



RATE GUIDE

Instant Decision Term Series

Policy Series 301, 302, 303, 304, 314, 325

FOR AGENT USE ONLY. NOT FOR PUBLIC USE.
23-011-6©Americo

AMERICO



Reach any Americo Department by calling one number:

800.231.0801

Agent Services	agent.services@americo.com
Marketing Support	marketing.support@americo.com
New Business	submit@americo 800.395.9238 (fax)
Customer Service	customer.service@americo.com 800.395.9238 (fax)
TeleAmendments	855.148.8327

Mailing Addresses

General Delivery: PO BOX 410288 Kansas City, MO 64141-0288	Overnight: 300 W. 11th Street Kansas City, MO 64105-1618
--	--

Helpful Links

www.Portal.Americoagent.com
www.AmericoTermSeries.com
Tools.Americoagent.com
Tools-Demo.Americoagent.com
www.AgentCafe.com

All rates to calculate guaranteed premiums can be found in the following rate charts. Contact Americo Agent Services at 800.231.0801 for guaranteed ART rates.

Table Of Contents

CBO 100 Base Guaranteed Rates.....	3
CBO 50 Base Guaranteed Rates	4
Term 125 Base Guaranteed Rates.....	5
Term 100 Base Guaranteed Rates	6
CBO 100 and CBO 50 Additional Insured Rates.....	7
Term 125 Additional Insured Rates	8
Term 100 Additional Insured Rates	9
Payment Protector Premium Rates	10
Payment Protector Continuation 10 Premium Rates.....	11
Continuation 10 and Continuation 25 Premium Rates.....	12
ADB Premium Rates.....	13
Disability Income Rider Rates	13
Waiver of Premium for Disability Rider Rates.....	13
Income Term Rider Annual Premium Rates	14

CBO 100 Base Guaranteed Rates - Add \$90 policy fee Annual Rates per \$1,000

CBO - Full guarantee. Base coverage only - no riders

Issue Ages	15 Year		20 year		25 Year		30 Year	
	NS	SM	NS	SM	NS	SM	NS	SM
20	15.75	27.51	10.56	17.29	7.42	11.64	5.10	8.00
21	15.75	27.51	10.56	17.29	7.42	11.64	5.12	8.04
22	15.75	27.51	10.56	17.29	7.42	11.64	5.14	8.08
23	15.75	27.51	10.56	17.29	7.42	11.64	5.16	8.12
24	15.75	27.51	10.56	17.29	7.42	11.64	5.18	8.16
25	15.75	27.51	10.56	17.29	7.42	11.64	5.20	8.20
26	16.07	28.10	10.68	17.59	7.54	11.89	5.30	8.41
27	16.39	28.71	10.80	17.90	7.66	12.15	5.40	8.62
28	16.72	29.32	10.92	18.21	7.78	12.41	5.50	8.84
29	17.06	29.96	11.04	18.53	7.90	12.67	5.60	9.07
30	17.40	30.60	11.16	18.85	8.01	12.94	5.70	9.30
31	17.77	31.19	11.47	19.62	8.26	13.51	5.89	9.75
32	18.15	31.79	11.77	20.41	8.51	14.11	6.08	10.23
33	18.54	32.41	12.10	21.24	8.77	14.72	6.28	10.73
34	18.94	33.03	12.43	22.10	9.05	15.37	6.49	11.25
35	19.35	33.67	12.76	23.01	9.32	16.03	6.70	11.80
36	20.16	35.48	13.31	24.29	9.74	17.01	7.10	12.64
37	21.00	37.39	13.88	25.64	10.18	18.05	7.53	13.54
38	21.88	39.40	14.47	27.07	10.65	19.17	7.99	14.52
39	22.80	41.52	15.09	28.58	11.13	20.35	8.46	15.55
40	23.75	43.73	15.73	30.16	11.63	21.60	8.97	16.67
41	24.97	46.59	16.54	32.01	12.28	22.97	9.62	17.87
42	26.25	49.64	17.38	33.97	12.97	24.42	10.30	19.14
43	27.60	52.88	18.27	36.05	13.71	25.96	11.03	20.51
44	29.02	56.33	19.21	38.26	14.48	27.60	11.82	21.97
45	30.50	59.98	20.18	40.63	15.31	29.32	12.64	23.54
46	32.50	63.64	21.46	42.78	16.36	31.26	13.57	25.21
47	34.62	67.53	22.83	45.06	17.47	33.32	14.55	27.00
48	36.88		24.28	47.45	18.67	35.52	15.61	28.90
49	39.27		25.82	49.97	19.94	37.86	16.74	30.95
50	41.81		27.45	52.65	21.30	40.36	17.94	33.13
51	44.35		28.98	55.24	22.73		19.67	
52	47.04		30.58	57.95	24.29		21.47	
53	49.88		32.29		25.94		23.44	
54	52.89		34.08		27.70		25.57	
55	56.07		35.97		29.56		27.90	
56	-	-	39.81		-	-	-	-
57	-	-	43.85		-	-	-	-
58	-	-	48.14		-	-	-	-
59	-	-	52.65		-	-	-	-
60	-	-	57.46		-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. CBO 100 (Policy Series 325).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium/12

CBO 50 Base Guaranteed Rates - Add \$90 policy fee Annual Rates per \$1,000

CBO - Full guarantee. Base coverage only - no riders

Issue Ages	15 Year		20 year		25 Year		30 Year	
	NS	SM	NS	SM	NS	SM	NS	SM
20	7.94	13.96	5.77	9.58	4.66	7.23	3.72	5.88
21	7.94	13.96	5.77	9.58	4.66	7.23	3.73	5.90
22	7.94	13.96	5.77	9.58	4.66	7.23	3.74	5.92
23	7.94	13.96	5.77	9.58	4.66	7.23	3.75	5.94
24	7.94	13.96	5.77	9.58	4.66	7.23	3.76	5.95
25	7.94	13.96	5.77	9.58	4.66	7.23	3.77	5.97
26	8.13	14.27	5.88	9.78	4.77	7.44	3.87	6.20
27	8.28	14.56	5.99	10.00	4.89	7.65	3.97	6.44
28	8.43	14.88	6.07	10.22	5.01	7.86	4.07	6.68
29	8.59	15.17	6.19	10.44	5.13	8.07	4.17	6.92
30	8.74	15.55	6.30	10.67	5.25	8.28	4.28	7.17
31	8.96	15.88	6.50	11.17	5.42	8.73	4.43	7.57
32	9.13	16.25	6.70	11.67	5.60	9.19	4.59	7.99
33	9.37	16.62	6.92	12.20	5.78	9.66	4.75	8.41
34	9.60	17.04	7.13	12.74	5.98	10.14	4.91	8.85
35	9.84	17.43	7.35	13.30	6.19	10.63	5.10	9.31
36	10.31	18.49	7.73	14.16	6.55	11.42	5.50	10.12
37	10.79	19.54	8.12	15.08	6.92	12.23	5.90	10.97
38	11.29	20.70	8.53	16.02	7.29	13.07	6.31	11.86
39	11.80	21.96	8.94	17.01	7.66	13.94	6.74	12.77
40	12.37	23.19	9.37	18.02	8.06	14.83	7.18	13.73
41	13.07	24.83	9.93	19.32	8.61	15.95	7.79	14.90
42	13.80	26.51	10.50	20.68	9.16	17.04	8.41	16.11
43	14.56	28.32	11.09	22.10	9.73	18.17	9.06	17.36
44	15.39	30.21	11.70	23.57	10.33	19.42	9.73	18.66
45	16.22	32.22	12.35	25.12	10.99	20.61	10.43	20.02
46	17.43	34.35	13.26	26.63	11.94	22.19	11.31	21.54
47	18.65	36.61	14.20	28.20	12.90	23.82	12.25	23.17
48	19.98		15.19	29.83	13.92	25.51	13.28	24.92
49	21.33		16.22	31.52	14.97	27.27	14.40	26.81
50	22.79		17.29	33.28	16.06	29.11	15.61	28.84
51	24.31		18.48	35.28	17.24		17.04	
52	25.90		19.70	37.33	18.52		18.32	
53	27.50		20.97		19.91		19.71	
54	29.28		22.29		21.38		21.18	
55	31.09		23.66		22.96		22.76	
56	-	-	26.34		-	-	-	-
57	-	-	29.23		-	-	-	-
58	-	-	32.35		-	-	-	-
59	-	-	35.75		-	-	-	-
60	-	-	39.43		-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. CBO 50 (Policy Series 325).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium/12

