



NEW VANTAGE® I RATE SHEET

Pre-Calculated ACP Rates

MALE										Issue Age	FEMALE									
\$25,000		\$15,000		\$10,000		\$7,000		\$5,000			\$5,000		\$7,000		\$10,000		\$15,000		\$25,000	
NT	T	NT	T	NT	T	NT	T	NT	T		NT	T	NT	T	NT	T	NT	T	NT	T
18.45		12.27		9.18		7.33		6.10		0	5.85		6.99		8.69		11.54		17.22	
18.77		12.47		9.31		7.42		6.16		1	5.90		7.06		8.80		11.69		17.48	
19.18		12.71		9.48		7.54		6.24		2	5.95		7.13		8.89		11.83		17.72	
19.61		12.97		9.65		7.66		6.33		3	6.00		7.19		8.99		11.98		17.95	
20.06		13.24		9.83		7.78		6.42		4	6.05		7.27		9.09		12.13		18.21	
20.49		13.50		10.00		7.90		6.51		5	6.10		7.34		9.19		12.29		18.47	
20.98		13.79		10.20		8.04		6.60		6	6.16		7.42		9.31		12.47		18.77	
21.46		14.08		10.39		8.18		6.70		7	6.24		7.53		9.46		12.69		19.14	
21.95		14.37		10.59		8.31		6.80		8	6.33		7.66		9.66		12.98		19.63	
22.51		14.71		10.81		8.47		6.91		9	6.44		7.81		9.87		13.30		20.17	
23.03		15.02		11.02		8.61		7.01		10	6.54		7.96		10.08		13.61		20.68	
23.54		15.33		11.22		8.76		7.12		11	6.66		8.12		10.31		13.96		21.26	
24.08		15.65		11.44		8.91		7.22		12	6.79		8.30		10.56		14.34		21.89	
24.66		16.00		11.67		9.07		7.34		13	6.92		8.49		10.84		14.75		22.58	
25.24		16.35		11.90		9.23		7.46		14	7.04		8.66		11.08		15.11		23.18	
25.89		16.74		12.16		9.42		7.59		15	7.13		8.78		11.25		15.37		23.61	
26.47		17.08		12.39		9.58		7.70		16	7.24		8.93		11.46		15.69		24.14	
27.05		17.43		12.62		9.74		7.82		17	7.34		9.07		11.67		16.00		24.66	
27.67	36.96	17.81	23.38	12.87	16.59	9.91	12.52	7.94	9.80	18	7.44	9.31	9.21	11.84	11.87	15.62	16.30	21.92	25.16	34.53
28.47	38.03	18.28	24.02	13.19	17.02	10.14	12.82	8.10	10.01	19	7.57	9.44	9.39	12.01	12.13	15.87	16.68	22.30	25.80	35.15
29.24	39.13	18.75	24.68	13.50	17.46	10.35	13.12	8.26	10.23	20	7.73	9.58	9.62	12.20	12.45	16.14	17.17	22.71	26.62	35.84
30.06	40.03	19.24	25.22	13.83	17.82	10.58	13.38	8.42	10.41	21	7.87	9.71	9.82	12.40	12.74	16.42	17.60	23.12	27.33	36.53
30.92	40.94	19.75	25.77	14.17	18.18	10.82	13.63	8.59	10.60	22	8.04	9.86	10.05	12.60	13.06	16.71	18.09	23.56	28.14	37.26
31.84	41.75	20.31	26.26	14.54	18.51	11.08	13.86	8.78	10.76	23	8.22	10.02	10.30	12.82	13.42	17.03	18.63	24.04	29.05	38.06
32.74	42.55	20.85	26.73	14.90	18.83	11.34	14.08	8.96	10.92	24	8.39	10.24	10.54	13.13	13.77	17.47	19.15	24.69	29.91	39.15
34.06	43.45	21.64	27.27	15.43	19.19	11.70	14.33	9.22	11.10	25	8.56	10.42	10.78	13.39	14.10	17.84	19.65	25.25	30.75	40.08
