

PRULIFE® RETURN OF PREMIUM TERM

QUICK QUOTES

Rates effective 11/2/2009 in approved states.

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PruLife Return of Premium is issued by Pruco Life Insurance Company in all states except New Jersey and New York where it is issued by Pruco Life Insurance Company of New Jersey, both located at 213 Washington Street, Newark, NJ 07102-2992. Both are Prudential Financial companies.



PruLife® Return of Premium Term¹

PruLife Return of Premium Term will return all premiums to the policyholder at the end of the level premium period, less any outstanding loans plus interest, provided the insured is living at that time. Also, all premiums may not be returned if the policy is surrendered before the end of the level premium-paying period. PruLife Return of Premium Term is designed for those individuals with well-defined, long-term non-permanent needs (i.e. mortgage protection, key man insurance, divorce settlements, etc.). Individuals interested in this type of term policy generally are looking for level term life insurance coverage and also want a guaranteed return of the premiums they've paid through the life of the policy. This product offers 15, 20, and 30-year level premium paying periods. After the level premium paying period, rates will increase annually to age 95 (Terms and conditions may vary by state. See approval information for details). This term product will have a cash value that is loanable. This policy offers an Automatic Premium Loan Provision (APL) that allows policyowners to take loans against the available cash value to pay premiums. Note that it may take some years to accumulate significant cash value. It also offers a Reduced Paid Up (RPU) non-forfeiture option should the policy lapse. Upon lapse, the RPU option uses the policy's available net cash value to purchase a certain amount of paid-up term insurance. The conversion period is equal to or less than the level premium paying period or age 65 but never less than 5 years. For more information, refer to the PruLife Return of Premium Term Fast Facts.

How to Use Quick Quotes

The purpose of these PruLife Return of Premium Term Quick Quotes is to enable you to provide clients and prospects with an approximate annual premium based on a specific face amount, gender, underwriting category and age. While specific face amounts have been provided, the actual face amount for which the client applies should be based on his or her needs and personal situation.

Premiums²

Premiums shown in these Quick Quotes are initial annual premiums based on age at last birthday.

To find a premium amount, follow these steps:

1. Locate the page that corresponds with the level premium paying period face amount and gender of the insured.³
2. Find the insured's age and estimated underwriting category, and locate the connecting point for the desired premium level.
3. Advise the client that the actual premium will be determined during the underwriting process.

Calculating Different Modes²

Annual, semi-annual, and quarterly modes are available, as is monthly electronic funds transfer (EFT). Note: Payment modes other than annual may result in higher total premiums.

Step 1:

Locate the annual premium that corresponds with the desired level premium paying period, face amount, gender, underwriting class, issue age.

Step 2:

Multiply the annual premium from Step 1 by the modal factor and round to the nearest two decimal places.

(To round to the nearest two decimal places 101.224 is rounded to \$101.22; 101.225 is rounded to \$101.23).

	Annual	Semiannual	Quarterly	Monthly (EFT)
Modal Factor	1.00	0.50	0.25	0.0833

Monthly EFT Example:

Return of Premium Term 15, \$250,000 Face Amount, Issue Age 40, Preferred Best

Step 1:

Annual Premium = \$1,314.38

Step 2:

Monthly EFT Premium = \$1,314.38 X 0.0833 = \$109.49

¹ Product availability may vary by state. Minimum age may vary by face amount. Additional limitations may apply based on age and underwriting.

² Premiums are approximate and should be verified using Prudential illustration software.

³ In Montana, Male rate charts should be used for unisex rates.

RETURN OF PREMIUM® TERM 15/MALE

\$100,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	759.50	N/A	766.50	N/A	770.04	N/A	936.00	N/A	943.36	N/A	1,145.19	N/A
19	750.00	N/A	751.18	N/A	753.30	N/A	926.90	N/A	943.36	N/A	1,145.19	N/A
20	739.86	N/A	741.75	N/A	744.93	N/A	910.78	N/A	943.36	N/A	1,145.19	N/A
21	714.78	N/A	731.64	N/A	736.56	N/A	894.66	N/A	943.36	N/A	1,145.19	N/A
22	702.24	N/A	725.40	N/A	728.19	N/A	878.54	N/A	943.36	N/A	1,145.19	N/A
23	677.16	N/A	707.49	N/A	719.82	N/A	862.42	N/A	943.36	N/A	1,145.19	N/A
24	664.62	N/A	685.03	N/A	703.08	N/A	846.30	N/A	943.36	N/A	1,145.19	N/A
25	639.54	N/A	662.57	N/A	694.71	N/A	830.18	N/A	1,046.54	N/A	1,268.12	N/A
26	642.09	N/A	686.25	N/A	710.48	N/A	842.54	N/A	1,068.48	N/A	1,292.00	N/A
27	656.76	N/A	688.08	N/A	726.25	N/A	854.90	N/A	1,098.09	N/A	1,315.80	N/A
28	659.36	N/A	689.30	N/A	742.02	N/A	875.68	N/A	1,144.56	N/A	1,345.96	N/A
29	674.16	N/A	701.84	N/A	785.18	N/A	930.86	N/A	1,212.80	N/A	1,376.02	N/A
30	676.81	N/A	703.70	N/A	801.52	N/A	943.94	N/A	1,220.80	N/A	1,399.56	N/A
31	679.46	N/A	704.94	N/A	817.86	N/A	957.02	N/A	1,251.84	N/A	1,429.43	N/A
32	681.58	N/A	706.18	N/A	834.20	N/A	979.00	N/A	1,275.45	N/A	1,446.40	N/A
33	684.23	N/A	707.42	N/A	850.54	N/A	1,001.22	N/A	1,316.51	N/A	1,469.70	N/A
34	686.35	N/A	709.28	N/A	866.88	N/A	1,032.82	N/A	1,364.16	N/A	1,518.44	N/A
35	689.00	N/A	733.44	N/A	883.22	N/A	1,074.16	N/A	1,412.31	N/A	1,547.91	N/A
36	710.08	N/A	763.64	N/A	915.46	N/A	1,110.69	N/A	1,466.88	N/A	1,623.42	N/A
37	741.60	N/A	780.29	N/A	956.42	N/A	1,160.28	N/A	1,531.35	N/A	1,699.60	N/A
38	757.89	N/A	839.28	N/A	1,013.25	N/A	1,206.96	N/A	1,638.50	N/A	1,811.52	N/A
39	819.70	N/A	884.52	N/A	1,067.85	N/A	1,256.32	N/A	1,738.88	N/A	1,927.18	N/A
40	854.25	N/A	927.00	N/A	1,127.28	N/A	1,342.94	N/A	1,830.44	N/A	2,051.30	N/A
41	918.81	N/A	1,006.00	N/A	1,210.02	N/A	1,406.94	N/A	1,972.76	N/A	2,204.41	N/A
42	967.50	N/A	1,081.30	N/A	1,298.01	N/A	1,493.52	N/A	2,102.48	N/A	2,362.08	N/A
43	979.48	N/A	1,132.80	N/A	1,353.34	N/A	1,566.68	N/A	2,191.26	N/A	2,466.09	N/A
44	989.80	N/A	1,170.00	N/A	1,414.56	N/A	1,601.60	N/A	2,260.44	N/A	2,585.30	N/A
45	1,007.34	N/A	1,214.29	N/A	1,486.01	N/A	1,674.64	N/A	2,377.24	N/A	2,707.72	N/A
46	1,070.72	N/A	1,305.36	N/A	1,571.92	N/A	1,783.14	N/A	2,526.72	N/A	2,853.48	N/A
47	1,147.59	N/A	1,391.04	N/A	1,701.28	N/A	1,915.20	N/A	2,683.37	N/A	2,990.00	N/A
48	1,221.00	N/A	1,476.64	N/A	1,790.10	N/A	2,037.63	N/A	2,845.92	N/A	3,133.47	N/A
49	1,298.88	N/A	1,548.50	N/A	1,909.76	N/A	2,178.54	N/A	3,024.50	N/A	3,298.40	N/A
50	1,369.86	N/A	1,643.20	N/A	2,038.40	N/A	2,333.76	N/A	3,206.25	N/A	3,460.62	N/A
51	1,401.04	N/A	1,690.65	N/A	2,105.73	N/A	2,446.10	N/A	3,380.00	N/A	3,622.30	N/A
52	1,479.60	N/A	1,763.58	N/A	2,221.80	N/A	2,586.64	N/A	3,589.19	N/A	3,806.04	N/A
53	1,552.00	N/A	1,847.28	N/A	2,341.79	N/A	2,723.76	N/A	3,804.75	N/A	3,981.45	N/A
54	1,616.16	N/A	1,916.84	N/A	2,442.22	N/A	2,867.76	N/A	4,037.88	N/A	4,147.10	N/A
55	1,691.20	N/A	1,980.99	N/A	2,561.36	N/A	3,024.75	N/A	4,274.48	N/A	4,318.80	N/A
56	1,824.48	N/A	2,134.76	N/A	2,735.64	N/A	3,177.90	N/A	4,647.15	N/A	4,672.80	N/A
57	1,975.05	N/A	2,302.68	N/A	2,925.45	N/A	3,352.65	N/A	5,026.42	N/A	5,037.42	N/A
58	2,088.76	N/A	2,435.40	N/A	3,095.36	N/A	3,487.64	N/A	5,429.60	N/A	5,455.14	N/A
59	2,198.70	N/A	2,570.70	N/A	3,266.08	N/A	3,611.88	N/A	5,872.50	N/A	5,904.72	N/A
60	2,342.09	N/A	2,730.00	N/A	3,434.78	N/A	3,768.20	N/A	6,359.70	N/A	6,400.32	N/A
61	2,499.20	N/A	2,917.98	N/A	3,664.08	N/A	3,958.08	N/A	N/A	N/A	N/A	N/A
62	2,685.00	N/A	3,147.36	N/A	3,950.94	N/A	4,181.40	N/A	N/A	N/A	N/A	N/A
63	2,898.70	N/A	3,396.14	N/A	4,287.30	N/A	4,433.04	N/A	N/A	N/A	N/A	N/A
64	3,137.88	N/A	3,690.78	N/A	4,646.40	N/A	4,729.64	N/A	N/A	N/A	N/A	N/A
65	3,335.79	N/A	3,939.75	N/A	4,954.56	N/A	4,966.71	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 15/MALE

\$250,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,162.50	N/A	1,177.13	N/A	1,184.50	N/A	1,404.00	N/A	1,433.60	N/A	1,743.45	N/A
19	1,144.50	N/A	1,153.75	N/A	1,158.75	N/A	1,403.00	N/A	1,433.60	N/A	1,743.45	N/A
20	1,125.43	N/A	1,138.50	N/A	1,145.88	N/A	1,395.55	N/A	1,433.60	N/A	1,743.45	N/A
21	1,087.28	N/A	1,130.63	N/A	1,133.00	N/A	1,370.85	N/A	1,433.60	N/A	1,743.45	N/A
22	1,068.20	N/A	1,096.88	N/A	1,120.13	N/A	1,346.15	N/A	1,433.60	N/A	1,743.45	N/A
23	1,030.05	N/A	1,063.13	N/A	1,107.25	N/A	1,321.45	N/A	1,433.60	N/A	1,743.45	N/A
24	1,010.98	N/A	1,029.38	N/A	1,081.50	N/A	1,296.75	N/A	1,433.60	N/A	1,743.45	N/A
25	972.83	N/A	995.63	N/A	1,068.63	N/A	1,272.05	N/A	1,590.40	N/A	1,930.60	N/A
26	977.93	N/A	1,033.95	N/A	1,095.60	N/A	1,292.65	N/A	1,645.20	N/A	2,005.00	N/A
27	1,001.00	N/A	1,038.53	N/A	1,120.50	N/A	1,313.25	N/A	1,712.55	N/A	2,080.80	N/A
28	1,006.20	N/A	1,043.10	N/A	1,147.48	N/A	1,346.80	N/A	1,805.00	N/A	2,173.60	N/A
29	1,029.53	N/A	1,064.85	N/A	1,214.75	N/A	1,433.35	N/A	1,936.00	N/A	2,263.05	N/A
30	1,034.83	N/A	1,071.05	N/A	1,242.70	N/A	1,455.15	N/A	1,976.00	N/A	2,343.50	N/A
31	1,038.80	N/A	1,075.70	N/A	1,270.65	N/A	1,476.95	N/A	2,049.73	N/A	2,436.28	N/A
32	1,044.10	N/A	1,080.35	N/A	1,296.45	N/A	1,512.50	N/A	2,112.00	N/A	2,508.60	N/A
33	1,048.08	N/A	1,085.00	N/A	1,324.40	N/A	1,548.45	N/A	2,201.23	N/A	2,599.00	N/A
34	1,053.38	N/A	1,089.65	N/A	1,350.20	N/A	1,598.95	N/A	2,305.50	N/A	2,731.05	N/A
35	1,057.35	N/A	1,129.60	N/A	1,378.15	N/A	1,664.60	N/A	2,412.03	N/A	2,830.95	N/A
36	1,090.60	N/A	1,174.70	N/A	1,430.98	N/A	1,743.53	N/A	2,521.20	N/A	3,001.50	N/A
37	1,138.50	N/A	1,201.68	N/A	1,496.23	N/A	1,848.00	N/A	2,644.50	N/A	3,185.00	N/A
38	1,165.50	N/A	1,290.90	N/A	1,588.13	N/A	1,949.33	N/A	2,853.25	N/A	3,434.85	N/A
39	1,260.00	N/A	1,360.80	N/A	1,675.23	N/A	2,061.15	N/A	3,050.45	N/A	3,707.40	N/A
40	1,314.38	N/A	1,424.25	N/A	1,772.05	N/A	2,236.85	N/A	3,236.10	N/A	3,996.75	N/A
41	1,413.08	N/A	1,545.00	N/A	1,906.15	N/A	2,380.70	N/A	3,508.95	N/A	4,352.40	N/A
42	1,489.50	N/A	1,661.00	N/A	2,046.98	N/A	2,572.50	N/A	3,772.00	N/A	4,739.70	N/A
43	1,508.70	N/A	1,737.55	N/A	2,139.13	N/A	2,745.40	N/A	3,973.65	N/A	5,020.43	N/A
44	1,526.35	N/A	1,796.88	N/A	2,238.60	N/A	2,861.60	N/A	4,129.65	N/A	5,356.00	N/A
45	1,552.73	N/A	1,862.00	N/A	2,357.53	N/A	3,049.20	N/A	4,387.80	N/A	5,699.00	N/A
46	1,694.00	N/A	2,061.68	N/A	2,572.50	N/A	3,307.23	N/A	4,760.00	N/A	6,080.20	N/A
47	1,863.45	N/A	2,258.03	N/A	2,869.83	N/A	3,607.20	N/A	5,162.20	N/A	6,483.75	N/A
48	2,006.40	N/A	2,472.80	N/A	3,118.05	N/A	3,912.50	N/A	5,583.60	N/A	6,887.33	N/A
49	2,192.40	N/A	2,674.25	N/A	3,436.80	N/A	4,266.45	N/A	6,066.25	N/A	7,372.00	N/A
50	2,413.45	N/A	2,932.80	N/A	3,787.00	N/A	4,656.30	N/A	6,578.13	N/A	7,850.10	N/A
51	2,539.80	N/A	3,116.10	N/A	4,046.63	N/A	4,972.40	N/A	7,098.00	N/A	8,366.00	N/A
52	2,763.00	N/A	3,361.75	N/A	4,419.45	N/A	5,370.75	N/A	7,720.08	N/A	8,959.65	N/A
53	2,982.75	N/A	3,650.70	N/A	4,824.93	N/A	5,779.80	N/A	8,370.45	N/A	9,535.63	N/A
54	3,208.40	N/A	3,919.55	N/A	5,207.95	N/A	6,199.20	N/A	9,111.45	N/A	10,170.00	N/A
55	3,460.80	N/A	4,209.98	N/A	5,666.10	N/A	6,689.88	N/A	9,900.80	N/A	10,797.00	N/A
56	3,761.10	N/A	4,565.00	N/A	6,079.20	N/A	7,083.45	N/A	10,764.00	N/A	11,682.00	N/A
57	4,096.88	N/A	4,947.60	N/A	6,534.00	N/A	7,535.33	N/A	11,720.80	N/A	12,593.55	N/A
58	4,376.60	N/A	5,278.75	N/A	6,949.60	N/A	7,942.50	N/A	12,833.60	N/A	13,637.85	N/A
59	4,641.70	N/A	5,603.68	N/A	7,375.50	N/A	8,305.80	N/A	14,040.00	N/A	14,761.80	N/A
60	4,995.03	N/A	6,000.00	N/A	7,803.35	N/A	8,756.50	N/A	15,381.60	N/A	16,000.80	N/A
61	5,379.00	N/A	6,470.43	N/A	8,378.68	N/A	9,302.40	N/A	N/A	N/A	N/A	N/A
62	5,850.00	N/A	7,031.00	N/A	9,100.25	N/A	9,948.50	N/A	N/A	N/A	N/A	N/A
63	6,400.10	N/A	7,682.60	N/A	9,951.00	N/A	10,744.20	N/A	N/A	N/A	N/A	N/A
64	7,033.75	N/A	8,425.50	N/A	10,876.80	N/A	11,633.90	N/A	N/A	N/A	N/A	N/A
65	7,586.48	N/A	9,107.78	N/A	11,761.13	N/A	12,416.78	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 15/MALE