Term 125 Base Guaranteed Rates - Add \$90 policy fee - Annual Rates per \$1,000

Term 125 - 5-year guarantee. Base coverage only - no riders

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
21	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
22	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
23	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
24	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
25	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
26	1.40	2.51	1.53	2.71	1.89	3.04	1.96	3.18
27	1.40	2.51	1.62	2.80	1.98	3.13	2.05	3.34
28	1.40	2.56	1.68	2.89	2.06	3.22	2.14	3.50
29	1.40	2.56	1.78	2.97	2.15	3.31	2.24	3.66
30	1.40	2.72	1.88	3.07	2.23	3.39	2.34	3.81
31	1.46	2.79	1.99	3.25	2.31	3.60	2.44	4.04
32	1.46	2.96	2.10	3.43	2.38	3.82	2.56	4.26
33	1.56	3.11	2.20	3.61	2.47	4.02	2.68	4.47
34	1.65	3.33	2.31	3.78	2.54	4.22	2.79	4.69
35	1.76	3.48	2.42	3.95	2.65	4.42	2.95	4.90
36	1.92	3.87	2.65	4.35	2.90	4.91	3.26	5.44
37	2.10	4.16	2.86	4.76	3.17	5.41	3.57	5.98
38	2.28	4.53	3.10	5.15	3.42	5.89	3.87	6.53
39	2.45	4.99	3.32	5.56	3.65	6.39	4.18	7.07
40	2.69	5.34	3.54	5.94	3.91	6.87	4.48	7.60
41	2.95	5.85	3.86	6.58	4.32	7.60	4.93	8.37
42	3.20	6.28	4.16	7.21	4.69	8.27	5.39	9.13
43	3.46	6.78	4.45	7.84	5.06	8.91	5.84	9.89
44	3.80	7.26	4.75	8.46	5.47	9.67	6.28	10.64
45	4.06	7.75	5.10	9.07	5.91	10.31	6.76	11.40
46	4.60	8.54	5.63	9.88	6.61	11.29	7.40	12.45
47	5.03	9.34	6.14	10.70	7.28	12.25	8.11	13.61
48	5.56	10.17	6.65	11.53	7.97	13.22	8.87	14.51
49	6.00	10.98	7.17	12.37	8.66	14.17	9.72	15.81
50	6.52	11.88	7.67	13.24	9.34	15.12	10.64	16.71
51	7.14	12.78	8.46	14.53	10.10	16.38	11.51	18.16
52	7.77	13.68	9.24	15.83	10.92	17.75	12.44	19.74
53	8.27	14.69	10.03	17.15	11.82	19.22	13.45	21.46
54	8.97	15.69	10.81	18.48	12.79	20.83	14.55	23.33
55	9.58	16.71	11.59	19.85	13.84	22.57	15.71	25.39
56	10.27	17.81	13.06	22.38	15.45	24.97	16.81	28.31
57	10.98	18.91	14.73	25.22	17.25	27.63	18.02	31.57
58	11.67	20.04	16.59	28.45	19.26	30.58	19.35	35.20
59	12.36	21.25	18.71	32.08	21.50	33.84	20.82	39.25
60	13.06	22.37	21.09	36.17	24.08	37.51	22.50	43.70
61	14.67	26.06	22.20	38.64	25.32	39.92	-	-
62	16.49	30.34	23.37	41.28	26.63	42.48	-	-
63	18.51	35.35	24.59	44.09	28.01	45.21	-	-
64	20.80	41.18	25.88	47.11	29.45	48.11	-	-
65	22.02	47.96	27.23	50.37	30.98	51.20	-	-
66	24.53	51.05	29.80	54.12	-	-	-	-
67	27.33	54.34	32.63	58.15	-	-	-	-
68	30.45	57.84	35.74	62.48	-	-	-	-
69	33.92	61.57	39.17	67.13	-	-	-	-
70	37.86	65.56	43.00	72.17	-	-	-	-
71	42.52	76.94	-	-	-	-	-	-
72	47.76	90.30	-	-	-	-	-	-
73	53.64	105.98	-	-	-	-	-	-
74	60.25	124.38	-	-	-	-	-	-
75	67.69	146.00	-	-	-	-	-	-

Term 125 - Full guarantee. Base coverage only - no riders

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
21	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
22	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
23	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
24	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
25	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
26	1.41	2.55	1.58	2.80	2.17	3.27	2.29	3.78
27	1.41	2.55	1.67	2.93	2.28	3.42	2.38	4.02
28	1.41	2.63	1.74	3.07	2.39	3.59	2.47	4.26
29	1.41	2.63	1.84	3.20	2.51	3.75	2.57	4.50
30	1.41	2.80	1.94	3.35	2.62	3.91	2.67	4.74
31	1.49	2.89	2.05	3.60	2.74	4.23	2.78	5.07
32	1.49	3.07	2.16	3.85	2.84	4.56	2.90	5.41
33	1.59	3.24	2.27	4.10	2.96	4.88	3.02	5.74
34	1.69	3.49	2.38	4.35	3.07	5.21	3.13	6.08
35	1.80	3.66	2.49	4.60	3.22	5.54	3.29	6.42
36	1.96	4.10	2.73	5.10	3.51	6.13	3.65	7.16
37	2.15	4.44	2.95	5.61	3.81	6.71	4.00	7.90
38	2.33	4.87	3.20	6.11	4.09	7.28	4.35	8.65
39	2.50	5.40	3.44	6.63	4.35	7.85	4.71	9.40
40	2.75	5.82	3.67	7.12	4.63	8.40	5.06	10.15
41	3.01	6.42	4.00	7.94	5.09	9.25	5.58	11.22
42	3.27	6.94	4.32	8.75	5.50	10.01	6.11	12.28
43	3.53	7.55	4.63	9.57	5.90	10.74	6.64	13.35
44	3.88	8.14	4.95	10.38	6.34	11.59	7.16	14.42
45	4.14	8.75	5.32	11.19	6.82	12.30	7.72	15.50
46	4.70	9.61	5.89	12.12	7.65	13.50	8.49	16.78
47	5.16	10.47	6.45	13.05	8.45	14.69	9.34	18.16
48	5.72	11.35	7.02	13.98	9.28	15.89	10.27	19.65
49	6.18	12.21	7.59	14.92	10.10	17.08	11.30	21.28
50	6.74	13.16	8.15	15.87	10.93	18.28	12.43	23.03
51	7.40	14.10	9.03	17.31	11.85	19.85	13.50	24.96
52	8.07	15.04	9.90	18.75	12.85	21.56	14.66	27.06
53	8.61	16.09	10.78	20.20	13.95	23.41	15.92	29.33
54	9.37	17.12	11.66	21.64	15.13	25.43	17.29	31.79
55	10.03	18.16	12.55	23.10	16.42	27.63	18.75	34.54
56	10.76	19.28	14.18	25.99	18.39	30.50	21.00	38.51
57	11.50	20.40	16.02	29.23	20.60	33.67	23.52	42.94
58	12.23	21.53	18.09	32.90	23.07	37.18	26.34	47.88
59	12.95	22.74	20.45	37.01	25.84	41.04	29.50	53.39
60	13.69	23.85	23.11	41.64	29.03	45.39	33.14	59.43
61	15.38	27.68	24.38	44.39	30.63	48.19	-	-
62	17.29	32.10	25.72	47.32	32.31	51.16	-	-
63	19.42	37.25	27.13	50.44	34.09	54.32	-	-
64	21.82	43.22	28.62	53.77	35.96	57.67	-	-
65	23.11	50.14	30.18	57.37	37.95	61.23	-	-
66	25.65	53.40	33.74	62.71	-	-	-	-
67	28.47	56.87	37.72	68.54	-	-	-	-
68	31.60	60.57	42.17	74.91	-	-	-	-
69	35.08	64.51	47.15	81.88	-	-	-	-
70	39.01	68.84	52.78	89.49	-	-	-	-
71	43.85	80.75	-	-	-	-	-	-
72	49.29	94.72	-	-	-	-	-	-
73	55.40	111.11	-	-	-	-	-	-
74	62.27	130.33	-	-	-	-	-	-
75	69.99	153.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Term 125 (Policy Series 301).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

