

# MONTHLY NON-TOBACCO PREMIUMS\*

ZIP CODES: 270 - 289

| FEMALE      |             |             |                  |             | Attained Age | MALE        |             |             |                  |             |
|-------------|-------------|-------------|------------------|-------------|--------------|-------------|-------------|-------------|------------------|-------------|
| Plan A NM20 | Plan F NM23 | Plan G NM24 | Plan High G NM36 | Plan N NM35 |              | Plan A NM20 | Plan F NM23 | Plan G NM24 | Plan High G NM36 | Plan N NM35 |
| 724.50      | 883.11      | 746.90      |                  |             | Thru 64      | 833.18      | 1,015.57    | 858.94      |                  |             |
| 103.50      | 126.16      | 106.70      | 34.76            | 80.44       | 65           | 119.03      | 145.08      | 122.71      | 39.29            | 92.51       |
| 103.50      | 126.16      | 106.70      | 34.76            | 80.44       | 66           | 119.03      | 145.08      | 122.71      | 39.29            | 92.51       |
| 103.50      | 126.16      | 106.70      | 34.76            | 80.44       | 67           | 119.03      | 145.08      | 122.71      | 39.29            | 92.51       |
| 105.80      | 128.71      | 109.07      | 35.92            | 83.39       | 68           | 121.67      | 148.01      | 125.43      | 40.61            | 95.89       |
| 108.10      | 131.26      | 111.44      | 37.08            | 86.33       | 69           | 124.31      | 150.94      | 128.16      | 41.93            | 99.28       |
| 110.40      | 133.80      | 113.81      | 38.25            | 89.28       | 70           | 126.95      | 153.87      | 130.88      | 43.24            | 102.66      |
| 112.69      | 136.35      | 116.18      | 39.55            | 92.22       | 71           | 129.60      | 156.80      | 133.61      | 44.73            | 106.05      |
| 114.99      | 138.90      | 118.55      | 40.86            | 95.16       | 72           | 132.24      | 159.73      | 136.33      | 46.20            | 109.44      |
| 119.43      | 144.99      | 123.12      | 42.17            | 98.33       | 73           | 137.34      | 166.73      | 141.59      | 47.67            | 113.07      |
| 123.86      | 151.07      | 127.69      | 43.48            | 101.48      | 74           | 142.45      | 173.73      | 146.85      | 49.15            | 116.71      |
| 128.31      | 157.15      | 132.28      | 44.78            | 104.64      | 75           | 147.55      | 180.72      | 152.11      | 50.63            | 120.34      |
| 132.75      | 163.24      | 136.85      | 46.13            | 107.80      | 76           | 152.65      | 187.72      | 157.38      | 52.15            | 123.97      |
| 137.18      | 169.32      | 141.42      | 47.48            | 110.96      | 77           | 157.76      | 194.72      | 162.64      | 53.68            | 127.60      |
| 143.19      | 175.18      | 147.62      | 48.83            | 115.62      | 78           | 164.67      | 201.45      | 169.76      | 55.20            | 132.97      |
| 149.20      | 181.04      | 153.81      | 50.18            | 120.28      | 79           | 171.58      | 208.19      | 176.89      | 56.73            | 138.32      |
| 155.20      | 186.90      | 160.01      | 51.53            | 124.94      | 80           | 178.49      | 214.93      | 184.01      | 58.26            | 143.68      |
| 161.21      | 192.76      | 166.20      | 53.08            | 129.60      | 81           | 185.40      | 221.67      | 191.13      | 60.00            | 149.04      |
| 167.22      | 198.61      | 172.40      | 54.63            | 134.27      | 82           | 192.31      | 228.40      | 198.26      | 61.76            | 154.40      |
| 174.55      | 206.40      | 179.95      | 56.18            | 139.47      | 83           | 200.74      | 237.35      | 206.94      | 63.51            | 160.39      |
| 181.87      | 214.18      | 187.50      | 57.73            | 144.68      | 84           | 209.16      | 246.31      | 215.63      | 65.26            | 166.38      |
| 189.20      | 221.97      | 195.05      | 59.29            | 149.89      | 85           | 217.58      | 255.26      | 224.30      | 67.02            | 172.37      |
| 196.53      | 229.75      | 202.60      | 60.47            | 155.10      | 86           | 226.00      | 264.22      | 232.99      | 68.36            | 178.37      |
| 203.85      | 237.54      | 210.15      | 61.69            | 160.31      | 87           | 234.42      | 273.17      | 241.67      | 69.73            | 184.36      |
| 207.92      | 242.29      | 214.35      | 62.92            | 163.52      | 88           | 239.12      | 278.63      | 246.51      | 71.13            | 188.04      |
| 212.08      | 247.13      | 218.64      | 64.19            | 166.79      | 89           | 243.89      | 284.20      | 251.43      | 72.56            | 191.80      |
| 216.32      | 252.08      | 223.01      | 65.48            | 170.12      | 90           | 248.77      | 289.89      | 256.47      | 74.01            | 195.64      |
| 220.65      | 257.12      | 227.47      | 66.79            | 173.53      | 91           | 253.74      | 295.69      | 261.59      | 75.49            | 199.55      |
| 225.06      | 262.26      | 232.02      | 68.13            | 176.99      | 92           | 258.82      | 301.60      | 266.83      | 77.01            | 203.54      |
| 229.56      | 267.51      | 236.66      | 69.49            | 180.53      | 93           | 264.00      | 307.63      | 272.16      | 78.55            | 207.61      |
| 234.16      | 272.86      | 241.40      | 70.89            | 184.14      | 94           | 269.28      | 313.79      | 277.61      | 80.13            | 211.77      |
| 238.84      | 278.32      | 246.23      | 72.31            | 187.83      | 95           | 274.66      | 320.06      | 283.16      | 81.74            | 216.00      |
| 243.61      | 283.88      | 251.15      | 73.76            | 191.58      | 96           | 280.16      | 326.47      | 288.82      | 83.38            | 220.32      |
| 248.49      | 289.56      | 256.17      | 75.24            | 195.42      | 97           | 285.76      | 332.99      | 294.60      | 85.05            | 224.73      |
| 253.46      | 295.35      | 261.29      | 76.75            | 199.33      | 98           | 291.47      | 339.65      | 300.49      | 86.74            | 229.22      |
| 258.53      | 301.26      | 266.52      | 78.28            | 203.31      | 99+          | 297.31      | 346.45      | 306.50      | 88.49            | 233.80      |

