

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN MICHIGAN ZIP CODES
480-485**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1255	1442	1631	1873	1954	2246	1685	1937	2014	2315	1750	2013
68	1308	1505	1703	1959	2035	2339	1760	2024	2097	2411	1821	2094
69	1363	1565	1777	2042	2114	2431	1837	2112	2180	2506	1893	2177
70	1413	1626	1848	2124	2192	2520	1913	2199	2261	2599	1969	2264
71	1464	1685	1918	2207	2269	2611	1987	2285	2340	2690	2048	2355
72	1513	1739	1987	2286	2346	2697	2059	2366	2419	2780	2128	2447
73	1559	1793	2054	2362	2419	2780	2129	2447	2494	2867	2210	2542
74	1603	1844	2118	2434	2488	2863	2195	2524	2566	2950	2284	2627
75	1644	1891	2179	2504	2557	2940	2261	2599	2636	3029	2357	2710
76	1682	1937	2237	2570	2620	3014	2322	2669	2700	3105	2424	2788
77	1718	1977	2289	2633	2680	3081	2377	2736	2764	3176	2488	2862
78	1751	2013	2339	2690	2736	3148	2433	2796	2820	3245	2549	2932
79	1778	2045	2385	2744	2789	3206	2481	2853	2873	3305	2608	2999
80	1803	2073	2424	2790	2834	3259	2526	2903	2921	3358	2661	3060
81	1822	2096	2461	2830	2875	3307	2565	2948	2963	3406	2712	3119
82	1843	2119	2496	2870	2917	3354	2602	2992	3004	3455	2759	3174
83	1863	2142	2532	2911	2956	3401	2640	3037	3044	3501	2803	3223
84	1882	2165	2565	2948	2995	3443	2676	3078	3083	3547	2843	3270
85	1903	2189	2597	2987	3032	3486	2712	3118	3122	3592	2883	3315
86	1922	2211	2629	3024	3067	3527	2746	3158	3158	3633	2917	3355
87	1942	2233	2661	3060	3102	3568	2780	3197	3194	3673	2950	3393
88	1963	2256	2690	3093	3136	3605	2810	3232	3227	3713	2984	3430
89	1983	2279	2718	3125	3168	3642	2841	3268	3259	3750	3010	3461
90	2002	2302	2746	3157	3197	3675	2869	3301	3292	3784	3030	3485
91	2022	2325	2771	3188	3224	3707	2897	3330	3319	3817	3050	3508
92	2042	2348	2795	3216	3250	3738	2921	3358	3347	3849	3069	3529
93	2061	2371	2820	3241	3274	3767	2945	3388	3371	3879	3085	3548
94	2082	2393	2842	3268	3297	3792	2966	3410	3395	3905	3100	3564
95	2099	2417	2862	3292	3318	3816	2987	3436	3418	3931	3111	3578
96	2120	2438	2881	3314	3341	3840	3006	3456	3440	3956	3123	3591
97	2139	2461	2903	3338	3359	3865	3026	3480	3463	3981	3132	3603
98	2159	2484	2923	3364	3381	3888	3048	3504	3484	4006	3143	3614
99	2180	2507	2945	3388	3403	3912	3068	3528	3505	4033	3148	3620

