



Coverage Amount	Employee Life Semimonthly Premiums									
	Employee's Age as of Jan. 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$10,000	0.14	0.22	0.40	0.62	0.96	1.80	2.10	3.74	6.36	4.89
\$20,000	0.27	0.43	0.80	1.23	1.92	3.59	4.20	7.48	12.72	9.79
\$30,000	0.41	0.65	1.20	1.85	2.88	5.39	6.30	11.22	19.08	14.68
\$40,000	0.54	0.86	1.60	2.46	3.84	7.18	8.40	14.96	25.44	19.57
\$50,000	0.68	1.08	2.00	3.08	4.80	8.98	10.50	18.70	31.80	24.46
\$60,000	0.81	1.29	2.40	3.69	5.76	10.77	12.60	22.44	38.16	29.36
\$70,000	0.95	1.51	2.80	4.31	6.72	12.57	14.70	26.18	44.52	34.25
\$80,000	1.08	1.72	3.20	4.92	7.68	14.36	16.80	29.92	50.88	39.14
\$90,000	1.22	1.94	3.60	5.54	8.64	16.16	18.90	33.66	57.24	44.03
\$100,000	1.35	2.15	4.00	6.15	9.60	17.95	21.00	37.40	63.60	48.93
\$110,000	1.49	2.37	4.40	6.77	10.56	19.75	23.10	41.14	69.96	53.82
\$120,000	1.62	2.58	4.80	7.38	11.52	21.54	25.20	44.88	76.32	58.71
\$130,000	1.76	2.80	5.20	8.00	12.48	23.34	27.30	48.62	82.68	63.60
\$140,000	1.89	3.01	5.60	8.61	13.44	25.13	29.40	52.36	89.04	68.50
\$150,000	2.03	3.23	6.00	9.23	14.40	26.93	31.50	56.10	95.40	73.39
\$160,000	2.16	3.44	6.40	9.84	15.36	28.72	33.60	59.84	101.76	78.28
\$170,000	2.30	3.66	6.80	10.46	16.32	30.52	35.70	63.58	108.12	83.17
\$180,000	2.43	3.87	7.20	11.07	17.28	32.31	37.80	67.32	114.48	88.07
\$190,000	2.57	4.09	7.60	11.69	18.24	34.11	39.90	71.06	120.84	92.96
\$200,000	2.70	4.30	8.00	12.30	19.20	35.90	42.00	74.80	127.21	97.85
\$210,000	2.84	4.52	8.40	12.92	20.16	37.70	44.10	78.54	133.57	102.74
\$220,000	2.97	4.73	8.80	13.53	21.12	39.49	46.20	82.28	139.93	107.64
\$230,000	3.11	4.95	9.20	14.15	22.08	41.29	48.30	86.02	146.29	112.53
\$240,000	3.24	5.16	9.60	14.76	23.04	43.08	50.40	89.76	152.65	117.42
\$250,000	3.38	5.38	10.00	15.38	24.00	44.88	52.50	93.50	159.01	122.31
\$260,000	3.51	5.59	10.40	15.99	24.96	46.67	54.60	97.24	165.37	127.21
\$270,000	3.65	5.81	10.80	16.61	25.92	48.47	56.70	100.98	171.73	132.10
\$280,000	3.78	6.02	11.20	17.22	26.88	50.26	58.80	104.72	178.09	136.99
\$290,000	3.92	6.24	11.60	17.84	27.84	52.06	60.90	108.46	184.45	141.88
\$300,000	4.05	6.45	12.00	18.45	28.80	53.85	63.00	112.20	190.81	146.78
\$310,000	4.19	6.67	12.40	19.07	29.76	55.65	65.10	115.94	197.17	151.67
\$320,000	4.32	6.88	12.80	19.68	30.72	57.44	67.20	119.68	203.53	156.56
\$330,000	4.46	7.10	13.20	20.30	31.68	59.24	69.30	123.42	209.89	161.45
\$340,000	4.59	7.31	13.60	20.91	32.64	61.03	71.40	127.16	216.25	166.35
\$350,000	4.73	7.53	14.00	21.53	33.60	62.83	73.50	130.90	222.61	171.24
\$360,000	4.86	7.74	14.40	22.14	34.56	64.62	75.60	134.64	228.97	176.13
\$370,000	5.00	7.96	14.80	22.76	35.52	66.42	77.70	138.38	235.33	181.02
\$380,000	5.13	8.17	15.20	23.37	36.48	68.21	79.80	142.12	241.69	185.92
\$390,000	5.27	8.39	15.60	23.99	37.44	70.01	81.90	145.86	248.05	190.81
\$400,000	5.40	8.60	16.00	24.60	38.40	71.80	84.00	149.60	254.41	195.70
\$410,000	5.54	8.82	16.40	25.22	39.36	73.60	86.10	153.34	260.77	200.59
