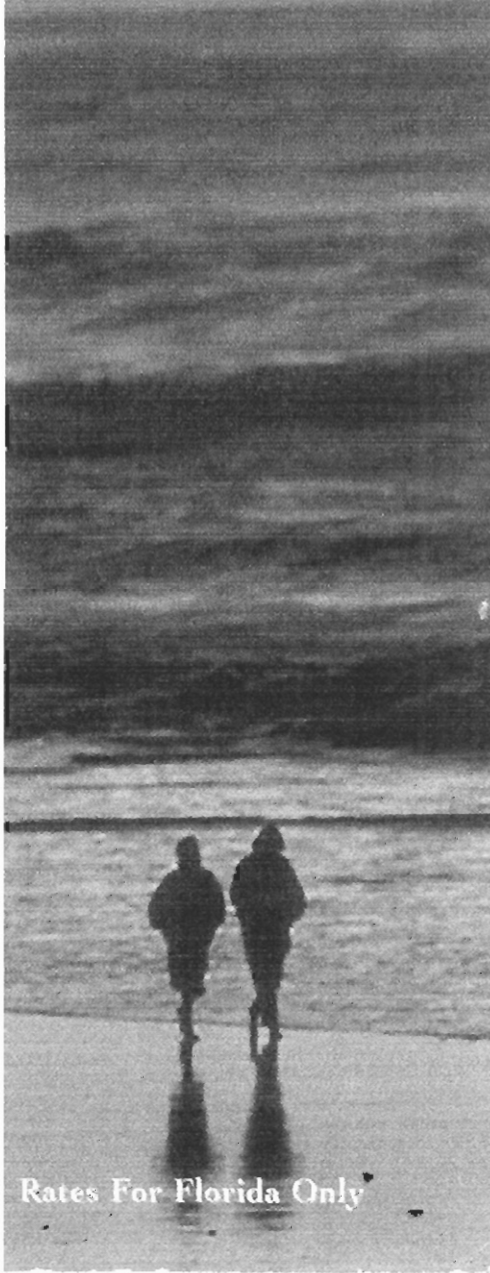


LIFE CRISIS

Field
Underwriting
Guide And
Monthly Rates



Rates For Florida Only

LIFE CRISIS

GENERAL DISCUSSION

Life Crisis is a new breed of insurance protection designed to meet the challenges we face today. It brings together life and health protection so that an insured can use the policy benefits during his or her lifetime if a critical illness should occur, or provide benefits to the family upon death.

More than 4,000 people suffer a heart attack each day, while another 3,000 or more are told that they have a life threatening cancer. More than 1,000 additional people suffer a stroke.

Thanks to medical advances more and more Americans are surviving a major medical crisis. While these statistics appear grim, the good news is that 70% of all heart attack victims will survive at least 3 years, almost 75% of all stroke victims will be alive 1 year later, and 40% of those diagnosed with cancer today will be alive in five years.

Life Insurance has always been a vehicle to provide financial security when we need it most. While traditional life insurance satisfies this definition, it falls short for survivors of a medical crisis.

A person's financial security is most threatened when he or she is told by a physician that he or she has suffered a heart attack or stroke or that the tissue taken during a biopsy is in fact malignant.

Life Crisis eases the financial pressure by providing a lump sum cash benefit upon the diagnosis of a covered illness. Example: If the insured selected a term life benefit of \$50,000 with a 50% accelerated recovery benefit, he would receive \$25,000 at the time of diagnosis with the remaining \$25,000 to be paid in the event of death. If the insured dies without having executed the accelerated benefit, the entire \$50,000 face amount would be paid regardless of the cause of death.

Life Crisis coverage allows you to maintain the quality of life after a critical illness by easing your financial burden. The lump sum benefit can be used to pay off debts, alter the home or automobile for special needs, pay for treatments not covered by traditional medical insurance, extended convalescence, childcare or any other bills you may have. It's your money...the choice is up to you.

Although Critical Illness insurance is new to the United States, the product has been available for years in other countries and has shown remarkable consumer acceptance.

After a 1987 introduction in the United Kingdom, today more than 70 UK insurers sell critical illness, and it is the only form of life coverage showing positive sales growth over the past four years.

