



NEW VISTA

RATE GUIDE

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New Vista - Level Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$1,500 - \$7,000

Age	1,500		2,000		3,000		4,000		5,000		6,000		7,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	8.24	10.46	9.78	12.75	12.87	17.32	15.97	21.90	19.06	26.47	22.15	31.05	25.24	35.62
51	8.33	10.57	9.91	12.89	13.06	17.54	16.21	22.19	19.37	26.83	22.52	31.48	25.68	36.13
52	8.42	10.68	10.03	13.04	13.25	17.76	16.46	22.48	19.68	27.20	22.89	31.92	26.11	36.64
53	8.52	10.79	10.16	13.19	13.43	17.98	16.71	22.77	19.99	27.56	23.27	32.36	26.54	37.15
54	8.61	10.90	10.28	13.33	13.62	18.20	16.96	23.06	20.30	27.93	23.64	32.79	26.98	37.66
55	8.70	11.01	10.40	13.48	13.81	18.41	17.21	23.35	20.61	28.29	24.01	33.23	27.41	38.17
56	8.95	11.40	10.73	14.00	14.29	19.19	17.86	24.39	21.42	29.59	24.99	34.79	28.55	39.98
57	9.19	11.79	11.06	14.51	14.78	19.97	18.51	25.43	22.24	30.88	25.97	36.34	29.69	41.80
58	9.44	12.17	11.38	15.03	15.27	20.75	19.16	26.46	23.05	32.18	26.94	37.89	30.83	43.61
59	9.68	12.56	11.71	15.55	15.76	21.52	19.81	27.50	23.87	33.47	27.92	39.45	31.98	45.42
60	9.93	12.95	12.03	16.07	16.25	22.30	20.47	28.53	24.69	34.77	28.90	41.00	33.12	47.23
61	10.29	13.52	12.53	16.82	16.99	23.43	21.45	30.05	25.92	36.66	30.38	43.27	34.84	49.88
62	10.66	14.08	13.02	17.58	17.73	24.57	22.44	31.55	27.15	38.54	31.86	45.53	36.57	52.52
63	11.03	14.65	13.51	18.33	18.47	25.70	23.43	33.07	28.38	40.43	33.34	47.80	38.29	55.17
64	11.40	15.22	14.01	19.09	19.21	26.83	24.41	34.58	29.61	42.32	34.82	50.07	40.02	57.81
65	11.77	15.78	14.50	19.84	19.95	27.96	25.40	36.09	30.85	44.21	36.30	52.33	41.75	60.45
66	12.42	16.63	15.36	20.97	21.24	29.66	27.12	38.34	33.00	47.03	38.88	55.72	44.76	64.40
67	13.06	17.48	16.22	22.10	22.53	31.35	28.84	40.60	35.15	49.85	41.45	59.10	47.76	68.35
68	13.71	18.32	17.08	23.23	23.81	33.04	30.55	42.86	37.29	52.67	44.03	62.49	50.77	72.30
69	14.35	19.17	17.94	24.36	25.11	34.74	32.27	45.12	39.44	55.49	46.61	65.87	53.78	76.25
70	15.00	20.01	18.80	25.49	26.39	36.43	33.99	47.37	41.59	58.32	49.19	69.26	56.78	80.20
71	16.02	21.37	20.16	27.29	28.44	39.14	36.72	50.98	45.00	62.83	53.28	74.67	61.56	86.52
72	17.04	22.72	21.52	29.10	30.49	41.85	39.45	54.59	48.41	67.34	57.37	80.09	66.34	92.84
73	18.07	24.08	22.89	30.90	32.53	44.55	42.18	58.20	51.82	71.86	61.47	85.51	71.11	99.16
74	19.09	25.43	24.25	32.71	34.58	47.26	44.90	61.82	55.23	76.37	65.55	90.92	75.88	105.48
75	20.11	26.78	25.62	34.51	36.62	49.97	47.63	65.43	58.64	80.88	69.65	96.34	80.66	111.80
76	21.14	28.30	26.99	36.53	38.68	53.00	50.37	69.47	62.07	85.94	73.76	102.40	85.46	118.87
77	22.17	29.82	28.36	38.56	40.74	56.04	53.12	73.52	65.50	90.99	77.88	108.47	90.26	125.95
78	23.20	31.34	29.73	40.58	42.79	59.07	55.86	77.56	68.92	96.05	81.99	114.54	95.05	133.03
79	24.23	32.85	31.10	42.60	44.85	62.11	58.60	81.61	72.35	101.11	86.10	120.61	99.85	140.11
80	25.25	34.37	32.47	44.63	46.91	65.14	61.34	85.65	75.78	106.17	90.22	126.68	104.65	147.20

* Premiums include policy fee

New Vista - Level Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$8,000 - \$13,000

Age	8,000		9,000		10,000		11,000		12,000		13,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	28.33	40.20	31.42	44.77	34.52	49.35	37.61	53.92	40.70	58.50	43.79	63.07
51	28.83	40.77	31.98	45.42	35.14	50.07	38.29	54.71	41.44	59.36	44.60	64.01
52	29.33	41.36	32.54	46.08	35.76	50.80	38.97	55.52	42.19	60.24	45.40	64.95
53	29.82	41.94	33.10	46.73	36.38	51.53	39.66	56.32	42.93	61.11	46.21	65.90
54	30.32	42.52	33.66	47.39	37.00	52.25	40.34	57.12	43.68	61.98	47.02	66.85
55	30.82	43.11	34.22	48.04	37.62	52.98	41.02	57.92	44.42	62.86	47.83	67.80
56	32.12	45.18	35.68	50.38	39.25	55.58	42.81	60.77	46.38	65.97	49.94	71.17
57	33.42	47.25	37.15	52.71	40.88	58.17	44.61	63.62	48.33	69.08	52.06	74.54
58	34.73	49.32	38.62	55.04	42.51	60.75	46.40	66.47	50.29	72.18	54.18	77.90
59	36.03	51.39	40.08	57.37	44.14	63.34	48.19	69.32	52.24	75.29	56.30	81.26
60	37.34	53.47	41.56	59.70	45.77	65.93	49.99	72.17	54.21	78.40	58.43	84.63
61	39.30	56.49	43.77	63.10	48.23	69.71	52.69	76.33	57.16	82.94	61.62	89.55
62	41.28	59.51	45.99	66.50	50.70	73.49	55.41	80.47	60.12	87.46	64.83	94.45
63	43.25	62.53	48.21	69.90	53.16	77.27	58.12	84.63	63.08	92.00	68.03	99.36
64	45.22	65.56	50.43	73.30	55.63	81.05	60.83	88.79	66.03	96.53	71.24	104.28
65	47.20	68.57	52.65	76.69	58.10	84.82	63.54	92.94	68.99	101.06	74.44	109.18
66	50.64	73.09	56.52	81.77	62.40	90.46	68.28	99.14	74.16	107.83	80.04	116.52
67	54.07	77.60	60.38	86.85	66.69	96.10	73.00	105.35	79.31	114.60	85.62	123.85
68	57.51	82.12	64.24	91.93	70.98	101.75	77.72	111.56	84.46	121.37	91.20	131.19
69	60.95	86.63	68.12	97.01	75.29	107.39	82.45	117.77	89.62	128.15	96.79	138.52
70	64.38	91.14	71.98	102.09	79.58	113.03	87.18	123.97	94.77	134.92	102.37	145.86
71	69.84	98.37	78.12	110.21	86.40	122.06	94.68	133.90	102.96	145.75	111.24	157.60
72	75.30	105.59	84.26	118.34	93.22	131.09	102.18	143.83	111.15	156.58	120.11	169.33
73	80.76	112.81	90.40	126.46	100.04	140.11	109.69	153.76	119.33	167.41	128.98	181.07
74	86.21	120.03	96.53	134.59	106.86	149.14	117.18	163.69	127.51	178.25	137.83	192.80
75	91.66	127.25	102.67	142.71	113.68	158.17	124.69	173.62	135.69	189.08	146.70	204.54
76	97.15	135.34	108.84	151.81	120.54	168.27	132.23	184.74	143.92	201.21	155.62	217.67
77	102.64	143.43	115.02	160.91	127.40	178.39	139.77	195.87	152.15	213.35	164.53	230.83
78	108.12	151.52	121.18	170.01	134.24	188.51	147.31	207.00	160.37	225.49	173.44	243.98
79	113.60	159.62	127.35	179.12	141.10	198.62	154.85	218.12	168.60	237.63	182.35	257.13
80	119.09	167.71	133.52	188.22	147.96	208.74	162.40	229.25	176.83	249.76	191.27	270.28

* Premiums include policy fee

New Vista - Level Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$14,000 - \$35,000

Age	14,000		15,000		20,000		25,000		30,000		35,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	46.88	67.65	49.97	72.22	65.43	95.09	80.89	117.97	96.35	140.84	111.80	163.71
51	47.75	68.65	50.90	73.30	66.67	96.53	82.44	119.77	98.21	143.00	113.98	166.23
52	48.62	69.67	51.84	74.39	67.91	97.99	83.99	121.59	100.07	145.19	116.15	168.79
53	49.49	70.70	52.77	75.49	69.16	99.45	85.55	123.41	101.93	147.38	118.32	171.34
54	50.36	71.72	53.70	76.58	70.40	100.91	87.10	125.24	103.80	149.56	120.50	173.89
55	51.23	72.74	54.63	77.67	71.64	102.37	88.65	127.06	105.66	151.75	122.67	176.44
56	53.51	76.37	57.07	81.56	74.90	107.55	92.72	133.54	110.55	159.53	128.37	185.51
57	55.79	79.99	59.52	85.45	78.16	112.73	96.80	140.02	115.43	167.30	134.07	194.58
58	58.07	83.61	61.96	89.33	81.41	117.90	100.87	146.48	120.32	175.05	139.77	203.63
59	60.35	87.24	64.40	93.21	84.67	123.08	104.94	152.96	125.21	182.83	145.48	212.70
60	62.64	90.87	66.86	97.10	87.95	128.27	109.04	159.44	130.12	190.60	151.21	221.77
61	66.08	96.16	70.55	102.77	92.86	135.83	115.18	168.89	137.49	201.94	159.81	235.00
62	69.54	101.44	74.25	108.43	97.79	143.37	121.34	178.31	144.89	213.26	168.44	248.20
63	72.99	106.73	77.94	114.10	102.73	150.93	127.51	187.76	152.29	224.60	177.07	261.43
64	76.44	112.02	81.64	119.77	107.66	158.49	133.67	197.21	159.69	235.94	185.70	274.66
65	79.89	117.30	85.34	125.42	112.59	166.03	139.84	206.64	167.09	247.25	194.33	287.86
66	85.92	125.20	91.80	133.89	121.19	177.32	150.59	220.75	179.99	264.18	209.39	307.61
67	91.93	133.10	98.24	142.35	129.78	188.60	161.33	234.86	192.87	281.11	224.42	327.36
68	97.94	141.00	104.67	150.82	138.37	199.89	172.06	248.96	205.75	298.04	239.44	347.11
69	103.96	148.90	111.13	159.28	146.97	211.18	182.81	263.07	218.66	314.96	254.50	366.86
70	109.97	156.80	117.57	167.75	155.56	222.46	193.55	277.18	231.53	331.89	269.52	386.61
71	119.52	169.44	127.80	181.29	169.20	240.52	210.60	299.75	252.00	358.97	293.40	418.20
72	129.07	182.08	138.03	194.83	182.84	258.57	227.66	322.31	272.47	386.06	317.28	449.80
73	138.62	194.72	148.27	208.37	196.49	276.62	244.71	344.88	292.93	413.14	341.15	481.39
74	148.16	207.35	158.49	221.91	210.11	294.68	261.74	367.45	313.37	440.22	365.00	512.99
75	157.71	219.99	168.72	235.45	223.76	312.73	278.80	390.02	333.84	467.30	388.88	544.58
76	167.31	234.14	179.01	250.61	237.47	332.95	295.94	415.28	354.41	497.62	412.88	579.96
77	176.91	248.30	189.29	265.78	251.19	353.18	313.09	440.57	374.99	527.97	436.88	615.36
78	186.50	262.47	199.57	280.96	264.89	373.41	330.21	465.86	395.53	558.32	460.85	650.77
79	196.10	276.63	209.85	296.13	278.60	393.64	347.36	491.15	416.11	588.66	484.86	686.17
80	205.70	290.79	220.14	311.31	292.32	413.87	364.50	516.44	436.68	619.01	508.86	721.58