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES
FOR USE IN MICHIGAN ZIP CODES
480-485**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1392	1603	1810	2083	2170	2496	1870	2151	2238	2573	1945	2236
68	1454	1671	1892	2177	2261	2599	1957	2250	2329	2678	2023	2327
69	1513	1739	1974	2269	2348	2700	2040	2348	2421	2785	2103	2419
70	1571	1807	2054	2362	2436	2801	2124	2444	2510	2889	2188	2516
71	1626	1869	2132	2450	2521	2900	2207	2539	2600	2989	2276	2617
72	1680	1933	2208	2540	2604	2996	2288	2629	2687	3090	2365	2720
73	1733	1993	2282	2624	2688	3091	2364	2720	2770	3187	2457	2825
74	1782	2048	2351	2705	2766	3180	2441	2805	2850	3278	2539	2919
75	1827	2100	2421	2784	2841	3268	2510	2889	2927	3367	2619	3012
76	1869	2149	2484	2856	2911	3347	2578	2966	3001	3451	2694	3098
77	1909	2195	2543	2926	2978	3426	2642	3040	3071	3529	2765	3180
78	1943	2237	2599	2989	3041	3498	2701	3107	3133	3604	2833	3257
79	1977	2273	2650	3047	3098	3563	2756	3170	3193	3671	2898	3333
80	2003	2304	2694	3100	3150	3622	2805	3226	3246	3731	2957	3400
81	2024	2329	2735	3145	3196	3675	2849	3277	3293	3786	3014	3465
82	2047	2354	2773	3190	3241	3727	2892	3326	3338	3840	3066	3526
83	2070	2382	2813	3234	3284	3777	2934	3374	3382	3891	3113	3581
84	2093	2407	2849	3277	3328	3826	2972	3420	3427	3941	3159	3633
85	2114	2432	2886	3319	3369	3874	3014	3466	3468	3988	3203	3684
86	2136	2458	2922	3359	3407	3921	3052	3509	3509	4036	3241	3728
87	2158	2483	2956	3400	3448	3963	3090	3551	3549	4081	3278	3769
88	2181	2508	2988	3438	3484	4006	3124	3593	3586	4125	3314	3812
89	2202	2533	3020	3473	3520	4045	3156	3630	3622	4168	3344	3845
90	2226	2558	3049	3508	3551	4084	3188	3666	3656	4206	3367	3873
91	2246	2584	3079	3541	3582	4120	3218	3701	3690	4241	3390	3898
92	2268	2611	3105	3573	3611	4153	3246	3732	3719	4277	3410	3921
93	2290	2635	3132	3601	3640	4183	3272	3763	3749	4309	3427	3942
94	2312	2660	3156	3631	3665	4213	3296	3790	3774	4338	3444	3960
95	2334	2684	3178	3656	3687	4239	3319	3816	3798	4367	3457	3976
96	2354	2710	3201	3682	3709	4266	3341	3841	3823	4396	3470	3990
97	2377	2735	3225	3708	3733	4294	3364	3868	3847	4424	3480	4003
98	2399	2760	3249	3735	3756	4320	3388	3895	3872	4452	3492	4015
99	2422	2786	3272	3765	3780	4349	3408	3921	3898	4481	3497	4022

