

**FAMILY LIFE INSURANCE COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES
700-704**

Attained Age	Female								Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	2,298	2,795	3,235	2,931	3,263	2,946	2,638	2,284	0-64	2,642	3,214	3,720	3,368	3,749	3,388	3,033	2,625
65	1,317	1,602	1,819	1,680	1,895	1,686	1,513	1,327	65	1,515	1,841	2,092	1,932	2,180	1,942	1,738	1,527
66	1,317	1,602	1,819	1,680	1,895	1,686	1,513	1,327	66	1,515	1,841	2,092	1,932	2,180	1,942	1,738	1,527
67	1,381	1,680	1,912	1,761	1,981	1,771	1,585	1,387	67	1,588	1,932	2,200	2,025	2,277	2,037	1,823	1,594
68	1,443	1,756	1,999	1,839	2,060	1,850	1,656	1,442	68	1,659	2,021	2,298	2,117	2,370	2,129	1,906	1,659
69	1,505	1,832	2,085	1,918	2,141	1,931	1,727	1,500	69	1,731	2,105	2,395	2,208	2,464	2,218	1,987	1,725
70	1,565	1,906	2,170	1,999	2,228	2,009	1,799	1,559	70	1,801	2,191	2,496	2,298	2,562	2,310	2,067	1,793
71	1,626	1,977	2,261	2,073	2,317	2,085	1,866	1,623	71	1,870	2,275	2,600	2,386	2,665	2,398	2,147	1,866
72	1,685	2,049	2,352	2,151	2,408	2,162	1,935	1,686	72	1,938	2,360	2,704	2,474	2,770	2,486	2,225	1,939
73	1,745	2,122	2,443	2,224	2,502	2,237	2,001	1,750	73	2,006	2,439	2,808	2,559	2,876	2,571	2,302	2,013
74	1,803	2,192	2,529	2,299	2,584	2,312	2,069	1,810	74	2,073	2,521	2,907	2,643	2,972	2,659	2,378	2,079
75	1,860	2,262	2,613	2,372	2,666	2,385	2,134	1,868	75	2,138	2,602	3,005	2,728	3,066	2,742	2,454	2,147
76	1,914	2,330	2,691	2,443	2,743	2,454	2,199	1,921	76	2,202	2,680	3,094	2,808	3,153	2,823	2,529	2,208
77	1,969	2,394	2,767	2,512	2,815	2,525	2,261	1,970	77	2,264	2,755	3,182	2,889	3,237	2,904	2,600	2,267
78	2,022	2,459	2,838	2,579	2,883	2,592	2,322	2,019	78	2,324	2,829	3,265	2,965	3,317	2,981	2,669	2,322
79	2,069	2,516	2,907	2,639	2,950	2,652	2,375	2,065	79	2,378	2,893	3,342	3,034	3,394	3,049	2,730	2,376
80	2,114	2,570	2,969	2,696	3,011	2,708	2,427	2,108	80	2,430	2,957	3,416	3,100	3,462	3,119	2,791	2,423
81	2,155	2,623	3,028	2,749	3,068	2,765	2,475	2,147	81	2,478	3,014	3,482	3,163	3,528	3,179	2,846	2,470
82	2,197	2,670	3,087	2,799	3,122	2,815	2,519	2,186	82	2,525	3,071	3,550	3,220	3,591	3,237	2,898	2,514
83	2,233	2,715	3,138	2,847	3,171	2,861	2,563	2,221	83	2,566	3,122	3,609	3,274	3,647	3,291	2,946	2,553
84	2,264	2,757	3,188	2,889	3,218	2,904	2,600	2,253	84	2,605	3,169	3,666	3,322	3,698	3,341	2,990	2,591
85	2,298	2,795	3,235	2,931	3,263	2,946	2,638	2,284	85	2,642	3,214	3,720	3,368	3,749	3,388	3,033	2,625
86	2,329	2,832	3,276	2,969	3,301	2,987	2,671	2,310	86	2,677	3,256	3,767	3,416	3,796	3,433	3,074	2,658
87	2,354	2,862	3,313	3,003	3,338	3,018	2,704	2,338	87	2,707	3,294	3,809	3,453	3,838	3,473	3,108	2,686
88	2,378	2,895	3,350	3,034	3,375	3,050	2,730	2,363	88	2,736	3,328	3,853	3,489	3,881	3,508	3,141	2,717
89	2,400	2,921	3,379	3,061	3,404	3,079	2,757	2,383	89	2,761	3,360	3,885	3,520	3,916	3,540	3,169	2,740
90	2,423	2,946	3,405	3,088	3,429	3,104	2,780	2,400	90	2,784	3,388	3,917	3,551	3,943	3,571	3,197	2,760
91	2,440	2,969	3,430	3,112	3,451	3,129	2,800	2,416	91	2,806	3,413	3,945	3,578	3,970	3,597	3,221	2,780
92	2,456	2,990	3,451	3,134	3,473	3,151	2,820	2,430	92	2,826	3,439	3,970	3,605	3,993	3,626	3,245	2,795
93	2,475	3,010	3,471	3,157	3,490	3,172	2,841	2,443	93	2,845	3,462	3,992	3,628	4,014	3,648	3,265	2,811
94	2,490	3,028	3,488	3,176	3,508	3,191	2,859	2,455	94	2,862	3,482	4,011	3,652	4,033	3,671	3,288	2,823
95	2,505	3,048	3,501	3,196	3,519	3,211	2,876	2,463	95	2,881	3,505	4,027	3,672	4,048	3,693	3,305	2,834
96	2,517	3,064	3,516	3,211	3,532	3,228	2,889	2,474	96	2,896	3,520	4,042	3,693	4,064	3,713	3,324	2,845
97	2,529	3,075	3,526	3,223	3,544	3,242	2,901	2,482	97	2,907	3,537	4,055	3,708	4,076	3,728	3,338	2,853
98	2,537	3,087	3,533	3,236	3,555	3,253	2,913	2,489	98	2,918	3,550	4,065	3,720	4,088	3,741	3,350	2,861
99	2,543	3,091	3,540	3,242	3,559	3,261	2,918	2,492	99	2,924	3,556	4,071	3,728	4,094	3,749	3,355	2,867

