46	14.19	24.92	31.69
75	10.24	12.02	15.95	27.64	35.06

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 10 • CURRENT RENEWAL RATES

All Bands

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)	Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)
28	1.29	0.80	2.29	1.74	78	63.76	49.25	113.30	79.04
29	1.27	0.86	2.30	1.85	79	69.65	54.80	124.71	86.76
30	1.25	0.89	2.35	1.94	80	80.68	60.46	136.90	101.05
31	1.24	0.95	2.43	2.01	81	93.29	67.82	150.55	117.60
32	1.24	1.01	2.51	2.10	82	103.91	76.10	164.32	136.94
33	1.28	1.07	2.63	2.19	83	114.97	84.37	178.76	159.45
34	1.31	1.16	2.78	2.33	84	127.21	93.50	194.46	184.87
35	1.35	1.26	2.94	2.43	85	140.87	103.79	212.94	200.27
36	1.42	1.35	3.14	2.61	86	156.03	113.13	233.15	213.12
37	1.48	1.46	3.38	2.85	87	172.58	127.18	254.89	233.49
38	1.59	1.52	3.65	3.11	88	190.31	141.86	277.73	253.82
39	1.69	1.61	3.90	3.41	89	209.02	157.50	301.37	274.26
40	1.80	1.71	4.21	3.75	90	228.55	171.92	325.47	290.79
41	1.95	1.81	4.60	4.16	91	246.90	179.22	347.20	294.38
42	2.13	1.92	5.06	4.55	92	266.05	193.57	369.38	309.05
43	2.35	2.06	5.61	4.95	93	286.25	214.86	392.31	332.69
44	2.59	2.24	6.26	5.35	94	307.57	241.73	416.07	362.84
45	2.75	2.43	6.94	5.76	95	329.98	274.91	442.38	408.44
46	2.94	2.66	7.58	6.19	96	350.48	306.41	465.61	450.12
47	3.15	2.95	8.30	6.64	97	372.33	338.84	490.10	492.00
48	3.41	3.26	8.69	7.10					
49	3.69	3.60	9.14	7.60					
50	3.99	3.93	9.80	8.18					
51	4.35	4.22	10.58	8.75					
52	4.76	4.55	11.64	9.40					
53	5.23	4.94	12.84	10.16					
54	5.76	5.33	14.34	10.94					
55	6.36	5.75	16.05	11.75					
56	7.01	6.18	17.78	12.56					
57	7.71	6.61	19.62	13.34					
58	8.47	7.02	21.06	14.06					
59	9.32	7.46	22.74	14.81					
60	10.27	7.98	24.76	15.64					
61	11.33	8.59	27.26	16.70					
62	12.53	9.36	30.29	17.99					
63	13.90	10.32	33.65	19.73					
64	15.46	11.47	37.09	21.66					
65	17.17	12.71	40.47	23.84					
66	19.01	14.03	43.74	25.99					
67	21.01	15.38	46.92	28.23					
68	23.16	16.75	50.26	30.25					
69	25.50	18.20	53.58	32.53					
70	28.14	19.88	57.59	34.94					
71	31.62	21.89	61.98	38.06					
72	34.58	24.37	67.95	41.94					
73	38.55	27.40	73.96	46.66					
74	43.00	30.96	80.02	52.18					
75	47.78	34.99	87.08	58.30					
76	52.86	39.41	94.58	64.90					
77	58.21	44.17	103.26	71.83					

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 15 • MALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.49	0.71	0.90	1.87	2.49
26	0.49	0.71	0.90	1.88	2.51
27	0.49	0.71	0.91	1.90	2.52
28	0.49	0.71	0.91	1.91	2.54
29	0.49	0.71	0.92	1.93	2.56
30	0.49	0.71	0.92	1.94	2.57
31	0.49	0.71	0.93	1.96	2.59
32	0.49	0.71	0.93	1.97	2.61
33	0.49	0.71	0.94	1.99	2.62
34	0.49	0.71	0.94	2.00	2.64
35	0.49	0.71	0.95	2.02	2.66
36	0.53	0.75	1.02	2.14	2.86
37	0.57	0.79	1.10	2.28	3.09
38	0.61	0.84	1.19	2.42	3.33
39	0.66	0.89	1.28	2.58	3.60
40	0.72	0.95	1.39	2.75	3.90
41	0.78	1.01	1.51	2.93	4.24
42	0.85	1.07	1.64	3.13	4.60
43	0.93	1.15	1.79	3.35	5.01
44	1.03	1.22	1.95	3.58	5.47
45	1.13	1.31	2.14	3.84	5.98
46	1.22	1.42	2.31	4.17	6.46
47	1.32	1.53	2.49	4.53	6.99
48	1.43	1.66	2.69	4.94	7.57
49	1.56	1.81	2.91	5.39	8.22
50	1.70	1.97	3.16	5.89	8.93
51	1.86	2.15	3.44	6.45	9.72
52	2.03	2.36	3.74	7.08	10.60
53	2.23	2.59	4.08	7.79	11.58
54	2.46	2.85	4.46	8.59	12.67
55	2.71	3.14	4.89	9.49	13.88
56	2.97	3.46	5.35	10.29	14.93
57	3.27	3.83	5.87	11.17	16.08
58	3.60	4.24	6.46	12.15	17.33
59	3.98	4.71	7.12	13.23	18.70
60	4.41	5.26	7.86	14.43	20.21
61	4.90	5.88	8.70	15.76	21.86
62	5.46	6.59	9.66	17.25	23.68
63	6.11	7.41	10.74	18.91	25.68
64	6.85	8.37	11.98	20.76	27.88
65	7.70	9.48	13.39	22.83	30.31
66	8.74	10.67	15.16	25.29	33.51
67	9.95	12.05	17.22	28.07	37.12
68	11.38	13.65	19.62	31.22	41.20
69	13.06	15.51	22.43	34.80	45.82
70	15.06	17.69	25.74	38.87	51.05

ADDvantage 15 • MALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.36	0.53	0.83	1.56	2.11
26	0.36	0.53	0.83	1.57	2.11
27	0.36	0.53	0.83	1.59	2.12
28	0.36	0.53	0.83	1.60	2.12
29	0.36	0.53	0.83	1.62	2.13
30	0.36	0.53	0.83	1.63	2.13
31	0.36	0.54	0.84	1.65	2.14
32	0.36	0.54	0.84	1.66	2.14
33	0.36	0.54	0.84	1.68	2.15
34	0.36	0.54	0.84	1.69	2.15
35	0.36	0.54	0.84	1.71	2.16
36	0.39	0.58	0.90	1.83	2.33
37	0.42	0.61	0.97	1.97	2.52
38	0.45	0.66	1.04	2.12	2.72
39	0.49	0.71	1.12	2.29	2.95
40	0.53	0.76	1.21	2.47	3.21
41	0.58	0.82	1.30	2.67	3.49
42	0.63	0.88	1.41	2.89	3.81
43	0.69	0.95	1.53	3.14	4.16
44	0.76	1.03	1.67	3.41	4.56
45	0.84	1.12	1.82	3.72	5.00
46	0.91	1.21	1.97	4.04	5.45
47	0.99	1.32	2.13	4.40	5.94
48	1.08	1.44	2.32	4.79	6.50
49	1.19	1.57	2.52	5.24	7.12
50	1.30	1.72	2.75	5.73	7.82
51	1.43	1.89	3.00	6.29	8.60
52	1.58	2.08	3.29	6.91	9.48
53	1.75	2.30	3.61	7.61	10.47
54	1.95	2.55	3.97	8.40	11.59
55	2.17	2.83	4.38	9.29	12.86
56	2.39	3.10	4.81	10.06	13.87
57	2.63	3.41	5.30	10.90	14.97
58	2.91	3.76	5.85	11.83	16.18
59	3.23	4.16	6.47	12.86	17.51
60	3.59	4.60	7.18	14.01	18.97
61	4.01	5.11	7.98	15.27	20.58
62	4.49	5.70	8.90	16.68	22.36
63	5.05	6.37	9.95	18.25	24.33
64	5.69	7.13	11.15	19.99	26.50
65	6.44	8.02	12.54	21.94	28.91
66	7.44	9.22	14.22	24.31	32.00
67	8.63	10.65	16.17	26.99	35.48
68	10.06	12.36	18.46	30.03	39.42
69	11.80	14.42	21.15	33.48	43.88
70	13.91	16.90	24.32	37.41	48.95