In 1990, critical illness insurance was introduced in Australia. Today 31 of 33 Australian life insurance companies offer it.

In Japan, a policy that is limited to only heart attack, cancer, and stroke was introduced only four years ago and more than 500,000 policies were sold in the first 10 months. Today, more than 6,000,000 policies are in force.

These are eye-popping statistics that underscore the acceptance of critical illness insurance by the public. The acceptance is understandable because the concept just makes sense by allowing your insurance to work for you, not only when you die, but more important as you survive.

Several U.S. carriers are gearing up to enter the market with this new product. However, their target is the individual sale versus worksite marketing. Consequently they have extensive underwriting requirements looking at both morbidity and mortality along with lifestyle and family history.

National Travelers Life is using both a **simplified issue** and **guaranteed to issue** basis to meet the needs of the voluntary payroll deduction market.

This approach will differentiate you from the competition and provide the most flexibility for your client base.

All Critical Illness policies are not alike. When comparing companies it is important to look at two major areas. (1) is the base plan a life or a health policy; and (2) does the policy provide any benefit for **Non-invasive Carcinoma in situ**:

1. Some companies have changed the original concept from a life plan with accelerated benefits for critical illness to a health plan offering only a return of premium should your client die. These plans typically carry no death benefit or limit the death benefit to specified events.
2. Most carriers deny benefits for cancer until it metastasizes, (the spread of the disease-producing agency from the site of disease to another part of the body).

National Travelers Life recognizes Non-invasive Carcinoma in situ (that is localized internal cancer that has not spread) as a covered condition.

Example: a woman who has a malignant tumor localized in the breast which results in a mastectomy would not collect under most plans. The same would be true for a man that may have a malignant tumor localized in the prostate.

National Travelers will pay 10% of the accelerated benefit even though the cancer hasn't metastasized. We will pay the remainder of the accelerated benefit if it does. For example an insured who purchased a \$100,000 policy with a 50% accelerated recovery benefit would receive \$5,000 upon diagnosis and \$45,000 if the cancer does metastasize. The remaining \$50,000 will be available if death occurs regardless of the cause.

Life Crisis is a highly consumer-oriented product that offers you a unique opportunity, if you want to be on the cutting edge with a product that meets multiple needs in a way that no product before it has.

PRODUCT HIGHLIGHTS

MARKET

- ◆ Payroll Deduction (employer/employee groups)
- ◆ Minimum of 3 employees enrolled
- ◆ Spouse coverage available up to \$20,000 face amount

UNDERWRITING

- ◆ Simplified Issue Program
- ◆ Short form application
- ◆ No medical exam
- ◆ Guaranteed to Issue Program available for groups of 25 or more

ISSUE LIMITS

- ◆ \$20,000 minimum
- ◆ \$100,000 maximum
- ◆ Issued in \$10,000 increments or available in money purchase amounts

ISSUE AGES

- ◆ 18 - 65*
- ◆ Age bands are based on actual age as of **policy effective date**
- ◆ waiver of premium issue ages: 18-55

RATES

- ◆ Unisex*
- ◆ Smoker/Nonsmoker (refers to cigarettes only)
- ◆ Current premiums are guaranteed for one policy year
- ◆ Twenty year term or term to age 70, whichever is less
- ◆ available in most states

RIDERS

- ◆ Waiver of premium
- ◆ Accidental death benefit
- ◆ Children's term rider
- ◆ Accelerated Benefit Rider
 - ↳ 25%
 - ↳ 50%
 - ↳ 100%

OTHER IMPORTANT FEATURES

- ◆ Renewal provision
 - ↳ The policy may be renewed once without evidence of insurability at the end of the benefit period to a new policy on the same plan if the owner requests the renewal in writing within 60 days prior to the end of the benefit period and pays the premium for the new policy
 - ↳ The amount of insurance will be the same as the current term insurance benefit provided by the existing policy
 - ↳ If the accelerated benefit rider has not been terminated, it will be added to the new policy
 - ↳ Premium rate for the new policy and/or accelerated benefit rider will be based on the attained age of the insured