\$420,000	5.67	9.03	16.80	25.83	40.32	75.39	88.20	157.08	267.13	205.49
\$430,000	5.81	9.25	17.20	26.45	41.28	77.19	90.30	160.82	273.49	210.38
\$440,000	5.94	9.46	17.60	27.06	42.24	78.98	92.40	164.56	279.85	215.27
\$450,000	6.08	9.68	18.00	27.68	43.20	80.78	94.50	168.30	286.21	220.16
\$460,000	6.21	9.89	18.40	28.29	44.16	82.57	96.60	172.04	292.57	225.06
\$470,000	6.35	10.11	18.80	28.91	45.12	84.37	98.70	175.78	298.93	229.95
\$480,000	6.48	10.32	19.20	29.52	46.08	86.16	100.80	179.52	305.29	234.84
\$490,000	6.62	10.54	19.60	30.14	47.04	87.96	102.90	183.26	311.65	239.73
\$500,000	6.75	10.75	20.00	30.75	48.00	89.75	105.00	187.00	318.01	244.63

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).

Coverage Amount	Employee Life Semimonthly Premiums									
	Employee's Age as of Jan. 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$510,000	6.89	10.97	20.40	31.37	48.96	91.55	107.10	190.74	324.37	249.52
\$520,000	7.02	11.18	20.80	31.98	49.92	93.34	109.20	194.48	330.73	254.41
\$530,000	7.16	11.40	21.20	32.60	50.88	95.14	111.30	198.22	337.09	259.30
\$540,000	7.29	11.61	21.60	33.21	51.84	96.93	113.40	201.96	343.45	264.20
\$550,000	7.43	11.83	22.00	33.83	52.80	98.73	115.50	205.70	349.81	269.09
\$560,000	7.56	12.04	22.40	34.44	53.76	100.52	117.60	209.44	356.17	273.98
\$570,000	7.70	12.26	22.80	35.06	54.72	102.32	119.70	213.18	362.53	278.87
\$580,000	7.83	12.47	23.20	35.67	55.68	104.11	121.80	216.92	368.89	283.77
\$590,000	7.97	12.69	23.60	36.29	56.64	105.91	123.90	220.66	375.25	288.66
\$600,000	8.10	12.90	24.00	36.90	57.60	107.70	126.00	224.40	381.62	293.55
\$610,000	8.24	13.12	24.40	37.52	58.56	109.50	128.10	228.14	387.98	298.44
\$620,000	8.37	13.33	24.80	38.13	59.52	111.29	130.20	231.88	394.34	303.34
\$630,000	8.51	13.55	25.20	38.75	60.48	113.09	132.30	235.62	400.70	308.23
\$640,000	8.64	13.76	25.60	39.36	61.44	114.88	134.40	239.36	407.06	313.12
\$650,000	8.78	13.98	26.00	39.98	62.40	116.68	136.50	243.10	413.42	318.01
\$660,000	8.91	14.19	26.40	40.59	63.36	118.47	138.60	246.84	419.78	322.91
\$670,000	9.05	14.41	26.80	41.21	64.32	120.27	140.70	250.58	426.14	327.80
\$680,000	9.18	14.62	27.20	41.82	65.28	122.06	142.80	254.32	432.50	332.69
\$690,000	9.32	14.84	27.60	42.44	66.24	123.86	144.90	258.06	438.86	337.58
\$700,000	9.45	15.05	28.00	43.05	67.20	125.65	147.00	261.80	445.22	342.48
\$710,000	9.59	15.27	28.40	43.67	68.16	127.45	149.10	265.54	451.58	347.37
\$720,000	9.72	15.48	28.80	44.28	69.12	129.24	151.20	269.28	457.94	352.26
\$730,000	9.86	15.70	29.20	44.90	70.08	131.04	153.30	273.02	464.30	357.15
\$740,000	9.99	15.91	29.60	45.51	71.04	132.83	155.40	276.76	470.66	362.05
\$750,000	10.13	16.13	30.00	46.13	72.00	134.63	157.50	280.50	477.02	366.94
\$760,000	10.26	16.34	30.40	46.74	72.96	136.42	159.60	284.24	483.38	371.83
\$770,000	10.40	16.56	30.80	47.36	73.92	138.22	161.70	287.98	489.74	376.72
\$780,000	10.53	16.77	31.20	47.97	74.88	140.01	163.80	291.72	496.10	381.62