Term 100 Base Guaranteed Rates - Add \$90 policy fee - Annual Rates per \$1,000

Term 100 - 5-year guarantee. Base coverage only - no riders

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
21	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
22	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
23	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
24	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
25	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
26	1.08	1.97	1.31	2.15	1.47	2.30	1.68	2.57
27	1.08	1.97	1.36	2.18	1.54	2.36	1.73	2.66
28	1.08	2.02	1.41	2.24	1.61	2.43	1.81	2.74
29	1.08	2.02	1.48	2.32	1.69	2.58	1.88	2.90
30	1.08	2.17	1.53	2.38	1.75	2.65	1.95	3.06
31	1.15	2.23	1.60	2.52	1.83	2.88	2.03	3.21
32	1.15	2.37	1.67	2.73	1.90	3.02	2.12	3.45
33	1.23	2.50	1.73	2.87	1.97	3.24	2.21	3.60
34	1.29	2.69	1.79	3.07	2.04	3.46	2.29	3.84
35	1.39	2.83	1.86	3.28	2.13	3.74	2.41	4.15
36	1.52	3.16	2.05	3.62	2.36	4.11	2.68	4.54
37	1.67	3.43	2.23	3.97	2.57	4.55	2.94	4.93
38	1.81	3.76	2.43	4.38	2.79	4.97	3.21	5.41
39	1.96	4.16	2.63	4.81	2.99	5.42	3.48	5.95
40	2.16	4.49	2.82	5.28	3.22	5.93	3.75	6.50
41	2.38	4.95	3.09	5.69	3.57	6.51	4.14	7.12
42	2.58	5.35	3.35	6.24	3.89	7.10	4.55	7.75
43	2.80	5.82	3.62	6.74	4.22	7.68	4.96	8.46
44	3.05	6.28	3.89	7.29	4.58	8.32	5.36	9.16
45	3.19	6.75	4.21	7.90	4.97	8.99	5.79	9.94
46	3.61	7.42	4.66	8.57	5.58	9.78	6.36	10.85
47	3.96	8.08	5.11	9.24	6.17	10.65	6.98	11.87
48	4.37	8.75	5.57	9.93	6.79	11.51	7.66	12.64
49	4.71	9.41	6.02	10.62	7.38	12.39	8.41	13.78
50	5.12	10.15	6.48	11.32	8.00	13.34	9.23	14.56
51	5.61	10.88	7.18	12.37	8.68	14.35	10.01	15.83
52	6.09	11.61	7.88	13.43	9.42	15.46	10.85	17.21
53	6.63	12.41	8.59	14.49	10.22	16.64	11.76	18.71
54	7.20	13.21	9.31	15.57	11.10	17.92	12.74	20.34
55	7.73	14.00	10.01	16.65	12.06	19.29	13.81	22.13
56	8.29	14.88	11.29	18.84	13.43	21.49	14.80	24.65
57	8.87	15.73	12.73	21.32	14.96	23.94	15.88	27.46
58	9.42	16.61	14.34	24.13	16.65	26.67	17.08	30.59
59	9.99	17.54	16.16	27.31	18.55	29.71	18.40	34.08
60	10.56	18.39	18.22	30.91	20.72	33.08	19.81	38.09
61	11.99	21.67	19.17	33.15	21.85	35.13	-	-
62	13.67	25.55	20.16	35.55	23.03	37.31	-	-
63	15.59	30.10	21.22	38.13	24.28	39.62	-	-
64	17.77	35.47	22.32	40.89	25.60	42.08	-	-
65	19.19	41.80	23.50	43.90	27.00	44.62	-	-
66	21.38	44.48	25.77	47.17	-	-	-	-
67	23.82	47.33	28.28	50.69	-	-	-	-
68	26.54	50.36	31.04	54.47	-	-	-	-
69	29.57	53.58	34.08	58.53	-	-	-	-
70	33.00	57.14	37.48	62.90	-	-	-	-
71	37.06	65.60	-	-	-	-	-	-
72	41.62	75.31	-	-	-	-	-	-
73	46.74	86.46	-	-	-	-	-	-
74	52.49	99.26	-	-	-	-	-	-
75	59.00	114.00	-	-	-	-	-	-

Term 100 - Full guarantee. Base coverage only - no riders

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
21	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
22	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
23	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
24	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
25	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
26	1.23	2.22	1.38	2.44	1.89	2.85	2.00	3.30
27	1.23	2.22	1.45	2.56	1.99	2.98	2.07	3.51
28	1.23	2.29	1.52	2.68	2.08	3.13	2.16	3.71
29	1.23	2.29	1.61	2.79	2.19	3.27	2.24	3.92
30	1.23	2.44	1.69	2.92	2.28	3.41	2.33	4.13
31	1.30	2.52	1.79	3.14	2.38	3.69	2.42	4.42
32	1.30	2.68	1.88	3.35	2.48	3.97	2.53	4.71
33	1.39	2.82	1.98	3.57	2.58	4.26	2.63	5.01
34	1.47	3.04	2.07	3.79	2.68	4.54	2.73	5.30
35	1.57	3.19	2.17	4.01	2.80	4.83	2.87	5.60
36	1.71	3.57	2.38	4.45	3.07	5.35	3.18	6.24
37	1.87	3.87	2.57	4.89	3.32	5.85	3.49	6.89
38	2.03	4.25	2.79	5.33	3.57	6.35	3.79	7.54
39	2.18	4.70	3.00	5.78	3.79	6.84	4.10	8.19
40	2.39	5.07	3.20	6.20	4.04	7.32	4.41	8.84
41	2.62	5.60	3.49	6.92	4.44	8.07	4.86	9.78
42	2.85	6.05	3.76	7.63	4.79	8.72	5.33	10.71
43	3.08	6.58	4.04	8.34	5.14	9.37	5.79	11.64
44	3.38	7.10	4.31	9.04	5.53	10.10	6.24	12.57
45	3.61	7.63	4.64	9.76	5.94	10.73	6.73	13.51
46	4.09	8.38	5.13	10.56	6.66	11.77	7.40	14.62
47	4.49	9.13	5.62	11.37	7.37	12.81	8.14	15.83
48	4.99	9.89	6.12	12.19	8.10	13.85	8.95	17.13
49	5.39	10.64	6.61	13.01	8.80	14.89	9.85	18.54
50	5.87	11.47	7.11	13.83	9.53	15.93	10.83	20.07
51	6.45	12.29	7.87	15.09	10.33	17.31	11.76	21.76
52	7.03	13.11	8.63	16.34	11.21	18.80	12.77	23.60
53	7.51	14.02	9.40	17.60	12.15	20.41	13.86	25.59
54	8.17	14.92	10.17	18.86	13.19	22.16	15.05	27.75
55	8.74	15.83	10.93	20.13	14.32	24.08	16.34	30.10
56	9.38	16.81	12.36	22.65	16.04	26.58	18.32	33.56
57	10.02	17.78	13.97	25.48	17.96	29.34	20.54	37.42
58	10.66	18.76	15.77	28.67	20.11	32.39	23.03	41.72
59	11.29	19.82	17.82	32.25	22.52	35.76	25.82	46.52
60	11.93	20.79	20.14	36.29	25.30	39.56	28.88	51.80
61	13.40	24.12	21.24	38.69	26.82	41.97	-	-
62	15.07	27.98	22.40	41.24	28.43	44.53	-	-
63	16.93	32.46	23.63	43.96	30.13	47.24	-	-
64	19.02	37.67	24.92	46.86	31.94	50.12	-	-
65	20.14	43.70	26.30	50.00	33.87	53.36	-	-
66	22.36	46.56	29.40	54.65	-	-	-	-
67	24.82	49.61	32.87	59.73	-	-	-	-
68	27.55	52.85	36.75	65.28	-	-	-	-
69	30.58	56.31	41.09	71.35	-	-	-	-
70	34.00	60.00	46.00	78.00	-	-	-	-
71	38.22	68.67	-	-	-	-	-	-
72	42.96	78.59	-	-	-	-	-	-
73	48.29	89.95	-	-	-	-	-	-
74	54.28	102.95	-	-	-	-	-	-
75	61.00	118.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Term 100 (Policy Series 302).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

CBO 100 and CBO 50 Additional Insured Rates. Annual Rates per \$1,000

CBO 100 and CBO 50 - Full guarantee.

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
21	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
22	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
23	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
24	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
25	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
26	1.41	2.55	1.58	2.80	2.17	3.27	2.29	3.78
27	1.41	2.55	1.67	2.93	2.28	3.42	2.38	4.02
28	1.41	2.63	1.74	3.07	2.39	3.59	2.47	4.26
29	1.41	2.63	1.84	3.20	2.51	3.75	2.57	4.50
30	1.41	2.80	1.94	3.35	2.62	3.91	2.67	4.74
31	1.49	2.89	2.05	3.60	2.74	4.23	2.78	5.07
32	1.49	3.07	2.16	3.85	2.84	4.56	2.90	5.41
33	1.59	3.24	2.27	4.10	2.96	4.88	3.02	5.74
34	1.69	3.49	2.38	4.35	3.07	5.21	3.13	6.08
35	1.80	3.66	2.49	4.60	3.22	5.54	3.29	6.42
36	1.96	4.10	2.73	5.10	3.51	6.13	3.65	7.16
37	2.15	4.44	2.95	5.61	3.81	6.71	4.00	7.90
38	2.33	4.87	3.20	6.11	4.09	7.28	4.35	8.65
39	2.50	5.40	3.44	6.63	4.35	7.85	4.71	9.40
40	2.75	5.82	3.67	7.12	4.63	8.40	5.06	10.15
41	3.01	6.42	4.00	7.94	5.09	9.25	5.58	11.22
42	3.27	6.94	4.32	8.75	5.50	10.01	6.11	12.28
43	3.53	7.55	4.63	9.57	5.90	10.74	6.64	13.35
44	3.88	8.14	4.95	10.38	6.34	11.59	7.16	14.42
45	4.14	8.75	5.32	11.19	6.82	12.30	7.72	15.50
46	4.70	9.61	5.89	12.12	7.65	13.50	8.49	16.78
47	5.16	10.47	6.45	13.05	8.45	14.69	9.34	18.16
48	5.72	n/a	7.02	13.98	9.28	15.89	10.27	19.65
49	6.18	n/a	7.59	14.92	10.10	17.08	11.30	21.28
50	6.74	n/a	8.15	15.87	10.93	18.28	12.43	23.03
51	7.40	n/a	9.03	17.31	11.85	n/a	13.50	n/a
52	8.07	n/a	9.90	18.75	12.85	n/a	14.66	n/a
53	8.61	n/a	10.78	n/a	13.95	n/a	15.92	n/a
54	9.37	n/a	11.66	n/a	15.13	n/a	17.29	n/a
55	10.03	n/a	12.55	n/a	16.42	n/a	18.75	n/a
56	n/a	n/a	14.18	n/a	n/a	n/a	n/a	n/a
57	n/a	n/a	16.02	n/a	n/a	n/a	n/a	n/a
58	n/a	n/a	18.09	n/a	n/a	n/a	n/a	n/a
59	n/a	n/a	20.45	n/a	n/a	n/a	n/a	n/a
60	n/a	n/a	23.11	n/a	n/a	n/a	n/a	n/a

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. CBO 100 and CBO 50 (Policy Series 325).

