



GenworthSM
Financial

RATES & PRODUCT FEATURES

VantagePointSM 15/20/30 TERM LIFE INSURANCE WITH RETURN OF PREMIUM

Underwritten by

First Colony Life Insurance Company

Lynchburg, VA

General Electric Capital Assurance Company

Lynchburg, VA

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PRODUCT SUMMARY

VantagePointSM 15/20/30 is term life insurance with guaranteed level premiums for the selected initial period (15, 20 or 30 years). After that time, the policies have indeterminate premiums with annual increases through age 94. Benefits stop at the insured's age 95.

The return of premium feature is provided by a Cash Value Rider which also offers the ability to take policy loans, including automatic premium loans. One of two Cash Value Riders must be chosen, both of which provide a return of premium at the end of the initial level period if the insured is alive. The return of premium amount excludes flat extras and any outstanding loans.

The Enhanced Cash Value Rider provides larger cash values than the Basic Cash Value Rider for a slightly higher cost.

Optional Riders include Children's Insurance and Waiver of Premium. The Accelerated Death Benefit Rider is automatically included on every policy.

VantagePointSM term life insurance is subject to the terms, issue limitations and conditions of Policy Form Nos. TLNCFVCL05 et al. and TLNCFVGE05 et al. VantagePointSM term life insurance, its benefits and riders may not be available in all states. No changes to rate classification, amount of insurance or additional riders after the policy is in force.

Rates are effective as of 10/25/2005.

Non-Illustrated Product Guidelines

VantagePointSM is a non-illustrated term life insurance product. Here are some guidelines for explaining non-illustrated products:

- Discuss only maximum premiums for the guaranteed level period
- Tell the customer that after the initial level premium period, the premium rate may change, but the total amount of yearly premium will not exceed the maximum yearly premium.
- Do not talk about or show any premiums or coverage periods based on non-guaranteed rates.

Premiums for policies with return of premiums are higher than premiums for policies without this benefit.

PRODUCT FEATURES

Issue Ages

Issue age is the age nearest birthday.

Initial Level Premium Period	Issue Ages	
	No Nicotine Use	Nicotine Use
15 years	18-65	18-60
20 years	18-60	18-55
30 years	18-50	18-45

No Nicotine Use excludes the use of nicotine and nicotine substitutes.

Minimum Policy

\$100,000 face amount

Policy Fee

\$60 annually, commissionable

Premium Payment Frequency (Mode)

Premiums may be paid annually, semi-annually, quarterly, or monthly (electronic fund transfer only). The initial premium payment may also be paid via credit card. There is no additional cost for paying more frequently than annually. To determine the modal premium payment, multiply the annual premium by the modal factor.

Payment Mode	Payments/Year	Modal Factor
Annual	1	1.0
Semi-Annual	2	0.5
Quarterly	4	0.25
Monthly	12	0.08333

Premium Bands

\$100,000 - \$249,999
 \$250,000 - \$499,999
 \$500,000 and above

Underwriting Classes

No Nicotine Use excludes the use of nicotine and nicotine substitutes.

Preferred Best No Nicotine Use (PBNN)
 Preferred No Nicotine Use (PNN)
 Select No Nicotine Use (SLNN)
 Standard No Nicotine Use (SNN)
 Custom No Nicotine Use (CNN)
 Preferred Nicotine Use (PNU)
 Standard Nicotine Use (SNU)
 Custom Nicotine Use (CNU)

Telemed Service

A telemed is a brief interview with the proposed insured conducted by a service provider who asks the client all the questions covered by the Application – Part 2 Medical History. Telemed services are available for VantagePointSM and provide a number of advantages:

- More accurate information gathering
- Digital data is sent directly to policy processing systems
- No time lost for mail delivery

See telemed material for more information.

Policy Changes

After policy issue, the policy owner may change the premium mode and remove any riders except the Cash Value Rider. Policy owners who want to change the amount of insurance or underwriting class, or add riders will need to apply for a new policy.

Conversion Option

The policy owner may convert the VantagePointSM term life insurance policy only to a life insurance policy we specifically make available for conversion. For issue ages 60 and below, the owner needs to convert prior to the 10th policy anniversary or the insured's age 65, whichever is earlier. For issue ages over 60, conversion is available during the first five policy years only.

The new policy's life insurance amount must be equal to or less than the old policy's amount and may not be less than the new policy's required minimum amount. Evidence of insurability is not needed to convert the base policy. However, underwriting may be required to convert riders.

The Cash Value Rider cannot be converted, therefore, the return of premium feature will not apply to the new life insurance policy.

In our sole discretion, we will determine the charge for the new policy based on any of the following factors: (1) number of years that the old policy has been in effect, (2) the policy's premium classification, (3) the insured's sex, (4) the insured's age on the policy date of the new policy, and (5) the amount of insurance to be converted. If the new policy and the old policy do not have the same premium classifications, then we will give the new policy a premium classification that in our sole discretion is comparable to the premium classification of the old policy. Coverage provided by the old policy will end on the day before the new policy is effective.

RIDERS

All riders are subject to VantagePointSM term life insurance issue ages, state variations and availability.

Cash Value Riders (BCV and ENCV)

These Riders add a return of premium feature in the form of rider cash values which are payable at the end of the initial level period (15, 20 or 30 years) if the insured is alive. The Riders do not provide any additional death benefit; therefore, if the insured dies before the end of the initial level period, only the policy death benefit is paid. There are two types of Cash Value Riders – Basic and Enhanced. The Enhanced Cash Value Rider provides larger cash values for a slightly higher cost (see chart). Issue ages for the riders are the same as the base policy's. When completing the application, designate the riders using either "Basic" or "Enhanced."

The rider cash value at the end of the initial level period will equal the premiums due and paid, minus any flat extras and outstanding loans. Table ratings and all rider premiums are included in the returned premium. After the initial level premium period, coverage can continue, but without cash values.

After the fourth policy year, intermediate cash values are available if the policy is surrendered before the end of the initial level premium period. The cash values available are a percentage of total premiums paid, minus flat extras and outstanding loans. The Basic Cash Value Rider provides typical intermediate values, while the Enhanced Cash Value Rider provides intermediate values substantially higher than the Basic Cash Value Rider. See the chart "Guaranteed Minimum Premium Percent Returned;" actual returns may be higher.

Examples of Returned Premium Amounts

VantagePointSM 30 – \$500 Annual Premium

Policy Year	Total Premiums Paid	Basic Cash Value Rider	Enhanced Cash Value Rider
5	\$2,500	\$25	\$50
10	\$5,000	\$450	\$1,900
15	\$7,500	\$1,425	\$4,500
20	\$10,000	\$3,500	\$7,000
25	\$12,500	\$7,500	\$10,375
30	\$15,000	\$15,000	\$15,000

Policy Loans available, including automatic premium loans. All policy loans accrue interest at 8% per year, compounded annually. If the loan balance, including accrued loan interest, exceeds the rider cash value, the policy will terminate. Partial withdrawals are not available.

Automatic premium loans can help ensure that the policy stays in force, because any premiums not paid at the end of the grace period can be paid by an automatic premium loan against the rider cash value. In some instances, rider cash values may not be enough to pay the entire missed premium, especially in early policy years, and the policy would terminate if the premium isn't paid within the 31-day grace period.

Guaranteed Minimum Premium Percent Returned

Policy Year	15-year		20-year		30-year	
	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced
0	0%	0%	0%	0%	0%	0%
1	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%	0%
4	0%	0%	0%	0%	0%	0%
5	1%	2%	1%	2%	1%	2%
6	6%	20%	4%	16%	2%	6%
7	12%	30%	7%	28%	3%	15%
8	18%	35%	10%	35%	5%	24%
9	24%	45%	13%	42%	7%	32%
10	30%	60%	17%	51%	9%	38%
11	40%	65%	23%	56%	11%	44%
12	55%	70%	31%	61%	13%	49%
13	70%	80%	38%	65%	15%	53%
14	85%	90%	44%	70%	17%	57%
15	100%	100%	50%	78%	19%	60%
16			60%	81%	21%	62%
17			70%	84%	23%	64%
18			80%	90%	25%	66%
19			90%	95%	30%	68%
20			100%	100%	35%	70%
21					40%	72%
22					45%	74%
23					50%	76%
24					55%	78%
25					60%	83%
26					65%	85%
27					70%	90%
28					80%	93%
29					90%	96%
30					100%	100%

Children's Insurance Rider (CIR)

CIR provides level term life insurance for each dependent child age 15 days to 18 years old. Up to \$10,000 may be purchased in increments of \$1,000. Dependent children can be the insured's natural children, stepchildren and legally adopted children.

The Rider is available to insureds ages 18-55. Coverage on a dependent child ends at the earlier of the child's 21st birthday or the policy anniversary nearest the insured's 65th birthday.

Coverage for existing children must be selected when the policy is issued; they may not be added afterward.

The Rider's cost is \$5.50 per \$1,000 of CIR coverage.

Waiver of Premium Rider (WP)

If the insured becomes totally disabled before age 60, this rider waives each subsequent premium payment that falls due. The Rider is available to insureds age 18-55 and expires at the policy anniversary nearest the insured's attained age 60. WP rates vary by plan, issue age, sex and underwriting class.

Accelerated Death Benefit

The Accelerated Death Benefit Rider provides a lump sum benefit when the insured is diagnosed with, and submits proof of, a terminal illness that reduces his or her life expectancy to six months or less (in most states).

The maximum benefit is the difference between (1) and (2):

(1) An amount equal to the lesser of

(a) \$500,000 or

(b) the policy loan balance plus 75% of the difference between the death benefit and the policy loan balance.

(2) The policy loan balance.

There is no premium cost for this rider. An administrative fee (not to exceed \$250) is deducted from the benefit payment.

UNDERWRITING GUIDELINES

All policies are medically underwritten. Medical requirements vary by issue age and face amount.

A blood profile (SMAC) is not required for:

- issue ages 18-40 for face amounts of \$100,000 - \$499,999
- issue ages 41-45 for face amounts of \$100,000 - \$249,999

This maximum face amount also includes other life insurance policies the client may have from Genworth Financial companies. Therefore, if a 43-year old client already has a \$100,000 policy with us, \$149,999 is the maximum amount that we may issue without a blood profile. See underwriting guidelines chart below.

In addition to the Age and Amount requirements, the underwriter may need additional requirements to make an underwriting decision.

VantagePointSM Age and Amount Requirements

Issue Age	18-39 ¹	40 ¹	41-44 ¹	45 ¹	46-49 ¹	50-59 ¹	60+ ²
\$100,000– \$249,999	Paramed HOS (with HIV test) ³	Paramed HOS (with HIV test) ³	Paramed HOS (with HIV test) ³	Paramed HOS (with HIV test) ³	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG, APS
\$250,000– \$249,999	Paramed HOS (with HIV test) ³	Paramed HOS (with HIV test) ³	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG, APS
\$300,000– \$499,999	Paramed HOS (with HIV test) ³	Paramed HOS (with HIV test) ³	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG, APS
\$500,000– \$1,000,000	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG, APS
\$1,000,001– \$2,000,000	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS
\$2,000,001– \$3,000,000	Paramed HOS SMAC APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS
\$3,000,001– \$5,000,000	Paramed HOS SMAC APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC EKG, APS	Paramed HOS SMAC Treadmill APS
\$5,000,001+	MD Exam HOS SMAC EKG, APS	MD Exam HOS SMAC EKG, APS	MD Exam HOS SMAC EKG, APS	MD Exam HOS SMAC EKG, APS	MD Exam HOS SMAC EKG, APS	MD Exam HOS SMAC Treadmill APS	MD Exam HOS SMAC Treadmill APS

APS: attending physician statement; EKG: Electrocardiogram; HOS: home office specimen; SMAC: blood profile.

¹ Additional APSs may be ordered as necessary, see APS Ordering Guidelines for necessary APSs.

² An APS must include the results of a visit to the proposed insured's personal care physician within 12 months of the date of the application.

³ Where there is a Home Office Specimen only, an HIV test and HIV authorization must be completed.

UNDERWRITING CLASS CRITERIA

The following charts outline the class-specific criteria under which the proposed insured will be considered for Preferred Best, Preferred, Select and Standard. Proposed insureds not qualifying for these four classes will be considered for Custom class. The underwriter may also consider other factors not covered by these guidelines, which could prevent a proposed insured from qualifying for insurance.

In addition to the Age and Amount requirements, the underwriter may need other requirements to make an underwriting decision. A chest X-ray is not usually required; however, it may be necessary due to a proposed insured's current or prior medical history. Other criteria may also be used to evaluate the functional state of applicants 65 and older, including level of independent living, exercise capacity and mobility, weight change and nutritional status, cognitive ability and social connectivity.

Preferred Providers			
PARAMEDICAL EXAMINERS <ul style="list-style-type: none"> American Para Professional Systems (APPS) Examination Management Services, Inc. (EMSI) Hooper Holmes (Portamedic) Superior Mobile Medics 	LABORATORY SERVICES <ul style="list-style-type: none"> Clinical Reference Laboratory (CRL) Hooper Holmes – Heritage Labs 	ATTENDING PHYSICIAN STATEMENTS <p>To be ordered by underwriters using:</p> <ul style="list-style-type: none"> EMSI J&H Copy Services MediConnect.net Scan Tech Solutions 	MEDICAL DOCTOR (MD) EXAMS <ul style="list-style-type: none"> No Preferred Provider list provided <p>Use MD approved by a:</p> <ul style="list-style-type: none"> Paramedical Provider or Principal company of the broker

PREFERRED BEST CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 240 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 5.0.

Blood Pressure

No current, or history of, blood pressure treatment or medication. No current, or history of, blood pressure readings in excess of:

- 140/85 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 5 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse.

Cancer History

Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Preferred Best Build Chart

Male/Female, Height/Weight					
5'0"	145	5'7"	176	6'2"	216
5'1"	149	5'8"	182	6'3"	222
5'2"	153	5'9"	188	6'4"	227
5'3"	158	5'10"	193	6'5"	233
5'4"	162	5'11"	199	6'6"	238
5'5"	166	6'0"	205	6'7"	243
5'6"	170	6'1"	211	6'8"	249

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65-74:

- No cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 45mg/dl.