\$500,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	2,325.00	N/A	2,354.25	N/A	2,369.00	N/A	2,808.00	N/A	2,867.20	N/A	3,486.90	N/A
19	2,289.00	N/A	2,307.50	N/A	2,317.50	N/A	2,806.00	N/A	2,867.20	N/A	3,486.90	N/A
20	2,250.85	N/A	2,277.00	N/A	2,291.75	N/A	2,791.10	N/A	2,867.20	N/A	3,486.90	N/A
21	2,174.55	N/A	2,261.25	N/A	2,266.00	N/A	2,741.70	N/A	2,867.20	N/A	3,486.90	N/A
22	2,136.40	N/A	2,193.75	N/A	2,240.25	N/A	2,692.30	N/A	2,867.20	N/A	3,486.90	N/A
23	2,060.10	N/A	2,126.25	N/A	2,214.50	N/A	2,642.90	N/A	2,867.20	N/A	3,486.90	N/A
24	2,021.95	N/A	2,058.75	N/A	2,163.00	N/A	2,593.50	N/A	2,867.20	N/A	3,486.90	N/A
25	1,945.65	N/A	1,991.25	N/A	2,137.25	N/A	2,544.10	N/A	3,180.80	N/A	3,861.20	N/A
26	1,955.85	N/A	2,067.90	N/A	2,191.20	N/A	2,585.30	N/A	3,290.40	N/A	4,010.00	N/A
27	2,002.00	N/A	2,077.05	N/A	2,241.00	N/A	2,626.50	N/A	3,425.10	N/A	4,161.60	N/A
28	2,012.40	N/A	2,086.20	N/A	2,294.95	N/A	2,693.60	N/A	3,610.00	N/A	4,347.20	N/A
29	2,059.05	N/A	2,129.70	N/A	2,429.50	N/A	2,866.70	N/A	3,872.00	N/A	4,526.10	N/A
30	2,069.65	N/A	2,142.10	N/A	2,485.40	N/A	2,910.30	N/A	3,952.00	N/A	4,687.00	N/A
31	2,077.60	N/A	2,151.40	N/A	2,541.30	N/A	2,953.90	N/A	4,099.45	N/A	4,872.55	N/A
32	2,088.20	N/A	2,160.70	N/A	2,592.90	N/A	3,025.00	N/A	4,224.00	N/A	5,017.20	N/A
33	2,096.15	N/A	2,170.00	N/A	2,648.80	N/A	3,096.90	N/A	4,402.45	N/A	5,198.00	N/A
34	2,106.75	N/A	2,179.30	N/A	2,700.40	N/A	3,197.90	N/A	4,611.00	N/A	5,462.10	N/A
35	2,114.70	N/A	2,259.20	N/A	2,756.30	N/A	3,329.20	N/A	4,824.05	N/A	5,661.90	N/A
36	2,181.20	N/A	2,349.40	N/A	2,861.95	N/A	3,487.05	N/A	5,042.40	N/A	6,003.00	N/A
37	2,277.00	N/A	2,403.35	N/A	2,992.45	N/A	3,696.00	N/A	5,289.00	N/A	6,370.00	N/A
38	2,331.00	N/A	2,581.80	N/A	3,176.25	N/A	3,898.65	N/A	5,706.50	N/A	6,869.70	N/A
39	2,520.00	N/A	2,721.60	N/A	3,350.45	N/A	4,122.30	N/A	6,100.90	N/A	7,414.80	N/A
40	2,628.75	N/A	2,848.50	N/A	3,544.10	N/A	4,473.70	N/A	6,472.20	N/A	7,993.50	N/A
41	2,826.15	N/A	3,090.00	N/A	3,812.30	N/A	4,761.40	N/A	7,017.90	N/A	8,704.80	N/A
42	2,979.00	N/A	3,322.00	N/A	4,093.95	N/A	5,145.00	N/A	7,544.00	N/A	9,479.40	N/A
43	3,017.40	N/A	3,475.10	N/A	4,278.25	N/A	5,490.80	N/A	7,947.30	N/A	10,040.85	N/A
44	3,052.70	N/A	3,593.75	N/A	4,477.20	N/A	5,723.20	N/A	8,259.30	N/A	10,712.00	N/A
45	3,105.45	N/A	3,724.00	N/A	4,715.05	N/A	6,098.40	N/A	8,775.60	N/A	11,398.00	N/A
46	3,388.00	N/A	4,123.35	N/A	5,145.00	N/A	6,614.45	N/A	9,520.00	N/A	12,160.40	N/A
47	3,726.90	N/A	4,516.05	N/A	5,739.65	N/A	7,214.40	N/A	10,324.40	N/A	12,967.50	N/A
48	4,012.80	N/A	4,945.60	N/A	6,236.10	N/A	7,825.00	N/A	11,167.20	N/A	13,774.65	N/A
49	4,384.80	N/A	5,348.50	N/A	6,873.60	N/A	8,532.90	N/A	12,132.50	N/A	14,744.00	N/A
50	4,826.90	N/A	5,865.60	N/A	7,574.00	N/A	9,312.60	N/A	13,156.25	N/A	15,700.20	N/A
51	5,079.60	N/A	6,232.20	N/A	8,093.25	N/A	9,944.80	N/A	14,196.00	N/A	16,732.00	N/A
52	5,526.00	N/A	6,723.50	N/A	8,838.90	N/A	10,741.50	N/A	15,440.15	N/A	17,919.30	N/A
53	5,965.50	N/A	7,301.40	N/A	9,649.85	N/A	11,559.60	N/A	16,740.90	N/A	19,071.25	N/A
54	6,416.80	N/A	7,839.10	N/A	10,415.90	N/A	12,398.40	N/A	18,222.90	N/A	20,340.00	N/A
55	6,921.60	N/A	8,419.95	N/A	11,332.20	N/A	13,379.75	N/A	19,801.60	N/A	21,594.00	N/A
56	7,522.20	N/A	9,130.00	N/A	12,158.40	N/A	14,166.90	N/A	21,528.00	N/A	23,364.00	N/A
57	8,193.75	N/A	9,895.20	N/A	13,068.00	N/A	15,070.65	N/A	23,441.60	N/A	25,187.10	N/A
58	8,753.20	N/A	10,557.50	N/A	13,899.20	N/A	15,885.00	N/A	25,667.20	N/A	27,275.70	N/A
59	9,283.40	N/A	11,207.35	N/A	14,751.00	N/A	16,611.60	N/A	28,080.00	N/A	29,523.60	N/A
60	9,990.05	N/A	12,000.00	N/A	15,606.70	N/A	17,513.00	N/A	30,763.20	N/A	32,001.60	N/A
61	10,758.00	N/A	12,940.85	N/A	16,757.35	N/A	18,604.80	N/A	N/A	N/A	N/A	N/A
62	11,700.00	N/A	14,062.00	N/A	18,200.50	N/A	19,897.00	N/A	N/A	N/A	N/A	N/A
63	12,800.20	N/A	15,365.20	N/A	19,902.00	N/A	21,488.40	N/A	N/A	N/A	N/A	N/A
64	14,067.50	N/A	16,851.00	N/A	21,753.60	N/A	23,267.80	N/A	N/A	N/A	N/A	N/A
65	15,172.95	N/A	18,215.55	N/A	23,522.25	N/A	24,833.55	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 15/MALE

\$1,000,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	2,480.00	N/A	2,839.70	N/A	2,999.20	N/A	3,744.00	N/A	3,904.00	N/A	5,504.70	N/A
19	2,400.00	N/A	2,761.90	N/A	2,934.00	N/A	3,680.00	N/A	3,904.00	N/A	5,504.70	N/A
20	2,360.00	N/A	2,684.10	N/A	2,901.40	N/A	3,616.00	N/A	3,904.00	N/A	5,504.70	N/A
21	2,280.00	N/A	2,606.30	N/A	2,868.80	N/A	3,552.00	N/A	3,904.00	N/A	5,504.70	N/A
22	2,240.00	N/A	2,528.50	N/A	2,836.20	N/A	3,488.00	N/A	3,904.00	N/A	5,504.70	N/A
23	2,160.00	N/A	2,450.70	N/A	2,803.60	N/A	3,424.00	N/A	3,904.00	N/A	5,504.70	N/A
24	2,120.00	N/A	2,372.90	N/A	2,738.40	N/A	3,360.00	N/A	3,904.00	N/A	5,504.70	N/A
25	2,040.00	N/A	2,295.10	N/A	2,705.80	N/A	3,296.00	N/A	4,331.00	N/A	6,095.60	N/A
26	2,091.00	N/A	2,433.90	N/A	2,830.30	N/A	3,399.00	N/A	4,550.40	N/A	6,320.00	N/A
27	2,189.20	N/A	2,501.00	N/A	2,963.10	N/A	3,502.00	N/A	4,792.20	N/A	6,568.80	N/A
28	2,241.20	N/A	2,562.00	N/A	3,087.60	N/A	3,640.00	N/A	5,122.40	N/A	6,834.30	N/A
29	2,337.30	N/A	2,672.20	N/A	3,328.20	N/A	3,924.00	N/A	5,552.00	N/A	7,104.80	N/A
30	2,395.60	N/A	2,734.20	N/A	3,465.80	N/A	4,033.00	N/A	5,728.00	N/A	7,368.40	N/A
31	2,448.60	N/A	2,796.20	N/A	3,594.80	N/A	4,131.10	N/A	5,998.40	N/A	7,648.90	N/A
32	2,501.60	N/A	2,864.40	N/A	3,723.80	N/A	4,279.00	N/A	6,253.50	N/A	7,864.80	N/A
33	2,554.60	N/A	2,926.40	N/A	3,852.80	N/A	4,428.90	N/A	6,574.10	N/A	8,119.00	N/A
34	2,612.90	N/A	2,994.60	N/A	3,990.40	N/A	4,621.70	N/A	6,960.00	N/A	8,544.20	N/A
35	2,665.90	N/A	3,155.20	N/A	4,119.40	N/A	4,860.40	N/A	7,339.00	N/A	8,845.20	N/A
36	2,800.00	N/A	3,325.20	N/A	4,331.60	N/A	5,129.10	N/A	7,773.70	N/A	9,448.20	N/A
37	2,988.00	N/A	3,443.50	N/A	4,588.10	N/A	5,491.20	N/A	8,302.50	N/A	10,080.00	N/A
38	3,118.50	N/A	3,751.80	N/A	4,945.50	N/A	5,837.40	N/A	9,085.20	N/A	10,985.40	N/A
39	3,451.00	N/A	4,006.80	N/A	5,288.40	N/A	6,236.30	N/A	9,855.30	N/A	11,923.80	N/A
40	3,675.00	N/A	4,266.00	N/A	5,673.00	N/A	6,822.60	N/A	10,639.60	N/A	12,957.50	N/A
41	4,042.10	N/A	4,700.00	N/A	6,190.80	N/A	7,321.10	N/A	11,741.20	N/A	14,225.90	N/A
42	4,365.00	N/A	5,126.00	N/A	6,747.30	N/A	7,996.80	N/A	12,824.80	N/A	15,584.40	N/A
43	4,530.80	N/A	5,451.60	N/A	7,174.90	N/A	8,607.20	N/A	13,735.20	N/A	16,695.00	N/A
44	4,704.00	N/A	5,725.00	N/A	7,627.20	N/A	9,072.00	N/A	14,590.80	N/A	17,922.00	N/A
45	4,913.10	N/A	6,038.20	N/A	8,163.10	N/A	9,752.60	N/A	15,779.60	N/A	19,237.60	N/A
46	5,432.00	N/A	6,762.00	N/A	8,996.40	N/A	10,756.70	N/A	17,248.00	N/A	20,889.40	N/A
47	6,051.60	N/A	7,518.70	N/A	10,112.20	N/A	11,980.80	N/A	18,846.90	N/A	22,620.00	N/A
48	6,600.00	N/A	8,324.80	N/A	11,091.60	N/A	13,208.60	N/A	20,539.20	N/A	24,394.80	N/A
49	7,300.80	N/A	9,120.00	N/A	12,313.60	N/A	14,671.80	N/A	22,482.50	N/A	26,524.00	N/A
50	8,137.00	N/A	10,108.80	N/A	13,692.00	N/A	16,269.00	N/A	24,562.50	N/A	28,770.00	N/A
51	8,665.20	N/A	10,873.20	N/A	14,760.90	N/A	17,684.10	N/A	26,702.00	N/A	31,239.00	N/A
52	9,540.00	N/A	11,876.20	N/A	16,228.80	N/A	19,443.20	N/A	29,258.90	N/A	34,003.20	N/A
53	10,417.80	N/A	13,029.00	N/A	17,868.80	N/A	21,247.20	N/A	31,959.90	N/A	36,784.00	N/A
54	11,336.00	N/A	14,182.40	N/A	19,410.60	N/A	23,234.40	N/A	35,047.40	N/A	39,889.00	N/A
55	12,364.80	N/A	15,384.60	N/A	21,290.80	N/A	25,451.50	N/A	38,365.60	N/A	43,188.00	N/A
56	13,482.00	N/A	16,732.80	N/A	22,886.40	N/A	27,086.40	N/A	41,710.50	N/A	46,728.00	N/A
57	14,763.00	N/A	18,228.00	N/A	24,601.50	N/A	28,904.40	N/A	45,418.10	N/A	50,374.20	N/A
58	15,863.20	N/A	19,516.00	N/A	26,220.80	N/A	30,569.80	N/A	49,730.20	N/A	54,551.40	N/A
59	16,926.50	N/A	20,836.20	N/A	27,833.20	N/A	32,080.20	N/A	54,405.00	N/A	59,047.20	N/A
60	18,298.80	N/A	22,450.00	N/A	29,580.90	N/A	34,030.00	N/A	59,603.70	N/A	64,003.20	N/A
61	19,844.00	N/A	24,316.50	N/A	31,842.60	N/A	36,388.80	N/A	N/A	N/A	N/A	N/A
62	21,700.00	N/A	26,607.20	N/A	34,601.40	N/A	39,087.00	N/A	N/A	N/A	N/A	N/A
63	23,993.20	N/A	29,222.60	N/A	37,944.00	N/A	42,412.80	N/A	N/A	N/A	N/A	N/A
64	26,546.20	N/A	32,304.60	N/A	41,500.80	N/A	46,155.20	N/A	N/A	N/A	N/A	N/A
65	28,915.20	N/A	35,133.30	N/A	45,019.80	N/A	49,667.10	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/MALE

\$100,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	493.20	N/A	497.70	N/A	550.76	N/A	650.26	N/A	652.62	N/A	795.16	N/A
19	486.45	N/A	491.40	N/A	545.14	N/A	634.27	N/A	652.62	N/A	795.16	N/A
20	473.88	N/A	478.80	N/A	533.90	N/A	623.61	N/A	652.62	N/A	795.16	N/A
21	467.20	N/A	472.50	N/A	522.66	N/A	612.95	N/A	652.62	N/A	795.16	N/A
22	457.50	N/A	466.20	N/A	511.42	N/A	596.96	N/A	652.62	N/A	795.16	N/A
23	435.00	N/A	453.60	N/A	505.80	N/A	586.30	N/A	652.62	N/A	795.16	N/A
24	420.00	N/A	447.30	N/A	494.56	N/A	570.31	N/A	652.62	N/A	795.16	N/A
25	397.50	N/A	434.70	N/A	483.32	N/A	559.65	N/A	770.88	N/A	930.26	N/A
26	402.27	N/A	442.98	N/A	492.78	N/A	565.95	N/A	779.68	N/A	935.08	N/A
27	415.26	N/A	457.80	N/A	514.80	N/A	577.70	N/A	797.44	N/A	943.80	N/A
28	420.12	N/A	466.20	N/A	536.40	N/A	600.59	N/A	828.99	N/A	972.16	N/A
29	425.52	N/A	488.16	N/A	576.65	N/A	618.27	N/A	856.46	N/A	996.82	N/A
30	446.32	N/A	497.52	N/A	588.05	N/A	631.68	N/A	865.81	N/A	1,001.88	N/A
31	451.36	N/A	506.16	N/A	598.50	N/A	644.10	N/A	873.29	N/A	1,004.41	N/A
32	456.96	N/A	514.80	N/A	621.77	N/A	668.16	N/A	882.64	N/A	1,025.43	N/A
33	462.00	N/A	523.44	N/A	632.44	N/A	698.40	N/A	930.15	N/A	1,070.67	N/A
34	467.60	N/A	532.08	N/A	657.36	N/A	735.00	N/A	973.64	N/A	1,124.37	N/A
35	472.64	N/A	548.23	N/A	668.25	N/A	778.14	N/A	1,022.70	N/A	1,174.50	N/A
36	491.40	N/A	579.86	N/A	704.06	N/A	809.20	N/A	1,071.24	N/A	1,239.48	N/A
37	507.52	N/A	602.28	N/A	736.00	N/A	848.62	N/A	1,122.66	N/A	1,308.06	N/A
38	537.60	N/A	630.90	N/A	772.52	N/A	895.44	N/A	1,198.83	N/A	1,406.16	N/A
39	549.08	N/A	670.32	N/A	822.80	N/A	948.70	N/A	1,271.67	N/A	1,494.45	N/A
40	573.60	N/A	707.02	N/A	864.36	N/A	992.02	N/A	1,339.84	N/A	1,602.00	N/A
41	601.17	N/A	754.00	N/A	923.40	N/A	1,063.58	N/A	1,442.61	N/A	1,716.39	N/A
42	646.02	N/A	810.24	N/A	984.34	N/A	1,125.54	N/A	1,556.10	N/A	1,836.54	N/A
43	652.80	N/A	851.46	N/A	1,037.90	N/A	1,181.10	N/A	1,652.08	N/A	1,934.73	N/A
44	670.35	N/A	882.00	N/A	1,072.26	N/A	1,221.28	N/A	1,754.06	N/A	2,037.96	N/A
45	683.24	N/A	921.14	N/A	1,115.00	N/A	1,281.68	N/A	1,848.32	N/A	2,157.75	N/A
46	730.25	N/A	971.28	N/A	1,171.10	N/A	1,352.56	N/A	1,951.56	N/A	2,273.58	N/A
47	775.56	N/A	1,013.82	N/A	1,243.20	N/A	1,440.05	N/A	2,072.52	N/A	2,400.56	N/A
48	838.44	N/A	1,072.61	N/A	1,325.40	N/A	1,534.39	N/A	2,184.56	N/A	2,525.60	N/A
49	893.45	N/A	1,142.32	N/A	1,407.60	N/A	1,627.82	N/A	2,299.08	N/A	2,648.12	N/A
50	958.64	N/A	1,198.50	N/A	1,485.00	N/A	1,723.27	N/A	2,441.40	N/A	2,779.16	N/A
51	1,029.21	N/A	1,272.15	N/A	1,576.01	N/A	1,835.40	N/A	2,608.83	N/A	2,931.88	N/A
52	1,096.68	N/A	1,339.20	N/A	1,668.81	N/A	1,947.75	N/A	2,777.64	N/A	3,070.17	N/A
53	1,171.20	N/A	1,408.95	N/A	1,763.99	N/A	2,065.47	N/A	2,948.86	N/A	3,230.40	N/A
54	1,237.55	N/A	1,474.77	N/A	1,856.86	N/A	2,177.10	N/A	3,140.04	N/A	3,374.10	N/A
55	1,331.82	N/A	1,556.52	N/A	1,971.06	N/A	2,314.95	N/A	3,323.76	N/A	3,540.42	N/A
56	1,522.08	N/A	1,783.24	N/A	2,222.43	N/A	2,587.50	N/A	N/A	N/A	N/A	N/A
57	1,748.58	N/A	2,031.76	N/A	2,521.68	N/A	2,898.00	N/A	N/A	N/A	N/A	N/A
58	1,984.14	N/A	2,310.80	N/A	2,828.91	N/A	3,222.30	N/A	N/A	N/A	N/A	N/A
59	2,246.88	N/A	2,611.64	N/A	3,168.06	N/A	3,574.20	N/A	N/A	N/A	N/A	N/A
60	2,554.92	N/A	2,964.80	N/A	3,563.07	N/A	3,720.96	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/MALE