* Premiums include policy fee

New Vista - Graded Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$1,500 - \$7,000

Age	1,500		2,000		3,000		4,000		5,000		6,000		7,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	10.33	12.90	12.57	16.01	17.05	22.21	21.54	28.41	26.02	34.61	30.50	40.82	34.99	47.02
51	10.72	13.49	13.10	16.79	17.84	23.38	22.59	29.97	27.34	36.56	32.09	43.16	36.83	49.75
52	11.12	14.07	13.62	17.57	18.63	24.55	23.64	31.53	28.65	38.52	33.66	45.50	38.67	52.48
53	11.51	14.66	14.15	18.35	19.42	25.72	24.70	33.09	29.97	40.46	35.24	47.84	40.52	55.21
54	11.91	15.24	14.68	19.13	20.21	26.89	25.75	34.65	31.29	42.41	36.83	50.18	42.36	57.94
55	12.30	15.83	15.20	19.91	21.00	28.06	26.81	36.21	32.61	44.37	38.41	52.52	44.21	60.67
56	12.76	16.50	15.82	20.79	21.92	29.39	28.03	37.99	34.14	46.58	40.25	55.18	46.36	63.78
57	13.22	17.16	16.43	21.68	22.85	30.72	29.26	39.76	35.68	48.80	42.10	57.84	48.51	66.88
58	13.69	17.83	17.05	22.57	23.77	32.05	30.50	41.54	37.22	51.02	43.94	60.51	50.67	69.99
59	14.15	18.49	17.66	23.46	24.70	33.39	31.73	43.32	38.76	53.24	45.79	63.17	52.82	73.10
60	14.61	19.16	18.28	24.35	25.62	34.72	32.95	45.09	40.29	55.46	47.63	65.84	54.97	76.21
61	15.17	19.89	19.02	25.32	26.74	36.18	34.45	47.04	42.16	57.90	49.87	68.76	57.58	79.62
62	15.73	20.62	19.77	26.29	27.85	37.64	35.94	48.99	44.02	60.34	52.11	71.68	60.19	83.03
63	16.29	21.35	20.51	27.27	28.97	39.10	37.43	50.94	45.89	62.77	54.34	74.60	62.80	86.44
64	16.85	22.08	21.26	28.24	30.09	40.57	38.92	52.89	47.75	65.21	56.58	77.53	65.42	89.85
65	17.41	22.81	22.01	29.22	31.21	42.03	40.41	54.84	49.62	67.64	58.82	80.45	68.02	93.26
66	18.00	23.63	22.80	30.31	32.40	43.67	42.00	57.02	51.60	70.38	61.20	83.74	70.80	97.09
67	18.60	24.45	23.60	31.41	33.59	45.31	43.59	59.21	53.59	73.12	63.59	87.02	73.59	100.92
68	19.19	25.27	24.39	32.50	34.79	46.95	45.18	61.40	55.58	75.85	65.97	90.30	76.37	104.75
69	19.79	26.10	25.18	33.59	35.98	48.59	46.77	63.59	57.56	78.58	68.35	93.58	79.14	108.58
70	20.38	26.92	25.98	34.69	37.17	50.23	48.36	65.78	59.54	81.32	70.73	96.86	81.92	112.41
71	21.89	29.04	27.98	37.52	40.17	54.48	52.36	71.43	64.55	88.39	76.74	105.35	88.93	122.31
72	23.39	31.16	29.98	40.35	43.17	58.72	56.37	77.10	69.56	95.47	82.75	113.85	95.94	132.22
73	24.89	33.28	31.98	43.18	46.18	62.97	60.37	82.76	74.56	102.55	88.75	122.34	102.94	142.12
74	26.39	35.41	33.99	46.01	49.18	67.21	64.38	88.42	79.57	109.62	94.76	130.83	109.96	152.03
75	27.89	37.53	35.99	48.84	52.18	71.46	68.38	94.08	84.57	116.70	100.77	139.32	116.96	161.94
76	29.92	40.41	38.70	52.69	56.25	77.23	73.80	101.77	91.35	126.32	108.89	150.86	126.44	175.40
77	31.96	43.30	41.41	56.53	60.31	83.00	79.21	109.46	98.12	135.93	117.02	162.39	135.93	188.86
78	33.99	46.18	44.12	60.38	64.37	88.76	84.63	117.15	104.89	145.54	125.15	173.93	145.41	202.31
79	36.02	49.07	46.83	64.22	68.44	94.53	90.05	124.84	111.66	155.16	133.28	185.47	154.89	215.78
80	38.05	51.95	49.53	68.07	72.50	100.30	95.46	132.53	118.43	164.77	141.40	197.00	164.36	229.23

* Premiums include policy fee

New Vista - Graded Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$8,000 - \$13,000

Age	8,000		9,000		10,000		11,000		12,000		13,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	39.47	53.22	43.95	59.43	48.44	65.63	52.92	71.83	57.41	78.03	61.89	84.24
51	41.58	56.34	46.33	62.93	51.08	69.53	55.82	76.12	60.57	82.71	65.32	89.30
52	43.68	59.46	48.69	66.45	53.70	73.43	58.71	80.41	63.72	87.40	68.73	94.38
53	45.79	62.58	51.07	69.96	56.34	77.33	61.61	84.70	66.89	92.07	72.16	99.45
54	47.90	65.70	53.44	73.46	58.98	81.23	64.51	88.99	70.05	96.75	75.59	104.51
55	50.01	68.82	55.81	76.98	61.61	85.13	67.42	93.28	73.22	101.44	79.02	109.59
56	52.47	72.37	58.57	80.97	64.68	89.57	70.79	98.16	76.90	106.76	83.01	115.36
57	54.93	75.92	61.34	84.96	67.76	94.01	74.18	103.05	80.59	112.09	87.01	121.13
58	57.39	79.47	64.12	88.96	70.84	98.44	77.56	107.93	84.29	117.41	91.01	126.89
59	59.85	83.03	66.89	92.96	73.92	102.89	80.95	112.82	87.98	122.75	95.01	132.67
60	62.31	86.58	69.65	96.95	76.99	107.33	84.32	117.70	91.66	128.07	99.00	138.44
61	65.30	90.48	73.01	101.33	80.72	112.19	88.43	123.05	96.15	133.91	103.86	144.77
62	68.28	94.38	76.36	105.72	84.45	117.07	92.53	128.42	100.62	139.77	108.70	151.11
63	71.26	98.27	79.72	110.11	88.17	121.94	96.63	133.78	105.09	145.61	113.54	157.44
64	74.25	102.18	83.08	114.50	91.91	126.82	100.74	139.14	109.57	151.46	118.40	163.78
65	77.23	106.07	86.43	118.88	95.63	131.69	104.84	144.50	114.04	157.31	123.24	170.11
66	80.40	110.45	90.00	123.80	99.60	137.16	109.20	150.52	118.80	163.87	128.40	177.23
67	83.58	114.83	93.58	128.73	103.58	142.63	113.58	156.54	123.58	170.44	133.58	184.34
68	86.76	119.20	97.16	133.65	107.55	148.10	117.95	162.54	128.34	176.99	138.74	191.44
69	89.94	123.57	100.73	138.57	111.52	153.57	122.31	168.56	133.10	183.56	143.89	198.56
70	93.11	127.95	104.30	143.50	115.49	159.04	126.68	174.58	137.87	190.13	149.05	205.67
71	101.12	139.27	113.31	156.23	125.51	173.19	137.70	190.15	149.89	207.10	162.08	224.06
72	109.13	150.60	122.32	168.97	135.51	187.34	148.70	205.72	161.90	224.09	175.09	242.47
73	117.14	161.91	131.33	181.70	145.52	201.49	159.71	221.28	173.91	241.07	188.10	260.86
74	125.15	173.24	140.34	194.44	155.54	215.65	170.73	236.85	185.93	258.06	201.12	279.26
75	133.16	184.56	149.35	207.18	165.55	229.80	181.74	252.42	197.94	275.04	214.13	297.66
76	143.99	199.94	161.54	224.49	179.09	249.03	196.64	273.57	214.19	298.12	231.74	322.66
77	154.83	215.32	173.73	241.79	192.64	268.25	211.54	294.72	230.44	321.18	249.35	347.65
78	165.66	230.70	185.92	259.09	206.18	287.48	226.44	315.87	246.70	344.25	266.96	372.64
79	176.50	246.09	198.11	276.40	219.73	306.71	241.34	337.02	262.95	367.33	284.56	397.64
80	187.33	261.47	210.30	293.70	233.26	325.94	256.23	358.17	279.19	390.40	302.16	422.64

* Premiums include policy fee

New Vista - Graded Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$14,000 - \$35,000

