

Term**Now**

CustomAdvantage

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**TERMNOW SERIES
AND
CUSTOM ADVANTAGE SERIES**

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This Guide has been prepared as a source of information for Primerica Life's best value term products, policy provisions, and premium guidelines. The information provided in this document is for the US. Separate Information Manuals will be provided for use in New York, Canada, Puerto Rico and Guam.

GENERAL GUIDELINES

1. **AUTHORITY** - Properly licensed and appointed Primerica representatives are authorized to solicit applications for insurance, collect the first premium and forward it promptly to Primerica Life, and to perform any other duties the Company may from time to time authorize or require of them.
2. **UNAUTHORIZED ACTS** - Primerica representatives are NOT authorized to accept risks or to bind insurance coverage of any kind; to make, alter or change any policy; to waive payments; to make, give or receive any statements or promises other than those in the application or policy contract; to extend the payment time for payment of any premium or to waive the grace period; to approve evidence of good health or insurability; to defer forwarding to Primerica Life any application or premium payment received from an Applicant or Policy Owner.

A Primerica representative may not retain counsel to represent Primerica Life. All matters involving legal questions or inquiries from State Insurance Departments and other regulators must be promptly referred to the Company's Office of the General Counsel.
3. **ADVERTISING** - Primerica representatives may not use any advertising or sales literature unless the items used have been furnished or approved by the Company.
4. **REBATE** - Primerica representatives are not permitted to rebate, offer to rebate, or pay any part of a premium, directly or indirectly.
5. **LICENSES** - Primerica representatives must be duly licensed in accordance with the laws of the States in which they transact insurance at the time the transactions occur. Taking an application or calling another state to solicit insurance is considered to be transacting insurance in the state in which the application is taken or into which the call is made.
6. **EXPENSES** - Primerica representatives may not incur expenses on behalf of Primerica Life for any purpose unless the Primerica representative has written approval from Primerica Life.
7. **COMMUNICATIONS** - Mailed correspondence to Primerica Life should be addressed to the specific department that will handle your request or just to "Primerica Life" when you are not sure what department or individual will process your request. Write a separate communication for each item of business. Always indicate the policy number, full name of the insured and the insured's date of birth when writing about a policy or the full name of the applicant and the applicant's date of birth when writing about an application. To email Primerica Life, go to PrimericaOnline Support Systems / Protection Management / Life Operations and find the specific department you wish to contact.
8. **DISCLOSURE** - To safeguard the interest of prospective purchasers of insurance, states require disclosure of certain basic information by agents and companies either prior to or with delivery of a policy. Primerica Life provides the necessary instructions, forms, disclosure items, Sales Illustrations, Policy Summary and Buyers Guide, to meet or provide representatives with the material to meet all regulatory requirements. Such information varies by State and details on how to locate this information is provided to each Primerica representative through Primerica OnLine. Many of the disclosure requirements are fulfilled in the client portion of the Application for Insurance or, for electronic applications, in the Important Information for Primerica Life Insurance Company Applications. Clients must be provided with the appropriate documents at the time of the application.
9. **REPLACEMENTS** - The required forms and laws governing replacement vary from state to state and each Primerica representative must ensure that he/she is in full compliance with the regulations for the state or jurisdiction in which the transaction occurs. This information may be obtained from your RVP and Primerica OnLine.

10. **DECEPTIVE PRACTICES** - Primerica representatives are expected to maintain the highest ethical standards in conducting their business. These standards will not only help ensure compliance with laws and regulations, they will help ensure the quality of their business.

TWO INDUSTRY LEADING APPLICATION PROCESSES

For New Business, Primerica Life uses both electronic and paper applications. Applications are filed with and approved by State Departments of Insurance. By entering the correct state of sale in a TurboApp, the correct application will automatically be used. If you use a paper application, ensure it is the correct one for the state in which the sale is occurring.

Always ensure applications are fully completed and all information is accurate. Any false representation will result in a denial of coverage in a claims investigation and may be considered insurance fraud. The application becomes part of the policy. Clients agree to review the policy, including the application, upon delivery.

TWO UNIQUE POLICY SERIES

All Primerica representatives must be thoroughly familiar with the life insurance policies and riders issued by Primerica Life. A brief and general description of the policies and their provisions is shown here. For exact terms and conditions of policies and riders see those specific contracts.

Primerica offers two term life insurance policy series: The TermNow Series and the Custom Advantage Series. Both provide the same death benefit at certain ages and face amounts. Neither have cash value. The TermNow Series offers insurance through a streamlined underwriting process that typically does not require bodily fluid testing. The Custom Advantage Series may offer insurance at a lower cost but has more underwriting requirements, including a paramedical examination and bodily fluid (blood and urine) testing.

*These Product Series are not available in Puerto Rico or Guam.

Issue Ages	18 - 45	46 - 50	51 and Older
Band 4 \$500,000	Custom Advantage		
Band 3 \$250,000			
Band 2 \$150,000	\$250K Max per Life	\$200K Max per Life	
	\$150K Min per Life	\$100K Min per Life	\$100K Max per Life
Band 1	TermNow		\$50K Min per Life

Available Face Amounts based on individual coverage
 Premium Bands based on total policy face amount (excluding IBR and Child Riders)
 Underwriting Classes:
 TermNow: Non-Tobacco/Nicotine and Tobacco/Nicotine
 Custom Advantage: Preferred Plus, Preferred, Non-Tobacco/Nicotine and Tobacco/Nicotine

TERMNOW SERIES

TermNow series provides coverage to age 95 and consists of a Base Policy, Insured Rider and Spouse Rider. For all three, the initial level premium paying periods and issue ages are:

Initial Level Premium Paying Period	Issue Ages
10 years	18-70
15 years	18-65
20 years	18-60
30 years	18-50
35 years	18-45

The TermNow Series offers Non-Tobacco/Non-Nicotine and Tobacco/Nicotine underwriting classes and premium rates. The available TermNow coverage amounts vary by issue age and are:

Term Now		
Issue Ages	Minimum	Maximum
18-45	15,000	250,000
46-50	15,000	200,000
51-70	15,000	100,000

After the initial period, premiums automatically increase every five years before attained age 70 and every year after attained age 70 until age 95, when coverage expires. Premiums are guaranteed for the initial level premium period up to 20 years.

The TermNow Series is designed for clients purchasing lower face amounts and want the convenience of *Rapid Issue*. The TermNow Series incorporates the latest in life insurance underwriting technology. This technology is designed to permit an underwriting decision to be made within minutes of submission of a TurboApp. A paper application may also be used to apply for TermNow.

TermNow's *Rapid Issue* uses a combination of various *Rapid Data Reports* (one or more of the following: MIB, Prescription History, Driving Records, Prior Insurance with Primerica Life) that are accessed within seconds of the TurboApp being submitted to the Home Office. By using this cutting edge technology, you and your clients, have the opportunity to know whether their coverage has been approved almost instantly. [Note: There are certain periods of time where data isn't available to make instant underwriting decisions.] Emails will be sent to the proposed owner of the policy and yourself, stating whether the coverage has been approved or additional underwriting is required. Upon arrival of the email, the client may view the status of the application at www.my.primerica.com along with policy documents once they become available.

Because of the streamlined underwriting and foregoing blood and urine collection and testing, TermNow Series premiums are generally higher than Custom Advantage Series premiums for the same amounts of insurance. Ensure your clients are aware of both product offerings. They must make an informed decision when selecting the product of their choice. Applicants will acknowledge their awareness of both products by signing on the Application for Insurance which includes an attestation to this effect.

CUSTOM ADVANTAGE SERIES

The Custom Advantage Series provides coverage to age 95 and consists of a Base Policy, Insured Rider and Spouse Rider. For all three, the initial level premium paying periods and issue ages are:

Initial Level Premium Paying Period	Issue Ages
10 years	18-70
15 years	18-65
20 years	18-60
30 years	18-50
35 years	18-45

Custom Advantage Series offers Preferred Plus and Preferred coverage at \$150,000 and above. Additionally, this Product Series offers Non-Tobacco/Non-Nicotine and Tobacco/Nicotine coverage for face amounts shown in the chart below:

Custom Advantage		
Issue Ages	Minimum	Maximum
18-45	150,000	*
46-50	100,000	*
51-70	50,000	*
* No stated maximum. Subject to additional underwriting.		

After the initial period, premiums automatically increase every five years before attained age 70 and every year after attained age 70 until age 95, when coverage expires. Premiums are guaranteed for the initial level premium period up to 20 years.

The Custom Advantage Series is designed for clients purchasing higher face amounts and do not prefer the convenience of rapid issue. The Custom Advantage Series uses traditional underwriting, which will always include a paramedical exam during which blood and urine will be collected for testing.

POLICY PROVISIONS

1. **THE CONTRACT AND MODIFICATIONS** - The policy and application constitute the entire contract. No waiver or modification of the provisions of the policy will be binding upon Primerica Life unless made in writing and signed by the President or the Secretary. Primerica Life will not be bound by any promise or representation made by any representative or any other persons.

2. **OWNER** - The Owner of the policy is the Primary Insured unless otherwise provided in the application or by subsequent changes acknowledged by and accepted by Primerica Life. During the lifetime of the Primary Insured, the Owner may exercise all rights included in the policy or in the endorsements to the policy.

3. **PREMIUM PAYMENTS** - Payments are payable annually, semi-annually and quarterly on a direct bill basis or monthly on a pre-authorized payment or government allotment basis.

4. **GRACE PERIOD** - A grace or extended payment period of thirty-one (31) days after the due date will be allowed for payment, without interest, for each premium after the first.

5. **REINSTATEMENT** – The policy may be reinstated within 3 years of lapse - after the date the first unpaid premium was due, if prior to the expiry date. Reinstatement will be subject to satisfactory evidence of insurability of the Insured(s). Reinstatement will also require payment of all past due premiums and payment of any required interest on these premiums for reinstatement by original date.

Reinstatement by redate will require payment of one month's premium and the policy date will be adjusted based on the length of time lapsed, providing the new policy date will not result in a new issue age that is outside the product issue age limits. A reinstatement by redate, may result in a change to the insurance age and premium may increase. All questions on the Application for Reinstatement must be answered with complete details shown for any "Yes" answers to questions relating to insurability. The application and all premiums due should be submitted to the Policy Owner Service Department of Primerica Life. The reinstated Policy shall be incontestable to the same extent as indicated in the Incontestability Provision, from the date of reinstatement. This means that the two year contestable period will begin anew with the reinstatement.

The longer between lapse and application for reinstatement, the greater the possibility that additional medical evidence will be required. No policy can be reinstated except by the approval of Primerica Life in writing.

Primerica Life will confirm the reinstatement approval to the Owner.

6. **MISSTATEMENT OF AGE** - If the age of an Insured has been misstated in the application, any amount payable under the policy will be such as the premiums paid would have purchased at the correct age according to Primerica Life's published rates in effect on the date of issue of the policy.

7. **INCONTESTABILITY** - The policy will be incontestable, that is if the Company waives its right to contest the policy, except for fraudulent misrepresentation or nonpayment of premiums after it has been in force for (2) years during the Insured's lifetime from the day of issue. Always ensure applications are fully completed and all information is accurate. Any false representation, including but not limited to the use of tobacco/nicotine, will result in a denial of coverage in a claims investigation.

8. **REPLACED COVERAGE** – Where replacement of individual inforce life insurance (excluding group coverage) is involved and in the event of the Insured's death, including death by suicide, the life insurance issued by Primerica Life will not be contestable to any greater extent than the life insurance that is replaced would have been contestable if it had not been replaced. This provision does not apply to any amount by which the death benefit of the new insurance policy exceeds the death benefit of the insurance that is replaced.

This means that on replacement business, the Policy Owner will not lose the time accrued for the amount of insurance replaced due to the new contestable and suicide clauses.

9. **SUICIDE** - If the Insured dies by suicide, while sane or insane, within two (2) years (one (1) year in North Dakota) from the date of issue of the policy, the liability of the Company will be limited to the amount of premiums paid.

10. **ASSIGNMENT** - An assignment of the policy will not be binding upon the Company until recorded at its Executive Offices. Primerica Life assumes no responsibility for the sufficiency or validity of any assignment. Benefits cannot be assigned until the coverage is issued. The interest of any Beneficiary, not designated as "irrevocable," will be subject to the rights of any assignee of record.

ADDITIONAL BENEFIT PROVISIONS

Primerica offers state of the industry benefit provisions to its insurance clients. Bellow is a summary of these benefits.

INSURED DISABILITY WAIVER OF PREMIUM - This benefit allows owners not to pay their insurance premium after the Primary Insured has become totally disabled for a period of at least 6 months. After the Primary Insured has had a total disability for a continuous 6 months, we will waive any premiums falling due thereafter and will refund any premiums paid during such 6 months. Available to issue ages 18-55. Waiver of Premium terminates at age 60. If the Primary Insured is on waiver when the benefit terminates, premiums will continue being waived as long as the disability continues.

SPOUSE DISABILITY WAIVER OF PREMIUM - This benefit allows owners not to pay their insurance premium after the Spouse Insured has become permanently or totally disabled for a period of at least 6 months. After the Spouse Insured has had a total disability for a continuous 6 months, we will waive any premiums falling due thereafter and will refund any premiums paid during such 6 months. Available to issue ages 18-55. Waiver of Premium terminates at age 60. If the Spouse Insured is on waiver when the benefit terminates, premiums will continue being waived as long as the disability continues.

The Spouse Disability Waiver of Premium benefit may also be added to an existing policy for an additional charge, subject to underwriting review.

TERMINAL ILLNESS BENEFIT - The Terminal Illness Benefit is included on every Primerica Life policy at no additional premium cost. This Benefit becomes available when a primary insured or insured spouse is diagnosed by a physician as having a terminal illness and a life expectancy of six months or less (longer in certain states). After the claim is approved, 40% of the policy face amount is paid to the owner up to \$250,000. If the terminally ill insured also has Waiver of Premium or Spouse Waiver of Premium, the advance amount is 70% of the face amount up to \$400,000. If the Benefit is paid, Primerica Life charges a one-time fee, plus interest on the advanced portion of the face amount and in most states interest on the fee. Interest rates vary by state. The advance, administrative fee and the interest are deducted from the total face amount of the policy when the final death benefit is paid. Claims forms along with a physician's statement and any other documents deemed necessary for adjudication are required in order to process this Benefit.

INCREASING BENEFIT RIDER (IBR) and SPOUSE INCREASING BENEFIT RIDER - These benefit riders will be automatically attached to both the TermNow and Custom Advantage series (base and riders) at issue for the Primary and Spouse Insureds who are under the insurance age of 56 and issued non-rated coverage. They may not be added after issue. These riders provide an automatic 10% increase in the face amount coverage issued for 10 years. No additional underwriting is required. Each coverage increase comes with a premium increase which is shown in the issued policy. Premium rates per \$1,000 in years 2-3 are based on issue ages and years 4-11 are based on attained ages for the 20 year plan, for the Product Series selected. The maximum additional coverage under these riders is \$500,000. Increases will occur on policy anniversaries, beginning at the start of the second year. Before each increase, a notice will be sent to the Owner's address of record describing the new coverage and premium. The Owner may decline any increase. If any annual increase is ever declined, all future increases will be discontinued.

FREEDOM ACCUMULATION BENEFIT (FAB) our ADVANCE PREMIUM DEPOSITS AGREEMENT (APDA) - Owners may choose to pay an additional amount towards premiums under the Advance Premium Deposits Agreement (APDA) which is called the Freedom Accumulation Benefit (FAB). In most states, the maximum balance of these payments is \$5,000. If a FAB balance is less than \$10.00 and no FAB payments have been made within the last 12 months, we may return the balance to the Owner. The Owner may send in a written request to withdraw, at no charge, a minimum of at least \$100 or the entire balance amount, whichever is less. The Owner will receive an annual statement showing the balance, transactions and any interest earned.

The interest rate on the balance of the FAB is based in part on current market conditions. The interest rate is variable, but will not be less than the Benchmark Rate, which is the rate published on the website <http://www.imoney.net.com/retail-money-funds/index.aspx> for the Retail Rate National Averages, Savings and Money Market Accounts, "Regular Savings \$10k". The published rate as of the last business day of a month will be the effective Benchmark Rate for the following month (for example, the effective Benchmark Rate for September would be the rate published as of the last business day of August on the imoney.net website). The interest earned on the FAB is taxable. The Owner should consult a tax advisor. The interest rate on the FAB is not tied to, and may be less than the Company's earnings on its general account. Interest rates may change without notice. The current interest rate may be obtained by calling Primerica's Customer Service Department.

Simple interest is calculated and credited daily to the account balance. At the end of each policy year, the earned interest is included in the account balance for purposes of crediting interest for the next Policy year. If the Policy Owner withdraws all of balance during the Policy year, the Owner will receive any interest earned up to the date of withdrawal. The Company can change the terms of the FAB, including the Benchmark Rate. In the event of changes, notice of the proposed changes will be sent to the Owner. In most states, the Owner will have 60 days to agree to these changes. Continuation of the FAB is considered agreeing to the changes.

Unless the Owner tells us otherwise, any unpaid premiums will be paid from any available FAB funds in order to keep the policy from lapsing, after providing the client time to make the regular premium payment. If the FAB balance is insufficient to cover the modal premium then due, the policy will continue to be in a lapse status.

If the Primary Insured dies, the balance of any advance premium deposits plus any interest earned will be paid to the beneficiary. If the policy terminates for a reason other than death of the Primary Insured, the Owner will receive a check for the balance of the advance premiums plus any interest accumulated.

FAB balances are not insured by the Federal Deposit Insurance Corporation (FDIC); however, they are protected by state guaranty funds, up to state coverage limits (generally \$300,000).

If there is a sufficient balance in the FAB, your clients should consider changing their premium mode to less frequent payments. For example: Your client is paying monthly by electronic funds transfer or PAC. Maybe the client can pay quarterly because there is enough in the FAB to pay a quarterly payment. Because of the modal premium factor, the total annual premium amount is less for quarterly payments than for monthly payments. The interest earned in the FAB may not be more than the difference in premium. The Owner may choose to reduce the premium frequency in order to lower the overall premium costs.

SUCCESSFUL UNDERWRITING KEYS

SELECTION OF RISKS

It is the goal of the Underwriting Department to underwrite and approve as much business as possible, as favorably as possible and as quickly as possible. To achieve this goal requires the fullest cooperation of our two underwriting arms - the Field and the Home Office.

The underwriting process begins in the field, by the Primerica representative, who must be extremely careful in completing the application. A life insurance policy is a long term contract and a copy of the application is a part of this contract. Good field underwriting can help identify bad risks. **Good field underwriting equals good common sense.**

The Primerica representative should take into consideration the following factors.

