Trustmark
Life + Care® Insurance

Take charge of your tomorrow.

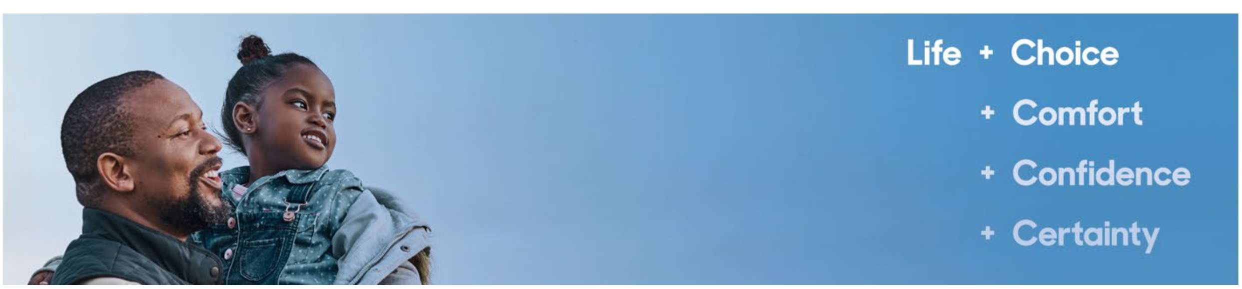
A simple way to get both life and long-term care insurance

The need for long-term care (LTC) services can put a strain on families. Yet it can be a challenge to find protection against the rising costs of those services, in the event of an accident, illness or aging. Trustmark Life + Care insurance is an easy way to buy affordable LTC coverage. It provides a long-term care benefit that's funded by permanent life insurance.

It can happen at any age, to anyone: something goes wrong and you start needing **help with the basics of everyday life**, like eating, dressing or going to the bathroom. When that happens, Trustmark Life + Care® pays **cash benefits** that can help you afford the comfort and quality of care that you deserve. Plus, it **doubles as life insurance**, with a death benefit payable to those who rely on you.

Why Trustmark Life + Care?

1. Two-in-one coverage: get both **permanent life insurance** (death benefit) **and long-term care benefits** for one affordable rate.
2. **Benefits can help with the cost of long-term care** when the time comes, so you can avoid depleting your retirement savings or overburdening family members.
3. Long-term care benefits are paid to you when you receive caregiving services **from either a professional or a family member**.
4. Coverage is available to you on a **guaranteed issue** basis – **no medical questions** asked, and you can't be turned down – up to benefit amount limits.[1]
5. Guaranteed to last a lifetime: once you have coverage, your rate **doesn't increase as you get older.**



How Long-term Care Benefits Work

Trustmark Life + Care pays benefits in cash, directly to you, when you **require help with at least two of six activities of daily living** (for example, eating, bathing or dressing) or have a **severe cognitive impairment** (such as Alzheimer's Disease) and receive caregiving services for more than 90 days.[2]

Long-term Care Benefits

When you receive professional caregiving services, you can collect **4% of your benefit amount per month**, up to two times the face amount of your certificate.

<u>Professional Caregiving benefits example for a $100,000 certificate:</u>

$4,000 per month up to a **$200,000** maximum

Plus, with your Family Caregiving benefit, you can get benefits **when care is provided by a family member or friend** rather than by a professional! For family caregiving, collect **2% of your benefit per month**, up to two times the face amount of your certificate.

<u>Family Caregiving benefits example for a $100,000 certificate:</u>

$2,000 per month up to a **$200,000** maximum

You can even **switch between family caregiving and professional caregiving** and keep collecting benefits, up to the maximum of twice your certificate's face amount.

Plus, long-term care benefits paid **do not reduce the death benefit**, so a full death benefit is available to your beneficiaries even after you receive long-term care benefits! This can dramatically increase the maximum value of your coverage:

Benefit type	Maximum Amount ($100,000 certificate)
Long-term Care benefits	$200,000
Death benefit *(before age 70 or 10th anniversary)*	+ $100,000
Total maximum benefit	**= $300,000**

Note: because your condition **does not have to be permanent** to receive benefits, the money you receive can help you recover your independence.

Adjusting to Your Changing Needs

During your working years, you are likely to need the **most life-insurance protection** for those who depend on you. And later in life, you are **more likely to need long-term care benefits** to help **pay for caregiving services**.