35.37	45.49	22.42	28.50	15.95	20.00	12.07	14.91	9.48	11.51	26	8.82	10.63	11.14	13.68	14.63	18.26	20.44	25.88	32.06	41.13
36.18	47.56	22.91	29.74	16.28	20.83	12.30	15.48	9.64	11.92	27	9.10	10.83	11.53	13.96	15.19	18.65	21.28	26.48	33.45	42.12
37.00	49.86	23.40	31.12	16.61	21.75	12.53	16.13	9.81	12.38	28	9.40	11.03	11.96	14.23	15.79	19.04	22.18	27.06	34.96	43.09
37.80	50.85	23.88	31.71	16.92	22.15	12.75	16.40	9.97	12.58	29	9.68	11.24	12.34	14.53	16.34	19.47	23.01	27.70	36.34	44.16
38.61	51.84	24.37	32.31	17.25	22.54	12.98	16.68	10.13	12.78	30	9.90	11.46	12.65	14.85	16.79	19.92	23.68	28.37	37.45	45.28
39.41	53.15	24.85	33.09	17.57	23.07	13.20	17.05	10.29	13.04	31	9.95	11.69	12.73	15.16	16.89	20.37	23.83	29.06	37.71	46.42
40.42	54.48	25.46	33.89	17.97	23.60	13.48	17.42	10.49	13.30	32	10.01	11.92	12.82	15.48	17.02	20.83	24.02	29.74	38.03	47.56
41.75	56.12	26.26	34.87	18.51	24.25	13.86	17.88	10.76	13.63	33	10.08	12.21	12.91	15.89	17.16	21.41	24.23	30.60	38.38	49.00
43.17	57.99	27.11	36.00	19.07	25.00	14.26	18.40	11.04	14.01	34	10.19	12.51	13.06	16.31	17.37	22.01	24.55	31.51	38.92	50.50
44.66	60.05	28.00	37.23	19.67	25.83	14.67	18.98	11.34	14.42	35	10.30	12.78	13.22	16.69	17.60	22.55	24.89	32.32	39.47	51.86
46.23	61.96	28.94	38.38	20.30	26.59	15.11	19.52	11.65	14.80	36	10.41	13.06	13.37	17.08	17.81	23.11	25.21	33.16	40.01	53.26
47.79	63.92	29.88	39.56	20.92	27.37	15.55	20.06	11.97	15.19	37	10.55	13.21	13.56	17.30	18.09	23.42	25.62	33.62	40.70	54.03
49.36	65.94	30.82	40.77	21.55	28.18	15.99	20.63	12.28	15.60	38	10.67	13.36	13.74	17.51	18.34	23.72	26.00	34.07	41.32	54.78
50.96	68.18	31.78	42.11	22.19	29.08	16.43	21.26	12.60	16.04	39	10.88	13.53	14.03	17.73	18.75	24.05	26.62	34.56	42.36	55.60
52.14	70.15	32.49	43.30	22.66	29.87	16.77	21.81	12.84	16.44	40	11.06	13.80	14.28	18.12	19.11	24.60	27.16	35.39	43.26	56.98
53.30	72.13	33.18	44.48	23.13	30.66	17.09	22.36	13.07	16.83	41	11.22	14.10	14.50	18.53	19.43	25.18	27.64	36.27	44.05	58.44
54.55	74.07	33.93	45.64	23.62	31.43	17.44	22.91	13.32	17.22	42	11.38	14.35	14.73	18.89	19.75	25.70	28.13	37.04	44.87	59.73
55.77	76.00	34.67	46.81	24.11	32.21	17.78	23.45	13.56	17.61	43	11.47	14.50	14.85	19.09	19.93	25.98	28.38	37.47	45.30	60.44
57.08	77.81	35.45	47.89	24.64	32.93	18.15	23.95	13.82	17.97	44	11.55	14.65	14.97	19.30	20.10	26.28	28.64	37.92	45.73	61.19
58.44	79.01	36.27	48.61	25.18	33.41	18.53	24.29	14.10	18.21	45	11.70	14.84	15.17	19.58	20.38	26.68	29.07	38.51	46.44	62.18