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES
700-704**

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	2,553	3,104	3,594	3,256	3,625	3,274	2,931	2,538
65	1,464	1,780	2,023	1,866	2,108	1,876	1,680	1,475
66	1,464	1,780	2,023	1,866	2,108	1,876	1,680	1,475
67	1,535	1,868	2,125	1,956	2,200	1,968	1,760	1,540
68	1,604	1,950	2,221	2,046	2,290	2,057	1,841	1,603
69	1,672	2,033	2,316	2,132	2,379	2,145	1,918	1,668
70	1,740	2,117	2,413	2,221	2,475	2,231	1,999	1,733
71	1,807	2,199	2,512	2,302	2,573	2,317	2,073	1,801
72	1,872	2,278	2,613	2,389	2,676	2,401	2,151	1,872
73	1,937	2,356	2,715	2,471	2,780	2,486	2,224	1,946
74	2,002	2,437	2,811	2,554	2,872	2,567	2,299	2,010
75	2,065	2,514	2,901	2,636	2,962	2,648	2,374	2,075
76	2,126	2,589	2,990	2,715	3,048	2,728	2,443	2,133
77	2,187	2,661	3,074	2,791	3,127	2,805	2,512	2,190
78	2,246	2,734	3,153	2,862	3,204	2,881	2,577	2,243
79	2,299	2,796	3,229	2,931	3,279	2,947	2,638	2,297
80	2,349	2,857	3,299	2,995	3,344	3,011	2,696	2,341
81	2,395	2,913	3,365	3,056	3,410	3,071	2,749	2,387
82	2,439	2,968	3,429	3,111	3,470	3,127	2,799	2,429
83	2,478	3,015	3,488	3,163	3,524	3,179	2,846	2,467
84	2,516	3,061	3,543	3,210	3,574	3,226	2,889	2,502
85	2,553	3,104	3,594	3,256	3,625	3,274	2,931	2,538
86	2,588	3,146	3,641	3,299	3,666	3,317	2,969	2,567
87	2,616	3,182	3,682	3,336	3,708	3,355	3,003	2,596
88	2,643	3,217	3,723	3,373	3,749	3,390	3,035	2,625
89	2,668	3,245	3,756	3,402	3,782	3,420	3,061	2,647
90	2,691	3,274	3,784	3,432	3,809	3,451	3,089	2,668
91	2,709	3,299	3,809	3,457	3,835	3,476	3,112	2,684
92	2,731	3,322	3,835	3,482	3,857	3,501	3,134	2,701
93	2,749	3,343	3,857	3,506	3,879	3,526	3,157	2,715
94	2,767	3,365	3,874	3,529	3,896	3,549	3,176	2,728
95	2,783	3,386	3,892	3,550	3,911	3,567	3,196	2,737
96	2,797	3,402	3,904	3,567	3,925	3,587	3,211	2,747
97	2,808	3,417	3,917	3,582	3,938	3,603	3,223	2,758
98	2,819	3,429	3,928	3,594	3,950	3,614	3,235	2,767
99	2,824	3,437	3,934	3,604	3,957	3,621	3,243	2,770

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	2,936	3,571	4,133	3,743	4,166	3,764	3,368	2,918
65	1,682	2,047	2,324	2,146	2,424	2,157	1,932	1,696
66	1,682	2,047	2,324	2,146	2,424	2,157	1,932	1,696
67	1,763	2,146	2,444	2,251	2,530	2,262	2,025	1,771
68	1,846	2,243	2,552	2,353	2,631	2,366	2,117	1,843
69	1,924	2,339	2,661	2,452	2,737	2,466	2,208	1,917
70	2,001	2,433	2,774	2,552	2,847	2,566	2,298	1,993
71	2,078	2,528	2,889	2,648	2,960	2,665	2,385	2,073
72	2,154	2,620	3,005	2,746	3,076	2,761	2,471	2,153
73	2,230	2,709	3,122	2,842	3,197	2,858	2,558	2,237
74	2,302	2,803	3,230	2,937	3,302	2,954	2,645	2,312
75	2,376	2,891	3,338	3,031	3,407	3,046	2,728	2,386
76	2,448	2,976	3,439	3,121	3,505	3,137	2,808	2,453
77	2,516	3,060	3,534	3,209	3,596	3,226	2,888	2,517
78	2,583	3,142	3,628	3,296	3,685	3,312	2,967	2,581
79	2,643	3,214	3,715	3,372	3,770	3,389	3,034	2,639
80	2,701	3,286	3,794	3,443	3,847	3,463	3,099	2,693
81	2,755	3,351	3,871	3,514	3,919	3,532	3,163	2,743
82	2,805	3,412	3,943	3,577	3,989	3,596	3,220	2,793
83	2,851	3,470	4,011	3,637	4,050	3,655	3,274	2,836
84	2,895	3,520	4,074	3,692	4,110	3,710	3,322	2,878
85	2,936	3,571	4,133	3,743	4,166	3,764	3,368	2,918
86	2,975	3,619	4,186	3,794	4,219	3,816	3,416	2,954
87	3,010	3,659	4,234	3,836	4,264	3,858	3,453	2,984
88	3,041	3,697	4,279	3,878	4,311	3,899	3,489	3,018
89	3,068	3,731	4,318	3,912	4,350	3,934	3,520	3,045
90	3,094	3,764	4,353	3,946	4,380	3,969	3,551	3,068
91	3,120	3,794	4,384	3,977	4,409	3,999	3,580	3,087
92	3,141	3,820	4,409	4,005	4,436	4,027	3,605	3,104
93	3,163	3,846	4,434	4,032	4,461	4,055	3,628	3,122
94	3,182	3,871	4,456	4,057	4,479	4,080	3,651	3,136
95	3,200	3,894	4,475	4,083	4,498	4,103	3,673	3,148
96	3,218	3,913	4,491	4,103	4,515	4,125	3,694	3,160
97	3,229	3,930	4,505	4,119	4,529	4,143	3,706	3,171
98	3,242	3,943	4,516	4,134	4,543	4,156	3,720	3,180
99	3,248	3,951	4,523	4,145	4,551	4,165	3,729	3,186

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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700-704**

