Life Insurance

AGENT'S GUIDE TO TERM ROP LIFE INSURANCE

Termsetter ROP

Policy Form CLI-149

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THE CINCINNATI LIFE INSURANCE COMPANY

Everything Insurance Should Be®

The Cincinnati Life Insurance Company

TERMSETTER ROP*

Termsetter ROP provides the same great options as Termsetter, but also offers a money-back guarantee. With the return of premium feature built into the policy, base premiums are returned at the end of the guaranteed term period provided the policy is in force and the insured is still living. Rider and substandard premiums are not returned.

Features include:

- Guaranteed level death benefit
- Guaranteed level premiums for duration of specified term period
- Convertible to an eligible permanent insurance product through the end of the guaranteed term period or the policy anniversary following the insured's 70th birthday, whichever comes first, without providing health information or proof of insurability

*Available in most states.

Marketing opportunities

Business Needs:
Key-person protection
Buy-sell funding
Loan collateralization

Personal Needs:
Income replacement
Future education expenses
Mortgage and loan protection
Debt balance protection
Divorce decree requirements
Starter coverage

Product features

Product type: Term life insurance with return of premium feature

Contract type: Guaranteed level premium term for periods of 20, 25 or 30 years

Product description:
- Guaranteed level death benefit
- Guaranteed level premiums for the term period selected, annually increasing thereafter
- Guaranteed renewable to age 99, providing insureds with the benefit of life protection over the long term

Issue ages:
- 20 Year: 18-60
- 25 Year: 18-55
- 30 Year: 18-50

Based on the applicant's actual age versus nearest age. (Issue ages are subject to band, guaranteed period, gender and underwriting class variation. See the Issue age table on Page 5 to verify availability.)

Minimum specified amount: $25,000

Band ranges:
- $25,000-$99,999
- $100,000-$249,999
- $250,000-$499,999
- $500,000-$999,999
- $1 million and above

Annual policy fee: No policy fee

Modal factors:
.505 Semiannual
.254 Quarterly
.0845 Monthly EFT*
.0845 List Bill

*$10 minimum modal premium.

Issue age table

	Gtd Period	Male			Female		
		Pfd+, Pfd, Std+	StdNS	*PfdSM, StdSM	Pfd+, Pfd, Std+	StdNS	*PfdSM, StdSM
$25,000-$99,999	20		18-57	18-47		18-60	18-47
	25		18-55	18-48		18-55	18-51
	30		18-50	18-48		18-50	18-50
$100,000-$249,999	20	18-60	18-60	18-50	18-60	18-60	18-53
	25	18-55	18-55	18-50	18-55	18-55	18-54
	30	18-50	18-50	18-50	18-50	18-50	18-50
$250,000-$499,999	20	18-60	18-60	18-53	18-60	18-60	18-56
	25	18-55	18-55	18-53	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50
$500,000-$999,999	20	18-60	18-60	18-53	18-60	18-60	18-57
	25	18-55	18-55	18-53	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50
$1,000,000 and above	20	18-60	18-60	18-53	18-60	18-60	18-57
	25	18-55	18-55	18-53	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50

Pfd+ = Preferred Plus, best nonsmoker rate
Pfd = Preferred, second nonsmoker rate
Std+ = Standard Plus, third nonsmoker rate
StdNS = Standard Nonsmoker, fourth nonsmoker rate
PfdSM = Preferred Smoker (*not available for $25,000-$99,999)
StdSM = Standard Smoker

Return of premium feature

We will automatically pay the policy value at the end of the guaranteed term period provided the policy is in force and the insured is still living. Upon payment of the policy value, the policy continues in force as long as the required premiums are paid. There is no policy value after the end of the guaranteed term period.

Conversion: A percentage of the policy value is also payable upon conversion or early termination of the policy. The policy value is a percentage of the base premium, less any indebtedness.

Loan: Policy loans are permitted. The policyowner may borrow against the policy value at any time it is in force provided a request is made in writing and the policy is assigned to us as sole security.

Reduced paid-up insurance: The policy value may be used to purchase a reduced paid-up term life insurance policy, guaranteed until age 99 with no further premiums.

Surrender: If premiums are discontinued while there is policy value, the policy may be surrendered for cash or placed on reduced paid-up term insurance.

Optional benefit riders*

Accelerated Benefit Rider (CLI-680-CV)

- Allows advanced payment of the death benefit if the insured has been diagnosed by a physician with a terminal illness or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life
- Maximum lifetime benefit is the lesser of 50% of death benefit or $250,000
- Minimum benefit that can be advanced is $2,500
- One advanced payment allowed per calendar year
- Available upon request at no charge
- Issue ages: 18-60 years

Children's Term Life Insurance Rider (CLI-671)

- Term insurance for insured's children who qualify for coverage. Covers any child, stepchild or legally adopted child from 15 days after birth until the policy anniversary nearest each child's 25th birthday. After the date of application, it includes any child born to the insured or legally adopted by the insured, who is less than 19 years of age. The benefit is limited to 50% if the covered child dies on or prior to the child's first birthday
- Provides conversion opportunity for covered children at the policy anniversary date nearest each child's 25th birthday for up to five times the death benefit of the in-force rider
- Rider converts to paid-up term insurance if death of the insured occurs prior to the anniversary nearest the covered child's 25th birthday
- Eligible child's issue ages: 15 days-18 years
- Issue amounts and premiums:
  – $10,000 - $30 annual premium
  – $20,000 - $60 annual premium
- Issue ages: 18-60 years

Accidental Death Benefit Rider (CLI-684)

- In the event of accidental bodily injury, this rider pays an additional death benefit amount for deaths that occur within 180 days after the injury
- Issue limits: $25,000-$500,000 (not to exceed face amount of base policy)
- Issue ages: 18-60 years

Waiver of Premium Rider (CLI-686)

- After six consecutive months of total disability, this benefit waives the premium during the total disability of the primary insured
- Issue ages: 18-60 years

*Available in most states

Underwriting classifications

$100,000 and above
Preferred Plus, Preferred, Standard Plus, Standard Nonsmoker, Preferred Smoker, Standard Smoker

$25,000-$99,999
Standard Nonsmoker, Standard Smoker

Underwriting class comparison based on multi-carrier software

Cincinnati Life	Compulife	iPipeline	Term4Sale	VitalQuote
Preferred Plus	Preferred Plus Non-Smoker	Preferred Best Non-Tobacco	Preferred Plus	Super Preferred Non-Tobacco
Preferred	Preferred Non-Smoker	Preferred Non-Tobacco	Preferred	Preferred Plus Non-Tobacco and Preferred Non-Tobacco
Standard Plus	Regular Plus Non-Smoker	Standard Plus Non-Tobacco	Regular Plus	Standard Plus Non-Tobacco
Standard Nonsmoker	Regular Non-Smoker	Standard Non-Tobacco	Regular Non-smoker	Standard Non-Tobacco and Tobacco Non-Cigarette
Preferred Smoker	Preferred Smoker	Preferred Tobacco	Preferred Plus and Preferred	Preferred Smoker and Standard Plus Smoker
Standard Smoker	Regular Smoker	Standard Tobacco	Regular Plus and Regular	Standard Smoker

Underwriting requirements

(All requirements are subject to underwriter discretion)

Specified amounts applied for and already in force with Cincinnati Life	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70-above
Through $99,999	A	A	A	C	C
$100,000 - $249,999	B	B	B	D	E
$250,000 - $500,000	B	B	D	D	E
$500,001 - $2,999,999	D	D	D	D	F
$3,000,000	D	D	D	E	F
$3,000,001 - $5,000,000	G	G	G	H	I
$5,000,001 - $10,000,000	G	G	H	H	I
$10,000,001 and above	G	H	H	H	I

Key

A. Nonmedical - medical history completed by agent (No Lite applications)
B. Amplified nonmedical exam, blood profile, urinalysis
C. Paramedic exam, urinalysis
D. Paramedic exam, blood profile, urinalysis
E. Paramedic exam, blood profile, urinalysis, EKG
F. Paramedic exam, blood profile, urinalysis, EKG, mature assessment*
G. Paramedic exam, blood profile, urinalysis, telephone inspection report
H. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report
I. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*

*Mature assessment must be completed by APPS or ExamOne

Underwriting class criteria

	Preferred Plus	Preferred	Standard Plus
Tobacco	No use in 5 years, urine negative Celebratory cigar*	No use in 3 years, urine negative Celebratory cigar*	No cigarette use within 1 year; some tobacco users may qualify
Cholesterol	Total not > 240 Chol/HDL ratio 4.5 or less	Total not > 250 Chol/HDL ratio 5.0 or less	Total not > 280 Chol/HDL ratio 6.0 or less
Blood pressure	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 135/85 through age 60 145/85 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/85 through age 60 150/90 age 61+	Currently controlled and average reading in last 2 years (including treatment) does not exceed: 140/90 through age 60 150/90 age 61+
Personal history	No cardiovascular disease or cancer history except basal cell and/or superficial squamous cell skin cancer	No cardiovascular disease or cancer history except basal cell and/or superficial squamous cell skin cancer	No ratable impairment or cancer history except basal cell and/or superficial squamous cell skin cancer
Family history	No cardiovascular or cancer death of a parent or sibling prior to 60 Disregard gender-specific cancers of the opposite sex, except breast cancer	No more than 1 cardiovascular or cancer death in a parent prior to 60 Disregard gender-specific cancers of the opposite sex, except breast cancer	No specific criteria
Residence	Permanent resident of U.S. for at least 3 years	Permanent resident of U.S. for at least 1 year	Permanent resident of U.S. for at least 1 year
Avocations (hazardous)	None – recreational SCUBA up to depths of 75 feet is acceptable	Available if no flat extra premium would be required and not hazardous	May have flat extra
Aviation	Pilot and crew members on regularly scheduled passenger flights on major airlines with exclusion rider Private pilot with exclusion rider	Pilot and crew members on regularly scheduled passenger flights on major airlines Private pilot with exclusion rider	Major airlines only, private aviation with flat extra or exclusion rider
Motor Vehicle History	No more than 2 moving violations in 5 years; and no DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation or suspension in last 5 years	No DUI, reckless operation, revocation, suspension in last 3 years
Alcohol/ substance abuse	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse	No history of, or treatment for, alcohol or substance abuse
Impairments	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality	No diseases, disorders or activities that would affect mortality

* See Celebratory cigar exception on Page 7.

Build chart

Maximum weights for Preferred Plus, Preferred and Standard Plus

Height	Weight					
	Male			Female		
Ft. In.	Pfd+	Pfd	Std+	Pfd+	Pfd	Std+
4 8	126	137	145	123	134	141
4 9	131	142	150	127	139	146
4 10	136	147	155	132	144	151
4 11	141	153	161	137	149	157
5 0	146	158	166	142	154	162
5 1	150	163	172	147	159	167
5 2	155	168	177	151	163	173
5 3	160	173	183	156	168	178
5 4	164	178	188	161	173	183
5 5	169	183	194	165	178	189
5 6	174	188	200	170	183	195
5 7	179	193	206	175	188	200
5 8	184	199	211	180	194	206
5 9	189	204	217	185	199	211
5 10	195	210	223	190	205	217
5 11	200	215	229	195	210	222
6 0	205	221	235	200	216	228
6 1	211	227	241	206	222	234
6 2	217	234	248	211	229	240
6 3	222	240	255	217	235	246
6 4	228	246	261	223	242	253
6 5	234	253	268	229	248	259
6 6	240	260	275	235	255	265
6 7	245	266	282	241	261	272

Underwriting class criteria (cont'd)

Standard Nonsmoker, Preferred Smoker and Standard Smoker

As with Preferred Plus, Preferred and Standard Plus, the above classifications are based on:

- Tobacco (users of e-cigarettes are considered the same as a cigarette user)
  - Standard Nonsmoker: Includes some tobacco (except cigarette) users who do not fit Standard Plus criteria.
  - Preferred Smoker($100,000 and above): Includes some tobacco users who do not fit Standard Nonsmoker criteria. **Smoking tobacco users applying for Preferred Smoker must:**
    - Meet Preferred medical requirements
    - Fit Preferred criteria, including Preferred Build Chart
  - Standard Smoker: Includes most cigarette users, past cigarette users still dependent on a nicotine substitute and other tobacco users who do not fit Preferred Smoker criteria.
- Other medical/nonmedical factors, such as the Preferred criteria listed on page 5

Build chart

Maximum weights of both male and female for Standard Nonsmoker and Standard Smoker.

