Whole Life Insurance with Accelerated Death Benefit for Long Term Care

| NON-TOBACCO PREMIUM RATES - EMPLOYEE |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Face Amount | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$125,000 | \$150,000 | \$175,000 |
| Issue Age | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium |
| 18-25 | \$3.19 | \$6.37 | \$9.55 | \$12.74 | \$15.92 | \$19.10 | \$22.28 |
| 26-30 | \$4.00 | \$8.00 | \$12.00 | \$16.00 | \$20.00 | \$24.00 | \$28.00 |
| 31-35 | \$5.16 | \$10.32 | \$15.48 | \$20.64 | \$25.80 | \$30.96 | \$36.11 |
| 36-40 | \$6.82 | \$13.63 | \$20.44 | \$27.25 | \$34.07 | \$40.88 | \$47.69 |
| 41-45 | \$9.02 | \$18.03 | \$27.05 | \$36.06 | \$45.08 | \$54.09 | \$63.11 |
| 46-50 | \$12.16 | \$24.32 | \$36.48 | \$48.64 | \$60.80 | \$72.96 | \$85.11 |
| 51-55 | \$16.94 | \$33.88 | \$50.82 | \$67.75 | \$84.69 | \$101.63 | \$118.57 |
| 56-60 | \$24.35 | \$48.71 | \$73.06 | \$97.41 | \$121.76 | \$146.11 | \$170.46 |
| 61-65 | \$35.32 | \$70.64 | \$105.96 | \$141.27 | \$176.59 | \$211.91 | \$247.22 |
| 66 | \$42.56 | \$85.12 | \$127.68 | \$170.23 | \$212.79 | \$255.35 | \$297.91 |
| 67 | \$45.45 | \$90.90 | \$136.34 | \$181.79 | \$227.24 | \$272.69 | \$318.14 |
| 68 | \$51.29 | \$102.57 | \$153.86 | \$205.14 | \$256.42 | \$307.71 | \$358.99 |
| 69 | \$52.68 | \$105.35 | \$158.02 | \$210.70 | \$263.37 | \$316.04 | \$368.72 |
| 70 | \$56.31 | \$112.62 | \$168.93 | \$225.23 | \$281.54 | \$337.85 | \$394.16 |


| TOBACCO PREMIUM RATES - EMPLOYEE |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Face Amount | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$125,000 | \$150,000 | \$175,000 |
| Issue Age | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium | Weekly Premium |
| 18 | \$3.19 | \$6.37 | \$9.55 | \$12.74 | \$15.92 | \$19.10 | \$22.28 |
| 19-25 | \$5.25 | \$10.50 | \$15.75 | \$21.00 | \$26.25 | \$31.51 | \$36.75 |
| 26-30 | \$6.58 | \$13.15 | \$19.72 | \$26.29 | \$32.87 | \$39.44 | \$46.01 |
| 31-35 | \$8.24 | \$16.49 | \$24.73 | \$32.96 | \$41.21 | \$49.45 | \$57.69 |
| 36-40 | \$10.65 | \$21.30 | \$31.95 | \$42.60 | \$53.25 | \$63.90 | \$74.55 |
| 41-45 | \$13.93 | \$27.85 | \$41.77 | \$55.70 | \$69.62 | \$83.54 | \$97.46 |
| 46-50 | \$18.30 | \$36.60 | \$54.90 | \$73.20 | \$91.49 | \$109.79 | \$128.09 |
| 51-55 | \$24.48 | \$48.95 | \$73.42 | \$97.89 | \$122.36 | \$146.83 | \$171.30 |
| 56-60 | \$33.14 | \$66.27 | \$99.41 | \$132.54 | \$165.68 | \$198.81 | \$231.95 |
| 61-65 | \$44.47 | \$88.94 | \$133.40 | \$177.87 | \$222.34 | \$266.80 | \$311.27 |
| 66 | \$52.67 | \$105.33 | \$157.99 | \$210.66 | \$263.32 | \$315.99 | \$368.65 |
| 67 | \$55.98 | \$111.95 | \$167.93 | \$223.91 | \$279.88 | \$335.86 | \$391.84 |
| 68 | \$59.95 | \$119.90 | \$179.84 | \$239.79 | \$299.74 | \$359.69 | \$419.63 |
| 69 | \$63.96 | \$127.92 | \$191.87 | \$255.83 | \$319.79 | \$383.75 | \$447.70 |
| 70 | \$68.03 | \$136.05 | \$204.08 | \$272.10 | \$340.12 | \$408.15 | \$476.17 |