Attained Age	Female								Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N		Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	1,898	2,309	2,672	2,422	2,695	2,434	2,179	1,887	0-64	2,182	2,655	3,073	2,783	3,097	2,799	2,505	2,169
65	1,088	1,323	1,503	1,388	1,566	1,393	1,250	1,096	65	1,251	1,521	1,728	1,596	1,801	1,605	1,435	1,262
66	1,088	1,323	1,503	1,388	1,566	1,393	1,250	1,096	66	1,251	1,521	1,728	1,596	1,801	1,605	1,435	1,262
67	1,141	1,388	1,580	1,454	1,637	1,463	1,309	1,146	67	1,312	1,596	1,817	1,673	1,881	1,682	1,506	1,317
68	1,192	1,451	1,651	1,519	1,701	1,529	1,368	1,191	68	1,371	1,669	1,898	1,749	1,958	1,758	1,574	1,371
69	1,244	1,513	1,722	1,585	1,769	1,595	1,427	1,239	69	1,430	1,739	1,979	1,824	2,036	1,833	1,642	1,425
70	1,293	1,574	1,793	1,651	1,840	1,660	1,486	1,288	70	1,488	1,810	2,062	1,898	2,117	1,909	1,707	1,481
71	1,343	1,633	1,868	1,713	1,914	1,722	1,542	1,340	71	1,545	1,879	2,148	1,971	2,201	1,981	1,774	1,542
72	1,392	1,693	1,943	1,777	1,989	1,786	1,599	1,393	72	1,601	1,949	2,233	2,043	2,289	2,054	1,838	1,602
73	1,441	1,753	2,018	1,837	2,067	1,848	1,653	1,446	73	1,657	2,015	2,320	2,114	2,376	2,124	1,902	1,663
74	1,490	1,811	2,089	1,899	2,135	1,910	1,709	1,495	74	1,713	2,082	2,402	2,183	2,455	2,196	1,965	1,718
75	1,536	1,869	2,158	1,960	2,202	1,970	1,763	1,543	75	1,766	2,150	2,482	2,253	2,533	2,265	2,027	1,774
76	1,581	1,925	2,223	2,018	2,266	2,027	1,816	1,587	76	1,819	2,214	2,556	2,320	2,605	2,332	2,089	1,824
77	1,626	1,978	2,286	2,075	2,326	2,086	1,868	1,627	77	1,871	2,276	2,629	2,386	2,674	2,399	2,148	1,872
78	1,670	2,031	2,345	2,131	2,382	2,141	1,918	1,668	78	1,920	2,337	2,697	2,449	2,740	2,462	2,205	1,918
79	1,709	2,079	2,402	2,180	2,437	2,191	1,962	1,706	79	1,965	2,390	2,761	2,506	2,803	2,518	2,255	1,963
80	1,746	2,123	2,453	2,227	2,487	2,237	2,005	1,741	80	2,007	2,442	2,822	2,561	2,860	2,576	2,306	2,002
81	1,780	2,167	2,501	2,271	2,535	2,284	2,044	1,774	81	2,047	2,490	2,877	2,613	2,915	2,626	2,351	2,041
82	1,815	2,206	2,550	2,312	2,579	2,326	2,081	1,806	82	2,086	2,537	2,933	2,660	2,967	2,674	2,394	2,077
83	1,845	2,243	2,593	2,352	2,619	2,364	2,118	1,834	83	2,119	2,579	2,981	2,705	3,012	2,719	2,434	2,109
84	1,871	2,277	2,633	2,386	2,658	2,399	2,148	1,861	84	2,152	2,618	3,029	2,745	3,055	2,760	2,470	2,140
85	1,898	2,309	2,672	2,422	2,695	2,434	2,179	1,887	85	2,182	2,655	3,073	2,783	3,097	2,799	2,505	2,169
86	1,924	2,340	2,707	2,453	2,727	2,467	2,207	1,909	86	2,212	2,689	3,112	2,822	3,136	2,836	2,539	2,195
87	1,945	2,365	2,737	2,480	2,758	2,493	2,233	1,931	87	2,236	2,721	3,146	2,853	3,170	2,869	2,568	2,219
88	1,965	2,391	2,767	2,506	2,788	2,519	2,255	1,952	88	2,260	2,749	3,183	2,882	3,206	2,898	2,594	2,245
89	1,983	2,413	2,791	2,529	2,812	2,543	2,277	1,968	89	2,281	2,776	3,209	2,908	3,235	2,924	2,618	2,264
90	2,002	2,434	2,813	2,551	2,833	2,564	2,296	1,983	90	2,300	2,799	3,236	2,934	3,258	2,950	2,641	2,280
91	2,016	2,453	2,834	2,571	2,851	2,585	2,313	1,996	91	2,318	2,820	3,259	2,955	3,279	2,972	2,661	2,296
92	2,029	2,470	2,851	2,589	2,869	2,603	2,329	2,007	92	2,334	2,841	3,279	2,978	3,298	2,995	2,681	2,309
93	2,044	2,486	2,867	2,608	2,883	2,620	2,347	2,018	93	2,350	2,860	3,297	2,997	3,316	3,013	2,697	2,322
94	2,057	2,501	2,881	2,624	2,898	2,636	2,362	2,028	94	2,365	2,877	3,314	3,017	3,332	3,032	2,716	2,332
95	2,069	2,518	2,892	2,640	2,907	2,652	2,376	2,035	95	2,380	2,896	3,327	3,033	3,344	3,050	2,730	2,341
96	2,080	2,531	2,904	2,652	2,917	2,667	2,386	2,043	96	2,392	2,908	3,339	3,050	3,357	3,068	2,746	2,350
97	2,089	2,540	2,913	2,663	2,928	2,678	2,397	2,050	97	2,402	2,922	3,350	3,063	3,367	3,080	2,758	2,357
98	2,096	2,550	2,918	2,673	2,936	2,688	2,406	2,056	98	2,410	2,933	3,358	3,073	3,377	3,090	2,767	2,364
99	2,100	2,554	2,924	2,678	2,940	2,694	2,410	2,059	99	2,416	2,937	3,363	3,080	3,382	3,097	2,771	2,368

