

Focus Term SeriesSM

Guaranteed Level
10, 15, 20, 25, & 30

RATE BOOK AND
PRODUCER GUIDE

Term Life Insurance
with Guaranteed
Level Premiums



**West Coast Life
Insurance Company**

A PROTECTIVE COMPANY

WCLAG.1023 (01.10)

For Agent Use Only.
Not For Consumer Use.
Not Available In All States.

Introduction

The **Focus Guaranteed Level Term SeriesSM** is a renewable and convertible Term Life Insurance* policy (Policy Form #051131700) with initial level premiums guaranteed for either 10, 15, 20, 25, or 30 years.

After the initial level premium period, premiums will increase annually, but they will not exceed the maximum annual premiums shown in the policy.

These policies are designed to provide individuals with life insurance protection for their families and businesses at a reasonable cost.

Please consult the policy for complete details regarding benefits, limitations, and exclusions.

*Policy form #051131700 is a level death benefit term life insurance policy to age 100 issued by West Coast Life Insurance Company. Located at 2801 Highway 280 South, Birmingham, AL 35223. Premiums increase annually after initial guaranteed premium period. Subject to underwriting. Up to 2-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, male rates apply to all sexes. Not available in all states. Consult policy for benefits, riders and limitations. The company cannot increase the premium scale. There are no cash values.

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Product Overview

Underwriting classifications:

- Super Preferred NonTobacco
- Preferred NonTobacco
- Standard NonTobacco
- Standard Tobacco
- Substandard through Table H

Guaranteed level premiums:

10, 15, 20, 25, or 30 years

Three rate bands:

- \$100,000 – \$249,999
- \$250,000 – \$999,999
- \$1,000,000+

Renewability:

Policies are renewable to age 100.

Conversion option:

Included

Age Nearest Birthday:

Issue age is based on the Insured's age at nearest birthday.

Annual Policy fee:

\$70

“Super Preferred Guidelines” Proposed Insureds Through Age 70

Nicotine	No nicotine for 5 years (urine negative).
Driving	Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No history of or death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	No history of treatment. Current readings do not exceed 140/85 through age 60 or 150/90 above age 60.
Cholesterol	Total Cholesterol not greater than 220, including treated cholesterol and Cholesterol/HDL ratio is 5.0 or less. If Cholesterol/HDL ratio is 3.5 or lower, Total Cholesterol of 230 is acceptable.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable.
Aviation	Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed the limit shown on the chart below (male or female):

Height/Weight		Height/Weight		Height/Weight	
4-8	119	5-5	161	6-2	210
4-9	124	5-6	167	6-3	216
4-10	128	5-7	171	6-4	222
4-11	133	5-8	177	6-5	227
5-0	137	5-9	182	6-6	234
5-1	142	5-10	187	6-7	240
5-2	147	5-11	192	6-8	246
5-3	152	6-0	198	6-9	253
5-4	157	6-1	204		

“Preferred Guidelines”

Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind for the last year (urine negative).
Driving	Not available with three or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No death from cancer, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Current readings do not exceed 140/90 through age 60 or 150/90 above age 60. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 250, including treated cholesterol and Cholesterol/HDL ratio is 6.0 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable.
Aviation	Not a private pilot or participant in aviation activities. Pilots and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusion is okay except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed the limit shown on the chart below (male or female):

Height/Weight	Height/Weight	Height/Weight
4-8 136	5-6 185	6-4 245
4-9 141	5-7 190	6-5 252
4-10 146	5-8 195	6-6 259
4-11 151	5-9 200	6-7 267
5-0 156	5-10 205	6-8 275
5-1 160	5-11 211	6-9 283
5-2 165	6-0 217	6-10 291
5-3 170	6-1 224	6-11 300
5-4 175	6-2 233	
5-5 178	6-3 238	

“Super Preferred Guidelines” Proposed Insureds Over Age 70

Nicotine	No nicotine for 5 years (urine negative).
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 150/90. No history of treatment.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
Aviation	Available with an Exclusion Rider, except in New Jersey and North Dakota.
Residence	Citizen of U.S. or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below (male or female):

Height	Min	Max	Height	Min	Max
4-8	98	128	5-9	147	195
4-9	101	133	5-10	152	201
4-10	104	138	5-11	156	206
4-11	108	143	6-0	160	212
5-0	112	148	6-1	165	218
5-1	115	153	6-2	170	224
5-2	119	158	6-3	174	230
5-3	123	163	6-4	179	237
5-4	127	168	6-5	184	244
5-5	131	173	6-6	189	250
5-6	135	178	6-7	194	256
5-7	139	184	6-8	199	263
5-8	143	190	6-9	204	270

“Preferred Guidelines”

Proposed Insureds Over Age 70

- Nicotine** No nicotine use of any kind for the last year (urine negative).
- Driving** Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
- Basic Insurability** Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
- Blood Pressure** Average from exam and readings within the last year may not exceed 160/95.
- Cholesterol** Total Cholesterol may not be lower than 130 untreated and may not exceed 300 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.0.
- Aviation** Available with an Exclusion Rider, except in New Jersey and North Dakota.
- Residence** Citizen of U.S. or Canada or proof of permanent residence.
- Build** Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below (male or female):

Height	Min	Max	Height	Min	Max
4-8	89	146	5-9	134	222
4-9	92	152	5-10	138	229
4-10	95	157	5-11	142	236
4-11	98	162	6-0	146	242
5-0	102	168	6-1	150	249
5-1	105	174	6-2	154	256
5-2	108	180	6-3	158	262
5-3	112	185	6-4	162	270
5-4	115	191	6-5	167	277
5-5	119	197	6-6	172	284
5-6	123	203	6-7	176	292
5-7	127	209	6-8	180	299
5-8	130	216	6-9	185	306

Conversion

The conversion option is included on all Focus Term Series policies. During the initial policy years, a Focus Term Series policy may be changed (converted) to a Company designated life insurance policy available at the time of conversion.

Focus Term 10:

Conversion must take place during the initial term period and before the Insured's 75th birthday.

Focus Term 15:

Conversion must take place during the initial term period and before the Insured's 75th birthday.

Focus Term 20:

Conversion must take place during the initial term period and before the Insured's 75th birthday.

Focus Term 25:

Conversion must take place during the first 20 years of the initial term period and before the Insured's 75th birthday.

Focus Term 30:

Conversion must take place during the first 20 years of the initial term period and before the Insured's 75th birthday.

Evidence of insurability is not required if the face amount of the new policy is not greater than the original policy and no riders are requested. The conversion is subject to the terms of the policy. The new policy will be issued at the Insured's attained age and with a risk classification that most closely corresponds to the risk classification of the original policy.

Rider and supplemental benefits may be converted with the base policy, if available, provided that satisfactory evidence of insurability is obtained at the owner's expense.

Renewability

The Focus Term Series policies are renewable to age 100. The policies can be kept in-force by payment of the required premiums until the Insured's attained age 100 regardless of changes in health after policy issue.

Limitations

Issuance of a policy is subject to underwriting. Coverage is subject to up to a two-year suicide and contestable period. If the Insured dies by suicide or if a contest is successful, the Company's liability will be limited to premiums paid. Policy benefits will be provided based on the Insured's correct age and sex according to the scale of premiums in effect on the policy date.

Premium Calculations

The total annual premium is the sum of the base premium plus rider premium plus policy fee.

The annual premium for the base policy is calculated by multiplying the premium rate (found in the rate tables) by the number of \$1,000 of face amount. Rider Premiums are calculated from the rider rate table by the number of \$1,000 of face amount. If the applicant wishes to pay the premium on a payment mode other than annual, a modal factor shall be applied. Multiply the annual premium by the modal factor to arrive at the payment amount for the mode selected.

Base Premium Calculation Example

Female, Super Preferred NonTobacco, age 35, \$250,000 face amount, COM (Check-O-Matic) monthly premium for a **Focus 20** policy.

\$.51	Rate per thousand from rate tables
x 250	Amount of insurance (in thousands)
<hr/>	
\$ 127.50	Basic annual premium
+ 70.00	Annual policy fee
<hr/>	
\$ 197.50	Total annual premium
x 0.0875	Modal Factor
<hr/>	
\$ 17.28	COM monthly premium (if the 3rd digit is 0-4, round down; if the 3rd digit is 5-9, round up)

Modal Factors

Semi-Annual	0.52
Quarterly	0.265
COM	0.0875 (Check-O-Matic)

West Coast Life Illustration Software is available for calculating premiums including premium rates after initial term period.

Substandard Premiums

Substandard premiums can be calculated by using the applicable rates (Standard NonTobacco and Standard Tobacco classes) in this guide with an additional 25% per Table ranging from Table A at 25% to Table H at 200%.

Table Rating	Percentage Extra
A	25%
B	50%
C	75%
D	100%
E	125%
F	150%
G	175%
H	200%

Accidental Death Benefit Rider

The Accidental Death Benefit Rider (Form #8301-7110 or #002198900) pays an additional death benefit if the Insured dies as a result of bodily injury due to an accident. This additional death benefit is doubled if the death of the Insured occurred while traveling as a fare-paying passenger on a licensed common passenger carrier.

Among possible reasons for non-payment, the Accidental Death Benefit will not be payable if the Insured dies from suicide, physical or mental disease, or injuries sustained as the result of war whether declared or undeclared.

Issue Ages: 18 to 65 (if base plan is available)

Issue Limits: Face amount of base policy, not to exceed \$250,000. Issuable through Table D.

Premiums: Premiums and coverage cease at age 70. Rates are located at the back of this guide.

May not be available in all states. Actual terms and conditions contained in the rider govern all benefits provided.

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Waiver of Premium Rider

The Waiver of Premium Rider (Form #8301-8110 or #002198800) will waive an Insured's premiums in the event of "Total Disability". Premiums will be waived from the beginning of the disability after a waiting period of 6 consecutive months of continued disability. Any premiums paid for coverage during the waiting period will be refunded. Premiums will continue to be waived for the duration of the total disability. "Total Disability" is defined as a disability that:

- Prevents the Insured from engaging in his or her regular occupation for remuneration or profit during the first 2 years of disability;
- After the first 2 years of disability, the disability prevents the Insured from engaging in any occupation for remuneration or profit for which he or she is reasonably suited by education, training, or experience.

"Total Disability" also includes the total and permanent loss of sight of both eyes, or the loss of both hands, both feet, or one hand and one foot. In these cases, the benefit will apply immediately and even if the Insured is still able to work for remuneration or profit.

Issue Ages: 18 to 55 (not to exceed issue age of base plan)

Issue Limits: Issued up to \$3,000,000 and through Table D

Premiums: Premiums and coverage cease at age 60. Rates are located at the back of this guide.

May not be available in all states. Actual terms and conditions contained in the rider govern all benefits provided.

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Children's Insurance Benefits Rider

Coverage for each child under the Children's Insurance Benefits Rider (Form #052122400) is \$1,000 of level term insurance for each unit up to a **maximum of 20 units per household**. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is **\$6.00 for each unit** of Children's Rider, regardless of issue age or number of Covered Children.

If Waiver of Premium is included, add **\$.24 per unit** of Children's Rider. If the base policy includes Waiver of Premium, it must be included in the Children's Rider. If it is not included in the base policy, it may not be included in the rider.

Term insurance on a Covered Child continues to the child's attained age 25 or the rider termination date (the Insured's attained age 65) whichever comes first. A Covered Child is any child, stepchild, or legally adopted child of the Insured who meets the following requirements:

- 1) The child must be at least 15 days old.
- 2) The child must be unmarried.
- 3) The child must be a member of the Insured's household.

Issue Ages: (Age nearest birthday)	Minimum	Maximum
Primary Insured	18 years	64 years
Child	15 days	18 years
Issue Limits:	1 unit	20 units

Issuable for base Insured up to Table B

Paid-Up Benefits

If the Insured dies before the Covered Child(ren), insurance under this rider will continue until it otherwise would have expired as provided in this rider without further premium payments being required.