MALE										Issue Age	FEMALE									
\$25,000		\$15,000		\$10,000		\$7,000		\$5,000			\$5,000		\$7,000		\$10,000		\$15,000		\$25,000	
NT	T	NT	T	NT	T	NT	T	NT	T		NT	T	NT	T	NT	T	NT	T	NT	T
59.96	80.50	37.18	49.50	25.79	34.00	18.96	24.71	14.40	18.51	46	11.95	15.06	15.52	19.88	20.88	27.11	29.82	39.16	47.69	63.25
61.55	81.92	38.14	50.35	26.43	34.57	19.40	25.10	14.72	18.79	47	12.22	15.28	15.90	20.19	21.43	27.55	30.64	39.83	49.06	64.37
63.23	83.40	39.14	51.24	27.10	35.17	19.87	25.52	15.05	19.09	48	12.51	15.54	16.31	20.55	22.01	28.06	31.51	40.59	50.50	65.64
64.76	84.43	40.06	51.86	27.71	35.58	20.30	25.81	15.36	19.29	49	12.67	15.79	16.54	20.90	22.33	28.56	32.00	41.34	51.32	66.89
64.80	88.24	40.08	54.15	27.73	37.10	20.31	26.87	15.37	20.06	50	13.03	16.12	17.04	21.36	23.06	29.22	33.08	42.33	53.13	68.54
68.28	92.97	42.17	56.98	29.12	38.99	21.29	28.20	16.06	21.00	51	13.43	16.58	17.60	22.00	23.85	30.14	34.27	43.71	55.10	70.84
71.70	97.31	44.23	59.59	30.49	40.73	22.24	29.41	16.75	21.87	52	13.74	17.04	18.04	22.65	24.48	31.06	35.21	45.09	56.67	73.14
74.54	101.54	45.93	62.13	31.62	42.42	23.04	30.60	17.32	22.72	53	14.16	17.87	18.63	23.81	25.32	32.72	36.47	47.58	58.78	77.29
78.07	106.15	48.04	64.89	33.03	44.26	24.03	31.89	18.02	23.64	54	14.61	18.77	19.25	25.08	26.20	34.54	37.80	50.30	61.00	81.83
81.55	110.73	50.13	67.64	34.43	46.10	25.00	33.17	18.72	24.55	55	14.97	19.65	19.76	26.30	26.94	36.28	38.90	52.92	62.82	86.19
85.36	115.78	52.42	70.67	35.95	48.12	26.07	34.58	19.48	25.56	56	15.42	20.56	20.38	27.58	27.83	38.12	40.24	55.67	65.06	90.77
89.33	122.18	54.80	74.51	37.54	50.68	27.18	36.38	20.27	26.84	57	15.85	21.44	20.99	28.81	28.70	39.87	41.54	58.30	67.23	95.16
93.07	129.04	57.05	78.63	39.04	53.42	28.23	38.30	21.02	28.22	58	16.61	22.31	22.05	30.03	30.20	41.62	43.80	60.92	70.99	99.52
96.97	134.33	59.38	81.80	40.59	55.54	29.32	39.78	21.80	29.27	59	17.45	23.19	23.23	31.26	31.90	43.37	46.34	63.55	75.23	103.91
101.54	140.50	62.13	85.51	42.42	58.01	30.60	41.51	22.72	30.51	60	18.40	24.11	24.56	32.54	33.79	45.20	49.18	66.30	79.96	108.49
106.15	149.68	64.89	91.01	44.26	61.68	31.89	44.08	23.64	32.34	61	19.17	25.03	25.63	33.84	35.33	47.06	51.49	69.08	83.81	113.13
111.28	158.84	67.97	96.51	46.32	65.34	33.33	46.64	24.66	34.18	62	19.97	26.20	26.75	35.48	36.93	49.39	53.89	72.58	87.81	118.96
117.09	168.00	71.46	102.00	48.64	69.01	34.95	49.21	25.83	36.01	63	20.89	27.23	28.04	36.92	38.76	51.45	56.64	75.68	92.39	124.12
123.56	177.18	75.34	107.51	51.23	72.68	36.76	51.78	27.12	37.84	64	21.80	28.40	29.32	38.55	40.59	53.78	59.38	79.17	96.97	129.95
130.03	186.34	79.22	113.01	53.82	76.34	38.58	54.34	28.41	39.68	65	22.72	29.36	30.60	39.89	42.42	55.70	62.13	82.05	101.54	134.74
