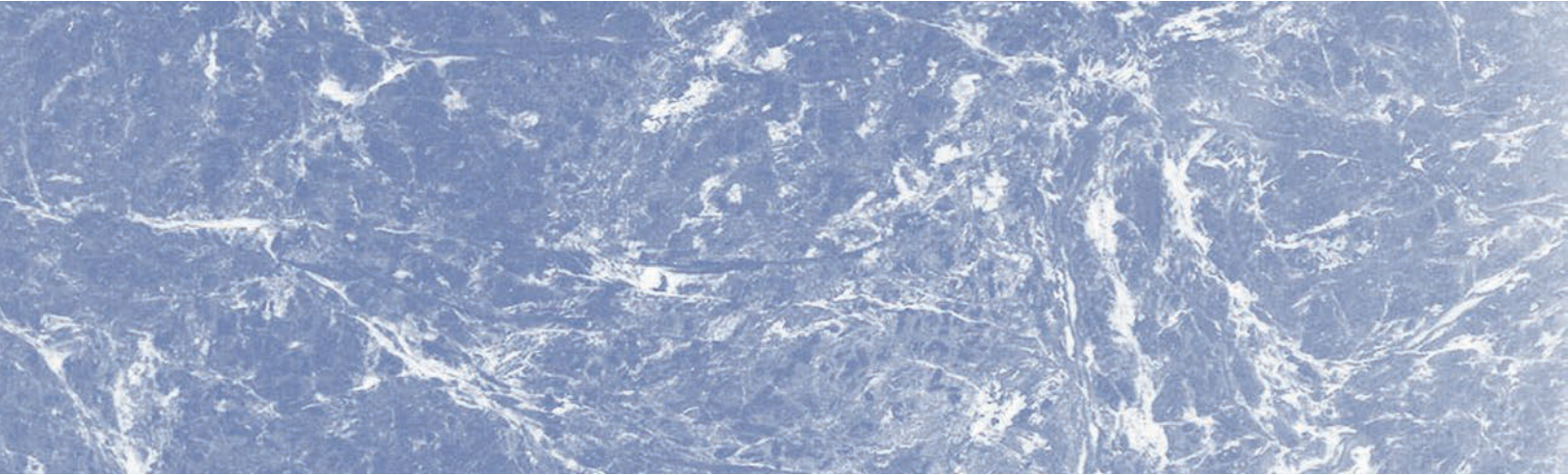


Monthly EFT Face Amount Rate Tables



*Dignified Choice[®] -
Classic Series*

Final Expense



COLUMBIAN LIFE
INSURANCE COMPANY

Dignified Choice®- Classic I Full Benefit Life Insurance Plan

Dignified Choice®- Classic II Graded Benefit Life Insurance Plan

Plan Description

- Full benefit whole life insurance with simplified underwriting and level premiums.

Death Benefit

- Immediate full coverage with level death benefit in all years.

Issue Limits

<u>Ages*</u>	<u>Face Amounts</u>
25 - 44	\$5,000 - 25,000
45 - 85	2,500 - 25,000 (Minimum \$5,000 in WA)

Classifications

- Non-Tobacco
- Tobacco

Underwriting

- All health questions answered “no”
- Telephone interview (point of sale)
- Prescription drug check (point of sale)
- MIB (upon receipt of application)

Plan Description

- Graded benefit whole life insurance with simplified underwriting and level premiums.

Death Benefit

- Return of premiums plus 6% interest for non-accidental occurring within the first two policy years.
- Full face amount accidental death occurring within the first two policy years or for death by any cause in year three or thereafter.

Issue Limits

<u>Ages*</u>	<u>Face Amounts</u>
45 - 85	\$2,500 - 15,000 (Minimum \$5,000 in WA)

Classification

- Graded Benefit

Underwriting

- Any Part 2 health question answered “yes”
- MIB (upon receipt of application)
- Prescription drug check (upon receipt of application)
- A telephone interview may be conducted by the Company if needed to clarify any information

* Age at the last birthday as of the effective date of the policy.

Premiums shown are for base plans only. Refer to the ratebook for rider rates and additional product information.

Full Benefit Life Insurance Plan (Monthly EFT Premiums) Female Non-Tobacco \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
25				9.05	10.16	11.27	12.38	13.49	14.60	15.71	16.82	17.93
26				9.27	10.42	11.58	12.73	13.88	15.04	16.19	17.34	18.50
27				9.44	10.63	11.82	13.01	14.20	15.38	16.57	17.76	18.95
28				9.71	10.95	12.20	13.44	14.68	15.92	17.17	18.41	19.65
29				9.89	11.17	12.45	13.72	15.00	16.28	17.56	18.84	20.11
30				10.11	11.43	12.75	14.07	15.39	16.72	18.04	19.36	20.68
31				10.37	11.74	13.12	14.49	15.86	17.24	18.61	19.98	21.36
32				10.63	12.06	13.49	14.91	16.34	17.77	19.19	20.62	22.05
33				10.94	12.43	13.92	15.41	16.90	18.39	19.87	21.36	22.85
34				11.21	12.75	14.29	15.83	17.37	18.92	20.46	22.00	23.54
35				11.47	13.07	14.66	16.26	17.85	19.45	21.04	22.64	24.23
36				11.68	13.31	14.95	16.58	18.22	19.86	21.49	23.13	24.76
37				11.89	13.57	15.25	16.93	18.60	20.28	21.96	23.64	25.32
38				12.11	13.83	15.55	17.27	19.00	20.72	22.44	24.16	25.88
39				12.33	14.10	15.86	17.63	19.39	21.16	22.93	24.69	26.46
40				12.56	14.37	16.19	18.00	19.81	21.62	23.43	25.25	27.06
41				12.80	14.67	16.53	18.39	20.25	22.11	23.97	25.83	27.69
42				13.05	14.96	16.87	18.78	20.69	22.60	24.51	26.42	28.33
43				13.30	15.26	17.21	19.17	21.13	23.09	25.05	27.01	28.97
44				13.56	15.57	17.58	19.59	21.60	23.61	25.63	27.64	29.65
45	8.66	9.70	11.76	13.83	15.89	17.96	20.02	22.09	24.15	26.22	28.28	30.35
46	8.80	9.86	11.98	14.11	16.23	18.35	20.47	22.59	24.71	26.83	28.95	31.07
47	8.95	10.04	12.21	14.39	16.57	18.75	20.93	23.11	25.28	27.46	29.64	31.82
48	8.98	10.07	12.26	14.45	16.64	18.83	21.03	23.22	25.41	27.60	29.79	31.98
49	9.07	10.18	12.41	14.64	16.86	19.09	21.32	23.54	25.77	28.00	30.23	32.45
50	9.30	10.46	12.78	15.10	17.42	19.74	22.06	24.37	26.69	29.01	31.33	33.65
51	9.38	10.55	12.91	15.26	17.61	19.96	22.31	24.66	27.02	29.37	31.72	34.07
52	9.49	10.69	13.08	15.48	17.88	20.27	22.67	25.06	27.46	29.86	32.25	34.65
53	9.78	11.04	13.55	16.06	18.57	21.08	23.59	26.11	28.62	31.13	33.64	36.15
54	10.03	11.33	13.94	16.55	19.16	21.77	24.38	26.99	29.60	32.21	34.82	37.43
55	10.43	11.81	14.58	17.35	20.12	22.89	25.66	28.43	31.20	33.97	36.74	39.51
56	10.76	12.22	15.12	18.03	20.93	23.84	26.75	29.65	32.56	35.46	38.37	41.28
57	11.10	12.62	15.66	18.70	21.74	24.78	27.83	30.87	33.91	36.95	39.99	43.03
58	11.66	13.30	16.56	19.83	23.09	26.36	29.62	32.89	36.15	39.42	42.68	45.95
59	12.00	13.70	17.10	20.50	23.90	27.31	30.71	34.11	37.51	40.91	44.31	47.71
60	12.44	14.23	17.80	21.38	24.95	28.53	32.11	35.68	39.26	42.83	46.41	49.98
61	12.79	14.65	18.37	22.09	25.81	29.52	33.24	36.96	40.68	44.39	48.11	51.83
62	13.14	15.07	18.93	22.79	26.65	30.50	34.36	38.22	42.08	45.93	49.79	53.65
63	13.60	15.62	19.66	23.70	27.74	31.78	35.82	39.86	43.90	47.94	51.98	56.02
64	14.01	16.11	20.31	24.51	28.72	32.92	37.12	41.33	45.53	49.73	53.94	58.14
65	14.37	16.54	20.89	25.24	29.58	33.93	38.28	42.63	46.97	51.32	55.67	60.02
66	14.98	17.27	21.86	26.45	31.05	35.64	40.23	44.82	49.41	54.00	58.59	63.18
67	15.46	17.85	22.64	27.42	32.20	36.99	41.77	46.56	51.34	56.13	60.91	65.69
68	16.28	18.84	23.95	29.06	34.18	39.29	44.40	49.52	54.63	59.74	64.86	69.97
69	17.08	19.80	25.23	30.67	36.10	41.53	46.97	52.40	57.83	63.26	68.70	74.13
70	17.75	20.61	26.31	32.01	37.71	43.41	49.12	54.82	60.52	66.22	71.92	77.63
71	18.58	21.60	27.63	33.67	39.70	45.73	51.77	57.80	63.83	69.87	75.90	81.93
72	19.41	22.60	28.96	35.33	41.69	48.06	54.43	60.79	67.16	73.52	79.89	86.26
73	20.82	24.28	31.20	38.13	45.06	51.98	58.91	65.83	72.76	79.69	86.61	93.54
74	21.82	25.49	32.82	40.14	47.47	54.80	62.13	69.46	76.79	84.12	91.45	98.78
75	22.83	26.70	34.43	42.16	49.90	57.63	65.36	73.09	80.83	88.56	96.29	104.02
76	24.28	28.44	36.75	45.07	53.38	61.70	70.01	78.32	86.64	94.95	103.26	111.58
77	25.98	30.48	39.47	48.47	57.46	66.45	75.45	84.44	93.43	102.43	111.42	120.41
78	28.09	33.01	42.84	52.68	62.51	72.35	82.18	92.02	101.85	111.69	121.52	131.36
79	30.22	35.57	46.26	56.94	67.63	78.32	89.01	99.70	110.39	121.08	131.77	142.45
80	32.49	38.29	49.89	61.49	73.08	84.68	96.28	107.87	119.47	131.07	142.67	154.26
81	34.79	41.05	53.57	66.08	78.60	91.12	103.63	116.15	128.67	141.18	153.70	166.22
82	37.08	43.80	57.23	70.67	84.10	97.54	110.97	124.40	137.84	151.27	164.70	178.14
83	39.39	46.56	60.92	75.27	89.62	103.98	118.33	132.69	147.04	161.40	175.75	190.10
84	41.69	49.32	64.60	79.87	95.15	110.42	125.70	140.97	156.25	171.52	186.80	202.07
85	43.98	52.07	68.27	84.46	100.65	116.84	133.03	149.22	165.42	181.61	197.80	213.99