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 15 • MALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.32	0.51	0.80	1.51	2.05
26	0.32	0.51	0.80	1.51	2.05
27	0.32	0.51	0.80	1.51	2.05
28	0.32	0.51	0.80	1.51	2.05
29	0.32	0.51	0.80	1.51	2.05
30	0.32	0.51	0.80	1.51	2.05
31	0.32	0.51	0.80	1.52	2.06
32	0.32	0.51	0.80	1.52	2.06
33	0.32	0.51	0.80	1.52	2.06
34	0.32	0.51	0.80	1.52	2.06
35	0.32	0.51	0.80	1.52	2.06
36	0.35	0.54	0.86	1.64	2.23
37	0.38	0.58	0.92	1.77	2.41
38	0.41	0.62	0.99	1.91	2.62
39	0.45	0.66	1.06	2.07	2.85
40	0.49	0.71	1.15	2.25	3.11
41	0.54	0.77	1.24	2.45	3.39
42	0.60	0.83	1.34	2.67	3.71
43	0.66	0.89	1.46	2.92	4.07
44	0.74	0.97	1.59	3.20	4.47
45	0.83	1.05	1.73	3.51	4.93
46	0.90	1.14	1.88	3.82	5.38
47	0.98	1.25	2.04	4.16	5.87
48	1.06	1.37	2.22	4.54	6.43
49	1.16	1.50	2.43	4.97	7.05
50	1.27	1.65	2.66	5.44	7.75
51	1.40	1.83	2.92	5.98	8.54
52	1.54	2.02	3.21	6.58	9.43
53	1.70	2.25	3.54	7.26	10.43
54	1.89	2.51	3.91	8.03	11.56
55	2.10	2.81	4.34	8.90	12.85
56	2.31	3.08	4.76	9.65	13.85
57	2.56	3.38	5.24	10.48	14.95
58	2.83	3.73	5.78	11.40	16.16
59	3.15	4.12	6.39	12.42	17.49
60	3.51	4.56	7.08	13.56	18.95
61	3.93	5.06	7.87	14.82	20.55
62	4.41	5.63	8.76	16.22	22.33
63	4.97	6.29	9.79	17.79	24.28
64	5.62	7.04	10.96	19.54	26.45
65	6.38	7.91	12.31	21.50	28.85
66	7.33	9.10	13.91	23.84	31.94
67	8.47	10.51	15.78	26.50	35.42
68	9.83	12.19	17.95	29.51	39.37
69	11.46	14.22	20.49	32.94	43.84
70	13.44	16.67	23.47	36.85	48.92

ADDvantage 15 • MALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.28	0.46	0.77	1.36	1.90
26	0.28	0.46	0.77	1.37	1.91
27	0.28	0.46	0.77	1.38	1.93
28	0.28	0.46	0.77	1.39	1.94
29	0.28	0.46	0.77	1.40	1.95
30	0.28	0.46	0.77	1.41	1.96
31	0.28	0.46	0.77	1.42	1.98
32	0.28	0.46	0.77	1.44	1.99
33	0.28	0.46	0.77	1.45	2.00
34	0.28	0.46	0.77	1.46	2.02
35	0.28	0.46	0.77	1.47	2.03
36	0.31	0.49	0.82	1.59	2.19
37	0.33	0.53	0.88	1.71	2.36
38	0.37	0.57	0.95	1.86	2.56
39	0.40	0.62	1.02	2.02	2.77
40	0.45	0.67	1.09	2.19	3.01
41	0.50	0.73	1.18	2.39	3.27
42	0.56	0.79	1.27	2.61	3.57
43	0.63	0.86	1.38	2.86	3.90
44	0.72	0.95	1.50	3.14	4.27
45	0.82	1.04	1.63	3.45	4.68
46	0.89	1.13	1.76	3.73	5.09
47	0.96	1.24	1.91	4.04	5.55
48	1.05	1.36	2.07	4.37	6.06
49	1.14	1.49	2.25	4.75	6.63
50	1.25	1.64	2.46	5.17	7.27
51	1.37	1.81	2.68	5.63	7.99
52	1.50	2.01	2.94	6.15	8.79
53	1.65	2.24	3.22	6.73	9.70
54	1.83	2.50	3.55	7.38	10.72
55	2.03	2.80	3.91	8.10	11.88
56	2.22	3.06	4.29	8.81	12.85
57	2.44	3.35	4.72	9.59	13.93
58	2.69	3.68	5.20	10.47	15.11
59	2.97	4.05	5.75	11.44	16.42
60	3.29	4.47	6.37	12.52	17.86
61	3.66	4.94	7.08	13.73	19.46
62	4.07	5.48	7.89	15.08	21.23
63	4.55	6.10	8.81	16.60	23.20
64	5.10	6.80	9.86	18.30	25.40
65	5.74	7.60	11.08	20.22	27.84
66	6.60	8.74	12.52	22.42	30.82
67	7.62	10.10	14.20	24.92	34.18
68	8.84	11.72	16.15	27.76	37.99
69	10.31	13.67	18.44	30.98	42.31
70	12.09	16.02	21.12	34.66	47.21

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 15 • FEMALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,000

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.42	0.56	0.76	1.54	1.84
26	0.42	0.56	0.77	1.56	1.88
27	0.42	0.56	0.77	1.58	1.92
28	0.42	0.57	0.78	1.60	1.96
29	0.42	0.57	0.79	1.63	2.01
30	0.42	0.57	0.79	1.65	2.05
31	0.42	0.57	0.80	1.67	2.10
32	0.42	0.57	0.81	1.70	2.15
33	0.42	0.58	0.82	1.72	2.20
34	0.42	0.58	0.82	1.75	2.25
35	0.42	0.58	0.83	1.77	2.30
36	0.45	0.62	0.88	1.88	2.46
37	0.48	0.66	0.93	1.99	2.63
38	0.52	0.70	0.99	2.12	2.81
39	0.56	0.74	1.05	2.26	3.02
40	0.60	0.80	1.12	2.41	3.24
41	0.65	0.85	1.19	2.57	3.48
42	0.70	0.91	1.27	2.74	3.75
43	0.76	0.98	1.35	2.93	4.04
44	0.83	1.06	1.45	3.14	4.36
45	0.91	1.14	1.55	3.37	4.72
46	0.97	1.22	1.66	3.62	5.05
47	1.04	1.30	1.79	3.89	5.41
48	1.11	1.39	1.93	4.18	5.81
49	1.19	1.49	2.08	4.51	6.24
50	1.28	1.60	2.24	4.87	6.71
51	1.38	1.72	2.43	5.26	7.23
52	1.48	1.85	2.63	5.70	7.80
53	1.60	2.00	2.86	6.18	8.42
54	1.73	2.16	3.12	6.71	9.11
55	1.88	2.34	3.40	7.30	9.86
56	2.04	2.54	3.70	7.85	10.67
57	2.22	2.75	4.03	8.45	11.55
58	2.41	2.99	4.39	9.12	12.53
59	2.63	3.26	4.81	9.84	13.61
60	2.88	3.56	5.27	10.64	14.81
61	3.16	3.90	5.78	11.51	16.13
62	3.47	4.27	6.36	12.48	17.60
63	3.83	4.69	7.02	13.55	19.23
64	4.23	5.17	7.76	14.73	21.05
65	4.68	5.71	8.60	16.03	23.08
66	5.26	6.43	9.58	17.68	25.40
67	5.92	7.27	10.70	19.54	28.01
68	6.70	8.24	11.98	21.64	30.94
69	7.60	9.38	13.45	24.01	34.24
70	8.66	10.72	15.15	26.70	37.96

