



CA Situs State

Plan 1

RIDERS INCLUDED: TI, LTC50

Non Smoker Rates

Monthly Rates

Iss Age	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
19	N/A	N/A	15.02	20.03	25.04	30.05	35.06	40.07	45.07	50.08	55.09	60.10	65.11	70.11	75.12
20	N/A	N/A	15.02	20.03	25.04	30.05	35.06	40.07	45.07	50.08	55.09	60.10	65.11	70.11	75.12
21	N/A	N/A	15.25	20.33	25.42	30.50	35.58	40.67	45.75	50.83	55.91	61.00	66.08	71.16	76.25
22	N/A	N/A	15.52	20.70	25.87	31.05	36.22	41.40	46.57	51.75	56.92	62.10	67.27	72.45	77.62
23	N/A	N/A	15.80	21.07	26.33	31.60	36.87	42.13	47.40	52.66	57.93	63.20	68.46	73.73	79.00
24	N/A	N/A	16.05	21.40	26.75	32.10	37.45	42.80	48.15	53.50	58.85	64.20	69.55	74.90	80.25
25	N/A	N/A	16.35	21.80	27.25	32.70	38.15	43.60	49.05	54.50	59.95	65.40	70.85	76.30	81.75
26	N/A	N/A	16.90	22.53	28.17	33.80	39.43	45.06	50.70	56.33	61.96	67.60	73.23	78.86	84.50
27	N/A	N/A	17.47	23.30	29.12	34.95	40.77	46.60	52.42	58.25	64.07	69.90	75.72	81.55	87.37
28	N/A	N/A	18.10	24.13	30.17	36.20	42.23	48.26	54.30	60.33	66.36	72.40	78.43	84.46	90.50
29	N/A	N/A	18.77	25.03	31.29	37.55	43.81	50.06	56.32	62.58	68.84	75.10	81.36	87.61	93.87
30	N/A	N/A	19.40	25.87	32.33	38.80	45.26	51.73	58.20	64.66	71.13	77.60	84.06	90.53	97.00
31	N/A	13.48	20.22	26.97	33.71	40.45	47.19	53.93	60.67	67.41	74.16	80.90	87.64	94.38	101.12
32	N/A	14.07	21.10	28.13	35.17	42.20	49.23	56.26	63.30	70.33	77.36	84.40	91.43	98.46	105.50
33	N/A	14.65	21.97	29.30	36.62	43.95	51.27	58.60	65.92	73.25	80.57	87.90	95.22	102.55	109.87
34	N/A	15.30	22.95	30.60	38.25	45.90	53.55	61.20	68.85	76.50	84.15	91.80	99.45	107.10	114.75
35	N/A	15.95	23.92	31.90	39.87	47.85	55.82	63.80	71.77	79.75	87.72	95.70	103.67	111.65	119.62
36	N/A	16.78	25.17	33.57	41.96	50.35	58.74	67.13	75.52	83.91	92.30	100.70	109.09	117.48	125.87
37	N/A	17.68	26.52	35.37	44.21	53.05	61.89	70.73	79.57	88.41	97.25	106.10	114.94	123.78	132.62
38	N/A	18.62	27.92	37.23	46.54	55.85	65.16	74.46	83.77	93.08	102.39	111.70	121.00	130.31	139.62
39	N/A	19.58	29.37	39.17	48.96	58.75	68.54	78.33	88.12	97.91	107.70	117.50	127.29	137.08	146.87
40	N/A	20.58	30.87	41.17	51.46	61.75	72.04	82.33	92.62	102.91	113.20	123.50	133.79	144.08	154.37
41	N/A	21.68	32.52	43.36	54.21	65.05	75.89	86.73	97.57	108.41	119.25	130.09	140.94	151.78	162.62
42	N/A	22.82	34.22	45.63	57.04	68.45	79.86	91.26	102.67	114.08	125.49	136.89	148.30	159.71	171.12
43	N/A	23.98	35.97	47.96	59.96	71.95	83.94	95.93	107.92	119.91	131.90	143.89	155.89	167.88	179.87