N/A

Premiums include a monthly policy fee of \$3.50.

**Full Benefit Life Insurance Plan (Monthly EFT Premiums)
Female Non-Tobacco \$14,000 - \$25,000**

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
25	19.04	20.15	21.26	22.37	23.48	24.59	25.70	26.81	27.92	29.03	30.14	31.25
26	19.65	20.80	21.96	23.11	24.27	25.42	26.57	27.73	28.88	30.03	31.19	32.34
27	20.14	21.33	22.51	23.70	24.89	26.08	27.27	28.46	29.65	30.83	32.02	33.21
28	20.89	22.14	23.38	24.62	25.86	27.10	28.35	29.59	30.83	32.07	33.32	34.56
29	21.39	22.67	23.95	25.23	26.50	27.78	29.06	30.34	31.62	32.89	34.17	35.45
30	22.00	23.32	24.64	25.97	27.29	28.61	29.93	31.25	32.57	33.90	35.22	36.54
31	22.73	24.11	25.48	26.85	28.23	29.60	30.97	32.35	33.72	35.10	36.47	37.84
32	23.48	24.90	26.33	27.76	29.18	30.61	32.04	33.46	34.89	36.32	37.74	39.17
33	24.34	25.83	27.32	28.81	30.29	31.78	33.27	34.76	36.25	37.74	39.23	40.71
34	25.08	26.62	28.17	29.71	31.25	32.79	34.33	35.87	37.42	38.96	40.50	42.04
35	25.83	27.42	29.02	30.61	32.20	33.80	35.39	36.99	38.58	40.18	41.77	43.37
36	26.40	28.03	29.67	31.31	32.94	34.58	36.21	37.85	39.48	41.12	42.75	44.39
37	27.00	28.67	30.35	32.03	33.71	35.39	37.06	38.74	40.42	42.10	43.78	45.46
38	27.60	29.33	31.05	32.77	34.49	36.21	37.93	39.66	41.38	43.10	44.82	46.54
39	28.23	29.99	31.76	33.52	35.29	37.06	38.82	40.59	42.35	44.12	45.89	47.65
40	28.87	30.68	32.50	34.31	36.12	37.93	39.74	41.56	43.37	45.18	46.99	48.81
41	29.55	31.41	33.27	35.14	37.00	38.86	40.72	42.58	44.44	46.30	48.16	50.02
42	30.24	32.14	34.05	35.96	37.87	39.78	41.69	43.60	45.51	47.42	49.33	51.24
43	30.93	32.89	34.85	36.81	38.77	40.73	42.68	44.64	46.60	48.56	50.52	52.48
44	31.66	33.67	35.68	37.69	39.71	41.72	43.73	45.74	47.75	49.76	51.77	53.79
45	32.42	34.48	36.55	38.61	40.68	42.74	44.81	46.87	48.94	51.00	53.07	55.13
46	33.19	35.32	37.44	39.56	41.68	43.80	45.92	48.04	50.16	52.28	54.41	56.53
47	34.00	36.18	38.36	40.53	42.71	44.89	47.07	49.25	51.43	53.61	55.78	57.96
48	34.17	36.36	38.55	40.74	42.93	45.12	47.31	49.50	51.69	53.89	56.08	58.27
49	34.68	36.91	39.14	41.36	43.59	45.82	48.04	50.27	52.50	54.73	56.95	59.18
50	35.97	38.29	40.61	42.93	45.25	47.57	49.89	52.21	54.53	56.85	59.17	61.49
51	36.42	38.77	41.13	43.48	45.83	48.18	50.53	52.88	55.24	57.59	59.94	62.29
52	37.04	39.44	41.84	44.23	46.63	49.02	51.42	53.82	56.21	58.61	61.00	63.40
53	38.66	41.18	43.69	46.20	48.71	51.22	53.73	56.25	58.76	61.27	63.78	66.29
54	40.04	42.65	45.26	47.87	50.48	53.09	55.70	58.31	60.92	63.53	66.14	68.75
55	42.28	45.05	47.82	50.59	53.36	56.13	58.90	61.67	64.44	67.21	69.98	72.75
56	44.18	47.09	49.99	52.90	55.80	58.71	61.62	64.52	67.43	70.33	73.24	76.15
57	46.07	49.11	52.15	55.19	58.23	61.27	64.31	67.35	70.39	73.43	76.48	79.52
58	49.21	52.48	55.74	59.01	62.27	65.54	68.80	72.07	75.33	78.60	81.86	85.13
59	51.11	54.51	57.91	61.31	64.71	68.12	71.52	74.92	78.32	81.72	85.12	88.52
60	53.56	57.14	60.71	64.29	67.86	71.44	75.01	78.59	82.17	85.74	89.32	92.89
61	55.55	59.26	62.98	66.70	70.42	74.13	77.85	81.57	85.29	89.00	92.72	96.44
62	57.51	61.36	65.22	69.08	72.94	76.79	80.65	84.51	88.37	92.22	96.08	99.94
63	60.06	64.10	68.14	72.18	76.23	80.27	84.31	88.35	92.39	96.43	100.47	104.51
64	62.34	66.54	70.75	74.95	79.15	83.36	87.56	91.76	95.97	100.17	104.37	108.57
65	64.36	68.71	73.06	77.41	81.75	86.10	90.45	94.80	99.14	103.49	107.84	112.18
66	67.77	72.36	76.96	81.55	86.14	90.73	95.32	99.91	104.50	109.09	113.68	118.27
67	70.48	75.26	80.05	84.83	89.61	94.40	99.18	103.97	108.75	113.54	118.32	123.10
68	75.08	80.19	85.31	90.42	95.53	100.65	105.76	110.87	115.99	121.10	126.21	131.32
69	79.56	85.00	90.43	95.86	101.30	106.73	112.16	117.60	123.03	128.46	133.90	139.33
70	83.33	89.03	94.73	100.43	106.14	111.84	117.54	123.24	128.94	134.65	140.35	146.05
71	87.97	94.00	100.04	106.07	112.10	118.14	124.17	130.20	136.24	142.27	148.30	154.34
72	92.62	98.99	105.35	111.72	118.08	124.45	130.82	137.18	143.55	149.91	156.28	162.64
73	100.46	107.39	114.32	121.24	128.17	135.10	142.02	148.95	155.87	162.80	169.73	176.65
74	106.10	113.43	120.76	128.09	135.42	142.75	150.08	157.41	164.74	172.06	179.39	186.72
75	111.76	119.49	127.22	134.95	142.69	150.42	158.15	165.88	173.62	181.35	189.08	196.81
76	119.89	128.21	136.52	144.83	153.15	161.46	169.77	178.09	186.40	194.72	203.03	211.34
77	129.40	138.40	147.39	156.38	165.38	174.37	183.36	192.36	201.35	210.34	219.34	228.33
78	141.19	151.03	160.87	170.70	180.54	190.37	200.21	210.04	219.88	229.71	239.55	249.38
79	153.14	163.83	174.52	185.21	195.90	206.59	217.28	227.97	238.65	249.34	260.03	270.72
80	165.86	177.46	189.05	200.65	212.25	223.84	235.44	247.04	258.64	270.23	281.83	293.43
81	178.73	191.25	203.77	216.28	228.80	241.32	253.83	266.35	278.87	291.38	303.90	316.42
82	191.57	205.01	218.44	231.87	245.31	258.74	272.17	285.61	299.04	312.47	325.91	339.34
83	204.46	218.81	233.17	247.52	261.87	276.23	290.58	304.94	319.29	333.65	348.00	362.35
84	217.34	232.62	247.89	263.17	278.44	293.72	308.99	324.27	339.54	354.82	370.09	385.36
85	230.18	246.37	262.57	278.76	294.95	311.14	327.33	343.52	359.71	375.91	392.10	408.29

Premiums include a monthly policy fee of \$3.50.