- 1. MEDICAL HISTORY AND PHYSICAL CONDITION** - Knowledge of an Applicant's medical history and present physical condition is essential. An extensive adverse medical history indicates a questionable risk. Where there is a reasonable doubt as to the Applicant's ability to qualify for the plan of insurance applied for, an application should be submitted on a "COD" basis (See COD Applications).
- 2. FINANCIAL STATUS** - The Primerica representative should ensure that the Company can easily determine the Applicant's financial status and the purpose of the insurance. Failure to do this may result in delays in underwriting.
- 3. U.S. RESIDENCY** - Where there has been immigration to the United States from another country, sufficient time is required to establish medical care in the United States. We require that all immigrants be in the United States for a minimum of 1 year before we can accept an application.
- 4. NON-TOBACCO/NON-NICOTINE USE** - To qualify for the standard non-tobacco/non-nicotine rates, an Applicant (the Primary Insured and/or Spouse, if applicable) must not have used tobacco/nicotine products in any form for the previous 12 months. Client and agent representations regarding tobacco/nicotine have been added to paper applications and will be presented on a TurboApp when non-tobacco or preferred is selected as the classification.

5. PREFERRED PLUS/PREFERRED NON-TOBACCO USE - Custom Advantage Only. Not available for TermNow.

Applicant (Primary Insured and/or Spouse) must be able to answer "NO" to all questions on the "Preferred Plus/Preferred Rate Guide" below and pass underwriting criteria (including blood and urine testing and physical measurements). However, this questionnaire does not have to be submitted with the application. Individual coverage amount for the Primary Insured or Spouse must be \$150,000 or greater on each person.

If the answer to any question below is "Yes" it is unlikely your applicant would qualify for Preferred or Preferred Plus rates. Blood and urine testing and physical measurements are required for all applicants applying for Preferred. Upon receipt and underwriting evaluation, the applicant may not qualify for Preferred rates (i.e. if cholesterol levels do not meet our preferred criteria). Preferred Plus underwriting criteria are more restrictive than Preferred criteria.

1. In the past five years, have you used tobacco in any form, including cigarettes, cigars or pipe smoking or tobacco chewing?
2. Are you employed in any hazardous occupation such as: military services, structural steel work, oil refining, explosives handling, mining, or logging?
3. Is your weight under the minimum or over the maximum for height in the Height and Weight Limits table.
4. Have you ever been treated by a physician for or told by a physician that you had any indication of a cardiovascular disorder, diabetes, cancer or any other significant medical history?
5. During the past five years, have you ever been treated by a physician or told by a physician that you had any indication of high blood pressure; or, have you taken or been advised by a physician to take medication for high blood pressure?
6. Has either of your parents died as a result of cardiovascular illness or cancer prior to age 65?
7. In the past three years, have you flown as a pilot, student pilot, or crew member of any aircraft other than commercial aircraft, or do you intend to do so?
8. In the past three years have you engaged in, or do you intend to engage in, any hazardous sports such as skin or scuba diving; mountain climbing; hang gliding; parachuting; auto, motorcycle, snowmobile, or boat racing?
9. During the past three years, have you been convicted of two or more moving violations of any motor vehicle law, been convicted of a DUI or DWI, or had your driver's license suspended or revoked?

HEIGHT AND WEIGHT LIMITS

The following table shows the ranges of weights according to height, for which life insurance policies may be issued at Preferred or Preferred Plus rates if other underwriting conditions are favorable. Primerica Life reserves the right to modify these limits depending on individual circumstances.

PREFERRED		HEIGHT	PREFERRED PLUS		PREFERRED		HEIGHT	PREFERRED PLUS	
MALE	FEMALE		MALE	FEMALE	MALE	FEMALE		MALE	FEMALE
89-125	85-120	4'8"	98-125	89-111	131-184	125-171	5'8"	144-177	131-164
93-130	88-123	4'9"	102-130	93-115	135-189	128-176	5'9"	149-182	135-169
96-134	91-125	4'10"	105-129	96-119	139-195	132-181	5'10"	153-188	139-174
99-138	94-128	4'11"	109-133	99-124	143-200	136-186	5'11"	157-193	143-179
102-143	97-133	5'0"	112-138	102-128	147-206	140-191	6'0"	162-199	147-184
106-148	100-137	5'1"	116-143	106-132	151-212	144-197	6'1"	166-204	151-189
109-153	104-142	5'2"	120-147	109-136	155-218	148-202	6'2"	171-210	155-194
113-158	107-146	5'3"	124-152	113-141	160-224	152-208	6'3"	176-216	160-200
116-163	110-151	5'4"	128-157	116-145	164-230	156-213	6'4"	180-221	164-205
120-168	114-156	5'5"	132-162	120-150	168-236	160-218	6'5"	185-227	169-210
124-173	118-161	5'6"	136-167	124-155	172-242	164-224	6'6"	190-234	173-216
127-178	121-166	5'7"	140-172	127-159	178-249	169-230	6'7"	194-240	178-221

CONDITIONAL COVERAGE

The conditional coverage may exist between the application date and the policy issue date when at least one month's premium is paid (up to a maximum of \$500,000 of coverage per insured life) with the application and all other conditions listed in the Coverage Section of the application are met. The coverage during this time is "conditional" because the conditions listed in the Coverage Section must be met for there to be valid coverage.

In most states, in addition to submission of the required premium, the conditions which must be met before conditional coverage exists include:

1. All of the information in the Application and any additions to the application must be true and complete;
2. The proposed insureds must be a standard risk or better. There is no Conditional Coverage for any proposed insured when the Company determines that any proposed insured is not a standard risk and/or is not approved as applied for, whether or not the Company offers amended coverage to the non standard risk. An offer by the Company for any amended coverage automatically terminates Conditional Coverage.
3. All items concerning insurability (including, but not limited to, the results of medical examinations or body fluid studies and any attending physician statements) must be received.
4. The applicant's death must occur before the policy is issued.

COD APPLICATIONS

When using paper applications, use the standard application form used in your State. Indicate **CLEARLY AND BOLDLY** that it is a COD Application at the top and bottom of the form. Complete the application as usual. On TurboApps, strong recommendations will be presented when COD should be submitted. **DO NOT** send money. However, if requesting monthly draft, PAC information must be submitted. The following rules must be observed when submitting a COD application:

1. Write "COD" clearly and boldly on top and bottom of the application.
2. Have the Applicant sign the medical authorization and the application.
3. Do not accept money with the application.
4. Issue a conditional receipt, marked plainly, "VOID; COD APPLICATION."
5. Advise Applicant there is no conditional coverage.
6. Include a "VOID" check if paying by monthly PAC draft.

UNDERWRITING REQUIREMENTS

A meaningful evaluation of an applicant's health is an obvious necessity in the risk appraisal process. All applicants are required to complete certain Underwriting Requirements determined by age and face amount applied for.

Upon receipt of an application, Primerica Life Insurance Operations will request the appropriate age and amount requirements, for the product applied for, (see the age and amount chart on POL) from the RVP or writing agents preferred paramedical provider. Agent collected saliva is no longer required, except for Puerto Rico and Guam.

Certain medical histories may require medical examinations regardless of the amount of insurance or Product Series being applied for. Additional underwriting requirements not noted in the Underwriting Requirements chart may be ordered as well, i.e. Attending Physician Statements (APS), inspection report, Motor Vehicle Report (MVR).

ADDITIONAL COVERAGE ON AN EXISTING INSURED

If the Proposed Insured has existing coverage with the Company, the amount of the prior coverage will be added to the current coverage applied for to determine the Underwriting requirements needed.

FINANCIAL UNDERWRITING

The amounts of insurance requested on an individual must be reasonable and proper in accordance with his/her circumstances.

Life insurance is intended to provide security to family members in the event of premature death of the insured. The purpose of life insurance is not to profit by a death.

With the Primerica Life Custom Advantage Series, the Underwriting Department is giving special consideration to applications requesting large amounts of coverage. Factors taken into consideration are: age, occupation, annual earnings, net worth, and amounts of insurance already in force that are NOT being replaced. The need for a large amount of insurance must be justified using these factors.

The following table may be used as a guideline in determining a reasonable amount of total coverage. Multiply the appropriate number in the table by the client's annual earned income. If the client has children under the age of 18, an additional amount (shown in the far right column) may be added.

PERSONAL INSURANCE LIMITS TABLE				
Multiples of Annual Income vs. Earned Annual Income				
-----ANNUAL INCOME-----				
ISSUE AGES	\$15,000 OR LESS	\$15,001 \$25,000	\$25,001 AND UP	PARENTS OF MINOR CHILDREN MAY ADD
20-30	7-10	13-15	15-20	\$100,000
31-40	10	13-15	15-20	\$100,000
41-50	5-8	5-9	10-12	\$100,000
51-60	3-5	3-6	6-10	\$50,000
61-65	2-3	2-3	2-5	\$0

Remember, the above guidelines apply to earned income only. Individual review will be given to applications where income is unearned, or the amount of coverage requested exceeds these guidelines. If you are aware of additional information that will help justify the greater amount requested, we encourage you to include this information at the time you submit the application. **The Company reserves the right to reject or to offer reduced insurance if the amount requested is not reasonable.**

MILITARY UNDERWRITING

Primerica Life will accept applications on active duty military personnel stationed in the United States only. Military personnel with hazardous occupation specialties such as demolition work can expect to be rated.

If you are a Primerica Life representative who is not an active duty member of the military or a Department of Defense employee, you may write qualified military personnel only "off base." In order to solicit "on base" you must have a solicitation permit. If you are active duty military personnel or a Department of Defense civilian employee, you (and your spouse) may never solicit on base, and may never solicit to those of a lower rank or pay grade, wherever the sale occurs. When you solicit or sell to active duty military personnel, you must be in compliance not only with State regulations, but also military regulations.

A Military Solicitation Form (PFS-748 REV-2) must be submitted with all applications on active duty military personnel. Additionally, the Department of Defense's evaluation form (PFS-2285) must be provided to potential customers if the solicitation occurred on a military installation. The table below summarizes the maximum amounts Primerica Life will write on military personnel, including all amounts already in force.

RANK	ISSUE AGE	MAXIMUM AMOUNT
All Officers		\$500,000
E7-E9	to age 30	\$250,000
E7-E9	ages 31-40	\$300,000
E7-E9	over 40	\$350,000
E5-E6	to age 40	\$250,000
E5-E6	over 40	\$300,000
E4		\$250,000
E1-E3		Not Available

Because of rapidly changing world conditions, Primerica Life reserves the right to change these rules without notice.

AVIATION UNDERWRITING

If coverage would require an additional premium, an exclusion rider may be requested for those Applicants not desiring to pay an additional premium.

Military Aviation

1. Pilots, over age 30, flying only for flight pay qualification, but not more than 150 hours per year, are generally standard.
2. All other pilots and crew members, including students and instructors, can expect a rating based on age, branch of service, and type of aircraft.

Civilian Aviation

Commercial pilots and crew members will be considered as follows:

1. Pilots and crew members of commercial scheduled airlines are generally standard.
2. Non-scheduled airline pilots, freight carrying planes, instructors, crop dusters, etc., may expect ratings.
3. Full-time paid pilots flying multi-engine corporation or business aircraft in the United States are usually standard.
4. All other professional full-time pilots and crew members are given individual consideration.

Private pilots flying for either pleasure or personal business, or a combination of the two, will be rated as follows:

1. Student pilots and private pilots with less than 100 solo hours will be rated at \$2.50 per \$1,000.
2. Most others will be standard.

ADDITIONAL INSURANCE AFTER DELIVERY

Whenever additional insurance, or a conversion of an existing TermNow or Custom Advantage product is requested after issue, the proper, fully completed Policy Change Application (with health questions answered) for the state of sale and any required disclosure documents must be submitted. The Home Office will determine what other requirements are necessary, if any, after reviewing the Policy Change Application and previous underwriting history. A general list of form requirements by state is available on Primerica Online Support Systems / Protection Management / Life Operations.

DECLINATIONS & RATINGS

The Company cannot disclose to the Primerica representatives the details for declining to issue or rating a policy. Declined applications cannot be returned to the Primerica representatives or the Applicant upon declination.

Declined or rated applicants will receive specific instructions regarding how to obtain more specific information, including the source of information that was the basis of the Company's decision to decline to issue or rate a policy.

COMPLETING THE APPLICATION

INSURING AGE/AGE NEAREST BIRTHDAY

The insurance age (age nearest birthday) of the applicant is the age of the applicant on the birthday that is within six months of the policy date. This age determines premiums, medical requirements, and eligibility for the plan(s) requested. If the Applicant is not sure of his/her birth date, review documentary evidence of birth, if available.

POLICY OWNERSHIP

The owner of the policy is the person listed in the application to which ALL RIGHTS AND PRIVILEGES of the policy are vested. In most instances, the insured will be the owner of the policy on his/her own life. There are cases, however, where it is desirable that the ownership be vested in a third party. In this instance, the Application should be completed, indicating the proposed owner as owner and the individual to be insured as the "Proposed Insured." Both parties must sign the application. This type of arrangement is known as "Third Party Ownership."

When the proposed owner is an individual other than the Proposed Insured, this individual must have INSURABLE INTEREST in the life of the Insured. Insurable interest means that the owner will suffer some monetary loss by the premature death of the insured person. The amount of coverage should be appropriate for the amount of potential monetary loss.

Keyman Insurance is when a company or corporation purchases insurance on the life of a "key employee". Keyman policies must be owned and paid for by the business. The beneficiary of a Keyman policy must be the business. The Keyman must be the owner, partner, officer or key employee in the company. Sales managers, general managers, warehouse managers, and secretaries are examples of employee's that do NOT qualify for Keyman insurance.

Documentation of the Keyman's exact position should accompany the application. The amount of insurance which can be justified will be related to the business loss which would result at the death of the key employee. This amount is usually limited to five times his/her annual salary.

Some examples of insurable interest are as follows:

1. A person in the life of their spouse.
2. A father or mother in the life of the child.
3. A child in the life of a father or mother
4. The insured in his/her own life.
5. A business partner in the life of another business partner.
6. A corporation in the life of an officer, owner or partner.

BENEFICIARY DESIGNATIONS

One of the most important considerations when purchasing life insurance is who will receive the proceeds if the Insured should die. For this reason, the Primerica representative **MUST** ensure that the application is completed legibly and the wording provides a technically correct statement as to the desires of the Policy Owner.

There are several specific situations of which the Primerica representative should be aware. Knowledge in these areas could prove to be of great service to the client; whereas, misunderstanding could cause unnecessary complications.

A. ESTATES AS BENEFICIARIES: Proceeds payable to the estate of the Insured may result in additional taxes and probate requirements. These may be avoided by naming individuals as beneficiaries. One of the valuable functions of life insurance is the payment of death claim proceeds to named beneficiaries without probate court proceedings. Clients may wish to contact their own tax or legal advisors.

B. MINORS AS BENEFICIARIES: A minor named as beneficiary cannot directly receive the benefits from a life insurance policy. Instead, payment will be withheld until a legal guardian of the minor's estate is court-appointed.

C. TRUST AS BENEFICIARY: You should name the trust and not the trustee as the beneficiary. Trust documents will be required.

D. IRREVOCABLE BENEFICIARIES: Irrevocable beneficiaries can be used in situations involving separation or divorce, where provision for the maintenance of an insurance policy is included in the agreement, and where it is desired specifically to restrain the owner in the exercise of the various policy rights without actually transferring ownership to the beneficiary. If a beneficiary is designated as irrevocable, no later beneficiary changes can be made without the irrevocable beneficiary's written consent.

The following may serve as a guide to indicate proper wording for a particular type of beneficiary designation desired:

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
Jane Doe	Wife	123-45-6789	100%

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
Insured's Estate	Estate	123-45-6789	100%

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
Jane Doe	Mother	123-45-6789	50%
John Doe	Father	123-45-6789	50%

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
John Doe Trust (under agreement dated 1/1/2010)	Trust	123-45-6789	100%

Other examples include:

Three or more beneficiaries: John Doe, father, Jane Doe, mother, and Richard Doe, son, or the survivors, equally.

Corporate Beneficiary: ABC, Incorporated, A Georgia Corporation, its successors, or assignees.
 Partner Beneficiary: Jones, Smith, and Brown, Duluth, Georgia a partnership or its successors, or assignees.

PREMIUM CALCULATIONS

One of the most important processes when completing an application is proper premium calculation. The premium calculation must be correct for two reasons:

1. It is vital that the client be aware of the expected premium payment for a particular plan.
2. Failure to submit proper money due to incorrect premium calculations could result in commission problems.

The total premium for the policy, including any supplemental benefits, may be calculated as follows:

1. For basic life insurance coverage: multiply the first year annual premium per unit by the number of units being purchased, rounding to the high cent. (See Rounding Instructions below.) Then add the policy fee to the result. Finally, multiply by the modal factor, again rounding to the high cent. The modal factors are:

<u>Mode</u>	<u>Factor</u>
Annual	1.000
Semiannual	0.520
Quarterly	0.265
Monthly	0.095

2. Separately, for each rider and supplemental benefit, multiply the basic first year annual premium per unit by the number of units, rounding (if necessary) to the high cent; then multiply by the modal factor, again rounding to the high cent.

3. Add together all the results of the previous calculations to arrive at the total premium for the policy.

Rounding Instructions: Each premium calculation is rounded to the next higher cent, except when the third digit past the decimal is zero. In order to do this in your calculation, carry your answer out to four digits to the right of the decimal point. If the third digit is anything other than zero (i.e. anything from 1 to 9), round up to the next cent. If the third digit is zero, do not round up to the next cent. For example:

5.3214 is rounded up to 5.33 since the third digit, "1", is not zero.

5.3269 is rounded up to 5.33 since the third digit, "6", is not zero.

5.3207 is not rounded up. It stays at 5.32 since the third digit is zero.

The client may save money by paying the premium on an annual basis. Semiannual, quarterly, and monthly premiums include additional premium charges. You should provide information to your client about the cost of the periodic premiums.

The total premium for the policy, including any supplemental benefits, may be calculated by hand or by using our web-based Quick Quote, Basic Illustration or FNA. To calculate by hand, follow the procedures in the sample premium calculations below.