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES ALL EXCEPT
700-704**

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	2,109	2,564	2,969	2,689	2,994	2,705	2,422	2,097
65	1,209	1,471	1,671	1,542	1,741	1,549	1,388	1,219
66	1,209	1,471	1,671	1,542	1,741	1,549	1,388	1,219
67	1,268	1,543	1,756	1,616	1,817	1,625	1,454	1,272
68	1,325	1,611	1,834	1,690	1,891	1,700	1,521	1,324
69	1,381	1,680	1,913	1,761	1,966	1,772	1,585	1,378
70	1,437	1,749	1,993	1,834	2,044	1,843	1,651	1,432
71	1,492	1,816	2,075	1,902	2,125	1,914	1,713	1,488
72	1,547	1,882	2,158	1,973	2,211	1,984	1,777	1,547
73	1,600	1,947	2,243	2,042	2,296	2,054	1,837	1,607
74	1,654	2,013	2,322	2,110	2,372	2,120	1,899	1,661
75	1,706	2,077	2,397	2,177	2,447	2,188	1,961	1,714
76	1,757	2,138	2,470	2,243	2,518	2,253	2,018	1,762
77	1,807	2,198	2,539	2,306	2,583	2,317	2,075	1,809
78	1,855	2,258	2,605	2,365	2,647	2,380	2,129	1,853
79	1,899	2,309	2,668	2,422	2,708	2,435	2,179	1,897
80	1,941	2,360	2,726	2,474	2,763	2,487	2,227	1,934
81	1,979	2,406	2,780	2,524	2,817	2,537	2,271	1,972
82	2,015	2,452	2,833	2,570	2,866	2,583	2,312	2,006
83	2,047	2,491	2,881	2,613	2,911	2,626	2,351	2,038
84	2,079	2,529	2,927	2,651	2,953	2,665	2,386	2,067
85	2,109	2,564	2,969	2,689	2,994	2,705	2,422	2,097
86	2,138	2,599	3,008	2,726	3,029	2,740	2,453	2,120
87	2,161	2,629	3,042	2,756	3,063	2,771	2,480	2,144
88	2,183	2,657	3,075	2,786	3,097	2,801	2,507	2,169
89	2,204	2,681	3,103	2,810	3,125	2,825	2,529	2,187
90	2,223	2,705	3,126	2,835	3,146	2,851	2,552	2,204
91	2,238	2,726	3,146	2,856	3,168	2,872	2,571	2,217
92	2,256	2,745	3,168	2,877	3,186	2,892	2,589	2,232
93	2,271	2,762	3,186	2,897	3,204	2,913	2,608	2,243
94	2,286	2,780	3,201	2,916	3,219	2,932	2,624	2,253
95	2,299	2,797	3,215	2,933	3,231	2,947	2,640	2,261
96	2,310	2,810	3,225	2,947	3,242	2,963	2,652	2,270
97	2,320	2,822	3,236	2,959	3,253	2,976	2,663	2,278
98	2,328	2,833	3,245	2,969	3,263	2,986	2,672	2,286
99	2,333	2,840	3,250	2,977	3,269	2,992	2,679	2,289

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	2,425	2,950	3,414	3,092	3,442	3,109	2,783	2,410
65	1,390	1,691	1,920	1,773	2,003	1,782	1,596	1,401
66	1,390	1,691	1,920	1,773	2,003	1,782	1,596	1,401
67	1,456	1,773	2,019	1,859	2,090	1,869	1,673	1,463
68	1,525	1,853	2,108	1,944	2,174	1,954	1,749	1,523
69	1,589	1,932	2,198	2,025	2,261	2,037	1,824	1,584
70	1,653	2,010	2,291	2,108	2,352	2,119	1,898	1,646
71	1,717	2,088	2,386	2,188	2,445	2,201	1,970	1,713
72	1,779	2,164	2,482	2,269	2,541	2,281	2,042	1,778
73	1,842	2,238	2,579	2,347	2,641	2,361	2,113	1,848
74	1,902	2,315	2,669	2,426	2,727	2,441	2,185	1,910
75	1,963	2,388	2,758	2,504	2,815	2,517	2,253	1,971
76	2,023	2,459	2,841	2,578	2,896	2,592	2,320	2,026
77	2,079	2,528	2,919	2,651	2,971	2,665	2,385	2,080
78	2,134	2,595	2,997	2,723	3,044	2,736	2,451	2,132
79	2,183	2,655	3,069	2,785	3,114	2,800	2,506	2,180
80	2,232	2,714	3,134	2,844	3,178	2,860	2,560	2,225
81	2,276	2,768	3,198	2,903	3,238	2,917	2,613	2,266
82	2,317	2,819	3,258	2,955	3,296	2,971	2,660	2,308
83	2,355	2,866	3,314	3,005	3,346	3,019	2,705	2,343
84	2,391	2,908	3,366	3,050	3,395	3,065	2,745	2,378
85	2,425	2,950	3,414	3,092	3,442	3,109	2,783	2,410
86	2,458	2,990	3,458	3,134	3,486	3,152	2,822	2,441
87	2,486	3,023	3,498	3,169	3,523	3,187	2,853	2,465
88	2,512	3,054	3,535	3,203	3,562	3,221	2,882	2,493
89	2,535	3,082	3,567	3,232	3,594	3,250	2,908	2,516
90	2,556	3,109	3,596	3,259	3,619	3,278	2,934	2,535
91	2,577	3,134	3,621	3,285	3,642	3,303	2,957	2,550
92	2,594	3,156	3,642	3,309	3,664	3,327	2,978	2,564
93	2,613	3,177	3,663	3,331	3,685	3,350	2,997	2,579
94	2,629	3,198	3,681	3,352	3,700	3,371	3,016	2,591
95	2,644	3,217	3,696	3,373	3,715	3,390	3,034	2,600
96	2,658	3,233	3,710	3,390	3,730	3,408	3,051	2,611
97	2,668	3,246	3,721	3,403	3,741	3,423	3,062	2,619
98	2,678	3,258	3,731	3,415	3,753	3,433	3,073	2,627
99	2,683	3,264	3,736	3,424	3,759	3,441	3,081	2,632

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
MONTHLY PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES
700-704**