To calculate premium: {Face amount/1000} * rate = annual premium

To calculate monthly premium: annual premium/12

Term 125 Additional Insured Rates. Annual Rates per \$1,000

Term 125 - 5-year guarantee.								
Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
21	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
22	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
23	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
24	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
25	1.30	2.44	1.44	2.62	1.81	2.96	1.87	3.02
26	1.40	2.51	1.53	2.71	1.89	3.04	1.96	3.18
27	1.40	2.51	1.62	2.80	1.98	3.13	2.05	3.34
28	1.40	2.56	1.68	2.89	2.06	3.22	2.14	3.50
29	1.40	2.56	1.78	2.97	2.15	3.31	2.24	3.66
30	1.40	2.72	1.88	3.07	2.23	3.39	2.34	3.81
31	1.46	2.79	1.99	3.25	2.31	3.60	2.44	4.04
32	1.46	2.96	2.10	3.43	2.38	3.82	2.56	4.26
33	1.56	3.11	2.20	3.61	2.47	4.02	2.68	4.47
34	1.65	3.33	2.31	3.78	2.54	4.22	2.79	4.69
35	1.76	3.48	2.42	3.95	2.65	4.42	2.95	4.90
36	1.92	3.87	2.65	4.35	2.90	4.91	3.26	5.44
37	2.10	4.16	2.86	4.76	3.17	5.41	3.57	5.98
38	2.28	4.53	3.10	5.15	3.42	5.89	3.87	6.53
39	2.45	4.99	3.32	5.56	3.65	6.39	4.18	7.07
40	2.69	5.34	3.54	5.94	3.91	6.87	4.48	7.60
41	2.95	5.85	3.86	6.58	4.32	7.60	4.93	8.37
42	3.20	6.28	4.16	7.21	4.69	8.27	5.39	9.13
43	3.46	6.78	4.45	7.84	5.06	8.91	5.84	9.89
44	3.80	7.26	4.75	8.46	5.47	9.67	6.28	10.64
45	4.06	7.75	5.10	9.07	5.91	10.31	6.76	11.40
46	4.60	8.54	5.63	9.88	6.61	11.29	7.40	12.45
47	5.03	9.34	6.14	10.70	7.28	12.25	8.11	13.61
48	5.56	10.17	6.65	11.53	7.97	13.22	8.87	14.51
49	6.00	10.98	7.17	12.37	8.66	14.17	9.72	15.81
50	6.52	11.88	7.67	13.24	9.34	15.12	10.64	16.71
51	7.14	12.78	8.46	14.53	10.10	16.38	11.51	18.16
52	7.77	13.68	9.24	15.83	10.92	17.75	12.44	19.74
53	8.27	14.69	10.03	17.15	11.82	19.22	13.45	21.46
54	8.97	15.69	10.81	18.48	12.79	20.83	14.55	23.33
55	9.58	16.71	11.59	19.85	13.84	22.57	15.71	25.39
56	10.27	17.81	13.06	22.38	15.45	24.97	16.81	28.31
57	10.98	18.91	14.73	25.22	17.25	27.63	18.02	31.57
58	11.67	20.04	16.59	28.45	19.26	30.58	19.35	35.20
59	12.36	21.25	18.71	32.08	21.50	33.84	20.82	39.25
60	13.06	22.37	21.09	36.17	24.08	37.51	22.50	43.70
61	14.67	26.06	22.20	38.64	25.32	39.92	-	-
62	16.49	30.34	23.37	41.28	26.63	42.48	-	-
63	18.51	35.35	24.59	44.09	28.01	45.21	-	-
64	20.80	41.18	25.88	47.11	29.45	48.11	-	-
65	22.02	47.96	27.23	50.37	30.98	51.20	-	-
66	24.53	51.05	29.80	54.12	-	-	-	-
67	27.33	54.34	32.63	58.15	-	-	-	-
68	30.45	57.84	35.74	62.48	-	-	-	-
69	33.92	61.57	39.17	67.13	-	-	-	-
70	37.86	65.56	43.00	72.17	-	-	-	-
71	42.52	76.94	-	-	-	-	-	-
72	47.76	90.30	-	-	-	-	-	-
73	53.64	105.98	-	-	-	-	-	-
74	60.25	124.38	-	-	-	-	-	-
75	67.69	146.00	-	-	-	-	-	-

Term 125 - Full guarantee.								
Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
21	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
22	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
23	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
24	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
25	1.31	2.46	1.49	2.67	2.06	3.12	2.19	3.55
26	1.41	2.55	1.58	2.80	2.17	3.27	2.29	3.78
27	1.41	2.55	1.67	2.93	2.28	3.42	2.38	4.02
28	1.41	2.63	1.74	3.07	2.39	3.59	2.47	4.26
29	1.41	2.63	1.84	3.20	2.51	3.75	2.57	4.50
30	1.41	2.80	1.94	3.35	2.62	3.91	2.67	4.74
31	1.49	2.89	2.05	3.60	2.74	4.23	2.78	5.07
32	1.49	3.07	2.16	3.85	2.84	4.56	2.90	5.41
33	1.59	3.24	2.27	4.10	2.96	4.88	3.02	5.74
34	1.69	3.49	2.38	4.35	3.07	5.21	3.13	6.08
35	1.80	3.66	2.49	4.60	3.22	5.54	3.29	6.42
36	1.96	4.10	2.73	5.10	3.51	6.13	3.65	7.16
37	2.15	4.44	2.95	5.61	3.81	6.71	4.00	7.90
38	2.33	4.87	3.20	6.11	4.09	7.28	4.35	8.65
39	2.50	5.40	3.44	6.63	4.35	7.85	4.71	9.40
40	2.75	5.82	3.67	7.12	4.63	8.40	5.06	10.15
41	3.01	6.42	4.00	7.94	5.09	9.25	5.58	11.22
42	3.27	6.94	4.32	8.75	5.50	10.01	6.11	12.28
43	3.53	7.55	4.63	9.57	5.90	10.74	6.64	13.35
44	3.88	8.14	4.95	10.38	6.34	11.59	7.16	14.42
45	4.14	8.75	5.32	11.19	6.82	12.30	7.72	15.50
46	4.70	9.61	5.89	12.12	7.65	13.50	8.49	16.78
47	5.16	10.47	6.45	13.05	8.45	14.69	9.34	18.16
48	5.72	11.35	7.02	13.98	9.28	15.89	10.27	19.65
49	6.18	12.21	7.59	14.92	10.10	17.08	11.30	21.28
50	6.74	13.16	8.15	15.87	10.93	18.28	12.43	23.03
51	7.40	14.10	9.03	17.31	11.85	19.85	13.50	24.96
52	8.07	15.04	9.90	18.75	12.85	21.56	14.66	27.06
53	8.61	16.09	10.78	20.20	13.95	23.41	15.92	29.33
54	9.37	17.12	11.66	21.64	15.13	25.43	17.29	31.79
55	10.03	18.16	12.55	23.10	16.42	27.63	18.75	34.54
56	10.76	19.28	14.18	25.99	18.39	30.50	21.00	38.51
57	11.50	20.40	16.02	29.23	20.60	33.67	23.52	42.94
58	12.23	21.53	18.09	32.90	23.07	37.18	26.34	47.88
59	12.95	22.74	20.45	37.01	25.84	41.04	29.50	53.39
60	13.69	23.85	23.11	41.64	29.03	45.39	33.14	59.43
61	15.38	27.68	24.38	44.39	30.63	48.19	-	-
62	17.29	32.10	25.72	47.32	32.31	51.16	-	-
63	19.42	37.25	27.13	50.44	34.09	54.32	-	-
64	21.82	43.22	28.62	53.77	35.96	57.67	-	-
65	23.11	50.14	30.18	57.37	37.95	61.23	-	-
66	25.65	53.40	33.74	62.71	-	-	-	-
67	28.47	56.87	37.72	68.54	-	-	-	-
68	31.60	60.57	42.17	74.91	-	-	-	-
69	35.08	64.51	47.15	81.88	-	-	-	-
70	39.01	68.84	52.78	89.49	-	-	-	-
71	43.85	80.75	-	-	-	-	-	-
72	49.29	94.72	-	-	-	-	-	-
73	55.40	111.11	-	-	-	-	-	-
74	62.27	130.33	-	-	-	-	-	-
75	69.99	153.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Term 125 (Policy Series 301).

