

Modified Benefit - Monthly Premiums

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Issue Age	\$3,000				\$4,000				\$5,000				\$6,000				\$7,000				\$8,000				\$9,000				
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
0-39	Modified Benefit - ROP Product is only available between the ages of 40 through 80																												
40	--	--	--	--	--	--	--	--	--	18.90	16.27	21.88	19.03	22.15	18.98	25.71	22.30	25.39	21.69	29.55	25.56	28.63	24.41	33.39	28.83	31.87	27.12	37.22	32.09
41	--	--	--	--	--	--	--	--	--	19.19	16.56	22.17	19.32	22.49	19.33	26.06	22.64	25.79	22.10	29.95	25.97	29.09	24.87	33.85	29.29	32.39	27.64	37.74	32.61
42	--	--	--	--	--	--	--	--	--	19.48	16.84	22.45	19.60	22.83	19.67	26.40	22.98	26.19	22.49	30.35	26.36	29.54	25.32	34.30	29.74	32.90	28.15	38.25	33.12
43	--	--	--	--	--	--	--	--	--	19.76	17.13	22.74	19.89	23.18	20.01	26.75	23.33	26.59	22.90	30.75	26.77	30.00	25.78	34.76	30.20	33.42	28.67	38.77	33.64
44	--	--	--	--	--	--	--	--	--	20.66	17.64	23.85	20.62	24.26	20.63	28.08	24.21	27.85	23.62	32.31	27.79	31.44	26.61	36.54	31.38	35.04	29.60	40.77	34.96
45	--	--	--	--	--	--	--	--	--	21.56	18.17	24.97	21.36	25.34	21.26	29.42	25.09	29.11	24.35	33.87	28.82	32.88	27.45	38.33	32.55	36.66	30.54	42.78	36.28
46	--	--	--	--	--	--	--	--	--	22.47	18.68	26.08	22.09	26.42	21.88	30.75	25.96	30.38	25.08	35.43	29.84	34.33	28.27	40.10	33.72	38.28	31.47	44.78	37.59
47	--	--	--	--	--	--	--	--	--	23.37	19.21	27.19	22.82	27.50	22.51	32.09	26.84	31.64	25.81	36.99	30.87	35.77	29.11	41.89	34.89	39.90	32.41	46.79	38.92
48	--	--	--	--	--	--	--	--	--	24.27	19.72	28.31	23.55	28.58	23.13	33.43	27.72	32.90	26.53	38.55	31.89	37.21	29.94	43.67	36.06	41.52	33.34	48.79	40.24
49	--	--	--	--	--	--	--	--	--	25.29	20.36	29.50	24.52	29.81	23.90	34.86	28.88	34.33	27.43	40.22	33.24	38.84	30.96	45.58	37.61	43.36	34.49	50.94	41.97
50	--	--	--	--	--	--	--	--	--	26.31	21.00	30.69	25.48	31.03	24.66	36.28	30.03	35.75	28.32	41.88	34.59	40.47	31.98	47.48	39.15	45.19	35.63	53.07	43.70
51	--	--	--	--	--	--	--	--	--	27.33	21.62	31.86	26.21	32.25	25.40	37.69	30.91	37.18	29.19	43.52	35.61	42.11	32.97	49.36	40.31	47.03	36.75	55.19	45.01
52	--	--	--	--	--	--	--	--	--	28.35	22.24	33.04	26.94	33.47	26.15	39.11	31.79	38.60	30.06	45.17	36.64	43.73	33.97	51.24	41.49	48.86	37.88	57.31	46.33
53	--	--	--	--	--	--	--	--	--	29.37	22.86	34.21	27.67	34.70	26.90	40.52	32.66	40.03	30.93	46.82	37.66	45.37	34.96	53.12	42.65	50.70	39.00	59.42	47.65
54	--	--	--	--	--	--	--	--	--	29.90	23.12	35.19	28.43	35.34	27.21	41.69	33.57	40.78	31.29	48.19	38.72	46.22	35.37	54.69	43.86	51.66	39.46	61.19	49.01
55	--	--	--	--	--	--	--	--	--	30.43	23.38	36.17	29.18	35.98	27.51	42.87	34.48	41.53	31.65	49.56	39.78	47.07	35.78	56.25	45.07	52.62	39.92	62.95	50.37