SAMPLE PREMIUM CALCULATIONS

\$200,000 Custom Advantage 30 on Primary Insured, Age 35, Preferred Plus
 \$150,000 TermNow 20 on Spouse, Age 30, Tobacco
 \$25,000 Child Rider

	<u>Annual Premium</u>	<u>PAC Premium</u>
Custom Advantage 30 on Primary	$200 \times 1.01 = 202.0000$ rounded 202.00 policy fee 75.00 277.00	$277.00 \times 0.095 = 26.3150$ 26.32
TermNow 20 on Spouse	$150 \times 2.40 = 360.0000$ rounded 360.00	$360.00 \times 0.095 = 34.2000$ 34.20
Child Rider	$25 \times 6.50 = 162.5000$ rounded 162.50	$162.50 \times 0.095 = 15.4375$ 15.44
Total Premium	\$799.50	\$75.96

\$222,111 TermNow 35 on Primary Insured, Age 41, Nontobacco
 \$150,000 Custom Advantage 20 on Spouse, Age 39, Preferred Insured Waiver of Premium
 Spouse Waiver of Premium

	<u>Annual Premium</u>	<u>PAC Premium</u>
TermNow 35 on Primary	$222.111 \times 3.43 = 761.8407$ rounded 761.84 policy fee 75.00 836.84	$836.84 \times 0.095 = 79.4998$ 79.50
Custom Advantage 20 on Spouse	$150 \times 1.08 = 162.0000$ rounded 162.00	$162.00 \times 0.095 = 15.3900$ 15.39
Insured WP on Insured TermNow 35, age 41	$222.111 \times 0.31 = 68.8544$ rounded 68.86	$68.86 \times 0.095 = 6.5417$ 6.55
Insured WP on Spouse Custom Advantage 20, age 41	$150 \times 0.22 = 33.0000$ rounded 33.00	$33.00 \times 0.095 = 3.1350$ 3.14
Spouse WP on Insured TermNow 35, age 39	$222.111 \times 0.26 = 57.7489$ rounded 57.75	$57.75 \times 0.095 = 5.4863$ 5.49
Spouse WP on Spouse Custom Advantage 20, age 39	$150 \times 0.17 = 25.5000$ rounded 25.50	$25.50 \times 0.095 = 2.4225$ 2.43
Total Premium	\$1,183.95	\$112.50

PREMIUM PAYMENTS

PREAUTHORIZED CHECK/ELECTRONIC FUNDS TRANSFER

If you submit a TurboApp, the monthly premium calculation, bank account owner signature, and Premium receipt are all managed as part of the process. A voided check will not be required.

When using a paper application and the policy is to be paid by Pre-authorized check (PAC) or Electronic Funds Transfer (EFT) the following procedures must be followed at the time a paper application is taken.

1. Collect one monthly premium, calculated using the Monthly PAC modal factor (see the Premium Calculation section) from the Applicant. If the Applicant is requesting policy backdating, then additional premiums, equal to the number of months backdating requested, plus one more month, must be collected with the application. (For example, if the application is taken in November and the requested issue date is August, then five months premium must be collected; four months from August through November, plus one more month.) If PAC is the choice mode of billing, a money order should not be accepted with the application unless we are drafting a savings account.
2. If the account owner is not the Primary or Spouse Insured, the account owner must also sign the application where indicated on the signature page.
3. For payments from a checking account, a blank check marked "VOID" must accompany the application. Do not submit a deposit slip. The voided check must have the bank number and account number encoded across the bottom of the check. The CWA (cash with application) check must not be copied with "VOID" marked on the copy. CWA checks are deposited by the company upon receipt.
4. Leave the Premium Receipt with the Applicant. Payment of premium is one of the required parts of having conditional coverage. The entire conditional coverage terms are in the application and also the detachable applicant copies of the application. Conditional Coverage terms may vary in different states.
5. The Applicant should be informed that the CWA funds will immediately be withdrawn for the initial premium. Pre-authorized deduction may be processed on any day of the month on which the premium falls due. The payor should ensure there are sufficient funds on deposit in the account being drafted before the due date. If there are insufficient funds in the account to pay the premium the account owner will be responsible for any charges incurred as a result of any unsuccessful attempts to draft the account.

The owner should also be informed that if they would like to discontinue the Pre-authorized deduction in the future, the Company would need notification at least 10 days in advance of the date the owner would like the draft discontinued. The account owner may also contact their banking institution to cancel a draft authorization, if permitted and at their expense. The grace period provided by the policy is based on the premium's due date.

DIRECT BILLING PREMIUM PAYMENTS

Premiums on direct billing may be paid on an annual, semi-annual or quarterly basis. Monthly premiums may not be paid on direct billing. A premium notice will be mailed to the Policy Owner approximately 21 days before the premium due date. If the premium is unpaid at the expiration of the 31-day grace period, a lapse notice with a late pay offer will be sent to the Policy Owner.

GOVERNMENT ALLOTMENT

When a policy is to be paid by Government Allotment, these procedures must be followed:

1. For paper applications, collect two months premium, include on the application the branch of service, payor's social security number and whether the payor's military status is active or retired. For TurboApps the cash with application amount will automatically indicate the amount needed for two monthly premiums. You will also be required as part of the process to record the branch of service, social security number of pay and active or retired status. The balance of the process for monthly Government Allotment is the same regardless of how the application was submitted; on paper or using TurboApps.
2. Policy Owner needs to fill out and submit an Allotment Authorization on the proper US Government form to the Insured's Military Finance Center. If the Policy Owner has other policies with the Company being paid by Government Allotment, the new Authorization should be submitted for the total premiums of all policies to be paid by Government Allotment.
3. At the time of the policy delivery, make certain the Policy Owner has submitted the proper forms to activate the Government Allotment.
4. Use the modal premium as stated in the policy, not what was calculated when the CWA was calculated.
5. For company name and address use:

**Primerica Life
3120 Breckinridge Boulevard
Duluth, Georgia 30099-0001**

6. Show the Government "code" for the Branch of Service for the Policy Owner on the Allotment Authorization so the allotment will be included in our "blanket check". These codes are:

Branch of Service	Government Code
Active Airforce	N08143
Active Army	02E
Active Marines	273
Active Navy	N08143
Retired Airforce	810
Retired Army	810
Retired Marines	810
Retired Navy	810

PREMIUM WITH APPLICATION

For paper applications:

1. Premium should be submitted on applications for the first \$500,000 of coverage for each insured's life.
2. No premium should be collected where there is a serious medical problem or history of rejection for life or health insurance.
3. No premium should be collected on COD applications; billing information must be completed.
4. The first modal (monthly PAC, quarterly, semi-annual or annual) premium should be forwarded with all other applications.

For TurboApps:

1. TurboApps will automatically only collect for the first \$500,000 of coverage.
2. TurboApps will recommend based on responses to medical questions if the application should be considered for COD submission.
3. TurboApps will automatically calculate the cash with application amount to \$0, should you choose to submit the application "COD".
4. TurboApps will automatically calculate the cash with application amount based on the payment mode selected.

POLICY DELIVERY

For Paper Delivery:

A policy may be delivered only when each of the following requirements has been met:

1. Payment in full for the initial premium, either with the application or at the time of delivery.
2. The Policy Owner must sign the delivery receipt and all other papers (including any amendments or Numeric Summary pages sent with the policy) and perform every act required by the Company.
3. Delivery must be made to Policy Owner immediately upon receipt of the policy from Primerica Life.
4. Delivery must be made to the Policy owner personally. The Policy Owner should review the policy and sign both Policy Delivery Receipts. One may be kept with your records and the other must be returned to the Home Office.
5. If the Policy Owner does not accept delivery of the policy, mark "NTO" on the policy and return to the Home Office immediately. Alternatively, you can log into Primerica Online (Life Manager) and indicate that the policy was "NTO."
6. If the Policy Owner accepts the policy and tells you, during the "Free Look" period that they do not wish to keep the policy, please indicate this on the policy and return the policy immediately to the Home Office.
7. If the above requirements are not met, or any change whatsoever has occurred in the health or occupation of the Proposed Insured or Spouse Insured since the date of the application and/or medical examination, do not deliver the policy. No coverage is in force if there has been a change in Insurability. Return the policy with full details to the Company. We will resume the underwriting process in consideration of the additional information.

For Electronic Delivery (e-Delivery):

To receive Electronic Delivery, the Policy Owner must select Electronic Delivery, provide email address and read and receive the "Consent to Electronic Delivery of Policy and Related Disclosures" form included in the application or leave behind booklet.

Policies that are issued with amendments or delivery requirements are not eligible for Electronic Delivery. For these policies, a paper policy will be delivered to the RVPs office and all applicable paper requirements will apply.

How your clients will be notified when their policy is ready:

Your clients will receive an email notification when their policies are ready for viewing on my.primerica.com. The email will have login instructions as well as their policy number. If a client does not go online to view his or her new policy, the following correspondence will be sent:

1. Reminder emails after 10 and 30 days.
2. A follow-up letter is also sent via regular mail after 30 days.
3. A final reminder letter is sent via regular mail after 60 days, which will include a Policy Summary for the policy. The writing agent and RVP are copied on all emails and letters sent to the client (via their Primerica email address). Life Manager on POL has also been modified to reflect e-Delivery Policies and will confirm whether the policy has been accessed. The writing agent is notified via email when the client has accessed their policy for the first time.

The writing agent will be copied on all correspondence sent to the client using the Primerica.com email address.

How to Access a policy on Client Portal:

Have your clients go to my.primerica.com and follow these simple instructions for accessing their policy:

New Clients: Click on the "Register" link and set up a new username and password.

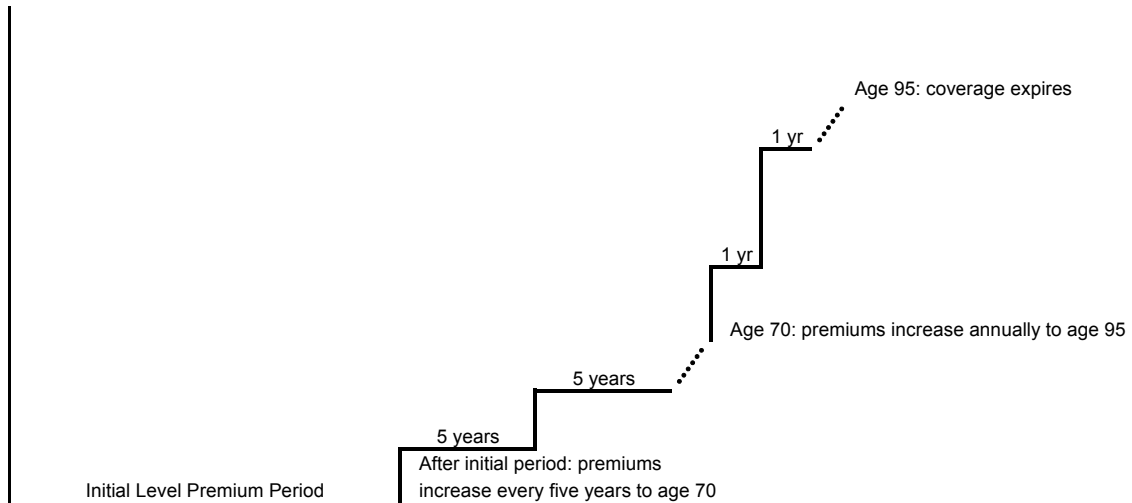
Existing Clients: Simply sign on with their existing username and then follow the instructions below.

1. Once this process is completed, then click on the "**Access My Policy**" button in the life insurance section.
2. Complete the remaining steps to access the policy by **entering the policy number** and personal information.
3. After the information is confirmed, client may **view and print** their policy.

PRIMERICA LIFE TERMNOW & CUSTOM ADVANTAGE SERIES

PRODUCT SUMMARY

All TermNow and Custom Advantage Products have level premiums for an initial level premium period of either 10, 15, 20, 30, or 35 years. After this initial period premiums automatically increase every five years before attained age 70 and every year after attained age 70 until age 95, when coverage expires.



Premium Schedules

There are two premium schedules for these Product Series: scheduled premiums and guaranteed maximum premiums. In some states only guaranteed maximum premiums may be shown in the policy. Primerica intends to charge the scheduled premiums for the life of the policy. This rate is calculated based on the expected rate of mortality, interest earnings, expenses, and policyholder persistency. Primerica Life does reserve the right to adjust the premium in the future, if necessary. Any such change would affect all policies of the same type issued in the same year to insureds having the same issue age, premium class, and state of residence. In no event would the new premium be greater than the guaranteed maximum premium. Primerica Life has been issuing policies with this type of premium structure since 1986. We have never increased premiums above the scheduled premium rates and we do not expect to do so in the future.

Premium Bands

The premium band of a policy helps determine the premium rate for most of the coverages included in the policy. The premium band is determined by adding up the face amounts of all Custom Advantage and TermNow coverages of both the Primary Insured and Spouse Insured. (Children's Insurance and Increasing Benefit Riders are not included.) The cost per thousand decreases as the total face amount enters each higher band, so the client benefits from having both the primary and spouse on one policy. Depending on the total face amount proposed, your client may be able to purchase more insurance without additional underwriting for less premium by moving into the next higher premium band.

The face amounts for the premium bands are as follows:

- Band 1: \$15,000 to \$149,999
- Band 2: \$150,000 to \$249,999
- Band 3: \$250,000 to \$499,999
- Band 4: \$500,000 and up

Exchanges

Primerica Life policies contain an exchange provision that permits policy owners to exchange their policies at any time after they have been in force for 5 years, to certain other Primerica Life policies for an equal or lesser face amount (but not less than the minimum required - \$15,000) without providing evidence of insurability. Any such exchanges will be at the insured's attained age and only permitted if the attained age does not exceed the maximum issue age for the product selected.

These exchange provisions permit:

1. Owners of CST-90 policies may exchange their policies for products in Primerica Life's Custom IV or Custom Advantage Product Series, Decreasing Term, or Annual Renewable Term coverage.
2. Owners of policies issued after the CST Series up to and including Primerica Life's Custom IV Product Series may exchange their policies for products in Primerica Life's Custom IV series, Decreasing Term, or Annual Renewable Term coverage.
3. Owners of Primerica Life's Custom Advantage or TermNow Series policies may exchange their policies for Decreasing Term or Annual Renewable Term coverage.

Spouse Rider Coverage upon Death of Primary Insured

Upon death of the Primary Insured, any spouse coverage can be converted to its own policy. The owner of the policy can choose to either submit a new application, requesting the original coverage with the original issue dates, or submit a new application requesting new coverage with current issue dates. The Rep and owner must decide which option is best for the surviving spouse. If the same or less coverage is requested, then no additional underwriting will be required. If new or additional coverage is requested then new underwriting will be required. The Claims Department will assist the Rep with submitting the proper paperwork.

Riders

A rider is simply additional insurance coverage attached to the base policy. All Custom Advantage and TermNow products are available riders on the primary insured and/or spouse. Riders can be attached at issue or a later date to provide additional coverage or a different type of plan. Other available riders include Disability Waiver of Premium, Terminal Illness Benefit, and Increasing Benefit Rider.

Child Riders

The Child Rider insures all dependent children of the Primary and Spouse insured(s) with one rider. The maximum coverage is \$25,000. A child rider covers children age 15 days to 25 years. The child rider guarantees insured children the ability to obtain insurance once they become adults regardless of health conditions at either the non-tobacco/non-nicotine or tobacco/nicotine classifications. When an insured child reaches age 25, a conversion can be made to any plan of insurance then offered in an amount up to 5 times the face amount of the rider.

Minimum Premiums

The minimum premium Primerica Life will accept is:

Monthly PAC and Government Allotment	\$15.00
Quarterly Direct Bill	\$45.00
SemiAnnual Direct Bill	\$90.00
Annual Direct Bill	\$180.00

Available Face Amounts

There is a minimum face amount of \$150,000 per insured for Preferred Plus and Preferred classes. (These classes are only available on Custom Advantage products.)

In West Virginia, the minimum face amount for a base policy is \$26,000.

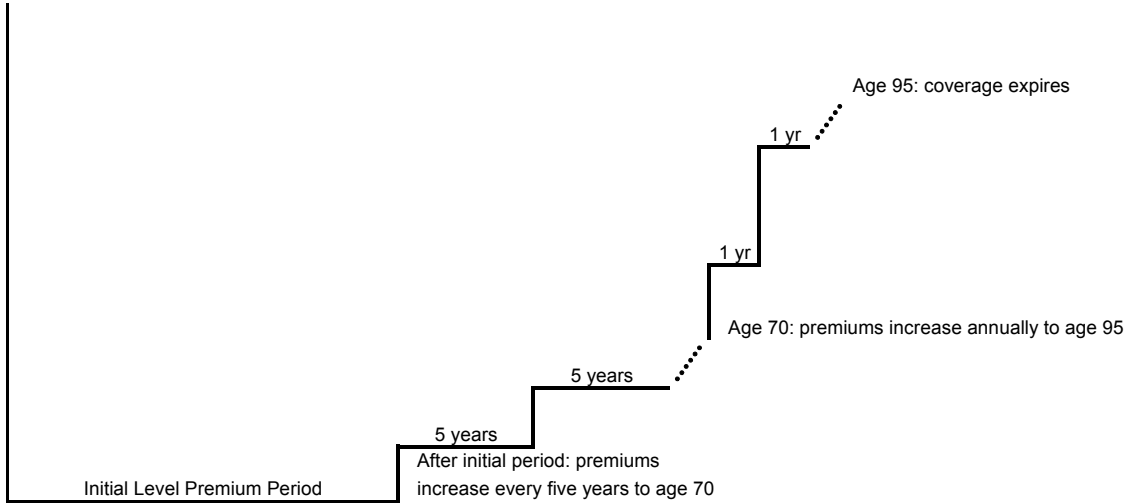
For all other classes, the minimum and maximum face amounts per insured person vary by age and Policy Series as shown below.

Issue Ages	TermNow		Custom Advantage	
	Minimum	Maximum	Minimum	Maximum
18-45	15,000	250,000	150,000	*
46-50	15,000	200,000	100,000	*
51-70	15,000	100,000	50,000	*

* No stated maximum. Subject to additional underwriting.

PRIMERICA LIFE TERMNOW SERIES

All TermNow Products have scheduled level premiums for an initial period of either 10, 15, 20, 30, or 35 years. After this initial period premiums automatically increase every five years before attained age 70 and every year after attained age 70 until age 95, when coverage expires.



TermNow 35. Our longest level premium period product. The initial level premiums, scheduled to be level for first 35 years, are found on page 27. These premiums are guaranteed for the first 20 years. Available issue ages: 18-45.

TermNow 30. The initial level premiums, scheduled to be level for first 30 years, are found on page 28. These premiums are guaranteed for the first 20 years. Available issue ages: 18-50.

TermNow 20. The initial premiums, guaranteed and level for 20 years, are found on page 29. Available issue ages: 18-60.

TermNow 15. The initial premiums, guaranteed and level for 15 years, are found on page 30. Available issue ages: 18-65.

TermNow 10. The initial premiums, guaranteed and level for 10 years, are found on page 31. Available issue ages: 18-70.