Blood Pressure

- No current, or history of, blood pressure treatment or medication.
- No current, or history of, blood pressure readings in excess of 150/90.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 5 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse.

Cancer History

Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 21; Maximum: BMI 28
Weight must fall between these two values to be eligible for Preferred Best.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

BMI	21	28	BMI	21	28	BMI	21	28
HT	WT	WT	HT	WT	WT	HT	WT	WT
	(LBS)	(LBS)		(LBS)	(LBS)		(LBS)	(LBS)
4'10"	100	134	5'5"	126	168	6'0"	154	206
4'11"	104	138	5'6"	130	173	6'1"	159	212
5'0"	107	143	5'7"	134	178	6'2"	163	218
5'1"	111	148	5'8"	138	184	6'3"	168	224
5'2"	115	153	5'9"	142	189	6'4"	172	230
5'3"	118	158	5'10"	146	195	6'5"	177	236
5'4"	122	163	5'11"	150	200	6'6"	181	242

PREFERRED CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For either parent, no cardiovascular or cancer death on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 270 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 6.0.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 140/90 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 3 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History

Preferred not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Select Build Chart

Male/Female, Height/Weight

5'0"	154	5'7"	192	6'2"	234	6'9"	280
5'1"	159	5'8"	197	6'3"	240	6'10"	287
5'2"	164	5'9"	203	6'4"	246	6'11"	294
5'3"	169	5'10"	209	6'5"	253		
5'4"	175	5'11"	215	6'6"	260		
5'5"	180	6'0"	221	6'7"	266		
5'6"	186	6'1"	227	6'8"	273		

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65-74:

- No cancer death in either parent on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 40mg/dl.

Blood Pressure

Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 150/90.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 3 years.

Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History

Preferred not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 20; Maximum: BMI 30

Weight must fall between these two values to be eligible for Preferred.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

BMI	20	30	BMI	20	30	BMI	20	30
HT	WT	WT	HT	WT	WT	HT	WT	WT
	(LBS)	(LBS)		(LBS)	(LBS)		(LBS)	(LBS)
4'10"	96	143	5'5"	120	180	6'0"	147	221
4'11"	99	148	5'6"	124	186	6'1"	151	227
5'0"	102	153	5'7"	127	191	6'2"	155	233
5'1"	106	158	5'8"	131	197	6'3"	160	240
5'2"	109	164	5'9"	135	203	6'4"	164	246
5'3"	113	169	5'10"	139	209	6'5"	169	253
5'4"	116	174	5'11"	143	215	6'6"	173	260

SELECT CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

Not more than one cardiovascular death in parents on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 285 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 7.0.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 150/90 Age 60 or Younger
- 155/95 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Nicotine

No use of nicotine or nicotine substitutes in last 2 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Select Build Chart

Male/Female, Height/Weight

5'0"	164	5'7"	202	6'2"	245	6'9"	294
5'1"	169	5'8"	207	6'3"	252	6'10"	301
5'2"	174	5'9"	213	6'4"	259	6'11"	309
5'3"	179	5'10"	220	6'5"	266		
5'4"	185	5'11"	226	6'6"	273		
5'5"	190	6'0"	232	6'7"	280		
5'6"	196	6'1"	239	6'8"	287		

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65 and older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 35mg/dl.

Blood Pressure

Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 155/95.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Nicotine

No use of nicotine or nicotine substitutes in last 2 years.

Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 19; Maximum BMI: 32

Weight must fall between these two values to be eligible for Select.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

BMI	19	32	BMI	19	32	BMI	19	32
HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)
4'10"	91	153	5'5"	114	192	6'0"	140	235
4'11"	94	158	5'6"	118	198	6'1"	144	242
5'0"	97	163	5'7"	121	204	6'2"	148	249
5'1"	100	169	5'8"	125	210	6'3"	152	256
5'2"	104	175	5'9"	128	216	6'4"	156	263
5'3"	107	180	5'10"	132	222	6'5"	160	270
5'4"	110	186	5'11"	136	229	6'6"	164	277

STANDARD CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

Not more than one cardiovascular death in parents on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 300 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 8.0.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 155/95 Age 60 or Younger
- 160/95 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Nicotine

No use of nicotine or nicotine substitutes in last 12 months. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Coverage may be available based on specific cancer history.

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Standard Build Chart

Male/Female, Height/Weight

5'0"	174	5'7"	217	6'2"	265	6'9"	317
5'1"	180	5'8"	224	6'3"	272	6'10"	325
5'2"	186	5'9"	230	6'4"	279	6'11"	333
5'3"	192	5'10"	237	6'5"	287		
5'4"	198	5'11"	244	6'6"	294		
5'5"	204	6'0"	251	6'7"	302		
5'6"	211	6'1"	258	6'8"	310		

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65 and older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total Cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 35mg/dl.

Blood Pressure

Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 160/95.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Nicotine

No use of nicotine or nicotine substitutes in last 12 months.

Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Coverage may be available based on specific cancer history.

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 19; Maximum BMI: 34

Weight must fall between these two values to be eligible for Standard.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

BMI	19	34	BMI	19	34	BMI	19	34
HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)
4'10"	91	162	5'5"	114	204	6'0"	140	250
4'11"	94	168	5'6"	118	210	6'1"	144	257
5'0"	97	174	5'7"	121	217	6'2"	148	264
5'1"	100	180	5'8"	125	223	6'3"	152	272
5'2"	104	186	5'9"	128	230	6'4"	156	279
5'3"	107	191	5'10"	132	236	6'5"	160	287
5'4"	110	197	5'11"	136	243	6'6"	164	294

COMPLETING THE APPLICATION



To avoid delays in processing an application for VantagePointSM term life insurance with a Cash Value Rider, you must check that the following six fields on page 1 and 4 of the Application – Part 1 are properly completed:

- Insurance company name: “FCL” (First Colony Life) or “GECA” (GE Capital Assurance)

- Plan of insurance: “VantagePoint 15, 20 or 30”
- Amount of insurance
- Applicant’s date of birth
- Cash value rider choice: either “Basic” or “Enhanced”
- General Agent number

Leaving these fields blank or with incorrect information may prevent issue or even delay the start of underwriting.

PAGE 1

		<h3>Application for Life Insurance – Part I</h3>			
<p><i>Affiliated Life Insurance Companies of GE Financial Assurance</i> First Colony Life Insurance Company (FCL) • General Electric Capital Assurance Company (GECA) • GE Life and Annuity Assurance Company (GE Life & Annuity) 700 Main Street • Lynchburg, VA 24504</p>					
1. Insurer, Plan and Amount of Insurance				<i>Please print all answers.</i>	
a. Insurer (Select One): <input type="radio"/> FCL <input type="radio"/> GECA <input type="radio"/> GE Life and Annuity		b. Plan of Insurance:		c. Amount of Insurance: \$	
2. Proposed Insured					
a. Full Name (First, Middle, Last. Include maiden name in parentheses.)		b. Sex <input type="radio"/> F <input type="radio"/> M	c. Date of Birth Mo. Day Yr.	d. State of Birth	e. Social Security Number
f. Home Address (Number, Street, City, State, and Zip Code.) e-mail:				How Long At Address?	g. Legal Residency <input type="radio"/> U.S. <input type="radio"/> Other (Specify):
p. Contingent: (Full Name and Address)		q. % Share	r. Rel. to Prop. Ins.	s. SSN or TIN	t. Date of Birth/Trust Mo. Day Yr.
5. Death Benefit Option (Universal Life only)			6. Riders (If available with Plan)		
<input type="radio"/> Level (Specified Amount only) <input type="radio"/> Increasing (Specified Amount plus cash value) <input type="radio"/> Scheduled Increases (if available): <input type="radio"/> Simple ____% <input type="radio"/> Compound ____%			<input type="radio"/> Waiver <input type="radio"/> Children’s Term Ins.: Units <input type="text"/> <input type="radio"/> Other (Amount and Description):		
7. Premiums					
a. Payment Method: <input type="radio"/> Pre-Arranged Withdrawal (PAW) <input type="radio"/> Direct Bill <input type="radio"/> Other (Specify):					
b. Payment Mode: <input type="radio"/> Monthly (PAW only) <input type="radio"/> Quarterly <input type="radio"/> Semiannual <input type="radio"/> Annual <input type="radio"/> Single				c. Automatic Premium Loan: <input type="radio"/> Yes <input type="radio"/> No (if available)	

PAGE 4

1. Licensed Insurance Agent’s Report (Not part of the Application)			
a. Full Name (Please print)		b. Agent’s Company Code No.*	c. SSN or Tax ID No.
e. 1. Does the proposed insured have any existing life insurance or annuity?			
2. Is this insurance applied for intended to replace, end or change any existing insurance or annuity?			

RATES

Contact your representative for rates not shown.

In certain instances, face amounts near the upper part of a band may have higher premiums than the minimum face amount of the next higher band. As always, we rely on you to ensure that your client is making a suitable choice.

Premiums for policies with return of premiums are higher than premiums for policies without this benefit.

Calculate the total premium by following the steps below. A sample calculation is on the next page.

Premium Calculation

STEP 1: Calculate the Base Policy Annual Premium

			Death Benefit Amount (in thousands, e.g. "500" for \$500,000)
		X	Premium Rate (see rate charts)
		=	A Base Policy Annual Premium

STEP 2: Calculate the Children's Insurance Rider (CIR). If not applying for CIR, premium is zero.

			Number of CIR Units (1 unit = \$1,000; 10 unit maximum)
	\$5.50	X	Cost per Unit
		=	B CIR Annual Premium

STEP 3: Calculate the Base Policy Annual Premium Subtotal

		A	Base Policy Annual Premium
		+	B CIR Annual Premium
	\$60.00	+	Policy Fee
		=	C Base Policy Annual Premium Subtotal

STEP 4: Calculate the Waiver of Premium (WP) cost. If not applying for WP, premium is zero.

		C	Base Policy Annual Premium Subtotal
		X	1 + Cash Value Rider Factor (see CV factor table)
		=	Waiver of Premium Subtotal (before Waiver of Premium)
		X	Waiver of Premium Factor (see WP factor table)
		=	D Waiver of Premium Cost

STEP 5: Calculate the Total Annual Premium with Cash Value Rider

		C	Base Policy Annual Premium Subtotal
		+	D Waiver of Premium Cost
		+	Accelerated Death Benefit Rider (no cost)
		=	Premium Subtotal (before CV Rider benefit)
		X	1 + Cash Value Rider Factor (see CV factor table)
		=	E Total Annual Premium with Cash Value Rider

STEP 6: Calculate the Total Modal Premium Payment

		E	Total Annual Premium with Cash Value Rider
		X	Premium Payment Mode (Annual: 1, Semiannual: 0.5, Quarterly: 0.25, Monthly: 0.08333)
		=	Total Modal Premium Payment

VantagePointSM Sample Premium Calculation

- 30-year level premium guarantee, with annual increases thereafter
- \$500,000 face amount
- Male
- 40 years old
- Preferred Best, No Nicotine Use
- Waiver of Premium

STEP 1: Calculate the Base Policy Annual Premium

	500		Death Benefit Amount (in thousands, e.g., "500" for \$500,000)
	1.67	X	Premium Rate (see rate charts)
	<u>\$835.00</u>	=	A Base Policy Annual Premium

STEP 2: Calculate the Children's Insurance Rider (CIR). If not applying for CIR, premium is zero.

	0		Number of CIR Units (1 unit = \$1,000; 10 unit maximum)
	\$5.50	X	Cost per Unit
	<u>\$0.00</u>	=	B CIR Annual Premium

STEP 3: Calculate the Base Policy Annual Premium Subtotal

	\$835.00	A	Base Policy Annual Premium
	\$0.00	+	B CIR Annual Premium
	\$60.00	+	Policy Fee
	<u>\$895.00</u>	=	C Base Policy Annual Premium Subtotal

STEP 4: Calculate the Waiver of Premium (WP) cost. If not applying for WP, premium is zero.

	\$895.00	C	Base Policy Annual Premium Subtotal
	1.4	X	1 + Cash Value Rider Factor (see CV factor table)
	<u>\$1,253.00</u>	=	Waiver of Premium Subtotal (before Waiver of Premium)
	.15	X	Waiver of Premium Factor (see WP factor table)
	<u>\$187.95</u>	=	D Waiver of Premium Cost

STEP 5: Calculate the Total Annual Premium with Cash Value Rider

	\$895.00	C	Base Policy Annual Premium Subtotal
	187.95	+	D Waiver of Premium Cost
	\$0.00	+	Accelerated Death Benefit Rider (no cost)
	<u>\$1082.95</u>	=	Premium Subtotal (before CV Rider)
	1.4	X	1 + Cash Value Rider Factor (see CV factor table)
	<u>\$1516.13</u>	=	E Total Annual Premium with Cash Value Rider

STEP 6: Calculate the Total Modal Premium Payment

	\$1516.13	E	Total Annual Premium with Cash Value Rider
	.08333	X	Premium Payment Mode (Annual: 1, Semiannual: 0.5, Quarterly: 0.25, Monthly: 0.08333)
	<u>\$126.34</u>	=	Total Modal Premium Payment