137.54	196.83	83.73	119.30	56.82	80.54	40.68	57.28	29.92	41.77	66	23.64	30.23	31.89	41.12	44.26	57.45	64.89	84.67	106.15	139.11
145.10	209.20	88.27	126.72	59.85	85.48	42.80	60.74	31.43	44.25	67	24.55	31.85	33.17	43.39	46.10	60.70	67.64	89.54	110.73	147.23
153.49	222.25	93.30	134.55	63.20	90.70	45.14	64.40	33.11	46.86	68	25.65	33.31	34.71	45.43	48.29	63.61	70.93	93.92	116.21	154.52
161.14	235.66	97.89	142.60	66.26	96.07	47.29	68.15	34.64	49.54	69	26.84	34.76	36.38	47.46	50.68	66.50	74.51	98.25	122.18	161.74
170.30	250.43	103.38	151.46	69.93	101.98	49.85	72.29	36.47	52.49	70	28.07	36.44	38.09	49.81	53.12	69.87	78.18	103.29	128.29	170.15
184.06	266.56	111.64	161.14	75.43	108.43	53.70	76.80	39.22	55.72	71	29.59	38.76	40.23	53.06	56.18	74.51	82.76	110.26	135.92	181.76
197.80	289.48	119.88	174.89	80.93	117.60	57.55	83.22	41.97	60.30	72	31.67	41.05	43.13	56.27	60.32	79.09	88.98	117.14	146.29	193.22
211.56	312.40	128.14	188.64	86.43	126.76	61.40	89.64	44.72	64.89	73	33.72	43.80	46.00	60.12	64.43	84.60	95.14	125.39	156.56	206.98
225.30	335.31	136.38	202.39	91.93	135.93	65.25	96.06	47.47	69.47	74	36.01	46.97	49.21	64.55	69.01	90.93	102.00	134.89	168.00	222.80
239.06	365.95	144.64	220.77	97.43	148.19	69.10	104.63	50.22	75.60	75	39.68	51.26	54.34	70.55	76.34	99.50	113.01	147.75	186.34	244.24
266.60	403.45	161.16	243.27	108.45	163.19	76.82	115.13	55.73	83.10	76	42.33	55.12	58.06	75.96	81.66	107.22	120.98	159.33	199.63	263.55
294.89	432.56	178.14	260.74	119.76	174.83	84.74	123.28	61.39	88.92	77	45.26	59.46	62.16	82.03	87.51	115.90	129.77	172.35	214.27	285.24
319.02	461.84	192.61	278.31	129.41	186.54	91.49	131.48	66.21	94.78	78	48.53	63.32	66.74	87.44	94.06	123.63	139.58	183.93	230.63	304.55
340.73	494.18	205.64	297.71	138.10	199.48	97.57	140.54	70.55	101.24	79	52.19	67.66	71.86	93.52	101.37	132.31	150.55	196.96	248.91	326.26
363.16	533.72	219.10	321.43	147.07	215.29	103.85	151.61	75.04	109.15	80	55.65	71.96	76.71	99.53	108.30	140.90	160.94	209.85	266.23	347.74
		236.04	342.53	158.36	229.35	111.76	161.45	80.69	116.18	81	60.13	78.44	82.97	108.61	117.24	153.86	174.36	229.29		
		251.95	362.66	168.97	242.78	119.18	170.85	85.99	122.89	82	65.57	85.99	90.59	119.18	128.12	168.97	190.68	251.95		
		269.33	384.15	180.56	257.11	127.29	180.88	91.78	130.06	83	70.92	92.75	98.08	128.64	138.83	182.48	206.74	272.22		
		285.87	406.92	191.58	272.28	135.01	191.50	97.30	137.65	84	76.09	99.98	105.33	138.77	149.18	196.96	222.26	293.93		
		302.61	426.66	202.75	285.44	142.82	200.71	102.88	144.23	85	81.93	107.22	113.50	148.90	160.85	211.43	239.76	315.64		