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	191.50	232.92	269.58	244.25	271.92	245.50	219.83	190.33
65	109.75	133.50	151.58	140.00	157.92	140.50	126.08	110.58
66	109.75	133.50	151.58	140.00	157.92	140.50	126.08	110.58
67	115.08	140.00	159.33	146.75	165.08	147.58	132.08	115.58
68	120.25	146.33	166.58	153.25	171.67	154.17	138.00	120.17
69	125.42	152.67	173.75	159.83	178.42	160.92	143.92	125.00
70	130.42	158.83	180.83	166.58	185.67	167.42	149.92	129.92
71	135.50	164.75	188.42	172.75	193.08	173.75	155.50	135.25
72	140.42	170.75	196.00	179.25	200.67	180.17	161.25	140.50
73	145.42	176.83	203.58	185.33	208.50	186.42	166.75	145.83
74	150.25	182.67	210.75	191.58	215.33	192.67	172.42	150.83
75	155.00	188.50	217.75	197.67	222.17	198.75	177.83	155.67
76	159.50	194.17	224.25	203.58	228.58	204.50	183.25	160.08
77	164.08	199.50	230.58	209.33	234.58	210.42	188.42	164.17
78	168.50	204.92	236.50	214.92	240.25	216.00	193.50	168.25
79	172.42	209.67	242.25	219.92	245.83	221.00	197.92	172.08
80	176.17	214.17	247.42	224.67	250.92	225.67	202.25	175.67
81	179.58	218.58	252.33	229.08	255.67	230.42	206.25	178.92
82	183.08	222.50	257.25	233.25	260.17	234.58	209.92	182.17
83	186.08	226.25	261.50	237.25	264.25	238.42	213.58	185.08
84	188.67	229.75	265.67	240.75	268.17	242.00	216.67	187.75
85	191.50	232.92	269.58	244.25	271.92	245.50	219.83	190.33
86	194.08	236.00	273.00	247.42	275.08	248.92	222.58	192.50
87	196.17	238.50	276.08	250.25	278.17	251.50	225.33	194.83
88	198.17	241.25	279.17	252.83	281.25	254.17	227.50	196.92
89	200.00	243.42	281.58	255.08	283.67	256.58	229.75	198.58
90	201.92	245.50	283.75	257.33	285.75	258.67	231.67	200.00
91	203.33	247.42	285.83	259.33	287.58	260.75	233.33	201.33
92	204.67	249.17	287.58	261.17	289.42	262.58	235.00	202.50
93	206.25	250.83	289.25	263.08	290.83	264.33	236.75	203.58
94	207.50	252.33	290.67	264.67	292.33	265.92	238.25	204.58
95	208.75	254.00	291.75	266.33	293.25	267.58	239.67	205.25
96	209.75	255.33	293.00	267.58	294.33	269.00	240.75	206.17
97	210.75	256.25	293.83	268.58	295.33	270.17	241.75	206.83
98	211.42	257.25	294.42	269.67	296.25	271.08	242.75	207.42
99	211.92	257.58	295.00	270.17	296.58	271.75	243.17	207.67

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	220.17	267.83	310.00	280.67	312.42	282.33	252.75	218.75
65	126.25	153.42	174.33	161.00	181.67	161.83	144.83	127.25
66	126.25	153.42	174.33	161.00	181.67	161.83	144.83	127.25
67	132.33	161.00	183.33	168.75	189.75	169.75	151.92	132.83
68	138.25	168.42	191.50	176.42	197.50	177.42	158.83	138.25
69	144.25	175.42	199.58	184.00	205.33	184.83	165.58	143.75
70	150.08	182.58	208.00	191.50	213.50	192.50	172.25	149.42
71	155.83	189.58	216.67	198.83	222.08	199.83	178.92	155.50
72	161.50	196.67	225.33	206.17	230.83	207.17	185.42	161.58
73	167.17	203.25	234.00	213.25	239.67	214.25	191.83	167.75
74	172.75	210.08	242.25	220.25	247.67	221.58	198.17	173.25
75	178.17	216.83	250.42	227.33	255.50	228.50	204.50	178.92
76	183.50	223.33	257.83	234.00	262.75	235.25	210.75	184.00
77	188.67	229.58	265.17	240.75	269.75	242.00	216.67	188.92
78	193.67	235.75	272.08	247.08	276.42	248.42	222.42	193.50
79	198.17	241.08	278.50	252.83	282.83	254.08	227.50	198.00
80	202.50	246.42	284.67	258.33	288.50	259.92	232.58	201.92
81	206.50	251.17	290.17	263.58	294.00	264.92	237.17	205.83
82	210.42	255.92	295.83	268.33	299.25	269.75	241.50	209.50
83	213.83	260.17	300.75	272.83	303.92	274.25	245.50	212.75
84	217.08	264.08	305.50	276.83	308.17	278.42	249.17	215.92
85	220.17	267.83	310.00	280.67	312.42	282.33	252.75	218.75
86	223.08	271.33	313.92	284.67	316.33	286.08	256.17	221.50
87	225.58	274.50	317.42	287.75	319.83	289.42	259.00	223.83
88	228.00	277.33	321.08	290.75	323.42	292.33	261.75	226.42
89	230.08	280.00	323.75	293.33	326.33	295.00	264.08	228.33
90	232.00	282.33	326.42	295.92	328.58	297.58	266.42	230.00
91	233.83	284.42	328.75	298.17	330.83	299.75	268.42	231.67
92	235.50	286.58	330.83	300.42	332.75	302.17	270.42	232.92
93	237.08	288.50	332.67	302.33	334.50	304.00	272.08	234.25
94	238.50	290.17	334.25	304.33	336.08	305.92	274.00	235.25
95	240.08	292.08	335.58	306.00	337.33	307.75	275.42	236.17
96	241.33	293.33	336.83	307.75	338.67	309.42	277.00	237.08
97	242.25	294.75	337.92	309.00	339.67	310.67	278.17	237.75
98	243.17	295.83	338.75	310.00	340.67	311.75	279.17	238.42
99	243.67	296.33	339.25	310.67	341.17	312.42	279.58	238.92