\$250,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	747.00	N/A	756.43	N/A	840.35	N/A	960.75	N/A	998.30	N/A	1,333.85	N/A
19	736.58	N/A	746.85	N/A	831.78	N/A	957.95	N/A	998.30	N/A	1,333.85	N/A
20	717.75	N/A	727.70	N/A	814.63	N/A	953.55	N/A	998.30	N/A	1,333.85	N/A
21	707.20	N/A	718.13	N/A	797.48	N/A	948.75	N/A	998.30	N/A	1,333.85	N/A
22	695.40	N/A	708.55	N/A	780.33	N/A	924.00	N/A	998.30	N/A	1,333.85	N/A
23	661.20	N/A	689.40	N/A	771.75	N/A	907.50	N/A	998.30	N/A	1,333.85	N/A
24	638.40	N/A	679.83	N/A	754.60	N/A	882.75	N/A	998.30	N/A	1,333.85	N/A
25	604.20	N/A	660.68	N/A	737.45	N/A	866.25	N/A	1,179.20	N/A	1,560.48	N/A
26	613.48	N/A	674.48	N/A	752.50	N/A	879.38	N/A	1,218.80	N/A	1,596.63	N/A
27	633.15	N/A	698.25	N/A	783.20	N/A	901.00	N/A	1,268.25	N/A	1,639.55	N/A
28	642.60	N/A	712.25	N/A	816.75	N/A	940.13	N/A	1,345.05	N/A	1,717.40	N/A
29	650.70	N/A	747.00	N/A	876.38	N/A	971.25	N/A	1,416.53	N/A	1,789.98	N/A
30	684.60	N/A	761.40	N/A	893.00	N/A	994.00	N/A	1,458.60	N/A	1,827.93	N/A
31	694.40	N/A	775.80	N/A	909.63	N/A	1,017.00	N/A	1,496.00	N/A	1,859.55	N/A
32	702.80	N/A	790.20	N/A	943.33	N/A	1,058.50	N/A	1,538.08	N/A	1,927.50	N/A
33	712.60	N/A	804.60	N/A	960.30	N/A	1,110.00	N/A	1,647.75	N/A	2,042.55	N/A
34	721.00	N/A	819.00	N/A	994.95	N/A	1,171.88	N/A	1,747.30	N/A	2,176.20	N/A
35	730.80	N/A	844.98	N/A	1,012.28	N/A	1,244.50	N/A	1,863.75	N/A	2,305.50	N/A
36	768.00	N/A	900.60	N/A	1,078.03	N/A	1,312.50	N/A	1,966.20	N/A	2,457.05	N/A
37	803.20	N/A	945.00	N/A	1,141.38	N/A	1,396.75	N/A	2,065.50	N/A	2,611.05	N/A
38	862.75	N/A	996.75	N/A	1,212.10	N/A	1,496.50	N/A	2,222.78	N/A	2,836.50	N/A
39	893.55	N/A	1,068.20	N/A	1,309.00	N/A	1,611.00	N/A	2,371.65	N/A	3,037.50	N/A
40	946.00	N/A	1,139.50	N/A	1,392.83	N/A	1,712.88	N/A	2,520.10	N/A	3,293.00	N/A
41	1,007.03	N/A	1,226.70	N/A	1,506.60	N/A	1,872.50	N/A	2,729.03	N/A	3,557.48	N/A
42	1,098.53	N/A	1,331.20	N/A	1,628.70	N/A	2,018.25	N/A	2,964.00	N/A	3,852.98	N/A
43	1,132.20	N/A	1,411.05	N/A	1,746.00	N/A	2,159.00	N/A	3,177.90	N/A	4,096.05	N/A
44	1,182.65	N/A	1,481.03	N/A	1,831.95	N/A	2,278.00	N/A	3,388.53	N/A	4,371.55	N/A
45	1,229.60	N/A	1,564.20	N/A	1,940.10	N/A	2,442.00	N/A	3,609.60	N/A	4,675.13	N/A
46	1,333.50	N/A	1,688.63	N/A	2,085.28	N/A	2,623.78	N/A	3,864.20	N/A	4,978.10	N/A
47	1,435.20	N/A	1,802.55	N/A	2,272.73	N/A	2,845.40	N/A	4,151.10	N/A	5,332.33	N/A
48	1,579.73	N/A	1,955.18	N/A	2,481.60	N/A	3,081.98	N/A	4,441.50	N/A	5,654.00	N/A
49	1,707.58	N/A	2,136.40	N/A	2,708.10	N/A	3,333.35	N/A	4,748.10	N/A	6,022.80	N/A
50	1,863.00	N/A	2,297.13	N/A	2,928.75	N/A	3,599.38	N/A	5,109.00	N/A	6,403.48	N/A
51	2,035.08	N/A	2,499.33	N/A	3,195.10	N/A	3,900.23	N/A	5,553.45	N/A	6,848.60	N/A
52	2,203.35	N/A	2,706.30	N/A	3,481.55	N/A	4,226.25	N/A	6,019.80	N/A	7,305.53	N/A
53	2,403.40	N/A	2,931.53	N/A	3,778.48	N/A	4,566.23	N/A	6,512.50	N/A	7,773.15	N/A
54	2,583.75	N/A	3,155.55	N/A	4,097.35	N/A	4,920.00	N/A	7,047.90	N/A	8,288.55	N/A
55	2,837.10	N/A	3,436.13	N/A	4,470.70	N/A	5,351.23	N/A	7,616.95	N/A	8,851.05	N/A
56	3,242.40	N/A	3,936.63	N/A	5,040.85	N/A	5,981.25	N/A	N/A	N/A	N/A	N/A
57	3,724.90	N/A	4,485.25	N/A	5,719.60	N/A	6,699.00	N/A	N/A	N/A	N/A	N/A
58	4,226.70	N/A	5,101.25	N/A	6,416.45	N/A	7,448.65	N/A	N/A	N/A	N/A	N/A
59	4,786.40	N/A	5,765.38	N/A	7,185.70	N/A	8,262.10	N/A	N/A	N/A	N/A	N/A
60	5,442.60	N/A	6,545.00	N/A	8,081.65	N/A	9,187.20	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/MALE

\$500,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,494.00	N/A	1,512.85	N/A	1,680.70	N/A	1,921.50	N/A	1,996.60	N/A	2,667.70	N/A
19	1,473.15	N/A	1,493.70	N/A	1,663.55	N/A	1,915.90	N/A	1,996.60	N/A	2,667.70	N/A
20	1,435.50	N/A	1,455.40	N/A	1,629.25	N/A	1,907.10	N/A	1,996.60	N/A	2,667.70	N/A
21	1,414.40	N/A	1,436.25	N/A	1,594.95	N/A	1,897.50	N/A	1,996.60	N/A	2,667.70	N/A
22	1,390.80	N/A	1,417.10	N/A	1,560.65	N/A	1,848.00	N/A	1,996.60	N/A	2,667.70	N/A
23	1,322.40	N/A	1,378.80	N/A	1,543.50	N/A	1,815.00	N/A	1,996.60	N/A	2,667.70	N/A
24	1,276.80	N/A	1,359.65	N/A	1,509.20	N/A	1,765.50	N/A	1,996.60	N/A	2,667.70	N/A
25	1,208.40	N/A	1,321.35	N/A	1,474.90	N/A	1,732.50	N/A	2,358.40	N/A	3,120.95	N/A
26	1,226.95	N/A	1,348.95	N/A	1,505.00	N/A	1,758.75	N/A	2,437.60	N/A	3,193.25	N/A
27	1,266.30	N/A	1,396.50	N/A	1,566.40	N/A	1,802.00	N/A	2,536.50	N/A	3,279.10	N/A
28	1,285.20	N/A	1,424.50	N/A	1,633.50	N/A	1,880.25	N/A	2,690.10	N/A	3,434.80	N/A
29	1,301.40	N/A	1,494.00	N/A	1,752.75	N/A	1,942.50	N/A	2,833.05	N/A	3,579.95	N/A
30	1,369.20	N/A	1,522.80	N/A	1,786.00	N/A	1,988.00	N/A	2,917.20	N/A	3,655.85	N/A
31	1,388.80	N/A	1,551.60	N/A	1,819.25	N/A	2,034.00	N/A	2,992.00	N/A	3,719.10	N/A
32	1,405.60	N/A	1,580.40	N/A	1,886.65	N/A	2,117.00	N/A	3,076.15	N/A	3,855.00	N/A
33	1,425.20	N/A	1,609.20	N/A	1,920.60	N/A	2,220.00	N/A	3,295.50	N/A	4,085.10	N/A
34	1,442.00	N/A	1,638.00	N/A	1,989.90	N/A	2,343.75	N/A	3,494.60	N/A	4,352.40	N/A
35	1,461.60	N/A	1,689.95	N/A	2,024.55	N/A	2,489.00	N/A	3,727.50	N/A	4,611.00	N/A
36	1,536.00	N/A	1,801.20	N/A	2,156.05	N/A	2,625.00	N/A	3,932.40	N/A	4,914.10	N/A
37	1,606.40	N/A	1,890.00	N/A	2,282.75	N/A	2,793.50	N/A	4,131.00	N/A	5,222.10	N/A
38	1,725.50	N/A	1,993.50	N/A	2,424.20	N/A	2,993.00	N/A	4,445.55	N/A	5,673.00	N/A
39	1,787.10	N/A	2,136.40	N/A	2,618.00	N/A	3,222.00	N/A	4,743.30	N/A	6,075.00	N/A
40	1,892.00	N/A	2,279.00	N/A	2,785.65	N/A	3,425.75	N/A	5,040.20	N/A	6,586.00	N/A
41	2,014.05	N/A	2,453.40	N/A	3,013.20	N/A	3,745.00	N/A	5,458.05	N/A	7,114.95	N/A
42	2,197.05	N/A	2,662.40	N/A	3,257.40	N/A	4,036.50	N/A	5,928.00	N/A	7,705.95	N/A
43	2,264.40	N/A	2,822.10	N/A	3,492.00	N/A	4,318.00	N/A	6,355.80	N/A	8,192.10	N/A
44	2,365.30	N/A	2,962.05	N/A	3,663.90	N/A	4,556.00	N/A	6,777.05	N/A	8,743.10	N/A
45	2,459.20	N/A	3,128.40	N/A	3,880.20	N/A	4,884.00	N/A	7,219.20	N/A	9,350.25	N/A
46	2,667.00	N/A	3,377.25	N/A	4,170.55	N/A	5,247.55	N/A	7,728.40	N/A	9,956.20	N/A
47	2,870.40	N/A	3,605.10	N/A	4,545.45	N/A	5,690.80	N/A	8,302.20	N/A	10,664.65	N/A
48	3,159.45	N/A	3,910.35	N/A	4,963.20	N/A	6,163.95	N/A	8,883.00	N/A	11,308.00	N/A
49	3,415.15	N/A	4,272.80	N/A	5,416.20	N/A	6,666.70	N/A	9,496.20	N/A	12,045.60	N/A
50	3,726.00	N/A	4,594.25	N/A	5,857.50	N/A	7,198.75	N/A	10,218.00	N/A	12,806.95	N/A
51	4,070.15	N/A	4,998.65	N/A	6,390.20	N/A	7,800.45	N/A	11,106.90	N/A	13,697.20	N/A
52	4,406.70	N/A	5,412.60	N/A	6,963.10	N/A	8,452.50	N/A	12,039.60	N/A	14,611.05	N/A
53	4,806.80	N/A	5,863.05	N/A	7,556.95	N/A	9,132.45	N/A	13,025.00	N/A	15,546.30	N/A
54	5,167.50	N/A	6,311.10	N/A	8,194.70	N/A	9,840.00	N/A	14,095.80	N/A	16,577.10	N/A
55	5,674.20	N/A	6,872.25	N/A	8,941.40	N/A	10,702.45	N/A	15,233.90	N/A	17,702.10	N/A
56	6,484.80	N/A	7,873.25	N/A	10,081.70	N/A	11,962.50	N/A	N/A	N/A	N/A	N/A
57	7,449.80	N/A	8,970.50	N/A	11,439.20	N/A	13,398.00	N/A	N/A	N/A	N/A	N/A
58	8,453.40	N/A	10,202.50	N/A	12,832.90	N/A	14,897.30	N/A	N/A	N/A	N/A	N/A
59	9,572.80	N/A	11,530.75	N/A	14,371.40	N/A	16,524.20	N/A	N/A	N/A	N/A	N/A
60	10,885.20	N/A	13,090.00	N/A	16,163.30	N/A	18,374.40	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/MALE

\$1,000,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,944.00	N/A	1,982.90	N/A	2,430.40	N/A	2,879.20	N/A	2,980.00	N/A	4,099.40	N/A
19	1,897.50	N/A	1,957.80	N/A	2,405.60	N/A	2,808.40	N/A	2,980.00	N/A	4,099.40	N/A
20	1,815.00	N/A	1,907.60	N/A	2,356.00	N/A	2,761.20	N/A	2,980.00	N/A	4,099.40	N/A
21	1,760.00	N/A	1,882.50	N/A	2,306.40	N/A	2,714.00	N/A	2,980.00	N/A	4,099.40	N/A
22	1,677.50	N/A	1,857.40	N/A	2,256.80	N/A	2,643.20	N/A	2,980.00	N/A	4,099.40	N/A
23	1,595.00	N/A	1,807.20	N/A	2,232.00	N/A	2,596.00	N/A	2,980.00	N/A	4,099.40	N/A
24	1,540.00	N/A	1,782.10	N/A	2,182.40	N/A	2,525.20	N/A	2,980.00	N/A	4,099.40	N/A
25	1,457.50	N/A	1,731.90	N/A	2,132.80	N/A	2,478.00	N/A	3,520.00	N/A	4,795.90	N/A
26	1,510.50	N/A	1,794.00	N/A	2,193.00	N/A	2,530.50	N/A	3,643.20	N/A	4,940.50	N/A
27	1,587.60	N/A	1,890.00	N/A	2,296.80	N/A	2,607.60	N/A	3,827.00	N/A	5,082.00	N/A
28	1,641.60	N/A	1,953.00	N/A	2,412.00	N/A	2,746.80	N/A	4,062.60	N/A	5,356.80	N/A
29	1,690.20	N/A	2,080.80	N/A	2,612.50	N/A	2,852.70	N/A	4,282.30	N/A	5,616.60	N/A
30	1,808.80	N/A	2,145.60	N/A	2,679.00	N/A	2,934.40	N/A	4,431.90	N/A	5,768.40	N/A
31	1,864.80	N/A	2,210.40	N/A	2,736.00	N/A	3,017.10	N/A	4,562.80	N/A	5,894.90	N/A
32	1,915.20	N/A	2,282.40	N/A	2,861.50	N/A	3,155.20	N/A	4,693.70	N/A	6,142.30	N/A
33	1,971.20	N/A	2,347.20	N/A	2,929.40	N/A	3,336.00	N/A	5,031.00	N/A	6,541.50	N/A
34	2,021.60	N/A	2,419.20	N/A	3,049.20	N/A	3,537.50	N/A	5,373.20	N/A	6,975.00	N/A
35	2,077.60	N/A	2,518.50	N/A	3,118.50	N/A	3,772.80	N/A	5,733.00	N/A	7,424.00	N/A
36	2,202.00	N/A	2,686.00	N/A	3,327.70	N/A	4,004.00	N/A	6,102.00	N/A	7,950.20	N/A
37	2,329.60	N/A	2,822.40	N/A	3,542.00	N/A	4,288.40	N/A	6,512.40	N/A	8,517.60	N/A
38	2,520.00	N/A	2,979.00	N/A	3,769.60	N/A	4,641.20	N/A	7,075.50	N/A	9,300.00	N/A
39	2,634.40	N/A	3,194.80	N/A	4,080.00	N/A	5,029.90	N/A	7,624.20	N/A	10,044.00	N/A
40	2,824.00	N/A	3,413.20	N/A	4,365.90	N/A	5,384.70	N/A	8,216.00	N/A	10,991.50	N/A
41	3,036.30	N/A	3,677.20	N/A	4,746.60	N/A	5,927.80	N/A	9,020.70	N/A	11,980.50	N/A
42	3,346.50	N/A	3,993.60	N/A	5,144.20	N/A	6,435.00	N/A	9,906.00	N/A	13,049.10	N/A
43	3,478.20	N/A	4,236.60	N/A	5,529.00	N/A	6,959.60	N/A	10,742.80	N/A	14,002.10	N/A
44	3,684.20	N/A	4,454.10	N/A	5,837.40	N/A	7,398.40	N/A	11,678.10	N/A	15,033.10	N/A
45	3,874.40	N/A	4,708.40	N/A	6,199.40	N/A	7,992.00	N/A	12,595.20	N/A	16,234.50	N/A
46	4,267.20	N/A	5,198.40	N/A	6,739.80	N/A	8,676.80	N/A	13,510.80	N/A	17,460.50	N/A
47	4,650.60	N/A	5,673.00	N/A	7,407.40	N/A	9,507.80	N/A	14,544.00	N/A	18,977.40	N/A
48	5,186.70	N/A	6,268.50	N/A	8,178.00	N/A	10,405.20	N/A	15,594.60	N/A	20,416.00	N/A
49	5,678.00	N/A	6,997.80	N/A	8,996.40	N/A	11,370.20	N/A	16,707.60	N/A	21,988.00	N/A
50	6,292.80	N/A	7,684.50	N/A	9,834.00	N/A	12,448.30	N/A	18,018.00	N/A	23,747.30	N/A
51	6,962.90	N/A	8,558.10	N/A	10,805.90	N/A	13,668.90	N/A	19,630.80	N/A	25,696.40	N/A
52	7,659.00	N/A	9,458.10	N/A	11,864.50	N/A	14,962.50	N/A	21,330.00	N/A	27,742.50	N/A
53	8,442.40	N/A	10,423.20	N/A	13,008.90	N/A	16,330.30	N/A	23,132.40	N/A	30,015.80	N/A
54	9,222.00	N/A	11,445.00	N/A	14,210.20	N/A	17,773.50	N/A	25,097.40	N/A	32,567.40	N/A
55	10,260.60	N/A	12,709.20	N/A	15,659.80	N/A	19,526.10	N/A	27,194.40	N/A	35,244.00	N/A
56	11,726.40	N/A	14,560.40	N/A	17,656.90	N/A	21,825.00	N/A	N/A	N/A	N/A	N/A
57	13,471.40	N/A	16,589.60	N/A	20,034.40	N/A	24,444.00	N/A	N/A	N/A	N/A	N/A
58	15,286.20	N/A	18,868.00	N/A	22,475.30	N/A	27,179.40	N/A	N/A	N/A	N/A	N/A
59	17,310.40	N/A	21,324.40	N/A	25,169.80	N/A	30,147.60	N/A	N/A	N/A	N/A	N/A
60	19,683.60	N/A	24,208.00	N/A	28,308.10	N/A	33,523.20	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/MALE