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN MICHIGAN ZIP CODES
486-489, 492**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1004	1154	1305	1498	1563	1797	1348	1550	1611	1852	1400	1610
68	1046	1204	1362	1567	1628	1871	1408	1619	1678	1929	1457	1675
69	1090	1252	1422	1634	1691	1945	1470	1690	1744	2005	1514	1742
70	1130	1301	1478	1699	1754	2016	1530	1759	1809	2079	1575	1811
71	1171	1348	1534	1766	1815	2089	1590	1828	1872	2152	1638	1884
72	1210	1391	1590	1829	1877	2158	1647	1893	1935	2224	1702	1958
73	1247	1434	1643	1890	1935	2224	1703	1958	1995	2294	1768	2034
74	1282	1475	1694	1947	1990	2290	1756	2019	2053	2360	1827	2102
75	1315	1513	1743	2003	2046	2352	1809	2079	2109	2423	1886	2168
76	1346	1550	1790	2056	2096	2411	1858	2135	2160	2484	1939	2230
77	1374	1582	1831	2106	2144	2465	1902	2189	2211	2541	1990	2290
78	1401	1610	1871	2152	2189	2518	1946	2237	2256	2596	2039	2346
79	1422	1636	1908	2195	2231	2565	1985	2282	2298	2644	2086	2399
80	1442	1658	1939	2232	2267	2607	2021	2322	2337	2686	2129	2448
81	1458	1677	1969	2264	2300	2646	2052	2358	2370	2725	2170	2495
82	1474	1695	1997	2296	2334	2683	2082	2394	2403	2764	2207	2539
83	1490	1714	2026	2329	2365	2721	2112	2430	2435	2801	2242	2578
84	1506	1732	2052	2358	2396	2754	2141	2462	2466	2838	2274	2616
85	1522	1751	2078	2390	2426	2789	2170	2494	2498	2874	2306	2652
86	1538	1769	2103	2419	2454	2822	2197	2526	2526	2906	2334	2684
87	1554	1786	2129	2448	2482	2854	2224	2558	2555	2938	2360	2714
88	1570	1805	2152	2474	2509	2884	2248	2586	2582	2970	2387	2744
89	1586	1823	2174	2500	2534	2914	2273	2614	2607	3000	2408	2769
90	1602	1842	2197	2526	2558	2940	2295	2641	2634	3027	2424	2788
91	1618	1860	2217	2550	2579	2966	2318	2664	2655	3054	2440	2806
92	1634	1878	2236	2573	2600	2990	2337	2686	2678	3079	2455	2823
93	1649	1897	2256	2593	2619	3014	2356	2710	2697	3103	2468	2838
94	1666	1914	2274	2614	2638	3034	2373	2728	2716	3124	2480	2851
95	1679	1934	2290	2634	2654	3053	2390	2749	2734	3145	2489	2862
96	1696	1950	2305	2651	2673	3072	2405	2765	2752	3165	2498	2873
97	1711	1969	2322	2670	2687	3092	2421	2784	2770	3185	2506	2882
98	1727	1987	2338	2691	2705	3110	2438	2803	2787	3205	2514	2891
99	1744	2006	2356	2710	2722	3130	2454	2822	2804	3226	2518	2896

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN MICHIGAN ZIP CODES
486-489, 492**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	1114	1282	1448	1666	1736	1997	1496	1721	1790	2058	1556	1789
68	1163	1337	1514	1742	1809	2079	1566	1800	1863	2142	1618	1862
69	1210	1391	1579	1815	1878	2160	1632	1878	1937	2228	1682	1935
70	1257	1446	1643	1890	1949	2241	1699	1955	2008	2311	1750	2013
71	1301	1495	1706	1960	2017	2320	1766	2031	2080	2391	1821	2094
72	1344	1546	1766	2032	2083	2397	1830	2103	2150	2472	1892	2176
73	1386	1594	1826	2099	2150	2473	1891	2176	2216	2550	1966	2260
74	1426	1638	1881	2164	2213	2544	1953	2244	2280	2622	2031	2335
75	1462	1680	1937	2227	2273	2614	2008	2311	2342	2694	2095	2410
76	1495	1719	1987	2285	2329	2678	2062	2373	2401	2761	2155	2478
77	1527	1756	2034	2341	2382	2741	2114	2432	2457	2823	2212	2544
78	1554	1790	2079	2391	2433	2798	2161	2486	2506	2883	2266	2606
79	1582	1818	2120	2438	2478	2850	2205	2536	2554	2937	2318	2666
80	1602	1843	2155	2480	2520	2898	2244	2581	2597	2985	2366	2720
81	1619	1863	2188	2516	2557	2940	2279	2622	2634	3029	2411	2772
82	1638	1883	2218	2552	2593	2982	2314	2661	2670	3072	2453	2821
83	1656	1906	2250	2587	2627	3022	2347	2699	2706	3113	2490	2865
84	1674	1926	2279	2622	2662	3061	2378	2736	2742	3153	2527	2906
85	1691	1946	2309	2655	2695	3099	2411	2773	2774	3190	2562	2947
86	1709	1966	2338	2687	2726	3137	2442	2807	2807	3229	2593	2982
87	1726	1986	2365	2720	2758	3170	2472	2841	2839	3265	2622	3015
88	1745	2006	2390	2750	2787	3205	2499	2874	2869	3300	2651	3050
89	1762	2026	2416	2778	2816	3236	2525	2904	2898	3334	2675	3076
90	1781	2046	2439	2806	2841	3267	2550	2933	2925	3365	2694	3098
91	1797	2067	2463	2833	2866	3296	2574	2961	2952	3393	2712	3118
92	1814	2089	2484	2858	2889	3322	2597	2986	2975	3422	2728	3137
93	1832	2108	2506	2881	2912	3346	2618	3010	2999	3447	2742	3154
94	1850	2128	2525	2905	2932	3370	2637	3032	3019	3470	2755	3168
95	1867	2147	2542	2925	2950	3391	2655	3053	3038	3494	2766	3181
96	1883	2168	2561	2946	2967	3413	2673	3073	3058	3517	2776	3192
97	1902	2188	2580	2966	2986	3435	2691	3094	3078	3539	2784	3202
98	1919	2208	2599	2988	3005	3456	2710	3116	3098	3562	2794	3212
99	1938	2229	2618	3012	3024	3479	2726	3137	3118	3585	2798	3218

