

Modified Benefit - Monthly Premiums

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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																							