- Guaranteed convertible
 - ↳ During the five years prior to the end of the benefit period, the policy may be converted, without evidence of insurability, to any level premium permanent plan the company is offering
 - ↳ The accelerated benefit rider is not convertible
 - ↳ The amount of insurance will be the same as the current term insurance benefit provided by the existing policy
 - ↳ Premium rate for the new policy will be based on the attained age of the insured

FIELD UNDERWRITING

APPLICATION

The application for insurance forms the basis of an important contract, and therefore, the utmost care must be used in its preparation. The company will require strict compliance with the following rules:

- Every applicant should be given a copy of the Important Notice to Applicant (form LHA 7684A)
- The application should be completed in dark ink and printed legibly
- Applications must be received by the Home Office within 30 days after they are dated
- Applications received more than 30 days after they are dated will NOT be accepted
- A one-on-one interview is required – this product is not designed to be sold by mail
- All application questions must be completed
- If applying for children's term rider, check any "Yes" answer for section 10 in the spouse column and provide details in the box at the bottom of this section including question number and the name of the person to whom it applies
- If an answer needs to be corrected, cross out the word or line with a single stroke, write in the correct answer, and have the applicant initial the alteration

ELIGIBILITY REQUIREMENTS

To qualify as a PRD employer/employee sale, the following conditions must be met:

- Minimum of 3 employees enrolled
- Employer must be willing to participate in NTL's List Bill Program

FORMS TO USE

This listing does not include any state mandated forms that may be required. Submit to the Home Office:

PRD employer/employee sale

- Application form COM 9345
- Disclosure statement form INS 9344 (if applying for Accelerated Benefit Rider)
- Special Markets Transmittal form COM 8630
- Employer's Acceptance of List Bill Program form COM 8631

Direct sale

- Application form COM 9346
- Initial premium
- Disclosure statement form INS 9344 (if applying for Accelerated Benefit Rider)
- When insuring a couple, get the primary insured's signature as well as the spouse's signature

A fully compliant sales illustration will be provided with the policy. Insured must sign a copy of the illustration and return it to the Home Office.

OPTIONAL RIDERS

WAIVER OF PREMIUM

- A waiver period begins when the insured becomes disabled; however, no premiums will be waived unless the disability continues for at least six months
- If total disability has continued for six months, premiums paid which became due after disability began will be refunded
- Coverage terminates on the policy anniversary following the insured's 65th birthday or policy expiration
- Renew without evidence of insurability
- Convert without evidence of insurability

ACCIDENTAL DEATH BENEFIT

- Lump sum payment depending upon the amount selected,

for accidental death of the insured person

Face Amt. Base Policy	Maximum ADB	Face Amt. Base Policy	Maximum ADB
\$20,000	\$15,000	\$70,000	\$60,000
\$30,000	\$15,000	\$80,000	\$60,000
\$40,000	\$30,000	\$90,000	\$60,000
\$50,000	\$30,000	\$100,000	\$60,000
\$60,000	\$30,000		

CHILDREN'S TERM RIDER (Term face amount only)

- Face amounts of \$2,500, \$5,000, and \$10,000 are available – the premium remains constant regardless of the number of children in the family
- Provides term insurance from 14 days to age 19 for each covered child
 - Children who are actual members of the household are eligible for coverage under this rider
 - If the child is living with an ex-spouse, or in a foster home, that child is not eligible for coverage
- A child may convert, without evidence of insurability, within two months prior to age 19 to a permanent life plan for an amount not to exceed five times the amount originally provided for by the rider

ACCELERATED BENEFIT RIDER

- Portion of the death benefit is accelerated if the insured is diagnosed with one of the covered conditions
- The accelerated benefit is payable only once regardless of the subsequent occurrence of the same or a different condition

See pages 5 & 6 for renewal and convertible provisions

COVERED CONDITIONS

DEFINITIONS

- Invasive Cancer: A malignant tumor characterized by uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer includes leukemia (other than chronic lymphocytic leukemia) and Hodgkin's disease. Cancer does not include any skin cancer other than malignant melanoma.
- Non-invasive Carcinoma in situ: A localized malignant tumor which contains one or several cells that have the potential to invade or metastasize but have not yet done so. This excludes skin cancer.
- Heart Attack: The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area.
- Stroke: Any cerebrovascular incident producing neurological sequelae lasting more than twenty-four hours and including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. There must be evidence of permanent neurological deficit.
- Kidney Failure: End stage renal disease, due to whatever cause or causes, with the insured undergoing regular peritoneal dialysis or hemodialysis or having had renal transplantation.
- Major Organ Transplant Surgery: The actual undergoing as a recipient (human to human) of a transplant of a heart, lung, liver, kidney or bone marrow.
- Paralysis: Complete and permanent loss of two or more limbs through paralysis.
- Blindness: Total, permanent and irreversible loss of all vision in both eyes.
- Terminal Illness: Life expectancy is 12 months or less.
- HIV Infection (Medical Personnel): HIV infection due to work related exposure.

