

**MONTHLY RATES  
NON-TOBACCO  
ZIP CODES: 490-491, 493-497, 498-499**

FEMALE				Attained Age	MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
\$68.87	\$98.16	\$98.51	\$83.17	65	\$79.16	\$112.82	\$113.23	\$95.60
71.23	101.38	101.75	85.87	66	81.88	116.53	116.95	98.70
74.40	105.73	106.12	89.53	67	85.51	121.53	121.97	102.90
76.84	109.22	109.61	92.48	68	88.32	125.54	125.99	106.30
79.21	112.83	113.24	95.56	69	91.05	129.69	130.16	109.84
81.46	116.34	116.76	98.57	70	93.63	133.72	134.21	113.30
83.59	119.72	120.15	101.48	71	96.08	137.61	138.10	116.64
85.61	122.98	123.43	104.29	72	98.41	141.36	141.87	119.87
87.42	125.98	126.43	106.87	73	100.48	144.80	145.32	122.84
89.00	128.76	129.22	109.30	74	102.30	148.00	148.53	125.63
90.33	131.27	131.73	111.50	75	103.83	150.88	151.42	128.16
91.59	133.71	134.19	113.66	76	105.28	153.69	154.24	130.64
92.77	136.06	136.53	115.72	77	106.64	156.39	156.93	133.01
93.88	138.26	138.75	117.67	78	107.91	158.92	159.48	135.25
94.91	140.41	140.89	119.57	79	109.09	161.39	161.94	137.43
95.94	142.55	143.05	121.47	80	110.27	163.86	164.42	139.62
96.90	144.64	145.14	123.33	81	111.38	166.26	166.82	141.76
97.79	146.68	147.18	125.14	82	112.40	168.60	169.17	143.84
98.59	148.59	149.09	126.85	83	113.33	170.79	171.36	145.80
99.33	150.46	150.96	128.54	84	114.17	172.95	173.52	147.74
100.02	152.27	152.79	130.17	85	114.96	175.03	175.62	149.62
100.69	154.09	154.60	131.81	86	115.74	177.12	177.71	151.51
101.37	155.97	156.49	133.52	87	116.52	179.28	179.87	153.47
102.05	157.81	158.33	135.18	88	117.30	181.39	181.99	155.38
102.74	159.65	160.18	136.90	89	118.09	183.51	184.11	157.36
103.45	161.58	162.11	138.69	90	118.91	185.72	186.33	159.41
104.17	163.53	164.06	140.50	91	119.74	187.96	188.57	161.49
104.91	165.56	166.09	142.37	92	120.59	190.30	190.90	163.65
105.68	167.65	168.18	144.30	93	121.47	192.70	193.31	165.87
106.47	169.83	170.37	146.33	94	122.37	195.21	195.83	168.20
107.25	172.04	172.57	148.38	95	123.27	197.74	198.36	170.55
107.99	174.22	174.77	150.40	96	124.13	200.26	200.88	172.88
108.67	176.31	176.86	152.35	97	124.91	202.66	203.28	175.11
109.33	178.44	178.98	154.33	98	125.67	205.10	205.73	177.39
110.00	180.63	181.17	156.38	99 and over	126.44	207.62	208.24	179.74