TermNow 35

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for 20 years
 Add \$75 annual policy fee for policies only

Issue Age	NTU				TU			
	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	2.19	2.05	1.67	1.64	3.38	3.10	2.57	2.52
19	2.19	2.05	1.67	1.64	3.38	3.10	2.57	2.52
20	2.19	2.05	1.67	1.64	3.38	3.10	2.57	2.52
21	2.19	2.05	1.67	1.64	3.38	3.10	2.57	2.52
22	2.19	2.05	1.67	1.64	3.38	3.10	2.57	2.52
23	2.19	2.05	1.67	1.64	3.38	3.10	2.57	2.52
24	2.19	2.05	1.67	1.64	3.39	3.12	2.60	2.55
25	2.19	2.05	1.68	1.65	3.44	3.19	2.66	2.61
26	2.19	2.06	1.70	1.67	3.54	3.30	2.74	2.69
27	2.20	2.06	1.71	1.68	3.71	3.44	2.82	2.76
28	2.22	2.06	1.71	1.68	3.90	3.58	2.95	2.89
29	2.26	2.09	1.74	1.71	4.13	3.74	3.09	3.03
30	2.33	2.12	1.76	1.72	4.35	3.92	3.25	3.19
31	2.43	2.16	1.78	1.74	4.64	4.15	3.43	3.36
32	2.57	2.24	1.87	1.83	4.98	4.44	3.68	3.61
33	2.76	2.34	1.97	1.93	5.39	4.78	3.95	3.87
34	2.97	2.47	2.07	2.03	5.88	5.19	4.30	4.21
35	3.24	2.66	2.23	2.19	6.50	5.69	4.72	4.63
36	3.57	2.86	2.38	2.33	7.16	6.28	5.19	5.09
37	3.96	3.09	2.58	2.53	7.87	6.88	5.68	5.57
38	4.37	3.30	2.77	2.71	8.64	7.49	6.18	6.06
39	4.78	3.54	2.98	2.92	9.39	8.14	6.73	6.60
40	5.22	3.81	3.18	3.12	9.58	8.83	7.30	7.15
41	5.67	4.11	3.43	3.36	10.29	9.58	7.92	7.76
42	6.25	4.49	3.73	3.66	11.22	10.50	8.68	8.51
43	6.87	4.93	4.09	4.01	12.14	11.50	9.51	9.32
44	7.56	5.43	4.51	4.42	13.09	12.55	10.37	10.16
45	8.31	5.97	4.97	4.87	13.88	13.64	11.28	11.05

TermNow 30

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for 20 years
 Add \$75 annual policy fee for policies only

Issue Age	NTU				TU			
	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	1.85	1.73	1.45	1.42	2.90	2.66	2.19	2.15
19	1.85	1.73	1.45	1.42	2.90	2.66	2.19	2.15
20	1.85	1.73	1.45	1.42	2.90	2.66	2.19	2.15
21	1.85	1.73	1.45	1.42	2.90	2.66	2.19	2.15
22	1.85	1.73	1.45	1.42	2.90	2.66	2.19	2.15
23	1.85	1.73	1.45	1.42	2.90	2.66	2.19	2.15
24	1.85	1.73	1.45	1.42	2.91	2.68	2.22	2.18
25	1.85	1.73	1.45	1.42	2.96	2.73	2.26	2.21
26	1.85	1.74	1.45	1.42	3.05	2.83	2.33	2.28
27	1.86	1.74	1.45	1.42	3.19	2.95	2.41	2.36
28	1.88	1.74	1.45	1.42	3.36	3.08	2.54	2.49
29	1.91	1.76	1.47	1.44	3.56	3.21	2.65	2.60
30	1.97	1.78	1.48	1.45	3.75	3.36	2.77	2.71
31	2.04	1.81	1.49	1.46	3.98	3.55	2.93	2.87
32	2.15	1.87	1.57	1.54	4.26	3.78	3.12	3.06
33	2.30	1.94	1.63	1.60	4.59	4.05	3.33	3.26
34	2.46	2.04	1.71	1.68	4.98	4.37	3.60	3.53
35	2.66	2.16	1.81	1.77	5.44	4.75	3.92	3.84
36	2.89	2.31	1.92	1.88	5.92	5.17	4.26	4.17
37	3.16	2.44	2.05	2.01	6.40	5.57	4.58	4.49
38	3.44	2.58	2.17	2.13	6.95	5.99	4.92	4.82
39	3.75	2.75	2.32	2.27	7.53	6.46	5.32	5.21
40	4.08	2.95	2.47	2.42	8.20	7.00	5.75	5.64
41	4.43	3.19	2.67	2.62	8.82	7.60	6.24	6.12
42	4.83	3.45	2.88	2.82	9.51	8.25	6.78	6.64
43	5.26	3.75	3.13	3.07	10.20	8.94	7.35	7.20
44	5.72	4.08	3.41	3.34	10.88	9.65	7.93	7.77
45	6.24	4.44	3.71	3.64	12.01	10.39	8.54	8.37
46	6.85	4.92	4.12	4.04	13.26	11.44	9.39	9.20
47	7.65	5.47	4.56	4.47	14.52	12.59	10.35	10.14
48	8.47	6.03	5.03	4.93	15.78	13.84	11.38	11.15
49	9.33	6.65	5.55	5.44	17.15	15.23	12.52	12.27
50	10.28	7.32	6.12	6.00	18.74	16.76	13.78	13.50

TermNow 20

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for 20 years
 Add \$75 annual policy fee for policies only

Issue Age	NTU				TU			
	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	1.47	1.44	1.28	1.25	2.29	2.16	1.90	1.86
19	1.47	1.44	1.28	1.25	2.29	2.16	1.90	1.86
20	1.47	1.44	1.28	1.25	2.29	2.16	1.90	1.86
21	1.47	1.44	1.28	1.25	2.29	2.16	1.90	1.86
22	1.47	1.44	1.28	1.25	2.29	2.16	1.90	1.86
23	1.47	1.44	1.28	1.25	2.29	2.16	1.90	1.86
24	1.47	1.44	1.28	1.25	2.30	2.17	1.91	1.87
25	1.47	1.44	1.28	1.25	2.33	2.19	1.93	1.89
26	1.48	1.44	1.28	1.25	2.39	2.25	1.98	1.94
27	1.49	1.44	1.28	1.25	2.48	2.32	2.05	2.01
28	1.51	1.44	1.28	1.25	2.59	2.43	2.14	2.10
29	1.54	1.44	1.28	1.25	2.74	2.56	2.26	2.21
30	1.58	1.45	1.29	1.26	2.92	2.72	2.40	2.35
31	1.65	1.46	1.31	1.28	3.14	2.90	2.56	2.51
32	1.73	1.50	1.35	1.32	3.37	3.11	2.74	2.69
33	1.84	1.56	1.40	1.37	3.64	3.33	2.94	2.88
34	1.98	1.62	1.45	1.42	3.94	3.59	3.17	3.11
35	2.15	1.70	1.52	1.49	4.28	3.90	3.45	3.38
36	2.35	1.80	1.61	1.58	4.67	4.26	3.76	3.68
37	2.58	1.91	1.71	1.68	5.12	4.65	4.10	4.02
38	2.84	2.03	1.81	1.77	5.62	5.08	4.48	4.39
39	3.08	2.14	1.90	1.86	6.17	5.46	4.82	4.72
40	3.29	2.26	2.01	1.97	6.79	5.87	5.18	5.08
41	3.46	2.39	2.12	2.08	7.47	6.29	5.56	5.45
42	3.69	2.54	2.24	2.20	8.22	6.74	5.96	5.84
43	4.00	2.70	2.39	2.34	9.02	7.21	6.38	6.25
44	4.36	2.89	2.57	2.52	9.86	7.70	6.85	6.71
45	4.79	3.12	2.79	2.73	10.74	8.21	7.35	7.20
46	5.27	3.39	3.05	2.99	11.67	8.73	7.88	7.72
47	5.81	3.67	3.31	3.24	12.65	9.29	8.45	8.28
48	6.41	3.97	3.61	3.54	13.67	9.87	9.04	8.86
49	7.06	4.34	3.95	3.87	14.74	10.58	9.70	9.51
50	7.77	4.75	4.33	4.24	15.83	11.30	10.37	10.16
51	8.56	5.20	4.74	4.65	16.96	12.07	11.09	10.87
52	9.43	5.70	5.19	5.09	18.10	12.90	11.86	11.62
53	10.39	6.22	5.66	5.55	19.25	13.78	12.67	12.42
54	11.18	6.83	6.22	6.10	20.42	14.83	13.64	13.37
55	11.94	7.51	6.83	6.69	21.64	15.93	14.68	14.39
56	12.81	8.26	7.51	7.36	22.94	17.14	15.84	15.52
57	13.89	9.15	8.32	8.15	24.37	18.45	17.13	16.79
58	15.32	10.21	9.28	9.09	26.03	19.89	18.60	18.23
59	17.31	11.51	10.46	10.25	28.04	21.48	20.28	19.87
60	20.16	13.10	11.91	11.67	30.51	23.21	22.21	21.77

TermNow 15

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for 15 years
 Add \$75 annual policy fee for policies only

Issue Age	NTU				TU			
	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	1.23	1.20	1.08	1.06	1.99	1.90	1.68	1.65
19	1.23	1.20	1.08	1.06	1.99	1.90	1.68	1.65
20	1.23	1.20	1.08	1.06	1.99	1.90	1.68	1.65
21	1.23	1.20	1.08	1.06	1.99	1.90	1.68	1.65
22	1.23	1.20	1.08	1.06	1.99	1.90	1.68	1.65
23	1.23	1.20	1.08	1.06	1.99	1.90	1.68	1.65
24	1.23	1.20	1.08	1.06	2.02	1.92	1.69	1.66
25	1.23	1.20	1.08	1.06	2.05	1.94	1.71	1.68
26	1.23	1.20	1.08	1.06	2.09	1.97	1.74	1.71
27	1.24	1.21	1.09	1.07	2.15	2.02	1.79	1.75
28	1.25	1.21	1.09	1.07	2.22	2.12	1.87	1.83
29	1.27	1.21	1.09	1.07	2.32	2.22	1.95	1.91
30	1.29	1.23	1.10	1.08	2.43	2.31	2.04	2.00
31	1.34	1.23	1.11	1.09	2.58	2.43	2.15	2.11
32	1.41	1.26	1.14	1.12	2.76	2.58	2.28	2.23
33	1.51	1.30	1.17	1.15	2.99	2.74	2.42	2.37
34	1.62	1.34	1.21	1.19	3.25	2.92	2.58	2.53
35	1.76	1.42	1.27	1.24	3.56	3.14	2.77	2.71
36	1.93	1.50	1.34	1.31	3.91	3.41	3.00	2.94
37	2.14	1.61	1.44	1.41	4.31	3.72	3.28	3.21
38	2.36	1.70	1.52	1.49	4.75	4.07	3.58	3.51
39	2.58	1.80	1.60	1.57	5.22	4.40	3.88	3.80
40	2.81	1.93	1.71	1.68	5.74	4.76	4.20	4.12
41	3.02	2.07	1.83	1.79	6.29	5.14	4.54	4.45
42	3.24	2.21	1.96	1.92	6.89	5.56	4.92	4.82
43	3.51	2.38	2.10	2.06	7.53	6.02	5.33	5.22
44	3.82	2.55	2.26	2.21	8.21	6.50	5.79	5.67
45	4.18	2.75	2.46	2.41	8.92	6.98	6.26	6.13
46	4.61	2.97	2.67	2.62	9.67	7.48	6.75	6.62
47	5.10	3.22	2.92	2.86	10.44	7.99	7.26	7.11
48	5.66	3.52	3.20	3.14	11.25	8.50	7.79	7.63
49	6.28	3.88	3.53	3.46	12.09	9.11	8.36	8.19
50	6.93	4.26	3.88	3.80	12.97	9.76	8.96	8.78
51	7.57	4.68	4.26	4.17	13.87	10.44	9.59	9.40
52	8.16	5.14	4.68	4.59	14.82	11.14	10.24	10.04
53	8.78	5.62	5.12	5.02	15.82	11.88	10.93	10.71
54	9.44	6.18	5.63	5.52	16.88	12.72	11.71	11.48
55	10.14	6.77	6.16	6.04	17.99	13.60	12.53	12.28
56	10.90	7.40	6.74	6.61	19.20	14.54	13.40	13.13
57	11.71	8.07	7.35	7.20	20.53	15.58	14.37	14.08
58	12.61	8.81	8.01	7.85	22.07	16.80	15.50	15.19
59	13.56	9.63	8.75	8.58	23.96	18.25	16.88	16.54
60	14.66	10.60	9.62	9.43	26.14	20.01	18.60	18.23
61	16.02	11.78	10.73	10.52	28.54	21.85	20.40	19.99
62	17.77	13.25	12.05	11.81	31.24	23.73	22.26	21.81
63	19.78	14.81	13.47	13.20	34.34	25.93	24.26	23.77
64	21.96	16.82	15.10	14.80	37.92	28.63	26.50	25.97
65	24.29	18.84	16.79	16.45	42.06	31.19	28.79	28.21

TermNow 10

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for 10 years
Add \$75 annual policy fee for policies only

Issue Age	NTU				TU			
	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
19	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
20	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
21	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
22	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
23	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
24	0.89	0.86	0.82	0.80	1.37	1.34	1.29	1.26
25	0.89	0.86	0.82	0.80	1.39	1.35	1.30	1.27
26	0.89	0.86	0.82	0.80	1.40	1.37	1.31	1.28
27	0.89	0.86	0.82	0.80	1.42	1.40	1.34	1.31
28	0.89	0.86	0.82	0.80	1.45	1.43	1.37	1.34
29	0.89	0.86	0.82	0.80	1.50	1.47	1.41	1.38
30	0.90	0.87	0.82	0.80	1.56	1.52	1.46	1.43
31	0.91	0.88	0.83	0.81	1.62	1.59	1.52	1.49
32	0.93	0.91	0.85	0.83	1.69	1.66	1.59	1.56
33	0.95	0.93	0.86	0.84	1.78	1.76	1.69	1.66
34	0.99	0.96	0.89	0.87	1.90	1.85	1.78	1.74
35	1.03	1.00	0.93	0.91	2.02	1.96	1.88	1.84
36	1.10	1.07	0.99	0.97	2.19	2.12	2.03	1.99
37	1.21	1.13	1.05	1.03	2.39	2.32	2.20	2.16
38	1.33	1.20	1.13	1.11	2.63	2.55	2.40	2.35
39	1.44	1.28	1.19	1.17	2.86	2.77	2.56	2.51
40	1.57	1.36	1.26	1.23	3.12	3.01	2.74	2.69
41	1.72	1.47	1.34	1.31	3.40	3.29	2.95	2.89
42	1.88	1.58	1.42	1.39	3.72	3.59	3.18	3.12
43	2.05	1.69	1.50	1.47	4.07	3.92	3.42	3.35
44	2.24	1.82	1.61	1.58	4.45	4.28	3.70	3.63
45	2.47	1.98	1.74	1.71	4.88	4.70	4.03	3.95
46	2.74	2.18	1.91	1.87	5.42	5.18	4.39	4.30
47	3.06	2.44	2.09	2.05	6.02	5.71	4.77	4.67
48	3.42	2.72	2.28	2.23	6.66	6.27	5.16	5.06
49	3.81	2.98	2.46	2.41	7.37	6.83	5.58	5.47
50	4.20	3.27	2.66	2.61	8.10	7.36	5.98	5.86
51	4.62	3.54	2.85	2.79	8.87	7.88	6.39	6.26
52	5.05	3.78	3.03	2.97	9.66	8.42	6.81	6.67
53	5.52	4.04	3.22	3.16	10.48	9.01	7.25	7.11
54	6.00	4.31	3.44	3.37	11.37	9.63	7.75	7.60
55	6.49	4.63	3.68	3.61	12.38	10.30	8.28	8.11
56	7.02	5.00	3.98	3.90	13.43	11.08	8.94	8.76
57	7.67	5.45	4.34	4.25	14.70	12.07	9.78	9.58
58	8.52	6.05	4.82	4.72	16.12	13.32	10.77	10.55
59	9.47	6.73	5.33	5.22	17.59	14.79	11.80	11.56
60	10.51	7.44	5.87	5.75	19.13	16.42	12.90	12.64
61	11.67	8.28	6.52	6.39	20.99	18.16	14.16	13.88
62	13.12	9.32	7.30	7.15	23.35	19.95	15.65	15.34
63	14.97	10.64	8.30	8.13	25.97	21.81	17.35	17.00
64	17.34	12.33	9.63	9.44	28.69	23.86	19.27	18.88
65	20.09	14.47	11.32	11.09	31.58	26.19	21.30	20.87
66	22.82	17.07	13.32	13.05	34.70	28.92	23.47	23.00
67	25.86	20.00	15.58	15.27	38.09	32.14	25.90	25.38
68	29.23	23.11	18.01	17.65	41.79	35.92	28.65	28.08
69	32.91	26.40	20.58	20.17	45.84	40.31	31.76	31.12
70	36.92	29.84	23.29	22.82	50.32	45.31	35.27	34.56

TermNow Subsequent Scheduled Premiums

Annual Premium Per \$1,000 Face Amount.
Add \$75 annual policy fee for policies only.