\$100,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	338.52	N/A	342.78	N/A	425.22	N/A	487.86	N/A	576.16	N/A	699.60	N/A
19	338.96	N/A	342.78	N/A	425.22	N/A	487.86	N/A	576.16	N/A	699.60	N/A
20	338.72	N/A	342.78	N/A	425.22	N/A	487.86	N/A	576.16	N/A	699.60	N/A
21	334.41	N/A	342.78	N/A	421.49	N/A	487.86	N/A	576.16	N/A	699.60	N/A
22	324.99	N/A	342.78	N/A	421.49	N/A	487.86	N/A	576.16	N/A	699.60	N/A
23	320.28	N/A	342.78	N/A	421.49	N/A	487.86	N/A	576.16	N/A	699.60	N/A
24	310.86	N/A	342.78	N/A	421.49	N/A	487.86	N/A	576.16	N/A	715.50	N/A
25	301.44	N/A	346.72	N/A	421.49	N/A	498.24	N/A	698.04	N/A	818.85	N/A
26	307.45	N/A	357.28	N/A	429.78	N/A	519.76	N/A	711.68	N/A	852.12	N/A
27	309.40	N/A	372.02	N/A	440.80	N/A	549.00	N/A	736.56	N/A	884.00	N/A
28	315.48	N/A	386.10	N/A	453.12	N/A	575.28	N/A	764.46	N/A	921.06	N/A
29	327.08	N/A	405.72	N/A	472.14	N/A	606.02	N/A	789.60	N/A	954.88	N/A
30	328.44	N/A	416.76	N/A	484.84	N/A	629.64	N/A	803.66	N/A	985.52	N/A
31	339.50	N/A	427.80	N/A	489.80	N/A	661.78	N/A	812.16	N/A	1,011.53	N/A
32	346.48	N/A	438.84	N/A	501.48	N/A	694.72	N/A	834.85	N/A	1,043.31	N/A
33	357.70	N/A	453.84	N/A	526.62	N/A	719.94	N/A	880.13	N/A	1,074.45	N/A
34	374.68	N/A	465.00	N/A	550.80	N/A	749.92	N/A	925.84	N/A	1,100.44	N/A
35	381.15	N/A	476.16	N/A	568.51	N/A	776.04	N/A	966.15	N/A	1,130.14	N/A
36	398.40	N/A	496.92	N/A	598.50	N/A	812.16	N/A	1,031.25	N/A	1,194.48	N/A
37	422.24	N/A	525.03	N/A	628.56	N/A	846.51	N/A	1,099.75	N/A	1,269.85	N/A
38	449.00	N/A	557.19	N/A	665.28	N/A	902.72	N/A	1,175.55	N/A	1,356.60	N/A
39	473.06	N/A	575.89	N/A	706.56	N/A	942.84	N/A	1,254.40	N/A	1,444.80	N/A
40	502.80	N/A	616.86	N/A	744.64	N/A	998.58	N/A	1,340.48	N/A	1,535.19	N/A
41	531.96	N/A	650.10	N/A	791.16	N/A	1,058.40	N/A	1,423.80	N/A	1,632.82	N/A
42	562.60	N/A	691.90	N/A	845.87	N/A	1,114.35	N/A	1,503.36	N/A	1,747.20	N/A
43	585.61	N/A	715.08	N/A	889.44	N/A	1,168.43	N/A	1,575.90	N/A	1,840.90	N/A
44	617.61	N/A	747.05	N/A	935.36	N/A	1,219.76	N/A	1,644.44	N/A	1,947.69	N/A
45	646.38	N/A	774.90	N/A	991.44	N/A	1,268.40	N/A	1,722.36	N/A	2,038.40	N/A
46	711.36	N/A	863.10	N/A	1,107.72	N/A	1,395.24	N/A	N/A	N/A	N/A	N/A
47	786.60	N/A	960.75	N/A	1,242.36	N/A	1,531.14	N/A	N/A	N/A	N/A	N/A
48	865.26	N/A	1,071.00	N/A	1,383.12	N/A	1,673.08	N/A	N/A	N/A	N/A	N/A
49	957.60	N/A	1,187.55	N/A	1,542.24	N/A	1,830.12	N/A	N/A	N/A	N/A	N/A
50	1,063.62	N/A	1,323.00	N/A	1,725.84	N/A	2,014.34	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/MALE

\$250,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	516.75	N/A	524.18	N/A	638.40	N/A	743.78	N/A	868.40	N/A	1,115.40	N/A
19	516.80	N/A	524.18	N/A	638.40	N/A	743.78	N/A	868.40	N/A	1,115.40	N/A
20	516.48	N/A	524.18	N/A	638.40	N/A	743.78	N/A	868.40	N/A	1,115.40	N/A
21	512.98	N/A	524.18	N/A	632.80	N/A	743.78	N/A	868.40	N/A	1,115.40	N/A
22	498.53	N/A	524.18	N/A	632.80	N/A	743.78	N/A	868.40	N/A	1,115.40	N/A
23	491.30	N/A	524.18	N/A	632.80	N/A	743.78	N/A	868.40	N/A	1,115.40	N/A
24	476.85	N/A	524.18	N/A	632.80	N/A	743.78	N/A	868.40	N/A	1,140.75	N/A
25	462.40	N/A	530.20	N/A	632.80	N/A	759.60	N/A	1,052.10	N/A	1,305.53	N/A
26	472.88	N/A	552.20	N/A	652.65	N/A	792.05	N/A	1,088.00	N/A	1,377.00	N/A
27	476.13	N/A	580.73	N/A	675.70	N/A	836.25	N/A	1,135.20	N/A	1,445.00	N/A
28	486.75	N/A	612.00	N/A	702.10	N/A	875.93	N/A	1,198.75	N/A	1,526.18	N/A
29	504.90	N/A	648.60	N/A	741.15	N/A	922.38	N/A	1,254.90	N/A	1,594.58	N/A
30	508.30	N/A	671.60	N/A	768.80	N/A	961.95	N/A	1,294.15	N/A	1,668.40	N/A
31	526.75	N/A	694.60	N/A	781.20	N/A	1,010.60	N/A	1,317.60	N/A	1,732.90	N/A
32	537.83	N/A	717.60	N/A	809.55	N/A	1,060.45	N/A	1,371.75	N/A	1,812.18	N/A
33	556.63	N/A	750.98	N/A	858.05	N/A	1,098.50	N/A	1,469.48	N/A	1,881.38	N/A
34	583.30	N/A	774.23	N/A	904.40	N/A	1,143.80	N/A	1,556.65	N/A	1,961.85	N/A
35	594.83	N/A	797.48	N/A	941.73	N/A	1,183.20	N/A	1,644.15	N/A	2,031.45	N/A
36	630.80	N/A	848.40	N/A	1,012.50	N/A	1,269.00	N/A	1,771.88	N/A	2,167.20	N/A
37	680.23	N/A	912.98	N/A	1,089.45	N/A	1,360.10	N/A	1,909.00	N/A	2,329.88	N/A
38	737.50	N/A	987.08	N/A	1,179.20	N/A	1,489.60	N/A	2,062.98	N/A	2,513.88	N/A
39	790.25	N/A	1,044.05	N/A	1,281.60	N/A	1,603.80	N/A	2,227.20	N/A	2,709.00	N/A
40	855.00	N/A	1,143.58	N/A	1,388.40	N/A	1,748.85	N/A	2,414.00	N/A	2,909.15	N/A
41	924.00	N/A	1,237.50	N/A	1,516.20	N/A	1,911.00	N/A	2,598.75	N/A	3,128.30	N/A
42	996.88	N/A	1,355.13	N/A	1,662.88	N/A	2,083.35	N/A	2,784.00	N/A	3,390.40	N/A
43	1,063.68	N/A	1,439.25	N/A	1,795.20	N/A	2,259.20	N/A	2,964.38	N/A	3,614.45	N/A
44	1,150.45	N/A	1,549.85	N/A	1,946.20	N/A	2,451.10	N/A	3,146.25	N/A	3,876.00	N/A
45	1,233.23	N/A	1,666.65	N/A	2,122.20	N/A	2,646.00	N/A	3,356.75	N/A	4,108.00	N/A
46	1,357.20	N/A	1,856.35	N/A	2,371.10	N/A	2,910.60	N/A	N/A	N/A	N/A	N/A
47	1,500.75	N/A	2,066.38	N/A	2,659.30	N/A	3,194.10	N/A	N/A	N/A	N/A	N/A
48	1,650.83	N/A	2,303.50	N/A	2,960.60	N/A	3,490.20	N/A	N/A	N/A	N/A	N/A
49	1,827.00	N/A	2,554.18	N/A	3,301.20	N/A	3,817.80	N/A	N/A	N/A	N/A	N/A
50	2,029.28	N/A	2,845.50	N/A	3,694.20	N/A	4,202.10	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/MALE

\$500,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,033.50	N/A	1,048.35	N/A	1,276.80	N/A	1,487.55	N/A	1,736.80	N/A	2,230.80	N/A
19	1,033.60	N/A	1,048.35	N/A	1,276.80	N/A	1,487.55	N/A	1,736.80	N/A	2,230.80	N/A
20	1,032.95	N/A	1,048.35	N/A	1,276.80	N/A	1,487.55	N/A	1,736.80	N/A	2,230.80	N/A
21	1,025.95	N/A	1,048.35	N/A	1,265.60	N/A	1,487.55	N/A	1,736.80	N/A	2,230.80	N/A
22	997.05	N/A	1,048.35	N/A	1,265.60	N/A	1,487.55	N/A	1,736.80	N/A	2,230.80	N/A
23	982.60	N/A	1,048.35	N/A	1,265.60	N/A	1,487.55	N/A	1,736.80	N/A	2,230.80	N/A
24	953.70	N/A	1,048.35	N/A	1,265.60	N/A	1,487.55	N/A	1,736.80	N/A	2,281.50	N/A
25	924.80	N/A	1,060.40	N/A	1,265.60	N/A	1,519.20	N/A	2,104.20	N/A	2,611.05	N/A
26	945.75	N/A	1,104.40	N/A	1,305.30	N/A	1,584.10	N/A	2,176.00	N/A	2,754.00	N/A
27	952.25	N/A	1,161.45	N/A	1,351.40	N/A	1,672.50	N/A	2,270.40	N/A	2,890.00	N/A
28	973.50	N/A	1,224.00	N/A	1,404.20	N/A	1,751.85	N/A	2,397.50	N/A	3,052.35	N/A
29	1,009.80	N/A	1,297.20	N/A	1,482.30	N/A	1,844.75	N/A	2,509.80	N/A	3,189.15	N/A
30	1,016.60	N/A	1,343.20	N/A	1,537.60	N/A	1,923.90	N/A	2,588.30	N/A	3,336.80	N/A
31	1,053.50	N/A	1,389.20	N/A	1,562.40	N/A	2,021.20	N/A	2,635.20	N/A	3,465.80	N/A
32	1,075.65	N/A	1,435.20	N/A	1,619.10	N/A	2,120.90	N/A	2,743.50	N/A	3,624.35	N/A
33	1,113.25	N/A	1,501.95	N/A	1,716.10	N/A	2,197.00	N/A	2,938.95	N/A	3,762.75	N/A
34	1,166.60	N/A	1,548.45	N/A	1,808.80	N/A	2,287.60	N/A	3,113.30	N/A	3,923.70	N/A
35	1,189.65	N/A	1,594.95	N/A	1,883.45	N/A	2,366.40	N/A	3,288.30	N/A	4,062.90	N/A
36	1,261.60	N/A	1,696.80	N/A	2,025.00	N/A	2,538.00	N/A	3,543.75	N/A	4,334.40	N/A
37	1,360.45	N/A	1,825.95	N/A	2,178.90	N/A	2,720.20	N/A	3,818.00	N/A	4,659.75	N/A
38	1,475.00	N/A	1,974.15	N/A	2,358.40	N/A	2,979.20	N/A	4,125.95	N/A	5,027.75	N/A
39	1,580.50	N/A	2,088.10	N/A	2,563.20	N/A	3,207.60	N/A	4,454.40	N/A	5,418.00	N/A
40	1,710.00	N/A	2,287.15	N/A	2,776.80	N/A	3,497.70	N/A	4,828.00	N/A	5,818.30	N/A
41	1,848.00	N/A	2,475.00	N/A	3,032.40	N/A	3,822.00	N/A	5,197.50	N/A	6,256.60	N/A
42	1,993.75	N/A	2,710.25	N/A	3,325.75	N/A	4,166.70	N/A	5,568.00	N/A	6,780.80	N/A
43	2,127.35	N/A	2,878.50	N/A	3,590.40	N/A	4,518.40	N/A	5,928.75	N/A	7,228.90	N/A
44	2,300.90	N/A	3,099.70	N/A	3,892.40	N/A	4,902.20	N/A	6,292.50	N/A	7,752.00	N/A
45	2,466.45	N/A	3,333.30	N/A	4,244.40	N/A	5,292.00	N/A	6,713.50	N/A	8,216.00	N/A
46	2,714.40	N/A	3,712.70	N/A	4,742.20	N/A	5,821.20	N/A	N/A	N/A	N/A	N/A
47	3,001.50	N/A	4,132.75	N/A	5,318.60	N/A	6,388.20	N/A	N/A	N/A	N/A	N/A
48	3,301.65	N/A	4,607.00	N/A	5,921.20	N/A	6,980.40	N/A	N/A	N/A	N/A	N/A
49	3,654.00	N/A	5,108.35	N/A	6,602.40	N/A	7,635.60	N/A	N/A	N/A	N/A	N/A
50	4,058.55	N/A	5,691.00	N/A	7,388.40	N/A	8,404.20	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/MALE