\$790,000	10.67	16.99	31.60	48.59	75.84	141.81	165.90	295.46	502.46	386.51
\$800,000	10.80	17.20	32.00	49.20	76.80	143.60	168.00	299.20	508.82	391.40
\$810,000	10.94	17.42	32.40	49.82	77.76	145.40	170.10	302.94	515.18	396.29
\$820,000	11.07	17.63	32.80	50.43	78.72	147.19	172.20	306.68	521.54	401.19
\$830,000	11.21	17.85	33.20	51.05	79.68	148.99	174.30	310.42	527.90	406.08
\$840,000	11.34	18.06	33.60	51.66	80.64	150.78	176.40	314.16	534.26	410.97
\$850,000	11.48	18.28	34.00	52.28	81.60	152.58	178.50	317.90	540.62	415.86
\$860,000	11.61	18.49	34.40	52.89	82.56	154.37	180.60	321.64	546.98	420.76
\$870,000	11.75	18.71	34.80	53.51	83.52	156.17	182.70	325.38	553.34	425.65
\$880,000	11.88	18.92	35.20	54.12	84.48	157.96	184.80	329.12	559.70	430.54
\$890,000	12.02	19.14	35.60	54.74	85.44	159.76	186.90	332.86	566.06	435.43
\$900,000	12.15	19.35	36.00	55.35	86.40	161.55	189.00	336.60	572.42	440.33
\$910,000	12.29	19.57	36.40	55.97	87.36	163.35	191.10	340.34	578.78	445.22
\$920,000	12.42	19.78	36.80	56.58	88.32	165.14	193.20	344.08	585.14	450.11
\$930,000	12.56	20.00	37.20	57.20	89.28	166.94	195.30	347.82	591.50	455.00
\$940,000	12.69	20.21	37.60	57.81	90.24	168.73	197.40	351.56	597.86	459.90
\$950,000	12.83	20.43	38.00	58.43	91.20	170.53	199.50	355.30	604.22	464.79
\$960,000	12.96	20.64	38.40	59.04	92.16	172.32	201.60	359.04	610.58	469.68
\$970,000	13.10	20.86	38.80	59.66	93.12	174.12	203.70	362.78	616.94	474.57
\$980,000	13.23	21.07	39.20	60.27	94.08	175.91	205.80	366.52	623.30	479.47
\$990,000	13.37	21.29	39.60	60.89	95.04	177.71	207.90	370.26	629.66	484.36
\$1,000,000	13.50	21.50	40.00	61.50	96.00	179.50	210.00	374.00	636.03	489.25

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).

Coverage Amount	Employee Life Semimonthly Premiums									
	Employee's Age as of Jan. 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$1,010,000	13.64	21.72	40.40	62.12	96.96	181.30	212.10	377.74	642.39	494.14
\$1,020,000	13.77	21.93	40.80	62.73	97.92	183.09	214.20	381.48	648.75	499.04
\$1,030,000	13.91	22.15	41.20	63.35	98.88	184.89	216.30	385.22	655.11	503.93
\$1,040,000	14.04	22.36	41.60	63.96	99.84	186.68	218.40	388.96	661.47	508.82
\$1,050,000	14.18	22.58	42.00	64.58	100.80	188.48	220.50	392.70	667.83	513.71
\$1,060,000	14.31	22.79	42.40	65.19	101.76	190.27	222.60	396.44	674.19	518.61
\$1,070,000	14.45	23.01	42.80	65.81	102.72	192.07	224.70	400.18	680.55	523.50
\$1,080,000	14.58	23.22	43.20	66.42	103.68	193.86	226.80	403.92	686.91	528.39
\$1,090,000	14.72	23.44	43.60	67.04	104.64	195.66	228.90	407.66	693.27	533.28
\$1,100,000	14.85	23.65	44.00	67.65	105.60	197.45	231.00	411.40	699.63	538.18
\$1,110,000	14.99	23.87	44.40	68.27	106.56	199.25	233.10	415.14	705.99	543.07
\$1,120,000	15.12	24.08	44.80	68.88	107.52	201.04	235.20	418.88	712.35	547.96
\$1,130,000	15.26	24.30	45.20	69.50	108.48	202.84	237.30	422.62	718.71	552.85