Full Benefit Life Insurance Plan (Monthly EFT Premiums) Female Tobacco \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
25				11.43	13.01	14.60	16.18	17.77	19.35	20.94	22.52	24.11
26				11.74	13.39	15.04	16.69	18.34	19.99	21.64	23.28	24.93
27				12.00	13.69	15.39	17.09	18.79	20.49	22.19	23.89	25.59
28				12.37	14.14	15.92	17.69	19.47	21.24	23.01	24.79	26.56
29				12.62	14.45	16.27	18.10	19.92	21.74	23.57	25.39	27.22
30				12.94	14.82	16.71	18.60	20.48	22.37	24.26	26.14	28.03
31				13.32	15.28	17.25	19.21	21.17	23.14	25.10	27.06	29.03
32				13.69	15.73	17.77	19.81	21.85	23.88	25.92	27.96	30.00
33				14.13	16.26	18.38	20.51	22.64	24.76	26.89	29.02	31.14
34				14.51	16.72	18.92	21.12	23.33	25.53	27.73	29.93	32.14
35				14.89	17.17	19.44	21.72	24.00	26.28	28.55	30.83	33.11
36				15.18	17.51	19.85	22.18	24.52	26.85	29.19	31.52	33.86
37				15.47	17.86	20.25	22.65	25.04	27.43	29.83	32.22	34.61
38				15.77	18.22	20.67	23.13	25.58	28.03	30.49	32.94	35.39
39				16.07	18.59	21.10	23.61	26.13	28.64	31.16	33.67	36.19
40				16.39	18.97	21.55	24.13	26.71	29.29	31.87	34.44	37.02
41				16.72	19.37	22.01	24.66	27.30	29.95	32.59	35.24	37.88
42				17.05	19.77	22.48	25.19	27.90	30.61	33.32	36.03	38.74
43				17.40	20.18	22.96	25.74	28.52	31.31	34.09	36.87	39.65
44				17.76	20.61	23.46	26.31	29.17	32.02	34.87	37.72	40.57
45	10.81	12.27	15.20	18.12	21.04	23.97	26.89	29.82	32.74	35.66	38.59	41.51
46	11.01	12.51	15.51	18.52	21.52	24.52	27.53	30.53	33.53	36.54	39.54	42.54
47	11.20	12.74	15.82	18.89	21.97	25.05	28.13	31.21	34.29	37.37	40.45	43.53
48	11.31	12.87	16.00	19.12	22.25	25.37	28.49	31.62	34.74	37.87	40.99	44.11
49	11.41	13.00	16.16	19.33	22.50	25.66	28.83	31.99	35.16	38.33	41.49	44.66
50	11.47	13.07	16.26	19.45	22.64	25.83	29.02	32.20	35.39	38.58	41.77	44.96
51	11.86	13.53	16.88	20.22	23.57	26.91	30.25	33.60	36.94	40.29	43.63	46.98
52	11.98	13.68	17.08	20.47	23.86	27.26	30.65	34.04	37.44	40.83	44.23	47.62
53	12.43	14.22	17.79	21.36	24.93	28.51	32.08	35.65	39.22	42.79	46.37	49.94
54	12.87	14.75	18.50	22.24	25.99	29.74	33.49	37.24	40.99	44.74	48.49	52.23
55	13.35	15.32	19.26	23.20	27.14	31.08	35.01	38.95	42.89	46.83	50.77	54.71
56	13.87	15.95	20.10	24.25	28.39	32.54	36.69	40.84	44.99	49.14	53.29	57.44
57	14.16	16.29	20.55	24.81	29.07	33.33	37.60	41.86	46.12	50.38	54.65	58.91
58	14.63	16.86	21.31	25.76	30.21	34.66	39.11	43.57	48.02	52.47	56.92	61.37
59	15.35	17.71	22.45	27.19	31.93	36.67	41.40	46.14	50.88	55.62	60.36	65.09
60	15.82	18.29	23.21	28.14	33.07	38.00	42.93	47.86	52.79	57.71	62.64	67.57
61	16.47	19.06	24.25	29.44	34.63	39.81	45.00	50.19	55.38	60.57	65.75	70.94
62	16.87	19.54	24.89	30.24	35.58	40.93	46.28	51.62	56.97	62.32	67.66	73.01
63	17.57	20.38	26.01	31.64	37.26	42.89	48.52	54.14	59.77	65.40	71.03	76.65
64	18.51	21.51	27.51	33.51	39.51	45.51	51.52	57.52	63.52	69.52	75.53	81.53
65	19.21	22.35	28.63	34.91	41.19	47.48	53.76	60.04	66.32	72.60	78.89	85.17
66	19.89	23.17	29.72	36.28	42.83	49.39	55.94	62.50	69.05	75.61	82.17	88.72
67	20.57	23.98	30.81	37.64	44.47	51.29	58.12	64.95	71.78	78.61	85.43	92.26
68	21.25	24.80	31.90	39.00	46.10	53.19	60.29	67.39	74.49	81.59	88.69	95.79
69	22.16	25.89	33.36	40.82	48.29	55.75	63.22	70.68	78.15	85.61	93.08	100.54
70	23.07	26.98	34.81	42.64	50.46	58.29	66.12	73.95	81.77	89.60	97.43	105.26
71	24.96	29.25	37.83	46.41	55.00	63.58	72.16	80.74	89.33	97.91	106.49	115.07
72	26.84	31.51	40.85	50.18	59.52	68.86	78.19	87.53	96.87	106.21	115.54	124.88
73	28.73	33.78	43.87	53.96	64.06	74.15	84.24	94.34	104.43	114.52	124.61	134.71
74	30.85	36.33	47.27	58.21	69.15	80.09	91.04	101.98	112.92	123.86	134.80	145.75
75	32.98	38.87	50.66	62.46	74.25	86.04	97.83	109.62	121.41	133.20	144.99	156.78
76	34.92	41.20	53.77	66.34	78.91	91.48	104.04	116.61	129.18	141.75	154.32	166.88
77	36.71	43.35	56.63	69.92	83.20	96.48	109.77	123.05	136.33	149.61	162.90	176.18
78	38.56	45.57	59.59	73.61	87.64	101.66	115.68	129.70	143.73	157.75	171.77	185.79
79	40.45	47.84	62.61	77.39	92.17	106.95	121.73	136.51	151.29	166.07	180.84	195.62
80	42.16	49.89	65.35	80.81	96.28	111.74	127.20	142.66	158.13	173.59	189.05	204.51
81	44.59	52.81	69.25	85.69	102.13	118.56	135.00	151.44	167.88	184.32	200.75	217.19
82	46.63	55.26	72.51	89.76	107.01	124.26	141.52	158.77	176.02	193.27	210.53	227.78
83	48.26	57.21	75.12	93.02	110.93	128.83	146.74	164.64	182.55	200.45	218.36	236.26
84	49.48	58.68	77.07	95.46	113.85	132.24	150.63	169.03	187.42	205.81	224.20	242.59
85	50.70	60.14	79.02	97.90	116.78	135.67	154.55	173.43	192.31	211.19	230.07	248.95

N/A

Premiums include a monthly policy fee of \$3.50.