This is a brief description of the covered conditions – For complete details of the benefits of this coverage, see your state's policy and rider forms

GUARANTEED TO ISSUE

PROGRAM PARAMETERS

- Request for Case Approval (form COM 8634) must be completed and sent to the Home Office prior to committing to the sale or taking applications
- Home Office case approval is valid for 60 days
- Employees who answer all health questions favorably are eligible for up to \$100,000 face amount with a 100% Accelerated Benefit Rider
- For those employees who can not answer all health questions favorably the Guaranteed to Issue Program is available

- In order to be eligible for the Guaranteed to Issue Program the employee must meet the following criteria...

1) Actively at work for at least 30 hours per week for the last 3 months and

2) Answer "No" to the AIDS/HIV question

An application must always be **fully** completed, so the Home Office can monitor experience

- Limits for the Guaranteed to Issue Program

If there are any "Yes" answers to application section 10, questions A through D

\$20,000 face amount and

25% Accelerated Benefit Rider

- If application question E. or F. from section 10 is answered "Yes," the maximum face amount is \$20,000 and the Accelerated Benefit Rider is not available

- Guaranteed To Issue parameters do not apply to spouse coverage, waiver of premium, accidental death benefit, or children's term rider

- Participation Requirements

Number of lives	% Participation
25 - 49 lives	50%
50 - 99 lives	25%
100+ lives	Subject to Home Office approval as multiple product offerings can vary participation requirements

- Universal access to every employee is required
- Once a group has had an open enrollment, existing employees will not be eligible for coverage under the Guaranteed to Issue Program, but they will be eligible for coverage under the Simplified Issue parameters
- For large groups, annual open enrollments are available with prior Home Office approval
- New employees will be eligible for the Guaranteed to Issue Program at the first annual enrollment period after their employment date
- Spouse coverage is available under the Simplified Issue parameters up to \$20,000 face amount with a 100% Accelerated Benefit Rider

spouse coverage is provided as a separate policy and can be taken on the same application

SIMPLIFIED ISSUE

PROGRAM PARAMETERS

- Eligible employee must have at least permanent, part time status (20 hours a week)
- All medical questions in section 10 (listed under A. through F.) must be answered "No"
- Any "Yes" answer could result in rejection of the application
- Maximum issue amount for spouse coverage is \$20,000 face amount with a 100% Accelerated Benefit Rider
- If the employee is applying for spouse only coverage, employee must sign application as Owner and not as Primary Insured

0% Acceleration
Monthly Premium

Ages	Nonsmoker		Smoker	
	Face Amt. \$20,000	Include Waiver Prem	Face Amt. \$20,000	Include Waiver Prem
18-29	4.59	4.71	7.41	7.61
30-34	4.98	5.15	8.56	8.84
35-39	6.03	6.23	11.21	11.59
40-44	7.92	8.23	15.35	15.97
45-49	11.05	11.63	21.23	22.35
50-54	15.80	16.92	29.40	31.48
55-59	22.76	24.31	41.03	43.88
60-64	31.51		57.30	
65	38.57		69.78	

Ages	Nonsmoker		Smoker	
	Face Amt. \$30,000	Include Waiver Prem	Face Amt. \$30,000	Include Waiver Prem
18-29	6.89	7.06	11.11	11.41
30-34	7.48	7.73	12.84	13.26
35-39	9.05	9.35	16.81	17.39
40-44	11.88	12.35	23.03	23.95
45-49	16.58	17.45	31.85	33.53
50-54	23.70	25.38	44.10	47.23
55-59	34.14	36.46	61.54	65.81
60-64	47.26		85.95	
65	57.85		104.68	