ADDvantage 15 • FEMALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.32	0.42	0.67	1.24	1.58
26	0.32	0.42	0.67	1.25	1.60
27	0.32	0.42	0.67	1.26	1.61
28	0.32	0.42	0.67	1.27	1.63
29	0.32	0.42	0.67	1.27	1.65
30	0.32	0.42	0.67	1.28	1.67
31	0.32	0.42	0.67	1.29	1.68
32	0.32	0.42	0.67	1.30	1.70
33	0.32	0.42	0.67	1.31	1.72
34	0.32	0.42	0.67	1.32	1.74
35	0.32	0.42	0.67	1.33	1.76
36	0.34	0.45	0.71	1.44	1.91
37	0.36	0.48	0.76	1.55	2.08
38	0.38	0.51	0.81	1.68	2.27
39	0.41	0.55	0.87	1.82	2.48
40	0.44	0.59	0.93	1.98	2.72
41	0.47	0.63	1.00	2.16	2.99
42	0.50	0.68	1.08	2.36	3.30
43	0.54	0.74	1.16	2.59	3.64
44	0.58	0.80	1.26	2.84	4.03
45	0.63	0.87	1.36	3.13	4.48
46	0.68	0.93	1.46	3.37	4.80
47	0.74	1.00	1.57	3.64	5.16
48	0.80	1.08	1.69	3.94	5.55
49	0.87	1.17	1.82	4.27	5.97
50	0.95	1.26	1.96	4.63	6.43
51	1.04	1.37	2.12	5.04	6.94
52	1.14	1.49	2.30	5.48	7.51
53	1.25	1.62	2.50	5.98	8.12
54	1.38	1.76	2.72	6.54	8.81
55	1.53	1.93	2.96	7.16	9.56
56	1.67	2.10	3.24	7.71	10.31
57	1.82	2.30	3.56	8.32	11.14
58	2.00	2.52	3.92	8.98	12.05
59	2.20	2.76	4.33	9.71	13.06
60	2.42	3.04	4.79	10.52	14.16
61	2.67	3.35	5.32	11.41	15.38
62	2.96	3.71	5.92	12.39	16.74
63	3.29	4.12	6.60	13.47	18.23
64	3.67	4.58	7.39	14.68	19.89
65	4.10	5.11	8.29	16.01	21.73
66	4.67	5.80	9.16	17.61	23.84
67	5.35	6.60	10.15	19.40	26.19
68	6.15	7.55	11.27	21.41	28.83
69	7.11	8.68	12.54	23.68	31.79
70	8.26	10.01	13.99	26.24	35.11

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 15 • FEMALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.30	0.40	0.61	1.12	1.51
26	0.30	0.40	0.61	1.13	1.53
27	0.30	0.40	0.62	1.14	1.55
28	0.30	0.40	0.62	1.15	1.57
29	0.30	0.40	0.63	1.16	1.59
30	0.30	0.40	0.63	1.17	1.62
31	0.30	0.40	0.64	1.18	1.64
32	0.30	0.40	0.64	1.20	1.66
33	0.30	0.40	0.65	1.21	1.68
34	0.30	0.40	0.65	1.22	1.71
35	0.30	0.40	0.66	1.23	1.73
36	0.32	0.43	0.70	1.33	1.88
37	0.34	0.46	0.75	1.44	2.04
38	0.36	0.49	0.80	1.57	2.23
39	0.39	0.53	0.86	1.71	2.43
40	0.42	0.57	0.92	1.87	2.66
41	0.45	0.61	0.99	2.05	2.92
42	0.48	0.66	1.07	2.25	3.22
43	0.52	0.72	1.15	2.47	3.55
44	0.56	0.78	1.25	2.73	3.92
45	0.61	0.85	1.35	3.02	4.35
46	0.66	0.91	1.45	3.26	4.66
47	0.71	0.98	1.55	3.52	5.00
48	0.78	1.06	1.67	3.81	5.36
49	0.85	1.14	1.80	4.14	5.77
50	0.92	1.23	1.94	4.49	6.21
51	1.01	1.33	2.09	4.89	6.69
52	1.11	1.45	2.27	5.33	7.22
53	1.23	1.58	2.46	5.82	7.80
54	1.36	1.72	2.67	6.37	8.44
55	1.51	1.88	2.91	6.99	9.15
56	1.64	2.05	3.18	7.54	9.89
57	1.79	2.25	3.49	8.13	10.70
58	1.96	2.47	3.84	8.79	11.60
59	2.15	2.71	4.23	9.52	12.58
60	2.37	2.99	4.67	10.32	13.67
61	2.61	3.31	5.17	11.20	14.88
62	2.89	3.67	5.74	12.18	16.22
63	3.21	4.08	6.39	13.26	17.71
64	3.57	4.56	7.14	14.46	19.36
65	3.98	5.10	7.99	15.79	21.20
66	4.53	5.78	8.82	17.40	23.36
67	5.18	6.58	9.76	19.20	25.79
68	5.95	7.52	10.83	21.24	28.52
69	6.87	8.64	12.04	23.54	31.61
70	7.97	9.96	13.42	26.14	35.10

ADDvantage 15 • FEMALE

Current Rates Years 1-15 • Guarantee Period: 15 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.26	0.35	0.54	1.07	1.43
26	0.26	0.35	0.55	1.07	1.44
27	0.26	0.35	0.56	1.08	1.46
28	0.26	0.35	0.57	1.08	1.47
29	0.26	0.35	0.58	1.08	1.48
30	0.26	0.35	0.59	1.08	1.50
31	0.26	0.36	0.60	1.09	1.51
32	0.26	0.36	0.61	1.09	1.53
33	0.26	0.36	0.62	1.09	1.54
34	0.26	0.36	0.63	1.10	1.56
35	0.26	0.36	0.64	1.10	1.57
36	0.28	0.39	0.68	1.19	1.71
37	0.30	0.42	0.73	1.29	1.86
38	0.32	0.45	0.78	1.41	2.03
39	0.35	0.49	0.84	1.53	2.22
40	0.38	0.53	0.90	1.68	2.43
41	0.41	0.58	0.97	1.84	2.67
42	0.45	0.63	1.05	2.02	2.94
43	0.49	0.69	1.14	2.22	3.25
44	0.54	0.76	1.23	2.45	3.60
45	0.60	0.84	1.34	2.72	4.00
46	0.64	0.90	1.44	2.94	4.30
47	0.69	0.97	1.54	3.18	4.62
48	0.75	1.04	1.66	3.45	4.98
49	0.81	1.12	1.78	3.75	5.37
50	0.88	1.21	1.92	4.08	5.80
51	0.95	1.30	2.08	4.45	6.27
52	1.04	1.41	2.25	4.87	6.79
53	1.13	1.53	2.44	5.33	7.37
54	1.24	1.67	2.65	5.85	8.00
55	1.36	1.82	2.88	6.43	8.71
56	1.49	1.99	3.13	6.94	9.41
57	1.64	2.18	3.40	7.49	10.19
58	1.80	2.39	3.71	8.11	11.04
59	1.99	2.63	4.05	8.78	11.98
60	2.21	2.91	4.43	9.53	13.02
61	2.46	3.22	4.86	10.35	14.17
62	2.75	3.57	5.34	11.27	15.45
63	3.07	3.98	5.88	12.28	16.87
64	3.46	4.44	6.50	13.41	18.44
65	3.90	4.98	7.19	14.66	20.20
66	4.44	5.67	7.94	16.15	22.28
67	5.08	6.47	8.79	17.83	24.62
68	5.83	7.43	9.75	19.72	27.27
69	6.73	8.56	10.84	21.85	30.25
70	7.81	9.91	12.08	24.27	33.63

