

COST OF INSURANCE RATES AND MONTHLY CHARGES

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The Maximum Monthly Cost of Insurance Rates are based on the Insured's age last birthday at the start of the Policy Year, sex, and tobacco use as shown above. The Commissioners 2001 Standard Ordinary Nonsmoker Ultimate Age Last Birthday Mortality Table applies. Modifications are made if the Class of Risk is other than Standard.

Monthly Charges Per \$1000 for Guaranteed Insurability Option

Age	Monthly Charge	Age	Monthly Charge	Age	Monthly Charge	Age	Monthly Charge
23	.06	30	.08	37	.13	44	.20
24	.07	31	.09	38	.14	45	.21
25	.07	32	.09	39	.15	46	.22
26	.07	33	.10	40	.16	47	.23
27	.07	34	.11	41	.17	48	.24
28	.07	35	.11	42	.18		
29	.08	36	.12	43	.19		

Monthly charges for this Rider are based on the Insured's age last birthday at the start of the Policy Year.

Monthly Charges Per \$1 of Monthly Deductions for Waiver of Monthly Deduction

Class of Risk: Standard Male Non-Tobacco

Age	Monthly Charge	Age	Monthly Charge	Age	Monthly Charge	Age	Monthly Charge
23	.0192	33	.0312	43	.0644	53	.1598
24	.0202	34	.0340	44	.0682	54	.1790
25	.0212	35	.0375	45	.0739	55	.2060
26	.0216	36	.0410	46	.0805	56	.2288
27	.0222	37	.0445	47	.0900	57	.2534
28	.0232	38	.0480	48	.1015	58	.2843
29	.0243	39	.0515	49	.1129	59	.3589
30	.0254	40	.0550	50	.1231		
31	.0269	41	.0585	51	.1336		
32	.0289	42	.0618	52	.1448		

Monthly charges per \$1 of monthly deduction are based on the Insured's age last birthday at the start of the Policy Year.