To calculate premium: {Face amount/1000} * rate = annual premium
To calculate monthly premium for 125: annual premium * .095

Term 100 Additional Insured Rates. Annual Rates per \$1,000

Term 100 - 5-year guarantee.

Issue Ages	15/5		20/5		25/5		30/5	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
21	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
22	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
23	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
24	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
25	1.01	1.90	1.25	2.07	1.40	2.30	1.60	2.51
26	1.08	1.97	1.31	2.15	1.47	2.30	1.68	2.57
27	1.08	1.97	1.36	2.18	1.54	2.36	1.73	2.66
28	1.08	2.02	1.41	2.24	1.61	2.43	1.81	2.74
29	1.08	2.02	1.48	2.32	1.69	2.58	1.88	2.90
30	1.08	2.17	1.53	2.38	1.75	2.65	1.95	3.06
31	1.15	2.23	1.60	2.52	1.83	2.88	2.03	3.21
32	1.15	2.37	1.67	2.73	1.90	3.02	2.12	3.45
33	1.23	2.50	1.73	2.87	1.97	3.24	2.21	3.60
34	1.29	2.69	1.79	3.07	2.04	3.46	2.29	3.84
35	1.39	2.83	1.86	3.28	2.13	3.74	2.41	4.15
36	1.52	3.16	2.05	3.62	2.36	4.11	2.68	4.54
37	1.67	3.43	2.23	3.97	2.57	4.55	2.94	4.93
38	1.81	3.76	2.43	4.38	2.79	4.97	3.21	5.41
39	1.96	4.16	2.63	4.81	2.99	5.42	3.48	5.95
40	2.16	4.49	2.82	5.28	3.22	5.93	3.75	6.50
41	2.38	4.95	3.09	5.69	3.57	6.51	4.14	7.12
42	2.58	5.35	3.35	6.24	3.89	7.10	4.55	7.75
43	2.80	5.82	3.62	6.74	4.22	7.68	4.96	8.46
44	3.05	6.28	3.89	7.29	4.58	8.32	5.36	9.16
45	3.19	6.75	4.21	7.90	4.97	8.99	5.79	9.94
46	3.61	7.42	4.66	8.57	5.58	9.78	6.36	10.85
47	3.96	8.08	5.11	9.24	6.17	10.65	6.98	11.87
48	4.37	8.75	5.57	9.93	6.79	11.51	7.66	12.64
49	4.71	9.41	6.02	10.62	7.38	12.39	8.41	13.78
50	5.12	10.15	6.48	11.32	8.00	13.34	9.23	14.56
51	5.61	10.88	7.18	12.37	8.68	14.35	10.01	15.83
52	6.09	11.61	7.88	13.43	9.42	15.46	10.85	17.21
53	6.63	12.41	8.59	14.49	10.22	16.64	11.76	18.71
54	7.20	13.21	9.31	15.57	11.10	17.92	12.74	20.34
55	7.73	14.00	10.01	16.65	12.06	19.29	13.81	22.13
56	8.29	14.88	11.29	18.84	13.43	21.49	14.80	24.65
57	8.87	15.73	12.73	21.32	14.96	23.94	15.88	27.46
58	9.42	16.61	14.34	24.13	16.65	26.67	17.08	30.59
59	9.99	17.54	16.16	27.31	18.55	29.71	18.40	34.08
60	10.56	18.39	18.22	30.91	20.72	33.08	19.81	38.09
61	11.99	21.67	19.17	33.15	21.85	35.13	-	-
62	13.67	25.55	20.16	35.55	23.03	37.31	-	-
63	15.59	30.10	21.22	38.13	24.28	39.62	-	-
64	17.77	35.47	22.32	40.89	25.60	42.08	-	-
65	19.19	41.80	23.50	43.90	27.00	44.62	-	-
66	21.38	44.48	25.77	47.17	-	-	-	-
67	23.82	47.33	28.28	50.69	-	-	-	-
68	26.54	50.36	31.04	54.47	-	-	-	-
69	29.57	53.58	34.08	58.53	-	-	-	-
70	33.00	57.14	37.48	62.90	-	-	-	-
71	37.06	65.60	-	-	-	-	-	-
72	41.62	75.31	-	-	-	-	-	-
73	46.74	86.46	-	-	-	-	-	-
74	52.49	99.26	-	-	-	-	-	-
75	59.00	114.00	-	-	-	-	-	-

Term 100 - Full guarantee.

Issue Ages	15/15		20/20		25/25		30/30	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
21	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
22	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
23	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
24	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
25	1.14	2.15	1.30	2.33	1.80	2.72	1.91	3.10
26	1.23	2.22	1.38	2.44	1.89	2.85	2.00	3.30
27	1.23	2.22	1.45	2.56	1.99	2.98	2.07	3.51
28	1.23	2.29	1.52	2.68	2.08	3.13	2.16	3.71
29	1.23	2.29	1.61	2.79	2.19	3.27	2.24	3.92
30	1.23	2.44	1.69	2.92	2.28	3.41	2.33	4.13
31	1.30	2.52	1.79	3.14	2.38	3.69	2.42	4.42
32	1.30	2.68	1.88	3.35	2.48	3.97	2.53	4.71
33	1.39	2.82	1.98	3.57	2.58	4.26	2.63	5.01
34	1.47	3.04	2.07	3.79	2.68	4.54	2.73	5.30
35	1.57	3.19	2.17	4.01	2.80	4.83	2.87	5.60
36	1.71	3.57	2.38	4.45	3.07	5.35	3.18	6.24
37	1.87	3.87	2.57	4.89	3.32	5.85	3.49	6.89
38	2.03	4.25	2.79	5.33	3.57	6.35	3.79	7.54
39	2.18	4.70	3.00	5.78	3.79	6.84	4.10	8.19
40	2.39	5.07	3.20	6.20	4.04	7.32	4.41	8.84
41	2.62	5.60	3.49	6.92	4.44	8.07	4.86	9.78
42	2.85	6.05	3.76	7.63	4.79	8.72	5.33	10.71
43	3.08	6.58	4.04	8.34	5.14	9.37	5.79	11.64
44	3.38	7.10	4.31	9.04	5.53	10.10	6.24	12.57
45	3.61	7.63	4.64	9.76	5.94	10.73	6.73	13.51
46	4.09	8.38	5.13	10.56	6.66	11.77	7.40	14.62
47	4.49	9.13	5.62	11.37	7.37	12.81	8.14	15.83
48	4.99	9.89	6.12	12.19	8.10	13.85	8.95	17.13
49	5.39	10.64	6.61	13.01	8.80	14.89	9.85	18.54
50	5.87	11.47	7.11	13.83	9.53	15.93	10.83	20.07
51	6.45	12.29	7.87	15.09	10.33	17.31	11.76	21.76
52	7.03	13.11	8.63	16.34	11.21	18.80	12.77	23.60
53	7.51	14.02	9.40	17.60	12.15	20.41	13.86	25.59
54	8.17	14.92	10.17	18.86	13.19	22.16	15.05	27.75
55	8.74	15.83	10.93	20.13	14.32	24.08	16.34	30.10
56	9.38	16.81	12.36	22.65	16.04	26.58	18.32	33.56
57	10.02	17.78	13.97	25.48	17.96	29.34	20.54	37.42
58	10.66	18.76	15.77	28.67	20.11	32.39	23.03	41.72
59	11.29	19.82	17.82	32.25	22.52	35.76	25.82	46.52
60	11.93	20.79	20.14	36.29	25.30	39.56	28.88	51.80
61	13.40	24.12	21.24	38.69	26.82	41.97	-	-
62	15.07	27.98	22.40	41.24	28.43	44.53	-	-
63	16.93	32.46	23.63	43.96	30.13	47.24	-	-
64	19.02	37.67	24.92	46.86	31.94	50.12	-	-
65	20.14	43.70	26.30	50.00	33.87	53.36	-	-
66	22.36	46.56	29.40	54.65	-	-	-	-
67	24.82	49.61	32.87	59.73	-	-	-	-
68	27.55	52.85	36.75	65.28	-	-	-	-
69	30.58	56.31	41.09	71.35	-	-	-	-
70	34.00	60.00	46.00	78.00	-	-	-	-
71	38.22	68.67	-	-	-	-	-	-
72	42.96	78.59	-	-	-	-	-	-
73	48.29	89.95	-	-	-	-	-	-
74	54.28	102.95	-	-	-	-	-	-
75	61.00	118.00	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Term 100 (Policy Series 302).