Ages	Nonsmoker		Smoker	
	Face Amt. \$40,000	Include Waiver Prem	Face Amt. \$40,000	Include Waiver Prem
18-29	9.18	9.42	14.82	15.22
30-34	9.97	10.30	17.12	17.68
35-39	12.07	12.47	22.42	23.18
40-44	15.83	16.47	30.70	31.93
45-49	22.10	23.27	42.47	44.70
50-54	31.60	33.83	58.80	62.97
55-59	45.52	48.62	82.05	87.75
60-64	63.02		114.60	
65	77.13		139.57	

Waiver of premium is only available through issue age 55
Current premiums are guaranteed for one policy year

Accidental Death Benefit Rider

(monthly rates)

Age	\$15,000	\$30,000	\$60,000
18-49	\$1.50	\$3.00	\$6.00
50-65	\$2.25	\$4.50	\$9.00

Face Amt. Base Policy	Maximum ADB	Children's term rider	monthly rates
\$20,000	\$15,000		
\$30,000	\$15,000	\$2,500	1.04
\$40,000	\$30,000	\$5,000	2.08
\$50,000	\$30,000	\$10,000	4.17
\$60,000	\$30,000		
\$70,000	\$60,000		
\$80,000	\$60,000		
\$90,000	\$60,000		
\$100,000	\$60,000		

0% Acceleration
Monthly Premium

Ages	Nonsmoker		Smoker	
	Face Amt. \$50,000	Include Waiver Prem	Face Amt. \$50,000	Include Waiver Prem
18-29	11.48	11.77	18.52	19.02
30-34	12.46	12.88	21.40	22.10
35-39	15.08	15.58	28.02	28.98
40-44	19.79	20.58	38.38	39.92
45-49	27.63	29.08	53.08	55.88
50-54	39.50	42.29	73.50	78.71
55-59	56.90	60.77	102.56	109.69
60-64	78.77		143.25	
65	96.42		174.46	

Ages	Nonsmoker		Smoker	
	Face Amt. \$60,000	Include Waiver Prem	Face Amt. \$60,000	Include Waiver Prem
18-29	13.78	14.13	22.23	22.83
30-34	14.95	15.45	25.68	26.53
35-39	18.10	18.70	33.63	34.78
40-44	23.75	24.70	46.05	47.90
45-49	33.15	34.90	67.70	67.05
50-54	47.40	50.75	88.20	94.45
55-59	68.28	72.93	123.08	131.63
60-64	94.53		171.90	
65	115.70		209.35	

Ages	Nonsmoker		Smoker	
	Face Amt. \$70,000	Include Waiver Prem	Face Amt. \$70,000	Include Waiver Prem
18-29	16.07	16.48	25.93	26.63
30-34	17.44	18.03	29.95	30.95
35-39	21.12	21.82	39.23	40.57
40-44	27.71	28.82	53.73	55.88
45-49	38.68	40.72	74.32	78.23
50-54	55.30	59.21	102.90	110.19
55-59	79.65	85.08	143.59	153.56
60-64	110.28		200.55	
65	134.98		244.24	

Waiver of premium is only available through issue age 55
Current premiums are guaranteed for one policy year

Accidental Death Benefit Rider

(monthly rates)

Age	\$15,000	\$30,000	\$60,000
18-49	\$1.50	\$3.00	\$6.00
50-65	\$2.25	\$4.50	\$9.00

Face Amt. Base Policy	Maximum ADB	Children's term rider	monthly rates
\$20,000	\$15,000		
\$30,000	\$15,000	\$2,500	1.04
\$40,000	\$30,000	\$5,000	2.08
\$50,000	\$30,000	\$10,000	4.17
\$60,000	\$30,000		
\$70,000	\$60,000		
\$80,000	\$60,000		
\$90,000	\$60,000		
\$100,000	\$60,000		

25% Acceleration

Monthly Premium

Ages	Nonsmoker		Smoker	
	Face Amt. \$20,000	Include Waiver Prem	Face Amt. \$20,000	Include Waiver Prem
18-29	5.32	5.45	8.75	8.98
30-34	5.90	6.08	10.38	10.72
35-39	7.32	7.55	13.83	14.28
40-44	9.77	10.13	19.08	19.83
45-49	13.67	14.35	26.52	27.87
50-54	19.40	20.72	36.77	39.30
55-59	27.68	29.52	51.38	54.85
60-64	38.00		71.72	
65	46.40		87.28	