Height	Weight	Height	Weight
4' 8"	165	5' 8"	243
4' 9"	171	5' 9"	250
4' 10"	177	5' 10"	258
4' 11"	183	5' 11"	265
5' 0"	189	6' 0"	273
5' 1"	196	6' 1"	280
5' 2"	202	6' 2"	288
5' 3"	209	6' 3"	296
5' 4"	215	6' 4"	304
5' 5"	222	6' 5"	312
5' 6"	229	6' 6"	320
5' 7"	236	6' 7"	328

Weights that exceed the corresponding heights **may** be subject to an additional premium charge. Contact underwriting for more information.

Substandard cases

You may write substandard cases using the Standard Nonsmoker and Standard Smoker classifications.

Avocations may warrant a flat extra premium on an otherwise Standard Plus risk.

Tobacco and marijuana usage

Use the following to help determine which underwriting class applies to your clients who use tobacco or marijuana products.

Non-smoking tobacco

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe
- Urine specimen may be positive for nicotine
- Tobacco use must be reported on initial application

Smoking tobacco

- Cigarettes
- E-cigarettes, vape
- Hookah
- Nicotine substitute, such as gum, patch and others

Underwriting Classes	Non-smoking Tobacco Users	Smoking Tobacco Users
Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years
Preferred	No use for three years Celebratory cigar allowed	No use for three years
Standard Plus	Eligible	No use for one year
Standard NS	Eligible	No use for one year
Preferred SM	Not eligible	Eligible
Standard SM	Not eligible	Eligible

Celebratory cigar
Preferred Plus and Preferred consideration is available for applicants who meet all outlined class criteria, but smoke no more than six cigars per year. Urine specimen must be negative for nicotine.

Marijuana
- Smoking
- Edibles
- All other derivatives

These guidelines apply to ages 25 and above, with individual consideration available for ages 21-24, and assumes none of these exist:
- ADHD, anxiety disorder, depression or other psychiatric condition
- Asthma or COPD
- Adverse driving record
- Aviation
- Other illicit drug use, alcohol abuse or opioid use

Marijuana Use		
Underwriting Classes	**Type**	**Frequency of Use**
Preferred Plus	Inhaled/Edibles	2 times per month or less
Standard Plus	Inhaled/Edibles	3-8 times per month
Standard Nonsmoker	Inhaled/Edibles	9-12 times per month
Standard Nonsmoker Table 2 and up	Edibles	13 times per month or more*
Standard Smoker Table 2 and up	Inhaled	
Decline	Inhaled/Edibles	Daily use

*For Type, if use includes both inhalation and edibles then refer to Inhaled.

- **Medical Marijuana Use –** Class based upon medical history. Use nonsmoker classes unless Type is inhaled and frequency is 13 or more times per month, then use smoker classes.
- **Automatic decline –** Marijuana users under the age of 21

TERMSETTER ROP

Current rate tables

Current annual premium rates per thousand of initial death benefit during the initial term period

Termsetter ROP 20
$25,000-$99,999
Premium rates per thousand of initial death benefit

	Male		Female	
Attained Age	StdNS	StdSM	StdNS	StdSM
18	7.90	10.90	6.50	8.28
19	7.90	10.90	6.50	8.28
20	7.90	10.90	6.50	8.28
21	7.71	10.93	6.45	8.47
22	7.53	10.95	6.40	8.66
23	7.35	10.98	6.35	8.85
24	7.17	11.00	6.31	9.05
25	7.00	11.03	6.26	9.25
26	7.12	11.31	6.28	9.59
27	7.25	11.60	6.29	9.95
28	7.38	11.89	6.31	10.32
29	7.51	12.19	6.32	10.70
30	7.64	12.50	6.34	11.10
31	7.78	12.99	6.43	11.56
32	7.93	13.50	6.52	12.04
33	8.08	14.03	6.61	12.53
34	8.23	14.59	6.71	13.05
35	8.39	15.16	6.80	13.59
36	8.78	15.78	7.13	14.31
37	9.18	16.43	7.48	15.08
38	9.60	17.11	7.84	15.88
39	10.04	17.82	8.22	16.73
40	10.50	18.55	8.62	17.62
41	11.14	19.73	9.11	18.65
42	11.82	20.99	9.63	19.74
43	12.54	22.33	10.18	20.89
44	13.30	23.75	10.77	22.11
45	14.11	25.26	11.38	23.40
46	15.03	26.95	12.08	24.68
47	16.00	28.75	12.81	26.03
48	17.04	NA	13.60	NA
49	18.15	NA	14.43	NA
50	19.33	NA	15.31	NA
51	20.65	NA	16.16	NA
52	22.06	NA	17.05	NA
53	23.57	NA	17.99	NA
54	25.18	NA	18.99	NA
55	26.90	NA	20.04	NA
56	28.75	NA	21.30	NA
57	30.73	NA	22.65	NA
58	NA	NA	24.08	NA
59	NA	NA	25.60	NA
60	NA	NA	27.21	NA

Termsetter ROP 20
$100,000-$249,999
Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	4.26	5.26	5.28	7.72	9.70	10.59	3.65	4.43	4.72	6.45	6.86	8.24
19	4.26	5.26	5.28	7.72	9.70	10.59	3.65	4.43	4.72	6.45	6.86	8.24
20	4.26	5.26	5.28	7.72	9.70	10.59	3.65	4.43	4.72	6.45	6.86	8.24
21	4.24	5.22	5.28	7.56	9.71	10.61	3.65	4.42	4.70	6.41	7.01	8.41
22	4.22	5.17	5.29	7.41	9.73	10.64	3.65	4.41	4.68	6.36	7.15	8.59
23	4.20	5.13	5.29	7.25	9.74	10.66	3.64	4.41	4.67	6.32	7.31	8.76
24	4.18	5.09	5.30	7.11	9.76	10.69	3.64	4.40	4.65	6.27	7.46	8.94
25	4.16	5.05	5.30	6.96	9.77	10.71	3.64	4.39	4.63	6.23	7.62	9.13
26	4.24	5.15	5.38	7.08	10.06	11.03	3.64	4.40	4.65	6.25	7.85	9.44
27	4.32	5.25	5.46	7.21	10.36	11.37	3.65	4.42	4.68	6.26	8.09	9.75
28	4.40	5.36	5.54	7.33	10.67	11.71	3.65	4.43	4.70	6.28	8.34	10.08
29	4.48	5.46	5.62	7.46	10.99	12.07	3.66	4.45	4.73	6.29	8.60	10.42
30	4.57	5.57	5.70	7.59	11.32	12.43	3.66	4.46	4.75	6.31	8.86	10.77
31	4.58	5.61	5.76	7.70	11.64	12.80	3.70	4.52	4.82	6.39	9.14	11.16
32	4.60	5.65	5.82	7.81	11.97	13.17	3.74	4.57	4.89	6.47	9.42	11.57
33	4.61	5.70	5.88	7.93	12.31	13.56	3.78	4.63	4.96	6.55	9.71	11.98
34	4.63	5.74	5.94	8.04	12.65	13.96	3.82	4.69	5.03	6.63	10.02	12.42
35	4.64	5.78	6.00	8.16	13.01	14.37	3.86	4.75	5.10	6.71	10.33	12.87
36	4.81	6.00	6.21	8.48	13.49	14.90	4.06	4.98	5.35	6.99	10.84	13.50
37	4.98	6.22	6.42	8.82	13.99	15.45	4.27	5.23	5.62	7.29	11.38	14.16
38	5.16	6.45	6.64	9.16	14.51	16.02	4.49	5.48	5.90	7.60	11.95	14.85
39	5.34	6.69	6.87	9.52	15.04	16.61	4.73	5.75	6.19	7.92	12.55	15.58
40	5.53	6.94	7.11	9.90	15.60	17.22	4.97	6.03	6.50	8.25	13.17	16.34
41	5.89	7.36	7.58	10.44	16.60	18.27	5.29	6.39	6.89	8.68	14.00	17.26
42	6.27	7.80	8.07	11.02	17.66	19.38	5.63	6.77	7.31	9.12	14.87	18.22
43	6.68	8.27	8.60	11.63	18.78	20.56	6.00	7.17	7.75	9.59	15.81	19.24
44	7.11	8.77	9.17	12.27	19.98	21.81	6.39	7.60	8.21	10.09	16.80	20.32
45	7.57	9.30	9.77	12.94	21.26	23.14	6.80	8.05	8.71	10.61	17.85	21.46
46	8.16	9.96	10.49	13.75	22.75	24.67	7.25	8.55	9.25	11.21	18.98	22.62
47	8.79	10.66	11.27	14.61	24.34	26.30	7.73	9.09	9.83	11.85	20.18	23.84
48	9.48	11.42	12.10	15.53	26.05	28.04	8.24	9.66	10.45	12.53	21.46	25.13
49	10.22	12.22	13.00	16.50	27.88	29.89	8.78	10.26	11.10	13.24	22.82	26.48
50	11.01	13.09	13.96	17.54	29.83	31.87	9.36	10.90	11.79	14.00	24.27	27.91
51	12.09	14.24	15.04	18.73	NA	NA	9.99	11.58	12.51	14.75	25.66	29.28
52	13.28	15.49	16.20	20.01	NA	NA	10.66	12.29	13.27	15.54	27.14	30.72
53	14.59	16.85	17.45	21.37	NA	NA	11.38	13.05	14.09	16.37	28.69	32.22
54	16.02	18.33	18.79	22.83	NA	NA	12.15	13.86	14.95	17.25	NA	NA
55	17.60	19.94	20.24	24.38	NA	NA	12.97	14.72	15.86	18.17	NA	NA
56	19.04	21.43	21.92	26.23	NA	NA	14.22	16.01	17.18	19.49	NA	NA
57	20.60	23.04	23.74	28.22	NA	NA	15.58	17.41	18.61	20.91	NA	NA
58	22.28	24.76	25.71	30.36	NA	NA	17.08	18.93	20.16	22.42	NA	NA
59	24.10	26.62	27.84	32.67	NA	NA	18.72	20.59	21.83	24.05	NA	NA
60	26.07	28.61	30.15	35.15	NA	NA	20.52	22.39	23.65	25.80	NA	NA