\$1,000,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,536.60	N/A	1,592.10	N/A	2,063.40	N/A	2,622.60	N/A	2,932.80	N/A	3,828.00	N/A
19	1,497.20	N/A	1,592.10	N/A	2,063.40	N/A	2,622.60	N/A	2,932.80	N/A	3,828.00	N/A
20	1,438.10	N/A	1,592.10	N/A	2,063.40	N/A	2,622.60	N/A	2,932.80	N/A	3,828.00	N/A
21	1,398.70	N/A	1,592.10	N/A	2,045.30	N/A	2,622.60	N/A	2,932.80	N/A	3,828.00	N/A
22	1,359.30	N/A	1,592.10	N/A	2,045.30	N/A	2,622.60	N/A	2,932.80	N/A	3,828.00	N/A
23	1,339.60	N/A	1,592.10	N/A	2,045.30	N/A	2,622.60	N/A	2,932.80	N/A	3,828.00	N/A
24	1,300.20	N/A	1,592.10	N/A	2,045.30	N/A	2,622.60	N/A	2,932.80	N/A	3,915.00	N/A
25	1,260.80	N/A	1,610.40	N/A	2,045.30	N/A	2,678.40	N/A	3,553.20	N/A	4,480.50	N/A
26	1,313.00	N/A	1,672.00	N/A	2,097.60	N/A	2,788.60	N/A	3,686.40	N/A	4,730.40	N/A
27	1,345.50	N/A	1,744.40	N/A	2,169.20	N/A	2,925.00	N/A	3,907.20	N/A	5,032.00	N/A
28	1,399.20	N/A	1,827.00	N/A	2,253.80	N/A	3,060.00	N/A	4,137.40	N/A	5,319.30	N/A
29	1,475.60	N/A	1,932.00	N/A	2,366.80	N/A	3,218.50	N/A	4,371.00	N/A	5,632.30	N/A
30	1,516.40	N/A	1,996.40	N/A	2,442.80	N/A	3,339.00	N/A	4,518.80	N/A	5,897.60	N/A
31	1,596.00	N/A	2,051.60	N/A	2,480.00	N/A	3,488.20	N/A	4,636.80	N/A	6,165.90	N/A
32	1,654.30	N/A	2,116.00	N/A	2,557.80	N/A	3,657.30	N/A	4,867.50	N/A	6,494.50	N/A
33	1,737.40	N/A	2,204.10	N/A	2,711.70	N/A	3,785.60	N/A	5,224.80	N/A	6,786.00	N/A
34	1,846.80	N/A	2,259.90	N/A	2,856.00	N/A	3,921.60	N/A	5,607.20	N/A	7,125.80	N/A
35	1,909.60	N/A	2,325.00	N/A	2,960.70	N/A	4,054.20	N/A	5,932.50	N/A	7,425.30	N/A
36	2,058.40	N/A	2,504.80	N/A	3,195.00	N/A	4,342.80	N/A	6,412.50	N/A	7,963.20	N/A
37	2,256.80	N/A	2,730.60	N/A	3,450.60	N/A	4,648.70	N/A	6,930.50	N/A	8,556.50	N/A
38	2,490.00	N/A	3,013.50	N/A	3,766.40	N/A	5,084.80	N/A	7,514.30	N/A	9,222.50	N/A
39	2,714.10	N/A	3,231.90	N/A	4,108.80	N/A	5,467.50	N/A	8,140.80	N/A	9,933.00	N/A
40	2,988.00	N/A	3,590.90	N/A	4,451.20	N/A	5,980.80	N/A	8,860.80	N/A	10,725.30	N/A
41	3,286.80	N/A	3,943.50	N/A	4,879.20	N/A	6,526.80	N/A	9,576.00	N/A	11,597.60	N/A
42	3,610.50	N/A	4,384.50	N/A	5,371.40	N/A	7,106.00	N/A	10,300.80	N/A	12,563.20	N/A
43	3,925.00	N/A	4,767.20	N/A	5,848.00	N/A	7,695.40	N/A	11,016.00	N/A	13,380.20	N/A
44	4,325.00	N/A	5,218.20	N/A	6,364.00	N/A	8,337.60	N/A	11,746.00	N/A	14,341.20	N/A
45	4,725.00	N/A	5,707.20	N/A	6,966.00	N/A	8,988.00	N/A	12,593.60	N/A	15,288.00	N/A
46	5,200.00	N/A	6,356.80	N/A	7,783.00	N/A	9,886.80	N/A	N/A	N/A	N/A	N/A
47	5,750.00	N/A	7,076.00	N/A	8,729.00	N/A	10,849.80	N/A	N/A	N/A	N/A	N/A
48	6,325.00	N/A	7,888.00	N/A	9,718.00	N/A	11,855.60	N/A	N/A	N/A	N/A	N/A
49	7,000.00	N/A	8,746.40	N/A	10,836.00	N/A	12,968.40	N/A	N/A	N/A	N/A	N/A
50	7,775.00	N/A	9,744.00	N/A	12,126.00	N/A	14,273.80	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 15/FEMALE

\$100,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	626.64	N/A	726.00	N/A
19	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	626.64	N/A	726.00	N/A
20	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	626.64	N/A	726.00	N/A
21	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	626.64	N/A	726.00	N/A
22	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	626.64	N/A	726.00	N/A
23	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	626.64	N/A	726.00	N/A
24	510.30	N/A	514.80	N/A	586.88	N/A	625.14	N/A	641.56	N/A	726.00	N/A
25	545.04	N/A	553.41	N/A	628.80	N/A	679.50	N/A	746.00	N/A	904.20	N/A
26	549.00	N/A	556.85	N/A	631.20	N/A	693.00	N/A	776.22	N/A	916.53	N/A
27	552.96	N/A	559.86	N/A	644.77	N/A	707.25	N/A	813.75	N/A	942.42	N/A
28	556.92	N/A	563.30	N/A	647.21	N/A	720.75	N/A	853.20	N/A	974.12	N/A
29	560.88	N/A	579.48	N/A	650.26	N/A	744.80	N/A	884.40	N/A	1,014.70	N/A
30	565.20	N/A	596.25	N/A	663.40	N/A	758.48	N/A	925.47	N/A	1,041.92	N/A
31	569.16	N/A	599.85	N/A	665.88	N/A	772.16	N/A	950.76	N/A	1,062.37	N/A
32	573.12	N/A	603.00	N/A	668.98	N/A	786.60	N/A	975.20	N/A	1,090.22	N/A
33	577.08	N/A	606.60	N/A	693.12	N/A	831.87	N/A	1,044.23	N/A	1,131.50	N/A
34	581.04	N/A	609.75	N/A	728.96	N/A	846.88	N/A	1,096.25	N/A	1,197.18	N/A
35	585.00	N/A	613.35	N/A	753.48	N/A	882.90	N/A	1,159.60	N/A	1,256.64	N/A
36	596.22	N/A	634.56	N/A	801.00	N/A	925.76	N/A	1,216.83	N/A	1,326.75	N/A
37	635.46	N/A	679.46	N/A	813.54	N/A	984.55	N/A	1,277.55	N/A	1,404.00	N/A
38	656.10	N/A	694.96	N/A	876.34	N/A	1,035.62	N/A	1,337.96	N/A	1,466.64	N/A
39	701.00	N/A	744.62	N/A	914.48	N/A	1,079.85	N/A	1,421.91	N/A	1,554.72	N/A
40	726.84	N/A	800.40	N/A	979.70	N/A	1,145.54	N/A	1,512.98	N/A	1,664.79	N/A
41	774.00	N/A	850.44	N/A	1,058.40	N/A	1,226.88	N/A	1,612.80	N/A	1,775.10	N/A
42	802.10	N/A	906.36	N/A	1,123.62	N/A	1,296.82	N/A	1,720.59	N/A	1,896.01	N/A
43	872.46	N/A	965.34	N/A	1,200.64	N/A	1,363.24	N/A	1,813.88	N/A	2,024.76	N/A
44	898.40	N/A	1,037.92	N/A	1,281.84	N/A	1,441.92	N/A	1,933.70	N/A	2,174.82	N/A
45	928.29	N/A	1,081.41	N/A	1,355.20	N/A	1,518.69	N/A	2,050.95	N/A	2,315.46	N/A
46	1,038.51	N/A	1,184.40	N/A	1,472.64	N/A	1,649.70	N/A	2,239.38	N/A	2,530.08	N/A
47	1,123.79	N/A	1,272.36	N/A	1,611.46	N/A	1,780.20	N/A	2,423.60	N/A	2,744.69	N/A
48	1,215.60	N/A	1,393.70	N/A	1,702.36	N/A	1,907.99	N/A	2,624.34	N/A	2,962.17	N/A
49	1,293.50	N/A	1,463.55	N/A	1,798.92	N/A	2,007.67	N/A	2,775.59	N/A	3,132.00	N/A
50	1,358.00	N/A	1,539.90	N/A	1,888.56	N/A	2,105.76	N/A	2,920.08	N/A	3,289.50	N/A
51	1,361.78	N/A	1,560.99	N/A	1,935.45	N/A	2,183.16	N/A	3,051.24	N/A	3,448.76	N/A
52	1,402.09	N/A	1,594.85	N/A	2,004.05	N/A	2,259.81	N/A	3,191.31	N/A	3,608.19	N/A
53	1,430.65	N/A	1,636.00	N/A	2,051.30	N/A	2,328.75	N/A	3,312.40	N/A	3,750.53	N/A
54	1,457.05	N/A	1,688.00	N/A	2,119.36	N/A	2,409.50	N/A	3,452.70	N/A	3,904.56	N/A
55	1,499.03	N/A	1,722.60	N/A	2,173.10	N/A	2,487.68	N/A	3,602.78	N/A	4,060.66	N/A
56	1,565.20	N/A	1,795.40	N/A	2,263.80	N/A	2,590.12	N/A	3,792.40	N/A	4,320.42	N/A
57	1,632.68	N/A	1,887.38	N/A	2,372.16	N/A	2,720.76	N/A	4,006.97	N/A	4,595.46	N/A
58	1,724.84	N/A	1,991.98	N/A	2,496.60	N/A	2,860.04	N/A	4,256.47	N/A	4,901.06	N/A
59	1,830.65	N/A	2,088.60	N/A	2,655.59	N/A	3,041.52	N/A	4,515.95	N/A	5,252.50	N/A
60	1,932.64	N/A	2,249.40	N/A	2,819.72	N/A	3,228.61	N/A	4,815.35	N/A	5,619.22	N/A
61	2,073.50	N/A	2,388.76	N/A	3,015.96	N/A	3,451.85	N/A	N/A	N/A	N/A	N/A
62	2,205.68	N/A	2,549.32	N/A	3,234.60	N/A	3,687.40	N/A	N/A	N/A	N/A	N/A
63	2,341.79	N/A	2,721.90	N/A	3,457.28	N/A	3,956.40	N/A	N/A	N/A	N/A	N/A
64	2,511.60	N/A	2,939.70	N/A	3,739.20	N/A	4,265.64	N/A	N/A	N/A	N/A	N/A
65	2,640.76	N/A	3,123.04	N/A	3,984.90	N/A	4,545.60	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 15/FEMALE

\$250,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	796.25	N/A	801.00	N/A	907.20	N/A	948.75	N/A	959.70	N/A	1,105.50	N/A
19	796.25	N/A	801.00	N/A	907.20	N/A	948.75	N/A	959.70	N/A	1,105.50	N/A
20	796.25	N/A	801.00	N/A	907.20	N/A	948.75	N/A	959.70	N/A	1,105.50	N/A
21	796.25	N/A	801.00	N/A	907.20	N/A	948.75	N/A	959.70	N/A	1,105.50	N/A
22	796.25	N/A	801.00	N/A	907.20	N/A	948.75	N/A	959.70	N/A	1,105.50	N/A
23	796.25	N/A	801.00	N/A	907.20	N/A	948.75	N/A	959.70	N/A	1,105.50	N/A
24	796.25	N/A	801.00	N/A	907.20	N/A	959.10	N/A	982.55	N/A	1,105.50	N/A
25	834.30	N/A	861.08	N/A	972.00	N/A	1,042.50	N/A	1,142.50	N/A	1,376.85	N/A
26	839.70	N/A	867.53	N/A	975.00	N/A	1,063.13	N/A	1,188.30	N/A	1,404.25	N/A
27	845.10	N/A	873.98	N/A	994.30	N/A	1,083.75	N/A	1,244.25	N/A	1,452.55	N/A
28	850.50	N/A	880.43	N/A	997.35	N/A	1,106.25	N/A	1,304.10	N/A	1,512.30	N/A
29	855.90	N/A	907.50	N/A	1,000.40	N/A	1,141.90	N/A	1,353.00	N/A	1,584.10	N/A
30	861.30	N/A	934.88	N/A	1,021.45	N/A	1,162.80	N/A	1,415.33	N/A	1,635.40	N/A
31	865.80	N/A	941.63	N/A	1,024.55	N/A	1,183.70	N/A	1,450.65	N/A	1,672.53	N/A
32	871.20	N/A	948.38	N/A	1,027.65	N/A	1,204.60	N/A	1,489.25	N/A	1,725.18	N/A
33	876.60	N/A	955.13	N/A	1,064.00	N/A	1,275.85	N/A	1,594.18	N/A	1,801.88	N/A
34	882.00	N/A	961.88	N/A	1,117.23	N/A	1,297.58	N/A	1,671.88	N/A	1,915.65	N/A
35	887.40	N/A	968.63	N/A	1,154.03	N/A	1,352.70	N/A	1,768.00	N/A	2,020.20	N/A
36	905.35	N/A	1,000.80	N/A	1,228.13	N/A	1,434.40	N/A	1,875.30	N/A	2,173.13	N/A
37	964.95	N/A	1,070.60	N/A	1,248.00	N/A	1,542.30	N/A	1,989.00	N/A	2,340.00	N/A
38	996.75	N/A	1,093.40	N/A	1,345.90	N/A	1,645.65	N/A	2,104.05	N/A	2,494.80	N/A
39	1,065.00	N/A	1,170.25	N/A	1,405.30	N/A	1,739.38	N/A	2,264.63	N/A	2,695.88	N/A
40	1,105.65	N/A	1,255.80	N/A	1,507.43	N/A	1,870.08	N/A	2,439.15	N/A	2,952.18	N/A
41	1,179.00	N/A	1,331.90	N/A	1,632.40	N/A	2,034.15	N/A	2,637.60	N/A	3,215.55	N/A
42	1,222.00	N/A	1,417.50	N/A	1,732.40	N/A	2,186.23	N/A	2,857.28	N/A	3,520.70	N/A
43	1,330.15	N/A	1,506.60	N/A	1,855.90	N/A	2,344.15	N/A	3,055.10	N/A	3,850.28	N/A
44	1,370.00	N/A	1,617.20	N/A	1,980.83	N/A	2,524.80	N/A	3,309.25	N/A	4,251.15	N/A
45	1,418.10	N/A	1,680.88	N/A	2,100.00	N/A	2,715.75	N/A	3,576.45	N/A	4,648.80	N/A
46	1,626.08	N/A	1,890.00	N/A	2,358.53	N/A	3,008.00	N/A	4,015.05	N/A	5,158.05	N/A
47	1,803.95	N/A	2,087.25	N/A	2,659.50	N/A	3,308.85	N/A	4,450.88	N/A	5,659.88	N/A
48	2,001.00	N/A	2,344.65	N/A	2,904.40	N/A	3,617.88	N/A	4,957.85	N/A	6,210.00	N/A
49	2,184.00	N/A	2,532.75	N/A	3,163.50	N/A	3,882.90	N/A	5,386.03	N/A	6,648.75	N/A
50	2,373.00	N/A	2,739.08	N/A	3,434.30	N/A	4,156.95	N/A	5,832.23	N/A	7,108.98	N/A
51	2,424.65	N/A	2,854.80	N/A	3,633.75	N/A	4,398.53	N/A	6,260.40	N/A	7,593.60	N/A
52	2,562.80	N/A	3,003.48	N/A	3,887.05	N/A	4,649.93	N/A	6,731.20	N/A	8,060.85	N/A
53	2,685.38	N/A	3,165.00	N/A	4,109.63	N/A	4,893.75	N/A	7,198.10	N/A	8,551.03	N/A
54	2,809.45	N/A	3,365.45	N/A	4,388.20	N/A	5,174.50	N/A	7,700.88	N/A	9,046.55	N/A
55	2,970.18	N/A	3,536.50	N/A	4,650.00	N/A	5,460.00	N/A	8,284.95	N/A	9,620.15	N/A
56	3,130.40	N/A	3,718.88	N/A	4,884.00	N/A	5,723.90	N/A	8,721.00	N/A	10,235.55	N/A
57	3,297.70	N/A	3,940.48	N/A	5,153.80	N/A	6,055.35	N/A	9,214.43	N/A	10,887.15	N/A
58	3,514.95	N/A	4,205.90	N/A	5,472.00	N/A	6,400.80	N/A	9,788.18	N/A	11,611.15	N/A
59	3,771.75	N/A	4,454.50	N/A	5,864.60	N/A	6,858.60	N/A	10,384.88	N/A	12,443.75	N/A
60	4,028.48	N/A	4,841.10	N/A	6,286.00	N/A	7,337.75	N/A	11,073.38	N/A	13,312.55	N/A
61	4,375.80	N/A	5,197.60	N/A	6,789.60	N/A	7,909.13	N/A	N/A	N/A	N/A	N/A
62	4,716.30	N/A	5,610.85	N/A	7,344.00	N/A	8,520.40	N/A	N/A	N/A	N/A	N/A
63	5,069.23	N/A	6,073.75	N/A	7,932.80	N/A	9,204.13	N/A	N/A	N/A	N/A	N/A
64	5,518.50	N/A	6,632.25	N/A	8,659.20	N/A	10,013.85	N/A	N/A	N/A	N/A	N/A
65	5,895.70	N/A	7,139.50	N/A	9,334.00	N/A	10,772.13	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM[®] TERM 15/FEMALE