NOTES:

1. Rates are pre-calculated, monthly, ACP rates including \$35 policy fee with a full-pay option. For face amounts not listed, please refer to the New Vantage Life Rate & Underwriting Guide (FORM #SSLNVRATES)
2. To calculate other payment frequency premiums, please refer to the New Vantage Life Rate & Underwriting Guide (FORM #SSLNVRATES)
3. Unisex rates are required in Montana - please use male rates
4. Available ages for Minnesota are limited - please refer to the New Vantage Life Rate & Underwriting Guide for more details (FORM #SSLNVRATES)



NEW VANTAGE® II RATE SHEET

Pre-Calculated ACP Rates

MALE										Issue Age	FEMALE									
\$20,000		\$15,000		\$10,000		\$7,000		\$5,000			\$5,000		\$7,000		\$10,000		\$15,000		\$20,000	
NT	T	NT	T	NT	T	NT	T	NT	T		NT	T	NT	T	NT	T	NT	T	NT	T
59.55	70.61	45.41	53.71	31.28	36.81	22.80	26.67	17.14	19.91	45	14.50	16.62	19.10	22.06	25.99	30.23	37.48	43.84	48.97	57.45
62.07	75.53	47.31	57.40	32.54	39.27	23.68	28.39	17.78	21.14	46	15.10	17.19	19.93	22.86	27.18	31.37	39.27	45.55	51.36	59.74
64.64	81.37	49.23	61.78	33.82	42.19	24.58	30.44	18.42	22.60	47	15.74	17.98	20.84	23.97	28.47	32.95	41.21	47.91	53.94	62.88
67.97	87.01	51.73	66.01	35.49	45.01	25.75	32.41	19.25	24.01	48	16.51	19.09	21.91	25.52	30.01	35.17	43.52	51.26	57.02	67.34
71.48	92.71	54.36	70.28	37.25	47.86	26.98	34.40	20.13	25.43	49	17.33	20.32	23.06	27.25	31.66	37.63	45.98	54.95	60.30	72.26
73.07	94.89	55.55	71.92	38.04	48.95	27.53	35.17	20.52	25.98	50	17.42	20.37	23.18	27.32	31.82	37.74	46.23	55.10	60.63	72.46
78.07	101.89	59.31	77.17	40.54	52.45	29.28	37.62	21.78	27.73	51	17.96	21.48	23.94	28.87	32.91	39.95	47.86	58.42	62.81	76.88
83.40	108.94	63.30	82.46	43.21	55.98	31.15	40.09	23.11	29.49	52	18.48	22.42	24.67	30.18	33.95	41.83	49.42	61.24	64.90	80.65
87.46	114.48	66.35	86.61	45.24	58.75	32.57	42.03	24.12	30.88	53	19.12	23.28	25.57	31.39	35.23	43.56	51.35	63.83	67.46	84.11
92.30	120.80	69.97	91.35	47.65	61.90	34.26	44.23	25.33	32.46	54	19.69	24.27	26.36	32.78	36.37	45.54	53.05	66.80	69.73	88.06
97.47	127.61	73.86	96.46	50.24	65.31	36.07	46.62	26.63	34.16	55	20.41	25.15	27.37	34.00	37.81	47.28	55.22	69.42	72.62	91.56
103.06	134.73	78.05	101.80	53.04	68.87	38.03	49.11	28.02	35.94	56	21.40	25.94	28.75	35.11	39.78	48.87	58.17	71.81	76.56	94.74
109.63	141.56	82.98	106.92	56.32	72.28	40.33	51.50	29.67	37.65	57	22.49	26.84	30.29	36.38	41.98	50.68	61.46	74.51	80.94	98.35
116.39	149.49	88.05	112.87	59.70	76.25	42.69	54.28	31.36	39.63	58	23.56	27.58	31.79	37.41	44.12	52.15	64.67	76.72	85.23	101.29
121.55	157.47	91.92	118.85	62.28	80.24	44.50	57.07	32.65	41.62	59	24.54	28.66	33.15	38.92	46.07	54.31	67.60	79.96	89.13	105.61
127.23	165.22	96.17	124.67	65.12	84.12	46.49	59.78	34.06	43.56	60	25.46	29.69	34.44	40.36	47.91	56.37	70.36	83.05	92.81	109.74
134.73	174.63	101.80	131.73	68.87	88.82	49.11	63.08	35.94	45.92	61	26.39	30.97	35.74	42.16	49.77	58.94	73.15	86.90	96.53	114.86
142.97	184.73	107.98	139.30	72.99	93.87	51.99	66.61	38.00	48.44	62	27.76	32.34	37.66	44.08	52.51	61.68	77.26	91.01	102.01	120.35
