

**MONTHLY NON-TOBACCO RATES**  
**ZIP CODES: 400, 403-406, 412-415, 419-427**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
153.61	221.31	185.52	<b>Thru 64</b>	176.57	254.38	213.25
65.37	94.17	78.94	<b>65</b>	75.13	108.25	90.74
67.61	97.26	81.52	<b>66</b>	77.71	111.80	93.70
70.62	101.44	84.98	<b>67</b>	81.17	116.60	97.68
72.94	104.79	87.79	<b>68</b>	83.83	120.44	100.90
75.18	108.24	90.71	<b>69</b>	86.42	124.42	104.27
77.32	111.61	93.57	<b>70</b>	88.87	128.29	107.55
79.35	114.85	96.33	<b>71</b>	91.20	132.01	110.73
81.26	117.99	99.00	<b>72</b>	93.40	135.62	113.79
82.97	120.85	101.46	<b>73</b>	95.37	138.91	116.62
84.47	123.52	103.76	<b>74</b>	97.09	141.98	119.26
85.74	125.93	105.85	<b>75</b>	98.55	144.74	121.66
86.94	128.27	107.89	<b>76</b>	99.93	147.44	124.01
88.06	130.51	109.85	<b>77</b>	101.22	150.01	126.26
89.10	132.63	111.70	<b>78</b>	102.42	152.45	128.40
90.08	134.68	113.50	<b>79</b>	103.54	154.81	130.46
91.06	136.74	115.31	<b>80</b>	104.67	157.17	132.54
91.98	138.74	117.07	<b>81</b>	105.72	159.47	134.56
92.82	140.69	118.80	<b>82</b>	106.69	161.71	136.55
93.58	142.52	120.42	<b>83</b>	107.57	163.81	138.41
94.28	144.31	122.02	<b>84</b>	108.37	165.87	140.25
94.94	146.05	123.57	<b>85</b>	109.12	167.88	142.04
95.57	147.79	125.13	<b>86</b>	109.86	169.87	143.83
96.22	149.59	126.74	<b>87</b>	110.59	171.94	145.68
96.87	151.35	128.33	<b>88</b>	111.34	173.97	147.50
97.53	153.11	129.95	<b>89</b>	112.10	175.99	149.37
98.19	154.96	131.65	<b>90</b>	112.87	178.12	151.32
98.87	156.82	133.37	<b>91</b>	113.65	180.26	153.29
99.58	158.77	135.15	<b>92</b>	114.46	182.49	155.35
100.30	160.77	136.98	<b>93</b>	115.29	184.79	157.45
101.05	162.86	138.91	<b>94</b>	116.15	187.20	159.67
101.80	164.97	140.84	<b>95</b>	117.01	189.62	161.89
102.50	167.06	142.77	<b>96</b>	117.82	192.03	164.11
103.15	169.06	144.62	<b>97</b>	118.56	194.32	166.23
103.77	171.10	146.51	<b>98</b>	119.28	196.66	168.40
104.41	173.19	148.44	<b>99+</b>	120.02	199.07	170.62

