

# TERM ESSENTIAL®

## QUICK QUOTES

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Term Essential is issued by Pruco Life Insurance Company in all states except 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. Policy form number is Term Essential PLTIC-2008.



## Overview of Term Essential<sup>1</sup>

The Term Essential Policy provides guaranteed level premium term coverage for 10, 15, 20 or 30 years, followed by annually increasing non-guaranteed premiums through age 95. The Term Essential policy is suitable for clients who have a short-term personal or business life insurance need, are not concerned with a guaranteed premium structure beyond the level premium period, and would like the ability to convert to permanent life insurance. For more information, refer to the Term Essential Fast Facts, IFS – A080104.

## How to Use Quick Quotes

The purpose of these Term Essential 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.

### Premiums

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 face amount and gender of the insured.
2. Find the insured's age and estimated underwriting category, and locate the connecting point for the desired premium level with or without the Waiver of Premium Benefit rider.
3. Advise the client that the actual premium will be determined during the underwriting process.

## Calculating Different Modes

Annual, semi-annual, and quarterly modes are available, as is monthly electronic funds transfer (EFT).

### Step 1:

$[(\text{Annual Premium} - \text{Annual Policy Constant}) / \text{number of insurance units}] \times \text{Modal Fractionalization Factor}$

Number of insurance units = face amount / 1000

### Step 2:

Result from Step 1 x number of units

### Step 3:

Round the Result from Step 2 to two decimal places + Modal Policy Constant

### Example:

To round to two decimal places → .2638 would round to .26; .2659 would round to .27

	MODES			
	Annual	Semiannual	Quarterly	Monthly (EFT)
Fractionalization Factor	1.00	0.52	0.265	0.09
Policy Constant	85.00	44.20	22.53	7.65

### Monthly Example:

Female, issue age 45, Term Essential 20, Preferred Non-Tobacco \$500,000 face amount without Waiver of Premium.

Annual Premium = \$775.00

$$\begin{aligned} \text{Step 1: } & [(775.00 - 85.00) / (500,000 / 1,000)] \times 0.09 \\ & = 690.00 / 500 \times 0.09 \\ & = 1.38 \times 0.09 \\ & = 0.1242 \end{aligned}$$

Step 2:  $0.1242 \times 500 = 62.10$

Step 3:  $62.10 + 7.65 = \$69.75$

Monthly (EFT) premium is \$69.75

<sup>1</sup> Product availability and rates may vary by state. Minimum age may vary by face amount. Additional limitations may apply based on age and underwriting.

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	152.00	162.00	160.00	170.00	184.00	194.00	210.00	220.00	231.00	241.00	282.00	292.00
19	151.00	161.00	160.00	170.00	184.00	194.00	210.00	220.00	231.00	241.00	282.00	292.00
20	150.00	160.00	159.00	169.00	184.00	194.00	210.00	220.00	231.00	241.00	282.00	292.00
21	148.00	158.00	159.00	169.00	184.00	194.00	210.00	220.00	231.00	241.00	282.00	292.00
22	147.00	157.00	159.00	169.00	184.00	194.00	209.00	219.00	231.00	241.00	282.00	292.00
23	146.00	156.00	158.00	168.00	183.00	193.00	209.00	219.00	231.00	241.00	282.00	292.00
24	144.00	154.00	158.00	168.00	183.00	193.00	208.00	218.00	231.00	241.00	282.00	292.00
25	143.00	153.00	157.00	167.00	183.00	193.00	208.00	218.00	251.00	261.00	311.00	321.00
26	143.00	153.00	157.00	167.00	183.00	193.00	209.00	219.00	252.00	262.00	314.00	324.00
27	143.00	153.00	157.00	167.00	184.00	194.00	210.00	220.00	256.00	267.00	317.00	328.00
28	143.00	153.00	157.00	167.00	184.00	194.00	214.00	224.00	258.00	269.00	321.00	332.00
29	143.00	154.00	157.00	168.00	184.00	195.00	215.00	226.00	263.00	277.00	331.00	345.00
30	144.00	155.00	157.00	168.00	186.00	197.00	217.00	228.00	266.00	280.00	333.00	348.00
31	144.00	156.00	157.00	169.00	186.00	198.00	218.00	230.00	270.00	285.00	337.00	352.00
32	144.00	158.00	157.00	171.00	186.00	200.00	220.00	234.00	271.00	287.00	341.00	357.00
33	144.00	158.00	157.00	171.00	186.00	200.00	222.00	237.00	273.00	291.00	344.00	362.00
34	144.00	159.00	157.00	172.00	187.00	202.00	224.00	239.00	277.00	296.00	347.00	366.00
35	144.00	160.00	157.00	173.00	187.00	203.00	225.00	241.00	279.00	301.00	361.00	383.00
36	147.00	165.00	160.00	178.00	191.00	210.00	232.00	251.00	289.00	312.00	379.00	402.00
37	150.00	171.00	162.00	183.00	196.00	217.00	239.00	260.00	302.00	328.00	395.00	421.00
38	154.00	176.00	170.00	192.00	203.00	225.00	252.00	275.00	319.00	348.00	420.00	449.00
39	157.00	182.00	175.00	200.00	213.00	238.00	266.00	291.00	337.00	369.00	449.00	481.00
40	162.00	189.00	179.00	206.00	223.00	250.00	281.00	308.00	359.00	395.00	479.00	515.00
41	166.00	196.00	191.00	221.00	237.00	269.00	299.00	331.00	386.00	426.00	519.00	559.00
42	178.00	212.00	199.00	233.00	250.00	286.00	318.00	354.00	414.00	458.00	561.00	606.00
43	180.00	221.00	204.00	245.00	257.00	298.00	330.00	373.00	435.00	487.00	593.00	647.00
44	180.00	227.00	208.00	256.00	263.00	311.00	344.00	392.00	457.00	517.00	623.00	685.00
45	182.00	237.00	213.00	268.00	272.00	328.00	359.00	415.00	483.00	553.00	664.00	735.00
46	191.00	255.00	224.00	288.00	285.00	351.00	377.00	443.00	513.00	595.00	706.00	790.00
47	200.00	278.00	236.00	314.00	297.00	377.00	395.00	476.00	547.00	646.00	765.00	867.00
48	214.00	306.00	248.00	341.00	312.00	405.00	415.00	510.00	588.00	705.00	828.00	947.00
49	223.00	333.00	259.00	370.00	327.00	440.00	435.00	549.00	624.00	763.00	882.00	1,025.00
50	236.00	366.00	274.00	406.00	341.00	474.00	460.00	596.00	664.00	829.00	934.00	1,103.00
51	250.00	391.00	293.00	436.00	360.00	504.00	487.00	634.00	714.00	892.00	998.00	1,180.00
52	265.00	417.00	311.00	465.00	380.00	536.00	513.00	671.00	767.00	959.00	1,078.00	1,274.00
53	285.00	451.00	333.00	500.00	403.00	573.00	547.00	720.00	827.00	1,037.00	1,164.00	1,378.00
54	305.00	485.00	355.00	537.00	425.00	609.00	581.00	768.00	893.00	1,119.00	1,259.00	1,491.00
55	324.00	520.00	379.00	577.00	454.00	654.00	621.00	825.00	964.00	1,211.00	1,367.00	1,619.00
56	338.00	551.00	400.00	614.00	480.00	697.00	659.00	880.00	1,034.00	1,300.00	1,458.00	1,731.00
57	362.00	590.00	428.00	657.00	520.00	752.00	709.00	945.00	1,111.00	1,395.00	1,558.00	1,850.00
58	383.00	627.00	458.00	705.00	560.00	811.00	761.00	1,016.00	1,199.00	1,505.00	1,671.00	1,985.00
59	406.00	668.00	488.00	753.00	600.00	869.00	814.00	1,087.00	1,294.00	1,621.00	1,796.00	2,132.00
60	428.00	N/A	518.00	N/A	640.00	N/A	872.00	N/A	1,399.00	N/A	1,928.00	N/A
61	459.00	N/A	559.00	N/A	692.00	N/A	938.00	N/A	1,508.00	N/A	2,068.00	N/A
62	494.00	N/A	606.00	N/A	754.00	N/A	1,022.00	N/A	1,631.00	N/A	2,228.00	N/A
63	539.00	N/A	664.00	N/A	833.00	N/A	1,128.00	N/A	1,774.00	N/A	2,419.00	N/A
64	593.00	N/A	734.00	N/A	925.00	N/A	1,252.00	N/A	1,933.00	N/A	2,626.00	N/A
65	650.00	N/A	806.00	N/A	1,014.00	N/A	1,371.00	N/A	2,101.00	N/A	2,847.00	N/A
66	716.00	N/A	894.00	N/A	1,125.00	N/A	1,525.00	N/A	2,288.00	N/A	3,106.00	N/A
67	795.00	N/A	994.00	N/A	1,252.00	N/A	1,701.00	N/A	2,493.00	N/A	3,388.00	N/A
68	890.00	N/A	1,108.00	N/A	1,404.00	N/A	1,907.00	N/A	2,724.00	N/A	3,711.00	N/A
69	979.00	N/A	1,227.00	N/A	1,553.00	N/A	2,113.00	N/A	2,942.00	N/A	4,014.00	N/A
70	1,083.00	N/A	1,358.00	N/A	1,717.00	N/A	2,338.00	N/A	3,186.00	N/A	4,355.00	N/A
71	1,213.00	N/A	1,522.00	N/A	1,931.00	N/A	2,641.00	N/A	3,490.00	N/A	4,789.00	N/A
72	1,331.00	N/A	1,673.00	N/A	2,124.00	N/A	2,916.00	N/A	3,828.00	N/A	5,276.00	N/A
73	1,462.00	N/A	1,838.00	N/A	2,337.00	N/A	3,222.00	N/A	4,177.00	N/A	5,771.00	N/A
74	1,623.00	N/A	2,046.00	N/A	2,596.00	N/A	3,596.00	N/A	4,556.00	N/A	6,315.00	N/A
75	1,844.00	N/A	2,317.00	N/A	2,942.00	N/A	4,068.00	N/A	5,277.00	N/A	6,960.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	225.00	250.00	240.00	265.00	290.00	315.00	345.00	370.00	387.50	412.50	495.00	520.00
19	222.50	247.50	240.00	265.00	290.00	315.00	342.50	367.50	387.50	412.50	495.00	520.00
20	217.50	242.50	237.50	262.50	287.50	312.50	342.50	367.50	387.50	412.50	495.00	520.00
21	215.00	240.00	237.50	262.50	287.50	312.50	340.00	365.00	387.50	412.50	495.00	520.00
22	212.50	237.50	235.00	260.00	285.00	310.00	337.50	362.50	387.50	412.50	495.00	520.00
23	210.00	235.00	232.50	257.50	285.00	310.00	337.50	362.50	387.50	412.50	495.00	520.00
24	205.00	230.00	232.50	257.50	282.50	307.50	335.00	360.00	387.50	412.50	495.00	520.00
25	202.50	227.50	230.00	255.00	282.50	307.50	332.50	357.50	417.50	442.50	542.50	567.50
26	202.50	227.50	230.00	255.00	282.50	307.50	335.00	360.00	422.50	447.50	547.50	572.50
27	202.50	227.50	230.00	255.00	285.00	310.00	337.50	362.50	427.50	455.00	552.50	580.00
28	202.50	227.50	230.00	255.00	285.00	310.00	342.50	367.50	432.50	460.00	560.00	587.50
29	202.50	230.00	230.00	257.50	285.00	312.50	345.00	372.50	442.50	477.50	580.00	615.00
30	202.50	230.00	230.00	257.50	287.50	315.00	352.50	380.00	450.00	485.00	587.50	625.00
31	202.50	232.50	230.00	260.00	287.50	317.50	355.00	385.00	457.50	495.00	592.50	630.00
32	202.50	237.50	230.00	265.00	287.50	322.50	357.50	392.50	460.00	500.00	600.00	640.00
33	202.50	237.50	230.00	265.00	287.50	322.50	360.00	397.50	465.00	510.00	605.00	650.00
34	202.50	240.00	230.00	267.50	290.00	327.50	365.00	402.50	470.00	517.50	610.00	657.50
35	202.50	242.50	230.00	270.00	290.00	330.00	367.50	407.50	475.00	530.00	642.50	697.50
36	205.00	250.00	232.50	277.50	297.50	345.00	380.00	427.50	495.00	552.50	675.00	732.50
37	210.00	262.50	237.50	290.00	305.00	357.50	392.50	445.00	522.50	587.50	707.50	772.50
38	215.00	270.00	252.50	307.50	322.50	377.50	417.50	475.00	555.00	627.50	755.00	827.50
39	217.50	280.00	262.50	325.00	340.00	402.50	445.00	507.50	592.50	672.50	812.50	892.50
40	222.50	290.00	270.00	337.50	355.00	422.50	475.00	542.50	635.00	725.00	870.00	960.00
41	235.00	310.00	287.50	362.50	385.00	465.00	505.00	585.00	690.00	790.00	952.50	1,052.50
42	250.00	335.00	305.00	390.00	407.50	497.50	545.00	635.00	750.00	860.00	1,035.00	1,147.50
43	250.00	352.50	312.50	415.00	425.00	527.50	562.50	670.00	790.00	920.00	1,097.50	1,232.50
44	250.00	367.50	317.50	437.50	435.00	555.00	592.50	712.50	832.50	982.50	1,157.50	1,312.50
45	252.50	390.00	325.00	462.50	450.00	590.00	617.50	757.50	885.00	1,060.00	1,235.00	1,412.50
46	267.50	427.50	342.50	502.50	472.50	637.50	655.00	820.00	947.50	1,152.50	1,317.50	1,527.50
47	285.00	480.00	370.00	565.00	497.50	697.50	690.00	892.50	1,017.50	1,265.00	1,435.00	1,690.00
48	310.00	540.00	387.50	620.00	527.50	760.00	730.00	967.50	1,107.50	1,400.00	1,557.50	1,855.00
49	327.50	602.50	410.00	687.50	555.00	837.50	770.00	1,055.00	1,182.50	1,530.00	1,662.50	2,020.00
50	350.00	675.00	435.00	765.00	585.00	917.50	817.50	1,157.50	1,267.50	1,680.00	1,762.50	2,185.00
51	372.50	725.00	470.00	827.50	617.50	977.50	872.50	1,240.00	1,377.50	1,822.50	1,887.50	2,342.50
52	402.50	782.50	505.00	890.00	657.50	1,047.50	925.00	1,320.00	1,492.50	1,972.50	2,042.50	2,532.50
53	440.00	855.00	542.50	960.00	702.50	1,127.50	990.00	1,422.50	1,622.50	2,147.50	2,212.50	2,747.50
54	475.00	925.00	582.50	1,037.50	745.00	1,205.00	1,057.50	1,525.00	1,762.50	2,327.50	2,395.00	2,975.00
55	520.00	1,010.00	630.00	1,125.00	805.00	1,305.00	1,130.00	1,640.00	1,925.00	2,542.50	2,600.00	3,230.00
56	552.50	1,085.00	675.00	1,210.00	862.50	1,405.00	1,200.00	1,752.50	2,082.50	2,747.50	2,785.00	3,467.50
57	610.00	1,180.00	737.50	1,310.00	947.50	1,527.50	1,295.00	1,885.00	2,260.00	2,970.00	2,987.50	3,717.50
58	662.50	1,272.50	802.50	1,420.00	1,035.00	1,662.50	1,392.50	2,030.00	2,460.00	3,225.00	3,215.00	4,000.00
59	725.00	1,380.00	867.50	1,530.00	1,125.00	1,797.50	1,490.00	2,172.50	2,680.00	3,497.50	3,467.50	4,307.50
60	782.50	N/A	937.50	N/A	1,215.00	N/A	1,600.00	N/A	2,920.00	N/A	3,737.50	N/A
61	865.00	N/A	1,030.00	N/A	1,332.50	N/A	1,725.00	N/A	3,172.50	N/A	4,025.00	N/A
62	960.00	N/A	1,137.50	N/A	1,472.50	N/A	1,880.00	N/A	3,457.50	N/A	4,350.00	N/A
63	1,080.00	N/A	1,272.50	N/A	1,652.50	N/A	2,080.00	N/A	3,795.00	N/A	4,740.00	N/A
64	1,225.00	N/A	1,435.00	N/A	1,865.00	N/A	2,317.50	N/A	4,170.00	N/A	5,162.50	N/A
65	1,372.50	N/A	1,605.00	N/A	2,067.50	N/A	2,560.00	N/A	4,560.00	N/A	5,630.00	N/A
66	1,522.50	N/A	1,787.50	N/A	2,305.00	N/A	2,857.50	N/A	4,975.00	N/A	6,150.00	N/A
67	1,702.50	N/A	2,000.00	N/A	2,572.50	N/A	3,197.50	N/A	5,425.00	N/A	6,715.00	N/A
68	1,920.00	N/A	2,242.50	N/A	2,897.50	N/A	3,592.50	N/A	5,935.00	N/A	7,360.00	N/A
69	2,125.00	N/A	2,490.00	N/A	3,217.50	N/A	3,987.50	N/A	6,417.50	N/A	7,970.00	N/A
70	2,365.00	N/A	2,770.00	N/A	3,562.50	N/A	4,422.50	N/A	6,957.50	N/A	8,647.50	N/A
71	2,660.00	N/A	3,120.00	N/A	4,025.00	N/A	5,005.00	N/A	7,627.50	N/A	9,517.50	N/A
72	2,930.00	N/A	3,437.50	N/A	4,435.00	N/A	5,532.50	N/A	8,375.00	N/A	10,487.50	N/A
73	3,232.50	N/A	3,787.50	N/A	4,887.50	N/A	6,120.00	N/A	9,142.50	N/A	11,477.50	N/A
74	3,602.50	N/A	4,230.00	N/A	5,440.00	N/A	6,840.00	N/A	9,980.00	N/A	12,562.50	N/A
75	4,085.00	N/A	4,787.50	N/A	6,167.50	N/A	7,742.50	N/A	11,202.50	N/A	13,997.50	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	365.00	415.00	395.00	445.00	495.00	545.00	605.00	655.00	690.00	740.00	905.00	955.00
19	360.00	410.00	395.00	445.00	495.00	545.00	600.00	650.00	690.00	740.00	905.00	955.00
20	350.00	400.00	390.00	440.00	490.00	540.00	600.00	650.00	690.00	740.00	905.00	955.00
21	345.00	395.00	390.00	440.00	490.00	540.00	595.00	645.00	690.00	740.00	905.00	955.00
22	340.00	390.00	385.00	435.00	485.00	535.00	590.00	640.00	690.00	740.00	905.00	955.00
23	335.00	385.00	380.00	430.00	485.00	535.00	590.00	640.00	690.00	740.00	905.00	955.00
24	325.00	375.00	380.00	430.00	480.00	530.00	585.00	635.00	690.00	740.00	905.00	955.00
25	320.00	370.00	375.00	425.00	480.00	530.00	580.00	630.00	750.00	800.00	1,000.00	1,050.00
26	320.00	370.00	375.00	425.00	480.00	530.00	585.00	635.00	760.00	810.00	1,010.00	1,060.00
27	320.00	370.00	375.00	425.00	485.00	535.00	590.00	640.00	770.00	825.00	1,020.00	1,075.00
28	320.00	370.00	375.00	425.00	485.00	535.00	600.00	650.00	780.00	835.00	1,035.00	1,090.00
29	320.00	375.00	375.00	430.00	485.00	540.00	605.00	660.00	800.00	870.00	1,075.00	1,145.00
30	320.00	375.00	375.00	430.00	490.00	545.00	620.00	675.00	815.00	885.00	1,090.00	1,165.00
31	320.00	380.00	375.00	435.00	490.00	550.00	625.00	685.00	830.00	905.00	1,100.00	1,175.00
32	320.00	390.00	375.00	445.00	490.00	560.00	630.00	700.00	835.00	915.00	1,115.00	1,195.00
33	320.00	390.00	375.00	445.00	490.00	560.00	635.00	710.00	845.00	935.00	1,125.00	1,215.00
34	320.00	395.00	375.00	450.00	495.00	570.00	645.00	720.00	855.00	950.00	1,135.00	1,230.00
35	320.00	400.00	375.00	455.00	495.00	575.00	650.00	730.00	865.00	975.00	1,200.00	1,310.00
36	325.00	415.00	380.00	470.00	510.00	605.00	675.00	770.00	905.00	1,020.00	1,265.00	1,380.00
37	335.00	440.00	390.00	495.00	525.00	630.00	700.00	805.00	960.00	1,090.00	1,330.00	1,460.00
38	345.00	455.00	420.00	530.00	560.00	670.00	750.00	865.00	1,025.00	1,170.00	1,425.00	1,570.00
39	350.00	475.00	440.00	565.00	595.00	720.00	805.00	930.00	1,100.00	1,260.00	1,540.00	1,700.00
40	360.00	495.00	455.00	590.00	625.00	760.00	865.00	1,000.00	1,185.00	1,365.00	1,655.00	1,835.00
41	385.00	535.00	490.00	640.00	685.00	845.00	925.00	1,085.00	1,295.00	1,495.00	1,820.00	2,020.00
42	415.00	585.00	525.00	695.00	730.00	910.00	1,005.00	1,185.00	1,415.00	1,635.00	1,985.00	2,210.00
43	415.00	620.00	540.00	745.00	765.00	970.00	1,040.00	1,255.00	1,495.00	1,755.00	2,110.00	2,380.00
44	415.00	650.00	550.00	790.00	785.00	1,025.00	1,100.00	1,340.00	1,580.00	1,880.00	2,230.00	2,540.00
45	420.00	695.00	565.00	840.00	815.00	1,095.00	1,150.00	1,430.00	1,685.00	2,035.00	2,385.00	2,740.00
46	450.00	770.00	600.00	920.00	860.00	1,190.00	1,225.00	1,555.00	1,810.00	2,220.00	2,550.00	2,970.00
47	485.00	875.00	655.00	1,045.00	910.00	1,310.00	1,295.00	1,700.00	1,950.00	2,445.00	2,785.00	3,295.00
48	535.00	995.00	690.00	1,155.00	970.00	1,435.00	1,375.00	1,850.00	2,130.00	2,715.00	3,030.00	3,625.00
49	570.00	1,120.00	735.00	1,290.00	1,025.00	1,590.00	1,455.00	2,025.00	2,280.00	2,975.00	3,240.00	3,955.00
50	615.00	1,265.00	785.00	1,445.00	1,085.00	1,750.00	1,550.00	2,230.00	2,450.00	3,275.00	3,440.00	4,285.00
51	660.00	1,365.00	855.00	1,570.00	1,150.00	1,870.00	1,660.00	2,395.00	2,670.00	3,560.00	3,690.00	4,600.00
52	720.00	1,480.00	925.00	1,695.00	1,230.00	2,010.00	1,765.00	2,555.00	2,900.00	3,860.00	4,000.00	4,980.00
53	795.00	1,625.00	1,000.00	1,835.00	1,320.00	2,170.00	1,895.00	2,760.00	3,160.00	4,210.00	4,340.00	5,410.00
54	865.00	1,765.00	1,080.00	1,990.00	1,405.00	2,325.00	2,030.00	2,965.00	3,440.00	4,570.00	4,705.00	5,865.00
55	955.00	1,935.00	1,175.00	2,165.00	1,525.00	2,525.00	2,175.00	3,195.00	3,765.00	5,000.00	5,115.00	6,375.00
56	1,020.00	2,085.00	1,265.00	2,335.00	1,640.00	2,725.00	2,315.00	3,420.00	4,080.00	5,410.00	5,485.00	6,850.00
57	1,135.00	2,275.00	1,390.00	2,535.00	1,810.00	2,970.00	2,505.00	3,685.00	4,435.00	5,855.00	5,890.00	7,350.00
58	1,240.00	2,460.00	1,520.00	2,755.00	1,985.00	3,240.00	2,700.00	3,975.00	4,835.00	6,365.00	6,345.00	7,915.00
59	1,365.00	2,675.00	1,650.00	2,975.00	2,165.00	3,510.00	2,895.00	4,260.00	5,275.00	6,910.00	6,850.00	8,530.00
60	1,480.00	N/A	1,790.00	N/A	2,345.00	N/A	3,115.00	N/A	5,755.00	N/A	7,390.00	N/A
61	1,645.00	N/A	1,975.00	N/A	2,580.00	N/A	3,365.00	N/A	6,260.00	N/A	7,965.00	N/A
62	1,835.00	N/A	2,190.00	N/A	2,860.00	N/A	3,675.00	N/A	6,830.00	N/A	8,615.00	N/A
63	2,075.00	N/A	2,460.00	N/A	3,220.00	N/A	4,075.00	N/A	7,505.00	N/A	9,395.00	N/A
64	2,365.00	N/A	2,785.00	N/A	3,645.00	N/A	4,550.00	N/A	8,255.00	N/A	10,240.00	N/A
65	2,660.00	N/A	3,125.00	N/A	4,050.00	N/A	5,035.00	N/A	9,035.00	N/A	11,175.00	N/A
66	2,960.00	N/A	3,490.00	N/A	4,525.00	N/A	5,630.00	N/A	9,865.00	N/A	12,215.00	N/A
67	3,320.00	N/A	3,915.00	N/A	5,060.00	N/A	6,310.00	N/A	10,765.00	N/A	13,345.00	N/A
68	3,755.00	N/A	4,400.00	N/A	5,710.00	N/A	7,100.00	N/A	11,785.00	N/A	14,635.00	N/A
69	4,165.00	N/A	4,895.00	N/A	6,350.00	N/A	7,890.00	N/A	12,750.00	N/A	15,855.00	N/A
70	4,645.00	N/A	5,455.00	N/A	7,040.00	N/A	8,760.00	N/A	13,830.00	N/A	17,210.00	N/A
71	5,235.00	N/A	6,155.00	N/A	7,965.00	N/A	9,925.00	N/A	15,170.00	N/A	18,950.00	N/A
72	5,775.00	N/A	6,790.00	N/A	8,785.00	N/A	10,980.00	N/A	16,665.00	N/A	20,890.00	N/A
73	6,380.00	N/A	7,490.00	N/A	9,690.00	N/A	12,155.00	N/A	18,200.00	N/A	22,870.00	N/A
74	7,120.00	N/A	8,375.00	N/A	10,795.00	N/A	13,595.00	N/A	19,875.00	N/A	25,040.00	N/A
75	8,085.00	N/A	9,490.00	N/A	12,250.00	N/A	15,400.00	N/A	22,320.00	N/A	27,910.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	495.00	595.00	605.00	705.00	755.00	855.00	975.00	1,075.00	1,105.00	1,205.00	1,445.00	1,545.00
19	475.00	575.00	585.00	685.00	735.00	835.00	955.00	1,055.00	1,105.00	1,205.00	1,445.00	1,545.00
20	455.00	555.00	565.00	665.00	725.00	825.00	915.00	1,015.00	1,105.00	1,205.00	1,445.00	1,545.00
21	445.00	545.00	545.00	645.00	705.00	805.00	895.00	995.00	1,105.00	1,205.00	1,445.00	1,545.00
22	425.00	525.00	525.00	625.00	685.00	785.00	865.00	965.00	1,105.00	1,205.00	1,445.00	1,545.00
23	405.00	505.00	495.00	595.00	665.00	765.00	845.00	945.00	1,105.00	1,205.00	1,445.00	1,545.00
24	385.00	485.00	475.00	575.00	655.00	755.00	815.00	915.00	1,105.00	1,205.00	1,445.00	1,545.00
25	365.00	465.00	455.00	555.00	635.00	735.00	795.00	895.00	1,115.00	1,215.00	1,505.00	1,605.00
26	365.00	465.00	455.00	555.00	635.00	735.00	815.00	915.00	1,135.00	1,235.00	1,515.00	1,615.00
27	365.00	465.00	455.00	555.00	635.00	735.00	825.00	925.00	1,145.00	1,255.00	1,535.00	1,645.00
28	365.00	465.00	455.00	555.00	645.00	745.00	835.00	935.00	1,185.00	1,295.00	1,575.00	1,685.00
29	365.00	475.00	455.00	565.00	645.00	755.00	845.00	955.00	1,225.00	1,365.00	1,625.00	1,765.00
30	365.00	475.00	465.00	575.00	645.00	755.00	865.00	975.00	1,245.00	1,385.00	1,645.00	1,795.00
31	365.00	485.00	465.00	585.00	645.00	765.00	865.00	985.00	1,255.00	1,405.00	1,655.00	1,805.00
32	365.00	505.00	465.00	605.00	645.00	785.00	875.00	1,015.00	1,265.00	1,425.00	1,675.00	1,835.00
33	365.00	505.00	465.00	605.00	655.00	795.00	895.00	1,045.00	1,285.00	1,465.00	1,685.00	1,865.00
34	365.00	515.00	465.00	615.00	655.00	805.00	905.00	1,055.00	1,305.00	1,495.00	1,725.00	1,915.00
35	365.00	525.00	465.00	625.00	655.00	815.00	915.00	1,075.00	1,365.00	1,585.00	1,825.00	2,045.00
36	385.00	565.00	485.00	665.00	695.00	885.00	965.00	1,155.00	1,445.00	1,675.00	1,935.00	2,165.00
37	395.00	605.00	505.00	715.00	715.00	925.00	995.00	1,205.00	1,545.00	1,805.00	2,065.00	2,325.00
38	415.00	635.00	525.00	745.00	765.00	985.00	1,085.00	1,315.00	1,665.00	1,955.00	2,245.00	2,535.00
39	435.00	685.00	575.00	825.00	825.00	1,075.00	1,155.00	1,405.00	1,815.00	2,135.00	2,455.00	2,775.00
40	465.00	735.00	605.00	875.00	875.00	1,145.00	1,245.00	1,515.00	1,985.00	2,345.00	2,675.00	3,035.00
41	495.00	795.00	655.00	955.00	965.00	1,285.00	1,355.00	1,675.00	2,185.00	2,585.00	2,965.00	3,365.00
42	545.00	885.00	715.00	1,055.00	1,035.00	1,395.00	1,475.00	1,835.00	2,415.00	2,855.00	3,275.00	3,725.00
43	555.00	965.00	735.00	1,145.00	1,095.00	1,505.00	1,555.00	1,985.00	2,585.00	3,105.00	3,515.00	4,055.00
44	565.00	1,035.00	775.00	1,255.00	1,145.00	1,625.00	1,625.00	2,105.00	2,765.00	3,365.00	3,765.00	4,385.00
45	595.00	1,145.00	805.00	1,355.00	1,225.00	1,785.00	1,715.00	2,275.00	2,975.00	3,675.00	4,075.00	4,785.00
46	665.00	1,305.00	875.00	1,515.00	1,325.00	1,985.00	1,855.00	2,515.00	3,195.00	4,015.00	4,365.00	5,205.00
47	725.00	1,505.00	955.00	1,735.00	1,435.00	2,235.00	2,005.00	2,815.00	3,445.00	4,435.00	4,705.00	5,725.00
48	815.00	1,735.00	1,055.00	1,985.00	1,545.00	2,475.00	2,155.00	3,105.00	3,715.00	4,885.00	5,055.00	6,245.00
49	905.00	2,005.00	1,145.00	2,255.00	1,675.00	2,805.00	2,325.00	3,465.00	4,025.00	5,415.00	5,445.00	6,875.00
50	965.00	2,265.00	1,255.00	2,575.00	1,825.00	3,155.00	2,515.00	3,875.00	4,335.00	5,985.00	5,865.00	7,555.00
51	1,095.00	2,505.00	1,385.00	2,815.00	1,965.00	3,405.00	2,725.00	4,195.00	4,715.00	6,495.00	6,345.00	8,165.00
52	1,215.00	2,735.00	1,545.00	3,085.00	2,155.00	3,715.00	2,965.00	4,545.00	5,125.00	7,045.00	6,895.00	8,855.00
53	1,365.00	3,025.00	1,705.00	3,375.00	2,375.00	4,075.00	3,245.00	4,975.00	5,575.00	7,675.00	7,485.00	9,625.00
54	1,525.00	3,325.00	1,895.00	3,715.00	2,605.00	4,445.00	3,525.00	5,395.00	6,075.00	8,335.00	8,135.00	10,455.00
55	1,705.00	3,665.00	2,115.00	4,095.00	2,845.00	4,845.00	3,845.00	5,885.00	6,655.00	9,125.00	8,885.00	11,405.00
56	1,845.00	3,975.00	2,295.00	4,435.00	3,075.00	5,245.00	4,125.00	6,335.00	7,255.00	9,915.00	9,625.00	12,355.00
57	2,035.00	4,315.00	2,535.00	4,825.00	3,405.00	5,725.00	4,505.00	6,865.00	7,905.00	10,745.00	10,425.00	13,345.00
58	2,245.00	4,685.00	2,795.00	5,265.00	3,745.00	6,255.00	4,895.00	7,445.00	8,675.00	11,735.00	11,335.00	14,475.00
59	2,485.00	5,105.00	3,075.00	5,725.00	4,085.00	6,775.00	5,305.00	8,035.00	9,525.00	12,795.00	12,365.00	15,725.00
60	2,685.00	N/A	3,365.00	N/A	4,465.00	N/A	5,745.00	N/A	10,445.00	N/A	13,445.00	N/A
61	2,995.00	N/A	3,715.00	N/A	4,925.00	N/A	6,265.00	N/A	11,415.00	N/A	14,635.00	N/A
62	3,345.00	N/A	4,155.00	N/A	5,475.00	N/A	6,895.00	N/A	12,495.00	N/A	15,955.00	N/A
63	3,795.00	N/A	4,715.00	N/A	6,195.00	N/A	7,715.00	N/A	13,815.00	N/A	17,555.00	N/A
64	4,355.00	N/A	5,375.00	N/A	7,055.00	N/A	8,685.00	N/A	15,265.00	N/A	19,305.00	N/A
65	4,925.00	N/A	6,075.00	N/A	7,895.00	N/A	9,695.00	N/A	16,835.00	N/A	21,155.00	N/A
66	5,505.00	N/A	6,795.00	N/A	8,825.00	N/A	10,845.00	N/A	18,385.00	N/A	23,125.00	N/A
67	6,165.00	N/A	7,635.00	N/A	9,895.00	N/A	12,155.00	N/A	20,075.00	N/A	25,285.00	N/A
68	6,995.00	N/A	8,585.00	N/A	11,155.00	N/A	13,705.00	N/A	21,995.00	N/A	27,745.00	N/A
69	7,755.00	N/A	9,575.00	N/A	12,425.00	N/A	15,235.00	N/A	23,815.00	N/A	30,055.00	N/A
70	8,655.00	N/A	10,675.00	N/A	13,785.00	N/A	16,925.00	N/A	25,825.00	N/A	32,645.00	N/A
71	9,775.00	N/A	12,055.00	N/A	15,595.00	N/A	19,185.00	N/A	28,335.00	N/A	35,955.00	N/A
72	10,795.00	N/A	13,315.00	N/A	17,215.00	N/A	21,225.00	N/A	31,145.00	N/A	39,645.00	N/A
73	11,915.00	N/A	14,695.00	N/A	18,985.00	N/A	23,515.00	N/A	34,035.00	N/A	43,425.00	N/A
74	13,315.00	N/A	16,425.00	N/A	21,175.00	N/A	26,315.00	N/A	37,185.00	N/A	47,565.00	N/A
75	15,125.00	N/A	18,575.00	N/A	23,765.00	N/A	29,785.00	N/A	42,615.00	N/A	55,275.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	160.00	170.00	173.00	183.00	195.00	205.00	226.00	236.00	236.00	246.00	296.00	306.00
19	158.00	168.00	171.00	181.00	195.00	205.00	225.00	235.00	236.00	246.00	296.00	306.00
20	157.00	167.00	169.00	179.00	194.00	204.00	223.00	233.00	236.00	246.00	296.00	306.00
21	155.00	165.00	167.00	177.00	193.00	203.00	221.00	231.00	236.00	246.00	296.00	306.00
22	153.00	163.00	165.00	175.00	191.00	201.00	219.00	229.00	236.00	246.00	296.00	306.00
23	152.00	162.00	162.00	172.00	190.00	200.00	217.00	227.00	236.00	246.00	296.00	306.00
24	150.00	160.00	160.00	170.00	189.00	199.00	215.00	225.00	236.00	246.00	296.00	306.00
25	148.00	158.00	158.00	168.00	188.00	198.00	213.00	223.00	257.00	269.00	326.00	338.00
26	148.00	160.00	160.00	172.00	188.00	200.00	213.00	225.00	259.00	272.00	331.00	345.00
27	149.00	161.00	160.00	172.00	188.00	200.00	213.00	225.00	264.00	278.00	336.00	350.00
28	149.00	162.00	160.00	173.00	189.00	202.00	215.00	228.00	270.00	286.00	344.00	360.00
29	151.00	164.00	162.00	175.00	192.00	205.00	221.00	235.00	279.00	296.00	351.00	368.00
30	151.00	165.00	162.00	176.00	192.00	206.00	221.00	235.00	281.00	300.00	356.00	375.00
31	151.00	167.00	162.00	178.00	192.00	208.00	221.00	237.00	285.00	305.00	361.00	381.00
32	151.00	168.00	162.00	179.00	192.00	209.00	222.00	239.00	289.00	311.00	365.00	387.00
33	151.00	170.00	162.00	181.00	192.00	211.00	223.00	242.00	293.00	318.00	369.00	394.00
34	151.00	171.00	162.00	182.00	192.00	212.00	225.00	247.00	300.00	326.00	381.00	408.00
35	151.00	174.00	165.00	188.00	192.00	215.00	229.00	252.00	309.00	338.00	387.00	416.00
36	155.00	181.00	170.00	196.00	197.00	223.00	237.00	263.00	326.00	358.00	409.00	442.00
37	160.00	189.00	172.00	201.00	204.00	233.00	248.00	277.00	341.00	377.00	430.00	468.00
38	162.00	194.00	180.00	212.00	213.00	246.00	258.00	291.00	371.00	411.00	462.00	504.00
39	170.00	206.00	188.00	224.00	222.00	260.00	271.00	309.00	396.00	444.00	496.00	544.00
40	176.00	219.00	194.00	237.00	232.00	277.00	287.00	332.00	426.00	481.00	533.00	589.00
41	185.00	236.00	206.00	257.00	245.00	296.00	304.00	356.00	464.00	528.00	578.00	643.00
42	193.00	252.00	217.00	276.00	260.00	319.00	323.00	384.00	504.00	579.00	627.00	704.00
43	197.00	266.00	225.00	294.00	271.00	340.00	341.00	412.00	538.00	626.00	666.00	756.00
44	202.00	284.00	232.00	314.00	282.00	366.00	355.00	440.00	571.00	675.00	709.00	814.00
45	207.00	302.00	241.00	338.00	296.00	393.00	376.00	474.00	607.00	728.00	758.00	881.00
46	219.00	320.00	257.00	359.00	314.00	418.00	400.00	505.00	647.00	775.00	812.00	943.00
47	230.00	340.00	272.00	383.00	339.00	452.00	430.00	544.00	691.00	830.00	867.00	1,008.00
48	239.00	357.00	289.00	407.00	358.00	478.00	458.00	581.00	737.00	886.00	926.00	1,078.00
49	255.00	382.00	306.00	433.00	384.00	514.00	490.00	621.00	788.00	948.00	995.00	1,158.00
50	269.00	406.00	326.00	465.00	411.00	551.00	526.00	669.00	841.00	1,014.00	1,066.00	1,244.00
51	278.00	427.00	340.00	490.00	431.00	583.00	555.00	709.00	897.00	1,085.00	1,145.00	1,337.00
52	295.00	455.00	360.00	522.00	460.00	625.00	593.00	759.00	961.00	1,163.00	1,232.00	1,438.00
53	310.00	485.00	381.00	557.00	493.00	672.00	631.00	813.00	1,029.00	1,250.00	1,323.00	1,548.00
54	325.00	514.00	403.00	595.00	522.00	715.00	670.00	866.00	1,101.00	1,339.00	1,421.00	1,665.00
55	342.00	548.00	424.00	632.00	555.00	766.00	715.00	930.00	1,189.00	1,449.00	1,520.00	1,786.00
56	371.00	595.00	461.00	686.00	601.00	829.00	773.00	1,005.00	1,302.00	1,582.00	1,638.00	1,925.00
57	405.00	645.00	502.00	743.00	651.00	895.00	839.00	1,087.00	1,425.00	1,724.00	1,764.00	2,071.00
58	438.00	695.00	539.00	799.00	701.00	965.00	903.00	1,172.00	1,562.00	1,884.00	1,904.00	2,235.00
59	470.00	746.00	580.00	859.00	755.00	1,038.00	971.00	1,258.00	1,712.00	2,056.00	2,057.00	2,411.00
60	513.00	N/A	631.00	N/A	812.00	N/A	1,050.00	N/A	1,880.00	N/A	2,226.00	N/A
61	562.00	N/A	689.00	N/A	888.00	N/A	1,148.00	N/A	2,063.00	N/A	2,409.00	N/A
62	623.00	N/A	760.00	N/A	980.00	N/A	1,263.00	N/A	2,273.00	N/A	2,620.00	N/A
63	696.00	N/A	847.00	N/A	1,092.00	N/A	1,404.00	N/A	2,514.00	N/A	2,867.00	N/A
64	783.00	N/A	948.00	N/A	1,219.00	N/A	1,568.00	N/A	2,785.00	N/A	3,141.00	N/A
65	878.00	N/A	1,055.00	N/A	1,356.00	N/A	1,735.00	N/A	3,060.00	N/A	3,418.00	N/A
66	977.00	N/A	1,173.00	N/A	1,513.00	N/A	1,934.00	N/A	3,326.00	N/A	3,714.00	N/A
67	1,082.00	N/A	1,299.00	N/A	1,681.00	N/A	2,151.00	N/A	3,600.00	N/A	4,016.00	N/A
68	1,199.00	N/A	1,439.00	N/A	1,866.00	N/A	2,390.00	N/A	3,899.00	N/A	4,352.00	N/A
69	1,320.00	N/A	1,583.00	N/A	2,056.00	N/A	2,633.00	N/A	4,195.00	N/A	4,680.00	N/A
70	1,458.00	N/A	1,747.00	N/A	2,274.00	N/A	2,910.00	N/A	4,523.00	N/A	5,047.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	240.00	265.00	267.50	292.50	315.00	340.00	377.50	402.50	405.00	430.00	527.50	552.50
19	235.00	260.00	262.50	287.50	310.00	335.00	372.50	397.50	405.00	430.00	527.50	552.50
20	232.50	257.50	257.50	282.50	307.50	332.50	367.50	392.50	405.00	430.00	527.50	552.50
21	227.50	252.50	252.50	277.50	305.00	330.00	362.50	387.50	405.00	430.00	527.50	552.50
22	225.00	250.00	247.50	272.50	302.50	327.50	357.50	382.50	405.00	430.00	527.50	552.50
23	220.00	245.00	242.50	267.50	300.00	325.00	352.50	377.50	405.00	430.00	527.50	552.50
24	217.50	242.50	237.50	262.50	295.00	320.00	347.50	372.50	405.00	430.00	527.50	552.50
25	212.50	237.50	232.50	257.50	292.50	317.50	342.50	367.50	440.00	470.00	575.00	605.00
26	212.50	242.50	237.50	267.50	292.50	322.50	342.50	372.50	445.00	477.50	585.00	620.00
27	215.00	245.00	237.50	267.50	292.50	322.50	342.50	372.50	452.50	487.50	595.00	630.00
28	215.00	247.50	237.50	270.00	292.50	325.00	345.00	377.50	465.00	505.00	607.50	647.50
29	217.50	250.00	240.00	272.50	300.00	332.50	357.50	392.50	485.00	527.50	620.00	662.50
30	217.50	252.50	240.00	275.00	300.00	335.00	357.50	392.50	485.00	532.50	630.00	677.50
31	217.50	257.50	240.00	280.00	300.00	340.00	357.50	397.50	492.50	542.50	642.50	692.50
32	217.50	260.00	240.00	282.50	300.00	342.50	360.00	402.50	497.50	552.50	650.00	705.00
33	217.50	265.00	240.00	287.50	300.00	347.50	362.50	410.00	507.50	570.00	660.00	722.50
34	217.50	267.50	240.00	290.00	300.00	350.00	367.50	422.50	520.00	585.00	680.00	747.50
35	217.50	275.00	245.00	302.50	300.00	357.50	375.00	432.50	532.50	605.00	692.50	765.00
36	225.00	290.00	255.00	320.00	312.50	377.50	392.50	457.50	562.50	642.50	737.50	820.00
37	235.00	307.50	262.50	335.00	327.50	400.00	415.00	487.50	597.50	687.50	785.00	880.00
38	242.50	322.50	280.00	360.00	347.50	430.00	437.50	520.00	650.00	750.00	850.00	955.00
39	260.00	350.00	295.00	385.00	367.50	462.50	462.50	557.50	702.50	822.50	920.00	1,040.00
40	272.50	380.00	310.00	417.50	390.00	502.50	500.00	612.50	755.00	892.50	997.50	1,137.50
41	292.50	420.00	335.00	462.50	420.00	547.50	532.50	662.50	830.00	990.00	1,092.50	1,255.00
42	310.00	457.50	360.00	507.50	452.50	600.00	575.00	727.50	905.00	1,092.50	1,195.00	1,387.50
43	320.00	492.50	380.00	552.50	477.50	650.00	615.00	792.50	970.00	1,190.00	1,277.50	1,502.50
44	330.00	535.00	397.50	602.50	505.00	715.00	645.00	857.50	1,030.00	1,290.00	1,372.50	1,635.00
45	342.50	580.00	417.50	660.00	537.50	780.00	690.00	935.00	1,115.00	1,417.50	1,475.00	1,782.50
46	365.00	617.50	452.50	707.50	575.00	835.00	742.50	1,005.00	1,205.00	1,525.00	1,590.00	1,917.50
47	392.50	667.50	487.50	765.00	627.50	910.00	805.00	1,090.00	1,302.50	1,650.00	1,710.00	2,062.50
48	415.00	710.00	525.00	820.00	670.00	970.00	867.50	1,175.00	1,405.00	1,777.50	1,837.50	2,217.50
49	445.00	762.50	560.00	877.50	725.00	1,050.00	940.00	1,267.50	1,522.50	1,922.50	1,985.00	2,392.50
50	480.00	822.50	605.00	952.50	785.00	1,135.00	1,020.00	1,377.50	1,647.50	2,080.00	2,140.00	2,585.00
51	500.00	872.50	637.50	1,012.50	827.50	1,207.50	1,087.50	1,472.50	1,775.00	2,245.00	2,310.00	2,790.00
52	535.00	935.00	680.00	1,085.00	890.00	1,302.50	1,170.00	1,585.00	1,927.50	2,432.50	2,500.00	3,015.00
53	570.00	1,007.50	730.00	1,170.00	957.50	1,405.00	1,255.00	1,710.00	2,087.50	2,640.00	2,697.50	3,260.00
54	605.00	1,077.50	777.50	1,257.50	1,020.00	1,502.50	1,345.00	1,835.00	2,270.00	2,865.00	2,910.00	3,520.00
55	645.00	1,160.00	827.50	1,347.50	1,095.00	1,622.50	1,447.50	1,985.00	2,465.00	3,115.00	3,135.00	3,800.00
56	715.00	1,275.00	915.00	1,477.50	1,202.50	1,772.50	1,570.00	2,150.00	2,672.50	3,372.50	3,385.00	4,102.50
57	797.50	1,397.50	1,015.00	1,617.50	1,322.50	1,932.50	1,712.50	2,332.50	2,902.50	3,650.00	3,642.50	4,410.00
58	875.00	1,517.50	1,110.00	1,760.00	1,445.00	2,105.00	1,850.00	2,522.50	3,170.00	3,975.00	3,937.50	4,765.00
59	957.50	1,647.50	1,212.50	1,910.00	1,575.00	2,282.50	1,990.00	2,707.50	3,460.00	4,320.00	4,255.00	5,140.00
60	1,062.50	N/A	1,335.00	N/A	1,717.50	N/A	2,160.00	N/A	3,782.50	N/A	4,605.00	N/A
61	1,185.00	N/A	1,482.50	N/A	1,902.50	N/A	2,365.00	N/A	4,132.50	N/A	4,987.50	N/A
62	1,335.00	N/A	1,665.00	N/A	2,130.00	N/A	2,610.00	N/A	4,530.00	N/A	5,425.00	N/A
63	1,520.00	N/A	1,880.00	N/A	2,410.00	N/A	2,905.00	N/A	4,985.00	N/A	5,935.00	N/A
64	1,740.00	N/A	2,140.00	N/A	2,725.00	N/A	3,255.00	N/A	5,497.50	N/A	6,500.00	N/A
65	1,967.50	N/A	2,402.50	N/A	3,062.50	N/A	3,602.50	N/A	6,027.50	N/A	7,080.00	N/A
66	2,200.00	N/A	2,682.50	N/A	3,427.50	N/A	4,027.50	N/A	6,552.50	N/A	7,702.50	N/A
67	2,447.50	N/A	2,985.00	N/A	3,817.50	N/A	4,487.50	N/A	7,097.50	N/A	8,342.50	N/A
68	2,722.50	N/A	3,315.00	N/A	4,247.50	N/A	4,995.00	N/A	7,690.00	N/A	9,045.00	N/A
69	3,007.50	N/A	3,660.00	N/A	4,690.00	N/A	5,515.00	N/A	8,277.50	N/A	9,740.00	N/A
70	3,330.00	N/A	4,047.50	N/A	5,197.50	N/A	6,105.00	N/A	8,927.50	N/A	10,510.00	N/A



Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	395.00	445.00	450.00	500.00	545.00	595.00	670.00	720.00	725.00	775.00	970.00	1,020.00
19	385.00	435.00	440.00	490.00	535.00	585.00	660.00	710.00	725.00	775.00	970.00	1,020.00
20	380.00	430.00	430.00	480.00	530.00	580.00	650.00	700.00	725.00	775.00	970.00	1,020.00
21	370.00	420.00	420.00	470.00	525.00	575.00	640.00	690.00	725.00	775.00	970.00	1,020.00
22	365.00	415.00	410.00	460.00	520.00	570.00	630.00	680.00	725.00	775.00	970.00	1,020.00
23	355.00	405.00	400.00	450.00	515.00	565.00	620.00	670.00	725.00	775.00	970.00	1,020.00
24	350.00	400.00	390.00	440.00	505.00	555.00	610.00	660.00	725.00	775.00	970.00	1,020.00
25	340.00	390.00	380.00	430.00	500.00	550.00	600.00	650.00	795.00	855.00	1,065.00	1,125.00
26	340.00	400.00	390.00	450.00	500.00	560.00	600.00	660.00	805.00	870.00	1,085.00	1,155.00
27	345.00	405.00	390.00	450.00	500.00	560.00	600.00	660.00	820.00	890.00	1,105.00	1,175.00
28	345.00	410.00	390.00	455.00	500.00	565.00	605.00	670.00	845.00	925.00	1,130.00	1,210.00
29	350.00	415.00	395.00	460.00	515.00	580.00	630.00	700.00	885.00	970.00	1,155.00	1,240.00
30	350.00	420.00	395.00	465.00	515.00	585.00	630.00	700.00	885.00	980.00	1,175.00	1,270.00
31	350.00	430.00	395.00	475.00	515.00	595.00	630.00	710.00	900.00	1,000.00	1,200.00	1,300.00
32	350.00	435.00	395.00	480.00	515.00	600.00	635.00	720.00	910.00	1,020.00	1,215.00	1,325.00
33	350.00	445.00	395.00	490.00	515.00	610.00	640.00	735.00	930.00	1,055.00	1,235.00	1,360.00
34	350.00	450.00	395.00	495.00	515.00	615.00	650.00	760.00	955.00	1,085.00	1,275.00	1,410.00
35	350.00	465.00	405.00	520.00	515.00	630.00	665.00	780.00	980.00	1,125.00	1,300.00	1,445.00
36	365.00	495.00	425.00	555.00	540.00	670.00	700.00	830.00	1,040.00	1,200.00	1,390.00	1,555.00
37	385.00	530.00	440.00	585.00	570.00	715.00	745.00	890.00	1,110.00	1,290.00	1,485.00	1,675.00
38	400.00	560.00	475.00	635.00	610.00	775.00	790.00	955.00	1,215.00	1,415.00	1,615.00	1,825.00
39	435.00	615.00	505.00	685.00	650.00	840.00	840.00	1,030.00	1,320.00	1,560.00	1,755.00	1,995.00
40	460.00	675.00	535.00	750.00	695.00	920.00	915.00	1,140.00	1,425.00	1,700.00	1,910.00	2,190.00
41	500.00	755.00	585.00	840.00	755.00	1,010.00	980.00	1,240.00	1,575.00	1,895.00	2,100.00	2,425.00
42	535.00	830.00	635.00	930.00	820.00	1,115.00	1,065.00	1,370.00	1,725.00	2,100.00	2,305.00	2,690.00
43	555.00	900.00	675.00	1,020.00	870.00	1,215.00	1,145.00	1,500.00	1,855.00	2,295.00	2,470.00	2,920.00
44	575.00	985.00	710.00	1,120.00	925.00	1,345.00	1,205.00	1,630.00	1,975.00	2,495.00	2,660.00	3,185.00
45	600.00	1,075.00	750.00	1,235.00	990.00	1,475.00	1,295.00	1,785.00	2,145.00	2,750.00	2,865.00	3,480.00
46	645.00	1,150.00	820.00	1,330.00	1,065.00	1,585.00	1,400.00	1,925.00	2,325.00	2,965.00	3,095.00	3,750.00
47	700.00	1,250.00	890.00	1,445.00	1,170.00	1,735.00	1,525.00	2,095.00	2,520.00	3,215.00	3,335.00	4,040.00
48	745.00	1,335.00	965.00	1,555.00	1,255.00	1,855.00	1,650.00	2,265.00	2,725.00	3,470.00	3,590.00	4,350.00
49	805.00	1,440.00	1,035.00	1,670.00	1,365.00	2,015.00	1,795.00	2,450.00	2,960.00	3,760.00	3,885.00	4,700.00
50	875.00	1,560.00	1,125.00	1,820.00	1,485.00	2,185.00	1,955.00	2,670.00	3,210.00	4,075.00	4,195.00	5,085.00
51	915.00	1,660.00	1,190.00	1,940.00	1,570.00	2,330.00	2,090.00	2,860.00	3,465.00	4,405.00	4,535.00	5,495.00
52	985.00	1,785.00	1,275.00	2,085.00	1,695.00	2,520.00	2,255.00	3,085.00	3,770.00	4,780.00	4,915.00	5,945.00
53	1,055.00	1,930.00	1,375.00	2,255.00	1,830.00	2,725.00	2,425.00	3,335.00	4,090.00	5,195.00	5,310.00	6,435.00
54	1,125.00	2,070.00	1,470.00	2,430.00	1,955.00	2,920.00	2,605.00	3,585.00	4,455.00	5,645.00	5,735.00	6,955.00
55	1,205.00	2,235.00	1,570.00	2,610.00	2,105.00	3,160.00	2,810.00	3,885.00	4,845.00	6,145.00	6,185.00	7,515.00
56	1,345.00	2,465.00	1,745.00	2,870.00	2,320.00	3,460.00	3,055.00	4,215.00	5,260.00	6,660.00	6,685.00	8,120.00
57	1,510.00	2,710.00	1,945.00	3,150.00	2,560.00	3,780.00	3,340.00	4,580.00	5,720.00	7,215.00	7,200.00	8,735.00
58	1,665.00	2,950.00	2,135.00	3,435.00	2,805.00	4,125.00	3,615.00	4,960.00	6,255.00	7,865.00	7,790.00	9,445.00
59	1,830.00	3,210.00	2,340.00	3,735.00	3,065.00	4,480.00	3,895.00	5,330.00	6,835.00	8,555.00	8,425.00	10,195.00
60	2,040.00	N/A	2,585.00	N/A	3,350.00	N/A	4,235.00	N/A	7,480.00	N/A	9,125.00	N/A
61	2,285.00	N/A	2,880.00	N/A	3,720.00	N/A	4,645.00	N/A	8,180.00	N/A	9,890.00	N/A
62	2,585.00	N/A	3,245.00	N/A	4,175.00	N/A	5,135.00	N/A	8,975.00	N/A	10,765.00	N/A
63	2,955.00	N/A	3,675.00	N/A	4,735.00	N/A	5,725.00	N/A	9,885.00	N/A	11,785.00	N/A
64	3,395.00	N/A	4,195.00	N/A	5,365.00	N/A	6,425.00	N/A	10,910.00	N/A	12,915.00	N/A
65	3,850.00	N/A	4,720.00	N/A	6,040.00	N/A	7,120.00	N/A	11,970.00	N/A	14,075.00	N/A
66	4,315.00	N/A	5,280.00	N/A	6,770.00	N/A	7,970.00	N/A	13,020.00	N/A	15,320.00	N/A
67	4,810.00	N/A	5,885.00	N/A	7,550.00	N/A	8,890.00	N/A	14,110.00	N/A	16,600.00	N/A
68	5,360.00	N/A	6,545.00	N/A	8,410.00	N/A	9,905.00	N/A	15,295.00	N/A	18,005.00	N/A
69	5,930.00	N/A	7,235.00	N/A	9,295.00	N/A	10,945.00	N/A	16,470.00	N/A	19,395.00	N/A
70	6,575.00	N/A	8,010.00	N/A	10,310.00	N/A	12,125.00	N/A	17,770.00	N/A	20,935.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	525.00	625.00	655.00	755.00	825.00	925.00	1,015.00	1,115.00	1,215.00	1,315.00	1,645.00	1,745.00
19	515.00	615.00	635.00	735.00	805.00	905.00	985.00	1,085.00	1,215.00	1,315.00	1,645.00	1,745.00
20	495.00	595.00	625.00	725.00	785.00	885.00	955.00	1,055.00	1,215.00	1,315.00	1,645.00	1,745.00
21	485.00	585.00	605.00	705.00	765.00	865.00	925.00	1,025.00	1,215.00	1,315.00	1,645.00	1,745.00
22	465.00	565.00	595.00	695.00	735.00	835.00	895.00	995.00	1,215.00	1,315.00	1,645.00	1,745.00
23	455.00	555.00	575.00	675.00	715.00	815.00	865.00	965.00	1,215.00	1,315.00	1,645.00	1,745.00
24	435.00	535.00	565.00	665.00	695.00	795.00	835.00	935.00	1,215.00	1,315.00	1,645.00	1,745.00
25	425.00	525.00	545.00	645.00	675.00	775.00	805.00	905.00	1,275.00	1,395.00	1,725.00	1,845.00
26	435.00	555.00	555.00	675.00	685.00	805.00	825.00	945.00	1,305.00	1,435.00	1,755.00	1,895.00
27	445.00	565.00	565.00	685.00	695.00	815.00	845.00	965.00	1,335.00	1,475.00	1,795.00	1,935.00
28	455.00	585.00	565.00	695.00	725.00	855.00	875.00	1,005.00	1,385.00	1,545.00	1,825.00	1,985.00
29	475.00	605.00	585.00	715.00	755.00	885.00	905.00	1,045.00	1,425.00	1,595.00	1,885.00	2,055.00
30	485.00	625.00	605.00	745.00	775.00	915.00	925.00	1,065.00	1,445.00	1,635.00	1,925.00	2,115.00
31	495.00	655.00	615.00	775.00	775.00	935.00	945.00	1,105.00	1,475.00	1,675.00	1,945.00	2,145.00
32	515.00	685.00	615.00	785.00	795.00	965.00	955.00	1,125.00	1,485.00	1,705.00	1,995.00	2,215.00
33	515.00	705.00	625.00	815.00	815.00	1,005.00	1,005.00	1,195.00	1,525.00	1,775.00	2,015.00	2,265.00
34	525.00	725.00	635.00	835.00	835.00	1,035.00	1,055.00	1,275.00	1,585.00	1,845.00	2,085.00	2,355.00
35	535.00	765.00	655.00	885.00	865.00	1,095.00	1,105.00	1,335.00	1,625.00	1,915.00	2,155.00	2,445.00
36	565.00	825.00	695.00	955.00	905.00	1,165.00	1,165.00	1,425.00	1,755.00	2,075.00	2,335.00	2,665.00
37	595.00	885.00	715.00	1,005.00	945.00	1,235.00	1,245.00	1,535.00	1,885.00	2,245.00	2,515.00	2,895.00
38	625.00	945.00	755.00	1,075.00	1,015.00	1,345.00	1,345.00	1,675.00	2,075.00	2,475.00	2,765.00	3,185.00
39	665.00	1,025.00	805.00	1,165.00	1,055.00	1,435.00	1,425.00	1,805.00	2,275.00	2,755.00	3,025.00	3,505.00
40	705.00	1,135.00	835.00	1,265.00	1,125.00	1,575.00	1,545.00	1,995.00	2,505.00	3,055.00	3,335.00	3,895.00
41	775.00	1,285.00	905.00	1,415.00	1,215.00	1,725.00	1,685.00	2,205.00	2,785.00	3,425.00	3,695.00	4,345.00
42	825.00	1,415.00	985.00	1,575.00	1,315.00	1,905.00	1,835.00	2,445.00	3,095.00	3,845.00	4,105.00	4,875.00
43	855.00	1,545.00	1,015.00	1,705.00	1,375.00	2,065.00	1,975.00	2,685.00	3,355.00	4,235.00	4,465.00	5,365.00
44	875.00	1,695.00	1,055.00	1,875.00	1,445.00	2,285.00	2,105.00	2,955.00	3,625.00	4,665.00	4,825.00	5,875.00
45	915.00	1,865.00	1,115.00	2,085.00	1,545.00	2,515.00	2,265.00	3,245.00	3,935.00	5,145.00	5,225.00	6,455.00
46	1,025.00	2,035.00	1,255.00	2,275.00	1,695.00	2,735.00	2,455.00	3,505.00	4,305.00	5,585.00	5,655.00	6,965.00
47	1,115.00	2,215.00	1,385.00	2,495.00	1,865.00	2,995.00	2,675.00	3,815.00	4,715.00	6,105.00	6,105.00	7,515.00
48	1,225.00	2,405.00	1,545.00	2,725.00	2,045.00	3,245.00	2,915.00	4,145.00	5,145.00	6,635.00	6,615.00	8,135.00
49	1,365.00	2,635.00	1,715.00	2,985.00	2,245.00	3,545.00	3,165.00	4,475.00	5,635.00	7,235.00	7,165.00	8,795.00
50	1,515.00	2,885.00	1,905.00	3,295.00	2,475.00	3,875.00	3,465.00	4,895.00	6,155.00	7,885.00	7,765.00	9,545.00
51	1,615.00	3,105.00	2,075.00	3,575.00	2,645.00	4,165.00	3,705.00	5,245.00	6,725.00	8,605.00	8,405.00	10,325.00
52	1,785.00	3,385.00	2,275.00	3,895.00	2,895.00	4,545.00	4,015.00	5,675.00	7,375.00	9,395.00	9,145.00	11,205.00
53	1,955.00	3,705.00	2,505.00	4,265.00	3,165.00	4,955.00	4,365.00	6,185.00	8,075.00	10,285.00	9,895.00	12,145.00
54	2,125.00	4,015.00	2,755.00	4,675.00	3,425.00	5,355.00	4,675.00	6,635.00	8,825.00	11,205.00	10,715.00	13,155.00
55	2,325.00	4,385.00	3,005.00	5,085.00	3,685.00	5,795.00	5,025.00	7,175.00	9,605.00	12,205.00	11,615.00	14,275.00
56	2,585.00	4,825.00	3,365.00	5,615.00	4,165.00	6,445.00	5,485.00	7,805.00	10,435.00	13,235.00	12,615.00	15,485.00
57	2,905.00	5,305.00	3,755.00	6,165.00	4,665.00	7,105.00	6,005.00	8,485.00	11,315.00	14,305.00	13,695.00	16,765.00
58	3,205.00	5,775.00	4,135.00	6,735.00	5,165.00	7,805.00	6,515.00	9,205.00	12,315.00	15,535.00	14,895.00	18,205.00
59	3,505.00	6,265.00	4,555.00	7,345.00	5,715.00	8,545.00	7,055.00	9,925.00	13,355.00	16,795.00	16,215.00	19,755.00
60	3,885.00	N/A	5,045.00	N/A	6,325.00	N/A	7,695.00	N/A	14,505.00	N/A	17,665.00	N/A
61	4,345.00	N/A	5,655.00	N/A	7,115.00	N/A	8,455.00	N/A	15,755.00	N/A	19,275.00	N/A
62	4,915.00	N/A	6,375.00	N/A	8,055.00	N/A	9,395.00	N/A	17,195.00	N/A	21,115.00	N/A
63	5,585.00	N/A	7,245.00	N/A	9,235.00	N/A	10,515.00	N/A	18,805.00	N/A	23,275.00	N/A
64	6,415.00	N/A	8,265.00	N/A	10,605.00	N/A	11,825.00	N/A	20,605.00	N/A	25,685.00	N/A
65	7,285.00	N/A	9,315.00	N/A	11,995.00	N/A	13,215.00	N/A	22,555.00	N/A	28,065.00	N/A
66	8,165.00	N/A	10,425.00	N/A	13,415.00	N/A	14,805.00	N/A	24,535.00	N/A	30,555.00	N/A
67	9,115.00	N/A	11,615.00	N/A	14,935.00	N/A	16,505.00	N/A	26,575.00	N/A	33,115.00	N/A
68	10,175.00	N/A	12,925.00	N/A	16,625.00	N/A	18,385.00	N/A	28,815.00	N/A	35,925.00	N/A
69	11,285.00	N/A	14,285.00	N/A	18,345.00	N/A	20,315.00	N/A	31,005.00	N/A	38,705.00	N/A
70	12,535.00	N/A	15,825.00	N/A	20,315.00	N/A	22,505.00	N/A	33,445.00	N/A	41,785.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	172.00	182.00	180.00	190.00	204.00	214.00	232.00	242.00	262.00	272.00	332.00	342.00
19	168.00	178.00	179.00	189.00	202.00	212.00	230.00	240.00	262.00	272.00	332.00	342.00
20	166.00	176.00	177.00	187.00	201.00	211.00	227.00	237.00	262.00	272.00	332.00	342.00
21	163.00	173.00	176.00	186.00	199.00	209.00	225.00	235.00	262.00	272.00	332.00	342.00
22	160.00	170.00	175.00	185.00	198.00	208.00	223.00	233.00	262.00	274.00	332.00	344.00
23	157.00	168.00	173.00	184.00	196.00	207.00	220.00	231.00	262.00	275.00	332.00	345.00
24	154.00	166.00	172.00	184.00	194.00	206.00	218.00	230.00	262.00	277.00	332.00	347.00
25	151.00	164.00	170.00	183.00	192.00	205.00	215.00	228.00	301.00	317.00	382.00	398.00
26	152.00	165.00	170.00	183.00	193.00	206.00	215.00	228.00	301.00	319.00	383.00	401.00
27	152.00	167.00	172.00	187.00	195.00	210.00	217.00	232.00	304.00	323.00	384.00	403.00
28	152.00	168.00	172.00	188.00	198.00	214.00	220.00	236.00	310.00	331.00	391.00	412.00
29	152.00	170.00	173.00	191.00	203.00	221.00	222.00	240.00	315.00	337.00	398.00	420.00
30	155.00	174.00	175.00	194.00	203.00	222.00	223.00	242.00	315.00	339.00	398.00	423.00
31	155.00	176.00	175.00	196.00	203.00	224.00	226.00	247.00	315.00	342.00	398.00	425.00
32	155.00	179.00	175.00	199.00	206.00	230.00	229.00	253.00	317.00	347.00	404.00	434.00
33	155.00	182.00	175.00	202.00	206.00	233.00	235.00	262.00	327.00	360.00	415.00	449.00
34	155.00	185.00	175.00	205.00	209.00	239.00	240.00	270.00	336.00	373.00	431.00	470.00
35	155.00	189.00	176.00	210.00	210.00	244.00	248.00	282.00	346.00	389.00	445.00	488.00
36	160.00	199.00	182.00	221.00	220.00	259.00	257.00	297.00	366.00	415.00	472.00	523.00
37	163.00	209.00	188.00	234.00	229.00	277.00	270.00	318.00	386.00	446.00	502.00	562.00
38	171.00	225.00	193.00	247.00	240.00	295.00	284.00	339.00	415.00	484.00	541.00	611.00
39	176.00	239.00	203.00	266.00	255.00	318.00	300.00	364.00	442.00	521.00	580.00	661.00
40	182.00	254.00	211.00	284.00	269.00	342.00	316.00	391.00	473.00	564.00	626.00	720.00
41	191.00	269.00	222.00	300.00	287.00	366.00	340.00	421.00	511.00	610.00	678.00	778.00
42	203.00	285.00	235.00	319.00	306.00	390.00	360.00	445.00	552.00	657.00	732.00	838.00
43	208.00	295.00	244.00	332.00	324.00	414.00	382.00	472.00	587.00	698.00	784.00	898.00
44	215.00	308.00	254.00	348.00	342.00	436.00	400.00	496.00	626.00	744.00	837.00	957.00
45	222.00	321.00	266.00	366.00	357.00	457.00	426.00	528.00	673.00	799.00	901.00	1,028.00
46	234.00	339.00	281.00	387.00	375.00	483.00	455.00	564.00	729.00	862.00	971.00	1,107.00
47	246.00	360.00	296.00	411.00	400.00	517.00	488.00	606.00	790.00	934.00	1,051.00	1,198.00
48	262.00	385.00	314.00	437.00	427.00	551.00	526.00	653.00	857.00	1,011.00	1,136.00	1,293.00
49	279.00	411.00	334.00	466.00	456.00	591.00	565.00	701.00	926.00	1,092.00	1,226.00	1,395.00
50	296.00	438.00	356.00	500.00	486.00	631.00	608.00	756.00	1,006.00	1,180.00	1,324.00	1,508.00
51	318.00	472.00	382.00	538.00	518.00	675.00	659.00	819.00	1,090.00	1,284.00	1,437.00	1,636.00
52	338.00	504.00	408.00	576.00	555.00	726.00	710.00	882.00	1,185.00	1,394.00	1,560.00	1,774.00
53	363.00	544.00	435.00	618.00	591.00	777.00	767.00	956.00	1,289.00	1,518.00	1,695.00	1,928.00
54	386.00	582.00	464.00	663.00	631.00	831.00	826.00	1,029.00	1,402.00	1,649.00	1,841.00	2,094.00
55	415.00	629.00	498.00	713.00	678.00	896.00	892.00	1,115.00	1,524.00	1,793.00	2,002.00	2,277.00
56	460.00	692.00	555.00	788.00	751.00	987.00	985.00	1,226.00	1,640.00	1,930.00	2,143.00	2,441.00
57	514.00	762.00	616.00	866.00	838.00	1,091.00	1,090.00	1,347.00	1,765.00	2,075.00	2,296.00	2,615.00
58	569.00	835.00	684.00	953.00	927.00	1,201.00	1,200.00	1,478.00	1,900.00	2,234.00	2,462.00	2,805.00
59	632.00	918.00	758.00	1,047.00	1,026.00	1,319.00	1,318.00	1,616.00	2,052.00	2,408.00	2,634.00	3,001.00
60	703.00	N/A	843.00	N/A	1,138.00	N/A	1,453.00	N/A	2,220.00	N/A	2,825.00	N/A
61	787.00	N/A	942.00	N/A	1,269.00	N/A	1,607.00	N/A	N/A	N/A	N/A	N/A
62	887.00	N/A	1,059.00	N/A	1,418.00	N/A	1,781.00	N/A	N/A	N/A	N/A	N/A
63	1,003.00	N/A	1,192.00	N/A	1,593.00	N/A	1,980.00	N/A	N/A	N/A	N/A	N/A
64	1,137.00	N/A	1,343.00	N/A	1,790.00	N/A	2,199.00	N/A	N/A	N/A	N/A	N/A
65	1,280.00	N/A	1,506.00	N/A	1,998.00	N/A	2,429.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	265.00	290.00	282.50	307.50	330.00	355.00	390.00	415.00	457.50	482.50	600.00	625.00
19	257.50	282.50	280.00	305.00	327.50	352.50	382.50	407.50	457.50	482.50	600.00	625.00
20	250.00	275.00	275.00	300.00	322.50	347.50	377.50	402.50	457.50	482.50	600.00	625.00
21	245.00	270.00	272.50	297.50	317.50	342.50	372.50	397.50	457.50	482.50	600.00	625.00
22	237.50	262.50	270.00	295.00	312.50	337.50	365.00	390.00	457.50	487.50	600.00	630.00
23	230.00	257.50	265.00	292.50	310.00	337.50	360.00	387.50	457.50	490.00	600.00	632.50
24	225.00	255.00	262.50	292.50	305.00	335.00	352.50	382.50	457.50	495.00	600.00	637.50
25	217.50	250.00	257.50	290.00	300.00	332.50	347.50	380.00	525.00	565.00	687.50	727.50
26	217.50	250.00	257.50	290.00	300.00	332.50	347.50	380.00	525.00	570.00	687.50	732.50
27	220.00	257.50	260.00	297.50	305.00	342.50	350.00	387.50	530.00	577.50	690.00	737.50
28	220.00	260.00	260.00	300.00	310.00	350.00	357.50	397.50	542.50	595.00	705.00	757.50
29	220.00	265.00	265.00	310.00	322.50	367.50	362.50	407.50	552.50	607.50	717.50	772.50
30	225.00	272.50	265.00	312.50	322.50	370.00	365.00	412.50	552.50	612.50	717.50	780.00
31	225.00	277.50	265.00	317.50	322.50	375.00	367.50	420.00	552.50	620.00	717.50	785.00
32	225.00	285.00	265.00	325.00	327.50	387.50	375.00	435.00	552.50	627.50	727.50	802.50
33	225.00	292.50	265.00	332.50	327.50	395.00	385.00	452.50	572.50	655.00	752.50	837.50
34	225.00	300.00	265.00	340.00	332.50	407.50	397.50	472.50	590.00	682.50	782.50	880.00
35	225.00	310.00	267.50	352.50	332.50	417.50	412.50	497.50	610.00	717.50	810.00	917.50
36	235.00	332.50	282.50	380.00	352.50	450.00	435.00	535.00	650.00	772.50	867.50	995.00
37	245.00	360.00	295.00	410.00	372.50	492.50	462.50	582.50	692.50	842.50	930.00	1,080.00
38	260.00	395.00	310.00	445.00	395.00	532.50	495.00	632.50	752.50	925.00	1,015.00	1,190.00
39	270.00	427.50	330.00	487.50	425.00	582.50	532.50	692.50	812.50	1,010.00	1,097.50	1,300.00
40	285.00	465.00	350.00	532.50	452.50	635.00	567.50	755.00	875.00	1,102.50	1,197.50	1,432.50
41	302.50	497.50	375.00	570.00	490.00	687.50	620.00	822.50	962.50	1,210.00	1,307.50	1,557.50
42	327.50	532.50	405.00	615.00	530.00	740.00	670.00	882.50	1,060.00	1,322.50	1,427.50	1,692.50
43	340.00	557.50	430.00	650.00	570.00	795.00	720.00	945.00	1,155.00	1,432.50	1,537.50	1,822.50
44	357.50	590.00	452.50	687.50	602.50	837.50	765.00	1,005.00	1,257.50	1,552.50	1,657.50	1,957.50
45	375.00	622.50	480.00	730.00	642.50	892.50	825.00	1,080.00	1,365.00	1,680.00	1,797.50	2,115.00
46	402.50	665.00	512.50	777.50	682.50	952.50	882.50	1,155.00	1,475.00	1,807.50	1,942.50	2,282.50
47	430.00	715.00	542.50	830.00	732.50	1,025.00	952.50	1,247.50	1,600.00	1,960.00	2,112.50	2,480.00
48	467.50	775.00	582.50	890.00	790.00	1,100.00	1,027.50	1,345.00	1,730.00	2,115.00	2,285.00	2,677.50
49	502.50	832.50	630.00	960.00	850.00	1,187.50	1,107.50	1,447.50	1,870.00	2,285.00	2,475.00	2,897.50
50	545.00	900.00	672.50	1,032.50	910.00	1,272.50	1,192.50	1,562.50	2,035.00	2,485.00	2,677.50	3,137.50