**Full Benefit Life Insurance Plan (Monthly EFT Premiums)
Female Tobacco \$14,000 - \$25,000**

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
25	25.69	27.28	28.86	30.45	32.03	33.62	35.20	36.79	38.37	39.96	41.54	43.13
26	26.58	28.23	29.88	31.53	33.18	34.82	36.47	38.12	39.77	41.42	43.07	44.72
27	27.29	28.99	30.69	32.38	34.08	35.78	37.48	39.18	40.88	42.58	44.28	45.98
28	28.34	30.11	31.88	33.66	35.43	37.20	38.98	40.75	42.53	44.30	46.07	47.85
29	29.04	30.87	32.69	34.51	36.34	38.16	39.99	41.81	43.64	45.46	47.29	49.11
30	29.92	31.81	33.69	35.58	37.47	39.35	41.24	43.13	45.01	46.90	48.79	50.68
31	30.99	32.95	34.92	36.88	38.84	40.81	42.77	44.74	46.70	48.66	50.63	52.59
32	32.04	34.08	36.11	38.15	40.19	42.23	44.27	46.31	48.35	50.38	52.42	54.46
33	33.27	35.39	37.52	39.65	41.77	43.90	46.03	48.15	50.28	52.40	54.53	56.66
34	34.34	36.54	38.75	40.95	43.15	45.35	47.56	49.76	51.96	54.17	56.37	58.57
35	35.39	37.66	39.94	42.22	44.50	46.78	49.05	51.33	53.61	55.89	58.16	60.44
36	36.19	38.53	40.86	43.20	45.53	47.87	50.20	52.54	54.87	57.21	59.54	61.88
37	37.01	39.40	41.79	44.19	46.58	48.97	51.37	53.76	56.15	58.55	60.94	63.33
38	37.85	40.30	42.75	45.21	47.66	50.11	52.57	55.02	57.47	59.93	62.38	64.84
39	38.70	41.21	43.73	46.24	48.76	51.27	53.79	56.30	58.81	61.33	63.84	66.36
40	39.60	42.18	44.76	47.34	49.92	52.49	55.07	57.65	60.23	62.81	65.39	67.97
41	40.53	43.17	45.82	48.46	51.11	53.75	56.40	59.04	61.69	64.33	66.98	69.62
42	41.45	44.16	46.87	49.59	52.30	55.01	57.72	60.43	63.14	65.85	68.56	71.27
43	42.43	45.21	47.99	50.77	53.55	56.33	59.11	61.89	64.67	67.45	70.23	73.01
44	43.43	46.28	49.13	51.98	54.83	57.69	60.54	63.39	66.24	69.09	71.94	74.80
45	44.44	47.36	50.29	53.21	56.13	59.06	61.98	64.91	67.83	70.75	73.68	76.60
46	45.55	48.55	51.55	54.56	57.56	60.56	63.56	66.57	69.57	72.57	75.58	78.58
47	46.61	49.68	52.76	55.84	58.92	62.00	65.08	68.16	71.24	74.32	77.39	80.47
48	47.24	50.36	53.49	56.61	59.74	62.86	65.98	69.11	72.23	75.36	78.48	81.60
49	47.82	50.99	54.15	57.32	60.49	63.65	66.82	69.98	73.15	76.32	79.48	82.65
50	48.15	51.34	54.53	57.72	60.91	64.10	67.29	70.48	73.67	76.86	80.05	83.24
51	50.32	53.66	57.01	60.35	63.70	67.04	70.39	73.73	77.07	80.42	83.76	87.11
52	51.01	54.41	57.80	61.20	64.59	67.98	71.38	74.77	78.17	81.56	84.95	88.35
53	53.51	57.08	60.66	64.23	67.80	71.37	74.94	78.52	82.09	85.66	89.23	92.81
54	55.98	59.73	63.48	67.23	70.98	74.73	78.48	82.23	85.97	89.72	93.47	97.22
55	58.65	62.59	66.53	70.47	74.41	78.35	82.29	86.23	90.17	94.11	98.04	101.98
56	61.59	65.74	69.88	74.03	78.18	82.33	86.48	90.63	94.78	98.93	103.08	107.23
57	63.17	67.43	71.69	75.96	80.22	84.48	88.74	93.00	97.27	101.53	105.79	110.05
58	65.83	70.28	74.73	79.18	83.63	88.08	92.54	96.99	101.44	105.89	110.34	114.79
59	69.83	74.57	79.31	84.05	88.78	93.52	98.26	103.00	107.74	112.47	117.21	121.95
60	72.50	77.43	82.36	87.29	92.21	97.14	102.07	107.00	111.93	116.86	121.79	126.71
61	76.13	81.32	86.50	91.69	96.88	102.07	107.26	112.44	117.63	122.82	128.01	133.20
62	78.36	83.71	89.05	94.40	99.75	105.09	110.44	115.79	121.13	126.48	131.83	137.18
63	82.28	87.91	93.53	99.16	104.79	110.42	116.04	121.67	127.30	132.92	138.55	144.18
64	87.53	93.53	99.53	105.54	111.54	117.54	123.54	129.54	135.55	141.55	147.55	153.55
65	91.45	97.73	104.02	110.30	116.58	122.86	129.15	135.43	141.71	147.99	154.27	160.56
66	95.28	101.83	108.39	114.94	121.50	128.05	134.61	141.16	147.72	154.28	160.83	167.39
67	99.09	105.92	112.74	119.57	126.40	133.23	140.06	146.88	153.71	160.54	167.37	174.19
68	102.89	109.99	117.09	124.19	131.29	138.38	145.48	152.58	159.68	166.78	173.88	180.98
69	108.00	115.47	122.93	130.40	137.86	145.33	152.79	160.26	167.72	175.19	182.65	190.12
70	113.08	120.91	128.74	136.57	144.39	152.22	160.05	167.88	175.70	183.53	191.36	199.18
71	123.66	132.24	140.82	149.40	157.99	166.57	175.15	183.73	192.32	200.90	209.48	218.06
72	134.22	143.55	152.89	162.23	171.56	180.90	190.24	199.57	208.91	218.25	227.58	236.92
73	144.80	154.89	164.99	175.08	185.17	195.26	205.36	215.45	225.54	235.64	245.73	255.82
74	156.69	167.63	178.57	189.51	200.46	211.40	222.34	233.28	244.22	255.17	266.11	277.05
75	168.58	180.37	192.16	203.95	215.74	227.53	239.32	251.11	262.90	274.70	286.49	298.28
76	179.45	192.02	204.59	217.16	229.72	242.29	254.86	267.43	280.00	292.56	305.13	317.70
77	189.46	202.75	216.03	229.31	242.60	255.88	269.16	282.45	295.73	309.01	322.30	335.58
78	199.82	213.84	227.86	241.89	255.91	269.93	283.95	297.98	312.00	326.02	340.04	354.07
79	210.40	225.18	239.96	254.74	269.52	284.30	299.07	313.85	328.63	343.41	358.19	372.97
80	219.98	235.44	250.90	266.36	281.83	297.29	312.75	328.21	343.68	359.14	374.60	390.06
81	233.63	250.07	266.50	282.94	299.38	315.82	332.26	348.69	365.13	381.57	398.01	414.44
82	245.03	262.28	279.53	296.79	314.04	331.29	348.54	365.79	383.05	400.30	417.55	434.80
83	254.16	272.07	289.97	307.88	325.78	343.69	361.59	379.50	397.40	415.31	433.21	451.12
84	260.99	279.38	297.77	316.16	334.55	352.94	371.34	389.73	408.12	426.51	444.90	463.30
85	267.83	286.71	305.59	324.47	343.35	362.23	381.11	400.00	418.88	437.76	456.64	475.52

Premiums include a monthly policy fee of \$3.50.

Full Benefit Life Insurance Plan (Monthly EFT Premiums) Male Non-Tobacco \$2,500 - \$13,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
25				10.55	11.96	13.37	14.78	16.18	17.59	19.00	20.41	21.82
26				10.81	12.27	13.74	15.20	16.66	18.12	19.59	21.05	22.51
27				11.07	12.59	14.10	15.62	17.13	18.65	20.16	21.68	23.19
28				11.39	12.96	14.54	16.12	17.70	19.27	20.85	22.43	24.01
29				11.65	13.28	14.91	16.54	18.17	19.80	21.42	23.05	24.68
30				11.96	13.65	15.34	17.03	18.72	20.41	22.10	23.80	25.49
31				12.31	14.07	15.83	17.59	19.36	21.12	22.88	24.64	26.40
32				12.67	14.50	16.33	18.16	20.00	21.83	23.66	25.50	27.33
33				13.06	14.97	16.88	18.79	20.70	22.61	24.53	26.44	28.35
34				13.41	15.39	17.37	19.35	21.34	23.32	25.30	27.28	29.26
35				13.81	15.87	17.93	20.00	22.06	24.12	26.18	28.24	30.30
36				14.00	16.10	18.20	20.30	22.40	24.50	26.60	28.70	30.80
37				14.20	16.34	18.48	20.62	22.76	24.90	27.04	29.18	31.32
38				14.41	16.59	18.77	20.95	23.13	25.31	27.49	29.67	31.85
39				14.61	16.83	19.05	21.28	23.50	25.72	27.94	30.16	32.39
40				14.81	17.08	19.34	21.60	23.87	26.13	28.39	30.65	32.92
41				15.02	17.32	19.63	21.93	24.23	26.54	28.84	31.15	33.45
42				15.22	17.56	19.91	22.25	24.59	26.94	29.28	31.63	33.97
43				15.42	17.80	20.19	22.57	24.95	27.34	29.72	32.11	34.49
44				15.62	18.04	20.47	22.89	25.31	27.74	30.16	32.59	35.01
45	9.66	10.89	13.35	15.81	18.28	20.74	23.20	25.67	28.13	30.59	33.06	35.52
46	9.84	11.11	13.65	16.18	18.72	21.26	23.80	26.33	28.87	31.41	33.94	36.48
47	10.03	11.33	13.94	16.55	19.17	21.78	24.39	27.00	29.61	32.22	34.83	37.44
48	10.16	11.49	14.16	16.82	19.48	22.15	24.81	27.48	30.14	32.80	35.47	38.13
49	10.29	11.64	14.36	17.07	19.79	22.50	25.22	27.93	30.64	33.36	36.07	38.79
50	10.63	12.05	14.90	17.75	20.61	23.46	26.31	29.16	32.01	34.86	37.71	40.56
51	10.78	12.24	15.15	18.06	20.98	23.89	26.80	29.71	32.63	35.54	38.45	41.37
52	11.02	12.52	15.53	18.54	21.55	24.55	27.56	30.57	33.58	36.58	39.59	42.60
53	11.23	12.77	15.86	18.96	22.05	25.14	28.23	31.32	34.41	37.50	40.59	43.68
54	11.52	13.12	16.33	19.53	22.74	25.95	29.15	32.36	35.57	38.78	41.98	45.19
55	11.80	13.45	16.77	20.09	23.41	26.73	30.05	33.36	36.68	40.00	43.32	46.64
56	12.29	14.05	17.57	21.08	24.60	28.12	31.63	35.15	38.67	42.18	45.70	49.22
57	12.89	14.77	18.53	22.28	26.04	29.80	33.55	37.31	41.07	44.82	48.58	52.34
58	13.76	15.81	19.92	24.02	28.12	32.23	36.33	40.43	44.54	48.64	52.75	56.85
59	14.29	16.45	20.77	25.09	29.41	33.72	38.04	42.36	46.68	51.00	55.31	59.63
60	14.98	17.27	21.86	26.45	31.04	35.63	40.22	44.81	49.40	53.99	58.58	63.17
61	15.41	17.80	22.56	27.33	32.10	36.86	41.63	46.39	51.16	55.92	60.69	65.46
62	15.76	18.21	23.12	28.02	32.93	37.83	42.73	47.64	52.54	57.45	62.35	67.25
63	16.53	19.14	24.35	29.56	34.77	39.99	45.20	50.41	55.62	60.83	66.05	71.26
64	17.09	19.81	25.25	30.68	36.12	41.56	46.99	52.43	57.87	63.30	68.74	74.18
65	17.68	20.51	26.18	31.85	37.52	43.19	48.87	54.54	60.21	65.88	71.55	77.22
66	18.55	21.56	27.57	33.59	39.61	45.63	51.65	57.67	63.69	69.71	75.72	81.74
67	19.43	22.62	28.99	35.36	41.73	48.10	54.48	60.85	67.22	73.59	79.96	86.33
68	20.77	24.22	31.13	38.04	44.95	51.85	58.76	65.67	72.58	79.49	86.39	93.30
69	21.85	25.52	32.86	40.20	47.54	54.88	62.22	69.56	76.90	84.24	91.58	98.92
70	22.95	26.84	34.62	42.40	50.18	57.96	65.74	73.52	81.30	89.07	96.85	104.63
71	24.09	28.20	36.44	44.67	52.91	61.14	69.38	77.61	85.85	94.08	102.31	110.55
72	25.24	29.59	38.28	46.98	55.67	64.37	73.07	81.76	90.46	99.15	107.85	116.54
73	26.94	31.63	41.01	50.38	59.76	69.14	78.51	87.89	97.27	106.65	116.02	125.40
74	28.36	33.34	43.28	53.23	63.18	73.12	83.07	93.01	102.96	112.90	122.85	132.80
75	29.80	35.06	45.58	56.10	66.63	77.15	87.67	98.19	108.71	119.23	129.75	140.27
76	31.78	37.44	48.75	60.06	71.38	82.69	94.00	105.31	116.63	127.94	139.25	150.56
77	34.03	40.13	52.34	64.55	76.76	88.97	101.18	113.39	125.60	137.81	150.03	162.24
78	36.86	43.54	56.88	70.23	83.57	96.92	110.27	123.61	136.96	150.30	163.65	177.00
79	39.10	46.22	60.46	74.70	88.94	103.18	117.42	131.66	145.90	160.14	174.38	188.62
80	41.91	49.60	64.96	80.33	95.70	111.06	126.43	141.79	157.16	172.53	187.89	203.26
81	44.96	53.25	69.83	86.41	102.99	119.58	136.16	152.74	169.32	185.90	202.49	219.07
82	47.75	56.60	74.30	92.01	109.71	127.41	145.11	162.81	180.51	198.21	215.91	233.61
83	50.74	60.19	79.08	97.98	116.87	135.77	154.66	173.56	192.46	211.35	230.25	249.14
84	53.69	63.73	83.80	103.88	123.96	144.03	164.11	184.19	204.26	224.34	244.41	264.49
85	56.83	67.49	88.83	110.16	131.49	152.82	174.15	195.48	216.82	238.15	259.48	280.81