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN MICHIGAN ZIP CODES
ALL EXCEPT 480-489, 492**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	879	1009	1142	1311	1368	1572	1180	1356	1410	1621	1225	1409
68	916	1054	1192	1371	1425	1637	1232	1417	1468	1688	1275	1466
69	954	1096	1244	1429	1480	1702	1286	1478	1526	1754	1325	1524
70	989	1138	1294	1487	1534	1764	1339	1539	1583	1819	1378	1585
71	1025	1180	1343	1545	1588	1828	1391	1600	1638	1883	1434	1649
72	1059	1217	1391	1600	1642	1888	1441	1656	1693	1946	1490	1713
73	1091	1255	1438	1653	1693	1946	1490	1713	1746	2007	1547	1779
74	1122	1291	1483	1704	1742	2004	1537	1767	1796	2065	1599	1839
75	1151	1324	1525	1753	1790	2058	1583	1819	1845	2120	1650	1897
76	1177	1356	1566	1799	1834	2110	1625	1868	1890	2174	1697	1952
77	1203	1384	1602	1843	1876	2157	1664	1915	1935	2223	1742	2003
78	1226	1409	1637	1883	1915	2204	1703	1957	1974	2272	1784	2052
79	1245	1432	1670	1921	1952	2244	1737	1997	2011	2314	1826	2099
80	1262	1451	1697	1953	1984	2281	1768	2032	2045	2351	1863	2142
81	1275	1467	1723	1981	2013	2315	1796	2064	2074	2384	1898	2183
82	1290	1483	1747	2009	2042	2348	1821	2094	2103	2419	1931	2222
83	1304	1499	1772	2038	2069	2381	1848	2126	2131	2451	1962	2256
84	1317	1516	1796	2064	2097	2410	1873	2155	2158	2483	1990	2289
85	1332	1532	1818	2091	2122	2440	1898	2183	2185	2514	2018	2321
86	1345	1548	1840	2117	2147	2469	1922	2211	2211	2543	2042	2349
87	1359	1563	1863	2142	2171	2498	1946	2238	2236	2571	2065	2375
88	1374	1579	1883	2165	2195	2524	1967	2262	2259	2599	2089	2401
89	1388	1595	1903	2188	2218	2549	1989	2288	2281	2625	2107	2423
90	1401	1611	1922	2210	2238	2573	2008	2311	2304	2649	2121	2440
91	1415	1628	1940	2232	2257	2595	2028	2331	2323	2672	2135	2456
92	1429	1644	1957	2251	2275	2617	2045	2351	2343	2694	2148	2470
93	1443	1660	1974	2269	2292	2637	2062	2372	2360	2715	2160	2484
94	1457	1675	1989	2288	2308	2654	2076	2387	2377	2734	2170	2495
95	1469	1692	2003	2304	2323	2671	2091	2405	2393	2752	2178	2505
96	1484	1707	2017	2320	2339	2688	2104	2419	2408	2769	2186	2514
97	1497	1723	2032	2337	2351	2706	2118	2436	2424	2787	2192	2522
98	1511	1739	2046	2355	2367	2722	2134	2453	2439	2804	2200	2530
99	1526	1755	2062	2372	2382	2738	2148	2470	2454	2823	2204	2534

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 policy fee.