Age	14,000		15,000		20,000		25,000		30,000		35,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	66.37	90.44	70.86	96.64	93.28	127.66	115.70	158.67	138.11	189.68	160.53	220.70
51	70.07	95.90	74.81	102.49	98.55	135.45	122.29	168.41	146.03	201.38	169.76	234.34
52	73.74	101.36	78.75	108.35	103.81	143.26	128.86	178.18	153.91	213.09	178.96	248.01
53	77.44	106.82	82.71	114.19	109.08	151.06	135.45	187.92	161.82	224.78	188.19	261.65
54	81.13	112.28	86.67	120.04	114.35	158.85	142.04	197.66	169.73	236.48	197.42	275.29
55	84.82	117.74	90.62	125.90	119.63	166.66	148.64	207.43	177.64	248.19	206.65	288.96
56	89.12	123.96	95.22	132.55	125.77	175.54	156.31	218.52	186.85	261.50	217.39	304.49
57	93.43	130.17	99.84	139.21	131.92	184.41	164.00	229.61	196.08	274.82	228.16	320.02
58	97.73	136.38	104.46	145.86	138.08	193.28	171.70	240.71	205.32	288.13	238.94	335.55
59	102.04	142.60	109.08	152.53	144.23	202.18	179.39	251.82	214.55	301.46	249.71	351.11
60	106.34	148.82	113.68	159.19	150.37	211.05	187.07	262.91	223.76	314.78	260.45	366.64
61	111.57	155.63	119.28	166.49	157.84	220.79	196.40	275.09	234.96	329.38	273.52	383.68
62	116.79	162.46	124.87	173.81	165.29	230.54	205.72	287.28	246.14	344.02	286.56	400.75
63	122.00	169.28	130.46	181.11	172.75	240.28	215.03	299.45	257.32	358.62	299.61	417.79
64	127.23	176.11	136.06	188.43	180.22	250.04	224.37	311.65	268.52	373.26	312.68	434.87
65	132.45	182.92	141.65	195.73	187.67	259.78	233.69	323.82	279.70	387.86	325.72	451.91
66	138.00	190.58	147.60	203.94	195.61	270.72	243.61	337.50	291.61	404.28	339.61	471.06
67	143.57	198.24	153.57	212.15	203.56	281.66	253.55	351.18	303.54	420.70	353.53	490.21
68	149.13	205.89	159.53	220.34	211.50	292.59	263.48	364.84	315.45	437.09	367.43	509.33
69	154.69	213.55	165.48	228.55	219.44	303.53	273.40	378.52	327.36	453.50	381.32	528.48
70	160.24	221.21	171.43	236.76	227.38	314.48	283.32	392.20	339.26	469.92	395.21	547.64
71	174.27	241.02	186.46	257.98	247.41	342.77	308.36	427.57	369.32	512.36	430.27	597.15
72	188.28	260.84	201.47	279.22	267.43	371.09	333.38	462.96	399.34	554.83	465.30	646.70
73	202.29	280.65	216.48	300.44	287.44	399.38	358.40	498.33	429.36	597.28	500.32	696.22
74	216.31	300.47	231.51	321.67	307.48	427.70	383.45	533.72	459.41	639.75	535.38	745.77
75	230.32	320.28	246.52	342.90	327.49	455.99	408.47	569.09	489.44	682.19	570.41	795.29
76	249.29	347.20	266.84	371.75	354.58	494.46	442.33	617.18	530.07	739.89	617.82	862.61
77	268.25	374.12	287.15	400.58	381.67	532.91	476.19	665.24	570.71	797.56	665.23	929.89
78	287.21	401.03	307.47	429.42	408.76	571.36	510.05	713.30	611.34	855.23	712.63	997.17
79	306.18	427.96	327.79	458.27	435.85	609.82	543.92	761.38	651.98	912.93	760.04	1064.49
80	325.13	454.87	348.09	487.10	462.92	648.27	577.76	809.44	692.59	970.61	807.42	1131.77

* Premiums include policy fee

New Vista - Modified Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$1,500 - \$7,000

Age	1,500		2,000		3,000		4,000		5,000		6,000		7,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	14.63	18.89	18.30	23.99	25.65	34.18	33.00	44.37	40.35	54.56	47.70	64.76	55.05	74.95
51	15.08	19.38	18.90	24.64	26.56	35.16	34.21	45.68	41.86	56.20	49.51	66.72	57.16	77.23
52	15.53	19.87	19.50	25.29	27.46	36.14	35.41	46.99	43.36	57.83	51.31	68.68	59.27	79.53
53	15.98	20.36	20.11	25.95	28.36	37.12	36.62	48.30	44.87	59.47	53.12	70.65	61.38	81.82
54	16.43	20.85	20.71	26.60	29.26	38.10	37.82	49.60	46.37	61.11	54.93	72.61	63.48	84.11
55	16.88	21.34	21.31	27.26	30.17	39.09	39.02	50.91	47.88	62.74	56.74	74.57	65.59	86.40
56	17.54	22.10	22.18	28.26	31.47	40.60	40.77	52.93	50.06	65.26	59.35	77.59	68.64	89.92
57	18.19	22.85	23.06	29.27	32.78	42.11	42.51	54.94	52.24	67.78	61.97	80.61	71.70	93.45
58	18.85	23.61	23.93	30.28	34.09	43.62	44.25	56.96	54.42	70.30	64.58	83.64	74.75	96.98
59	19.50	24.36	24.80	31.29	35.40	45.13	46.00	58.97	56.60	72.81	67.20	86.66	77.80	100.50
60	20.15	25.12	25.67	32.29	36.71	46.64	47.74	60.99	58.78	75.33	69.81	89.68	80.85	104.03
61	20.49	25.55	26.12	32.87	37.37	47.50	48.63	62.14	59.89	76.77	71.15	91.41	82.41	106.04
62	20.82	25.98	26.56	33.45	38.04	48.37	49.52	63.29	61.00	78.21	72.48	93.14	83.96	108.06
63	21.15	26.42	27.00	34.02	38.70	49.23	50.40	64.44	62.10	79.65	73.81	94.87	85.51	110.08
64	21.48	26.85	27.44	34.60	39.37	50.10	51.29	65.60	63.21	81.09	75.13	96.59	87.06	112.09
65	21.82	27.28	27.89	35.18	40.03	50.96	52.18	66.75	64.32	82.54	76.47	98.33	88.61	114.11
66	22.69	28.30	29.05	36.53	41.78	52.99	54.50	69.46	67.23	85.92	79.95	102.39	92.68	118.85
67	23.56	29.31	30.21	37.88	43.52	55.02	56.82	72.17	70.13	89.31	83.43	106.45	96.74	123.59
68	24.43	30.33	31.37	39.24	45.26	57.06	59.14	74.88	73.03	92.70	86.92	110.51	100.80	128.33
69	25.30	31.34	32.53	40.59	47.00	59.09	61.47	77.58	75.93	96.08	90.40	114.58	104.87	133.07
70	26.17	32.36	33.69	41.95	48.74	61.12	63.79	80.29	78.84	99.47	93.88	118.64	108.93	137.82
71	27.37	33.80	35.30	43.86	51.14	63.99	66.99	84.12	82.84	104.25	98.69	124.38	114.54	144.51
72	28.58	35.23	36.90	45.78	53.55	66.86	70.20	87.95	86.85	109.04	103.50	130.13	120.15	151.22
73	29.78	36.67	38.50	47.69	55.96	69.73	73.41	91.78	90.86	113.82	108.31	135.87	125.76	157.91
74	30.98	38.10	40.11	49.60	58.36	72.61	76.61	95.61	94.86	118.61	113.12	141.61	131.37	164.62
75	32.18	39.54	41.71	51.52	60.76	75.48	79.82	99.44	98.87	123.40	117.93	147.36	136.98	171.32
76	35.21	43.84	45.74	57.26	66.82	84.09	87.89	110.92	108.96	137.75	130.03	164.58	151.10	191.41
77	38.23	48.15	49.78	63.00	72.87	92.70	95.95	122.40	119.04	152.10	142.13	181.81	165.22	211.51
78	41.26	52.46	53.81	68.74	78.92	101.32	104.02	133.89	129.13	166.46	154.23	199.03	179.34	231.60
79	44.28	56.76	57.84	74.48	84.97	109.93	112.09	145.37	139.21	180.81	166.33	216.25	193.46	251.69
80	47.31	61.07	61.88	80.23	91.02	118.54	120.16	156.85	149.30	195.17	178.44	233.48	207.58	271.79

* Premiums include policy fee

New Vista - Modified Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$8,000 - \$13,000

Age	8,000		9,000		10,000		11,000		12,000		13,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	62.40	85.14	69.75	95.33	77.10	105.53	84.45	115.72	91.80	125.91	99.15	136.10
51	64.81	87.75	72.47	98.27	80.12	108.79	87.77	119.31	95.42	129.83	103.07	140.35
52	67.22	90.37	75.17	101.22	83.12	112.07	91.08	122.91	99.03	133.76	106.98	144.61
53	69.63	93.00	77.89	104.17	86.14	115.34	94.39	126.52	102.65	137.69	110.90	148.87
54	72.04	95.61	80.59	107.11	89.15	118.61	97.70	130.11	106.25	141.61	114.81	153.11
55	74.45	98.23	83.30	110.06	92.16	121.89	101.02	133.72	109.87	145.54	118.73	157.37
56	77.93	102.25	87.22	114.59	96.52	126.92	105.81	139.25	115.10	151.58	124.39	163.91
57	81.42	106.29	91.15	119.12	100.88	131.96	110.61	144.79	120.34	157.63	130.07	170.47
58	84.91	110.32	95.07	123.66	105.24	137.00	115.40	150.34	125.56	163.68	135.73	177.02
59	88.40	114.34	99.00	128.19	109.60	142.03	120.20	155.87	130.80	169.71	141.40	183.56
60	91.89	118.38	102.92	132.72	113.96	147.07	124.99	161.42	136.03	175.76	147.07	190.11
61	93.66	120.68	104.92	135.31	116.18	149.95	127.44	164.58	138.70	179.22	149.96	193.85
62	95.44	122.98	106.92	137.91	118.40	152.83	129.87	167.75	141.35	182.67	152.83	197.60
63	97.21	125.29	108.91	140.50	120.61	155.71	132.31	170.92	144.01	186.13	155.71	201.34
64	98.98	127.59	110.90	143.09	122.82	158.59	134.75	174.09	146.67	189.59	158.59	205.09
65	100.76	129.90	112.90	145.69	125.05	161.48	137.19	177.27	149.34	193.05	161.48	208.84
66	105.40	135.32	118.13	151.78	130.85	168.25	143.58	184.71	156.30	201.18	169.03	217.64
67	110.04	140.73	123.35	157.87	136.66	175.01	149.96	192.16	163.27	209.30	176.57	226.44
68	114.69	146.15	128.57	163.97	142.46	181.79	156.35	199.61	170.23	217.43	184.12	235.25
69	119.33	151.57	133.80	170.06	148.27	188.56	162.73	207.05	177.20	225.55	191.67	244.05
70	123.98	156.99	139.02	176.16	154.07	195.34	169.12	214.51	184.17	233.68	199.21	252.86
71	130.38	164.64	146.23	184.77	162.08	204.90	177.93	225.03	193.78	245.16	209.63	265.29
72	136.80	172.30	153.45	193.39	170.10	214.48	186.75	235.57	203.40	256.65	220.05	277.74
73	143.22	179.96	160.67	202.00	178.12	224.05	195.57	246.09	213.02	268.14	230.47	290.18
74	149.62	187.62	167.88	210.62	186.13	233.62	204.38	256.62	222.63	279.63	240.89	302.63
75	156.04	195.28	175.09	219.24	194.15	243.20	213.20	267.16	232.26	291.12	251.31	315.08
76	172.17	218.24	193.25	245.07	214.32	271.90	235.39	298.73	256.46	325.56	277.53	352.39
77	188.31	241.21	211.40	270.91	234.49	300.61	257.57	330.31	280.66	360.01	303.75	389.71
78	204.44	264.18	229.55	296.75	254.66	329.32	279.76	361.89	304.87	394.46	329.97	427.03
79	220.58	287.14	247.70	322.58	274.82	358.02	301.95	393.46	329.07	428.90	356.19	464.35
80	236.71	310.10	265.85	348.42	294.99	386.73	324.13	425.04	353.27	463.36	382.41	501.67