N/A

Premiums include a monthly policy fee of \$3.50.

**Full Benefit Life Insurance Plan (Monthly EFT Premiums)
Male Non-Tobacco \$14,000 - \$25,000**

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
25	23.23	24.64	26.05	27.46	28.87	30.28	31.69	33.10	34.51	35.92	37.33	38.74
26	23.97	25.44	26.90	28.36	29.82	31.29	32.75	34.21	35.67	37.14	38.60	40.06
27	24.71	26.22	27.73	29.25	30.76	32.28	33.79	35.31	36.82	38.34	39.85	41.37
28	25.58	27.16	28.74	30.31	31.89	33.47	35.05	36.62	38.20	39.78	41.36	42.93
29	26.31	27.94	29.57	31.20	32.83	34.46	36.09	37.72	39.35	40.98	42.61	44.24
30	27.18	28.87	30.56	32.25	33.94	35.63	37.33	39.02	40.71	42.40	44.09	45.78
31	28.16	29.93	31.69	33.45	35.21	36.97	38.74	40.50	42.26	44.02	45.78	47.54
32	29.16	31.00	32.83	34.66	36.50	38.33	40.16	41.99	43.83	45.66	47.49	49.33
33	30.26	32.17	34.08	35.99	37.91	39.82	41.73	43.64	45.55	47.46	49.37	51.28
34	31.25	33.23	35.21	37.19	39.17	41.16	43.14	45.12	47.10	49.08	51.06	53.05
35	32.37	34.43	36.49	38.55	40.61	42.68	44.74	46.80	48.86	50.92	52.99	55.05
36	32.90	35.00	37.10	39.20	41.30	43.40	45.50	47.60	49.70	51.80	53.90	56.00
37	33.46	35.60	37.74	39.88	42.02	44.16	46.30	48.44	50.58	52.72	54.86	57.01
38	34.04	36.22	38.40	40.58	42.76	44.94	47.12	49.30	51.48	53.67	55.85	58.03
39	34.61	36.83	39.05	41.27	43.50	45.72	47.94	50.16	52.38	54.61	56.83	59.05
40	35.18	37.44	39.71	41.97	44.23	46.49	48.76	51.02	53.28	55.55	57.81	60.07
41	35.75	38.06	40.36	42.66	44.97	47.27	49.58	51.88	54.18	56.49	58.79	61.09
42	36.31	38.66	41.00	43.34	45.69	48.03	50.38	52.72	55.06	57.41	59.75	62.09
43	36.87	39.26	41.64	44.02	46.41	48.79	51.18	53.56	55.94	58.33	60.71	63.10
44	37.43	39.86	42.28	44.70	47.13	49.55	51.98	54.40	56.82	59.25	61.67	64.10
45	37.98	40.44	42.91	45.37	47.83	50.30	52.76	55.22	57.69	60.15	62.61	65.07
46	39.02	41.55	44.09	46.63	49.16	51.70	54.24	56.78	59.31	61.85	64.39	66.92
47	40.05	42.66	45.27	47.88	50.50	53.11	55.72	58.33	60.94	63.55	66.16	68.77
48	40.80	43.46	46.12	48.79	51.45	54.11	56.78	59.44	62.11	64.77	67.43	70.10
49	41.50	44.22	46.93	49.64	52.36	55.07	57.79	60.50	63.22	65.93	68.65	71.36
50	43.41	46.26	49.12	51.97	54.82	57.67	60.52	63.37	66.22	69.07	71.92	74.77
51	44.28	47.19	50.10	53.02	55.93	58.84	61.76	64.67	67.58	70.49	73.41	76.32
52	45.61	48.61	51.62	54.63	57.64	60.64	63.65	66.66	69.67	72.67	75.68	78.69
53	46.78	49.87	52.96	56.05	59.14	62.23	65.32	68.41	71.50	74.60	77.69	80.78
54	48.40	51.60	54.81	58.02	61.22	64.43	67.64	70.84	74.05	77.26	80.46	83.67
55	49.95	53.27	56.59	59.91	63.23	66.55	69.86	73.18	76.50	79.82	83.14	86.45
56	52.73	56.25	59.76	63.28	66.80	70.31	73.83	77.35	80.86	84.38	87.90	91.41
57	56.09	59.85	63.61	67.36	71.12	74.88	78.63	82.39	86.15	89.90	93.66	97.42
58	60.95	65.06	69.16	73.26	77.37	81.47	85.58	89.68	93.78	97.89	101.99	106.09
59	63.95	68.27	72.58	76.90	81.22	85.54	89.86	94.17	98.49	102.81	107.13	111.45
60	67.76	72.35	76.94	81.53	86.12	90.71	95.30	99.89	104.48	109.07	113.66	118.25
61	70.22	74.99	79.75	84.52	89.29	94.05	98.82	103.58	108.35	113.11	117.88	122.65
62	72.16	77.06	81.97	86.87	91.78	96.68	101.58	106.49	111.39	116.30	121.20	126.10
63	76.47	81.68	86.89	92.11	97.32	102.53	107.74	112.96	118.17	123.38	128.59	133.80
64	79.61	85.05	90.49	95.92	101.36	106.80	112.23	117.67	123.11	128.54	133.98	139.42
65	82.89	88.56	94.23	99.90	105.57	111.24	116.91	122.58	128.25	133.93	139.60	145.27
66	87.76	93.78	99.80	105.82	111.84	117.85	123.87	129.89	135.91	141.93	147.95	153.97
67	92.71	99.08	105.45	111.82	118.19	124.57	130.94	137.31	143.68	150.05	156.43	162.80
68	100.21	107.12	114.02	120.93	127.84	134.75	141.66	148.56	155.47	162.38	169.29	176.20
69	106.26	113.60	120.94	128.28	135.62	142.96	150.30	157.64	164.98	172.32	179.66	187.00
70	112.41	120.19	127.97	135.75	143.53	151.31	159.09	166.87	174.65	182.43	190.21	197.99
71	118.78	127.02	135.25	143.49	151.72	159.96	168.19	176.43	184.66	192.89	201.13	209.36
72	125.24	133.93	142.63	151.33	160.02	168.72	177.41	186.11	194.80	203.50	212.20	220.89
73	134.78	144.15	153.53	162.91	172.28	181.66	191.04	200.41	209.79	219.17	228.54	237.92
74	142.74	152.69	162.63	172.58	182.53	192.47	202.42	212.36	222.31	232.25	242.20	252.15
75	150.79	161.31	171.83	182.36	192.88	203.40	213.92	224.44	234.96	245.48	256.00	266.52
76	161.88	173.19	184.50	195.81	207.13	218.44	229.75	241.06	252.38	263.69	275.00	286.32
77	174.45	186.66	198.87	211.08	223.29	235.50	247.71	259.92	272.13	284.34	296.55	308.76
78	190.34	203.69	217.03	230.38	243.72	257.07	270.42	283.76	297.11	310.45	323.80	337.15
79	202.86	217.10	231.34	245.58	259.82	274.06	288.30	302.54	316.78	331.02	345.26	359.50
80	218.62	233.99	249.36	264.72	280.09	295.45	310.82	326.18	341.55	356.92	372.28	387.65
81	235.65	252.23	268.82	285.40	301.98	318.56	335.14	351.73	368.31	384.89	401.47	418.06
82	251.31	269.02	286.72	304.42	322.12	339.82	357.52	375.22	392.92	410.62	428.32	446.03
83	268.04	286.93	305.83	324.72	343.62	362.52	381.41	400.31	419.20	438.10	456.99	475.89
84	284.57	304.64	324.72	344.79	364.87	384.95	405.02	425.10	445.17	465.25	485.33	505.40
85	302.14	323.47	344.80	366.14	387.47	408.80	430.13	451.46	472.79	494.13	515.46	536.79

Premiums include a monthly policy fee of \$3.50.