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

**MONTHLY RATES  
TOBACCO  
ZIP CODES: 490-491, 493-497, 498-499**

FEMALE				Attained Age	MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
\$79.16	\$112.82	\$113.23	\$95.60	65	\$90.99	\$129.68	\$130.15	\$109.88
81.88	116.53	116.95	98.70	66	94.11	133.94	134.43	113.45
85.51	121.53	121.97	102.90	67	98.29	139.69	140.20	118.28
88.32	125.54	125.99	106.30	68	101.52	144.30	144.82	122.18
91.05	129.69	130.16	109.84	69	104.65	149.07	149.61	126.25
93.63	133.72	134.21	113.30	70	107.62	153.70	154.26	130.23
96.08	137.61	138.10	116.64	71	110.44	158.17	158.74	134.07
98.41	141.36	141.87	119.87	72	113.11	162.48	163.07	137.78
100.48	144.80	145.32	122.84	73	115.49	166.44	167.03	141.20
102.30	148.00	148.53	125.63	74	117.58	170.12	170.72	144.40
103.83	150.88	151.42	128.16	75	119.34	173.43	174.04	147.31
105.28	153.69	154.24	130.64	76	121.01	176.66	177.29	150.16
106.64	156.39	156.93	133.01	77	122.57	179.76	180.38	152.89
107.91	158.92	159.48	135.25	78	124.03	182.67	183.31	155.46
109.09	161.39	161.94	137.43	79	125.39	185.50	186.14	157.97
110.27	163.86	164.42	139.62	80	126.75	188.34	188.99	160.48
111.38	166.26	166.82	141.76	81	128.02	191.10	191.75	162.94
112.40	168.60	169.17	143.84	82	129.20	193.79	194.45	165.33
113.33	170.79	171.36	145.80	83	130.26	196.31	196.97	167.59
114.17	172.95	173.52	147.74	84	131.23	198.79	199.45	169.82
114.96	175.03	175.62	149.62	85	132.14	201.18	201.86	171.98
115.74	177.12	177.71	151.51	86	133.03	203.58	204.26	174.15
116.52	179.28	179.87	153.47	87	133.93	206.07	206.75	176.40
117.30	181.39	181.99	155.38	88	134.83	208.49	209.18	178.60
118.09	183.51	184.11	157.36	89	135.74	210.93	211.62	180.87
118.91	185.72	186.33	159.41	90	136.68	213.47	214.17	183.23
119.74	187.96	188.57	161.49	91	137.63	216.05	216.75	185.62
120.59	190.30	190.90	163.65	92	138.61	218.73	219.43	188.10
121.47	192.70	193.31	165.87	93	139.62	221.49	222.19	190.65
122.37	195.21	195.83	168.20	94	140.66	224.38	225.09	193.33
123.27	197.74	198.36	170.55	95	141.69	227.29	228.00	196.03
124.13	200.26	200.88	172.88	96	142.68	230.18	230.90	198.71
124.91	202.66	203.28	175.11	97	143.57	232.94	233.66	201.28
125.67	205.10	205.73	177.39	98	144.45	235.75	236.47	203.90
126.44	207.62	208.24	179.74	99 and over	145.33	238.64	239.36	206.60

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

**MONTHLY RATES  
NON-TOBACCO  
ZIP CODES: 486-489, 492**

FEMALE				Attained Age	MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
\$81.27	\$115.82	\$116.24	\$98.14	65	\$93.41	\$133.13	\$133.61	\$112.80
84.05	119.63	120.07	101.33	66	96.61	137.50	138.01	116.47
87.79	124.76	125.22	105.64	67	100.91	143.41	143.93	121.43
90.67	128.88	129.35	109.12	68	104.22	148.14	148.67	125.43
93.47	133.14	133.62	112.76	69	107.43	153.04	153.59	129.61
96.12	137.28	137.78	116.31	70	110.48	157.79	158.36	133.69
98.64	141.27	141.78	119.74	71	113.38	162.38	162.96	137.64
101.02	145.12	145.64	123.06	72	116.12	166.80	167.41	141.45
103.15	148.65	149.18	126.11	73	118.56	170.87	171.47	144.96
105.02	151.94	152.48	128.97	74	120.71	174.65	175.26	148.24
106.59	154.90	155.44	131.57	75	122.51	178.04	178.67	151.23
108.08	157.78	158.35	134.11	76	124.23	181.36	182.01	154.15
109.47	160.55	161.11	136.55	77	125.83	184.54	185.18	156.96
110.78	163.15	163.72	138.85	78	127.33	187.53	188.19	159.60
111.99	165.68	166.25	141.09	79	128.73	190.43	191.09	162.17
113.21	168.21	168.80	143.33	80	130.12	193.35	194.02	164.75
114.34	170.68	171.26	145.53	81	131.43	196.18	196.85	167.27
115.39	173.08	173.67	147.66	82	132.64	198.95	199.62	169.73
116.34	175.33	175.92	149.68	83	133.73	201.53	202.21	172.05
117.21	177.55	178.14	151.67	84	134.72	204.08	204.76	174.34
118.02	179.68	180.29	153.60	85	135.66	206.53	207.23	176.56
118.81	181.83	182.43	155.54	86	136.57	209.00	209.69	178.78
119.62	184.05	184.66	157.55	87	137.49	211.55	212.25	181.09
120.42	186.21	186.83	159.51	88	138.42	214.04	214.74	183.35
121.24	188.39	189.01	161.54	89	139.35	216.54	217.25	185.68
122.08	190.66	191.28	163.65	90	140.32	219.15	219.87	188.10
122.92	192.96	193.59	165.79	91	141.29	221.80	222.52	190.56
123.80	195.36	195.98	168.00	92	142.30	224.55	225.27	193.10
124.70	197.82	198.45	170.28	93	143.33	227.38	228.10	195.72
125.63	200.40	201.04	172.67	94	144.40	230.35	231.08	198.47
126.55	203.00	203.64	175.08	95	145.46	233.34	234.07	201.24
127.43	205.58	206.23	177.48	96	146.48	236.30	237.04	204.00
128.23	208.05	208.69	179.77	97	147.39	239.14	239.88	206.63
129.01	210.56	211.20	182.11	98	148.29	242.02	242.76	209.32
129.80	213.14	213.78	184.52	99 and over	149.20	244.99	245.73	212.10