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES
700-704**

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	212.75	258.67	299.50	271.33	302.08	272.83	244.25	211.50
65	122.00	148.33	168.58	155.50	175.67	156.33	140.00	122.92
66	122.00	148.33	168.58	155.50	175.67	156.33	140.00	122.92
67	127.92	155.67	177.08	163.00	183.33	164.00	146.67	128.33
68	133.67	162.50	185.08	170.50	190.83	171.42	153.42	133.58
69	139.33	169.42	193.00	177.67	198.25	178.75	159.83	139.00
70	145.00	176.42	201.08	185.08	206.25	185.92	166.58	144.42
71	150.58	183.25	209.33	191.83	214.42	193.08	172.75	150.08
72	156.00	189.83	217.75	199.08	223.00	200.08	179.25	156.00
73	161.42	196.33	226.25	205.92	231.67	207.17	185.33	162.17
74	166.83	203.08	234.25	212.83	239.33	213.92	191.58	167.50
75	172.08	209.50	241.75	219.67	246.83	220.67	197.83	172.92
76	177.17	215.75	249.17	226.25	254.00	227.33	203.58	177.75
77	182.25	221.75	256.17	232.58	260.58	233.75	209.33	182.50
78	187.17	227.83	262.75	238.50	267.00	240.08	214.75	186.92
79	191.58	233.00	269.08	244.25	273.25	245.58	219.83	191.42
80	195.75	238.08	274.92	249.58	278.67	250.92	224.67	195.08
81	199.58	242.75	280.42	254.67	284.17	255.92	229.08	198.92
82	203.25	247.33	285.75	259.25	289.17	260.58	233.25	202.42
83	206.50	251.25	290.67	263.58	293.67	264.92	237.17	205.58
84	209.67	255.08	295.25	267.50	297.83	268.83	240.75	208.50
85	212.75	258.67	299.50	271.33	302.08	272.83	244.25	211.50
86	215.67	262.17	303.42	274.92	305.50	276.42	247.42	213.92
87	218.00	265.17	306.83	278.00	309.00	279.58	250.25	216.33
88	220.25	268.08	310.25	281.08	312.42	282.50	252.92	218.75
89	222.33	270.42	313.00	283.50	315.17	285.00	255.08	220.58
90	224.25	272.83	315.33	286.00	317.42	287.58	257.42	222.33
91	225.75	274.92	317.42	288.08	319.58	289.67	259.33	223.67
92	227.58	276.83	319.58	290.17	321.42	291.75	261.17	225.08
93	229.08	278.58	321.42	292.17	323.25	293.83	263.08	226.25
94	230.58	280.42	322.83	294.08	324.67	295.75	264.67	227.33
95	231.92	282.17	324.33	295.83	325.92	297.25	266.33	228.08
96	233.08	283.50	325.33	297.25	327.08	298.92	267.58	228.92
97	234.00	284.75	326.42	298.50	328.17	300.25	268.58	229.83
98	234.92	285.75	327.33	299.50	329.17	301.17	269.58	230.58
99	235.33	286.42	327.83	300.33	329.75	301.75	270.25	230.83

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	244.67	297.58	344.42	311.92	347.17	313.67	280.67	243.17
65	140.17	170.58	193.67	178.83	202.00	179.75	161.00	141.33
66	140.17	170.58	193.67	178.83	202.00	179.75	161.00	141.33
67	146.92	178.83	203.67	187.58	210.83	188.50	168.75	147.58
68	153.83	186.92	212.67	196.08	219.25	197.17	176.42	153.58
69	160.33	194.92	221.75	204.33	228.08	205.50	184.00	159.75
70	166.75	202.75	231.17	212.67	237.25	213.83	191.50	166.08
71	173.17	210.67	240.75	220.67	246.67	222.08	198.75	172.75
72	179.50	218.33	250.42	228.83	256.33	230.08	205.92	179.42
73	185.83	225.75	260.17	236.83	266.42	238.17	213.17	186.42
74	191.83	233.58	269.17	244.75	275.17	246.17	220.42	192.67
75	198.00	240.92	278.17	252.58	283.92	253.83	227.33	198.83
76	204.00	248.00	286.58	260.08	292.08	261.42	234.00	204.42
77	209.67	255.00	294.50	267.42	299.67	268.83	240.67	209.75
78	215.25	261.83	302.33	274.67	307.08	276.00	247.25	215.08
79	220.25	267.83	309.58	281.00	314.17	282.42	252.83	219.92
80	225.08	273.83	316.17	286.92	320.58	288.58	258.25	224.42
81	229.58	279.25	322.58	292.83	326.58	294.33	263.58	228.58
82	233.75	284.33	328.58	298.08	332.42	299.67	268.33	232.75
83	237.58	289.17	334.25	303.08	337.50	304.58	272.83	236.33
84	241.25	293.33	339.50	307.67	342.50	309.17	276.83	239.83
85	244.67	297.58	344.42	311.92	347.17	313.67	280.67	243.17
86	247.92	301.58	348.83	316.17	351.58	318.00	284.67	246.17
87	250.83	304.92	352.83	319.67	355.33	321.50	287.75	248.67
88	253.42	308.08	356.58	323.17	359.25	324.92	290.75	251.50
89	255.67	310.92	359.83	326.00	362.50	327.83	293.33	253.75
90	257.83	313.67	362.75	328.83	365.00	330.75	295.92	255.67
91	260.00	316.17	365.33	331.42	367.42	333.25	298.33	257.25
92	261.75	318.33	367.42	333.75	369.67	335.58	300.42	258.67
93	263.58	320.50	369.50	336.00	371.75	337.92	302.33	260.17
94	265.17	322.58	371.33	338.08	373.25	340.00	304.25	261.33
95	266.67	324.50	372.92	340.25	374.83	341.92	306.08	262.33
96	268.17	326.08	374.25	341.92	376.25	343.75	307.83	263.33
97	269.08	327.50	375.42	343.25	377.42	345.25	308.83	264.25
98	270.17	328.58	376.33	344.50	378.58	346.33	310.00	265.00
99	270.67	329.25	376.92	345.42	379.25	347.08	310.75	265.50

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
MONTHLY PREFERRED ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES ALL EXCEPT
700-704**