**Full Benefit Life Insurance Plan (Monthly EFT Premiums)
Male Tobacco \$2,500 - \$13,000**

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000
25				13.57	15.58	17.59	19.61	21.62	23.63	25.64	27.66	29.67
26				13.95	16.04	18.13	20.22	22.31	24.40	26.49	28.58	30.67
27				14.32	16.49	18.65	20.82	22.98	25.15	27.31	29.47	31.64
28				14.76	17.01	19.27	21.52	23.77	26.02	28.28	30.53	32.78
29				15.14	17.47	19.80	22.12	24.45	26.78	29.11	31.44	33.77
30				15.58	18.00	20.42	22.83	25.25	27.67	30.09	32.50	34.92
31				16.08	18.60	21.12	23.64	26.15	28.67	31.19	33.70	36.22
32				16.59	19.21	21.82	24.44	27.06	29.68	32.30	34.91	37.53
33				17.15	19.89	22.62	25.35	28.08	30.81	33.54	36.27	39.00
34				17.66	20.49	23.32	26.15	28.99	31.82	34.65	37.48	40.31
35				18.22	21.17	24.11	27.06	30.00	32.95	35.89	38.84	41.78
36				18.56	21.58	24.59	27.60	30.62	33.63	36.64	39.65	42.67
37				18.92	22.00	25.08	28.17	31.25	34.33	37.42	40.50	43.58
38				19.28	22.43	25.59	28.74	31.90	35.05	38.21	41.37	44.52
39				19.65	22.88	26.11	29.34	32.57	35.80	39.03	42.26	45.49
40				20.03	23.33	26.64	29.94	33.25	36.55	39.86	43.16	46.47
41				20.41	23.79	27.17	30.55	33.94	37.32	40.70	44.08	47.46
42				20.80	24.26	27.72	31.18	34.64	38.10	41.56	45.02	48.48
43				21.19	24.73	28.27	31.81	35.34	38.88	42.42	45.96	49.50
44				21.60	25.22	28.83	32.45	36.07	39.69	43.31	46.93	50.55
45	12.75	14.60	18.30	22.00	25.70	29.40	33.10	36.80	40.50	44.20	47.90	51.60
46	13.31	15.27	19.20	23.12	27.05	30.97	34.90	38.82	42.75	46.67	50.59	54.52
47	13.59	15.61	19.65	23.69	27.73	31.76	35.80	39.84	43.88	47.91	51.95	55.99
48	13.78	15.84	19.95	24.07	28.18	32.29	36.41	40.52	44.63	48.75	52.86	56.97
49	13.97	16.06	20.25	24.44	28.63	32.82	37.01	41.19	45.38	49.57	53.76	57.95
50	14.37	16.55	20.90	25.25	29.59	33.94	38.29	42.64	46.99	51.34	55.69	60.04
51	14.76	17.01	21.51	26.02	30.52	35.02	39.52	44.03	48.53	53.03	57.54	62.04
52	14.87	17.14	21.69	26.24	30.78	35.33	39.88	44.43	48.97	53.52	58.07	62.62
53	15.34	17.71	22.45	27.18	31.92	36.65	41.39	46.13	50.86	55.60	60.34	65.07
54	15.81	18.27	23.20	28.12	33.05	37.97	42.89	47.82	52.74	57.67	62.59	67.51
55	16.34	18.91	24.04	29.18	34.31	39.45	44.58	49.72	54.86	59.99	65.13	70.26
56	16.93	19.62	24.99	30.37	35.74	41.11	46.48	51.86	57.23	62.60	67.98	73.35
57	17.80	20.66	26.37	32.09	37.81	43.53	49.25	54.97	60.69	66.40	72.12	77.84
58	18.33	21.30	27.23	33.16	39.10	45.03	50.96	56.89	62.83	68.76	74.69	80.62
59	19.13	22.26	28.51	34.76	41.02	47.27	53.52	59.77	66.03	72.28	78.53	84.78
60	19.93	23.21	29.78	36.36	42.93	49.50	56.07	62.64	69.21	75.78	82.35	88.92
61	20.82	24.29	31.21	38.14	45.07	52.00	58.93	65.86	72.79	79.72	86.64	93.57
62	21.70	25.34	32.61	39.89	47.17	54.45	61.73	69.01	76.28	83.56	90.84	98.12
63	22.64	26.47	34.12	41.78	49.43	57.09	64.74	72.40	80.05	87.71	95.36	103.02
64	23.83	27.89	36.02	44.16	52.29	60.42	68.55	76.68	84.81	92.94	101.07	109.20
65	25.00	29.30	37.90	46.50	55.10	63.71	72.31	80.91	89.51	98.11	106.71	115.31
66	26.47	31.06	40.25	49.43	58.62	67.80	76.99	86.18	95.36	104.55	113.74	122.92
67	27.92	32.81	42.57	52.34	62.11	71.88	81.65	91.42	101.18	110.95	120.72	130.49
68	29.37	34.54	44.89	55.23	65.58	75.93	86.28	96.62	106.97	117.32	127.66	138.01
69	31.05	36.56	47.58	58.61	69.63	80.65	91.67	102.69	113.71	124.73	135.75	146.78
70	32.73	38.58	50.27	61.96	73.66	85.35	97.04	108.74	120.43	132.12	143.81	155.51
71	35.00	41.30	53.90	66.51	79.11	91.71	104.31	116.91	129.51	142.11	154.71	167.31
72	37.02	43.73	57.13	70.54	83.95	97.36	110.77	124.18	137.58	150.99	164.40	177.81
73	39.54	46.75	61.16	75.58	90.00	104.41	118.83	133.24	147.66	162.07	176.49	190.91
74	42.06	49.77	65.20	80.62	96.05	111.47	126.89	142.32	157.74	173.17	188.59	204.02
75	44.58	52.80	69.23	85.67	102.10	118.53	134.97	151.40	167.83	184.27	200.70	217.13
76	47.75	56.60	74.30	92.00	109.70	127.39	145.09	162.79	180.49	198.19	215.89	233.59
77	51.15	60.67	79.73	98.79	117.85	136.91	155.97	175.02	194.08	213.14	232.20	251.26
78	54.52	64.73	85.14	105.55	125.96	146.37	166.77	187.18	207.59	228.00	248.41	268.82
79	58.13	69.05	90.90	112.75	134.61	156.46	178.31	200.16	222.01	243.86	265.71	287.56
80	61.97	73.66	97.05	120.44	143.82	167.21	190.60	213.99	237.37	260.76	284.15	307.54
81	65.70	78.14	103.02	127.90	152.78	177.66	202.54	227.41	252.29	277.17	302.05	326.93
82	69.18	82.32	108.59	134.87	161.14	187.41	213.69	239.96	266.23	292.50	318.78	345.05
83	72.42	86.20	113.77	141.34	168.91	196.47	224.04	251.61	279.18	306.74	334.31	361.88
84	75.41	89.79	118.55	147.32	176.08	204.84	233.60	262.37	291.13	319.89	348.66	377.42
85	78.15	93.08	122.93	152.79	182.65	212.51	242.37	272.23	302.08	331.94	361.80	391.66

N/A

Premiums include a monthly policy fee of \$3.50.

Full Benefit Life Insurance Plan (Monthly EFT Premiums)