Conversions

The child who is insured under the expiring term insurance (except for non-payment of premiums) may convert, without evidence of insurability, to a whole life policy or a Company designated life insurance policy available at the time of conversion within 90 days before or 31 days after the date the term insurance will expire. The new policy will be at premium rates for the attained age and for the same mortality class we used for the child under this rider. The face amount of converted coverage must be at least \$1,000, but no more than five times the amount of the rider coverage.

May not be available in all states. Actual terms and conditions contained in the rider govern all benefits provided.

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Accelerated Death Benefit Rider

In the event of a terminal illness (death expected within 12 months diagnosed by an eligible physician), West Coast Life

may authorize a loan up to the lesser of 75% of the face amount of the policy or \$250,000 to help meet Insured's financial needs. The minimum loan amount is \$15,000. The total of all accelerated benefit payments made under all West Coast Life policies due to the terminal illness of the Insured is limited to \$250,000.

The Accelerated Death Benefit Rider (Form #962096200 or #002096200) is automatically included in the policy if approved in the Insured's state. There is no charge for this feature until a claim for this benefit is applied for.

The Death Benefit and policy values, if any, will be reduced if Accelerated Death Benefit payment is made and may be taxable. Subject to limitations and state availability.

Focus Term Series Product Overview

Focus Term 10 Focus Term 15

Minimum Face Amount \$100,000 \$100,000

ISSUE AGES (Vary in Washington state)

• Super Preferred NT	18-80	18-77
• Preferred NT	18-85	18-M76/F77
• Standard NT	16-85	16-M75/F77
• Standard Tobacco	18-78	18-M70/F74

WA ISSUE AGES

• Super Preferred NT	18-70	18-65
• Preferred NT	18-70	18-65
• Standard NT	16-70	16-65
• Standard Tobacco	18-70	18-65

Age Nearest Birthday M= Male F= Female

* Maximum female issue ages in MT are equal to maximum male issue ages.

PREMIUMS & RATE BANDS

Rate Guaranteed/ Level Premium Period	10 years	15 years
Number of Rate Bands	3	3

UNDERWRITING CLASSES

Super Preferred NonTobacco	Yes	Yes
Preferred NonTobacco	Yes	Yes
Standard NonTobacco	Yes	Yes
Standard Tobacco	Yes	Yes
Substandard Ratings (Based on Standard classes)	Table A-H	Table A-H

OPTIONS

Renewability:	Yes	Yes
Conversion before end of:	10th year	15th year
Conversion must also be exercised before Insured's 75th birthday.		

RIDERS (May vary by state)

Accidental Death Benefit	Yes	Yes
Waiver of Premium	Yes	Yes
Children's Rider (Max \$20,000)	Yes	Yes
Accelerated Death Benefit (automatically included)	Yes	Yes

MISCELLANEOUS

Policy Fee: \$70 \$70

Policy Form #s 051131700 051131700

Focus Term 20	Focus Term 25	Focus Term 30
\$100,000	\$100,000	\$100,000
18-68	18-60	18-M53/F55
18-68	18-60	18-M53/F55
16-68	16-M56/F59	16-M51/F55
18-M63/F66	18-M52/F55	18-M43/F47
18-60	18-55	18-50
18-60	18-55	18-50
16-60	16-55	16-50
18-60	18-M52/F55	18-M43/F47
20 years	25 years	30 years
3	3	3
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Table A-H	Table A-H	Table A-H
Yes	Yes	Yes
20th year	20th year	20th year
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
Yes	Yes	Yes
\$70	\$70	\$70
051131700	051131700	051131700

Rate Tables

Focus Term 10
 10-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

MALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.65	
17			0.65	
18	0.43	0.61	0.65	2.08
19	0.43	0.61	0.65	2.08
20	0.43	0.61	0.65	2.08
21	0.43	0.61	0.65	2.08
22	0.43	0.61	0.65	2.08
23	0.43	0.61	0.65	2.08
24	0.43	0.61	0.65	2.08
25	0.43	0.61	0.65	2.08
26	0.44	0.62	0.66	2.08
27	0.45	0.63	0.66	2.08
28	0.46	0.64	0.67	2.08
29	0.47	0.65	0.67	2.08
30	0.47	0.66	0.67	2.08
31	0.48	0.67	0.68	2.11
32	0.49	0.68	0.69	2.13
33	0.51	0.69	0.70	2.15
34	0.53	0.70	0.71	2.18
35	0.55	0.70	0.71	2.22
36	0.58	0.72	0.74	2.35
37	0.61	0.75	0.77	2.49
38	0.64	0.78	0.81	2.67
39	0.67	0.81	0.85	2.83
40	0.71	0.83	0.90	3.00
41	0.76	0.87	0.98	3.35
42	0.82	0.95	1.09	3.58
43	0.90	1.06	1.21	4.02
44	0.99	1.19	1.35	4.42
45	1.09	1.32	1.43	4.78
46	1.19	1.44	1.60	5.28
47	1.29	1.54	1.73	6.27
48	1.39	1.63	1.95	6.71
49	1.49	1.72	2.16	7.48
50	1.60	1.82	2.36	8.10
51	1.72	1.95	2.69	8.76
52	1.85	2.13	3.02	9.42
53	2.00	2.39	3.30	10.19
54	2.18	2.77	3.53	11.06
55	2.40	3.30	3.71	11.90
56	2.65	3.83	4.05	12.92
57	2.94	4.18	4.42	14.17
58	3.27	4.25	4.82	14.44
59	3.65	4.44	5.49	15.42
60	4.07	4.67	5.87	16.04
61	4.53	5.03	6.50	18.46
62	5.03	5.53	7.10	20.99
63	5.57	6.21	7.90	24.29
64	6.17	7.07	8.90	27.92
65	6.87	8.15	9.79	30.85
66	7.68	9.30	10.86	33.27
67	8.61	10.55	12.23	35.80
68	9.67	11.85	13.64	39.10
69	10.89	13.25	14.88	42.73
70	12.32	14.86	16.97	46.13
71	13.99	16.68	19.74	51.10
72	15.93	18.76	24.16	61.86
73	18.17	21.50	28.00	74.67
74	20.74	25.10	32.62	87.72
75	23.67	29.58	37.01	101.01
76	27.00	34.09	42.01	121.07
77	30.79	37.62	47.01	134.01
78	35.08	41.21	52.01	154.91
79	39.91	45.31	57.01	
80	45.32	50.23	62.61	
81		56.18	66.59	
82		63.98	76.56	
83		72.38	90.82	
84		82.08	102.82	
85		94.04	115.70	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA and MT, see pages 14 & 15**

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Focus Term 10
 10-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.56	
17			0.56	
18	0.33	0.54	0.56	1.61
19	0.33	0.54	0.56	1.61
20	0.33	0.54	0.56	1.61
21	0.33	0.54	0.56	1.61
22	0.33	0.54	0.56	1.61
23	0.33	0.54	0.56	1.61
24	0.33	0.54	0.56	1.61
25	0.33	0.54	0.56	1.61
26	0.34	0.55	0.57	1.61
27	0.35	0.55	0.57	1.61
28	0.36	0.56	0.58	1.61
29	0.37	0.57	0.58	1.61
30	0.39	0.57	0.58	1.61
31	0.40	0.57	0.58	1.63
32	0.41	0.58	0.59	1.65
33	0.42	0.59	0.60	1.69
34	0.43	0.60	0.61	1.72
35	0.45	0.60	0.61	1.74
36	0.46	0.62	0.64	1.83
37	0.47	0.65	0.67	1.94
38	0.47	0.68	0.71	2.07
39	0.48	0.71	0.75	2.26
40	0.48	0.73	0.79	2.45
41	0.52	0.76	0.85	2.61
42	0.58	0.83	0.92	2.89
43	0.63	0.93	1.00	3.16
44	0.70	1.05	1.10	3.44
45	0.77	1.15	1.18	3.79
46	0.84	1.21	1.28	4.12
47	0.91	1.27	1.39	4.50
48	0.98	1.33	1.51	4.94
49	1.06	1.39	1.65	5.38
50	1.10	1.44	1.71	5.76
51	1.17	1.61	1.85	6.11
52	1.25	1.69	1.97	6.60
53	1.35	1.74	2.22	7.15
54	1.56	2.03	2.31	7.81
55	1.71	2.35	2.48	8.41
56	1.83	2.60	2.67	8.98
57	2.04	2.78	2.88	9.63
58	2.22	2.89	3.15	10.32
59	2.23	2.96	3.52	11.10
60	2.35	3.32	3.70	12.59
61	2.55	3.67	4.10	13.58
62	2.99	3.81	4.62	14.68
63	3.22	4.14	5.04	15.78
64	3.45	4.51	5.92	17.21
65	3.97	4.80	6.35	19.08
66	4.61	5.22	6.88	20.07
67	5.65	6.04	7.56	21.17
68	6.02	7.65	8.44	22.27
69	6.16	7.74	9.57	23.70
70	6.82	7.90	10.29	27.57
71	7.77	9.12	12.00	35.27
72	9.19	10.45	13.79	46.04
73	11.26	12.45	15.99	56.17
74	13.69	14.45	18.39	69.37
75	15.53	16.48	21.14	84.52
76	18.03	20.94	24.01	101.06
77	20.53	26.01	29.46	122.72
78	23.53	31.98	33.76	146.81
79	26.53	37.78	41.76	
80	30.39	43.33	46.25	
81		51.00	54.89	
82		59.45	64.74	
83		68.16	74.12	
84		78.14	85.49	
85		87.16	93.04	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee**

Issue ages vary in WA & MT, see pages 14 & 15

For Agent Use Only. Not For Consumer Use.

Focus Term 10
10-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.53	
17			0.53	
18	0.29	0.39	0.53	1.58
19	0.29	0.39	0.53	1.58
20	0.29	0.39	0.53	1.58
21	0.29	0.39	0.53	1.58
22	0.29	0.39	0.53	1.58
23	0.29	0.39	0.53	1.58
24	0.29	0.39	0.53	1.58
25	0.29	0.39	0.53	1.58
26	0.30	0.39	0.53	1.58
27	0.30	0.39	0.53	1.58
28	0.30	0.39	0.53	1.59
29	0.30	0.39	0.53	1.62
30	0.30	0.39	0.53	1.64
31	0.30	0.39	0.53	1.67
32	0.31	0.40	0.53	1.69
33	0.31	0.41	0.53	1.71
34	0.31	0.41	0.53	1.72
35	0.32	0.42	0.53	1.73
36	0.33	0.44	0.56	1.82
37	0.35	0.48	0.59	1.93
38	0.37	0.51	0.63	2.06
39	0.39	0.54	0.72	2.25
40	0.40	0.59	0.75	2.58
41	0.46	0.61	0.83	2.93
42	0.51	0.66	0.94	3.32
43	0.59	0.74	1.05	3.70
44	0.68	0.83	1.16	4.09
45	0.70	0.93	1.20	4.68
46	0.81	1.03	1.40	5.03
47	0.87	1.12	1.55	5.53
48	0.92	1.27	1.66	6.08
49	1.03	1.39	1.89	6.74
50	1.13	1.48	2.00	7.07
51	1.24	1.67	2.26	7.42
52	1.37	1.80	2.55	7.91
53	1.54	1.97	2.79	8.46
54	1.73	2.28	2.98	9.12
55	1.95	2.35	3.11	9.63
56	2.19	2.59	3.40	10.40
57	2.47	2.89	3.71	11.28
58	2.78	3.58	4.05	12.27
59	3.13	3.77	4.46	13.37
60	3.38	3.88	4.94	14.47
61	3.52	4.28	5.50	15.57
62	3.89	4.86	6.15	16.89
63	4.47	5.72	6.88	18.32
64	5.28	6.41	7.69	19.97
65	5.86	6.62	8.57	24.14
66	6.52	7.39	9.42	26.34
67	7.29	8.27	10.27	29.86
68	8.17	9.26	11.27	34.39
69	9.16	10.36	12.59	38.11
70	10.63	11.61	14.43	39.64
71	12.06	13.45	17.43	46.81
72	13.82	16.01	21.56	55.33
73	15.35	18.19	25.63	64.07
74	17.32	20.45	29.11	72.97
75	19.22	22.66	32.53	81.99
76	22.94	26.18	37.59	93.78
77	27.03	29.92	41.95	101.80
78	31.30	34.27	46.55	113.35
79	36.76	38.89	51.36	
80	43.19	43.62	53.36	
81		50.15	56.36	
82		57.67	64.81	
83		66.32	74.53	
84		76.27	85.71	
85		87.71	98.57	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 10
10-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

FEMALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.44	
17			0.44	
18	0.26	0.35	0.44	1.25
19	0.26	0.35	0.44	1.25
20	0.26	0.35	0.44	1.25
21	0.26	0.35	0.44	1.25
22	0.26	0.35	0.44	1.25
23	0.26	0.35	0.44	1.25
24	0.26	0.35	0.44	1.25
25	0.26	0.35	0.44	1.25
26	0.26	0.35	0.44	1.26
27	0.27	0.36	0.44	1.27
28	0.27	0.36	0.44	1.28
29	0.27	0.36	0.44	1.29
30	0.27	0.36	0.44	1.29
31	0.27	0.37	0.44	1.30
32	0.28	0.37	0.44	1.31
33	0.28	0.38	0.44	1.32
34	0.29	0.38	0.44	1.34
35	0.30	0.39	0.44	1.37
36	0.31	0.40	0.47	1.46
37	0.32	0.41	0.51	1.57
38	0.33	0.43	0.55	1.70
39	0.35	0.46	0.60	1.89
40	0.36	0.50	0.65	1.93
41	0.38	0.57	0.73	2.22
42	0.42	0.65	0.81	2.40
43	0.49	0.72	0.87	2.69
44	0.57	0.79	0.93	2.95
45	0.63	0.81	0.97	3.12
46	0.70	0.88	1.15	3.45
47	0.76	0.94	1.16	3.69
48	0.83	1.01	1.28	3.98
49	0.91	1.12	1.36	4.31
50	0.95	1.20	1.44	4.59
51	0.99	1.28	1.57	4.94
52	1.08	1.36	1.76	5.33
53	1.21	1.47	1.82	5.66
54	1.31	1.61	1.95	5.99
55	1.39	1.68	2.15	6.41
56	1.48	1.80	2.37	6.85
57	1.60	1.97	2.65	7.34
58	1.72	2.15	2.93	7.89
59	1.85	2.30	3.01	8.22
60	2.01	2.51	3.18	8.67
61	2.27	2.82	3.55	9.44
62	2.49	3.13	4.01	10.32
63	2.71	3.52	4.56	11.61
64	3.00	3.96	4.91	12.59
65	3.29	4.18	5.41	13.38
66	3.73	4.51	6.03	14.44
67	4.17	4.95	6.68	15.69
68	4.61	5.39	7.33	17.25
69	5.05	5.83	7.98	19.23
70	5.46	6.59	8.73	19.95
71	6.74	8.78	10.05	25.87
72	8.21	9.49	11.63	32.14
73	9.97	11.73	13.48	38.70
74	11.95	13.19	15.60	43.77
75	13.07	14.67	17.99	50.41
76	15.71	17.31	21.20	62.36
77	18.57	19.95	24.32	74.49
78	21.54	22.59	27.01	86.73
79	24.86	25.23	31.56	
80	27.65	28.08	35.06	
81		31.92	35.49	
82		36.71	40.62	
83		42.21	46.53	
84		48.55	53.35	
85		55.83	61.35	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 10
10-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.53	
17			0.53	
18	0.28	0.39	0.53	1.51
19	0.28	0.39	0.53	1.51
20	0.28	0.39	0.53	1.51
21	0.28	0.39	0.53	1.51
22	0.28	0.39	0.53	1.51
23	0.28	0.39	0.53	1.51
24	0.28	0.39	0.53	1.51
25	0.28	0.39	0.53	1.51
26	0.28	0.39	0.53	1.53
27	0.29	0.39	0.53	1.56
28	0.29	0.39	0.53	1.59
29	0.29	0.39	0.53	1.62
30	0.30	0.39	0.53	1.64
31	0.30	0.39	0.53	1.67
32	0.31	0.40	0.53	1.69
33	0.31	0.41	0.53	1.71
34	0.31	0.41	0.53	1.72
35	0.31	0.42	0.53	1.73
36	0.32	0.44	0.56	1.82
37	0.33	0.48	0.59	1.93
38	0.36	0.51	0.63	2.06
39	0.38	0.54	0.72	2.25
40	0.39	0.59	0.75	2.58
41	0.41	0.61	0.83	2.91
42	0.44	0.63	0.94	3.24
43	0.50	0.72	1.05	3.57
44	0.57	0.80	1.13	3.90
45	0.61	0.84	1.20	4.39
46	0.69	0.93	1.35	4.75
47	0.76	0.99	1.55	5.19
48	0.82	1.09	1.66	5.63
49	0.98	1.23	1.89	5.96
50	1.02	1.35	2.00	6.40
51	1.24	1.46	2.19	7.22
52	1.31	1.70	2.44	7.24
53	1.43	1.97	2.66	7.79
54	1.60	2.14	2.87	8.45
55	1.78	2.18	3.11	9.63
56	1.93	2.42	3.39	10.40
57	2.20	2.69	3.67	11.28
58	2.69	2.89	3.98	12.27
59	2.92	3.41	4.31	13.37
60	3.04	3.52	4.75	14.45
61	3.36	4.28	5.33	15.44
62	3.80	4.72	6.00	16.54
63	4.35	5.06	6.76	17.86
64	4.90	5.83	7.59	19.40
65	5.19	6.42	8.49	24.14
66	5.65	7.14	9.40	26.34
67	6.30	7.91	10.25	29.86
68	7.13	8.80	11.25	34.39
69	7.94	9.86	12.58	38.11
70	8.79	11.17	14.43	39.64
71	10.33	12.73	17.42	46.81
72	12.09	14.50	20.95	55.33
73	14.07	16.56	24.68	64.07
74	16.16	18.91	28.79	72.97
75	18.11	21.64	32.53	81.99
76	21.41	24.78	37.59	93.77
77	25.81	28.35	41.95	101.79
78	30.21	32.43	44.69	113.35
79	35.71	37.05	49.65	
80	41.17	42.28	53.36	
81		48.65	56.35	
82		55.94	64.80	
83		64.33	74.52	
84		73.98	85.70	
85		85.08	98.56	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 10
 10-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.44	
17			0.44	
18	0.25	0.30	0.44	1.25
19	0.25	0.30	0.44	1.25
20	0.25	0.30	0.44	1.25
21	0.25	0.30	0.44	1.25
22	0.25	0.30	0.44	1.25
23	0.25	0.30	0.44	1.25
24	0.25	0.30	0.44	1.25
25	0.25	0.30	0.44	1.25
26	0.25	0.30	0.44	1.25
27	0.25	0.31	0.44	1.25
28	0.25	0.31	0.44	1.26
29	0.25	0.31	0.44	1.26
30	0.25	0.31	0.44	1.26
31	0.25	0.31	0.44	1.27
32	0.25	0.31	0.44	1.28
33	0.25	0.31	0.44	1.28
34	0.25	0.32	0.44	1.29
35	0.26	0.32	0.44	1.31
36	0.27	0.35	0.47	1.41
37	0.29	0.38	0.51	1.52
38	0.30	0.41	0.55	1.65
39	0.32	0.44	0.60	1.81
40	0.33	0.47	0.65	1.91
41	0.36	0.51	0.73	2.11
42	0.40	0.60	0.81	2.29
43	0.47	0.63	0.84	2.51
44	0.54	0.75	0.93	2.74
45	0.55	0.80	0.96	2.96
46	0.62	0.82	1.04	3.32
47	0.69	0.87	1.13	3.68
48	0.74	0.93	1.21	3.85
49	0.79	1.06	1.32	4.29
50	0.86	1.10	1.42	4.43
51	0.97	1.26	1.53	4.76
52	1.04	1.35	1.65	5.09
53	1.14	1.40	1.78	5.42
54	1.27	1.51	1.93	5.75
55	1.30	1.62	2.09	6.08
56	1.48	1.80	2.25	6.52
57	1.60	1.95	2.41	7.01
58	1.71	2.08	2.61	7.56
59	1.82	2.23	2.83	7.89
60	1.94	2.40	3.12	7.94
61	2.27	2.64	3.46	9.09
62	2.45	2.92	3.87	10.05
63	2.67	3.24	4.34	11.61
64	2.92	3.57	4.84	12.59
65	3.18	3.94	5.38	13.38
66	3.46	4.31	5.89	14.37
67	3.72	4.65	6.39	15.58
68	4.04	5.05	6.96	16.90
69	4.48	5.64	7.71	18.33
70	5.20	6.46	8.73	19.95
71	6.14	7.57	10.05	25.85
72	7.29	8.96	11.63	32.14
73	8.68	10.61	13.48	38.70
74	10.30	12.46	15.60	43.77
75	12.15	14.48	17.99	50.40
76	14.32	16.67	20.64	62.35
77	16.68	19.01	23.60	74.47
78	19.34	21.51	26.86	86.73
79	22.30	24.15	30.44	
80	25.58	26.92	34.36	
81		30.96	34.98	
82		35.60	40.23	
83		40.95	46.27	
84		47.08	53.21	
85		54.15	61.19	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 15
15-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.87	
17			0.87	
18	0.54	0.77	0.87	2.72
19	0.54	0.77	0.87	2.72
20	0.54	0.77	0.87	2.72
21	0.54	0.77	0.87	2.72
22	0.54	0.77	0.87	2.72
23	0.54	0.77	0.87	2.72
24	0.54	0.77	0.87	2.72
25	0.54	0.77	0.87	2.72
26	0.55	0.78	0.87	2.73
27	0.56	0.79	0.87	2.73
28	0.57	0.80	0.87	2.77
29	0.58	0.82	0.87	2.77
30	0.60	0.82	0.87	2.77
31	0.60	0.85	0.88	2.81
32	0.60	0.85	0.88	2.84
33	0.60	0.85	0.89	2.89
34	0.60	0.85	0.89	2.91
35	0.61	0.85	0.89	2.93
36	0.64	0.86	0.93	3.08
37	0.71	0.89	0.99	3.23
38	0.79	0.93	1.07	3.43
39	0.81	0.95	1.16	3.70
40	0.89	1.07	1.27	4.02
41	0.93	1.12	1.40	4.43
42	1.11	1.23	1.56	4.84
43	1.31	1.34	1.74	5.31
44	1.35	1.45	1.93	5.90
45	1.43	1.56	2.12	6.40
46	1.49	1.71	2.32	7.08
47	1.63	1.86	2.52	7.70
48	1.78	2.01	2.74	8.25
49	1.95	2.17	2.98	8.79
50	2.13	2.36	3.26	9.21
51	2.32	2.59	3.56	10.11
52	2.53	2.86	3.90	10.99
53	2.76	3.17	4.28	12.29
54	3.02	3.53	4.71	13.68
55	3.33	3.94	5.18	15.10
56	3.69	4.40	5.70	17.56
57	4.11	4.91	6.28	20.00
58	4.59	5.47	6.93	21.32
59	5.13	6.08	7.66	22.41
60	5.72	6.74	8.49	23.30
61	6.37	7.47	9.42	23.90
62	7.10	8.30	10.45	25.89
63	7.93	9.26	11.58	28.20
64	8.88	10.38	12.86	30.94
65	9.99	11.70	14.34	34.16
66	11.37	13.28	16.77	39.55
67	13.07	15.18	19.65	48.51
68	15.15	17.43	23.01	57.72
69	17.63	20.04	26.98	67.17
70	20.61	23.01	31.57	76.88
71	22.78	25.03	33.79	
72	26.35	30.76	36.01	
73	31.85	34.61	41.35	
74	37.61	40.33	47.49	
75	41.12	46.24	54.57	
76	47.29	53.17		
77	54.38			
78				
79				
80				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 15
 15-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.77	
17			0.77	
18	0.48	0.68	0.77	2.13
19	0.48	0.68	0.77	2.13
20	0.48	0.68	0.77	2.13
21	0.48	0.68	0.77	2.13
22	0.48	0.68	0.77	2.13
23	0.48	0.68	0.77	2.13
24	0.48	0.68	0.77	2.13
25	0.48	0.68	0.77	2.13
26	0.48	0.68	0.77	2.16
27	0.48	0.68	0.77	2.20
28	0.48	0.68	0.77	2.25
29	0.48	0.68	0.77	2.25
30	0.48	0.68	0.77	2.26
31	0.49	0.68	0.77	2.31
32	0.49	0.68	0.77	2.38
33	0.50	0.68	0.78	2.42
34	0.50	0.68	0.78	2.48
35	0.50	0.70	0.78	2.53
36	0.51	0.71	0.82	2.64
37	0.54	0.71	0.88	2.72
38	0.58	0.75	0.95	2.85
39	0.63	0.92	1.03	3.01
40	0.70	1.06	1.12	3.16
41	0.78	1.11	1.21	3.49
42	0.86	1.22	1.31	3.79
43	0.94	1.33	1.41	4.14
44	1.02	1.44	1.52	4.43
45	1.11	1.48	1.64	4.75
46	1.20	1.59	1.77	5.26
47	1.29	1.66	1.90	5.66
48	1.39	1.78	2.03	6.09
49	1.50	1.95	2.16	6.55
50	1.62	2.00	2.30	7.03
51	1.74	2.15	2.45	7.64
52	1.86	2.33	2.61	8.36
53	1.99	2.55	2.79	9.13
54	2.14	2.85	3.02	9.79
55	2.31	2.99	3.29	10.47
56	2.52	3.20	3.72	11.54
57	2.78	3.66	4.26	12.39
58	3.10	3.99	4.87	14.00
59	3.49	4.26	5.54	15.46
60	3.96	4.73	6.20	16.98
61	4.49	5.12	6.93	18.44
62	5.07	5.88	7.68	19.87
63	5.69	6.16	8.50	21.11
64	6.35	7.44	9.39	22.19
65	7.05	7.95	10.36	23.47
66	7.59	9.16	11.42	28.34
67	8.17	11.16	12.59	33.32
68	8.75	12.66	13.91	38.36
69	9.37	13.16	15.41	41.06
70	9.98	14.98	17.12	46.02
71	11.68	16.00	19.08	52.88
72	13.35	19.55	21.34	59.62
73	15.91	21.33	23.95	66.20
74	18.99	24.71	26.96	72.64
75	22.27	30.00	30.44	
76	25.61	34.41	35.01	
77	29.45	39.57	40.26	
78				
79				
80				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** Issue ages vary in WA & MT, see pages 14 & 15
 For Agent Use Only. Not For Consumer Use.