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

**MONTHLY RATES  
TOBACCO  
ZIP CODES: 486-489, 492**

FEMALE				Attained Age	MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
\$93.41	\$133.13	\$133.61	\$112.80	65	\$107.37	\$153.02	\$153.58	\$129.66
96.61	137.50	138.01	116.47	66	111.05	158.05	158.63	133.87
100.91	143.41	143.93	121.43	67	115.98	164.83	165.44	139.57
104.22	148.14	148.67	125.43	68	119.79	170.27	170.89	144.17
107.43	153.04	153.59	129.61	69	123.49	175.90	176.54	148.98
110.48	157.79	158.36	133.69	70	126.99	181.37	182.03	153.67
113.38	162.38	162.96	137.64	71	130.32	186.64	187.31	158.20
116.12	166.80	167.41	141.45	72	133.47	191.73	192.42	162.58
118.56	170.87	171.47	144.96	73	136.28	196.40	197.10	166.62
120.71	174.65	175.26	148.24	74	138.74	200.74	201.45	170.39
122.51	178.04	178.67	151.23	75	140.82	204.65	205.37	173.83
124.23	181.36	182.01	154.15	76	142.79	208.46	209.20	177.19
125.83	184.54	185.18	156.96	77	144.63	212.12	212.85	180.41
127.33	187.53	188.19	159.60	78	146.36	215.55	216.31	183.44
128.73	190.43	191.09	162.17	79	147.96	218.89	219.65	186.41
130.12	193.35	194.02	164.75	80	149.57	222.24	223.01	189.37
131.43	196.18	196.85	167.27	81	151.06	225.50	226.27	192.27
132.64	198.95	199.62	169.73	82	152.46	228.67	229.45	195.09
133.72	201.53	202.21	172.05	83	153.71	231.65	232.43	197.76
134.72	204.08	204.76	174.34	84	154.85	234.57	235.35	200.39
135.66	206.53	207.23	176.55	85	155.93	237.39	238.20	202.94
136.57	209.00	209.69	178.78	86	156.98	240.22	241.03	205.50
137.49	211.55	212.25	181.09	87	158.04	243.16	243.97	208.15
138.42	214.04	214.74	183.35	88	159.10	246.02	246.83	210.75
139.35	216.54	217.25	185.68	89	160.17	248.90	249.71	213.43
140.32	219.15	219.87	188.10	90	161.28	251.90	252.72	216.21
141.29	221.80	222.52	190.56	91	162.40	254.94	255.77	219.03
142.30	224.55	225.27	193.10	92	163.56	258.10	258.93	221.96
143.33	227.38	228.10	195.72	93	164.75	261.36	262.18	224.97
144.40	230.35	231.08	198.47	94	165.98	264.77	265.61	228.13
145.46	233.34	234.07	201.24	95	167.19	268.20	269.04	231.32
146.48	236.30	237.04	204.00	96	168.36	271.61	272.46	234.48
147.39	239.14	239.88	206.63	97	169.41	274.87	275.72	237.51
148.29	242.02	242.76	209.32	98	170.45	278.19	279.04	240.60
149.20	244.99	245.73	212.10	99 and over	171.49	281.60	282.45	243.79 2

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

**MONTHLY RATES  
NON-TOBACCO  
ZIP CODES: 480-485**

FEMALE				Attained Age	MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
\$95.73	\$136.44	\$136.93	\$115.60	65	\$110.03	\$156.82	\$157.39	\$132.88
99.01	140.92	141.43	119.36	66	113.81	161.97	162.57	137.20
103.41	146.97	147.50	124.44	67	118.86	168.93	169.54	143.04
106.81	151.82	152.36	128.55	68	122.77	174.50	175.13	147.75
110.10	156.84	157.40	132.83	69	126.55	180.27	180.92	152.67
113.23	161.71	162.30	137.01	70	130.15	185.87	186.55	157.49
116.19	166.41	167.01	141.05	71	133.56	191.28	191.96	162.13
119.00	170.94	171.57	144.96	72	136.78	196.49	197.20	166.62
121.51	175.11	175.73	148.56	73	139.66	201.28	201.99	170.75
123.71	178.98	179.61	151.92	74	142.19	205.73	206.45	174.62
125.56	182.46	183.11	154.98	75	144.32	209.73	210.47	178.14
127.31	185.86	186.53	157.98	76	146.34	213.64	214.40	181.59
128.96	189.12	189.78	160.85	77	148.22	217.38	218.13	184.89
130.49	192.19	192.86	163.56	78	149.99	220.90	221.68	188.00
131.92	195.16	195.84	166.20	79	151.63	224.33	225.10	191.03
133.35	198.15	198.84	168.84	80	153.28	227.76	228.55	194.07
134.69	201.05	201.74	171.43	81	154.81	231.10	231.88	197.04
135.93	203.89	204.58	173.94	82	156.24	234.35	235.15	199.93
137.04	206.54	207.23	176.32	83	157.52	237.40	238.20	202.67
138.07	209.15	209.84	178.67	84	158.70	240.40	241.20	205.36
139.02	211.66	212.38	180.94	85	159.80	243.29	244.11	207.98
139.96	214.19	214.90	183.22	86	160.87	246.19	247.01	210.60
140.91	216.80	217.52	185.59	87	161.96	249.20	250.02	213.32
141.85	219.35	220.08	187.90	88	163.05	252.13	252.96	215.98
142.81	221.92	222.64	190.29	89	164.15	255.08	255.91	218.73
143.80	224.59	225.33	192.78	90	165.29	258.15	259.00	221.58
144.80	227.30	228.04	195.29	91	166.44	261.27	262.12	224.47
145.83	230.12	230.86	197.90	92	167.62	264.51	265.36	227.47
146.89	233.03	233.76	200.58	93	168.84	267.85	268.69	230.55
147.99	236.07	236.82	203.40	94	170.10	271.34	272.20	233.79
149.07	239.13	239.88	206.24	95	171.35	274.86	275.72	237.06
150.11	242.17	242.93	209.06	96	172.54	278.36	279.23	240.30
151.05	245.07	245.83	211.76	97	173.62	281.69	282.57	243.41
151.97	248.03	248.79	214.52	98	174.68	285.09	285.96	246.58
152.90	251.07	251.83	217.36	99 and over	175.75	288.59	289.46	249.84

