



Banner

Your Company For Life™

OPTerm® 10, 15, 20 & 30



**Rates are lower.
Competitive rankings
are higher. And family
protection is still our
number one priority.**

Rates and Specifications

No illustrations required.
Fully guaranteed.

Medical Impairments

Medical History	PPNT	PNT, PT
Anxiety	*	*
Arthritis	no	*
Asthma	*	*
Cardiovascular/Heart Disease <i>Mitral Valve Prolapse may qualify for PNT</i>	no	no
Chronic Fatigue Syndrome	*	*
Chronic Obstructive Pulmonary Disease	no	no
Crohn's Disease	no	*
Depression	*	*
Diabetes	no	no
Elevated Liver Function Tests	*	*
Epilepsy	no	*
Fibromyalgia	*	*
Gastric/Peptic Ulcers	*	*
Hepatitis C (treated and cured)	no	no
Hypertension	*	*
Kidney Disease <i>Kidney Stones may qualify for PPNT</i>	no	no
Liver Disease	no	no
Multiple Sclerosis	no	no
Stroke	no	no
Ulcerative Colitis	no	no
Vascular Disease	no	no

*May be eligible depending on the date of onset, duration, severity and response to treatment.

Preferred Plus Build Chart

Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred, Standard Plus, Standard Male/Female Build Chart

Height	Preferred	Standard Plus	Standard
5'0"	158	166	172
5'1"	163	172	178
5'2"	168	175	183
5'3"	174	182	190
5'4"	179	188	195
5'5"	185	194	202
5'6"	191	200	208
5'7"	197	206	215
5'8"	203	212	221
5'9"	209	219	228
5'10"	215	226	234
5'11"	221	231	241
6'0"	228	240	249
6'1"	234	245	255
6'2"	241	253	263
6'3"	247	259	269
6'4"	253	265	276
6'5"	260	272	283
6'6"	267	280	291
6'7"	274	287	299
6'8"	281	294	306
6'9"	288	302	314
6'10"	295	309	322
6'11"	303	317	330

Underwriting Criteria

	Preferred Plus non-tobacco	Preferred non-tobacco/ tobacco
Impairments	No personal history of disease or impairment that would affect mortality	No personal history of disease or impairment that would affect mortality
Blood Pressure	Currently well controlled with or without treatment, with no readings in the past two years greater than 136/86	Currently well controlled with or without treatment, with no readings in the past two years greater than 146/90
Family History	No cardiovascular disease or cancer in either parent or siblings before age 60	No cardiovascular or cancer death in either parent before age 60
Driving History	No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.	No more than 2 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.
Tobacco Use	No use of tobacco or nicotine-based products in last 36 months	For the PNT class, no use of tobacco or nicotine-based products in last 24 months
Cancer History	Only available on certain types of skin cancer	Only available on certain types of skin cancer
Cholesterol	May not exceed 220 with or without treatment	May not exceed 250 with or without treatment
Chol/HDL Ratio	May not exceed 5.0 with or without treatment	May not exceed 6.0 with or without treatment
Substance/ Alcohol Abuse	No abuse	No abuse in past 10 years
Aviation	Available only with exclusion rider	Available only with exclusion rider
Avocation	Available only if no flat extra premium would be required	Available, however may have a flat extra
Residency/ Citizenship	Must be U.S. resident for past 3 years and either U.S. citizen or have permanent Visa or Green Card	Must be U.S. resident for past 3 years and either U.S. citizen or have permanent Visa or Green Card
Build	See chart on page 5	See chart on page 5

Underwriting Criteria

	Standard Plus non-tobacco	Standard non-tobacco/ tobacco
Impairments	Can have personal history of certain diseases or impairments	Can have personal history of certain diseases or impairments
Blood Pressure	Currently well controlled with or without treatment, with no readings in the past two years greater than 152/92	Currently well controlled with or without treatment, with no readings in the past two years greater than 156/94
Family History	No cardiovascular or cancer death of more than one parent before age 60	No cardiovascular death of more than one parent before age 60
Driving History	No more than 3 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.	No more than 4 moving violations in last 3 years. No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.
Tobacco Use	No use of tobacco or nicotine-based products in last 12 months	For the SNT class, no use of tobacco or nicotine-based products in last 12 months
Cancer History	Available depending on type and date of onset of cancer	Available depending on type and date of onset of cancer
Cholesterol	May not exceed 280 with or without treatment	May not exceed 300 with or without treatment
Chol/HDL Ratio	May not exceed 7.0 with or without treatment	May not exceed 8.0 with or without treatment
Substance/ Alcohol Abuse	No abuse in past 7 years	No abuse in past 7 years
Aviation	Available, however may have flat extra or exclusion rider	Available, however may have flat extra or exclusion rider
Avocation	Available, however may have a flat extra	Available, however may have a flat extra
Residency/ Citizenship	Must be U.S. resident for past 2 years and either U.S. citizen or have permanent Visa or Green Card	Must be U.S. resident for past 2 years and either U.S. citizen or have permanent Visa or Green Card
Build	See chart on page 5	See chart on page 5

\$50,000 - \$99,999

OPTerm 10 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.47	0.59	0.74	0.96	1.60	2.21
21	0.47	0.59	0.74	0.96	1.60	2.21
22	0.47	0.59	0.74	0.96	1.60	2.21
23	0.47	0.59	0.74	0.96	1.60	2.21
24	0.47	0.59	0.74	0.96	1.60	2.21
25	0.47	0.59	0.74	0.96	1.60	2.21
26	0.47	0.59	0.74	0.96	1.61	2.21
27	0.47	0.59	0.74	0.96	1.62	2.21
28	0.47	0.59	0.74	0.96	1.64	2.21
29	0.47	0.59	0.74	0.96	1.66	2.21
30	0.47	0.59	0.74	0.96	1.68	2.21
31	0.47	0.59	0.74	0.96	1.70	2.21
32	0.47	0.59	0.74	0.96	1.72	2.22
33	0.47	0.59	0.74	0.96	1.75	2.23
34	0.47	0.59	0.74	0.97	1.79	2.27
35	0.47	0.59	0.74	1.00	1.86	2.35
36	0.49	0.61	0.78	1.05	1.95	2.49
37	0.52	0.65	0.84	1.12	2.07	2.67
38	0.56	0.69	0.92	1.21	2.21	2.89
39	0.60	0.75	1.01	1.31	2.38	3.14
40	0.65	0.81	1.10	1.44	2.58	3.42
41	0.70	0.88	1.20	1.60	2.82	3.71
42	0.76	0.97	1.31	1.79	3.10	4.03
43	0.83	1.06	1.44	2.00	3.41	4.39
44	0.91	1.17	1.58	2.23	3.75	4.81
45	1.01	1.29	1.73	2.45	4.09	5.32
46	1.13	1.42	1.90	2.66	4.43	5.97
47	1.26	1.56	2.09	2.88	4.79	6.76
48	1.41	1.72	2.30	3.10	5.17	7.63
49	1.57	1.89	2.52	3.35	5.60	8.49
50	1.73	2.08	2.76	3.64	6.09	9.28
51	1.89	2.29	3.01	3.99	6.66	9.97
52	2.07	2.53	3.28	4.39	7.30	10.62
53	2.25	2.79	3.56	4.83	8.01	11.24
54	2.45	3.06	3.87	5.26	8.75	11.89
55	2.67	3.35	4.21	5.68	9.51	12.60
56	2.91	3.64	4.57	6.03	10.25	13.31
57	3.18	3.94	4.96	6.34	11.00	14.01
58	3.46	4.26	5.38	6.65	11.80	14.78
59	3.78	4.63	5.85	7.05	12.73	15.74
60	4.14	5.05	6.38	7.60	13.85	17.00
61	4.51	5.51	6.95	8.30	15.21	18.60
62	4.91	6.00	7.57	9.13	16.79	20.51
63	5.35	6.57	8.27	10.09	18.54	22.71
64	5.89	7.24	9.10	11.19	20.42	25.16
65	6.56	8.07	10.09	12.44	22.37	27.85
66	7.37	9.05	11.22	13.78	24.27	30.51
67	8.32	10.18	12.49	15.23	26.17	33.22
68	9.40	11.47	13.96	16.90	28.27	36.37
69	10.62	12.96	15.71	18.92	30.83	40.48
70	11.99	14.65	17.83	21.42	34.06	45.99
71	13.46	16.54	20.26	24.35	37.81	53.08
72	14.98	18.62	22.95	27.62	41.86	61.70
73	16.71	20.97	26.06	31.44	46.64	71.76
74	18.90	23.70	29.84	36.30	52.98	83.09
75	21.53	26.91	34.50	41.72	60.76	95.59
76	24.91	30.68	40.19	48.60	71.02	109.22
77	29.04	35.06	47.04	56.84	83.80	124.07
78	34.07	40.14	55.20	66.63	99.51	140.12
79	40.12	46.00	64.85	78.15	118.56	157.38
80	47.36	52.76	76.21	91.67	141.49	175.82

\$50,000 - \$99,999

OPTerm 10 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.42	0.53	0.63	0.79	1.26	1.71
21	0.42	0.53	0.63	0.79	1.26	1.71
22	0.42	0.53	0.63	0.79	1.26	1.71
23	0.42	0.53	0.63	0.79	1.26	1.71
24	0.42	0.53	0.63	0.79	1.26	1.71
25	0.42	0.53	0.63	0.79	1.26	1.71
26	0.42	0.53	0.63	0.79	1.28	1.71
27	0.42	0.53	0.63	0.79	1.29	1.72
28	0.42	0.53	0.63	0.79	1.32	1.72
29	0.42	0.53	0.63	0.79	1.34	1.73
30	0.42	0.53	0.63	0.79	1.36	1.74
31	0.42	0.53	0.63	0.79	1.37	1.74
32	0.42	0.53	0.63	0.79	1.38	1.74
33	0.42	0.53	0.63	0.79	1.39	1.75
34	0.42	0.53	0.63	0.79	1.42	1.76
35	0.42	0.53	0.63	0.79	1.47	1.82
36	0.44	0.56	0.66	0.82	1.56	1.93
37	0.47	0.60	0.71	0.87	1.67	2.09
38	0.51	0.65	0.77	0.93	1.82	2.28
39	0.56	0.70	0.83	1.00	1.97	2.49
40	0.60	0.76	0.90	1.09	2.13	2.72
41	0.65	0.82	0.97	1.21	2.30	2.97
42	0.70	0.89	1.05	1.35	2.49	3.25
43	0.76	0.96	1.14	1.51	2.69	3.55
44	0.82	1.04	1.23	1.67	2.91	3.87
45	0.88	1.12	1.33	1.83	3.13	4.21
46	0.95	1.20	1.44	1.98	3.37	4.58
47	1.01	1.28	1.55	2.13	3.61	4.97
48	1.09	1.36	1.68	2.29	3.88	5.39
49	1.17	1.45	1.81	2.45	4.16	5.81
50	1.27	1.56	1.95	2.63	4.46	6.22
51	1.39	1.68	2.10	2.82	4.77	6.61
52	1.53	1.82	2.26	3.02	5.11	6.98
53	1.68	1.98	2.43	3.24	5.46	7.36
54	1.83	2.14	2.61	3.46	5.85	7.76
55	1.99	2.32	2.82	3.68	6.29	8.19
56	2.14	2.51	3.04	3.89	6.78	8.65
57	2.28	2.71	3.27	4.08	7.32	9.12
58	2.43	2.92	3.52	4.29	7.91	9.64
59	2.60	3.17	3.83	4.56	8.54	10.22
60	2.81	3.44	4.19	4.91	9.21	10.88
61	3.05	3.75	4.63	5.37	9.93	11.61
62	3.33	4.09	5.14	5.91	10.71	12.40
63	3.64	4.46	5.71	6.54	11.54	13.30
64	3.98	4.88	6.34	7.24	12.40	14.35
65	4.36	5.35	7.01	8.00	13.28	15.60
66	4.72	5.83	7.68	8.74	14.08	16.82
67	5.07	6.33	8.36	9.49	14.81	18.00
68	5.49	6.91	9.13	10.35	15.62	19.51
69	6.07	7.63	10.07	11.49	16.68	21.79
70	6.90	8.56	11.28	13.03	18.14	25.23
71	7.97	9.60	12.68	14.94	19.78	29.77
72	9.23	10.66	14.17	17.13	21.34	35.17
73	10.79	12.17	15.95	19.74	23.34	41.78
74	12.75	14.25	18.29	22.97	26.51	50.05
75	14.84	16.49	21.42	26.97	31.45	60.34
76	17.53	20.20	25.51	31.88	38.63	73.55
77	20.70	25.05	30.67	37.79	48.30	88.65
78	24.43	31.25	37.08	44.84	60.93	106.40
79	28.77	39.01	44.91	53.17	76.97	127.84
80	33.80	48.59	54.40	62.96	97.03	153.00

\$100,000 - \$249,999

OPTerm 10 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.37	0.46	0.58	0.74	1.25	1.77
21	0.37	0.46	0.58	0.74	1.25	1.77
22	0.37	0.46	0.58	0.74	1.25	1.77
23	0.37	0.46	0.58	0.74	1.25	1.77
24	0.37	0.46	0.58	0.74	1.25	1.77
25	0.37	0.46	0.58	0.74	1.25	1.77
26	0.37	0.46	0.58	0.74	1.26	1.77
27	0.37	0.46	0.58	0.74	1.27	1.77
28	0.37	0.46	0.58	0.74	1.28	1.77
29	0.37	0.46	0.58	0.74	1.29	1.77
30	0.37	0.46	0.58	0.74	1.31	1.77
31	0.37	0.46	0.58	0.74	1.33	1.77
32	0.37	0.46	0.58	0.74	1.34	1.77
33	0.37	0.46	0.58	0.74	1.36	1.78
34	0.37	0.46	0.58	0.74	1.40	1.81
35	0.37	0.46	0.58	0.74	1.45	1.88
36	0.38	0.48	0.60	0.77	1.52	1.99
37	0.40	0.51	0.63	0.83	1.61	2.14
38	0.44	0.54	0.68	0.89	1.72	2.32
39	0.47	0.59	0.74	0.97	1.86	2.53
40	0.51	0.63	0.79	1.05	2.01	2.75
41	0.55	0.69	0.86	1.13	2.19	2.98
42	0.60	0.76	0.94	1.24	2.41	3.24
43	0.66	0.83	1.05	1.35	2.65	3.52
44	0.72	0.92	1.15	1.48	2.91	3.86
45	0.81	1.01	1.27	1.62	3.19	4.27
46	0.90	1.12	1.40	1.79	3.48	4.80
47	1.00	1.24	1.55	1.97	3.79	5.43
48	1.10	1.37	1.71	2.19	4.13	6.13
49	1.23	1.51	1.89	2.41	4.49	6.82
50	1.36	1.67	2.08	2.67	4.89	7.46
51	1.50	1.84	2.28	2.92	5.32	8.02
52	1.63	2.02	2.50	3.20	5.79	8.53
53	1.78	2.22	2.73	3.50	6.29	9.03
54	1.96	2.44	2.99	3.83	6.83	9.55
55	2.14	2.68	3.28	4.18	7.42	10.12
56	2.35	2.93	3.60	4.56	8.03	10.70
57	2.56	3.20	3.94	4.94	8.68	11.27
58	2.82	3.50	4.32	5.36	9.39	11.90
59	3.11	3.84	4.76	5.87	10.19	12.67
60	3.44	4.26	5.27	6.49	11.12	13.66
61	3.82	4.73	5.84	7.24	12.17	14.79
62	4.23	5.27	6.49	8.12	13.33	16.04
63	4.72	5.89	7.21	9.11	14.63	17.55
64	5.28	6.59	8.02	10.21	16.12	19.48
65	5.96	7.42	8.91	11.39	17.83	21.98
66	6.74	8.33	9.79	12.52	19.63	24.97
67	7.62	9.32	10.66	13.64	21.54	28.68
68	8.65	10.47	11.70	14.96	23.76	32.97
69	9.83	11.85	13.08	16.70	26.55	37.59
70	11.21	13.52	14.98	19.13	30.13	43.80
71	12.80	15.56	17.51	22.37	34.58	51.34
72	14.57	17.96	20.68	26.40	39.88	60.25
73	16.58	20.70	24.37	31.11	46.02	70.50
74	18.89	23.70	28.42	36.28	52.98	81.96
75	21.53	26.91	32.67	41.72	60.76	94.57
76	24.54	30.30	37.06	47.33	69.38	108.32
77	27.97	33.90	41.60	53.12	78.92	123.30
78	31.86	37.67	46.20	58.99	89.42	139.54
79	36.25	41.61	50.78	64.85	100.91	157.04
80	41.20	45.67	55.28	70.59	113.45	175.82