Focus Term 15
15-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.67	
17			0.67	
18	0.37	0.51	0.67	2.02
19	0.37	0.51	0.67	2.02
20	0.37	0.51	0.67	2.02
21	0.37	0.51	0.67	2.02
22	0.37	0.51	0.67	2.02
23	0.37	0.51	0.67	2.02
24	0.37	0.51	0.67	2.02
25	0.37	0.51	0.67	2.02
26	0.37	0.52	0.67	2.03
27	0.37	0.52	0.67	2.04
28	0.37	0.52	0.67	2.05
29	0.37	0.52	0.67	2.06
30	0.37	0.52	0.68	2.06
31	0.37	0.52	0.69	2.07
32	0.37	0.52	0.69	2.09
33	0.37	0.53	0.69	2.14
34	0.37	0.53	0.70	2.18
35	0.40	0.53	0.71	2.27
36	0.42	0.56	0.73	2.38
37	0.44	0.58	0.78	2.55
38	0.47	0.61	0.85	2.74
39	0.51	0.65	0.93	2.97
40	0.54	0.72	1.02	3.35
41	0.61	0.80	1.12	3.60
42	0.69	0.90	1.26	4.05
43	0.77	1.01	1.41	4.57
44	0.87	1.14	1.58	5.13
45	0.97	1.27	1.73	5.71
46	1.07	1.40	1.89	6.27
47	1.18	1.53	2.05	6.82
48	1.31	1.67	2.23	7.37
49	1.44	1.81	2.41	7.92
50	1.59	1.97	2.64	8.52
51	1.75	2.15	2.89	9.18
52	1.92	2.37	3.16	9.94
53	2.08	2.62	3.46	10.81
54	2.29	2.90	3.80	11.79
55	2.56	3.20	4.18	12.84
56	2.90	3.53	4.61	14.33
57	3.20	3.87	5.10	15.84
58	3.56	4.24	5.66	16.90
59	3.95	4.63	6.29	17.93
60	4.37	5.06	7.01	19.00
61	4.84	5.57	7.85	20.53
62	5.36	6.19	8.84	22.08
63	5.93	6.98	10.01	25.21
64	6.59	7.98	11.38	28.48
65	7.47	9.21	12.98	32.07
66	8.48	10.66	15.00	37.24
67	9.66	12.36	17.39	43.69
68	11.02	14.29	20.23	50.54
69	12.59	16.46	23.55	57.81
70	14.38	18.87	27.41	65.59
71	21.06	25.03	29.27	
72	26.35	30.76	31.13	
73	31.85	34.61	35.80	
74	37.61	40.33	41.17	
75	41.12	46.24	47.35	
76	47.29	53.17		
77	54.38			
78				
79				
80				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 15
 15-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.62	
17			0.62	
18	0.32	0.42	0.62	1.43
19	0.32	0.42	0.62	1.43
20	0.32	0.42	0.62	1.43
21	0.32	0.42	0.62	1.43
22	0.32	0.42	0.62	1.43
23	0.32	0.42	0.62	1.43
24	0.32	0.42	0.62	1.43
25	0.32	0.42	0.62	1.43
26	0.33	0.42	0.62	1.46
27	0.33	0.42	0.62	1.47
28	0.33	0.43	0.62	1.51
29	0.33	0.43	0.62	1.53
30	0.33	0.43	0.62	1.56
31	0.33	0.44	0.63	1.61
32	0.33	0.47	0.63	1.67
33	0.33	0.49	0.64	1.72
34	0.33	0.51	0.64	1.78
35	0.40	0.53	0.64	1.84
36	0.41	0.55	0.68	1.98
37	0.43	0.58	0.73	2.12
38	0.47	0.61	0.79	2.29
39	0.51	0.64	0.85	2.49
40	0.52	0.69	0.92	2.70
41	0.53	0.74	1.00	2.94
42	0.58	0.81	1.08	3.18
43	0.63	0.87	1.17	3.44
44	0.70	0.95	1.27	3.69
45	0.77	1.04	1.36	3.94
46	0.85	1.13	1.46	4.33
47	0.93	1.21	1.57	4.72
48	1.01	1.30	1.69	5.13
49	1.08	1.40	1.81	5.59
50	1.17	1.51	1.95	6.05
51	1.28	1.62	2.10	6.53
52	1.41	1.73	2.25	7.02
53	1.56	1.85	2.41	7.56
54	1.72	2.00	2.59	8.16
55	1.89	2.16	2.82	8.82
56	2.05	2.36	3.19	9.53
57	2.22	2.60	3.66	10.29
58	2.38	2.88	4.19	11.08
59	2.56	3.19	4.76	11.91
60	2.75	3.56	5.35	12.78
61	3.00	3.95	5.95	14.07
62	3.30	4.37	6.58	15.40
63	3.70	4.80	7.25	16.68
64	4.18	5.24	7.98	17.92
65	4.77	5.72	8.80	19.34
66	5.43	6.31	9.70	22.43
67	6.14	7.04	10.72	25.65
68	6.89	7.99	11.85	28.99
69	7.66	9.21	13.13	31.29
70	8.44	10.76	14.56	34.79
71	11.68	13.06	15.35	40.00
72	13.35	14.69	17.54	46.01
73	15.12	16.59	20.08	52.90
74	17.19	18.80	23.01	60.83
75	19.58	21.40	26.38	
76	22.52	24.61	30.34	
77	25.90	28.31	34.89	
78				
79				
80				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 15
15-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.66	
17			0.66	
18	0.34	0.48	0.66	1.82
19	0.34	0.48	0.66	1.82
20	0.34	0.48	0.66	1.82
21	0.34	0.48	0.66	1.82
22	0.34	0.48	0.66	1.82
23	0.34	0.48	0.66	1.82
24	0.34	0.48	0.66	1.82
25	0.34	0.48	0.66	1.82
26	0.35	0.48	0.66	1.86
27	0.35	0.48	0.66	1.89
28	0.36	0.49	0.67	1.93
29	0.36	0.49	0.67	1.97
30	0.37	0.49	0.68	2.02
31	0.37	0.50	0.69	2.06
32	0.37	0.50	0.69	2.09
33	0.37	0.51	0.69	2.14
34	0.37	0.51	0.69	2.18
35	0.37	0.52	0.70	2.27
36	0.37	0.54	0.73	2.38
37	0.38	0.58	0.78	2.52
38	0.40	0.61	0.85	2.72
39	0.44	0.65	0.93	2.96
40	0.54	0.70	1.02	3.35
41	0.61	0.76	1.12	3.58
42	0.69	0.84	1.26	3.95
43	0.77	0.92	1.41	4.37
44	0.87	1.03	1.58	4.88
45	0.92	1.14	1.73	5.35
46	1.03	1.26	1.89	5.90
47	1.14	1.39	2.05	6.44
48	1.25	1.53	2.23	6.98
49	1.38	1.69	2.41	7.52
50	1.51	1.87	2.64	8.02
51	1.66	2.08	2.89	8.74
52	1.84	2.31	3.16	9.45
53	2.06	2.55	3.46	10.39
54	2.29	2.81	3.80	11.42
55	2.56	3.09	4.18	12.53
56	2.87	3.39	4.59	14.06
57	3.19	3.70	5.03	15.62
58	3.55	4.03	5.53	16.75
59	3.94	4.40	6.13	17.86
60	4.37	4.84	6.75	18.98
61	4.84	5.38	7.42	20.53
62	5.36	6.04	8.25	22.08
63	5.93	6.84	9.24	25.21
64	6.57	7.80	10.44	28.48
65	7.28	8.97	11.79	32.06
66	8.32	10.38	13.58	37.23
67	9.53	12.04	16.11	43.67
68	10.91	13.97	19.38	50.53
69	12.50	16.24	23.31	57.81
70	14.31	18.84	27.41	65.59
71	20.88	25.01	29.27	
72	26.17	30.72	31.12	
73	31.70	34.52	35.79	
74	37.46	40.22	41.16	
75	41.00	46.08	47.34	
76	47.15	52.99		
77	54.22			
78				
79				
80				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 15
15-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.62	
17			0.62	
18	0.29	0.40	0.62	1.41
19	0.29	0.40	0.62	1.41
20	0.29	0.40	0.62	1.41
21	0.29	0.40	0.62	1.41
22	0.29	0.40	0.62	1.41
23	0.29	0.40	0.62	1.41
24	0.29	0.40	0.62	1.41
25	0.29	0.40	0.62	1.41
26	0.30	0.40	0.62	1.43
27	0.30	0.40	0.62	1.45
28	0.30	0.40	0.62	1.50
29	0.31	0.40	0.62	1.51
30	0.31	0.40	0.62	1.54
31	0.31	0.40	0.63	1.59
32	0.31	0.41	0.63	1.63
33	0.32	0.42	0.64	1.68
34	0.32	0.43	0.64	1.72
35	0.36	0.47	0.64	1.80
36	0.37	0.49	0.68	1.93
37	0.38	0.51	0.73	2.05
38	0.40	0.54	0.79	2.23
39	0.43	0.58	0.85	2.42
40	0.43	0.61	0.92	2.62
41	0.48	0.66	1.00	2.86
42	0.53	0.74	1.08	3.10
43	0.60	0.82	1.17	3.35
44	0.66	0.91	1.27	3.60
45	0.74	0.99	1.36	3.87
46	0.82	1.07	1.46	4.25
47	0.90	1.15	1.57	4.62
48	0.97	1.23	1.69	5.01
49	1.05	1.30	1.81	5.44
50	1.13	1.38	1.95	5.87
51	1.20	1.47	2.07	6.24
52	1.28	1.58	2.18	6.66
53	1.36	1.71	2.31	7.11
54	1.43	1.87	2.50	7.54
55	1.53	2.07	2.77	8.02
56	1.67	2.29	3.15	8.76
57	1.82	2.52	3.63	9.44
58	2.01	2.78	4.17	10.52
59	2.31	3.05	4.75	11.54
60	2.48	3.35	5.35	12.65
61	2.80	3.67	5.95	13.95
62	3.15	4.01	6.58	15.27
63	3.54	4.38	7.25	16.55
64	3.95	4.81	7.98	17.79
65	4.43	5.33	8.80	19.21
66	5.02	6.03	9.70	22.29
67	5.71	6.90	10.72	25.50
68	6.48	7.91	11.85	28.85
69	7.35	9.10	13.13	31.15
70	8.35	10.51	14.56	34.65
71	11.07	12.45	15.08	39.86
72	12.73	14.18	17.34	45.83
73	14.65	16.19	19.94	52.71
74	16.85	18.51	22.93	60.60
75	19.38	21.18	26.37	
76	22.28	24.36	30.33	
77	25.62	28.01	34.88	
78				
79				
80				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 20
 20-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

MALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.07	
17			1.07	
18	0.70	0.84	1.07	2.82
19	0.70	0.84	1.07	2.82
20	0.70	0.84	1.07	2.82
21	0.70	0.84	1.07	2.82
22	0.70	0.84	1.07	2.82
23	0.70	0.84	1.07	2.82
24	0.70	0.84	1.07	2.82
25	0.70	0.84	1.07	2.82
26	0.70	0.84	1.08	2.83
27	0.70	0.84	1.08	2.84
28	0.70	0.84	1.08	2.85
29	0.70	0.84	1.08	2.86
30	0.70	0.85	1.08	2.88
31	0.70	0.86	1.09	2.97
32	0.70	0.86	1.10	3.06
33	0.70	0.87	1.12	3.15
34	0.70	0.88	1.14	3.21
35	0.70	0.90	1.16	3.37
36	0.73	0.93	1.21	3.57
37	0.78	0.99	1.29	3.85
38	0.84	1.07	1.39	4.24
39	0.92	1.16	1.51	4.71
40	1.01	1.27	1.66	5.33
41	1.13	1.39	1.82	5.87
42	1.27	1.55	2.00	6.42
43	1.42	1.73	2.20	7.02
44	1.58	1.90	2.42	7.79
45	1.74	2.08	2.66	8.47
46	1.91	2.26	2.88	9.32
47	2.09	2.44	3.11	10.12
48	2.29	2.62	3.32	10.80
49	2.51	2.84	3.62	11.50
50	2.73	3.12	3.98	12.23
51	2.98	3.44	4.38	13.40
52	3.27	3.81	4.86	14.67
53	3.61	4.23	5.42	15.97
54	4.00	4.72	6.01	17.33
55	4.43	5.26	6.67	18.74
56	4.91	5.86	7.35	20.21
57	5.46	6.52	8.05	22.65
58	6.09	7.26	8.85	23.96
59	6.81	8.12	9.82	25.04
60	7.64	9.11	11.02	25.90
61	8.60	10.26	12.29	32.52
62	9.70	11.59	13.76	39.29
63	10.96	13.12	15.52	46.22
64	12.40	14.88	17.65	
65	14.02	16.90	20.19	
66	16.13	19.45	23.14	
67	18.55	22.36	26.60	
68	21.34	25.72	30.67	
69				
70				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 20
 20-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.86	
17			0.86	
18	0.56	0.73	0.86	2.15
19	0.56	0.73	0.86	2.15
20	0.56	0.73	0.86	2.15
21	0.56	0.73	0.86	2.15
22	0.56	0.73	0.86	2.15
23	0.56	0.73	0.86	2.15
24	0.56	0.73	0.86	2.15
25	0.56	0.73	0.86	2.15
26	0.56	0.73	0.86	2.22
27	0.56	0.73	0.86	2.25
28	0.56	0.73	0.86	2.27
29	0.56	0.73	0.86	2.29
30	0.56	0.73	0.86	2.31
31	0.57	0.74	0.88	2.44
32	0.59	0.76	0.92	2.55
33	0.61	0.78	0.96	2.67
34	0.64	0.81	1.00	2.81
35	0.67	0.84	1.05	2.92
36	0.70	0.87	1.11	3.06
37	0.73	0.91	1.17	3.18
38	0.76	0.95	1.24	3.35
39	0.80	0.99	1.32	3.55
40	0.85	1.11	1.41	3.78
41	0.91	1.15	1.51	4.20
42	0.98	1.25	1.62	4.62
43	1.06	1.35	1.74	5.09
44	1.15	1.46	1.86	5.55
45	1.26	1.56	1.99	5.99
46	1.38	1.72	2.14	6.45
47	1.52	1.90	2.32	6.93
48	1.68	2.10	2.52	7.44
49	1.86	2.32	2.74	7.98
50	2.04	2.56	2.98	8.62
51	2.21	2.81	3.24	9.42
52	2.38	3.05	3.52	10.38
53	2.55	3.27	3.82	11.49
54	2.72	3.46	4.14	12.71
55	2.90	3.63	4.49	13.94
56	3.13	3.97	4.90	15.18
57	3.45	4.42	5.40	16.44
58	3.87	4.91	6.03	17.70
59	4.40	5.61	6.82	18.98
60	5.04	6.37	7.76	20.26
61	5.74	7.03	8.86	23.82
62	6.45	7.78	10.13	27.01
63	7.12	8.58	12.35	30.43
64	7.70	9.24	14.19	34.71
65	9.48	10.43	15.01	36.99
66	9.74	10.55	15.38	41.42
67	10.95	11.66	17.69	
68	12.33	13.10	20.34	
69				
70				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 20
20-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.86	
17			0.86	
18	0.48	0.62	0.86	2.14
19	0.48	0.62	0.86	2.14
20	0.48	0.62	0.86	2.14
21	0.48	0.62	0.86	2.14
22	0.48	0.62	0.86	2.14
23	0.48	0.62	0.86	2.14
24	0.48	0.62	0.86	2.14
25	0.48	0.62	0.86	2.14
26	0.49	0.62	0.86	2.14
27	0.49	0.62	0.86	2.16
28	0.49	0.62	0.87	2.18
29	0.49	0.66	0.87	2.20
30	0.49	0.68	0.88	2.26
31	0.49	0.68	0.89	2.37
32	0.50	0.68	0.90	2.52
33	0.51	0.68	0.91	2.69
34	0.52	0.68	0.92	2.84
35	0.55	0.72	0.94	3.01
36	0.58	0.74	0.99	3.21
37	0.61	0.78	1.06	3.39
38	0.65	0.83	1.15	3.63
39	0.70	0.91	1.25	3.95
40	0.77	0.99	1.37	4.36
41	0.85	1.08	1.52	4.84
42	0.94	1.17	1.68	5.39
43	1.03	1.28	1.95	6.01
44	1.13	1.39	2.16	6.73
45	1.25	1.51	2.24	7.40
46	1.38	1.64	2.43	8.55
47	1.55	1.81	2.63	9.05
48	1.69	1.97	2.84	9.68
49	1.86	2.19	3.08	10.67
50	2.04	2.43	3.40	11.16
51	2.24	2.70	3.76	12.04
52	2.47	2.98	4.18	12.98
53	2.75	3.29	4.65	14.01
54	3.07	3.62	5.16	15.11
55	3.42	3.98	5.73	16.27
56	3.80	4.39	6.32	17.98
57	4.22	4.87	6.92	19.68
58	4.69	5.42	7.58	20.88
59	5.19	6.05	8.41	22.06
60	5.73	6.76	9.45	23.29
61	6.36	7.59	10.71	27.53
62	7.14	8.60	12.27	32.10
63	8.10	10.82	14.23	37.03
64	9.28	11.51	16.60	
65	10.72	13.06	19.46	
66	12.23	15.13	21.11	
67	14.06	17.40	22.36	
68	16.17	20.01	25.71	
69				
70				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 20
 20-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.70	
17			0.70	
18	0.42	0.52	0.70	1.48
19	0.42	0.52	0.70	1.48
20	0.42	0.52	0.70	1.48
21	0.42	0.52	0.70	1.48
22	0.42	0.52	0.70	1.48
23	0.42	0.52	0.70	1.48
24	0.42	0.52	0.70	1.48
25	0.42	0.52	0.70	1.48
26	0.43	0.52	0.70	1.52
27	0.43	0.52	0.70	1.57
28	0.43	0.52	0.70	1.61
29	0.44	0.52	0.70	1.67
30	0.44	0.52	0.70	1.72
31	0.46	0.55	0.72	1.81
32	0.47	0.59	0.75	1.89
33	0.48	0.63	0.78	1.98
34	0.49	0.66	0.82	2.09
35	0.51	0.71	0.86	2.22
36	0.54	0.74	0.90	2.37
37	0.58	0.76	0.95	2.55
38	0.61	0.79	1.01	2.73
39	0.64	0.81	1.08	2.95
40	0.70	0.84	1.16	3.19
41	0.76	0.91	1.24	3.51
42	0.83	0.99	1.34	3.84
43	0.91	1.09	1.44	4.20
44	0.98	1.20	1.55	4.56
45	1.07	1.31	1.69	4.95
46	1.17	1.43	1.84	5.37
47	1.28	1.56	2.00	5.80
48	1.40	1.69	2.18	6.24
49	1.53	1.83	2.38	6.69
50	1.68	1.96	2.59	7.18
51	1.83	2.09	2.81	7.72
52	2.00	2.27	3.05	8.34
53	2.16	2.47	3.31	9.08
54	2.34	2.69	3.59	9.95
55	2.52	2.93	3.89	10.94
56	2.73	3.21	4.25	12.04
57	2.99	3.52	4.69	13.26
58	3.30	3.90	5.22	14.60
59	3.69	4.34	5.85	16.06
60	4.13	4.87	6.60	17.67
61	4.62	5.48	7.54	19.42
62	5.17	6.19	8.67	21.31
63	5.78	6.98	10.03	23.35
64	6.43	7.86	11.62	25.52
65	7.13	8.82	13.03	27.86
66	8.03	9.75	13.35	32.03
67	9.24	11.20	15.35	
68	10.63	12.89	17.65	
69				
70				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** Issue ages vary in WA & MT, see pages 14 & 15
 For Agent Use Only. Not For Consumer Use.