Male Tobacco - \$14,000 - \$25,000

Issue Age	\$14,000	\$15,000	\$16,000	\$17,000	\$18,000	\$19,000	\$20,000	\$21,000	\$22,000	\$23,000	\$24,000	\$25,000
25	31.68	33.70	35.71	37.72	39.74	41.75	43.76	45.78	47.79	49.80	51.82	53.83
26	32.76	34.85	36.94	39.03	41.12	43.21	45.29	47.38	49.47	51.56	53.65	55.74
27	33.80	35.97	38.13	40.30	42.46	44.63	46.79	48.96	51.12	53.28	55.45	57.61
28	35.03	37.29	39.54	41.79	44.04	46.30	48.55	50.80	53.05	55.31	57.56	59.81
29	36.09	38.42	40.75	43.08	45.41	47.73	50.06	52.39	54.72	57.05	59.37	61.70
30	37.34	39.75	42.17	44.59	47.00	49.42	51.84	54.25	56.67	59.09	61.50	63.92
31	38.74	41.25	43.77	46.29	48.80	51.32	53.84	56.36	58.87	61.39	63.91	66.42
32	40.15	42.77	45.39	48.00	50.62	53.24	55.86	58.47	61.09	63.71	66.33	68.95
33	41.73	44.46	47.19	49.93	52.66	55.39	58.12	60.85	63.58	66.31	69.04	71.77
34	43.15	45.98	48.81	51.64	54.47	57.31	60.14	62.97	65.80	68.63	71.46	74.30
35	44.73	47.67	50.62	53.56	56.51	59.45	62.40	65.34	68.29	71.23	74.18	77.12
36	45.68	48.69	51.70	54.72	57.73	60.74	63.76	66.77	69.78	72.79	75.81	78.82
37	46.67	49.75	52.83	55.92	59.00	62.08	65.17	68.25	71.33	74.42	77.50	80.58
38	47.68	50.83	53.99	57.14	60.30	63.45	66.61	69.77	72.92	76.08	79.23	82.39
39	48.72	51.95	55.18	58.42	61.65	64.88	68.11	71.34	74.57	77.80	81.03	84.26
40	49.77	53.08	56.38	59.69	62.99	66.30	69.60	72.91	76.21	79.52	82.82	86.13
41	50.84	54.23	57.61	60.99	64.37	67.75	71.13	74.52	77.90	81.28	84.66	88.04
42	51.94	55.40	58.86	62.32	65.78	69.24	72.70	76.16	79.62	83.08	86.54	90.00
43	53.04	56.57	60.11	63.65	67.19	70.73	74.27	77.80	81.34	84.88	88.42	91.96
44	54.17	57.79	61.41	65.03	68.65	72.26	75.88	79.50	83.12	86.74	90.36	93.98
45	55.30	59.00	62.70	66.40	70.10	73.80	77.50	81.20	84.90	88.60	92.30	96.00
46	58.44	62.37	66.29	70.22	74.14	78.07	81.99	85.92	89.84	93.77	97.69	101.61
47	60.03	64.07	68.10	72.14	76.18	80.22	84.25	88.29	92.33	96.37	100.40	104.44
48	61.09	65.20	69.31	73.43	77.54	81.65	85.77	89.88	93.99	98.11	102.22	106.33
49	62.13	66.32	70.51	74.70	78.89	83.08	87.26	91.45	95.64	99.83	104.02	108.20
50	64.39	68.74	73.09	77.44	81.78	86.13	90.48	94.83	99.18	103.53	107.88	112.23
51	66.54	71.05	75.55	80.05	84.56	89.06	93.56	98.07	102.57	107.07	111.57	116.08
52	67.16	71.71	76.26	80.81	85.35	89.90	94.45	99.00	103.54	108.09	112.64	117.19
53	69.81	74.54	79.28	84.02	88.75	93.49	98.23	102.96	107.70	112.43	117.17	121.91
54	72.44	77.36	82.29	87.21	92.14	97.06	101.98	106.91	111.83	116.76	121.68	126.61
55	75.40	80.53	85.67	90.81	95.94	101.08	106.21	111.35	116.48	121.62	126.75	131.89
56	78.72	84.10	89.47	94.84	100.22	105.59	110.96	116.34	121.71	127.08	132.45	137.83
57	83.56	89.28	95.00	100.71	106.43	112.15	117.87	123.59	129.31	135.03	140.74	146.46
58	86.56	92.49	98.42	104.35	110.29	116.22	122.15	128.08	134.02	139.95	145.88	151.81
59	91.04	97.29	103.54	109.80	116.05	122.30	128.55	134.81	141.06	147.31	153.56	159.82
60	95.50	102.07	108.64	115.21	121.78	128.35	134.92	141.49	148.06	154.64	161.21	167.78
61	100.50	107.43	114.36	121.29	128.22	135.14	142.07	149.00	155.93	162.86	169.79	176.72
62	105.40	112.68	119.95	127.23	134.51	141.79	149.07	156.35	163.63	170.90	178.18	185.46
63	110.67	118.33	125.98	133.64	141.29	148.95	156.60	164.26	171.91	179.57	187.22	194.88
64	117.33	125.47	133.60	141.73	149.86	157.99	166.12	174.25	182.38	190.51	198.64	206.78
65	123.91	132.51	141.11	149.71	158.31	166.92	175.52	184.12	192.72	201.32	209.92	218.52
66	132.11	141.29	150.48	159.67	168.85	178.04	187.23	196.41	205.60	214.79	223.97	233.16
67	140.26	150.03	159.79	169.56	179.33	189.10	198.87	208.64	218.40	228.17	237.94	247.71
68	148.36	158.70	169.05	179.40	189.74	200.09	210.44	220.79	231.13	241.48	251.83	262.17
69	157.80	168.82	179.84	190.86	201.88	212.90	223.92	234.94	245.97	256.99	268.01	279.03
70	167.20	178.89	190.58	202.28	213.97	225.66	237.36	249.05	260.74	272.43	284.13	295.82
71	179.92	192.52	205.12	217.72	230.32	242.92	255.52	268.12	280.72	293.32	305.93	318.53
72	191.22	204.63	218.04	231.44	244.85	258.26	271.67	285.08	298.49	311.89	325.30	338.71
73	205.32	219.74	234.15	248.57	262.99	277.40	291.82	306.23	320.65	335.07	349.48	363.90
74	219.44	234.86	250.29	265.71	281.14	296.56	311.98	327.41	342.83	358.26	373.68	389.11
75	233.57	250.00	266.43	282.87	299.30	315.74	332.17	348.60	365.04	381.47	397.90	414.34
76	251.29	268.99	286.69	304.39	322.09	339.79	357.49	375.18	392.88	410.58	428.28	445.98
77	270.32	289.37	308.43	327.49	346.55	365.61	384.66	403.72	422.78	441.84	460.90	479.96
78	289.23	309.64	330.05	350.46	370.87	391.28	411.69	432.10	452.51	472.91	493.32	513.73
79	309.41	331.26	353.11	374.97	396.82	418.67	440.52	462.37	484.22	506.07	527.92	549.77
80	330.92	354.31	377.70	401.08	424.47	447.86	471.25	494.63	518.02	541.41	564.80	588.18
81	351.81	376.69	401.57	426.45	451.33	476.21	501.09	525.97	550.85	575.73	600.61	625.48
82	371.32	397.60	423.87	450.14	476.42	502.69	528.96	555.24	581.51	607.78	634.06	660.33
83	389.45	417.02	444.58	472.15	499.72	527.29	554.85	582.42	609.99	637.56	665.12	692.69
84	406.18	434.95	463.71	492.47	521.24	550.00	578.76	607.52	636.29	665.05	693.81	722.58
85	421.52	451.38	481.23	511.09	540.95	570.81	600.67	630.53	660.38	690.24	720.10	749.96

Premiums include a monthly policy fee of \$3.50.

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)
Female \$2,500 - \$8,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000
45	12.29	14.05	17.57	21.09	24.60	28.12	31.64
46	12.63	14.46	18.11	21.77	25.42	29.07	32.73
47	12.97	14.86	18.65	22.44	26.23	30.02	33.80
48	13.31	15.27	19.19	23.12	27.04	30.97	34.89
49	13.65	15.68	19.73	23.79	27.85	31.91	35.97
50	13.93	16.02	20.19	24.37	28.54	32.71	36.89
51	14.55	16.76	21.19	25.61	30.03	34.45	38.87
52	14.84	17.10	21.64	26.17	30.71	35.24	39.78
53	15.44	17.83	22.61	27.39	32.16	36.94	41.72
54	16.05	18.56	23.58	28.60	33.61	38.63	43.65
55	16.71	19.35	24.63	29.91	35.20	40.48	45.76
56	17.37	20.14	25.69	31.24	36.79	42.34	47.88
57	17.70	20.54	26.21	31.89	37.57	43.25	48.93
58	18.29	21.24	27.16	33.07	38.99	44.90	50.81
59	19.19	22.33	28.61	34.89	41.16	47.44	53.72
60	19.77	23.02	29.53	36.03	42.54	49.05	55.55
61	20.66	24.09	30.95	37.82	44.68	51.54	58.41
62	21.22	24.76	31.84	38.93	46.02	53.10	60.19
63	22.18	25.92	33.39	40.87	48.34	55.81	63.29
64	23.47	27.47	35.45	43.44	51.43	59.42	67.41
65	24.44	28.63	37.00	45.38	53.75	62.13	70.50
66	25.40	29.79	38.55	47.31	56.07	64.83	73.59
67	26.37	30.95	40.10	49.24	58.39	67.54	76.69
68	27.34	32.10	41.64	51.17	60.71	70.24	79.77
69	28.62	33.65	43.70	53.75	63.80	73.85	83.89
70	29.92	35.20	45.76	56.33	66.90	77.46	88.03
71	32.49	38.29	49.88	61.48	73.08	84.67	96.27
72	35.07	41.38	54.01	66.64	79.26	91.89	104.52
73	37.64	44.47	58.13	71.79	85.44	99.10	112.76
74	40.54	47.95	62.77	77.59	92.41	107.22	122.04
75	43.44	51.43	67.41	83.38	99.36	115.34	131.31
76	47.31	56.07	73.59	91.11	108.64	126.16	143.68
77	51.17	60.71	79.78	98.85	117.92	136.99	156.06
78	55.36	65.73	86.48	107.22	127.97	148.71	169.45
79	59.87	71.14	93.69	116.24	138.79	161.33	183.88
80	64.38	76.56	100.91	125.26	149.61	173.97	198.32
81	68.25	81.19	107.09	132.99	158.89	184.79	210.69
82	71.47	85.06	112.25	139.43	166.62	193.81	220.99
83	74.04	88.15	116.37	144.59	172.81	201.02	229.24
84	75.98	90.47	119.46	148.46	177.45	206.44	235.43
85	77.91	92.79	122.56	152.32	182.09	211.85	241.62

Premiums include a monthly policy fee of \$3.50.