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 15 • CURRENT RENEWAL RATES

All Bands

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)	Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)
33	1.87	1.42	3.29	2.19	79	101.79	73.06	155.89	86.76
34	1.91	1.54	3.47	2.33	80	117.91	80.61	171.13	101.05
35	1.97	1.68	3.68	2.43	81	136.35	90.42	188.19	117.60
36	2.07	1.80	3.93	2.61	82	151.87	101.47	205.40	136.94
37	2.17	1.95	4.23	2.85	83	168.03	112.49	223.45	159.45
38	2.33	2.03	4.56	3.11	84	185.92	124.67	243.08	184.87
39	2.47	2.14	4.88	3.41	85	205.89	138.39	266.17	200.27
40	2.63	2.28	5.26	3.75	86	228.04	150.84	291.44	213.12
41	2.85	2.41	5.75	4.16	87	252.23	169.57	318.61	233.49
42	3.12	2.56	6.32	4.55	88	278.15	189.14	347.16	253.82
43	3.43	2.75	7.01	4.95	89	305.49	210.00	376.71	274.26
44	3.79	2.98	7.82	5.35	90	334.03	229.23	406.84	290.79
45	4.02	3.24	8.68	5.76	91	360.86	238.96	434.00	294.38
46	4.29	3.55	9.48	6.19	92	388.84	258.09	461.73	309.05
47	4.61	3.93	10.37	6.64	93	418.36	286.48	490.39	332.69
48	4.98	4.35	10.86	7.10	94	449.53	322.31	520.09	362.84
49	5.40	4.80	11.43	7.60	95	482.28	366.54	552.98	408.44
50	5.83	5.24	12.25	8.18	96	512.24	408.55	582.01	450.12
51	6.36	5.63	13.22	8.75	97	544.18	451.79	612.63	492.00
52	6.96	6.06	14.55	9.40					
53	7.64	6.58	16.05	10.16					
54	8.42	7.10	17.93	10.94					
55	9.29	7.66	20.06	11.75					
56	10.25	8.24	22.23	12.56					
57	11.27	8.81	24.52	13.34					
58	12.38	9.36	26.33	14.06					
59	13.62	9.95	28.42	14.81					
60	15.01	10.64	30.95	15.64					
61	16.56	11.45	34.08	16.70					
62	18.32	12.48	37.86	17.99					
63	20.32	13.76	42.06	19.73					
64	22.59	15.29	46.36	21.66					
65	25.09	16.94	50.59	23.84					
66	27.79	18.71	54.68	25.99					
67	30.71	20.51	58.65	28.23					
68	33.85	22.33	62.83	30.25					
69	37.27	24.26	66.97	32.53					
70	41.13	26.50	71.99	34.94					
71	46.21	29.18	77.48	38.06					
72	50.54	32.49	84.94	41.94					
73	56.34	36.53	92.45	46.66					
74	62.84	41.28	100.03	52.18					
75	69.83	46.65	108.85	58.30					
76	77.26	52.55	118.23	64.90					
77	85.07	58.89	129.08	71.83					
78	93.19	65.66	141.62	79.04					

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 20 • MALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.64	0.81	1.16	2.23	2.60
26	0.64	0.81	1.17	2.26	2.65
27	0.64	0.82	1.18	2.30	2.71
28	0.64	0.82	1.19	2.33	2.77
29	0.64	0.83	1.21	2.37	2.82
30	0.64	0.83	1.22	2.41	2.88
31	0.64	0.83	1.23	2.44	2.95
32	0.64	0.84	1.24	2.48	3.01
33	0.64	0.84	1.25	2.52	3.07
34	0.64	0.85	1.27	2.56	3.14
35	0.64	0.85	1.28	2.60	3.21
36	0.69	0.91	1.37	2.77	3.47
37	0.74	0.97	1.47	2.95	3.76
38	0.79	1.04	1.57	3.15	4.08
39	0.86	1.11	1.69	3.37	4.43
40	0.93	1.20	1.82	3.60	4.82
41	1.00	1.29	1.97	3.86	5.26
42	1.09	1.39	2.12	4.13	5.74
43	1.19	1.50	2.30	4.44	6.29
44	1.30	1.62	2.49	4.77	6.90
45	1.42	1.76	2.71	5.14	7.58
46	1.54	1.90	2.93	5.61	8.15
47	1.67	2.06	3.17	6.13	8.76
48	1.81	2.23	3.44	6.72	9.44
49	1.98	2.42	3.73	7.38	10.18
50	2.16	2.63	4.06	8.12	11.00
51	2.36	2.87	4.43	8.95	11.89
52	2.59	3.14	4.84	9.88	12.88
53	2.85	3.44	5.30	10.94	13.96
54	3.15	3.77	5.81	12.14	15.16
55	3.48	4.15	6.39	13.51	16.48
56	3.86	4.60	7.08	14.57	17.77
57	4.30	5.11	7.87	15.74	19.18
58	4.80	5.69	8.77	17.02	20.73
59	5.37	6.35	9.80	18.42	22.43
60	6.03	7.12	10.97	19.97	24.30
61	6.80	8.00	12.33	21.68	26.36
62	7.69	9.02	13.89	23.56	28.63
63	8.73	10.20	15.70	25.64	31.13
64	9.94	11.58	17.80	27.95	33.90
65	11.37	13.19	20.24	30.50	36.96

ADDvantage 20 • MALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.44	0.70	1.03	1.95	2.36
26	0.44	0.70	1.03	1.96	2.40
27	0.45	0.71	1.03	1.96	2.45
28	0.45	0.71	1.03	1.97	2.49
29	0.46	0.72	1.03	1.98	2.53
30	0.46	0.72	1.03	1.98	2.58
31	0.47	0.73	1.04	1.99	2.63
32	0.47	0.73	1.04	2.00	2.68
33	0.48	0.74	1.04	2.01	2.73
34	0.48	0.74	1.04	2.01	2.78
35	0.49	0.75	1.04	2.02	2.83
36	0.53	0.80	1.12	2.19	3.07
37	0.57	0.85	1.20	2.38	3.33
38	0.61	0.91	1.29	2.59	3.63
39	0.66	0.98	1.40	2.83	3.95
40	0.72	1.05	1.51	3.09	4.32
41	0.79	1.13	1.64	3.39	4.73
42	0.86	1.21	1.78	3.72	5.19
43	0.94	1.31	1.94	4.10	5.70
44	1.03	1.41	2.11	4.53	6.28
45	1.14	1.53	2.31	5.01	6.94
46	1.24	1.66	2.52	5.42	7.50
47	1.35	1.81	2.75	5.86	8.13
48	1.48	1.97	3.01	6.36	8.81
49	1.62	2.16	3.30	6.91	9.57
50	1.78	2.37	3.63	7.51	10.42
51	1.96	2.60	4.00	8.19	11.35
52	2.16	2.87	4.42	8.94	12.38
53	2.40	3.17	4.90	9.77	13.54
54	2.66	3.51	5.45	10.71	14.82
55	2.97	3.90	6.07	11.75	16.26
56	3.30	4.33	6.72	12.81	17.52
57	3.69	4.81	7.46	13.99	18.90
58	4.13	5.37	8.30	15.30	20.42
59	4.64	6.01	9.25	16.76	22.08
60	5.23	6.75	10.35	18.39	23.91
61	5.91	7.60	11.61	20.22	25.91
62	6.72	8.59	13.06	22.26	28.13
63	7.66	9.74	14.74	24.56	30.57
64	8.77	11.08	16.68	27.15	33.26
65	10.08	12.66	18.94	30.07	36.24

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 20 • MALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.43	0.61	0.96	1.75	2.35
26	0.43	0.61	0.96	1.77	2.39
27	0.43	0.62	0.97	1.80	2.43
28	0.44	0.62	0.97	1.82	2.47
29	0.44	0.63	0.98	1.84	2.52
30	0.44	0.63	0.98	1.87	2.56
31	0.44	0.64	0.99	1.89	2.61
32	0.44	0.64	0.99	1.92	2.65
33	0.45	0.65	1.00	1.95	2.70
34	0.45	0.65	1.00	1.97	2.75
35	0.45	0.66	1.01	2.00	2.80
36	0.49	0.71	1.08	2.17	3.04
37	0.53	0.76	1.17	2.36	3.30
38	0.57	0.82	1.26	2.57	3.60
39	0.62	0.88	1.36	2.81	3.92
40	0.68	0.95	1.47	3.07	4.29
41	0.74	1.03	1.59	3.37	4.70
42	0.82	1.11	1.73	3.70	5.16
43	0.90	1.21	1.88	4.08	5.68
44	1.00	1.32	2.06	4.51	6.27
45	1.11	1.44	2.25	4.99	6.93
46	1.21	1.56	2.45	5.39	7.47
47	1.32	1.70	2.66	5.83	8.07
48	1.44	1.86	2.91	6.31	8.73
49	1.58	2.04	3.18	6.85	9.45
50	1.73	2.23	3.49	7.44	10.25
51	1.91	2.46	3.84	8.10	11.14
52	2.11	2.71	4.23	8.82	12.12
53	2.34	3.00	4.67	9.64	13.20
54	2.60	3.33	5.17	10.54	14.40
55	2.90	3.70	5.74	11.55	15.74
56	3.23	4.10	6.38	12.60	17.00
57	3.60	4.55	7.11	13.78	18.38
58	4.03	5.07	7.94	15.08	19.90
59	4.53	5.66	8.90	16.55	21.58
60	5.11	6.34	10.01	18.18	23.42
61	5.79	7.12	11.28	20.01	25.46
62	6.58	8.03	12.76	22.06	27.71
63	7.50	9.08	14.49	24.38	30.20
64	8.60	10.31	16.50	26.98	32.96
65	9.89	11.75	18.85	29.93	36.02