\$100,000 - \$249,999

OPTerm 10 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.33	0.41	0.51	0.66	0.98	1.37
21	0.33	0.41	0.51	0.66	0.98	1.37
22	0.33	0.41	0.51	0.66	0.98	1.37
23	0.33	0.41	0.51	0.66	0.98	1.37
24	0.33	0.41	0.51	0.66	0.98	1.37
25	0.33	0.41	0.51	0.66	0.98	1.37
26	0.33	0.41	0.51	0.66	0.99	1.37
27	0.33	0.41	0.51	0.66	1.01	1.38
28	0.33	0.41	0.51	0.66	1.02	1.38
29	0.33	0.41	0.51	0.66	1.04	1.39
30	0.33	0.41	0.51	0.66	1.06	1.40
31	0.33	0.41	0.51	0.66	1.07	1.40
32	0.33	0.41	0.51	0.66	1.08	1.40
33	0.33	0.41	0.51	0.66	1.09	1.40
34	0.33	0.41	0.51	0.66	1.11	1.41
35	0.33	0.41	0.51	0.66	1.15	1.46
36	0.34	0.43	0.55	0.69	1.22	1.55
37	0.37	0.46	0.58	0.75	1.31	1.67
38	0.40	0.49	0.63	0.81	1.42	1.83
39	0.43	0.55	0.67	0.87	1.54	2.00
40	0.47	0.59	0.74	0.95	1.66	2.18
41	0.51	0.65	0.80	1.02	1.79	2.38
42	0.57	0.71	0.86	1.10	1.94	2.60
43	0.63	0.79	0.93	1.19	2.10	2.85
44	0.69	0.86	1.00	1.28	2.26	3.11
45	0.75	0.93	1.09	1.40	2.44	3.38
46	0.81	1.00	1.18	1.50	2.62	3.67
47	0.86	1.07	1.27	1.63	2.82	4.00
48	0.91	1.16	1.37	1.73	3.03	4.33
49	0.99	1.23	1.47	1.88	3.25	4.67
50	1.06	1.33	1.59	2.03	3.48	5.00
51	1.16	1.43	1.70	2.17	3.72	5.31
52	1.26	1.53	1.84	2.35	3.98	5.61
53	1.37	1.64	1.98	2.53	4.25	5.91
54	1.48	1.76	2.14	2.73	4.56	6.23
55	1.61	1.91	2.31	2.95	4.91	6.58
56	1.71	2.06	2.49	3.17	5.33	6.95
57	1.83	2.21	2.67	3.40	5.80	7.33
58	1.93	2.39	2.89	3.66	6.32	7.74
59	2.08	2.58	3.13	3.98	6.86	8.21
60	2.26	2.82	3.43	4.38	7.40	8.74
61	2.49	3.11	3.79	4.88	7.92	9.33
62	2.75	3.41	4.20	5.50	8.44	9.96
63	3.07	3.78	4.67	6.21	9.00	10.69
64	3.41	4.17	5.20	6.95	9.62	11.53
65	3.80	4.60	5.74	7.73	10.36	12.54
66	4.19	5.01	6.28	8.48	11.15	13.35
67	4.57	5.40	6.79	9.21	11.99	13.98
68	5.02	5.87	7.39	10.04	12.96	14.93
69	5.64	6.52	8.20	11.10	14.19	16.85
70	6.52	7.46	9.31	12.52	15.79	20.27
71	7.67	8.70	10.76	14.31	17.62	25.29
72	9.09	10.28	12.53	16.44	19.52	31.70
73	10.77	12.13	14.58	18.94	21.84	39.62
74	12.69	14.20	16.96	21.79	25.06	49.13
75	14.84	16.49	19.59	25.02	29.57	60.34
76	17.20	18.93	22.52	28.65	35.72	73.48
77	19.79	21.57	25.76	32.71	43.59	88.58
78	22.62	24.39	29.31	37.22	53.56	105.78
79	25.69	27.38	33.18	42.23	65.93	125.20
80	29.01	30.53	37.40	47.75	81.12	147.01

\$250,000 - \$999,999

OPTerm 10 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.24	0.33	0.45	0.61	1.10	1.46
21	0.24	0.33	0.45	0.61	1.10	1.46
22	0.24	0.33	0.45	0.61	1.10	1.46
23	0.24	0.33	0.45	0.61	1.10	1.46
24	0.24	0.33	0.45	0.61	1.10	1.46
25	0.24	0.33	0.45	0.61	1.10	1.46
26	0.24	0.33	0.45	0.61	1.11	1.46
27	0.24	0.33	0.45	0.61	1.12	1.47
28	0.24	0.33	0.45	0.61	1.13	1.48
29	0.24	0.33	0.45	0.61	1.14	1.49
30	0.24	0.33	0.45	0.61	1.15	1.50
31	0.24	0.33	0.45	0.61	1.16	1.51
32	0.24	0.33	0.45	0.61	1.16	1.51
33	0.24	0.33	0.45	0.61	1.17	1.51
34	0.24	0.33	0.45	0.61	1.18	1.53
35	0.24	0.33	0.45	0.61	1.22	1.59
36	0.25	0.35	0.47	0.64	1.28	1.68
37	0.26	0.37	0.50	0.69	1.35	1.80
38	0.28	0.40	0.53	0.74	1.44	1.95
39	0.30	0.44	0.58	0.81	1.55	2.14
40	0.33	0.48	0.63	0.88	1.69	2.35
41	0.37	0.53	0.69	0.96	1.86	2.60
42	0.42	0.59	0.76	1.05	2.06	2.90
43	0.49	0.66	0.85	1.14	2.28	3.24
44	0.55	0.73	0.94	1.25	2.53	3.61
45	0.61	0.81	1.04	1.38	2.78	4.00
46	0.67	0.89	1.14	1.50	3.04	4.43
47	0.72	0.99	1.27	1.66	3.32	4.92
48	0.77	1.10	1.41	1.85	3.61	5.44
49	0.84	1.21	1.57	2.05	3.94	5.95
50	0.93	1.34	1.73	2.27	4.30	6.45
51	1.05	1.46	1.90	2.49	4.71	6.90
52	1.19	1.57	2.09	2.71	5.15	7.32
53	1.35	1.70	2.29	2.96	5.64	7.75
54	1.53	1.85	2.51	3.23	6.17	8.22
55	1.71	2.04	2.76	3.53	6.72	8.78
56	1.90	2.27	3.03	3.84	7.28	9.41
57	2.09	2.55	3.31	4.17	7.86	10.09
58	2.31	2.86	3.63	4.54	8.49	10.86
59	2.55	3.20	4.00	4.98	9.22	11.75
60	2.83	3.57	4.43	5.51	10.11	12.82
61	3.14	3.95	4.94	6.16	11.15	13.99
62	3.47	4.35	5.52	6.91	12.34	15.25
63	3.85	4.79	6.17	7.76	13.68	16.74
64	4.29	5.31	6.90	8.70	15.21	18.60
65	4.81	5.92	7.69	9.73	16.94	20.96
66	5.42	6.61	8.45	10.73	18.76	23.67
67	6.10	7.38	9.21	11.73	20.70	26.73
68	6.88	8.26	10.11	12.89	22.93	30.39
69	7.77	9.32	11.31	14.45	25.71	35.03
70	8.77	10.59	12.97	16.58	29.24	40.94
71	9.85	12.09	15.17	19.39	33.59	48.31
72	10.98	13.80	17.92	22.90	38.74	57.19
73	12.27	15.76	21.13	27.00	44.70	67.46
74	13.87	18.01	24.65	31.49	51.44	78.95
75	15.90	20.58	28.35	36.22	58.98	91.50
76	18.47	23.50	32.17	41.10	67.34	105.07
77	21.63	26.83	36.11	46.13	76.59	119.73
78	25.50	30.59	40.11	51.23	86.78	135.45
79	30.15	34.84	44.10	56.33	97.94	152.20
80	35.73	39.62	48.01	61.33	110.14	169.95

\$250,000 - \$999,999

OPTerm 10 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.22	0.29	0.39	0.51	0.82	1.21
21	0.22	0.29	0.39	0.51	0.82	1.21
22	0.22	0.29	0.39	0.51	0.82	1.21
23	0.22	0.29	0.39	0.51	0.82	1.21
24	0.22	0.29	0.39	0.51	0.82	1.21
25	0.22	0.29	0.39	0.51	0.82	1.21
26	0.22	0.29	0.39	0.51	0.83	1.21
27	0.22	0.29	0.39	0.51	0.84	1.21
28	0.22	0.29	0.39	0.51	0.86	1.21
29	0.22	0.29	0.39	0.51	0.87	1.21
30	0.22	0.29	0.39	0.51	0.89	1.21
31	0.22	0.29	0.39	0.51	0.90	1.21
32	0.22	0.29	0.39	0.51	0.91	1.21
33	0.22	0.29	0.39	0.51	0.92	1.22
34	0.22	0.29	0.39	0.51	0.93	1.24
35	0.22	0.29	0.39	0.51	0.97	1.28
36	0.23	0.30	0.41	0.54	1.03	1.34
37	0.24	0.32	0.44	0.58	1.10	1.42
38	0.25	0.34	0.48	0.63	1.18	1.52
39	0.27	0.36	0.52	0.69	1.28	1.64
40	0.30	0.40	0.57	0.75	1.39	1.78
41	0.33	0.45	0.62	0.81	1.51	1.95
42	0.38	0.51	0.67	0.88	1.64	2.15
43	0.43	0.57	0.73	0.95	1.79	2.38
44	0.48	0.64	0.79	1.03	1.95	2.62
45	0.53	0.71	0.86	1.12	2.12	2.86
46	0.58	0.77	0.93	1.21	2.30	3.11
47	0.62	0.83	1.01	1.31	2.51	3.38
48	0.67	0.89	1.09	1.40	2.72	3.65
49	0.73	0.96	1.18	1.52	2.93	3.93
50	0.79	1.02	1.27	1.64	3.14	4.20
51	0.86	1.10	1.37	1.77	3.32	4.45
52	0.93	1.17	1.48	1.91	3.47	4.68
53	1.02	1.26	1.59	2.06	3.63	4.92
54	1.11	1.36	1.72	2.23	3.83	5.19
55	1.20	1.47	1.86	2.41	4.09	5.51
56	1.30	1.60	2.01	2.57	4.44	5.89
57	1.40	1.74	2.16	2.72	4.87	6.31
58	1.50	1.89	2.33	2.88	5.35	6.78
59	1.63	2.07	2.54	3.10	5.85	7.32
60	1.78	2.26	2.78	3.40	6.36	7.92
61	1.96	2.47	3.07	3.80	6.83	8.59
62	2.16	2.70	3.40	4.28	7.30	9.33
63	2.39	2.96	3.78	4.84	7.80	10.16
64	2.65	3.25	4.20	5.45	8.40	11.10
65	2.92	3.58	4.65	6.11	9.16	12.16
66	3.17	3.90	5.09	6.76	10.04	12.96
67	3.39	4.23	5.53	7.42	11.01	13.54
68	3.66	4.61	6.05	8.18	12.16	14.40
69	4.08	5.15	6.73	9.12	13.57	16.26
70	4.72	5.91	7.66	10.33	15.31	19.67
71	5.60	6.92	8.87	11.82	17.26	24.74
72	6.70	8.17	10.33	13.58	19.28	31.26
73	8.02	9.64	12.04	15.65	21.70	39.32
74	9.56	11.31	14.00	18.01	25.00	48.98
75	11.32	13.17	16.19	20.69	29.56	60.33
76	13.32	15.20	18.61	23.68	35.70	73.47
77	15.56	17.43	21.29	27.04	43.57	88.56
78	18.08	19.84	24.23	30.78	53.51	105.76
79	20.87	22.44	27.44	34.92	65.79	125.18
80	23.96	25.22	30.93	39.51	80.83	147.00

\$1,000,000 - \$2,000,000

OPTerm 10 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.23	0.32	0.45	0.61	1.04	1.46
21	0.23	0.32	0.45	0.61	1.04	1.46
22	0.23	0.32	0.45	0.61	1.04	1.46
23	0.23	0.32	0.45	0.61	1.04	1.46
24	0.23	0.32	0.45	0.61	1.04	1.46
25	0.23	0.32	0.45	0.61	1.04	1.46
26	0.23	0.32	0.45	0.61	1.05	1.46
27	0.23	0.32	0.45	0.61	1.07	1.47
28	0.23	0.32	0.45	0.61	1.09	1.48
29	0.23	0.32	0.45	0.61	1.10	1.49
30	0.23	0.32	0.45	0.61	1.12	1.50
31	0.23	0.32	0.45	0.61	1.13	1.51
32	0.23	0.32	0.45	0.61	1.13	1.51
33	0.23	0.32	0.45	0.61	1.14	1.51
34	0.23	0.32	0.45	0.61	1.15	1.53
35	0.23	0.32	0.45	0.61	1.19	1.59
36	0.24	0.34	0.47	0.64	1.24	1.68
37	0.25	0.36	0.50	0.69	1.31	1.80
38	0.26	0.39	0.53	0.74	1.40	1.95
39	0.28	0.42	0.58	0.81	1.51	2.14
40	0.31	0.46	0.63	0.88	1.64	2.35
41	0.34	0.51	0.69	0.96	1.81	2.60
42	0.39	0.56	0.76	1.05	2.01	2.90
43	0.44	0.62	0.85	1.14	2.23	3.24
44	0.49	0.69	0.94	1.25	2.47	3.61
45	0.55	0.76	1.04	1.38	2.72	4.00
46	0.60	0.82	1.14	1.50	2.97	4.43
47	0.66	0.90	1.27	1.66	3.23	4.92
48	0.73	0.98	1.41	1.85	3.50	5.44
49	0.81	1.07	1.57	2.05	3.81	5.95
50	0.90	1.18	1.73	2.27	4.16	6.45
51	1.00	1.31	1.90	2.49	4.56	6.90
52	1.11	1.45	2.09	2.71	5.00	7.32
53	1.24	1.61	2.29	2.96	5.48	7.75
54	1.38	1.78	2.51	3.23	6.00	8.22
55	1.54	1.97	2.76	3.53	6.56	8.78
56	1.72	2.17	3.03	3.84	7.13	9.41
57	1.92	2.37	3.31	4.17	7.73	10.09
58	2.14	2.60	3.63	4.54	8.39	10.86
59	2.39	2.88	4.00	4.98	9.15	11.75
60	2.67	3.21	4.43	5.51	10.06	12.82
61	2.98	3.61	4.94	6.16	11.12	13.99
62	3.34	4.08	5.52	6.91	12.32	15.25
63	3.72	4.60	6.17	7.76	13.67	16.74
64	4.14	5.19	6.90	8.70	15.21	18.60
65	4.59	5.83	7.69	9.73	16.94	20.96
66	5.02	6.50	8.45	10.73	18.75	23.67
67	5.44	7.21	9.21	11.73	20.67	26.73
68	5.92	8.00	10.11	12.89	22.88	30.39
69	6.55	8.97	11.31	14.45	25.64	35.03
70	7.41	10.15	12.97	16.58	29.16	40.94
71	8.48	11.56	15.17	19.39	33.52	48.31
72	9.73	13.18	17.92	22.90	38.68	57.19
73	11.22	15.04	21.13	27.00	44.66	67.46
74	13.04	17.19	24.65	31.49	51.43	78.95
75	15.27	19.67	28.35	36.22	58.98	91.50
76	17.97	22.52	32.17	41.10	67.33	105.07
77	21.19	25.77	36.11	46.13	76.56	119.73
78	25.01	29.48	40.11	51.23	86.70	135.45
79	29.49	33.68	44.10	56.33	97.79	152.20
80	34.71	38.43	48.01	61.33	109.87	169.95

\$1,000,000 - \$2,000,000

OPTerm 10 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.21	0.28	0.39	0.51	0.82	1.21
21	0.21	0.28	0.39	0.51	0.82	1.21
22	0.21	0.28	0.39	0.51	0.82	1.21
23	0.21	0.28	0.39	0.51	0.82	1.21
24	0.21	0.28	0.39	0.51	0.82	1.21
25	0.21	0.28	0.39	0.51	0.82	1.21
26	0.21	0.28	0.39	0.51	0.82	1.21
27	0.21	0.28	0.39	0.51	0.83	1.21
28	0.21	0.28	0.39	0.51	0.84	1.21
29	0.21	0.28	0.39	0.51	0.85	1.21
30	0.21	0.28	0.39	0.51	0.86	1.21
31	0.21	0.28	0.39	0.51	0.87	1.21
32	0.21	0.28	0.39	0.51	0.88	1.21
33	0.21	0.28	0.39	0.51	0.89	1.22
34	0.21	0.28	0.39	0.51	0.91	1.24
35	0.21	0.28	0.39	0.51	0.95	1.28
36	0.22	0.29	0.41	0.54	1.00	1.34
37	0.23	0.31	0.44	0.58	1.07	1.42
38	0.25	0.33	0.48	0.63	1.16	1.52
39	0.27	0.36	0.52	0.69	1.25	1.64
40	0.29	0.39	0.57	0.75	1.35	1.78
41	0.32	0.44	0.62	0.81	1.46	1.95
42	0.36	0.49	0.67	0.88	1.59	2.15
43	0.41	0.56	0.73	0.95	1.74	2.38
44	0.45	0.63	0.79	1.03	1.89	2.62
45	0.50	0.69	0.86	1.12	2.04	2.86
46	0.54	0.75	0.93	1.21	2.20	3.11
47	0.59	0.81	1.01	1.31	2.37	3.38
48	0.64	0.87	1.09	1.40	2.55	3.65
49	0.69	0.94	1.18	1.52	2.74	3.93
50	0.74	0.97	1.27	1.64	2.93	4.20
51	0.81	1.05	1.37	1.77	3.12	4.45
52	0.88	1.13	1.48	1.91	3.32	4.68
53	0.96	1.22	1.59	2.06	3.52	4.92
54	1.05	1.32	1.72	2.23	3.77	5.19
55	1.14	1.43	1.86	2.41	4.06	5.51
56	1.24	1.53	2.01	2.57	4.43	5.89
57	1.34	1.64	2.16	2.72	4.86	6.31
58	1.46	1.76	2.33	2.88	5.34	6.78
59	1.59	1.90	2.54	3.10	5.84	7.32
60	1.74	2.08	2.78	3.40	6.34	7.92
61	1.91	2.31	3.07	3.80	6.81	8.59
62	2.11	2.57	3.40	4.28	7.27	9.33
63	2.33	2.87	3.78	4.84	7.77	10.16
64	2.58	3.21	4.20	5.45	8.37	11.10
65	2.85	3.56	4.65	6.11	9.12	12.16
66	3.11	3.89	5.09	6.76	9.99	12.96
67	3.35	4.20	5.53	7.42	10.97	13.54
68	3.65	4.57	6.05	8.18	12.12	14.40
69	4.08	5.09	6.73	9.12	13.53	16.26
70	4.71	5.84	7.66	10.33	15.27	19.67
71	5.56	6.86	8.87	11.82	17.21	24.74
72	6.62	8.12	10.33	13.58	19.23	31.26
73	7.88	9.62	12.04	15.65	21.65	39.32
74	9.34	11.31	14.00	18.01	24.94	48.98
75	11.03	13.15	16.19	20.69	29.48	60.33
76	12.94	15.13	18.61	23.68	35.58	73.47
77	15.11	17.27	21.29	27.04	43.40	88.56
78	17.53	19.54	24.23	30.78	53.26	105.76
79	20.24	21.94	27.44	34.92	65.45	125.18
80	23.24	24.46	30.93	39.51	80.36	147.00