**LINCOLN HERITAGE LIFE INSURANCE COMPANY
ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN MICHIGAN ZIP CODES
ALL EXCEPT 480-489, 492**

Attained Age	Plan A		Plan B		Plan C		Plan D		Plan F		Plan J	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65-67	974	1122	1267	1458	1519	1747	1309	1506	1566	1801	1362	1565
68	1018	1170	1324	1524	1583	1819	1370	1575	1630	1875	1416	1629
69	1059	1217	1382	1588	1644	1890	1428	1644	1695	1950	1472	1693
70	1100	1265	1438	1653	1705	1961	1487	1711	1757	2022	1532	1761
71	1138	1308	1492	1715	1765	2030	1545	1777	1820	2092	1593	1832
72	1176	1353	1546	1778	1823	2097	1602	1840	1881	2162	1656	1904
73	1213	1395	1597	1837	1882	2164	1655	1904	1939	2230	1720	1978
74	1247	1434	1646	1894	1936	2226	1709	1964	1995	2295	1777	2043
75	1279	1470	1695	1949	1989	2288	1757	2022	2049	2356	1833	2108
76	1308	1504	1739	1999	2038	2343	1805	2076	2101	2416	1886	2169
77	1336	1537	1780	2048	2085	2398	1849	2128	2150	2472	1936	2226
78	1360	1566	1819	2092	2129	2449	1891	2175	2194	2523	1983	2280
79	1384	1591	1855	2133	2169	2494	1929	2219	2235	2570	2029	2333
80	1402	1613	1886	2170	2205	2535	1964	2258	2272	2612	2070	2380
81	1417	1630	1915	2202	2237	2573	1994	2294	2304	2650	2110	2426
82	1433	1648	1941	2233	2269	2609	2024	2328	2337	2688	2146	2468
83	1449	1667	1969	2264	2299	2644	2054	2362	2368	2723	2179	2507
84	1465	1685	1994	2294	2330	2678	2080	2394	2399	2758	2211	2543
85	1480	1702	2020	2323	2358	2712	2110	2426	2428	2792	2242	2579
86	1495	1721	2045	2351	2385	2745	2136	2456	2456	2825	2269	2610
87	1511	1738	2069	2380	2414	2774	2163	2486	2484	2857	2295	2638
88	1527	1756	2092	2407	2439	2804	2187	2515	2511	2888	2320	2668
89	1541	1773	2114	2431	2464	2832	2209	2541	2535	2917	2341	2692
90	1558	1791	2134	2456	2486	2859	2232	2566	2559	2944	2357	2711
91	1572	1809	2155	2479	2507	2884	2253	2591	2582	2969	2373	2729
92	1588	1828	2174	2501	2528	2907	2272	2612	2603	2994	2387	2745
93	1603	1845	2192	2521	2548	2928	2290	2634	2623	3017	2399	2759
94	1618	1862	2209	2542	2566	2949	2307	2653	2642	3037	2411	2772
95	1634	1879	2225	2559	2581	2967	2323	2671	2657	3058	2420	2783
96	1648	1897	2241	2577	2596	2986	2339	2689	2676	3077	2429	2793
97	1664	1915	2258	2596	2613	3006	2355	2708	2693	3097	2436	2802
98	1679	1932	2274	2615	2629	3024	2372	2727	2710	3116	2444	2811
99	1695	1950	2290	2636	2646	3044	2386	2745	2729	3137	2448	2815

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual
0.5200**

**Quarterly
0.2600**

**Monthly
0.0833**

There is a one-time \$20 policy fee.