15-YEAR LEVEL RATE GUARANTEE

Face Amount: \$100,00 – \$249,999

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE						FEMALE									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
19	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
20	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
21	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
22	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
23	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
24	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
25	.68	.77	1.09	1.35	1.55	1.80	2.70	3.15	.51	.65	1.00	1.04	1.16	1.46	1.92	2.21
26	.68	.77	1.09	1.35	1.55	1.84	2.70	3.15	.52	.65	1.00	1.05	1.17	1.50	1.93	2.23
27	.69	.77	1.09	1.35	1.55	1.87	2.70	3.15	.52	.65	1.00	1.05	1.17	1.53	1.94	2.24
28	.69	.77	1.09	1.35	1.55	1.92	2.70	3.15	.53	.67	1.00	1.05	1.17	1.56	1.97	2.27
29	.70	.77	1.09	1.36	1.57	1.96	2.70	3.15	.55	.67	1.00	1.07	1.20	1.59	1.98	2.29
30	.71	.77	1.09	1.37	1.58	2.02	2.70	3.15	.56	.67	1.00	1.07	1.20	1.64	1.99	2.30
31	.72	.79	1.11	1.41	1.62	2.11	2.75	3.21	.56	.68	1.02	1.15	1.29	1.65	2.05	2.37
32	.73	.80	1.13	1.45	1.67	2.18	2.79	3.26	.57	.69	1.04	1.20	1.35	1.70	2.12	2.45
33	.74	.82	1.15	1.49	1.72	2.28	2.84	3.32	.58	.73	1.08	1.22	1.37	1.71	2.19	2.54
34	.75	.84	1.18	1.54	1.78	2.34	2.88	3.37	.60	.74	1.10	1.25	1.41	1.71	2.23	2.59
35	.77	.87	1.21	1.60	1.85	2.36	2.92	3.41	.61	.76	1.13	1.31	1.48	1.71	2.31	2.68
36	.77	.88	1.25	1.71	1.98	2.46	3.10	3.63	.61	.79	1.20	1.38	1.56	1.84	2.48	2.89
37	.82	.94	1.35	1.87	2.16	2.61	3.28	3.85	.65	.86	1.28	1.50	1.70	1.98	2.64	3.08
38	.86	1.01	1.48	2.02	2.34	2.74	3.53	4.15	.70	.92	1.38	1.63	1.85	2.10	2.86	3.34
39	.92	1.12	1.61	2.16	2.50	2.88	3.83	4.51	.78	1.01	1.46	1.77	2.02	2.26	3.10	3.63
40	1.02	1.25	1.73	2.36	2.74	3.06	4.20	4.95	.84	1.10	1.53	1.92	2.19	2.46	3.37	3.95
41	1.12	1.37	1.93	2.53	2.93	3.37	4.67	5.51	.88	1.17	1.63	2.01	2.30	2.70	3.69	4.34
42	1.23	1.51	2.08	2.77	3.22	3.72	5.15	6.09	.92	1.26	1.74	2.20	2.52	2.96	3.96	4.66
43	1.37	1.67	2.25	2.98	3.46	4.12	5.70	6.75	.99	1.37	1.84	2.35	2.69	3.20	4.27	5.03
44	1.48	1.80	2.42	3.28	3.81	4.57	6.38	7.57	1.03	1.47	1.93	2.48	2.85	3.46	4.52	5.33
45	1.59	1.92	2.54	3.52	4.09	5.02	7.00	8.31	1.06	1.58	1.93	2.64	3.03	3.73	4.80	5.67
46	1.76	2.13	2.74	3.85	4.48	5.52	7.78	9.25	1.16	1.69	2.16	2.85	3.28	4.00	5.32	6.29
47	1.93	2.34	3.00	4.25	4.95	6.06	8.49	10.10	1.29	1.76	2.30	3.08	3.54	4.33	5.74	6.80
48	2.15	2.58	3.26	4.70	5.47	6.67	9.14	10.88	1.41	1.84	2.43	3.32	3.81	4.64	6.18	7.33
49	2.37	2.79	3.49	5.14	5.98	7.32	9.79	11.66	1.54	1.89	2.57	3.57	4.09	5.00	6.68	7.93
50	2.67	3.01	3.55	5.65	6.58	8.04	10.31	12.28	1.69	1.98	2.69	3.84	4.39	5.37	7.19	8.54
51	2.75	3.23	4.06	5.97	6.95	8.78	11.30	13.47	1.78	2.14	2.85	4.00	4.58	5.79	7.67	9.11
52	2.95	3.60	4.41	6.30	7.34	9.73	12.26	14.62	1.87	2.36	2.97	4.14	4.74	6.25	8.23	9.79
53	3.18	4.02	4.82	6.66	7.76	10.62	13.71	16.36	1.96	2.58	3.16	4.26	4.88	6.73	8.87	10.55
54	3.40	4.53	5.23	6.98	8.13	11.65	15.25	18.21	2.09	2.84	3.37	4.38	5.02	7.27	9.42	11.21
55	3.63	5.02	5.38	7.36	8.58	12.63	16.87	20.15	2.26	3.15	3.71	4.56	5.23	7.81	10.02	11.93
56	3.99	5.23	6.03	7.94	9.26	13.81	19.31	23.08	2.46	3.35	4.00	4.99	5.74	8.50	11.09	13.22
57	4.33	5.58	6.39	8.59	10.02	15.06	21.74	26.00	2.66	3.49	4.24	5.42	6.24	8.97	11.92	14.21
58	4.70	5.88	6.77	9.23	10.77	16.38	22.91	27.40	2.91	3.71	4.51	6.09	7.02	9.93	13.56	16.18
59	5.14	6.25	7.31	9.93	11.59	17.79	23.82	28.49	3.22	3.96	4.95	6.78	7.83	10.78	15.07	17.99
60	5.68	6.63	7.93	10.66	12.44	19.41	24.50	29.31	3.53	4.22	5.32	7.52	8.70	11.64	16.65	19.89
61	5.97	7.31	9.05	11.92	13.91	-	-	-	3.83	4.65	5.88	8.29	9.60	-	-	-
62	6.23	8.07	9.77	12.60	14.71	-	-	-	4.13	5.15	6.46	9.15	10.60	-	-	-
63	7.03	9.36	11.58	14.58	17.03	-	-	-	4.44	5.72	7.02	9.88	11.46	-	-	-
64	7.69	10.67	13.38	16.53	19.31	-	-	-	4.80	6.44	7.88	10.78	12.51	-	-	-
65	8.23	12.16	15.24	18.43	21.53	-	-	-	4.99	7.13	8.83	12.43	14.44	-	-	-

15-YEAR LEVEL RATE GUARANTEE

Face Amount: \$250,00 – \$499,999

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE						FEMALE									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
19	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
20	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
21	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
22	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
23	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
24	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
25	.49	.67	.94	1.20	1.40	1.60	2.50	3.00	.41	.55	.81	.89	1.04	1.26	1.72	2.06
26	.49	.67	.94	1.20	1.40	1.64	2.50	3.00	.42	.55	.81	.90	1.05	1.30	1.73	2.08
27	.50	.67	.94	1.20	1.40	1.67	2.50	3.00	.42	.55	.81	.90	1.05	1.33	1.74	2.09
28	.50	.67	.94	1.20	1.40	1.72	2.50	3.00	.43	.57	.81	.90	1.05	1.36	1.77	2.12
29	.51	.67	.94	1.21	1.42	1.76	2.50	3.00	.45	.57	.81	.92	1.08	1.39	1.78	2.14
30	.52	.67	.94	1.22	1.43	1.82	2.50	3.00	.46	.57	.81	.92	1.08	1.44	1.79	2.15
31	.53	.69	.96	1.26	1.47	1.91	2.55	3.06	.46	.58	.83	1.00	1.17	1.45	1.85	2.22
32	.54	.70	.98	1.30	1.52	1.98	2.59	3.11	.47	.59	.85	1.05	1.23	1.50	1.92	2.30
33	.55	.72	1.00	1.34	1.57	2.08	2.64	3.17	.48	.63	.89	1.07	1.25	1.51	1.99	2.39
34	.56	.74	1.03	1.39	1.63	2.14	2.68	3.22	.50	.64	.91	1.10	1.29	1.51	2.03	2.44
35	.58	.77	1.06	1.45	1.70	2.16	2.72	3.26	.51	.66	.94	1.16	1.36	1.51	2.11	2.53
36	.58	.78	1.10	1.56	1.83	2.26	2.90	3.48	.51	.69	1.01	1.23	1.44	1.64	2.28	2.74
37	.63	.84	1.20	1.72	2.01	2.41	3.08	3.70	.55	.76	1.09	1.35	1.58	1.78	2.44	2.93
38	.67	.91	1.33	1.87	2.19	2.54	3.33	4.00	.60	.82	1.19	1.48	1.73	1.90	2.66	3.19
39	.73	1.02	1.46	2.01	2.35	2.68	3.63	4.36	.68	.91	1.27	1.62	1.90	2.06	2.90	3.48
40	.83	1.15	1.58	2.21	2.59	2.86	4.00	4.80	.74	1.00	1.34	1.77	2.07	2.26	3.17	3.80
41	.93	1.27	1.78	2.38	2.78	3.17	4.47	5.36	.78	1.07	1.44	1.86	2.18	2.50	3.49	4.19
42	1.04	1.41	1.93	2.62	3.07	3.52	4.95	5.94	.82	1.16	1.55	2.05	2.40	2.76	3.76	4.51
43	1.18	1.57	2.10	2.83	3.31	3.92	5.50	6.60	.89	1.27	1.65	2.20	2.57	3.00	4.07	4.88
44	1.29	1.70	2.27	3.13	3.66	4.37	6.18	7.42	.93	1.37	1.74	2.33	2.73	3.26	4.32	5.18
45	1.40	1.82	2.39	3.37	3.94	4.82	6.80	8.16	.96	1.48	1.74	2.49	2.91	3.53	4.60	5.52
46	1.57	2.02	2.59	3.70	4.33	5.32	7.58	9.10	1.05	1.59	1.97	2.70	3.16	3.80	5.12	6.14
47	1.74	2.21	2.84	4.09	4.79	5.86	8.29	9.95	1.16	1.66</						

15-YEAR LEVEL RATE GUARANTEE

Face Amount: \$500,000 and Larger
Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE	MALE								FEMALE								
	AGE	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
19	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
20	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
21	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
22	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
23	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
24	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
25	49	.67	.94	1.19	1.39	1.59	2.49	2.99	.41	.55	.81	.88	1.03	1.25	1.71	2.05	
26	49	.67	.94	1.19	1.39	1.63	2.49	2.99	.42	.55	.81	.89	1.04	1.29	1.72	2.07	
27	50	.67	.94	1.19	1.39	1.66	2.49	2.99	.42	.55	.81	.89	1.04	1.32	1.73	2.08	
28	48	.66	.93	1.19	1.39	1.71	2.49	2.99	.43	.57	.81	.89	1.04	1.35	1.76	2.11	
29	48	.66	.93	1.20	1.41	1.75	2.49	2.99	.45	.57	.81	.91	1.07	1.38	1.77	2.13	
30	49	.66	.93	1.21	1.42	1.81	2.49	2.99	.46	.57	.81	.91	1.07	1.43	1.78	2.14	
31	49	.67	.94	1.25	1.46	1.90	2.54	3.05	.46	.58	.83	.99	1.16	1.44	1.84	2.21	
32	50	.67	.95	1.29	1.51	1.97	2.58	3.10	.47	.59	.85	1.04	1.22	1.49	1.91	2.29	
33	51	.69	.97	1.33	1.56	2.07	2.63	3.16	.48	.63	.89	1.06	1.24	1.50	1.98	2.38	
34	52	.71	1.00	1.38	1.62	2.13	2.67	3.21	.48	.64	.91	1.09	1.28	1.50	2.02	2.43	
35	54	.74	1.03	1.44	1.69	2.15	2.71	3.25	.48	.66	.94	1.15	1.35	1.50	2.10	2.52	
36	54	.75	1.07	1.55	1.82	2.25	2.89	3.47	.48	.69	1.01	1.22	1.43	1.63	2.27	2.73	
37	59	.82	1.18	1.71	2.00	2.40	3.07	3.69	.52	.76	1.09	1.34	1.57	1.77	2.43	2.92	
38	63	.90	1.32	1.86	2.18	2.53	3.32	3.99	.57	.82	1.19	1.47	1.72	1.89	2.65	3.18	
39	69	1.02	1.46	2.00	2.34	2.67	3.62	4.35	.65	.91	1.27	1.61	1.89	2.05	2.89	3.47	
40	79	1.15	1.58	2.20	2.58	2.85	3.99	4.79	.71	1.00	1.34	1.76	2.06	2.25	3.16	3.79	
41	90	1.27	1.78	2.37	2.77	3.16	4.46	5.35	.75	1.07	1.44	1.85	2.17	2.49	3.48	4.18	
42	1.01	1.41	1.93	2.61	3.06	3.51	4.94	5.93	.79	1.16	1.55	2.04	2.39	2.75	3.75	4.50	
43	1.14	1.57	2.10	2.82	3.30	3.91	5.49	6.59	.85	1.27	1.65	2.19	2.56	2.99	4.06	4.87	
44	1.25	1.70	2.27	3.12	3.65	4.36	6.17	7.41	.89	1.37	1.74	2.32	2.72	3.25	4.31	5.17	
45	1.36	1.82	2.39	3.36	3.93	4.81	6.79	8.15	.92	1.48	1.74	2.48	2.90	3.52	4.59	5.51	
46	1.53	2.00	2.57	3.69	4.32	5.31	7.57	9.09	1.01	1.59	1.97	2.69	3.15	3.79	5.11	6.13	
47	1.70	2.17	2.80	4.08	4.78	5.85	8.28	9.94	1.12	1.66	2.11	2.91	3.41	4.12	5.53	6.64	
48	1.92	2.39	3.05	4.52	5.29	6.46	8.93	10.72	1.22	1.74	2.24	3.14	3.68	4.43	5.97	7.17	
49	2.14	2.58	3.27	4.95	5.79	7.11	9.58	11.50	1.33	1.79	2.38	3.38	3.96	4.79	6.47	7.77	
50	2.43	2.78	3.32	5.45	6.38	7.83	10.10	12.12	1.45	1.88	2.50	3.64	4.26	5.16	6.98	8.38	
51	2.52	3.00	3.83	5.77	6.75	8.57	11.09	13.31	1.55	2.02	2.66	3.80	4.45	5.58	7.46	8.95	
52	2.72	3.37	4.18	6.10	7.14	9.52	12.05	14.46	1.64	2.22	2.78	3.94	4.61	6.04	8.02	9.63	
53	2.95	3.79	4.59	6.46	7.56	10.41	13.50	16.20	1.73	2.42	2.97	4.06	4.75	6.52	8.66	10.39	
54	3.17	4.30	5.00	6.78	7.93	11.44	15.04	18.05	1.86	2.66	3.18	4.18	4.89	7.06	9.21	11.05	
55	3.40	4.79	5.15	7.16	8.38	12.42	16.66	19.99	2.03	2.96	3.52	4.36	5.10	7.60	9.81	11.77	
56	3.76	5.00	5.80	7.74	9.06	13.60	19.10	22.92	2.23	3.15	3.80	4.79	5.61	8.29	10.88	13.06	
57	4.10	5.35	6.16	8.39	9.82	14.85	21.53	25.84	2.43	3.28	4.03	5.22	6.11	8.76	11.71	14.05	
58	4.47	5.65	6.54	9.03	10.57	16.17	22.70	27.24	2.68	3.49	4.29	5.89	6.89	9.72	13.35	16.02	
59	4.91	6.02	7.08	9.73	11.39	17.58	23.61	28.33	2.98	3.73	4.72	6.58	7.70	10.57	14.86	17.83	
60	5.45	6.40	7.70	10.46	12.24	19.20	24.29	29.15	3.29	3.98	5.08	7.32	8.57	11.43	16.44	19.73	
61	5.74	7.08	8.82	11.72	13.71	-	-	-	3.59	4.41	5.64	8.09	9.47	-	-	-	
62	6.00	7.84	9.54	12.40	14.51	-	-	-	3.89	4.91	6.22	8.95	10.47	-	-	-	
63	6.80	9.13	11.35	14.38	16.83	-	-	-	4.20	5.48	6.78	9.68	11.33	-	-	-	
64	7.46	10.44	13.15	16.33	19.11	-	-	-	4.56	6.20	7.64	10.58	12.38	-	-	-	
65	8.00	11.93	15.01	18.23	21.33	-	-	-	4.75	6.89	8.59	12.23	14.31	-	-	-	