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY TOBACCO RATES**  
**ZIP CODES: 400, 403-406, 412-415, 419-427**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
176.57	254.38	213.25	<b>Thru 64</b>	202.95	292.39	245.11
75.13	108.25	90.74	<b>65</b>	86.36	124.42	104.30
77.71	111.80	93.70	<b>66</b>	89.32	128.50	107.70
81.17	116.60	97.68	<b>67</b>	93.30	134.02	112.28
83.83	120.44	100.90	<b>68</b>	96.36	138.44	115.98
86.42	124.42	104.27	<b>69</b>	99.33	143.01	119.85
88.87	128.29	107.55	<b>70</b>	102.15	147.46	123.62
91.20	132.01	110.73	<b>71</b>	104.83	151.74	127.27
93.40	135.62	113.79	<b>72</b>	107.36	155.88	130.79
95.37	138.91	116.62	<b>73</b>	109.62	159.67	134.04
97.09	141.98	119.26	<b>74</b>	111.60	163.19	137.08
98.55	144.74	121.66	<b>75</b>	113.28	166.37	139.84
99.93	147.44	124.01	<b>76</b>	114.86	169.47	142.54
101.22	150.01	126.26	<b>77</b>	116.34	172.43	145.13
102.42	152.45	128.40	<b>78</b>	117.72	175.23	147.58
103.54	154.81	130.46	<b>79</b>	119.01	177.94	149.95
104.67	157.17	132.54	<b>80</b>	120.31	180.66	152.34
105.72	159.47	134.56	<b>81</b>	121.52	183.30	154.67
106.69	161.71	136.55	<b>82</b>	122.63	185.87	156.95
107.57	163.81	138.41	<b>83</b>	123.64	188.29	159.09
108.37	165.87	140.25	<b>84</b>	124.56	190.66	161.21
109.12	167.88	142.04	<b>85</b>	125.43	192.96	163.26
109.86	169.87	143.83	<b>86</b>	126.27	195.25	165.32
110.59	171.94	145.68	<b>87</b>	127.12	197.63	167.45
111.34	173.97	147.50	<b>88</b>	127.98	199.96	169.54
112.10	175.99	149.37	<b>89</b>	128.85	202.29	171.69
112.87	178.12	151.32	<b>90</b>	129.73	204.73	173.93
113.65	180.26	153.29	<b>91</b>	130.63	207.19	176.20
114.46	182.49	155.35	<b>92</b>	131.56	209.76	178.56
115.29	184.79	157.45	<b>93</b>	132.52	212.40	180.98
116.15	187.20	159.67	<b>94</b>	133.51	215.17	183.53
117.01	189.62	161.89	<b>95</b>	134.49	217.95	186.08
117.82	192.03	164.11	<b>96</b>	135.42	220.72	188.63
118.56	194.32	166.23	<b>97</b>	136.28	223.36	191.07
119.28	196.66	168.40	<b>98</b>	137.10	226.05	193.56
120.02	199.07	170.62	<b>99+</b>	137.95	228.81	196.12

To obtain annual, semiannual, or quarterly premiums, multiply the Monthly Premium Amount by 12, 6, and 3, respectively.

**MONTHLY NON-TOBACCO RATES**  
**ZIP CODES: 401-402, 407-411, 416-418**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
173.58	250.08	209.64	<b>Thru 64</b>	199.52	287.45	240.97
73.86	106.42	89.21	<b>65</b>	84.90	122.32	102.54
76.40	109.91	92.12	<b>66</b>	87.81	126.33	105.88
79.80	114.63	96.03	<b>67</b>	91.72	131.76	110.38
82.42	118.41	99.20	<b>68</b>	94.73	136.10	114.02
84.96	122.32	102.51	<b>69</b>	97.65	140.59	117.83
87.37	126.12	105.73	<b>70</b>	100.42	144.97	121.53
89.66	129.78	108.85	<b>71</b>	103.06	149.18	125.12
91.83	133.32	111.87	<b>72</b>	105.55	153.25	128.58
93.76	136.57	114.64	<b>73</b>	107.77	156.97	131.77
95.45	139.58	117.25	<b>74</b>	109.71	160.43	134.76
96.89	142.30	119.61	<b>75</b>	111.37	163.56	137.48
98.24	144.95	121.91	<b>76</b>	112.92	166.61	140.13
99.51	147.48	124.13	<b>77</b>	114.37	169.52	142.68
100.69	149.87	126.23	<b>78</b>	115.73	172.27	145.09
101.79	152.19	128.25	<b>79</b>	117.00	174.93	147.42
102.90	154.52	130.30	<b>80</b>	118.28	177.61	149.77
103.94	156.78	132.29	<b>81</b>	119.47	180.20	152.06
104.89	158.97	134.24	<b>82</b>	120.56	182.73	154.30
105.75	161.04	136.07	<b>83</b>	121.55	185.11	156.40
106.54	163.07	137.88	<b>84</b>	122.46	187.44	158.49
107.28	165.04	139.64	<b>85</b>	123.31	189.70	160.50
108.00	167.00	141.40	<b>86</b>	124.14	191.95	162.53
108.73	169.03	143.22	<b>87</b>	124.97	194.29	164.62
109.46	171.03	145.01	<b>88</b>	125.82	196.58	166.68
110.20	173.02	146.85	<b>89</b>	126.67	198.87	168.79
110.96	175.11	148.76	<b>90</b>	127.54	201.27	170.99
111.73	177.21	150.70	<b>91</b>	128.42	203.69	173.22
112.52	179.41	152.72	<b>92</b>	129.34	206.22	175.54
113.34	181.67	154.79	<b>93</b>	130.28	208.81	177.92
114.19	184.03	156.97	<b>94</b>	131.25	211.53	180.43
115.03	186.41	159.15	<b>95</b>	132.22	214.27	182.94
115.82	188.78	161.34	<b>96</b>	133.13	216.99	185.44
116.56	191.04	163.42	<b>97</b>	133.98	219.59	187.84
117.26	193.34	165.55	<b>98</b>	134.78	222.23	190.29
117.99	195.70	167.74	<b>99+</b>	135.62	224.94	192.81