\$1,140,000	15.39	24.51	45.60	70.11	109.44	204.63	239.40	426.36	725.07	557.75
\$1,150,000	15.53	24.73	46.00	70.73	110.40	206.43	241.50	430.10	731.43	562.64
\$1,160,000	15.66	24.94	46.40	71.34	111.36	208.22	243.60	433.84	737.79	567.53
\$1,170,000	15.80	25.16	46.80	71.96	112.32	210.02	245.70	437.58	744.15	572.42
\$1,180,000	15.93	25.37	47.20	72.57	113.28	211.81	247.80	441.32	750.51	577.32
\$1,190,000	16.07	25.59	47.60	73.19	114.24	213.61	249.90	445.06	756.87	582.21
\$1,200,000	16.20	25.80	48.00	73.80	115.20	215.40	252.00	448.80	763.23	587.10
\$1,210,000	16.34	26.02	48.40	74.42	116.16	217.20	254.10	452.54	769.59	591.99
\$1,220,000	16.47	26.23	48.80	75.03	117.12	218.99	256.20	456.28	775.95	596.89
\$1,230,000	16.61	26.45	49.20	75.65	118.08	220.79	258.30	460.02	782.31	601.78
\$1,240,000	16.74	26.66	49.60	76.26	119.04	222.58	260.40	463.76	788.67	606.67
\$1,250,000	16.88	26.88	50.00	76.88	120.00	224.38	262.50	467.50	795.03	611.56
\$1,260,000	17.01	27.09	50.40	77.49	120.96	226.17	264.60	471.24	801.39	616.46
\$1,270,000	17.15	27.31	50.80	78.11	121.92	227.97	266.70	474.98	807.75	621.35
\$1,280,000	17.28	27.52	51.20	78.72	122.88	229.76	268.80	478.72	814.11	626.24
\$1,290,000	17.42	27.74	51.60	79.34	123.84	231.56	270.90	482.46	820.47	631.13
\$1,300,000	17.55	27.95	52.00	79.95	124.80	233.35	273.00	486.20	826.83	636.03
\$1,310,000	17.69	28.17	52.40	80.57	125.76	235.15	275.10	489.94	833.19	640.92
\$1,320,000	17.82	28.38	52.80	81.18	126.72	236.94	277.20	493.68	839.55	645.81
\$1,330,000	17.96	28.60	53.20	81.80	127.68	238.74	279.30	497.42	845.91	650.70
\$1,340,000	18.09	28.81	53.60	82.41	128.64	240.53	281.40	501.16	852.27	655.60
\$1,350,000	18.23	29.03	54.00	83.03	129.60	242.33	283.50	504.90	858.63	660.49
\$1,360,000	18.36	29.24	54.40	83.64	130.56	244.12	285.60	508.64	864.99	665.38
\$1,370,000	18.50	29.46	54.80	84.26	131.52	245.92	287.70	512.38	871.35	670.27
\$1,380,000	18.63	29.67	55.20	84.87	132.48	247.71	289.80	516.12	877.71	675.17
\$1,390,000	18.77	29.89	55.60	85.49	133.44	249.51	291.90	519.86	884.07	680.06
\$1,400,000	18.90	30.10	56.00	86.10	134.40	251.30	294.00	523.60	890.44	684.95
\$1,410,000	19.04	30.32	56.40	86.72	135.36	253.10	296.10	527.34	896.80	689.84
\$1,420,000	19.17	30.53	56.80	87.33	136.32	254.89	298.20	531.08	903.16	694.74
\$1,430,000	19.31	30.75	57.20	87.95	137.28	256.69	300.30	534.82	909.52	699.63
\$1,440,000	19.44	30.96	57.60	88.56	138.24	258.48	302.40	538.56	915.88	704.52
\$1,450,000	19.58	31.18	58.00	89.18	139.20	260.28	304.50	542.30	922.24	709.41
\$1,460,000	19.71	31.39	58.40	89.79	140.16	262.07	306.60	546.04	928.60	714.31
\$1,470,000	19.85	31.61	58.80	90.41	141.12	263.87	308.70	549.78	934.96	719.20
\$1,480,000	19.98	31.82	59.20	91.02	142.08	265.66	310.80	553.52	941.32	724.09
\$1,490,000	20.12	32.04	59.60	91.64	143.04	267.46	312.90	557.26	947.68	728.98
\$1,500,000	20.25	32.25	60.00	92.25	144.00	269.25	315.00	561.00	954.04	733.88

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).