ADDvantage 20 • MALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.42	0.58	0.95	1.51	2.28
26	0.42	0.58	0.95	1.55	2.31
27	0.42	0.59	0.95	1.58	2.34
28	0.42	0.59	0.95	1.62	2.37
29	0.42	0.60	0.95	1.66	2.40
30	0.42	0.60	0.95	1.70	2.43
31	0.42	0.60	0.96	1.75	2.46
32	0.42	0.61	0.96	1.79	2.49
33	0.42	0.61	0.96	1.83	2.52
34	0.42	0.62	0.96	1.88	2.56
35	0.42	0.62	0.96	1.93	2.59
36	0.46	0.66	1.03	2.09	2.81
37	0.49	0.71	1.11	2.27	3.06
38	0.54	0.77	1.20	2.47	3.33
39	0.59	0.83	1.30	2.70	3.63
40	0.65	0.90	1.41	2.95	3.98
41	0.72	0.97	1.54	3.23	4.36
42	0.79	1.06	1.67	3.55	4.79
43	0.88	1.15	1.83	3.91	5.27
44	0.98	1.26	2.00	4.31	5.82
45	1.10	1.38	2.20	4.77	6.44
46	1.20	1.50	2.39	5.16	6.95
47	1.30	1.63	2.61	5.59	7.51
48	1.42	1.77	2.85	6.07	8.13
49	1.56	1.93	3.12	6.59	8.82
50	1.71	2.11	3.42	7.18	9.57
51	1.89	2.32	3.76	7.83	10.41
52	2.09	2.55	4.15	8.55	11.33
53	2.31	2.81	4.59	9.36	12.36
54	2.57	3.10	5.08	10.26	13.51
55	2.87	3.44	5.65	11.27	14.78
56	3.18	3.82	6.26	12.06	15.90
57	3.54	4.26	6.95	12.92	17.13
58	3.96	4.77	7.75	13.85	18.48
59	4.43	5.35	8.65	14.87	19.95
60	4.98	6.02	9.69	15.97	21.56
61	5.62	6.80	10.89	17.18	23.34
62	6.36	7.71	12.27	18.50	25.29
63	7.23	8.77	13.86	19.94	27.44
64	8.24	10.02	15.72	21.52	29.81
65	9.44	11.49	17.88	23.25	32.42

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 20 • FEMALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.61	0.78	0.98	1.74	1.95
26	0.61	0.78	0.99	1.78	2.01
27	0.61	0.78	1.01	1.82	2.08
28	0.61	0.78	1.02	1.86	2.15
29	0.61	0.78	1.03	1.90	2.22
30	0.61	0.78	1.05	1.95	2.29
31	0.61	0.78	1.06	1.99	2.37
32	0.61	0.78	1.08	2.04	2.45
33	0.61	0.78	1.09	2.09	2.54
34	0.61	0.78	1.10	2.14	2.63
35	0.61	0.78	1.12	2.19	2.72
36	0.64	0.82	1.18	2.33	2.91
37	0.68	0.87	1.25	2.48	3.11
38	0.72	0.92	1.32	2.65	3.33
39	0.76	0.97	1.40	2.82	3.57
40	0.81	1.03	1.49	3.02	3.83
41	0.86	1.10	1.58	3.23	4.12
42	0.91	1.16	1.68	3.46	4.43
43	0.97	1.24	1.79	3.71	4.78
44	1.03	1.32	1.90	3.99	5.16
45	1.10	1.41	2.03	4.29	5.58
46	1.19	1.51	2.18	4.60	6.02
47	1.28	1.62	2.34	4.94	6.50
48	1.38	1.75	2.51	5.30	7.03
49	1.50	1.88	2.70	5.71	7.62
50	1.63	2.03	2.92	6.15	8.26
51	1.78	2.20	3.15	6.64	8.98
52	1.94	2.38	3.41	7.17	9.77
53	2.12	2.59	3.69	7.76	10.65
54	2.33	2.82	4.01	8.40	11.63
55	2.56	3.07	4.36	9.12	12.72
56	2.80	3.36	4.81	9.89	13.69
57	3.07	3.70	5.31	10.74	14.76
58	3.38	4.07	5.88	11.68	15.93
59	3.72	4.49	6.53	12.72	17.21
60	4.11	4.97	7.27	13.87	18.61
61	4.55	5.52	8.12	15.16	20.16
62	5.06	6.14	9.09	16.59	21.86
63	5.63	6.85	10.21	18.18	23.73
64	6.29	7.66	11.50	19.96	25.80
65	7.05	8.60	13.00	21.96	28.09

ADDvantage 20 • FEMALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.40	0.55	0.77	1.44	1.79
26	0.40	0.56	0.78	1.46	1.83
27	0.41	0.57	0.79	1.49	1.88
28	0.41	0.58	0.80	1.51	1.92
29	0.42	0.59	0.81	1.54	1.97
30	0.42	0.60	0.82	1.57	2.02
31	0.42	0.61	0.83	1.59	2.07
32	0.43	0.62	0.84	1.62	2.12
33	0.43	0.63	0.86	1.65	2.17
34	0.44	0.64	0.87	1.68	2.22
35	0.44	0.65	0.88	1.71	2.28
36	0.47	0.69	0.94	1.84	2.46
37	0.51	0.73	1.00	1.98	2.66
38	0.54	0.78	1.06	2.14	2.88
39	0.59	0.83	1.13	2.32	3.13
40	0.64	0.89	1.21	2.51	3.41
41	0.69	0.95	1.30	2.73	3.71
42	0.75	1.02	1.39	2.97	4.05
43	0.82	1.09	1.49	3.24	4.43
44	0.89	1.17	1.61	3.54	4.86
45	0.98	1.26	1.73	3.88	5.34
46	1.05	1.36	1.87	4.17	5.75
47	1.13	1.47	2.02	4.49	6.19
48	1.22	1.59	2.18	4.85	6.68
49	1.32	1.72	2.37	5.23	7.22
50	1.43	1.88	2.57	5.66	7.81
51	1.56	2.04	2.80	6.13	8.47
52	1.69	2.23	3.06	6.65	9.19
53	1.85	2.44	3.35	7.23	9.99
54	2.02	2.68	3.67	7.87	10.88
55	2.21	2.95	4.03	8.58	11.86
56	2.43	3.24	4.46	9.27	12.78
57	2.68	3.57	4.96	10.04	13.80
58	2.97	3.94	5.52	10.88	14.91
59	3.30	4.35	6.16	11.81	16.13
60	3.67	4.83	6.91	12.84	17.47
61	4.10	5.37	7.76	13.98	18.95
62	4.59	6.00	8.75	15.25	20.59
63	5.16	6.71	9.89	16.65	22.39
64	5.82	7.53	11.23	18.22	24.39
65	6.59	8.48	12.79	19.96	26.60