\$2,000,001 & over

OPTerm 10 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.28	0.39	0.53	0.71	1.08	1.51
21	0.28	0.39	0.53	0.71	1.08	1.51
22	0.28	0.39	0.53	0.71	1.08	1.51
23	0.28	0.39	0.53	0.71	1.08	1.51
24	0.28	0.39	0.53	0.71	1.08	1.51
25	0.28	0.39	0.53	0.71	1.08	1.51
26	0.28	0.39	0.53	0.71	1.09	1.51
27	0.28	0.39	0.53	0.71	1.11	1.52
28	0.28	0.39	0.53	0.71	1.13	1.53
29	0.28	0.39	0.53	0.71	1.14	1.54
30	0.28	0.39	0.53	0.71	1.16	1.55
31	0.28	0.39	0.53	0.71	1.17	1.56
32	0.28	0.39	0.53	0.71	1.17	1.56
33	0.28	0.39	0.53	0.71	1.18	1.56
34	0.28	0.39	0.53	0.71	1.19	1.58
35	0.28	0.39	0.53	0.71	1.23	1.65
36	0.29	0.41	0.55	0.75	1.28	1.74
37	0.31	0.44	0.59	0.80	1.36	1.86
38	0.33	0.47	0.63	0.87	1.45	2.02
39	0.36	0.51	0.68	0.95	1.56	2.21
40	0.39	0.56	0.74	1.04	1.70	2.43
41	0.43	0.61	0.81	1.13	1.87	2.69
42	0.47	0.68	0.90	1.24	2.08	3.00
43	0.52	0.75	0.99	1.36	2.31	3.35
44	0.58	0.82	1.10	1.48	2.56	3.74
45	0.64	0.90	1.22	1.62	2.82	4.14
46	0.71	0.98	1.35	1.77	3.07	4.59
47	0.78	1.06	1.49	1.92	3.34	5.09
48	0.86	1.15	1.65	2.09	3.62	5.63
49	0.95	1.26	1.82	2.28	3.94	6.16
50	1.06	1.38	2.00	2.49	4.31	6.68
51	1.18	1.53	2.19	2.73	4.72	7.14
52	1.31	1.69	2.40	2.99	5.18	7.58
53	1.46	1.88	2.63	3.27	5.67	8.02
54	1.63	2.09	2.88	3.59	6.21	8.51
55	1.81	2.31	3.15	3.92	6.79	9.09
56	2.01	2.54	3.43	4.27	7.38	9.74
57	2.23	2.79	3.73	4.64	8.00	10.44
58	2.48	3.06	4.06	5.05	8.68	11.24
59	2.76	3.38	4.45	5.51	9.47	12.16
60	3.08	3.76	4.94	6.05	10.41	13.27
61	3.45	4.21	5.55	6.66	11.51	14.48
62	3.86	4.72	6.26	7.33	12.75	15.78
63	4.31	5.29	7.06	8.08	14.15	17.33
64	4.81	5.93	7.94	8.94	15.74	19.25
65	5.34	6.65	8.86	9.92	17.53	21.69
66	5.85	7.39	9.70	10.94	19.41	24.50
67	6.35	8.18	10.48	11.96	21.39	27.67
68	6.92	9.07	11.39	13.15	23.68	31.45
69	7.67	10.17	12.70	14.74	26.54	36.26
70	8.69	11.56	14.60	16.91	30.18	42.37
71	9.96	13.24	17.22	19.79	34.69	50.00
72	11.43	15.20	20.55	23.37	40.03	59.19
73	13.18	17.47	24.47	27.55	46.22	69.82
74	15.31	20.08	28.76	32.12	53.23	81.71
75	17.92	23.07	33.26	36.94	61.04	94.70
76	21.09	26.48	37.86	42.67	69.69	108.75
77	24.87	30.34	42.56	49.01	79.24	123.92
78	29.34	34.70	47.27	55.99	89.73	140.19
79	34.59	39.59	51.89	63.62	101.21	157.53
80	40.72	45.08	56.32	71.94	113.72	175.90

\$2,000,001 & over

OPTerm 10 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.23	0.33	0.45	0.53	0.85	1.25
21	0.23	0.33	0.45	0.53	0.85	1.25
22	0.23	0.33	0.45	0.53	0.85	1.25
23	0.23	0.33	0.45	0.53	0.85	1.25
24	0.23	0.33	0.45	0.53	0.85	1.25
25	0.23	0.33	0.45	0.53	0.85	1.25
26	0.23	0.33	0.45	0.53	0.85	1.25
27	0.23	0.33	0.45	0.53	0.86	1.25
28	0.23	0.33	0.45	0.54	0.87	1.25
29	0.23	0.33	0.45	0.54	0.88	1.25
30	0.23	0.33	0.45	0.54	0.89	1.25
31	0.23	0.33	0.45	0.54	0.90	1.25
32	0.23	0.33	0.45	0.54	0.91	1.25
33	0.23	0.33	0.45	0.54	0.92	1.26
34	0.23	0.33	0.46	0.55	0.94	1.28
35	0.23	0.33	0.46	0.55	0.98	1.32
36	0.24	0.34	0.48	0.58	1.04	1.39
37	0.26	0.36	0.52	0.62	1.11	1.47
38	0.29	0.39	0.56	0.68	1.20	1.57
39	0.32	0.42	0.60	0.74	1.29	1.70
40	0.35	0.46	0.65	0.80	1.40	1.84
41	0.39	0.51	0.71	0.87	1.51	2.02
42	0.43	0.57	0.77	0.96	1.65	2.23
43	0.48	0.63	0.84	1.05	1.80	2.46
44	0.53	0.70	0.91	1.14	1.96	2.71
45	0.58	0.77	0.99	1.24	2.11	2.96
46	0.63	0.83	1.07	1.34	2.28	3.22
47	0.68	0.90	1.16	1.44	2.45	3.50
48	0.73	0.97	1.26	1.55	2.64	3.78
49	0.79	1.04	1.36	1.66	2.84	4.07
50	0.86	1.12	1.46	1.79	3.03	4.35
51	0.94	1.21	1.57	1.93	3.23	4.61
52	1.03	1.30	1.68	2.09	3.44	4.84
53	1.12	1.41	1.80	2.26	3.64	5.09
54	1.22	1.52	1.93	2.45	3.90	5.37
55	1.33	1.64	2.08	2.64	4.20	5.70
56	1.44	1.77	2.24	2.84	4.59	6.10
57	1.54	1.91	2.42	3.04	5.03	6.53
58	1.66	2.06	2.61	3.26	5.53	7.02
59	1.80	2.23	2.84	3.52	6.04	7.58
60	1.96	2.44	3.11	3.83	6.56	8.20
61	2.15	2.68	3.43	4.20	7.05	8.89
62	2.37	2.95	3.80	4.61	7.52	9.66
63	2.62	3.26	4.22	5.09	8.04	10.52
64	2.90	3.59	4.67	5.62	8.66	11.49
65	3.22	3.97	5.17	6.23	9.44	12.59
66	3.54	4.33	5.63	6.89	10.34	13.41
67	3.86	4.68	6.08	7.57	11.35	14.01
68	4.25	5.11	6.60	8.34	12.54	14.90
69	4.78	5.69	7.35	9.30	14.00	16.83
70	5.52	6.52	8.43	10.54	15.80	20.36
71	6.47	7.62	9.89	12.16	17.81	25.61
72	7.62	8.97	11.70	14.07	19.90	32.35
73	8.98	10.57	13.85	16.31	22.41	40.70
74	10.59	12.41	16.29	18.95	25.81	50.69
75	12.48	14.48	18.99	22.05	30.51	62.44
76	14.68	16.79	21.93	25.66	36.83	76.04
77	17.23	19.35	25.14	29.84	44.92	91.66
78	20.15	22.19	28.60	34.64	55.12	109.46
79	23.48	25.30	32.32	40.11	67.74	129.56
80	27.26	28.69	36.28	46.35	83.17	152.15

\$50,000 - \$99,999

OPTerm 15 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.63	0.79	1.00	1.23	2.17	3.17
21	0.63	0.79	1.00	1.23	2.17	3.17
22	0.63	0.79	1.00	1.23	2.17	3.17
23	0.63	0.79	1.00	1.23	2.17	3.17
24	0.63	0.79	1.00	1.23	2.17	3.17
25	0.63	0.79	1.00	1.23	2.17	3.17
26	0.63	0.79	1.00	1.23	2.19	3.17
27	0.63	0.79	1.00	1.23	2.22	3.18
28	0.63	0.79	1.00	1.23	2.25	3.19
29	0.63	0.79	1.00	1.23	2.29	3.20
30	0.63	0.79	1.00	1.23	2.33	3.22
31	0.63	0.79	1.00	1.23	2.37	3.23
32	0.63	0.79	1.00	1.23	2.41	3.24
33	0.63	0.79	1.00	1.23	2.46	3.26
34	0.63	0.79	1.00	1.25	2.53	3.31
35	0.63	0.79	1.00	1.29	2.64	3.41
36	0.66	0.83	1.05	1.35	2.78	3.57
37	0.70	0.90	1.12	1.43	2.96	3.77
38	0.76	0.98	1.22	1.52	3.16	4.02
39	0.83	1.07	1.33	1.65	3.41	4.32
40	0.92	1.17	1.46	1.81	3.69	4.68
41	1.03	1.29	1.62	2.02	4.03	5.12
42	1.17	1.43	1.81	2.29	4.43	5.64
43	1.33	1.58	2.02	2.59	4.87	6.23
44	1.49	1.74	2.25	2.89	5.33	6.84
45	1.65	1.90	2.47	3.18	5.79	7.45
46	1.80	2.06	2.69	3.44	6.25	8.05
47	1.95	2.22	2.92	3.69	6.71	8.66
48	2.10	2.39	3.16	3.94	7.20	9.30
49	2.25	2.58	3.43	4.22	7.72	9.98
50	2.42	2.79	3.72	4.55	8.30	10.73
51	2.59	3.03	4.05	4.94	8.91	11.53
52	2.76	3.30	4.41	5.37	9.56	12.39
53	2.95	3.59	4.80	5.85	10.27	13.32
54	3.17	3.91	5.21	6.37	11.07	14.33
55	3.42	4.26	5.66	6.94	12.00	15.46
56	3.70	4.61	6.11	7.54	13.06	16.69
57	4.01	4.97	6.57	8.19	14.25	18.02
58	4.36	5.37	7.07	8.90	15.57	19.49
59	4.79	5.86	7.68	9.71	17.06	21.12
60	5.31	6.47	8.41	10.65	18.71	22.96
61	5.95	7.18	9.23	11.63	20.45	24.79
62	6.61	7.98	10.12	12.65	22.29	26.64
63	7.39	8.92	11.18	13.85	24.39	28.82
64	8.35	10.07	12.51	15.40	26.93	31.71
65	9.53	11.49	14.21	17.46	30.08	35.66
66	11.08	13.17	16.30	20.09	33.98	40.98
67	12.88	15.13	18.76	23.28	38.68	47.76
68	15.00	17.40	21.62	27.00	44.02	55.59
69	17.55	20.02	24.95	31.18	49.73	63.83
70	20.62	23.02	28.78	35.76	55.62	71.99
71	24.52	27.12	33.66	40.73	61.55	85.08
72	28.62	31.88	38.17	46.12	67.52	95.78
73	33.70	37.68	43.83	51.91	73.39	102.00
74	39.60	44.55	50.22	58.10	79.07	102.10
75	46.43	52.65	57.40	64.68	84.39	102.22

\$50,000 - \$99,999

OPTerm 15 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.58	0.71	0.88	1.08	1.67	2.46
21	0.58	0.71	0.88	1.08	1.67	2.46
22	0.58	0.71	0.88	1.08	1.67	2.46
23	0.58	0.71	0.88	1.08	1.67	2.46
24	0.58	0.71	0.88	1.08	1.67	2.46
25	0.58	0.71	0.88	1.08	1.67	2.46
26	0.58	0.71	0.88	1.08	1.69	2.48
27	0.58	0.71	0.88	1.08	1.73	2.50
28	0.58	0.72	0.88	1.09	1.76	2.52
29	0.58	0.72	0.88	1.09	1.80	2.56
30	0.58	0.72	0.88	1.09	1.83	2.60
31	0.58	0.72	0.88	1.09	1.85	2.65
32	0.58	0.72	0.88	1.09	1.87	2.70
33	0.58	0.72	0.90	1.09	1.89	2.76
34	0.59	0.72	0.90	1.10	1.93	2.84
35	0.60	0.72	0.92	1.10	2.00	2.93
36	0.63	0.75	0.95	1.16	2.11	3.03
37	0.66	0.79	1.01	1.24	2.24	3.15
38	0.71	0.84	1.10	1.35	2.41	3.29
39	0.76	0.89	1.19	1.46	2.60	3.46
40	0.81	0.95	1.28	1.58	2.81	3.68
41	0.86	1.01	1.38	1.70	3.06	3.96
42	0.92	1.06	1.49	1.83	3.36	4.30
43	0.99	1.13	1.61	1.96	3.68	4.69
44	1.06	1.20	1.74	2.11	4.02	5.10
45	1.13	1.28	1.87	2.27	4.35	5.53
46	1.21	1.37	2.00	2.44	4.68	5.98
47	1.29	1.48	2.15	2.63	5.01	6.46
48	1.38	1.59	2.30	2.83	5.35	6.97
49	1.48	1.72	2.45	3.04	5.72	7.50
50	1.58	1.86	2.62	3.26	6.13	8.04
51	1.68	2.01	2.78	3.46	6.57	8.56
52	1.79	2.17	2.95	3.66	7.04	9.06
53	1.90	2.35	3.13	3.88	7.56	9.60
54	2.04	2.55	3.35	4.16	8.11	10.26
55	2.21	2.79	3.63	4.53	8.73	11.09
56	2.41	3.06	3.98	5.03	9.42	12.16
57	2.65	3.37	4.39	5.63	10.19	13.44
58	2.92	3.71	4.86	6.32	11.02	14.88
59	3.24	4.10	5.38	7.08	11.89	16.42
60	3.61	4.52	5.95	7.87	12.78	17.99
61	4.07	5.03	6.55	8.70	13.60	19.56
62	4.59	5.54	7.20	9.58	14.37	21.18
63	5.16	6.10	7.91	10.54	15.21	22.92
64	5.77	6.70	8.74	11.61	16.31	24.88
65	6.42	7.38	9.70	12.82	17.79	27.13
66	7.08	8.14	10.73	14.09	19.71	29.69
67	7.79	8.99	11.74	15.36	22.06	32.54
68	8.50	9.96	12.93	16.80	24.78	35.71
69	9.25	11.03	14.55	18.66	27.80	39.25
70	9.99	12.25	16.80	21.14	31.06	43.18
71	11.84	14.87	19.85	24.40	34.53	47.56
72	14.37	18.44	23.79	28.52	38.22	52.41
73	17.71	23.15	28.78	33.66	42.12	57.81
74	21.99	29.17	34.98	39.98	46.18	63.78
75	27.41	36.75	42.60	47.68	50.40	70.34

\$100,000 - \$249,999

OPTerm 15 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.49	0.62	0.78	0.97	1.69	2.54
21	0.49	0.62	0.78	0.97	1.69	2.54
22	0.49	0.62	0.78	0.97	1.69	2.54
23	0.49	0.62	0.78	0.97	1.69	2.54
24	0.49	0.62	0.78	0.97	1.69	2.54
25	0.49	0.62	0.78	0.97	1.69	2.54
26	0.49	0.62	0.78	0.97	1.72	2.54
27	0.49	0.62	0.78	0.97	1.75	2.55
28	0.49	0.62	0.78	0.97	1.79	2.56
29	0.49	0.62	0.78	0.97	1.83	2.57
30	0.49	0.62	0.78	0.97	1.87	2.59
31	0.49	0.62	0.78	0.97	1.90	2.60
32	0.49	0.62	0.78	0.97	1.92	2.61
33	0.49	0.62	0.78	0.97	1.95	2.62
34	0.49	0.62	0.78	0.99	2.00	2.66
35	0.49	0.62	0.78	1.02	2.08	2.74
36	0.52	0.66	0.82	1.06	2.19	2.86
37	0.55	0.70	0.87	1.13	2.34	3.03
38	0.60	0.76	0.95	1.21	2.51	3.23
39	0.66	0.83	1.04	1.29	2.71	3.47
40	0.72	0.91	1.14	1.42	2.94	3.76
41	0.82	1.01	1.27	1.57	3.20	4.11
42	0.94	1.13	1.41	1.75	3.51	4.53
43	1.07	1.25	1.58	1.95	3.85	5.00
44	1.22	1.39	1.75	2.17	4.22	5.49
45	1.36	1.54	1.93	2.40	4.62	5.98
46	1.50	1.68	2.12	2.62	5.05	6.44
47	1.64	1.83	2.30	2.85	5.53	6.90
48	1.79	1.99	2.50	3.11	6.04	7.38
49	1.96	2.17	2.71	3.38	6.60	7.94
50	2.14	2.37	2.97	3.70	7.21	8.62
51	2.31	2.60	3.24	4.05	7.87	9.46
52	2.50	2.84	3.55	4.43	8.58	10.46
53	2.68	3.12	3.90	4.86	9.35	11.55
54	2.91	3.43	4.29	5.33	10.19	12.69
55	3.19	3.77	4.72	5.86	11.10	13.82
56	3.51	4.14	5.18	6.43	12.07	14.88
57	3.86	4.52	5.67	7.06	13.10	15.92
58	4.28	4.96	6.23	7.75	14.22	17.01
59	4.75	5.49	6.89	8.57	15.48	18.29
60	5.31	6.14	7.68	9.56	16.90	19.84
61	5.95	6.92	8.59	10.67	18.42	21.57
62	6.61	7.81	9.59	11.93	19.97	23.33
63	7.39	8.84	10.75	13.36	21.73	25.40
64	8.35	10.05	12.13	15.08	23.93	28.13
65	9.53	11.49	13.83	17.20	26.78	31.82
66	11.01	13.17	15.89	19.76	30.44	36.71
67	12.80	15.13	18.37	22.81	34.98	42.93
68	14.97	17.40	21.29	26.44	40.59	50.72
69	17.55	20.02	24.74	30.74	47.40	60.30
70	20.62	23.02	28.78	35.76	55.62	71.99
71	24.52	27.12	33.66	37.98	58.16	85.08
72	28.41	30.94	37.84	40.34	60.82	95.78
73	32.16	34.29	40.98	42.84	63.60	102.00
74	35.65	36.97	42.70	45.50	66.51	102.10
75	38.72	38.72	42.72	48.32	69.55	102.22