Ages	Nonsmoker		Smoker	
	Face Amt. \$30,000	Include Waiver Prem	Face Amt. \$30,000	Include Waiver Prem
18-29	7.98	8.18	13.13	13.48
30-34	8.85	9.13	15.58	16.08
35-39	10.98	11.33	20.75	21.43
40-44	14.65	15.20	28.63	29.75
45-49	20.50	21.53	39.78	41.80
50-54	29.10	31.08	55.15	58.95
55-59	41.53	44.28	77.08	82.28
60-64	57.00		107.58	
65	69.60		130.93	

Ages	Nonsmoker		Smoker	
	Face Amt. \$40,000	Include Waiver Prem	Face Amt. \$40,000	Include Waiver Prem
18-29	10.63	10.90	17.50	17.97
30-34	11.80	12.17	20.77	21.43
35-39	14.63	15.10	27.67	28.57
40-44	19.53	20.27	38.17	39.67
45-49	27.33	28.70	53.03	55.73
50-54	38.80	41.43	73.53	78.60
55-59	55.37	59.03	102.77	109.70
60-64	76.00		143.43	
65	92.80		174.57	

Waiver of premium is only available through issue age 55
Current premiums are guaranteed for one policy year

Accidental Death Benefit Rider

(monthly rates)

Age	\$15,000	\$30,000	\$60,000
18-49	\$1.50	\$3.00	\$6.00
50-65	\$2.25	\$4.50	\$9.00

Face Amt. Base Policy	Maximum ADB	Children's term rider monthly rates	
\$20,000	\$15,000		
\$30,000	\$15,000	\$2,500	1.04
\$40,000	\$30,000	\$5,000	2.08
\$50,000	\$30,000	\$10,000	4.17
\$60,000	\$30,000		
\$70,000	\$60,000		
\$80,000	\$60,000		
\$90,000	\$60,000		
\$100,000	\$60,000		

25% Acceleration
Monthly Premium

Ages	Nonsmoker		Smoker	
	Face Amt. \$50,000	Include Waiver Prem	Face Amt. \$50,000	Include Waiver Prem
18 - 29	13.29	13.63	21.88	22.46
30 - 34	14.75	15.21	25.96	26.79
35 - 39	18.29	18.88	34.58	35.71
40 - 44	24.42	25.33	47.71	49.58
45 - 49	34.17	35.88	66.29	69.67
50 - 54	48.50	51.79	91.92	98.25
55 - 59	69.21	73.79	128.46	137.13
60 - 64	95.00		179.29	
65	116.00		218.21	

Ages	Nonsmoker		Smoker	
	Face Amt. \$60,000	Include Waiver Prem	Face Amt. \$60,000	Include Waiver Prem
18 - 29	15.95	16.35	26.25	26.95
30 - 34	17.70	18.25	31.15	32.15
35 - 39	21.95	22.65	41.50	42.85
40 - 44	29.30	30.40	57.25	59.50
45 - 49	41.05	43.05	79.55	83.60
50 - 54	58.20	62.15	110.30	117.90
55 - 59	83.05	88.55	154.15	164.55
60 - 64	114.00		215.15	
65	139.20		261.85	

Ages	Nonsmoker		Smoker	
	Face Amt. \$70,000	Include Waiver Prem	Face Amt. \$70,000	Include Waiver Prem
18 - 29	18.61	19.08	30.63	31.44
30 - 34	20.65	21.29	36.34	37.51
35 - 39	25.61	26.43	48.42	49.99
40 - 44	34.18	35.47	66.79	69.42
45 - 49	47.83	50.23	92.81	97.53
50 - 54	67.90	72.51	128.68	137.55
55 - 59	96.89	103.31	179.84	191.98
60 - 64	133.00		251.01	
65	162.40		305.49	

Waiver of premium is only available through issue age 55
Current premiums are guaranteed for one policy year

Accidental Death Benefit Rider

(monthly rates)