56	--	--	--	--	--	--	--	--	--	30.97	23.62	37.15	30.34	36.62	27.80	44.04	35.87	42.28	31.98	50.93	41.40	47.93	36.17	57.82	46.93	53.58	40.35	64.71	52.46
57	--	--	--	--	--	--	--	--	--	31.51	23.86	38.12	31.50	37.27	28.09	45.21	37.26	43.03	32.32	52.29	43.02	48.79	36.55	59.38	48.78	54.56	40.79	66.46	54.54
58	--	--	--	--	--	--	--	--	--	32.04	24.10	39.10	32.66	37.91	28.38	46.38	38.65	43.78	32.66	53.66	44.65	49.65	36.94	60.94	50.64	55.52	41.22	68.22	56.63
59	--	--	--	--	--	--	--	--	--	32.88	24.91	41.31	34.02	38.91	29.35	49.03	40.28	44.95	33.79	56.75	46.55	50.98	38.23	64.48	52.81	57.02	42.67	72.20	59.08
60	--	--	--	--	--	--	--	--	--	33.71	25.71	43.52	35.38	39.91	30.32	51.68	41.91	46.11	34.92	59.84	48.45	52.31	39.52	68.00	54.99	58.51	44.12	76.17	61.52
61	21.81	17.16	28.82	23.23	28.17	21.99	37.53	30.07	34.54	26.81	46.24	36.92	40.91	31.63	54.95	43.76	47.28	36.45	63.65	50.61	53.65	41.27	72.36	57.45	60.02	46.09	81.07	64.29	
62	22.30	17.82	30.46	24.15	28.84	22.86	39.71	31.30	35.37	27.90	48.96	38.45	41.91	32.95	58.21	45.60	48.44	37.99	67.46	52.75	54.98	43.03	76.72	59.90	61.51	48.07	85.97	67.05	
63	22.81	18.48	32.09	25.07	29.51	23.74	41.89	32.53	36.21	29.00	51.68	39.99	42.91	34.26	61.48	47.45	49.62	39.52	71.28	54.91	56.32	44.78	81.07	62.37	63.02	50.04	90.87	69.82	
64	24.43	19.24	34.32	26.13	31.67	24.75	44.86	33.94	38.91	30.26	55.40	41.75	46.15	35.78	65.93	49.56	53.40	41.29	76.47	57.37	60.64	46.80	87.01	65.17	67.88	52.31	97.55	72.98	
65	26.04	20.00	36.54	27.18	33.83	25.76	47.83	35.34	41.61	31.53	59.11	43.50	49.39	37.29	70.39	51.66	57.17	43.06	81.67	59.82	64.95	48.82	92.95	67.98	72.73	54.59	104.23	76.14	
66	27.67	20.91	38.89	28.20	35.99	26.97	50.95	36.70	44.31	33.04	63.01	45.20	52.63	39.11	75.08	53.70	60.96	45.18	87.14	62.20	69.28	51.25	99.20	70.70	77.60	57.32	111.26	79.20	
67	29.29	21.82	41.23	29.21	38.16	28.19	54.08	38.05	47.02	34.56	66.92	46.89	55.88	40.94	79.77	55.73	64.75	47.31	92.61	64.57	73.61	53.68	105.46	73.40	82.48	60.06	118.30	82.24	
68	30.92	22.73	43.58	30.23	40.32	29.40	57.20	39.41	49.73	36.08	70.83	48.59	59.13	42.76	84.46	57.76	68.54	49.43	98.08	66.94	77.94	56.11	111.71	76.12	87.35	62.79	125.33	85.30	
69	33.21	23.94	47.24	31.60	43.38	31.02	62.09	41.24	53.55	38.10	76.94	50.87	63.72	45.18	91.79	60.51	73.89	52.26	106.64	70.14	84.06	59.34	121.49	79.78	94.23	66.41	136.33	89.41	
70	35.51	25.15	50.91	32.98	46.44	32.63	66.98	43.07	57.38	40.11	83.05	53.16	68.31	47.59	99.12	63.25	79.25	55.07	115.19	73.34	90.18	62.55	131.26	83.43	101.12	70.04	147.33	93.53	
71	37.81	26.79	54.95	34.85	49.51	34.82	72.36	45.56	61.21	42.84	89.78	56.28	72.92	50.87	107.19	66.99	84.62	58.90	124.61	77.71	96.32	66.93	142.02	88.42	108.02	74.96	159.44	99.14	
72	40.11	28.43	58.98	36.71	52.59	37.00	77.75	48.05	65.06	45.58	96.51	59.39	77.53	54.15	115.27	70.73	90.00	62.73	134.03	82.07	102.47	71.30	152.79	93.41	114.94	79.88	171.55	104.74	