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	158.17	192.42	222.67	201.83	224.58	202.83	181.58	157.25
65	90.67	110.25	125.25	115.67	130.50	116.08	104.17	91.33
66	90.67	110.25	125.25	115.67	130.50	116.08	104.17	91.33
67	95.08	115.67	131.67	121.17	136.42	121.92	109.08	95.50
68	99.33	120.92	137.58	126.58	141.75	127.42	114.00	99.25
69	103.67	126.08	143.50	132.08	147.42	132.92	118.92	103.25
70	107.75	131.17	149.42	137.58	153.33	138.33	123.83	107.33
71	111.92	136.08	155.67	142.75	159.50	143.50	128.50	111.67
72	116.00	141.08	161.92	148.08	165.75	148.83	133.25	116.08
73	120.08	146.08	168.17	153.08	172.25	154.00	137.75	120.50
74	124.17	150.92	174.08	158.25	177.92	159.17	142.42	124.58
75	128.00	155.75	179.83	163.33	183.50	164.17	146.92	128.58
76	131.75	160.42	185.25	168.17	188.83	168.92	151.33	132.25
77	135.50	164.83	190.50	172.92	193.83	173.83	155.67	135.58
78	139.17	169.25	195.42	177.58	198.50	178.42	159.83	139.00
79	142.42	173.25	200.17	181.67	203.08	182.58	163.50	142.17
80	145.50	176.92	204.42	185.58	207.25	186.42	167.08	145.08
81	148.33	180.58	208.42	189.25	211.25	190.33	170.33	147.83
82	151.25	183.83	212.50	192.67	214.92	193.83	173.42	150.50
83	153.75	186.92	216.08	196.00	218.25	197.00	176.50	152.83
84	155.92	189.75	219.42	198.83	221.50	199.92	179.00	155.08
85	158.17	192.42	222.67	201.83	224.58	202.83	181.58	157.25
86	160.33	195.00	225.58	204.42	227.25	205.58	183.92	159.08
87	162.08	197.08	228.08	206.67	229.83	207.75	186.08	160.92
88	163.75	199.25	230.58	208.83	232.33	209.92	187.92	162.67
89	165.25	201.08	232.58	210.75	234.33	211.92	189.75	164.00
90	166.83	202.83	234.42	212.58	236.08	213.67	191.33	165.25
91	168.00	204.42	236.17	214.25	237.58	215.42	192.75	166.33
92	169.08	205.83	237.58	215.75	239.08	216.92	194.08	167.25
93	170.33	207.17	238.92	217.33	240.25	218.33	195.58	168.17
94	171.42	208.42	240.08	218.67	241.50	219.67	196.83	169.00
95	172.42	209.83	241.00	220.00	242.25	221.00	198.00	169.58
96	173.33	210.92	242.00	221.00	243.08	222.25	198.83	170.25
97	174.08	211.67	242.75	221.92	244.00	223.17	199.75	170.83
98	174.67	212.50	243.17	222.75	244.67	224.00	200.50	171.33
99	175.00	212.83	243.67	223.17	245.00	224.50	200.83	171.58

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	181.83	221.25	256.08	231.92	258.08	233.25	208.75	180.75
65	104.25	126.75	144.00	133.00	150.08	133.75	119.58	105.17
66	104.25	126.75	144.00	133.00	150.08	133.75	119.58	105.17
67	109.33	133.00	151.42	139.42	156.75	140.17	125.50	109.75
68	114.25	139.08	158.17	145.75	163.17	146.50	131.17	114.25
69	119.17	144.92	164.92	152.00	169.67	152.75	136.83	118.75
70	124.00	150.83	171.83	158.17	176.42	159.08	142.25	123.42
71	128.75	156.58	179.00	164.25	183.42	165.08	147.83	128.50
72	133.42	162.42	186.08	170.25	190.75	171.17	153.17	133.50
73	138.08	167.92	193.33	176.17	198.00	177.00	158.50	138.58
74	142.75	173.50	200.17	181.92	204.58	183.00	163.75	143.17
75	147.17	179.17	206.83	187.75	211.08	188.75	168.92	147.83
76	151.58	184.50	213.00	193.33	217.08	194.33	174.08	152.00
77	155.92	189.67	219.08	198.83	222.83	199.92	179.00	156.00
78	160.00	194.75	224.75	204.08	228.33	205.17	183.75	159.83
79	163.75	199.17	230.08	208.83	233.58	209.83	187.92	163.58
80	167.25	203.50	235.17	213.42	238.33	214.67	192.17	166.83
81	170.58	207.50	239.75	217.75	242.92	218.83	195.92	170.08
82	173.83	211.42	244.42	221.67	247.25	222.83	199.50	173.08
83	176.58	214.92	248.42	225.42	251.00	226.58	202.83	175.75
84	179.33	218.17	252.42	228.75	254.58	230.00	205.83	178.33
85	181.83	221.25	256.08	231.92	258.08	233.25	208.75	180.75
86	184.33	224.08	259.33	235.17	261.33	236.33	211.58	182.92
87	186.33	226.75	262.17	237.75	264.17	239.08	214.00	184.92
88	188.33	229.08	265.25	240.17	267.17	241.50	216.17	187.08
89	190.08	231.33	267.42	242.33	269.58	243.67	218.17	188.67
90	191.67	233.25	269.67	244.50	271.50	245.83	220.08	190.00
91	193.17	235.00	271.58	246.25	273.25	247.67	221.75	191.33
92	194.50	236.75	273.25	248.17	274.83	249.58	223.42	192.42
93	195.83	238.33	274.75	249.75	276.33	251.08	224.75	193.50
94	197.08	239.75	276.17	251.42	277.67	252.67	226.33	194.33
95	198.33	241.33	277.25	252.75	278.67	254.17	227.50	195.08
96	199.33	242.33	278.25	254.17	279.75	255.67	228.83	195.83
97	200.17	243.50	279.17	255.25	280.58	256.67	229.83	196.42
98	200.83	244.42	279.83	256.08	281.42	257.50	230.58	197.00
99	201.33	244.75	280.25	256.67	281.83	258.08	230.92	197.33

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
MONTHLY STANDARD ATTAINED AGE PREMIUMS
RATES EFFECTIVE 1/1/12 (M-N)**