51	592.50	977.50	727.50	1,117.50	982.50	1,375.00	1,292.50	1,692.50	2,237.50	2,722.50	2,915.00	3,412.50
52	640.00	1,055.00	782.50	1,202.50	1,057.50	1,485.00	1,397.50	1,827.50	2,455.00	2,977.50	3,167.50	3,702.50
53	695.00	1,147.50	842.50	1,300.00	1,137.50	1,602.50	1,507.50	1,980.00	2,690.00	3,262.50	3,450.00	4,032.50
54	747.50	1,237.50	902.50	1,400.00	1,220.00	1,720.00	1,622.50	2,130.00	2,950.00	3,567.50	3,752.50	4,385.00
55	820.00	1,355.00	977.50	1,515.00	1,320.00	1,865.00	1,762.50	2,320.00	3,232.50	3,905.00	4,090.00	4,777.50
56	925.00	1,505.00	1,107.50	1,690.00	1,477.50	2,067.50	1,960.00	2,562.50	3,482.50	4,207.50	4,387.50	5,132.50
57	1,050.00	1,670.00	1,250.00	1,875.00	1,665.00	2,297.50	2,185.00	2,827.50	3,747.50	4,522.50	4,710.00	5,507.50
58	1,180.00	1,845.00	1,410.00	2,082.50	1,857.50	2,542.50	2,420.00	3,115.00	4,045.00	4,880.00	5,060.00	5,917.50
59	1,325.00	2,040.00	1,582.50	2,305.00	2,070.00	2,802.50	2,675.00	3,420.00	4,367.50	5,257.50	5,425.00	6,342.50
60	1,495.00	N/A	1,785.00	N/A	2,317.50	N/A	2,965.00	N/A	4,732.50	N/A	5,827.50	N/A
61	1,690.00	N/A	2,017.50	N/A	2,605.00	N/A	3,295.00	N/A	N/A	N/A	N/A	N/A
62	1,927.50	N/A	2,292.50	N/A	2,930.00	N/A	3,670.00	N/A	N/A	N/A	N/A	N/A
63	2,202.50	N/A	2,612.50	N/A	3,312.50	N/A	4,102.50	N/A	N/A	N/A	N/A	N/A
64	2,517.50	N/A	2,980.00	N/A	3,750.00	N/A	4,580.00	N/A	N/A	N/A	N/A	N/A
65	2,842.50	N/A	3,355.00	N/A	4,192.50	N/A	5,062.50	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	445.00	495.00	480.00	530.00	575.00	625.00	695.00	745.00	830.00	880.00	1,115.00	1,165.00
19	430.00	480.00	475.00	525.00	570.00	620.00	680.00	730.00	830.00	880.00	1,115.00	1,165.00
20	415.00	465.00	465.00	515.00	560.00	610.00	670.00	720.00	830.00	880.00	1,115.00	1,165.00
21	405.00	455.00	460.00	510.00	550.00	600.00	660.00	710.00	830.00	880.00	1,115.00	1,165.00
22	390.00	440.00	455.00	505.00	540.00	590.00	645.00	695.00	830.00	890.00	1,115.00	1,175.00
23	375.00	430.00	445.00	500.00	535.00	590.00	635.00	690.00	830.00	895.00	1,115.00	1,180.00
24	365.00	425.00	440.00	500.00	525.00	585.00	620.00	680.00	830.00	905.00	1,115.00	1,190.00
25	350.00	415.00	430.00	495.00	515.00	580.00	610.00	675.00	965.00	1,045.00	1,290.00	1,370.00
26	350.00	415.00	430.00	495.00	515.00	580.00	610.00	675.00	965.00	1,055.00	1,290.00	1,380.00
27	355.00	430.00	435.00	510.00	525.00	600.00	615.00	690.00	975.00	1,070.00	1,295.00	1,390.00
28	355.00	435.00	435.00	515.00	535.00	615.00	630.00	710.00	1,000.00	1,105.00	1,325.00	1,430.00
29	355.00	445.00	445.00	535.00	560.00	650.00	640.00	730.00	1,020.00	1,130.00	1,350.00	1,460.00
30	365.00	460.00	445.00	540.00	560.00	655.00	645.00	740.00	1,020.00	1,140.00	1,350.00	1,475.00
31	365.00	470.00	445.00	550.00	560.00	665.00	650.00	755.00	1,020.00	1,155.00	1,350.00	1,485.00
32	365.00	485.00	445.00	565.00	570.00	690.00	665.00	785.00	1,020.00	1,170.00	1,370.00	1,520.00
33	365.00	500.00	445.00	580.00	570.00	705.00	685.00	820.00	1,060.00	1,225.00	1,420.00	1,590.00
34	365.00	515.00	445.00	595.00	580.00	730.00	710.00	860.00	1,095.00	1,280.00	1,480.00	1,675.00
35	365.00	535.00	450.00	620.00	580.00	750.00	740.00	910.00	1,135.00	1,350.00	1,535.00	1,750.00
36	385.00	580.00	480.00	675.00	620.00	815.00	785.00	985.00	1,215.00	1,460.00	1,650.00	1,905.00
37	405.00	635.00	505.00	735.00	660.00	900.00	840.00	1,080.00	1,300.00	1,600.00	1,775.00	2,075.00
38	435.00	705.00	535.00	805.00	705.00	980.00	905.00	1,180.00	1,420.00	1,765.00	1,945.00	2,295.00
39	455.00	770.00	575.00	890.00	765.00	1,080.00	980.00	1,300.00	1,540.00	1,935.00	2,110.00	2,515.00
40	485.00	845.00	615.00	980.00	820.00	1,185.00	1,050.00	1,425.00	1,665.00	2,120.00	2,310.00	2,780.00
41	520.00	910.00	665.00	1,055.00	895.00	1,290.00	1,155.00	1,560.00	1,840.00	2,335.00	2,530.00	3,030.00
42	570.00	980.00	725.00	1,145.00	975.00	1,395.00	1,255.00	1,680.00	2,035.00	2,560.00	2,770.00	3,300.00
43	595.00	1,030.00	775.00	1,215.00	1,055.00	1,505.00	1,355.00	1,805.00	2,225.00	2,780.00	2,990.00	3,560.00
44	630.00	1,095.00	820.00	1,290.00	1,120.00	1,590.00	1,445.00	1,925.00	2,430.00	3,020.00	3,230.00	3,830.00
45	665.00	1,160.00	875.00	1,375.00	1,200.00	1,700.00	1,565.00	2,075.00	2,645.00	3,275.00	3,510.00	4,145.00
46	720.00	1,245.00	940.00	1,470.00	1,280.00	1,820.00	1,680.00	2,225.00	2,865.00	3,530.00	3,800.00	4,480.00
47	775.00	1,345.00	1,000.00	1,575.00	1,380.00	1,965.00	1,820.00	2,410.00	3,115.00	3,835.00	4,140.00	4,875.00
48	850.00	1,465.00	1,080.00	1,695.00	1,495.00	2,115.00	1,970.00	2,605.00	3,375.00	4,145.00	4,485.00	5,270.00
49	920.00	1,580.00	1,175.00	1,835.00	1,615.00	2,290.00	2,130.00	2,810.00	3,655.00	4,485.00	4,865.00	5,710.00
50	1,005.00	1,715.00	1,260.00	1,980.00	1,735.00	2,460.00	2,300.00	3,040.00	3,985.00	4,885.00	5,270.00	6,190.00
51	1,100.00	1,870.00	1,370.00	2,150.00	1,880.00	2,665.00	2,500.00	3,300.00	4,390.00	5,360.00	5,745.00	6,740.00
52	1,195.00	2,025.00	1,480.00	2,320.00	2,030.00	2,885.00	2,710.00	3,570.00	4,825.00	5,870.00	6,250.00	7,320.00
53	1,305.00	2,210.00	1,600.00	2,515.00	2,190.00	3,120.00	2,930.00	3,875.00	5,295.00	6,440.00	6,815.00	7,980.00
54	1,410.00	2,390.00	1,720.00	2,715.00	2,355.00	3,355.00	3,160.00	4,175.00	5,815.00	7,050.00	7,420.00	8,685.00
55	1,555.00	2,625.00	1,870.00	2,945.00	2,555.00	3,645.00	3,440.00	4,555.00	6,380.00	7,725.00	8,095.00	9,470.00
56	1,765.00	2,925.00	2,130.00	3,295.00	2,870.00	4,050.00	3,835.00	5,040.00	6,880.00	8,330.00	8,690.00	10,180.00
57	2,015.00	3,255.00	2,415.00	3,665.00	3,245.00	4,510.00	4,285.00	5,570.00	7,410.00	8,960.00	9,335.00	10,930.00
58	2,275.00	3,605.00	2,735.00	4,080.00	3,630.00	5,000.00	4,755.00	6,145.00	8,005.00	9,675.00	10,035.00	11,750.00
59	2,565.00	3,995.00	3,080.00	4,525.00	4,055.00	5,520.00	5,265.00	6,755.00	8,650.00	10,430.00	10,765.00	12,600.00
60	2,905.00	N/A	3,485.00	N/A	4,550.00	N/A	5,845.00	N/A	9,380.00	N/A	11,570.00	N/A
61	3,295.00	N/A	3,950.00	N/A	5,125.00	N/A	6,505.00	N/A	N/A	N/A	N/A	N/A
62	3,770.00	N/A	4,500.00	N/A	5,775.00	N/A	7,255.00	N/A	N/A	N/A	N/A	N/A
63	4,320.00	N/A	5,140.00	N/A	6,540.00	N/A	8,120.00	N/A	N/A	N/A	N/A	N/A
64	4,950.00	N/A	5,875.00	N/A	7,415.00	N/A	9,075.00	N/A	N/A	N/A	N/A	N/A
65	5,600.00	N/A	6,625.00	N/A	8,300.00	N/A	10,040.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	575.00	675.00	705.00	805.00	845.00	945.00	1,055.00	1,155.00	1,525.00	1,625.00	1,875.00	1,975.00
19	545.00	645.00	685.00	785.00	825.00	925.00	1,025.00	1,125.00	1,525.00	1,625.00	1,875.00	1,975.00
20	525.00	625.00	665.00	765.00	815.00	915.00	985.00	1,085.00	1,525.00	1,625.00	1,875.00	1,975.00
21	505.00	605.00	645.00	745.00	795.00	895.00	955.00	1,055.00	1,525.00	1,625.00	1,875.00	1,975.00
22	495.00	595.00	635.00	735.00	785.00	885.00	925.00	1,025.00	1,525.00	1,645.00	1,875.00	1,995.00
23	475.00	585.00	615.00	725.00	765.00	875.00	905.00	1,015.00	1,525.00	1,655.00	1,875.00	2,005.00
24	455.00	575.00	605.00	725.00	745.00	865.00	875.00	995.00	1,525.00	1,675.00	1,875.00	2,025.00
25	435.00	565.00	585.00	715.00	725.00	855.00	845.00	975.00	1,645.00	1,805.00	2,045.00	2,205.00
26	455.00	585.00	595.00	725.00	735.00	865.00	845.00	975.00	1,655.00	1,835.00	2,055.00	2,235.00
27	465.00	615.00	605.00	755.00	775.00	925.00	885.00	1,035.00	1,675.00	1,865.00	2,115.00	2,305.00
28	485.00	645.00	635.00	795.00	795.00	955.00	915.00	1,075.00	1,715.00	1,925.00	2,195.00	2,405.00
29	485.00	665.00	655.00	835.00	825.00	1,005.00	955.00	1,135.00	1,755.00	1,975.00	2,265.00	2,485.00
30	515.00	705.00	655.00	845.00	855.00	1,045.00	975.00	1,165.00	1,755.00	1,995.00	2,285.00	2,535.00
31	535.00	745.00	665.00	875.00	875.00	1,085.00	1,025.00	1,235.00	1,755.00	2,025.00	2,335.00	2,605.00
32	555.00	795.00	665.00	905.00	885.00	1,125.00	1,055.00	1,295.00	1,765.00	2,065.00	2,415.00	2,715.00
33	555.00	825.00	705.00	975.00	915.00	1,185.00	1,125.00	1,395.00	1,845.00	2,175.00	2,545.00	2,885.00
34	575.00	875.00	715.00	1,015.00	945.00	1,245.00	1,175.00	1,475.00	1,915.00	2,285.00	2,695.00	3,085.00
35	585.00	925.00	725.00	1,065.00	965.00	1,305.00	1,245.00	1,585.00	2,025.00	2,455.00	2,845.00	3,275.00
36	625.00	1,015.00	775.00	1,165.00	1,025.00	1,415.00	1,345.00	1,745.00	2,195.00	2,685.00	3,075.00	3,585.00
37	655.00	1,115.00	825.00	1,285.00	1,095.00	1,575.00	1,435.00	1,915.00	2,405.00	3,005.00	3,315.00	3,915.00
38	715.00	1,255.00	855.00	1,395.00	1,175.00	1,725.00	1,545.00	2,095.00	2,665.00	3,355.00	3,625.00	4,325.00
39	775.00	1,405.00	925.00	1,555.00	1,285.00	1,915.00	1,685.00	2,325.00	2,925.00	3,715.00	3,965.00	4,775.00
40	835.00	1,555.00	995.00	1,725.00	1,375.00	2,105.00	1,815.00	2,565.00	3,225.00	4,135.00	4,345.00	5,285.00
41	905.00	1,685.00	1,095.00	1,875.00	1,505.00	2,295.00	2,015.00	2,825.00	3,595.00	4,585.00	4,785.00	5,785.00
42	985.00	1,805.00	1,205.00	2,045.00	1,635.00	2,475.00	2,215.00	3,065.00	3,985.00	5,035.00	5,265.00	6,325.00
43	1,065.00	1,935.00	1,275.00	2,155.00	1,755.00	2,655.00	2,375.00	3,275.00	4,365.00	5,475.00	5,685.00	6,825.00
44	1,125.00	2,055.00	1,365.00	2,305.00	1,885.00	2,825.00	2,565.00	3,525.00	4,775.00	5,955.00	6,175.00	7,375.00
45	1,215.00	2,205.00	1,465.00	2,465.00	2,045.00	3,045.00	2,775.00	3,795.00	5,205.00	6,465.00	6,705.00	7,975.00
46	1,325.00	2,375.00	1,595.00	2,655.00	2,195.00	3,275.00	2,985.00	4,075.00	5,645.00	6,975.00	7,225.00	8,585.00
47	1,435.00	2,575.00	1,745.00	2,895.00	2,405.00	3,575.00	3,225.00	4,405.00	6,145.00	7,585.00	7,815.00	9,285.00
48	1,585.00	2,815.00	1,895.00	3,125.00	2,615.00	3,855.00	3,485.00	4,755.00	6,665.00	8,205.00	8,415.00	9,985.00
49	1,725.00	3,045.00	2,075.00	3,395.00	2,855.00	4,205.00	3,775.00	5,135.00	7,225.00	8,885.00	9,065.00	10,755.00
50	1,885.00	3,305.00	2,275.00	3,715.00	3,115.00	4,565.00	4,095.00	5,575.00	7,805.00	9,605.00	9,755.00	11,595.00
51	2,075.00	3,615.00	2,495.00	4,055.00	3,385.00	4,955.00	4,435.00	6,035.00	8,485.00	10,425.00	10,555.00	12,545.00
52	2,275.00	3,935.00	2,735.00	4,415.00	3,705.00	5,415.00	4,795.00	6,515.00	9,235.00	11,325.00	11,385.00	13,525.00
53	2,505.00	4,315.00	2,995.00	4,825.00	4,045.00	5,905.00	5,205.00	7,095.00	10,045.00	12,335.00	12,345.00	14,675.00
54	2,725.00	4,685.00	3,265.00	5,255.00	4,385.00	6,385.00	5,605.00	7,635.00	10,895.00	13,365.00	13,345.00	15,875.00
55	2,995.00	5,135.00	3,575.00	5,725.00	4,785.00	6,965.00	6,095.00	8,325.00	12,025.00	14,715.00	14,545.00	17,295.00
56	3,385.00	5,705.00	4,065.00	6,395.00	5,385.00	7,745.00	6,855.00	9,265.00	13,105.00	16,005.00	15,855.00	18,835.00
57	3,835.00	6,315.00	4,605.00	7,105.00	6,085.00	8,615.00	7,725.00	10,295.00	14,295.00	17,395.00	17,295.00	20,485.00
58	4,315.00	6,975.00	5,185.00	7,875.00	6,825.00	9,565.00	8,655.00	11,435.00	15,615.00	18,955.00	18,895.00	22,325.00
59	4,825.00	7,685.00	5,825.00	8,715.00	7,645.00	10,575.00	9,675.00	12,655.00	17,045.00	20,605.00	20,555.00	24,225.00
60	5,435.00	N/A	6,575.00	N/A	8,575.00	N/A	10,825.00	N/A	18,675.00	N/A	22,405.00	N/A
61	6,155.00	N/A	7,425.00	N/A	9,665.00	N/A	12,155.00	N/A	N/A	N/A	N/A	N/A
62	6,985.00	N/A	8,415.00	N/A	10,945.00	N/A	13,675.00	N/A	N/A	N/A	N/A	N/A
63	7,965.00	N/A	9,585.00	N/A	12,405.00	N/A	15,445.00	N/A	N/A	N/A	N/A	N/A
64	9,065.00	N/A	10,915.00	N/A	14,055.00	N/A	17,385.00	N/A	N/A	N/A	N/A	N/A
65	10,255.00	N/A	12,315.00	N/A	15,825.00	N/A	19,365.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	179.00	191.00	189.00	201.00	220.00	232.00	255.00	267.00	325.00	339.00	390.00	404.00
19	178.00	190.00	189.00	201.00	220.00	232.00	255.00	267.00	325.00	340.00	390.00	405.00
20	176.00	190.00	189.00	203.00	220.00	234.00	255.00	269.00	325.00	342.00	390.00	407.00
21	173.00	188.00	189.00	204.00	220.00	235.00	255.00	270.00	325.00	343.00	390.00	408.00
22	171.00	188.00	189.00	206.00	220.00	237.00	255.00	272.00	325.00	345.00	390.00	410.00
23	169.00	187.00	189.00	207.00	220.00	238.00	255.00	273.00	325.00	348.00	390.00	413.00
24	167.00	187.00	189.00	209.00	220.00	240.00	255.00	275.00	325.00	350.00	390.00	416.00
25	165.00	187.00	193.00	216.00	223.00	246.00	264.00	287.00	388.00	416.00	451.00	480.00
26	165.00	190.00	193.00	218.00	224.00	250.00	266.00	292.00	394.00	426.00	469.00	501.00
27	165.00	194.00	196.00	225.00	227.00	256.00	270.00	299.00	404.00	441.00	490.00	527.00
28	168.00	200.00	196.00	228.00	229.00	263.00	275.00	309.00	417.00	458.00	507.00	550.00
29	170.00	208.00	200.00	240.00	234.00	274.00	280.00	320.00	428.00	477.00	527.00	578.00
30	170.00	215.00	201.00	246.00	237.00	282.00	284.00	330.00	433.00	490.00	545.00	602.00
31	171.00	217.00	201.00	249.00	238.00	286.00	289.00	337.00	437.00	495.00	563.00	623.00
32	174.00	223.00	202.00	251.00	241.00	290.00	292.00	343.00	445.00	506.00	582.00	645.00
33	175.00	226.00	202.00	254.00	247.00	299.00	295.00	347.00	466.00	531.00	599.00	665.00
34	179.00	233.00	203.00	257.00	251.00	306.00	300.00	355.00	484.00	552.00	618.00	687.00
35	181.00	238.00	204.00	261.00	255.00	313.00	303.00	361.00	500.00	572.00	637.00	711.00
36	188.00	248.00	214.00	274.00	269.00	330.00	319.00	380.00	543.00	618.00	677.00	754.00
37	199.00	262.00	226.00	289.00	285.00	350.00	338.00	403.00	590.00	670.00	722.00	803.00
38	209.00	275.00	240.00	308.00	302.00	370.00	364.00	433.00	643.00	728.00	775.00	861.00
39	221.00	292.00	252.00	323.00	322.00	393.00	386.00	458.00	702.00	791.00	828.00	919.00
40	233.00	307.00	270.00	345.00	343.00	418.00	414.00	491.00	765.00	859.00	889.00	986.00
41	249.00	329.00	291.00	371.00	368.00	449.00	446.00	529.00	836.00	937.00	954.00	1,057.00
42	264.00	349.00	314.00	400.00	395.00	481.00	481.00	569.00	912.00	1,020.00	1,026.00	1,135.00
43	280.00	369.00	334.00	425.00	422.00	514.00	517.00	609.00	991.00	1,105.00	1,095.00	1,212.00
44	298.00	393.00	357.00	454.00	452.00	549.00	554.00	652.00	1,074.00	1,195.00	1,167.00	1,290.00
45	312.00	413.00	382.00	485.00	484.00	587.00	593.00	697.00	1,173.00	1,302.00	1,248.00	1,379.00
46	338.00	446.00	416.00	525.00	529.00	640.00	644.00	756.00	N/A	N/A	N/A	N/A
47	366.00	483.00	454.00	572.00	583.00	703.00	697.00	818.00	N/A	N/A	N/A	N/A
48	397.00	523.00	495.00	621.00	636.00	764.00	754.00	885.00	N/A	N/A	N/A	N/A
49	432.00	567.00	539.00	674.00	699.00	837.00	817.00	957.00	N/A	N/A	N/A	N/A
50	471.00	617.00	590.00	737.00	770.00	919.00	888.00	1,040.00	N/A	N/A	N/A	N/A
51	576.00	754.00	694.00	875.00	850.00	1,032.00	1,002.00	1,188.00	N/A	N/A	N/A	N/A
52	645.00	837.00	772.00	966.00	939.00	1,136.00	1,095.00	1,294.00	N/A	N/A	N/A	N/A
53	721.00	930.00	861.00	1,072.00	1,037.00	1,251.00	1,200.00	1,418.00	N/A	N/A	N/A	N/A
54	806.00	1,032.00	958.00	1,188.00	1,145.00	1,376.00	1,313.00	1,548.00	N/A	N/A	N/A	N/A
55	900.00	1,146.00	1,068.00	1,317.00	1,266.00	1,517.00	1,435.00	1,692.00	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	280.00	310.00	302.50	332.50	370.00	400.00	437.50	467.50	605.00	640.00	745.00	780.00
19	275.00	305.00	302.50	332.50	370.00	400.00	437.50	467.50	605.00	642.50	745.00	782.50
20	267.50	302.50	302.50	337.50	370.00	405.00	437.50	472.50	605.00	647.50	745.00	787.50
21	262.50	300.00	302.50	340.00	367.50	405.00	437.50	475.00	605.00	650.00	745.00	790.00
22	257.50	300.00	302.50	345.00	367.50	410.00	437.50	480.00	605.00	655.00	745.00	795.00
23	255.00	300.00	302.50	347.50	367.50	412.50	437.50	482.50	605.00	662.50	745.00	802.50
24	250.00	300.00	302.50	352.50	367.50	417.50	437.50	487.50	605.00	667.50	760.00	825.00
25	245.00	300.00	305.00	362.50	367.50	425.00	445.00	502.50	715.00	785.00	857.50	930.00
26	247.50	310.00	305.00	367.50	370.00	435.00	450.00	515.00	725.00	805.00	895.00	975.00
27	247.50	320.00	307.50	380.00	375.00	447.50	460.00	532.50	745.00	837.50	935.00	1,027.50
28	250.00	330.00	310.00	390.00	380.00	465.00	467.50	552.50	770.00	872.50	977.50	1,085.00
29	255.00	350.00	315.00	415.00	390.00	490.00	477.50	577.50	790.00	912.50	1,017.50	1,145.00
30	255.00	367.50	315.00	427.50	395.00	507.50	482.50	597.50	800.00	942.50	1,055.00	1,197.50
31	260.00	375.00	315.00	435.00	395.00	515.00	492.50	612.50	805.00	950.00	1,092.50	1,242.50
32	262.50	385.00	315.00	437.50	400.00	522.50	502.50	630.00	822.50	975.00	1,132.50	1,290.00
33	267.50	395.00	317.50	447.50	412.50	542.50	507.50	637.50	862.50	1,025.00	1,172.50	1,337.50
34	275.00	410.00	317.50	452.50	425.00	562.50	515.00	652.50	900.00	1,070.00	1,212.50	1,385.00
35	277.50	420.00	317.50	460.00	432.50	577.50	520.00	665.00	932.50	1,112.50	1,252.50	1,437.50
36	292.50	442.50	337.50	487.50	460.00	612.50	555.00	707.50	1,022.50	1,210.00	1,345.00	1,537.50
37	312.50	470.00	362.50	520.00	490.00	652.50	592.50	755.00	1,122.50	1,322.50	1,447.50	1,650.00
38	335.00	500.00	392.50	562.50	525.00	695.00	645.00	817.50	1,237.50	1,450.00	1,572.50	1,787.50
39	357.50	535.00	417.50	595.00	565.00	742.50	692.50	872.50	1,365.00	1,587.50	1,697.50	1,925.00
40	385.00	570.00	457.50	645.00	605.00	792.50	752.50	945.00	1,505.00	1,740.00	1,837.50	2,080.00
41	415.00	615.00	497.50	697.50	655.00	857.50	820.00	1,027.50	1,660.00	1,912.50	1,992.50	2,250.00
42	447.50	660.00	547.50	762.50	712.50	927.50	892.50	1,112.50	1,825.00	2,095.00	2,165.00	2,437.50
43	477.50	700.00	590.00	817.50	765.00	995.00	967.50	1,197.50	1,997.50	2,282.50	2,330.00	2,622.50
44	517.50	755.00	642.50	885.00	825.00	1,067.50	1,050.00	1,295.00	2,182.50	2,485.00	2,507.50	2,815.00
45	557.50	810.00	700.00	957.50	895.00	1,152.50	1,135.00	1,395.00	2,400.00	2,722.50	2,685.00	3,012.50
46	605.00	875.00	770.00	1,042.50	990.00	1,267.50	1,240.00	1,520.00	N/A	N/A	N/A	N/A
47	660.00	952.50	847.50	1,142.50	1,100.00	1,400.00	1,352.50	1,655.00	N/A	N/A	N/A	N/A
48	717.50	1,032.50	935.00	1,250.00	1,215.00	1,535.00	1,470.00	1,797.50	N/A	N/A	N/A	N/A
49	785.00	1,122.50	1,027.50	1,365.00	1,345.00	1,690.00	1,600.00	1,950.00	N/A	N/A	N/A	N/A
50	862.50	1,227.50	1,135.00	1,502.50	1,495.00	1,867.50	1,752.50	2,132.50	N/A	N/A	N/A	N/A
51	1,070.00	1,515.00	1,350.00	1,802.50	1,667.50	2,122.50	1,987.50	2,452.50	N/A	N/A	N/A	N/A
52	1,205.00	1,685.00	1,512.50	1,997.50	1,855.00	2,347.50	2,187.50	2,685.00	N/A	N/A	N/A	N/A
53	1,352.50	1,875.00	1,695.00	2,222.50	2,062.50	2,597.50	2,412.50	2,957.50	N/A	N/A	N/A	N/A
54	1,517.50	2,082.50	1,902.50	2,477.50	2,292.50	2,870.00	2,645.00	3,232.50	N/A	N/A	N/A	N/A
55	1,695.00	2,310.00	2,122.50	2,745.00	2,542.50	3,170.00	2,897.50	3,540.00	N/A	N/A	N/A	N/A



Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	475.00	535.00	520.00	580.00	655.00	715.00	790.00	850.00	1,125.00	1,195.00	1,405.00	1,475.00
19	465.00	525.00	520.00	580.00	655.00	715.00	790.00	850.00	1,125.00	1,200.00	1,405.00	1,480.00
20	450.00	520.00	520.00	590.00	655.00	725.00	790.00	860.00	1,125.00	1,210.00	1,405.00	1,490.00
21	440.00	515.00	520.00	595.00	650.00	725.00	790.00	865.00	1,125.00	1,215.00	1,405.00	1,495.00
22	430.00	515.00	520.00	605.00	650.00	735.00	790.00	875.00	1,125.00	1,225.00	1,405.00	1,505.00
23	425.00	515.00	520.00	610.00	650.00	740.00	790.00	880.00	1,125.00	1,240.00	1,405.00	1,520.00
24	415.00	515.00	520.00	620.00	650.00	750.00	790.00	890.00	1,125.00	1,250.00	1,435.00	1,565.00
25	405.00	515.00	525.00	640.00	650.00	765.00	805.00	920.00	1,345.00	1,485.00	1,630.00	1,775.00
26	410.00	535.00	525.00	650.00	655.00	785.00	815.00	945.00	1,365.00	1,525.00	1,705.00	1,865.00
27	410.00	555.00	530.00	675.00	665.00	810.00	835.00	980.00	1,405.00	1,590.00	1,785.00	1,970.00
28	415.00	575.00	535.00	695.00	675.00	845.00	850.00	1,020.00	1,455.00	1,660.00	1,870.00	2,085.00
29	425.00	615.00	545.00	745.00	695.00	895.00	870.00	1,070.00	1,495.00	1,740.00	1,950.00	2,205.00
30	425.00	650.00	545.00	770.00	705.00	930.00	880.00	1,110.00	1,515.00	1,800.00	2,025.00	2,310.00
31	435.00	665.00	545.00	785.00	705.00	945.00	900.00	1,140.00	1,525.00	1,815.00	2,100.00	2,400.00
32	440.00	685.00	545.00	790.00	715.00	960.00	920.00	1,175.00	1,560.00	1,865.00	2,180.00	2,495.00
33	450.00	705.00	550.00	810.00	740.00	1,000.00	930.00	1,190.00	1,640.00	1,965.00	2,260.00	2,590.00
34	465.00	735.00	550.00	820.00	765.00	1,040.00	945.00	1,220.00	1,715.00	2,055.00	2,340.00	2,685.00
35	470.00	755.00	550.00	835.00	780.00	1,070.00	955.00	1,245.00	1,780.00	2,140.00	2,420.00	2,790.00
36	500.00	800.00	590.00	890.00	835.00	1,140.00	1,025.00	1,330.00	1,960.00	2,335.00	2,605.00	2,990.00
37	540.00	855.00	640.00	955.00	895.00	1,220.00	1,100.00	1,425.00	2,160.00	2,560.00	2,810.00	3,215.00
38	585.00	915.00	700.00	1,040.00	965.00	1,305.00	1,205.00	1,550.00	2,390.00	2,815.00	3,060.00	3,490.00
39	630.00	985.00	750.00	1,105.00	1,045.00	1,400.00	1,300.00	1,660.00	2,645.00	3,090.00	3,310.00	3,765.00
40	685.00	1,055.00	830.00	1,205.00	1,125.00	1,500.00	1,420.00	1,805.00	2,925.00	3,395.00	3,590.00	4,075.00
41	745.00	1,145.00	910.00	1,310.00	1,225.00	1,630.00	1,555.00	1,970.00	3,235.00	3,740.00	3,900.00	4,415.00
42	810.00	1,235.00	1,010.00	1,440.00	1,340.00	1,770.00	1,700.00	2,140.00	3,565.00	4,105.00	4,245.00	4,790.00
43	870.00	1,315.00	1,095.00	1,550.00	1,445.00	1,905.00	1,850.00	2,310.00	3,910.00	4,480.00	4,575.00	5,160.00
44	950.00	1,425.00	1,200.00	1,685.00	1,565.00	2,050.00	2,015.00	2,505.00	4,280.00	4,885.00	4,930.00	5,545.00
45	1,030.00	1,535.00	1,315.00	1,830.00	1,705.00	2,220.00	2,185.00	2,705.00	4,715.00	5,360.00	5,285.00	5,940.00
46	1,125.00	1,665.00	1,455.00	2,000.00	1,895.00	2,450.00	2,395.00	2,955.00	N/A	N/A	N/A	N/A
47	1,235.00	1,820.00	1,610.00	2,200.00	2,115.00	2,715.00	2,620.00	3,225.00	N/A	N/A	N/A	N/A
48	1,350.00	1,980.00	1,785.00	2,415.00	2,345.00	2,985.00	2,855.00	3,510.00	N/A	N/A	N/A	N/A
49	1,485.00	2,160.00	1,970.00	2,645.00	2,605.00	3,295.00	3,115.00	3,815.00	N/A	N/A	N/A	N/A
50	1,640.00	2,370.00	2,185.00	2,920.00	2,905.00	3,650.00	3,420.00	4,180.00	N/A	N/A	N/A	N/A
51	2,055.00	2,945.00	2,615.00	3,520.00	3,250.00	4,160.00	3,890.00	4,820.00	N/A	N/A	N/A	N/A
52	2,325.00	3,285.00	2,940.00	3,910.00	3,625.00	4,610.00	4,290.00	5,285.00	N/A	N/A	N/A	N/A
53	2,620.00	3,665.00	3,305.00	4,360.00	4,040.00	5,110.00	4,740.00	5,830.00	N/A	N/A	N/A	N/A
54	2,950.00	4,080.00	3,720.00	4,870.00	4,500.00	5,655.00	5,205.00	6,380.00	N/A	N/A	N/A	N/A
55	3,305.00	4,535.00	4,160.00	5,405.00	5,000.00	6,255.00	5,710.00	6,995.00	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	685.00	805.00	885.00	1,005.00	1,075.00	1,195.00	1,455.00	1,575.00	2,165.00	2,305.00	2,575.00	2,715.00
19	685.00	805.00	885.00	1,005.00	1,075.00	1,195.00	1,455.00	1,575.00	2,165.00	2,315.00	2,575.00	2,725.00
20	685.00	825.00	885.00	1,025.00	1,075.00	1,215.00	1,455.00	1,595.00	2,165.00	2,335.00	2,575.00	2,745.00
21	685.00	835.00	885.00	1,035.00	1,075.00	1,225.00	1,455.00	1,605.00	2,165.00	2,345.00	2,575.00	2,755.00
22	685.00	855.00	885.00	1,055.00	1,075.00	1,245.00	1,455.00	1,625.00	2,165.00	2,365.00	2,575.00	2,775.00
23	675.00	855.00	875.00	1,055.00	1,075.00	1,255.00	1,455.00	1,635.00	2,165.00	2,395.00	2,575.00	2,805.00
24	675.00	875.00	875.00	1,075.00	1,075.00	1,275.00	1,455.00	1,655.00	2,165.00	2,415.00	2,705.00	2,965.00
25	685.00	905.00	915.00	1,145.00	1,105.00	1,335.00	1,465.00	1,695.00	2,555.00	2,835.00	3,075.00	3,365.00
26	695.00	945.00	915.00	1,165.00	1,135.00	1,395.00	1,485.00	1,745.00	2,605.00	2,925.00	3,235.00	3,555.00
27	695.00	985.00	935.00	1,225.00	1,165.00	1,455.00	1,515.00	1,805.00	2,675.00	3,045.00	3,375.00	3,745.00
28	715.00	1,035.00	965.00	1,285.00	1,205.00	1,545.00	1,545.00	1,885.00	2,775.00	3,185.00	3,535.00	3,965.00
29	735.00	1,115.00	975.00	1,375.00	1,265.00	1,665.00	1,585.00	1,985.00	2,865.00	3,355.00	3,665.00	4,175.00
30	735.00	1,185.00	985.00	1,435.00	1,275.00	1,725.00	1,605.00	2,065.00	2,895.00	3,465.00	3,805.00	4,375.00
31	745.00	1,205.00	985.00	1,465.00	1,295.00	1,775.00	1,635.00	2,115.00	2,935.00	3,515.00	3,945.00	4,545.00
32	755.00	1,245.00	985.00	1,475.00	1,325.00	1,815.00	1,655.00	2,165.00	2,995.00	3,605.00	4,065.00	4,695.00
33	785.00	1,295.00	1,015.00	1,535.00	1,385.00	1,905.00	1,675.00	2,195.00	3,155.00	3,805.00	4,175.00	4,835.00
34	805.00	1,345.00	1,015.00	1,555.00	1,445.00	1,995.00	1,705.00	2,255.00	3,305.00	3,985.00	4,315.00	5,005.00
35	825.00	1,395.00	1,015.00	1,585.00	1,475.00	2,055.00	1,725.00	2,305.00	3,465.00	4,185.00	4,465.00	5,205.00
36	885.00	1,485.00	1,085.00	1,685.00	1,585.00	2,195.00	1,845.00	2,455.00	3,815.00	4,565.00	4,845.00	5,615.00
37	965.00	1,595.00	1,185.00	1,815.00	1,705.00	2,355.00	2,005.00	2,655.00	4,175.00	4,975.00	5,265.00	6,075.00
38	1,065.00	1,725.00	1,285.00	1,965.00	1,835.00	2,515.00	2,185.00	2,875.00	4,605.00	5,455.00	5,765.00	6,625.00
39	1,145.00	1,855.00	1,395.00	2,105.00	1,995.00	2,705.00	2,365.00	3,085.00	5,085.00	5,975.00	6,295.00	7,205.00
40	1,245.00	1,985.00	1,525.00	2,275.00	2,135.00	2,885.00	2,595.00	3,365.00	5,595.00	6,535.00	6,895.00	7,865.00
41	1,385.00	2,185.00	1,685.00	2,485.00	2,335.00	3,145.00	2,825.00	3,655.00	6,165.00	7,175.00	7,535.00	8,565.00
42	1,525.00	2,375.00	1,855.00	2,715.00	2,555.00	3,415.00	3,125.00	4,005.00	6,775.00	7,855.00	8,245.00	9,335.00
43	1,655.00	2,545.00	2,025.00	2,935.00	2,775.00	3,695.00	3,385.00	4,305.00	7,405.00	8,545.00	8,965.00	10,135.00
44	1,815.00	2,765.00	2,205.00	3,175.00	2,985.00	3,955.00	3,695.00	4,675.00	8,075.00	9,285.00	9,735.00	10,965.00
45	1,975.00	2,985.00	2,415.00	3,445.00	3,275.00	4,305.00	4,025.00	5,065.00	8,805.00	10,095.00	10,485.00	11,795.00
46	2,165.00	3,245.00	2,675.00	3,765.00	3,635.00	4,745.00	4,445.00	5,565.00	N/A	N/A	N/A	N/A
47	2,365.00	3,535.00	2,955.00	4,135.00	4,025.00	5,225.00	4,885.00	6,095.00	N/A	N/A	N/A	N/A
48	2,605.00	3,865.00	3,275.00	4,535.00	4,455.00	5,735.00	5,375.00	6,685.00	N/A	N/A	N/A	N/A
49	2,855.00	4,205.00	3,615.00	4,965.00	4,925.00	6,305.00	5,895.00	7,295.00	N/A	N/A	N/A	N/A
50	3,145.00	4,605.00	4,025.00	5,495.00	5,475.00	6,965.00	6,485.00	8,005.00	N/A	N/A	N/A	N/A
51	3,895.00	5,675.00	4,955.00	6,765.00	6,215.00	8,035.00	7,355.00	9,215.00	N/A	N/A	N/A	N/A
52	4,385.00	6,305.00	5,605.00	7,545.00	6,925.00	8,895.00	8,145.00	10,135.00	N/A	N/A	N/A	N/A
53	4,945.00	7,035.00	6,335.00	8,445.00	7,735.00	9,875.00	9,005.00	11,185.00	N/A	N/A	N/A	N/A
54	5,535.00	7,795.00	7,135.00	9,435.00	8,605.00	10,915.00	9,935.00	12,285.00	N/A	N/A	N/A	N/A
55	6,165.00	8,625.00	8,015.00	10,505.00	9,505.00	12,015.00	10,915.00	13,485.00	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
19	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
20	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
21	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
22	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
23	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
24	121.00	131.00	132.00	142.00	146.00	156.00	163.00	173.00	181.00	191.00	210.00	220.00
25	124.00	134.00	137.00	147.00	155.00	165.00	174.00	184.00	202.00	212.00	243.00	253.00
26	124.00	134.00	137.00	147.00	155.00	165.00	175.00	185.00	204.00	214.00	247.00	257.00
27	124.00	134.00	137.00	147.00	156.00	166.00	175.00	185.00	207.00	217.00	250.00	260.00
28	124.00	134.00	137.00	147.00	156.00	166.00	175.00	185.00	209.00	219.00	256.00	266.00
29	124.00	134.00	138.00	148.00	158.00	168.00	175.00	185.00	212.00	223.00	263.00	274.00
30	124.00	134.00	138.00	148.00	158.00	168.00	175.00	185.00	214.00	225.00	265.00	277.00
31	124.00	135.00	138.00	149.00	159.00	170.00	175.00	186.00	214.00	226.00	268.00	280.00
32	124.00	135.00	138.00	149.00	159.00	170.00	176.00	188.00	216.00	230.00	270.00	284.00
33	124.00	136.00	138.00	150.00	159.00	171.00	176.00	188.00	217.00	232.00	275.00	290.00
34	124.00	138.00	138.00	152.00	160.00	174.00	176.00	190.00	222.00	237.00	281.00	297.00
35	124.00	139.00	138.00	153.00	161.00	176.00	176.00	191.00	229.00	245.00	290.00	308.00
36	126.00	142.00	143.00	159.00	163.00	179.00	183.00	199.00	236.00	255.00	305.00	324.00
37	127.00	145.00	144.00	162.00	165.00	183.00	188.00	206.00	248.00	269.00	319.00	340.00
38	129.00	148.00	147.00	166.00	169.00	188.00	197.00	216.00	260.00	282.00	339.00	362.00
39	134.00	156.00	149.00	171.00	176.00	198.00	205.00	227.00	275.00	300.00	360.00	385.00
40	136.00	159.00	156.00	179.00	181.00	204.00	216.00	241.00	292.00	319.00	388.00	415.00
41	139.00	165.00	161.00	187.00	190.00	217.00	229.00	256.00	314.00	346.00	418.00	450.00
42	144.00	174.00	168.00	198.00	200.00	230.00	248.00	278.00	338.00	374.00	456.00	492.00
43	151.00	187.00	177.00	213.00	210.00	246.00	265.00	301.00	366.00	407.00	497.00	540.00
44	158.00	199.00	186.00	227.00	221.00	262.00	288.00	329.00	395.00	443.00	544.00	592.00
45	166.00	213.00	197.00	245.00	231.00	279.00	309.00	357.00	434.00	489.00	593.00	649.00
46	176.00	231.00	209.00	265.00	250.00	306.00	334.00	392.00	474.00	538.00	649.00	715.00
47	188.00	255.00	223.00	290.00	271.00	340.00	362.00	431.00	512.00	590.00	709.00	789.00
48	201.00	281.00	236.00	316.00	286.00	367.00	386.00	467.00	555.00	647.00	764.00	859.00
49	212.00	307.00	246.00	342.00	304.00	400.00	406.00	503.00	587.00	697.00	809.00	922.00
50	217.00	330.00	254.00	368.00	315.00	430.00	425.00	542.00	621.00	751.00	852.00	986.00
51	226.00	348.00	266.00	388.00	331.00	454.00	444.00	570.00	658.00	799.00	897.00	1,041.00
52	232.00	364.00	272.00	404.00	344.00	478.00	460.00	596.00	691.00	843.00	944.00	1,100.00
53	236.00	380.00	276.00	420.00	355.00	502.00	471.00	619.00	724.00	890.00	981.00	1,151.00
54	243.00	398.00	283.00	439.00	366.00	524.00	484.00	645.00	759.00	939.00	1,024.00	1,208.00
55	248.00	418.00	289.00	459.00	379.00	552.00	501.00	677.00	803.00	999.00	1,069.00	1,269.00
56	252.00	434.00	297.00	481.00	390.00	577.00	509.00	698.00	838.00	1,049.00	1,113.00	1,330.00
57	265.00	461.00	314.00	512.00	412.00	612.00	532.00	735.00	882.00	1,108.00	1,166.00	1,398.00
58	278.00	489.00	334.00	547.00	434.00	649.00	558.00	776.00	928.00	1,172.00	1,226.00	1,476.00
59	295.00	521.00	357.00	585.00	463.00	693.00	589.00	824.00	984.00	1,245.00	1,294.00	1,562.00
60	312.00	N/A	382.00	N/A	493.00	N/A	626.00	N/A	1,038.00	N/A	1,363.00	N/A
61	332.00	N/A	408.00	N/A	528.00	N/A	668.00	N/A	1,097.00	N/A	1,437.00	N/A
62	354.00	N/A	440.00	N/A	565.00	N/A	711.00	N/A	1,156.00	N/A	1,510.00	N/A
63	377.00	N/A	473.00	N/A	602.00	N/A	763.00	N/A	1,217.00	N/A	1,587.00	N/A
64	411.00	N/A	521.00	N/A	657.00	N/A	834.00	N/A	1,307.00	N/A	1,701.00	N/A
65	442.00	N/A	564.00	N/A	706.00	N/A	900.00	N/A	1,372.00	N/A	1,792.00	N/A
66	476.00	N/A	613.00	N/A	769.00	N/A	971.00	N/A	1,435.00	N/A	1,876.00	N/A
67	518.00	N/A	666.00	N/A	837.00	N/A	1,053.00	N/A	1,505.00	N/A	1,971.00	N/A
68	568.00	N/A	732.00	N/A	919.00	N/A	1,160.00	N/A	1,606.00	N/A	2,096.00	N/A
69	623.00	N/A	810.00	N/A	1,017.00	N/A	1,285.00	N/A	1,727.00	N/A	2,247.00	N/A
70	682.00	N/A	891.00	N/A	1,121.00	N/A	1,430.00	N/A	1,858.00	N/A	2,416.00	N/A
71	756.00	N/A	991.00	N/A	1,250.00	N/A	1,605.00	N/A	2,013.00	N/A	2,614.00	N/A
72	857.00	N/A	1,130.00	N/A	1,429.00	N/A	1,859.00	N/A	2,231.00	N/A	2,910.00	N/A
73	958.00	N/A	1,271.00	N/A	1,604.00	N/A	2,103.00	N/A	2,419.00	N/A	3,151.00	N/A
74	1,083.00	N/A	1,439.00	N/A	1,817.00	N/A	2,398.00	N/A	2,629.00	N/A	3,427.00	N/A
75	1,228.00	N/A	1,633.00	N/A	2,052.00	N/A	2,723.00	N/A	3,023.00	N/A	3,934.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
19	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
20	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
21	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
22	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
23	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
24	160.00	185.00	182.50	207.50	212.50	237.50	247.50	272.50	285.00	310.00	345.00	370.00
25	162.50	187.50	190.00	215.00	227.50	252.50	265.00	290.00	322.50	347.50	405.00	430.00
26	162.50	187.50	190.00	215.00	227.50	252.50	265.00	290.00	325.00	350.00	412.50	437.50
27	162.50	187.50	190.00	215.00	227.50	252.50	265.00	290.00	332.50	357.50	417.50	442.50
28	162.50	187.50	190.00	215.00	230.00	255.00	267.50	292.50	337.50	362.50	430.00	455.00
29	162.50	187.50	192.50	217.50	232.50	257.50	267.50	292.50	342.50	370.00	442.50	470.00
30	162.50	187.50	192.50	217.50	232.50	257.50	267.50	292.50	345.00	372.50	450.00	480.00
31	162.50	190.00	192.50	220.00	232.50	260.00	267.50	295.00	347.50	377.50	455.00	485.00
32	162.50	190.00	192.50	220.00	232.50	260.00	267.50	297.50	350.00	385.00	460.00	495.00
33	162.50	192.50	192.50	222.50	235.00	265.00	267.50	297.50	350.00	387.50	465.00	502.50
34	162.50	197.50	192.50	227.50	235.00	270.00	267.50	302.50	362.50	400.00	480.00	520.00
35	162.50	200.00	192.50	230.00	237.50	275.00	267.50	305.00	375.00	415.00	497.50	542.50
36	165.00	205.00	200.00	240.00	242.50	282.50	280.00	320.00	387.50	435.00	527.50	575.00
37	167.50	212.50	202.50	247.50	245.00	290.00	290.00	335.00	410.00	462.50	550.00	602.50
38	170.00	217.50	207.50	255.00	255.00	302.50	305.00	352.50	430.00	485.00	590.00	647.50
39	177.50	232.50	212.50	267.50	270.00	325.00	327.50	382.50	460.00	522.50	630.00	692.50
40	182.50	240.00	225.00	282.50	277.50	335.00	347.50	410.00	492.50	560.00	682.50	750.00
41	187.50	252.50	235.00	300.00	297.50	365.00	372.50	440.00	532.50	612.50	737.50	817.50
42	200.00	275.00	250.00	325.00	317.50	392.50	410.00	485.00	577.50	667.50	807.50	897.50
43	212.50	302.50	265.00	355.00	335.00	425.00	445.00	535.00	627.50	730.00	885.00	992.50
44	225.00	327.50	285.00	387.50	360.00	462.50	490.00	592.50	682.50	802.50	970.00	1,090.00
45	237.50	355.00	302.50	422.50	380.00	500.00	532.50	652.50	752.50	890.00	1,060.00	1,200.00
46	255.00	392.50	330.00	470.00	417.50	557.50	580.00	725.00	835.00	995.00	1,177.50	1,342.50
47	277.50	445.00	352.50	520.00	462.50	635.00	637.50	810.00	915.00	1,110.00	1,302.50	1,502.50
48	297.50	497.50	380.00	580.00	492.50	695.00	685.00	887.50	1,007.50	1,237.50	1,420.00	1,657.50
49	317.50	555.00	395.00	635.00	525.00	765.00	725.00	967.50	1,077.50	1,352.50	1,522.50	1,805.00
50	322.50	605.00	410.00	695.00	552.50	840.00	762.50	1,055.00	1,152.50	1,477.50	1,625.00	1,960.00
51	340.00	645.00	430.00	735.00	582.50	890.00	800.00	1,115.00	1,235.00	1,587.50	1,730.00	2,090.00
52	350.00	680.00	442.50	772.50	612.50	947.50	827.50	1,167.50	1,312.50	1,692.50	1,840.00	2,230.00
53	355.00	715.00	450.00	810.00	632.50	1,000.00	850.00	1,220.00	1,392.50	1,807.50	1,935.00	2,360.00
54	365.00	752.50	460.00	850.00	657.50	1,052.50	875.00	1,277.50	1,472.50	1,922.50	2,042.50	2,502.50
55	375.00	800.00	470.00	895.00	682.50	1,115.00	910.00	1,350.00	1,562.50	2,052.50	2,160.00	2,660.00
56	390.00	845.00	485.00	945.00	700.00	1,167.50	927.50	1,400.00	1,630.00	2,157.50	2,250.00	2,792.50
57	417.50	907.50	515.00	1,010.00	740.00	1,240.00	975.00	1,482.50	1,707.50	2,272.50	2,365.00	2,945.00
58	447.50	975.00	552.50	1,085.00	782.50	1,320.00	1,032.50	1,577.50	1,795.00	2,405.00	2,492.50	3,117.50
59	482.50	1,047.50	597.50	1,167.50	837.50	1,412.50	1,100.00	1,687.50	1,897.50	2,550.00	2,640.00	3,310.00
60	522.50	N/A	640.00	N/A	892.50	N/A	1,175.00	N/A	1,995.00	N/A	2,785.00	N/A
61	567.50	N/A	690.00	N/A	957.50	N/A	1,267.50	N/A	2,102.50	N/A	2,942.50	N/A
62	617.50	N/A	745.00	N/A	1,025.00	N/A	1,357.50	N/A	2,207.50	N/A	3,100.00	N/A
63	675.00	N/A	810.00	N/A	1,092.50	N/A	1,470.00	N/A	2,320.00	N/A	3,265.00	N/A
64	755.00	N/A	897.50	N/A	1,195.00	N/A	1,620.00	N/A	2,482.50	N/A	3,507.50	N/A
65	825.00	N/A	982.50	N/A	1,295.00	N/A	1,760.00	N/A	2,617.50	N/A	3,700.00	N/A
66	895.00	N/A	1,070.00	N/A	1,412.50	N/A	1,905.00	N/A	2,740.00	N/A	3,880.00	N/A
67	987.50	N/A	1,172.50	N/A	1,547.50	N/A	2,075.00	N/A	2,880.00	N/A	4,080.00	N/A
68	1,092.50	N/A	1,295.00	N/A	1,705.00	N/A	2,292.50	N/A	3,077.50	N/A	4,345.00	N/A
69	1,210.00	N/A	1,440.00	N/A	1,895.00	N/A	2,550.00	N/A	3,312.50	N/A	4,665.00	N/A
70	1,332.50	N/A	1,592.50	N/A	2,095.00	N/A	2,847.50	N/A	3,570.00	N/A	5,025.00	N/A
71	1,490.00	N/A	1,777.50	N/A	2,342.50	N/A	3,210.00	N/A	3,875.00	N/A	5,445.00	N/A
72	1,705.00	N/A	2,037.50	N/A	2,690.00	N/A	3,732.50	N/A	4,302.50	N/A	6,072.50	N/A
73	1,917.50	N/A	2,297.50	N/A	3,030.00	N/A	4,232.50	N/A	4,672.50	N/A	6,582.50	N/A
74	2,182.50	N/A	2,610.00	N/A	3,440.00	N/A	4,837.50	N/A	5,082.50	N/A	7,167.50	N/A
75	2,492.50	N/A	2,975.00	N/A	3,910.00	N/A	5,522.50	N/A	5,665.00	N/A	8,235.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
19	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
20	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
21	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
22	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
23	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
24	235.00	285.00	280.00	330.00	340.00	390.00	410.00	460.00	485.00	535.00	605.00	655.00
25	240.00	290.00	295.00	345.00	370.00	420.00	445.00	495.00	560.00	610.00	725.00	775.00
26	240.00	290.00	295.00	345.00	370.00	420.00	445.00	495.00	565.00	615.00	740.00	790.00
27	240.00	290.00	295.00	345.00	370.00	420.00	445.00	495.00	580.00	630.00	750.00	800.00
28	240.00	290.00	295.00	345.00	375.00	425.00	450.00	500.00	590.00	640.00	775.00	825.00
29	240.00	290.00	300.00	350.00	380.00	430.00	450.00	500.00	600.00	655.00	800.00	855.00
30	240.00	290.00	300.00	350.00	380.00	430.00	450.00	500.00	605.00	660.00	815.00	875.00
31	240.00	295.00	300.00	355.00	380.00	435.00	450.00	505.00	610.00	670.00	825.00	885.00
32	240.00	295.00	300.00	355.00	380.00	435.00	450.00	510.00	615.00	685.00	835.00	905.00
33	240.00	300.00	300.00	360.00	385.00	445.00	450.00	510.00	615.00	690.00	845.00	920.00