73	42.42	30.07	63.02	38.59	55.66	39.19	83.13	50.55	68.90	48.31	103.23	62.51	82.13	57.43	123.34	74.47	95.37	66.56	143.45	86.43	108.61	75.68	163.56	98.40	121.85	84.80	183.66	110.36	
74	45.50	32.25	68.81	40.95	59.77	42.10	90.85	53.69	74.04	51.95	112.88	66.44	88.31	61.80	134.92	79.19	102.57	71.65	156.96	91.94	116.84	81.50	178.99	104.69	131.11	91.35	201.03	117.44	
75	48.59	34.43	74.60	43.30	63.88	45.01	98.56	56.84	79.18	55.59	122.53	70.37	94.47	66.17	146.50	83.91	109.77	76.74	170.46	97.44	125.06	87.32	194.43	110.97	140.36	97.90	218.39	124.51	
76	50.85	36.88	78.12	46.38	66.91	48.27	103.26	60.94	82.96	59.67	128.40	75.50	99.01	71.06	153.54	90.06	115.06	82.45	178.68	104.62	131.11	93.84	203.82	119.18	147.16	105.24	228.96	133.74	
77	53.12	39.33	81.64	49.46	69.93	51.54	107.95	65.05	86.73	63.75	134.26	80.64	103.54	75.96	160.57	96.22	120.35	88.17	186.89	111.81	137.15	100.38	213.20	127.40	153.96	112.58	239.51	142.98	
78	55.39	41.77	85.16	52.54	72.95	54.80	112.64	69.15	90.51	67.82	140.13	85.77	108.08	80.85	167.62	102.38	125.64	93.87	195.10	118.99	143.20	106.90	222.59	135.60	160.76	119.92	250.07	152.22	
79	59.69	44.96	92.66	56.71	78.68	59.05	122.64	74.72	97.68	73.13	152.63	92.72	116.67	87.22	182.62	110.73	135.67	101.31	212.60	128.73	154.66	115.39	242.59	146.74	173.66	129.48	272.58	164.74	
80	63.98	48.14	100.16	60.89	84.41	63.29	132.65	80.28	104.84	78.44	165.13	99.68	125.27	93.59	197.62	119.08	145.70	108.74	230.10	138.47	166.13	123.88	262.59	157.87	186.55	139.03	295.08	177.26	
81+	Modified Benefit - ROP Product is only available between the ages of 40 through 80																												

Note: Issue Age is age on last Birthday. For additional Face Amounts, use Rate Sheet.



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Issue Age	\$10,000				\$11,000				\$12,000				\$13,000				\$14,000				\$15,000			
	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-39	Modified Benefit - ROP Product is only available between the ages of 40 through 80																							
40	35.11	29.84	41.06	35.36	38.35	32.55	44.89	38.63	41.59	35.26	48.73	41.89	44.83	37.98	52.57	45.16	48.07	40.69	56.40	48.43	51.31	43.40	60.24	51.69
41	35.69	30.41	41.63	35.94	38.98	33.18	45.53	39.26	42.28	35.95	49.42	42.58	45.58	38.72	53.31	45.91	48.88	41.50	57.21	49.23	52.18	44.27	61.10	52.56
42	36.25	30.98	42.20	36.50	39.61	33.81	46.15	39.88	42.96	36.63	50.10	43.26	46.32	39.46	54.05	46.65	49.67	42.29	58.00	50.03	53.03	45.12	61.95	53.41
43	36.83	31.55	42.78	37.08	40.24	34.44	46.78	40.52	43.65	37.32	50.79	43.96	47.07	40.21	54.80	47.39	50.48	43.10	58.81	50.83	53.89	45.98	62.82	54.27
44	38.63	32.59	45.00	38.55	42.22	35.58	49.23	42.13	45.81	38.57	53.46	45.72	49.41	41.56	57.69	49.30	53.00	44.54	61.92	52.89	56.59	47.53	66.15	56.47
45	40.43	33.63	47.23	40.01	44.20	36.73	51.69	43.75	47.97	39.82	56.14	47.48	51.75	42.91	60.59	51.21	55.52	46.01	65.04	54.94	59.29	49.10	69.50	58.67