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)
Female \$9,000 - \$15,000

Issue Age	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
45	35.16	38.67	42.19	45.71	49.23	52.74	56.26
46	36.38	40.03	43.68	47.34	50.99	54.64	58.30
47	37.59	41.38	45.17	48.96	52.74	56.53	60.32
48	38.81	42.74	46.66	50.58	54.51	58.43	62.36
49	40.03	44.09	48.14	52.20	56.26	60.32	64.38
50	41.06	45.23	49.41	53.58	57.75	61.93	66.10
51	43.29	47.71	52.13	56.56	60.98	65.40	69.82
52	44.31	48.84	53.38	57.91	62.45	66.98	71.52
53	46.49	51.27	56.05	60.83	65.60	70.38	75.16
54	48.67	53.69	58.71	63.73	68.75	73.77	78.79
55	51.04	56.33	61.61	66.89	72.17	77.46	82.74
56	53.43	58.98	64.53	70.08	75.62	81.17	86.72
57	54.61	60.28	65.96	71.64	77.32	83.00	88.68
58	56.73	62.64	68.56	74.47	80.39	86.30	92.21
59	59.99	66.27	72.55	78.82	85.10	91.38	97.66
60	62.06	68.57	75.07	81.58	88.09	94.59	101.10
61	65.27	72.13	79.00	85.86	92.72	99.59	106.45
62	67.28	74.36	81.45	88.53	95.62	102.71	109.79
63	70.76	78.23	85.71	93.18	100.65	108.13	115.60
64	75.40	83.38	91.37	99.36	107.35	115.34	123.33
65	78.88	87.25	95.63	104.01	112.38	120.76	129.13
66	82.36	91.12	99.88	108.64	117.40	126.16	134.93
67	85.84	94.99	104.14	113.29	122.44	131.58	140.73
68	89.31	98.84	108.38	117.91	127.45	136.98	146.51
69	93.94	103.99	114.04	124.09	134.14	144.19	154.24
70	98.60	109.16	119.73	130.29	140.86	151.43	161.99
71	107.87	119.46	131.06	142.65	154.25	165.85	177.44
72	117.14	129.77	142.40	155.03	167.65	180.28	192.91
73	126.42	140.07	153.73	167.39	181.04	194.70	208.36
74	136.86	151.68	166.50	181.31	196.13	210.95	225.77
75	147.29	163.27	179.24	195.22	211.20	227.17	243.15
76	161.20	178.73	196.25	213.77	231.29	248.82	266.34
77	175.13	194.20	213.26	232.33	251.40	270.47	289.54
78	190.20	210.94	231.69	252.43	273.18	293.92	314.66
79	206.43	228.98	251.53	274.07	296.62	319.17	341.72
80	222.67	247.02	271.37	295.73	320.08	344.43	368.78
81	236.58	262.48	288.38	314.28	340.18	366.07	391.97
82	248.18	275.37	302.55	329.74	356.93	384.11	411.30
83	257.46	285.68	313.89	342.11	370.33	398.55	426.76
84	264.42	293.41	322.40	351.39	380.38	409.37	438.37
85	271.38	301.14	330.91	360.67	390.44	420.20	449.97

Premiums include a monthly policy fee of \$3.50.

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)
Male \$2,500 - \$8,000

Issue Age	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000
45	14.84	17.11	21.64	26.18	30.71	35.25	39.78
46	15.55	17.96	22.78	27.59	32.41	37.23	42.05
47	15.90	18.38	23.34	28.30	33.26	38.23	43.19
48	16.26	18.81	23.91	29.01	34.12	39.22	44.32
49	16.61	19.24	24.48	29.73	34.97	40.22	45.46
50	17.25	20.00	25.50	31.01	36.51	42.01	47.51
51	17.89	20.77	26.52	32.28	38.03	43.79	49.54
52	18.17	21.10	26.97	32.84	38.71	44.58	50.45
53	18.79	21.85	27.97	34.08	40.20	46.32	52.44
54	19.41	22.60	28.96	35.33	41.69	48.06	54.43
55	20.10	23.42	30.06	36.70	43.34	49.98	56.63
56	20.80	24.25	31.17	38.09	45.01	51.93	58.85
57	21.83	25.50	32.83	40.17	47.50	54.83	62.17
58	22.43	26.22	33.79	41.36	48.93	56.51	64.08
59	23.37	27.34	35.29	43.23	51.18	59.13	67.07
60	24.29	28.45	36.77	45.08	53.40	61.71	70.03
61	25.54	29.95	38.77	47.59	56.40	65.22	74.04
62	26.78	31.44	40.75	50.07	59.38	68.69	78.01
63	28.13	33.06	42.91	52.77	62.62	72.48	82.33
64	29.82	35.09	45.61	56.14	66.67	77.20	87.73
65	31.51	37.11	48.31	59.51	70.72	81.92	93.12
66	33.53	39.54	51.55	63.56	75.58	87.59	99.60
67	35.56	41.97	54.79	67.61	80.44	93.26	106.08
68	37.58	44.40	58.03	71.66	85.30	98.93	112.56
69	39.94	47.23	61.81	76.39	90.97	105.54	120.12
70	42.31	50.07	65.59	81.11	96.64	112.16	127.68
71	45.34	53.71	70.45	87.19	103.93	120.67	137.40
72	48.04	56.95	74.77	92.59	110.41	128.22	146.04
73	51.42	61.00	80.17	99.33	118.50	137.67	156.84
74	54.79	65.05	85.57	106.09	126.60	147.12	167.64
75	58.17	69.10	90.97	112.83	134.70	156.57	178.43
76	62.55	74.36	97.99	121.61	145.23	168.85	192.47
77	67.28	80.03	105.54	131.06	156.57	182.08	207.59
78	72.00	85.70	113.10	140.50	167.90	195.30	222.71
79	77.07	91.78	121.21	150.63	180.06	209.49	238.92
80	82.47	98.26	129.84	161.43	193.02	224.60	256.19
81	87.53	104.33	137.94	171.55	205.16	238.77	272.39
82	90.50	107.90	142.70	177.50	212.30	247.10	281.90
83	90.50	107.90	142.70	177.50	212.30	247.10	281.90
84	90.50	107.90	142.70	177.50	212.30	247.10	281.90
85	90.50	107.90	142.70	177.50	212.30	247.10	281.90

Premiums include a monthly policy fee of \$3.50.

Graded Benefit Life Insurance Plan (Monthly EFT Premiums)
Male \$9,000 - \$15,000

Issue Age	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
45	44.32	48.85	53.39	57.92	62.46	66.99	71.53
46	46.87	51.69	56.51	61.33	66.15	70.97	75.78
47	48.15	53.11	58.07	63.03	67.99	72.95	77.91
48	49.42	54.53	59.63	64.73	69.83	74.94	80.04
49	50.71	55.95	61.20	66.44	71.69	76.93	82.18
50	53.01	58.51	64.01	69.51	75.01	80.51	86.02
51	55.30	61.05	66.81	72.56	78.32	84.07	89.83
52	56.31	62.18	68.05	73.92	79.79	85.65	91.52
53	58.55	64.67	70.79	76.90	83.02	89.14	95.25
54	60.79	67.16	73.52	79.89	86.26	92.62	98.99
55	63.27	69.91	76.55	83.19	89.83	96.47	103.11
56	65.76	72.68	79.60	86.52	93.44	100.36	107.27
57	69.50	76.83	84.17	91.50	98.83	106.17	113.50
58	71.65	79.22	86.80	94.37	101.94	109.51	117.09
59	75.02	82.97	90.91	98.86	106.81	114.75	122.70
60	78.35	86.66	94.98	103.30	111.61	119.93	128.24
61	82.86	91.67	100.49	109.31	118.13	126.94	135.76
62	87.32	96.63	105.95	115.26	124.57	133.89	143.20
63	92.18	102.04	111.89	121.74	131.60	141.45	151.30
64	98.26	108.79	119.32	129.84	140.37	150.90	161.43
65	104.33	115.53	126.73	137.94	149.14	160.34	171.54
66	111.62	123.63	135.64	147.66	159.67	171.68	183.69
67	118.91	131.73	144.55	157.38	170.20	183.02	195.84
68	126.20	139.83	153.46	167.09	180.73	194.36	207.99
69	134.70	149.28	163.85	178.43	193.01	207.59	222.17
70	143.20	158.73	174.25	189.77	205.29	220.82	236.34
71	154.14	170.88	187.62	204.36	221.09	237.83	254.57
72	163.86	181.68	199.49	217.31	235.13	252.95	270.76
73	176.00	195.17	214.34	233.50	252.67	271.84	291.00
74	188.15	208.67	229.19	249.71	270.22	290.74	311.26
75	200.30	222.17	244.03	265.90	287.77	309.63	331.50
76	216.09	239.71	263.34	286.96	310.58	334.20	357.82
77	233.10	258.61	284.12	309.63	335.14	360.65	386.17
78	250.11	277.51	304.91	332.31	359.71	387.11	414.51
79	268.34	297.77	327.20	356.62	386.05	415.48	444.90
80	287.78	319.36	350.95	382.53	414.12	445.71	477.29
81	306.00	339.61	373.22	406.83	440.44	474.05	507.66
82	316.70	351.50	386.30	421.10	455.90	490.70	525.50
83	316.70	351.50	386.30	421.10	455.90	490.70	525.50
84	316.70	351.50	386.30	421.10	455.90	490.70	525.50
85	316.70	351.50	386.30	421.10	455.90	490.70	525.50

Premiums include a monthly policy fee of \$3.50.



COLUMBIAN LIFE
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For full and complete terms, refer to Policy Form Nos.
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Form No. 3831-CL (Rev. 1/15)