\$100,000 - \$249,999

OPTerm 15 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.45	0.55	0.69	0.86	1.30	1.99
21	0.45	0.55	0.69	0.86	1.30	1.99
22	0.45	0.55	0.69	0.86	1.30	1.99
23	0.45	0.55	0.69	0.86	1.30	1.99
24	0.45	0.55	0.69	0.86	1.30	1.99
25	0.45	0.55	0.69	0.86	1.30	1.99
26	0.45	0.55	0.69	0.86	1.33	2.00
27	0.45	0.55	0.69	0.86	1.36	2.02
28	0.45	0.56	0.69	0.86	1.40	2.05
29	0.45	0.56	0.69	0.86	1.44	2.08
30	0.45	0.56	0.69	0.86	1.47	2.11
31	0.45	0.56	0.69	0.86	1.49	2.15
32	0.45	0.56	0.69	0.86	1.49	2.19
33	0.45	0.56	0.69	0.86	1.49	2.24
34	0.46	0.56	0.69	0.86	1.51	2.30
35	0.47	0.56	0.70	0.87	1.56	2.37
36	0.49	0.60	0.74	0.92	1.64	2.45
37	0.54	0.64	0.79	0.99	1.74	2.54
38	0.59	0.70	0.85	1.07	1.87	2.65
39	0.63	0.77	0.93	1.16	2.02	2.79
40	0.68	0.83	1.00	1.24	2.19	2.96
41	0.72	0.89	1.08	1.35	2.40	3.18
42	0.78	0.95	1.17	1.46	2.65	3.46
43	0.84	1.04	1.27	1.57	2.93	3.77
44	0.90	1.10	1.37	1.70	3.21	4.10
45	0.95	1.18	1.47	1.82	3.49	4.44
46	1.01	1.27	1.58	1.95	3.76	4.80
47	1.08	1.35	1.69	2.09	4.02	5.19
48	1.15	1.44	1.79	2.24	4.30	5.60
49	1.22	1.54	1.92	2.38	4.59	6.02
50	1.31	1.64	2.06	2.55	4.92	6.46
51	1.40	1.75	2.19	2.72	5.27	6.88
52	1.51	1.85	2.31	2.88	5.65	7.28
53	1.62	1.97	2.46	3.05	6.07	7.71
54	1.76	2.13	2.66	3.31	6.52	8.24
55	1.96	2.36	2.94	3.66	7.01	8.91
56	2.20	2.68	3.35	4.16	7.55	9.82
57	2.48	3.07	3.84	4.78	8.13	10.50
58	2.82	3.53	4.42	5.48	8.77	11.89
59	3.20	4.03	5.03	6.25	9.48	13.14
60	3.61	4.52	5.65	7.02	10.27	14.45
61	4.07	5.03	6.28	7.81	11.11	15.71
62	4.59	5.54	6.92	8.63	11.96	16.93
63	5.16	6.10	7.62	9.52	12.92	18.26
64	5.77	6.70	8.38	10.48	14.11	19.88
65	6.42	7.38	9.23	11.55	15.64	21.97
66	7.08	8.14	10.19	12.72	17.59	24.64
67	7.79	8.99	11.25	14.05	20.00	27.96
68	8.50	9.96	12.44	15.52	22.97	32.05
69	9.25	11.03	13.79	17.18	26.57	37.04
70	9.99	12.25	15.31	19.02	30.90	43.08
71	11.59	14.03	17.77	21.89	31.74	47.52
72	13.42	15.80	20.17	24.37	32.60	52.41
73	15.50	17.51	22.41	26.25	33.49	57.81
74	17.86	19.10	24.40	27.35	34.40	63.77
75	20.53	20.53	26.04	27.42	35.34	70.34

\$250,000 - \$999,999

OPTerm 15 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.29	0.42	0.55	0.77	1.30	1.91
21	0.29	0.42	0.55	0.77	1.30	1.91
22	0.29	0.42	0.55	0.77	1.30	1.91
23	0.29	0.42	0.55	0.77	1.30	1.91
24	0.29	0.42	0.55	0.77	1.30	1.91
25	0.29	0.42	0.55	0.77	1.30	1.91
26	0.29	0.42	0.55	0.77	1.30	1.91
27	0.29	0.42	0.55	0.78	1.30	1.91
28	0.30	0.42	0.55	0.78	1.30	1.91
29	0.30	0.42	0.55	0.79	1.30	1.91
30	0.30	0.42	0.55	0.79	1.32	1.91
31	0.30	0.42	0.55	0.79	1.36	1.92
32	0.30	0.42	0.55	0.79	1.41	1.93
33	0.30	0.42	0.55	0.79	1.48	1.95
34	0.30	0.42	0.55	0.80	1.56	2.00
35	0.30	0.43	0.56	0.82	1.65	2.08
36	0.31	0.45	0.59	0.86	1.75	2.20
37	0.32	0.48	0.64	0.91	1.87	2.36
38	0.34	0.51	0.70	0.98	2.00	2.56
39	0.37	0.56	0.77	1.07	2.16	2.79
40	0.41	0.61	0.85	1.17	2.36	3.07
41	0.48	0.67	0.95	1.30	2.61	3.41
42	0.56	0.75	1.06	1.45	2.90	3.82
43	0.67	0.83	1.20	1.62	3.22	4.27
44	0.77	0.93	1.33	1.80	3.58	4.75
45	0.88	1.04	1.47	1.98	3.96	5.22
46	0.99	1.17	1.61	2.15	4.36	5.67
47	1.10	1.31	1.74	2.31	4.79	6.11
48	1.21	1.46	1.89	2.48	5.25	6.57
49	1.33	1.62	2.05	2.68	5.77	7.11
50	1.46	1.80	2.24	2.94	6.34	7.77
51	1.59	1.99	2.45	3.27	7.01	8.59
52	1.71	2.19	2.68	3.65	7.76	9.55
53	1.85	2.40	2.93	4.08	8.58	10.61
54	2.01	2.64	3.22	4.55	9.41	11.71
55	2.20	2.89	3.54	5.02	10.21	12.81
56	2.42	3.15	3.88	5.41	10.90	13.86
57	2.65	3.41	4.24	5.95	11.50	14.90
58	2.92	3.70	4.65	6.47	12.14	16.00
59	3.25	4.06	5.16	7.07	12.97	17.23
60	3.64	4.52	5.78	7.80	14.12	18.68
61	4.10	5.05	6.52	8.63	15.56	20.21
62	4.61	5.66	7.26	9.54	17.20	21.67
63	5.21	6.41	8.35	10.59	19.15	23.37
64	5.92	7.29	9.51	11.85	21.60	25.75
65	6.75	8.35	10.89	13.41	24.67	29.14
66	7.69	9.66	12.51	15.32	28.49	33.83
67	8.78	11.16	14.40	17.61	33.14	39.95
68	10.04	12.91	16.60	20.36	38.74	47.79
69	11.49	14.99	19.14	23.60	45.40	57.60
70	13.15	17.41	22.06	27.43	53.29	69.74
71	15.40	20.28	25.24	31.10	55.57	74.81
72	18.14	23.62	28.80	35.01	57.95	80.24
73	21.45	27.50	32.77	39.16	60.43	86.07
74	25.40	31.96	37.17	43.51	63.02	92.32
75	30.08	37.08	42.05	48.05	65.72	99.03

\$250,000 - \$999,999

OPTerm 15 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.28	0.37	0.51	0.69	0.97	1.28
21	0.28	0.37	0.51	0.69	0.97	1.28
22	0.28	0.37	0.51	0.69	0.97	1.28
23	0.28	0.37	0.51	0.69	0.97	1.28
24	0.28	0.37	0.51	0.69	0.97	1.28
25	0.28	0.37	0.51	0.69	0.97	1.28
26	0.28	0.37	0.51	0.69	0.99	1.28
27	0.28	0.37	0.51	0.69	1.01	1.29
28	0.29	0.38	0.51	0.69	1.03	1.30
29	0.29	0.38	0.51	0.69	1.05	1.32
30	0.29	0.38	0.51	0.69	1.08	1.35
31	0.29	0.38	0.51	0.69	1.10	1.40
32	0.29	0.38	0.51	0.69	1.12	1.46
33	0.29	0.38	0.51	0.69	1.15	1.54
34	0.29	0.38	0.51	0.69	1.18	1.62
35	0.29	0.39	0.52	0.70	1.24	1.72
36	0.30	0.41	0.54	0.74	1.32	1.82
37	0.32	0.44	0.58	0.80	1.43	1.93
38	0.34	0.48	0.62	0.87	1.55	2.06
39	0.37	0.53	0.67	0.95	1.69	2.21
40	0.40	0.57	0.72	1.03	1.85	2.39
41	0.44	0.62	0.78	1.11	2.03	2.61
42	0.48	0.68	0.86	1.21	2.23	2.86
43	0.53	0.75	0.94	1.31	2.45	3.14
44	0.59	0.81	1.03	1.41	2.68	3.44
45	0.64	0.88	1.12	1.52	2.92	3.76
46	0.69	0.94	1.21	1.63	3.16	4.10
47	0.75	1.01	1.31	1.75	3.42	4.48
48	0.81	1.08	1.41	1.87	3.69	4.88
49	0.87	1.15	1.52	2.00	3.98	5.30
50	0.94	1.24	1.64	2.15	4.30	5.72
51	1.01	1.34	1.77	2.29	4.64	6.12
52	1.09	1.45	1.90	2.43	5.01	6.51
53	1.17	1.57	2.05	2.59	5.41	6.93
54	1.26	1.71	2.23	2.81	5.85	7.42
55	1.38	1.86	2.43	3.12	6.33	8.04
56	1.52	2.03	2.66	3.54	6.85	8.80
57	1.68	2.21	2.93	4.06	7.40	9.69
58	1.86	2.41	3.23	4.66	8.02	10.69
59	2.07	2.65	3.56	5.31	8.70	11.80
60	2.31	2.92	3.94	5.98	9.46	12.99
61	2.57	3.21	4.35	6.67	10.28	14.23
62	2.86	3.55	4.77	7.41	11.11	15.50
63	3.19	3.93	5.25	8.19	12.05	16.90
64	3.57	4.38	5.84	9.05	13.22	18.61
65	4.04	4.90	6.56	9.99	14.71	20.74
66	4.57	5.59	7.54	11.02	16.60	23.40
67	5.19	6.38	8.72	12.16	18.93	26.65
68	5.91	7.30	10.09	13.41	21.79	30.59
69	6.74	8.39	11.61	14.78	25.24	35.33
70	7.68	9.65	13.27	16.29	29.39	40.99
71	8.96	11.12	15.05	17.94	30.14	45.14
72	10.51	12.81	16.95	19.75	30.91	49.72
73	12.38	14.76	18.97	21.74	31.70	54.76
74	14.61	16.98	21.11	23.92	32.51	60.31
75	17.26	19.50	23.35	26.31	33.34	66.42

\$1,000,000 - \$2,000,000

OPTerm 15 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.27	0.40	0.55	0.77	1.22	1.91
21	0.27	0.40	0.55	0.77	1.22	1.91
22	0.27	0.40	0.55	0.77	1.22	1.91
23	0.27	0.40	0.55	0.77	1.22	1.91
24	0.27	0.40	0.55	0.77	1.22	1.91
25	0.27	0.40	0.55	0.77	1.22	1.91
26	0.27	0.40	0.55	0.77	1.22	1.91
27	0.27	0.40	0.55	0.78	1.23	1.91
28	0.27	0.40	0.55	0.78	1.24	1.91
29	0.27	0.40	0.55	0.79	1.25	1.91
30	0.27	0.40	0.55	0.79	1.27	1.91
31	0.27	0.40	0.55	0.79	1.30	1.92
32	0.27	0.40	0.55	0.79	1.33	1.93
33	0.27	0.40	0.55	0.79	1.36	1.95
34	0.27	0.40	0.55	0.80	1.42	2.00
35	0.28	0.40	0.56	0.82	1.49	2.08
36	0.29	0.42	0.59	0.86	1.58	2.20
37	0.31	0.45	0.64	0.91	1.68	2.36
38	0.33	0.49	0.70	0.98	1.81	2.56
39	0.36	0.54	0.77	1.07	1.97	2.79
40	0.40	0.59	0.85	1.17	2.16	3.07
41	0.46	0.65	0.95	1.30	2.40	3.41
42	0.54	0.73	1.06	1.45	2.68	3.82
43	0.63	0.82	1.20	1.62	3.00	4.27
44	0.73	0.91	1.33	1.80	3.36	4.75
45	0.83	1.02	1.47	1.98	3.73	5.22
46	0.93	1.14	1.61	2.15	4.13	5.67
47	1.03	1.28	1.74	2.31	4.56	6.11
48	1.13	1.43	1.89	2.48	5.03	6.57
49	1.25	1.59	2.05	2.68	5.53	7.11
50	1.37	1.76	2.24	2.94	6.09	7.77
51	1.50	1.94	2.45	3.27	6.72	8.59
52	1.64	2.13	2.68	3.65	7.44	9.55
53	1.80	2.34	2.93	4.08	8.20	10.61
54	1.97	2.57	3.22	4.55	8.97	11.71
55	2.17	2.82	3.54	5.02	9.70	12.81
56	2.38	3.07	3.88	5.41	10.32	13.86
57	2.61	3.33	4.24	5.95	10.86	14.90
58	2.87	3.62	4.65	6.47	11.42	16.00
59	3.18	3.98	5.16	7.07	12.13	17.23
60	3.57	4.44	5.78	7.80	13.11	18.68
61	4.02	4.98	6.52	8.63	14.29	20.21
62	4.53	5.59	7.26	9.54	15.57	21.67
63	5.14	6.35	8.35	10.59	17.11	23.37
64	5.84	7.23	9.51	11.85	19.15	25.75
65	6.67	8.29	10.89	13.41	21.89	29.14
66	7.61	9.59	12.51	15.32	25.49	33.83
67	8.70	11.07	14.40	17.61	30.03	39.95
68	9.97	12.80	16.60	20.36	35.69	47.79
69	11.42	14.83	19.14	23.60	42.60	57.60
70	13.10	17.23	22.06	27.43	50.99	69.74
71	15.34	20.04	25.24	31.10	53.09	74.81
72	18.07	23.32	28.80	35.01	55.28	80.24
73	21.34	27.10	32.77	39.16	57.55	86.07
74	25.23	31.46	37.17	43.51	59.92	92.32
75	29.85	36.45	42.05	48.05	62.39	99.03