Attained Age	NTU				TU				Years Payable	Next Attained Age
	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over		
28	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	33
29	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	34
30	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	35
31	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	36
32	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	37
33	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	38
34	1.37	1.34	1.20	1.09	2.24	2.20	1.92	1.84	5	39
35	1.43	1.39	1.24	1.14	2.34	2.29	2.00	1.93	5	40
36	1.50	1.45	1.31	1.20	2.46	2.40	2.11	2.02	5	41
37	1.60	1.53	1.39	1.27	2.61	2.55	2.24	2.16	5	42
38	1.70	1.63	1.48	1.36	2.80	2.72	2.40	2.32	5	43
39	1.84	1.76	1.60	1.47	3.02	2.94	2.60	2.52	5	44
40	2.00	1.91	1.74	1.61	3.31	3.19	2.85	2.76	5	45
41	2.20	2.08	1.90	1.76	3.63	3.50	3.14	3.03	5	46
42	2.42	2.28	2.08	1.94	4.00	3.85	3.46	3.34	5	47
43	2.68	2.51	2.29	2.14	4.42	4.24	3.83	3.71	5	48
44	2.95	2.76	2.52	2.36	4.87	4.66	4.24	4.10	5	49
45	3.25	3.02	2.77	2.60	5.38	5.13	4.67	4.54	5	50
46	3.57	3.31	3.04	2.86	5.91	5.62	5.15	5.01	5	51
47	3.91	3.59	3.32	3.13	6.48	6.15	5.65	5.50	5	52
48	4.28	3.90	3.61	3.42	7.09	6.70	6.19	6.04	5	53
49	4.66	4.23	3.91	3.72	7.73	7.29	6.77	6.61	5	54
50	5.06	4.58	4.25	4.06	8.43	7.91	7.39	7.22	5	55
51	5.59	5.04	4.68	4.47	9.29	8.72	8.15	7.96	5	56
52	6.16	5.56	5.16	4.92	10.23	9.60	8.98	8.77	5	57
53	6.77	6.12	5.68	5.42	11.27	10.57	9.88	9.65	5	58
54	7.46	6.74	6.25	5.97	12.41	11.65	10.89	10.63	5	59
55	8.23	7.43	6.90	6.57	13.68	12.84	12.01	11.72	5	60
56	9.08	8.20	7.62	7.27	15.10	14.17	13.25	12.94	5	61
57	10.04	9.06	8.42	8.03	16.69	15.67	14.64	14.31	5	62
58	11.11	10.03	9.32	8.88	18.46	17.33	16.20	15.82	5	63
59	12.28	11.09	10.30	9.82	20.41	19.15	17.91	17.49	5	64
60	13.56	12.25	11.37	10.85	22.53	21.16	19.78	19.31	5	65
61	14.95	13.51	12.54	11.96	24.85	23.33	21.81	21.30	5	66
62	16.47	14.88	13.81	13.18	27.37	25.70	24.02	23.47	5	67
63	18.15	16.39	15.22	14.52	30.13	28.29	26.45	25.83	5	68
64	19.98	18.05	16.76	15.98	33.18	31.15	29.12	28.44	5	69
65	22.00	19.87	18.46	17.60	36.53	34.30	32.06	31.31	5	70
66	23.10	20.87	19.38	18.49	38.39	36.04	33.70	32.91	4	70
67	24.26	22.07	20.35	19.41	40.34	37.87	35.40	34.58	3	70
68	25.47	23.33	21.37	20.38	42.36	39.77	37.17	36.31	2	70
69	26.03	24.02	21.83	20.82	43.30	40.65	38.00	37.12	1	70
70	28.64	26.61	24.03	22.91	47.64	44.73	41.81	40.84	1	71
71	31.46	29.45	26.51	25.24	55.84	51.06	46.58	45.40	1	72
72	34.48	32.49	29.18	27.73	62.06	58.05	51.73	50.33	1	73
73	38.48	35.82	32.10	30.44	69.59	65.86	57.40	55.74	1	74
74	42.92	39.50	35.31	33.42	78.39	74.62	63.68	61.72	1	75
75	47.89	43.57	38.89	36.74	88.17	84.54	70.71	68.40	1	76
76	53.49	48.12	42.86	40.42	98.65	95.31	78.54	75.84	1	77
77	63.08	55.17	49.08	46.12	115.41	113.26	92.74	89.70	1	78
78	74.36	63.26	56.20	52.62	134.27	133.81	109.45	106.03	1	79
79	87.57	72.47	64.33	59.98	158.12	157.67	129.08	125.23	1	80
80	102.94	82.90	73.55	68.34	191.34	185.94	151.99	147.72	1	81
81	120.79	94.68	83.98	77.75	222.77	219.82	178.66	173.93	1	82
82	141.31	107.84	95.48	88.25	260.26	258.56	209.40	204.21	1	83
83	164.89	122.53	108.35	99.97	303.68	301.54	244.82	239.18	1	84
84	192.60	139.38	123.14	113.43	356.41	352.04	286.49	280.39	1	85
85	224.95	158.58	140.05	128.80	413.84	411.12	335.30	328.79	1	86
86	262.55	180.35	159.25	146.24	481.88	479.97	392.29	385.38	1	87
87	289.93	197.45	174.45	160.28	526.31	522.05	431.55	423.35	1	88
88	319.71	215.92	190.98	175.52	576.52	567.20	474.16	464.52	1	89
89	346.49	235.51	208.63	191.88	624.25	614.68	519.61	508.35	1	90
90	374.13	255.92	227.22	209.09	679.20	663.71	567.23	554.23	1	91
91	402.62	275.50	246.78	227.25	737.81	714.25	617.10	602.17	1	92
92	432.00	295.69	267.35	246.39	801.75	766.36	669.25	652.23	1	93
93	462.21	316.47	289.04	266.57	874.18	819.96	723.72	704.45	1	94
94	493.27	337.85	311.87	287.87	963.02	875.10	780.52	758.83	1	expires

TermNow Subsequent Guaranteed Maximum Premiums

Annual Premium Per \$1,000 Face Amount
Add \$75 annual policy fee for policies only

Attained Age	NTU	TU	Years Payable	Next Attained Age
28	1.92	3.00	5	33
29	1.92	3.00	5	34
30	1.92	3.00	5	35
31	1.92	3.00	5	36
32	1.92	3.00	5	37
33	1.92	3.00	5	38
34	2.04	3.26	5	39
35	2.19	3.52	5	40
36	2.31	3.78	5	41
37	2.46	4.04	5	42
38	2.60	4.32	5	43
39	2.75	4.65	5	44
40	2.94	5.02	5	45
41	3.16	5.46	5	46
42	3.42	5.97	5	47
43	3.73	6.57	5	48
44	4.09	7.28	5	49
45	4.50	8.13	5	50
46	4.96	9.12	5	51
47	5.50	10.26	5	52
48	6.09	11.54	5	53
49	6.76	12.95	5	54
50	7.51	14.48	5	55
51	8.31	16.15	5	56
52	9.19	17.95	5	57
53	10.14	19.88	5	58
54	11.19	21.92	5	59
55	12.29	24.09	5	60
56	13.46	26.37	5	61
57	14.68	28.77	5	62
58	15.98	31.32	5	63
59	17.34	34.03	5	64
60	18.80	36.90	5	65
61	20.37	39.96	5	66
62	22.06	43.24	5	67
63	23.90	46.75	5	68
64	25.93	50.59	5	69
65	28.17	54.78	5	70
66	29.38	57.22	4	70
67	30.64	59.79	3	70
68	31.99	62.48	2	70
69	33.38	65.28	1	70
70	36.39	71.03	1	71
71	39.86	77.60	1	72
72	43.73	84.88	1	73
73	47.92	92.75	1	74
74	52.53	101.42	1	75
75	57.64	110.21	1	76
76	63.24	119.83	1	77
77	69.40	130.23	1	78
78	76.22	141.47	1	79
79	88.01	158.91	1	80
80	103.45	192.30	1	81
81	121.39	223.88	1	82
82	142.02	261.56	1	83
83	165.71	305.20	1	84
84	193.56	358.19	1	85
85	226.07	415.91	1	86
86	263.86	484.29	1	87
87	291.38	528.94	1	88
88	321.31	579.40	1	89
89	348.22	627.37	1	90
90	376.00	682.60	1	91
91	404.63	741.50	1	92
92	434.16	805.76	1	93
93	464.52	878.55	1	94
94	495.74	967.84	1	expires

TermNow Insured Waiver of Premium Rates

For spouse coverage (waiver of spouse premium upon disability of primary insured), use age of primary and class of spouse.

10				15				20				30				35			
Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age
18	0.06	0.09	28	18	0.09	0.11	33	18	0.10	0.13	38	18	0.12	0.16	48	18	0.14	0.19	53
19	0.06	0.09	29	19	0.09	0.11	34	19	0.10	0.13	39	19	0.12	0.16	49	19	0.14	0.19	54
20	0.06	0.09	30	20	0.09	0.11	35	20	0.10	0.13	40	20	0.12	0.16	50	20	0.14	0.19	55
21	0.06	0.09	31	21	0.09	0.11	36	21	0.10	0.13	41	21	0.12	0.16	51	21	0.14	0.19	56
22	0.06	0.09	32	22	0.09	0.11	37	22	0.10	0.13	42	22	0.12	0.16	52	22	0.14	0.19	57
23	0.06	0.09	33	23	0.09	0.11	38	23	0.10	0.13	43	23	0.12	0.16	53	23	0.14	0.19	58
24	0.06	0.09	34	24	0.09	0.12	39	24	0.10	0.14	44	24	0.12	0.17	54	24	0.14	0.19	59
25	0.06	0.09	35	25	0.09	0.12	40	25	0.10	0.14	45	25	0.12	0.17	55	25	0.14	0.19	60
26	0.06	0.10	36	26	0.09	0.13	41	26	0.10	0.15	46	26	0.12	0.18	56	26	0.14	0.20	60
27	0.06	0.10	37	27	0.09	0.13	42	27	0.10	0.15	47	27	0.12	0.19	57	27	0.14	0.21	60
28	0.06	0.10	38	28	0.09	0.14	43	28	0.10	0.16	48	28	0.12	0.20	58	28	0.14	0.22	60
29	0.06	0.10	39	29	0.09	0.15	44	29	0.10	0.17	49	29	0.12	0.21	59	29	0.14	0.23	60
30	0.07	0.11	40	30	0.09	0.16	45	30	0.11	0.18	50	30	0.13	0.22	60	30	0.15	0.25	60
31	0.07	0.11	41	31	0.10	0.16	46	31	0.11	0.19	51	31	0.13	0.23	60	31	0.16	0.27	60
32	0.07	0.11	42	32	0.10	0.17	47	32	0.11	0.20	52	32	0.14	0.24	60	32	0.16	0.29	60
33	0.07	0.12	43	33	0.10	0.19	48	33	0.11	0.22	53	33	0.14	0.26	60	33	0.17	0.31	60
34	0.07	0.13	44	34	0.10	0.20	49	34	0.12	0.23	54	34	0.14	0.27	60	34	0.18	0.34	60
35	0.07	0.13	45	35	0.11	0.22	50	35	0.13	0.25	55	35	0.15	0.29	60	35	0.19	0.37	60
36	0.07	0.15	46	36	0.12	0.24	51	36	0.14	0.28	56	36	0.16	0.32	60	36	0.20	0.40	60
37	0.07	0.15	47	37	0.13	0.26	52	37	0.15	0.30	57	37	0.17	0.36	60	37	0.22	0.44	60
38	0.08	0.16	48	38	0.14	0.28	53	38	0.16	0.32	58	38	0.19	0.38	60	38	0.24	0.48	60
39	0.08	0.18	49	39	0.15	0.31	54	39	0.17	0.36	59	39	0.20	0.42	60	39	0.26	0.52	60
40	0.08	0.19	50	40	0.16	0.35	55	40	0.19	0.40	60	40	0.22	0.45	60	40	0.29	0.57	60
41	0.09	0.21	51	41	0.19	0.38	56	41	0.22	0.44	60	41	0.25	0.49	60	41	0.31	0.62	60
42	0.10	0.24	52	42	0.21	0.43	57	42	0.24	0.49	60	42	0.27	0.53	60	42	0.31	0.63	60
43	0.10	0.27	53	43	0.23	0.47	58	43	0.27	0.54	60	43	0.29	0.57	60	43	0.33	0.65	60
44	0.11	0.28	54	44	0.25	0.50	59	44	0.29	0.57	60	44	0.31	0.60	60	44	0.33	0.65	60
45	0.12	0.31	55	45	0.27	0.53	60	45	0.31	0.61	60	45	0.33	0.64	60	45	0.33	0.66	60
46	0.15	0.38	56	46	0.35	0.68	60	46	0.40	0.77	60	46	0.44	0.83	60	46	0.47	0.89	60
47	0.17	0.41	57	47	0.39	0.73	60	47	0.44	0.83	60	47	0.47	0.88	60	47	0.50	0.93	60
48	0.21	0.50	58	48	0.49	0.91	60	48	0.55	1.03	60	48	0.59	1.09	60	48	0.62	1.14	60
49	0.26	0.62	59	49	0.59	1.09	60	49	0.66	1.23	60	49	0.70	1.29	60	49	0.73	1.34	60
50	0.32	0.76	60	50	0.71	1.29	60	50	0.80	1.46	60	50	0.84	1.52	60	50	0.87	1.57	60
51	0.35	0.84	60	51	0.77	1.39	60	51	0.87	1.57	60	51	0.91	1.63	60	51	0.94	1.68	60
52	0.43	1.01	60	52	0.91	1.65	60	52	1.02	1.86	60	52	1.06	1.92	60	52	1.09	1.97	60
53	0.48	1.11	60	53	0.99	1.77	60	53	1.11	1.99	60	53	1.15	2.05	60	53	1.18	2.10	60
54	0.58	1.32	60	54	1.13	2.01	60	54	1.26	2.25	60	54	1.30	2.30	60	54	1.34	2.35	60
55	0.71	1.56	60	55	1.28	2.25	60	55	1.43	2.52	60	55	1.47	2.57	60	55	1.50	2.62	60
56*	0.96	1.96	60	56*	1.40	2.47	60	56*	1.53	2.70	60	56*	1.56	2.74	60	56*	1.58	2.78	60
57*	1.25	2.43	60	57*	1.55	2.77	60	57*	1.65	2.94	60	57*	1.67	2.97	60	57*	1.68	2.99	60
58*	1.58	2.89	60	58*	1.74	3.06	60	58*	1.79	3.15	60	58*	1.80	3.17	60	58*	1.81	3.18	60
59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60

*Issue ages over 55 apply to add-on coverage only.

Subsequent Premiums for 10, 15, 20, 30 and 35 Plans															
attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age
28-31	0.20	0.30	33-36	41	0.21	0.33	46	51	0.62	1.23	56	56	1.58	3.18	60
32	0.20	0.30	37	42	0.21	0.34	47	52	0.72	1.40	57	57	1.68	3.35	60
33	0.20	0.30	38	43	0.22	0.37	48	53	0.83	1.58	58	58	1.81	3.18	60
34	0.20	0.30	39	44	0.22	0.39	49	54	0.96	1.81	59	59	1.96	3.35	60
35	0.20	0.30	40	45	0.22	0.41	50	55	1.12	2.06	exp. 60	55	1.96	3.35	60
36	0.20	0.30	41	46	0.28	0.52	51	56	1.31	2.42	exp. 60	56	1.96	3.35	60
37	0.20	0.30	42	47	0.29	0.55	52	57	1.51	2.81	exp. 60	57	1.96	3.35	60
38	0.20	0.31	43	48	0.35	0.69	53	58	1.73	3.09	exp. 60	58	1.96	3.35	60
39	0.21	0.31	44	49	0.42	0.85	54	59	1.96	3.35	exp. 60	59	1.96	3.35	60
40	0.21	0.31	45	50	0.52	1.06	55	60	exp. 60	exp. 60	-	60	1.96	3.35	60

TermNow Spouse Waiver of Premium Rates

For primary coverage (waiver of primary insured premium upon disability of spouse), use age of spouse and class of primary insured.

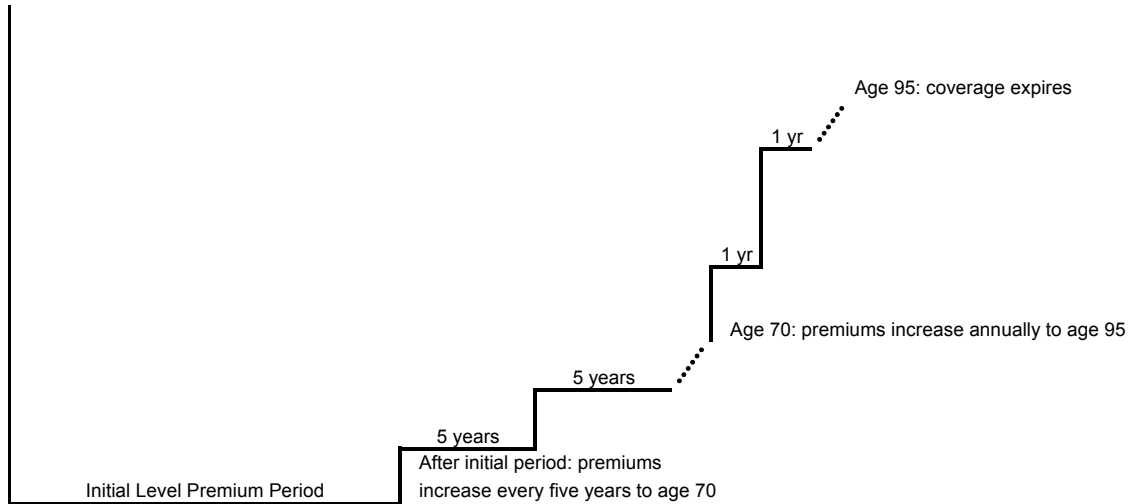
10				15				20				30				35			
Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age
18	0.06	0.09	28	18	0.09	0.11	33	18	0.10	0.13	38	18	0.12	0.16	48	18	0.14	0.19	53
19	0.06	0.09	29	19	0.09	0.11	34	19	0.10	0.13	39	19	0.12	0.16	49	19	0.14	0.19	54
20	0.06	0.09	30	20	0.09	0.11	35	20	0.10	0.13	40	20	0.12	0.16	50	20	0.14	0.19	55
21	0.06	0.09	31	21	0.09	0.11	36	21	0.10	0.13	41	21	0.12	0.16	51	21	0.14	0.19	56
22	0.06	0.09	32	22	0.09	0.11	37	22	0.10	0.13	42	22	0.12	0.16	52	22	0.14	0.19	57
23	0.06	0.09	33	23	0.09	0.11	38	23	0.10	0.13	43	23	0.12	0.16	53	23	0.14	0.19	58
24	0.06	0.09	34	24	0.09	0.12	39	24	0.10	0.14	44	24	0.12	0.17	54	24	0.14	0.19	59
25	0.06	0.09	35	25	0.09	0.12	40	25	0.10	0.14	45	25	0.12	0.17	55	25	0.14	0.19	60
26	0.06	0.10	36	26	0.09	0.13	41	26	0.10	0.15	46	26	0.12	0.18	56	26	0.14	0.20	60
27	0.06	0.10	37	27	0.09	0.13	42	27	0.10	0.15	47	27	0.12	0.19	57	27	0.14	0.21	60
28	0.06	0.10	38	28	0.09	0.14	43	28	0.10	0.16	48	28	0.12	0.20	58	28	0.14	0.22	60
29	0.06	0.10	39	29	0.09	0.15	44	29	0.10	0.17	49	29	0.12	0.21	59	29	0.14	0.23	60
30	0.07	0.11	40	30	0.09	0.16	45	30	0.11	0.18	50	30	0.13	0.22	60	30	0.15	0.25	60
31	0.07	0.11	41	31	0.10	0.16	46	31	0.11	0.19	51	31	0.13	0.23	60	31	0.16	0.27	60
32	0.07	0.11	42	32	0.10	0.17	47	32	0.11	0.20	52	32	0.14	0.24	60	32	0.16	0.29	60
33	0.07	0.12	43	33	0.10	0.19	48	33	0.11	0.22	53	33	0.14	0.26	60	33	0.17	0.31	60
34	0.07	0.13	44	34	0.10	0.20	49	34	0.12	0.23	54	34	0.14	0.27	60	34	0.18	0.34	60
35	0.07	0.13	45	35	0.11	0.22	50	35	0.13	0.25	55	35	0.15	0.29	60	35	0.19	0.37	60
36	0.07	0.15	46	36	0.12	0.24	51	36	0.14	0.28	56	36	0.16	0.32	60	36	0.20	0.40	60
37	0.07	0.15	47	37	0.13	0.26	52	37	0.15	0.30	57	37	0.17	0.36	60	37	0.22	0.44	60
38	0.08	0.16	48	38	0.14	0.28	53	38	0.16	0.32	58	38	0.19	0.38	60	38	0.24	0.48	60
39	0.08	0.18	49	39	0.15	0.31	54	39	0.17	0.36	59	39	0.20	0.42	60	39	0.26	0.52	60
40	0.08	0.19	50	40	0.16	0.35	55	40	0.19	0.40	60	40	0.22	0.45	60	40	0.29	0.57	60
41	0.09	0.21	51	41	0.19	0.38	56	41	0.22	0.44	60	41	0.25	0.49	60	41	0.31	0.62	60
42	0.10	0.24	52	42	0.21	0.43	57	42	0.24	0.49	60	42	0.27	0.53	60	42	0.31	0.63	60
43	0.10	0.27	53	43	0.23	0.47	58	43	0.27	0.54	60	43	0.29	0.57	60	43	0.33	0.65	60
44	0.11	0.28	54	44	0.25	0.50	59	44	0.29	0.57	60	44	0.31	0.60	60	44	0.33	0.65	60
45	0.12	0.31	55	45	0.27	0.53	60	45	0.31	0.61	60	45	0.33	0.64	60	45	0.33	0.66	60
46	0.15	0.38	56	46	0.35	0.68	60	46	0.40	0.77	60	46	0.44	0.83	60	46	0.47	0.89	60
47	0.17	0.41	57	47	0.39	0.73	60	47	0.44	0.83	60	47	0.47	0.88	60	47	0.50	0.93	60
48	0.21	0.50	58	48	0.49	0.91	60	48	0.55	1.03	60	48	0.59	1.09	60	48	0.62	1.14	60
49	0.26	0.62	59	49	0.59	1.09	60	49	0.66	1.23	60	49	0.70	1.29	60	49	0.73	1.34	60
50	0.32	0.76	60	50	0.71	1.29	60	50	0.80	1.46	60	50	0.84	1.52	60	50	0.87	1.57	60
51	0.35	0.84	60	51	0.77	1.39	60	51	0.87	1.57	60	51	0.91	1.63	60	51	0.94	1.68	60
52	0.43	1.01	60	52	0.91	1.65	60	52	1.02	1.86	60	52	1.06	1.92	60	52	1.09	1.97	60
53	0.48	1.11	60	53	0.99	1.77	60	53	1.11	1.99	60	53	1.15	2.05	60	53	1.18	2.10	60
54	0.58	1.32	60	54	1.13	2.01	60	54	1.26	2.25	60	54	1.30	2.30	60	54	1.34	2.35	60
55	0.71	1.56	60	55	1.28	2.25	60	55	1.43	2.52	60	55	1.47	2.57	60	55	1.50	2.62	60
56*	0.96	1.96	60	56*	1.40	2.47	60	56*	1.53	2.70	60	56*	1.56	2.74	60	56*	1.58	2.78	60
57*	1.25	2.43	60	57*	1.55	2.77	60	57*	1.65	2.94	60	57*	1.67	2.97	60	57*	1.68	2.99	60
58*	1.58	2.89	60	58*	1.74	3.06	60	58*	1.79	3.15	60	58*	1.80	3.17	60	58*	1.81	3.18	60
59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60

*Issue ages over 55 apply to add-on coverage only.