To calculate premium: {Face amount/1000} * rate = annual premium
To calculate monthly premium for 100: annual premium * .095

Payment Protector - Premium Rates Per \$100 of Monthly Income

Issue Ages	15-Year Period		20-Year Period		25-Year Period		30-Year Period		To Age 70	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20 - 25	13.05	23.85	18.45	31.59	29.88	42.03	35.10	52.20	65.61	102.87
26	13.30	24.25	19.26	32.65	30.78	43.65	36.09	54.36	65.70	103.50
27	13.55	24.64	20.07	33.71	31.68	45.27	37.08	56.52	65.79	104.40
28	13.81	25.04	20.88	34.78	32.58	46.89	38.07	58.68	66.24	105.75
29	14.06	25.43	21.69	35.84	33.48	48.51	39.06	60.84	66.78	107.64
30	14.31	25.83	22.50	36.90	34.38	50.13	40.05	63.00	67.41	109.62
31	14.78	26.98	23.80	39.28	36.18	53.50	41.83	67.52	68.22	112.32
32	15.25	28.13	25.09	41.65	37.98	56.86	43.61	72.04	69.21	115.20
33	15.71	29.29	26.39	44.03	39.78	60.23	45.40	76.55	69.93	117.54
34	16.18	30.44	27.68	46.40	41.58	63.59	47.18	81.07	70.74	120.24
35	16.65	31.59	28.98	48.78	43.38	66.96	48.96	85.59	71.73	123.30
36	18.14	34.74	31.28	53.66	46.71	72.85	53.93	96.37	72.63	126.54
37	19.64	37.89	33.59	58.54	49.96	78.61	58.90	107.15	72.90	130.05
38	21.13	41.04	35.89	63.41	53.13	84.23	63.86	117.94	73.17	133.20
39	22.63	44.19	38.20	68.29	56.82	90.65	68.83	128.72	73.53	136.35
40	24.12	47.34	40.50	73.17	59.88	96.08	73.80	139.50	73.80	139.50
41	26.57	52.27	43.85	80.89	65.68	106.36	80.57	152.60	76.08	139.87
42	29.02	57.20	47.20	88.61	70.74	115.43	87.34	165.71	78.36	140.24
43	31.46	62.14	50.54	96.34	76.49	125.60	94.10	178.81	80.64	140.60
44	33.91	67.07	53.89	104.06	81.37	134.34	100.87	191.92	82.93	140.97
45	36.36	72.00	57.24	111.78	85.20	141.34	107.64	205.02	85.20	141.34
46	40.75	77.83	63.22	120.89	93.50	155.05	117.72	222.52	85.59	144.53
47	45.14	83.66	69.19	130.00	101.79	168.76	127.80	240.01	85.97	147.73
48	49.54	89.50	75.17	139.10	110.09	182.48	137.88	257.51	86.36	150.93
49	53.93	95.33	81.14	148.21	118.39	196.18	147.96	275.00	86.73	154.13
50	58.32	101.16	87.12	157.32	126.68	209.90	158.04	292.50	87.12	157.32
51	63.61	109.28	94.91	169.78	139.14	229.64	172.78	316.12	-	-
52	68.90	117.40	102.71	182.23	151.59	249.38	187.52	339.73	-	-
53	74.20	125.51	110.50	194.69	164.04	269.12	202.27	363.35	-	-
54	79.49	133.63	118.30	207.14	176.50	288.86	217.01	386.96	-	-
55	84.78	141.75	126.09	219.60	188.95	308.59	231.75	410.58	-	-
56	91.21	159.84	136.33	243.90	204.48	332.99	262.13	465.93	-	-
57	97.63	177.93	146.57	268.20	220.01	357.38	292.52	521.28	-	-
58	104.06	196.02	156.82	292.50	235.55	381.77	322.90	576.63	-	-
59	110.48	214.11	167.06	316.80	251.08	406.17	353.29	631.98	-	-
60	116.91	232.20	177.30	341.10	266.62	430.56	383.67	687.33	-	-
61	125.73	264.62	193.55	382.28	289.96	470.05	-	-	-	-
62	134.55	297.04	209.81	423.47	313.32	509.55	-	-	-	-
63	143.37	329.45	226.06	464.65	336.66	549.05	-	-	-	-
64	152.19	361.87	242.32	505.84	360.02	588.55	-	-	-	-
65	161.01	394.29	258.57	547.02	383.36	628.04	-	-	-	-
66	180.90	436.03	303.55	605.48	-	-	-	-	-	-
67	200.79	477.77	348.53	663.95	-	-	-	-	-	-
68	220.68	519.52	393.52	722.41	-	-	-	-	-	-
69	240.57	561.26	438.50	780.88	-	-	-	-	-	-
70	260.46	603.00	483.48	839.34	-	-	-	-	-	-
71	320.54	745.20	-	-	-	-	-	-	-	-
72	380.63	887.40	-	-	-	-	-	-	-	-
73	440.71	1029.60	-	-	-	-	-	-	-	-
74	500.80	1171.80	-	-	-	-	-	-	-	-
75	560.88	1314.00	-	-	-	-	-	-	-	-

\$90 Annual Policy Fee

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Payment Protector (Policy Series 303).
To calculate premium: {Monthly income/100} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

Payment Protector Continuation 10 - Premium Rates Per \$100 of Monthly Income

Issue Ages	15-Year Period		20-Year Period		25-Year Period		30-Year Period		To Age 70	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20 - 25	19.80	31.80	28.38	43.13	42.72	56.36	50.30	69.49	77.77	121.30
26	20.14	32.30	29.37	44.40	43.85	58.30	51.43	71.93	78.17	122.11
27	20.48	32.80	30.36	45.67	44.99	60.24	52.56	74.38	78.78	123.22
28	20.82	33.30	31.35	46.94	46.12	62.18	53.69	76.82	79.49	124.94
29	21.16	33.80	32.34	48.22	47.25	64.11	54.82	79.26	80.50	127.16
30	21.50	34.30	33.33	49.49	48.38	66.05	55.95	81.71	81.41	129.48
31	22.18	35.74	34.95	52.32	50.56	69.99	58.18	87.00	82.62	132.61
32	22.86	37.18	36.56	55.15	52.74	73.93	60.40	92.29	83.83	135.74
33	23.54	38.62	38.18	57.97	54.92	77.87	62.62	97.59	85.24	138.37
34	24.22	40.06	39.79	60.80	57.11	81.81	64.84	102.88	86.56	142.41
35	24.90	41.50	41.41	63.63	59.29	85.75	67.06	108.17	87.77	146.45
36	26.74	45.18	44.18	69.29	62.99	92.33	72.24	119.87	88.78	150.49
37	28.58	48.86	46.94	74.94	67.29	99.77	77.41	131.56	89.89	154.53
38	30.42	52.54	49.71	80.60	70.87	106.13	82.58	143.26	90.90	158.57
39	32.26	56.22	52.48	86.25	74.36	112.33	87.75	154.95	91.91	162.61
40	34.10	59.90	55.25	91.91	77.76	118.39	92.92	166.65	92.92	166.65
41	36.86	65.42	59.06	100.64	83.57	128.75	101.22	182.06	96.46	170.19
42	39.62	70.94	62.88	109.36	89.24	138.86	109.52	197.48	98.98	170.25
43	42.38	76.46	66.70	118.09	94.78	148.73	117.83	212.89	102.29	170.16
44	45.14	81.98	70.52	126.82	101.26	160.08	126.13	228.30	104.43	169.94
45	47.90	87.50	74.34	135.54	106.58	169.58	134.43	243.71	106.58	169.58
46	52.62	93.82	80.98	145.70	116.54	185.62	-	-	107.57	173.74
47	57.34	100.14	87.63	155.86	126.50	201.65	-	-	108.11	177.82
48	62.06	106.46	94.27	166.02	136.46	217.69	-	-	108.38	181.93
49	66.78	112.78	100.92	176.18	146.42	233.73	-	-	109.08	186.04
50	71.50	119.10	107.57	186.35	156.38	249.77	-	-	107.57	186.35
51	77.76	128.50	116.61	200.63	-	-	-	-	-	-
52	84.02	137.90	125.66	214.91	-	-	-	-	-	-
53	90.28	147.30	134.71	229.19	-	-	-	-	-	-
54	96.54	156.70	143.76	243.47	-	-	-	-	-	-
55	102.80	166.10	152.81	257.75	-	-	-	-	-	-
56	110.60	186.86	-	-	-	-	-	-	-	-
57	118.40	207.62	-	-	-	-	-	-	-	-
58	126.20	228.38	-	-	-	-	-	-	-	-
59	134.00	249.14	-	-	-	-	-	-	-	-
60	141.80	269.90	-	-	-	-	-	-	-	-

\$90 Annual Policy Fee

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. Payment Protector Continuation 10 (Policy Series 304).
To calculate premium: {Monthly income/100} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