\*See PREMIUM INFORMATION regarding Risk Class and Household Premium Discount rating.

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Omaha Insurance Company  
North Carolina Plans A, F, G, High G & N  
Life Expectancy\* at Issuance and Increase\*\*  
In Monthly Premium after 10 Policy Years

| Female Non-Tobacco  |                        |               |               |               |                    |               | Male Non-Tobacco    |                        |               |               |               |                    |               |
|---------------------|------------------------|---------------|---------------|---------------|--------------------|---------------|---------------------|------------------------|---------------|---------------|---------------|--------------------|---------------|
| <u>Age at Issue</u> | <u>Life Expectancy</u> | <u>Plan A</u> | <u>Plan F</u> | <u>Plan G</u> | <u>Plan High G</u> | <u>Plan N</u> | <u>Age at Issue</u> | <u>Life Expectancy</u> | <u>Plan A</u> | <u>Plan F</u> | <u>Plan G</u> | <u>Plan High G</u> | <u>Plan N</u> |
| 65                  | 20.55                  | 24.81         | 30.99         | 25.58         | 10.02              | 24.20         | 65                  | 17.39                  | 28.52         | 35.64         | 29.40         | 11.34              | 27.83         |
| 66                  | 19.70                  | 29.25         | 37.08         | 30.15         | 11.37              | 27.36         | 66                  | 16.58                  | 33.62         | 42.64         | 34.67         | 12.86              | 31.46         |
| 67                  | 18.87                  | 33.68         | 43.16         | 34.72         | 12.72              | 30.52         | 67                  | 15.79                  | 38.73         | 49.64         | 39.93         | 14.39              | 35.09         |
| 68                  | 18.05                  | 37.39         | 46.47         | 38.55         | 12.91              | 32.23         | 68                  | 15.02                  | 43.00         | 53.44         | 44.33         | 14.59              | 37.08         |
| 69                  | 17.26                  | 41.10         | 49.78         | 42.37         | 13.10              | 33.95         | 69                  | 14.27                  | 47.27         | 57.25         | 48.73         | 14.80              | 39.04         |
| 70                  | 16.92                  | 44.80         | 53.10         | 46.20         | 13.28              | 35.66         | 70                  | 13.96                  | 51.54         | 61.06         | 53.13         | 15.02              | 41.02         |
| 71                  | 16.10                  | 48.52         | 56.41         | 50.02         | 13.53              | 37.38         | 71                  | 13.21                  | 55.80         | 64.87         | 57.52         | 15.27              | 42.99         |
| 72                  | 15.30                  | 52.23         | 59.71         | 53.85         | 13.77              | 39.11         | 72                  | 12.49                  | 60.07         | 68.67         | 61.93         | 15.56              | 44.96         |
| 73                  | 14.53                  | 55.12         | 61.41         | 56.83         | 14.01              | 41.14         | 73                  | 11.78                  | 63.40         | 70.62         | 65.35         | 15.84              | 47.32         |
| 74                  | 13.77                  | 58.01         | 63.11         | 59.81         | 14.25              | 43.20         | 74                  | 11.10                  | 66.71         | 72.58         | 68.78         | 16.11              | 49.67         |
| 75                  | 13.05                  | 60.89         | 64.82         | 62.77         | 14.51              | 45.25         | 75                  | 10.45                  | 70.03         | 74.54         | 72.19         | 16.39              | 52.03         |