Subsequent Premiums for 10, 15, 20, 30 and 35 Plans															
attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age
28-31	0.20	0.30	33-36	41	0.21	0.33	46	51	0.62	1.23	56	56	1.58	3.18	60
32	0.20	0.30	37	42	0.21	0.34	47	52	0.72	1.40	57	57	1.68	3.35	60
33	0.20	0.30	38	43	0.22	0.37	48	53	0.83	1.58	58	58	1.81	3.18	60
34	0.20	0.30	39	44	0.22	0.39	49	54	0.96	1.81	59	59	1.96	3.35	60
35	0.20	0.30	40	45	0.22	0.41	50	55	1.12	2.06	expir	expir	-	-	-
36	0.20	0.30	41	46	0.28	0.52	51	56	1.31	2.42	expir	expir	-	-	-
37	0.20	0.30	42	47	0.29	0.55	52	57	1.51	2.81	expir	expir	-	-	-
38	0.20	0.31	43	48	0.35	0.69	53	58	1.73	3.09	expir	expir	-	-	-
39	0.21	0.31	44	49	0.42	0.85	54	59	1.96	3.35	expir	expir	-	-	-
40	0.21	0.31	45	50	0.52	1.06	55	60	expir	expir	-	-	-	-	-

PRIMERICA LIFE CUSTOM ADVANTAGE SERIES

All Custom Advantage Products have scheduled level premiums for an initial period of either 10, 15, 20, 30, or 35 years. After this initial period premiums automatically increase every five years before attained age 70 and every year after attained age 70 until age 95, when coverage expires.



Custom Advantage 35. Our longest level premium period product. The initial level premiums, scheduled to be level for first 35 years, are found on page 37. These premiums are guaranteed for the first 20 years. Available issue ages: 18-45.

Custom Advantage 30. The initial level premiums, scheduled to be level for first 30 years, are found on page 38. These premiums are guaranteed for the first 20 years. Available issue ages: 18-50.

Custom Advantage 20. The initial premiums, guaranteed and level for 20 years, are found on page 39. Available issue ages: 18-60.

Custom Advantage 15. The initial premiums, guaranteed and level for 15 years, are found on page 40. Available issue ages: 18-65.

Custom Advantage 10. The initial premiums, guaranteed and level for 10 years, are found on page 41. Available issue ages: 18-70.

Custom Advantage 35

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for initial level premium period of 20 years
 Add \$75 annual policy fee for policies only

Issue Age	Preferred Plus			Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	1.22	0.98	0.91	1.35	1.21	1.08	1.92	1.82	1.48	1.36	3.00	2.77	2.29	2.14
19	1.22	0.98	0.91	1.35	1.21	1.08	1.92	1.82	1.48	1.36	3.00	2.77	2.29	2.14
20	1.22	0.98	0.91	1.35	1.21	1.08	1.92	1.82	1.48	1.36	3.00	2.77	2.29	2.14
21	1.22	0.98	0.91	1.35	1.21	1.08	1.92	1.82	1.48	1.36	3.00	2.77	2.29	2.14
22	1.22	0.98	0.91	1.35	1.21	1.08	1.92	1.82	1.48	1.36	3.00	2.77	2.29	2.14
23	1.22	0.98	0.91	1.35	1.21	1.08	1.92	1.82	1.48	1.36	3.00	2.77	2.29	2.14
24	1.21	0.97	0.91	1.35	1.20	1.10	1.92	1.82	1.48	1.38	3.01	2.79	2.32	2.16
25	1.20	0.96	0.91	1.35	1.19	1.12	1.92	1.82	1.49	1.42	3.06	2.85	2.37	2.21
26	1.20	0.96	0.90	1.34	1.19	1.12	1.92	1.83	1.51	1.44	3.15	2.95	2.44	2.28
27	1.19	0.95	0.90	1.34	1.18	1.11	1.93	1.83	1.52	1.45	3.30	3.08	2.52	2.37
28	1.19	0.95	0.91	1.35	1.18	1.12	1.95	1.83	1.52	1.45	3.48	3.21	2.64	2.47
29	1.21	0.96	0.92	1.37	1.18	1.12	1.99	1.85	1.54	1.46	3.69	3.35	2.76	2.60
30	1.24	0.99	0.95	1.39	1.18	1.12	2.05	1.88	1.56	1.48	3.89	3.52	2.91	2.74
31	1.25	1.02	0.96	1.40	1.20	1.12	2.14	1.92	1.58	1.51	4.15	3.73	3.08	2.89
32	1.29	1.04	1.00	1.44	1.21	1.15	2.27	1.99	1.66	1.57	4.46	3.99	3.30	3.07
33	1.35	1.11	1.06	1.50	1.26	1.19	2.44	2.08	1.75	1.65	4.83	4.30	3.55	3.31
34	1.42	1.17	1.11	1.59	1.33	1.26	2.63	2.20	1.84	1.75	5.28	4.67	3.86	3.62
35	1.51	1.25	1.19	1.70	1.43	1.35	2.88	2.37	1.98	1.88	5.84	5.13	4.25	3.98
36	1.61	1.34	1.27	1.83	1.54	1.45	3.18	2.55	2.12	2.01	6.44	5.66	4.67	4.38
37	1.73	1.43	1.36	1.97	1.65	1.56	3.53	2.76	2.30	2.15	7.09	6.21	5.12	4.80
38	1.82	1.52	1.44	2.09	1.76	1.66	3.90	2.95	2.47	2.34	7.79	6.76	5.57	5.22
39	1.93	1.61	1.54	2.22	1.86	1.77	4.28	3.17	2.66	2.52	8.47	7.35	6.06	5.68
40	2.03	1.69	1.62	2.33	1.96	1.86	4.68	3.42	2.85	2.70	8.64	7.98	6.58	6.17
41	2.14	1.78	1.70	2.47	2.08	1.96	5.09	3.69	3.07	2.90	9.29	8.66	7.14	6.71
42	2.26	1.90	1.82	2.64	2.24	2.12	5.61	4.04	3.35	3.18	10.13	9.50	7.84	7.37
43	2.41	2.04	1.94	2.84	2.42	2.28	6.18	4.44	3.68	3.51	10.97	10.41	8.59	8.07
44	2.68	2.25	2.15	3.14	2.64	2.51	6.80	4.89	4.05	3.86	11.83	11.36	9.37	8.81
45	3.00	2.50	2.37	3.51	2.92	2.79	7.49	5.38	4.47	4.25	12.77	12.35	10.19	9.58

Custom Advantage 30

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for initial level premium period of 20 years
 Add \$75 annual policy fee for policies only

Issue Age	Preferred Plus			Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	1.01	0.81	0.77	1.12	1.00	0.95	1.61	1.53	1.28	1.20	2.57	2.37	1.95	1.84
19	1.01	0.81	0.77	1.12	1.00	0.95	1.61	1.53	1.28	1.20	2.57	2.37	1.95	1.84
20	1.01	0.81	0.77	1.12	1.00	0.95	1.61	1.53	1.28	1.20	2.57	2.37	1.95	1.84
21	1.01	0.81	0.77	1.12	1.00	0.95	1.61	1.53	1.28	1.20	2.57	2.37	1.95	1.84
22	1.01	0.81	0.77	1.12	1.00	0.95	1.61	1.53	1.28	1.20	2.57	2.37	1.95	1.84
23	1.01	0.81	0.77	1.12	1.00	0.95	1.61	1.53	1.28	1.20	2.57	2.37	1.95	1.84
24	1.00	0.80	0.77	1.12	0.99	0.95	1.61	1.53	1.28	1.20	2.58	2.39	1.98	1.86
25	1.00	0.80	0.77	1.12	0.99	0.95	1.61	1.53	1.28	1.22	2.62	2.44	2.02	1.90
26	0.99	0.79	0.76	1.11	0.98	0.94	1.61	1.54	1.28	1.23	2.70	2.53	2.08	1.96
27	0.99	0.79	0.76	1.11	0.98	0.94	1.62	1.54	1.28	1.23	2.83	2.64	2.15	2.04
28	0.99	0.79	0.77	1.12	0.98	0.95	1.64	1.54	1.28	1.23	2.99	2.75	2.26	2.13
29	1.01	0.80	0.78	1.13	0.98	0.95	1.67	1.55	1.29	1.24	3.17	2.87	2.36	2.24
30	1.02	0.82	0.80	1.15	0.98	0.95	1.72	1.57	1.30	1.25	3.34	3.01	2.48	2.35
31	1.04	0.84	0.81	1.16	0.99	0.95	1.79	1.60	1.31	1.27	3.55	3.18	2.62	2.47
32	1.06	0.86	0.84	1.18	0.99	0.96	1.89	1.65	1.38	1.32	3.80	3.39	2.79	2.62
33	1.10	0.91	0.88	1.22	1.03	0.99	2.02	1.72	1.44	1.38	4.10	3.64	2.99	2.81
34	1.15	0.95	0.92	1.28	1.08	1.05	2.17	1.81	1.51	1.46	4.46	3.93	3.23	3.05
35	1.21	1.01	0.97	1.36	1.15	1.10	2.35	1.92	1.61	1.55	4.88	4.27	3.52	3.32
36	1.28	1.06	1.02	1.45	1.22	1.17	2.56	2.05	1.70	1.63	5.31	4.65	3.82	3.61
37	1.34	1.12	1.08	1.53	1.29	1.24	2.80	2.17	1.82	1.72	5.75	5.02	4.12	3.89
38	1.40	1.17	1.13	1.61	1.36	1.31	3.06	2.30	1.93	1.85	6.25	5.40	4.43	4.18
39	1.46	1.23	1.19	1.69	1.44	1.39	3.34	2.45	2.06	1.98	6.78	5.83	4.79	4.51
40	1.53	1.30	1.26	1.79	1.53	1.48	3.64	2.64	2.21	2.11	7.39	6.32	5.18	4.88
41	1.61	1.37	1.32	1.90	1.62	1.56	3.96	2.85	2.38	2.27	7.95	6.86	5.62	5.31
42	1.69	1.45	1.40	2.01	1.73	1.67	4.32	3.09	2.57	2.46	8.58	7.45	6.11	5.77
43	1.78	1.54	1.48	2.14	1.85	1.78	4.71	3.36	2.80	2.69	9.20	8.08	6.63	6.26
44	1.96	1.68	1.62	2.34	2.00	1.94	5.13	3.66	3.05	2.93	9.82	8.73	7.16	6.76
45	2.17	1.85	1.77	2.59	2.19	2.13	5.60	3.99	3.33	3.19	10.85	9.40	7.71	7.28
46	2.42	2.06	1.98	2.96	2.52	2.43	6.16	4.43	3.70	3.53	11.99	10.35	8.48	8.01
47	2.76	2.35	2.27	3.45	2.94	2.84	6.89	4.93	4.10	3.92	13.13	11.40	9.35	8.83
48	3.18	2.71	2.60	4.02	3.42	3.29	7.63	5.44	4.53	4.35	14.28	12.54	10.29	9.72
49	3.57	3.04	2.95	4.65	3.96	3.86	8.41	6.00	5.00	4.80	15.52	13.80	11.32	10.69
50	4.01	3.41	3.27	5.44	4.63	4.48	9.28	6.61	5.52	5.29	16.97	15.19	12.46	11.77

Custom Advantage 20

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for initial level premium period of 20 years
Add \$75 annual policy fee for policies only

Issue Age	Preferred Plus			Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	0.72	0.58	0.51	0.89	0.75	0.66	1.23	1.23	1.06	0.94	1.96	1.88	1.61	1.40
19	0.72	0.58	0.51	0.89	0.75	0.66	1.23	1.23	1.06	0.94	1.96	1.88	1.61	1.40
20	0.72	0.58	0.51	0.89	0.75	0.66	1.23	1.23	1.06	0.94	1.96	1.88	1.61	1.40
21	0.72	0.58	0.51	0.89	0.75	0.66	1.23	1.23	1.06	0.94	1.96	1.88	1.61	1.40
22	0.72	0.58	0.51	0.89	0.75	0.66	1.23	1.23	1.06	0.94	1.96	1.88	1.61	1.40
23	0.72	0.58	0.51	0.89	0.75	0.66	1.23	1.23	1.06	0.94	1.96	1.88	1.61	1.40
24	0.72	0.58	0.51	0.90	0.75	0.66	1.23	1.23	1.06	0.94	1.97	1.88	1.61	1.41
25	0.72	0.58	0.51	0.90	0.75	0.66	1.23	1.23	1.06	0.94	2.00	1.90	1.63	1.43
26	0.73	0.58	0.51	0.91	0.75	0.66	1.24	1.23	1.06	0.94	2.05	1.95	1.67	1.46
27	0.73	0.58	0.51	0.91	0.75	0.66	1.25	1.23	1.06	0.94	2.13	2.02	1.73	1.51
28	0.73	0.58	0.51	0.92	0.75	0.66	1.26	1.23	1.06	0.94	2.23	2.11	1.81	1.58
29	0.73	0.58	0.51	0.92	0.75	0.67	1.29	1.23	1.06	0.95	2.37	2.23	1.91	1.67
30	0.73	0.58	0.52	0.92	0.77	0.69	1.33	1.24	1.07	0.97	2.53	2.37	2.03	1.80
31	0.74	0.59	0.53	0.93	0.78	0.71	1.39	1.25	1.09	0.99	2.72	2.53	2.17	1.93
32	0.74	0.60	0.54	0.93	0.80	0.73	1.46	1.29	1.13	1.03	2.93	2.72	2.33	2.09
33	0.76	0.61	0.56	0.96	0.82	0.76	1.56	1.33	1.17	1.08	3.16	2.92	2.50	2.26
34	0.79	0.63	0.58	1.01	0.84	0.78	1.68	1.39	1.22	1.12	3.43	3.15	2.71	2.46
35	0.81	0.64	0.59	1.05	0.87	0.80	1.83	1.47	1.28	1.18	3.73	3.42	2.94	2.67
36	0.82	0.68	0.61	1.08	0.92	0.83	2.01	1.55	1.35	1.23	4.09	3.75	3.22	2.92
37	0.86	0.72	0.65	1.14	0.97	0.88	2.22	1.65	1.44	1.32	4.48	4.10	3.51	3.19
38	0.92	0.76	0.70	1.23	1.03	0.94	2.45	1.76	1.53	1.40	4.93	4.48	3.84	3.49
39	0.96	0.81	0.75	1.28	1.08	0.99	2.67	1.86	1.61	1.49	5.43	4.82	4.14	3.80
40	1.00	0.85	0.80	1.33	1.12	1.04	2.85	1.96	1.70	1.59	5.98	5.18	4.44	4.12
41	1.06	0.92	0.86	1.39	1.19	1.11	3.00	2.07	1.78	1.67	6.58	5.56	4.78	4.46
42	1.15	1.01	0.95	1.50	1.28	1.19	3.21	2.21	1.90	1.81	7.25	5.96	5.12	4.83
43	1.26	1.11	1.07	1.63	1.39	1.33	3.49	2.35	2.02	1.94	7.96	6.38	5.49	5.23
44	1.39	1.23	1.19	1.78	1.53	1.47	3.81	2.52	2.19	2.09	8.71	6.82	5.91	5.63
45	1.52	1.35	1.31	1.93	1.66	1.61	4.19	2.73	2.38	2.27	9.50	7.27	6.36	6.05
46	1.66	1.49	1.42	2.09	1.83	1.74	4.62	2.97	2.61	2.49	10.33	7.74	6.83	6.49
47	1.83	1.66	1.58	2.29	2.03	1.92	5.10	3.22	2.84	2.71	11.20	8.23	7.33	6.96
48	2.04	1.86	1.77	2.53	2.25	2.14	5.63	3.49	3.11	2.96	12.11	8.75	7.87	7.46
49	2.25	2.04	1.94	2.79	2.47	2.35	6.21	3.81	3.40	3.25	13.06	9.38	8.43	8.00
50	2.46	2.23	2.13	3.06	2.70	2.59	6.85	4.18	3.73	3.56	14.04	10.03	9.04	8.58
51	2.68	2.42	2.33	3.34	2.94	2.82	7.55	4.58	4.09	3.92	15.05	10.71	9.66	9.19
52	2.92	2.63	2.53	3.64	3.19	3.07	8.33	5.03	4.48	4.31	16.07	11.45	10.34	9.85
53	3.17	2.84	2.74	3.96	3.45	3.33	9.19	5.49	4.90	4.72	17.09	12.24	11.05	10.55
54	3.48	3.11	3.00	4.32	3.76	3.63	9.89	6.04	5.38	5.20	18.14	13.17	11.90	11.35
55	3.81	3.41	3.29	4.70	4.11	3.96	10.57	6.64	5.91	5.71	19.22	14.16	12.82	12.23
56	4.18	3.75	3.61	5.13	4.49	4.34	11.34	7.32	6.52	6.30	20.38	15.23	13.83	13.18
57	4.63	4.13	4.00	5.64	4.94	4.78	12.31	8.11	7.22	6.98	21.66	16.40	14.99	14.27
58	5.17	4.62	4.46	6.26	5.50	5.31	13.59	9.06	8.07	7.80	23.14	17.69	16.31	15.52
59	5.84	5.22	5.04	7.08	6.21	6.00	15.36	10.22	9.10	8.80	24.93	19.11	17.82	16.96
60	6.67	5.96	5.76	8.07	7.10	6.86	17.90	11.63	10.36	10.02	27.13	20.65	19.57	18.63

for IBR premium calculation only														
61	7.29	6.54	6.28	8.82	7.80	7.48	18.63	12.85	11.48	11.23	30.74	23.19	21.62	20.58
62	8.06	7.30	6.95	9.76	8.69	8.27	20.64	14.52	13.02	12.78	34.01	25.57	24.02	22.81
63	8.92	8.12	7.72	10.79	9.67	9.20	23.28	16.39	14.78	14.49	37.71	28.40	26.76	25.19
64	9.86	9.04	8.62	11.94	10.76	10.27	26.00	18.38	16.69	16.32	42.10	31.67	29.96	27.75
65	10.95	10.06	9.75	13.25	11.98	11.61	28.84	20.46	18.73	18.22	47.26	35.08	33.67	30.44