34	240.00	310.00	300.00	370.00	385.00	455.00	450.00	520.00	640.00	715.00	875.00	955.00
35	240.00	315.00	300.00	375.00	390.00	465.00	450.00	525.00	665.00	745.00	910.00	1,000.00
36	245.00	325.00	315.00	395.00	400.00	480.00	475.00	555.00	690.00	785.00	970.00	1,065.00
37	250.00	340.00	320.00	410.00	405.00	495.00	495.00	585.00	735.00	840.00	1,015.00	1,120.00
38	255.00	350.00	330.00	425.00	425.00	520.00	525.00	620.00	775.00	885.00	1,095.00	1,210.00
39	270.00	380.00	340.00	450.00	455.00	565.00	570.00	680.00	835.00	960.00	1,175.00	1,300.00
40	280.00	395.00	365.00	480.00	470.00	585.00	610.00	735.00	900.00	1,035.00	1,280.00	1,415.00
41	290.00	420.00	385.00	515.00	510.00	645.00	660.00	795.00	980.00	1,140.00	1,390.00	1,550.00
42	315.00	465.00	415.00	565.00	550.00	700.00	735.00	885.00	1,070.00	1,250.00	1,530.00	1,710.00
43	340.00	520.00	445.00	625.00	585.00	765.00	805.00	985.00	1,170.00	1,375.00	1,685.00	1,900.00
44	365.00	570.00	485.00	690.00	635.00	840.00	895.00	1,100.00	1,280.00	1,520.00	1,855.00	2,095.00
45	390.00	625.00	520.00	760.00	675.00	915.00	980.00	1,220.00	1,420.00	1,695.00	2,035.00	2,315.00
46	425.00	700.00	575.00	855.00	750.00	1,030.00	1,075.00	1,365.00	1,585.00	1,905.00	2,270.00	2,600.00
47	470.00	805.00	620.00	955.00	840.00	1,185.00	1,190.00	1,535.00	1,745.00	2,135.00	2,520.00	2,920.00
48	510.00	910.00	675.00	1,075.00	900.00	1,305.00	1,285.00	1,690.00	1,930.00	2,390.00	2,755.00	3,230.00
49	550.00	1,025.00	705.00	1,185.00	965.00	1,445.00	1,365.00	1,850.00	2,070.00	2,620.00	2,960.00	3,525.00
50	560.00	1,125.00	735.00	1,305.00	1,020.00	1,595.00	1,440.00	2,025.00	2,220.00	2,870.00	3,165.00	3,835.00
51	595.00	1,205.00	775.00	1,385.00	1,080.00	1,695.00	1,515.00	2,145.00	2,385.00	3,090.00	3,375.00	4,095.00
52	615.00	1,275.00	800.00	1,460.00	1,140.00	1,810.00	1,570.00	2,250.00	2,540.00	3,300.00	3,595.00	4,375.00
53	625.00	1,345.00	815.00	1,535.00	1,180.00	1,915.00	1,615.00	2,355.00	2,700.00	3,530.00	3,785.00	4,635.00
54	645.00	1,420.00	835.00	1,615.00	1,230.00	2,020.00	1,665.00	2,470.00	2,860.00	3,760.00	4,000.00	4,920.00
55	665.00	1,515.00	855.00	1,705.00	1,280.00	2,145.00	1,735.00	2,615.00	3,040.00	4,020.00	4,235.00	5,235.00
56	695.00	1,605.00	885.00	1,805.00	1,315.00	2,250.00	1,770.00	2,715.00	3,175.00	4,230.00	4,415.00	5,500.00
57	750.00	1,730.00	945.00	1,935.00	1,395.00	2,395.00	1,865.00	2,880.00	3,330.00	4,460.00	4,645.00	5,805.00
58	810.00	1,865.00	1,020.00	2,085.00	1,480.00	2,555.00	1,980.00	3,070.00	3,505.00	4,725.00	4,900.00	6,150.00
59	880.00	2,010.00	1,110.00	2,250.00	1,590.00	2,740.00	2,115.00	3,290.00	3,710.00	5,015.00	5,195.00	6,535.00
60	960.00	N/A	1,195.00	N/A	1,700.00	N/A	2,265.00	N/A	3,905.00	N/A	5,485.00	N/A
61	1,050.00	N/A	1,295.00	N/A	1,830.00	N/A	2,450.00	N/A	4,120.00	N/A	5,800.00	N/A
62	1,150.00	N/A	1,405.00	N/A	1,965.00	N/A	2,630.00	N/A	4,330.00	N/A	6,115.00	N/A
63	1,265.00	N/A	1,535.00	N/A	2,100.00	N/A	2,855.00	N/A	4,555.00	N/A	6,445.00	N/A
64	1,425.00	N/A	1,710.00	N/A	2,305.00	N/A	3,155.00	N/A	4,880.00	N/A	6,930.00	N/A
65	1,565.00	N/A	1,880.00	N/A	2,505.00	N/A	3,435.00	N/A	5,150.00	N/A	7,315.00	N/A
66	1,705.00	N/A	2,055.00	N/A	2,740.00	N/A	3,725.00	N/A	5,395.00	N/A	7,675.00	N/A
67	1,890.00	N/A	2,260.00	N/A	3,010.00	N/A	4,065.00	N/A	5,675.00	N/A	8,075.00	N/A
68	2,100.00	N/A	2,505.00	N/A	3,325.00	N/A	4,500.00	N/A	6,070.00	N/A	8,605.00	N/A
69	2,335.00	N/A	2,795.00	N/A	3,705.00	N/A	5,015.00	N/A	6,540.00	N/A	9,245.00	N/A
70	2,580.00	N/A	3,100.00	N/A	4,105.00	N/A	5,610.00	N/A	7,055.00	N/A	9,965.00	N/A
71	2,895.00	N/A	3,470.00	N/A	4,600.00	N/A	6,335.00	N/A	7,665.00	N/A	10,805.00	N/A
72	3,325.00	N/A	3,990.00	N/A	5,295.00	N/A	7,380.00	N/A	8,520.00	N/A	12,060.00	N/A
73	3,750.00	N/A	4,510.00	N/A	5,975.00	N/A	8,380.00	N/A	9,260.00	N/A	13,080.00	N/A
74	4,280.00	N/A	5,135.00	N/A	6,795.00	N/A	9,590.00	N/A	10,080.00	N/A	14,250.00	N/A
75	4,900.00	N/A	5,865.00	N/A	7,735.00	N/A	10,960.00	N/A	11,245.00	N/A	16,385.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	305.00	405.00	365.00	465.00	445.00	545.00	555.00	655.00	735.00	835.00	1,065.00	1,165.00
19	305.00	405.00	365.00	465.00	445.00	545.00	555.00	655.00	735.00	835.00	1,065.00	1,165.00
20	305.00	405.00	365.00	465.00	445.00	545.00	555.00	655.00	735.00	835.00	1,065.00	1,165.00
21	295.00	395.00	365.00	465.00	445.00	545.00	555.00	655.00	735.00	835.00	1,065.00	1,165.00
22	295.00	395.00	365.00	465.00	445.00	545.00	555.00	655.00	735.00	835.00	1,065.00	1,165.00
23	295.00	395.00	355.00	455.00	445.00	545.00	545.00	645.00	735.00	835.00	1,065.00	1,165.00
24	295.00	395.00	355.00	455.00	445.00	545.00	545.00	645.00	735.00	835.00	1,065.00	1,165.00
25	295.00	395.00	355.00	455.00	445.00	545.00	545.00	645.00	845.00	945.00	1,195.00	1,295.00
26	295.00	395.00	355.00	455.00	455.00	555.00	555.00	655.00	845.00	945.00	1,205.00	1,305.00
27	295.00	395.00	365.00	465.00	465.00	565.00	575.00	675.00	865.00	965.00	1,215.00	1,315.00
28	295.00	395.00	365.00	465.00	465.00	565.00	585.00	685.00	895.00	995.00	1,225.00	1,325.00
29	295.00	395.00	375.00	475.00	475.00	575.00	605.00	705.00	915.00	1,025.00	1,265.00	1,375.00
30	305.00	405.00	375.00	475.00	495.00	595.00	615.00	715.00	915.00	1,025.00	1,265.00	1,385.00
31	315.00	425.00	375.00	485.00	505.00	615.00	625.00	735.00	915.00	1,035.00	1,265.00	1,385.00
32	315.00	425.00	385.00	495.00	515.00	625.00	635.00	755.00	915.00	1,055.00	1,275.00	1,415.00
33	315.00	435.00	385.00	505.00	515.00	635.00	645.00	765.00	915.00	1,065.00	1,275.00	1,425.00
34	315.00	455.00	395.00	535.00	535.00	675.00	665.00	805.00	965.00	1,115.00	1,285.00	1,445.00
35	315.00	465.00	395.00	545.00	535.00	685.00	675.00	825.00	1,005.00	1,165.00	1,325.00	1,505.00
36	325.00	485.00	415.00	575.00	555.00	715.00	705.00	865.00	1,085.00	1,275.00	1,425.00	1,615.00
37	335.00	515.00	425.00	605.00	575.00	755.00	755.00	935.00	1,155.00	1,365.00	1,545.00	1,755.00
38	355.00	545.00	435.00	625.00	625.00	815.00	805.00	995.00	1,225.00	1,445.00	1,655.00	1,885.00
39	375.00	595.00	465.00	685.00	675.00	895.00	855.00	1,075.00	1,345.00	1,595.00	1,825.00	2,075.00
40	375.00	605.00	495.00	725.00	715.00	945.00	935.00	1,185.00	1,465.00	1,735.00	2,005.00	2,275.00
41	395.00	655.00	525.00	785.00	775.00	1,045.00	1,005.00	1,275.00	1,615.00	1,935.00	2,215.00	2,535.00
42	425.00	725.00	565.00	865.00	855.00	1,155.00	1,125.00	1,425.00	1,805.00	2,165.00	2,455.00	2,815.00
43	465.00	825.00	615.00	975.00	955.00	1,315.00	1,225.00	1,585.00	1,995.00	2,405.00	2,735.00	3,165.00
44	505.00	915.00	675.00	1,085.00	1,035.00	1,445.00	1,375.00	1,785.00	2,225.00	2,705.00	3,075.00	3,555.00
45	555.00	1,025.00	725.00	1,205.00	1,135.00	1,615.00	1,515.00	1,995.00	2,485.00	3,035.00	3,435.00	3,995.00
46	625.00	1,175.00	815.00	1,375.00	1,265.00	1,825.00	1,675.00	2,255.00	2,765.00	3,405.00	3,835.00	4,495.00
47	705.00	1,375.00	915.00	1,585.00	1,385.00	2,075.00	1,865.00	2,555.00	3,045.00	3,825.00	4,255.00	5,055.00
48	785.00	1,585.00	1,005.00	1,805.00	1,515.00	2,325.00	2,015.00	2,825.00	3,345.00	4,265.00	4,665.00	5,615.00
49	865.00	1,815.00	1,085.00	2,045.00	1,625.00	2,585.00	2,165.00	3,135.00	3,585.00	4,685.00	5,015.00	6,145.00
50	905.00	2,035.00	1,155.00	2,295.00	1,695.00	2,845.00	2,295.00	3,465.00	3,845.00	5,145.00	5,345.00	6,685.00
51	985.00	2,205.00	1,255.00	2,475.00	1,795.00	3,025.00	2,435.00	3,695.00	4,125.00	5,535.00	5,715.00	7,155.00
52	1,045.00	2,365.00	1,295.00	2,615.00	1,875.00	3,215.00	2,545.00	3,905.00	4,385.00	5,905.00	6,075.00	7,635.00
53	1,085.00	2,525.00	1,365.00	2,805.00	1,935.00	3,405.00	2,615.00	4,095.00	4,625.00	6,285.00	6,405.00	8,105.00
54	1,155.00	2,705.00	1,415.00	2,975.00	2,005.00	3,585.00	2,715.00	4,325.00	4,895.00	6,695.00	6,745.00	8,585.00
55	1,215.00	2,915.00	1,505.00	3,205.00	2,095.00	3,825.00	2,825.00	4,585.00	5,175.00	7,135.00	7,125.00	9,125.00
56	1,265.00	3,085.00	1,575.00	3,415.00	2,175.00	4,045.00	2,895.00	4,785.00	5,455.00	7,565.00	7,405.00	9,575.00
57	1,375.00	3,335.00	1,695.00	3,675.00	2,335.00	4,335.00	3,075.00	5,105.00	5,785.00	8,045.00	7,775.00	10,095.00
58	1,485.00	3,595.00	1,835.00	3,965.00	2,505.00	4,655.00	3,285.00	5,465.00	6,165.00	8,605.00	8,195.00	10,695.00
59	1,635.00	3,895.00	2,005.00	4,285.00	2,725.00	5,025.00	3,525.00	5,875.00	6,595.00	9,205.00	8,665.00	11,345.00
60	1,785.00	N/A	2,195.00	N/A	2,965.00	N/A	3,795.00	N/A	7,025.00	N/A	9,135.00	N/A
61	1,955.00	N/A	2,395.00	N/A	3,215.00	N/A	4,115.00	N/A	7,505.00	N/A	9,615.00	N/A
62	2,155.00	N/A	2,635.00	N/A	3,485.00	N/A	4,445.00	N/A	7,985.00	N/A	10,145.00	N/A
63	2,365.00	N/A	2,895.00	N/A	3,775.00	N/A	4,845.00	N/A	8,495.00	N/A	10,665.00	N/A
64	2,665.00	N/A	3,255.00	N/A	4,185.00	N/A	5,405.00	N/A	9,225.00	N/A	11,435.00	N/A
65	2,945.00	N/A	3,595.00	N/A	4,575.00	N/A	5,915.00	N/A	9,875.00	N/A	12,075.00	N/A
66	3,225.00	N/A	3,945.00	N/A	5,015.00	N/A	6,425.00	N/A	10,355.00	N/A	12,675.00	N/A
67	3,575.00	N/A	4,335.00	N/A	5,515.00	N/A	7,015.00	N/A	10,885.00	N/A	13,325.00	N/A
68	3,975.00	N/A	4,835.00	N/A	6,115.00	N/A	7,775.00	N/A	11,655.00	N/A	14,205.00	N/A
69	4,425.00	N/A	5,395.00	N/A	6,805.00	N/A	8,675.00	N/A	12,555.00	N/A	15,255.00	N/A
70	4,895.00	N/A	5,985.00	N/A	7,545.00	N/A	9,705.00	N/A	13,555.00	N/A	16,435.00	N/A
71	5,495.00	N/A	6,715.00	N/A	8,475.00	N/A	10,955.00	N/A	14,725.00	N/A	17,825.00	N/A
72	6,325.00	N/A	7,735.00	N/A	9,775.00	N/A	12,785.00	N/A	16,385.00	N/A	19,885.00	N/A
73	7,155.00	N/A	8,755.00	N/A	11,045.00	N/A	14,525.00	N/A	17,815.00	N/A	21,575.00	N/A
74	8,165.00	N/A	9,995.00	N/A	12,565.00	N/A	16,635.00	N/A	19,395.00	N/A	23,495.00	N/A
75	9,355.00	N/A	11,415.00	N/A	14,355.00	N/A	19,115.00	N/A	22,315.00	N/A	26,995.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
19	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
20	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
21	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
22	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
23	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
24	127.00	137.00	134.00	144.00	151.00	161.00	168.00	178.00	186.00	196.00	217.00	227.00
25	130.00	140.00	139.00	149.00	159.00	169.00	178.00	188.00	209.00	219.00	254.00	264.00
26	130.00	140.00	139.00	149.00	159.00	169.00	178.00	188.00	212.00	224.00	255.00	267.00
27	130.00	140.00	140.00	150.00	159.00	169.00	178.00	188.00	215.00	227.00	259.00	271.00
28	130.00	142.00	140.00	152.00	159.00	171.00	178.00	190.00	219.00	232.00	262.00	275.00
29	130.00	142.00	141.00	153.00	162.00	174.00	179.00	191.00	223.00	237.00	269.00	283.00
30	130.00	143.00	142.00	155.00	162.00	175.00	180.00	193.00	226.00	240.00	269.00	283.00
31	130.00	144.00	142.00	156.00	162.00	176.00	180.00	194.00	228.00	244.00	271.00	287.00
32	130.00	144.00	142.00	156.00	162.00	178.00	180.00	196.00	229.00	246.00	276.00	293.00
33	130.00	146.00	142.00	158.00	164.00	180.00	183.00	200.00	238.00	257.00	285.00	304.00
34	130.00	147.00	142.00	159.00	168.00	187.00	183.00	202.00	243.00	263.00	294.00	316.00
35	130.00	150.00	142.00	162.00	170.00	190.00	186.00	206.00	249.00	272.00	302.00	325.00
36	133.00	155.00	145.00	167.00	176.00	198.00	193.00	216.00	261.00	287.00	319.00	345.00
37	136.00	161.00	150.00	175.00	181.00	206.00	205.00	230.00	275.00	304.00	337.00	366.00
38	140.00	167.00	155.00	182.00	190.00	217.00	215.00	244.00	290.00	322.00	356.00	389.00
39	145.00	177.00	161.00	193.00	196.00	228.00	226.00	258.00	310.00	348.00	379.00	417.00
40	150.00	188.00	169.00	207.00	207.00	245.00	239.00	278.00	331.00	374.00	407.00	452.00
41	157.00	200.00	177.00	220.00	219.00	264.00	256.00	301.00	356.00	407.00	436.00	488.00
42	162.00	213.00	185.00	236.00	230.00	282.00	273.00	325.00	384.00	443.00	472.00	533.00
43	171.00	230.00	196.00	255.00	244.00	305.00	293.00	354.00	413.00	482.00	511.00	582.00
44	177.00	248.00	207.00	278.00	258.00	330.00	313.00	385.00	447.00	529.00	556.00	640.00
45	185.00	267.00	218.00	300.00	273.00	357.00	337.00	422.00	485.00	580.00	606.00	704.00
46	198.00	286.00	232.00	320.00	293.00	383.00	362.00	453.00	529.00	631.00	671.00	775.00
47	210.00	305.00	246.00	341.00	315.00	412.00	391.00	489.00	574.00	684.00	740.00	853.00
48	223.00	325.00	263.00	365.00	334.00	438.00	418.00	523.00	623.00	741.00	814.00	935.00
49	234.00	344.00	276.00	386.00	353.00	464.00	443.00	556.00	664.00	791.00	878.00	1,008.00
50	245.00	363.00	289.00	409.00	372.00	493.00	466.00	589.00	706.00	843.00	946.00	1,087.00
51	248.00	376.00	294.00	422.00	385.00	515.00	486.00	619.00	745.00	894.00	1,017.00	1,169.00
52	255.00	394.00	304.00	443.00	401.00	542.00	508.00	651.00	787.00	947.00	1,092.00	1,257.00
53	263.00	415.00	312.00	464.00	415.00	569.00	530.00	686.00	829.00	1,004.00	1,167.00	1,346.00
54	269.00	432.00	323.00	488.00	433.00	599.00	554.00	723.00	873.00	1,062.00	1,251.00	1,444.00
55	278.00	457.00	335.00	514.00	450.00	632.00	580.00	765.00	931.00	1,137.00	1,345.00	1,556.00
56	292.00	484.00	351.00	544.00	472.00	668.00	614.00	813.00	983.00	1,205.00	1,427.00	1,655.00
57	306.00	512.00	372.00	580.00	498.00	709.00	652.00	866.00	1,040.00	1,278.00	1,515.00	1,759.00
58	323.00	545.00	397.00	621.00	530.00	757.00	696.00	926.00	1,105.00	1,362.00	1,613.00	1,876.00
59	346.00	584.00	424.00	664.00	567.00	810.00	750.00	997.00	1,175.00	1,449.00	1,725.00	2,007.00
60	370.00	N/A	459.00	N/A	608.00	N/A	809.00	N/A	1,255.00	N/A	1,843.00	N/A
61	399.00	N/A	494.00	N/A	657.00	N/A	880.00	N/A	1,339.00	N/A	1,963.00	N/A
62	430.00	N/A	536.00	N/A	710.00	N/A	956.00	N/A	1,433.00	N/A	2,092.00	N/A
63	465.00	N/A	583.00	N/A	770.00	N/A	1,042.00	N/A	1,534.00	N/A	2,230.00	N/A
64	506.00	N/A	639.00	N/A	842.00	N/A	1,145.00	N/A	1,658.00	N/A	2,405.00	N/A
65	547.00	N/A	693.00	N/A	913.00	N/A	1,244.00	N/A	1,767.00	N/A	2,565.00	N/A
66	596.00	N/A	755.00	N/A	996.00	N/A	1,358.00	N/A	1,873.00	N/A	2,720.00	N/A
67	649.00	N/A	824.00	N/A	1,090.00	N/A	1,487.00	N/A	1,990.00	N/A	2,886.00	N/A
68	713.00	N/A	909.00	N/A	1,202.00	N/A	1,637.00	N/A	2,127.00	N/A	3,084.00	N/A
69	788.00	N/A	1,005.00	N/A	1,328.00	N/A	1,811.00	N/A	2,280.00	N/A	3,302.00	N/A
70	873.00	N/A	1,115.00	N/A	1,472.00	N/A	2,005.00	N/A	2,449.00	N/A	3,540.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	295.00	320.00	360.00	385.00
19	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	295.00	320.00	360.00	385.00
20	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	295.00	320.00	360.00	385.00
21	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	295.00	320.00	360.00	385.00
22	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	295.00	320.00	360.00	385.00
23	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	295.00	320.00	360.00	385.00
24	172.50	197.50	185.00	210.00	225.00	250.00	257.50	282.50	300.00	325.00	360.00	385.00
25	175.00	200.00	192.50	217.50	235.00	260.00	272.50	297.50	335.00	360.00	427.50	452.50
26	175.00	200.00	192.50	217.50	235.00	260.00	272.50	297.50	340.00	370.00	427.50	457.50
27	175.00	200.00	192.50	217.50	237.50	262.50	272.50	297.50	347.50	377.50	432.50	462.50
28	175.00	205.00	192.50	222.50	237.50	267.50	272.50	302.50	355.00	387.50	440.00	472.50
29	175.00	205.00	195.00	225.00	237.50	267.50	275.00	305.00	360.00	395.00	450.00	485.00
30	175.00	207.50	197.50	230.00	240.00	272.50	275.00	307.50	367.50	402.50	455.00	490.00
31	175.00	210.00	197.50	232.50	240.00	275.00	275.00	310.00	370.00	410.00	457.50	497.50
32	175.00	210.00	197.50	232.50	240.00	280.00	275.00	315.00	372.50	415.00	462.50	505.00
33	175.00	215.00	197.50	237.50	245.00	285.00	282.50	325.00	387.50	435.00	472.50	520.00
34	175.00	217.50	197.50	240.00	252.50	300.00	282.50	330.00	397.50	447.50	490.00	545.00
35	175.00	225.00	197.50	247.50	257.50	307.50	287.50	337.50	410.00	467.50	505.00	562.50
36	180.00	235.00	205.00	260.00	272.50	327.50	305.00	362.50	437.50	502.50	542.50	607.50
37	190.00	252.50	217.50	280.00	280.00	342.50	327.50	390.00	467.50	540.00	585.00	657.50
38	197.50	265.00	225.00	292.50	300.00	367.50	350.00	422.50	500.00	580.00	625.00	707.50
39	210.00	290.00	240.00	320.00	315.00	395.00	372.50	452.50	542.50	637.50	677.50	772.50
40	220.00	315.00	257.50	352.50	337.50	432.50	402.50	500.00	590.00	697.50	742.50	855.00
41	235.00	342.50	275.00	382.50	365.00	477.50	440.00	552.50	645.00	772.50	812.50	942.50
42	247.50	375.00	295.00	422.50	390.00	520.00	477.50	607.50	707.50	855.00	892.50	1,045.00
43	270.00	417.50	317.50	465.00	420.00	572.50	517.50	670.00	770.00	942.50	982.50	1,160.00
44	285.00	462.50	345.00	522.50	452.50	632.50	565.00	745.00	847.50	1,052.50	1,090.00	1,300.00
45	302.50	507.50	367.50	572.50	485.00	695.00	617.50	830.00	932.50	1,170.00	1,202.50	1,447.50
46	332.50	552.50	400.00	620.00	527.50	752.50	672.50	900.00	1,027.50	1,282.50	1,340.00	1,600.00
47	357.50	595.00	430.00	667.50	577.50	820.00	730.00	975.00	1,122.50	1,397.50	1,482.50	1,765.00
48	385.00	640.00	470.00	725.00	615.00	875.00	787.50	1,050.00	1,230.00	1,525.00	1,637.50	1,940.00
49	410.00	685.00	497.50	772.50	655.00	932.50	837.50	1,120.00	1,317.50	1,635.00	1,772.50	2,097.50
50	435.00	730.00	527.50	827.50	695.00	997.50	887.50	1,195.00	1,407.50	1,750.00	1,912.50	2,265.00
51	440.00	760.00	542.50	862.50	722.50	1,047.50	932.50	1,265.00	1,495.00	1,867.50	2,062.50	2,442.50
52	457.50	805.00	562.50	910.00	757.50	1,110.00	977.50	1,335.00	1,587.50	1,987.50	2,217.50	2,630.00
53	472.50	852.50	585.00	965.00	787.50	1,172.50	1,022.50	1,412.50	1,677.50	2,115.00	2,377.50	2,825.00
54	487.50	895.00	612.50	1,025.00	825.00	1,240.00	1,072.50	1,495.00	1,777.50	2,250.00	2,550.00	3,032.50
55	507.50	955.00	635.00	1,082.50	860.00	1,315.00	1,125.00	1,587.50	1,890.00	2,405.00	2,742.50	3,270.00
56	540.00	1,020.00	672.50	1,155.00	910.00	1,400.00	1,190.00	1,687.50	1,985.00	2,540.00	2,912.50	3,482.50
57	575.00	1,090.00	717.50	1,237.50	967.50	1,495.00	1,270.00	1,805.00	2,092.50	2,687.50	3,092.50	3,702.50
58	620.00	1,175.00	770.00	1,330.00	1,035.00	1,602.50	1,355.00	1,930.00	2,217.50	2,860.00	3,292.50	3,950.00
59	672.50	1,267.50	822.50	1,422.50	1,117.50	1,725.00	1,465.00	2,082.50	2,347.50	3,032.50	3,522.50	4,227.50
60	727.50	N/A	900.00	N/A	1,207.50	N/A	1,582.50	N/A	2,497.50	N/A	3,762.50	N/A
61	800.00	N/A	975.00	N/A	1,315.00	N/A	1,722.50	N/A	2,657.50	N/A	4,007.50	N/A
62	875.00	N/A	1,062.50	N/A	1,435.00	N/A	1,875.00	N/A	2,835.00	N/A	4,270.00	N/A
63	957.50	N/A	1,160.00	N/A	1,565.00	N/A	2,047.50	N/A	3,020.00	N/A	4,550.00	N/A
64	1,060.00	N/A	1,280.00	N/A	1,725.00	N/A	2,252.50	N/A	3,252.50	N/A	4,907.50	N/A
65	1,155.00	N/A	1,395.00	N/A	1,880.00	N/A	2,452.50	N/A	3,487.50	N/A	5,237.50	N/A
66	1,265.00	N/A	1,530.00	N/A	2,062.50	N/A	2,685.00	N/A	3,697.50	N/A	5,557.50	N/A
67	1,390.00	N/A	1,677.50	N/A	2,267.50	N/A	2,947.50	N/A	3,930.00	N/A	5,902.50	N/A
68	1,537.50	N/A	1,855.00	N/A	2,507.50	N/A	3,255.00	N/A	4,202.50	N/A	6,312.50	N/A
69	1,710.00	N/A	2,062.50	N/A	2,780.00	N/A	3,605.00	N/A	4,507.50	N/A	6,765.00	N/A
70	1,905.00	N/A	2,295.00	N/A	3,095.00	N/A	4,005.00	N/A	4,840.00	N/A	7,260.00	N/A



Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	505.00	555.00	635.00	685.00
19	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	505.00	555.00	635.00	685.00
20	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	505.00	555.00	635.00	685.00
21	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	505.00	555.00	635.00	685.00
22	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	505.00	555.00	635.00	685.00
23	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	505.00	555.00	635.00	685.00
24	260.00	310.00	285.00	335.00	365.00	415.00	430.00	480.00	515.00	565.00	635.00	685.00
25	265.00	315.00	300.00	350.00	385.00	435.00	460.00	510.00	585.00	635.00	770.00	820.00
26	265.00	315.00	300.00	350.00	385.00	435.00	460.00	510.00	595.00	655.00	770.00	830.00
27	265.00	315.00	300.00	350.00	390.00	440.00	460.00	510.00	610.00	670.00	780.00	840.00
28	265.00	325.00	300.00	360.00	390.00	450.00	460.00	520.00	625.00	690.00	795.00	860.00
29	265.00	325.00	305.00	365.00	390.00	450.00	465.00	525.00	635.00	705.00	815.00	885.00
30	265.00	330.00	310.00	375.00	395.00	460.00	465.00	530.00	650.00	720.00	825.00	895.00
31	265.00	335.00	310.00	380.00	395.00	465.00	465.00	535.00	655.00	735.00	830.00	910.00
32	265.00	335.00	310.00	380.00	395.00	475.00	465.00	545.00	660.00	745.00	840.00	925.00
33	265.00	345.00	310.00	390.00	405.00	485.00	480.00	565.00	690.00	785.00	860.00	955.00
34	265.00	350.00	310.00	395.00	420.00	515.00	480.00	575.00	710.00	810.00	895.00	1,005.00
35	265.00	365.00	310.00	410.00	430.00	530.00	490.00	590.00	735.00	850.00	925.00	1,040.00
36	275.00	385.00	325.00	435.00	460.00	570.00	525.00	640.00	790.00	920.00	1,000.00	1,130.00
37	295.00	420.00	350.00	475.00	475.00	600.00	570.00	695.00	850.00	995.00	1,085.00	1,230.00
38	310.00	445.00	365.00	500.00	515.00	650.00	615.00	760.00	915.00	1,075.00	1,165.00	1,330.00
39	335.00	495.00	395.00	555.00	545.00	705.00	660.00	820.00	1,000.00	1,190.00	1,270.00	1,460.00
40	355.00	545.00	430.00	620.00	590.00	780.00	720.00	915.00	1,095.00	1,310.00	1,400.00	1,625.00
41	385.00	600.00	465.00	680.00	645.00	870.00	795.00	1,020.00	1,205.00	1,460.00	1,540.00	1,800.00
42	410.00	665.00	505.00	760.00	695.00	955.00	870.00	1,130.00	1,330.00	1,625.00	1,700.00	2,005.00
43	455.00	750.00	550.00	845.00	755.00	1,060.00	950.00	1,255.00	1,455.00	1,800.00	1,880.00	2,235.00
44	485.00	840.00	605.00	960.00	820.00	1,180.00	1,045.00	1,405.00	1,610.00	2,020.00	2,095.00	2,515.00
45	520.00	930.00	650.00	1,060.00	885.00	1,305.00	1,150.00	1,575.00	1,780.00	2,255.00	2,320.00	2,810.00
46	580.00	1,020.00	715.00	1,155.00	970.00	1,420.00	1,260.00	1,715.00	1,970.00	2,480.00	2,595.00	3,115.00
47	630.00	1,105.00	775.00	1,250.00	1,070.00	1,555.00	1,375.00	1,865.00	2,160.00	2,710.00	2,880.00	3,445.00
48	685.00	1,195.00	855.00	1,365.00	1,145.00	1,665.00	1,490.00	2,015.00	2,375.00	2,965.00	3,190.00	3,795.00
49	735.00	1,285.00	910.00	1,460.00	1,225.00	1,780.00	1,590.00	2,155.00	2,550.00	3,185.00	3,460.00	4,110.00
50	785.00	1,375.00	970.00	1,570.00	1,305.00	1,910.00	1,690.00	2,305.00	2,730.00	3,415.00	3,740.00	4,445.00
51	795.00	1,435.00	1,000.00	1,640.00	1,360.00	2,010.00	1,780.00	2,445.00	2,905.00	3,650.00	4,040.00	4,800.00
52	830.00	1,525.00	1,040.00	1,735.00	1,430.00	2,135.00	1,870.00	2,585.00	3,090.00	3,890.00	4,350.00	5,175.00
53	860.00	1,620.00	1,085.00	1,845.00	1,490.00	2,260.00	1,960.00	2,740.00	3,270.00	4,145.00	4,670.00	5,565.00
54	890.00	1,705.00	1,140.00	1,965.00	1,565.00	2,395.00	2,060.00	2,905.00	3,470.00	4,415.00	5,015.00	5,980.00
55	930.00	1,825.00	1,185.00	2,080.00	1,635.00	2,545.00	2,165.00	3,090.00	3,695.00	4,725.00	5,400.00	6,455.00
56	995.00	1,955.00	1,260.00	2,225.00	1,735.00	2,715.00	2,295.00	3,290.00	3,885.00	4,995.00	5,740.00	6,880.00
57	1,065.00	2,095.00	1,350.00	2,390.00	1,850.00	2,905.00	2,455.00	3,525.00	4,100.00	5,290.00	6,100.00	7,320.00
58	1,155.00	2,265.00	1,455.00	2,575.00	1,985.00	3,120.00	2,625.00	3,775.00	4,350.00	5,635.00	6,500.00	7,815.00
59	1,260.00	2,450.00	1,560.00	2,760.00	2,150.00	3,365.00	2,845.00	4,080.00	4,610.00	5,980.00	6,960.00	8,370.00
60	1,370.00	N/A	1,715.00	N/A	2,330.00	N/A	3,080.00	N/A	4,915.00	N/A	7,440.00	N/A
61	1,515.00	N/A	1,865.00	N/A	2,545.00	N/A	3,360.00	N/A	5,230.00	N/A	7,930.00	N/A
62	1,665.00	N/A	2,040.00	N/A	2,785.00	N/A	3,665.00	N/A	5,585.00	N/A	8,455.00	N/A
63	1,830.00	N/A	2,235.00	N/A	3,045.00	N/A	4,010.00	N/A	5,955.00	N/A	9,015.00	N/A
64	2,035.00	N/A	2,475.00	N/A	3,365.00	N/A	4,420.00	N/A	6,420.00	N/A	9,730.00	N/A
65	2,225.00	N/A	2,705.00	N/A	3,675.00	N/A	4,820.00	N/A	6,890.00	N/A	10,390.00	N/A
66	2,445.00	N/A	2,975.00	N/A	4,040.00	N/A	5,285.00	N/A	7,310.00	N/A	11,030.00	N/A
67	2,695.00	N/A	3,270.00	N/A	4,450.00	N/A	5,810.00	N/A	7,775.00	N/A	11,720.00	N/A
68	2,990.00	N/A	3,625.00	N/A	4,930.00	N/A	6,425.00	N/A	8,320.00	N/A	12,540.00	N/A
69	3,335.00	N/A	4,040.00	N/A	5,475.00	N/A	7,125.00	N/A	8,930.00	N/A	13,445.00	N/A
70	3,725.00	N/A	4,505.00	N/A	6,105.00	N/A	7,925.00	N/A	9,595.00	N/A	14,435.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	315.00	415.00	405.00	505.00	525.00	625.00	605.00	705.00	915.00	1,015.00	1,095.00	1,195.00
19	315.00	415.00	405.00	505.00	525.00	625.00	605.00	705.00	915.00	1,015.00	1,095.00	1,195.00
20	315.00	415.00	405.00	505.00	525.00	625.00	605.00	705.00	915.00	1,015.00	1,095.00	1,195.00
21	305.00	405.00	395.00	495.00	515.00	615.00	605.00	705.00	915.00	1,015.00	1,095.00	1,195.00
22	305.00	405.00	395.00	495.00	515.00	615.00	605.00	705.00	915.00	1,015.00	1,095.00	1,195.00
23	305.00	405.00	395.00	495.00	515.00	615.00	605.00	705.00	915.00	1,015.00	1,095.00	1,195.00
24	305.00	405.00	395.00	495.00	515.00	615.00	605.00	705.00	945.00	1,045.00	1,095.00	1,195.00
25	305.00	405.00	405.00	505.00	545.00	645.00	635.00	735.00	1,075.00	1,175.00	1,245.00	1,345.00
26	305.00	405.00	415.00	515.00	555.00	655.00	645.00	745.00	1,075.00	1,195.00	1,265.00	1,385.00
27	315.00	415.00	425.00	525.00	565.00	665.00	665.00	765.00	1,085.00	1,205.00	1,295.00	1,415.00
28	315.00	435.00	435.00	555.00	565.00	685.00	675.00	795.00	1,105.00	1,235.00	1,325.00	1,455.00
29	335.00	455.00	435.00	555.00	575.00	695.00	695.00	815.00	1,135.00	1,275.00	1,365.00	1,505.00
30	355.00	485.00	455.00	585.00	585.00	715.00	705.00	835.00	1,135.00	1,275.00	1,375.00	1,515.00
31	365.00	505.00	465.00	605.00	595.00	735.00	725.00	865.00	1,135.00	1,295.00	1,405.00	1,565.00
32	365.00	505.00	475.00	615.00	595.00	755.00	745.00	905.00	1,145.00	1,315.00	1,455.00	1,625.00
33	375.00	535.00	475.00	635.00	625.00	785.00	785.00	955.00	1,165.00	1,355.00	1,525.00	1,715.00
34	395.00	565.00	495.00	665.00	635.00	825.00	815.00	1,005.00	1,195.00	1,395.00	1,595.00	1,815.00
35	395.00	595.00	505.00	705.00	665.00	865.00	855.00	1,055.00	1,225.00	1,455.00	1,665.00	1,895.00
36	415.00	635.00	535.00	755.00	715.00	935.00	915.00	1,145.00	1,315.00	1,575.00	1,805.00	2,065.00
37	455.00	705.00	575.00	825.00	765.00	1,015.00	985.00	1,235.00	1,445.00	1,735.00	1,945.00	2,235.00
38	485.00	755.00	605.00	875.00	825.00	1,095.00	1,065.00	1,355.00	1,555.00	1,875.00	2,115.00	2,445.00
39	525.00	845.00	655.00	975.00	885.00	1,205.00	1,145.00	1,465.00	1,715.00	2,095.00	2,295.00	2,675.00
40	565.00	945.00	715.00	1,095.00	955.00	1,335.00	1,245.00	1,635.00	1,885.00	2,315.00	2,525.00	2,975.00
41	615.00	1,045.00	775.00	1,205.00	1,055.00	1,505.00	1,375.00	1,825.00	2,085.00	2,595.00	2,765.00	3,285.00
42	665.00	1,175.00	845.00	1,355.00	1,145.00	1,665.00	1,495.00	2,015.00	2,295.00	2,885.00	3,065.00	3,675.00
43	745.00	1,335.00	935.00	1,525.00	1,265.00	1,875.00	1,645.00	2,255.00	2,545.00	3,235.00	3,395.00	4,105.00
44	805.00	1,515.00	1,015.00	1,725.00	1,365.00	2,085.00	1,795.00	2,515.00	2,845.00	3,665.00	3,765.00	4,605.00
45	875.00	1,695.00	1,095.00	1,915.00	1,495.00	2,335.00	1,965.00	2,815.00	3,145.00	4,095.00	4,185.00	5,165.00
46	965.00	1,845.00	1,215.00	2,095.00	1,635.00	2,535.00	2,155.00	3,065.00	3,475.00	4,495.00	4,675.00	5,715.00
47	1,035.00	1,985.00	1,305.00	2,255.00	1,765.00	2,735.00	2,355.00	3,335.00	3,835.00	4,935.00	5,165.00	6,295.00
48	1,125.00	2,145.00	1,435.00	2,455.00	1,895.00	2,935.00	2,575.00	3,625.00	4,195.00	5,375.00	5,685.00	6,895.00
49	1,205.00	2,305.00	1,525.00	2,625.00	2,015.00	3,125.00	2,765.00	3,895.00	4,525.00	5,795.00	6,165.00	7,465.00
50	1,255.00	2,435.00	1,625.00	2,825.00	2,125.00	3,335.00	2,945.00	4,175.00	4,835.00	6,205.00	6,645.00	8,055.00
51	1,275.00	2,555.00	1,665.00	2,945.00	2,195.00	3,495.00	3,095.00	4,425.00	5,135.00	6,625.00	7,145.00	8,665.00
52	1,325.00	2,715.00	1,725.00	3,115.00	2,285.00	3,695.00	3,275.00	4,705.00	5,465.00	7,065.00	7,665.00	9,315.00
53	1,345.00	2,865.00	1,785.00	3,305.00	2,375.00	3,915.00	3,435.00	4,995.00	5,775.00	7,525.00	8,185.00	9,975.00
54	1,395.00	3,025.00	1,865.00	3,515.00	2,455.00	4,115.00	3,615.00	5,305.00	6,125.00	8,015.00	8,765.00	10,695.00
55	1,435.00	3,225.00	1,945.00	3,735.00	2,565.00	4,385.00	3,825.00	5,675.00	6,535.00	8,595.00	9,395.00	11,505.00
56	1,565.00	3,485.00	2,115.00	4,045.00	2,775.00	4,735.00	4,095.00	6,085.00	6,975.00	9,195.00	10,005.00	12,285.00
57	1,685.00	3,745.00	2,265.00	4,345.00	2,995.00	5,105.00	4,405.00	6,545.00	7,455.00	9,835.00	10,655.00	13,095.00
58	1,865.00	4,085.00	2,495.00	4,735.00	3,255.00	5,525.00	4,755.00	7,055.00	7,985.00	10,555.00	11,395.00	14,025.00
59	2,055.00	4,435.00	2,755.00	5,155.00	3,575.00	6,005.00	5,185.00	7,655.00	8,595.00	11,335.00	12,225.00	15,045.00
60	2,265.00	N/A	3,045.00	N/A	3,945.00	N/A	5,675.00	N/A	9,275.00	N/A	13,105.00	N/A
61	2,545.00	N/A	3,385.00	N/A	4,365.00	N/A	6,245.00	N/A	9,985.00	N/A	13,995.00	N/A
62	2,845.00	N/A	3,775.00	N/A	4,845.00	N/A	6,865.00	N/A	10,795.00	N/A	14,965.00	N/A
63	3,165.00	N/A	4,235.00	N/A	5,385.00	N/A	7,565.00	N/A	11,655.00	N/A	15,995.00	N/A
64	3,585.00	N/A	4,755.00	N/A	6,035.00	N/A	8,425.00	N/A	12,735.00	N/A	17,305.00	N/A
65	3,965.00	N/A	5,275.00	N/A	6,685.00	N/A	9,225.00	N/A	13,695.00	N/A	18,515.00	N/A
66	4,375.00	N/A	5,795.00	N/A	7,355.00	N/A	10,125.00	N/A	14,535.00	N/A	19,675.00	N/A
67	4,835.00	N/A	6,405.00	N/A	8,115.00	N/A	11,115.00	N/A	15,465.00	N/A	20,905.00	N/A
68	5,375.00	N/A	7,115.00	N/A	9,005.00	N/A	12,305.00	N/A	16,555.00	N/A	22,375.00	N/A
69	6,005.00	N/A	7,925.00	N/A	10,025.00	N/A	13,645.00	N/A	17,775.00	N/A	24,005.00	N/A
70	6,725.00	N/A	8,855.00	N/A	11,175.00	N/A	15,195.00	N/A	19,105.00	N/A	25,765.00	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	201.00	220.00	230.00
19	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	201.00	220.00	230.00
20	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	201.00	220.00	230.00
21	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	201.00	220.00	230.00
22	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	201.00	220.00	230.00
23	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	203.00	220.00	232.00
24	130.00	140.00	137.00	147.00	154.00	164.00	174.00	184.00	191.00	203.00	220.00	232.00
25	136.00	148.00	141.00	153.00	161.00	173.00	180.00	192.00	223.00	236.00	255.00	268.00
26	137.00	149.00	142.00	154.00	164.00	176.00	182.00	194.00	227.00	240.00	261.00	274.00
27	137.00	150.00	146.00	159.00	165.00	178.00	183.00	196.00	233.00	248.00	270.00	285.00
28	137.00	150.00	147.00	160.00	165.00	180.00	185.00	200.00	242.00	258.00	278.00	294.00
29	138.00	153.00	147.00	162.00	167.00	182.00	185.00	200.00	248.00	266.00	291.00	309.00
30	139.00	155.00	150.00	166.00	169.00	185.00	187.00	203.00	250.00	269.00	291.00	310.00
31	139.00	157.00	150.00	168.00	169.00	187.00	188.00	207.00	252.00	273.00	302.00	323.00
32	139.00	160.00	152.00	173.00	170.00	191.00	192.00	213.00	260.00	284.00	317.00	341.00
33	139.00	161.00	152.00	174.00	172.00	194.00	199.00	223.00	273.00	300.00	334.00	361.00
34	139.00	164.00	155.00	180.00	176.00	201.00	203.00	230.00	286.00	316.00	354.00	384.00
35	139.00	169.00	155.00	185.00	179.00	209.00	209.00	239.00	299.00	333.00	376.00	410.00
36	144.00	177.00	161.00	195.00	185.00	219.00	217.00	251.00	316.00	355.00	394.00	434.00
37	147.00	187.00	167.00	207.00	196.00	236.00	229.00	271.00	333.00	379.00	417.00	465.00
38	155.00	201.00	173.00	219.00	205.00	253.00	243.00	291.00	352.00	406.00	439.00	494.00
39	161.00	215.00	183.00	237.00	215.00	270.00	255.00	310.00	373.00	436.00	465.00	529.00
40	168.00	231.00	190.00	253.00	227.00	290.00	269.00	333.00	397.00	470.00	495.00	568.00
41	176.00	243.00	201.00	268.00	241.00	310.00	287.00	356.00	422.00	500.00	526.00	605.00
42	184.00	256.00	211.00	283.00	255.00	328.00	307.00	380.00	449.00	531.00	563.00	647.00
43	194.00	270.00	222.00	298.00	272.00	348.00	328.00	406.00	481.00	569.00	603.00	693.00
44	206.00	287.00	236.00	317.00	289.00	371.00	351.00	433.00	514.00	607.00	646.00	742.00
45	216.00	301.00	248.00	333.00	308.00	395.00	374.00	462.00	552.00	651.00	691.00	793.00
46	226.00	317.00	262.00	353.00	328.00	421.00	401.00	495.00	595.00	701.00	749.00	857.00
47	241.00	340.00	278.00	377.00	351.00	451.00	430.00	532.00	642.00	756.00	810.00	927.00
48	255.00	361.00	296.00	402.00	374.00	482.00	463.00	572.00	690.00	813.00	870.00	996.00
49	267.00	381.00	310.00	424.00	395.00	510.00	492.00	609.00	736.00	868.00	931.00	1,066.00
50	280.00	403.00	325.00	449.00	419.00	545.00	522.00	649.00	782.00	924.00	995.00	1,142.00
51	293.00	426.00	343.00	476.00	446.00	581.00	557.00	695.00	836.00	990.00	1,061.00	1,218.00
52	308.00	452.00	359.00	503.00	468.00	615.00	591.00	739.00	885.00	1,051.00	1,128.00	1,299.00
53	324.00	481.00	377.00	534.00	495.00	655.00	627.00	789.00	936.00	1,117.00	1,200.00	1,386.00
54	340.00	509.00	397.00	568.00	526.00	698.00	667.00	842.00	995.00	1,191.00	1,278.00	1,478.00
55	355.00	541.00	418.00	604.00	558.00	747.00	710.00	901.00	1,059.00	1,273.00	1,365.00	1,583.00
56	381.00	580.00	454.00	654.00	603.00	806.00	764.00	970.00	1,140.00	1,370.00	1,456.00	1,692.00
57	415.00	629.00	494.00	709.00	657.00	875.00	827.00	1,048.00	1,233.00	1,480.00	1,554.00	1,807.00
58	448.00	678.00	541.00	773.00	714.00	949.00	898.00	1,136.00	1,337.00	1,603.00	1,665.00	1,937.00
59	492.00	739.00	595.00	843.00	785.00	1,036.00	981.00	1,237.00	1,454.00	1,738.00	1,786.00	2,078.00
60	539.00	N/A	657.00	N/A	862.00	N/A	1,072.00	N/A	1,580.00	N/A	1,914.00	N/A
61	590.00	N/A	725.00	N/A	945.00	N/A	1,173.00	N/A	N/A	N/A	N/A	N/A
62	649.00	N/A	798.00	N/A	1,040.00	N/A	1,278.00	N/A	N/A	N/A	N/A	N/A
63	713.00	N/A	884.00	N/A	1,143.00	N/A	1,395.00	N/A	N/A	N/A	N/A	N/A
64	788.00	N/A	979.00	N/A	1,263.00	N/A	1,534.00	N/A	N/A	N/A	N/A	N/A
65	870.00	N/A	1,081.00	N/A	1,387.00	N/A	1,675.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	322.50	347.50	365.00	390.00
19	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	322.50	347.50	365.00	390.00
20	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	322.50	347.50	365.00	390.00
21	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	322.50	347.50	365.00	390.00
22	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	322.50	347.50	365.00	390.00
23	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	322.50	352.50	365.00	395.00
24	177.50	202.50	195.00	220.00	232.50	257.50	270.00	295.00	327.50	357.50	365.00	395.00
25	187.50	217.50	200.00	230.00	242.50	272.50	275.00	305.00	382.50	415.00	430.00	462.50
26	190.00	220.00	202.50	232.50	245.00	275.00	280.00	310.00	390.00	422.50	442.50	475.00
27	190.00	222.50	207.50	240.00	247.50	280.00	280.00	312.50	400.00	437.50	457.50	495.00
28	190.00	222.50	210.00	242.50	247.50	285.00	285.00	322.50	415.00	455.00	477.50	517.50
29	192.50	230.00	210.00	247.50	250.00	287.50	287.50	325.00	425.00	470.00	500.00	545.00
30	192.50	232.50	217.50	257.50	255.00	295.00	290.00	330.00	427.50	475.00	500.00	547.50
31	192.50	237.50	217.50	262.50	255.00	300.00	292.50	340.00	427.50	480.00	522.50	575.00
32	192.50	245.00	220.00	272.50	257.50	310.00	302.50	355.00	442.50	502.50	555.00	615.00
33	192.50	247.50	220.00	275.00	262.50	317.50	315.00	375.00	467.50	535.00	587.50	655.00
34	192.50	255.00	225.00	287.50	270.00	332.50	325.00	392.50	492.50	567.50	627.50	702.50
35	192.50	267.50	225.00	300.00	275.00	350.00	335.00	410.00	517.50	602.50	672.50	757.50
36	205.00	287.50	240.00	325.00	290.00	375.00	355.00	440.00	552.50	650.00	712.50	812.50
37	212.50	312.50	250.00	350.00	307.50	407.50	380.00	485.00	590.00	705.00	760.00	880.00
38	225.00	340.00	265.00	380.00	332.50	452.50	410.00	530.00	632.50	767.50	810.00	947.50
39	242.50	377.50	287.50	422.50	352.50	490.00	440.00	577.50	677.50	835.00	865.00	1,025.00
40	260.00	417.50	300.00	457.50	380.00	537.50	472.50	632.50	727.50	910.00	930.00	1,112.50
41	272.50	440.00	325.00	492.50	407.50	580.00	510.00	682.50	782.50	977.50	1,000.00	1,197.50
42	292.50	472.50	347.50	527.50	442.50	625.00	555.00	737.50	842.50	1,047.50	1,082.50	1,292.50
43	317.50	507.50	375.00	565.00	477.50	667.50	602.50	797.50	912.50	1,132.50	1,172.50	1,397.50
44	340.00	542.50	402.50	605.00	517.50	722.50	657.50	862.50	987.50	1,220.00	1,265.00	1,505.00
45	360.00	572.50	430.00	642.50	557.50	775.00	710.00	930.00	1,072.50	1,320.00	1,367.50	1,622.50
46	380.00	607.50	462.50	690.00	600.00	832.50	772.50	1,007.50	1,165.00	1,430.00	1,490.00	1,760.00
47	405.00	652.50	495.00	742.50	650.00	900.00	832.50	1,087.50	1,265.00	1,550.00	1,620.00	1,912.50
48	432.50	697.50	535.00	800.00	700.00	970.00	905.00	1,177.50	1,370.00	1,677.50	1,752.50	2,067.50
49	455.00	740.00	567.50	852.50	747.50	1,035.00	967.50	1,260.00	1,470.00	1,800.00	1,885.00	2,222.50
50	480.00	787.50	597.50	907.50	795.00	1,110.00	1,032.50	1,350.00	1,577.50	1,932.50	2,025.00	2,392.50
51	502.50	835.00	637.50	970.00	852.50	1,190.00	1,110.00	1,455.00	1,692.50	2,077.50	2,167.50	2,560.00
52	530.00	890.00	675.00	1,035.00	905.00	1,272.50	1,182.50	1,552.50	1,802.50	2,217.50	2,315.00	2,742.50
53	555.00	947.50	715.00	1,107.50	962.50	1,362.50	1,262.50	1,667.50	1,915.00	2,367.50	2,470.00	2,935.00
54	582.50	1,005.00	757.50	1,185.00	1,027.50	1,457.50	1,350.00	1,787.50	2,045.00	2,535.00	2,640.00	3,140.00
55	620.00	1,085.00	802.50	1,267.50	1,097.50	1,570.00	1,447.50	1,925.00	2,185.00	2,720.00	2,830.00	3,375.00
56	677.50	1,175.00	877.50	1,377.50	1,195.00	1,702.50	1,565.00	2,080.00	2,357.50	2,932.50	3,020.00	3,610.00
57	752.50	1,287.50	957.50	1,495.00	1,305.00	1,850.00	1,702.50	2,255.00	2,547.50	3,165.00	3,227.50	3,860.00
58	830.00	1,405.00	1,055.00	1,635.00	1,427.50	2,015.00	1,855.00	2,450.00	2,767.50	3,432.50	3,455.00	4,135.00
59	927.50	1,545.00	1,167.50	1,787.50	1,572.50	2,200.00	2,032.50	2,672.50	3,010.00	3,720.00	3,710.00	4,440.00
60	1,037.50	N/A	1,290.00	N/A	1,735.00	N/A	2,232.50	N/A	3,272.50	N/A	3,977.50	N/A
61	1,155.00	N/A	1,425.00	N/A	1,907.50	N/A	2,450.00	N/A	N/A	N/A	N/A	N/A
62	1,292.50	N/A	1,572.50	N/A	2,105.00	N/A	2,675.00	N/A	N/A	N/A	N/A	N/A
63	1,447.50	N/A	1,740.00	N/A	2,320.00	N/A	2,927.50	N/A	N/A	N/A	N/A	N/A
64	1,625.00	N/A	1,927.50	N/A	2,565.00	N/A	3,222.50	N/A	N/A	N/A	N/A	N/A
65	1,805.00	N/A	2,130.00	N/A	2,820.00	N/A	3,520.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	560.00	610.00	645.00	695.00
19	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	560.00	610.00	645.00	695.00
20	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	560.00	610.00	645.00	695.00
21	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	560.00	610.00	645.00	695.00
22	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	560.00	610.00	645.00	695.00
23	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	560.00	620.00	645.00	705.00
24	270.00	320.00	305.00	355.00	380.00	430.00	455.00	505.00	570.00	630.00	645.00	705.00
25	290.00	350.00	315.00	375.00	400.00	460.00	465.00	525.00	680.00	745.00	775.00	840.00
26	295.00	355.00	320.00	380.00	405.00	465.00	475.00	535.00	695.00	760.00	800.00	865.00
27	295.00	360.00	330.00	395.00	410.00	475.00	475.00	540.00	715.00	790.00	830.00	905.00
28	295.00	360.00	335.00	400.00	410.00	485.00	485.00	560.00	745.00	825.00	870.00	950.00
29	300.00	375.00	335.00	410.00	415.00	490.00	490.00	565.00	765.00	855.00	915.00	1,005.00
30	300.00	380.00	350.00	430.00	425.00	505.00	495.00	575.00	770.00	865.00	915.00	1,010.00
31	300.00	390.00	350.00	440.00	425.00	515.00	500.00	595.00	770.00	875.00	960.00	1,065.00
32	300.00	405.00	355.00	460.00	430.00	535.00	520.00	625.00	800.00	920.00	1,025.00	1,145.00
33	300.00	410.00	355.00	465.00	440.00	550.00	540.00	665.00	850.00	985.00	1,090.00	1,225.00
34	300.00	425.00	365.00	490.00	455.00	580.00	565.00	700.00	900.00	1,050.00	1,170.00	1,320.00
35	300.00	450.00	365.00	515.00	465.00	615.00	585.00	735.00	950.00	1,120.00	1,260.00	1,430.00
36	325.00	490.00	395.00	565.00	495.00	665.00	625.00	795.00	1,020.00	1,215.00	1,340.00	1,540.00
37	340.00	540.00	415.00	615.00	530.00	730.00	675.00	885.00	1,095.00	1,325.00	1,435.00	1,675.00
38	365.00	595.00	445.00	675.00	580.00	820.00	735.00	975.00	1,180.00	1,450.00	1,535.00	1,810.00
39	400.00	670.00	490.00	760.00	620.00	895.00	795.00	1,070.00	1,270.00	1,585.00	1,645.00	1,965.00
40	435.00	750.00	515.00	830.00	675.00	990.00	860.00	1,180.00	1,370.00	1,735.00	1,775.00	2,140.00
41	460.00	795.00	565.00	900.00	730.00	1,075.00	935.00	1,280.00	1,480.00	1,870.00	1,915.00	2,310.00
42	500.00	860.00	610.00	970.00	800.00	1,165.00	1,025.00	1,390.00	1,600.00	2,010.00	2,080.00	2,500.00
43	550.00	930.00	665.00	1,045.00	870.00	1,250.00	1,120.00	1,510.00	1,740.00	2,180.00	2,260.00	2,710.00
44	595.00	1,000.00	720.00	1,125.00	950.00	1,360.00	1,230.00	1,640.00	1,890.00	2,355.00	2,445.00	2,925.00
45	635.00	1,060.00	775.00	1,200.00	1,030.00	1,465.00	1,335.00	1,775.00	2,060.00	2,555.00	2,650.00	3,160.00
46	675.00	1,130.00	840.00	1,295.00	1,115.00	1,580.00	1,460.00	1,930.00	2,245.00	2,775.00	2,895.00	3,435.00
47	725.00	1,220.00	905.00	1,400.00	1,215.00	1,715.00	1,580.00	2,090.00	2,445.00	3,015.00	3,155.00	3,740.00
48	780.00	1,310.00	985.00	1,515.00	1,315.00	1,855.00	1,725.00	2,270.00	2,655.00	3,270.00	3,420.00	4,050.00
49	825.00	1,395.00	1,050.00	1,620.00	1,410.00	1,985.00	1,850.00	2,435.00	2,855.00	3,515.00	3,685.00	4,360.00
50	875.00	1,490.00	1,110.00	1,730.00	1,505.00	2,135.00	1,980.00	2,615.00	3,070.00	3,780.00	3,965.00	4,700.00
51	920.00	1,585.00	1,190.00	1,855.00	1,620.00	2,295.00	2,135.00	2,825.00	3,300.00	4,070.00	4,250.00	5,035.00
52	975.00	1,695.00	1,265.00	1,985.00	1,725.00	2,460.00	2,280.00	3,020.00	3,520.00	4,350.00	4,545.00	5,400.00
53	1,025.00	1,810.00	1,345.00	2,130.00	1,840.00	2,640.00	2,440.00	3,250.00	3,745.00	4,650.00	4,855.00	5,785.00
54	1,080.00	1,925.00	1,430.00	2,285.00	1,970.00	2,830.00	2,615.00	3,490.00	4,005.00	4,985.00	5,195.00	6,195.00
55	1,155.00	2,085.00	1,520.00	2,450.00	2,110.00	3,055.00	2,810.00	3,765.00	4,285.00	5,355.00	5,575.00	6,665.00
56	1,270.00	2,265.00	1,670.00	2,670.00	2,305.00	3,320.00	3,045.00	4,075.00	4,630.00	5,780.00	5,955.00	7,135.00
57	1,420.00	2,490.00	1,830.00	2,905.00	2,525.00	3,615.00	3,320.00	4,425.00	5,010.00	6,245.00	6,370.00	7,635.00
58	1,575.00	2,725.00	2,025.00	3,185.00	2,770.00	3,945.00	3,625.00	4,815.00	5,450.00	6,780.00	6,825.00	8,185.00
59	1,770.00	3,005.00	2,250.00	3,490.00	3,060.00	4,315.00	3,980.00	5,260.00	5,935.00	7,355.00	7,335.00	8,795.00
60	1,990.00	N/A	2,495.00	N/A	3,385.00	N/A	4,380.00	N/A	6,460.00	N/A	7,870.00	N/A
61	2,225.00	N/A	2,765.00	N/A	3,730.00	N/A	4,815.00	N/A	N/A	N/A	N/A	N/A
62	2,500.00	N/A	3,060.00	N/A	4,125.00	N/A	5,265.00	N/A	N/A	N/A	N/A	N/A
63	2,810.00	N/A	3,395.00	N/A	4,555.00	N/A	5,770.00	N/A	N/A	N/A	N/A	N/A
64	3,165.00	N/A	3,770.00	N/A	5,045.00	N/A	6,360.00	N/A	N/A	N/A	N/A	N/A
65	3,525.00	N/A	4,175.00	N/A	5,555.00	N/A	6,955.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	375.00	475.00	445.00	545.00	585.00	685.00	645.00	745.00	995.00	1,095.00	1,175.00	1,275.00
19	375.00	475.00	445.00	545.00	585.00	685.00	645.00	745.00	995.00	1,095.00	1,175.00	1,275.00
20	375.00	475.00	445.00	545.00	585.00	685.00	645.00	745.00	995.00	1,095.00	1,175.00	1,275.00
21	365.00	465.00	445.00	545.00	575.00	675.00	645.00	745.00	995.00	1,095.00	1,175.00	1,275.00
22	365.00	465.00	445.00	545.00	575.00	675.00	645.00	745.00	995.00	1,095.00	1,175.00	1,275.00
23	365.00	465.00	445.00	545.00	575.00	675.00	645.00	745.00	995.00	1,115.00	1,175.00	1,295.00
24	365.00	465.00	445.00	545.00	585.00	685.00	645.00	745.00	995.00	1,115.00	1,175.00	1,295.00
25	375.00	495.00	485.00	605.00	665.00	785.00	735.00	855.00	1,215.00	1,345.00	1,395.00	1,525.00
26	395.00	515.00	495.00	615.00	665.00	785.00	755.00	875.00	1,235.00	1,365.00	1,435.00	1,565.00
27	395.00	525.00	515.00	645.00	665.00	795.00	755.00	885.00	1,275.00	1,425.00	1,495.00	1,645.00
28	405.00	535.00	515.00	645.00	665.00	815.00	775.00	925.00	1,315.00	1,475.00	1,565.00	1,725.00
29	405.00	555.00	525.00	675.00	675.00	825.00	795.00	945.00	1,355.00	1,535.00	1,645.00	1,825.00
30	425.00	585.00	545.00	705.00	675.00	835.00	805.00	965.00	1,365.00	1,555.00	1,645.00	1,835.00
31	455.00	635.00	555.00	735.00	685.00	865.00	825.00	1,015.00	1,365.00	1,575.00	1,725.00	1,935.00
32	455.00	665.00	555.00	765.00	695.00	905.00	855.00	1,065.00	1,425.00	1,665.00	1,825.00	2,065.00
33	465.00	685.00	565.00	785.00	705.00	925.00	895.00	1,135.00	1,505.00	1,775.00	1,975.00	2,245.00
34	475.00	725.00	585.00	835.00	715.00	965.00	935.00	1,205.00	1,585.00	1,885.00	2,095.00	2,395.00
35	485.00	785.00	585.00	885.00	755.00	1,055.00	975.00	1,275.00	1,685.00	2,025.00	2,265.00	2,605.00
36	525.00	855.00	635.00	975.00	805.00	1,145.00	1,065.00	1,405.00	1,795.00	2,185.00	2,415.00	2,815.00
37	555.00	955.00	675.00	1,075.00	875.00	1,275.00	1,145.00	1,565.00	1,945.00	2,405.00	2,575.00	3,055.00
38	615.00	1,075.00	725.00	1,185.00	945.00	1,425.00	1,225.00	1,705.00	2,075.00	2,615.00	2,755.00	3,305.00
39	645.00	1,185.00	795.00	1,335.00	1,025.00	1,575.00	1,345.00	1,895.00	2,225.00	2,855.00	2,965.00	3,605.00
40	705.00	1,335.00	845.00	1,475.00	1,125.00	1,755.00	1,465.00	2,105.00	2,405.00	3,135.00	3,185.00	3,915.00
41	765.00	1,435.00	945.00	1,615.00	1,225.00	1,915.00	1,615.00	2,305.00	2,595.00	3,375.00	3,445.00	4,235.00
42	825.00	1,545.00	1,015.00	1,735.00	1,345.00	2,075.00	1,755.00	2,485.00	2,815.00	3,635.00	3,715.00	4,555.00
43	905.00	1,665.00	1,115.00	1,875.00	1,465.00	2,225.00	1,915.00	2,695.00	3,035.00	3,915.00	4,025.00	4,925.00
44	975.00	1,785.00	1,205.00	2,015.00	1,615.00	2,435.00	2,115.00	2,935.00	3,295.00	4,225.00	4,375.00	5,335.00
45	1,045.00	1,895.00	1,305.00	2,155.00	1,755.00	2,625.00	2,315.00	3,195.00	3,605.00	4,595.00	4,725.00	5,745.00
46	1,115.00	2,025.00	1,425.00	2,335.00	1,905.00	2,835.00	2,535.00	3,475.00	3,945.00	5,005.00	5,185.00	6,265.00
47	1,235.00	2,225.00	1,535.00	2,525.00	2,085.00	3,085.00	2,765.00	3,785.00	4,335.00	5,475.00	5,665.00	6,835.00
48	1,335.00	2,395.00	1,655.00	2,715.00	2,265.00	3,345.00	3,005.00	4,095.00	4,715.00	5,945.00	6,165.00	7,425.00
49	1,445.00	2,585.00	1,785.00	2,925.00	2,425.00	3,575.00	3,235.00	4,405.00	5,105.00	6,425.00	6,625.00	7,975.00
50	1,545.00	2,775.00	1,905.00	3,145.00	2,615.00	3,875.00	3,475.00	4,745.00	5,475.00	6,895.00	7,125.00	8,595.00
51	1,645.00	2,975.00	2,035.00	3,365.00	2,815.00	4,165.00	3,745.00	5,125.00	5,925.00	7,465.00	7,665.00	9,235.00
52	1,775.00	3,215.00	2,165.00	3,605.00	3,025.00	4,495.00	4,005.00	5,485.00	6,355.00	8,015.00	8,215.00	9,925.00
53	1,885.00	3,455.00	2,315.00	3,885.00	3,235.00	4,835.00	4,305.00	5,925.00	6,805.00	8,615.00	8,785.00	10,645.00
54	2,035.00	3,725.00	2,455.00	4,165.00	3,475.00	5,195.00	4,625.00	6,375.00	7,295.00	9,255.00	9,415.00	11,415.00
55	2,175.00	4,035.00	2,625.00	4,485.00	3,735.00	5,625.00	4,995.00	6,905.00	7,815.00	9,955.00	10,175.00	12,355.00
56	2,395.00	4,385.00	2,915.00	4,915.00	4,085.00	6,115.00	5,435.00	7,495.00	8,505.00	10,805.00	10,965.00	13,325.00
57	2,675.00	4,815.00	3,235.00	5,385.00	4,505.00	6,685.00	5,965.00	8,175.00	9,265.00	11,735.00	11,815.00	14,345.00
58	2,965.00	5,265.00	3,605.00	5,925.00	4,975.00	7,325.00	6,555.00	8,935.00	10,135.00	12,795.00	12,755.00	15,475.00
59	3,305.00	5,775.00	4,045.00	6,525.00	5,505.00	8,015.00	7,235.00	9,795.00	11,125.00	13,965.00	13,825.00	16,745.00
60	3,725.00	N/A	4,525.00	N/A	6,115.00	N/A	8,005.00	N/A	12,175.00	N/A	14,955.00	N/A
61	4,155.00	N/A	5,075.00	N/A	6,785.00	N/A	8,845.00	N/A	N/A	N/A	N/A	N/A
62	4,635.00	N/A	5,685.00	N/A	7,515.00	N/A	9,735.00	N/A	N/A	N/A	N/A	N/A
63	5,185.00	N/A	6,345.00	N/A	8,325.00	N/A	10,725.00	N/A	N/A	N/A	N/A	N/A
64	5,835.00	N/A	7,125.00	N/A	9,265.00	N/A	11,895.00	N/A	N/A	N/A	N/A	N/A
65	6,495.00	N/A	7,965.00	N/A	10,225.00	N/A	13,025.00	N/A	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	133.00	144.00	152.00	163.00	168.00	179.00	185.00	196.00	246.00	258.00	282.00	294.00
19	133.00	144.00	152.00	163.00	168.00	179.00	185.00	196.00	246.00	258.00	282.00	294.00
20	133.00	145.00	152.00	164.00	168.00	180.00	185.00	197.00	246.00	260.00	282.00	296.00
21	133.00	145.00	152.00	164.00	168.00	182.00	185.00	199.00	246.00	261.00	282.00	297.00
22	133.00	147.00	152.00	166.00	168.00	182.00	185.00	199.00	246.00	263.00	282.00	299.00
23	133.00	148.00	152.00	167.00	168.00	183.00	185.00	200.00	246.00	264.00	282.00	300.00
24	133.00	150.00	152.00	169.00	168.00	185.00	185.00	203.00	246.00	266.00	282.00	302.00
25	144.00	164.00	170.00	190.00	191.00	211.00	212.00	232.00	312.00	335.00	361.00	384.00
26	145.00	167.00	173.00	195.00	194.00	216.00	214.00	237.00	318.00	344.00	375.00	401.00
27	147.00	172.00	173.00	198.00	195.00	220.00	218.00	244.00	328.00	357.00	391.00	420.00
28	148.00	177.00	174.00	203.00	199.00	228.00	220.00	249.00	338.00	372.00	405.00	439.00
29	149.00	183.00	177.00	211.00	202.00	236.00	228.00	263.00	345.00	385.00	420.00	460.00
30	149.00	187.00	177.00	215.00	203.00	243.00	229.00	269.00	349.00	394.00	434.00	480.00
31	149.00	189.00	179.00	220.00	206.00	247.00	235.00	276.00	353.00	401.00	448.00	496.00
32	152.00	195.00	180.00	223.00	210.00	253.00	241.00	284.00	356.00	405.00	462.00	513.00
33	154.00	199.00	181.00	226.00	217.00	263.00	248.00	294.00	372.00	424.00	475.00	527.00
34	154.00	202.00	182.00	230.00	221.00	269.00	254.00	302.00	388.00	442.00	489.00	544.00
35	157.00	206.00	182.00	231.00	223.00	274.00	259.00	310.00	404.00	461.00	502.00	560.00
36	162.00	214.00	189.00	241.00	233.00	285.00	272.00	326.00	427.00	487.00	534.00	595.00
37	169.00	224.00	196.00	251.00	245.00	300.00	288.00	345.00	452.00	515.00	573.00	638.00
38	176.00	233.00	205.00	263.00	256.00	314.00	305.00	363.00	478.00	546.00	609.00	677.00
39	184.00	244.00	214.00	275.00	269.00	330.00	323.00	386.00	507.00	578.00	653.00	725.00
40	192.00	257.00	223.00	288.00	283.00	348.00	342.00	408.00	540.00	615.00	698.00	773.00
41	202.00	271.00	234.00	303.00	297.00	368.00	364.00	435.00	574.00	654.00	752.00	833.00
42	213.00	287.00	244.00	318.00	312.00	387.00	388.00	463.00	613.00	698.00	811.00	897.00
43	224.00	302.00	257.00	335.00	329.00	407.00	412.00	492.00	656.00	747.00	874.00	966.00
44	236.00	319.00	270.00	353.00	344.00	429.00	441.00	526.00	703.00	798.00	942.00	1,040.00
45	252.00	340.00	286.00	374.00	362.00	451.00	470.00	561.00	757.00	858.00	1,015.00	1,119.00
46	271.00	365.00	309.00	403.00	390.00	485.00	510.00	607.00	N/A	N/A	N/A	N/A
47	293.00	394.00	335.00	436.00	422.00	525.00	552.00	656.00	N/A	N/A	N/A	N/A
48	316.00	425.00	364.00	473.00	455.00	566.00	596.00	708.00	N/A	N/A	N/A	N/A
49	339.00	456.00	391.00	508.00	489.00	607.00	640.00	760.00	N/A	N/A	N/A	N/A
50	367.00	493.00	424.00	552.00	524.00	653.00	687.00	818.00	N/A	N/A	N/A	N/A
51	434.00	588.00	511.00	666.00	648.00	804.00	757.00	917.00	N/A	N/A	N/A	N/A
52	480.00	645.00	562.00	728.00	709.00	879.00	816.00	987.00	N/A	N/A	N/A	N/A
53	528.00	709.00	623.00	805.00	781.00	966.00	877.00	1,064.00	N/A	N/A	N/A	N/A
54	585.00	779.00	689.00	886.00	857.00	1,055.00	946.00	1,148.00	N/A	N/A	N/A	N/A
55	642.00	855.00	757.00	971.00	939.00	1,156.00	1,022.00	1,242.00	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	187.50	215.00	227.50	255.00	262.50	290.00	310.00	337.50	417.50	447.50	515.00	545.00
19	187.50	215.00	225.00	252.50	262.50	290.00	310.00	337.50	417.50	447.50	515.00	545.00
20	187.50	217.50	225.00	255.00	262.50	292.50	310.00	340.00	417.50	452.50	515.00	550.00
21	187.50	217.50	225.00	255.00	262.50	297.50	310.00	345.00	417.50	455.00	515.00	552.50
22	187.50	222.50	225.00	260.00	262.50	297.50	310.00	345.00	417.50	460.00	515.00	557.50
23	187.50	225.00	225.00	262.50	262.50	300.00	310.00	347.50	417.50	462.50	515.00	560.00
24	192.50	235.00	225.00	267.50	262.50	305.00	325.00	370.00	417.50	467.50	522.50	572.50
25	207.50	257.50	260.00	310.00	302.50	352.50	357.50	407.50	540.00	597.50	667.50	725.00
26	207.50	262.50	262.50	317.50	307.50	362.50	362.50	420.00	555.00	620.00	697.50	762.50
27	212.50	275.00	262.50	325.00	307.50	370.00	367.50	432.50	572.50	645.00	725.00	797.50
28	215.00	287.50	265.00	337.50	312.50	385.00	370.00	442.50	590.00	675.00	755.00	840.00
29	217.50	302.50	272.50	357.50	315.00	400.00	385.00	472.50	607.50	707.50	780.00	880.00
30	217.50	312.50	272.50	367.50	320.00	420.00	385.00	485.00	615.00	727.50	810.00	925.00
31	220.00	320.00	275.00	377.50	325.00	427.50	397.50	500.00	620.00	740.00	832.50	952.50
32	222.50	330.00	275.00	382.50	327.50	435.00	405.00	512.50	625.00	747.50	860.00	987.50
33	230.00	342.50	277.50	390.00	337.50	452.50	417.50	532.50	660.00	790.00	885.00	1,015.00
34	230.00	350.00	280.00	400.00	345.00	465.00	427.50	547.50	690.00	825.00	910.00	1,047.50
35	235.00	357.50	280.00	402.50	350.00	477.50	437.50	565.00	725.00	867.50	935.00	1,080.00
36	247.50	377.50	297.50	427.50	372.50	502.50	470.00	605.00	780.00	930.00	1,005.00	1,157.50
37	257.50	395.00	310.00	447.50	395.00	532.50	500.00	642.50	835.00	992.50	1,082.50	1,245.00
38	275.00	417.50	330.00	475.00	422.50	567.50	540.00	685.00	902.50	1,072.50	1,160.00	1,330.00
39	292.50	442.50	350.00	502.50	450.00	602.50	577.50	735.00	975.00	1,152.50	1,255.00	1,435.00
40	312.50	475.00	370.00	532.50	482.50	645.00	625.00	790.00	1,055.00	1,242.50	1,352.50	1,540.00
41	332.50	505.00	392.50	565.00	515.00	692.50	675.00	852.50	1,145.00	1,345.00	1,467.50	1,670.00
42	355.00	540.00	415.00	600.00	550.00	737.50	727.50	915.00	1,245.00	1,457.50	1,592.50	1,807.50
43	377.50	572.50	445.00	640.00	590.00	785.00	785.00	985.00	1,352.50	1,580.00	1,725.00	1,955.00
44	407.50	615.00	475.00	682.50	627.50	840.00	852.50	1,065.00	1,477.50	1,715.00	1,875.00	2,120.00
45	440.00	660.00	510.00	730.00	670.00	892.50	920.00	1,147.50	1,617.50	1,870.00	2,035.00	2,295.00
46	475.00	710.00	552.50	787.50	732.50	970.00	1,007.50	1,250.00	N/A	N/A	N/A	N/A
47	515.00	767.50	600.00	852.50	802.50	1,060.00	1,100.00	1,360.00	N/A	N/A	N/A	N/A
48	555.00	827.50	655.00	927.50	872.50	1,150.00	1,197.50	1,477.50	N/A	N/A	N/A	N/A
49	600.00	892.50	705.00	997.50	947.50	1,242.50	1,292.50	1,592.50	N/A	N/A	N/A	N/A
50	650.00	965.00	762.50	1,082.50	1,020.00	1,342.50	1,397.50	1,725.00	N/A	N/A	N/A	N/A
51	790.00	1,175.00	937.50	1,325.00	1,297.50	1,687.50	1,550.00	1,950.00	N/A	N/A	N/A	N/A
52	875.00	1,287.50	1,032.50	1,447.50	1,432.50	1,857.50	1,682.50	2,110.00	N/A	N/A	N/A	N/A
53	965.00	1,417.50	1,145.00	1,600.00	1,592.50	2,055.00	1,815.00	2,282.50	N/A	N/A	N/A	N/A
54	1,070.00	1,555.00	1,260.00	1,752.50	1,765.00	2,260.00	1,965.00	2,470.00	N/A	N/A	N/A	N/A
55	1,180.00	1,712.50	1,392.50	1,927.50	1,942.50	2,485.00	2,135.00	2,685.00	N/A	N/A	N/A	N/A



Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	290.00	345.00	370.00	425.00	440.00	495.00	535.00	590.00	750.00	810.00	945.00	1,005.00
19	290.00	345.00	365.00	420.00	440.00	495.00	535.00	590.00	750.00	810.00	945.00	1,005.00
20	290.00	350.00	365.00	425.00	440.00	500.00	535.00	595.00	750.00	820.00	945.00	1,015.00
21	290.00	350.00	365.00	425.00	440.00	510.00	535.00	605.00	750.00	825.00	945.00	1,020.00
22	290.00	360.00	365.00	435.00	440.00	510.00	535.00	605.00	750.00	835.00	945.00	1,030.00
23	290.00	365.00	365.00	440.00	440.00	515.00	535.00	610.00	750.00	840.00	945.00	1,035.00
24	300.00	385.00	365.00	450.00	440.00	525.00	565.00	655.00	750.00	850.00	960.00	1,060.00
25	330.00	430.00	435.00	535.00	520.00	620.00	630.00	730.00	995.00	1,110.00	1,250.00	1,365.00
26	330.00	440.00	440.00	550.00	530.00	640.00	640.00	755.00	1,025.00	1,155.00	1,310.00	1,440.00
27	340.00	465.00	440.00	565.00	530.00	655.00	650.00	780.00	1,060.00	1,205.00	1,365.00	1,510.00
28	345.00	490.00	445.00	590.00	540.00	685.00	655.00	800.00	1,095.00	1,265.00	1,425.00	1,595.00
29	350.00	520.00	460.00	630.00	545.00	715.00	685.00	860.00	1,130.00	1,330.00	1,475.00	1,675.00
30	350.00	540.00	460.00	650.00	555.00	755.00	685.00	885.00	1,145.00	1,370.00	1,535.00	1,765.00
31	355.00	555.00	465.00	670.00	565.00	770.00	710.00	915.00	1,155.00	1,395.00	1,580.00	1,820.00
32	360.00	575.00	465.00	680.00	570.00	785.00	725.00	940.00	1,165.00	1,410.00	1,635.00	1,890.00
33	375.00	600.00	470.00	695.00	590.00	820.00	750.00	980.00	1,235.00	1,495.00	1,685.00	1,945.00
34	375.00	615.00	475.00	715.00	605.00	845.00	770.00	1,010.00	1,295.00	1,565.00	1,735.00	2,010.00
35	385.00	630.00	475.00	720.00	615.00	870.00	790.00	1,045.00	1,365.00	1,650.00	1,785.00	2,075.00
36	410.00	670.00	510.00	770.00	660.00	920.00	855.00	1,125.00	1,475.00	1,775.00	1,925.00	2,230.00
37	430.00	705.00	535.00	810.00	705.00	980.00	915.00	1,200.00	1,585.00	1,900.00	2,080.00	2,405.00
38	465.00	750.00	575.00	865.00	760.00	1,050.00	995.00	1,285.00	1,720.00	2,060.00	2,235.00	2,575.00
39	500.00	800.00	615.00	920.00	815.00	1,120.00	1,070.00	1,385.00	1,865.00	2,220.00	2,425.00	2,785.00
40	540.00	865.00	655.00	980.00	880.00	1,205.00	1,165.00	1,495.00	2,025.00	2,400.00	2,620.00	2,995.00
41	580.00	925.00	700.00	1,045.00	945.00	1,300.00	1,265.00	1,620.00	2,205.00	2,605.00	2,850.00	3,255.00
42	625.00	995.00	745.00	1,115.00	1,015.00	1,390.00	1,370.00	1,745.00	2,405.00	2,830.00	3,100.00	3,530.00
43	670.00	1,060.00	805.00	1,195.00	1,095.00	1,485.00	1,485.00	1,885.00	2,620.00	3,075.00	3,365.00	3,825.00
44	730.00	1,145.00	865.00	1,280.00	1,170.00	1,595.00	1,620.00	2,045.00	2,870.00	3,345.00	3,665.00	4,155.00
45	795.00	1,235.00	935.00	1,375.00	1,255.00	1,700.00	1,755.00	2,210.00	3,150.00	3,655.00	3,985.00	4,505.00
46	865.00	1,335.00	1,020.00	1,490.00	1,380.00	1,855.00	1,930.00	2,415.00	N/A	N/A	N/A	N/A
47	945.00	1,450.00	1,115.00	1,620.00	1,520.00	2,035.00	2,115.00	2,635.00	N/A	N/A	N/A	N/A
48	1,025.00	1,570.00	1,225.00	1,770.00	1,660.00	2,215.00	2,310.00	2,870.00	N/A	N/A	N/A	N/A
49	1,115.00	1,700.00	1,325.00	1,910.00	1,810.00	2,400.00	2,500.00	3,100.00	N/A	N/A	N/A	N/A
50	1,215.00	1,845.00	1,440.00	2,080.00	1,955.00	2,600.00	2,710.00	3,365.00	N/A	N/A	N/A	N/A
51	1,495.00	2,265.00	1,790.00	2,565.00	2,510.00	3,290.00	3,015.00	3,815.00	N/A	N/A	N/A	N/A
52	1,665.00	2,490.00	1,980.00	2,810.00	2,780.00	3,630.00	3,280.00	4,135.00	N/A	N/A	N/A	N/A
53	1,845.00	2,750.00	2,205.00	3,115.00	3,100.00	4,025.00	3,545.00	4,480.00	N/A	N/A	N/A	N/A
54	2,055.00	3,025.00	2,435.00	3,420.00	3,445.00	4,435.00	3,845.00	4,855.00	N/A	N/A	N/A	N/A
55	2,275.00	3,340.00	2,700.00	3,770.00	3,800.00	4,885.00	4,185.00	5,285.00	N/A	N/A	N/A	N/A