Iss Age	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
44	N/A	25.22	37.82	50.43	63.04	75.65	88.25	100.86	113.47	126.08	138.69	151.29	163.90	176.51	189.12
45	13.26	26.52	39.77	53.03	66.29	79.55	92.80	106.06	119.32	132.58	145.84	159.09	172.35	185.61	198.87
46	14.13	28.27	42.40	56.53	70.66	84.80	98.93	113.06	127.19	141.33	155.46	169.59	183.73	197.86	211.99
47	15.07	30.15	45.22	60.30	75.37	90.45	105.52	120.60	135.67	150.74	165.82	180.89	195.97	211.04	226.12
48	16.08	32.17	48.25	64.33	80.41	96.50	112.58	128.66	144.74	160.83	176.91	192.99	209.07	225.16	241.24
49	17.18	34.37	51.55	68.73	85.91	103.10	120.28	137.46	154.64	171.83	189.01	206.19	223.37	240.56	257.74
50	18.36	36.72	55.07	73.43	91.79	110.15	128.50	146.86	165.22	183.58	201.93	220.29	238.65	257.01	275.36
51	19.46	38.92	58.37	77.83	97.29	116.75	136.20	155.66	175.12	194.58	214.03	233.49	252.95	272.41	291.86
52	20.62	41.25	61.87	82.50	103.12	123.75	144.37	164.99	185.62	206.24	226.87	247.49	268.11	288.74	309.36
53	21.86	43.71	65.57	87.43	109.29	131.14	153.00	174.86	196.72	218.57	240.43	262.29	284.15	306.00	327.86
54	23.15	46.30	69.45	92.60	115.75	138.89	162.04	185.19	208.34	231.49	254.64	277.79	300.94	324.09	347.24
55	24.52	49.05	73.57	98.10	122.62	147.14	171.67	196.19	220.72	245.24	269.76	294.29	318.81	343.34	367.86
56	26.56	53.11	79.67	106.23	132.79	159.34	185.90	212.46	239.02	265.57	292.13	318.69	345.24	371.80	398.36
57	28.72	57.43	86.15	114.86	143.58	172.29	201.01	229.72	258.44	287.16	315.87	344.59	373.30	402.02	430.73
58	31.00	62.00	93.00	124.00	154.99	185.99	216.99	247.99	278.99	309.99	340.99	371.99	402.98	433.98	464.98
59	33.43	66.86	100.30	133.73	167.16	200.59	234.02	267.46	300.89	334.32	367.75	401.18	434.62	468.05	501.48
60	36.01	72.01	108.02	144.03	180.03	216.04	252.05	288.06	324.06	360.07	396.08	432.08	468.09	504.10	540.10
61	39.08	78.16	117.25	156.33	195.41	234.49	273.57	312.65	351.74	390.82	429.90	468.98	508.06	547.14	586.23
62	42.32	84.65	126.97	169.29	211.62	253.94	296.26	338.59	380.91	423.23	465.56	507.88	550.20	592.53	634.85
63	45.73	91.46	137.19	182.93	228.66	274.39	320.12	365.85	411.58	457.32	503.05	548.78	594.51	640.24	685.97
64	49.31	98.63	147.94	197.26	246.57	295.89	345.20	394.52	443.83	493.15	542.46	591.78	641.09	690.41	739.72
65	53.09	106.18	159.27	212.36	265.45	318.54	371.63	424.72	477.81	530.90	583.98	637.07	690.16	743.25	796.34
66	58.95	117.90	176.84	235.79	294.74	353.69	412.63	471.58	530.53	589.48	648.42	707.37	766.32	825.27	884.21
67	65.16	130.33	195.49	260.66	325.82	390.98	456.15	521.31	586.48	651.64	716.80	781.97	847.13	912.30	977.46
68	71.76	143.53	215.29	287.06	358.82	430.58	502.35	574.11	645.87	717.64	789.40	861.17	932.93	1,004.69	1,076.46
69	78.81	157.61	236.42	315.22	394.03	472.83	551.64	630.44	709.25	788.05	866.86	945.66	1,024.47	1,103.27	1,182.08
70	86.31	172.63	258.94	345.25	431.57	517.88	604.19	690.51	776.82	863.13	949.45	1,035.76	1,122.07	1,208.38	1,294.70