Trustmark Life + Care features a unique benefits structure designed to both address these changing needs and keep your plan affordable. It provides you with the **highest benefits** at the times in your life when you **need them most**:

Age	Maximum Long-term Care Benefits	Death Benefit
Before age 70 *(or 10th anniversary)*	$200,000	$100,000
After age 70 *(or 10th anniversary)*	$200,000	$33,000

The death benefit reduces to 33% at age 70 or your 10th certificate anniversary, whichever is later. However, your **long-term care benefits never reduce** and remain at the same high level into your later years.

Additional Plan Features

Guaranteed Issue – Apply for yourself with **no medical questions asked**, no exams, and no evidence of insurability required. You **can't be turned down** for coverage! (Applies up to benefit amount limits.)[1]

Spouse Coverage – Apply for **Trustmark Life + Care coverage for your spouse** (or domestic partner/civil union partner) as well as for yourself. Your spouse's plan will include the same features as yours. (Spouse coverage amount is capped at a portion of employee amount.)

Interim Coverage – Your Life + Care coverage **begins as soon as you apply**, as long as you meet eligibility requirements.

Child Term Rider – Add **life-insurance coverage for all of your eligible children** for a single rate. Coverage for your children is guaranteed issue.

Terminal Illness Benefit – **Advance up to 50%** of your death benefit if you're diagnosed with having less than 24 months to live.

Options to Convert – After you have had coverage for at least 10 years, you may elect to **pay no additional premiums** and **convert your plan** into either Extended Term or Reduced Paid-Up life insurance (death benefit and long-term care benefits). Details will depend on your plan, age, benefit amount and how long you have had coverage.

You can manage your coverage or easily file online claims 24/7 at TrustmarkVB.com!

Note: if you have previously elected Trustmark life insurance coverage, your existing policy may differ from what is described here.

*This a brief description of the benefits under forms GTL 121 C MET and applicable riders CTR 121, LTC.121 and STR.121. **This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event. This is not a long-term care partnership policy or a Medicare supplement certificate.** The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.*

In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/. All other states, please refer to publication https://content.naic.org/sites/default/files/publication-ltc-lp-shoppers-guide-long-term.pdf. New Hampshire residents can reach the senior insurance counseling program at www.ServiceLink.org or 1-866-634-9412. All other states,please refer to publication https://content.naic.org/sites/default/files/publication-ltc-lp-shoppers-guide-longterm.pdf. For disclosures, exclusions and limitations that may apply visit http://www.trustmarkbenefits.com/voluntary-benefits/disclosures/tlc.

[1]Maximum issue age for guaranteed issue is 70. Employees who have previously been offered this coverage may not be eligible for guaranteed issue. Refer to the sample-rate sheet or speak to an enroller for details. Long-term care benefits require non-medical questions at time of application. [2]Long-term care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

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Situs
State: IA
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67% Reduction at the age of 70

All death benefits and target premiums are for quoting purposes only. Values based on an effective date of July 01, 2025 . Actual amounts may vary.

Additional Benefits	Benefit Amount
Built In	
Interim Coverage	Included
Terminal Illness Benefit	50%
Long Term Care	
Professional Caregiving	4%
Family Caregiving	2%
Benefit Restoration	Included
Extension of Benefit	Included
Optional	
Spouse Stand Alone Certificate*	Included
Child Term Rider	Included

Trustmark Life + Care Rates are issue age based and are not age banded

*Use Employee rates for Spouse Stand-Alone rates. Rates for spouses are determined by their issue age, tobacco usage and benefit amount selected.

Non-Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$25,000	$13.17
19	$25,000	$13.47
20	$25,000	$13.77
21	$25,000	$14.14
22	$25,000	$14.52
23	$25,000	$14.92

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
24	$25,000	$15.29
25	$25,000	$15.71
26	$25,000	$16.15
27	$25,000	$16.63
28	$25,000	$17.15
29	$25,000	$17.73
30	$25,000	$18.18
31	$25,000	$18.82
32	$25,000	$19.51
33	$25,000	$20.20
34	$25,000	$20.98
35	$25,000	$21.76
36	$25,000	$22.85
37	$25,000	$24.07
38	$25,000	$25.24
39	$25,000	$26.47
40	$25,000	$28.04
41	$25,000	$29.44
42	$25,000	$30.83
43	$25,000	$32.39
44	$25,000	$34.04
45	$25,000	$36.00
46	$25,000	$37.95
47	$25,000	$40.06
48	$25,000	$42.34
49	$25,000	$44.83
50	$25,000	$46.57
51	$25,000	$49.35