| 76                  | 12.30                  | 63.78         | 66.51         | 65.75         | 14.34              | 47.30         | 76                  | 9.78                   | 73.35         | 76.50         | 75.61         | 16.21              | 54.40         |
| 77                  | 11.97                  | 66.67         | 68.22         | 68.73         | 14.21              | 49.35         | 77                  | 9.51                   | 76.66         | 78.45         | 79.03         | 16.05              | 56.76         |
| 78                  | 11.26                  | 64.73         | 67.11         | 66.73         | 14.09              | 47.90         | 78                  | 8.88                   | 74.45         | 77.18         | 76.75         | 15.93              | 55.07         |
| 79                  | 10.58                  | 62.88         | 66.09         | 64.83         | 14.01              | 46.51         | 79                  | 8.28                   | 72.31         | 76.01         | 74.54         | 15.83              | 53.48         |
| 80                  | 9.92                   | 61.12         | 65.18         | 63.00         | 13.95              | 45.18         | 80                  | 7.70                   | 70.28         | 74.96         | 72.46         | 15.75              | 51.96         |
| 81                  | 9.27                   | 59.44         | 64.36         | 61.27         | 13.71              | 43.93         | 81                  | 7.13                   | 68.34         | 74.02         | 70.46         | 15.49              | 50.51         |
| 82                  | 9.01                   | 57.84         | 63.65         | 59.62         | 13.50              | 42.72         | 82                  | 6.91                   | 66.51         | 73.20         | 68.57         | 15.25              | 49.14         |
| 83                  | 8.39                   | 55.01         | 61.11         | 56.71         | 13.31              | 41.06         | 83                  | 6.38                   | 63.26         | 70.28         | 65.22         | 15.04              | 47.22         |
| 84                  | 7.81                   | 52.29         | 58.68         | 53.90         | 13.16              | 39.46         | 84                  | 5.88                   | 60.12         | 67.48         | 61.98         | 14.87              | 45.39         |
| 85                  | 7.59                   | 49.64         | 56.35         | 51.18         | 13.02              | 37.94         | 85                  | 5.70                   | 57.08         | 64.80         | 58.86         | 14.72              | 43.63         |
| 86                  | 7.02                   | 47.08         | 54.13         | 48.55         | 13.29              | 36.48         | 86                  | 5.21                   | 54.16         | 62.25         | 55.83         | 15.02              | 41.95         |
| 87                  | 6.48                   | 44.64         | 52.02         | 46.02         | 13.55              | 35.11         | 87                  | 4.76                   | 51.34         | 59.82         | 52.93         | 15.32              | 40.37         |
| 88                  | 5.97                   | 45.54         | 53.06         | 46.94         | 13.83              | 35.81         | 88                  | 4.33                   | 52.35         | 61.02         | 53.98         | 15.61              | 41.18         |
| 89                  | 5.48                   | 46.45         | 54.13         | 47.88         | 14.09              | 36.52         | 89                  | 3.93                   | 53.42         | 62.25         | 55.07         | 15.93              | 42.00         |
| 90+                 | 5.01                   | 42.21         | 49.18         | 43.51         | 12.80              | 33.19         | 90+                 | 3.56                   | 48.54         | 56.56         | 50.03         | 14.48              | 38.16         |

\*Life expectancy includes only mortality

\*\*Increase in premium is based on rates at the time of Issue. Increase is subject to premium change provisions.