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

**MONTHLY RATES  
TOBACCO  
ZIP CODES: 480-485**

FEMALE				Attained Age	MALE			
Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25		Plan A MTG20	Plan C MTG22	Plan F MTG24	Plan G MTG25
\$110.04	\$156.82	\$157.39	\$132.88	65	\$126.48	\$180.26	\$180.91	\$152.73
113.81	161.97	162.57	137.20	66	130.81	186.18	186.86	157.70
118.86	168.93	169.54	143.04	67	136.62	194.17	194.88	164.41
122.77	174.50	175.13	147.75	68	141.11	200.58	201.30	169.83
126.55	180.27	180.92	152.67	69	145.46	207.21	207.96	175.49
130.14	185.87	186.55	157.49	70	149.59	213.64	214.42	181.02
133.56	191.27	191.97	162.13	71	153.51	219.86	220.65	186.36
136.78	196.49	197.20	166.62	72	157.22	225.85	226.67	191.51
139.66	201.28	201.99	170.75	73	160.53	231.35	232.17	196.27
142.19	205.73	206.45	174.62	74	163.44	236.47	237.30	200.72
144.32	209.73	210.47	178.14	75	165.88	241.07	241.92	204.76
146.34	213.64	214.40	181.59	76	168.20	245.56	246.43	208.72
148.22	217.38	218.13	184.89	77	170.37	249.87	250.73	212.52
149.99	220.90	221.68	188.00	78	172.40	253.91	254.80	216.09
151.63	224.33	225.10	191.03	79	174.29	257.85	258.74	219.58
153.28	227.76	228.55	194.07	80	176.18	261.79	262.70	223.07
154.82	231.10	231.88	197.04	81	177.95	265.63	266.53	226.49
156.24	234.35	235.15	199.93	82	179.59	269.37	270.29	229.81
157.52	237.40	238.20	202.67	83	181.06	272.87	273.79	232.95
158.70	240.40	241.20	205.36	84	182.41	276.32	277.24	236.05
159.80	243.29	244.11	207.98	85	183.68	279.64	280.59	239.05
160.87	246.19	247.01	210.60	86	184.91	282.98	283.92	242.07
161.96	249.20	250.02	213.32	87	186.16	286.44	287.38	245.20
163.05	252.13	252.96	215.98	88	187.41	289.80	290.76	248.25
164.15	255.08	255.91	218.73	89	188.68	293.19	294.15	251.41
165.29	258.15	259.00	221.58	90	189.99	296.72	297.70	254.69
166.44	261.27	262.12	224.47	91	191.31	300.31	301.28	258.01
167.62	264.51	265.36	227.47	92	192.67	304.04	305.01	261.46
168.84	267.85	268.69	230.55	93	194.07	307.87	308.84	265.00
170.10	271.34	272.20	233.79	94	195.52	311.89	312.88	268.73
171.35	274.86	275.72	237.06	95	196.95	315.93	316.92	272.48
172.54	278.36	279.23	240.30	96	198.33	319.95	320.95	276.21
173.62	281.69	282.57	243.41	97	199.56	323.79	324.79	279.78
174.68	285.09	285.96	246.58	98	200.79	327.69	328.69	283.42
175.75	288.59	289.46	249.84	99 and over	202.01	331.71	332.71	287.17

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