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
52	$25,000	$52.47
53	$25,000	$55.79
54	$25,000	$59.18
55	$25,000	$62.78
56	$25,000	$66.14
57	$25,000	$70.00
58	$25,000	$73.73
59	$25,000	$78.06
60	$25,000	$82.70
61	$25,000	$89.39
62	$25,000	$95.63
63	$25,000	$103.42
64	$25,000	$111.03
65	$25,000	$121.45
66	$25,000	$134.00
67	$25,000	$146.88
68	$25,000	$160.79
69	$25,000	$175.77
70	$25,000	$191.62
71	$25,000	$143.93
72	$25,000	$154.26
73	$25,000	$165.48
74	$25,000	$180.97
75	$25,000	$196.69

Non-Tobacco Rates
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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$50,000	$26.34
19	$50,000	$26.94
20	$50,000	$27.54
21	$50,000	$28.28
22	$50,000	$29.04
23	$50,000	$29.84
24	$50,000	$30.58
25	$50,000	$31.42
26	$50,000	$32.31
27	$50,000	$33.26
28	$50,000	$34.31
29	$50,000	$35.45
30	$50,000	$36.37
31	$50,000	$37.65
32	$50,000	$39.02
33	$50,000	$40.40
34	$50,000	$41.97
35	$50,000	$43.52
36	$50,000	$45.70
37	$50,000	$48.13
38	$50,000	$50.47
39	$50,000	$52.93
40	$50,000	$56.08
41	$50,000	$58.89
42	$50,000	$61.65
43	$50,000	$64.78
44	$50,000	$68.08
45	$50,000	$72.00

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
46	$50,000	$75.91
47	$50,000	$80.11
48	$50,000	$84.67
49	$50,000	$89.65
50	$50,000	$93.14
51	$50,000	$98.69
52	$50,000	$104.95
53	$50,000	$111.58
54	$50,000	$118.35
55	$50,000	$125.56
56	$50,000	$132.27
57	$50,000	$140.01
58	$50,000	$147.45
59	$50,000	$156.13
60	$50,000	$165.39
61	$50,000	$178.79
62	$50,000	$191.25
63	$50,000	$206.84
64	$50,000	$222.06
65	$50,000	$242.91
66	$50,000	$267.99
67	$50,000	$293.77
68	$50,000	$321.59
69	$50,000	$351.54
70	$50,000	$383.25
71	$50,000	$287.85
72	$50,000	$308.52
73	$50,000	$330.96

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
74	$50,000	$361.94
75	$50,000	$393.37

Non-Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$75,000	$39.51
19	$75,000	$40.40
20	$75,000	$41.30
21	$75,000	$42.41
22	$75,000	$43.56
23	$75,000	$44.76
24	$75,000	$45.86
25	$75,000	$47.13
26	$75,000	$48.46
27	$75,000	$49.88
28	$75,000	$51.46
29	$75,000	$53.18
30	$75,000	$54.55
31	$75,000	$56.47
32	$75,000	$58.52
33	$75,000	$60.59
34	$75,000	$62.95
35	$75,000	$65.27
36	$75,000	$68.55
37	$75,000	$72.20
38	$75,000	$75.71
39	$75,000	$79.40
40	$75,000	$84.11

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
41	$75,000	$88.33
42	$75,000	$92.48
43	$75,000	$97.16
44	$75,000	$102.12
45	$75,000	$108.00
46	$75,000	$113.86
47	$75,000	$120.17
48	$75,000	$127.01
49	$75,000	$134.48
50	$75,000	$139.70
51	$75,000	$148.04
52	$75,000	$157.42
53	$75,000	$167.36
54	$75,000	$177.53
55	$75,000	$188.33
56	$75,000	$198.41
57	$75,000	$210.01
58	$75,000	$221.18
59	$75,000	$234.19
60	$75,000	$248.09
61	$75,000	$268.18
62	$75,000	$286.88
63	$75,000	$310.26
64	$75,000	$333.08
65	$75,000	$364.36
66	$75,000	$401.99
67	$75,000	$440.65
68	$75,000	$482.38

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Issue Age	Benefit Amount	Modal Premium Base + Add'l Benefits
69	$75,000	$527.30
70	$75,000	$574.87
71	$75,000	$431.78
72	$75,000	$462.77
73	$75,000	$496.44
74	$75,000	$542.90
75	$75,000	$590.06