Coverage Amount	Spouse Life Semimonthly Premiums									
	Spouse's Age as of Jan. 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$5,000	0.07	0.11	0.20	0.31	0.48	0.90	1.05	1.87	3.18	2.45
\$10,000	0.14	0.22	0.40	0.62	0.96	1.80	2.10	3.74	6.36	4.89
\$15,000	0.20	0.32	0.60	0.92	1.44	2.69	3.15	5.61	9.54	7.34
\$20,000	0.27	0.43	0.80	1.23	1.92	3.59	4.20	7.48	12.72	9.79
\$25,000	0.34	0.54	1.00	1.54	2.40	4.49	5.25	9.35	15.90	12.23
\$30,000	0.41	0.65	1.20	1.85	2.88	5.39	6.30	11.22	19.08	14.68
\$35,000	0.47	0.75	1.40	2.15	3.36	6.28	7.35	13.09	22.26	17.12
\$40,000	0.54	0.86	1.60	2.46	3.84	7.18	8.40	14.96	25.44	19.57
\$45,000	0.61	0.97	1.80	2.77	4.32	8.08	9.45	16.83	28.62	22.02
\$50,000	0.68	1.08	2.00	3.08	4.80	8.98	10.50	18.70	31.80	24.46
\$55,000	0.74	1.18	2.20	3.38	5.28	9.87	11.55	20.57	34.98	26.91
\$60,000	0.81	1.29	2.40	3.69	5.76	10.77	12.60	22.44	38.16	29.36
\$65,000	0.88	1.40	2.60	4.00	6.24	11.67	13.65	24.31	41.34	31.80
\$70,000	0.95	1.51	2.80	4.31	6.72	12.57	14.70	26.18	44.52	34.25
\$75,000	1.01	1.61	3.00	4.61	7.20	13.46	15.75	28.05	47.70	36.69
\$80,000	1.08	1.72	3.20	4.92	7.68	14.36	16.80	29.92	50.88	39.14
\$85,000	1.15	1.83	3.40	5.23	8.16	15.26	17.85	31.79	54.06	41.59
\$90,000	1.22	1.94	3.60	5.54	8.64	16.16	18.90	33.66	57.24	44.03
\$95,000	1.28	2.04	3.80	5.84	9.12	17.05	19.95	35.53	60.42	46.48
\$100,000	1.35	2.15	4.00	6.15	9.60	17.95	21.00	37.40	63.60	48.93
\$105,000	1.42	2.26	4.20	6.46	10.08	18.85	22.05	39.27	66.78	51.37
\$110,000	1.49	2.37	4.40	6.77	10.56	19.75	23.10	41.14	69.96	53.82
\$115,000	1.55	2.47	4.60	7.07	11.04	20.64	24.15	43.01	73.14	56.26
\$120,000	1.62	2.58	4.80	7.38	11.52	21.54	25.20	44.88	76.32	58.71
\$125,000	1.69	2.69	5.00	7.69	12.00	22.44	26.25	46.75	79.50	61.16
\$130,000	1.76	2.80	5.20	8.00	12.48	23.34	27.30	48.62	82.68	63.60
\$135,000	1.82	2.90	5.40	8.30	12.96	24.23	28.35	50.49	85.86	66.05
\$140,000	1.89	3.01	5.60	8.61	13.44	25.13	29.40	52.36	89.04	68.50
\$145,000	1.96	3.12	5.80	8.92	13.92	26.03	30.45	54.23	92.22	70.94
\$150,000	2.03	3.23	6.00	9.23	14.40	26.93	31.50	56.10	95.40	73.39
\$155,000	2.09	3.33	6.20	9.53	14.88	27.82	32.55	57.97	98.58	75.83
\$160,000	2.16	3.44	6.40	9.84	15.36	28.72	33.60	59.84	101.76	78.28
\$165,000	2.23	3.55	6.60	10.15	15.84	29.62	34.65	61.71	104.94	80.73
\$170,000	2.30	3.66	6.80	10.46	16.32	30.52	35.70	63.58	108.12	83.17
\$175,000	2.36	3.76	7.00	10.76	16.80	31.41	36.75	65.45	111.30	85.62
\$180,000	2.43	3.87	7.20	11.07	17.28	32.31	37.80	67.32	114.48	88.07
\$185,000	2.50	3.98	7.40	11.38	17.76	33.21	38.85	69.19	117.66	90.51
\$190,000	2.57	4.09	7.60	11.69	18.24	34.11	39.90	71.06	120.84	92.96
\$195,000	2.63	4.19	7.80	11.99	18.72	35.00	40.95	72.93	124.02	95.40
\$200,000	2.70	4.30	8.00	12.30	19.20	35.90	42.00	74.80	127.21	97.85
\$205,000	2.77	4.41	8.20	12.61	19.68	36.80	43.05	76.67	130.39	100.30