Focus Term 20
20-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.77	
17			0.77	
18	0.48	0.58	0.77	2.12
19	0.48	0.58	0.77	2.12
20	0.48	0.58	0.77	2.12
21	0.48	0.58	0.77	2.12
22	0.48	0.58	0.77	2.12
23	0.48	0.58	0.77	2.12
24	0.48	0.58	0.77	2.12
25	0.48	0.58	0.77	2.12
26	0.49	0.59	0.78	2.13
27	0.49	0.60	0.78	2.15
28	0.49	0.62	0.79	2.18
29	0.49	0.64	0.80	2.20
30	0.49	0.66	0.81	2.26
31	0.49	0.67	0.83	2.37
32	0.50	0.67	0.85	2.51
33	0.51	0.68	0.88	2.68
34	0.52	0.68	0.91	2.84
35	0.55	0.69	0.94	3.01
36	0.57	0.72	0.99	3.19
37	0.60	0.75	1.06	3.38
38	0.64	0.79	1.15	3.63
39	0.69	0.85	1.25	3.94
40	0.75	0.93	1.37	4.34
41	0.81	1.01	1.51	4.82
42	0.88	1.11	1.67	5.37
43	0.98	1.21	1.95	5.99
44	1.13	1.34	2.16	6.69
45	1.23	1.48	2.23	7.37
46	1.37	1.63	2.43	8.11
47	1.51	1.79	2.63	8.85
48	1.65	1.97	2.84	9.56
49	1.81	2.17	3.08	10.29
50	1.98	2.38	3.40	10.98
51	2.18	2.61	3.76	11.79
52	2.41	2.88	4.18	12.57
53	2.69	3.17	4.65	13.62
54	3.02	3.51	5.16	14.71
55	3.39	3.90	5.73	15.80
56	3.79	4.33	6.32	17.56
57	4.22	4.82	6.91	19.34
58	4.69	5.37	7.57	20.62
59	5.19	5.99	8.39	21.87
60	5.73	6.70	9.43	23.18
61	6.35	7.53	10.69	27.43
62	7.11	8.51	12.17	32.00
63	8.03	9.66	13.87	36.96
64	9.15	11.04	15.79	
65	10.52	12.67	18.06	
66	12.11	14.58	20.68	
67	13.92	16.77	22.35	
68	16.01	19.29	25.70	
69				
70				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 20
20-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

FEMALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			0.70	
17			0.70	
18	0.39	0.49	0.70	1.46
19	0.39	0.49	0.70	1.46
20	0.39	0.49	0.70	1.46
21	0.39	0.49	0.70	1.46
22	0.39	0.49	0.70	1.46
23	0.39	0.49	0.70	1.46
24	0.39	0.49	0.70	1.46
25	0.39	0.49	0.70	1.46
26	0.39	0.50	0.70	1.50
27	0.39	0.51	0.70	1.56
28	0.39	0.51	0.70	1.60
29	0.39	0.52	0.70	1.67
30	0.39	0.52	0.70	1.71
31	0.40	0.53	0.72	1.80
32	0.42	0.54	0.75	1.89
33	0.44	0.55	0.78	1.98
34	0.48	0.57	0.82	2.09
35	0.51	0.58	0.86	2.22
36	0.54	0.60	0.90	2.36
37	0.58	0.63	0.95	2.53
38	0.61	0.69	1.01	2.72
39	0.64	0.75	1.08	2.95
40	0.68	0.83	1.16	3.18
41	0.72	0.91	1.24	3.50
42	0.77	0.99	1.33	3.82
43	0.85	1.09	1.43	4.16
44	0.94	1.20	1.54	4.54
45	1.04	1.31	1.66	4.92
46	1.14	1.42	1.80	5.33
47	1.24	1.54	1.96	5.76
48	1.34	1.68	2.14	6.21
49	1.45	1.82	2.33	6.68
50	1.58	1.95	2.54	7.18
51	1.72	2.08	2.74	7.68
52	1.87	2.23	2.95	8.19
53	2.04	2.38	3.18	8.69
54	2.22	2.55	3.46	9.21
55	2.41	2.75	3.82	9.74
56	2.64	3.02	4.22	10.44
57	2.91	3.35	4.67	11.05
58	3.21	3.74	5.19	12.01
59	3.54	4.22	5.82	12.94
60	3.90	4.76	6.60	13.93
61	4.32	5.36	7.54	16.44
62	4.80	6.03	8.67	19.07
63	5.37	6.77	10.03	21.84
64	6.05	7.57	11.62	24.77
65	6.86	8.44	13.03	27.85
66	7.91	9.67	13.34	32.03
67	9.10	11.11	15.34	
68	10.47	12.79	17.64	
69				
70				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 25
 25-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

MALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.79	
17			1.79	
18	0.98	1.32	1.79	3.79
19	0.98	1.32	1.79	3.79
20	0.98	1.32	1.79	3.79
21	0.98	1.32	1.79	3.79
22	0.98	1.32	1.79	3.79
23	0.98	1.32	1.79	3.79
24	0.98	1.32	1.79	3.79
25	0.98	1.32	1.79	3.79
26	0.99	1.32	1.82	3.88
27	1.01	1.32	1.86	3.98
28	1.04	1.33	1.90	4.13
29	1.05	1.33	1.95	4.28
30	1.07	1.33	1.97	4.46
31	1.10	1.35	1.99	4.63
32	1.13	1.36	1.99	4.80
33	1.19	1.38	1.99	5.00
34	1.21	1.38	2.02	5.23
35	1.29	1.41	2.07	5.52
36	1.37	1.50	2.21	5.84
37	1.48	1.60	2.39	6.19
38	1.59	1.71	2.62	6.61
39	1.65	1.83	2.85	7.13
40	1.86	1.96	3.11	7.86
41	2.05	2.16	3.40	8.77
42	2.26	2.37	3.68	9.89
43	2.49	2.60	4.02	11.18
44	2.68	2.83	4.40	12.63
45	2.96	3.10	4.83	14.20
46	3.11	3.27	5.34	14.71
47	3.27	3.44	5.93	15.35
48	3.50	3.73	6.59	15.98
49	3.83	4.16	7.38	16.62
50	4.25	4.70	8.30	17.05
51	4.88	5.40	9.32	19.60
52	5.62	6.20	10.71	22.54
53	6.46	7.13	12.32	
54	7.42	8.20	14.49	
55	8.54	9.43	16.67	
56	9.81	10.85	19.16	
57	11.29	12.47		
58	12.98	14.35		
59	14.92	16.50		
60	17.16	18.97		

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** Issue ages vary in WA & MT, see pages 14 & 15
 For Agent Use Only. Not For Consumer Use.

Focus Term 25
 25-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.32	
17			1.32	
18	0.75	0.99	1.32	2.75
19	0.75	0.99	1.32	2.75
20	0.75	0.99	1.32	2.75
21	0.75	0.99	1.32	2.75
22	0.75	0.99	1.32	2.75
23	0.75	0.99	1.32	2.75
24	0.75	0.99	1.32	2.75
25	0.75	0.99	1.32	2.75
26	0.76	0.99	1.35	2.86
27	0.77	1.00	1.37	2.97
28	0.78	1.02	1.41	3.10
29	0.80	1.02	1.43	3.26
30	0.81	1.04	1.47	3.39
31	0.83	1.05	1.48	3.52
32	0.84	1.06	1.50	3.66
33	0.86	1.07	1.52	3.80
34	0.86	1.08	1.54	3.98
35	0.90	1.14	1.62	4.19
36	0.96	1.14	1.73	4.47
37	1.04	1.22	1.88	4.80
38	1.12	1.31	2.04	5.16
39	1.20	1.40	2.24	5.57
40	1.30	1.50	2.42	6.03
41	1.40	1.62	2.60	6.51
42	1.52	1.76	2.75	7.02
43	1.62	1.91	2.93	7.59
44	1.74	2.09	3.15	8.26
45	1.96	2.28	3.40	9.05
46	2.18	2.49	3.71	9.98
47	2.39	2.70	4.07	10.82
48	2.61	2.93	4.52	11.28
49	2.82	3.18	5.03	11.75
50	3.08	3.46	5.64	12.08
51	3.42	3.81	6.50	13.89
52	3.92	4.26	7.47	15.98
53	4.58	4.83	8.58	18.38
54	5.24	5.51	9.87	21.14
55	5.90	6.33	11.34	24.30
56	6.78	7.28	13.05	
57	7.80	8.37	15.00	
58	8.98	9.63	17.26	
59	10.32	11.07	19.84	
60	11.87	12.72		

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 25
25-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.53	
17			1.53	
18	0.75	0.97	1.53	3.28
19	0.75	0.97	1.53	3.28
20	0.75	0.97	1.53	3.28
21	0.75	0.97	1.53	3.28
22	0.75	0.97	1.53	3.28
23	0.75	0.97	1.53	3.28
24	0.75	0.97	1.53	3.28
25	0.75	0.97	1.53	3.28
26	0.76	0.97	1.56	3.36
27	0.79	0.97	1.57	3.47
28	0.80	0.97	1.59	3.58
29	0.82	0.97	1.61	3.72
30	0.84	0.97	1.64	3.87
31	0.87	0.99	1.65	4.02
32	0.88	1.02	1.65	4.16
33	0.90	1.03	1.66	4.34
34	0.92	1.06	1.71	4.54
35	0.97	1.12	1.76	4.79
36	1.03	1.18	1.88	5.06
37	1.11	1.26	2.03	5.36
38	1.21	1.35	2.21	5.73
39	1.32	1.47	2.42	6.19
40	1.40	1.57	2.64	6.81
41	1.53	1.73	2.88	7.62
42	1.71	1.93	3.13	8.60
43	1.82	2.12	3.40	9.72
44	1.99	2.32	3.72	10.98
45	2.17	2.55	4.08	12.33
46	2.35	2.72	4.51	13.79
47	2.57	2.90	5.01	14.69
48	2.82	3.18	5.58	15.41
49	3.11	3.62	6.26	16.17
50	3.41	4.16	7.05	16.70
51	3.80	4.75	7.82	19.21
52	4.32	5.44	8.99	22.10
53	4.96	6.24	10.33	
54	5.74	7.17	12.34	
55	6.69	8.25	14.20	
56	9.20	9.72	16.32	
57	10.58	11.38		
58	12.17	13.26		
59	14.00	15.43		
60	16.09	17.88		

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 25
 25-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.14	
17			1.14	
18	0.59	0.82	1.14	2.38
19	0.59	0.82	1.14	2.38
20	0.59	0.82	1.14	2.38
21	0.59	0.82	1.14	2.38
22	0.59	0.82	1.14	2.38
23	0.59	0.82	1.14	2.38
24	0.59	0.82	1.14	2.38
25	0.59	0.82	1.14	2.38
26	0.62	0.82	1.16	2.46
27	0.64	0.82	1.19	2.57
28	0.66	0.82	1.22	2.68
29	0.68	0.82	1.24	2.81
30	0.69	0.82	1.25	2.93
31	0.69	0.83	1.28	3.04
32	0.71	0.86	1.29	3.16
33	0.72	0.89	1.30	3.29
34	0.72	0.90	1.32	3.44
35	0.76	0.95	1.40	3.63
36	0.81	0.98	1.48	3.87
37	0.87	1.04	1.60	4.16
38	0.94	1.12	1.76	4.48
39	1.02	1.22	1.91	4.83
40	1.11	1.32	2.07	5.22
41	1.22	1.43	2.22	5.64
42	1.35	1.55	2.37	6.10
43	1.49	1.68	2.52	6.59
44	1.64	1.84	2.72	7.17
45	1.79	2.01	2.93	7.85
46	1.95	2.19	3.21	8.67
47	2.10	2.37	3.53	9.62
48	2.26	2.57	3.92	10.73
49	2.42	2.78	4.37	11.34
50	2.57	2.98	4.90	11.73
51	2.79	3.22	5.63	13.49
52	3.14	3.58	6.47	15.52
53	3.65	4.18	7.44	17.85
54	4.31	4.90	8.56	20.52
55	5.06	5.74	9.84	23.61
56	5.81	6.60	11.32	
57	7.02	7.60	13.01	
58	8.08	8.74	14.97	
59	9.29	10.05	17.21	
60	10.68	11.56		

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** Issue ages vary in WA & MT, see pages 14 & 15
 For Agent Use Only. Not For Consumer Use.

