

**MONTHLY NON-TOBACCO RATES
ZIP CODES: 634-639, 644-648, 650-658**

FEMALE				MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25	Issue Age	Plan A MTG20	Plan F MTG24	Plan G MTG25
133.80	197.13	165.05	Thru 64	153.80	226.58	189.71
109.44	161.12	136.26	65	125.79	185.20	156.63
109.44	161.12	136.26	66	125.79	185.20	156.63
109.44	161.12	136.26	67	125.79	185.20	156.63
113.15	166.58	140.89	68	130.06	191.47	161.94
117.51	172.99	146.32	69	135.07	198.84	168.19
120.39	177.24	149.90	70	138.38	203.72	172.30
122.38	180.17	152.39	71	140.66	207.10	175.16
124.31	183.03	154.80	72	142.89	210.38	177.93
126.04	185.55	156.94	73	144.87	213.28	180.39
127.64	187.92	158.93	74	146.72	216.00	182.68
129.15	190.12	160.80	75	148.45	218.53	184.82
132.68	195.33	165.21	76	152.50	224.51	189.90
134.11	197.42	166.97	77	154.15	226.92	191.92
135.50	199.48	168.73	78	155.75	229.29	193.94
136.37	200.76	169.80	79	156.75	230.76	195.17
136.81	201.40	170.35	80	157.25	231.50	195.80
137.95	203.10	171.77	81	158.57	233.45	197.44
138.96	204.57	173.03	82	159.72	235.14	198.88
139.96	206.04	174.27	83	160.87	236.83	200.31
140.88	207.41	175.42	84	161.93	238.40	201.63
144.89	213.29	180.41	85	166.54	245.17	207.36
145.89	214.78	181.65	86	167.69	246.87	208.79
146.88	216.25	182.90	87	168.83	248.57	210.23
147.81	217.61	184.05	88	169.89	250.13	211.55
148.82	219.08	185.30	89	171.06	251.81	212.99
149.66	220.33	186.35	90	172.03	253.25	214.19
150.43	221.45	187.31	91	172.90	254.55	215.30
151.12	222.48	188.17	92	173.70	255.73	216.29
151.58	223.16	188.75	93	174.24	256.51	216.95
151.90	223.60	189.13	94	174.60	257.02	217.39
151.90	223.60	189.13	95	174.60	257.02	217.39
151.90	223.60	189.13	96	174.60	257.02	217.39
151.90	223.60	189.13	97	174.60	257.02	217.39
151.90	223.60	189.13	98	174.60	257.02	217.39
151.90	223.60	189.13	99+	174.60	257.02	217.39

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO RATES
ZIP CODES: 634-639, 644-648, 650-658

FEMALE				MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25	Issue Age	Plan A MTG20	Plan F MTG24	Plan G MTG25
153.80	226.58	189.71	Thru 64	176.78	260.44	218.06
125.79	185.20	156.63	65	144.59	212.87	180.03
125.79	185.20	156.63	66	144.59	212.87	180.03
125.79	185.20	156.63	67	144.59	212.87	180.03
130.06	191.47	161.94	68	149.49	220.08	186.14
135.07	198.84	168.19	69	155.25	228.55	193.32
138.38	203.72	172.30	70	159.06	234.16	198.04
140.66	207.10	175.16	71	161.68	238.04	201.33
142.89	210.38	177.93	72	164.24	241.81	204.52
144.87	213.28	180.39	73	166.52	245.15	207.35
146.72	216.00	182.68	74	168.64	248.27	209.98
148.45	218.53	184.82	75	170.63	251.18	212.44
152.50	224.51	189.90	76	175.29	258.06	218.27
154.15	226.92	191.92	77	177.18	260.83	220.60
155.75	229.29	193.94	78	179.02	263.55	222.92
156.75	230.76	195.17	79	180.17	265.24	224.33
157.25	231.50	195.80	80	180.75	266.09	225.06
158.57	233.45	197.44	81	182.26	268.33	226.94
159.72	235.14	198.88	82	183.59	270.27	228.60
160.87	236.83	200.31	83	184.91	272.22	230.24
161.93	238.40	201.63	84	186.13	274.02	231.76
166.54	245.17	207.36	85	191.42	281.80	238.35
167.69	246.87	208.79	86	192.75	283.76	239.99
168.83	248.57	210.23	87	194.06	285.71	241.64
169.89	250.13	211.55	88	195.28	287.50	243.16
171.06	251.81	212.99	89	196.62	289.44	244.81
172.03	253.25	214.19	90	197.73	291.09	246.20
172.90	254.55	215.30	91	198.74	292.58	247.47
173.70	255.73	216.29	92	199.66	293.94	248.61
174.24	256.51	216.95	93	200.27	294.84	249.37
174.60	257.02	217.39	94	200.69	295.42	249.87
174.60	257.02	217.39	95	200.69	295.42	249.87
174.60	257.02	217.39	96	200.69	295.42	249.87
174.60	257.02	217.39	97	200.69	295.42	249.87
174.60	257.02	217.39	98	200.69	295.42	249.87
174.60	257.02	217.39	99+	200.69	295.42	249.87

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY NON-TOBACCO RATES
ZIP CODES: 630, 631, 633, 640, 641