\$500,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,897.50	N/A	1,919.40	N/A	2,211.00	N/A
19	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,897.50	N/A	1,919.40	N/A	2,211.00	N/A
20	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,897.50	N/A	1,919.40	N/A	2,211.00	N/A
21	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,897.50	N/A	1,919.40	N/A	2,211.00	N/A
22	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,897.50	N/A	1,919.40	N/A	2,211.00	N/A
23	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,897.50	N/A	1,919.40	N/A	2,211.00	N/A
24	1,592.50	N/A	1,602.00	N/A	1,814.40	N/A	1,918.20	N/A	1,965.10	N/A	2,211.00	N/A
25	1,668.60	N/A	1,722.15	N/A	1,944.00	N/A	2,085.00	N/A	2,285.00	N/A	2,753.70	N/A
26	1,679.40	N/A	1,735.05	N/A	1,950.00	N/A	2,126.25	N/A	2,376.60	N/A	2,808.50	N/A
27	1,690.20	N/A	1,747.95	N/A	1,988.60	N/A	2,167.50	N/A	2,488.50	N/A	2,905.10	N/A
28	1,701.00	N/A	1,760.85	N/A	1,994.70	N/A	2,212.50	N/A	2,608.20	N/A	3,024.60	N/A
29	1,711.80	N/A	1,815.00	N/A	2,000.80	N/A	2,283.80	N/A	2,706.00	N/A	3,168.20	N/A
30	1,722.60	N/A	1,869.75	N/A	2,042.90	N/A	2,325.60	N/A	2,830.65	N/A	3,270.80	N/A
31	1,731.60	N/A	1,883.25	N/A	2,049.10	N/A	2,367.40	N/A	2,901.30	N/A	3,345.05	N/A
32	1,742.40	N/A	1,896.75	N/A	2,055.30	N/A	2,409.20	N/A	2,978.50	N/A	3,450.35	N/A
33	1,753.20	N/A	1,910.25	N/A	2,128.00	N/A	2,551.70	N/A	3,188.35	N/A	3,603.75	N/A
34	1,764.00	N/A	1,923.75	N/A	2,234.45	N/A	2,595.15	N/A	3,343.75	N/A	3,831.30	N/A
35	1,774.80	N/A	1,937.25	N/A	2,308.05	N/A	2,705.40	N/A	3,536.00	N/A	4,040.40	N/A
36	1,810.70	N/A	2,001.60	N/A	2,456.25	N/A	2,868.80	N/A	3,750.60	N/A	4,346.25	N/A
37	1,929.90	N/A	2,141.20	N/A	2,496.00	N/A	3,084.60	N/A	3,978.00	N/A	4,680.00	N/A
38	1,993.50	N/A	2,186.80	N/A	2,691.80	N/A	3,291.30	N/A	4,208.10	N/A	4,989.60	N/A
39	2,130.00	N/A	2,340.50	N/A	2,810.60	N/A	3,478.75	N/A	4,529.25	N/A	5,391.75	N/A
40	2,211.30	N/A	2,511.60	N/A	3,014.85	N/A	3,740.15	N/A	4,878.30	N/A	5,904.35	N/A
41	2,358.00	N/A	2,663.80	N/A	3,264.80	N/A	4,068.30	N/A	5,275.20	N/A	6,431.10	N/A
42	2,444.00	N/A	2,835.00	N/A	3,464.80	N/A	4,372.45	N/A	5,714.55	N/A	7,041.40	N/A
43	2,660.30	N/A	3,013.20	N/A	3,711.80	N/A	4,688.30	N/A	6,110.20	N/A	7,700.55	N/A
44	2,740.00	N/A	3,234.40	N/A	3,961.65	N/A	5,049.60	N/A	6,618.50	N/A	8,502.30	N/A
45	2,836.20	N/A	3,361.75	N/A	4,200.00	N/A	5,431.50	N/A	7,152.90	N/A	9,297.60	N/A
46	3,252.15	N/A	3,780.00	N/A	4,717.05	N/A	6,016.00	N/A	8,030.10	N/A	10,316.10	N/A
47	3,607.90	N/A	4,174.50	N/A	5,319.00	N/A	6,617.70	N/A	8,901.75	N/A	11,319.75	N/A
48	4,002.00	N/A	4,689.30	N/A	5,808.80	N/A	7,235.75	N/A	9,915.70	N/A	12,420.00	N/A
49	4,368.00	N/A	5,065.50	N/A	6,327.00	N/A	7,765.80	N/A	10,772.05	N/A	13,297.50	N/A
50	4,746.00	N/A	5,478.15	N/A	6,868.60	N/A	8,313.90	N/A	11,664.45	N/A	14,217.95	N/A
51	4,849.30	N/A	5,709.60	N/A	7,267.50	N/A	8,797.05	N/A	12,520.80	N/A	15,187.20	N/A
52	5,125.60	N/A	6,006.95	N/A	7,774.10	N/A	9,299.85	N/A	13,462.40	N/A	16,121.70	N/A
53	5,370.75	N/A	6,330.00	N/A	8,219.25	N/A	9,787.50	N/A	14,396.20	N/A	17,102.05	N/A
54	5,618.90	N/A	6,730.90	N/A	8,776.40	N/A	10,349.00	N/A	15,401.75	N/A	18,093.10	N/A
55	5,940.35	N/A	7,073.00	N/A	9,300.00	N/A	10,920.00	N/A	16,569.90	N/A	19,240.30	N/A
56	6,260.80	N/A	7,437.75	N/A	9,768.00	N/A	11,447.80	N/A	17,442.00	N/A	20,471.10	N/A
57	6,595.40	N/A	7,880.95	N/A	10,307.60	N/A	12,110.70	N/A	18,428.85	N/A	21,774.30	N/A
58	7,029.90	N/A	8,411.80	N/A	10,944.00	N/A	12,801.60	N/A	19,576.35	N/A	23,222.30	N/A
59	7,543.50	N/A	8,909.00	N/A	11,729.20	N/A	13,717.20	N/A	20,769.75	N/A	24,887.50	N/A
60	8,056.95	N/A	9,682.20	N/A	12,572.00	N/A	14,675.50	N/A	22,146.75	N/A	26,625.10	N/A
61	8,751.60	N/A	10,395.20	N/A	13,579.20	N/A	15,818.25	N/A	N/A	N/A	N/A	N/A
62	9,432.60	N/A	11,221.70	N/A	14,688.00	N/A	17,040.80	N/A	N/A	N/A	N/A	N/A
63	10,138.45	N/A	12,147.50	N/A	15,865.60	N/A	18,408.25	N/A	N/A	N/A	N/A	N/A
64	11,037.00	N/A	13,264.50	N/A	17,318.40	N/A	20,027.70	N/A	N/A	N/A	N/A	N/A
65	11,791.40	N/A	14,279.00	N/A	18,668.00	N/A	21,544.25	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM[®] TERM 15/FEMALE

\$1,000,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,520.00	N/A	3,300.00	N/A
19	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,520.00	N/A	3,300.00	N/A
20	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,520.00	N/A	3,300.00	N/A
21	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,520.00	N/A	3,300.00	N/A
22	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,520.00	N/A	3,300.00	N/A
23	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,520.00	N/A	3,300.00	N/A
24	1,592.50	N/A	1,624.00	N/A	1,915.20	N/A	2,256.30	N/A	2,580.00	N/A	3,300.00	N/A
25	1,702.80	N/A	1,745.80	N/A	2,052.00	N/A	2,452.50	N/A	3,000.00	N/A	4,110.00	N/A
26	1,746.00	N/A	1,810.30	N/A	2,124.00	N/A	2,557.50	N/A	3,162.00	N/A	4,205.90	N/A
27	1,789.20	N/A	1,870.50	N/A	2,226.50	N/A	2,655.00	N/A	3,370.50	N/A	4,350.70	N/A
28	1,832.40	N/A	1,935.00	N/A	2,299.70	N/A	2,760.00	N/A	3,574.80	N/A	4,544.00	N/A
29	1,875.60	N/A	2,046.00	N/A	2,372.90	N/A	2,903.20	N/A	3,762.00	N/A	4,759.60	N/A
30	1,922.40	N/A	2,160.00	N/A	2,486.20	N/A	3,009.60	N/A	3,977.60	N/A	4,928.40	N/A
31	1,965.60	N/A	2,223.00	N/A	2,554.40	N/A	3,108.40	N/A	4,126.80	N/A	5,066.00	N/A
32	2,008.80	N/A	2,290.50	N/A	2,628.80	N/A	3,214.80	N/A	4,289.50	N/A	5,224.60	N/A
33	2,052.00	N/A	2,358.00	N/A	2,790.40	N/A	3,452.30	N/A	4,634.30	N/A	5,471.50	N/A
34	2,095.20	N/A	2,421.00	N/A	2,994.90	N/A	3,555.00	N/A	4,925.00	N/A	5,815.80	N/A
35	2,138.40	N/A	2,488.50	N/A	3,167.10	N/A	3,758.40	N/A	5,252.00	N/A	6,148.80	N/A
36	2,219.20	N/A	2,611.20	N/A	3,427.50	N/A	4,021.60	N/A	5,668.20	N/A	6,661.20	N/A
37	2,410.80	N/A	2,835.50	N/A	3,549.00	N/A	4,365.00	N/A	6,120.00	N/A	7,240.00	N/A
38	2,538.00	N/A	2,945.60	N/A	3,895.80	N/A	4,695.80	N/A	6,590.20	N/A	7,776.00	N/A
39	2,770.00	N/A	3,205.40	N/A	4,149.20	N/A	5,014.00	N/A	7,228.50	N/A	8,484.60	N/A
40	2,937.60	N/A	3,505.20	N/A	4,545.00	N/A	5,461.00	N/A	7,938.60	N/A	9,389.10	N/A
41	3,204.00	N/A	3,792.40	N/A	5,017.60	N/A	6,006.60	N/A	8,758.40	N/A	10,330.50	N/A
42	3,406.00	N/A	4,116.00	N/A	5,441.20	N/A	6,531.20	N/A	9,686.10	N/A	11,401.90	N/A
43	3,803.60	N/A	4,473.30	N/A	5,949.60	N/A	7,075.70	N/A	10,576.40	N/A	12,600.90	N/A
44	4,032.00	N/A	4,908.80	N/A	6,497.40	N/A	7,718.40	N/A	11,712.00	N/A	14,029.80	N/A
45	4,297.80	N/A	5,231.90	N/A	7,040.00	N/A	8,413.50	N/A	12,949.80	N/A	15,510.90	N/A
46	4,999.50	N/A	5,972.40	N/A	7,982.70	N/A	9,494.00	N/A	14,627.60	N/A	17,419.40	N/A
47	5,624.40	N/A	6,693.00	N/A	9,101.40	N/A	10,681.20	N/A	16,309.50	N/A	19,397.30	N/A
48	6,336.00	N/A	7,638.40	N/A	10,027.60	N/A	11,886.30	N/A	18,274.20	N/A	21,548.70	N/A
49	7,007.00	N/A	8,365.50	N/A	11,035.20	N/A	13,033.30	N/A	19,966.50	N/A	23,422.50	N/A
50	7,700.00	N/A	9,168.60	N/A	12,078.00	N/A	14,188.20	N/A	21,741.90	N/A	25,438.80	N/A
51	7,966.20	N/A	9,680.70	N/A	12,903.00	N/A	15,288.90	N/A	23,462.40	N/A	27,526.80	N/A
52	8,522.80	N/A	10,314.00	N/A	13,907.30	N/A	16,457.70	N/A	25,362.20	N/A	29,684.40	N/A
53	9,052.00	N/A	11,020.00	N/A	14,836.80	N/A	17,625.00	N/A	27,263.60	N/A	31,911.60	N/A
54	9,579.50	N/A	11,858.20	N/A	15,954.40	N/A	18,960.00	N/A	29,314.10	N/A	34,312.80	N/A
55	10,241.40	N/A	12,606.00	N/A	17,050.00	N/A	20,342.40	N/A	31,695.80	N/A	36,992.40	N/A
56	10,865.40	N/A	13,348.00	N/A	17,985.00	N/A	21,392.80	N/A	33,364.00	N/A	39,358.80	N/A
57	11,524.80	N/A	14,218.60	N/A	19,062.00	N/A	22,752.00	N/A	35,251.70	N/A	41,864.40	N/A
58	12,412.00	N/A	15,261.80	N/A	20,330.00	N/A	24,130.00	N/A	37,446.70	N/A	44,648.40	N/A
59	13,418.50	N/A	16,254.50	N/A	21,889.00	N/A	25,944.00	N/A	39,729.50	N/A	47,850.00	N/A
60	14,443.40	N/A	17,799.60	N/A	23,617.40	N/A	27,913.40	N/A	42,363.50	N/A	51,190.80	N/A
61	15,815.80	N/A	19,259.60	N/A	25,633.20	N/A	30,195.50	N/A	N/A	N/A	N/A	N/A
62	17,190.40	N/A	20,918.50	N/A	27,864.00	N/A	32,649.60	N/A	N/A	N/A	N/A	N/A
63	18,706.40	N/A	22,790.00	N/A	30,251.20	N/A	35,403.50	N/A	N/A	N/A	N/A	N/A
64	20,553.00	N/A	25,047.20	N/A	33,193.60	N/A	38,754.90	N/A	N/A	N/A	N/A	N/A
65	22,170.40	N/A	27,195.60	N/A	35,971.80	N/A	41,857.40	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/FEMALE

\$100,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	439.85	N/A	553.28	N/A
19	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	439.85	N/A	553.28	N/A
20	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	439.85	N/A	553.28	N/A
21	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	439.85	N/A	553.28	N/A
22	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	439.85	N/A	553.28	N/A
23	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	439.85	N/A	553.28	N/A
24	322.27	N/A	376.64	N/A	417.72	N/A	432.90	N/A	449.11	N/A	553.28	N/A
25	357.11	N/A	393.76	N/A	446.04	N/A	468.16	N/A	550.97	N/A	681.72	N/A
26	369.60	N/A	400.91	N/A	453.12	N/A	484.38	N/A	568.52	N/A	694.98	N/A
27	373.38	N/A	416.99	N/A	459.55	N/A	487.50	N/A	590.94	N/A	712.22	N/A
28	377.58	N/A	422.00	N/A	459.55	N/A	504.00	N/A	623.04	N/A	737.90	N/A
29	390.44	N/A	423.00	N/A	465.96	N/A	513.54	N/A	646.00	N/A	747.00	N/A
30	394.31	N/A	443.08	N/A	476.00	N/A	523.98	N/A	656.23	N/A	753.64	N/A
31	398.18	N/A	445.20	N/A	479.40	N/A	534.52	N/A	660.34	N/A	780.50	N/A
32	402.05	N/A	449.28	N/A	486.45	N/A	563.76	N/A	693.55	N/A	823.44	N/A
33	406.35	N/A	450.90	N/A	499.84	N/A	600.76	N/A	746.64	N/A	864.30	N/A
34	410.22	N/A	462.56	N/A	520.96	N/A	630.72	N/A	800.33	N/A	915.74	N/A
35	414.09	N/A	464.80	N/A	534.28	N/A	662.00	N/A	854.62	N/A	972.90	N/A
36	443.04	N/A	498.48	N/A	560.88	N/A	693.36	N/A	905.08	N/A	1,024.08	N/A
37	450.84	N/A	514.14	N/A	591.85	N/A	733.96	N/A	957.48	N/A	1,085.40	N/A
38	472.64	N/A	542.16	N/A	639.54	N/A	783.90	N/A	1,016.16	N/A	1,148.40	N/A
39	506.52	N/A	588.87	N/A	670.89	N/A	827.86	N/A	1,075.98	N/A	1,216.80	N/A
40	535.50	N/A	603.72	N/A	718.62	N/A	872.65	N/A	1,143.65	N/A	1,301.30	N/A
41	543.75	N/A	648.96	N/A	761.10	N/A	923.10	N/A	1,213.65	N/A	1,387.14	N/A
42	568.55	N/A	682.50	N/A	816.53	N/A	983.24	N/A	1,287.75	N/A	1,488.27	N/A
43	599.85	N/A	723.84	N/A	866.64	N/A	1,043.28	N/A	1,373.65	N/A	1,596.45	N/A
44	618.12	N/A	760.73	N/A	922.09	N/A	1,108.36	N/A	1,462.05	N/A	1,703.92	N/A
45	622.60	N/A	790.74	N/A	971.46	N/A	1,160.00	N/A	1,560.25	N/A	1,821.15	N/A
46	665.52	N/A	850.13	N/A	1,038.24	N/A	1,248.50	N/A	1,680.48	N/A	1,961.38	N/A
47	719.36	N/A	905.28	N/A	1,116.44	N/A	1,324.57	N/A	1,807.76	N/A	2,106.02	N/A
48	777.01	N/A	975.60	N/A	1,190.64	N/A	1,420.24	N/A	1,932.64	N/A	2,247.79	N/A
49	824.36	N/A	1,024.83	N/A	1,256.10	N/A	1,489.66	N/A	2,049.80	N/A	2,383.20	N/A
50	876.90	N/A	1,068.05	N/A	1,317.76	N/A	1,561.48	N/A	2,173.08	N/A	2,522.00	N/A
51	923.51	N/A	1,129.31	N/A	1,393.78	N/A	1,644.10	N/A	2,301.94	N/A	2,657.27	N/A
52	980.78	N/A	1,180.00	N/A	1,456.32	N/A	1,716.49	N/A	2,418.24	N/A	2,791.96	N/A
53	1,030.24	N/A	1,234.80	N/A	1,523.34	N/A	1,789.80	N/A	2,525.40	N/A	2,928.78	N/A
54	1,086.54	N/A	1,288.51	N/A	1,598.48	N/A	1,872.20	N/A	2,657.76	N/A	3,076.22	N/A
55	1,164.16	N/A	1,346.03	N/A	1,676.70	N/A	1,956.55	N/A	2,797.20	N/A	3,239.10	N/A
56	1,289.28	N/A	1,486.73	N/A	1,838.16	N/A	2,125.28	N/A	N/A	N/A	N/A	N/A
57	1,452.48	N/A	1,636.81	N/A	2,020.32	N/A	2,322.73	N/A	N/A	N/A	N/A	N/A
58	1,621.12	N/A	1,819.72	N/A	2,223.18	N/A	2,541.72	N/A	N/A	N/A	N/A	N/A
59	1,833.28	N/A	2,030.77	N/A	2,463.30	N/A	2,796.61	N/A	N/A	N/A	N/A	N/A
60	2,072.64	N/A	2,260.58	N/A	2,732.40	N/A	3,083.81	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/FEMALE