Age	\$15,000	\$30,000	\$60,000
18-49	\$1.50	\$3.00	\$6.00
50-65	\$2.25	\$4.50	\$9.00

Face Amt. Base Policy	Maximum ADB
\$20,000	\$15,000
\$30,000	\$15,000
\$40,000	\$30,000
\$50,000	\$30,000
\$60,000	\$30,000
\$70,000	\$60,000
\$80,000	\$60,000
\$90,000	\$60,000
\$100,000	\$60,000

Children's term rider	monthly rates
\$2,500	1.04
\$5,000	2.08
\$10,000	4.17

50% Acceleration Monthly Premium				
Ages	Nonsmoker		Smoker	
	Face Amt. \$20,000	Include Waiver Prem	Face Amt. \$20,000	Include Waiver Prem
18-29	6.02	6.17	10.07	10.33
30-34	6.80	7.02	12.18	12.57
35-39	8.60	8.87	16.45	16.98
40-44	11.60	12.03	22.82	23.68
45-49	16.27	17.07	31.80	33.38
50-54	23.02	24.55	44.13	47.07
55-59	32.60	34.75	61.75	65.77
60-64	44.50		86.13	
65	54.25		104.77	

Ages	Nonsmoker		Smoker	
	Face Amt. \$30,000	Include Waiver Prem	Face Amt. \$30,000	Include Waiver Prem
18-29	9.03	9.25	15.10	15.50
30-34	10.20	10.53	18.28	18.85
35-39	12.90	13.30	24.68	25.48
40-44	17.40	18.05	34.23	35.53
45-49	24.40	25.60	47.70	50.08
50-54	34.53	36.83	66.20	70.60
55-59	48.90	52.13	92.63	98.65
60-64	66.75		129.20	
65	81.38		157.15	

Ages	Nonsmoker		Smoker	
	Face Amt. \$40,000	Include Waiver Prem	Face Amt. \$40,000	Include Waiver Prem
18-29	12.03	12.33	20.13	20.67
30-34	13.60	14.03	24.37	25.13
35-39	17.20	17.73	32.90	33.97
40-44	23.20	24.07	45.63	47.37
45-49	32.53	34.13	63.60	66.77
50-54	46.03	49.10	88.27	94.13
55-59	65.20	69.50	123.50	131.53
60-64	89.00		172.27	
65	108.50		209.53	

Waiver of premium is only available through issue age 55
Current premiums are guaranteed for one policy year

Accidental Death Benefit Rider

Age	(monthly rates)		
	\$15,000	\$30,000	\$60,000
18-49	\$1.50	\$3.00	\$6.00
50-65	\$2.25	\$4.50	\$9.00

Face Amt. Base Policy	Maximum ADB	Children's term rider monthly rates:	
\$20,000	\$15,000		
\$30,000	\$15,000	\$2,500	1.04
\$40,000	\$30,000	\$5,000	2.08
\$50,000	\$30,000	\$10,000	4.17
\$60,000	\$30,000		
\$70,000	\$60,000		
\$80,000	\$60,000		
\$90,000	\$60,000		
\$100,000	\$60,000		

50% Acceleration Monthly Premium				
Ages	Nonsmoker		Smoker	
	Face Amt. \$50,000	Include Waiver Prem	Face Amt. \$50,000	Include Waiver Prem
18-29	15.04	15.42	25.17	25.83
30-34	17.00	17.54	30.46	31.42
35-39	21.50	22.17	41.13	42.46
40-44	29.00	30.08	57.04	59.21
45-49	40.67	42.67	79.50	83.46
50-54	57.54	61.38	110.33	117.67
55-59	81.50	86.88	154.38	164.42
60-64	111.25		215.33	
65	135.63		261.92	

Ages	Nonsmoker		Smoker	
	Face Amt. \$60,000	Include Waiver Prem	Face Amt. \$60,000	Include Waiver Prem
18-29	18.05	18.50	30.20	31.00
30-34	20.40	21.05	36.55	37.70
35-39	25.80	26.60	49.35	50.95
40-44	34.80	36.10	68.45	71.05
45-49	48.80	51.20	95.40	100.15
50-54	69.05	73.65	132.40	141.20
55-59	97.80	104.25	185.25	197.30
60-64	133.50		258.40	
65	162.75		314.30	