FEMALE				MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25	Issue Age	Plan A MTG20	Plan F MTG24	Plan G MTG25
157.89	232.61	194.76	Thru 64	181.48	267.37	223.86
129.14	190.12	160.79	65	148.44	218.53	184.82
129.14	190.12	160.79	66	148.44	218.53	184.82
129.14	190.12	160.79	67	148.44	218.53	184.82
133.52	196.56	166.25	68	153.47	225.93	191.09
138.66	204.13	172.66	69	159.38	234.63	198.46
142.06	209.14	176.88	70	163.29	240.39	203.31
144.40	212.60	179.82	71	165.98	244.37	206.69
146.69	215.97	182.67	72	168.61	248.24	209.96
148.73	218.95	185.19	73	170.95	251.67	212.87
150.62	221.74	187.54	74	173.13	254.87	215.57
152.40	224.34	189.74	75	175.17	257.86	218.09
156.56	230.49	194.95	76	179.95	264.92	224.08
158.25	232.96	197.03	77	181.89	267.77	226.47
159.89	235.39	199.10	78	183.78	270.56	228.85
160.92	236.90	200.36	79	184.96	272.30	230.30
161.44	237.66	201.01	80	185.56	273.17	231.05
162.78	239.66	202.69	81	187.11	275.47	232.98
163.97	241.39	204.17	82	188.47	277.46	234.68
165.15	243.13	205.64	83	189.83	279.46	236.36
166.24	244.74	206.99	84	191.08	281.31	237.93
170.97	251.69	212.88	85	196.51	289.30	244.69
172.15	253.44	214.35	86	197.88	291.31	246.37
173.32	255.18	215.82	87	199.22	293.31	248.07
174.41	256.78	217.18	88	200.47	295.15	249.63
175.61	258.51	218.65	89	201.85	297.14	251.32
176.60	259.99	219.89	90	202.99	298.83	252.75
177.50	261.32	221.03	91	204.03	300.36	254.05
178.33	262.53	222.04	92	204.97	301.76	255.22
178.87	263.33	222.72	93	205.60	302.68	256.00
179.25	263.85	223.17	94	206.03	303.28	256.52
179.25	263.85	223.17	95	206.03	303.28	256.52
179.25	263.85	223.17	96	206.03	303.28	256.52
179.25	263.85	223.17	97	206.03	303.28	256.52
179.25	263.85	223.17	98	206.03	303.28	256.52
179.25	263.85	223.17	99+	206.03	303.28	256.52

To obtain annual, semiannual, and quarterly premiums, multiply the above-quoted premiums by 12, 6, and 3, respectively.

MONTHLY TOBACCO RATES
ZIP CODES: 630, 631, 633, 640, 641

FEMALE				MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25	Issue Age	Plan A MTG20	Plan F MTG24	Plan G MTG25
181.48	267.37	223.86	Thru 64	208.60	307.32	257.31
148.44	218.53	184.82	65	170.62	251.19	212.44
148.44	218.53	184.82	66	170.62	251.19	212.44
148.44	218.53	184.82	67	170.62	251.19	212.44
153.47	225.94	191.09	68	176.40	259.69	219.65
159.38	234.63	198.46	69	183.20	269.69	228.12
163.29	240.39	203.31	70	187.69	276.31	233.69
165.98	244.37	206.69	71	190.78	280.89	237.57
168.61	248.24	209.96	72	193.80	285.34	241.33
170.95	251.67	212.87	73	196.49	289.28	244.67
173.13	254.87	215.57	74	199.00	292.96	247.78
175.17	257.86	218.09	75	201.34	296.39	250.68
179.95	264.93	224.08	76	206.84	304.51	257.56
181.89	267.77	226.47	77	209.07	307.78	260.31
183.78	270.56	228.85	78	211.24	310.99	263.05
184.96	272.30	230.30	79	212.60	312.98	264.71
185.56	273.17	231.05	80	213.29	313.99	265.57
187.11	275.47	232.98	81	215.07	316.63	267.79
188.47	277.46	234.68	82	216.64	318.92	269.75
189.83	279.46	236.37	83	218.19	321.22	271.68
191.08	281.31	237.92	84	219.63	323.34	273.48
196.51	289.30	244.69	85	225.88	332.52	281.25
197.88	291.31	246.37	86	227.45	334.84	283.19
199.22	293.31	248.07	87	228.99	337.14	285.14
200.47	295.15	249.63	88	230.43	339.25	286.93
201.85	297.14	251.32	89	232.01	341.54	288.88
202.99	298.83	252.75	90	233.32	343.49	290.52
204.03	300.36	254.05	91	234.51	345.24	292.02
204.97	301.76	255.22	92	235.60	346.85	293.36
205.60	302.68	256.00	93	236.32	347.91	294.26
206.03	303.28	256.52	94	236.81	348.60	294.85
206.03	303.28	256.52	95	236.81	348.60	294.85
206.03	303.28	256.52	96	236.81	348.60	294.85
206.03	303.28	256.52	97	236.81	348.60	294.85
206.03	303.28	256.52	98	236.81	348.60	294.85
206.03	303.28	256.52	99+	236.81	348.60	294.85

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