# MONTHLY TOBACCO PREMIUMS\*

ZIP CODES: 270 - 289

| FEMALE      |             |             |                  |             | Attained Age | MALE        |             |             |                  |             |
|-------------|-------------|-------------|------------------|-------------|--------------|-------------|-------------|-------------|------------------|-------------|
| Plan A NM20 | Plan F NM23 | Plan G NM24 | Plan High G NM36 | Plan N NM35 |              | Plan A NM20 | Plan F NM23 | Plan G NM24 | Plan High G NM36 | Plan N NM35 |
| 832.76      | 1,015.07    | 858.51      |                  |             | Thru 64      | 957.68      | 1,167.32    | 987.29      |                  |             |
| 118.97      | 145.01      | 122.65      | 39.95            | 92.46       | 65           | 136.82      | 166.76      | 141.05      | 45.17            | 106.34      |
| 118.97      | 145.01      | 122.65      | 39.95            | 92.46       | 66           | 136.82      | 166.76      | 141.05      | 45.17            | 106.34      |
| 118.97      | 145.01      | 122.65      | 39.95            | 92.46       | 67           | 136.82      | 166.76      | 141.05      | 45.17            | 106.34      |
| 121.61      | 147.94      | 125.37      | 41.29            | 95.85       | 68           | 139.85      | 170.13      | 144.17      | 46.68            | 110.22      |
| 124.25      | 150.87      | 128.09      | 42.62            | 99.23       | 69           | 142.89      | 173.50      | 147.31      | 48.20            | 114.11      |
| 126.89      | 153.80      | 130.82      | 43.97            | 102.62      | 70           | 145.92      | 176.87      | 150.44      | 49.70            | 118.01      |
| 129.53      | 156.73      | 133.54      | 45.47            | 106.00      | 71           | 148.97      | 180.23      | 153.57      | 51.41            | 121.90      |
| 132.17      | 159.65      | 136.26      | 46.97            | 109.38      | 72           | 152.00      | 183.60      | 156.70      | 53.10            | 125.79      |
| 137.27      | 166.65      | 141.52      | 48.47            | 113.02      | 73           | 157.86      | 191.65      | 162.74      | 54.80            | 129.97      |
| 142.37      | 173.64      | 146.78      | 49.97            | 116.65      | 74           | 163.73      | 199.69      | 168.80      | 56.50            | 134.15      |
| 147.48      | 180.63      | 152.04      | 51.47            | 120.28      | 75           | 169.60      | 207.73      | 174.84      | 58.19            | 138.32      |
| 152.58      | 187.63      | 157.30      | 53.03            | 123.91      | 76           | 175.46      | 215.77      | 180.89      | 59.95            | 142.49      |
| 157.68      | 194.62      | 162.56      | 54.58            | 127.54      | 77           | 181.33      | 223.82      | 186.94      | 61.70            | 146.67      |
| 164.59      | 201.35      | 169.68      | 56.13            | 132.90      | 78           | 189.27      | 231.56      | 195.13      | 63.45            | 152.84      |
| 171.50      | 208.09      | 176.80      | 57.68            | 138.26      | 79           | 197.22      | 239.30      | 203.32      | 65.21            | 158.99      |
| 178.40      | 214.82      | 183.92      | 59.23            | 143.61      | 80           | 205.16      | 247.04      | 211.50      | 66.96            | 165.15      |
| 185.30      | 221.56      | 191.03      | 61.01            | 148.97      | 81           | 213.10      | 254.79      | 219.69      | 68.97            | 171.32      |
| 192.21      | 228.29      | 198.16      | 62.80            | 154.33      | 82           | 221.04      | 262.53      | 227.88      | 70.99            | 177.47      |
| 200.63      | 237.24      | 206.84      | 64.58            | 160.31      | 83           | 230.73      | 272.82      | 237.86      | 73.01            | 184.36      |
| 209.05      | 246.19      | 215.51      | 66.36            | 166.30      | 84           | 240.41      | 283.12      | 247.85      | 75.02            | 191.24      |
| 217.47      | 255.14      | 224.20      | 68.15            | 172.29      | 85           | 250.09      | 293.41      | 257.82      | 77.03            | 198.13      |
| 225.89      | 264.08      | 232.88      | 69.51            | 178.28      | 86           | 259.77      | 303.70      | 267.80      | 78.58            | 205.02      |
| 234.31      | 273.03      | 241.55      | 70.91            | 184.26      | 87           | 269.45      | 313.99      | 277.79      | 80.15            | 211.91      |
| 238.99      | 278.49      | 246.38      | 72.32            | 187.95      | 88           | 274.85      | 320.27      | 283.34      | 81.76            | 216.14      |
| 243.77      | 284.06      | 251.31      | 73.78            | 191.71      | 89           | 280.34      | 326.67      | 289.01      | 83.40            | 220.46      |
| 248.65      | 289.75      | 256.34      | 75.26            | 195.54      | 90           | 285.95      | 333.21      | 294.79      | 85.07            | 224.87      |
| 253.62      | 295.54      | 261.47      | 76.77            | 199.46      | 91           | 291.66      | 339.87      | 300.68      | 86.78            | 229.37      |
| 258.69      | 301.45      | 266.69      | 78.31            | 203.44      | 92           | 297.50      | 346.67      | 306.70      | 88.52            | 233.96      |
| 263.87      | 307.48      | 272.03      | 79.88            | 207.51      | 93           | 303.45      | 353.60      | 312.83      | 90.29            | 238.64      |
| 269.15      | 313.63      | 277.47      | 81.48            | 211.66      | 94           | 309.52      | 360.68      | 319.09      | 92.10            | 243.41      |
| 274.53      | 319.91      | 283.02      | 83.12            | 215.90      | 95           | 315.71      | 367.89      | 325.47      | 93.95            | 248.28      |
| 280.01      | 326.30      | 288.68      | 84.78            | 220.21      | 96           | 322.02      | 375.25      | 331.98      | 95.84            | 253.25      |
| 285.62      | 332.83      | 294.45      | 86.48            | 224.62      | 97           | 328.46      | 382.75      | 338.62      | 97.76            | 258.31      |
| 291.33      | 339.48      | 300.34      | 88.22            | 229.11      | 98           | 335.03      | 390.41      | 345.39      | 99.71            | 263.48      |
| 297.16      | 346.28      | 306.35      | 89.98            | 233.69      | 99+          | 341.73      | 398.21      | 352.30      | 101.71           | 268.74      |