20-YEAR LEVEL RATE GUARANTEE

Face Amount: \$100,000 – \$249,999
Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE	MALE								FEMALE								
	AGE	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
19	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
20	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
21	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
22	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
23	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
24	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
25	.84	.95	1.34	1.57	1.81	2.14	2.75	3.21	.58	.73	1.05	1.08	1.21	1.65	1.98	2.29	
26	.85	.95	1.37	1.57	1.81	2.14	2.76	3.22	.60	.73	1.05	1.08	1.21	1.66	2.03	2.35	
27	.86	.95	1.40	1.59	1.83	2.21	2.77	3.23	.60	.73	1.05	1.09	1.22	1.73	2.06	2.38	
28	.89	.96	1.40	1.59	1.83	2.22	2.78	3.25	.61	.73	1.05	1.10	1.23	1.77	2.09	2.42	
29	.90	.96	1.40	1.60	1.85	2.24	2.80	3.27	.62	.73	1.05	1.11	1.24	1.78	2.13	2.47	
30	.90	.96	1.40	1.60	1.85	2.26	2.81	3.28	.63	.73	1.05	1.11	1.24	1.85	2.17	2.51	
31	.92	1.00	1.43	1.71	1.98	2.38	2.98	3.49	.65	.76	1.12	1.18	1.33	1.92	2.29	2.66	
32	.93	1.02	1.45	1.76	2.03	2.47	3.19	3.74	.67	.80	1.18	1.24	1.40	1.99	2.42	2.81	
33	.95	1.07	1.49	1.83	2.12	2.62	3.39	3.98	.69	.83	1.24	1.33	1.50	2.12	2.57	2.99	
34	.98	1.09	1.53	1.87	2.16	2.79	3.58	4.21	.71	.89	1.28	1.43	1.62	2.17	2.72	3.17	
35	1.00	1.12	1.56	1.97	2.28	2.88	3.78	4.45	.73	.91	1.31	1.52	1.72	2.30	2.86	3.34	
36	1.01	1.18	1.64	2.08	2.41	3.07	4.03	4.75	.74	.94	1.45	1.58	1.79	2.45	3.01	3.52	
37	1.07	1.25	1.77	2.25	2.61	3.30	4.28	5.05	.77	1.00	1.49	1.71	1.95	2.58	3.17	3.71	
38	1.16	1.33	1.94	2.36	2.74	3.54	4.61	5.44	.83	1.07	1.58	1.83	2.09	2.75	3.35	3.93	
39	1.26	1.44	2.13	2.53	2.93	3.87	5.05	5.97	.91	1.15	1.66	1.95	2.23	2.95	3.63	4.27	
40	1.34	1.59	2.38	2.72	3.16	4.22	5.61	6.64	1.02	1.26	1.74	2.10	2.40	3.13	3.96	4.66	
41	1.46	1.72	2.55	2.94	3.41	4.59	6.21	7.36	1.10	1.33	1.85	2.25	2.58	3.40	4.37	5.15	
42	1.58	1.89	2.75	3.23	3.75	4.99	6.84	8.12	1.19	1.43	1.98	2.38	2.73	3.69	4.77	5.63	
43	1.69	2.06	2.94	3.52	4.09	5.54	7.53	8.95	1.29	1.54	2.09	2.55	2.93	4.01	5.30	6.27	
44	1.80	2.22	3.12	3.80	4.42	6.09	8.42	10.01	1.40	1.67	2.22	2.69	3.09	4.34	5.82	6.89	
45	1.92	2.40	3.31	4.10	4.77	6.73	9.21	10.96	1.48	1.77	2.38	2.85	3.28	4.73	6.36	7.54	

20-YEAR LEVEL RATE GUARANTEE

Face Amount: \$250,000 – \$499,999

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE								FEMALE							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
19	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
20	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
21	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
22	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
23	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
24	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
25	.65	.85	1.19	1.42	1.66	1.94	2.55	3.06	.48	.63	.86	.93	1.09	1.45	1.78	2.14
26	.66	.85	1.22	1.42	1.66	1.94	2.56	3.07	.50	.63	.86	.93	1.09	1.46	1.83	2.20
27	.67	.85	1.25	1.44	1.68	2.01	2.57	3.08	.50	.63	.86	.94	1.10	1.53	1.86	2.23
28	.70	.86	1.25	1.44	1.68	2.02	2.58	3.10	.51	.63	.86	.95	1.11	1.57	1.89	2.27
29	.71	.86	1.25	1.45	1.70	2.04	2.60	3.12	.52	.63	.86	.96	1.12	1.58	1.93	2.32
30	.71	.86	1.25	1.45	1.70	2.06	2.61	3.13	.53	.63	.86	.96	1.12	1.65	1.97	2.36
31	.73	.90	1.28	1.56	1.83	2.18	2.78	3.34	.55	.66	.93	1.03	1.21	1.72	2.09	2.51
32	.74	.92	1.30	1.61	1.88	2.27	2.99	3.59	.57	.70	.99	1.09	1.28	1.79	2.22	2.66
33	.76	.97	1.34	1.68	1.97	2.42	3.19	3.83	.59	.73	1.05	1.18	1.38	1.92	2.37	2.84
34	.79	.99	1.38	1.72	2.01	2.59	3.38	4.06	.61	.79	1.09	1.28	1.50	1.97	2.52	3.02
35	.81	1.02	1.41	1.82	2.13	2.68	3.58	4.30	.63	.81	1.12	1.37	1.60	2.10	2.66	3.19
36	.82	1.08	1.49	1.93	2.26	2.87	3.83	4.60	.64	.84	1.26	1.43	1.67	2.25	2.81	3.37
37	.88	1.15	1.62	2.10	2.46	3.10	4.08	4.90	.67	.90	1.30	1.56	1.83	2.38	2.97	3.56
38	.97	1.23	1.79	2.21	2.59	3.34	4.41	5.29	.73	.97	1.39	1.68	1.97	2.55	3.15	3.78
39	1.07	1.34	1.98	2.38	2.78	3.67	4.85	5.82	.81	1.05	1.47	1.80	2.11	2.75	3.43	4.12
40	1.15	1.49	2.23	2.57	3.01	4.02	5.41	6.49	.92	1.16	1.55	1.95	2.28	2.93	3.76	4.51
41	1.27	1.62	2.40	2.79	3.26	4.39	6.01	7.21	1.00	1.23	1.66	2.10	2.46	3.20	4.17	5.00
42	1.39	1.79	2.60	3.08	3.60	4.79	6.64	7.97	1.09	1.33	1.79	2.23	2.61	3.49	4.57	5.48
43	1.50	1.96	2.79	3.37	3.94	5.34	7.33	8.80	1.19	1.44	1.90	2.40	2.81	3.81	5.10	6.12
44	1.61	2.12	2.97	3.65	4.27	5.89	8.22	9.86	1.30	1.57	2.03	2.54	2.97	4.14	5.62	6.74
45	1.73	2.30	3.16	3.95	4.62	6.53	9.01	10.81	1.38	1.67	2.19	2.70	3.16	4.53	6.16	7.39
46	1.88	2.45	3.41	4.31	5.04	7.13	9.95	11.94	1.47	1.78	2.33	2.94	3.44	4.89	6.69	8.03
47	2.05	2.66	3.63	4.77	5.58	7.81	10.85	13.02	1.62	1.96	2.52	3.16	3.70	5.24	7.09	8.51
48	2.23	2.90	3.89	5.20	6.08	8.57	11.64	13.97	1.77	2.13	2.75	3.41	3.99	5.63	7.45	8.94
49	2.41	3.11	4.19	5.65	6.61	9.33	12.45	14.94	1.91	2.31	2.96	3.64	4.26	6.08	7.88	9.46
50	2.66	3.37	4.53	6.17	7.22	10.06	13.08	15.70	2.12	2.51	3.13	3.93	4.60	6.51	8.28	9.94
51	2.77	3.69	4.85	6.82	7.98	10.92	13.95	16.74	2.28	2.70	3.37	4.25	4.97	7.13	8.86	10.63
52	3.00	4.09	5.32	7.52	8.80	11.79	14.69	17.63	2.46	2.91	3.64	4.53	5.30	7.80	9.51	11.41
53	3.34	4.41	5.85	7.87	9.21	12.75	16.01	19.21	2.67	3.18	3.89	4.83	5.65	8.56	10.27	12.32
54	3.63	4.88	6.42	8.66	10.13	13.85	17.38	20.86	2.99	3.45	4.21	5.19	6.07	9.35	10.96	13.15
55	3.94	5.38	7.10	9.62	11.26	14.89	18.69	22.43	3.25	3.79	4.59	5.53	6.47	10.24	11.73	14.08
56	4.19	5.72	7.61	10.33	12.09	-	-	-	3.39	4.09	5.04	5.88	6.88	-	-	-
57	4.75	6.12	8.16	11.25	13.16	-	-	-	3.68	4.52	5.48	6.38	7.46	-	-	-
58	5.20	6.53	8.75	11.77	13.77	-	-	-	3.93	4.79	5.92	7.15	8.37	-	-	-
59	5.69	7.10	9.46	12.56	14.70	-	-	-	4.23	5.23	6.31	7.88	9.22	-	-	-
60	6.12	7.82	10.43	13.89	16.25	-	-	-	4.62	5.74	6.88	8.64	10.11	-	-	-

20-YEAR LEVEL RATE GUARANTEE

Face Amount: \$500,000 and Larger

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE								FEMALE							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
19	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
20	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
21	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
22	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
23	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
24	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
25	.65	.85	1.15	1.41	1.65	1.93	2.54	3.05	.48	.63	.85	.92	1.08	1.44	1.77	2.13
26	.66	.85	1.18	1.41	1.65	1.93	2.55	3.06	.50	.63	.85	.92	1.08	1.45	1.82	2.19
27	.67	.85	1.21	1.43	1.67	2.00	2.56	3.07	.50	.63	.85	.93	1.09	1.52	1.85	2.22
28	.68	.85	1.21	1.43	1.67	2.01	2.57	3.09	.51	.63	.85	.94	1.10	1.56	1.88	2.26
29	.68	.85	1.21	1.44	1.69	2.03	2.59	3.11	.52	.63	.85	.95	1.11	1.57	1.92	2.31
30	.68	.85	1.21	1.44	1.69	2.05	2.60	3.12	.53	.63	.85	.95	1.11	1.64	1.96	2.35
31	.69	.88	1.24	1.55	1.82	2.17	2.77	3.33	.55	.66	.92	1.02	1.20	1.71	2.08	2.50
32	.70	.89	1.26	1.60	1.87	2.26	2.98	3.58	.57	.70	.98	1.08	1.27	1.78	2.21	2.65
33	.72	.94	1.30	1.67	1.96	2.41	3.18	3.82	.59	.73	1.04	1.17	1.37	1.91	2.36	2.83
34	.75	.96	1.34	1.71	2.00	2.58	3.37	4.05	.59	.79	1.08	1.27	1.49	1.96	2.51	3.01
35	.77	.99	1.37	1.81	2.12	2.67	3.57	4.29	.60	.81	1.11	1.36	1.59	2.09	2.65	3.18
36	.78	1.05	1.45	1.92	2.25	2.86	3.82	4.59	.61	.84	1.25	1.42	1.66	2.24	2.80	3.36
37	.84	1.13	1.58	2.09	2.45	3.09	4.07	4.89	.64	.90	1.29	1.55	1.82	2.37	2.96	3.55
38	.93	1.22	1.75	2.20	2.58	3.33	4.40	5.28	.70	.97	1.38	1.67	1.96	2.54	3.14	3.77
39	1.03	1.34	1.94	2.37	2.77	3.66	4.84	5.81	.78	1.05	1.46	1.79	2.10	2.74	3.42	4.11
40	1.11	1.49	2.19	2.56	3.00	4.01	5.40	6.48	.89	1.16	1.53	1.94	2.27	2.92	3.75	4.50
41	1.24	1.62	2.36	2.78	3.25	4.38	6.00	7.20	.97	1.23	1.64	2.09	2.45	3.19	4.16	4.99
42	1.36	1.79	2.56	3.07	3.59	4.78	6.63	7.96	1.06	1.33	1.76	2.22	2.60	3.48	4.56	5.47
43	1.47	1.96	2.75	3.36	3.93	5.33	7.32	8.79	1.15	1.44	1.87	2.39	2.80	3.80	5.09	6.11
44	1.59	2.12	2.93	3.64	4.26	5.88	8.21	9.85	1.26	1.57	2.00	2.53	2.96	4.13	5.61	6.73
45	1.72	2.30	3.12	3.94	4.61	6.52	9.00	10.80	1.34	1.67	2.15	2.69	3.15	4.52	6.15	7.38
46	1.87	2.43	3.37	4.30	5.03	7.12	9.94	11.93	1.43	1.78	2.29	2.93	3.43	4.88	6.68	8.02
47	2.04	2.62	3.59	4.76	5.57	7.80	10.84	13.01	1.58	1.96	2.48	3.15	3.69	5.23	7.08	8.50
48	2.22	2.86	3.85	5.19	6.07	8.56	11.63	13.96	1.73	2.13	2.71	3.40	3.98	5.62	7.44	8.93
49	2.40	3.07	4.15	5.64	6.60	9.32	12.44	14.93	1.87	2.31	2.92	3.63	4.25	6.07	7.87	9.45
50	2.65	3.33	4.49	6.16	7.21	10.05	13.07	15.69	2.07	2.51	3.09	3.92	4.59	6.50	8.27	9.93
51	2.76	3.65	4.81	6.81	7.97	10.91	13.94	16.73	2.24	2.70	3.33	4.24	4.96	7.12	8.85	10.62
52	2.99	4.05	5.28	7.51	8.79	11.78	14.68	17.62	2.42	2.91	3					