Termsetter ROP 20

$250,000-$499,999

Premium rates per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	2.17	2.65	2.72	4.09	4.93	5.45	1.70	2.07	2.20	3.19	3.30	3.79
19	2.17	2.65	2.72	4.09	4.93	5.45	1.70	2.07	2.20	3.19	3.30	3.79
20	2.17	2.65	2.72	4.09	4.93	5.45	1.70	2.07	2.20	3.19	3.30	3.79
21	2.15	2.62	2.70	3.97	4.97	5.50	1.70	2.07	2.19	3.16	3.38	3.93
22	2.14	2.60	2.67	3.86	5.01	5.55	1.70	2.07	2.18	3.13	3.45	4.08
23	2.12	2.57	2.65	3.74	5.05	5.60	1.70	2.06	2.16	3.09	3.53	4.24
24	2.11	2.55	2.62	3.64	5.09	5.66	1.70	2.06	2.15	3.06	3.62	4.40
25	2.09	2.52	2.60	3.53	5.13	5.71	1.70	2.06	2.14	3.03	3.70	4.57
26	2.16	2.61	2.69	3.63	5.40	6.01	1.70	2.07	2.16	3.05	3.90	4.84
27	2.23	2.69	2.78	3.74	5.68	6.33	1.71	2.08	2.18	3.06	4.11	5.13
28	2.30	2.79	2.87	3.84	5.97	6.67	1.71	2.10	2.21	3.08	4.34	5.43
29	2.38	2.88	2.96	3.96	6.28	7.03	1.72	2.11	2.23	3.09	4.57	5.75
30	2.46	2.98	3.06	4.07	6.61	7.40	1.72	2.12	2.25	3.11	4.82	6.09
31	2.48	3.02	3.09	4.17	6.92	7.75	1.77	2.17	2.31	3.18	5.07	6.45
32	2.49	3.07	3.12	4.27	7.25	8.13	1.82	2.23	2.38	3.26	5.33	6.83
33	2.51	3.11	3.15	4.38	7.59	8.51	1.87	2.28	2.44	3.33	5.61	7.24
34	2.52	3.15	3.18	4.49	7.95	8.92	1.93	2.34	2.51	3.41	5.90	7.67
35	2.54	3.20	3.21	4.60	8.32	9.35	1.98	2.40	2.58	3.49	6.20	8.12
36	2.69	3.40	3.43	4.89	8.79	9.87	2.14	2.60	2.79	3.73	6.69	8.72
37	2.85	3.60	3.66	5.19	9.28	10.41	2.32	2.82	3.02	3.99	7.21	9.36
38	3.03	3.83	3.92	5.52	9.81	10.99	2.52	3.06	3.27	4.27	7.78	10.05
39	3.21	4.06	4.18	5.86	10.36	11.60	2.72	3.31	3.54	4.57	8.39	10.79
40	3.40	4.31	4.47	6.23	10.94	12.24	2.95	3.59	3.83	4.89	9.05	11.59
41	3.79	4.69	4.89	6.74	11.89	13.24	3.23	3.90	4.18	5.28	9.83	12.47
42	4.22	5.10	5.34	7.28	12.93	14.33	3.54	4.25	4.56	5.71	10.69	13.42
43	4.70	5.55	5.84	7.88	14.05	15.51	3.88	4.62	4.97	6.17	11.61	14.45
44	5.23	6.04	6.38	8.52	15.27	16.78	4.25	5.02	5.43	6.66	12.62	15.55
45	5.83	6.57	6.98	9.21	16.60	18.16	4.66	5.46	5.92	7.20	13.71	16.73
46	6.42	7.29	7.67	9.98	18.17	19.66	5.16	5.93	6.42	7.76	14.81	17.88
47	7.07	8.09	8.43	10.81	19.88	21.29	5.71	6.43	6.97	8.37	16.00	19.10
48	7.78	8.98	9.27	11.71	21.76	23.05	6.33	6.98	7.57	9.03	17.28	20.41
49	8.57	9.96	10.19	12.69	23.81	24.96	7.01	7.58	8.21	9.74	18.67	21.81
50	9.44	11.05	11.20	13.75	26.06	27.02	7.76	8.23	8.91	10.50	20.17	23.31
51	10.40	12.08	12.36	15.05	27.93	29.02	8.41	9.01	9.73	11.36	21.68	24.68
52	11.45	13.20	13.64	16.48	29.93	31.17	9.12	9.87	10.62	12.30	23.30	26.14
53	12.62	14.42	15.05	18.03	32.08	33.47	9.88	10.81	11.59	13.31	25.04	27.68
54	13.90	15.76	16.61	19.74	NA	NA	10.71	11.83	12.65	14.41	26.91	29.31
55	15.31	17.22	18.33	21.61	NA	NA	11.61	12.96	13.81	15.59	28.92	31.04
56	16.72	18.68	19.85	23.30	NA	NA	12.71	14.10	14.99	16.77	30.45	32.65
57	18.25	20.27	21.50	25.13	NA	NA	13.92	15.34	16.27	18.04	NA	NA
58	19.92	21.99	23.28	27.10	NA	NA	15.24	16.70	17.66	19.41	NA	NA
59	21.75	23.86	25.21	29.22	NA	NA	16.69	18.17	19.17	20.89	NA	NA
60	23.75	25.89	27.30	31.51	NA	NA	18.27	19.77	20.81	22.47	NA	NA

Termsetter ROP 20

$500,000-$999,999

Premium rates per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.64	1.93	2.01	2.88	3.36	3.69	1.15	1.35	1.45	2.09	2.20	2.32
19	1.64	1.93	2.01	2.88	3.36	3.69	1.15	1.35	1.45	2.09	2.20	2.32
20	1.64	1.93	2.01	2.88	3.36	3.69	1.15	1.35	1.45	2.09	2.20	2.32
21	1.62	1.90	1.98	2.78	3.40	3.75	1.15	1.34	1.44	2.07	2.25	2.45
22	1.59	1.87	1.94	2.68	3.45	3.80	1.14	1.34	1.43	2.05	2.30	2.58
23	1.57	1.84	1.91	2.59	3.49	3.86	1.14	1.33	1.41	2.02	2.35	2.73
24	1.54	1.81	1.88	2.50	3.53	3.92	1.13	1.33	1.40	2.00	2.41	2.88
25	1.52	1.78	1.85	2.41	3.58	3.98	1.13	1.32	1.39	1.98	2.46	3.04
26	1.56	1.84	1.91	2.50	3.82	4.25	1.14	1.33	1.41	1.99	2.63	3.27
27	1.60	1.90	1.98	2.60	4.07	4.54	1.14	1.34	1.43	2.01	2.81	3.52
28	1.64	1.97	2.04	2.69	4.34	4.85	1.15	1.35	1.44	2.02	3.01	3.80
29	1.69	2.03	2.11	2.79	4.63	5.18	1.15	1.36	1.46	2.04	3.22	4.09
30	1.73	2.10	2.18	2.90	4.94	5.53	1.16	1.37	1.48	2.05	3.44	4.40
31	1.79	2.15	2.23	3.00	5.23	5.87	1.23	1.45	1.57	2.14	3.67	4.73
32	1.86	2.20	2.28	3.10	5.54	6.22	1.30	1.53	1.66	2.24	3.92	5.09
33	1.93	2.25	2.34	3.21	5.87	6.60	1.37	1.62	1.76	2.34	4.19	5.47
34	2.00	2.30	2.39	3.32	6.21	7.00	1.46	1.71	1.86	2.45	4.47	5.88
35	2.07	2.35	2.45	3.43	6.58	7.43	1.54	1.81	1.97	2.56	4.77	6.32
36	2.23	2.58	2.69	3.70	7.12	7.93	1.71	1.98	2.14	2.77	5.23	6.90
37	2.41	2.83	2.94	3.99	7.70	8.47	1.89	2.16	2.33	3.00	5.73	7.52
38	2.60	3.11	3.23	4.31	8.33	9.04	2.10	2.36	2.54	3.24	6.28	8.21
39	2.80	3.42	3.54	4.64	9.01	9.66	2.33	2.57	2.77	3.50	6.89	8.95
40	3.02	3.75	3.88	5.01	9.75	10.31	2.58	2.81	3.01	3.79	7.55	9.77
41	3.35	4.14	4.30	5.49	10.72	11.34	2.86	3.15	3.37	4.15	8.41	10.63
42	3.71	4.56	4.76	6.01	11.79	12.46	3.16	3.53	3.76	4.54	9.37	11.57
43	4.12	5.04	5.27	6.58	12.97	13.71	3.51	3.96	4.21	4.97	10.44	12.60
44	4.56	5.56	5.84	7.21	14.26	15.07	3.88	4.44	4.70	5.44	11.63	13.71
45	5.06	6.13	6.47	7.90	15.68	16.57	4.30	4.98	5.26	5.95	12.96	14.92
46	5.63	6.77	7.16	8.64	17.14	18.17	4.73	5.46	5.78	6.49	14.07	16.05
47	6.26	7.47	7.93	9.46	18.73	19.92	5.21	5.99	6.34	7.09	15.27	17.27
48	6.96	8.25	8.77	10.35	20.46	21.84	5.73	6.57	6.97	7.73	16.57	18.59
49	7.74	9.10	9.71	11.32	22.36	23.95	6.31	7.21	7.65	8.44	17.98	20.00
50	8.61	10.05	10.75	12.39	24.44	26.26	6.94	7.91	8.40	9.21	19.52	21.52
51	9.55	11.06	11.82	13.67	26.29	28.18	7.58	8.60	9.14	10.06	20.92	23.10
52	10.60	12.17	13.00	15.09	28.28	30.24	8.29	9.35	9.94	10.99	22.41	24.79
53	11.76	13.40	14.30	16.65	30.42	32.46	9.06	10.17	10.81	12.00	24.02	26.61
54	13.05	14.75	15.72	18.38	NA	NA	9.90	11.06	11.75	13.11	25.74	28.56
55	14.48	16.23	17.29	20.28	NA	NA	10.82	12.03	12.78	14.32	27.58	30.65
56	15.87	17.68	18.80	21.96	NA	NA	11.91	13.16	13.95	15.49	29.09	32.25
57	17.40	19.26	20.43	23.78	NA	NA	13.10	14.39	15.22	16.76	30.69	33.92
58	19.07	20.98	22.21	25.75	NA	NA	14.41	15.75	16.60	18.14	NA	NA
59	20.90	22.85	24.15	27.88	NA	NA	15.86	17.22	18.12	19.62	NA	NA
60	22.91	24.89	26.25	30.19	NA	NA	17.45	18.84	19.77	21.23	NA	NA