\$1,000,000 - \$2,000,000

OPTerm 15 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.26	0.35	0.51	0.69	0.90	1.28
21	0.26	0.35	0.51	0.69	0.90	1.28
22	0.26	0.35	0.51	0.69	0.90	1.28
23	0.26	0.35	0.51	0.69	0.90	1.28
24	0.26	0.35	0.51	0.69	0.90	1.28
25	0.26	0.35	0.51	0.69	0.90	1.28
26	0.26	0.35	0.51	0.69	0.90	1.28
27	0.26	0.35	0.51	0.69	0.91	1.29
28	0.26	0.36	0.51	0.69	0.92	1.30
29	0.26	0.36	0.51	0.69	0.94	1.32
30	0.26	0.36	0.51	0.69	0.96	1.35
31	0.26	0.36	0.51	0.69	0.98	1.40
32	0.26	0.36	0.51	0.69	1.01	1.46
33	0.26	0.36	0.51	0.69	1.05	1.54
34	0.26	0.36	0.51	0.69	1.09	1.62
35	0.27	0.36	0.52	0.70	1.16	1.72
36	0.28	0.38	0.54	0.74	1.25	1.82
37	0.30	0.41	0.58	0.80	1.36	1.93
38	0.32	0.44	0.62	0.87	1.50	2.06
39	0.35	0.49	0.67	0.95	1.64	2.21
40	0.38	0.53	0.72	1.03	1.79	2.39
41	0.42	0.58	0.78	1.11	1.95	2.61
42	0.47	0.64	0.86	1.21	2.12	2.86
43	0.52	0.70	0.94	1.31	2.31	3.14
44	0.58	0.76	1.03	1.41	2.51	3.44
45	0.63	0.83	1.12	1.52	2.73	3.76
46	0.68	0.89	1.21	1.63	2.97	4.10
47	0.74	0.96	1.31	1.75	3.24	4.48
48	0.79	1.03	1.41	1.87	3.53	4.88
49	0.85	1.10	1.52	2.00	3.84	5.30
50	0.91	1.19	1.64	2.15	4.16	5.72
51	0.97	1.29	1.77	2.29	4.49	6.12
52	1.03	1.39	1.90	2.43	4.84	6.51
53	1.10	1.50	2.05	2.59	5.21	6.93
54	1.18	1.63	2.23	2.81	5.60	7.42
55	1.29	1.78	2.43	3.12	6.03	8.04
56	1.43	1.94	2.66	3.54	6.47	8.80
57	1.59	2.12	2.93	4.06	6.92	9.69
58	1.78	2.32	3.23	4.66	7.41	10.69
59	2.00	2.54	3.56	5.31	7.99	11.80
60	2.24	2.81	3.94	5.98	8.69	12.99
61	2.50	3.11	4.35	6.67	9.48	14.23
62	2.79	3.43	4.77	7.41	10.34	15.50
63	3.14	3.80	5.25	8.19	11.33	16.90
64	3.52	4.24	5.84	9.05	12.54	18.61
65	3.97	4.78	6.56	9.99	14.04	20.74
66	4.50	5.47	7.54	11.02	15.89	23.40
67	5.10	6.27	8.72	12.16	18.12	26.65
68	5.79	7.20	10.09	13.41	20.79	30.59
69	6.59	8.29	11.61	14.78	23.98	35.33
70	7.60	9.56	13.27	16.29	27.74	40.99
71	8.88	11.04	15.05	17.94	28.50	45.14
72	10.44	12.74	16.95	19.75	29.29	49.72
73	12.31	14.69	18.97	21.74	30.09	54.76
74	14.55	16.92	21.11	23.92	30.92	60.31
75	17.21	19.45	23.35	26.31	31.77	66.42

\$2,000,001 & over

OPTerm 15 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.32	0.46	0.63	0.84	1.26	1.97
21	0.32	0.46	0.63	0.84	1.26	1.97
22	0.32	0.46	0.63	0.84	1.26	1.97
23	0.32	0.46	0.63	0.84	1.26	1.97
24	0.32	0.46	0.63	0.84	1.26	1.97
25	0.32	0.46	0.63	0.84	1.26	1.97
26	0.32	0.46	0.63	0.84	1.26	1.97
27	0.32	0.46	0.63	0.84	1.27	1.97
28	0.32	0.46	0.63	0.85	1.28	1.97
29	0.32	0.46	0.63	0.85	1.29	1.97
30	0.32	0.46	0.63	0.86	1.31	1.97
31	0.32	0.46	0.63	0.87	1.34	1.98
32	0.32	0.46	0.63	0.87	1.37	1.99
33	0.32	0.46	0.63	0.88	1.40	2.01
34	0.32	0.47	0.63	0.90	1.46	2.06
35	0.32	0.47	0.63	0.93	1.53	2.14
36	0.33	0.49	0.67	0.97	1.63	2.27
37	0.34	0.52	0.72	1.03	1.73	2.43
38	0.36	0.56	0.78	1.10	1.86	2.64
39	0.39	0.61	0.86	1.18	2.03	2.87
40	0.44	0.67	0.95	1.29	2.22	3.16
41	0.51	0.74	1.06	1.43	2.47	3.51
42	0.61	0.82	1.19	1.59	2.76	3.93
43	0.72	0.92	1.33	1.78	3.09	4.40
44	0.84	1.03	1.49	1.97	3.46	4.89
45	0.95	1.15	1.64	2.17	3.84	5.38
46	1.06	1.29	1.79	2.36	4.25	5.84
47	1.18	1.44	1.94	2.55	4.70	6.29
48	1.30	1.61	2.10	2.76	5.18	6.77
49	1.43	1.79	2.28	3.00	5.70	7.32
50	1.57	1.98	2.48	3.27	6.27	8.00
51	1.71	2.19	2.71	3.59	6.92	8.85
52	1.86	2.41	2.96	3.95	7.66	9.84
53	2.03	2.64	3.23	4.35	8.45	10.93
54	2.21	2.90	3.55	4.79	9.24	12.06
55	2.43	3.18	3.90	5.28	9.99	13.19
56	2.67	3.46	4.28	5.81	10.63	14.28
57	2.93	3.75	4.68	6.38	11.19	15.35
58	3.22	4.07	5.13	7.01	11.76	16.48
59	3.58	4.47	5.69	7.75	12.49	17.75
60	4.01	4.97	6.38	8.60	13.50	19.24
61	4.51	5.56	7.19	9.53	14.72	20.82
62	5.08	6.23	8.10	10.54	16.04	22.32
63	5.74	7.01	9.17	11.70	17.62	24.07
64	6.52	7.99	10.45	13.13	19.72	26.52
65	7.44	9.19	11.99	14.90	22.55	30.01
66	8.47	10.62	13.80	17.05	26.25	34.84
67	9.57	12.24	15.85	19.58	30.93	41.15
68	10.85	14.14	18.22	22.48	36.76	49.22
69	12.44	16.40	20.95	25.78	43.88	59.33
70	14.47	19.10	24.10	29.47	52.52	71.83
71	17.03	22.32	27.73	33.58	54.68	77.05
72	20.17	26.11	31.88	38.15	56.94	82.65
73	24.00	30.54	36.61	43.21	59.28	88.65
74	28.60	35.68	41.97	48.78	61.72	95.09
75	34.10	41.64	48.04	54.89	64.26	102.00

\$2,000,001 & over

OPTerm 15 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.30	0.40	0.56	0.74	0.93	1.32
21	0.30	0.40	0.56	0.74	0.93	1.32
22	0.30	0.40	0.56	0.74	0.93	1.32
23	0.30	0.40	0.56	0.74	0.93	1.32
24	0.30	0.40	0.56	0.74	0.93	1.32
25	0.30	0.40	0.56	0.74	0.93	1.32
26	0.30	0.40	0.56	0.74	0.93	1.32
27	0.30	0.40	0.56	0.74	0.94	1.33
28	0.31	0.41	0.56	0.75	0.95	1.34
29	0.31	0.41	0.56	0.75	0.97	1.36
30	0.31	0.41	0.56	0.75	0.99	1.39
31	0.31	0.41	0.56	0.75	1.01	1.44
32	0.31	0.41	0.56	0.75	1.04	1.50
33	0.31	0.41	0.56	0.75	1.08	1.59
34	0.31	0.42	0.57	0.76	1.12	1.67
35	0.31	0.42	0.59	0.76	1.19	1.77
36	0.32	0.44	0.62	0.80	1.29	1.87
37	0.33	0.48	0.66	0.86	1.40	1.99
38	0.35	0.52	0.70	0.94	1.55	2.12
39	0.38	0.57	0.76	1.02	1.69	2.28
40	0.44	0.62	0.82	1.10	1.84	2.46
41	0.48	0.68	0.89	1.19	2.01	2.69
42	0.53	0.74	0.98	1.29	2.18	2.95
43	0.59	0.81	1.08	1.39	2.38	3.23
44	0.65	0.88	1.18	1.50	2.59	3.54
45	0.71	0.95	1.28	1.62	2.81	3.87
46	0.77	1.02	1.38	1.74	3.06	4.22
47	0.83	1.10	1.49	1.87	3.34	4.61
48	0.90	1.17	1.60	2.00	3.64	5.03
49	0.97	1.26	1.72	2.15	3.96	5.46
50	1.04	1.36	1.85	2.32	4.28	5.89
51	1.11	1.47	2.00	2.49	4.62	6.30
52	1.18	1.59	2.15	2.66	4.99	6.71
53	1.26	1.72	2.32	2.86	5.37	7.14
54	1.36	1.87	2.52	3.11	5.77	7.64
55	1.48	2.04	2.75	3.43	6.21	8.28
56	1.64	2.22	3.01	3.84	6.66	9.06
57	1.82	2.43	3.31	4.32	7.13	9.98
58	2.03	2.65	3.64	4.88	7.63	11.01
59	2.27	2.91	4.01	5.49	8.23	12.15
60	2.54	3.21	4.42	6.14	8.95	13.38
61	2.83	3.53	4.83	6.83	9.76	14.66
62	3.14	3.87	5.24	7.56	10.65	15.97
63	3.50	4.26	5.72	8.37	11.67	17.41
64	3.93	4.75	6.35	9.29	12.92	19.17
65	4.45	5.39	7.22	10.33	14.46	21.36
66	5.05	6.17	8.35	11.51	16.37	24.10
67	5.70	7.07	9.75	12.83	18.66	27.45
68	6.47	8.13	11.39	14.29	21.41	31.51
69	7.41	9.37	13.20	15.92	24.70	36.39
70	8.59	10.83	15.16	17.73	28.57	42.22
71	10.06	12.52	17.24	19.73	29.36	46.49
72	11.85	14.48	19.45	21.95	30.17	51.21
73	14.02	16.73	21.77	24.40	30.99	56.40
74	16.60	19.30	24.19	27.09	31.85	62.12
75	19.66	22.22	26.68	30.06	32.72	68.41

\$50,000 - \$99,999

OPTerm 20 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.87	1.09	1.28	1.51	2.65	3.28
21	0.87	1.09	1.28	1.51	2.65	3.28
22	0.87	1.09	1.28	1.51	2.65	3.28
23	0.87	1.09	1.28	1.51	2.65	3.28
24	0.87	1.09	1.28	1.51	2.65	3.28
25	0.87	1.09	1.28	1.51	2.65	3.28
26	0.87	1.09	1.28	1.51	2.65	3.28
27	0.87	1.09	1.28	1.51	2.65	3.28
28	0.87	1.09	1.28	1.51	2.65	3.28
29	0.87	1.09	1.28	1.52	2.68	3.30
30	0.87	1.09	1.28	1.53	2.73	3.35
31	0.87	1.09	1.28	1.55	2.81	3.40
32	0.87	1.09	1.28	1.57	2.92	3.47
33	0.87	1.09	1.28	1.61	3.06	3.56
34	0.87	1.09	1.28	1.65	3.22	3.70
35	0.87	1.09	1.28	1.71	3.40	3.92
36	0.92	1.15	1.36	1.78	3.61	4.24
37	1.00	1.24	1.47	1.86	3.85	4.66
38	1.09	1.34	1.61	1.95	4.11	5.15
39	1.20	1.46	1.77	2.08	4.41	5.68
40	1.31	1.59	1.94	2.23	4.74	6.21
41	1.43	1.73	2.14	2.43	5.10	6.76
42	1.56	1.88	2.36	2.68	5.50	7.34
43	1.70	2.05	2.61	2.96	5.94	7.96
44	1.84	2.22	2.88	3.25	6.42	8.63
45	2.00	2.41	3.15	3.55	6.94	9.35
46	2.16	2.60	3.43	3.82	7.51	10.12
47	2.34	2.81	3.72	4.08	8.12	10.95
48	2.52	3.03	4.04	4.37	8.80	11.84
49	2.71	3.27	4.37	4.72	9.54	12.81
50	2.92	3.53	4.72	5.19	10.36	13.87
51	3.12	3.80	5.08	5.80	11.28	15.04
52	3.31	4.09	5.44	6.54	12.30	16.33
53	3.53	4.41	5.83	7.37	13.41	17.72
54	3.80	4.79	6.30	8.26	14.59	19.19
55	4.16	5.27	6.88	9.18	15.83	20.73
56	4.60	5.87	7.55	10.03	17.04	22.36
57	5.11	6.53	8.30	10.86	18.14	24.11
58	5.74	7.27	9.18	11.78	19.35	25.96
59	6.46	8.13	10.22	12.96	20.99	27.90
60	7.29	9.12	11.46	14.55	23.29	29.90
61	8.31	10.35	12.97	16.65	26.00	31.96
62	9.51	11.81	14.78	19.30	28.96	34.08
63	10.87	13.45	16.82	22.34	32.26	36.25
64	12.38	15.18	18.97	25.52	35.90	38.47
65	14.03	16.91	21.14	28.65	38.75	40.73
66	16.04	19.15	23.28	31.60	N/A	N/A
67	18.12	21.15	25.36	34.35	N/A	N/A
68	20.24	22.79	27.34	36.76	N/A	N/A
69	22.37	23.95	29.17	38.72	N/A	N/A
70	24.47	24.47	30.76	40.07	N/A	N/A

\$50,000 - \$99,999

OPTerm 20 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.67	0.87	1.04	1.18	2.09	2.47
21	0.67	0.87	1.04	1.18	2.09	2.47
22	0.67	0.87	1.04	1.18	2.09	2.47
23	0.67	0.87	1.04	1.18	2.09	2.47
24	0.67	0.87	1.04	1.18	2.09	2.47
25	0.67	0.87	1.04	1.18	2.09	2.47
26	0.67	0.87	1.04	1.18	2.09	2.49
27	0.67	0.87	1.04	1.18	2.09	2.52
28	0.67	0.87	1.04	1.18	2.09	2.56
29	0.67	0.87	1.04	1.18	2.10	2.61
30	0.67	0.87	1.04	1.18	2.15	2.69
31	0.67	0.89	1.06	1.21	2.24	2.79
32	0.67	0.91	1.09	1.25	2.35	2.92
33	0.68	0.93	1.12	1.31	2.50	3.07
34	0.69	0.97	1.17	1.37	2.65	3.23
35	0.71	1.00	1.22	1.44	2.81	3.40
36	0.74	1.03	1.28	1.52	2.96	3.56
37	0.79	1.07	1.36	1.60	3.12	3.71
38	0.84	1.11	1.45	1.70	3.28	3.89
39	0.90	1.16	1.55	1.80	3.48	4.11
40	0.97	1.23	1.65	1.91	3.71	4.40
41	1.05	1.32	1.76	2.02	3.99	4.81
42	1.15	1.43	1.88	2.14	4.31	5.32
43	1.26	1.55	2.02	2.28	4.68	5.88
44	1.37	1.69	2.17	2.43	5.06	6.45
45	1.49	1.83	2.33	2.60	5.46	6.97
46	1.61	1.97	2.51	2.80	5.88	7.41
47	1.75	2.13	2.71	3.04	6.32	7.81
48	1.89	2.29	2.92	3.29	6.80	8.20
49	2.04	2.48	3.16	3.57	7.30	8.63
50	2.21	2.68	3.42	3.87	7.83	9.13
51	2.39	2.90	3.71	4.16	8.38	9.71
52	2.59	3.14	4.02	4.45	8.95	10.34
53	2.80	3.41	4.36	4.78	9.57	11.04
54	3.05	3.71	4.74	5.20	10.26	11.80
55	3.32	4.06	5.17	5.74	11.05	12.65
56	3.62	4.45	5.63	6.42	11.90	13.54
57	3.96	4.88	6.12	7.22	12.76	14.44
58	4.33	5.36	6.67	8.16	13.73	15.45
59	4.75	5.90	7.33	9.23	14.98	16.69
60	5.24	6.52	8.12	10.46	16.61	18.28
61	5.78	7.22	9.10	11.91	18.73	20.30
62	6.37	8.01	10.29	13.66	21.39	22.79
63	7.03	8.89	11.62	15.58	24.68	25.85
64	7.82	9.85	12.99	17.73	28.71	29.55
65	8.77	10.87	14.29	19.39	33.59	34.01
66	9.92	11.96	15.47	21.05	N/A	N/A
67	11.29	13.12	16.51	22.50	N/A	N/A
68	12.91	14.36	17.35	23.65	N/A	N/A
69	14.81	15.66	17.93	24.41	N/A	N/A
70	17.04	17.04	18.18	24.69	N/A	N/A

\$100,000 - \$249,999

OPTerm 20 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.68	0.85	1.00	1.21	2.13	2.64
21	0.68	0.85	1.00	1.21	2.13	2.64
22	0.68	0.85	1.00	1.21	2.13	2.64
23	0.68	0.85	1.00	1.21	2.13	2.64
24	0.68	0.85	1.00	1.21	2.13	2.64
25	0.68	0.85	1.00	1.21	2.13	2.64
26	0.68	0.85	1.00	1.21	2.13	2.64
27	0.68	0.85	1.00	1.21	2.13	2.64
28	0.68	0.85	1.00	1.21	2.13	2.64
29	0.68	0.85	1.00	1.21	2.13	2.66
30	0.68	0.85	1.00	1.21	2.13	2.69
31	0.68	0.85	1.00	1.22	2.20	2.72
32	0.68	0.85	1.00	1.24	2.30	2.75
33	0.68	0.85	1.00	1.27	2.43	2.80
34	0.68	0.85	1.00	1.30	2.57	2.90
35	0.68	0.85	1.00	1.34	2.73	3.07
36	0.71	0.90	1.06	1.39	2.89	3.33
37	0.77	0.97	1.14	1.47	3.07	3.67
38	0.84	1.06	1.25	1.54	3.27	4.08
39	0.93	1.16	1.37	1.65	3.51	4.52
40	1.02	1.28	1.51	1.80	3.81	4.99
41	1.14	1.40	1.66	1.96	4.19	5.50
42	1.28	1.56	1.84	2.18	4.64	6.07
43	1.43	1.74	2.04	2.43	5.14	6.67
44	1.59	1.91	2.24	2.68	5.68	7.30
45	1.75	2.09	2.46	2.95	6.22	7.93
46	1.92	2.27	2.67	3.20	6.77	8.54
47	2.10	2.45	2.88	3.45	7.35	9.16
48	2.30	2.63	3.09	3.70	7.95	9.79
49	2.52	2.85	3.36	4.04	8.60	10.49
50	2.74	3.13	3.68	4.46	9.29	11.27
51	2.96	3.45	4.07	4.99	9.98	12.14
52	3.19	3.82	4.54	5.62	10.68	13.10
53	3.43	4.24	5.06	6.35	11.45	14.14
54	3.74	4.73	5.62	7.13	12.37	15.26
55	4.12	5.27	6.23	7.97	13.51	16.48
56	4.58	5.87	6.85	8.82	14.88	17.77
57	5.11	6.53	7.48	9.67	16.47	19.11
58	5.73	7.27	8.15	10.61	18.29	20.57
59	6.44	8.13	9.00	11.81	20.35	22.26
60	7.29	9.12	10.10	13.32	22.66	24.25
61	8.28	10.27	11.50	15.27	25.24	26.60
62	9.43	11.60	13.24	17.66	28.12	29.36
63	10.76	13.13	15.38	20.65	31.32	32.59
64	12.28	14.89	17.99	24.27	34.85	36.35
65	14.03	16.91	21.14	28.65	38.75	40.73
66	16.04	19.15	22.79	30.64	N/A	N/A
67	18.12	21.15	24.56	32.76	N/A	N/A
68	20.24	22.79	26.47	35.04	N/A	N/A
69	22.37	23.95	28.54	37.47	N/A	N/A
70	24.47	24.47	30.76	40.07	N/A	N/A