Non-Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium Base + Add'l Benefits
18	$100,000	$52.68
19	$100,000	$53.87
20	$100,000	$55.07
21	$100,000	$56.55
22	$100,000	$58.08
23	$100,000	$59.68
24	$100,000	$61.15
25	$100,000	$62.84
26	$100,000	$64.61
27	$100,000	$66.51
28	$100,000	$68.61
29	$100,000	$70.90
30	$100,000	$72.73
31	$100,000	$75.29
32	$100,000	$78.03
33	$100,000	$80.79
34	$100,000	$83.93
35	$100,000	$87.03

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
36	$100,000	$91.40
37	$100,000	$96.26
38	$100,000	$100.94
39	$100,000	$105.86
40	$100,000	$112.15
41	$100,000	$117.77
42	$100,000	$123.30
43	$100,000	$129.55
44	$100,000	$136.16
45	$100,000	$144.00
46	$100,000	$151.81
47	$100,000	$160.22
48	$100,000	$169.34
49	$100,000	$179.30
50	$100,000	$186.27
51	$100,000	$197.38
52	$100,000	$209.89
53	$100,000	$223.15
54	$100,000	$236.70
55	$100,000	$251.11
56	$100,000	$264.54
57	$100,000	$280.01
58	$100,000	$294.90
59	$100,000	$312.25
60	$100,000	$330.78
61	$100,000	$357.57
62	$100,000	$382.50
63	$100,000	$413.68

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
64	$100,000	$444.11
65	$100,000	$485.81
66	$100,000	$535.98
67	$100,000	$587.53
68	$100,000	$643.17
69	$100,000	$703.07
70	$100,000	$766.49
71	$100,000	$575.70
72	$100,000	$617.03
73	$100,000	$661.92
74	$100,000	$723.87
75	$100,000	$786.74

Non-Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$125,000	$65.85
19	$125,000	$67.34
20	$125,000	$68.84
21	$125,000	$70.69
22	$125,000	$72.60
23	$125,000	$74.60
24	$125,000	$76.44
25	$125,000	$78.55
26	$125,000	$80.76
27	$125,000	$83.14
28	$125,000	$85.76
29	$125,000	$88.63
30	$125,000	$90.91

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
31	$125,000	$94.11
32	$125,000	$97.54
33	$125,000	$100.99
34	$125,000	$104.91
35	$125,000	$108.79
36	$125,000	$114.25
37	$125,000	$120.33
38	$125,000	$126.18
39	$125,000	$132.33
40	$125,000	$140.19
41	$125,000	$147.21
42	$125,000	$154.13
43	$125,000	$161.94
44	$125,000	$170.20
45	$125,000	$180.00
46	$125,000	$189.76
47	$125,000	$200.28
48	$125,000	$211.68
49	$125,000	$224.13
50	$125,000	$232.84
51	$125,000	$246.73
52	$125,000	$262.36
53	$125,000	$278.94
54	$125,000	$295.88
55	$125,000	$313.89
56	$125,000	$330.68
57	$125,000	$350.01
58	$125,000	$368.63

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
59	$125,000	$390.31
60	$125,000	$413.48
61	$125,000	$446.96
62	$125,000	$478.13
63	$125,000	$517.10
64	$125,000	$555.14
65	$125,000	$607.26
66	$125,000	$669.98
67	$125,000	$734.41
68	$125,000	$803.96
69	$125,000	$878.84
70	$125,000	$958.11
71	$125,000	$719.63
72	$125,000	$771.29
73	$125,000	$827.40
74	$125,000	$904.84
75	$125,000	$983.43

Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$25,000	$15.03
19	$25,000	$15.41
20	$25,000	$15.82
21	$25,000	$16.31
22	$25,000	$16.80
23	$25,000	$17.33
24	$25,000	$17.88
25	$25,000	$18.43

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
26	$25,000	$19.09
27	$25,000	$19.79
28	$25,000	$20.49
29	$25,000	$21.28
30	$25,000	$21.88
31	$25,000	$22.78
32	$25,000	$23.79
33	$25,000	$24.85
34	$25,000	$25.93
35	$25,000	$27.13
36	$25,000	$28.60
37	$25,000	$30.24
38	$25,000	$31.87
39	$25,000	$33.81
40	$25,000	$36.44
41	$25,000	$38.63
42	$25,000	$40.70
43	$25,000	$43.08
44	$25,000	$45.71
45	$25,000	$48.67
46	$25,000	$51.65
47	$25,000	$54.84
48	$25,000	$58.16
49	$25,000	$61.50
50	$25,000	$64.52
51	$25,000	$68.87
52	$25,000	$73.41
53	$25,000	$77.95