Continuation 10 - Add \$90 policy fee Annual Rates per \$1,000

Continuation - Full guarantee. Base coverage only - no riders

Issue Ages	15 Year		20 year		25 Year		30 Year	
	NS	SM	NS	SM	NS	SM	NS	SM
20	1.84	2.99	2.06	3.20	2.59	3.65	2.72	4.08
21	1.84	2.99	2.06	3.20	2.59	3.65	2.72	4.08
22	1.84	2.99	2.06	3.20	2.59	3.65	2.72	4.08
23	1.84	2.99	2.06	3.20	2.59	3.65	2.72	4.08
24	1.84	2.99	2.06	3.20	2.59	3.65	2.72	4.08
25	1.84	2.99	2.06	3.20	2.59	3.65	2.72	4.08
26	1.86	3.06	2.11	3.33	2.70	3.80	2.82	4.31
27	1.89	3.13	2.20	3.46	2.81	3.95	2.91	4.55
28	1.91	3.19	2.27	3.60	2.92	4.12	3.00	4.79
29	1.94	3.26	2.37	3.73	3.04	4.28	3.10	5.03
30	1.96	3.33	2.47	3.88	3.15	4.44	3.20	5.27
31	2.03	3.50	2.58	4.13	3.27	4.76	3.31	5.60
32	2.10	3.67	2.69	4.38	3.37	5.09	3.43	5.94
33	2.18	3.85	2.80	4.63	3.49	5.41	3.55	6.33
34	2.25	4.02	2.91	4.88	3.60	5.74	3.66	6.73
35	2.33	4.19	3.02	5.13	3.75	6.07	3.82	7.12
36	2.55	4.62	3.26	5.63	4.04	6.66	4.18	8.00
37	2.77	5.05	3.48	6.14	4.34	7.24	4.53	8.89
38	2.99	5.49	3.73	6.64	4.62	7.81	4.88	9.77
39	3.21	5.92	3.97	7.16	4.88	8.38	5.24	10.66
40	3.43	6.35	4.20	7.65	5.16	8.93	5.59	11.53
41	3.68	6.94	4.53	8.47	5.62	9.91	6.13	12.88
42	3.93	7.52	4.85	9.28	6.03	10.80	6.76	14.21
43	4.17	8.11	5.16	10.10	6.43	11.80	7.38	15.55
44	4.42	8.69	5.48	10.91	6.87	12.79	8.01	16.89
45	4.67	9.28	5.85	11.72	7.35	13.64	8.64	18.23
46	5.15	10.16	6.42	12.65	8.22	15.08	9.77	19.97
47	5.64	11.04	6.99	13.58	9.13	16.51	10.90	21.70
48	6.13	11.93	7.58	14.51	9.94	17.76	12.03	23.44
49	6.62	12.81	8.17	15.45	10.84	19.18	13.16	25.18
50	7.10	13.69	8.76	16.40	11.74	20.60	14.29	26.92
51	7.79	14.69	9.65	17.84	13.04	22.80	15.76	29.15
52	8.49	15.69	10.53	19.37	14.34	25.01	17.22	31.38
53	9.17	16.69	11.43	20.97	15.47	26.91	18.67	33.61
54	9.87	17.69	12.32	22.55	16.75	29.09	20.14	35.84
55	10.56	18.69	13.21	24.14	18.03	31.27	21.60	38.08
56	11.36	19.98	15.37	28.11	n/a	n/a	n/a	n/a
57	12.16	21.27	17.54	32.08	n/a	n/a	n/a	n/a
58	12.95	22.55	19.71	36.05	n/a	n/a	n/a	n/a
59	13.75	23.84	21.88	40.02	n/a	n/a	n/a	n/a
60	14.55	25.13	24.04	43.99	n/a	n/a	n/a	n/a
61	16.37	30.24	n/a	n/a	n/a	n/a	n/a	n/a
62	18.19	35.35	n/a	n/a	n/a	n/a	n/a	n/a
63	20.00	40.45	n/a	n/a	n/a	n/a	n/a	n/a
64	21.82	45.56	n/a	n/a	n/a	n/a	n/a	n/a
65	23.64	50.67	n/a	n/a	n/a	n/a	n/a	n/a

Continuation 25 - Add \$90 policy fee Annual Rates per \$1,000

Continuation - Full guarantee. Base coverage only - no riders

Issue Ages	15 Year		20 year		25 Year		30 Year	
	NS	SM	NS	SM	NS	SM	NS	SM
20	2.63	3.80	2.97	4.18	3.38	4.55	3.51	5.09
21	2.63	3.80	2.97	4.18	3.38	4.55	3.51	5.09
22	2.63	3.80	2.97	4.18	3.38	4.55	3.51	5.09
23	2.63	3.80	2.97	4.18	3.38	4.55	3.51	5.09
24	2.63	3.80	2.97	4.18	3.38	4.55	3.51	5.09
25	2.63	3.80	2.97	4.18	3.38	4.55	3.51	5.09
26	2.71	3.98	3.09	4.44	3.53	4.88	3.65	5.50
27	2.80	4.16	3.21	4.70	3.68	5.21	3.79	5.91
28	2.89	4.34	3.33	4.97	3.83	5.54	3.93	6.33
29	2.98	4.53	3.45	5.24	3.98	5.87	4.07	6.75
30	3.07	4.72	3.57	5.51	4.13	6.20	4.22	7.17
31	3.16	4.91	3.69	5.78	4.28	6.53	4.37	7.59
32	3.25	5.10	3.81	6.05	4.43	6.86	4.52	8.01
33	3.34	5.29	3.93	6.32	4.59	7.19	4.67	8.43
34	3.43	5.48	4.05	6.59	4.75	7.52	4.82	8.85
35	3.51	5.66	4.17	6.86	4.91	7.89	4.97	9.27
36	3.84	6.27	4.57	7.60	5.40	8.73	5.57	10.45
37	4.17	6.88	4.97	8.34	5.89	9.57	6.17	11.63
38	4.50	7.49	5.37	9.08	6.38	10.41	6.77	12.81
39	4.83	8.10	5.78	9.82	6.87	11.26	7.37	13.99
40	5.17	8.72	6.19	10.57	7.36	12.11	7.98	15.17
41	5.51	9.34	6.60	11.32	7.85	12.96	8.59	16.35
42	5.85	9.96	7.01	12.07	8.35	13.81	9.20	17.53
43	6.19	10.58	7.42	12.82	8.85	14.66	9.81	18.71
44	6.53	11.20	7.83	13.57	9.35	15.51	10.42	19.89
45	6.86	11.82	8.24	14.32	9.84	16.36	10.93	21.08
46	7.53	12.72	9.08	15.54	11.02	18.16	12.26	23.10
47	8.21	13.62	9.92	16.76	12.20	19.96	13.59	25.12
48	8.89	14.52	10.76	17.99	13.38	21.76	14.92	27.14
49	9.57	15.42	11.60	19.22	14.56	23.55	16.26	29.16
50	10.25	16.32	12.44	20.45	15.74	25.34	17.60	31.18
51	10.93	17.22	13.28	21.68	16.92	27.13	18.94	33.20
52	11.61	18.13	14.12	22.91	18.10	28.92	20.28	35.22
53	12.29	19.04	14.96	24.14	19.28	30.71	21.62	37.25
54	12.97	19.95	15.81	25.37	20.47	32.50	22.96	39.28
55	13.65	20.86	16.66	26.59	21.66	34.30	24.30	41.31
56	15.04	24.38	19.03	30.75	n/a	n/a	n/a	n/a
57	16.44	27.90	21.40	34.91	n/a	n/a	n/a	n/a
58	17.84	31.42	23.77	39.07	n/a	n/a	n/a	n/a
59	19.24	34.94	26.14	43.23	n/a	n/a	n/a	n/a
60	20.64	38.46	28.52	47.40	n/a	n/a	n/a	n/a
61	22.04	41.98	n/a	n/a	n/a	n/a	n/a	n/a
62	23.44	45.50	n/a	n/a	n/a	n/a	n/a	n/a
63	24.84	49.03	n/a	n/a	n/a	n/a	n/a	n/a
64	26.24	52.56	n/a	n/a	n/a	n/a	n/a	n/a
65	27.64	56.10	n/a	n/a	n/a	n/a	n/a	n/a

NS-Non-nicotine, SM-Nicotine ♦ All Rates Unisex ♦ Not available in all states. Certain restrictions apply. Continuation 10 and Continuation 25 (Policy Series 314).

To calculate premium: {Face amount/1000} * rate + \$90 policy fee = annual premium
To calculate monthly premium: annual premium * .095

ADB Premium Rates

Term Life Death Benefit	ADB Coverage Amount	Monthly Premium	Annual Premium
\$1,000	\$100,000	\$27.00	\$284.21
\$1,000	\$150,000	\$35.00	\$368.42
\$1,000	\$200,000	\$42.00	\$442.11
\$1,000	\$250,000	\$48.00	\$505.26

Not available in all states. Certain restrictions apply. ADB (Policy Series 301; Rider Series 2165).