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**MONTHLY TOBACCO RATES**  
**ZIP CODES: 401-402, 407-411, 416-418**

FEMALE			Attained Age	MALE		
Plan A MTG20	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan F MTG24	Plan G MTG25
199.52	287.45	240.97	<b>Thru 64</b>	229.33	330.40	276.97
84.90	122.32	102.54	<b>65</b>	97.59	140.60	117.86
87.81	126.33	105.88	<b>66</b>	100.93	145.21	121.70
91.72	131.76	110.38	<b>67</b>	105.43	151.44	126.88
94.73	136.10	114.02	<b>68</b>	108.89	156.44	131.06
97.65	140.59	117.82	<b>69</b>	112.24	161.60	135.43
100.42	144.97	121.53	<b>70</b>	115.43	166.63	139.69
103.06	149.18	125.12	<b>71</b>	118.46	171.47	143.82
105.55	153.25	128.58	<b>72</b>	121.32	176.14	147.79
107.77	156.97	131.78	<b>73</b>	123.87	180.43	151.47
109.71	160.43	134.76	<b>74</b>	126.11	184.41	154.90
111.37	163.56	137.48	<b>75</b>	128.01	188.00	158.02
112.92	166.61	140.13	<b>76</b>	129.79	191.50	161.07
114.37	169.52	142.68	<b>77</b>	131.46	194.85	164.00
115.73	172.27	145.09	<b>78</b>	133.02	198.01	166.77
117.00	174.93	147.42	<b>79</b>	134.48	201.07	169.44
118.28	177.61	149.77	<b>80</b>	135.95	204.15	172.14
119.47	180.20	152.06	<b>81</b>	137.32	207.13	174.78
120.56	182.73	154.30	<b>82</b>	138.57	210.03	177.35
121.55	185.11	156.40	<b>83</b>	139.71	212.77	179.77
122.46	187.44	158.49	<b>84</b>	140.75	215.45	182.17
123.31	189.70	160.50	<b>85</b>	141.74	218.05	184.48
124.14	191.95	162.53	<b>86</b>	142.69	220.63	186.81
124.97	194.29	164.62	<b>87</b>	143.65	223.32	189.22
125.82	196.58	166.68	<b>88</b>	144.62	225.96	191.58
126.67	198.87	168.79	<b>89</b>	145.60	228.59	194.01
127.54	201.27	170.99	<b>90</b>	146.60	231.35	196.54
128.42	203.69	173.22	<b>91</b>	147.61	234.13	199.11
129.34	206.22	175.54	<b>92</b>	148.66	237.03	201.77
130.28	208.81	177.92	<b>93</b>	149.75	240.01	204.51
131.25	211.53	180.43	<b>94</b>	150.87	243.14	207.39
132.22	214.27	182.94	<b>95</b>	151.97	246.28	210.27
133.13	216.99	185.44	<b>96</b>	153.03	249.41	213.15
133.98	219.59	187.84	<b>97</b>	154.00	252.40	215.91
134.78	222.23	190.29	<b>98</b>	154.92	255.44	218.72
135.62	224.94	192.81	<b>99+</b>	155.88	258.56	221.62

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