\$250,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	676.88	N/A	837.20	N/A
19	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	676.88	N/A	837.20	N/A
20	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	676.88	N/A	837.20	N/A
21	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	676.88	N/A	837.20	N/A
22	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	676.88	N/A	837.20	N/A
23	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	676.88	N/A	837.20	N/A
24	488.40	N/A	575.30	N/A	635.73	N/A	666.00	N/A	691.13	N/A	837.20	N/A
25	541.20	N/A	601.45	N/A	678.83	N/A	720.10	N/A	847.88	N/A	1,031.55	N/A
26	560.70	N/A	612.18	N/A	689.60	N/A	742.95	N/A	878.40	N/A	1,065.35	N/A
27	565.95	N/A	635.78	N/A	702.00	N/A	748.80	N/A	919.80	N/A	1,106.33	N/A
28	572.25	N/A	642.50	N/A	702.00	N/A	772.00	N/A	973.50	N/A	1,161.80	N/A
29	592.33	N/A	643.75	N/A	714.45	N/A	785.70	N/A	1,013.20	N/A	1,215.95	N/A
30	598.78	N/A	678.40	N/A	736.10	N/A	801.55	N/A	1,034.35	N/A	1,220.10	N/A
31	604.15	N/A	679.73	N/A	736.10	N/A	815.48	N/A	1,044.63	N/A	1,281.88	N/A
32	610.60	N/A	681.75	N/A	748.65	N/A	859.13	N/A	1,101.10	N/A	1,372.40	N/A
33	617.05	N/A	685.80	N/A	770.35	N/A	913.10	N/A	1,189.58	N/A	1,462.28	N/A
34	622.43	N/A	700.00	N/A	804.75	N/A	960.00	N/A	1,283.63	N/A	1,573.25	N/A
35	628.88	N/A	705.60	N/A	826.50	N/A	1,005.00	N/A	1,375.35	N/A	1,697.88	N/A
36	682.80	N/A	764.15	N/A	875.35	N/A	1,066.50	N/A	1,477.30	N/A	1,819.75	N/A
37	705.08	N/A	795.30	N/A	932.28	N/A	1,147.55	N/A	1,590.75	N/A	1,964.25	N/A
38	750.40	N/A	849.60	N/A	1,017.23	N/A	1,241.50	N/A	1,713.68	N/A	2,124.25	N/A
39	819.00	N/A	933.53	N/A	1,078.03	N/A	1,334.80	N/A	1,842.68	N/A	2,293.20	N/A
40	882.00	N/A	967.50	N/A	1,165.25	N/A	1,429.88	N/A	1,991.75	N/A	2,492.75	N/A
41	915.00	N/A	1,053.60	N/A	1,248.08	N/A	1,538.50	N/A	2,148.30	N/A	2,708.40	N/A
42	979.40	N/A	1,123.50	N/A	1,354.93	N/A	1,673.20	N/A	2,317.95	N/A	2,962.58	N/A
43	1,057.88	N/A	1,212.20	N/A	1,456.18	N/A	1,806.08	N/A	2,515.60	N/A	3,251.63	N/A
44	1,119.45	N/A	1,292.23	N/A	1,569.98	N/A	1,963.68	N/A	2,734.58	N/A	3,540.00	N/A
45	1,163.25	N/A	1,366.20	N/A	1,677.38	N/A	2,100.00	N/A	2,972.38	N/A	3,860.33	N/A
46	1,256.70	N/A	1,498.68	N/A	1,833.40	N/A	2,303.13	N/A	3,261.60	N/A	4,186.90	N/A
47	1,369.60	N/A	1,627.70	N/A	2,017.05	N/A	2,496.65	N/A	3,575.40	N/A	4,543.60	N/A
48	1,497.73	N/A	1,791.00	N/A	2,207.85	N/A	2,730.60	N/A	3,893.55	N/A	4,885.78	N/A
49	1,602.10	N/A	1,920.35	N/A	2,385.00	N/A	2,929.90	N/A	4,210.40	N/A	5,238.00	N/A
50	1,722.20	N/A	2,044.88	N/A	2,563.10	N/A	3,136.23	N/A	4,552.13	N/A	5,587.20	N/A
51	1,828.65	N/A	2,204.48	N/A	2,778.35	N/A	3,382.50	N/A	4,918.95	N/A	5,935.13	N/A
52	1,962.45	N/A	2,360.00	N/A	2,976.60	N/A	3,610.78	N/A	5,272.73	N/A	6,310.90	N/A
53	2,082.10	N/A	2,520.00	N/A	3,202.88	N/A	3,862.20	N/A	5,618.10	N/A	6,678.00	N/A
54	2,218.85	N/A	2,696.73	N/A	3,449.55	N/A	4,136.55	N/A	6,036.80	N/A	7,102.90	N/A
55	2,396.80	N/A	2,877.18	N/A	3,715.88	N/A	4,441.75	N/A	6,489.00	N/A	7,548.75	N/A
56	2,654.40	N/A	3,177.93	N/A	4,073.70	N/A	4,824.80	N/A	N/A	N/A	N/A	N/A
57	2,990.40	N/A	3,498.73	N/A	4,477.40	N/A	5,273.05	N/A	N/A	N/A	N/A	N/A
58	3,337.60	N/A	3,889.70	N/A	4,926.98	N/A	5,770.20	N/A	N/A	N/A	N/A	N/A
59	3,774.40	N/A	4,340.83	N/A	5,459.13	N/A	6,348.85	N/A	N/A	N/A	N/A	N/A
60	4,267.20	N/A	4,832.05	N/A	6,055.50	N/A	7,000.85	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 20/FEMALE

\$500,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,353.75	N/A	1,674.40	N/A
19	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,353.75	N/A	1,674.40	N/A
20	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,353.75	N/A	1,674.40	N/A
21	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,353.75	N/A	1,674.40	N/A
22	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,353.75	N/A	1,674.40	N/A
23	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,353.75	N/A	1,674.40	N/A
24	976.80	N/A	1,150.60	N/A	1,271.45	N/A	1,332.00	N/A	1,382.25	N/A	1,674.40	N/A
25	1,082.40	N/A	1,202.90	N/A	1,357.65	N/A	1,440.20	N/A	1,695.75	N/A	2,063.10	N/A
26	1,121.40	N/A	1,224.35	N/A	1,379.20	N/A	1,485.90	N/A	1,756.80	N/A	2,130.70	N/A
27	1,131.90	N/A	1,271.55	N/A	1,404.00	N/A	1,497.60	N/A	1,839.60	N/A	2,212.65	N/A
28	1,144.50	N/A	1,285.00	N/A	1,404.00	N/A	1,544.00	N/A	1,947.00	N/A	2,323.60	N/A
29	1,184.65	N/A	1,287.50	N/A	1,428.90	N/A	1,571.40	N/A	2,026.40	N/A	2,431.90	N/A
30	1,197.55	N/A	1,356.80	N/A	1,472.20	N/A	1,603.10	N/A	2,068.70	N/A	2,440.20	N/A
31	1,208.30	N/A	1,359.45	N/A	1,472.20	N/A	1,630.95	N/A	2,089.25	N/A	2,563.75	N/A
32	1,221.20	N/A	1,363.50	N/A	1,497.30	N/A	1,718.25	N/A	2,202.20	N/A	2,744.80	N/A
33	1,234.10	N/A	1,371.60	N/A	1,540.70	N/A	1,826.20	N/A	2,379.15	N/A	2,924.55	N/A
34	1,244.85	N/A	1,400.00	N/A	1,609.50	N/A	1,920.00	N/A	2,567.25	N/A	3,146.50	N/A
35	1,257.75	N/A	1,411.20	N/A	1,653.00	N/A	2,010.00	N/A	2,750.70	N/A	3,395.75	N/A
36	1,365.60	N/A	1,528.30	N/A	1,750.70	N/A	2,133.00	N/A	2,954.60	N/A	3,639.50	N/A
37	1,410.15	N/A	1,590.60	N/A	1,864.55	N/A	2,295.10	N/A	3,181.50	N/A	3,928.50	N/A
38	1,500.80	N/A	1,699.20	N/A	2,034.45	N/A	2,483.00	N/A	3,427.35	N/A	4,248.50	N/A
39	1,638.00	N/A	1,867.05	N/A	2,156.05	N/A	2,669.60	N/A	3,685.35	N/A	4,586.40	N/A
40	1,764.00	N/A	1,935.00	N/A	2,330.50	N/A	2,859.75	N/A	3,983.50	N/A	4,985.50	N/A
41	1,830.00	N/A	2,107.20	N/A	2,496.15	N/A	3,077.00	N/A	4,296.60	N/A	5,416.80	N/A
42	1,958.80	N/A	2,247.00	N/A	2,709.85	N/A	3,346.40	N/A	4,635.90	N/A	5,925.15	N/A
43	2,115.75	N/A	2,424.40	N/A	2,912.35	N/A	3,612.15	N/A	5,031.20	N/A	6,503.25	N/A
44	2,238.90	N/A	2,584.45	N/A	3,139.95	N/A	3,927.35	N/A	5,469.15	N/A	7,080.00	N/A
45	2,326.50	N/A	2,732.40	N/A	3,354.75	N/A	4,200.00	N/A	5,944.75	N/A	7,720.65	N/A
46	2,513.40	N/A	2,997.35	N/A	3,666.80	N/A	4,606.25	N/A	6,523.20	N/A	8,373.80	N/A
47	2,739.20	N/A	3,255.40	N/A	4,034.10	N/A	4,993.30	N/A	7,150.80	N/A	9,087.20	N/A
48	2,995.45	N/A	3,582.00	N/A	4,415.70	N/A	5,461.20	N/A	7,787.10	N/A	9,771.55	N/A
49	3,204.20	N/A	3,840.70	N/A	4,770.00	N/A	5,859.80	N/A	8,420.80	N/A	10,476.00	N/A
50	3,444.40	N/A	4,089.75	N/A	5,126.20	N/A	6,272.45	N/A	9,104.25	N/A	11,174.40	N/A
51	3,657.30	N/A	4,408.95	N/A	5,556.70	N/A	6,765.00	N/A	9,837.90	N/A	11,870.25	N/A
52	3,924.90	N/A	4,720.00	N/A	5,953.20	N/A	7,221.55	N/A	10,545.45	N/A	12,621.80	N/A
53	4,164.20	N/A	5,040.00	N/A	6,405.75	N/A	7,724.40	N/A	11,236.20	N/A	13,356.00	N/A
54	4,437.70	N/A	5,393.45	N/A	6,899.10	N/A	8,273.10	N/A	12,073.60	N/A	14,205.80	N/A
55	4,793.60	N/A	5,754.35	N/A	7,431.75	N/A	8,883.50	N/A	12,978.00	N/A	15,097.50	N/A
56	5,308.80	N/A	6,355.85	N/A	8,147.40	N/A	9,649.60	N/A	N/A	N/A	N/A	N/A
57	5,980.80	N/A	6,997.45	N/A	8,954.80	N/A	10,546.10	N/A	N/A	N/A	N/A	N/A
58	6,675.20	N/A	7,779.40	N/A	9,853.95	N/A	11,540.40	N/A	N/A	N/A	N/A	N/A
59	7,548.80	N/A	8,681.65	N/A	10,918.25	N/A	12,697.70	N/A	N/A	N/A	N/A	N/A
60	8,534.40	N/A	9,664.10	N/A	12,111.00	N/A	14,001.70	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM[®] TERM 20/FEMALE

\$1,000,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,900.00	N/A	2,475.20	N/A
19	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,900.00	N/A	2,475.20	N/A
20	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,900.00	N/A	2,475.20	N/A
21	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,900.00	N/A	2,475.20	N/A
22	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,900.00	N/A	2,475.20	N/A
23	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,900.00	N/A	2,475.20	N/A
24	1,058.20	N/A	1,262.80	N/A	1,457.30	N/A	1,753.80	N/A	1,940.00	N/A	2,475.20	N/A
25	1,172.60	N/A	1,320.20	N/A	1,556.10	N/A	1,801.20	N/A	2,380.00	N/A	3,049.80	N/A
26	1,255.80	N/A	1,386.50	N/A	1,638.40	N/A	1,887.60	N/A	2,501.00	N/A	3,174.60	N/A
27	1,310.40	N/A	1,489.60	N/A	1,716.00	N/A	1,926.60	N/A	2,646.00	N/A	3,307.80	N/A
28	1,360.80	N/A	1,560.00	N/A	1,774.50	N/A	2,024.00	N/A	2,851.20	N/A	3,501.10	N/A
29	1,449.10	N/A	1,600.00	N/A	1,854.60	N/A	2,089.80	N/A	3,005.60	N/A	3,718.40	N/A
30	1,505.00	N/A	1,743.70	N/A	1,972.00	N/A	2,156.60	N/A	3,096.20	N/A	3,735.00	N/A
31	1,560.90	N/A	1,786.10	N/A	2,033.20	N/A	2,224.40	N/A	3,164.70	N/A	3,937.50	N/A
32	1,616.80	N/A	1,863.00	N/A	2,118.30	N/A	2,375.10	N/A	3,374.80	N/A	4,248.80	N/A
33	1,668.40	N/A	1,906.20	N/A	2,243.60	N/A	2,566.80	N/A	3,702.60	N/A	4,562.70	N/A
34	1,724.30	N/A	2,027.20	N/A	2,397.60	N/A	2,726.40	N/A	4,026.10	N/A	4,925.90	N/A
35	1,780.20	N/A	2,072.00	N/A	2,530.80	N/A	2,890.00	N/A	4,359.60	N/A	5,358.00	N/A
36	1,944.00	N/A	2,244.40	N/A	2,706.00	N/A	3,110.40	N/A	4,731.10	N/A	5,773.00	N/A
37	2,014.50	N/A	2,343.00	N/A	2,901.40	N/A	3,374.80	N/A	5,130.80	N/A	6,291.00	N/A
38	2,161.60	N/A	2,498.40	N/A	3,197.70	N/A	3,705.00	N/A	5,584.50	N/A	6,815.00	N/A
39	2,368.80	N/A	2,754.00	N/A	3,413.30	N/A	4,018.60	N/A	6,067.20	N/A	7,425.60	N/A
40	2,569.00	N/A	2,855.20	N/A	3,728.80	N/A	4,371.00	N/A	6,630.60	N/A	8,112.00	N/A
41	2,677.50	N/A	3,110.40	N/A	4,024.80	N/A	4,777.00	N/A	7,226.10	N/A	8,857.20	N/A
42	2,888.40	N/A	3,328.50	N/A	4,418.70	N/A	5,245.20	N/A	7,878.00	N/A	9,775.50	N/A
43	3,143.40	N/A	3,584.40	N/A	4,788.50	N/A	5,754.60	N/A	8,639.10	N/A	10,744.50	N/A
44	3,355.80	N/A	3,835.40	N/A	5,224.60	N/A	6,320.40	N/A	9,458.20	N/A	11,800.00	N/A
45	3,509.00	N/A	4,057.20	N/A	5,632.20	N/A	6,875.00	N/A	10,388.50	N/A	12,927.60	N/A
46	3,858.60	N/A	4,560.20	N/A	6,200.60	N/A	7,617.50	N/A	11,361.60	N/A	14,274.80	N/A
47	4,300.80	N/A	5,067.60	N/A	6,870.40	N/A	8,312.20	N/A	12,460.80	N/A	15,657.00	N/A
48	4,781.60	N/A	5,706.00	N/A	7,552.20	N/A	9,184.00	N/A	13,569.60	N/A	17,141.90	N/A
49	5,224.40	N/A	6,253.20	N/A	8,215.00	N/A	9,919.30	N/A	14,681.00	N/A	18,648.00	N/A
50	5,703.80	N/A	6,806.00	N/A	8,917.60	N/A	10,725.70	N/A	15,820.50	N/A	20,253.60	N/A
51	6,162.30	N/A	7,514.00	N/A	9,731.90	N/A	11,685.00	N/A	17,039.50	N/A	21,824.60	N/A
52	6,728.40	N/A	8,189.20	N/A	10,496.00	N/A	12,555.40	N/A	18,274.20	N/A	23,548.80	N/A
53	7,256.80	N/A	8,946.00	N/A	11,337.30	N/A	13,564.80	N/A	19,471.20	N/A	25,376.40	N/A
54	7,860.50	N/A	9,737.80	N/A	12,290.20	N/A	14,623.40	N/A	20,932.80	N/A	27,287.40	N/A
55	8,624.20	N/A	10,619.00	N/A	13,324.50	N/A	15,859.50	N/A	22,428.00	N/A	29,536.20	N/A
56	9,551.10	N/A	11,729.00	N/A	14,607.60	N/A	17,227.20	N/A	N/A	N/A	N/A	N/A
57	10,760.10	N/A	12,913.00	N/A	16,055.20	N/A	18,827.70	N/A	N/A	N/A	N/A	N/A
58	12,009.40	N/A	14,356.00	N/A	17,667.30	N/A	20,602.80	N/A	N/A	N/A	N/A	N/A
59	13,581.10	N/A	16,021.00	N/A	19,575.50	N/A	22,668.90	N/A	N/A	N/A	N/A	N/A
60	15,354.30	N/A	17,834.00	N/A	21,714.00	N/A	24,996.90	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/FEMALE