Termsetter ROP 20

$1,000,000 and above

Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.49	1.74	1.90	2.63	2.81	3.44	0.95	1.12	1.21	1.72	1.80	2.01
19	1.49	1.74	1.90	2.63	2.81	3.44	0.95	1.12	1.21	1.72	1.80	2.01
20	1.49	1.74	1.90	2.63	2.81	3.44	0.95	1.12	1.21	1.72	1.80	2.01
21	1.46	1.70	1.84	2.54	2.87	3.51	0.94	1.11	1.20	1.70	1.84	2.14
22	1.44	1.67	1.79	2.45	2.93	3.58	0.94	1.11	1.19	1.69	1.88	2.28
23	1.41	1.64	1.74	2.37	3.00	3.65	0.93	1.10	1.19	1.67	1.93	2.43
24	1.39	1.60	1.69	2.29	3.06	3.73	0.93	1.10	1.18	1.66	1.97	2.58
25	1.36	1.57	1.64	2.21	3.13	3.80	0.92	1.09	1.17	1.64	2.02	2.75
26	1.39	1.61	1.69	2.28	3.35	4.06	0.94	1.11	1.20	1.66	2.17	2.97
27	1.42	1.66	1.73	2.34	3.58	4.33	0.96	1.13	1.22	1.68	2.33	3.20
28	1.45	1.70	1.78	2.41	3.82	4.63	0.98	1.15	1.25	1.71	2.51	3.45
29	1.49	1.75	1.83	2.49	4.09	4.94	1.00	1.17	1.28	1.73	2.70	3.73
30	1.52	1.80	1.88	2.56	4.37	5.28	1.02	1.19	1.31	1.75	2.90	4.02
31	1.59	1.89	1.98	2.66	4.66	5.63	1.09	1.28	1.40	1.85	3.12	4.35
32	1.65	1.98	2.08	2.77	4.97	6.00	1.17	1.38	1.49	1.96	3.36	4.71
33	1.73	2.07	2.18	2.88	5.30	6.40	1.25	1.48	1.60	2.08	3.61	5.10
34	1.80	2.17	2.29	3.00	5.65	6.82	1.34	1.59	1.70	2.20	3.89	5.52
35	1.88	2.28	2.41	3.12	6.02	7.27	1.44	1.71	1.82	2.33	4.18	5.98
36	2.03	2.47	2.61	3.37	6.55	7.79	1.59	1.88	2.01	2.52	4.68	6.55
37	2.20	2.67	2.84	3.63	7.12	8.34	1.75	2.07	2.21	2.74	5.23	7.18
38	2.37	2.89	3.08	3.92	7.74	8.93	1.94	2.28	2.44	2.96	5.86	7.86
39	2.56	3.12	3.34	4.23	8.42	9.57	2.14	2.52	2.69	3.21	6.55	8.61
40	2.77	3.38	3.62	4.56	9.16	10.25	2.36	2.77	2.97	3.48	7.33	9.43
41	3.07	3.73	4.01	5.00	10.17	11.27	2.62	3.06	3.28	3.81	8.14	10.29
42	3.40	4.12	4.44	5.48	11.28	12.39	2.90	3.39	3.63	4.17	9.03	11.22
43	3.77	4.54	4.91	6.01	12.53	13.61	3.22	3.75	4.01	4.56	10.02	12.24
44	4.18	5.01	5.44	6.59	13.90	14.97	3.57	4.14	4.43	4.99	11.13	13.36
45	4.63	5.53	6.02	7.22	15.43	16.45	3.96	4.58	4.90	5.46	12.35	14.57
46	5.18	6.14	6.69	8.04	16.86	18.05	4.36	5.03	5.38	6.05	13.42	15.72
47	5.79	6.82	7.43	8.95	18.42	19.80	4.81	5.53	5.92	6.71	14.58	16.97
48	6.47	7.57	8.26	9.96	20.12	21.73	5.30	6.07	6.50	7.44	15.85	18.31
49	7.24	8.40	9.18	11.09	21.98	23.84	5.84	6.67	7.14	8.25	17.22	19.76
50	8.09	9.33	10.20	12.34	24.01	26.16	6.44	7.33	7.85	9.15	18.71	21.32
51	9.01	10.31	11.24	13.50	25.82	28.08	7.05	7.97	8.55	9.89	20.06	22.91
52	10.03	11.40	12.39	14.77	27.78	30.13	7.71	8.68	9.31	10.68	21.51	24.61
53	11.16	12.60	13.66	16.16	29.87	32.34	8.44	9.44	10.13	11.54	23.07	26.44
54	12.42	13.93	15.06	17.68	NA	NA	9.23	10.27	11.03	12.47	24.73	28.41
55	13.83	15.40	16.60	19.34	NA	NA	10.10	11.17	12.01	13.48	26.52	30.52
56	15.20	16.82	18.10	21.00	NA	NA	11.16	12.28	13.17	14.69	28.05	32.12
57	16.71	18.38	19.73	22.81	NA	NA	12.34	13.50	14.44	16.00	29.67	33.81
58	18.37	20.08	21.52	24.77	NA	NA	13.64	14.84	15.83	17.43	NA	NA
59	20.19	21.94	23.46	26.91	NA	NA	15.07	16.31	17.36	18.99	NA	NA
60	22.19	23.97	25.58	29.22	NA	NA	16.66	17.93	19.03	20.69	NA	NA

Termsetter ROP 25

$25,000-$99,999

Premium rates per thousand of initial death benefit

	Male		Female	
Attained Age	StdNS	StdSM	StdNS	StdSM
18	5.36	7.36	4.27	5.65
19	5.36	7.36	4.27	5.65
20	5.36	7.36	4.27	5.65
21	5.26	7.43	4.25	5.80
22	5.16	7.51	4.23	5.96
23	5.07	7.59	4.20	6.12
24	4.97	7.66	4.18	6.29
25	4.88	7.74	4.16	6.46
26	4.99	8.04	4.21	6.76
27	5.09	8.36	4.25	7.06
28	5.20	8.69	4.30	7.39
29	5.32	9.03	4.35	7.73
30	5.43	9.38	4.40	8.08
31	5.58	9.78	4.52	8.50
32	5.74	10.20	4.65	8.93
33	5.90	10.63	4.78	9.40
34	6.06	11.09	4.91	9.88
35	6.23	11.56	5.05	10.39
36	6.58	12.24	5.33	11.04
37	6.94	12.97	5.62	11.73
38	7.33	13.74	5.92	12.47
39	7.74	14.55	6.25	13.25
40	8.17	15.41	6.59	14.08
41	8.75	16.46	7.02	15.04
42	9.36	17.58	7.48	16.06
43	10.02	18.77	7.97	17.15
44	10.73	20.05	8.49	18.32
45	11.48	21.41	9.04	19.56
46	12.39	22.81	9.66	20.64
47	13.38	24.31	10.32	21.79
48	14.44	25.90	11.03	23.00
49	15.59	NA	11.78	24.27
50	16.83	NA	12.59	25.62
51	18.03	NA	13.53	26.89
52	19.33	NA	14.53	NA
53	20.71	NA	15.61	NA
54	22.19	NA	16.77	NA
55	23.78	NA	18.02	NA

Termsetter ROP 25

$100,000-$249,999

Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	3.07	3.73	3.90	5.17	6.62	7.16	2.52	3.04	3.15	4.24	4.73	5.61
19	3.07	3.73	3.90	5.17	6.62	7.16	2.52	3.04	3.15	4.24	4.73	5.61
20	3.07	3.73	3.90	5.17	6.62	7.16	2.52	3.04	3.15	4.24	4.73	5.61
21	3.07	3.72	3.89	5.09	6.69	7.24	2.52	3.04	3.14	4.22	4.86	5.76
22	3.07	3.71	3.89	5.02	6.76	7.32	2.52	3.04	3.14	4.20	5.00	5.92
23	3.07	3.69	3.88	4.94	6.83	7.40	2.53	3.03	3.13	4.18	5.14	6.08
24	3.07	3.68	3.88	4.87	6.91	7.49	2.53	3.03	3.13	4.16	5.29	6.24
25	3.07	3.67	3.87	4.80	6.98	7.57	2.53	3.03	3.12	4.14	5.44	6.41
26	3.15	3.76	3.95	4.91	7.23	7.85	2.56	3.07	3.16	4.18	5.65	6.68
27	3.23	3.85	4.04	5.02	7.49	8.13	2.60	3.11	3.21	4.22	5.88	6.95
28	3.32	3.95	4.12	5.14	7.76	8.43	2.63	3.15	3.26	4.26	6.11	7.24
29	3.40	4.04	4.21	5.26	8.04	8.73	2.67	3.20	3.30	4.31	6.35	7.54
30	3.49	4.14	4.30	5.38	8.33	9.05	2.70	3.24	3.35	4.35	6.60	7.85
31	3.54	4.22	4.37	5.50	8.71	9.41	2.78	3.33	3.45	4.46	6.89	8.22
32	3.60	4.30	4.44	5.63	9.11	9.78	2.86	3.42	3.56	4.57	7.19	8.60
33	3.66	4.38	4.51	5.76	9.53	10.17	2.94	3.52	3.66	4.69	7.50	9.01
34	3.71	4.46	4.58	5.89	9.97	10.57	3.02	3.62	3.78	4.81	7.83	9.43
35	3.77	4.54	4.65	6.03	10.43	10.99	3.11	3.72	3.89	4.93	8.17	9.87
36	4.01	4.81	4.96	6.33	10.97	11.62	3.31	3.94	4.12	5.18	8.74	10.52
37	4.27	5.11	5.28	6.65	11.54	12.28	3.51	4.16	4.36	5.43	9.35	11.21
38	4.54	5.41	5.63	6.98	12.14	12.98	3.74	4.40	4.61	5.71	10.00	11.94
39	4.83	5.74	6.00	7.33	12.78	13.72	3.97	4.66	4.88	5.99	10.70	12.73
40	5.14	6.09	6.40	7.70	13.44	14.50	4.22	4.93	5.16	6.29	11.45	13.56
41	5.55	6.54	6.84	8.27	14.37	15.45	4.58	5.32	5.53	6.67	12.22	14.38
42	5.99	7.03	7.31	8.89	15.36	16.47	4.97	5.74	5.93	7.08	13.05	15.26
43	6.46	7.55	7.81	9.55	16.42	17.55	5.40	6.19	6.35	7.51	13.93	16.18
44	6.98	8.12	8.35	10.26	17.56	18.71	5.86	6.68	6.81	7.97	14.87	17.17
45	7.53	8.72	8.92	11.02	18.77	19.94	6.36	7.21	7.30	8.45	15.87	18.21
46	8.18	9.42	9.65	11.81	20.03	21.23	6.84	7.73	7.87	9.08	16.84	19.20
47	8.89	10.17	10.44	12.65	21.37	22.60	7.37	8.29	8.49	9.75	17.88	20.24
48	9.67	10.98	11.29	13.55	22.81	24.06	7.93	8.88	9.16	10.48	18.98	21.34
49	10.51	11.85	12.22	14.52	24.34	25.61	8.53	9.52	9.88	11.25	20.14	22.50
50	11.42	12.80	13.22	15.55	25.97	27.27	9.18	10.21	10.65	12.09	21.38	23.72
51	12.40	13.82	14.27	16.67	NA	NA	9.92	10.98	11.44	12.90	22.55	24.88
52	13.47	14.93	15.41	17.87	NA	NA	10.73	11.81	12.29	13.75	23.79	26.10
53	14.64	16.12	16.63	19.15	NA	NA	11.60	12.70	13.20	14.67	25.09	27.38
54	15.90	17.41	17.95	20.53	NA	NA	12.53	13.66	14.18	15.65	26.46	28.71
55	17.27	18.80	19.38	22.00	NA	NA	13.55	14.69	15.23	16.69	NA	NA