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 20 • FEMALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.36	0.54	0.70	1.39	1.76
26	0.36	0.55	0.71	1.42	1.80
27	0.37	0.55	0.73	1.44	1.84
28	0.37	0.56	0.74	1.47	1.88
29	0.38	0.57	0.76	1.50	1.92
30	0.38	0.57	0.77	1.53	1.97
31	0.38	0.58	0.79	1.56	2.01
32	0.39	0.59	0.80	1.59	2.06
33	0.39	0.60	0.82	1.62	2.11
34	0.40	0.60	0.83	1.66	2.16
35	0.40	0.61	0.85	1.69	2.21
36	0.43	0.65	0.90	1.81	2.39
37	0.47	0.69	0.96	1.94	2.59
38	0.50	0.74	1.03	2.08	2.82
39	0.55	0.79	1.10	2.23	3.07
40	0.60	0.85	1.18	2.40	3.34
41	0.65	0.91	1.26	2.59	3.65
42	0.71	0.98	1.36	2.80	4.00
43	0.78	1.06	1.46	3.03	4.39
44	0.87	1.14	1.57	3.28	4.83
45	0.96	1.24	1.70	3.56	5.33
46	1.03	1.33	1.83	3.84	5.74
47	1.11	1.42	1.98	4.16	6.18
48	1.20	1.52	2.14	4.50	6.67
49	1.30	1.64	2.32	4.88	7.21
50	1.41	1.76	2.52	5.30	7.80
51	1.53	1.90	2.74	5.77	8.45
52	1.67	2.05	2.98	6.29	9.18
53	1.82	2.22	3.26	6.87	9.97
54	2.00	2.41	3.56	7.52	10.86
55	2.19	2.62	3.91	8.25	11.84
56	2.40	2.89	4.34	8.95	12.74
57	2.64	3.20	4.83	9.72	13.72
58	2.90	3.55	5.39	10.57	14.79
59	3.21	3.95	6.03	11.52	15.96
60	3.55	4.41	6.78	12.57	17.25
61	3.95	4.94	7.64	13.74	18.67
62	4.40	5.55	8.63	15.04	20.22
63	4.91	6.26	9.80	16.50	21.94
64	5.50	7.08	11.16	18.13	23.83
65	6.19	8.04	12.75	19.95	25.92

ADDvantage 20 • FEMALE

Current Rates Years 1-20 • Guarantee Period: 20 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.35	0.46	0.63	1.28	1.72
26	0.35	0.47	0.65	1.30	1.75
27	0.36	0.48	0.66	1.33	1.78
28	0.36	0.49	0.68	1.35	1.81
29	0.36	0.50	0.70	1.37	1.84
30	0.36	0.51	0.72	1.40	1.87
31	0.37	0.52	0.74	1.42	1.90
32	0.37	0.53	0.76	1.45	1.94
33	0.37	0.55	0.78	1.48	1.97
34	0.38	0.56	0.81	1.50	2.00
35	0.38	0.57	0.83	1.53	2.04
36	0.41	0.61	0.88	1.64	2.21
37	0.44	0.64	0.94	1.77	2.39
38	0.47	0.69	1.01	1.91	2.60
39	0.51	0.73	1.08	2.06	2.83
40	0.56	0.78	1.15	2.23	3.08
41	0.61	0.84	1.24	2.41	3.36
42	0.66	0.90	1.33	2.62	3.68
43	0.73	0.96	1.43	2.85	4.04
44	0.80	1.04	1.54	3.10	4.44
45	0.88	1.12	1.67	3.39	4.90
46	0.95	1.20	1.80	3.66	5.28
47	1.03	1.30	1.94	3.97	5.70
48	1.11	1.40	2.10	4.30	6.16
49	1.21	1.52	2.28	4.67	6.67
50	1.31	1.65	2.47	5.08	7.24
51	1.43	1.79	2.69	5.54	7.86
52	1.56	1.95	2.93	6.05	8.55
53	1.72	2.13	3.20	6.62	9.31
54	1.89	2.33	3.50	7.26	10.16
55	2.08	2.55	3.84	7.98	11.11
56	2.27	2.81	4.23	8.63	11.99
57	2.49	3.10	4.67	9.34	12.97
58	2.74	3.43	5.17	10.12	14.03
59	3.01	3.80	5.74	10.98	15.21
60	3.33	4.24	6.39	11.94	16.51
61	3.68	4.73	7.13	13.00	17.94
62	4.09	5.30	7.99	14.18	19.53
63	4.55	5.95	8.97	15.48	21.28
64	5.08	6.71	10.10	16.94	23.23
65	5.69	7.59	11.41	18.56	25.39

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 20 • CURRENT RENEWAL RATES

All Bands

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)	Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)
38	2.33	2.03	4.56	3.11	78	93.19	65.66	141.62	79.04
39	2.47	2.14	4.88	3.41	79	101.79	73.06	155.89	86.76
40	2.63	2.28	5.26	3.75	80	117.91	80.61	171.13	101.05
41	2.85	2.41	5.75	4.16	81	136.35	90.42	188.19	117.60
42	3.12	2.56	6.32	4.55	82	151.87	101.47	205.40	136.94
43	3.43	2.75	7.01	4.95	83	168.03	112.49	223.45	159.45
44	3.79	2.98	7.82	5.35	84	185.92	124.67	243.08	184.87
45	4.02	3.24	8.68	5.76	85	205.89	138.39	266.17	200.27
46	4.29	3.55	9.48	6.19	86	228.04	150.84	291.44	213.12
47	4.61	3.93	10.37	6.64	87	252.23	169.57	318.61	233.49
48	4.98	4.35	10.86	7.10	88	278.15	189.14	347.16	253.82
49	5.40	4.80	11.43	7.60	89	305.49	210.00	376.71	274.26
50	5.83	5.24	12.25	8.18	90	334.03	229.23	406.84	290.79
51	6.36	5.63	13.22	8.75	91	360.86	238.96	434.00	294.38
52	6.96	6.06	14.55	9.40	92	388.84	258.09	461.73	309.05
53	7.64	6.58	16.05	10.16	93	418.36	286.48	490.39	332.69
54	8.42	7.10	17.93	10.94	94	449.53	322.31	520.09	362.84
55	9.29	7.66	20.06	11.75	95	482.28	366.54	552.98	408.44
56	10.25	8.24	22.23	12.56	96	512.24	408.55	582.01	450.12
57	11.27	8.81	24.52	13.34	97	544.18	451.79	612.63	492.00
58	12.38	9.36	26.33	14.06					
59	13.62	9.95	28.42	14.81					
60	15.01	10.64	30.95	15.64					
61	16.56	11.45	34.08	16.70					
62	18.32	12.48	37.86	17.99					
63	20.32	13.76	42.06	19.73					
64	22.59	15.29	46.36	21.66					
65	25.09	16.94	50.59	23.84					
66	27.79	18.71	54.68	25.99					
67	30.71	20.51	58.65	28.23					
68	33.85	22.33	62.83	30.25					
69	37.27	24.26	66.97	32.53					
70	41.13	26.50	71.99	34.94					
71	46.21	29.18	77.48	38.06					
72	50.54	32.49	84.94	41.94					
73	56.34	36.53	92.45	46.66					
74	62.84	41.28	100.03	52.18					
75	69.83	46.65	108.85	58.30					
76	77.26	52.55	118.23	64.90					
77	85.07	58.89	129.08	71.83					

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 30 • MALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 1 • Face Amounts: \$100,000 - \$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	1.05	1.28	1.74	3.50	4.66
26	1.06	1.29	1.76	3.55	4.69
27	1.08	1.30	1.78	3.61	4.73
28	1.09	1.32	1.80	3.67	4.76
29	1.10	1.33	1.82	3.73	4.79
30	1.12	1.34	1.84	3.79	4.83
31	1.13	1.36	1.86	3.85	4.86
32	1.15	1.37	1.88	3.91	4.89
33	1.16	1.38	1.91	3.97	4.93
34	1.17	1.40	1.93	4.03	4.96
35	1.19	1.41	1.95	4.10	5.00
36	1.26	1.51	2.10	4.45	5.40
37	1.33	1.62	2.27	4.84	5.85
38	1.41	1.74	2.46	5.27	6.34
39	1.50	1.87	2.67	5.75	6.89
40	1.59	2.02	2.91	6.28	7.49
41	1.70	2.18	3.16	6.88	8.16
42	1.81	2.36	3.45	7.55	8.91
43	1.93	2.56	3.78	8.30	9.74
44	2.06	2.78	4.14	9.15	10.66
45	2.20	3.02	4.55	10.10	11.70

ADDvantage 30 • MALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 2 • Face Amounts: \$250,000 - \$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.72	0.95	1.43	3.02	3.80
26	0.73	0.96	1.45	3.05	3.87
27	0.75	0.98	1.48	3.08	3.95
28	0.76	0.99	1.50	3.10	4.03
29	0.77	1.01	1.53	3.13	4.11
30	0.79	1.02	1.56	3.16	4.19
31	0.80	1.04	1.58	3.19	4.28
32	0.81	1.05	1.61	3.22	4.37
33	0.83	1.07	1.64	3.25	4.45
34	0.84	1.08	1.67	3.28	4.55
35	0.86	1.10	1.70	3.31	4.64
36	0.93	1.19	1.83	3.60	5.01
37	1.00	1.28	1.98	3.93	5.42
38	1.08	1.39	2.15	4.29	5.88
39	1.17	1.51	2.33	4.70	6.38
40	1.26	1.65	2.54	5.16	6.93
41	1.38	1.80	2.77	5.68	7.55
42	1.50	1.97	3.02	6.26	8.23
43	1.64	2.16	3.31	6.91	9.00
44	1.79	2.38	3.63	7.66	9.85
45	1.97	2.62	3.99	8.50	10.80