150.22	195.22	113.42	147.17	76.62	99.12	54.54	70.28	39.81	51.06	63	29.14	34.18	39.59	46.64	55.26	65.34	81.39	96.51	107.52	127.68
157.40	204.73	118.80	154.30	80.20	103.87	57.05	73.61	41.61	53.44	64	30.51	35.55	41.51	48.57	58.01	68.09	85.51	100.64	113.00	133.18
164.90	213.93	124.42	161.20	83.95	108.47	59.67	76.83	43.48	55.74	65	31.89	37.39	43.44	51.14	60.77	71.77	89.65	106.15	118.53	140.52
175.06	224.74	132.05	169.30	89.04	113.87	63.23	80.61	46.02	58.44	66	33.72	39.68	46.00	54.34	64.43	76.34	95.14	113.01	125.85	149.67
186.40	237.82	140.55	179.12	94.70	120.42	67.20	85.20	48.86	61.71	67	35.55	42.43	48.57	58.20	68.09	81.85	100.64	121.26	133.18	160.68
196.39	253.06	148.04	190.55	99.70	128.04	70.69	90.53	51.35	65.52	68	37.84	44.72	51.78	61.40	72.68	86.43	107.51	128.14	142.35	169.85
206.40	269.89	155.55	203.17	104.71	136.45	74.20	96.42	53.86	69.73	69	39.68	47.47	54.34	65.26	76.34	91.93	113.01	136.40	149.67	180.86
216.39	288.56	163.05	217.18	109.70	145.79	77.69	102.95	56.36	74.40	70	41.51	49.76	56.91	68.46	80.01	96.51	118.52	143.26	157.02	190.01
230.34	313.06	173.51	235.55	116.68	158.03	82.58	111.53	59.84	80.52	71	45.18	53.43	62.04	73.59	87.34	103.85	129.51	154.26	171.67	204.68
248.68	336.29	187.26	252.97	125.84	169.65	88.99	119.66	64.43	86.33	72	48.39	57.10	66.54	78.73	93.77	111.18	139.14	165.27	184.52	219.35
268.85	357.81	202.39	269.11	135.93	180.41	96.06	127.19	69.47	91.71	73	52.06	60.76	71.67	83.86	101.10	118.51	150.15	176.26	199.19	234.01
289.73	380.22	218.05	285.92	146.37	191.62	103.36	135.03	74.69	97.31	74	55.26	64.43	76.16	88.99	107.51	125.84	159.76	187.26	212.01	248.68
326.22	425.87	245.41	320.16	164.61	214.44	116.13	151.01	83.81	108.73	75	61.87	71.52	85.41	98.92	120.73	140.03	179.59	208.53	238.44	277.04
350.43	462.10	263.58	347.32	176.72	232.55	124.61	163.69	89.87	117.78	76	66.46	76.83	91.84	106.36	129.91	150.65	193.36	224.46	256.81	298.28
376.65	502.96	283.24	377.97	189.83	252.99	133.78	177.99	96.42	128.00	77	71.58	82.13	99.00	113.78	140.15	161.26	208.71	240.38	277.28	319.51
404.72	547.46	304.29	411.35	203.86	275.23	143.61	193.57	103.44	139.12	78	77.15	87.92	106.80	121.89	151.28	172.83	225.42	257.75	299.56	342.66
434.64	594.83	326.74	446.87	218.83	298.92	154.08	210.15	110.92	150.96	79	82.38	93.23	114.13	129.32	161.76	183.45	241.13	273.66	320.50	363.88
466.76	657.45	350.82	493.84	234.88	330.23	165.32	232.06	118.95	166.62	80	88.11	99.42	122.15	137.98	173.21	195.82	258.31	292.23	343.42	388.63
		375.99	544.68	251.66	364.12	177.07	255.79	127.34	183.57	81	96.42	108.19	133.78	150.26	189.83	213.37	283.24	318.54		
		403.05	591.13	269.70	395.09	189.70	277.47	136.36	199.05	82	105.50	117.84	146.49	163.77	207.98	232.66	310.47	347.49		
		429.99	620.98	287.66	414.99	202.27	291.40	145.34	209.00	83	115.54	127.00	160.55	176.60	228.07	250.99	340.60	374.98		
		458.93	646.60	306.96	432.07	215.77	303.35	154.98	217.54	84	126.52	136.65	175.92	190.11	250.03	270.29	373.54	403.93		
		487.88	672.58	326.26	449.39	229.28	315.48	164.63	226.20	85	135.69	146.30	188.76	203.61	268.36	289.59	401.04	432.88		