Termsetter ROP 25

$250,000-$499,999

Premium rates per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.76	2.08	2.11	2.99	3.91	4.25	1.31	1.56	1.63	2.30	2.53	3.06
19	1.76	2.08	2.11	2.99	3.91	4.25	1.31	1.56	1.63	2.30	2.53	3.06
20	1.76	2.08	2.11	2.99	3.91	4.25	1.31	1.56	1.63	2.30	2.53	3.06
21	1.76	2.08	2.12	2.93	3.99	4.34	1.31	1.56	1.63	2.28	2.65	3.19
22	1.76	2.07	2.13	2.88	4.07	4.42	1.31	1.56	1.62	2.27	2.77	3.33
23	1.76	2.07	2.13	2.82	4.15	4.51	1.30	1.55	1.62	2.25	2.90	3.48
24	1.76	2.06	2.14	2.77	4.23	4.61	1.30	1.55	1.61	2.24	3.04	3.63
25	1.76	2.06	2.15	2.72	4.31	4.70	1.30	1.55	1.61	2.22	3.18	3.79
26	1.83	2.14	2.23	2.82	4.54	4.95	1.33	1.58	1.65	2.26	3.37	4.03
27	1.90	2.23	2.32	2.93	4.78	5.22	1.35	1.62	1.69	2.30	3.57	4.28
28	1.97	2.31	2.41	3.04	5.04	5.50	1.38	1.66	1.73	2.34	3.78	4.54
29	2.05	2.41	2.50	3.16	5.31	5.80	1.41	1.69	1.77	2.38	4.00	4.83
30	2.13	2.50	2.60	3.28	5.59	6.11	1.44	1.73	1.81	2.42	4.24	5.13
31	2.22	2.61	2.71	3.43	5.95	6.50	1.54	1.84	1.93	2.54	4.55	5.51
32	2.31	2.72	2.83	3.58	6.34	6.92	1.65	1.96	2.05	2.68	4.89	5.92
33	2.40	2.83	2.94	3.74	6.75	7.36	1.77	2.08	2.18	2.81	5.25	6.37
34	2.50	2.95	3.07	3.91	7.19	7.84	1.90	2.21	2.32	2.96	5.63	6.84
35	2.60	3.08	3.20	4.08	7.66	8.34	2.03	2.35	2.47	3.11	6.05	7.35
36	2.80	3.31	3.43	4.37	8.19	8.90	2.21	2.56	2.69	3.35	6.55	7.93
37	3.01	3.55	3.67	4.68	8.75	9.49	2.41	2.78	2.92	3.61	7.09	8.55
38	3.23	3.81	3.93	5.01	9.35	10.13	2.63	3.03	3.17	3.88	7.68	9.22
39	3.48	4.10	4.20	5.37	9.99	10.81	2.87	3.30	3.45	4.18	8.32	9.95
40	3.74	4.40	4.50	5.75	10.68	11.53	3.13	3.59	3.75	4.50	9.01	10.73
41	4.12	4.82	4.95	6.25	11.58	12.46	3.43	3.92	4.10	4.87	9.76	11.53
42	4.54	5.29	5.44	6.80	12.56	13.47	3.77	4.27	4.48	5.28	10.57	12.40
43	5.01	5.80	5.98	7.39	13.62	14.55	4.14	4.66	4.89	5.72	11.45	13.33
44	5.52	6.36	6.57	8.04	14.77	15.73	4.54	5.09	5.34	6.19	12.40	14.33
45	6.08	6.97	7.22	8.74	16.02	17.00	4.98	5.55	5.84	6.71	13.43	15.40
46	6.71	7.64	7.92	9.50	17.25	18.26	5.44	6.04	6.35	7.26	14.38	16.37
47	7.40	8.37	8.69	10.32	18.57	19.61	5.94	6.58	6.91	7.86	15.39	17.40
48	8.17	9.17	9.53	11.21	20.00	21.06	6.49	7.17	7.52	8.50	16.48	18.50
49	9.01	10.06	10.46	12.18	21.54	22.62	7.09	7.81	8.18	9.20	17.64	19.66
50	9.94	11.02	11.47	13.23	23.19	24.30	7.75	8.50	8.90	9.96	18.89	20.90
51	10.91	12.03	12.50	14.33	24.68	25.80	8.48	9.26	9.67	10.75	20.04	22.04
52	11.97	13.13	13.63	15.53	26.27	27.40	9.27	10.08	10.51	11.61	21.26	23.25
53	13.14	14.32	14.85	16.83	27.95	29.10	10.14	10.98	11.42	12.53	22.55	24.52
54	14.42	15.63	16.18	18.23	NA	NA	11.10	11.96	12.41	13.53	23.92	25.86
55	15.82	17.06	17.64	19.75	NA	NA	12.14	13.02	13.49	14.61	25.38	27.28

Termsetter ROP 25

$500,000-$999,999

Premium rates per thousand of initial death benefit

Attained Age	Male						Female					
	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.41	1.63	1.68	2.29	2.95	3.18	0.95	1.10	1.17	1.66	1.79	2.13
19	1.41	1.63	1.68	2.29	2.95	3.18	0.95	1.10	1.17	1.66	1.79	2.13
20	1.41	1.63	1.68	2.29	2.95	3.18	0.95	1.10	1.17	1.66	1.79	2.13
21	1.40	1.62	1.67	2.24	3.03	3.27	0.95	1.09	1.16	1.65	1.90	2.26
22	1.40	1.61	1.66	2.20	3.10	3.35	0.94	1.09	1.16	1.64	2.02	2.39
23	1.39	1.60	1.66	2.15	3.18	3.44	0.94	1.08	1.15	1.62	2.14	2.53
24	1.39	1.59	1.65	2.10	3.27	3.54	0.93	1.08	1.15	1.61	2.27	2.68
25	1.38	1.58	1.64	2.06	3.35	3.63	0.93	1.07	1.14	1.60	2.41	2.84
26	1.45	1.66	1.73	2.15	3.60	3.90	0.97	1.12	1.19	1.64	2.61	3.09
27	1.53	1.75	1.82	2.24	3.87	4.19	1.01	1.17	1.24	1.67	2.83	3.35
28	1.61	1.85	1.92	2.34	4.16	4.50	1.06	1.22	1.30	1.71	3.07	3.64
29	1.70	1.95	2.02	2.44	4.47	4.84	1.10	1.27	1.36	1.75	3.33	3.96
30	1.79	2.05	2.13	2.54	4.81	5.20	1.15	1.33	1.42	1.79	3.61	4.30
31	1.86	2.14	2.21	2.68	5.13	5.55	1.24	1.43	1.53	1.92	3.88	4.64
32	1.93	2.23	2.29	2.83	5.47	5.92	1.34	1.54	1.64	2.06	4.17	5.01
33	2.00	2.32	2.38	2.99	5.83	6.32	1.45	1.66	1.77	2.21	4.48	5.40
34	2.08	2.42	2.47	3.15	6.22	6.75	1.56	1.79	1.90	2.37	4.81	5.83
35	2.16	2.52	2.56	3.33	6.63	7.20	1.69	1.93	2.05	2.54	5.17	6.29
36	2.35	2.74	2.79	3.61	7.15	7.76	1.86	2.12	2.25	2.76	5.66	6.85
37	2.55	2.98	3.05	3.91	7.71	8.36	2.05	2.32	2.46	2.99	6.20	7.46
38	2.78	3.24	3.33	4.24	8.31	9.01	2.25	2.55	2.69	3.24	6.79	8.13
39	3.02	3.52	3.63	4.59	8.96	9.71	2.48	2.80	2.95	3.52	7.43	8.85
40	3.28	3.83	3.96	4.98	9.66	10.46	2.73	3.07	3.23	3.82	8.14	9.64
41	3.65	4.24	4.39	5.47	10.56	11.42	3.02	3.38	3.55	4.17	8.88	10.44
42	4.05	4.69	4.86	6.00	11.53	12.46	3.33	3.72	3.91	4.56	9.69	11.30
43	4.51	5.18	5.39	6.58	12.60	13.60	3.68	4.10	4.30	4.98	10.58	12.23
44	5.01	5.73	5.97	7.23	13.77	14.85	4.06	4.51	4.73	5.45	11.55	13.24
45	5.57	6.34	6.61	7.93	15.05	16.21	4.49	4.97	5.20	5.95	12.60	14.33
46	6.19	7.00	7.30	8.67	16.27	17.45	4.94	5.45	5.70	6.49	13.54	15.31
47	6.87	7.73	8.05	9.49	17.58	18.79	5.43	5.98	6.25	7.07	14.55	16.36
48	7.63	8.53	8.89	10.37	19.00	20.24	5.98	6.56	6.85	7.71	15.63	17.48
49	8.47	9.41	9.81	11.35	20.54	21.79	6.57	7.20	7.51	8.41	16.79	18.67
50	9.41	10.39	10.83	12.41	22.20	23.46	7.23	7.90	8.23	9.17	18.04	19.95
51	10.37	11.39	11.85	13.50	23.67	24.99	7.95	8.65	9.00	9.96	19.18	21.17
52	11.43	12.48	12.97	14.70	25.23	26.63	8.74	9.47	9.84	10.81	20.40	22.46
53	12.59	13.68	14.19	15.99	26.90	28.37	9.62	10.37	10.75	11.74	21.69	23.84
54	13.88	14.99	15.53	17.40	NA	NA	10.58	11.35	11.75	12.75	23.07	25.29
55	15.29	16.43	17.00	18.94	NA	NA	11.63	12.43	12.85	13.84	24.53	26.84

Termsetter ROP 25

$1,000,000 and above

Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.30	1.48	1.61	2.15	2.65	3.06	0.81	0.95	1.03	1.42	1.55	1.98
19	1.30	1.48	1.61	2.15	2.65	3.06	0.81	0.95	1.03	1.42	1.55	1.98
20	1.30	1.48	1.61	2.15	2.65	3.06	0.81	0.95	1.03	1.42	1.55	1.98
21	1.31	1.47	1.59	2.11	2.74	3.16	0.82	0.95	1.02	1.41	1.67	2.11
22	1.32	1.46	1.57	2.07	2.83	3.26	0.83	0.94	1.02	1.40	1.80	2.24
23	1.33	1.46	1.55	2.03	2.92	3.37	0.83	0.94	1.01	1.40	1.94	2.39
24	1.34	1.45	1.53	1.99	3.02	3.48	0.84	0.93	1.01	1.39	2.10	2.55
25	1.35	1.44	1.51	1.95	3.12	3.59	0.85	0.93	1.00	1.38	2.26	2.71
26	1.40	1.52	1.58	2.04	3.35	3.85	0.88	0.98	1.05	1.43	2.43	2.94
27	1.46	1.60	1.66	2.14	3.60	4.12	0.91	1.02	1.10	1.49	2.61	3.20
28	1.52	1.68	1.74	2.24	3.87	4.42	0.95	1.07	1.16	1.55	2.81	3.47
29	1.58	1.77	1.83	2.35	4.16	4.73	0.98	1.13	1.22	1.61	3.02	3.77
30	1.64	1.86	1.92	2.46	4.47	5.07	1.02	1.18	1.28	1.67	3.25	4.09
31	1.71	1.95	2.02	2.59	4.79	5.43	1.11	1.28	1.39	1.79	3.51	4.43
32	1.79	2.04	2.13	2.72	5.13	5.81	1.21	1.39	1.51	1.92	3.80	4.80
33	1.86	2.14	2.24	2.86	5.50	6.23	1.32	1.51	1.63	2.06	4.10	5.20
34	1.95	2.24	2.36	3.01	5.90	6.67	1.43	1.64	1.77	2.21	4.43	5.63
35	2.03	2.35	2.48	3.16	6.32	7.14	1.56	1.78	1.92	2.37	4.79	6.10
36	2.21	2.55	2.70	3.42	6.83	7.70	1.73	1.96	2.11	2.58	5.27	6.66
37	2.40	2.78	2.94	3.70	7.38	8.30	1.91	2.16	2.32	2.81	5.79	7.27
38	2.62	3.02	3.20	4.00	7.98	8.95	2.11	2.38	2.54	3.06	6.37	7.94
39	2.85	3.28	3.48	4.33	8.62	9.65	2.33	2.62	2.79	3.33	7.00	8.67
40	3.10	3.57	3.79	4.69	9.32	10.40	2.58	2.89	3.07	3.62	7.70	9.46
41	3.45	3.95	4.20	5.15	10.24	11.35	2.85	3.19	3.38	3.96	8.44	10.26
42	3.83	4.37	4.65	5.66	11.24	12.38	3.15	3.51	3.72	4.32	9.25	11.12
43	4.26	4.84	5.15	6.22	12.35	13.51	3.48	3.87	4.10	4.72	10.14	12.06
44	4.74	5.36	5.71	6.83	13.57	14.74	3.85	4.26	4.51	5.16	11.11	13.07
45	5.27	5.93	6.32	7.50	14.90	16.08	4.25	4.70	4.97	5.64	12.18	14.17
46	5.87	6.57	6.99	8.23	16.10	17.33	4.68	5.16	5.45	6.16	13.10	15.15
47	6.54	7.28	7.73	9.02	17.40	18.67	5.16	5.67	5.98	6.74	14.10	16.20
48	7.28	8.06	8.55	9.90	18.80	20.12	5.68	6.22	6.56	7.36	15.17	17.33
49	8.11	8.94	9.46	10.86	20.31	21.69	6.26	6.83	7.19	8.04	16.32	18.53
50	9.03	9.90	10.46	11.91	21.95	23.37	6.89	7.50	7.89	8.79	17.56	19.81
51	9.97	10.88	11.46	12.99	23.40	24.89	7.58	8.22	8.63	9.56	18.69	21.02
52	11.01	11.96	12.56	14.16	24.95	26.51	8.35	9.01	9.44	10.40	19.88	22.31
53	12.15	13.14	13.77	15.44	26.60	28.24	9.19	9.87	10.32	11.31	21.16	23.67
54	13.41	14.44	15.09	16.83	NA	NA	10.11	10.81	11.29	12.29	22.52	25.12
55	14.81	15.87	16.54	18.35	NA	NA	11.13	11.85	12.35	13.37	23.96	26.66