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
54	$25,000	$83.58
55	$25,000	$90.30
56	$25,000	$95.38
57	$25,000	$100.30
58	$25,000	$108.54
59	$25,000	$113.00
60	$25,000	$123.61
61	$25,000	$135.28
62	$25,000	$144.78
63	$25,000	$158.90
64	$25,000	$180.06
65	$25,000	$190.95
66	$25,000	$203.72
67	$25,000	$215.43
68	$25,000	$227.69
69	$25,000	$240.36
70	$25,000	$253.48
71	$25,000	$226.17
72	$25,000	$237.84
73	$25,000	$250.59
74	$25,000	$269.38
75	$25,000	$289.70

Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$50,000	$30.05
19	$50,000	$30.82
20	$50,000	$31.63

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
21	$50,000	$32.62
22	$50,000	$33.60
23	$50,000	$34.66
24	$50,000	$35.77
25	$50,000	$36.86
26	$50,000	$38.18
27	$50,000	$39.57
28	$50,000	$40.97
29	$50,000	$42.57
30	$50,000	$43.76
31	$50,000	$45.57
32	$50,000	$47.59
33	$50,000	$49.69
34	$50,000	$51.86
35	$50,000	$54.27
36	$50,000	$57.19
37	$50,000	$60.48
38	$50,000	$63.75
39	$50,000	$67.61
40	$50,000	$72.87
41	$50,000	$77.25
42	$50,000	$81.41
43	$50,000	$86.16
44	$50,000	$91.42
45	$50,000	$97.34
46	$50,000	$103.31
47	$50,000	$109.67
48	$50,000	$116.32

Trustmark Life + Care®

Trustmark
benefits beyond benefits

Prairie City Monroe CSD | Effective Date: 07/01/2025

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
49	$50,000	$123.00
50	$50,000	$129.03
51	$50,000	$137.73
52	$50,000	$146.81
53	$50,000	$155.91
54	$50,000	$167.17
55	$50,000	$180.61
56	$50,000	$190.76
57	$50,000	$200.60
58	$50,000	$217.07
59	$50,000	$226.00
60	$50,000	$247.22
61	$50,000	$270.56
62	$50,000	$289.55
63	$50,000	$317.80
64	$50,000	$360.12
65	$50,000	$381.91
66	$50,000	$407.43
67	$50,000	$430.87
68	$50,000	$455.37
69	$50,000	$480.73
70	$50,000	$506.96
71	$50,000	$452.34
72	$50,000	$475.68
73	$50,000	$501.17
74	$50,000	$538.75
75	$50,000	$579.40

Tobacco Rates
Paymode: 12

Prairie City Monroe CSD

Effective Date: 07/01/2025

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$75,000	$45.08
19	$75,000	$46.22
20	$75,000	$47.45
21	$75,000	$48.93
22	$75,000	$50.40
23	$75,000	$51.98
24	$75,000	$53.65
25	$75,000	$55.28
26	$75,000	$57.26
27	$75,000	$59.36
28	$75,000	$61.46
29	$75,000	$63.85
30	$75,000	$65.64
31	$75,000	$68.35
32	$75,000	$71.38
33	$75,000	$74.54
34	$75,000	$77.78
35	$75,000	$81.40
36	$75,000	$85.79
37	$75,000	$90.72
38	$75,000	$95.62
39	$75,000	$101.42
40	$75,000	$109.31
41	$75,000	$115.88
42	$75,000	$122.11
43	$75,000	$129.24
44	$75,000	$137.12
45	$75,000	$146.00

Prairie City Monroe CSD

Effective Date: 07/01/2025

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
46	$75,000	$154.96
47	$75,000	$164.51
48	$75,000	$174.48
49	$75,000	$184.49
50	$75,000	$193.55
51	$75,000	$206.60
52	$75,000	$220.22
53	$75,000	$233.86
54	$75,000	$250.75
55	$75,000	$270.91
56	$75,000	$286.13
57	$75,000	$300.90
58	$75,000	$325.61
59	$75,000	$339.00
60	$75,000	$370.82
61	$75,000	$405.83
62	$75,000	$434.33
63	$75,000	$476.69
64	$75,000	$540.17
65	$75,000	$572.86
66	$75,000	$611.15
67	$75,000	$646.30
68	$75,000	$683.06
69	$75,000	$721.09
70	$75,000	$760.43
71	$75,000	$678.50
72	$75,000	$713.51
73	$75,000	$751.76