ADDvantage 30 • MALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 3 • Face Amounts: \$500,000- \$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.68	0.88	1.42	2.79	3.79
26	0.69	0.90	1.44	2.84	3.83
27	0.71	0.91	1.46	2.88	3.87
28	0.72	0.93	1.49	2.93	3.91
29	0.74	0.95	1.51	2.98	3.95
30	0.75	0.96	1.53	3.03	3.99
31	0.76	0.98	1.56	3.08	4.03
32	0.78	1.00	1.58	3.13	4.07
33	0.80	1.02	1.61	3.18	4.11
34	0.81	1.04	1.63	3.24	4.16
35	0.83	1.06	1.66	3.29	4.20
36	0.89	1.15	1.79	3.57	4.54
37	0.97	1.24	1.94	3.87	4.92
38	1.05	1.35	2.11	4.21	5.33
39	1.14	1.47	2.29	4.59	5.80
40	1.24	1.61	2.49	5.01	6.31
41	1.35	1.76	2.72	5.48	6.88
42	1.47	1.94	2.98	6.01	7.51
43	1.62	2.13	3.26	6.60	8.22
44	1.78	2.36	3.59	7.26	9.01
45	1.96	2.61	3.95	8.01	9.90

ADDvantage 30 • MALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.58	0.79	1.28	2.51	3.50
26	0.60	0.81	1.31	2.57	3.56
27	0.62	0.83	1.33	2.64	3.63
28	0.63	0.86	1.36	2.71	3.69
29	0.65	0.88	1.39	2.78	3.76
30	0.67	0.90	1.42	2.85	3.83
31	0.69	0.93	1.45	2.92	3.90
32	0.72	0.95	1.48	3.00	3.97
33	0.74	0.98	1.51	3.08	4.04
34	0.76	1.01	1.55	3.16	4.11
35	0.79	1.04	1.58	3.25	4.19
36	0.85	1.12	1.71	3.53	4.53
37	0.92	1.22	1.85	3.83	4.91
38	1.00	1.32	2.01	4.17	5.32
39	1.09	1.43	2.18	4.55	5.79
40	1.18	1.56	2.37	4.97	6.30
41	1.29	1.71	2.59	5.45	6.87
42	1.41	1.87	2.84	5.98	7.50
43	1.55	2.06	3.11	6.57	8.21
44	1.71	2.26	3.42	7.24	9.00
45	1.89	2.50	3.77	8.00	9.89

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 30 • FEMALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 1 • Face Amounts: \$100,000-\$249,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.79	0.94	1.28	2.72	3.25
26	0.81	0.96	1.30	2.76	3.32
27	0.83	0.98	1.33	2.80	3.38
28	0.85	1.00	1.35	2.84	3.45
29	0.87	1.02	1.38	2.88	3.53
30	0.89	1.04	1.41	2.92	3.60
31	0.91	1.06	1.43	2.97	3.68
32	0.94	1.09	1.46	3.01	3.75
33	0.96	1.11	1.49	3.06	3.83
34	0.98	1.14	1.52	3.10	3.92
35	1.01	1.16	1.55	3.15	4.00
36	1.07	1.23	1.65	3.39	4.30
37	1.13	1.31	1.75	3.66	4.62
38	1.20	1.40	1.87	3.95	4.97
39	1.28	1.50	2.00	4.27	5.36
40	1.36	1.60	2.13	4.63	5.79
41	1.45	1.71	2.28	5.03	6.26
42	1.55	1.84	2.45	5.47	6.78
43	1.66	1.97	2.63	5.95	7.36
44	1.77	2.12	2.82	6.50	8.00
45	1.90	2.29	3.04	7.10	8.70

ADDvantage 30 • FEMALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 2 • Face Amounts: \$250,000-\$499,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.58	0.75	1.02	2.25	2.90
26	0.59	0.77	1.04	2.26	2.94
27	0.61	0.78	1.07	2.27	2.98
28	0.62	0.80	1.10	2.28	3.03
29	0.64	0.82	1.12	2.29	3.07
30	0.65	0.83	1.15	2.30	3.11
31	0.67	0.85	1.18	2.31	3.16
32	0.69	0.87	1.21	2.32	3.21
33	0.70	0.89	1.24	2.33	3.25
34	0.72	0.91	1.28	2.34	3.30
35	0.74	0.93	1.31	2.35	3.35
36	0.79	1.00	1.40	2.55	3.61
37	0.85	1.07	1.51	2.77	3.90
38	0.91	1.16	1.62	3.02	4.22
39	0.97	1.25	1.74	3.30	4.57
40	1.05	1.35	1.88	3.61	4.96
41	1.13	1.46	2.03	3.95	5.39
42	1.22	1.59	2.19	4.35	5.86
43	1.32	1.73	2.38	4.79	6.40
44	1.43	1.88	2.58	5.29	6.99
45	1.56	2.06	2.81	5.85	7.65

ADDvantage 30 • FEMALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 3 • Face Amounts: \$500,000-\$999,999

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.55	0.68	1.01	2.10	2.89
26	0.56	0.70	1.03	2.12	2.93
27	0.58	0.72	1.06	2.15	2.97
28	0.59	0.74	1.09	2.17	3.02
29	0.61	0.75	1.11	2.19	3.06
30	0.63	0.78	1.14	2.22	3.10
31	0.64	0.80	1.17	2.24	3.15
32	0.66	0.82	1.20	2.26	3.20
33	0.68	0.84	1.23	2.29	3.24
34	0.70	0.87	1.27	2.31	3.29
35	0.72	0.89	1.30	2.34	3.34
36	0.77	0.96	1.39	2.53	3.59
37	0.83	1.03	1.49	2.73	3.86
38	0.89	1.11	1.60	2.96	4.16
39	0.95	1.20	1.72	3.21	4.49
40	1.03	1.30	1.85	3.49	4.86
41	1.11	1.42	2.00	3.81	5.26
42	1.20	1.54	2.16	4.15	5.70
43	1.31	1.68	2.33	4.54	6.19
44	1.42	1.84	2.53	4.98	6.74
45	1.55	2.02	2.75	5.47	7.34

ADDvantage 30 • FEMALE

Current Rates Years 1-30 • Guarantee Period: 30 Years

Rate Band 4 • Face Amounts: \$1,000,000+

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Super Preferred NT	Preferred NT	Standard NT	Preferred TB	Standard TB
18-25	0.45	0.61	0.91	1.90	2.50
26	0.47	0.63	0.94	1.94	2.55
27	0.49	0.65	0.97	1.97	2.60
28	0.51	0.67	1.00	2.01	2.65
29	0.53	0.69	1.03	2.05	2.70
30	0.55	0.72	1.07	2.09	2.75
31	0.58	0.74	1.10	2.13	2.81
32	0.60	0.77	1.14	2.18	2.86
33	0.63	0.79	1.18	2.22	2.92
34	0.66	0.82	1.22	2.26	2.98
35	0.69	0.85	1.26	2.31	3.04
36	0.74	0.91	1.35	2.49	3.28
37	0.79	0.98	1.45	2.69	3.54
38	0.85	1.06	1.55	2.92	3.84
39	0.91	1.15	1.67	3.16	4.16
40	0.98	1.25	1.80	3.44	4.52
41	1.06	1.36	1.95	3.74	4.92
42	1.15	1.48	2.11	4.08	5.36
43	1.25	1.61	2.28	4.46	5.85
44	1.36	1.77	2.48	4.88	6.40
45	1.48	1.94	2.70	5.36	7.02

In Montana: Use current and guaranteed male rates for female insureds.