46	42.24	34.67	49.46	41.47	46.19	37.86	54.13	45.35	50.14	41.06	58.81	49.23	54.10	44.26	63.48	53.10	58.05	47.46	68.16	56.98	62.01	50.65	72.83	60.86
47	44.04	35.71	51.69	42.94	48.17	39.01	56.59	46.96	52.30	42.31	61.48	50.99	56.44	45.62	66.38	55.01	60.57	48.92	71.28	59.03	64.71	52.22	76.18	63.06
48	45.84	36.75	53.91	44.41	50.15	40.15	59.03	48.58	54.46	43.56	64.15	52.75	58.78	46.96	69.27	56.92	63.09	50.37	74.39	61.09	67.41	53.77	79.52	65.26
49	47.88	38.03	56.30	46.33	52.40	41.56	61.65	50.70	56.92	45.09	67.01	55.06	61.43	48.62	72.37	59.42	65.95	52.16	77.73	63.78	70.47	55.69	83.09	68.15
50	49.91	39.29	58.67	48.26	54.64	42.95	64.27	52.81	59.36	46.61	69.87	57.37	64.08	50.27	75.46	61.93	68.80	53.93	81.06	66.48	73.52	57.59	86.66	71.04
51	51.96	40.54	61.02	49.72	56.88	44.32	66.85	54.42	61.81	48.10	72.68	59.12	66.73	51.89	78.52	63.82	71.66	55.67	84.35	68.52	76.59	59.45	90.18	73.22
52	53.99	41.79	63.38	51.18	59.12	45.70	69.45	56.03	64.25	49.60	75.51	60.88	69.38	53.51	81.58	65.73	74.51	57.42	87.65	70.58	79.64	61.33	93.72	75.42
53	56.03	43.03	65.73	52.64	61.37	47.06	72.03	57.64	66.70	51.09	78.33	62.63	72.03	55.13	84.64	67.62	77.37	59.16	90.94	72.62	82.70	63.19	97.24	77.61
54	57.11	43.54	67.69	54.15	62.55	47.63	74.19	59.30	67.99	51.71	80.69	64.44	73.43	55.79	87.19	69.59	78.87	59.88	93.68	74.73	84.31	63.96	100.18	79.88
55	58.17	44.06	69.64	55.67	63.71	48.19	76.34	60.96	69.26	52.33	83.03	66.26	74.81	56.46	89.72	71.55	80.35	60.60	96.42	76.85	85.90	64.73	103.11	82.15
56	59.24	44.53	71.60	57.99	64.89	48.72	78.48	63.52	70.55	52.90	85.37	69.04	76.20	57.08	92.26	74.57	81.85	61.26	99.15	80.10	87.51	65.45	106.04	85.63
57	60.32	45.02	73.55	60.30	66.08	49.25	80.63	66.06	71.84	53.48	87.72	71.82	77.60	57.71	94.80	77.58	83.37	61.95	101.89	83.34	89.13	66.18	108.97	89.10
58	61.39	45.50	75.50	62.62	67.26	49.77	82.78	68.61	73.13	54.05	90.06	74.61	79.00	58.33	97.34	80.60	84.86	62.61	104.62	86.59	90.73	66.89	111.90	92.58
59	63.05	47.12	79.92	65.34	69.09	51.56	87.64	71.60	75.12	56.00	95.36	77.87	81.16	60.44	103.09	84.13	87.20	64.88	110.81	90.40	93.23	69.32	118.53	96.66
60	64.71	48.73	84.33	68.06	70.91	53.33	92.49	74.59	77.11	57.93	100.66	81.13	83.31	62.53	108.82	87.67	89.51	67.14	116.98	94.20	95.72	71.74	125.15	100.74
61	66.38	50.91	89.78	71.14	72.75	55.73	98.48	77.98	79.12	60.56	107.19	84.82	85.49	65.38	115.90	91.67	91.86	70.20	124.61	98.51	98.23	75.02	133.31	105.35
62	68.05	53.11	95.22	74.21	74.58	58.15	104.47	81.36	81.12	63.19	113.72	88.51	87.65	68.23	122.98	95.66	94.19	73.27	132.23	102.81	100.72	78.31	141.48	109.96
63	69.72	55.30	100.67	77.28	76.43	60.56	110.46	84.74	83.13	65.82	120.26	92.20	89.83	71.07	130.05	99.66	96.53	76.33	139.85	107.12	103.23	81.59	149.65	114.57
64	75.12	57.83	108.09	80.79	82.37	63.34	118.63	88.60	89.61	68.85	129.17	96.41	96.85	74.36	139.71	104.22	104.09	79.88	150.25	112.03	111.33	85.39	160.79	119.84