\$100,000 - \$249,999

OPTerm 20 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.52	0.68	0.81	0.92	1.68	2.01
21	0.52	0.68	0.81	0.92	1.68	2.01
22	0.52	0.68	0.81	0.92	1.68	2.01
23	0.52	0.68	0.81	0.92	1.68	2.01
24	0.52	0.68	0.81	0.92	1.68	2.01
25	0.52	0.68	0.81	0.92	1.68	2.01
26	0.52	0.68	0.81	0.92	1.68	2.02
27	0.52	0.68	0.81	0.92	1.68	2.04
28	0.52	0.68	0.81	0.92	1.68	2.06
29	0.52	0.68	0.81	0.92	1.68	2.10
30	0.52	0.68	0.81	0.92	1.68	2.16
31	0.52	0.69	0.82	0.94	1.74	2.24
32	0.52	0.71	0.84	0.99	1.83	2.34
33	0.53	0.73	0.87	1.02	1.94	2.47
34	0.53	0.75	0.91	1.08	2.06	2.60
35	0.55	0.78	0.95	1.15	2.19	2.73
36	0.58	0.81	1.00	1.21	2.32	2.86
37	0.61	0.83	1.06	1.28	2.46	2.98
38	0.65	0.87	1.13	1.35	2.61	3.12
39	0.70	0.91	1.21	1.45	2.78	3.29
40	0.76	0.96	1.29	1.54	2.98	3.53
41	0.82	1.03	1.38	1.65	3.21	3.86
42	0.90	1.11	1.47	1.75	3.48	4.27
43	0.98	1.21	1.58	1.88	3.77	4.73
44	1.07	1.32	1.69	2.02	4.07	5.18
45	1.16	1.43	1.82	2.18	4.38	5.60
46	1.26	1.55	1.96	2.37	4.68	5.95
47	1.37	1.68	2.11	2.59	4.98	6.27
48	1.48	1.82	2.28	2.82	5.30	6.59
49	1.61	1.97	2.47	3.07	5.67	6.93
50	1.75	2.14	2.67	3.33	6.11	7.33
51	1.89	2.33	2.89	3.58	6.64	7.79
52	2.04	2.53	3.13	3.83	7.26	8.31
53	2.21	2.75	3.40	4.11	7.94	8.87
54	2.41	3.00	3.70	4.47	8.66	9.49
55	2.65	3.29	4.03	4.97	9.37	10.17
56	2.94	3.60	4.39	5.60	10.04	10.92
57	3.27	3.94	4.77	6.33	10.64	11.43
58	3.65	4.31	5.19	7.18	11.28	12.60
59	4.09	4.76	5.70	8.23	12.11	13.64
60	4.60	5.31	6.33	9.52	13.28	14.69
61	5.20	5.98	7.10	11.08	14.87	16.82
62	5.89	6.79	8.04	12.93	16.94	19.65
63	6.68	7.75	9.16	15.13	19.58	23.31
64	7.59	8.89	10.50	17.71	22.89	27.94
65	8.63	10.24	12.09	19.39	26.99	33.72
66	9.61	11.35	13.44	20.35	N/A	N/A
67	10.88	12.57	14.76	21.36	N/A	N/A
68	12.50	13.92	16.01	22.42	N/A	N/A
69	14.52	15.40	17.17	23.53	N/A	N/A
70	17.04	17.04	18.18	24.69	N/A	N/A

\$250,000 - \$999,999

OPTerm 20 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.41	0.57	0.73	0.91	1.61	2.01
21	0.41	0.57	0.73	0.91	1.61	2.01
22	0.41	0.57	0.73	0.91	1.61	2.01
23	0.41	0.57	0.73	0.91	1.61	2.01
24	0.41	0.57	0.73	0.91	1.61	2.01
25	0.41	0.57	0.73	0.91	1.61	2.01
26	0.41	0.57	0.73	0.91	1.61	2.01
27	0.41	0.58	0.74	0.91	1.62	2.01
28	0.41	0.58	0.75	0.91	1.64	2.01
29	0.41	0.59	0.75	0.92	1.67	2.01
30	0.41	0.59	0.76	0.93	1.72	2.06
31	0.41	0.59	0.76	0.94	1.76	2.15
32	0.41	0.59	0.76	0.96	1.80	2.27
33	0.41	0.59	0.76	0.98	1.86	2.41
34	0.41	0.60	0.76	1.01	1.93	2.58
35	0.41	0.61	0.78	1.05	2.02	2.77
36	0.43	0.63	0.83	1.10	2.12	2.97
37	0.46	0.66	0.89	1.17	2.24	3.19
38	0.50	0.70	0.97	1.25	2.39	3.44
39	0.55	0.75	1.06	1.35	2.57	3.73
40	0.61	0.82	1.17	1.46	2.82	4.07
41	0.69	0.91	1.30	1.59	3.15	4.48
42	0.79	1.01	1.44	1.75	3.56	4.96
43	0.90	1.14	1.61	1.92	4.03	5.50
44	1.02	1.27	1.78	2.11	4.52	6.06
45	1.14	1.41	1.96	2.31	5.00	6.63
46	1.26	1.56	2.14	2.50	5.47	7.20
47	1.39	1.72	2.33	2.67	5.94	7.79
48	1.53	1.89	2.54	2.88	6.44	8.42
49	1.68	2.07	2.76	3.15	6.99	9.10
50	1.84	2.27	3.01	3.51	7.61	9.85
51	2.01	2.47	3.28	3.95	8.30	10.69
52	2.18	2.67	3.57	4.47	9.06	11.60
53	2.37	2.90	3.89	5.06	9.89	12.59
54	2.60	3.16	4.26	5.70	10.79	13.66
55	2.88	3.47	4.69	6.34	11.78	14.79
56	3.20	3.82	5.16	6.91	12.83	15.96
57	3.55	4.20	5.66	7.44	13.92	17.15
58	3.95	4.65	6.25	8.05	15.12	18.45
59	4.45	5.18	6.98	8.88	16.53	19.95
60	5.05	5.88	7.92	10.08	18.24	21.76
61	5.77	6.70	9.09	11.76	20.31	23.94
62	6.59	7.64	10.51	13.94	22.79	26.53
63	7.54	8.73	12.14	16.47	25.74	29.61
64	8.63	10.02	13.91	19.08	29.23	33.24
65	9.89	11.55	15.77	21.57	33.34	37.52
66	11.34	13.36	17.68	23.80	N/A	N/A
67	12.99	15.47	19.65	25.72	N/A	N/A
68	14.86	17.92	21.64	27.21	N/A	N/A
69	16.98	20.75	23.63	28.12	N/A	N/A
70	19.37	24.00	25.58	28.30	N/A	N/A

\$250,000 - \$999,999

OPTerm 20 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.35	0.46	0.61	0.69	1.21	1.40
21	0.35	0.46	0.61	0.69	1.21	1.40
22	0.35	0.46	0.61	0.69	1.21	1.40
23	0.35	0.46	0.61	0.69	1.21	1.40
24	0.35	0.46	0.61	0.69	1.21	1.40
25	0.35	0.46	0.61	0.69	1.21	1.40
26	0.35	0.46	0.61	0.69	1.21	1.41
27	0.35	0.46	0.61	0.69	1.21	1.43
28	0.36	0.46	0.61	0.69	1.23	1.45
29	0.36	0.46	0.62	0.69	1.25	1.49
30	0.36	0.46	0.62	0.70	1.29	1.55
31	0.36	0.47	0.62	0.72	1.34	1.63
32	0.36	0.48	0.63	0.75	1.41	1.73
33	0.36	0.50	0.64	0.79	1.50	1.84
34	0.36	0.52	0.65	0.83	1.59	1.97
35	0.37	0.54	0.67	0.88	1.69	2.10
36	0.39	0.56	0.71	0.93	1.79	2.22
37	0.41	0.59	0.75	0.98	1.89	2.34
38	0.43	0.62	0.81	1.05	2.01	2.48
39	0.47	0.65	0.87	1.11	2.15	2.65
40	0.51	0.70	0.94	1.19	2.31	2.88
41	0.57	0.76	1.01	1.27	2.51	3.19
42	0.63	0.83	1.10	1.36	2.74	3.57
43	0.71	0.91	1.19	1.46	3.00	4.00
44	0.79	1.00	1.29	1.58	3.28	4.43
45	0.87	1.09	1.40	1.71	3.56	4.83
46	0.95	1.18	1.53	1.87	3.85	5.18
47	1.02	1.28	1.68	2.05	4.15	5.50
48	1.11	1.38	1.85	2.26	4.47	5.82
49	1.20	1.50	2.01	2.47	4.83	6.16
50	1.31	1.62	2.18	2.69	5.23	6.56
51	1.44	1.75	2.33	2.88	5.67	7.01
52	1.59	1.88	2.46	3.06	6.15	7.50
53	1.76	2.03	2.60	3.26	6.69	8.04
54	1.94	2.21	2.78	3.53	7.28	8.64
55	2.14	2.42	3.03	3.93	7.94	9.30
56	2.33	2.66	3.36	4.36	8.64	9.95
57	2.53	2.93	3.73	4.84	9.36	10.55
58	2.77	3.24	4.17	5.41	10.18	11.23
59	3.04	3.60	4.67	6.12	11.18	12.22
60	3.37	4.05	5.29	7.02	12.47	13.71
61	3.80	4.58	6.03	8.14	14.03	15.83
62	4.29	5.19	6.89	9.50	16.05	18.64
63	4.86	5.89	7.91	11.15	18.61	22.30
64	5.53	6.71	9.11	13.11	21.61	26.94
65	6.29	7.66	10.49	15.44	25.22	32.72
66	7.16	8.77	11.70	17.26	N/A	N/A
67	8.16	10.06	12.91	18.97	N/A	N/A
68	9.29	11.53	14.10	20.52	N/A	N/A
69	10.57	13.22	15.25	21.84	N/A	N/A
70	12.00	15.15	16.32	22.84	N/A	N/A

\$1,000,000 - \$2,000,000

OPTerm 20 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.38	0.53	0.68	0.91	1.49	2.01
21	0.38	0.53	0.68	0.91	1.49	2.01
22	0.38	0.53	0.68	0.91	1.49	2.01
23	0.38	0.53	0.68	0.91	1.49	2.01
24	0.38	0.53	0.68	0.91	1.49	2.01
25	0.38	0.53	0.68	0.91	1.49	2.01
26	0.38	0.53	0.69	0.91	1.49	2.01
27	0.38	0.53	0.69	0.91	1.50	2.01
28	0.39	0.53	0.70	0.91	1.51	2.01
29	0.39	0.54	0.71	0.92	1.54	2.01
30	0.39	0.54	0.72	0.93	1.58	2.06
31	0.39	0.54	0.73	0.94	1.63	2.15
32	0.39	0.54	0.73	0.96	1.70	2.27
33	0.39	0.54	0.73	0.98	1.78	2.41
34	0.39	0.55	0.75	1.01	1.87	2.58
35	0.39	0.57	0.78	1.05	1.98	2.77
36	0.41	0.60	0.83	1.10	2.10	2.97
37	0.43	0.63	0.89	1.17	2.22	3.19
38	0.47	0.67	0.97	1.25	2.37	3.44
39	0.52	0.73	1.06	1.35	2.56	3.73
40	0.58	0.80	1.17	1.46	2.81	4.07
41	0.66	0.88	1.29	1.59	3.13	4.48
42	0.76	0.98	1.44	1.75	3.53	4.96
43	0.88	1.10	1.60	1.92	3.98	5.50
44	1.00	1.22	1.78	2.11	4.45	6.06
45	1.12	1.35	1.95	2.31	4.93	6.63
46	1.24	1.49	2.12	2.50	5.41	7.20
47	1.37	1.63	2.30	2.67	5.90	7.79
48	1.51	1.79	2.50	2.88	6.42	8.42
49	1.66	1.97	2.71	3.15	6.98	9.10
50	1.82	2.16	2.95	3.51	7.58	9.85
51	1.98	2.37	3.21	3.95	8.23	10.63
52	2.15	2.59	3.51	4.47	8.91	11.45
53	2.34	2.84	3.83	5.06	9.65	12.35
54	2.56	3.12	4.20	5.70	10.48	13.33
55	2.83	3.44	4.63	6.34	11.40	14.42
56	3.14	3.78	5.10	6.91	12.41	15.60
57	3.48	4.13	5.61	7.44	13.50	16.86
58	3.87	4.54	6.20	8.05	14.71	18.25
59	4.36	5.06	6.90	8.88	16.09	19.86
60	4.96	5.73	7.76	10.08	17.70	21.76
61	5.69	6.56	8.82	11.76	19.57	23.94
62	6.54	7.53	10.08	13.94	21.72	26.53
63	7.52	8.66	11.60	16.47	24.21	29.61
64	8.63	9.98	13.40	19.08	27.07	33.24
65	9.87	11.50	15.50	21.57	30.35	37.52
66	11.22	13.25	17.42	23.80	N/A	N/A
67	12.71	15.25	19.41	25.72	N/A	N/A
68	14.37	17.52	21.45	27.21	N/A	N/A
69	16.21	20.09	23.52	28.12	N/A	N/A
70	18.23	22.99	25.58	28.30	N/A	N/A

\$1,000,000 - \$2,000,000

OPTerm 20 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.31	0.42	0.61	0.69	1.14	1.40
21	0.31	0.42	0.61	0.69	1.14	1.40
22	0.31	0.42	0.61	0.69	1.14	1.40
23	0.31	0.42	0.61	0.69	1.14	1.40
24	0.31	0.42	0.61	0.69	1.14	1.40
25	0.31	0.42	0.61	0.69	1.14	1.40
26	0.31	0.42	0.61	0.69	1.14	1.41
27	0.31	0.42	0.61	0.69	1.14	1.43
28	0.31	0.42	0.61	0.69	1.15	1.45
29	0.32	0.42	0.62	0.69	1.17	1.49
30	0.32	0.43	0.62	0.70	1.21	1.55
31	0.32	0.44	0.62	0.72	1.26	1.63
32	0.32	0.45	0.63	0.75	1.33	1.73
33	0.32	0.46	0.64	0.79	1.41	1.84
34	0.33	0.48	0.65	0.83	1.50	1.97
35	0.34	0.50	0.67	0.88	1.60	2.10
36	0.36	0.52	0.71	0.93	1.71	2.22
37	0.39	0.55	0.75	0.98	1.82	2.34
38	0.42	0.58	0.81	1.05	1.95	2.48
39	0.46	0.62	0.87	1.11	2.09	2.65
40	0.50	0.67	0.94	1.19	2.26	2.88
41	0.55	0.73	1.01	1.27	2.45	3.19
42	0.62	0.80	1.10	1.36	2.68	3.57
43	0.69	0.88	1.19	1.46	2.92	4.00
44	0.76	0.96	1.29	1.58	3.18	4.43
45	0.84	1.05	1.40	1.71	3.46	4.83
46	0.91	1.14	1.53	1.87	3.75	5.18
47	0.99	1.23	1.68	2.05	4.06	5.50
48	1.07	1.33	1.85	2.26	4.40	5.82
49	1.15	1.44	2.01	2.47	4.77	6.16
50	1.26	1.56	2.18	2.69	5.16	6.56
51	1.38	1.69	2.33	2.88	5.58	7.01
52	1.52	1.84	2.46	3.06	6.02	7.50
53	1.67	2.00	2.60	3.26	6.50	8.04
54	1.85	2.18	2.78	3.53	7.05	8.64
55	2.04	2.40	3.03	3.93	7.69	9.30
56	2.24	2.66	3.36	4.36	8.40	9.95
57	2.46	2.93	3.73	4.84	9.18	10.55
58	2.71	3.20	4.17	5.41	10.06	11.23
59	3.00	3.56	4.67	6.12	11.08	12.22
60	3.36	4.00	5.29	7.02	12.31	13.71
61	3.78	4.53	6.03	8.14	13.76	15.83
62	4.27	5.13	6.89	9.50	15.46	18.64
63	4.83	5.82	7.91	11.15	17.48	22.30
64	5.47	6.64	9.11	13.11	19.84	26.94
65	6.21	7.59	10.49	15.44	22.59	32.72
66	7.06	8.70	11.70	17.26	N/A	N/A
67	8.04	9.98	12.91	18.97	N/A	N/A
68	9.16	11.46	14.10	20.52	N/A	N/A
69	10.42	13.16	15.25	21.84	N/A	N/A
70	11.85	15.09	16.32	22.84	N/A	N/A