ADDvantage 30 • CURRENT RENEWAL RATES

All Bands

Annual Premiums per \$1,000 • Policy Fee: \$65

Issue Age	Non-Tobacco (Male)	Non-Tobacco (Female)	Tobacco (Male)	Tobacco (Female)
48	4.98	4.35	10.86	7.10
49	5.40	4.80	11.43	7.60
50	5.83	5.24	12.25	8.18
51	6.36	5.63	13.22	8.75
52	6.96	6.06	14.55	9.40
53	7.64	6.58	16.05	10.16
54	8.42	7.10	17.93	10.94
55	9.29	7.66	20.06	11.75
56	10.25	8.24	22.23	12.56
57	11.27	8.81	24.52	13.34
58	12.38	9.36	26.33	14.06
59	13.62	9.95	28.42	14.81
60	15.01	10.64	30.95	15.64
61	16.56	11.45	34.08	16.70
62	18.32	12.48	37.86	17.99
63	20.32	13.76	42.06	19.73
64	22.59	15.29	46.36	21.66
65	25.09	16.94	50.59	23.84
66	27.79	18.71	54.68	25.99
67	30.71	20.51	58.65	28.23
68	33.85	22.33	62.83	30.25
69	37.27	24.26	66.97	32.53
70	41.13	26.50	71.99	34.94
71	46.21	29.18	77.48	38.06
72	50.54	32.49	84.94	41.94
73	56.34	36.53	92.45	46.66
74	62.84	41.28	100.03	52.18
75	69.83	46.65	108.85	58.30
76	77.26	52.55	118.23	64.90
77	85.07	58.89	129.08	71.83
78	93.19	65.66	141.62	79.04
79	101.79	73.06	155.89	86.76
80	117.91	80.61	171.13	101.05
81	136.35	90.42	188.19	117.60
82	151.87	101.47	205.40	136.94
83	168.03	112.49	223.45	159.45
84	185.92	124.67	243.08	184.87
85	205.89	138.39	266.17	200.27
86	228.04	150.84	291.44	213.12
87	252.23	169.57	318.61	233.49
88	278.15	189.14	347.16	253.82
89	305.49	210.00	376.71	274.26
90	334.03	229.23	406.84	290.79
91	360.86	238.96	434.00	294.38
92	388.84	258.09	461.73	309.05
93	418.36	286.48	490.39	332.69
94	449.53	322.31	520.09	362.84
95	482.28	366.54	552.98	408.44
96	512.24	408.55	582.01	450.12
97	544.18	451.79	612.63	492.00

Guaranteed Renewal Rates

Annual rates per \$1,000

All Rate Bands • Policy Fee: \$65

MALE

Attained Age	Guaranteed Maximum	
	NT	TB
28	2.10	3.64
29	2.06	3.62
30	2.04	3.60
31	2.02	3.60
32	2.02	3.64
33	2.08	3.74
34	2.12	3.88
35	2.18	4.00
36	2.30	4.22
37	2.40	4.46
38	2.58	4.80
39	2.74	5.14
40	2.92	5.54
41	3.16	6.06
42	3.46	6.66
43	3.80	7.38
44	4.20	8.24
45	4.66	9.14
46	5.10	9.98
47	5.58	10.92
48	5.86	11.44
49	6.18	12.04
50	6.64	12.90
51	7.18	13.92
52	7.92	15.32
53	8.72	16.90
54	9.74	18.88
55	11.00	21.12
56	12.28	23.40
57	13.66	25.82
58	14.84	27.72
59	16.20	29.92
60	17.84	32.58
61	19.84	35.88
62	22.28	39.86
63	25.02	44.28
64	27.90	48.80
65	30.94	53.26
66	34.02	57.56
67	37.14	61.74
68	40.50	66.14
69	43.98	70.50
70	48.20	75.78
71	52.92	81.56
72	59.12	89.42
73	65.66	97.32
74	72.54	105.30
75	80.06	114.58
76	88.26	124.46
77	97.78	135.88
78	108.90	149.08
79	121.74	164.10
80	135.74	180.14
81	151.68	198.10
82	168.28	216.22
83	186.18	235.22
84	206.00	255.88
85	228.14	280.18
86	252.68	306.78
87	279.48	335.38
88	308.20	365.44
89	338.50	396.54
90	370.12	428.26
91	399.86	456.86
92	430.86	486.04
93	463.56	516.20
94	498.10	547.48
95	534.38	582.09
96	567.58	612.65
97	602.97	644.88

Guaranteed Renewal Rates

Annual rates per \$1,000

All Rate Bands • Policy Fee: \$65

FEMALE

Attained Age	Guaranteed Maximum	
	NT	TB
28	1.16	1.84
29	1.24	1.98
30	1.28	2.06
31	1.36	2.24
32	1.44	2.38
33	1.52	2.56
34	1.64	2.78
35	1.78	3.06
36	1.90	3.30
37	2.06	3.58
38	2.14	3.76
39	2.26	4.00
40	2.40	4.24
41	2.54	4.52
42	2.70	4.86
43	2.90	5.26
44	3.14	5.72
45	3.42	6.26
46	3.74	6.86
47	4.14	7.62
48	4.58	8.56
49	5.06	9.62
50	5.62	10.78
51	6.24	12.04
52	6.94	13.42
53	7.70	14.88
54	8.50	16.48
55	9.36	18.16
56	10.36	19.96
57	11.40	21.88
58	12.52	23.74
59	13.64	25.80
60	14.80	27.94
61	16.06	30.16
62	17.44	32.66
63	18.86	35.16
64	20.40	37.80
65	22.10	40.68
66	23.98	43.74
67	26.04	47.18
68	28.34	50.96
69	30.86	55.06
70	33.64	59.64
71	36.84	64.86
72	40.42	70.62
73	44.30	76.82
74	48.56	83.62
75	53.28	90.46
76	58.46	97.92
77	64.16	105.94
78	70.46	114.58
79	77.26	123.92
80	84.86	133.98
81	95.18	148.14
82	106.82	163.52
83	118.42	178.50
84	131.24	194.60
85	145.68	210.82
86	158.78	224.34
87	178.50	245.78
88	199.10	267.18
89	221.06	288.70
90	241.30	306.10
91	251.54	309.88
92	271.68	325.32
93	301.56	350.20
94	339.28	381.94
95	385.84	429.94
96	430.06	473.82
97	475.57	517.90

In Montana: Use current and guaranteed male rates for female insureds.

**Waiver of Premium Rider Rates
Level Rates During Guarantee Period**

Issue Age	Annual Rate Per \$100 of Premium
18	4.90
19	4.90
20	4.90
21	4.90
22	4.90
23	4.90
24	4.90
25	4.90
26	5.10
27	5.10
28	5.30
29	5.40
30	5.60
31	5.70
32	6.00
33	6.10
34	6.30
35	6.60
36	6.60
37	6.70
38	6.70
39	7.00
40	7.20
41	7.80
42	8.40
43	8.70
44	9.30
45	10.00
46	11.10
47	12.20
48	13.50
49	15.00
50	16.50
51	17.70
52	18.90
53	19.90
54	20.70
55	21.50
56	19.80
57	17.20
58	14.80
59	11.70

**Waiver of Premium Rider Rates
Level Rates After Guarantee Period**

Issue Age	Annual Rate Per \$100 of Premium
28	2.50
29	2.50
30	2.50
31	2.50
32	2.50
33	2.60
34	2.60
35	2.60
36	2.60
37	2.60
38	2.60
39	2.60
40	2.60
41	2.60
42	2.60
43	2.60
44	2.60
45	2.60
46	2.70
47	2.80
48	3.00
49	3.30
50	3.50
51	3.90
52	4.30
53	4.80
54	5.60
55	6.30
56	6.40
57	6.30
58	6.10
59	5.90
60	1.90
61	1.80
62	1.60
63	1.50
64	1.30

In Montana: Use current and guaranteed male rates for female insureds.



ADDvantage plans are issued on policy form series LS143AMP; the Accelerated Benefit Endorsement, Additional Insured Rider, Children's Term Insurance Rider, Monthly Income Endorsement, and Waiver of Premium Rider are issued on form series LR352A, LR401A, LR456, LR403A and LR409A respectively by North American Company for Life and Health Insurance, Administrative Office, Sioux Falls, SD 57193. Products, features, riders, endorsements, or issue ages may not be available in all jurisdictions. Restrictions and limitations may apply.

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