* Premiums include policy fee

New Vista - Modified Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Male - \$14,000 - \$35,000

Age	14,000		15,000		20,000		25,000		30,000		35,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	106.50	146.30	113.85	156.49	150.61	207.45	187.36	258.41	224.11	309.38	260.86	360.34
51	110.73	150.87	118.38	161.39	156.64	213.98	194.90	266.58	233.15	319.18	271.41	371.77
52	114.93	155.46	122.89	166.30	162.65	220.54	202.41	274.77	242.17	329.00	281.93	383.24
53	119.15	160.04	127.41	171.22	168.68	227.09	209.95	282.96	251.22	338.83	292.49	394.70
54	123.36	164.62	131.92	176.12	174.69	233.62	217.46	291.13	260.24	348.63	303.01	406.14
55	127.58	169.20	136.44	181.03	180.72	240.17	225.00	299.32	269.28	358.46	313.56	417.60
56	133.68	176.25	142.97	188.58	189.43	250.24	235.89	311.90	282.35	373.55	328.81	435.21
57	139.79	183.30	149.52	196.14	198.16	260.32	246.80	324.50	295.44	388.67	344.08	452.85
58	145.89	190.36	156.06	203.70	206.87	270.40	257.69	337.10	308.51	403.79	359.33	470.49
59	152.00	197.40	162.60	211.24	215.60	280.46	268.61	349.67	321.61	418.89	374.61	488.10
60	158.10	204.46	169.14	218.80	224.32	290.54	279.50	362.27	334.67	434.01	389.85	505.74
61	161.21	208.49	172.47	223.12	228.76	296.30	285.05	369.47	341.34	442.65	397.63	515.82
62	164.31	212.52	175.79	227.44	233.19	302.06	290.59	376.67	347.99	451.29	405.38	525.90
63	167.41	216.55	179.11	231.76	237.62	307.82	296.12	383.87	354.63	459.93	413.13	535.98
64	170.51	220.58	182.43	236.08	242.05	313.58	301.66	391.07	361.27	468.57	420.88	546.06
65	173.62	224.63	185.77	240.42	246.49	319.36	307.22	398.30	367.94	477.23	428.66	556.17
66	181.75	234.10	194.48	250.57	258.10	332.89	321.73	415.22	385.35	497.54	448.98	579.86
67	189.88	243.58	203.18	260.72	269.71	346.43	336.24	432.14	402.77	517.84	469.30	603.55
68	198.01	253.07	211.89	270.89	281.32	359.98	350.75	449.08	420.18	538.17	489.61	627.27
69	206.13	262.54	220.60	281.04	292.93	373.52	365.27	466.00	437.60	558.48	509.93	650.96
70	214.26	272.03	229.31	291.20	304.54	387.07	379.78	482.94	455.01	578.81	530.25	674.68
71	225.47	285.42	241.32	305.55	320.56	406.21	399.80	506.86	479.04	607.51	558.28	708.16
72	236.70	298.83	253.35	319.92	336.60	425.36	419.85	530.80	503.10	636.24	586.35	741.68
73	247.93	312.22	265.38	334.27	352.64	444.49	439.90	554.72	527.16	664.94	614.42	775.16
74	259.14	325.63	277.39	348.63	368.66	463.64	459.92	578.66	551.19	693.67	642.45	808.68
75	270.37	339.04	289.42	363.00	384.70	482.80	479.97	602.60	575.24	722.39	670.52	842.19
76	298.60	379.22	319.68	406.05	425.03	540.20	530.39	674.35	635.75	808.50	741.11	942.65
77	326.84	419.41	349.93	449.11	465.37	597.62	580.82	746.12	696.26	894.63	811.70	1043.13
78	355.08	459.61	380.18	492.18	505.71	655.04	631.24	817.90	756.77	980.76	882.29	1143.62
79	383.31	499.79	410.44	535.23	546.05	712.44	681.66	889.65	817.27	1066.86	952.88	1244.07
80	411.55	539.98	440.69	578.30	586.39	769.86	732.08	961.43	877.78	1152.99	1023.48	1344.56

* Premiums include policy fee

Female Rates

Smoker and Non Smoker

New Vista - Level

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$1,500 - \$7,000

Age	1,500		2,000		3,000		4,000		5,000		6,000		7,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	7.43	8.81	8.71	10.54	11.27	14.01	13.82	17.49	16.38	20.96	18.93	24.43	21.49	27.90
51	7.46	8.89	8.74	10.66	11.31	14.19	13.88	17.72	16.45	21.25	19.02	24.78	21.59	28.31
52	7.48	8.98	8.77	10.78	11.36	14.36	13.95	17.95	16.53	21.54	19.12	25.13	21.71	28.72
53	7.50	9.07	8.80	10.89	11.41	14.54	14.01	18.18	16.61	21.83	19.21	25.48	21.81	29.12
54	7.53	9.16	8.84	11.01	11.45	14.71	14.07	18.42	16.69	22.12	19.31	25.83	21.93	29.53
55	7.55	9.24	8.87	11.12	11.50	14.89	14.13	18.65	16.77	22.41	19.40	26.17	22.03	29.93
56	7.73	9.49	9.10	11.46	11.86	15.39	14.61	19.31	17.36	23.24	20.11	27.17	22.87	31.10
57	7.91	9.74	9.34	11.79	12.22	15.89	15.09	19.98	17.96	24.08	20.83	28.17	23.70	32.27
58	8.09	9.99	9.58	12.12	12.57	16.38	15.56	20.65	18.55	24.91	21.54	29.17	24.53	33.43
59	8.26	10.24	9.82	12.46	12.93	16.88	16.04	21.31	19.15	25.74	22.26	30.17	25.37	34.60
60	8.44	10.49	10.06	12.79	13.28	17.38	16.51	21.98	19.74	26.57	22.97	31.17	26.20	35.76
61	8.70	10.85	10.40	13.27	13.80	18.10	17.19	22.93	20.59	27.77	23.99	32.60	27.39	37.43
62	8.95	11.21	10.74	13.74	14.31	18.81	17.88	23.88	21.45	28.95	25.02	34.02	28.59	39.09
63	9.21	11.56	11.08	14.22	14.82	19.53	18.56	24.84	22.30	30.15	26.04	35.45	29.78	40.76
64	9.47	11.92	11.42	14.70	15.33	20.24	19.25	25.79	23.16	31.34	27.07	36.89	30.98	42.43
65	9.72	12.28	11.76	15.17	15.85	20.96	19.93	26.74	24.01	32.53	28.09	38.32	32.18	44.10
66	10.17	12.88	12.35	15.98	16.73	22.17	21.11	28.35	25.48	34.54	29.86	40.73	34.24	46.92
67	10.61	13.49	12.94	16.78	17.61	23.37	22.28	29.97	26.95	36.56	31.62	43.15	36.29	49.74
68	11.05	14.09	13.53	17.59	18.49	24.58	23.46	31.58	28.42	38.57	33.39	45.57	38.35	52.56
69	11.49	14.70	14.12	18.39	19.38	25.79	24.63	33.19	29.89	40.59	35.15	47.98	40.41	55.38
70	11.93	15.30	14.71	19.20	20.26	27.00	25.81	34.80	31.37	42.60	36.92	50.40	42.47	58.20
71	12.56	16.08	15.55	20.24	21.52	28.56	27.50	36.88	33.47	45.20	39.45	53.52	45.42	61.84
72	13.19	16.86	16.39	21.28	22.79	30.12	29.18	38.96	35.58	47.80	41.97	56.64	48.37	65.48
73	13.82	17.64	17.23	22.32	24.05	31.68	30.87	41.04	37.68	50.40	44.50	59.76	51.32	69.12
74	14.46	18.42	18.08	23.36	25.31	33.24	32.55	43.12	39.79	53.00	47.03	62.88	54.26	72.76
75	15.09	19.20	18.92	24.40	26.58	34.80	34.24	45.20	41.90	55.60	49.55	66.00	57.21	76.40
76	15.63	19.78	19.64	25.17	27.66	35.96	35.68	46.74	43.70	57.53	51.72	68.31	59.75	79.10
77	16.18	20.36	20.37	25.94	28.75	37.11	37.13	48.28	45.52	59.45	53.90	70.62	62.28	81.80
78	16.72	20.93	21.09	26.71	29.84	38.27	38.58	49.82	47.33	61.38	56.07	72.94	64.82	84.49
79	17.26	21.51	21.82	27.48	30.92	39.42	40.03	51.36	49.14	63.31	58.25	75.25	67.36	87.19
80	17.80	22.09	22.54	28.25	32.01	40.58	41.48	52.91	50.95	65.23	60.42	77.56	69.89	89.88

* Premiums include policy fee

New Vista - Level Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$8,000 - \$13,000