\$210,000	2.84	4.52	8.40	12.92	20.16	37.70	44.10	78.54	133.57	102.74
\$215,000	2.90	4.62	8.60	13.22	20.64	38.59	45.15	80.41	136.75	105.19
\$220,000	2.97	4.73	8.80	13.53	21.12	39.49	46.20	82.28	139.93	107.64
\$225,000	3.04	4.84	9.00	13.84	21.60	40.39	47.25	84.15	143.11	110.08
\$230,000	3.11	4.95	9.20	14.15	22.08	41.29	48.30	86.02	146.29	112.53
\$235,000	3.17	5.05	9.40	14.45	22.56	42.18	49.35	87.89	149.47	114.97
\$240,000	3.24	5.16	9.60	14.76	23.04	43.08	50.40	89.76	152.65	117.42
\$245,000	3.31	5.27	9.80	15.07	23.52	43.98	51.45	91.63	155.83	119.87
\$250,000	3.38	5.38	10.00	15.38	24.00	44.88	52.50	93.50	159.01	122.31

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).

Coverage Amount	Spouse Life Semimonthly Premiums									
	Spouse's Age as of Jan. 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$255,000	3.44	5.48	10.20	15.68	24.48	45.77	53.55	95.37	162.19	124.76
\$260,000	3.51	5.59	10.40	15.99	24.96	46.67	54.60	97.24	165.37	127.21
\$265,000	3.58	5.70	10.60	16.30	25.44	47.57	55.65	99.11	168.55	129.65
\$270,000	3.65	5.81	10.80	16.61	25.92	48.47	56.70	100.98	171.73	132.10
\$275,000	3.71	5.91	11.00	16.91	26.40	49.36	57.75	102.85	174.91	134.54
\$280,000	3.78	6.02	11.20	17.22	26.88	50.26	58.80	104.72	178.09	136.99
\$285,000	3.85	6.13	11.40	17.53	27.36	51.16	59.85	106.59	181.27	139.44
\$290,000	3.92	6.24	11.60	17.84	27.84	52.06	60.90	108.46	184.45	141.88
\$295,000	3.98	6.34	11.80	18.14	28.32	52.95	61.95	110.33	187.63	144.33
\$300,000	4.05	6.45	12.00	18.45	28.80	53.85	63.00	112.20	190.81	146.78
\$305,000	4.12	6.56	12.20	18.76	29.28	54.75	64.05	114.07	193.99	149.22
\$310,000	4.19	6.67	12.40	19.07	29.76	55.65	65.10	115.94	197.17	151.67
\$315,000	4.25	6.77	12.60	19.37	30.24	56.54	66.15	117.81	200.35	154.11
\$320,000	4.32	6.88	12.80	19.68	30.72	57.44	67.20	119.68	203.53	156.56
\$325,000	4.39	6.99	13.00	19.99	31.20	58.34	68.25	121.55	206.71	159.01
\$330,000	4.46	7.10	13.20	20.30	31.68	59.24	69.30	123.42	209.89	161.45
\$335,000	4.52	7.20	13.40	20.60	32.16	60.13	70.35	125.29	213.07	163.90
\$340,000	4.59	7.31	13.60	20.91	32.64	61.03	71.40	127.16	216.25	166.35
\$345,000	4.66	7.42	13.80	21.22	33.12	61.93	72.45	129.03	219.43	168.79
\$350,000	4.73	7.53	14.00	21.53	33.60	62.83	73.50	130.90	222.61	171.24
\$355,000	4.79	7.63	14.20	21.83	34.08	63.72	74.55	132.77	225.79	173.68
\$360,000	4.86	7.74	14.40	22.14	34.56	64.62	75.60	134.64	228.97	176.13
\$365,000	4.93	7.85	14.60	22.45	35.04	65.52	76.65	136.51	232.15	178.58
\$370,000	5.00	7.96	14.80	22.76	35.52	66.42	77.70	138.38	235.33	181.02
\$375,000	5.06	8.06	15.00	23.06	36.00	67.31	78.75	140.25	238.51	183.47
\$380,000	5.13	8.17	15.20	23.37	36.48	68.21	79.80	142.12	241.69	185.92
\$385,000	5.20	8.28	15.40	23.68	36.96	69.11	80.85	143.99	244.87	188.36
\$390,000	5.27	8.39	15.60	23.99	37.44	70.01	81.90	145.86	248.05	190.81