30-YEAR LEVEL RATE GUARANTEE

Face Amount: \$100,000 – \$249,999

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE								FEMALE							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
19	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
20	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
21	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
22	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
23	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
24	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
25	.99	1.26	1.60	2.01	2.30	3.02	4.34	5.09	.78	1.03	1.18	1.49	1.71	2.31	3.37	3.94
26	1.00	1.28	1.65	2.01	2.30	3.06	4.37	5.12	.81	1.03	1.20	1.49	1.71	2.37	3.38	3.95
27	1.03	1.30	1.70	2.01	2.30	3.11	4.40	5.16	.84	1.03	1.22	1.49	1.71	2.44	3.38	3.95
28	1.04	1.30	1.73	2.01	2.30	3.20	4.42	5.18	.87	1.03	1.24	1.49	1.71	2.50	3.39	3.96
29	1.06	1.30	1.75	2.01	2.30	3.29	4.45	5.22	.91	1.03	1.26	1.49	1.71	2.57	3.39	3.96
30	1.08	1.30	1.77	2.01	2.30	3.39	4.48	5.26	.93	1.03	1.28	1.49	1.71	2.65	3.41	3.98
31	1.14	1.34	1.78	2.04	2.33	3.48	4.63	5.44	.96	1.07	1.29	1.50	1.72	2.70	3.48	4.07
32	1.20	1.37	1.79	2.11	2.41	3.60	4.79	5.63	.98	1.12	1.31	1.54	1.77	2.77	3.59	4.20
33	1.26	1.41	1.88	2.17	2.48	3.74	4.96	5.83	1.03	1.19	1.31	1.57	1.80	2.83	3.68	4.31
34	1.34	1.45	1.89	2.26	2.59	3.90	5.18	6.10	1.08	1.24	1.33	1.64	1.89	2.93	3.82	4.48
35	1.38	1.54	1.89	2.41	2.76	4.07	5.45	6.42	1.11	1.29	1.34	1.68	1.93	3.07	3.98	4.67
36	1.47	1.65	2.05	2.54	2.92	4.42	5.86	6.91	1.17	1.34	1.42	1.79	2.06	3.28	4.27	5.02
37	1.57	1.77	2.15	2.71	3.12	4.78	6.33	7.48	1.22	1.42	1.52	1.91	2.20	3.52	4.63	5.45
38	1.67	1.90	2.29	2.91	3.35	5.19	6.86	8.11	1.30	1.50	1.60	2.03	2.34	3.80	5.01	5.90
39	1.77	2.04	2.45	3.12	3.59	5.62	7.45	8.82	1.38	1.59	1.74	2.22	2.57	4.07	5.42	6.40
40	1.87	2.20	2.67	3.37	3.89	6.11	8.03	9.52	1.47	1.70	1.83	2.39	2.76	4.35	5.83	6.89
41	2.04	2.36	2.90	3.72	4.30	6.87	8.77	10.40	1.54	1.81	1.99	2.59	3.00	4.85	6.33	7.49
42	2.21	2.55	3.17	4.12	4.76	7.62	9.54	11.33	1.67	1.94	2.13	2.74	3.17	5.37	6.84	8.10
43	2.38	2.75	3.48	4.56	5.28	8.43	10.38	12.34	1.76	2.04	2.35	2.97	3.44	5.95	7.38	8.75
44	2.56	2.93	3.82	5.03	5.83	9.24	11.21	13.33	1.82	2.12	2.60	3.27	3.79	6.55	7.93	9.41
45	2.74	3.15	4.21	5.54	6.43	10.09	12.08	14.38	1.90	2.24	2.85	3.68	4.27	7.21	8.55	10.15
46	3.06	3.30	4.66	6.04	7.01	-	-	-	2.12	2.42	3.09	4.06	4.72	-	-	-
47	3.31	3.46	5.11	6.52	7.57	-	-	-	2.29	2.64	3.31	4.42	5.14	-	-	-
48	3.61	3.78	5.57	7.02	8.16	-	-	-	2.50	2.91	3.60	4.82	5.61	-	-	-
49	3.98	4.24	6.13	7.72	8.98	-	-	-	2.67	3.17	3.87	5.16	6.01	-	-	-
50	4.42	4.83	6.67	8.35	9.71	-	-	-	2.82	3.45	4.21	5.58	6.50	-	-	-

30-YEAR LEVEL RATE GUARANTEE

Face Amount: \$250,000 – \$499,999

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE								FEMALE							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
19	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
20	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
21	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
22	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
23	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
24	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
25	.82	1.10	1.45	1.86	2.18	2.82	4.14	4.97	.59	.85	1.05	1.36	1.59	2.12	3.18	3.82
26	.83	1.12	1.50	1.86	2.18	2.86	4.17	5.00	.62	.85	1.07	1.36	1.59	2.18	3.19	3.83
27	.86	1.14	1.55	1.86	2.18	2.91	4.20	5.04	.65	.85	1.09	1.36	1.59	2.25	3.19	3.83
28	.87	1.14	1.58	1.86	2.18	3.00	4.22	5.06	.68	.85	1.11	1.36	1.59	2.31	3.20	3.84
29	.89	1.14	1.60	1.86	2.18	3.09	4.25	5.10	.72	.85	1.13	1.36	1.59	2.38	3.20	3.84
30	.91	1.14	1.62	1.86	2.18	3.19	4.28	5.14	.74	.85	1.15	1.36	1.59	2.46	3.22	3.86
31	.97	1.18	1.63	1.89	2.21	3.28	4.43	5.32	.77	.89	1.16	1.37	1.60	2.51	3.29	3.95
32	1.03	1.21	1.64	1.96	2.29	3.40	4.59	5.51	.79	.94	1.18	1.41	1.65	2.58	3.40	4.08
33	1.09	1.25	1.73	2.02	2.36	3.54	4.76	5.71	.84	1.01	1.18	1.44	1.68	2.64	3.49	4.19
34	1.17	1.29	1.74	2.11	2.47	3.70	4.98	5.98	.89	1.06	1.20	1.51	1.77	2.74	3.63	4.36
35	1.21	1.38	1.74	2.26	2.64	3.87	5.25	6.30	.92	1.11	1.21	1.55	1.81	2.88	3.79	4.55
36	1.30	1.49	1.90	2.39	2.80	4.22	5.66	6.79	.98	1.16	1.29	1.66	1.94	3.09	4.08	4.90
37	1.40	1.61	2.00	2.56	3.00	4.58	6.13	7.36	1.03	1.24	1.39	1.78	2.08	3.33	4.44	5.33
38	1.50	1.74	2.14	2.76	3.23	4.99	6.66	7.99	1.11	1.32	1.47	1.90	2.22	3.61	4.82	5.78
39	1.60	1.88	2.30	2.97	3.47	5.42	7.25	8.70	1.19	1.41	1.61	2.09	2.45	3.88	5.23	6.28
40	1.70	2.04	2.52	3.22	3.77	5.91	7.83	9.40	1.28	1.52	1.70	2.26	2.64	4.16	5.64	6.77
41	1.87	2.20	2.75	3.57	4.18	6.67	8.57	10.28	1.35	1.63	1.86	2.46	2.88	4.66	6.14	7.37
42	2.04	2.39	3.02	3.97	4.64	7.42	9.34	11.21	1.48	1.76	2.00	2.61	3.05	5.18	6.65	7.98
43	2.21	2.59	3.33	4.41	5.16	8.23	10.18	12.22	1.57	1.86	2.22	2.84	3.32	5.76	7.19	8.63
44	2.39	2.77	3.67	4.88	5.71	9.04	11.01	13.21	1.63	1.94	2.47	3.14	3.67	6.36	7.74	9.29
45	2.57	2.99	4.06	5.39	6.31	9.89	11.88	14.26	1.71	2.06	2.72	3.55	4.15	7.02	8.36	10.03
46	2.89	3.14	4.51	5.89	6.89	-	-	-	1.93	2.24	2.96	3.93	4.60	-	-	-
47	3.14	3.30	4.96	6.37	7.45	-	-	-	2.10	2.46	3.18	4.29	5.02	-	-	-
48	3.44	3.62	5.42	6.87	8.04	-	-	-	2.31	2.73	3.47	4.69	5.49	-	-	-
49	3.81	4.08	5.98	7.57	8.86	-	-	-	2.48	2.99	3.74	5.03	5.89	-	-	-
50	4.25	4.67	6.52	8.20	9.59	-	-	-	2.63	3.27	4.08	5.45	6.38	-	-	-

30-YEAR LEVEL RATE GUARANTEE

Face Amount: \$500,000 and Larger

Annual Rates per \$1,000 – Add \$60 Policy Fee

ISSUE AGE	MALE								FEMALE							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
19	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
20	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
21	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
22	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
23	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
24	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
25	.79	1.08	1.44	1.85	2.17	2.81	4.13	4.96	.57	.83	1.04	1.35	1.58	2.11	3.17	3.81
26	.80	1.10	1.49	1.85	2.17	2.85	4.16	4.99	.60	.83	1.06	1.35	1.58	2.17	3.18	3.82
27	.83	1.12	1.54	1.85	2.17	2.90	4.19	5.03	.63	.83	1.08	1.35	1.58	2.24	3.18	3.82
28	.84	1.12	1.57	1.85	2.17	2.99	4.21	5.05	.66	.83	1.10	1.35	1.58	2.30	3.19	3.83
29	.86	1.12	1.59	1.85	2.17	3.08	4.24	5.09	.70	.83	1.12	1.35	1.58	2.37	3.19	3.83
30	.88	1.12	1.61	1.85	2.17	3.18	4.27	5.13	.72	.83	1.14	1.35	1.58	2.45	3.21	3.85
31	.94	1.16	1.62	1.88	2.20	3.27	4.42	5.31	.75	.87	1.15	1.36	1.59	2.50	3.28	3.94
32	1.00	1.19	1.63	1.95	2.28	3.39	4.58	5.50	.77	.92	1.17	1.40	1.64	2.57	3.39	4.07
33	1.06	1.23	1.72	2.01	2.35	3.53	4.75	5.70	.82	.99	1.17	1.43	1.67	2.63	3.48	4.18
34	1.14	1.27	1.73	2.10	2.46	3.69	4.97	5.97	.87	1.04	1.19	1.50	1.76	2.73	3.62	4.35
35	1.18	1.36	1.73	2.25	2.63	3.86	5.24	6.29	.90	1.09	1.20	1.54	1.80	2.87	3.78	4.54
36	1.27	1.47	1.89	2.38	2.79	4.21	5.65	6.78	.96	1.14	1.28	1.65	1.93	3.08	4.07	4.89
37	1.37	1.59	1.99	2.55	2.99	4.57	6.12	7.35	1.01	1.22	1.38	1.77	2.07	3.32	4.43	5.32
38	1.47	1.72	2.13	2.75	3.22	4.98	6.65	7.98	1.09	1.30	1.46	1.89	2.21	3.60	4.81	5.77
39	1.57	1.86	2.29	2.96	3.46	5.41	7.24	8.69	1.17	1.39	1.60	2.08	2.44	3.87	5.22	6.27
40	1.67	2.02	2.51	3.21	3.76	5.90	7.82	9.39	1.26	1.50	1.69	2.25	2.63	4.15	5.63	6.76
41	1.84	2.18	2.74	3.56	4.17	6.66	8.56	10.27	1.33	1.61	1.85	2.45	2.87	4.65	6.13	7.36
42	2.01	2.37	3.01	3.96	4.63	7.41	9.33	11.20	1.46	1.74	1.99	2.60	3.04	5.17	6.64	7.97
43	2.18	2.57	3.32	4.40	5.15	8.22	10.17	12.21	1.55	1.84	2.21	2.83	3.31	5.75	7.18	8.62
44	2.36	2.75	3.66	4.87	5.70	9.03	11.00	13.20	1.61	1.92	2.46	3.13	3.66	6.35	7.73	9.28
45	2.54	2.97	4.05	5.38	6.30	9.88	11.87	14.25	1.69	2.04	2.71	3.54	4.14	7.01	8.35	10.02
46	2.86	3.12	4.50	5.88	6.88	-	-	-	1.91	2.22	2.95	3.92	4.59	-	-	-
47	3.11	3.28	4.95	6.36	7.44	-	-	-	2.08	2.44	3.17	4.28	5.01	-	-	-
48	3.41	3.60	5.41	6.86	8.03	-	-	-	2.29	2.71	3.46	4.68	5.48	-	-	-
49	3.78	4.06	5.97	7.56	8.85	-	-	-	2.46	2.97	3.73	5.02	5.88	-	-	-
50	4.22	4.65	6.51	8.19	9.58	-	-	-	2.61	3.25	4.07	5.44	6.37	-	-	-