CA Situs State

Plan 1
RIDERS INCLUDED: TI, LTC50
Smoker Rates

Monthly Rates

Iss Age	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
19	N/A	N/A	19.22	25.63	32.04	38.45	44.86	51.26	57.67	64.08	70.49	76.90	83.31	89.71	96.12
20	N/A	N/A	19.22	25.63	32.04	38.45	44.86	51.26	57.67	64.08	70.49	76.90	83.31	89.71	96.12
21	N/A	13.12	19.67	26.23	32.79	39.35	45.91	52.46	59.02	65.58	72.14	78.70	85.25	91.81	98.37
22	N/A	13.42	20.12	26.83	33.54	40.25	46.96	53.66	60.37	67.08	73.79	80.50	87.20	93.91	100.62
23	N/A	13.73	20.60	27.47	34.33	41.20	48.06	54.93	61.80	68.66	75.53	82.40	89.26	96.13	103.00
24	N/A	14.03	21.05	28.07	35.08	42.10	49.11	56.13	63.15	70.16	77.18	84.20	91.21	98.23	105.25
25	N/A	14.37	21.55	28.73	35.92	43.10	50.28	57.46	64.65	71.83	79.01	86.20	93.38	100.56	107.75
26	N/A	14.83	22.25	29.67	37.08	44.50	51.91	59.33	66.75	74.16	81.58	89.00	96.41	103.83	111.25
27	N/A	15.32	22.97	30.63	38.29	45.95	53.61	61.26	68.92	76.58	84.24	91.90	99.55	107.21	114.87
28	N/A	15.82	23.72	31.63	39.54	47.45	55.36	63.26	71.17	79.08	86.99	94.90	102.80	110.71	118.62
29	N/A	16.32	24.47	32.63	40.79	48.95	57.11	65.26	73.42	81.58	89.74	97.90	106.05	114.21	122.37
30	N/A	16.88	25.32	33.77	42.21	50.65	59.09	67.53	75.97	84.41	92.85	101.30	109.74	118.18	126.62
31	N/A	17.62	26.42	35.23	44.04	52.85	61.66	70.46	79.27	88.08	96.89	105.70	114.50	123.31	132.12
32	N/A	18.38	27.57	36.77	45.96	55.15	64.34	73.53	82.72	91.91	101.10	110.30	119.49	128.68	137.87
33	N/A	19.17	28.75	38.33	47.91	57.50	67.08	76.66	86.25	95.83	105.41	115.00	124.58	134.16	143.74
34	N/A	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	110.00	120.00	129.99	139.99	149.99
35	N/A	20.87	31.30	41.73	52.16	62.60	73.03	83.46	93.90	104.33	114.76	125.19	135.63	146.06	156.49
36	N/A	21.92	32.87	43.83	54.79	65.75	76.71	87.66	98.62	109.58	120.54	131.49	142.45	153.41	164.37
37	N/A	22.98	34.47	45.96	57.46	68.95	80.44	91.93	103.42	114.91	126.40	137.89	149.39	160.88	172.37
38	N/A	24.13	36.20	48.26	60.33	72.40	84.46	96.53	108.60	120.66	132.73	144.79	156.86	168.93	180.99
39	N/A	25.35	38.02	50.70	63.37	76.05	88.72	101.40	114.07	126.74	139.42	152.09	164.77	177.44	190.12
40	13.30	26.60	39.90	53.20	66.50	79.80	93.10	106.40	119.70	132.99	146.29	159.59	172.89	186.19	199.49
41	14.11	28.22	42.32	56.43	70.54	84.65	98.75	112.86	126.97	141.08	155.19	169.29	183.40	197.51	211.62
42	14.95	29.90	44.85	59.80	74.75	89.70	104.65	119.60	134.54	149.49	164.44	179.39	194.34	209.29	224.24
43	15.83	31.67	47.50	63.33	79.16	95.00	110.83	126.66	142.49	158.33	174.16	189.99	205.83	221.66	237.49