Disability Income Rider

Annual rates per \$100 of Monthly Benefit.

In NJ, only 2-year option is available.

Disability Income Rider not available in CA, UT, and VI.

Issue Ages	1 Year	2 Year
20	7.05	11.00
21	7.05	11.00
22	7.05	11.00
23	7.05	11.00
24	7.05	11.00
25	7.05	11.00
26	7.42	11.58
27	7.79	12.16
28	8.16	12.74
29	8.53	13.32
30	8.90	13.90
31	9.27	14.48
32	9.65	15.06
33	10.02	15.64
34	10.39	16.22
35	10.76	16.80
36	11.50	17.96
37	12.25	19.12
38	12.99	20.28
39	13.73	21.44
40	14.48	22.60
41	15.22	23.76
42	15.96	24.92
43	16.70	26.08
44	17.45	27.24
45	18.19	28.40
46	19.33	30.18
47	20.46	31.95
48	21.60	33.73
49	22.74	35.50
50	23.88	37.28
51	25.01	39.05
52	26.15	40.83
53	27.29	42.60
54	28.43	44.38
55	29.56	46.15
56	32.59	50.88
57	35.62	55.62
58	38.65	60.35
59	41.69	65.09
60	44.72	69.82

Accidental Death Benefit Rider

Annual rates per \$1,000 of Face Amount

CBO 100 and CBO 50 (Series 325)

Issue Age	Target Premium
20	1.07
21	1.06
22	1.05
23	1.04
24	1.03
25	1.02
26	1.02
27	1.03
28	1.04
29	1.05
30	1.05
31	1.06
32	1.06
33	1.07
34	1.08
35	1.10
36	1.10
37	1.11
38	1.12
39	1.13
40	1.13
41	1.14
42	1.14
43	1.15
44	1.16
45	1.18
46	1.18
47	1.19
48	1.19
49	1.20
50	1.21
51	1.22
52	1.23
53	1.24
54	1.25
55	1.27
56	1.27
57	1.28
58	1.28
59	1.29
60	1.29
61	1.30
62	1.31
63	1.32
64	1.34
65	1.37

Accidental Death Benefit Rider

Annual rates per \$1,000 of Face Amount

Payment Protector (Series 303) and
Payment Protector Continuation (Series 304)

Issue Ages	Target Premium
20 - 75	1.39

Waiver of Premium for Disability Rider

Annual Rates per \$1,000 of Base Policy

Issue Ages	Base
20	0.13
21	0.13
22	0.13
23	0.13
24	0.13
25	0.14
26	0.14
27	0.15
28	0.15
29	0.15
30	0.16
31	0.17
32	0.17
33	0.18
34	0.19
35	0.20
36	0.21
37	0.23
38	0.24
39	0.26
40	0.28
41	0.31
42	0.34
43	0.37
44	0.41
45	0.47
46	0.53
47	0.60
48	0.68
49	0.78
50	0.91
51	1.06
52	1.25
53	1.47
54	1.75
55	2.10

All Rates Unisex • Not available in all states. Certain restrictions apply.

Disability Income Rider (Rider Series 2145). Waiver of Premium for Disability Rider (Rider Series 2158). Accidental Death Benefit Rider (Rider Series 2179). Accidental Death Benefit Rider (CBO products) (Rider 2019).

Income Term Rider • Annual Premium/COI Rates per \$100 of Monthly Income

Issue Ages	15-Year Period		20-Year Period		25-Year Period		30-Year Period		To Age 70	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
20 - 25	13.05	23.85	18.45	31.59	29.88	42.03	35.10	52.20	65.61	102.87
26	13.30	24.25	19.26	32.65	30.78	43.65	36.09	54.36	65.70	103.50
27	13.55	24.64	20.07	33.71	31.68	45.27	37.08	56.52	65.79	104.40
28	13.81	25.04	20.88	34.78	32.58	46.89	38.07	58.68	66.24	105.75
29	14.06	25.43	21.69	35.84	33.48	48.51	39.06	60.84	66.78	107.64
30	14.31	25.83	22.50	36.90	34.38	50.13	40.05	63.00	67.41	109.62
31	14.78	26.98	23.80	39.28	36.18	53.50	41.83	67.52	68.22	112.32
32	15.25	28.13	25.09	41.65	37.98	56.86	43.61	72.04	69.21	115.20
33	15.71	29.29	26.39	44.03	39.78	60.23	45.40	76.55	69.93	117.54
34	16.18	30.44	27.68	46.40	41.58	63.59	47.18	81.07	70.74	120.24
35	16.65	31.59	28.98	48.78	43.38	66.96	48.96	85.59	71.73	123.30
36	18.14	34.74	31.28	53.66	46.71	72.85	53.93	96.37	72.63	126.54
37	19.64	37.89	33.59	58.54	49.96	78.61	58.90	107.15	72.90	130.05
38	21.13	41.04	35.89	63.41	53.13	84.23	63.86	117.94	73.17	133.20
39	22.63	44.19	38.20	68.29	56.82	90.65	68.83	128.72	73.53	136.35
40	24.12	47.34	40.50	73.17	59.88	96.08	73.80	139.50	73.80	139.50
41	26.57	52.27	43.85	80.89	65.68	106.36	80.57	152.60	76.08	139.87
42	29.02	57.20	47.20	88.61	70.74	115.43	87.34	165.71	78.36	140.24
43	31.46	62.14	50.54	96.34	76.49	125.60	94.10	178.81	80.64	140.60
44	33.91	67.07	53.89	104.06	81.37	134.34	100.87	191.92	82.93	140.97
45	36.36	72.00	57.24	111.78	85.20	141.34	107.64	205.02	85.20	141.34
46	40.75	77.83	63.22	120.89	93.50	155.05	117.72	222.52	85.59	144.53
47	45.14	83.66	69.19	130.00	101.79	168.76	127.80	240.01	85.97	147.73
48	49.54	89.50	75.17	139.10	110.09	182.48	137.88	257.51	86.36	150.93
49	53.93	95.33	81.14	148.21	118.39	196.18	147.96	275.00	86.73	154.13
50	58.32	101.16	87.12	157.32	126.68	209.90	158.04	292.50	87.12	157.32
51	63.61	109.28	94.91	169.78	139.14	229.64	172.78	316.12	-	-
52	68.90	117.40	102.71	182.23	151.59	249.38	187.52	339.73	-	-
53	74.20	125.51	110.50	194.69	164.04	269.12	202.27	363.35	-	-
54	79.49	133.63	118.30	207.14	176.50	288.86	217.01	386.96	-	-
55	84.78	141.75	126.09	219.60	188.95	308.59	231.75	410.58	-	-
56	91.21	159.84	136.33	243.90	204.48	332.99	262.13	465.93	-	-
57	97.63	177.93	146.57	268.20	220.01	357.38	292.52	521.28	-	-
58	104.06	196.02	156.82	292.50	235.55	381.77	322.90	576.63	-	-
59	110.48	214.11	167.06	316.80	251.08	406.17	353.29	631.98	-	-
60	116.91	232.20	177.30	341.10	266.62	430.56	383.67	687.33	-	-
61	125.73	264.62	193.55	382.28	289.96	470.05	-	-	-	-
62	134.55	297.04	209.81	423.47	313.32	509.55	-	-	-	-
63	143.37	329.45	226.06	464.65	336.66	549.05	-	-	-	-
64	152.19	361.87	242.32	505.84	360.02	588.55	-	-	-	-
65	161.01	394.29	258.57	547.02	383.36	628.04	-	-	-	-
66	180.90	436.03	303.55	605.48	-	-	-	-	-	-
67	200.79	477.77	348.53	663.95	-	-	-	-	-	-
68	220.68	519.52	393.52	722.41	-	-	-	-	-	-
69	240.57	561.26	438.50	780.88	-	-	-	-	-	-
70	260.46	603.00	483.48	839.34	-	-	-	-	-	-
71	320.54	745.20	-	-	-	-	-	-	-	-
72	380.63	887.40	-	-	-	-	-	-	-	-
73	440.71	1029.60	-	-	-	-	-	-	-	-
74	500.80	1171.80	-	-	-	-	-	-	-	-
75	560.88	1314.00	-	-	-	-	-	-	-	-

NS-Non-nicotine, SM-Nicotine • All Rates Unisex • Not available in all states. Certain restrictions apply. Income Term Rider (Rider Series 2178)



Americo Financial Life and
Annuity Insurance Company
300 W. 11th Street
Kansas City, MO 64105

About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking has helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company (Americo) is a member of the Americo Life, Inc., family of companies. Americo Life, Inc., is one of the largest, independent, privately held insurance groups in the United States² with \$8.8 billion in assets for year-end 2021.³

¹Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²Admitted Assets, Top Life Writers-2021, "A.M. Best Co., as of September 2021.

³Information is as of year end 2021 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.

Products are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. Exclusions and limitations apply.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Copyright Americo Financial Life and Annuity Insurance Company 2023.