CASH VALUE FACTORS 15-Year Male

ISSUE AGE	BASIC						ENHANCED						SNU			CNU									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
18	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
19	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
20	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
21	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
22	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
23	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
24	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
25	2.00	1.90	1.93	1.96	1.96	2.00	1.78	1.78	2.17	2.07	2.10	2.13	2.13	2.17	1.95	1.95									
26	2.06	1.96	1.93	1.96	1.96	2.00	1.78	1.78	2.23	2.13	2.10	2.13	2.13	2.17	1.95	1.95									
27	2.12	2.03	1.93	1.96	1.96	2.00	1.78	1.78	2.29	2.20	2.10	2.13	2.13	2.17	1.95	1.95									
28	2.18	2.10	1.93	1.96	1.96	2.00	1.78	1.78	2.35	2.27	2.10	2.13	2.13	2.17	1.95	1.95									
29	2.24	2.17	1.93	1.96	1.96	2.00	1.78	1.78	2.41	2.34	2.10	2.13	2.13	2.17	1.95	1.95									
30	2.30	2.23	1.93	1.96	1.96	2.00	1.78	1.78	2.47	2.40	2.10	2.13	2.13	2.17	1.95	1.95									
31	2.42	2.34	2.00	1.98	1.98	2.05	1.89	1.89	2.58	2.50	2.16	2.14	2.14	2.21	2.05	2.05									
32	2.54	2.45	2.07	2.00	2.00	2.10	2.00	2.00	2.70	2.61	2.23	2.16	2.16	2.26	2.16	2.16									
33	2.66	2.56	2.14	2.03	2.03	2.16	2.11	2.11	2.82	2.72	2.30	2.19	2.19	2.32	2.27	2.27									
34	2.78	2.68	2.21	2.06	2.06	2.22	2.23	2.23	2.94	2.84	2.37	2.22	2.22	2.38	2.39	2.39									
35	2.90	2.80	2.28	2.10	2.10	2.28	2.34	2.34	3.06	2.96	2.44	2.26	2.26	2.44	2.50	2.50									
36	2.90	2.76	2.26	2.07	2.07	2.31	2.34	2.34	3.05	2.91	2.41	2.22	2.22	2.46	2.49	2.49									
37	2.90	2.72	2.24	2.04	2.04	2.35	2.35	2.35	3.05	2.87	2.39	2.19	2.19	2.50	2.50	2.50									
38	2.90	2.68	2.23	2.01	2.01	2.39	2.35	2.35	3.04	2.82	2.37	2.15	2.15	2.53	2.49	2.49									
39	2.90	2.64	2.21	1.97	1.97	2.43	2.35	2.35	3.04	2.78	2.35	2.11	2.11	2.57	2.49	2.49									
40	2.90	2.59	2.20	1.93	1.93	2.47	2.35	2.35	3.03	2.72	2.33	2.06	2.06	2.60	2.48	2.48									
41	2.76	2.50	2.20	1.89	1.89	2.38	2.26	2.26	2.89	2.63	2.33	2.02	2.02	2.51	2.39	2.39									
42	2.62	2.41	2.20	1.85	1.85	2.29	2.17	2.17	2.74	2.53	2.32	1.97	1.97	2.41	2.29	2.29									
43	2.48	2.32	2.20	1.80	1.80	2.20	2.08	2.08	2.60	2.44	2.32	1.92	1.92	2.32	2.20	2.20									
44	2.33	2.23	2.20	1.75	1.75	2.10	1.99	1.99	2.45	2.35	2.32	1.87	1.87	2.22	2.11	2.11									
45	2.18	2.15	2.20	1.70	1.70	2.00	1.90	1.90	2.3	2.27	2.32	1.82	1.82	2.12	2.02	2.02									
46	2.12	2.13	2.20	1.70	1.70	1.97	1.89	1.89	2.24	2.25	2.32	1.82	1.82	2.09	2.01	2.01									
47	2.07	2.11	2.20	1.70	1.70	1.93	1.88	1.88	2.18	2.22	2.31	1.81	1.81	2.04	1.99	1.99									
48	2.02	2.09	2.20	1.70	1.70	1.89	1.86	1.86	2.13	2.20	2.31	1.81	1.81	2.00	1.97	1.97									
49	1.97	2.07	2.20	1.70	1.70	1.85	1.84	1.84	2.08	2.18	2.31	1.81	1.81	1.96	1.95	1.95									
50	1.92	2.05	2.20	1.70	1.70	1.81	1.82	1.82	2.03	2.16	2.31	1.81	1.81	1.92	1.93	1.93									
51	1.92	2.01	2.20	1.70	1.70	1.77	1.78	1.78	2.03	2.12	2.31	1.81	1.81	1.88	1.89	1.89									
52	1.92	1.97	2.20	1.70	1.70	1.73	1.73	1.73	2.03	2.08	2.31	1.81	1.81	1.84	1.84	1.84									
53	1.92	1.93	2.20	1.70	1.70	1.69	1.68	1.68	2.03	2.04	2.31	1.81	1.81	1.8	1.79	1.79									
54	1.92	1.89	2.20	1.70	1.70	1.64	1.63	1.63	2.03	2.00	2.31	1.81	1.81	1.75	1.74	1.74									
55	1.92	1.86	2.20	1.70	1.70	1.60	1.58	1.58	2.03	1.97	2.31	1.81	1.81	1.71	1.69	1.69									
56	1.92	1.86	2.16	1.70	1.70	1.57	1.55	1.55	2.03	1.97	2.27	1.81	1.81	1.68	1.66	1.66									
57	1.92	1.86	2.12	1.70	1.70	1.54	1.51	1.51	2.03	1.97	2.23	1.81	1.81	1.65	1.62	1.62									
58	1.92	1.86	2.08	1.70	1.70	1.51	1.48	1.48	2.03	1.97	2.19	1.81	1.81	1.62	1.59	1.59									
59	1.92	1.86	2.03	1.70	1.70	1.47	1.44	1.44	2.03	1.97	2.14	1.81	1.81	1.58	1.55	1.55									
60	1.92	1.86	1.98	1.70	1.70	1.44	1.41	1.41	2.03	1.97	2.09	1.81	1.81	1.55	1.52	1.52									
61	1.92	1.85	1.86	1.64	1.64	-	-	-	2.03	1.96	1.97	1.75	1.75	-	-	-									
62	1.92	1.84	1.74	1.58	1.58	-	-	-	2.03	1.95	1.85	1.69	1.69	-	-	-									
63	1.92	1.83	1.62	1.52	1.52	-	-	-	2.03	1.94	1.73	1.63	1.63	-	-	-									
64	1.92	1.81	1.50	1.45	1.45	-	-	-	2.03	1.92	1.61	1.56	1.56	-	-	-									
65	1.92	1.80	1.38	1.38	1.38	-	-	-	2.03	1.91	1.49	1.49	1.49	-	-	-									

CASH VALUE FACTORS 15-Year Female

ISSUE AGE	BASIC						ENHANCED						SNU			CNU									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	
18	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
19	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
20	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
21	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
22	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
23	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
24	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
25	1.98	1.95	1.50	2.00	2.00	1.60	1.69	1.69	2.15	2.12	1.67	2.17	2.17	1.77	1.86	1.86									
26	2.07	2.05	1.57	2.00	2.00	1.60	1.69	1.69	2.24	2.22	1.74	2.17	2.17	1.77	1.86	1.86									
27	2.16	2.15	1.64	2.00	2.00	1.60	1.69	1.69	2.33	2.32	1.81	2.17	2.17	1.77	1.86	1.86									
28	2.25	2.25	1.72	2.00	2.00	1.60	1.69	1.69	2.42	2.42	1.89	2.17	2.17	1.77	1.86	1.86									
29	2.34	2.35	1.80	2.00	2.00	1.60	1.69	1.69	2.51	2.52	1.97	2.17	2.17	1.77	1.86	1.86									
30	2.44	2.45	1.88	2.00	2.00	1.60	1.69	1.69	2.61	2.62	2.05	2.17	2.17	1.77	1.86	1.86									
31	2.53	2.50	1.92	2.00	2.00	1.74	1.7																		

CASH VALUE FACTORS
20-Year Male

ISSUE AGE	BASIC						ENHANCED									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
19	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
20	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
21	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
22	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
23	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
24	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
25	.80	.80	.70	.70	.70	.80	.80	.80	.97	.97	.87	.87	.87	.97	.97	.97
26	.80	.80	.70	.70	.70	.82	.82	.82	.97	.97	.87	.87	.87	.99	.99	.99
27	.80	.80	.70	.70	.70	.83	.83	.83	.97	.97	.87	.87	.87	1.00	1.00	1.00
28	.80	.80	.70	.70	.70	.85	.85	.85	.97	.97	.87	.87	.87	1.02	1.02	1.02
29	.80	.80	.70	.70	.70	.86	.86	.86	.97	.97	.87	.87	.87	1.03	1.03	1.03
30	.80	.80	.70	.70	.70	.88	.88	.88	.97	.97	.87	.87	.87	1.05	1.05	1.05
31	.80	.80	.70	.70	.70	.88	.88	.88	.96	.96	.86	.86	.86	1.04	1.04	1.04
32	.80	.80	.70	.70	.70	.88	.88	.88	.96	.96	.86	.86	.86	1.04	1.04	1.04
33	.80	.80	.70	.70	.70	.88	.88	.88	.96	.96	.86	.86	.86	1.04	1.04	1.04
34	.80	.80	.70	.70	.70	.88	.88	.88	.96	.96	.86	.86	.86	1.04	1.04	1.04
35	.80	.80	.70	.70	.70	.88	.88	.88	.96	.96	.86	.86	.86	1.04	1.04	1.04
36	.80	.80	.72	.71	.71	.88	.88	.88	.95	.95	.87	.86	.86	1.03	1.03	1.03
37	.80	.80	.74	.72	.72	.88	.88	.88	.95	.95	.89	.87	.87	1.03	1.03	1.03
38	.80	.80	.76	.73	.73	.88	.88	.88	.94	.94	.90	.87	.87	1.02	1.02	1.02
39	.80	.80	.78	.74	.74	.88	.88	.88	.94	.94	.92	.88	.88	1.02	1.02	1.02
40	.80	.80	.80	.75	.75	.88	.88	.88	.93	.93	.93	.88	.88	1.01	1.01	1.01
41	.81	.81	.81	.76	.76	.88	.88	.88	.94	.94	.94	.89	.89	1.01	1.01	1.01
42	.82	.82	.82	.77	.77	.88	.88	.88	.94	.94	.94	.89	.89	1.00	1.00	1.00
43	.83	.83	.83	.78	.78	.88	.88	.88	.95	.95	.95	.90	.90	1.00	1.00	1.00
44	.84	.84	.84	.79	.79	.88	.88	.88	.96	.96	.96	.91	.91	1.00	1.00	1.00
45	.85	.85	.85	.80	.80	.88	.88	.88	.97	.97	.97	.92	.92	1.00	1.00	1.00
46	.85	.87	.85	.81	.81	.88	.88	.88	.97	.99	.97	.93	.93	1.00	1.00	1.00
47	.85	.89	.85	.82	.82	.88	.88	.88	.96	1.00	.96	.93	.93	.99	.99	.99
48	.85	.91	.85	.83	.83	.88	.88	.88	.96	1.02	.96	.94	.94	.99	.99	.99
49	.85	.93	.85	.84	.84	.88	.88	.88	.96	1.04	.96	.95	.95	.99	.99	.99
50	.85	.95	.85	.85	.85	.88	.88	.88	.96	1.06	.96	.96	.96	.99	.99	.99
51	.85	.95	.84	.84	.84	.88	.88	.88	.96	1.06	.96	.95	.95	.99	.99	.99
52	.85	.95	.83	.83	.83	.88	.88	.88	.96	1.06	.94	.94	.94	.99	.99	.99
53	.85	.95	.82	.82	.82	.88	.88	.88	.96	1.06	.93	.93	.93	.99	.99	.99
54	.85	.95	.81	.81	.81	.88	.88	.88	.96	1.06	.92	.92	.92	.99	.99	.99
55	.85	.95	.80	.80	.80	.88	.88	.88	.96	1.06	.91	.91	.91	.99	.99	.99
56	.85	.95	.80	.79	.79	-	-	-	.96	1.06	.91	.90	.90	-	-	-
57	.87	.95	.80	.78	.78	-	-	-	.98	1.06	.91	.89	.89	-	-	-
58	.88	.95	.80	.77	.77	-	-	-	.99	1.06	.91	.88	.88	-	-	-
59	.89	.95	.80	.76	.76	-	-	-	1.00	1.06	.91	.87	.87	-	-	-
60	.9	.95	.80	.75	.75	-	-	-	1.01	1.06	.91	.86	.86	-	-	-