Iss Age	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000	120,000	130,000	140,000	150,000
44	16.75	33.50	50.25	67.00	83.75	100.50	117.25	133.99	150.74	167.49	184.24	200.99	217.74	234.49	251.24
45	17.72	35.43	53.15	70.86	88.58	106.30	124.01	141.73	159.44	177.16	194.88	212.59	230.31	248.02	265.74
46	18.87	37.75	56.62	75.50	94.37	113.25	132.12	150.99	169.87	188.74	207.62	226.49	245.37	264.24	283.11
47	20.10	40.20	60.30	80.40	100.50	120.60	140.69	160.79	180.89	200.99	221.09	241.19	261.29	281.39	301.49
48	21.41	42.81	64.22	85.63	107.04	128.44	149.85	171.26	192.67	214.07	235.48	256.89	278.30	299.70	321.11
49	22.82	45.63	68.45	91.26	114.08	136.89	159.71	182.53	205.34	228.16	250.97	273.79	296.60	319.42	342.24
50	24.31	48.61	72.92	97.23	121.54	145.84	170.15	194.46	218.77	243.07	267.38	291.69	316.00	340.30	364.61
51	25.89	51.78	77.67	103.56	129.45	155.34	181.23	207.13	233.02	258.91	284.80	310.69	336.58	362.47	388.36
52	27.56	55.11	82.67	110.23	137.79	165.34	192.90	220.46	248.02	275.57	303.13	330.69	358.24	385.80	413.36
53	29.32	58.63	87.95	117.26	146.58	175.89	205.21	234.52	263.84	293.15	322.47	351.79	381.10	410.42	439.73
54	31.17	62.33	93.50	124.66	155.83	186.99	218.16	249.32	280.49	311.65	342.82	373.99	405.15	436.32	467.48
55	33.12	66.23	99.35	132.46	165.58	198.69	231.81	264.92	298.04	331.15	364.27	397.38	430.50	463.61	496.73
56	35.70	71.40	107.10	142.79	178.49	214.19	249.89	285.59	321.29	356.99	392.68	428.38	464.08	499.78	535.48
57	38.43	76.86	115.30	153.73	192.16	230.59	269.02	307.45	345.89	384.32	422.75	461.18	499.61	538.05	576.48
58	41.31	82.61	123.92	165.23	206.53	247.84	289.15	330.45	371.76	413.07	454.37	495.68	536.99	578.29	619.60
59	44.36	88.71	133.07	177.43	221.78	266.14	310.50	354.85	399.21	443.57	487.92	532.28	576.64	620.99	665.35
60	47.55	95.10	142.64	190.19	237.74	285.29	332.84	380.38	427.93	475.48	523.03	570.58	618.13	665.67	713.22
61	51.59	103.18	154.77	206.36	257.95	309.54	361.13	412.72	464.31	515.90	567.49	619.08	670.66	722.25	773.84
62	55.81	111.63	167.44	223.26	279.07	334.89	390.70	446.52	502.33	558.14	613.96	669.77	725.59	781.40	837.22
63	60.21	120.43	180.64	240.86	301.07	361.29	421.50	481.71	541.93	602.14	662.36	722.57	782.79	843.00	903.21
64	64.79	129.58	194.37	259.16	323.95	388.73	453.52	518.31	583.10	647.89	712.68	777.47	842.26	907.05	971.84
65	69.59	139.18	208.77	278.36	347.94	417.53	487.12	556.71	626.30	695.89	765.48	835.07	904.66	974.24	1,043.83
66	77.25	154.49	231.74	308.99	386.23	463.48	540.73	617.98	695.22	772.47	849.72	926.96	1,004.21	1,081.46	1,158.70
67	85.34	170.68	256.01	341.35	426.69	512.03	597.37	682.71	768.04	853.38	938.72	1,024.06	1,109.40	1,194.74	1,280.07
68	93.94	187.88	281.81	375.75	469.69	563.63	657.57	751.50	845.44	939.38	1,033.32	1,127.25	1,221.19	1,315.13	1,409.07
69	103.08	206.16	309.24	412.32	515.40	618.48	721.55	824.63	927.71	1,030.79	1,133.87	1,236.95	1,340.03	1,443.11	1,546.19
70	112.83	225.66	338.49	451.32	564.14	676.97	789.80	902.63	1,015.46	1,128.29	1,241.12	1,353.95	1,466.77	1,579.60	1,692.43

CA Situs State

Plan 1

RIDERS INCLUDED: TI, LTC25

Monthly Rates

Non Smoker Rates

Iss Age	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
71	89.55	134.33	179.11	223.89	268.66	313.44	358.22	403.00	447.77
72	99.56	149.34	199.13	248.91	298.69	348.47	398.25	448.03	497.81
73	110.23	165.34	220.46	275.57	330.69	385.80	440.92	496.03	551.14
74	121.62	182.43	243.24	304.05	364.86	425.67	486.48	547.29	608.10
75	133.80	200.70	267.61	334.51	401.41	468.31	535.21	602.11	669.01
76	151.06	226.59	302.12	377.65	453.18	528.71	604.24	679.77	755.30
77	169.27	253.90	338.54	423.17	507.80	592.44	677.07	761.71	846.34
78	188.52	282.78	377.03	471.29	565.55	659.81	754.07	848.33	942.59
79	208.90	313.35	417.80	522.25	626.70	731.15	835.60	940.05	1,044.50
80	230.55	345.82	461.10	576.37	691.65	806.92	922.20	1,037.47	1,152.75

CA Situs State

Plan 1

RIDERS INCLUDED: TI, LTC25
Smoker Rates

Monthly Rates

Iss Age	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
71	119.05	178.57	238.09	297.61	357.14	416.66	476.18	535.70	595.23
72	133.39	200.08	266.77	333.47	400.16	466.85	533.55	600.24	666.93
73	148.69	223.03	297.37	371.71	446.06	520.40	594.74	669.09	743.43
74	165.06	247.59	330.12	412.65	495.18	577.71	660.24	742.77	825.30
75	182.61	273.91	365.22	456.52	547.83	639.13	730.44	821.74	913.05
76	206.44	309.66	412.88	516.10	619.33	722.55	825.77	928.99	1,032.21
77	231.70	347.55	463.40	579.25	695.10	810.95	926.80	1,042.65	1,158.50
78	258.51	387.76	517.01	646.27	775.52	904.77	1,034.03	1,163.28	1,292.53
79	287.04	430.56	574.08	717.60	861.12	1,004.63	1,148.15	1,291.67	1,435.19
80	317.45	476.18	634.91	793.63	952.36	1,111.09	1,269.82	1,428.54	1,587.27