\$2,000,001 & over

OPTerm 20 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.45	0.63	0.77	1.01	1.53	2.07
21	0.45	0.63	0.77	1.01	1.53	2.07
22	0.45	0.63	0.77	1.01	1.53	2.07
23	0.45	0.63	0.77	1.01	1.53	2.07
24	0.45	0.63	0.77	1.01	1.53	2.07
25	0.45	0.63	0.77	1.01	1.53	2.07
26	0.45	0.63	0.78	1.01	1.53	2.07
27	0.45	0.63	0.79	1.02	1.55	2.07
28	0.45	0.63	0.80	1.03	1.56	2.07
29	0.45	0.64	0.81	1.04	1.59	2.07
30	0.45	0.64	0.82	1.05	1.63	2.12
31	0.45	0.64	0.82	1.06	1.69	2.21
32	0.45	0.64	0.82	1.08	1.78	2.35
33	0.45	0.64	0.83	1.10	1.88	2.51
34	0.46	0.65	0.84	1.12	2.01	2.71
35	0.47	0.67	0.87	1.17	2.14	2.91
36	0.49	0.70	0.92	1.23	2.29	3.14
37	0.52	0.74	1.00	1.31	2.43	3.40
38	0.55	0.79	1.08	1.41	2.61	3.69
39	0.60	0.85	1.19	1.52	2.81	4.02
40	0.67	0.93	1.31	1.65	3.08	4.41
41	0.76	1.03	1.45	1.81	3.42	4.89
42	0.88	1.14	1.62	1.99	3.84	5.45
43	1.01	1.27	1.81	2.19	4.31	6.08
44	1.15	1.42	2.00	2.41	4.80	6.72
45	1.29	1.57	2.20	2.64	5.28	7.35
46	1.43	1.74	2.40	2.85	5.77	7.97
47	1.57	1.92	2.60	3.06	6.26	8.60
48	1.71	2.12	2.81	3.30	6.78	9.25
49	1.87	2.33	3.05	3.59	7.34	9.94
50	2.05	2.55	3.32	3.98	7.96	10.68
51	2.23	2.77	3.61	4.49	8.61	11.45
52	2.42	2.99	3.92	5.11	9.30	12.26
53	2.63	3.22	4.27	5.81	10.06	13.13
54	2.88	3.50	4.68	6.56	10.94	14.12
55	3.19	3.84	5.16	7.34	11.98	15.26
56	3.54	4.22	5.69	8.04	13.18	16.56
57	3.94	4.62	6.26	8.71	14.55	17.98
58	4.40	5.10	6.93	9.46	16.10	19.59
59	4.95	5.70	7.76	10.49	17.84	21.44
60	5.62	6.47	8.80	11.93	19.82	23.60
61	6.42	7.41	10.10	13.92	22.04	26.11
62	7.33	8.50	11.66	16.48	24.54	29.03
63	8.39	9.77	13.45	19.45	27.35	32.38
64	9.59	11.26	15.41	22.53	30.49	36.25
65	10.96	12.99	17.50	25.51	33.98	40.67
66	12.51	14.99	19.68	28.24	N/A	N/A
67	14.25	17.28	21.97	30.68	N/A	N/A
68	16.20	19.91	24.34	32.67	N/A	N/A
69	18.38	22.89	26.76	34.10	N/A	N/A
70	20.82	26.26	29.22	34.76	N/A	N/A

\$2,000,001 & over

OPTerm 20 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.38	0.50	0.67	0.76	1.17	1.44
21	0.38	0.50	0.67	0.76	1.17	1.44
22	0.38	0.50	0.67	0.76	1.17	1.44
23	0.38	0.50	0.67	0.76	1.17	1.44
24	0.38	0.50	0.67	0.76	1.17	1.44
25	0.38	0.50	0.67	0.76	1.17	1.44
26	0.38	0.50	0.67	0.76	1.17	1.45
27	0.38	0.50	0.67	0.76	1.17	1.47
28	0.38	0.50	0.67	0.76	1.18	1.49
29	0.39	0.50	0.67	0.77	1.21	1.53
30	0.39	0.51	0.68	0.77	1.25	1.60
31	0.39	0.52	0.69	0.79	1.30	1.68
32	0.39	0.53	0.70	0.83	1.37	1.78
33	0.39	0.55	0.71	0.87	1.45	1.90
34	0.40	0.57	0.73	0.92	1.56	2.03
35	0.41	0.59	0.76	0.97	1.66	2.16
36	0.43	0.62	0.80	1.03	1.77	2.29
37	0.45	0.65	0.86	1.09	1.90	2.41
38	0.48	0.68	0.93	1.16	2.03	2.55
39	0.52	0.73	1.00	1.24	2.18	2.73
40	0.57	0.78	1.08	1.33	2.36	2.97
41	0.63	0.85	1.16	1.43	2.56	3.30
42	0.70	0.92	1.26	1.54	2.79	3.70
43	0.79	1.01	1.36	1.66	3.05	4.16
44	0.87	1.10	1.47	1.80	3.33	4.61
45	0.96	1.20	1.60	1.95	3.62	5.03
46	1.04	1.30	1.75	2.12	3.92	5.38
47	1.13	1.41	1.92	2.32	4.24	5.70
48	1.22	1.53	2.11	2.53	4.59	6.02
49	1.33	1.65	2.30	2.75	4.97	6.36
50	1.45	1.79	2.49	2.99	5.39	6.76
51	1.60	1.94	2.65	3.21	5.82	7.22
52	1.76	2.09	2.80	3.43	6.28	7.73
53	1.95	2.26	2.95	3.67	6.79	8.28
54	2.15	2.46	3.16	3.98	7.36	8.90
55	2.36	2.69	3.44	4.39	8.01	9.58
56	2.57	2.95	3.81	4.88	8.74	10.25
57	2.79	3.24	4.24	5.43	9.52	10.87
58	3.03	3.57	4.75	6.09	10.40	11.57
59	3.33	3.97	5.35	6.94	11.43	12.59
60	3.71	4.46	6.05	8.02	12.68	14.12
61	4.18	5.04	6.87	9.41	14.17	16.30
62	4.71	5.70	7.82	11.14	15.92	19.20
63	5.34	6.46	8.90	13.13	18.00	22.97
64	6.07	7.36	10.08	15.24	20.44	27.75
65	6.92	8.43	11.33	17.35	23.27	33.70
66	7.91	9.70	12.66	19.40	N/A	N/A
67	9.05	11.19	14.06	21.37	N/A	N/A
68	10.36	12.92	15.53	23.18	N/A	N/A
69	11.85	14.92	17.06	24.79	N/A	N/A
70	13.54	17.24	18.65	26.10	N/A	N/A

\$50,000 - \$99,999						
OPTerm 30 - Male						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-25	1.17	1.64	1.95	2.36	3.67	5.09
26	1.18	1.65	1.99	2.38	3.69	5.10
27	1.20	1.67	2.04	2.40	3.72	5.12
28	1.23	1.68	2.09	2.43	3.78	5.16
29	1.26	1.70	2.14	2.46	3.85	5.23
30	1.29	1.71	2.19	2.49	3.96	5.33
31	1.33	1.71	2.22	2.52	4.10	5.47
32	1.37	1.71	2.23	2.54	4.27	5.63
33	1.42	1.71	2.25	2.57	4.47	5.85
34	1.48	1.72	2.29	2.62	4.71	6.11
35	1.55	1.77	2.36	2.72	5.00	6.45
36	1.63	1.87	2.47	2.86	5.33	6.89
37	1.71	2.00	2.62	3.04	5.72	7.42
38	1.81	2.16	2.81	3.27	6.15	8.03
39	1.92	2.35	3.01	3.52	6.65	8.67
40	2.05	2.54	3.24	3.81	7.20	9.32
41	2.19	2.74	3.49	4.14	7.84	9.99
42	2.35	2.97	3.76	4.51	8.60	10.73
43	2.53	3.22	4.07	4.93	9.42	11.49
44	2.75	3.49	4.43	5.40	10.26	12.26
45	3.00	3.80	4.84	5.90	11.06	13.00
46	3.35	4.15	5.34	6.47	11.78	13.69
47	3.70	4.53	5.93	7.13	12.43	14.34
48	4.11	4.96	6.59	7.84	12.95	14.90
49	4.52	5.42	7.26	8.55	13.32	15.38
50	4.96	5.92	7.91	9.20	13.50	15.75
51	5.83	6.45	8.50	9.77	N/A	N/A
52	6.69	7.40	9.04	10.24	N/A	N/A
53	7.51	7.95	9.48	10.58	N/A	N/A
54	8.28	8.65	9.81	10.68	N/A	N/A
55	8.94	8.94	10.00	10.74	N/A	N/A

\$50,000 - \$99,999						
OPTerm 30 - Female						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-25	0.79	1.18	1.49	1.87	2.83	3.61
26	0.82	1.19	1.52	1.88	2.83	3.64
27	0.87	1.21	1.55	1.89	2.85	3.68
28	0.92	1.22	1.58	1.91	2.87	3.74
29	0.96	1.24	1.61	1.94	2.93	3.83
30	1.00	1.26	1.64	1.97	3.01	3.95
31	1.03	1.27	1.65	2.00	3.14	4.12
32	1.05	1.28	1.65	2.03	3.31	4.34
33	1.07	1.29	1.65	2.08	3.51	4.59
34	1.10	1.31	1.67	2.14	3.73	4.85
35	1.14	1.35	1.73	2.24	3.94	5.11
36	1.20	1.42	1.84	2.38	4.14	5.35
37	1.27	1.50	1.98	2.56	4.33	5.57
38	1.35	1.61	2.16	2.77	4.54	5.82
39	1.44	1.73	2.34	3.00	4.80	6.13
40	1.55	1.86	2.53	3.24	5.13	6.52
41	1.68	2.01	2.71	3.50	5.53	7.02
42	1.84	2.18	2.90	3.79	5.99	7.61
43	2.01	2.36	3.11	4.11	6.52	8.30
44	2.19	2.56	3.34	4.43	7.14	9.05
45	2.37	2.77	3.59	4.77	7.84	9.87
46	2.53	2.99	3.88	5.12	8.64	10.74
47	2.67	3.22	4.19	5.50	9.56	11.67
48	2.82	3.47	4.54	5.90	10.59	12.65
49	3.01	3.75	4.92	6.29	11.75	13.68
50	3.28	4.07	5.33	6.67	13.06	14.76
51	3.65	4.44	5.77	7.03	N/A	N/A
52	4.14	4.86	6.23	7.36	N/A	N/A
53	4.76	5.40	6.83	7.65	N/A	N/A
54	5.55	6.00	7.40	7.90	N/A	N/A
55	6.53	6.53	7.82	8.09	N/A	N/A

\$100,000 - \$249,999						
OPTerm 30 - Male						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-24	0.91	1.28	1.50	1.90	3.08	4.56
25	0.91	1.28	1.52	1.90	3.08	4.56
26	0.92	1.29	1.56	1.91	3.15	4.56
27	0.94	1.30	1.62	1.93	3.23	4.56
28	0.95	1.31	1.68	1.96	3.33	4.56
29	0.99	1.32	1.74	1.98	3.43	4.56
30	1.01	1.33	1.78	2.00	3.54	4.56
31	1.05	1.35	1.81	2.00	3.63	4.63
32	1.07	1.36	1.81	2.00	3.71	4.73
33	1.12	1.37	1.81	2.00	3.80	4.87
34	1.16	1.39	1.83	2.02	3.94	5.08
35	1.22	1.44	1.87	2.12	4.16	5.38
36	1.29	1.51	1.96	2.31	4.47	5.81
37	1.37	1.61	2.07	2.58	4.85	6.37
38	1.46	1.73	2.21	2.90	5.31	7.02
39	1.58	1.86	2.38	3.23	5.83	7.71
40	1.73	2.02	2.60	3.53	6.41	8.42
41	1.91	2.21	2.86	3.80	7.07	9.16
42	2.14	2.44	3.17	4.03	7.86	9.98
43	2.39	2.68	3.53	4.24	8.72	10.85
44	2.69	2.97	3.93	4.53	9.60	11.73
45	3.00	3.28	4.38	4.91	10.45	12.58
46	3.35	3.62	4.86	5.42	11.24	13.38
47	3.70	4.00	5.39	6.07	11.97	14.12
48	4.11	4.42	5.96	6.89	12.60	14.77
49	4.52	4.86	6.57	7.92	13.10	15.33
50	4.96	5.36	7.22	9.20	13.43	15.75
51	5.83	6.26	7.71	9.49	N/A	N/A
52	6.69	7.11	8.22	9.79	N/A	N/A
53	7.51	7.87	8.78	10.10	N/A	N/A
54	8.28	8.50	9.37	10.41	N/A	N/A
55	8.94	8.94	10.00	10.74	N/A	N/A

\$100,000 - \$249,999						
OPTerm 30 - Female						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-25	0.62	0.92	1.16	1.27	2.43	3.37
26	0.64	0.93	1.18	1.31	2.47	3.37
27	0.68	0.94	1.21	1.37	2.52	3.37
28	0.71	0.95	1.23	1.43	2.57	3.37
29	0.75	0.97	1.25	1.47	2.64	3.38
30	0.78	0.98	1.28	1.52	2.70	3.43
31	0.81	0.99	1.29	1.54	2.76	3.51
32	0.82	0.99	1.30	1.54	2.81	3.61
33	0.83	1.00	1.30	1.54	2.87	3.75
34	0.85	1.01	1.32	1.55	2.96	3.91
35	0.89	1.05	1.38	1.62	3.10	4.12
36	0.93	1.09	1.47	1.76	3.30	4.37
37	0.98	1.16	1.59	1.94	3.54	4.67
38	1.04	1.24	1.73	2.17	3.83	5.01
39	1.12	1.33	1.89	2.39	4.16	5.40
40	1.21	1.45	2.05	2.60	4.54	5.84
41	1.32	1.58	2.22	2.76	4.97	6.33
42	1.47	1.73	2.39	2.89	5.47	6.88
43	1.64	1.90	2.60	3.01	6.03	7.49
44	1.82	2.09	2.81	3.19	6.62	8.19
45	1.99	2.30	3.05	3.43	7.22	8.98
46	2.15	2.53	3.31	3.78	7.83	9.88
47	2.29	2.77	3.60	4.26	8.44	10.89
48	2.42	3.05	3.91	4.88	9.05	12.03
49	2.51	3.34	4.27	5.67	9.63	13.32
50	2.56	3.65	4.65	6.67	10.19	14.76
51	3.04	4.22	5.40	6.93	N/A	N/A
52	3.66	4.81	6.13	7.20	N/A	N/A
53	4.43	5.39	6.79	7.49	N/A	N/A
54	5.38	5.97	7.37	7.78	N/A	N/A
55	6.53	6.53	7.82	8.09	N/A	N/A

\$250,000 - \$999,999

OPTerm 30 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-24	0.62	0.90	1.28	1.49	2.52	3.90
25	0.62	0.90	1.29	1.49	2.52	3.90
26	0.63	0.90	1.30	1.49	2.56	3.90
27	0.64	0.91	1.31	1.49	2.60	3.90
28	0.65	0.91	1.33	1.50	2.67	3.92
29	0.66	0.92	1.35	1.51	2.74	3.96
30	0.68	0.93	1.37	1.53	2.83	4.04
31	0.70	0.93	1.38	1.56	2.93	4.15
32	0.73	0.93	1.38	1.58	3.04	4.28
33	0.75	0.94	1.39	1.62	3.17	4.45
34	0.79	0.95	1.41	1.68	3.33	4.67
35	0.83	0.99	1.45	1.77	3.53	4.95
36	0.88	1.05	1.52	1.89	3.77	5.31
37	0.93	1.13	1.61	2.04	4.06	5.75
38	0.99	1.23	1.73	2.21	4.39	6.26
39	1.06	1.35	1.87	2.41	4.78	6.81
40	1.15	1.49	2.04	2.62	5.23	7.39
41	1.26	1.66	2.25	2.85	5.77	8.01
42	1.40	1.85	2.50	3.10	6.41	8.70
43	1.55	2.07	2.79	3.37	7.13	9.44
44	1.71	2.31	3.10	3.69	7.89	10.21
45	1.89	2.55	3.45	4.06	8.67	11.00
46	2.07	2.80	3.83	4.49	9.45	11.80
47	2.26	3.05	4.26	4.98	10.23	12.60
48	2.47	3.32	4.73	5.55	10.98	13.40
49	2.71	3.63	5.22	6.21	11.71	14.19
50	3.02	3.98	5.74	6.96	12.38	14.95
51	3.40	4.39	6.27	7.60	N/A	N/A
52	3.86	4.86	6.81	8.23	N/A	N/A
53	4.41	5.41	7.38	8.83	N/A	N/A
54	5.07	6.04	7.96	9.39	N/A	N/A
55	5.86	6.77	8.55	9.88	N/A	N/A

\$250,000 - \$999,999

OPTerm 30 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-25	0.51	0.72	0.94	1.06	1.97	3.11
26	0.52	0.72	0.95	1.08	2.01	3.11
27	0.54	0.73	0.97	1.11	2.06	3.11
28	0.55	0.73	0.99	1.14	2.12	3.11
29	0.57	0.74	1.01	1.18	2.18	3.11
30	0.59	0.75	1.03	1.21	2.25	3.15
31	0.61	0.76	1.04	1.24	2.31	3.19
32	0.62	0.76	1.05	1.26	2.38	3.23
33	0.63	0.77	1.06	1.29	2.45	3.30
34	0.65	0.78	1.08	1.33	2.54	3.41
35	0.68	0.81	1.12	1.38	2.67	3.57
36	0.71	0.85	1.20	1.45	2.83	3.81
37	0.76	0.90	1.30	1.53	3.01	4.11
38	0.81	0.97	1.41	1.63	3.22	4.48
39	0.86	1.04	1.54	1.75	3.48	4.88
40	0.93	1.13	1.66	1.88	3.80	5.30
41	1.01	1.24	1.77	2.02	4.18	5.74
42	1.11	1.37	1.87	2.17	4.64	6.21
43	1.21	1.51	1.98	2.35	5.16	6.72
44	1.32	1.66	2.10	2.56	5.73	7.32
45	1.44	1.81	2.23	2.82	6.32	8.03
46	1.57	1.96	2.39	3.15	6.93	8.88
47	1.70	2.11	2.57	3.55	7.56	9.87
48	1.84	2.27	2.79	4.03	8.20	11.05
49	1.98	2.45	3.04	4.60	8.84	12.42
50	2.13	2.67	3.33	5.29	9.48	14.02
51	2.37	2.92	3.69	5.79	N/A	N/A
52	2.68	3.23	4.12	6.24	N/A	N/A
53	3.05	3.59	4.63	6.62	N/A	N/A
54	3.50	4.02	5.24	6.90	N/A	N/A
55	4.05	4.53	5.94	7.06	N/A	N/A