CASH VALUE FACTORS
20-Year Female

ISSUE AGE	BASIC						ENHANCED									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
19	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
20	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
21	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
22	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
23	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
24	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
25	.80	.75	.70	.75	.75	.70	.80	.80	.97	.92	.87	.92	.92	.87	.97	.97
26	.80	.75	.70	.75	.75	.71	.82	.82	.97	.92	.87	.92	.92	.88	.99	.99
27	.80	.75	.70	.75	.75	.72	.83	.83	.97	.92	.87	.92	.92	.89	1.00	1.00
28	.80	.75	.70	.75	.75	.73	.85	.85	.97	.92	.87	.92	.92	.90	1.02	1.02
29	.80	.75	.70	.75	.75	.74	.86	.86	.97	.92	.87	.92	.92	.91	1.03	1.03
30	.80	.75	.70	.75	.75	.75	.88	.88	.97	.92	.87	.92	.92	.92	1.05	1.05
31	.80	.75	.70	.75	.75	.76	.88	.88	.96	.91	.86	.91	.91	.92	1.04	1.04
32	.80	.75	.70	.75	.75	.77	.88	.88	.96	.91	.86	.91	.91	.93	1.04	1.04
33	.80	.75	.70	.75	.75	.78	.88	.88	.96	.91	.86	.91	.91	.94	1.04	1.04
34	.80	.75	.70	.75	.75	.79	.88	.88	.96	.91	.86	.91	.91	.95	1.04	1.04
35	.80	.75	.70	.75	.75	.80	.88	.88	.96	.91	.86	.91	.91	.96	1.04	1.04
36	.80	.76	.71	.75	.75	.80	.88	.88	.95	.91	.86	.90	.90	.95	1.03	1.03
37	.80	.77	.72	.75	.75	.80	.88	.88	.95	.92	.87	.90	.90	.95	1.03	1.03
38	.80	.78	.73	.75	.75	.80	.88	.88	.94	.92	.87	.89	.89	.94	1.02	1.02
39	.80	.79	.74	.75	.75	.80	.88	.88	.94	.93	.88	.89	.89	.94	1.02	1.02
40	.80	.80	.75	.75	.75	.80	.88	.88	.93	.93	.88	.88	.88	.93	1.01	1.01
41	.81	.81	.76	.77	.77	.80	.88	.88	.94	.94	.89	.89	.89	.90	1.01	1.01
42	.82	.82	.77	.79	.79	.80	.88	.88	.94	.94	.89	.91	.91	.92	1.00	1.00
43	.83	.83	.78	.81	.81	.80	.88	.88	.95	.95	.90	.93	.93	.92	1.00	1.00
44	.84	.84	.79	.83	.83	.80	.88	.88	.96	.96	.91	.95	.95	.92	1.00	1.00
45	.85	.85	.80	.85	.85	.80	.88	.88	.97	.97	.92	.97	.97	.92	1.00	1.00
46	.85	.86	.81	.85	.85	.80	.88	.88	.98	.98	.93	.97	.97	.92	1.00	1.00
47	.85	.87	.82	.85	.85	.80	.88	.88	.98	.98	.93	.96	.96	.91	.99	.99
48	.85	.88	.83	.85	.85	.80	.88	.88	.99	.99	.94	.96	.96	.91	.99	.99
49	.85	.89	.84	.85	.85	.80	.88	.88	1.00	1.00	.95	.96	.96	.91	.99	.99
50	.85	.90	.85	.85	.85	.80	.88	.88	1.01	1.01	.96	.96	.96	.91	.99	.99
51	.85	.91	.85	.86	.86	.80	.88	.88	1.02	1.02	.96	.97	.97	.91	.99	.99
52	.85	.92	.85	.87	.87	.80	.88	.88	1.02	1.03	.96	.98	.98	.91	.99	.99
53	.85	.93	.85	.88	.88	.80	.88	.88	1.03	1.04	.96	.99	.99	.91	.99	.99
54	.85	.94	.85	.89	.89	.80	.88	.88	1.03	1.05	.96	1.00	1.00	.91	.99	.99
55	.85	.95	.85	.90	.90	.80	.88	.88	1.04	1.06	.96	1.01	1.01	.91	.99	.99
56	.85	.95	.84	.88	.88	-	-	-	1.03	1.06	.95	.99	.99	-	-	-
57	.87	.95	.83	.86	.86	-	-	-	1.03	1.06	.94	.97	.97	-	-	-
58	.88	.95	.82	.84	.84	-	-	-	1.02	1.06	.93	.95	.95	-	-	-
59	.89	.95	.81	.82	.82	-	-	-	1.02	1.06	.92	.93	.93	-	-	-
60	.90	.95	.80	.80	.80	-	-	-	1.01	1.06	.91	.91	.91	-	-	-

CASH VALUE FACTORS 30-Year Male

ISSUE AGE	BASIC						ENHANCED						SNU	CNU		
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN			CNN	PNU
18	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
19	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
20	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
21	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
22	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
23	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
24	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
25	.23	.23	.23	.23	.15	.15	.15	.15	.37	.37	.37	.37	.37	.29	.29	.29
26	.24	.23	.23	.23	.16	.16	.16	.16	.38	.37	.37	.37	.37	.30	.30	.30
27	.24	.23	.23	.23	.17	.17	.17	.17	.38	.37	.37	.37	.37	.31	.31	.31
28	.25	.23	.23	.23	.18	.18	.18	.18	.39	.37	.37	.37	.37	.32	.32	.32
29	.25	.23	.23	.23	.19	.19	.19	.19	.39	.37	.37	.37	.37	.33	.33	.33
30	.26	.23	.23	.23	.20	.20	.20	.20	.40	.37	.37	.37	.37	.34	.34	.34
31	.26	.24	.24	.24	.20	.20	.20	.20	.39	.37	.37	.37	.38	.33	.33	.33
32	.26	.26	.26	.26	.20	.20	.20	.20	.39	.39	.39	.39	.40	.33	.33	.33
33	.26	.27	.27	.27	.20	.20	.20	.20	.39	.40	.40	.40	.42	.33	.33	.33
34	.26	.29	.29	.29	.20	.20	.20	.20	.39	.42	.42	.42	.44	.33	.33	.33
35	.26	.30	.30	.30	.20	.20	.20	.20	.39	.43	.43	.43	.46	.33	.33	.33
36	.27	.31	.31	.31	.20	.20	.20	.20	.39	.43	.42	.43	.45	.32	.32	.32
37	.28	.31	.31	.31	.20	.20	.20	.20	.40	.43	.42	.43	.46	.32	.32	.32
38	.28	.32	.31	.32	.20	.20	.20	.20	.39	.43	.42	.43	.45	.31	.31	.31
39	.29	.32	.31	.32	.20	.20	.20	.20	.40	.43	.42	.43	.46	.31	.31	.31
40	.30	.33	.31	.33	.20	.20	.20	.20	.40	.43	.41	.43	.45	.30	.30	.30
41	.30	.33	.31	.32	.19	.20	.20	.20	.40	.43	.41	.42	.44	.29	.30	.30
42	.30	.33	.31	.32	.18	.20	.20	.20	.39	.42	.40	.41	.42	.27	.29	.29
43	.30	.33	.31	.31	.17	.20	.20	.20	.39	.42	.40	.40	.41	.26	.29	.29
44	.30	.33	.31	.31	.16	.20	.20	.20	.39	.42	.40	.40	.40	.25	.29	.29
45	.30	.33	.31	.30	.15	.20	.20	.20	.39	.42	.40	.39	.39	.24	.29	.29
46	.30	.33	.31	.29	.15	.20	.20	.20	.39	.42	.40	.38	.38	.24	.29	.29
47	.30	.33	.31	.28	.15	.20	.20	.20	.38	.41	.39	.36	.36	.24	.29	.29
48	.30	.33	.31	.27	.15	.20	.20	.20	.38	.41	.39	.35	.35	.24	.29	.29
49	.30	.33	.31	.26	.15	.20	.20	.20	.38	.41	.39	.34	.34	.24	.29	.29
50	.30	.33	.31	.25	.15	.20	.20	.20	.38	.41	.39	.33	.33	.24	.29	.29

CASH VALUE FACTORS 30-Year Female

ISSUE AGE	BASIC						ENHANCED						SNU	CNU		
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN			CNN	PNU
18	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
19	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
20	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
21	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
22	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
23	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
24	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
25	.25	.21	.29	.25	.25	.20	.20	.20	.39	.35	.43	.39	.39	.34	.34	.34
26	.25	.23	.29	.26	.26	.20	.20	.20	.39	.37	.43	.40	.40	.34	.34	.34
27	.26	.25	.29	.26	.26	.20	.20	.20	.40	.39	.43	.40	.40	.34	.34	.34
28	.27	.27	.29	.27	.27	.20	.20	.20	.41	.41	.43	.41	.41	.34	.34	.34
29	.28	.28	.29	.27	.27	.20	.20	.20	.42	.42	.43	.41	.41	.34	.34	.34
30	.29	.30	.29	.28	.28	.20	.20	.20	.43	.44	.43	.42	.42	.34	.34	.34
31	.30	.31	.30	.28	.29	.21	.21	.21	.43	.44	.43	.41	.42	.34	.34	.34
32	.31	.32	.31	.29	.31	.22	.22	.22	.44	.45	.44	.42	.44	.35	.35	.35
33	.32	.33	.32	.29	.32	.23	.23	.23	.45	.46	.45	.42	.45	.36	.36	.36
34	.34	.34	.34	.30	.34	.24	.24	.24	.47	.47	.47	.43	.47	.37	.37	.37
35	.35	.35	.35	.30	.35	.25	.25	.25	.48	.48	.48	.43	.48	.38	.38	.38
36	.35	.35	.35	.30	.35	.24	.24	.24	.47	.47	.47	.42	.47	.36	.36	.36
37	.35	.35	.35	.30	.35	.23	.23	.23	.47	.47	.47	.42	.47	.35	.35	.35
38	.35	.35	.35	.30	.35	.22	.22	.22	.46	.46	.46	.41	.46	.33	.33	.33
39	.35	.35	.35	.30	.35	.21	.21	.21	.46	.46	.46	.41	.46	.32	.32	.32
40	.35	.35	.35	.30	.35	.20	.20	.20	.45	.45	.45	.40	.45	.30	.30	.30
41	.35	.35	.35	.29	.34	.19	.19	.19	.45	.45	.45	.39	.44	.29	.29	.29
42	.35	.35	.35	.28	.33	.18	.18	.18	.44	.44	.44	.37	.42	.27	.27	.27
43	.35	.35	.35	.27	.32	.17	.17	.17	.44	.44	.44	.36	.41	.26	.26	.26
44	.35	.35	.35	.26	.31	.16	.16	.16	.44	.44	.44	.35	.40	.25	.25	.25
45	.35	.35	.35	.25	.30	.15	.15	.15	.44	.44	.44	.34	.39	.24	.24	.24
46	.35	.35	.35	.25	.29	.15	.15	.15	.44	.44	.44	.34	.38	.24	.24	.24
47	.35	.35	.35	.25	.28	.15	.15	.15	.43	.43	.43	.33	.36	.24	.24	.24
48	.35	.35	.35	.25	.27	.15	.15	.15	.43	.43	.43	.33	.35	.24	.24	.24
49	.35	.35	.35	.25	.26	.15	.15	.15	.43	.43	.43	.33	.34	.24	.24	.24
50	.35	.35	.35	.25	.25	.15	.15	.15	.43	.43	.43	.33	.33	.24	.24	.24

WAIVER OF PREMIUM FACTORS 15-Year Male

ISSUE AGE	BASIC								ENHANCED							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
19	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
20	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
21	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
22	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
23	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
24	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
25	.12	.09	.07	.06	.05	.08	.05	.04	.12	.09	.07	.06	.05	.08	.05	.04
26	.14	.10	.08	.07	.06	.08	.06	.05	.14	.10	.09	.07	.06	.08	.06	.05
27	.15	.11	.09	.07	.06	.08	.06	.05	.16	.11	.09	.07	.07	.08	.07	.05
28	.16	.12	.10	.08	.07	.08	.07	.05	.17	.12	.10	.08	.07	.08	.07	.05
29	.18	.14	.10	.08	.07	.09	.07	.06	.18	.14	.10	.08	.07	.09	.07	.06
30	.20	.16	.11	.09	.07	.10	.08	.06	.21	.16	.11	.09	.07	.11	.08	.07
31	.24	.19	.12	.10	.07	.12	.09	.07	.25	.19	.13	.10	.07	.12	.09	.07
32	.29	.22	.14	.11	.07	.13	.10	.08	.30	.23	.14	.11	.08	.14	.10	.08
33	.36	.26	.16	.12	.08	.15	.11	.10	.39	.28	.16	.12	.08	.15	.11	.10
34	.40	.32	.19	.13	.09	.17	.13	.11	.40	.33	.19	.14	.10	.17	.13	.11
35	.40	.39	.22	.15	.11	.18	.14	.12	.40	.40	.22	.15	.11	.19	.15	.13
36	.40	.40	.25	.16	.12	.20	.16	.14	.40	.40	.25	.17	.13	.21	.16	.14
37	.40	.40	.28	.18	.14	.21	.18	.15	.40	.40	.29	.18	.14	.22	.18	.15
38	.40	.40	.31	.19	.16	.23	.19	.16	.40	.40	.32	.20	.16	.24	.20	.16
39	.40	.40	.34	.20	.17	.24	.20	.17	.40	.40	.35	.21	.17	.25	.21	.17
40	.40	.40	.36	.22	.18	.26	.21	.18	.40	.40	.38	.22	.19	.26	.22	.18
41	.40	.40	.39	.23	.19	.26	.22	.18	.40	.40	.40	.23	.20	.27	.22	.18
42	.40	.40	.40	.24	.20	.26	.21	.18	.40	.40	.40	.24	.21	.27	.22	.18
43	.40	.40	.40	.25	.21	.27	.21	.18	.40	.40	.40	.25	.21	.27	.22	.18
44	.40	.40	.40	.25	.21	.27	.21	.17	.40	.40	.40	.26	.22	.28	.21	.18
45	.40	.40	.40	.26	.22	.27	.20	.17	.40	.40	.40	.27	.22	.28	.21	.18
46	.40	.40	.40	.27	.22	.27	.21	.17	.40	.40	.40	.28	.23	.28	.21	.18
47	.40	.40	.40	.28	.23	.28	.21	.17	.40	.40	.40	.29	.23	.29	.21	.18
48	.40	.40	.40	.29	.24	.28	.21	.17	.40	.40	.40	.30	.24	.29	.21	.18
49	.40	.40	.40	.30	.25	.29	.21	.17	.40	.40	.40	.31	.25	.29	.21	.18
50	.40	.40	.40	.31	.26	.29	.21	.18	.40	.40	.40	.32	.27	.30	.22	.18
51	.40	.40	.40	.32	.27	.29	.21	.18	.40	.40	.40	.33	.28	.30	.22	.18
52	.40	.40	.40	.33	.28	.29	.21	.18	.40	.40	.40	.34	.29	.30	.22	.19
53	.40	.40	.40	.34	.29	.29	.21	.19	.40	.40	.40	.35	.29	.30	.22	.19
54	.40	.40	.40	.35	.29	.29	.21	.19	.40	.40	.40	.36	.30	.30	.22	.19
55	.40	.40	.40	.35	.30	.29	.21	.19	.40	.40	.40	.36	.31	.30	.22	.19