Custom Advantage 15

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for initial level premium period of 15 years
Add \$75 annual policy fee for policies only

Issue Age	Preferred Plus			Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	0.61	0.50	0.44	0.75	0.64	0.57	1.02	1.02	0.90	0.80	1.69	1.64	1.41	1.24
19	0.61	0.50	0.44	0.75	0.64	0.57	1.02	1.02	0.90	0.80	1.69	1.64	1.41	1.24
20	0.61	0.50	0.44	0.75	0.64	0.57	1.02	1.02	0.90	0.80	1.69	1.64	1.41	1.24
21	0.61	0.50	0.44	0.75	0.64	0.57	1.02	1.02	0.90	0.80	1.69	1.64	1.41	1.24
22	0.61	0.50	0.44	0.75	0.64	0.57	1.02	1.02	0.90	0.80	1.69	1.64	1.41	1.24
23	0.61	0.50	0.44	0.75	0.64	0.57	1.02	1.02	0.90	0.80	1.69	1.64	1.41	1.24
24	0.61	0.50	0.44	0.76	0.64	0.57	1.02	1.02	0.90	0.80	1.72	1.66	1.42	1.25
25	0.61	0.50	0.44	0.76	0.64	0.57	1.02	1.02	0.90	0.80	1.75	1.68	1.44	1.27
26	0.62	0.50	0.44	0.77	0.64	0.57	1.02	1.02	0.90	0.80	1.79	1.70	1.46	1.29
27	0.62	0.50	0.44	0.77	0.64	0.57	1.03	1.03	0.90	0.80	1.83	1.75	1.51	1.33
28	0.62	0.50	0.44	0.78	0.64	0.57	1.04	1.03	0.90	0.80	1.90	1.84	1.58	1.40
29	0.62	0.50	0.44	0.78	0.64	0.58	1.06	1.03	0.90	0.81	1.99	1.92	1.64	1.46
30	0.62	0.50	0.45	0.78	0.66	0.60	1.07	1.04	0.91	0.83	2.09	2.01	1.72	1.54
31	0.63	0.51	0.46	0.80	0.67	0.61	1.11	1.04	0.91	0.83	2.22	2.11	1.82	1.64
32	0.64	0.51	0.47	0.80	0.69	0.63	1.18	1.07	0.94	0.86	2.39	2.25	1.93	1.76
33	0.64	0.52	0.48	0.81	0.70	0.65	1.26	1.11	0.97	0.90	2.58	2.39	2.05	1.88
34	0.65	0.54	0.50	0.84	0.72	0.67	1.37	1.14	1.01	0.94	2.82	2.55	2.19	2.01
35	0.68	0.56	0.52	0.88	0.76	0.70	1.49	1.21	1.06	0.99	3.10	2.75	2.36	2.16
36	0.71	0.59	0.55	0.93	0.80	0.74	1.64	1.29	1.12	1.04	3.41	2.99	2.56	2.35
37	0.75	0.62	0.57	0.99	0.84	0.77	1.82	1.38	1.20	1.11	3.76	3.26	2.79	2.56
38	0.80	0.66	0.61	1.07	0.90	0.82	2.02	1.47	1.28	1.18	4.15	3.58	3.06	2.81
39	0.84	0.70	0.65	1.12	0.94	0.86	2.22	1.55	1.35	1.26	4.58	3.87	3.32	3.07
40	0.89	0.75	0.71	1.17	0.98	0.92	2.42	1.67	1.44	1.36	5.04	4.19	3.59	3.36
41	0.93	0.80	0.77	1.23	1.04	0.98	2.61	1.79	1.54	1.47	5.53	4.54	3.90	3.68
42	0.98	0.86	0.83	1.28	1.09	1.04	2.81	1.91	1.65	1.60	6.06	4.91	4.22	4.03
43	1.04	0.92	0.90	1.35	1.15	1.11	3.05	2.07	1.77	1.72	6.63	5.31	4.57	4.40
44	1.12	1.00	0.97	1.44	1.24	1.20	3.33	2.22	1.92	1.87	7.24	5.74	4.98	4.79
45	1.21	1.09	1.05	1.55	1.34	1.29	3.65	2.40	2.09	2.03	7.88	6.17	5.40	5.19
46	1.33	1.20	1.16	1.68	1.47	1.42	4.03	2.60	2.28	2.21	8.54	6.62	5.84	5.61
47	1.47	1.33	1.28	1.84	1.62	1.56	4.47	2.82	2.50	2.42	9.23	7.07	6.29	6.03
48	1.62	1.48	1.42	2.01	1.79	1.72	4.97	3.08	2.75	2.65	9.96	7.53	6.78	6.49
49	1.78	1.63	1.57	2.21	1.97	1.90	5.52	3.40	3.03	2.92	10.71	8.07	7.27	6.97
50	1.97	1.79	1.73	2.45	2.17	2.09	6.10	3.75	3.35	3.24	11.49	8.65	7.80	7.49
51	2.19	1.97	1.91	2.72	2.39	2.32	6.67	4.12	3.68	3.57	12.29	9.26	8.35	8.04
52	2.41	2.17	2.10	3.01	2.63	2.55	7.20	4.54	4.05	3.94	13.14	9.88	8.92	8.60
53	2.65	2.38	2.32	3.31	2.89	2.82	7.75	4.96	4.43	4.31	14.03	10.54	9.52	9.19
54	2.95	2.65	2.58	3.66	3.20	3.13	8.34	5.46	4.87	4.74	14.97	11.29	10.21	9.84
55	3.28	2.94	2.86	4.04	3.54	3.46	8.97	5.99	5.34	5.20	15.97	12.08	10.93	10.54
56	3.64	3.26	3.17	4.46	3.91	3.81	9.64	6.55	5.84	5.69	17.04	12.91	11.69	11.26
57	4.02	3.59	3.50	4.89	4.29	4.19	10.37	7.15	6.38	6.22	18.23	13.85	12.55	12.06
58	4.42	3.95	3.85	5.35	4.70	4.59	11.16	7.80	6.95	6.78	19.61	14.93	13.54	13.01
59	4.85	4.33	4.22	5.87	5.16	5.03	12.02	8.53	7.58	7.40	21.29	16.23	14.76	14.16
60	5.30	4.74	4.62	6.42	5.64	5.51	13.00	9.40	8.35	8.14	23.24	17.80	16.29	15.54
61	5.78	5.17	5.04	7.00	6.15	6.00	14.21	10.45	9.33	9.02	25.38	19.44	17.88	17.19
62	6.31	5.64	5.50	7.63	6.70	6.55	15.77	11.76	10.48	10.16	27.79	21.11	19.53	18.77
63	6.90	6.17	6.02	8.35	7.34	7.17	17.57	13.16	11.72	11.45	30.55	23.08	21.28	20.46
64	7.88	6.79	6.63	9.67	8.08	7.90	19.50	14.95	13.10	12.88	33.74	25.48	23.20	22.31
65	8.96	7.57	7.38	10.99	9.00	8.79	21.58	16.75	14.55	14.40	37.44	27.77	25.19	24.21

Custom Advantage 10

Scheduled Annual Premium Per \$1,000 Face Amount. Guaranteed for initial level premium period of 10 years
Add \$75 annual policy fee for policies only

Issue Age	Preferred Plus			Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
19	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
20	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
21	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
22	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
23	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
24	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.14	1.14	1.09	0.97
25	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.16	1.15	1.10	0.98
26	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.17	1.17	1.11	0.99
27	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.19	1.19	1.13	1.00
28	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.22	1.22	1.16	1.03
29	0.42	0.33	0.30	0.54	0.45	0.41	0.72	0.72	0.68	0.62	1.25	1.26	1.20	1.06
30	0.42	0.33	0.30	0.55	0.45	0.41	0.73	0.73	0.68	0.62	1.31	1.31	1.25	1.10
31	0.42	0.33	0.30	0.55	0.45	0.41	0.74	0.74	0.69	0.63	1.37	1.36	1.29	1.15
32	0.42	0.33	0.30	0.57	0.46	0.42	0.75	0.75	0.69	0.63	1.43	1.43	1.36	1.21
33	0.43	0.34	0.31	0.58	0.47	0.43	0.77	0.77	0.70	0.64	1.51	1.51	1.43	1.27
34	0.44	0.35	0.31	0.60	0.48	0.44	0.80	0.80	0.73	0.67	1.62	1.60	1.52	1.35
35	0.47	0.36	0.33	0.62	0.50	0.45	0.84	0.84	0.77	0.69	1.72	1.69	1.61	1.45
36	0.50	0.38	0.34	0.66	0.53	0.48	0.90	0.90	0.82	0.74	1.87	1.84	1.74	1.56
37	0.53	0.41	0.37	0.70	0.57	0.52	1.00	0.95	0.87	0.79	2.05	2.02	1.89	1.69
38	0.57	0.45	0.40	0.75	0.62	0.56	1.10	1.02	0.95	0.86	2.26	2.22	2.06	1.85
39	0.62	0.48	0.44	0.81	0.66	0.60	1.21	1.09	1.00	0.92	2.47	2.42	2.20	2.01
40	0.67	0.51	0.47	0.87	0.69	0.64	1.32	1.16	1.06	0.99	2.70	2.64	2.36	2.18
41	0.73	0.55	0.51	0.95	0.73	0.68	1.45	1.26	1.12	1.06	2.96	2.88	2.52	2.34
42	0.80	0.58	0.55	1.03	0.77	0.73	1.60	1.35	1.19	1.14	3.24	3.15	2.72	2.53
43	0.87	0.62	0.60	1.11	0.82	0.79	1.75	1.46	1.26	1.22	3.55	3.44	2.91	2.74
44	0.94	0.67	0.65	1.21	0.88	0.86	1.92	1.57	1.35	1.31	3.89	3.77	3.15	2.98
45	1.03	0.73	0.71	1.32	0.97	0.94	2.12	1.71	1.46	1.41	4.28	4.14	3.43	3.24
46	1.13	0.79	0.78	1.45	1.06	1.03	2.37	1.89	1.60	1.52	4.75	4.56	3.72	3.52
47	1.23	0.87	0.84	1.59	1.16	1.12	2.65	2.12	1.75	1.67	5.29	5.04	4.01	3.79
48	1.34	0.94	0.91	1.74	1.26	1.21	2.97	2.37	1.91	1.83	5.86	5.54	4.31	4.07
49	1.46	1.02	0.99	1.89	1.36	1.31	3.32	2.61	2.05	1.96	6.49	6.04	4.63	4.38
50	1.59	1.11	1.07	2.04	1.46	1.40	3.67	2.86	2.19	2.10	7.14	6.51	4.95	4.68
51	1.72	1.21	1.16	2.19	1.57	1.50	4.04	3.10	2.33	2.24	7.83	6.98	5.28	5.00
52	1.85	1.30	1.25	2.35	1.67	1.60	4.43	3.32	2.47	2.37	8.53	7.46	5.62	5.32
53	1.98	1.40	1.34	2.50	1.78	1.70	4.85	3.55	2.62	2.51	9.26	7.98	5.96	5.64
54	2.12	1.51	1.44	2.66	1.90	1.82	5.27	3.79	2.80	2.68	10.06	8.53	6.37	6.02
55	2.28	1.63	1.56	2.85	2.05	1.96	5.71	4.08	2.99	2.87	10.96	9.13	6.81	6.43
56	2.49	1.80	1.71	3.09	2.24	2.12	6.19	4.40	3.23	3.08	11.89	9.83	7.37	6.93
57	2.78	2.00	1.90	3.41	2.47	2.35	6.76	4.81	3.54	3.37	13.03	10.71	8.08	7.55
58	3.12	2.24	2.13	3.81	2.75	2.62	7.52	5.34	3.92	3.74	14.30	11.83	8.90	8.31
59	3.43	2.46	2.33	4.21	3.02	2.87	8.37	5.95	4.33	4.14	15.61	13.14	9.66	9.05
60	3.74	2.68	2.55	4.62	3.30	3.15	9.29	6.59	4.76	4.54	16.99	14.60	10.44	9.82
61	4.11	2.95	2.81	5.09	3.64	3.47	10.33	7.33	5.27	5.02	18.64	16.14	11.39	10.66
62	4.63	3.32	3.16	5.78	4.10	3.90	11.62	8.26	5.88	5.61	20.75	17.74	12.65	11.66
63	5.33	3.81	3.63	6.68	4.71	4.49	13.27	9.44	6.67	6.36	23.09	19.40	14.18	12.98
64	6.22	4.47	4.26	7.77	5.50	5.24	15.39	10.95	7.75	7.38	25.51	21.23	15.91	14.70
65	7.22	5.21	4.96	8.99	6.38	6.08	17.84	12.86	9.13	8.68	28.09	23.31	17.68	16.33
66	8.30	6.03	5.73	10.32	7.36	6.99	20.27	15.18	10.73	10.21	30.88	25.74	19.46	17.73
67	9.49	6.93	6.58	11.76	8.42	8.00	22.99	17.79	12.53	11.91	33.90	28.62	21.37	19.44
68	10.79	7.92	7.51	13.34	9.58	9.09	25.99	20.56	14.49	13.75	37.19	31.99	23.47	21.31
69	12.13	9.00	8.52	15.00	10.84	10.26	29.28	23.50	16.57	15.71	40.81	35.90	25.79	23.41
70	13.60	10.17	9.61	16.81	12.20	11.51	32.85	26.57	18.77	17.79	44.80	40.36	28.38	25.76

Custom Advantage Subsequent Scheduled Premiums

Annual Premium Per \$1,000 Face Amount.
Add \$75 annual policy fee for policies only.

Attained Age	Preferred Plus and Preferred			NTU				TU				Years Payable	Next Attained Age
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over		
28	0.92	0.83	0.73	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	33
29	0.92	0.83	0.73	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	34
30	0.92	0.83	0.73	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	35
31	0.92	0.83	0.73	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	36
32	0.92	0.83	0.73	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	37
33	0.92	0.83	0.73	1.32	1.29	1.16	1.05	2.17	2.14	1.85	1.78	5	38
34	0.94	0.85	0.75	1.37	1.34	1.20	1.09	2.24	2.20	1.92	1.84	5	39
35	0.97	0.87	0.78	1.43	1.39	1.24	1.14	2.34	2.29	2.00	1.93	5	40
36	1.01	0.90	0.81	1.50	1.45	1.31	1.20	2.46	2.40	2.11	2.02	5	41
37	1.05	0.95	0.85	1.60	1.53	1.39	1.27	2.61	2.55	2.24	2.16	5	42
38	1.11	1.01	0.90	1.70	1.63	1.48	1.36	2.80	2.72	2.40	2.32	5	43
39	1.19	1.07	0.97	1.84	1.76	1.60	1.47	3.02	2.94	2.60	2.52	5	44
40	1.27	1.15	1.05	2.00	1.91	1.74	1.61	3.31	3.19	2.85	2.76	5	45
41	1.38	1.24	1.14	2.20	2.08	1.90	1.76	3.63	3.50	3.14	3.03	5	46
42	1.48	1.35	1.24	2.42	2.28	2.08	1.94	4.00	3.85	3.46	3.34	5	47
43	1.61	1.46	1.35	2.68	2.51	2.29	2.14	4.42	4.24	3.83	3.71	5	48
44	1.75	1.59	1.47	2.95	2.76	2.52	2.36	4.87	4.66	4.24	4.10	5	49
45	1.89	1.73	1.61	3.25	3.02	2.77	2.60	5.38	5.13	4.67	4.54	5	50
46	2.03	1.86	1.75	3.57	3.31	3.04	2.86	5.91	5.62	5.15	5.01	5	51
47	2.19	2.00	1.89	3.91	3.59	3.32	3.13	6.48	6.15	5.65	5.50	5	52
48	2.33	2.15	2.03	4.28	3.90	3.61	3.42	7.09	6.70	6.19	6.04	5	53
49	2.48	2.30	2.19	4.66	4.23	3.91	3.72	7.73	7.29	6.77	6.61	5	54
50	2.64	2.44	2.35	5.06	4.58	4.25	4.06	8.43	7.91	7.39	7.22	5	55
51	2.91	2.69	2.58	5.59	5.04	4.68	4.47	9.29	8.72	8.15	7.96	5	56
52	3.20	2.96	2.85	6.16	5.56	5.16	4.92	10.23	9.60	8.98	8.77	5	57
53	3.52	3.27	3.14	6.77	6.12	5.68	5.42	11.27	10.57	9.88	9.65	5	58
54	3.88	3.59	3.45	7.46	6.74	6.25	5.97	12.41	11.65	10.89	10.63	5	59
55	4.28	3.96	3.81	8.23	7.43	6.90	6.57	13.68	12.84	12.01	11.72	5	60
56	4.72	4.38	4.21	9.08	8.20	7.62	7.27	15.10	14.17	13.25	12.94	5	61
57	5.22	4.84	4.65	10.04	9.06	8.42	8.03	16.69	15.67	14.64	14.31	5	62
58	5.78	5.35	5.14	11.11	10.03	9.32	8.88	18.46	17.33	16.20	15.82	5	63
59	6.38	5.92	5.69	12.28	11.09	10.30	9.82	20.41	19.15	17.91	17.49	5	64
60	7.05	6.54	6.28	13.56	12.25	11.37	10.85	22.53	21.16	19.78	19.31	5	65
61	7.78	7.21	6.93	14.95	13.51	12.54	11.96	24.85	23.33	21.81	21.30	5	66
62	8.57	7.94	7.63	16.47	14.88	13.81	13.18	27.37	25.70	24.02	23.47	5	67
63	9.43	8.75	8.41	18.15	16.39	15.22	14.52	30.13	28.29	26.45	25.83	5	68
64	10.39	9.63	9.26	19.98	18.05	16.76	15.98	33.18	31.15	29.12	28.44	5	69
65	11.45	10.61	10.19	22.00	19.87	18.46	17.60	36.53	34.30	32.06	31.31	5	70
66	12.02	11.14	10.71	23.10	20.87	19.38	18.49	38.39	36.04	33.70	32.91	4	70
67	12.61	11.69	11.24	24.26	22.07	20.35	19.41	40.34	37.87	35.40	34.58	3	70
68	13.24	12.27	11.80	25.47	23.33	21.37	20.38	42.36	39.77	37.17	36.31	2	70
69	13.54	12.55	12.06	26.03	24.02	21.83	20.82	43.30	40.65	38.00	37.12	1	70
70	14.90	13.81	13.27	28.64	26.61	24.03	22.91	47.64	44.73	41.81	40.84	1	71
71	16.74	15.43	14.74	31.46	29.45	26.51	25.24	55.84	51.06	46.58	45.40	1	72
72	18.77	17.20	16.35	34.48	32.49	29.18	27.73	62.06	58.05	51.73	50.33	1	73
73	21.01	19.15	18.16	38.48	35.82	32.10	30.44	69.59	65.86	57.40	55.74	1	74
74	23.50	21.32	20.15	42.92	39.50	35.31	33.42	78.39	74.62	63.68	61.72	1	75
75	26.31	23.74	22.38	47.89	43.57	38.89	36.74	88.17	84.54	70.71	68.40	1	76
76	29.46	26.46	24.88	53.49	48.12	42.86	40.42	98.65	95.31	78.54	75.84	1	77
77	33.49	29.85	28.14	63.08	55.17	49.08	46.12	115.41	113.26	92.74	89.70	1	78
78	38.04	33.66	31.81	74.36	63.26	56.20	52.62	134.27	133.81	109.45	106.03	1	79
79	43.18	37.92	35.94	87.57	72.47	64.33	59.98	158.12	157.67	129.08	125.23	1	80
80	48.91	42.65	40.54	102.94	82.90	73.55	68.34	191.34	185.94	151.99	147.72	1	81
81	55.29	47.88	45.60	120.79	94.68	83.98	77.75	222.77	219.82	178.66	173.93	1	82
82	62.30	53.59	51.18	141.31	107.84	95.48	88.25	260.26	258.56	209.40	204.21	1	83
83	70.04	59.82	57.31	164.89	122.53	108.35	99.97	303.68	301.54	244.82	239.18	1	84
84	78.77	66.84	64.25	192.60	139.38	123.14	113.43	356.41	352.04	286.49	280.39	1	85
85	88.59	74.69	71.38	224.95	158.58	140.05	128.80	413.84	411.12	335.30	328.79	1	86
86	99.59	83.43	79.31	262.55	180.35	159.25	146.24	481.88	479.97	392.29	385.38	1	87
87	110.19	91.99	86.56	289.93	197.45	174.45	160.28	526.31	522.05	431.55	423.35	1	88
88	121.73	101.29	94.36	319.71	215.92	190.98	175.52	576.52	567.20	474.16	464.52	1	89
89	134.12	111.25	102.97	346.49	235.51	208.63	191.88	624.25	614.68	519.61	508.35	1	90
90	144.82	120.13	111.95	374.13	255.92	227.22	209.09	679.20	663.71	567.23	554.23	1	91
91	155.84	129.28	120.89	402.62	275.50	246.78	227.25	737.81	714.25	617.10	602.17	1	92
92	167.23	138.71	130.16	432.00	295.69	267.35	246.39	801.75	766.36	669.25	652.23	1	93
93	178.91	148.41	139.72	462.21	316.47	289.04	266.57	874.18	819.96	723.72	704.45	1	94
94	190.95	158.40	149.61	493.27	337.85	311.87	287.87	963.02	875.10	780.52	758.83	1	expires