Termsetter ROP 30
$25,000-$99,999
Premium rates per thousand of initial death benefit

	Male		Female	
Attained Age	StdNS	StdSM	StdNS	StdSM
18	4.46	5.93	3.47	4.54
19	4.46	5.93	3.47	4.54
20	4.46	5.93	3.47	4.54
21	4.39	6.02	3.48	4.69
22	4.32	6.11	3.48	4.85
23	4.26	6.21	3.49	5.02
24	4.19	6.30	3.49	5.18
25	4.13	6.40	3.50	5.36
26	4.25	6.73	3.57	5.65
27	4.37	7.07	3.64	5.96
28	4.50	7.44	3.71	6.29
29	4.63	7.82	3.78	6.64
30	4.76	8.22	3.85	7.00
31	4.92	8.64	3.99	7.43
32	5.09	9.09	4.13	7.90
33	5.27	9.55	4.28	8.39
34	5.45	10.04	4.44	8.91
35	5.64	10.56	4.60	9.46
36	6.03	11.16	4.89	10.06
37	6.45	11.78	5.20	10.70
38	6.89	12.45	5.53	11.38
39	7.37	13.15	5.88	12.10
40	7.88	13.89	6.25	12.87
41	8.46	14.78	6.69	13.64
42	9.09	15.73	7.16	14.46
43	9.76	16.74	7.66	15.32
44	10.48	17.82	8.20	16.24
45	11.26	18.96	8.77	17.21
46	12.07	20.10	9.41	18.11
47	12.95	21.31	10.11	19.05
48	13.88	22.60	10.85	20.04
49	14.88	NA	11.64	21.08
50	15.96	NA	12.50	22.18

Termsetter ROP 30
$100,000-$249,999
Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	2.63	3.14	3.30	4.29	5.37	5.77	2.09	2.49	2.58	3.45	3.83	4.49
19	2.63	3.14	3.30	4.29	5.37	5.77	2.09	2.49	2.58	3.45	3.83	4.49
20	2.63	3.14	3.30	4.29	5.37	5.77	2.09	2.49	2.58	3.45	3.83	4.49
21	2.65	3.15	3.32	4.25	5.46	5.86	2.11	2.51	2.59	3.45	3.97	4.64
22	2.66	3.16	3.34	4.21	5.55	5.96	2.13	2.52	2.60	3.45	4.12	4.81
23	2.68	3.16	3.36	4.17	5.64	6.06	2.14	2.54	2.62	3.46	4.27	4.97
24	2.69	3.17	3.38	4.14	5.73	6.16	2.16	2.55	2.63	3.46	4.43	5.14
25	2.71	3.18	3.40	4.10	5.83	6.26	2.18	2.57	2.64	3.46	4.60	5.32
26	2.80	3.28	3.49	4.21	6.12	6.57	2.24	2.63	2.71	3.52	4.85	5.61
27	2.89	3.38	3.59	4.33	6.42	6.89	2.29	2.70	2.77	3.59	5.12	5.92
28	2.99	3.49	3.69	4.44	6.74	7.24	2.35	2.76	2.84	3.65	5.40	6.25
29	3.09	3.60	3.79	4.57	7.08	7.59	2.41	2.83	2.92	3.72	5.70	6.60
30	3.19	3.71	3.90	4.69	7.43	7.97	2.47	2.90	2.99	3.79	6.01	6.96
31	3.31	3.85	4.03	4.86	7.80	8.36	2.59	3.03	3.12	3.93	6.33	7.34
32	3.44	3.99	4.16	5.04	8.18	8.77	2.71	3.17	3.26	4.08	6.67	7.73
33	3.57	4.14	4.29	5.22	8.58	9.19	2.84	3.31	3.41	4.23	7.02	8.15
34	3.70	4.30	4.44	5.41	9.01	9.64	2.98	3.46	3.56	4.39	7.40	8.59
35	3.84	4.46	4.58	5.61	9.45	10.11	3.12	3.61	3.72	4.55	7.79	9.05
36	4.09	4.74	4.87	5.94	9.98	10.66	3.34	3.85	3.96	4.81	8.29	9.60
37	4.36	5.04	5.17	6.29	10.54	11.24	3.58	4.10	4.22	5.08	8.82	10.19
38	4.65	5.35	5.49	6.67	11.13	11.85	3.83	4.37	4.50	5.37	9.39	10.82
39	4.95	5.68	5.84	7.06	11.75	12.50	4.10	4.65	4.79	5.67	10.00	11.48
40	5.28	6.04	6.20	7.48	12.41	13.18	4.39	4.96	5.10	5.99	10.64	12.18
41	5.73	6.52	6.67	8.01	13.21	14.00	4.74	5.33	5.48	6.39	11.31	12.89
42	6.22	7.04	7.18	8.59	14.07	14.87	5.12	5.73	5.89	6.82	12.02	13.64
43	6.75	7.61	7.72	9.20	14.98	15.80	5.53	6.16	6.32	7.28	12.78	14.43
44	7.33	8.21	8.31	9.86	15.95	16.78	5.97	6.62	6.79	7.77	13.58	15.26
45	7.96	8.87	8.94	10.56	16.98	17.83	6.45	7.11	7.30	8.29	14.44	16.15
46	8.65	9.59	9.67	11.32	18.00	18.87	6.99	7.68	7.87	8.89	15.25	16.98
47	9.40	10.36	10.46	12.14	19.09	19.98	7.58	8.29	8.49	9.53	16.11	17.84
48	10.21	11.20	11.31	13.02	20.24	21.14	8.21	8.95	9.16	10.21	17.01	18.75
49	11.09	12.10	12.23	13.96	21.46	22.38	8.90	9.66	9.88	10.95	17.97	19.71
50	12.05	13.08	13.23	14.97	22.75	23.69	9.65	10.43	10.65	11.74	18.98	20.72

Termsetter ROP 30
$250,000-$499,999
Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.58	1.83	1.85	2.55	3.36	3.66	1.11	1.31	1.37	1.89	2.17	2.58
19	1.58	1.83	1.85	2.55	3.36	3.66	1.11	1.31	1.37	1.89	2.17	2.58
20	1.58	1.83	1.85	2.55	3.36	3.66	1.11	1.31	1.37	1.89	2.17	2.58
21	1.61	1.86	1.88	2.54	3.48	3.78	1.13	1.34	1.39	1.90	2.32	2.75
22	1.64	1.88	1.91	2.53	3.60	3.90	1.16	1.36	1.41	1.90	2.48	2.92
23	1.67	1.91	1.94	2.52	3.73	4.03	1.19	1.39	1.43	1.91	2.66	3.11
24	1.70	1.93	1.97	2.51	3.86	4.16	1.21	1.41	1.46	1.91	2.84	3.31
25	1.73	1.96	2.00	2.50	4.00	4.30	1.24	1.44	1.48	1.92	3.04	3.52
26	1.82	2.06	2.11	2.61	4.26	4.57	1.29	1.50	1.54	1.99	3.26	3.77
27	1.91	2.16	2.22	2.73	4.53	4.86	1.35	1.56	1.61	2.06	3.49	4.05
28	2.00	2.27	2.34	2.85	4.82	5.17	1.41	1.63	1.68	2.14	3.74	4.34
29	2.10	2.39	2.47	2.98	5.12	5.50	1.47	1.70	1.75	2.22	4.01	4.65
30	2.21	2.51	2.60	3.11	5.45	5.85	1.54	1.77	1.82	2.30	4.30	4.99
31	2.31	2.62	2.71	3.26	5.81	6.23	1.64	1.88	1.93	2.42	4.61	5.35
32	2.41	2.74	2.82	3.41	6.19	6.63	1.75	2.00	2.06	2.55	4.94	5.74
33	2.51	2.87	2.94	3.57	6.60	7.06	1.87	2.12	2.19	2.68	5.29	6.15
34	2.62	2.99	3.06	3.74	7.04	7.52	2.00	2.26	2.32	2.82	5.67	6.59
35	2.74	3.13	3.19	3.91	7.50	8.01	2.13	2.40	2.47	2.97	6.08	7.07
36	2.98	3.40	3.45	4.22	8.02	8.55	2.33	2.62	2.69	3.21	6.57	7.61
37	3.24	3.68	3.73	4.56	8.58	9.13	2.55	2.86	2.93	3.47	7.09	8.18
38	3.53	3.99	4.04	4.92	9.18	9.75	2.79	3.12	3.19	3.75	7.66	8.80
39	3.83	4.33	4.36	5.31	9.82	10.41	3.05	3.40	3.48	4.06	8.28	9.47
40	4.17	4.70	4.72	5.73	10.50	11.11	3.34	3.71	3.79	4.39	8.94	10.19
41	4.60	5.16	5.19	6.24	11.29	11.92	3.67	4.06	4.15	4.77	9.59	10.88
42	5.08	5.67	5.72	6.80	12.13	12.78	4.04	4.44	4.55	5.18	10.29	11.63
43	5.61	6.23	6.29	7.41	13.04	13.71	4.44	4.86	4.98	5.63	11.05	12.42
44	6.20	6.85	6.92	8.08	14.02	14.71	4.88	5.32	5.45	6.12	11.85	13.27
45	6.84	7.52	7.62	8.80	15.07	15.78	5.37	5.82	5.97	6.65	12.72	14.17
46	7.51	8.22	8.33	9.55	16.07	16.80	5.89	6.37	6.52	7.23	13.52	14.98
47	8.25	8.99	9.11	10.36	17.13	17.88	6.47	6.97	7.13	7.86	14.36	15.83
48	9.07	9.82	9.96	11.23	18.27	19.04	7.10	7.63	7.79	8.55	15.26	16.74
49	9.96	10.74	10.89	12.19	19.48	20.26	7.80	8.34	8.52	9.29	16.22	17.69
50	10.94	11.74	11.91	13.22	20.77	21.57	8.56	9.13	9.31	10.10	17.23	18.70