Age	8,000		9,000		10,000		11,000		12,000		13,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	24.04	31.37	26.60	34.84	29.15	38.31	31.71	41.78	34.26	45.26	36.82	48.73
51	24.16	31.84	26.73	35.37	29.30	38.90	31.87	42.43	34.44	45.96	37.02	49.49
52	24.29	32.31	26.88	35.89	29.47	39.48	32.05	43.07	34.64	46.66	37.23	50.25
53	24.42	32.77	27.02	36.41	29.62	40.06	32.22	43.70	34.82	47.35	37.42	51.00
54	24.54	33.24	27.16	36.94	29.78	40.64	32.40	44.35	35.02	48.05	37.64	51.76
55	24.67	33.70	27.30	37.46	29.93	41.22	32.57	44.98	35.20	48.74	37.83	52.51
56	25.62	35.03	28.37	38.96	31.12	42.89	33.87	46.81	36.63	50.74	39.38	54.67
57	26.58	36.36	29.45	40.46	32.32	44.55	35.19	48.65	38.06	52.74	40.93	56.84
58	27.53	37.69	30.52	41.95	33.51	46.22	36.50	50.48	39.49	54.74	42.48	59.00
59	28.48	39.02	31.59	43.45	34.70	47.88	37.80	52.31	40.91	56.74	44.02	61.16
60	29.43	40.36	32.65	44.95	35.88	49.55	39.11	54.14	42.34	58.73	45.57	63.33
61	30.79	42.26	34.19	47.10	37.58	51.93	40.98	56.76	44.38	61.60	47.78	66.43
62	32.16	44.16	35.72	49.24	39.29	54.31	42.86	59.38	46.43	64.45	50.00	69.52
63	33.52	46.07	37.26	51.38	41.00	56.69	44.74	62.00	48.48	67.31	52.23	72.62
64	34.89	47.98	38.80	53.53	42.71	59.08	46.63	64.62	50.54	70.17	54.45	75.72
65	36.26	49.89	40.34	55.67	44.42	61.46	48.51	67.25	52.59	73.03	56.67	78.82
66	38.61	53.11	42.99	59.30	47.37	65.48	51.74	71.67	56.12	77.86	60.50	84.05
67	40.96	56.33	45.63	62.92	50.30	69.52	54.97	76.11	59.64	82.70	64.31	89.29
68	43.32	59.56	48.28	66.55	53.24	73.55	58.21	80.54	63.17	87.54	68.14	94.53
69	45.67	62.78	50.93	70.17	56.19	77.57	61.45	84.97	66.70	92.37	71.96	99.76
70	48.02	66.00	53.58	73.80	59.13	81.60	64.68	89.40	70.24	97.20	75.79	105.00
71	51.39	70.16	57.37	78.48	63.34	86.81	69.32	95.13	75.29	103.45	81.26	111.77
72	54.76	74.33	61.16	83.17	67.55	92.01	73.95	100.85	80.34	109.69	86.74	118.53
73	58.13	78.48	64.95	87.84	71.77	97.20	78.58	106.56	85.40	115.92	92.22	125.28
74	61.50	82.64	68.74	92.52	75.98	102.40	83.22	112.28	90.45	122.16	97.69	132.04
75	64.87	86.80	72.53	97.20	80.19	107.60	87.85	118.00	95.51	128.40	103.17	138.81
76	67.77	89.88	75.79	100.67	83.81	111.46	91.83	122.24	99.85	133.03	107.87	143.81
77	70.67	92.97	79.05	104.14	87.44	115.31	95.82	126.48	104.20	137.65	112.59	148.82
78	73.56	96.05	82.31	107.60	91.05	119.16	99.80	130.72	108.54	142.27	117.29	153.83
79	76.46	99.13	85.57	111.07	94.68	123.01	103.79	134.95	112.90	146.89	122.00	158.84
80	79.36	102.21	88.83	114.54	98.30	126.86	107.77	139.19	117.24	151.52	126.71	163.84

* Premiums include policy fee

New Vista - Level Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$14,000 - \$35,000

Age	14,000		15,000		20,000		25,000		30,000		35,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	39.37	52.20	41.93	55.67	54.70	73.03	67.48	90.38	80.25	107.74	93.03	125.10
51	39.59	53.02	42.16	56.55	55.01	74.20	67.86	91.85	80.71	109.49	93.56	127.14
52	39.81	53.84	42.40	57.42	55.33	75.37	68.27	93.31	81.20	111.25	94.13	129.19
53	40.03	54.64	42.63	58.29	55.64	76.52	68.65	94.75	81.66	112.98	94.67	131.21
54	40.25	55.46	42.87	59.17	55.96	77.69	69.05	96.21	82.14	114.73	95.23	133.25
55	40.47	56.27	43.10	60.03	56.27	78.84	69.44	97.65	82.60	116.46	95.77	135.27
56	42.13	58.60	44.88	62.53	58.64	82.17	72.41	101.81	86.17	121.46	99.93	141.10
57	43.81	60.93	46.68	65.03	61.04	85.50	75.40	105.98	89.76	126.45	104.12	146.93
58	45.47	63.26	48.46	67.52	63.41	88.83	78.37	110.14	93.32	131.45	108.27	152.75
59	47.13	65.59	50.24	70.02	65.79	92.16	81.34	114.30	96.89	136.44	112.43	158.58
60	48.80	67.92	52.02	72.52	68.17	95.49	84.31	118.46	100.45	141.44	116.59	164.41
61	51.18	71.26	54.58	76.10	71.57	100.26	88.56	124.43	105.55	148.59	122.54	172.76
62	53.57	74.59	57.14	79.66	74.99	105.01	92.84	130.37	110.68	155.72	128.53	181.07
63	55.97	77.93	59.71	83.24	78.41	109.78	97.11	136.33	115.81	162.87	134.51	189.42
64	58.36	81.27	62.27	86.81	81.83	114.55	101.39	142.29	120.94	170.03	140.50	197.77
65	60.75	84.61	64.84	90.39	85.25	119.32	105.66	148.25	126.07	177.18	146.48	206.11
66	64.87	90.24	69.25	96.43	91.13	127.37	113.02	158.31	134.90	189.25	156.78	220.19
67	68.98	95.88	73.65	102.47	97.00	135.43	120.35	168.39	143.70	201.35	167.05	234.31
68	73.10	101.53	78.07	108.52	102.89	143.50	127.71	178.47	152.53	213.44	177.35	248.42
69	77.22	107.16	82.48	114.56	108.77	151.54	135.07	188.53	161.36	225.51	187.65	262.50
70	81.34	112.80	86.90	120.60	114.66	159.61	142.43	198.61	170.19	237.61	197.96	276.61
71	87.24	120.09	93.21	128.41	123.08	170.01	152.96	211.61	182.83	253.22	212.70	294.82
72	93.14	127.37	99.53	136.21	131.51	180.41	163.49	224.62	195.46	268.82	227.44	313.02
73	99.03	134.64	105.85	144.00	139.93	190.80	174.02	237.60	208.10	284.40	242.18	331.20
74	104.93	141.92	112.17	151.80	148.36	201.20	184.55	250.61	220.73	300.01	256.92	349.41
75	110.83	149.21	118.49	159.61	156.78	211.61	195.08	263.61	233.37	315.61	271.67	367.61
76	115.89	154.60	123.91	165.38	164.02	219.31	204.12	273.24	244.22	327.17	284.33	381.10
77	120.97	159.99	129.35	171.16	171.27	227.02	213.19	282.87	255.11	338.72	297.02	394.58
78	126.03	165.38	134.78	176.94	178.51	234.72	222.23	292.50	265.96	350.28	309.69	408.06
79	131.11	170.78	140.22	182.72	185.76	242.42	231.30	302.13	276.84	361.84	322.38	421.54
80	136.18	176.17	145.65	188.50	193.00	250.13	240.35	311.76	287.69	373.39	335.04	435.02

* Premiums include policy fee

New Vista - Graded Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$1,500 - \$7,000

Age	1,500		2,000		3,000		4,000		5,000		6,000		7,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	9.04	10.45	10.86	12.74	14.49	17.31	18.12	21.88	21.75	26.45	25.38	31.02	29.01	35.59
51	9.19	10.71	11.06	13.08	14.79	17.82	18.51	22.55	22.24	27.29	25.97	32.03	29.70	36.77
52	9.34	10.96	11.26	13.42	15.09	18.33	18.91	23.23	22.74	28.14	26.57	33.05	30.40	37.96
53	9.49	11.22	11.46	13.76	15.39	18.83	19.31	23.91	23.24	28.99	27.17	34.07	31.10	39.14
54	9.64	11.47	11.66	14.09	15.68	19.34	19.71	24.59	23.74	29.84	27.77	35.08	31.79	40.33
55	9.79	11.73	11.85	14.43	15.98	19.85	20.11	25.27	24.24	30.69	28.36	36.10	32.49	41.52
56	10.02	12.00	12.15	14.80	16.43	20.40	20.71	26.00	24.98	31.60	29.26	37.20	33.54	42.80
57	10.24	12.28	12.45	15.17	16.88	20.95	21.30	26.74	25.73	32.52	30.16	38.31	34.58	44.09
58	10.46	12.55	12.75	15.54	17.33	21.50	21.90	27.47	26.48	33.44	31.05	39.41	35.63	45.38
59	10.69	12.83	13.05	15.90	17.78	22.05	22.50	28.21	27.23	34.36	31.95	40.51	36.68	46.66
60	10.91	13.10	13.35	16.27	18.22	22.61	23.10	28.94	27.97	35.28	32.85	41.62	37.72	47.95
61	11.38	13.67	13.97	17.02	19.16	23.73	24.34	30.44	29.53	37.15	34.71	43.86	39.90	50.57
62	11.84	14.23	14.59	17.77	20.09	24.86	25.59	31.94	31.08	39.03	36.58	46.11	42.07	53.20
63	12.31	14.79	15.22	18.52	21.02	25.98	26.83	33.44	32.64	40.91	38.45	48.37	44.25	55.83
64	12.78	15.35	15.84	19.27	21.95	27.11	28.07	34.94	34.19	42.78	40.31	50.61	46.43	58.45
65	13.24	15.92	16.46	20.02	22.89	28.23	29.31	36.44	35.74	44.65	42.17	52.86	48.60	61.07
66	13.79	16.73	17.18	21.10	23.98	29.85	30.77	38.61	37.56	47.36	44.35	56.11	51.15	64.86
67	14.33	17.54	17.91	22.19	25.07	31.48	32.22	40.77	39.38	50.07	46.53	59.36	53.69	68.65
68	14.88	18.35	18.64	23.27	26.15	33.10	33.67	42.94	41.19	52.77	48.71	62.61	56.22	72.44
69	15.42	19.16	19.36	24.35	27.24	34.73	35.13	45.10	43.01	55.48	50.89	65.86	58.77	76.23
70	15.97	19.98	20.09	25.44	28.33	36.35	36.58	47.27	44.82	58.19	53.06	69.11	61.31	80.03
71	17.09	21.52	21.58	27.49	30.57	39.44	39.56	51.38	48.55	63.33	57.54	75.27	66.53	87.22
72	18.20	23.06	23.07	29.55	32.81	42.52	42.54	55.50	52.28	68.47	62.02	81.45	71.75	94.42
73	19.32	24.60	24.56	31.61	35.05	45.61	45.53	59.61	56.01	73.62	66.49	87.62	76.98	101.62
74	20.44	26.15	26.06	33.66	37.29	48.70	48.51	63.73	59.74	78.76	70.97	93.79	82.20	108.82
75	21.56	27.69	27.55	35.72	39.52	51.78	51.49	67.84	63.47	83.90	75.44	99.96	87.42	116.02
76	23.27	29.59	29.83	38.25	42.94	55.58	56.05	72.91	69.17	90.23	82.28	107.56	95.39	124.89
77	24.98	31.49	32.10	40.79	46.35	59.38	60.61	77.97	74.86	96.57	89.11	115.16	103.36	133.75
78	26.69	33.39	34.38	43.32	49.77	63.18	65.16	83.04	80.55	102.90	95.94	122.76	111.33	142.62
79	28.39	35.29	36.66	45.85	53.19	66.98	69.71	88.10	86.24	109.23	102.77	130.35	119.30	151.48
80	30.10	37.19	38.93	48.39	56.60	70.78	74.27	93.17	91.94	115.56	109.60	137.96	127.27	160.35