\$100,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	219.35	N/A	239.97	N/A	277.61	N/A	328.50	N/A	375.06	N/A	469.56	N/A
19	219.35	N/A	239.68	N/A	277.61	N/A	328.50	N/A	375.06	N/A	469.56	N/A
20	219.35	N/A	239.68	N/A	277.61	N/A	328.50	N/A	375.06	N/A	469.56	N/A
21	219.35	N/A	239.68	N/A	277.61	N/A	328.50	N/A	375.06	N/A	469.56	N/A
22	219.35	N/A	239.68	N/A	277.61	N/A	328.50	N/A	375.06	N/A	469.56	N/A
23	219.35	N/A	239.68	N/A	277.61	N/A	328.50	N/A	375.06	N/A	469.56	N/A
24	230.05	N/A	239.68	N/A	277.61	N/A	350.40	N/A	375.06	N/A	477.75	N/A
25	262.15	N/A	299.60	N/A	340.17	N/A	397.85	N/A	513.24	N/A	636.09	N/A
26	264.11	N/A	313.82	N/A	356.00	N/A	412.92	N/A	535.80	N/A	671.30	N/A
27	276.93	N/A	323.05	N/A	364.01	N/A	428.27	N/A	559.65	N/A	701.44	N/A
28	284.96	N/A	337.68	N/A	380.38	N/A	441.18	N/A	585.80	N/A	737.00	N/A
29	292.56	N/A	361.50	N/A	392.84	N/A	472.80	N/A	610.28	N/A	764.50	N/A
30	294.68	N/A	372.00	N/A	409.84	N/A	481.20	N/A	625.40	N/A	800.40	N/A
31	302.40	N/A	386.84	N/A	427.20	N/A	510.00	N/A	637.72	N/A	825.24	N/A
32	310.20	N/A	397.48	N/A	440.38	N/A	531.20	N/A	648.00	N/A	858.70	N/A
33	330.02	N/A	412.72	N/A	467.63	N/A	562.59	N/A	696.90	N/A	886.40	N/A
34	332.34	N/A	429.00	N/A	490.88	N/A	589.10	N/A	738.10	N/A	917.40	N/A
35	346.20	N/A	439.14	N/A	509.86	N/A	616.17	N/A	788.48	N/A	945.20	N/A
36	362.70	N/A	466.65	N/A	542.80	N/A	656.04	N/A	836.78	N/A	1,004.64	N/A
37	371.91	N/A	482.40	N/A	572.88	N/A	688.90	N/A	882.00	N/A	1,069.32	N/A
38	395.96	N/A	511.56	N/A	611.55	N/A	735.28	N/A	938.49	N/A	1,126.60	N/A
39	416.66	N/A	539.54	N/A	646.78	N/A	774.21	N/A	996.80	N/A	1,202.76	N/A
40	439.53	N/A	564.30	N/A	690.06	N/A	827.28	N/A	1,063.12	N/A	1,277.64	N/A
41	459.36	N/A	591.63	N/A	729.28	N/A	877.92	N/A	1,132.08	N/A	1,365.91	N/A
42	480.60	N/A	617.76	N/A	771.90	N/A	927.77	N/A	1,206.40	N/A	1,459.26	N/A
43	499.59	N/A	653.76	N/A	818.10	N/A	980.00	N/A	1,282.71	N/A	1,548.16	N/A
44	526.32	N/A	687.96	N/A	859.32	N/A	1,040.73	N/A	1,370.22	N/A	1,653.96	N/A
45	552.38	N/A	725.90	N/A	903.24	N/A	1,095.52	N/A	1,465.07	N/A	1,762.80	N/A
46	606.84	N/A	798.49	N/A	999.74	N/A	1,210.32	N/A	N/A	N/A	N/A	N/A
47	669.08	N/A	879.62	N/A	1,107.82	N/A	1,331.68	N/A	N/A	N/A	N/A	N/A
48	731.32	N/A	973.56	N/A	1,215.90	N/A	1,459.60	N/A	N/A	N/A	N/A	N/A
49	801.34	N/A	1,058.96	N/A	1,331.70	N/A	1,584.24	N/A	N/A	N/A	N/A	N/A
50	879.14	N/A	1,157.17	N/A	1,443.64	N/A	1,722.00	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/FEMALE

\$250,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	333.13	N/A	361.95	N/A	426.00	N/A	497.25	N/A	575.23	N/A	713.80	N/A
19	333.13	N/A	362.60	N/A	426.00	N/A	497.25	N/A	575.23	N/A	713.80	N/A
20	333.13	N/A	362.60	N/A	426.00	N/A	497.25	N/A	575.23	N/A	713.80	N/A
21	333.13	N/A	362.60	N/A	426.00	N/A	497.25	N/A	575.23	N/A	713.80	N/A
22	333.13	N/A	362.60	N/A	426.00	N/A	497.25	N/A	575.23	N/A	713.80	N/A
23	333.13	N/A	362.60	N/A	426.00	N/A	497.25	N/A	575.23	N/A	713.80	N/A
24	349.38	N/A	362.60	N/A	426.00	N/A	530.40	N/A	575.23	N/A	726.25	N/A
25	398.13	N/A	453.25	N/A	522.00	N/A	602.23	N/A	787.15	N/A	966.95	N/A
26	401.80	N/A	475.70	N/A	547.35	N/A	629.93	N/A	831.90	N/A	1,035.13	N/A
27	420.75	N/A	489.90	N/A	560.70	N/A	655.40	N/A	877.50	N/A	1,094.40	N/A
28	432.90	N/A	513.00	N/A	586.95	N/A	678.30	N/A	929.20	N/A	1,165.80	N/A
29	443.88	N/A	549.38	N/A	607.20	N/A	732.00	N/A	977.08	N/A	1,223.20	N/A
30	447.85	N/A	566.25	N/A	634.50	N/A	750.00	N/A	1,012.30	N/A	1,297.75	N/A
31	460.35	N/A	589.00	N/A	662.40	N/A	796.88	N/A	1,043.25	N/A	1,352.98	N/A
32	471.63	N/A	606.10	N/A	683.85	N/A	835.20	N/A	1,069.20	N/A	1,426.00	N/A
33	501.70	N/A	629.48	N/A	727.20	N/A	887.78	N/A	1,161.50	N/A	1,488.00	N/A
34	504.60	N/A	655.20	N/A	764.40	N/A	931.60	N/A	1,240.25	N/A	1,559.25	N/A
35	526.50	N/A	670.80	N/A	795.00	N/A	979.95	N/A	1,337.60	N/A	1,623.50	N/A
36	568.75	N/A	733.13	N/A	865.38	N/A	1,066.45	N/A	1,438.65	N/A	1,748.00	N/A
37	600.30	N/A	776.25	N/A	936.20	N/A	1,141.25	N/A	1,530.00	N/A	1,885.28	N/A
38	659.30	N/A	847.70	N/A	1,022.63	N/A	1,246.70	N/A	1,651.35	N/A	2,021.00	N/A
39	715.88	N/A	916.90	N/A	1,109.60	N/A	1,344.53	N/A	1,771.10	N/A	2,187.90	N/A
40	782.60	N/A	988.95	N/A	1,212.38	N/A	1,468.80	N/A	1,910.90	N/A	2,370.23	N/A
41	846.45	N/A	1,070.10	N/A	1,311.50	N/A	1,593.00	N/A	2,056.40	N/A	2,571.45	N/A
42	920.70	N/A	1,148.40	N/A	1,422.90	N/A	1,728.33	N/A	2,227.20	N/A	2,788.88	N/A
43	991.58	N/A	1,256.40	N/A	1,550.35	N/A	1,876.00	N/A	2,395.58	N/A	3,017.60	N/A
44	1,090.05	N/A	1,361.10	N/A	1,670.90	N/A	2,041.55	N/A	2,603.98	N/A	3,275.70	N/A
45	1,192.80	N/A	1,487.50	N/A	1,807.65	N/A	2,212.75	N/A	2,819.80	N/A	3,549.00	N/A
46	1,310.40	N/A	1,636.25	N/A	2,000.78	N/A	2,444.63	N/A	N/A	N/A	N/A	N/A
47	1,444.80	N/A	1,802.50	N/A	2,217.08	N/A	2,689.75	N/A	N/A	N/A	N/A	N/A
48	1,579.20	N/A	1,995.00	N/A	2,433.38	N/A	2,948.13	N/A	N/A	N/A	N/A	N/A
49	1,730.40	N/A	2,170.00	N/A	2,665.13	N/A	3,199.88	N/A	N/A	N/A	N/A	N/A
50	1,898.40	N/A	2,371.25	N/A	2,889.15	N/A	3,478.13	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM® TERM 30/FEMALE

\$500,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	666.25	N/A	723.90	N/A	852.00	N/A	994.50	N/A	1,150.45	N/A	1,427.60	N/A
19	666.25	N/A	725.20	N/A	852.00	N/A	994.50	N/A	1,150.45	N/A	1,427.60	N/A
20	666.25	N/A	725.20	N/A	852.00	N/A	994.50	N/A	1,150.45	N/A	1,427.60	N/A
21	666.25	N/A	725.20	N/A	852.00	N/A	994.50	N/A	1,150.45	N/A	1,427.60	N/A
22	666.25	N/A	725.20	N/A	852.00	N/A	994.50	N/A	1,150.45	N/A	1,427.60	N/A
23	666.25	N/A	725.20	N/A	852.00	N/A	994.50	N/A	1,150.45	N/A	1,427.60	N/A
24	698.75	N/A	725.20	N/A	852.00	N/A	1,060.80	N/A	1,150.45	N/A	1,452.50	N/A
25	796.25	N/A	906.50	N/A	1,044.00	N/A	1,204.45	N/A	1,574.30	N/A	1,933.90	N/A
26	803.60	N/A	951.40	N/A	1,094.70	N/A	1,259.85	N/A	1,663.80	N/A	2,070.25	N/A
27	841.50	N/A	979.80	N/A	1,121.40	N/A	1,310.80	N/A	1,755.00	N/A	2,188.80	N/A
28	865.80	N/A	1,026.00	N/A	1,173.90	N/A	1,356.60	N/A	1,858.40	N/A	2,331.60	N/A
29	887.75	N/A	1,098.75	N/A	1,214.40	N/A	1,464.00	N/A	1,954.15	N/A	2,446.40	N/A
30	895.70	N/A	1,132.50	N/A	1,269.00	N/A	1,500.00	N/A	2,024.60	N/A	2,595.50	N/A
31	920.70	N/A	1,178.00	N/A	1,324.80	N/A	1,593.75	N/A	2,086.50	N/A	2,705.95	N/A
32	943.25	N/A	1,212.20	N/A	1,367.70	N/A	1,670.40	N/A	2,138.40	N/A	2,852.00	N/A
33	1,003.40	N/A	1,258.95	N/A	1,454.40	N/A	1,775.55	N/A	2,323.00	N/A	2,976.00	N/A
34	1,009.20	N/A	1,310.40	N/A	1,528.80	N/A	1,863.20	N/A	2,480.50	N/A	3,118.50	N/A
35	1,053.00	N/A	1,341.60	N/A	1,590.00	N/A	1,959.90	N/A	2,675.20	N/A	3,247.00	N/A
36	1,137.50	N/A	1,466.25	N/A	1,730.75	N/A	2,132.90	N/A	2,877.30	N/A	3,496.00	N/A
37	1,200.60	N/A	1,552.50	N/A	1,872.40	N/A	2,282.50	N/A	3,060.00	N/A	3,770.55	N/A
38	1,318.60	N/A	1,695.40	N/A	2,045.25	N/A	2,493.40	N/A	3,302.70	N/A	4,042.00	N/A
39	1,431.75	N/A	1,833.80	N/A	2,219.20	N/A	2,689.05	N/A	3,542.20	N/A	4,375.80	N/A
40	1,565.20	N/A	1,977.90	N/A	2,424.75	N/A	2,937.60	N/A	3,821.80	N/A	4,740.45	N/A
41	1,692.90	N/A	2,140.20	N/A	2,623.00	N/A	3,186.00	N/A	4,112.80	N/A	5,142.90	N/A
42	1,841.40	N/A	2,296.80	N/A	2,845.80	N/A	3,456.65	N/A	4,454.40	N/A	5,577.75	N/A
43	1,983.15	N/A	2,512.80	N/A	3,100.70	N/A	3,752.00	N/A	4,791.15	N/A	6,035.20	N/A
44	2,180.10	N/A	2,722.20	N/A	3,341.80	N/A	4,083.10	N/A	5,207.95	N/A	6,551.40	N/A
45	2,385.60	N/A	2,975.00	N/A	3,615.30	N/A	4,425.50	N/A	5,639.60	N/A	7,098.00	N/A
46	2,620.80	N/A	3,272.50	N/A	4,001.55	N/A	4,889.25	N/A	N/A	N/A	N/A	N/A
47	2,889.60	N/A	3,605.00	N/A	4,434.15	N/A	5,379.50	N/A	N/A	N/A	N/A	N/A
48	3,158.40	N/A	3,990.00	N/A	4,866.75	N/A	5,896.25	N/A	N/A	N/A	N/A	N/A
49	3,460.80	N/A	4,340.00	N/A	5,330.25	N/A	6,399.75	N/A	N/A	N/A	N/A	N/A
50	3,796.80	N/A	4,742.50	N/A	5,778.30	N/A	6,956.25	N/A	N/A	N/A	N/A	N/A

RETURN OF PREMIUM[®] TERM 30/FEMALE

\$1,000,000 Face Amount Initial Annual Premium

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only	ROP/Without Waiver	ROP/Waiver Only
18	799.50	N/A	980.40	N/A	1,221.20	N/A	1,485.00	N/A	1,822.10	N/A	2,356.40	N/A
19	799.50	N/A	963.20	N/A	1,221.20	N/A	1,485.00	N/A	1,822.10	N/A	2,356.40	N/A
20	799.50	N/A	963.20	N/A	1,221.20	N/A	1,485.00	N/A	1,822.10	N/A	2,356.40	N/A
21	799.50	N/A	963.20	N/A	1,221.20	N/A	1,485.00	N/A	1,822.10	N/A	2,356.40	N/A
22	799.50	N/A	963.20	N/A	1,221.20	N/A	1,485.00	N/A	1,822.10	N/A	2,356.40	N/A
23	799.50	N/A	963.20	N/A	1,221.20	N/A	1,485.00	N/A	1,822.10	N/A	2,356.40	N/A
24	838.50	N/A	963.20	N/A	1,221.20	N/A	1,584.00	N/A	1,822.10	N/A	2,397.50	N/A
25	955.50	N/A	1,204.00	N/A	1,496.40	N/A	1,798.50	N/A	2,493.40	N/A	3,192.10	N/A
26	989.80	N/A	1,270.90	N/A	1,584.20	N/A	1,909.20	N/A	2,669.60	N/A	3,454.50	N/A
27	1,065.90	N/A	1,320.60	N/A	1,637.60	N/A	2,034.00	N/A	2,866.50	N/A	3,712.00	N/A
28	1,123.20	N/A	1,389.60	N/A	1,738.10	N/A	2,131.80	N/A	3,070.40	N/A	3,993.20	N/A
29	1,181.90	N/A	1,500.00	N/A	1,812.40	N/A	2,328.00	N/A	3,281.30	N/A	4,253.40	N/A
30	1,219.00	N/A	1,552.50	N/A	1,908.20	N/A	2,424.00	N/A	3,455.60	N/A	4,553.00	N/A
31	1,274.40	N/A	1,626.40	N/A	2,006.40	N/A	2,612.50	N/A	3,595.20	N/A	4,813.90	N/A
32	1,336.50	N/A	1,679.60	N/A	2,085.50	N/A	2,764.80	N/A	3,736.80	N/A	5,115.00	N/A
33	1,450.00	N/A	1,755.60	N/A	2,242.20	N/A	2,965.90	N/A	4,094.00	N/A	5,408.00	N/A
34	1,490.60	N/A	1,833.00	N/A	2,371.20	N/A	3,164.70	N/A	4,428.60	N/A	5,709.00	N/A
35	1,584.00	N/A	1,887.60	N/A	2,480.40	N/A	3,355.80	N/A	4,812.80	N/A	6,018.00	N/A
36	1,722.50	N/A	2,091.00	N/A	2,714.00	N/A	3,649.80	N/A	5,170.80	N/A	6,476.80	N/A
37	1,842.30	N/A	2,250.00	N/A	2,938.80	N/A	3,901.00	N/A	5,550.00	N/A	6,942.60	N/A
38	2,036.80	N/A	2,489.20	N/A	3,226.50	N/A	4,258.80	N/A	5,984.10	N/A	7,439.00	N/A
39	2,241.00	N/A	2,734.80	N/A	3,504.00	N/A	4,590.10	N/A	6,443.60	N/A	8,049.60	N/A
40	2,466.10	N/A	2,998.20	N/A	3,847.80	N/A	5,011.20	N/A	6,984.00	N/A	8,669.70	N/A
41	2,692.80	N/A	3,284.10	N/A	4,179.60	N/A	5,428.00	N/A	7,547.20	N/A	9,345.70	N/A
42	2,959.20	N/A	3,577.20	N/A	4,557.00	N/A	5,885.30	N/A	8,166.40	N/A	10,130.40	N/A
43	3,217.50	N/A	3,960.00	N/A	4,969.20	N/A	6,384.00	N/A	8,821.80	N/A	10,955.20	N/A
44	3,573.30	N/A	4,352.40	N/A	5,381.60	N/A	6,938.20	N/A	9,636.10	N/A	11,814.00	N/A
45	3,947.60	N/A	4,811.00	N/A	5,826.60	N/A	7,515.00	N/A	10,482.30	N/A	12,792.00	N/A
46	4,336.80	N/A	5,292.10	N/A	6,449.10	N/A	8,302.50	N/A	N/A	N/A	N/A	N/A
47	4,781.60	N/A	5,829.80	N/A	7,146.30	N/A	9,135.00	N/A	N/A	N/A	N/A	N/A
48	5,226.40	N/A	6,452.40	N/A	7,843.50	N/A	10,012.50	N/A	N/A	N/A	N/A	N/A
49	5,726.80	N/A	7,018.40	N/A	8,590.50	N/A	10,867.50	N/A	N/A	N/A	N/A	N/A
50	6,282.80	N/A	7,669.30	N/A	9,312.60	N/A	11,812.50	N/A	N/A	N/A	N/A	N/A

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