\$395,000	5.33	8.49	15.80	24.29	37.92	70.90	82.95	147.73	251.23	193.25
\$400,000	5.40	8.60	16.00	24.60	38.40	71.80	84.00	149.60	254.41	195.70
\$405,000	5.47	8.71	16.20	24.91	38.88	72.70	85.05	151.47	257.59	198.15
\$410,000	5.54	8.82	16.40	25.22	39.36	73.60	86.10	153.34	260.77	200.59
\$415,000	5.60	8.92	16.60	25.52	39.84	74.49	87.15	155.21	263.95	203.04
\$420,000	5.67	9.03	16.80	25.83	40.32	75.39	88.20	157.08	267.13	205.49
\$425,000	5.74	9.14	17.00	26.14	40.80	76.29	89.25	158.95	270.31	207.93
\$430,000	5.81	9.25	17.20	26.45	41.28	77.19	90.30	160.82	273.49	210.38
\$435,000	5.87	9.35	17.40	26.75	41.76	78.08	91.35	162.69	276.67	212.82
\$440,000	5.94	9.46	17.60	27.06	42.24	78.98	92.40	164.56	279.85	215.27
\$445,000	6.01	9.57	17.80	27.37	42.72	79.88	93.45	166.43	283.03	217.72
\$450,000	6.08	9.68	18.00	27.68	43.20	80.78	94.50	168.30	286.21	220.16
\$455,000	6.14	9.78	18.20	27.98	43.68	81.67	95.55	170.17	289.39	222.61
\$460,000	6.21	9.89	18.40	28.29	44.16	82.57	96.60	172.04	292.57	225.06
\$465,000	6.28	10.00	18.60	28.60	44.64	83.47	97.65	173.91	295.75	227.50
\$470,000	6.35	10.11	18.80	28.91	45.12	84.37	98.70	175.78	298.93	229.95
\$475,000	6.41	10.21	19.00	29.21	45.60	85.26	99.75	177.65	302.11	232.39
\$480,000	6.48	10.32	19.20	29.52	46.08	86.16	100.80	179.52	305.29	234.84
\$485,000	6.55	10.43	19.40	29.83	46.56	87.06	101.85	181.39	308.47	237.29
\$490,000	6.62	10.54	19.60	30.14	47.04	87.96	102.90	183.26	311.65	239.73
\$495,000	6.68	10.64	19.80	30.44	47.52	88.85	103.95	185.13	314.83	242.18
\$500,000	6.75	10.75	20.00	30.75	48.00	89.75	105.00	187.00	318.01	244.63

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).

Coverage Amount	Spouse Life Semimonthly Premiums									
	Spouse's Age as of Jan. 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$505,000	6.82	10.86	20.20	31.06	48.48	90.65	106.05	188.87	321.19	247.07
\$510,000	6.89	10.97	20.40	31.37	48.96	91.55	107.10	190.74	324.37	249.52
\$515,000	6.95	11.07	20.60	31.67	49.44	92.44	108.15	192.61	327.55	251.96
\$520,000	7.02	11.18	20.80	31.98	49.92	93.34	109.20	194.48	330.73	254.41
\$525,000	7.09	11.29	21.00	32.29	50.40	94.24	110.25	196.35	333.91	256.86
\$530,000	7.16	11.40	21.20	32.60	50.88	95.14	111.30	198.22	337.09	259.30
\$535,000	7.22	11.50	21.40	32.90	51.36	96.03	112.35	200.09	340.27	261.75
\$540,000	7.29	11.61	21.60	33.21	51.84	96.93	113.40	201.96	343.45	264.20
\$545,000	7.36	11.72	21.80	33.52	52.32	97.83	114.45	203.83	346.63	266.64
\$550,000	7.43	11.83	22.00	33.83	52.80	98.73	115.50	205.70	349.81	269.09
\$555,000	7.49	11.93	22.20	34.13	53.28	99.62	116.55	207.57	352.99	271.53
\$560,000	7.56	12.04	22.40	34.44	53.76	100.52	117.60	209.44	356.17	273.98
\$565,000	7.63	12.15	22.60	34.75	54.24	101.42	118.65	211.31	359.35	276.43
\$570,000	7.70	12.26	22.80	35.06	54.72	102.32	119.70	213.18	362.53	278.87