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To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

Omaha Insurance Company  
North Carolina Plans A, F, G, High G & N  
Life Expectancy\* at Issuance and Increase\*\*  
In Monthly Premium after 10 Policy Years

| Female Tobacco      |                        |               |               |               |                    |               | Male Tobacco        |                        |               |               |               |                    |               |
|---------------------|------------------------|---------------|---------------|---------------|--------------------|---------------|---------------------|------------------------|---------------|---------------|---------------|--------------------|---------------|
| <u>Age at Issue</u> | <u>Life Expectancy</u> | <u>Plan A</u> | <u>Plan F</u> | <u>Plan G</u> | <u>Plan High G</u> | <u>Plan N</u> | <u>Age at Issue</u> | <u>Life Expectancy</u> | <u>Plan A</u> | <u>Plan F</u> | <u>Plan G</u> | <u>Plan High G</u> | <u>Plan N</u> |
| 65                  | 18.04                  | 28.51         | 35.62         | 29.39         | 11.52              | 27.82         | 65                  | 15.36                  | 32.78         | 40.97         | 33.79         | 13.02              | 31.98         |
| 66                  | 17.22                  | 33.61         | 42.62         | 34.65         | 13.08              | 31.45         | 66                  | 14.59                  | 38.64         | 49.01         | 39.84         | 14.78              | 36.15         |
| 67                  | 16.43                  | 38.71         | 49.61         | 39.91         | 14.63              | 35.08         | 67                  | 13.84                  | 44.51         | 57.06         | 45.89         | 16.53              | 40.33         |
| 68                  | 15.65                  | 42.98         | 53.41         | 44.31         | 14.84              | 37.05         | 68                  | 13.12                  | 49.42         | 61.43         | 50.96         | 16.77              | 42.62         |
| 69                  | 14.90                  | 47.25         | 57.22         | 48.71         | 15.06              | 39.03         | 69                  | 12.43                  | 54.33         | 65.80         | 56.01         | 17.01              | 44.88         |
| 70                  | 14.56                  | 51.51         | 61.02         | 53.10         | 15.26              | 40.99         | 70                  | 12.11                  | 59.24         | 70.17         | 61.06         | 17.26              | 47.14         |
| 71                  | 13.79                  | 55.77         | 64.83         | 57.49         | 15.54              | 42.97         | 71                  | 11.42                  | 64.13         | 74.56         | 66.12         | 17.56              | 49.42         |
| 72                  | 13.04                  | 60.04         | 68.64         | 61.90         | 15.83              | 44.95         | 72                  | 10.76                  | 69.04         | 78.93         | 71.18         | 17.89              | 51.68         |
| 73                  | 12.32                  | 63.36         | 70.59         | 65.32         | 16.11              | 47.29         | 73                  | 10.12                  | 72.87         | 81.17         | 75.12         | 18.21              | 54.39         |
| 74                  | 11.63                  | 66.68         | 72.55         | 68.73         | 16.39              | 49.65         | 74                  | 9.50                   | 76.68         | 83.43         | 79.05         | 18.52              | 57.09         |
| 75                  | 10.96                  | 69.99         | 74.51         | 72.16         | 16.68              | 52.01         | 75                  | 8.91                   | 80.49         | 85.68         | 82.98         | 18.84              | 59.81         |