* Premiums include policy fee

New Vista - Graded Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$8,000 - \$13,000

Age	8,000		9,000		10,000		11,000		12,000		13,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	32.64	40.15	36.27	44.72	39.90	49.29	43.53	53.86	47.16	58.43	50.79	63.00
51	33.43	41.51	37.16	46.25	40.89	50.99	44.62	55.72	48.34	60.46	52.07	65.20
52	34.23	42.87	38.06	47.78	41.89	52.69	45.71	57.59	49.54	62.50	53.37	67.41
53	35.03	44.22	38.96	49.30	42.89	54.38	46.81	59.46	50.74	64.53	54.67	69.61
54	35.82	45.58	39.85	50.82	43.88	56.07	47.90	61.32	51.93	66.56	55.96	71.81
55	36.62	46.94	40.75	52.35	44.87	57.77	49.00	63.19	53.13	68.61	57.26	74.02
56	37.81	48.41	42.09	54.01	46.37	59.61	50.64	65.21	54.92	70.81	59.20	76.41
57	39.01	49.87	43.44	55.66	47.86	61.44	52.29	67.23	56.71	73.01	61.14	78.80
58	40.20	51.34	44.78	57.31	49.36	63.28	53.93	69.25	58.51	75.21	63.08	81.18
59	41.40	52.81	46.13	58.96	50.85	65.12	55.58	71.27	60.30	77.42	65.03	83.57
60	42.60	54.29	47.47	60.62	52.34	66.96	57.22	73.30	62.09	79.63	66.97	85.97
61	45.09	57.28	50.27	63.99	55.46	70.70	60.64	77.41	65.83	84.12	71.02	90.84
62	47.57	60.29	53.07	67.37	58.56	74.46	64.06	81.54	69.56	88.63	75.05	95.71
63	50.06	63.29	55.87	70.75	61.68	78.21	67.48	85.67	73.29	93.13	79.10	100.59
64	52.55	66.28	58.66	74.12	64.78	81.95	70.90	89.79	77.02	97.62	83.14	105.46
65	55.03	69.29	61.46	77.50	67.89	85.71	74.32	93.92	80.74	102.13	87.17	110.34
66	57.94	73.61	64.73	82.36	71.52	91.12	78.32	99.87	85.11	108.62	91.90	117.37
67	60.84	77.95	68.00	87.24	75.15	96.53	82.31	105.83	89.46	115.12	96.62	124.41
68	63.74	82.27	71.26	92.11	78.78	101.94	86.29	111.78	93.81	121.61	101.33	131.45
69	66.65	86.61	74.53	96.98	82.41	107.36	90.29	117.74	98.18	128.11	106.06	138.49
70	69.55	90.94	77.80	101.86	86.04	112.78	94.28	123.70	102.53	134.61	110.77	145.53
71	75.52	99.17	84.51	111.11	93.50	123.06	102.49	135.00	111.48	146.95	120.47	158.89
72	81.49	107.40	91.23	120.37	100.96	133.34	110.70	146.32	120.43	159.29	130.17	172.27
73	87.46	115.62	97.94	129.63	108.42	143.63	118.91	157.63	129.39	171.64	139.87	185.64
74	93.43	123.85	104.66	138.89	115.88	153.92	127.11	168.95	138.34	183.98	149.57	199.01
75	99.39	132.08	111.36	148.14	123.34	164.20	135.31	180.26	147.28	196.32	159.26	212.37
76	108.50	142.21	121.62	159.54	134.73	176.87	147.84	194.19	160.96	211.52	174.07	228.85
77	117.61	152.34	131.86	170.94	146.12	189.53	160.37	208.12	174.62	226.72	188.87	245.31
78	126.72	162.48	142.11	182.33	157.50	202.19	172.89	222.05	188.28	241.91	203.67	261.77
79	135.83	172.61	152.36	193.73	168.89	214.86	185.41	235.98	201.94	257.11	218.47	278.23
80	144.94	182.74	162.60	205.14	180.27	227.53	197.94	249.92	215.60	272.31	233.27	294.71

* Premiums include policy fee

New Vista - Graded Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$14,000 - \$35,000

Age	14,000		15,000		20,000		25,000		30,000		35,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	54.42	67.57	58.05	72.14	76.19	94.99	94.34	117.83	112.49	140.68	130.64	163.53
51	55.80	69.94	59.53	74.68	78.17	98.37	96.82	122.06	115.46	145.76	134.10	169.45
52	57.20	72.32	61.03	77.23	80.17	101.77	99.32	126.32	118.46	150.86	137.60	175.40
53	58.60	74.69	62.53	79.77	82.17	105.16	101.81	130.55	121.46	155.93	141.10	181.32
54	59.99	77.06	64.01	82.31	84.15	108.54	104.29	134.78	124.43	161.01	144.56	187.25
55	61.38	79.44	65.51	84.86	86.15	111.94	106.79	139.03	127.42	166.11	148.06	193.20
56	63.48	82.01	67.75	87.61	89.14	115.61	110.52	143.62	131.90	171.62	153.29	199.62
57	65.57	84.58	69.99	90.36	92.12	119.29	114.26	148.21	136.39	177.13	158.52	206.05
58	67.66	87.15	72.23	93.12	95.11	122.96	117.99	152.80	140.87	182.64	163.75	212.48
59	69.75	89.72	74.48	95.87	98.10	126.63	121.73	157.39	145.35	188.15	168.98	218.90
60	71.84	92.30	76.72	98.64	101.09	130.32	125.46	162.00	149.83	193.68	174.20	225.36
61	76.20	97.55	81.39	104.26	107.32	137.81	133.25	171.36	159.17	204.91	185.10	238.46
62	80.55	102.80	86.04	109.89	113.53	145.31	141.01	180.74	168.49	216.17	195.97	251.60
63	84.91	108.05	90.72	115.52	119.75	152.82	148.79	190.13	177.83	227.43	206.87	264.74
64	89.25	113.30	95.37	121.13	125.96	160.31	156.56	199.49	187.15	238.66	217.74	277.84
65	93.60	118.55	100.03	126.76	132.17	167.81	164.32	208.87	196.46	249.92	228.60	290.97
66	98.69	126.12	105.48	134.87	139.45	178.63	173.41	222.39	207.37	266.15	241.33	309.91
67	103.77	133.71	110.93	143.00	146.70	189.47	182.48	235.94	218.25	282.40	254.03	328.87
68	108.85	141.28	116.37	151.11	153.95	200.29	191.54	249.46	229.13	298.63	266.72	347.80
69	113.94	148.87	121.82	159.24	161.23	211.12	200.63	263.00	240.04	314.88	279.45	366.76
70	119.02	156.45	127.26	167.37	168.48	221.96	209.70	276.55	250.92	331.14	292.14	385.73
71	129.46	170.84	138.45	182.79	183.40	242.51	228.35	302.24	273.30	361.97	318.25	421.70
72	139.91	185.24	149.64	198.22	198.32	263.09	247.01	327.96	295.69	392.83	344.37	457.70
73	150.35	199.64	160.83	213.65	213.25	283.66	265.66	353.68	318.07	423.69	370.48	493.71
74	160.80	214.05	172.03	229.08	228.17	304.24	284.31	379.40	340.45	454.55	396.59	529.71
75	171.23	228.43	183.20	244.49	243.07	324.79	302.94	405.09	362.81	485.39	422.68	565.69
76	187.18	246.18	200.30	263.50	265.86	350.14	331.43	436.77	396.99	523.40	462.56	610.04
77	203.12	263.90	217.37	282.50	288.63	375.46	359.89	468.43	431.15	561.39	502.40	654.36
78	219.06	281.63	234.45	301.49	311.40	400.79	388.35	500.09	465.30	599.38	542.25	698.68
79	235.00	299.36	251.53	320.49	334.17	426.11	416.81	531.74	499.46	637.37	582.10	743.00
80	250.94	317.10	268.61	339.49	356.94	451.46	445.28	563.42	533.61	675.39	621.95	787.35

* Premiums include policy fee

New Vista - Modified Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$1,500 - \$7,000