\$575,000	7.76	12.36	23.00	35.36	55.20	103.21	120.75	215.05	365.71	281.32
\$580,000	7.83	12.47	23.20	35.67	55.68	104.11	121.80	216.92	368.89	283.77
\$585,000	7.90	12.58	23.40	35.98	56.16	105.01	122.85	218.79	372.07	286.21
\$590,000	7.97	12.69	23.60	36.29	56.64	105.91	123.90	220.66	375.25	288.66
\$595,000	8.03	12.79	23.80	36.59	57.12	106.80	124.95	222.53	378.43	291.10
\$600,000	8.10	12.90	24.00	36.90	57.60	107.70	126.00	224.40	381.62	293.55
\$605,000	8.17	13.01	24.20	37.21	58.08	108.60	127.05	226.27	384.80	296.00
\$610,000	8.24	13.12	24.40	37.52	58.56	109.50	128.10	228.14	387.98	298.44
\$615,000	8.30	13.22	24.60	37.82	59.04	110.39	129.15	230.01	391.16	300.89
\$620,000	8.37	13.33	24.80	38.13	59.52	111.29	130.20	231.88	394.34	303.34
\$625,000	8.44	13.44	25.00	38.44	60.00	112.19	131.25	233.75	397.52	305.78
\$630,000	8.51	13.55	25.20	38.75	60.48	113.09	132.30	235.62	400.70	308.23
\$635,000	8.57	13.65	25.40	39.05	60.96	113.98	133.35	237.49	403.88	310.67
\$640,000	8.64	13.76	25.60	39.36	61.44	114.88	134.40	239.36	407.06	313.12
\$645,000	8.71	13.87	25.80	39.67	61.92	115.78	135.45	241.23	410.24	315.57
\$650,000	8.78	13.98	26.00	39.98	62.40	116.68	136.50	243.10	413.42	318.01
\$655,000	8.84	14.08	26.20	40.28	62.88	117.57	137.55	244.97	416.60	320.46
\$660,000	8.91	14.19	26.40	40.59	63.36	118.47	138.60	246.84	419.78	322.91
\$665,000	8.98	14.30	26.60	40.90	63.84	119.37	139.65	248.71	422.96	325.35
\$670,000	9.05	14.41	26.80	41.21	64.32	120.27	140.70	250.58	426.14	327.80
\$675,000	9.11	14.51	27.00	41.51	64.80	121.16	141.75	252.45	429.32	330.24
\$680,000	9.18	14.62	27.20	41.82	65.28	122.06	142.80	254.32	432.50	332.69
\$685,000	9.25	14.73	27.40	42.13	65.76	122.96	143.85	256.19	435.68	335.14
\$690,000	9.32	14.84	27.60	42.44	66.24	123.86	144.90	258.06	438.86	337.58
\$695,000	9.38	14.94	27.80	42.74	66.72	124.75	145.95	259.93	442.04	340.03
\$700,000	9.45	15.05	28.00	43.05	67.20	125.65	147.00	261.80	445.22	342.48
\$705,000	9.52	15.16	28.20	43.36	67.68	126.55	148.05	263.67	448.40	344.92
\$710,000	9.59	15.27	28.40	43.67	68.16	127.45	149.10	265.54	451.58	347.37
\$715,000	9.65	15.37	28.60	43.97	68.64	128.34	150.15	267.41	454.76	349.81
\$720,000	9.72	15.48	28.80	44.28	69.12	129.24	151.20	269.28	457.94	352.26
\$725,000	9.79	15.59	29.00	44.59	69.60	130.14	152.25	271.15	461.12	354.71
\$730,000	9.86	15.70	29.20	44.90	70.08	131.04	153.30	273.02	464.30	357.15
\$735,000	9.92	15.80	29.40	45.20	70.56	131.93	154.35	274.89	467.48	359.60
\$740,000	9.99	15.91	29.60	45.51	71.04	132.83	155.40	276.76	470.66	362.05
\$745,000	10.06	16.02	29.80	45.82	71.52	133.73	156.45	278.63	473.84	364.49
\$750,000	10.13	16.13	30.00	46.13	72.00	134.63	157.50	280.50	477.02	366.94

*Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section of coverage highlights).