| 76                  | 10.27                  | 73.31         | 76.45         | 75.58         | 16.48              | 54.37         | 76                  | 8.32                   | 84.31         | 87.93         | 86.91         | 18.63              | 62.53         |
| 77                  | 9.95                   | 76.63         | 78.41         | 78.99         | 16.33              | 56.72         | 77                  | 8.04                   | 88.12         | 90.17         | 90.85         | 18.45              | 65.24         |
| 78                  | 9.31                   | 74.40         | 77.14         | 76.70         | 16.19              | 55.05         | 78                  | 7.49                   | 85.58         | 88.71         | 88.21         | 18.31              | 63.30         |
| 79                  | 8.70                   | 72.27         | 75.97         | 74.51         | 16.10              | 53.45         | 79                  | 6.96                   | 83.12         | 87.37         | 85.69         | 18.19              | 61.47         |
| 80                  | 8.11                   | 70.25         | 74.93         | 72.42         | 16.03              | 51.93         | 80                  | 6.47                   | 80.79         | 86.17         | 83.29         | 18.11              | 59.72         |
| 81                  | 7.54                   | 68.32         | 73.98         | 70.44         | 15.76              | 50.49         | 81                  | 5.98                   | 78.56         | 85.08         | 80.99         | 17.81              | 58.05         |
| 82                  | 7.28                   | 66.48         | 73.16         | 68.53         | 15.51              | 49.11         | 82                  | 5.76                   | 76.46         | 84.14         | 78.82         | 17.53              | 56.49         |
| 83                  | 6.75                   | 63.24         | 70.24         | 65.19         | 15.30              | 47.20         | 83                  | 5.31                   | 72.72         | 80.78         | 74.97         | 17.28              | 54.28         |
| 84                  | 6.25                   | 60.10         | 67.44         | 61.96         | 15.12              | 45.36         | 84                  | 4.89                   | 69.11         | 77.56         | 71.24         | 17.08              | 52.17         |
| 85                  | 6.02                   | 57.06         | 64.77         | 58.82         | 14.97              | 43.61         | 85                  | 4.70                   | 65.62         | 74.48         | 67.65         | 16.92              | 50.15         |
| 86                  | 5.54                   | 54.12         | 62.22         | 55.80         | 15.27              | 41.93         | 86                  | 4.30                   | 62.25         | 71.55         | 64.18         | 17.26              | 48.23         |
| 87                  | 5.09                   | 51.31         | 59.80         | 52.90         | 15.57              | 40.36         | 87                  | 3.93                   | 59.01         | 68.76         | 60.83         | 17.61              | 46.40         |
| 88                  | 4.67                   | 52.34         | 60.99         | 53.96         | 15.90              | 41.16         | 88                  | 3.58                   | 60.18         | 70.14         | 62.05         | 17.95              | 47.34         |
| 89                  | 4.28                   | 53.39         | 62.22         | 55.04         | 16.20              | 41.98         | 89                  | 3.26                   | 61.39         | 71.54         | 63.29         | 18.31              | 48.28         |
| 90+                 | 3.91                   | 48.51         | 56.53         | 50.01         | 14.72              | 38.15         | 90+                 | 2.97                   | 55.78         | 65.00         | 57.51         | 16.64              | 43.87         |

\*Life expectancy includes only mortality

\*\*Increase in premium is based on rates at the time of Issue. Increase is subject to premium change provisions.