Termsetter ROP 30
$500,000-$999,999
Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.28	1.47	1.51	2.00	2.73	2.84	0.82	0.94	1.00	1.39	1.69	1.91
19	1.28	1.47	1.51	2.00	2.73	2.84	0.82	0.94	1.00	1.39	1.69	1.91
20	1.28	1.47	1.51	2.00	2.73	2.84	0.82	0.94	1.00	1.39	1.69	1.91
21	1.31	1.49	1.53	1.99	2.83	2.96	0.84	0.96	1.02	1.41	1.82	2.06
22	1.33	1.51	1.55	1.98	2.94	3.09	0.86	0.98	1.04	1.42	1.96	2.22
23	1.36	1.54	1.56	1.98	3.05	3.22	0.88	1.00	1.05	1.44	2.11	2.40
24	1.39	1.56	1.58	1.97	3.16	3.36	0.91	1.03	1.07	1.45	2.27	2.59
25	1.42	1.58	1.60	1.96	3.28	3.51	0.93	1.05	1.09	1.47	2.44	2.79
26	1.49	1.66	1.69	2.06	3.53	3.77	0.98	1.11	1.15	1.53	2.65	3.03
27	1.57	1.75	1.78	2.17	3.79	4.05	1.04	1.17	1.22	1.59	2.88	3.30
28	1.65	1.85	1.88	2.28	4.08	4.36	1.10	1.24	1.29	1.66	3.12	3.59
29	1.74	1.95	1.99	2.40	4.39	4.68	1.16	1.31	1.36	1.73	3.39	3.90
30	1.83	2.05	2.10	2.52	4.72	5.03	1.23	1.38	1.44	1.80	3.68	4.24
31	1.93	2.16	2.21	2.66	5.07	5.41	1.33	1.49	1.56	1.93	3.98	4.59
32	2.04	2.29	2.34	2.81	5.45	5.82	1.45	1.62	1.68	2.06	4.31	4.97
33	2.15	2.41	2.46	2.97	5.86	6.25	1.57	1.75	1.82	2.21	4.66	5.38
34	2.27	2.55	2.60	3.14	6.30	6.72	1.70	1.89	1.96	2.36	5.04	5.82
35	2.39	2.69	2.74	3.32	6.77	7.23	1.85	2.05	2.12	2.53	5.45	6.30
36	2.62	2.95	3.00	3.62	7.29	7.76	2.04	2.25	2.33	2.75	5.93	6.83
37	2.88	3.23	3.28	3.95	7.84	8.34	2.25	2.48	2.55	3.00	6.45	7.41
38	3.16	3.54	3.59	4.31	8.44	8.95	2.48	2.73	2.80	3.26	7.02	8.03
39	3.46	3.88	3.92	4.70	9.09	9.61	2.74	3.00	3.08	3.55	7.64	8.71
40	3.80	4.25	4.29	5.12	9.78	10.32	3.02	3.30	3.38	3.86	8.31	9.44
41	4.22	4.70	4.75	5.62	10.57	11.14	3.34	3.64	3.72	4.22	8.96	10.13
42	4.70	5.20	5.26	6.17	11.42	12.03	3.69	4.01	4.10	4.62	9.67	10.86
43	5.22	5.76	5.83	6.78	12.34	12.99	4.08	4.42	4.51	5.06	10.43	11.65
44	5.80	6.37	6.46	7.44	13.33	14.03	4.51	4.87	4.97	5.54	11.25	12.50
45	6.45	7.05	7.15	8.17	14.40	15.15	4.98	5.37	5.47	6.06	12.14	13.41
46	7.12	7.74	7.85	8.91	15.39	16.18	5.50	5.91	6.02	6.63	12.93	14.24
47	7.85	8.51	8.62	9.71	16.44	17.29	6.07	6.50	6.62	7.25	13.77	15.12
48	8.66	9.34	9.47	10.59	17.57	18.47	6.70	7.16	7.28	7.94	14.66	16.05
49	9.55	10.26	10.40	11.55	18.77	19.73	7.40	7.88	8.00	8.68	15.61	17.04
50	10.54	11.27	11.42	12.59	20.06	21.08	8.17	8.67	8.80	9.50	16.62	18.09

Termsetter ROP 30

$1,000,000 and above

Premium rates per thousand of initial death benefit

	Male						Female					
Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
18	1.23	1.39	1.44	1.88	2.50	2.75	0.75	0.86	0.89	1.22	1.51	1.79
19	1.23	1.39	1.44	1.88	2.50	2.75	0.75	0.86	0.89	1.22	1.51	1.79
20	1.23	1.39	1.44	1.88	2.50	2.75	0.75	0.86	0.89	1.22	1.51	1.79
21	1.25	1.40	1.45	1.88	2.61	2.88	0.77	0.88	0.91	1.24	1.63	1.94
22	1.27	1.42	1.46	1.88	2.72	3.02	0.78	0.89	0.93	1.26	1.76	2.10
23	1.29	1.43	1.48	1.87	2.84	3.17	0.80	0.91	0.95	1.27	1.90	2.28
24	1.31	1.45	1.49	1.87	2.97	3.32	0.81	0.92	0.97	1.29	2.06	2.47
25	1.33	1.46	1.50	1.87	3.10	3.48	0.83	0.94	0.99	1.31	2.22	2.68
26	1.40	1.54	1.58	1.96	3.34	3.74	0.88	1.00	1.05	1.37	2.42	2.92
27	1.47	1.62	1.66	2.05	3.59	4.01	0.94	1.06	1.11	1.44	2.64	3.17
28	1.55	1.70	1.74	2.15	3.87	4.31	1.00	1.13	1.18	1.51	2.87	3.45
29	1.63	1.79	1.83	2.25	4.16	4.63	1.06	1.20	1.25	1.58	3.13	3.76
30	1.71	1.89	1.92	2.36	4.48	4.97	1.13	1.27	1.33	1.66	3.41	4.09
31	1.81	2.01	2.04	2.51	4.84	5.35	1.23	1.38	1.45	1.79	3.71	4.44
32	1.92	2.13	2.17	2.66	5.22	5.77	1.35	1.50	1.57	1.92	4.03	4.82
33	2.04	2.27	2.31	2.83	5.63	6.21	1.47	1.64	1.71	2.07	4.38	5.24
34	2.16	2.41	2.46	3.00	6.08	6.69	1.60	1.78	1.86	2.23	4.76	5.69
35	2.29	2.56	2.62	3.19	6.56	7.21	1.75	1.94	2.02	2.40	5.17	6.18
36	2.51	2.80	2.87	3.47	7.07	7.74	1.93	2.14	2.22	2.62	5.64	6.71
37	2.76	3.07	3.15	3.78	7.62	8.32	2.14	2.36	2.44	2.85	6.15	7.28
38	3.03	3.37	3.45	4.12	8.21	8.94	2.36	2.59	2.68	3.11	6.71	7.90
39	3.33	3.69	3.78	4.48	8.84	9.60	2.61	2.86	2.95	3.39	7.32	8.58
40	3.65	4.04	4.14	4.88	9.53	10.31	2.89	3.15	3.24	3.70	7.99	9.31
41	4.06	4.47	4.59	5.36	10.33	11.13	3.20	3.47	3.57	4.05	8.64	10.00
42	4.51	4.95	5.08	5.89	11.20	12.01	3.53	3.83	3.94	4.43	9.35	10.74
43	5.01	5.48	5.63	6.48	12.14	12.96	3.91	4.23	4.34	4.85	10.11	11.53
44	5.57	6.07	6.24	7.12	13.16	13.99	4.32	4.66	4.78	5.31	10.94	12.38
45	6.19	6.72	6.91	7.82	14.27	15.10	4.78	5.14	5.27	5.81	11.83	13.30
46	6.84	7.40	7.60	8.55	15.26	16.13	5.28	5.67	5.80	6.37	12.61	14.13
47	7.57	8.15	8.36	9.35	16.31	17.24	5.84	6.24	6.39	6.99	13.45	15.02
48	8.37	8.97	9.20	10.22	17.44	18.41	6.46	6.88	7.04	7.66	14.34	15.96
49	9.25	9.88	10.13	11.17	18.65	19.67	7.14	7.59	7.75	8.40	15.30	16.96
50	10.23	10.88	11.14	12.21	19.94	21.02	7.89	8.36	8.53	9.21	16.31	18.02

Guaranteed ART Rate Tables

Guaranteed annual premium rates per thousand of initial death benefit

Guaranteed ART rates for all plans

Male

Premium rates per thousand of initial death benefit

Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
							61	22.56	22.56	22.56	22.56	53.91	53.91
							62	24.82	24.82	24.82	24.82	60.16	60.16
18	2.57	2.57	2.57	2.57	2.57	2.57	**63**	27.41	27.41	27.41	27.41	67.01	67.01
19	2.67	2.67	2.67	2.67	2.70	2.70	**64**	30.16	30.16	30.16	30.16	74.59	74.59
20	2.73	2.73	2.73	2.73	2.79	2.79	**65**	33.43	33.43	33.43	33.43	82.83	82.83
21	2.73	2.73	2.73	2.73	2.89	2.89	**66**	36.90	36.90	36.90	36.90	91.56	91.56
22	2.67	2.67	2.67	2.67	2.99	2.99	**67**	40.71	40.71	40.71	40.71	100.68	100.68
23	2.64	2.64	2.64	2.64	3.09	3.09	**68**	44.99	44.99	44.99	44.99	110.48	110.48
24	2.64	2.64	2.64	2.64	3.21	3.21	**69**	49.91	49.91	49.91	49.91	121.24	121.24
25	2.54	2.54	2.54	2.54	3.25	3.25	**70**	55.78	55.78	55.78	55.78	133.39	133.39
26	2.19	2.19	2.19	2.19	3.25	3.25	**71**	62.71	62.71	62.71	62.71	147.18	147.18
27	1.99	1.99	1.99	1.99	3.21	3.21	**72**	70.89	70.89	70.89	70.89	162.41	162.41
28	1.93	1.93	1.93	1.93	3.15	3.15	**73**	80.28	80.28	80.28	80.28	178.78	178.78
29	1.80	1.80	1.80	1.80	3.15	3.15	**74**	90.92	90.92	90.92	90.92	195.76	195.76
30	1.74	1.74	1.74	1.74	3.21	3.21	**75**	102.63	102.63	102.63	102.63	212.80	212.80
31	1.86	1.86	1.86	1.86	3.38	3.38	**76**	115.50	115.50	115.50	115.50	229.61	229.61
32	1.99	1.99	1.99	1.99	3.63	3.63	**77**	129.73	129.73	129.73	129.73	246.36	246.36
33	2.19	2.19	2.19	2.19	3.89	3.89	**78**	145.70	145.70	145.70	145.70	263.44	263.44
34	2.54	2.54	2.54	2.54	4.18	4.18	**79**	164.03	164.03	164.03	164.03	281.58	281.58
35	2.96	2.96	2.96	2.96	4.53	4.53	**80**	185.31	185.31	185.31	185.31	301.29	301.29
36	3.41	3.41	3.41	3.41	4.95	4.95	**81**	209.62	209.62	209.62	209.62	322.25	322.25
37	3.86	3.86	3.86	3.86	5.43	5.43	**82**	237.43	237.43	237.43	237.43	348.99	348.99
38	4.21	4.21	4.21	4.21	6.01	6.01	**83**	269.66	269.66	269.66	269.66	383.81	383.81
39	4.47	4.47	4.47	4.47	6.75	6.75	**84**	307.11	307.11	307.11	307.11	423.30	423.30
40	4.70	4.70	4.70	4.70	7.51	7.51	**85**	350.50	350.50	350.50	350.50	468.11	468.11
41	4.98	4.98	4.98	4.98	8.28	8.28	**86**	400.51	400.51	400.51	400.51	518.44	518.44
42	5.25	5.25	5.25	5.25	8.98	8.98	**87**	452.95	452.95	452.95	452.95	568.42	568.42
43	5.52	5.52	5.52	5.52	9.58	9.58	**88**	515.40	515.40	515.40	515.40	627.48	627.48
44	5.66	5.66	5.66	5.66	10.06	10.06	**89**	582.54	582.54	582.54	582.54	688.82	688.82
45	5.79	5.79	5.79	5.79	10.62	10.62	**90**	635.92	635.92	635.92	635.92	731.52	731.52
46	5.95	5.95	5.95	5.95	11.29	11.29	**91**	686.58	686.58	686.58	686.58	769.92	769.92
47	6.16	6.16	6.16	6.16	12.02	12.02	**92**	733.22	733.22	733.22	733.22	803.29	803.29
48	6.45	6.45	6.45	6.45	12.85	12.85	**93**	774.10	774.10	774.10	774.10	830.59	830.59
49	6.75	6.75	6.75	6.75	13.78	13.78	**94**	806.57	806.57	806.57	806.57	849.83	849.83
50	7.15	7.15	7.15	7.15	14.85	14.85	**95**	874.90	874.90	874.90	874.90	907.35	907.35
51	8.00	8.00	8.00	8.00	16.60	16.60	**96**	906.83	906.83	906.83	906.83	928.45	928.45
52	9.06	9.06	9.06	9.06	18.47	18.47	**97**	946.77	946.77	946.77	946.77	959.55	959.55
53	10.21	10.21	10.21	10.21	20.72	20.72	**98**	978.00	978.00	978.00	978.00	984.01	984.01
54	11.45	11.45	11.45	11.45	23.32	23.32							
55	12.69	12.69	12.69	12.69	26.32	26.32							
56	13.92	13.92	13.92	13.92	29.46	29.46							
57	15.25	15.25	15.25	15.25	33.07	33.07							
58	16.54	16.54	16.54	16.54	37.17	37.17							
59	18.26	18.26	18.26	18.26	42.34	42.34							
60	20.38	20.38	20.38	20.38	48.34	48.34							