LOUISIANA

**FOR USE IN LOUISIANA ZIP CODES ALL EXCEPT
700-704**

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	175.75	213.67	247.42	224.08	249.50	225.42	201.83	174.75
65	100.75	122.58	139.25	128.50	145.08	129.08	115.67	101.58
66	100.75	122.58	139.25	128.50	145.08	129.08	115.67	101.58
67	105.67	128.58	146.33	134.67	151.42	135.42	121.17	106.00
68	110.42	134.25	152.83	140.83	157.58	141.67	126.75	110.33
69	115.08	140.00	159.42	146.75	163.83	147.67	132.08	114.83
70	119.75	145.75	166.08	152.83	170.33	153.58	137.58	119.33
71	124.33	151.33	172.92	158.50	177.08	159.50	142.75	124.00
72	128.92	156.83	179.83	164.42	184.25	165.33	148.08	128.92
73	133.33	162.25	186.92	170.17	191.33	171.17	153.08	133.92
74	137.83	167.75	193.50	175.83	197.67	176.67	158.25	138.42
75	142.17	173.08	199.75	181.42	203.92	182.33	163.42	142.83
76	146.42	178.17	205.83	186.92	209.83	187.75	168.17	146.83
77	150.58	183.17	211.58	192.17	215.25	193.08	172.92	150.75
78	154.58	188.17	217.08	197.08	220.58	198.33	177.42	154.42
79	158.25	192.42	222.33	201.83	225.67	202.92	181.58	158.08
80	161.75	196.67	227.17	206.17	230.25	207.25	185.58	161.17
81	164.92	200.50	231.67	210.33	234.75	211.42	189.25	164.33
82	167.92	204.33	236.08	214.17	238.83	215.25	192.67	167.17
83	170.58	207.58	240.08	217.75	242.58	218.83	195.92	169.83
84	173.25	210.75	243.92	220.92	246.08	222.08	198.83	172.25
85	175.75	213.67	247.42	224.08	249.50	225.42	201.83	174.75
86	178.17	216.58	250.67	227.17	252.42	228.33	204.42	176.67
87	180.08	219.08	253.50	229.67	255.25	230.92	206.67	178.67
88	181.92	221.42	256.25	232.17	258.08	233.42	208.92	180.75
89	183.67	223.42	258.58	234.17	260.42	235.42	210.75	182.25
90	185.25	225.42	260.50	236.25	262.17	237.58	212.67	183.67
91	186.50	227.17	262.17	238.00	264.00	239.33	214.25	184.75
92	188.00	228.75	264.00	239.75	265.50	241.00	215.75	186.00
93	189.25	230.17	265.50	241.42	267.00	242.75	217.33	186.92
94	190.50	231.67	266.75	243.00	268.25	244.33	218.67	187.75
95	191.58	233.08	267.92	244.42	269.25	245.58	220.00	188.42
96	192.50	234.17	268.75	245.58	270.17	246.92	221.00	189.17
97	193.33	235.17	269.67	246.58	271.08	248.00	221.92	189.83
98	194.00	236.08	270.42	247.42	271.92	248.83	222.67	190.50
99	194.42	236.67	270.83	248.08	272.42	249.33	223.25	190.75

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	202.08	245.83	284.50	257.67	286.83	259.08	231.92	200.83
65	115.83	140.92	160.00	147.75	166.92	148.50	133.00	116.75
66	115.83	140.92	160.00	147.75	166.92	148.50	133.00	116.75
67	121.33	147.75	168.25	154.92	174.17	155.75	139.42	121.92
68	127.08	154.42	175.67	162.00	181.17	162.83	145.75	126.92
69	132.42	161.00	183.17	168.75	188.42	169.75	152.00	132.00
70	137.75	167.50	190.92	175.67	196.00	176.58	158.17	137.17
71	143.08	174.00	198.83	182.33	203.75	183.42	164.17	142.75
72	148.25	180.33	206.83	189.08	211.75	190.08	170.17	148.17
73	153.50	186.50	214.92	195.58	220.08	196.75	176.08	154.00
74	158.50	192.92	222.42	202.17	227.25	203.42	182.08	159.17
75	163.58	199.00	229.83	208.67	234.58	209.75	187.75	164.25
76	168.58	204.92	236.75	214.83	241.33	216.00	193.33	168.83
77	173.25	210.67	243.25	220.92	247.58	222.08	198.75	173.33
78	177.83	216.25	249.75	226.92	253.67	228.00	204.25	177.67
79	181.92	221.25	255.75	232.08	259.50	233.33	208.83	181.67
80	186.00	226.17	261.17	237.00	264.83	238.33	213.33	185.42
81	189.67	230.67	266.50	241.92	269.83	243.08	217.75	188.83
82	193.08	234.92	271.50	246.25	274.67	247.58	221.67	192.33
83	196.25	238.83	276.17	250.42	278.83	251.58	225.42	195.25
84	199.25	242.33	280.50	254.17	282.92	255.42	228.75	198.17
85	202.08	245.83	284.50	257.67	286.83	259.08	231.92	200.83
86	204.83	249.17	288.17	261.17	290.50	262.67	235.17	203.42
87	207.17	251.92	291.50	264.08	293.58	265.58	237.75	205.42
88	209.33	254.50	294.58	266.92	296.83	268.42	240.17	207.75
89	211.25	256.83	297.25	269.33	299.50	270.83	242.33	209.67
90	213.00	259.08	299.67	271.58	301.58	273.17	244.50	211.25
91	214.75	261.17	301.75	273.75	303.50	275.25	246.42	212.50
92	216.17	263.00	303.50	275.75	305.33	277.25	248.17	213.67
93	217.75	264.75	305.25	277.58	307.08	279.17	249.75	214.92
94	219.08	266.50	306.75	279.33	308.33	280.92	251.33	215.92
95	220.33	268.08	308.00	281.08	309.58	282.50	252.83	216.67
96	221.50	269.42	309.17	282.50	310.83	284.00	254.25	217.58
97	222.33	270.50	310.08	283.58	311.75	285.25	255.17	218.25
98	223.17	271.50	310.92	284.58	312.75	286.08	256.08	218.92
99	223.58	272.00	311.33	285.33	313.25	286.75	256.75	219.33

There is a one time \$25 policy fee

Spousal Discount Factor: .93