Age	1,500		2,000		3,000		4,000		5,000		6,000		7,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	14.17	16.82	17.69	21.23	24.74	30.04	31.78	38.86	38.83	47.67	45.88	56.49	52.92	65.30
51	14.33	17.14	17.90	21.66	25.06	30.69	32.21	39.72	39.36	48.74	46.51	57.77	53.67	66.80
52	14.49	17.47	18.12	22.09	25.37	31.33	32.63	40.58	39.89	49.82	47.15	59.06	54.40	68.31
53	14.65	17.79	18.33	22.52	25.69	31.97	33.06	41.43	40.42	50.89	47.78	60.35	55.15	69.81
54	14.80	18.11	18.54	22.94	26.01	32.62	33.48	42.29	40.95	51.96	48.41	61.63	55.88	71.31
55	14.96	18.43	18.75	23.37	26.33	33.26	33.90	43.15	41.48	53.04	49.05	62.92	56.63	72.81
56	15.45	19.01	19.40	24.14	27.29	34.42	35.19	44.69	43.09	54.96	50.99	65.23	58.88	75.50
57	15.93	19.58	20.04	24.91	28.26	35.57	36.48	46.22	44.70	56.88	52.92	67.54	61.14	78.19
58	16.41	20.16	20.69	25.68	29.23	36.72	37.77	47.76	46.31	58.80	54.86	69.84	63.40	80.88
59	16.90	20.74	21.33	26.45	30.20	37.87	39.06	49.30	47.93	60.72	56.79	72.15	65.66	83.57
60	17.38	21.31	21.98	27.22	31.16	39.03	40.35	50.84	49.54	62.64	58.73	74.45	67.92	86.26
61	17.60	21.51	22.26	27.48	31.59	39.42	40.92	51.36	50.25	63.31	59.58	75.25	68.91	87.19
62	17.81	21.71	22.55	27.75	32.02	39.82	41.49	51.89	50.97	63.96	60.44	76.04	69.91	88.11
63	18.02	21.91	22.83	28.01	32.45	40.21	42.07	52.42	51.68	64.62	61.30	76.83	70.92	89.03
64	18.24	22.10	23.12	28.27	32.88	40.61	42.63	52.95	52.39	65.28	62.15	77.62	71.91	89.95
65	18.45	22.30	23.40	28.54	33.31	41.00	43.21	53.47	53.11	65.94	63.01	78.41	72.91	90.87
66	18.95	22.99	24.06	29.46	34.29	42.39	44.52	55.31	54.75	68.24	64.98	81.17	75.21	94.10
67	19.44	23.68	24.72	30.38	35.28	43.77	45.84	57.15	56.39	70.54	66.95	83.93	77.51	97.32
68	19.93	24.37	25.38	31.30	36.26	45.14	47.15	58.99	58.04	72.84	68.93	86.69	79.82	100.54
69	20.43	25.06	26.03	32.22	37.25	46.52	48.47	60.83	59.68	75.14	70.90	89.45	82.12	103.76
70	20.92	25.75	26.69	33.14	38.24	47.91	49.78	62.68	61.33	77.45	72.87	92.21	84.42	106.98
71	21.46	26.53	27.41	34.17	39.31	49.45	51.21	64.74	63.12	80.02	75.02	95.31	86.92	110.59
72	21.99	27.30	28.12	35.20	40.38	51.00	52.64	66.80	64.90	82.60	77.16	98.40	89.42	114.20
73	22.53	28.07	28.84	36.23	41.46	52.55	54.08	68.86	66.69	85.18	79.31	101.50	91.93	117.81
74	23.07	28.85	29.55	37.27	42.53	54.10	55.51	70.93	68.49	87.76	81.46	104.60	94.44	121.43
75	23.60	29.62	30.27	38.30	43.60	55.65	56.94	72.99	70.27	90.34	83.61	107.69	96.94	125.04
76	25.15	31.45	32.33	40.73	46.70	59.30	61.06	77.86	75.43	96.43	89.79	115.00	104.16	133.56
77	26.70	33.28	34.39	43.17	49.79	62.95	65.19	82.74	80.59	102.52	95.98	122.30	111.38	142.09
78	28.24	35.10	36.46	45.60	52.89	66.60	69.31	87.61	85.74	108.61	102.17	129.61	118.60	150.61
79	29.79	36.93	38.52	48.04	55.98	70.26	73.44	92.48	90.90	114.70	108.35	136.92	125.81	159.13
80	31.34	38.76	40.58	50.47	59.07	73.91	77.56	97.35	96.05	120.78	114.54	144.22	133.03	167.66

* Premiums include policy fee

New Vista - Modified Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$8,000 - \$13,000

Age	8,000		9,000		10,000		11,000		12,000		13,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	59.97	74.12	67.01	82.93	74.06	91.75	81.11	100.56	88.15	109.38	95.20	118.19
51	60.82	75.83	67.97	84.86	75.12	93.89	82.28	102.92	89.43	111.95	96.58	120.97
52	61.66	77.55	68.92	86.80	76.18	96.04	83.43	105.28	90.69	114.53	97.95	123.77
53	62.51	79.26	69.87	88.72	77.24	98.18	84.60	107.64	91.97	117.10	99.33	126.56
54	63.35	80.98	70.82	90.65	78.29	100.32	85.76	110.00	93.23	119.67	100.70	129.34
55	64.20	82.70	71.78	92.59	79.35	102.47	86.93	112.36	94.50	122.25	102.08	132.14
56	66.78	85.77	74.68	96.05	82.58	106.32	90.47	116.59	98.37	126.86	106.27	137.13
57	69.36	88.85	77.59	99.50	85.81	110.16	94.03	120.82	102.25	131.47	110.47	142.13
58	71.94	91.92	80.49	102.96	89.03	114.00	97.57	125.04	106.11	136.08	114.66	147.12
59	74.52	95.00	83.39	106.42	92.25	117.85	101.12	129.27	109.98	140.70	118.85	152.12
60	77.10	98.07	86.29	109.88	95.48	121.69	104.67	133.50	113.86	145.31	123.05	157.12
61	78.24	99.13	87.57	111.07	96.90	123.01	106.23	134.95	115.56	146.89	124.89	158.84
62	79.39	100.18	88.86	112.25	98.33	124.33	107.81	136.40	117.28	148.47	126.75	160.54
63	80.53	101.24	90.15	113.44	99.77	125.65	109.38	137.85	119.00	150.06	128.61	162.26
64	81.67	102.29	91.43	114.63	101.19	126.96	110.95	139.30	120.70	151.64	130.46	163.97
65	82.81	103.34	92.72	115.81	102.62	128.28	112.52	140.74	122.42	153.21	132.32	165.68
66	85.44	107.03	95.67	119.96	105.90	132.89	116.13	145.81	126.36	158.74	136.59	171.67
67	88.07	110.71	98.63	124.10	109.19	137.48	119.75	150.87	130.31	164.26	140.86	177.65
68	90.71	114.39	101.59	128.23	112.48	142.08	123.37	155.93	134.26	169.78	145.15	183.63
69	93.33	118.07	104.55	132.37	115.77	146.68	126.98	160.99	138.20	175.30	149.42	189.61
70	95.96	121.75	107.51	136.52	119.05	151.29	130.60	166.06	142.14	180.83	153.69	195.60
71	98.83	125.88	110.73	141.16	122.63	156.45	134.54	171.73	146.44	187.02	158.34	202.30
72	101.69	130.00	113.95	145.80	126.21	161.60	138.47	177.40	150.73	193.20	162.99	209.01
73	104.55	134.13	117.17	150.44	129.79	166.76	142.41	183.08	155.03	199.39	167.65	215.71
74	107.42	138.26	120.39	155.09	133.37	171.93	146.35	188.76	159.33	205.59	172.30	222.43
75	110.28	142.39	123.61	159.74	136.94	177.08	150.28	194.43	163.61	211.78	176.95	229.13
76	118.53	152.13	132.89	170.69	147.26	189.26	161.62	207.83	175.99	226.39	190.36	244.96
77	126.78	161.87	142.17	181.65	157.57	201.44	172.97	221.22	188.37	241.01	203.76	260.79
78	135.03	171.61	151.46	192.61	167.89	213.62	184.31	234.62	200.74	255.62	217.17	276.62
79	143.27	181.35	160.73	203.57	178.19	225.79	195.65	248.01	213.11	270.23	230.57	292.45
80	151.52	191.10	170.01	214.53	188.51	237.97	207.00	261.41	225.49	284.84	243.98	308.28

* Premiums include policy fee

New Vista - Modified Plan

Monthly Premiums for Selected Face Amounts - Full Pay - Female - \$14,000 - \$35,000

Age	14,000		15,000		20,000		25,000		30,000		35,000	
	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM	NS	SM
50	102.25	127.00	109.29	135.82	144.52	179.89	179.75	223.97	214.98	268.04	250.21	312.11
51	103.73	130.00	110.88	139.03	146.65	184.18	182.41	229.32	218.17	274.46	253.93	319.61
52	105.21	133.01	112.46	142.26	148.75	188.48	185.04	234.70	221.33	280.92	257.62	327.14
53	106.69	136.01	114.06	145.47	150.88	192.76	187.70	240.05	224.51	287.34	261.33	334.63
54	108.17	139.01	115.64	148.68	152.98	197.05	190.33	245.41	227.67	293.77	265.02	342.13
55	109.65	142.02	117.23	151.91	155.11	201.35	192.98	250.79	230.86	300.22	268.74	349.66
56	114.17	147.40	122.06	157.68	161.55	209.03	201.04	260.39	240.53	311.75	280.01	363.11
57	118.69	152.78	126.91	163.44	168.01	216.72	209.12	270.00	250.22	323.28	291.32	376.56
58	123.20	158.16	131.74	169.20	174.46	224.41	217.17	279.61	259.88	334.81	302.60	390.01
59	127.71	163.54	136.58	174.97	180.90	232.09	225.23	289.22	269.55	346.34	313.88	403.46
60	132.23	168.92	141.42	180.73	187.36	239.78	233.30	298.82	279.24	357.87	325.18	416.91
61	134.22	170.78	143.55	182.72	190.21	242.42	236.86	302.13	283.51	361.84	330.16	421.54
62	136.23	172.62	145.70	184.69	193.07	245.05	240.44	305.42	287.80	365.78	335.17	426.14
63	138.23	174.47	147.85	186.67	195.93	247.70	244.01	308.72	292.10	369.75	340.18	430.77
64	140.22	176.31	149.98	188.64	198.77	250.33	247.57	312.01	296.36	373.69	345.15	435.37
65	142.23	178.15	152.13	190.62	201.64	252.95	251.15	315.29	300.65	377.63	350.16	439.97
66	146.82	184.60	157.05	197.53	208.21	262.17	259.36	326.81	310.51	391.46	361.66	456.10
67	151.42	191.04	161.98	204.43	214.78	271.37	267.57	338.31	320.36	405.25	373.16	472.19
68	156.03	197.48	166.92	211.32	221.36	280.57	275.81	349.81	330.25	419.05	384.69	488.29
69	160.63	203.91	171.85	218.22	227.93	289.76	284.02	361.31	340.10	432.85	396.18	504.39
70	165.23	210.37	176.78	225.14	234.50	298.98	292.23	372.83	349.96	446.67	407.68	520.52
71	170.25	217.59	182.15	232.87	241.67	309.29	301.19	385.72	360.70	462.14	420.22	538.56
72	175.25	224.81	187.51	240.61	248.81	319.61	310.12	398.61	371.42	477.61	432.72	556.61
73	180.26	232.03	192.88	248.34	255.98	329.92	319.07	411.50	382.17	493.08	445.26	574.66
74	185.28	239.26	198.26	256.09	263.14	340.25	328.03	424.42	392.91	508.58	457.80	592.74
75	190.28	246.48	203.62	263.83	270.29	350.57	336.96	437.31	403.63	524.05	470.30	610.79
76	204.72	263.53	219.09	282.09	290.92	374.92	362.75	467.75	434.57	560.58	506.40	653.41
77	219.16	280.57	234.56	300.36	311.54	399.28	388.53	498.20	465.52	597.11	542.50	696.03
78	233.60	297.62	250.03	318.62	332.17	423.63	414.32	528.64	496.46	633.65	578.60	738.65
79	248.03	314.67	265.49	336.89	352.78	447.98	440.08	559.08	527.37	670.18	614.67	781.27
80	262.47	331.72	280.96	355.15	373.41	472.34	465.86	589.52	558.32	706.71	650.77	823.89