Guaranteed ART rates for all plans

Female

Premium rates per thousand of initial death benefit

Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM	Attained Age	Pfd +	Pfd	Std+	StdNS	PfdSM	StdSM
							61	17.57	17.57	17.57	17.57	44.08	44.08
							62	19.26	19.26	19.26	19.26	48.84	48.84
18	1.06	1.06	1.06	1.06	1.06	1.06	**63**	21.22	21.22	21.22	21.22	54.08	54.08
19	1.06	1.06	1.06	1.06	1.06	1.06	**64**	23.30	23.30	23.30	23.30	59.75	59.75
20	1.03	1.03	1.03	1.03	1.03	1.03	**65**	25.60	25.60	25.60	25.60	65.90	65.90
21	1.03	1.03	1.03	1.03	1.03	1.03	**66**	28.08	28.08	28.08	28.08	72.12	72.12
22	1.03	1.03	1.03	1.03	1.06	1.06	**67**	30.72	30.72	30.72	30.72	79.10	79.10
23	1.03	1.03	1.03	1.03	1.16	1.16	**68**	33.68	33.68	33.68	33.68	86.40	86.40
24	1.03	1.03	1.03	1.03	1.29	1.29	**69**	37.09	37.09	37.09	37.09	94.24	94.24
25	1.03	1.03	1.03	1.03	1.29	1.29	**70**	41.09	41.09	41.09	41.09	102.96	102.96
26	1.03	1.03	1.03	1.03	1.32	1.32	**71**	45.83	45.83	45.83	45.83	112.00	112.00
27	1.09	1.09	1.09	1.09	1.32	1.32	**72**	51.38	51.38	51.38	51.38	121.35	121.35
28	1.19	1.19	1.19	1.19	1.39	1.39	**73**	57.84	57.84	57.84	57.84	131.52	131.52
29	1.25	1.25	1.25	1.25	1.47	1.47	**74**	65.35	65.35	65.35	65.35	142.72	142.72
30	1.32	1.32	1.32	1.32	1.57	1.57	**75**	73.99	73.99	73.99	73.99	155.12	155.12
31	1.39	1.39	1.39	1.39	1.71	1.71	**76**	83.89	83.89	83.89	83.89	168.89	168.89
32	1.54	1.54	1.54	1.54	1.84	1.84	**77**	95.38	95.38	95.38	95.38	184.11	184.11
33	1.80	1.80	1.80	1.80	2.19	2.19	**78**	104.01	104.01	104.01	104.01	200.92	200.92
34	2.09	2.09	2.09	2.09	2.64	2.64	**79**	119.63	119.63	119.63	119.63	221.39	221.39
35	2.38	2.38	2.38	2.38	3.06	3.06	**80**	138.06	138.06	138.06	138.06	247.14	247.14
36	2.70	2.70	2.70	2.70	3.43	3.43	**81**	157.74	157.74	157.74	157.74	277.13	277.13
37	2.96	2.96	2.96	2.96	3.99	3.99	**82**	178.11	178.11	178.11	178.11	310.93	310.93
38	3.18	3.18	3.18	3.18	4.52	4.52	**83**	201.52	201.52	201.52	201.52	347.07	347.07
39	3.28	3.28	3.28	3.28	4.91	4.91	**84**	233.79	233.79	233.79	233.79	381.86	381.86
40	3.31	3.31	3.31	3.31	5.28	5.28	**85**	270.86	270.86	270.86	270.86	423.85	423.85
41	3.34	3.34	3.34	3.34	5.59	5.59	**86**	307.64	307.64	307.64	307.64	473.03	473.03
42	3.34	3.34	3.34	3.34	5.92	5.92	**87**	333.18	333.18	333.18	333.18	521.24	521.24
43	3.34	3.34	3.34	3.34	5.99	5.99	**88**	379.03	379.03	379.03	379.03	573.16	573.16
44	3.38	3.38	3.38	3.38	6.31	6.31	**89**	429.56	429.56	429.56	429.56	627.87	627.87
45	3.44	3.44	3.44	3.44	6.81	6.81	**90**	471.64	471.64	471.64	471.64	666.15	666.15
46	3.56	3.56	3.56	3.56	7.46	7.46	**91**	514.79	514.79	514.79	514.79	702.40	702.40
47	3.76	3.76	3.76	3.76	8.19	8.19	**92**	559.32	559.32	559.32	559.32	737.04	737.04
48	3.98	3.98	3.98	3.98	8.98	8.98	**93**	603.10	603.10	603.10	603.10	767.33	767.33
49	4.28	4.28	4.28	4.28	9.87	9.87	**94**	645.67	645.67	645.67	645.67	792.83	792.83
50	4.66	4.66	4.66	4.66	10.83	10.83	**95**	754.23	754.23	754.23	754.23	857.20	857.20
51	5.32	5.32	5.32	5.32	12.37	12.37	**96**	815.36	815.36	815.36	815.36	892.57	892.57
52	6.12	6.12	6.12	6.12	14.04	14.04	**97**	879.17	879.17	879.17	879.17	926.63	926.63
53	7.10	7.10	7.10	7.10	16.00	16.00	**98**	944.51	944.51	944.51	944.51	957.95	957.95
54	8.22	8.22	8.22	8.22	18.18	18.18							
55	9.33	9.33	9.33	9.33	20.66	20.66							
56	10.51	10.51	10.51	10.51	23.56	23.56							
57	11.68	11.68	11.68	11.68	26.87	26.87							
58	12.99	12.99	12.99	12.99	30.64	30.64							
59	14.41	14.41	14.41	14.41	34.87	34.87							
60	16.05	16.05	16.05	16.05	39.73	39.73							

TERMSETTER ROP

Rider premium rate tables

Rider premium rates per thousand of initial death benefit

Termsetter ROP 20

Rider premium rates per thousand

	Male		Female	
Attained Age	WP	ADB	WP	ADB
18	0.12	1.00	0.20	1.00
19	0.12	1.00	0.20	1.00
20	0.12	1.00	0.20	1.00
21	0.12	1.00	0.20	1.00
22	0.12	1.00	0.20	1.00
23	0.12	1.00	0.20	1.00
24	0.12	1.00	0.20	1.00
25	0.12	1.00	0.20	1.00
26	0.12	1.00	0.21	1.00
27	0.12	1.00	0.21	1.00
28	0.12	1.00	0.21	1.00
29	0.12	1.00	0.21	1.00
30	0.13	1.00	0.21	1.00
31	0.13	1.00	0.21	1.00
32	0.13	1.00	0.21	1.00
33	0.14	1.00	0.21	1.00
34	0.14	1.00	0.21	1.00
35	0.15	1.00	0.21	1.00
36	0.15	1.00	0.22	1.00
37	0.18	1.00	0.24	1.00
38	0.19	1.00	0.25	1.00
39	0.21	1.00	0.26	1.00
40	0.24	1.00	0.28	1.00
41	0.28	1.00	0.32	1.00
42	0.32	1.00	0.34	1.00
43	0.38	1.00	0.39	1.00
44	0.45	1.00	0.42	1.00
45	0.53	1.00	0.46	1.00
46	0.60	1.01	0.52	1.01
47	0.69	1.01	0.57	1.01
48	0.78	1.02	0.63	1.02
49	0.87	1.04	0.69	1.04
50	0.97	1.05	0.76	1.05
51	1.16	1.08	0.91	1.08
52	1.38	1.11	1.08	1.11
53	1.62	1.14	1.29	1.14
54	1.88	1.18	1.52	1.18
55	2.17	1.22	1.79	1.22
56	2.38	1.27	1.94	1.27
57	2.59	1.33	2.10	1.33
58	2.83	1.39	2.29	1.39
59	3.07	1.45	2.49	1.45
60	3.30	1.50	2.70	1.50

Termsetter ROP 25

Rider premium rates per thousand

	Male		Female	
Attained Age	WP	ADB	WP	ADB
18	0.11	1.00	0.18	1.00
19	0.11	1.00	0.18	1.00
20	0.11	1.00	0.18	1.00
21	0.11	1.00	0.18	1.00
22	0.11	1.00	0.18	1.00
23	0.11	1.00	0.18	1.00
24	0.11	1.00	0.18	1.00
25	0.11	1.00	0.18	1.00
26	0.11	1.00	0.19	1.00
27	0.11	1.00	0.19	1.00
28	0.11	1.00	0.20	1.00
29	0.11	1.00	0.20	1.00
30	0.12	1.00	0.20	1.00
31	0.12	1.00	0.21	1.00
32	0.13	1.00	0.23	1.00
33	0.15	1.00	0.24	1.00
34	0.16	1.00	0.26	1.00
35	0.18	1.00	0.27	1.00
36	0.19	1.00	0.29	1.00
37	0.23	1.00	0.32	1.00
38	0.25	1.00	0.33	1.00
39	0.28	1.00	0.34	1.00
40	0.33	1.00	0.37	1.00
41	0.38	1.00	0.42	1.00
42	0.45	1.00	0.45	1.00
43	0.54	1.00	0.51	1.00
44	0.63	1.00	0.56	1.00
45	0.74	1.00	0.62	1.00
46	0.84	1.01	0.67	1.01
47	0.93	1.01	0.71	1.01
48	1.01	1.02	0.78	1.02
49	1.13	1.04	0.83	1.04
50	1.25	1.05	0.92	1.05
51	1.54	1.08	1.13	1.08
52	1.89	1.11	1.39	1.11
53	2.27	1.14	1.70	1.14
54	2.69	1.18	2.07	1.18
55	3.14	1.22	2.50	1.22

Termsetter ROP 30

Rider premium rates per thousand

	Male		Female	
Attained Age	WP	ADB	WP	ADB
18	0.11	1.00	0.18	1.00
19	0.11	1.00	0.18	1.00
20	0.11	1.00	0.18	1.00
21	0.11	1.00	0.18	1.00
22	0.11	1.00	0.18	1.00
23	0.11	1.00	0.18	1.00
24	0.11	1.00	0.18	1.00
25	0.11	1.00	0.18	1.00
26	0.11	1.00	0.19	1.00
27	0.11	1.00	0.19	1.00
28	0.11	1.00	0.20	1.00
29	0.11	1.00	0.20	1.00
30	0.12	1.00	0.20	1.00
31	0.12	1.00	0.21	1.00
32	0.13	1.00	0.23	1.00
33	0.15	1.00	0.24	1.00
34	0.16	1.00	0.26	1.00
35	0.18	1.00	0.27	1.00
36	0.19	1.00	0.29	1.00
37	0.23	1.00	0.32	1.00
38	0.25	1.00	0.33	1.00
39	0.28	1.00	0.34	1.00
40	0.33	1.00	0.37	1.00
41	0.37	1.00	0.40	1.00
42	0.41	1.00	0.41	1.00
43	0.46	1.00	0.44	1.00
44	0.51	1.00	0.46	1.00
45	0.56	1.00	0.46	1.00
46	0.66	1.01	0.53	1.01
47	0.77	1.01	0.59	1.01
48	0.89	1.02	0.68	1.02
49	1.06	1.04	0.78	1.04
50	1.25	1.05	0.92	1.05

Notes

Visit the Termsetter ROP microsite for more information.

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