Ages	Nonsmoker		Smoker	
	Face Amt. \$70,000	Include Waiver Prem	Face Amt. \$70,000	Include Waiver Prem
18-29	21.06	21.58	35.23	36.17
30-34	23.80	24.56	42.64	43.98
35-39	30.10	31.03	57.58	59.44
40-44	40.60	42.12	79.86	82.89
45-49	56.93	59.73	111.30	116.84
50-54	80.56	85.93	154.47	164.73
55-59	114.10	121.63	216.13	230.18
60-64	155.75		301.47	
65	189.88		366.68	

Waiver of premium is only available through issue age 55
Current premiums are guaranteed for one policy year

Accidental Death Benefit Rider

Age	(monthly rates)		
	\$15,000	\$30,000	\$60,000
18-49	\$1.50	\$3.00	\$6.00
50-65	\$2.25	\$4.50	\$9.00

Face Amt. Base Policy	Maximum ADB	Children's term rider monthly rates:	
\$20,000	\$15,000		
\$30,000	\$15,000	\$2,500	1.04
\$40,000	\$30,000	\$5,000	2.08
\$50,000	\$30,000	\$10,000	4.17
\$60,000	\$30,000		
\$70,000	\$60,000		
\$80,000	\$60,000		
\$90,000	\$60,000		
\$100,000	\$60,000		

100% Acceleration

Monthly Premium

Ages	Nonsmoker		Smoker	
	Face Amt. \$20,000	Include Waiver Prem	Face Amt. \$20,000	Include Waiver Prem
18-29	7.43	7.62	12.71	13.04
30-34	8.61	8.88	15.79	16.28
35-39	11.15	11.48	21.68	22.34
40-44	15.28	15.84	30.28	31.40
45-49	21.48	22.51	42.34	44.40
50-54	30.22	32.19	58.87	62.70
55-59	42.44	45.17	82.44	87.74
60-64	57.47		114.94	
65	69.91		139.75	

Ages	Nonsmoker		Smoker	
	Face Amt. \$30,000	Include Waiver Prem	Face Amt. \$30,000	Include Waiver Prem
18-29	11.15	11.43	19.06	19.56
30-34	12.91	13.31	23.69	24.41
35-39	16.73	17.23	32.51	33.51
40-44	22.91	23.74	45.41	47.09
45-49	32.23	33.76	63.51	66.59
50-54	45.31	48.26	88.30	94.05
55-59	63.65	67.75	123.66	131.61
60-64	86.20		172.41	
65	104.86		209.63	

Ages	Nonsmoker		Smoker	
	Face Amt. \$40,000	Include Waiver Prem	Face Amt. \$40,000	Include Waiver Prem
18-29	14.87	15.23	25.42	26.08
30-34	17.22	17.75	31.58	32.55
35-39	22.30	22.97	43.35	44.70
40-44	30.55	31.65	60.55	62.78
45-49	42.97	45.03	84.68	88.78
50-54	60.42	64.35	117.73	125.40
55-59	84.87	90.33	164.88	175.48
60-64	114.93		229.88	
65	139.82		279.50	

Ages	Nonsmoker		Smoker	
	Face Amt. \$50,000	Include Waiver Prem	Face Amt. \$50,000	Include Waiver Prem
18-29	18.58	19.04	31.77	32.60
30-34	21.54	22.21	39.48	40.69
35-39	27.88	28.70	54.19	55.85
40-44	38.19	39.56	75.69	78.48
45-49	53.71	56.29	105.85	110.98
50-54	75.52	80.45	147.17	156.75
55-59	106.08	112.92	206.10	219.35
60-64	143.67		287.35	
65	174.77		349.38	

Ages	Nonsmoker		Smoker	
	Face Amt. \$60,000	Include Waiver Prem	Face Amt. \$60,000	Include Waiver Prem
18-29	22.30	22.85	38.13	39.13
30-34	25.83	26.63	47.38	48.83
35-39	33.45	34.45	65.03	67.03
40-44	45.83	47.48	90.83	94.18
45-49	64.45	67.55	127.03	133.18
50-54	90.63	96.53	176.60	188.10
55-59	127.30	135.50	247.33	263.23
60-64	172.40		314.83	
65	209.73		419.25	