Focus Term 25
25-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.53	
17			1.53	
18	0.72	0.94	1.53	3.28
19	0.72	0.94	1.53	3.28
20	0.72	0.94	1.53	3.28
21	0.72	0.94	1.53	3.28
22	0.72	0.94	1.53	3.28
23	0.72	0.94	1.53	3.28
24	0.72	0.94	1.53	3.28
25	0.72	0.94	1.53	3.28
26	0.73	0.94	1.56	3.36
27	0.74	0.94	1.57	3.47
28	0.75	0.94	1.59	3.58
29	0.78	0.94	1.61	3.72
30	0.79	0.94	1.64	3.87
31	0.80	0.95	1.65	4.02
32	0.81	0.96	1.65	4.16
33	0.82	0.96	1.66	4.34
34	0.84	0.97	1.71	4.54
35	0.96	1.02	1.76	4.79
36	1.01	1.06	1.88	5.06
37	1.07	1.14	2.03	5.36
38	1.15	1.25	2.21	5.73
39	1.22	1.35	2.42	6.19
40	1.29	1.48	2.64	6.81
41	1.42	1.63	2.88	7.62
42	1.57	1.80	3.13	8.60
43	1.68	1.98	3.40	9.72
44	1.83	2.18	3.72	10.98
45	1.99	2.40	4.08	12.33
46	2.18	2.53	4.51	13.79
47	2.37	2.70	5.00	14.69
48	2.59	2.96	5.55	15.41
49	2.83	3.37	6.21	16.17
50	3.11	3.96	7.00	16.70
51	3.58	4.57	7.78	19.21
52	4.11	5.28	8.92	22.10
53	4.73	6.11	10.31	
54	5.43	7.07	12.33	
55	6.24	8.17	14.20	
56	9.00	9.63	16.32	
57	10.34	11.29		
58	11.90	13.16		
59	13.68	15.30		
60	15.73	17.74		

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee Issue ages vary in WA & MT, see pages 14 & 15**

For Agent Use Only. Not For Consumer Use.

Focus Term 25
 25-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.14	
17			1.14	
18	0.57	0.80	1.14	2.38
19	0.57	0.80	1.14	2.38
20	0.57	0.80	1.14	2.38
21	0.57	0.80	1.14	2.38
22	0.57	0.80	1.14	2.38
23	0.57	0.80	1.14	2.38
24	0.57	0.80	1.14	2.38
25	0.57	0.80	1.14	2.38
26	0.58	0.80	1.16	2.46
27	0.62	0.80	1.19	2.57
28	0.64	0.80	1.22	2.68
29	0.64	0.80	1.24	2.81
30	0.65	0.80	1.25	2.93
31	0.65	0.81	1.28	3.04
32	0.69	0.84	1.29	3.16
33	0.70	0.88	1.30	3.29
34	0.70	0.90	1.32	3.44
35	0.72	0.95	1.38	3.63
36	0.76	0.98	1.48	3.87
37	0.83	1.00	1.60	4.16
38	0.88	1.07	1.76	4.48
39	0.94	1.16	1.91	4.83
40	1.04	1.28	2.07	5.22
41	1.18	1.40	2.22	5.64
42	1.30	1.53	2.37	6.10
43	1.41	1.66	2.52	6.59
44	1.55	1.79	2.72	7.17
45	1.72	1.94	2.93	7.85
46	1.89	2.09	3.21	8.67
47	2.06	2.26	3.53	9.62
48	2.20	2.43	3.92	10.73
49	2.33	2.60	4.37	11.34
50	2.43	2.82	4.90	11.73
51	2.79	3.20	5.63	13.49
52	3.14	3.58	6.47	15.52
53	3.65	4.18	7.44	17.85
54	4.26	4.86	8.56	20.52
55	4.89	5.60	9.84	23.61
56	5.62	6.44	11.32	
57	6.81	7.40	13.01	
58	7.83	8.50	14.97	
59	9.00	9.78	17.21	
60	10.35	11.25		

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 30
30-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			2.06	
17			2.06	
18	1.27	1.51	2.06	5.25
19	1.27	1.51	2.06	5.25
20	1.27	1.51	2.06	5.25
21	1.27	1.51	2.06	5.25
22	1.27	1.51	2.06	5.25
23	1.27	1.51	2.06	5.25
24	1.27	1.52	2.06	5.25
25	1.27	1.53	2.06	5.25
26	1.28	1.55	2.09	5.25
27	1.30	1.56	2.11	5.25
28	1.32	1.58	2.13	5.25
29	1.36	1.59	2.17	5.25
30	1.40	1.61	2.22	5.25
31	1.44	1.64	2.26	5.40
32	1.48	1.65	2.27	5.54
33	1.55	1.67	2.28	5.71
34	1.59	1.70	2.32	5.93
35	1.67	1.75	2.40	6.20
36	1.74	1.84	2.58	6.73
37	1.83	1.96	2.80	7.38
38	1.93	2.09	3.09	8.08
39	2.05	2.25	3.37	8.86
40	2.22	2.43	3.67	9.69
41	2.40	2.66	4.02	10.57
42	2.64	2.91	4.36	11.48
43	2.89	3.19	4.73	12.65
44	3.21	3.52	5.18	
45	3.55	3.88	5.70	
46	3.96	4.28	6.27	
47	4.37	4.73	6.95	
48	4.86	5.23	7.73	
49	5.35	5.75	8.64	
50	5.87	6.34	9.70	
51	7.42	7.78	10.19	
52	9.10	9.35		
53	10.93	11.09		
54				
55				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 30
30-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

FEMALE \$100,000–\$249,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.52	
17			1.52	
18	0.96	1.17	1.52	4.05
19	0.96	1.17	1.52	4.05
20	0.96	1.17	1.52	4.05
21	0.98	1.17	1.55	4.05
22	0.99	1.18	1.59	4.05
23	1.00	1.18	1.62	4.05
24	1.01	1.18	1.66	4.05
25	1.02	1.19	1.68	4.05
26	1.02	1.23	1.70	4.06
27	1.05	1.25	1.72	4.06
28	1.06	1.29	1.74	4.08
29	1.07	1.32	1.76	4.08
30	1.08	1.35	1.78	4.12
31	1.14	1.37	1.82	4.23
32	1.18	1.38	1.84	4.38
33	1.22	1.41	1.89	4.52
34	1.26	1.42	1.94	4.72
35	1.34	1.48	2.04	4.98
36	1.41	1.53	2.18	5.30
37	1.49	1.61	2.37	5.69
38	1.59	1.71	2.58	6.12
39	1.70	1.82	2.82	6.57
40	1.82	1.97	3.04	7.07
41	1.96	2.10	3.34	7.70
42	2.13	2.26	3.62	8.39
43	2.34	2.45	3.90	9.14
44	2.55	2.66	4.24	9.92
45	2.76	2.90	4.62	10.79
46	3.06	3.22	5.00	11.98
47	3.35	3.56	5.44	13.25
48	3.63	3.94	6.00	
49	3.84	4.34	6.65	
50	4.02	4.76	7.43	
51	5.66	5.96	7.47	
52	7.11	7.26	8.33	
53	8.66	8.92	9.38	
54	10.30	10.46	10.60	
55	11.98	11.99	12.02	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 30
 30-Year Level Premiums, Guaranteed
 Annual Rates per \$1,000*

MALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.67	
17			1.67	
18	0.84	1.06	1.67	4.28
19	0.84	1.06	1.67	4.28
20	0.84	1.06	1.67	4.28
21	0.84	1.06	1.67	4.28
22	0.84	1.06	1.68	4.28
23	0.84	1.06	1.68	4.28
24	0.84	1.06	1.68	4.28
25	0.84	1.06	1.68	4.28
26	0.86	1.09	1.71	4.35
27	0.87	1.09	1.73	4.43
28	0.88	1.10	1.75	4.51
29	0.88	1.10	1.76	4.63
30	0.89	1.11	1.79	4.72
31	0.92	1.13	1.83	4.89
32	0.96	1.15	1.84	5.06
33	1.01	1.18	1.89	5.26
34	1.04	1.19	1.95	5.50
35	1.09	1.21	2.02	5.80
36	1.13	1.27	2.13	6.19
37	1.20	1.36	2.29	6.64
38	1.29	1.50	2.49	7.16
39	1.41	1.65	2.72	7.78
40	1.51	1.83	2.95	8.47
41	1.65	2.01	3.27	9.37
42	1.81	2.22	3.59	10.37
43	1.96	2.45	3.94	11.50
44	2.13	2.73	4.33	
45	2.35	3.02	4.77	
46	2.60	3.20	5.25	
47	2.87	3.37	5.81	
48	3.19	3.66	6.47	
49	3.55	4.17	7.26	
50	3.97	4.75	8.18	
51	4.52	5.57	8.31	
52	5.17	6.44		
53	5.92	7.46		
54				
55				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 30
30-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

FEMALE \$250,000–\$999,999

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.29	
17			1.29	
18	0.66	0.89	1.29	3.35
19	0.66	0.89	1.29	3.35
20	0.66	0.89	1.29	3.35
21	0.66	0.89	1.29	3.35
22	0.66	0.89	1.29	3.35
23	0.66	0.89	1.29	3.35
24	0.66	0.89	1.29	3.35
25	0.66	0.89	1.29	3.35
26	0.69	0.89	1.31	3.40
27	0.70	0.89	1.36	3.46
28	0.72	0.89	1.41	3.54
29	0.75	0.90	1.43	3.62
30	0.77	0.92	1.47	3.70
31	0.80	0.93	1.50	3.81
32	0.81	0.95	1.50	3.95
33	0.83	0.96	1.53	4.08
34	0.86	0.98	1.58	4.25
35	0.88	1.00	1.66	4.62
36	0.93	1.07	1.76	4.78
37	0.98	1.16	1.88	5.16
38	1.06	1.23	2.08	5.57
39	1.14	1.34	2.24	6.03
40	1.23	1.48	2.43	6.50
41	1.32	1.59	2.61	7.05
42	1.47	1.72	2.79	7.64
43	1.60	1.88	2.98	8.26
44	1.76	2.07	3.21	8.96
45	1.91	2.26	3.46	9.77
46	2.14	2.46	3.90	10.94
47	2.37	2.66	4.38	12.23
48	2.66	2.90	4.90	
49	2.91	3.14	5.51	
50	3.22	3.39	6.21	
51	3.44	3.88	6.21	
52	3.78	4.46	7.00	
53	4.26	5.08	7.92	
54	4.83	5.82	9.04	
55	5.50	6.65	10.40	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 30
30-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

MALE \$1,000,000+				
Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.65	
17			1.65	
18	0.76	1.02	1.65	4.19
19	0.76	1.02	1.65	4.19
20	0.76	1.02	1.65	4.19
21	0.76	1.02	1.65	4.19
22	0.76	1.02	1.65	4.19
23	0.76	1.02	1.65	4.19
24	0.76	1.02	1.65	4.19
25	0.76	1.02	1.65	4.19
26	0.78	1.03	1.67	4.26
27	0.79	1.04	1.70	4.33
28	0.80	1.05	1.72	4.43
29	0.83	1.05	1.74	4.58
30	0.86	1.06	1.76	4.71
31	0.89	1.09	1.80	4.88
32	0.91	1.09	1.83	5.05
33	0.94	1.10	1.87	5.25
34	0.96	1.11	1.91	5.49
35	1.01	1.12	1.98	5.79
36	1.07	1.19	2.06	6.18
37	1.15	1.26	2.19	6.63
38	1.26	1.37	2.35	7.13
39	1.40	1.52	2.56	7.74
40	1.51	1.70	2.85	8.43
41	1.64	1.86	3.16	9.34
42	1.79	2.04	3.49	10.35
43	1.94	2.25	3.82	11.49
44	2.10	2.49	4.18	
45	2.27	2.74	4.57	
46	2.45	2.95	5.01	
47	2.72	3.16	5.47	
48	3.03	3.50	6.01	
49	3.42	4.03	6.64	
50	3.89	4.72	7.34	
51	4.39	5.55	8.20	
52	4.96	6.40		
53	5.59	7.39		
54				
55				