Prairie City Monroe CSD

Effective Date: 07/01/2025

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
74	$75,000	$808.13
75	$75,000	$869.10

Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$100,000	$60.10
19	$100,000	$61.63
20	$100,000	$63.26
21	$100,000	$65.24
22	$100,000	$67.20
23	$100,000	$69.31
24	$100,000	$71.53
25	$100,000	$73.71
26	$100,000	$76.35
27	$100,000	$79.14
28	$100,000	$81.94
29	$100,000	$85.13
30	$100,000	$87.52
31	$100,000	$91.13
32	$100,000	$95.17
33	$100,000	$99.38
34	$100,000	$103.71
35	$100,000	$108.53
36	$100,000	$114.38
37	$100,000	$120.96
38	$100,000	$127.49
39	$100,000	$135.22
40	$100,000	$145.74

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Effective Date: 07/01/2025

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
41	$100,000	$154.50
42	$100,000	$162.81
43	$100,000	$172.32
44	$100,000	$182.83
45	$100,000	$194.67
46	$100,000	$206.61
47	$100,000	$219.34
48	$100,000	$232.64
49	$100,000	$245.99
50	$100,000	$258.06
51	$100,000	$275.46
52	$100,000	$293.62
53	$100,000	$311.81
54	$100,000	$334.33
55	$100,000	$361.21
56	$100,000	$381.51
57	$100,000	$401.20
58	$100,000	$434.14
59	$100,000	$452.00
60	$100,000	$494.43
61	$100,000	$541.11
62	$100,000	$579.10
63	$100,000	$635.59
64	$100,000	$720.23
65	$100,000	$763.81
66	$100,000	$814.86
67	$100,000	$861.73
68	$100,000	$910.74

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
69	$100,000	$961.45
70	$100,000	$1,013.91
71	$100,000	$904.67
72	$100,000	$951.35
73	$100,000	$1,002.34
74	$100,000	$1,077.50
75	$100,000	$1,158.80

Tobacco Rates
Paymode: 12

Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
18	$125,000	$75.13
19	$125,000	$77.04
20	$125,000	$79.08
21	$125,000	$81.55
22	$125,000	$84.00
23	$125,000	$86.64
24	$125,000	$89.41
25	$125,000	$92.14
26	$125,000	$95.44
27	$125,000	$98.93
28	$125,000	$102.43
29	$125,000	$106.41
30	$125,000	$109.40
31	$125,000	$113.91
32	$125,000	$118.96
33	$125,000	$124.23
34	$125,000	$129.64
35	$125,000	$135.66

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
36	$125,000	$142.98
37	$125,000	$151.20
38	$125,000	$159.36
39	$125,000	$169.03
40	$125,000	$182.18
41	$125,000	$193.13
42	$125,000	$203.51
43	$125,000	$215.40
44	$125,000	$228.54
45	$125,000	$243.34
46	$125,000	$258.26
47	$125,000	$274.18
48	$125,000	$290.80
49	$125,000	$307.49
50	$125,000	$322.58
51	$125,000	$344.33
52	$125,000	$367.03
53	$125,000	$389.76
54	$125,000	$417.91
55	$125,000	$451.51
56	$125,000	$476.89
57	$125,000	$501.50
58	$125,000	$542.68
59	$125,000	$565.00
60	$125,000	$618.04
61	$125,000	$676.39
62	$125,000	$723.88
63	$125,000	$794.49

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Issue Age	Benefit Amount	Modal Premium
		Base + Add'l Benefits
64	$125,000	$900.29
65	$125,000	$954.76
66	$125,000	$1,018.58
67	$125,000	$1,077.16
68	$125,000	$1,138.43
69	$125,000	$1,201.81
70	$125,000	$1,267.39
71	$125,000	$1,130.84
72	$125,000	$1,189.19
73	$125,000	$1,252.93
74	$125,000	$1,346.88
75	$125,000	$1,448.50

Child Premium Rates
Paymode: 12
Benefit: Child Term Rider

$10,000 Benefit	$15,000 Benefit
$5.78	$8.66