65	80.51	60.35	115.52	84.30	88.30	66.12	126.80	92.46	96.08	71.88	138.08	100.62	103.86	77.65	149.36	108.78	111.64	83.42	160.64	116.94	119.42	89.18	171.92	125.10
66	85.92	63.39	123.33	87.70	94.25	69.46	135.39	96.20	102.57	75.52	147.45	104.70	110.89	81.59	159.52	113.19	119.21	87.66	171.58	121.69	127.53	93.73	183.64	130.19
67	91.34	66.43	131.15	91.08	100.21	72.80	143.99	99.92	109.07	79.17	156.84	108.76	117.93	85.55	169.68	117.59	126.80	91.92	182.53	126.43	135.66	98.29	195.37	135.27
68	96.75	69.46	138.96	94.47	106.16	76.14	152.59	103.65	115.56	82.81	166.21	112.83	124.97	89.49	179.84	122.00	134.37	96.17	193.46	131.18	143.78	102.84	207.09	140.36
69	104.40	73.49	151.18	99.05	114.57	80.57	166.03	108.68	124.74	87.65	180.88	118.31	134.91	94.73	195.73	127.95	145.08	101.81	210.57	137.58	155.25	108.89	225.42	147.22
70	112.05	77.52	163.40	103.62	122.99	85.00	179.46	113.71	133.92	92.48	195.53	123.80	144.86	99.96	211.60	133.89	155.79	107.44	227.67	143.98	166.73	114.93	243.74	154.08
71	119.73	82.99	176.85	109.85	131.43	91.02	194.27	120.57	143.13	99.05	211.68	131.28	154.84	107.08	229.10	142.00	166.54	115.10	246.51	152.72	178.24	123.13	263.93	163.43
72	127.41	88.45	190.31	116.08	139.88	97.03	209.08	127.42	152.36	105.60	227.84	138.76	164.83	114.18	246.60	150.10	177.30	122.75	265.36	161.43	189.77	131.33	284.12	172.77
73	135.09	93.92	203.77	122.32	148.33	103.05	223.88	134.28	161.57	112.17	243.98	146.24	174.81	121.29	264.09	158.20	188.05	130.41	284.20	170.17	201.29	139.54	304.30	182.13
74	145.38	101.21	223.07	130.19	159.64	111.06	245.10	142.93	173.91	120.91	267.14	155.68	188.18	130.76	289.17	168.43	202.45	140.61	311.21	181.18	216.72	150.46	333.25	193.93
75	155.66	108.48	242.36	138.04	170.95	119.05	266.33	151.58	186.25	129.63	290.29	165.11	201.54	140.21	314.26	178.64	216.84	150.79	338.23	192.18	232.13	161.37	362.19	205.71
76	163.22	116.63	254.10	148.30	179.27	128.02	279.24	162.86	195.32	139.42	304.38	177.42	211.37	150.81	329.52	191.98	227.42	162.20	354.66	206.54	243.47	173.60	379.80	221.10
77	170.77	124.79	265.82	158.57	187.57	137.00	292.14	174.16	204.38	149.21	318.45	189.75	221.19	161.42	344.76	205.33	237.99	173.63	371.07	220.92	254.80	185.84	397.39	236.51
78	178.33	132.95	277.56	168.83	195.89	145.97	305.05	185.44	213.45	159.00	332.53	202.06	231.01	172.02	360.02	218.67	248.58	185.05	387.50	235.28	266.14	198.07	414.99	251.90
79	192.65	143.57	302.56	182.75	211.65	157.65	332.55	200.75	230.64	171.74	362.53	218.75	249.64	185.83	392.52	236.76	268.64	199.92	422.51	254.76	287.63	214.00	452.49	272.77
80	206.98	154.18	327.56	196.66	227.41	169.33	360.05	216.05	247.84	184.47	392.54	235.45	268.27	199.62	425.02	254.85	288.69	214.77	457.51	274.24	309.12	229.92	490.00	293.64
81+	Modified Benefit - ROP Product is only available between the ages of 40 through 80																							