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Focus Term 30
30-Year Level Premiums, Guaranteed
Annual Rates per \$1,000*

FEMALE \$1,000,000+

Issue Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
16			1.29	
17			1.29	
18	0.60	0.86	1.29	3.22
19	0.60	0.86	1.29	3.22
20	0.60	0.86	1.29	3.22
21	0.60	0.86	1.29	3.22
22	0.60	0.86	1.29	3.22
23	0.60	0.86	1.29	3.22
24	0.60	0.86	1.29	3.22
25	0.60	0.86	1.29	3.22
26	0.63	0.86	1.31	3.29
27	0.65	0.86	1.36	3.36
28	0.68	0.87	1.41	3.47
29	0.68	0.88	1.43	3.57
30	0.70	0.90	1.47	3.68
31	0.72	0.90	1.50	3.78
32	0.75	0.92	1.50	3.94
33	0.77	0.92	1.50	4.06
34	0.80	0.93	1.52	4.25
35	0.83	0.98	1.58	4.62
36	0.89	1.00	1.70	4.78
37	0.93	1.08	1.84	5.14
38	0.98	1.14	2.04	5.55
39	1.05	1.23	2.24	6.00
40	1.14	1.35	2.43	6.46
41	1.24	1.49	2.61	7.01
42	1.36	1.66	2.78	7.59
43	1.53	1.83	2.96	8.21
44	1.68	2.03	3.17	8.91
45	1.82	2.24	3.42	9.72
46	2.06	2.43	3.75	10.89
47	2.25	2.60	4.14	12.21
48	2.45	2.81	4.61	
49	2.63	2.99	5.19	
50	2.80	3.23	5.85	
51	3.18	3.72	5.93	
52	3.56	4.28	6.83	
53	4.01	4.91	7.85	
54	4.55	5.64	9.04	
55	5.16	6.48	10.40	

Other modes based on full Annual Premium
 Modal factors: SA 0.52; Q 0.265; COM 0.0875

***Add \$70 Policy Fee** **Issue ages vary in WA & MT, see pages 14 & 15**
 For Agent Use Only. Not For Consumer Use.

Renewal Premiums - MALE
Annual Premiums per \$1,000

Policy Fee not included

Attained Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
25	1.96	1.96	1.96	3.26
26	2.04	2.04	2.04	3.42
27	2.14	2.14	2.14	3.62
28	2.10	2.10	2.10	3.64
29	2.06	2.06	2.06	3.62
30	2.04	2.04	2.04	3.60
31	2.02	2.02	2.02	3.60
32	2.02	2.02	2.02	3.64
33	2.08	2.08	2.08	3.74
34	2.12	2.12	2.12	3.88
35	2.18	2.18	2.18	4.00
36	2.30	2.30	2.30	4.22
37	2.40	2.40	2.40	4.46
38	2.58	2.58	2.58	4.80
39	2.74	2.74	2.74	5.14
40	2.92	2.92	2.92	5.54
41	3.16	3.16	3.16	6.06
42	3.46	3.46	3.46	6.66
43	3.80	3.80	3.80	7.38
44	4.20	4.20	4.20	8.24
45	4.66	4.66	4.66	9.14
46	5.10	5.10	5.10	9.98
47	5.58	5.58	5.58	10.92
48	5.86	5.86	5.86	11.44
49	6.18	6.18	6.18	12.04
50	6.64	6.64	6.64	12.90
51	7.18	7.18	7.18	13.92
52	7.92	7.92	7.92	15.32
53	8.72	8.72	8.72	16.90
54	9.74	9.74	9.74	18.88
55	11.00	11.00	11.00	21.12
56	12.28	12.28	12.28	23.40
57	13.66	13.66	13.66	25.82
58	14.84	14.84	14.84	27.72
59	16.20	16.20	16.20	29.92
60	17.84	17.84	17.84	32.58
61	19.84	19.84	19.84	35.88
62	22.28	22.28	22.28	39.86
63	25.02	25.02	25.02	44.28
64	27.90	27.90	27.90	48.80
65	30.94	30.94	30.94	53.26
66	34.02	34.02	34.02	57.56
67	37.14	37.14	37.14	61.74
68	40.50	40.50	40.50	66.14
69	43.98	43.98	43.98	70.50
70	48.20	48.20	48.20	75.78
71	52.92	52.92	52.92	81.56
72	59.12	59.12	59.12	89.42
73	65.66	65.66	65.66	97.32
74	72.54	72.54	72.54	105.30
75	80.06	80.06	80.06	114.58
76	88.26	88.26	88.26	124.46
77	97.78	97.78	97.78	135.88
78	108.90	108.90	108.90	149.08
79	121.74	121.74	121.74	164.10
80	135.74	135.74	135.74	180.14
81	151.68	151.68	151.68	198.10
82	168.28	168.28	168.28	216.22
83	186.18	186.18	186.18	235.22
84	206.00	206.00	206.00	255.88
85	228.14	228.14	228.14	280.18
86	252.68	252.68	252.68	306.78
87	279.48	279.48	279.48	335.38
88	308.20	308.20	308.20	365.44
89	338.50	338.50	338.50	396.54
90	370.12	370.12	370.12	428.26
91	399.86	399.86	399.86	456.86
92	430.86	430.86	430.86	486.04
93	463.56	463.56	463.56	516.20
94	498.10	498.10	498.10	547.48
95	534.38	534.38	534.38	582.10
96	567.58	567.58	567.58	612.66
97	602.98	602.98	602.98	644.88
98	640.76	640.76	640.76	678.90
99	681.08	681.08	681.08	714.84

Renewal Premiums - FEMALE
Annual Premiums per \$1,000

Policy Fee not included

Attained Age	Super Preferred NonTobacco	Preferred NonTobacco	Standard NonTobacco	Standard Tobacco
25	1.00	1.00	1.00	1.54
26	1.06	1.06	1.06	1.62
27	1.14	1.14	1.14	1.74
28	1.16	1.16	1.16	1.84
29	1.24	1.24	1.24	1.98
30	1.28	1.28	1.28	2.06
31	1.36	1.36	1.36	2.24
32	1.44	1.44	1.44	2.38
33	1.52	1.52	1.52	2.56
34	1.64	1.64	1.64	2.78
35	1.78	1.78	1.78	3.06
36	1.90	1.90	1.90	3.30
37	2.06	2.06	2.06	3.58
38	2.14	2.14	2.14	3.76
39	2.26	2.26	2.26	4.00
40	2.40	2.40	2.40	4.24
41	2.54	2.54	2.54	4.52
42	2.70	2.70	2.70	4.86
43	2.90	2.90	2.90	5.26
44	3.14	3.14	3.14	5.72
45	3.42	3.42	3.42	6.26
46	3.74	3.74	3.74	6.86
47	4.14	4.14	4.14	7.62
48	4.58	4.58	4.58	8.56
49	5.06	5.06	5.06	9.62
50	5.62	5.62	5.62	10.78
51	6.24	6.24	6.24	12.04
52	6.94	6.94	6.94	13.42
53	7.70	7.70	7.70	14.88
54	8.50	8.50	8.50	16.48
55	9.36	9.36	9.36	18.16
56	10.36	10.36	10.36	19.96
57	11.40	11.40	11.40	21.88
58	12.52	12.52	12.52	23.74
59	13.64	13.64	13.64	25.80
60	14.80	14.80	14.80	27.94
61	16.06	16.06	16.06	30.16
62	17.44	17.44	17.44	32.66
63	18.86	18.86	18.86	35.16
64	20.40	20.40	20.40	37.80
65	22.10	22.10	22.10	40.68
66	23.98	23.98	23.98	43.74
67	26.04	26.04	26.04	47.18
68	28.34	28.34	28.34	50.96
69	30.86	30.86	30.86	55.06
70	33.64	33.64	33.64	59.64
71	36.84	36.84	36.84	64.86
72	40.42	40.42	40.42	70.62
73	44.30	44.30	44.30	76.82
74	48.56	48.56	48.56	83.62
75	53.28	53.28	53.28	90.46
76	58.46	58.46	58.46	97.92
77	64.16	64.16	64.16	105.94
78	70.46	70.46	70.46	114.58
79	77.26	77.26	77.26	123.92
80	84.86	84.86	84.86	133.98
81	95.18	95.18	95.18	148.14
82	106.82	106.82	106.82	163.52
83	118.42	118.42	118.42	178.50
84	131.24	131.24	131.24	194.60
85	145.68	145.68	145.68	210.82
86	158.78	158.78	158.78	224.34
87	178.50	178.50	178.50	245.78
88	199.10	199.10	199.10	267.18
89	221.06	221.06	221.06	288.70
90	241.30	241.30	241.30	306.10
91	251.54	251.54	251.54	309.88
92	271.68	271.68	271.68	325.32
93	301.56	301.56	301.56	350.20
94	339.28	339.28	339.28	381.94
95	385.84	385.84	385.84	429.94
96	430.06	430.06	430.06	473.82
97	475.58	475.58	475.58	517.90
98	483.38	483.38	483.38	520.02
99	509.48	509.48	509.48	541.54

Focus Term Series

Accidental Death Benefit,
Waiver of Premium, and Children's Rider

Annual Rider Rates per \$1,000. All Available Underwriting Classifications.
Level Premium Period only.

Issue Age	ADB Rates	WP Rates
15		
16		
17		
18	0.80	0.07
19	0.80	0.07
20	0.80	0.07
21	0.80	0.08
22	0.80	0.08
23	0.80	0.08
24	0.80	0.08
25	0.80	0.08
26	0.78	0.08
27	0.76	0.08
28	0.75	0.08
29	0.75	0.09
30	0.75	0.09
31	0.76	0.09
32	0.77	0.10
33	0.78	0.11
34	0.80	0.12
35	0.82	0.13
36	0.84	0.15
37	0.86	0.17
38	0.88	0.18
39	0.89	0.20
40	0.91	0.23
41	0.92	0.26
42	0.94	0.28
43	0.95	0.32
44	0.96	0.35
45	0.97	0.39
46	0.98	0.44
47	1.00	0.48
48	1.01	0.53
49	1.02	0.59
50	1.04	0.66
51	1.06	0.73
52	1.08	0.82
53	1.10	0.93
54	1.12	1.03
55	1.15	1.16
56	1.17	
57	1.20	
58	1.23	
59	1.26	
60	1.29	
61	1.32	
62	1.35	
63	1.39	
64	1.43	
65	1.47	

ADB: Accidental Death Benefit issued to age 65 not to exceed issue age of base plan. Coverage and premiums cease at age 70. ADB cannot exceed face amount of the policy or \$250,000, whichever is less. Issuable through Table D.

WP: Waiver of Premium Issue Ages 18-55 up to \$3,000,000 and not to exceed issue age of base plan. Coverage and premiums cease at age 60. Issuable through Table D.

Children's Rider: Coverage for each child under the Children's Insurance Benefits Rider is \$1,000 of level term insurance for each unit up to a **maximum of 20 units per household**. For example, 20 units will provide each Covered Child with \$20,000 of coverage. The premium is **\$6.00 for each unit** of Children's Rider, regardless of issue age or number of Covered Children. This rider provides paid-up Term insurance for insured children up to age 25 in the event of the Insured's death. Issuable for base Insured up to Table B.

If the base policy includes Waiver of Premium, it must be included in the Children's Rider. Add **\$0.24 per unit** for Waiver of Premium on the Children's Rider. If Waiver of Premium is not included in the base policy, it will not be included in the rider.

Term insurance on a Covered Child continues to the child's attained age 25 or the rider termination date (the Insured's attained age 65) whichever comes first.

2801 Highway 280 South • Birmingham, AL 35223
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No Bank Guarantee	Not FDIC Insured	May Lose Value



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