\$1,000,000 - \$2,000,000

OPTerm 30 - Male

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-25	0.62	0.86	1.18	1.49	2.41	3.90
26	0.63	0.86	1.20	1.49	2.45	3.90
27	0.64	0.86	1.22	1.49	2.50	3.90
28	0.65	0.86	1.24	1.50	2.56	3.92
29	0.67	0.86	1.26	1.51	2.63	3.96
30	0.68	0.87	1.29	1.53	2.72	4.04
31	0.69	0.88	1.31	1.55	2.81	4.15
32	0.70	0.88	1.32	1.57	2.92	4.28
33	0.71	0.89	1.33	1.60	3.04	4.45
34	0.73	0.91	1.36	1.64	3.20	4.67
35	0.76	0.95	1.41	1.72	3.40	4.95
36	0.81	1.01	1.48	1.83	3.65	5.31
37	0.87	1.09	1.57	1.97	3.94	5.75
38	0.94	1.18	1.69	2.14	4.29	6.26
39	1.02	1.29	1.83	2.33	4.69	6.81
40	1.12	1.43	2.00	2.54	5.16	7.39
41	1.24	1.60	2.21	2.76	5.71	8.01
42	1.38	1.79	2.46	3.00	6.37	8.70
43	1.53	2.01	2.75	3.27	7.11	9.44
44	1.70	2.25	3.06	3.58	7.88	10.21
45	1.87	2.49	3.41	3.96	8.67	11.00
46	2.04	2.74	3.79	4.41	9.45	11.80
47	2.22	2.99	4.22	4.95	10.22	12.60
48	2.41	3.26	4.68	5.55	10.96	13.40
49	2.65	3.56	5.18	6.18	11.65	14.19
50	2.93	3.90	5.70	6.83	12.27	14.95
51	3.28	4.29	6.24	7.48	N/A	N/A
52	3.69	4.73	6.80	8.12	N/A	N/A
53	4.19	5.23	7.37	8.74	N/A	N/A
54	4.78	5.80	7.96	9.34	N/A	N/A
55	5.48	6.45	8.55	9.88	N/A	N/A

\$1,000,000 - \$2,000,000

OPTerm 30 - Female

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20-25	0.47	0.69	0.94	1.06	1.92	3.11
26	0.48	0.69	0.95	1.08	1.95	3.11
27	0.49	0.70	0.97	1.11	1.99	3.11
28	0.50	0.71	0.99	1.14	2.05	3.11
29	0.51	0.71	1.01	1.18	2.10	3.11
30	0.53	0.72	1.03	1.21	2.17	3.15
31	0.55	0.72	1.03	1.24	2.23	3.19
32	0.57	0.73	1.03	1.26	2.28	3.23
33	0.59	0.73	1.03	1.29	2.35	3.30
34	0.62	0.75	1.03	1.33	2.44	3.41
35	0.65	0.77	1.07	1.38	2.56	3.57
36	0.69	0.81	1.15	1.45	2.72	3.81
37	0.72	0.86	1.26	1.53	2.91	4.11
38	0.77	0.92	1.40	1.63	3.14	4.48
39	0.82	0.99	1.53	1.75	3.40	4.88
40	0.89	1.08	1.66	1.88	3.72	5.30
41	0.97	1.19	1.76	2.02	4.09	5.74
42	1.07	1.33	1.86	2.17	4.54	6.21
43	1.18	1.49	1.96	2.35	5.04	6.72
44	1.30	1.65	2.07	2.56	5.58	7.32
45	1.41	1.80	2.21	2.82	6.13	8.03
46	1.52	1.94	2.38	3.15	6.69	8.88
47	1.62	2.08	2.56	3.55	7.26	9.87
48	1.73	2.22	2.77	4.03	7.83	11.05
49	1.87	2.38	3.03	4.60	8.39	12.42
50	2.04	2.57	3.33	5.29	8.92	14.02
51	2.25	2.80	3.69	5.79	N/A	N/A
52	2.52	3.06	4.12	6.24	N/A	N/A
53	2.86	3.38	4.63	6.62	N/A	N/A
54	3.29	3.76	5.24	6.90	N/A	N/A
55	3.82	4.21	5.94	7.06	N/A	N/A

\$2,000,001 & over						
OPTerm 30 - Male						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.73	1.01	1.39	1.62	2.59	4.19
21	0.73	1.01	1.39	1.62	2.59	4.19
22	0.73	1.01	1.39	1.62	2.59	4.19
23	0.73	1.01	1.39	1.62	2.59	4.19
24	0.73	1.01	1.39	1.62	2.59	4.19
25	0.73	1.01	1.39	1.62	2.59	4.19
26	0.74	1.02	1.41	1.64	2.63	4.19
27	0.75	1.02	1.43	1.66	2.68	4.19
28	0.77	1.03	1.46	1.69	2.74	4.21
29	0.78	1.04	1.48	1.72	2.83	4.25
30	0.80	1.05	1.51	1.75	2.92	4.34
31	0.82	1.06	1.53	1.77	3.02	4.45
32	0.83	1.06	1.55	1.79	3.12	4.59
33	0.85	1.06	1.57	1.81	3.25	4.77
34	0.88	1.08	1.60	1.86	3.43	5.01
35	0.92	1.12	1.66	1.94	3.64	5.31
36	0.98	1.19	1.74	2.06	3.91	5.70
37	1.05	1.28	1.84	2.23	4.23	6.17
38	1.13	1.39	1.97	2.42	4.60	6.70
39	1.23	1.52	2.12	2.64	5.04	7.30
40	1.34	1.67	2.31	2.88	5.54	7.94
41	1.46	1.85	2.54	3.13	6.14	8.63
42	1.60	2.07	2.82	3.40	6.85	9.42
43	1.76	2.31	3.13	3.70	7.65	10.27
44	1.93	2.57	3.48	4.05	8.48	11.16
45	2.12	2.84	3.86	4.47	9.29	12.05
46	2.31	3.12	4.27	4.96	10.08	12.92
47	2.51	3.40	4.72	5.54	10.81	13.77
48	2.73	3.71	5.21	6.19	11.49	14.60
49	3.00	4.06	5.74	6.89	12.07	15.36
50	3.33	4.45	6.32	7.62	12.52	16.05
51	3.74	4.90	6.95	8.38	N/A	N/A
52	4.24	5.41	7.64	9.17	N/A	N/A
53	4.84	6.00	8.38	9.97	N/A	N/A
54	5.56	6.67	9.19	10.79	N/A	N/A
55	6.42	7.44	10.06	11.61	N/A	N/A

\$2,000,001 & over						
OPTerm 30 - Female						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.55	0.79	1.04	1.16	1.96	3.17
21	0.55	0.79	1.04	1.16	1.96	3.17
22	0.55	0.79	1.04	1.16	1.96	3.17
23	0.55	0.79	1.04	1.16	1.96	3.17
24	0.55	0.79	1.04	1.16	1.96	3.17
25	0.55	0.79	1.04	1.16	1.96	3.17
26	0.56	0.80	1.05	1.18	1.99	3.17
27	0.57	0.80	1.07	1.21	2.03	3.17
28	0.58	0.81	1.09	1.25	2.09	3.17
29	0.60	0.82	1.11	1.28	2.14	3.17
30	0.62	0.83	1.13	1.32	2.21	3.21
31	0.64	0.84	1.14	1.35	2.28	3.27
32	0.67	0.84	1.15	1.37	2.36	3.35
33	0.70	0.85	1.16	1.40	2.44	3.45
34	0.73	0.86	1.18	1.44	2.54	3.59
35	0.77	0.89	1.23	1.51	2.68	3.78
36	0.81	0.93	1.31	1.61	2.85	4.05
37	0.85	0.99	1.42	1.73	3.05	4.39
38	0.90	1.06	1.56	1.88	3.27	4.77
39	0.96	1.14	1.69	2.04	3.55	5.19
40	1.04	1.24	1.82	2.21	3.88	5.63
41	1.14	1.36	1.94	2.38	4.26	6.08
42	1.26	1.52	2.04	2.57	4.72	6.54
43	1.40	1.68	2.16	2.77	5.24	7.05
44	1.53	1.86	2.29	3.02	5.80	7.64
45	1.67	2.03	2.45	3.32	6.38	8.35
46	1.79	2.20	2.63	3.70	6.96	9.21
47	1.91	2.36	2.82	4.15	7.55	10.24
48	2.02	2.52	3.04	4.67	8.14	11.46
49	2.17	2.71	3.31	5.21	8.72	12.90
50	2.36	2.94	3.66	5.77	9.28	14.60
51	2.61	3.21	4.09	6.32	N/A	N/A
52	2.93	3.53	4.63	6.86	N/A	N/A
53	3.34	3.92	5.28	7.38	N/A	N/A
54	3.84	4.37	6.06	7.87	N/A	N/A
55	4.45	4.91	6.99	8.30	N/A	N/A

Waiver of Premium

Male & Female - Initial Rates per \$1,000

OPTerm 10 WP Rates			OPTerm 15 WP Rates		
Age*	NT	T	Age*	NT	T
20-25	0.08	0.10	20-24	0.08	0.11
26-30	0.09	0.12	25	0.08	0.12
31	0.10	0.14	26-30	0.09	0.13
32	0.10	0.15	31	0.10	0.14
33	0.10	0.16	32	0.10	0.15
34	0.10	0.16	33	0.10	0.16
35	0.10	0.17	34	0.11	0.18
36	0.11	0.18	35	0.12	0.19
37	0.13	0.23	36	0.13	0.21
38	0.14	0.25	37	0.14	0.24
39	0.15	0.28	38	0.15	0.26
40	0.16	0.30	39	0.16	0.29
41	0.18	0.34	40	0.17	0.32
42	0.20	0.40	41	0.19	0.36
43	0.23	0.46	42	0.21	0.42
44	0.26	0.54	43	0.24	0.47
45	0.28	0.58	44	0.27	0.57
46	0.30	0.63	45	0.29	0.60
47	0.33	0.69	46	0.34	0.69
48	0.41	0.87	47	0.38	0.79
49	0.50	1.06	48	0.46	0.99
50	0.63	1.32	49	0.59	1.24
51	0.80	1.70	50	0.66	1.39
52	1.00	2.14	51	0.97	2.05
53	1.22	2.61	52	1.19	2.53
54	1.52	3.27	53	1.44	3.08
55	1.93	4.13	54	1.75	3.76
			55	2.15	4.61

Waiver of Premium - After Initial Term Period

Male & Female - Rates per \$1,000

WP Rates		
Age*	NT	T
30-33	0.17	0.28
34	0.17	0.29
35	0.19	0.31
36	0.21	0.35
37	0.24	0.42
38	0.29	0.51
39	0.33	0.60
40	0.38	0.69
41	0.40	0.75
42	0.42	0.80
43	0.44	0.85
44	0.47	0.91
45	0.50	0.98
46	0.53	1.06
47	0.56	1.13
48	0.59	1.21
49	0.64	1.33
50	0.72	1.52
51	0.89	1.85
52	1.10	2.30
53	1.38	2.86
54	1.73	3.59
55	2.11	4.33
56*	2.55	5.20
57*	3.12	6.34
58*	3.74	7.53
59*	4.51	9.01

Waiver of Premium

Male & Female - Initial Rates per \$1,000

OPTerm 20 WP Rates			OPTerm 30 WP Rates		
Age*	NT	T	Age*	NT	T
20-21	0.11	0.14	20-21	0.11	0.15
22-23	0.11	0.14	22-23	0.12	0.15
24	0.11	0.14	24	0.12	0.16
25	0.11	0.14	25	0.12	0.17
26	0.11	0.14	26	0.13	0.17
27	0.11	0.14	27	0.13	0.18
28	0.11	0.14	28	0.14	0.20
29	0.11	0.14	29	0.14	0.21
30	0.11	0.15	30	0.15	0.22
31	0.11	0.15	31	0.15	0.24
32	0.11	0.16	32	0.15	0.25
33	0.12	0.18	33	0.16	0.26
34	0.12	0.18	34	0.16	0.28
35	0.13	0.21	35	0.18	0.32
36	0.14	0.23	36	0.20	0.37
37	0.15	0.27	37	0.23	0.44
38	0.16	0.28	38	0.27	0.53
39	0.18	0.33	39	0.31	0.63
40	0.20	0.38	40	0.36	0.74
41	0.22	0.42	41	0.40	0.84
42	0.25	0.49	42	0.44	0.95
43	0.28	0.56	43	0.48	1.06
44	0.31	0.64	44	0.53	1.18
45	0.35	0.73	45	0.59	1.30
46	0.44	0.92	46	0.65	1.41
47	0.50	1.05	47	0.71	1.50
48	0.58	1.23	48	0.78	1.59
49	0.71	1.50	49	0.88	1.70
50	0.79	1.67	50	1.03	1.87
51	1.10	2.34	51	1.36	N/A
52	1.40	3.00	52	1.74	N/A
53	1.73	3.71	53	2.14	N/A
54	2.17	4.67	54	2.69	N/A
55	2.62	5.61	55	3.25	N/A

* Waiver of Premium current rates shown on pages 32 and 33 are based on issue age. Annual Waiver of Premium rates after level term period based on attained age.

After Initial Term Period

OPTerm 10, 15, 20 & 30 - Annual Rates per \$1,000

Attained Age	Guaranteed Rates Male		Attained Age	Guaranteed Rates Female	
	NT	PT/ST		NT	PT/ST
30	2.16	3.66	30	1.86	2.71
31	2.21	3.79	31	1.91	2.81
32	2.25	3.90	32	1.97	2.93
33	2.33	4.07	33	2.03	3.06
34	2.42	4.22	34	2.13	3.24
35	2.54	4.43	35	2.21	3.38
36	2.66	4.64	36	2.34	3.65
37	2.82	4.93	37	2.51	3.97
38	3.00	5.23	38	2.69	4.35
39	3.21	5.60	39	2.90	4.76
40	3.44	6.00	40	3.12	5.23
41	3.71	6.51	41	3.39	5.81
42	3.98	7.13	42	3.66	6.34
43	4.29	7.83	43	3.93	6.90
44	4.61	8.57	44	4.20	7.46
45	4.98	9.41	45	4.49	8.04
46	5.39	10.25	46	4.79	8.63
47	5.82	11.16	47	5.12	9.26
48	6.29	12.12	48	5.48	9.90
49	6.81	13.20	49	5.85	10.28
50	7.37	14.34	50	6.29	10.59
51	8.03	15.66	51	6.75	11.48
52	8.79	17.13	52	7.28	12.35
53	9.65	18.81	53	7.89	13.47
54	10.64	20.70	54	8.52	14.90
55	11.73	22.71	55	9.20	16.20
56	12.95	24.89	56	9.89	17.52
57	14.24	27.14	57	10.58	18.60
58	15.63	29.54	58	11.24	19.61
59	17.21	32.03	59	11.94	20.66
60	18.96	34.79	60	12.77	21.81
61	21.61	39.15	61	14.20	24.07
62	24.67	44.14	62	15.97	26.75
63	28.23	49.88	63	18.17	30.26
64	32.33	56.34	64	20.79	34.23
65	36.98	63.51	65	23.71	38.02
66	42.12	71.23	66	26.95	40.45
67	47.84	79.57	67	30.36	43.83
68	54.15	88.45	68	33.93	46.76
69	62.76	100.64	69	38.82	52.04
70	70.99	111.68	70	43.46	57.30
71	81.71	124.09	71	49.01	63.95
72	91.50	138.31	72	55.88	72.13
73	104.37	154.51	73	64.28	82.13
74	119.07	172.49	74	74.30	93.92
75	135.24	192.67	75	85.84	107.27
76	152.89	214.09	76	98.79	122.01
77	171.94	236.45	77	113.06	137.90
78	192.25	259.48	78	128.70	154.91
79	214.30	283.73	79	146.13	173.53
80	238.86	310.05	80	166.06	194.46
81	266.55	339.07	81	189.18	218.40
82	298.18	371.53	82	216.21	246.03
83	334.23	407.78	83	247.75	277.75
84	374.30	446.85	84	283.33	315.29
85	417.76	487.76	85	323.06	353.98
86	463.98	529.47	86	366.45	398.40
87	512.69	571.47	87	413.86	442.74
88	563.13	617.64	88	464.95	493.33
89	615.87	664.56	89	520.53	543.21
90	671.58	712.75	90	580.69	600.88
91	731.10	762.97	91	646.60	663.40
92	796.16	816.89	92	720.09	732.50
93	869.22	884.16	93	804.48	811.36
94	960.86	960.86	94	907.76	907.76

OR and WA guaranteed rates available by illustration only.



About Banner

Banner Life Insurance Company is a Legal & General America company, a subsidiary of Legal & General Group Plc. Banner Life holds an "A+" (Superior) overall financial strength rating from A.M. Best and an "A+" (Strong) financial strength rating from Standard and Poor's.

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