WAIVER OF PREMIUM FACTORS 15-Year Female

ISSUE AGE	BASIC								ENHANCED							
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
19	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
20	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
21	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
22	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
23	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
24	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
25	.21	.17	.12	.11	.10	.12	.09	.07	.22	.18	.12	.12	.10	.12	.09	.07
26	.25	.25	.13	.11	.10	.12	.09	.08	.26	.26	.13	.12	.11	.12	.09	.08
27	.29	.30	.14	.13	.11	.12	.10	.08	.31	.32	.15	.13	.11	.13	.10	.08
28	.33	.34	.17	.15	.12	.13	.11	.09	.35	.36	.17	.15	.12	.13	.11	.09
29	.38	.37	.19	.17	.14	.15	.13	.10	.40	.39	.20	.18	.15	.16	.13	.11
30	.40	.40	.23	.20	.17	.18	.15	.12	.40	.40	.24	.21	.17	.18	.15	.12
31	.40	.40	.26	.23	.20	.21	.17	.13	.40	.40	.27	.24	.20	.22	.17	.14
32	.40	.40	.30	.25	.22	.24	.19	.15	.40	.40	.32	.26	.23	.25	.20	.15
33	.40	.40	.34	.28	.24	.27	.21	.16	.40	.40	.36	.29	.25	.29	.22	.16
34	.40	.40	.38	.30	.25	.31	.23	.17	.40	.40	.40	.31	.26	.32	.23	.17
35	.40	.40	.40	.31	.26	.33	.24	.18	.40	.40	.40	.33	.27	.35	.25	.18
36	.40	.40	.40	.32	.27	.34	.25	.18	.40	.40	.40	.33	.28	.36	.26	.19
37	.40	.40	.40	.32	.26	.35	.25	.19	.40	.40	.40	.34	.28	.36	.26	.19
38	.40	.40	.40	.32	.26	.35	.25	.19	.40	.40	.40	.34	.27	.37	.26	.19
39	.40	.40	.40	.32	.26	.35	.25	.19	.40	.40	.40	.33	.27	.37	.26	.19
40	.40	.40	.40	.32	.26	.35	.25	.19	.40	.40	.40	.33	.27	.37	.26	.19
41	.40	.40	.40	.32	.26	.35	.25	.19	.40	.40	.40	.33	.27	.37	.26	.19
42	.40	.40	.40	.32	.27	.35	.25	.19	.40	.40	.40	.33	.28	.37	.26	.20
43	.40	.40	.40	.32	.27	.35	.26	.19	.40	.40	.40	.34	.28	.37	.26	.20
44	.40	.40	.40	.33	.28	.36	.26	.20	.40	.40	.40	.34	.29	.37	.27	.20
45	.40	.40	.40	.33	.29	.36	.26	.20	.40	.40	.40	.34	.30	.38	.27	.20
46	.40	.40	.40	.33	.29	.37	.26	.20	.40	.40	.40	.35	.30	.38	.27	.20
47	.40	.40	.40	.34	.29	.37	.27	.20	.40	.40	.40	.35	.30	.38	.27	.21
48	.40	.40	.40	.34	.29	.37	.26	.20	.40	.40	.40	.35	.30	.38	.27	.21
49	.40	.40	.40	.34	.29	.37	.26	.20	.40	.40	.40	.35	.30	.39	.27	.20
50	.40	.40	.40	.34	.29	.37	.26	.20	.40	.40	.40	.36	.30	.39	.27	.20
51	.40	.40	.40	.35	.30	.37	.26	.20	.40	.40	.40	.36	.31	.39	.27	.21
52	.40	.40	.40	.35	.30	.37	.26	.20	.40	.40	.40	.36	.31	.39	.27	.21
53	.40	.40	.40	.35	.30	.37	.27	.20	.40	.40	.40	.37	.31	.39	.27	.21
54	.40	.40	.40	.36	.30	.37	.27	.21	.40	.40	.40	.37	.31	.38	.28	.21
55	.40	.40	.40	.37	.31	.37	.27	.21	.40	.40	.40	.38	.32	.39	.28	.21

WAIVER OF PREMIUM FACTORS 20-Year Male

ISSUE AGE	BASIC						ENHANCED									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
19	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
20	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
21	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
22	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
23	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
24	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
25	.10	.08	.06	.06	.05	.07	.06	.05	.11	.09	.07	.06	.05	.07	.06	.05
26	.11	.09	.07	.06	.05	.09	.07	.07	.11	.09	.07	.07	.05	.09	.07	.07
27	.11	.10	.08	.07	.05	.10	.08	.08	.12	.10	.08	.07	.05	.10	.08	.09
28	.12	.10	.08	.08	.06	.10	.08	.09	.12	.11	.08	.08	.06	.10	.08	.09
29	.14	.12	.09	.08	.07	.10	.08	.10	.14	.12	.09	.08	.07	.11	.09	.10
30	.16	.14	.10	.09	.08	.11	.09	.10	.17	.14	.10	.09	.08	.11	.09	.10
31	.19	.16	.11	.10	.08	.11	.09	.10	.19	.16	.12	.10	.09	.12	.09	.10
32	.21	.18	.13	.11	.09	.12	.10	.10	.22	.18	.13	.11	.09	.12	.10	.10
33	.24	.20	.14	.12	.10	.13	.11	.10	.25	.21	.15	.12	.10	.13	.11	.10
34	.26	.22	.16	.13	.11	.14	.11	.10	.27	.23	.16	.13	.11	.14	.11	.10
35	.28	.24	.17	.14	.12	.15	.12	.10	.29	.24	.18	.14	.12	.15	.12	.10
36	.30	.25	.19	.15	.13	.16	.13	.11	.31	.26	.19	.15	.13	.16	.13	.11
37	.31	.26	.20	.16	.14	.17	.14	.11	.33	.27	.21	.16	.14	.17	.14	.11
38	.32	.27	.21	.16	.14	.18	.14	.11	.34	.29	.22	.17	.14	.18	.15	.11
39	.33	.28	.22	.17	.15	.19	.15	.11	.34	.29	.23	.17	.15	.19	.15	.11
40	.33	.29	.23	.17	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
41	.33	.29	.23	.17	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
42	.34	.29	.23	.17	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
43	.34	.29	.23	.17	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
44	.34	.29	.23	.18	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
45	.34	.29	.23	.18	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
46	.34	.29	.23	.18	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
47	.34	.29	.23	.18	.15	.19	.15	.11	.35	.30	.24	.18	.15	.20	.15	.12
48	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
49	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
50	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
51	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
52	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
53	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
54	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.24	.18	.15	.20	.15	.12
55	.34	.30	.23	.18	.15	.19	.15	.11	.35	.31	.23	.18	.15	.20	.15	.12

WAIVER OF PREMIUM FACTORS 20-Year Female

ISSUE AGE	BASIC						ENHANCED									
	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU	PBNN	PNN	SLNN	SNN	CNN	PNU	SNU	CNU
18	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
19	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
20	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
21	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
22	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
23	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
24	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
25	.19	.16	.12	.11	.10	.07	.06	.05	.19	.16	.13	.12	.10	.07	.06	.05
26	.19	.18	.15	.13	.12	.08	.07	.05	.20	.19	.15	.14	.12	.08	.07	.05
27	.21	.20	.17	.15	.13	.09	.07	.05	.22	.21	.17	.15	.13	.09	.07	.05
28	.24	.22	.18	.16	.14	.09	.07	.06	.25	.23	.18	.17	.14	.10	.08	.06
29	.27	.24	.18	.17	.15	.10	.08	.06	.28	.25	.19	.18	.15	.10	.08	.06
30	.30	.25	.19	.18	.16	.10	.08	.07	.32	.27	.20	.19	.16	.10	.08	.07
31	.33	.27	.20	.19	.17	.11	.08	.07	.35	.28	.21	.19	.17	.11	.08	.08
32	.36	.28	.21	.19	.17	.12	.09	.08	.38	.29	.21	.20	.18	.12	.09	.08
33	.38	.29	.22	.20	.18	.13	.10	.09	.40	.31	.22	.21	.18	.13	.10	.09
34	.39	.30	.23	.21	.18	.14	.11	.10	.40	.32	.24	.21	.19	.14	.11	.10
35	.40	.31	.24	.21	.19	.15	.11	.10	.40	.33	.25	.22	.19	.15	.12	.10
36	.40	.32	.25	.22	.19	.16	.12	.11	.40	.34	.26	.23	.20	.17	.13	.11
37	.40	.33	.26	.22	.19	.18	.13	.12	.40	.35	.27	.23	.20	.18	.14	.12
38	.40	.34	.27	.23	.20	.19	.14	.12	.40	.36	.28	.23	.20	.19	.14	.12
39	.40	.34	.28	.23	.20	.20	.15	.12	.40	.36	.29	.24	.20	.20	.15	.13
40	.40	.35	.28	.23	.20	.20	.15	.13	.40	.37	.29	.24	.20	.21	.15	.13
41	.40	.35	.28	.23	.20	.20	.15	.13	.40	.37	.29	.24	.21	.21	.15	.13
42	.40	.35	.28	.24	.20	.20	.15	.13	.40	.37	.29	.24	.21	.21	.15	.13
43	.40	.35	.29	.24	.20	.20	.15	.13	.40	.37	.30	.24	.21	.21	.15	.13
44	.40	.35	.29	.24	.20	.20	.15	.13	.40	.37	.30	.24	.21	.21	.15	.13
45	.40	.36	.29	.24	.20	.20	.15	.13	.40	.37	.30	.25	.21	.21	.15	.13
46	.40	.36	.29	.24	.20	.20	.15	.13	.40	.37	.30	.25	.21	.21	.15	.13
47	.40	.36	.29	.24	.20	.20	.15	.13	.40	.37	.30	.24	.21	.21	.15	.13
48	.40	.36	.29	.24	.20	.20	.15	.13	.40	.37	.30	.24	.21	.21	.15	.13
49	.40	.36	.29	.24	.20	.20	.15	.13	.40	.37	.30	.24	.21	.21	.15	.13
50	.40	.36	.29	.24	.20	.20	.15	.13	.40	.38	.30	.24	.21	.21	.15	.13
51	.40	.36	.29	.24	.20	.20	.15	.13	.40	.38	.30	.25	.21	.21	.15	.13
52	.40	.36	.29	.24	.20	.20	.15	.13	.40	.38	.30	.25	.21	.21	.15	.13
53	.40	.37	.29	.24	.20	.20	.15	.13	.40	.38	.30	.25	.21	.21	.15	.13
54	.40	.37	.29	.24	.21	.20	.15	.13	.40	.38	.30	.25	.21	.21	.15	.13
55	.40	.37	.29	.24	.21	.20	.15	.13	.40	.38	.30	.25	.21	.21	.15	.13

GUARANTEED ANNUALLY INCREASING RATES

Annual Rates per \$1,000 – Add \$60 Policy Fee

ATT. AGE	MALE		FEMALE	
	No Nicotine	Nicotine Use	No Nicotine	Nicotine Use
33	3.10	4.70	2.70	3.50
34	3.22	4.96	2.84	3.72
35	3.38	5.26	2.94	3.88
36	3.54	5.62	3.12	4.18
37	3.76	6.08	3.34	4.56
38	4.00	6.60	3.58	4.98
39	4.28	7.20	3.86	5.46
40	4.58	7.88	4.16	6.00
41	4.94	8.68	4.52	6.66
42	5.30	9.50	4.88	7.28
43	5.72	10.44	5.24	7.92
44	6.14	11.42	5.60	8.56
45	6.64	12.54	5.98	9.22
46	7.18	13.66	6.38	9.90
47	7.76	14.88	6.82	10.62
48	8.38	16.16	7.30	11.36
49	9.08	17.60	7.80	12.16
50	9.82	19.00	8.38	13.08
51	10.70	20.88	9.00	14.00
52	11.72	22.84	9.70	15.04
53	12.86	25.08	10.52	16.26
54	14.18	27.60	11.36	17.50
55	15.64	30.28	12.26	18.80
56	17.26	33.18	13.18	20.10
57	18.98	36.18	14.10	21.34
58	20.84	39.38	14.98	22.50
59	22.94	42.70	15.92	23.70
60	25.28	46.38	17.02	25.02
61	27.88	50.52	18.32	26.72
62	30.84	55.18	19.96	28.78
63	34.22	60.46	22.02	31.56
64	38.04	66.28	24.46	34.66
65	42.26	72.58	27.10	38.14
66	46.80	79.14	29.94	41.58
67	51.72	86.02	32.82	45.16
68	57.00	93.10	35.72	48.40
69	62.76	100.64	38.82	52.04
70	69.26	108.96	42.40	55.90
71	76.62	118.18	46.68	60.90
72	85.12	128.66	51.98	67.10
73	94.88	140.46	58.44	74.66
74	105.84	153.32	66.04	83.48
75	117.60	167.54	74.64	93.28
76	130.12	182.20	84.08	103.84
77	143.28	197.04	94.22	114.92
78	156.94	211.82	105.06	126.46
79	171.44	226.98	116.90	138.82
80	187.34	243.18	130.24	152.52
81	205.04	260.82	145.52	168.00
82	225.04	280.40	163.18	185.68
83	247.58	302.06	183.52	205.74
84	272.22	324.98	206.06	229.30
85	298.40	348.40	230.76	252.84
86	325.60	371.56	257.16	279.58
87	353.58	394.12	285.42	305.34
88	381.78	418.74	315.22	334.46
89	410.58	443.04	347.02	362.14
90	440.38	467.38	380.78	394.02
91	471.68	492.24	417.16	428.00
92	505.50	518.66	457.20	465.08
93	543.26	552.60	502.80	507.10
94	591.30	596.30	558.62	558.62

First Colony Life Insurance Company and General Electric Capital Assurance Company, both of Lynchburg, VA, are Genworth Financial companies.

Genworth Financial is among the largest insurance holding companies in the United States. Genworth Financial companies are leading providers of term and universal life insurance, long term care insurance, annuities and money management, employee benefits and mortgage insurance. With \$103 billion in assets as of December 31, 2004, more than 6,000 employees, operations in 24 countries with an expanding global presence and a 133-year history, we have one of the strongest foundations in the industry. We invite you to learn more at genworth.com.

First Colony Life and GE Capital Assurance are rated A+ (Superior), the second highest of 16 ratings, by the A.M. Best Company. This rating represents A.M. Best's opinion of the insurer's financial strength and ability to meet ongoing obligations to policyholders, and is not an implied warranty of the company's ability to meet its financial obligations. The rating is current as of 10/12/2005.



First Colony Life and GE Capital Assurance are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.