NOTES:

1. Rates are pre-calculated, monthly, ACP rates including \$35 policy fee with a full-pay option. For Face amounts not listed, please refer to the New Vantage Life Rate & Underwriting Guide (FORM #SSLNVRATES)
2. To calculate other payment frequency premiums, please refer to the New Vantage Life Rate & Underwriting Guide (FORM #SSLNVRATES)
3. Available ages for Minnesota are limited - please refer to the New Vantage Life Rate & Underwriting Guide for more details (FORM #SSLNVRATES)
4. New Vantage II is not available in Montana



Lighting the way to financial security

New Vantage® II & III

Male

Female

Non-Nicotine

Nicotine

Non-Nicotine

Nicotine

New Vantage III	New Vantage II	Age	New Vantage II	New Vantage III
39.66	32.87	45	39.30	58.50
41.85	34.34	46	42.16	60.12
43.99	35.83	47	45.56	61.59
46.13	37.77	48	48.84	62.56
46.95	39.81	49	52.15	64.51
47.51	40.73	50	53.42	64.94
50.07	43.64	51	57.49	70.31
53.18	46.74	52	61.59	75.20
55.36	49.10	53	64.81	80.46
58.46	51.91	54	68.48	85.46
61.99	54.92	55	72.44	90.20
65.78	58.17	56	76.58	94.76
69.12	61.99	57	80.55	99.55
72.90	65.92	58	85.16	105.41
76.52	68.92	59	89.80	110.30
79.95	72.22	60	94.31	115.18
84.21	76.58	61	99.78	120.98
89.54	81.37	62	105.65	126.91
93.80	85.59	63	111.75	133.34
99.13	89.76	64	117.28	140.09
104.68	94.12	65	122.63	146.58
110.44	100.03	66	128.91	154.91
116.94	106.62	67	136.52	165.15
123.72	112.43	68	145.38	173.53
130.16	118.25	69	155.16	182.57
137.29	124.06	70	166.02	192.06
145.47	132.17	71	180.26	204.30
154.10	142.83	72	193.77	213.48
166.28	154.56	73	206.28	226.05
178.01	166.70	74	219.31	237.53
199.72	187.91	75	245.85	263.44
221.03	201.99	76	266.91	295.77
241.23	217.23	77	290.67	321.99
262.55	233.55	78	316.54	349.89
282.74	250.95	79	344.08	381.05
297.33	269.62	80	380.49	417.69
322.01	289.13	81	419.90	444.60
353.43	310.11	82	455.91	474.33
385.97	330.99	83	479.05	494.02
420.75	353.43	84	498.91	511.71
456.65	375.87	85	519.05	532.57