* Premiums include policy fee

Accidental Death Benefit Rider Rates

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$1,000 - \$6,000

Age	1,500		2,000		3,000		4,000		5,000		6,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	0.53	0.41	0.71	0.54	1.06	0.81	1.41	1.08	1.76	1.35	2.12	1.62
51	0.54	0.41	0.72	0.54	1.07	0.81	1.43	1.08	1.79	1.35	2.15	1.62
52	0.55	0.41	0.73	0.54	1.10	0.81	1.46	1.08	1.83	1.35	2.19	1.62
53	0.56	0.41	0.75	0.54	1.12	0.81	1.50	1.08	1.87	1.35	2.25	1.62
54	0.58	0.41	0.77	0.54	1.16	0.81	1.54	1.08	1.93	1.35	2.31	1.62
55	0.60	0.41	0.80	0.54	1.19	0.81	1.59	1.08	1.99	1.35	2.39	1.62
56	0.62	0.41	0.82	0.54	1.23	0.81	1.64	1.08	2.05	1.35	2.46	1.62
57	0.64	0.41	0.85	0.54	1.28	0.81	1.71	1.08	2.13	1.35	2.56	1.62
58	0.67	0.41	0.89	0.54	1.33	0.81	1.78	1.08	2.22	1.35	2.67	1.62
59	0.70	0.42	0.93	0.56	1.39	0.84	1.86	1.12	2.32	1.40	2.79	1.67
60	0.73	0.44	0.97	0.58	1.46	0.87	1.94	1.17	2.43	1.46	2.92	1.75
61	0.76	0.46	1.02	0.61	1.52	0.92	2.03	1.22	2.54	1.53	3.05	1.84
62	0.80	0.48	1.07	0.64	1.60	0.96	2.13	1.27	2.66	1.59	3.20	1.91
63	0.84	0.50	1.12	0.67	1.68	1.00	2.24	1.34	2.80	1.67	3.36	2.01
64	0.88	0.53	1.17	0.71	1.76	1.06	2.35	1.41	2.93	1.76	3.52	2.12
65	0.93	0.56	1.23	0.74	1.85	1.11	2.47	1.48	3.09	1.85	3.70	2.22
66	0.97	0.58	1.30	0.78	1.94	1.17	2.59	1.56	3.24	1.94	3.89	2.33
67	1.02	0.61	1.36	0.82	2.04	1.23	2.72	1.63	3.40	2.04	4.08	2.45
68	1.07	0.65	1.43	0.86	2.15	1.29	2.87	1.72	3.58	2.15	4.30	2.58
69	1.13	0.68	1.50	0.90	2.26	1.36	3.01	1.81	3.76	2.26	4.51	2.71
70	1.19	0.72	1.59	0.95	2.38	1.43	3.18	1.91	3.97	2.39	4.76	2.86
71	1.26	0.75	1.68	1.00	2.52	1.51	3.36	2.01	4.19	2.51	5.03	3.01
72	1.33	0.80	1.77	1.06	2.66	1.59	3.54	2.12	4.43	2.66	5.31	3.19
73	1.40	0.85	1.87	1.13	2.81	1.69	3.74	2.25	4.68	2.82	5.62	3.38
74	1.49	0.89	1.99	1.19	2.99	1.79	3.98	2.38	4.98	2.98	5.97	3.57

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$7,000 - \$12,000

Age	7,000		8,000		9,000		10,000		11,000		12,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	2.47	1.89	2.82	2.16	3.18	2.43	3.53	2.70	3.88	2.97	4.23	3.24
51	2.51	1.89	2.87	2.16	3.22	2.43	3.58	2.70	3.94	2.97	4.30	3.24
52	2.56	1.89	2.92	2.16	3.29	2.43	3.65	2.70	4.02	2.97	4.38	3.24
53	2.62	1.89	3.00	2.16	3.37	2.43	3.74	2.70	4.12	2.97	4.49	3.24
54	2.70	1.89	3.08	2.16	3.47	2.43	3.85	2.70	4.24	2.97	4.62	3.24
55	2.78	1.89	3.18	2.16	3.58	2.43	3.98	2.70	4.38	2.97	4.77	3.24
56	2.87	1.89	3.28	2.16	3.69	2.43	4.10	2.70	4.51	2.97	4.92	3.24
57	2.99	1.89	3.41	2.16	3.84	2.43	4.27	2.70	4.69	2.97	5.12	3.24
58	3.11	1.89	3.56	2.16	4.00	2.43	4.45	2.70	4.89	2.97	5.34	3.24
59	3.25	1.95	3.72	2.23	4.18	2.51	4.64	2.79	5.11	3.07	5.57	3.35
60	3.40	2.04	3.89	2.33	4.37	2.62	4.86	2.92	5.35	3.21	5.83	3.50
61	3.55	2.14	4.06	2.45	4.57	2.75	5.08	3.06	5.58	3.37	6.09	3.67
62	3.73	2.23	4.26	2.55	4.80	2.87	5.33	3.19	5.86	3.50	6.39	3.82
63	3.92	2.34	4.48	2.68	5.04	3.01	5.60	3.35	6.16	3.68	6.72	4.02
64	4.11	2.47	4.69	2.82	5.28	3.18	5.87	3.53	6.45	3.88	7.04	4.23
65	4.32	2.60	4.94	2.97	5.56	3.34	6.17	3.71	6.79	4.08	7.41	4.45
66	4.54	2.72	5.18	3.11	5.83	3.50	6.48	3.89	7.13	4.28	7.78	4.67
67	4.76	2.86	5.44	3.27	6.12	3.68	6.80	4.09	7.48	4.49	8.16	4.90
68	5.01	3.01	5.73	3.44	6.45	3.87	7.16	4.30	7.88	4.73	8.60	5.16
69	5.27	3.16	6.02	3.61	6.77	4.07	7.52	4.52	8.28	4.97	9.03	5.42
70	5.56	3.34	6.35	3.82	7.14	4.29	7.94	4.77	8.73	5.25	9.53	5.72
71	5.87	3.52	6.71	4.02	7.55	4.52	8.39	5.02	9.23	5.52	10.07	6.03
72	6.20	3.72	7.08	4.25	7.97	4.78	8.86	5.31	9.74	5.84	10.63	6.37
73	6.55	3.94	7.49	4.51	8.42	5.07	9.36	5.63	10.30	6.20	11.23	6.76
74	6.97	4.17	7.96	4.77	8.96	5.36	9.95	5.96	10.95	6.55	11.94	7.15

Accidental Death Benefit Rider

Monthly Premiums for Selected Face Amounts - \$13,000 - \$20,000

Age	13,000		14,000		15,000		20,000	
	Male	Female	Male	Female	Male	Female	Male	Female
50	4.59	3.51	4.94	3.78	5.29	4.05	7.06	5.40
51	4.66	3.51	5.01	3.78	5.37	4.05	7.16	5.40
52	4.75	3.51	5.12	3.78	5.48	4.05	7.31	5.40
53	4.87	3.51	5.24	3.78	5.62	4.05	7.49	5.40
54	5.01	3.51	5.39	3.78	5.78	4.05	7.70	5.40
55	5.17	3.51	5.57	3.78	5.97	4.05	7.96	5.40
56	5.34	3.51	5.75	3.78	6.16	4.05	8.21	5.40
57	5.55	3.51	5.97	3.78	6.40	4.05	8.53	5.40
58	5.78	3.51	6.22	3.78	6.67	4.05	8.89	5.40
59	6.04	3.63	6.50	3.91	6.97	4.19	9.29	5.58
60	6.32	3.79	6.80	4.08	7.29	4.37	9.72	5.83
61	6.60	3.98	7.11	4.28	7.61	4.59	10.15	6.12
62	6.93	4.14	7.46	4.46	7.99	4.78	10.66	6.37
63	7.28	4.35	7.84	4.69	8.40	5.02	11.20	6.70
64	7.63	4.59	8.22	4.94	8.80	5.29	11.74	7.06
65	8.03	4.82	8.64	5.19	9.26	5.56	12.35	7.42
66	8.42	5.05	9.07	5.44	9.72	5.83	12.96	7.78
67	8.85	5.31	9.53	5.72	10.21	6.13	13.61	8.17
68	9.31	5.59	10.03	6.02	10.75	6.45	14.33	8.60
69	9.78	5.87	10.53	6.33	11.29	6.78	15.05	9.04
70	10.32	6.20	11.11	6.68	11.91	7.16	15.88	9.54
71	10.90	6.53	11.74	7.03	12.58	7.53	16.78	10.04
72	11.51	6.90	12.40	7.43	13.28	7.97	17.71	10.62
73	12.17	7.32	13.10	7.89	14.04	8.45	18.72	11.27
74	12.94	7.75	13.94	8.34	14.93	8.94	19.91	11.92

Accidental Death Benefit Rider

**Monthly Premiums for Selected Face
Amounts -
\$25,000 - \$35,000**

Age	25,000		30,000		35,000	
	Male	Female	Male	Female	Male	Female
50	8.82	6.75	10.58	8.10	12.35	9.45
51	8.96	6.75	10.75	8.10	12.54	9.45
52	9.14	6.75	10.96	8.10	12.79	9.45
53	9.36	6.75	11.23	8.10	13.10	9.45
54	9.63	6.75	11.56	8.10	13.48	9.45
55	9.95	6.75	11.93	8.10	13.92	9.45
56	10.26	6.75	12.31	8.10	14.36	9.45
57	10.67	6.75	12.80	8.10	14.93	9.45
58	11.12	6.75	13.34	8.10	15.56	9.45
59	11.61	6.98	13.93	8.37	16.25	9.77
60	12.15	7.29	14.58	8.75	17.01	10.21
61	12.69	7.65	15.23	9.18	17.77	10.71
62	13.32	7.97	15.98	9.56	18.65	11.15
63	14.00	8.37	16.79	10.04	19.59	11.72
64	14.67	8.82	17.60	10.58	20.54	12.35
65	15.44	9.27	18.52	11.12	21.61	12.98
66	16.20	9.72	19.44	11.66	22.68	13.61
67	17.01	10.22	20.41	12.26	23.81	14.30
68	17.91	10.76	21.49	12.91	25.07	15.06
69	18.81	11.30	22.57	13.55	26.33	15.81
70	19.85	11.93	23.81	14.31	27.78	16.70
71	20.97	12.56	25.16	15.07	29.36	17.58
72	22.14	13.28	26.57	15.93	31.00	18.59
73	23.40	14.09	28.08	16.90	32.76	19.72
74	24.89	14.90	29.86	17.87	34.84	20.85

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