Issue Age	Preferred Best		Preferred Non-Tobacco		Non-Smoker Plus		Non-Smoker		Preferred Smoker		Smoker	
	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver	Without Waiver	With Waiver
18	495.00	605.00	655.00	765.00	795.00	905.00	985.00	1,095.00	1,385.00	1,505.00	1,765.00	1,885.00
19	495.00	605.00	645.00	755.00	795.00	905.00	985.00	1,095.00	1,385.00	1,505.00	1,765.00	1,885.00
20	495.00	615.00	645.00	765.00	795.00	915.00	985.00	1,105.00	1,385.00	1,525.00	1,765.00	1,905.00
21	495.00	615.00	645.00	765.00	795.00	935.00	985.00	1,125.00	1,385.00	1,535.00	1,765.00	1,915.00
22	495.00	635.00	645.00	785.00	795.00	935.00	985.00	1,125.00	1,385.00	1,555.00	1,765.00	1,935.00
23	495.00	645.00	645.00	795.00	795.00	945.00	985.00	1,135.00	1,385.00	1,565.00	1,765.00	1,945.00
24	515.00	685.00	645.00	815.00	795.00	965.00	1,045.00	1,225.00	1,385.00	1,585.00	1,835.00	2,035.00
25	575.00	775.00	745.00	945.00	955.00	1,155.00	1,165.00	1,365.00	1,785.00	2,015.00	2,265.00	2,495.00
26	575.00	795.00	755.00	975.00	975.00	1,195.00	1,165.00	1,395.00	1,835.00	2,095.00	2,385.00	2,645.00
27	595.00	845.00	765.00	1,015.00	975.00	1,225.00	1,165.00	1,425.00	1,915.00	2,205.00	2,505.00	2,795.00
28	605.00	895.00	775.00	1,065.00	995.00	1,285.00	1,185.00	1,475.00	1,975.00	2,315.00	2,615.00	2,955.00
29	615.00	955.00	785.00	1,125.00	1,005.00	1,345.00	1,225.00	1,575.00	2,065.00	2,465.00	2,715.00	3,115.00
30	615.00	995.00	785.00	1,165.00	1,025.00	1,425.00	1,225.00	1,625.00	2,105.00	2,555.00	2,835.00	3,295.00
31	625.00	1,025.00	815.00	1,225.00	1,045.00	1,455.00	1,235.00	1,645.00	2,125.00	2,605.00	2,935.00	3,415.00
32	635.00	1,065.00	825.00	1,255.00	1,055.00	1,485.00	1,265.00	1,695.00	2,155.00	2,645.00	3,035.00	3,545.00
33	665.00	1,115.00	825.00	1,275.00	1,095.00	1,555.00	1,295.00	1,755.00	2,285.00	2,805.00	3,135.00	3,655.00
34	665.00	1,145.00	835.00	1,315.00	1,125.00	1,605.00	1,315.00	1,795.00	2,415.00	2,955.00	3,235.00	3,785.00
35	685.00	1,175.00	835.00	1,325.00	1,135.00	1,645.00	1,335.00	1,845.00	2,565.00	3,135.00	3,325.00	3,905.00
36	735.00	1,255.00	905.00	1,425.00	1,215.00	1,735.00	1,455.00	1,995.00	2,755.00	3,355.00	3,575.00	4,185.00
37	775.00	1,325.00	955.00	1,505.00	1,305.00	1,855.00	1,565.00	2,135.00	2,975.00	3,605.00	3,855.00	4,505.00
38	845.00	1,415.00	1,035.00	1,615.00	1,405.00	1,985.00	1,715.00	2,295.00	3,205.00	3,885.00	4,155.00	4,835.00
39	915.00	1,515.00	1,115.00	1,725.00	1,505.00	2,115.00	1,855.00	2,485.00	3,465.00	4,175.00	4,475.00	5,195.00
40	995.00	1,645.00	1,195.00	1,845.00	1,625.00	2,275.00	2,035.00	2,695.00	3,745.00	4,495.00	4,835.00	5,585.00
41	1,075.00	1,765.00	1,295.00	1,985.00	1,755.00	2,465.00	2,195.00	2,905.00	4,055.00	4,855.00	5,255.00	6,065.00
42	1,165.00	1,905.00	1,395.00	2,135.00	1,875.00	2,625.00	2,415.00	3,165.00	4,415.00	5,265.00	5,695.00	6,555.00
43	1,255.00	2,035.00	1,525.00	2,305.00	2,015.00	2,795.00	2,635.00	3,435.00	4,785.00	5,695.00	6,195.00	7,115.00
44	1,375.00	2,205.00	1,645.00	2,475.00	2,145.00	2,995.00	2,875.00	3,725.00	5,225.00	6,175.00	6,725.00	7,705.00
45	1,505.00	2,385.00	1,765.00	2,645.00	2,305.00	3,195.00	3,135.00	4,045.00	5,685.00	6,695.00	7,295.00	8,335.00
46	1,645.00	2,585.00	1,945.00	2,885.00	2,525.00	3,475.00	3,425.00	4,395.00	N/A	N/A	N/A	N/A
47	1,805.00	2,815.00	2,145.00	3,155.00	2,765.00	3,795.00	3,755.00	4,795.00	N/A	N/A	N/A	N/A
48	1,965.00	3,055.00	2,345.00	3,435.00	3,005.00	4,115.00	4,075.00	5,195.00	N/A	N/A	N/A	N/A
49	2,145.00	3,315.00	2,555.00	3,725.00	3,235.00	4,415.00	4,425.00	5,625.00	N/A	N/A	N/A	N/A
50	2,335.00	3,595.00	2,765.00	4,045.00	3,505.00	4,795.00	4,785.00	6,095.00	N/A	N/A	N/A	N/A
51	2,865.00	4,405.00	3,395.00	4,945.00	4,805.00	6,365.00	5,635.00	7,235.00	N/A	N/A	N/A	N/A
52	3,175.00	4,825.00	3,745.00	5,405.00	5,375.00	7,075.00	6,165.00	7,875.00	N/A	N/A	N/A	N/A
53	3,505.00	5,315.00	4,155.00	5,975.00	5,985.00	7,835.00	6,745.00	8,615.00	N/A	N/A	N/A	N/A
54	3,875.00	5,815.00	4,615.00	6,585.00	6,695.00	8,675.00	7,385.00	9,405.00	N/A	N/A	N/A	N/A
55	4,315.00	6,445.00	5,115.00	7,255.00	7,465.00	9,635.00	8,085.00	10,285.00	N/A	N/A	N/A	N/A

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