New Vantage III	New Vantage II	Age	New Vantage II	New Vantage III
30.63	26.72	45	31.65	50.44
32.54	28.11	46	32.98	51.13
34.65	29.61	47	34.81	53.75
37.03	31.40	48	37.40	55.24
37.87	33.31	49	40.26	56.32
38.65	33.50	50	40.38	57.00
39.44	34.77	51	42.95	60.46
41.58	35.98	52	45.14	63.84
42.64	37.47	53	47.15	67.30
44.54	38.79	54	49.45	70.82
45.84	40.47	55	51.48	74.14
47.97	42.76	56	53.33	76.84
50.10	45.31	57	55.43	78.51
51.16	47.80	58	57.14	80.17
53.30	50.07	59	59.65	82.28
55.43	52.21	60	62.05	84.12
58.63	54.37	61	65.03	86.53
61.82	57.56	62	68.22	88.93
64.62	60.76	63	72.48	91.33
67.16	63.95	64	75.68	93.74
70.35	67.16	65	79.95	96.14
74.61	71.42	66	85.27	101.27
79.95	75.68	67	91.67	107.46
84.21	81.01	68	97.00	114.17
89.54	85.27	69	103.40	121.97
95.72	89.54	70	108.72	128.67
104.46	98.06	71	117.25	136.74
114.06	105.53	72	125.78	144.17
124.72	114.06	73	134.30	151.60
134.30	121.51	74	142.83	161.33
152.59	136.88	75	159.32	178.56
167.18	147.56	76	171.67	192.61
181.76	159.46	77	184.01	205.38
193.77	172.41	78	197.47	222.11
205.71	184.59	79	209.81	237.86
218.31	197.91	80	224.20	256.91
235.75	217.23	81	244.60	274.70
254.65	238.34	82	267.04	294.66
277.47	261.70	83	288.35	321.11
304.19	287.23	84	310.79	346.35
335.23	308.55	85	333.23	384.10

Steps to find different premium amounts

1. Find the premium for \$1,000 by client's age on the table to the right

**New Vantage III
60 Year-Old
Male
Non-Nicotine
\$79.95**

2. Multiply that number by the coverage amount (e.g. for \$10,000 multiply by 10)

**\$10,000
10**

3. Add \$35 for the policy fee

\$35

4. Multiply the total by the modal factor to determine the premium

**Semi-Annual
Payment Mode
.52**

TOTAL \$433.94

Example

Step 1. **79.95** x **10** = 799.50
 Step 2. 799.50 + **35** = 834.50
 Step 3. 834.50 x **0.52** = \$433.94

Modal Factors

Annual: 1.00
 Semiannual: .52
 Quarterly: .265
 ACP Monthly: .086

*Per 1,000 annual coverage; does not include \$35 annual policy fee

For Internal Use:

605	609	610	606
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For Internal Use:

607	611	612	608
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If an applicant has used any type of nicotine products within the last 12 months, use the nicotine premium amounts. However, if the applicant uses a cigar or pipe less than or equal to four times in one month, s/he will qualify for non-nicotine premiums.