Custom Advantage Subsequent Guaranteed Maximum Premiums

Annual Premium Per \$1,000 Face Amount
Add \$75 annual policy fee for policies only

Attained Age	Preferred Plus and Preferred	NTU	TU	Years Payable	Next Attained Age
28	1.49	1.92	3.00	5	33
29	1.49	1.92	3.00	5	34
30	1.49	1.92	3.00	5	35
31	1.49	1.92	3.00	5	36
32	1.49	1.92	3.00	5	37
33	1.49	1.92	3.00	5	38
34	1.59	2.04	3.26	5	39
35	1.70	2.19	3.52	5	40
36	1.80	2.31	3.78	5	41
37	1.91	2.46	4.04	5	42
38	2.02	2.60	4.32	5	43
39	2.14	2.75	4.65	5	44
40	2.29	2.94	5.02	5	45
41	2.46	3.16	5.46	5	46
42	2.66	3.42	5.97	5	47
43	2.90	3.73	6.57	5	48
44	3.18	4.09	7.28	5	49
45	3.50	4.50	8.13	5	50
46	3.86	4.96	9.12	5	51
47	4.28	5.50	10.26	5	52
48	4.74	6.09	11.54	5	53
49	5.26	6.76	12.95	5	54
50	5.84	7.51	14.48	5	55
51	6.46	8.31	16.15	5	56
52	7.15	9.19	17.95	5	57
53	7.89	10.14	19.88	5	58
54	8.70	11.19	21.92	5	59
55	9.56	12.29	24.09	5	60
56	10.47	13.46	26.37	5	61
57	11.42	14.68	28.77	5	62
58	12.43	15.98	31.32	5	63
59	13.49	17.34	34.03	5	64
60	14.62	18.80	36.90	5	65
61	15.84	20.37	39.96	5	66
62	17.16	22.06	43.24	5	67
63	18.59	23.90	46.75	5	68
64	20.17	25.93	50.59	5	69
65	21.91	28.17	54.78	5	70
66	22.85	29.38	57.22	4	70
67	23.83	30.64	59.79	3	70
68	24.88	31.99	62.48	2	70
69	25.96	33.38	65.28	1	70
70	28.30	36.39	71.03	1	71
71	31.00	39.86	77.60	1	72
72	34.01	43.73	84.88	1	73
73	37.27	47.92	92.75	1	74
74	40.86	52.53	101.42	1	75
75	44.83	57.64	110.21	1	76
76	49.19	63.24	119.83	1	77
77	53.98	69.40	130.23	1	78
78	59.28	76.22	141.47	1	79
79	65.00	88.01	158.91	1	80
80	71.40	103.45	192.30	1	81
81	80.08	121.39	223.88	1	82
82	89.87	142.02	261.56	1	83
83	99.63	165.71	305.20	1	84
84	110.42	193.56	358.19	1	85
85	122.57	226.07	415.91	1	86
86	133.59	263.86	484.29	1	87
87	150.18	291.38	528.94	1	88
88	167.51	321.31	579.40	1	89
89	185.99	348.22	627.37	1	90
90	203.02	376.00	682.60	1	91
91	211.63	404.63	741.50	1	92
92	228.58	434.16	805.76	1	93
93	253.72	464.52	878.55	1	94
94	285.45	495.74	967.84	1	expires

Custom Advantage Insured Waiver of Premium Rate:

For spouse coverage (waiver of spouse premium upon disability of primary insured), use age of primary and class of spouse.

10				15				20				30				35			
Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age
18	0.06	0.09	28	18	0.09	0.11	33	18	0.10	0.13	38	18	0.12	0.16	48	18	0.14	0.19	53
19	0.06	0.09	29	19	0.09	0.11	34	19	0.10	0.13	39	19	0.12	0.16	49	19	0.14	0.19	54
20	0.06	0.09	30	20	0.09	0.11	35	20	0.10	0.13	40	20	0.12	0.16	50	20	0.14	0.19	55
21	0.06	0.09	31	21	0.09	0.11	36	21	0.10	0.13	41	21	0.12	0.16	51	21	0.14	0.19	56
22	0.06	0.09	32	22	0.09	0.11	37	22	0.10	0.13	42	22	0.12	0.16	52	22	0.14	0.19	57
23	0.06	0.09	33	23	0.09	0.11	38	23	0.10	0.13	43	23	0.12	0.16	53	23	0.14	0.19	58
24	0.06	0.09	34	24	0.09	0.12	39	24	0.10	0.14	44	24	0.12	0.17	54	24	0.14	0.19	59
25	0.06	0.09	35	25	0.09	0.12	40	25	0.10	0.14	45	25	0.12	0.17	55	25	0.14	0.19	60
26	0.06	0.10	36	26	0.09	0.13	41	26	0.10	0.15	46	26	0.12	0.18	56	26	0.14	0.20	60
27	0.06	0.10	37	27	0.09	0.13	42	27	0.10	0.15	47	27	0.12	0.19	57	27	0.14	0.21	60
28	0.06	0.10	38	28	0.09	0.14	43	28	0.10	0.16	48	28	0.12	0.20	58	28	0.14	0.22	60
29	0.06	0.10	39	29	0.09	0.15	44	29	0.10	0.17	49	29	0.12	0.21	59	29	0.14	0.23	60
30	0.07	0.11	40	30	0.09	0.16	45	30	0.11	0.18	50	30	0.13	0.22	60	30	0.15	0.25	60
31	0.07	0.11	41	31	0.10	0.16	46	31	0.11	0.19	51	31	0.13	0.23	60	31	0.16	0.27	60
32	0.07	0.11	42	32	0.10	0.17	47	32	0.11	0.20	52	32	0.14	0.24	60	32	0.16	0.29	60
33	0.07	0.12	43	33	0.10	0.19	48	33	0.11	0.22	53	33	0.14	0.26	60	33	0.17	0.31	60
34	0.07	0.13	44	34	0.10	0.20	49	34	0.12	0.23	54	34	0.14	0.27	60	34	0.18	0.34	60
35	0.07	0.13	45	35	0.11	0.22	50	35	0.13	0.25	55	35	0.15	0.29	60	35	0.19	0.37	60
36	0.07	0.15	46	36	0.12	0.24	51	36	0.14	0.28	56	36	0.16	0.32	60	36	0.20	0.40	60
37	0.07	0.15	47	37	0.13	0.26	52	37	0.15	0.30	57	37	0.17	0.36	60	37	0.22	0.44	60
38	0.08	0.16	48	38	0.14	0.28	53	38	0.16	0.32	58	38	0.19	0.38	60	38	0.24	0.48	60
39	0.08	0.18	49	39	0.15	0.31	54	39	0.17	0.36	59	39	0.20	0.42	60	39	0.26	0.52	60
40	0.08	0.19	50	40	0.16	0.35	55	40	0.19	0.40	60	40	0.22	0.45	60	40	0.29	0.57	60
41	0.09	0.21	51	41	0.19	0.38	56	41	0.22	0.44	60	41	0.25	0.49	60	41	0.31	0.62	60
42	0.10	0.24	52	42	0.21	0.43	57	42	0.24	0.49	60	42	0.27	0.53	60	42	0.31	0.63	60
43	0.10	0.27	53	43	0.23	0.47	58	43	0.27	0.54	60	43	0.29	0.57	60	43	0.33	0.65	60
44	0.11	0.28	54	44	0.25	0.50	59	44	0.29	0.57	60	44	0.31	0.60	60	44	0.33	0.65	60
45	0.12	0.31	55	45	0.27	0.53	60	45	0.31	0.61	60	45	0.33	0.64	60	45	0.33	0.66	60
46	0.15	0.38	56	46	0.35	0.68	60	46	0.40	0.77	60	46	0.44	0.83	60	46	0.47	0.89	60
47	0.17	0.41	57	47	0.39	0.73	60	47	0.44	0.83	60	47	0.47	0.88	60	47	0.50	0.93	60
48	0.21	0.50	58	48	0.49	0.91	60	48	0.55	1.03	60	48	0.59	1.09	60	48	0.62	1.14	60
49	0.26	0.62	59	49	0.59	1.09	60	49	0.66	1.23	60	49	0.70	1.29	60	49	0.73	1.34	60
50	0.32	0.76	60	50	0.71	1.29	60	50	0.80	1.46	60	50	0.84	1.52	60	50	0.87	1.57	60
51	0.35	0.84	60	51	0.77	1.39	60	51	0.87	1.57	60	51	0.91	1.63	60	51	0.94	1.68	60
52	0.43	1.01	60	52	0.91	1.65	60	52	1.02	1.86	60	52	1.06	1.92	60	52	1.09	1.97	60
53	0.48	1.11	60	53	0.99	1.77	60	53	1.11	1.99	60	53	1.15	2.05	60	53	1.18	2.10	60
54	0.58	1.32	60	54	1.13	2.01	60	54	1.26	2.25	60	54	1.30	2.30	60	54	1.34	2.35	60
55	0.71	1.56	60	55	1.28	2.25	60	55	1.43	2.52	60	55	1.47	2.57	60	55	1.50	2.62	60
56*	0.96	1.96	60	56*	1.40	2.47	60	56*	1.53	2.70	60	56*	1.56	2.74	60	56*	1.58	2.78	60
57*	1.25	2.43	60	57*	1.55	2.77	60	57*	1.65	2.94	60	57*	1.67	2.97	60	57*	1.68	2.99	60
58*	1.58	2.89	60	58*	1.74	3.06	60	58*	1.79	3.15	60	58*	1.80	3.17	60	58*	1.81	3.18	60
59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60

*Issue ages over 55 apply to add-on coverage only.

Subsequent Premiums for 10, 15, 20, 30 and 35 Plans															
attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age
28-31	0.20	0.30	33-36	41	0.21	0.33	46	51	0.62	1.23	56	56	1.58	2.78	60
32	0.20	0.30	37	42	0.21	0.34	47	52	0.72	1.40	57	57	1.68	2.99	60
33	0.20	0.30	38	43	0.22	0.37	48	53	0.83	1.58	58	58	1.81	3.18	60
34	0.20	0.30	39	44	0.22	0.39	49	54	0.96	1.81	59	59	1.96	3.35	60
35	0.20	0.30	40	45	0.22	0.41	50	55	1.12	2.06	exp. 60	exp. 60	1.96	3.35	60
36	0.20	0.30	41	46	0.28	0.52	51	56	1.31	2.42	exp. 60	exp. 60	1.96	3.35	60
37	0.20	0.30	42	47	0.29	0.55	52	57	1.51	2.81	exp. 60	exp. 60	1.96	3.35	60
38	0.20	0.31	43	48	0.35	0.69	53	58	1.73	3.09	exp. 60	exp. 60	1.96	3.35	60
39	0.21	0.31	44	49	0.42	0.85	54	59	1.96	3.35	exp. 60	exp. 60	1.96	3.35	60
40	0.21	0.31	45	50	0.52	1.06	55	60	exp. 60	exp. 60	-	-	1.96	3.35	60

Custom Advantage Spouse Waiver of Premium Rate:

For primary coverage (waiver of primary insured premium upon disability of spouse), use age of spouse and class of primary insured.

10				15				20				30				35			
Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age	Issue Age	P+, P, and NTU	TU	next attained age
18	0.06	0.09	28	18	0.09	0.11	33	18	0.10	0.13	38	18	0.12	0.16	48	18	0.14	0.19	53
19	0.06	0.09	29	19	0.09	0.11	34	19	0.10	0.13	39	19	0.12	0.16	49	19	0.14	0.19	54
20	0.06	0.09	30	20	0.09	0.11	35	20	0.10	0.13	40	20	0.12	0.16	50	20	0.14	0.19	55
21	0.06	0.09	31	21	0.09	0.11	36	21	0.10	0.13	41	21	0.12	0.16	51	21	0.14	0.19	56
22	0.06	0.09	32	22	0.09	0.11	37	22	0.10	0.13	42	22	0.12	0.16	52	22	0.14	0.19	57
23	0.06	0.09	33	23	0.09	0.11	38	23	0.10	0.13	43	23	0.12	0.16	53	23	0.14	0.19	58
24	0.06	0.09	34	24	0.09	0.12	39	24	0.10	0.14	44	24	0.12	0.17	54	24	0.14	0.19	59
25	0.06	0.09	35	25	0.09	0.12	40	25	0.10	0.14	45	25	0.12	0.17	55	25	0.14	0.19	60
26	0.06	0.10	36	26	0.09	0.13	41	26	0.10	0.15	46	26	0.12	0.18	56	26	0.14	0.20	60
27	0.06	0.10	37	27	0.09	0.13	42	27	0.10	0.15	47	27	0.12	0.19	57	27	0.14	0.21	60
28	0.06	0.10	38	28	0.09	0.14	43	28	0.10	0.16	48	28	0.12	0.20	58	28	0.14	0.22	60
29	0.06	0.10	39	29	0.09	0.15	44	29	0.10	0.17	49	29	0.12	0.21	59	29	0.14	0.23	60
30	0.07	0.11	40	30	0.09	0.16	45	30	0.11	0.18	50	30	0.13	0.22	60	30	0.15	0.25	60
31	0.07	0.11	41	31	0.10	0.16	46	31	0.11	0.19	51	31	0.13	0.23	60	31	0.16	0.27	60
32	0.07	0.11	42	32	0.10	0.17	47	32	0.11	0.20	52	32	0.14	0.24	60	32	0.16	0.29	60
33	0.07	0.12	43	33	0.10	0.19	48	33	0.11	0.22	53	33	0.14	0.26	60	33	0.17	0.31	60
34	0.07	0.13	44	34	0.10	0.20	49	34	0.12	0.23	54	34	0.14	0.27	60	34	0.18	0.34	60
35	0.07	0.13	45	35	0.11	0.22	50	35	0.13	0.25	55	35	0.15	0.29	60	35	0.19	0.37	60
36	0.07	0.15	46	36	0.12	0.24	51	36	0.14	0.28	56	36	0.16	0.32	60	36	0.20	0.40	60
37	0.07	0.15	47	37	0.13	0.26	52	37	0.15	0.30	57	37	0.17	0.36	60	37	0.22	0.44	60
38	0.08	0.16	48	38	0.14	0.28	53	38	0.16	0.32	58	38	0.19	0.38	60	38	0.24	0.48	60
39	0.08	0.18	49	39	0.15	0.31	54	39	0.17	0.36	59	39	0.20	0.42	60	39	0.26	0.52	60
40	0.08	0.19	50	40	0.16	0.35	55	40	0.19	0.40	60	40	0.22	0.45	60	40	0.29	0.57	60
41	0.09	0.21	51	41	0.19	0.38	56	41	0.22	0.44	60	41	0.25	0.49	60	41	0.31	0.62	60
42	0.10	0.24	52	42	0.21	0.43	57	42	0.24	0.49	60	42	0.27	0.53	60	42	0.31	0.63	60
43	0.10	0.27	53	43	0.23	0.47	58	43	0.27	0.54	60	43	0.29	0.57	60	43	0.33	0.65	60
44	0.11	0.28	54	44	0.25	0.50	59	44	0.29	0.57	60	44	0.31	0.60	60	44	0.33	0.65	60
45	0.12	0.31	55	45	0.27	0.53	60	45	0.31	0.61	60	45	0.33	0.64	60	45	0.33	0.66	60
46	0.15	0.38	56	46	0.35	0.68	60	46	0.40	0.77	60	46	0.44	0.83	60	46	0.47	0.89	60
47	0.17	0.41	57	47	0.39	0.73	60	47	0.44	0.83	60	47	0.47	0.88	60	47	0.50	0.93	60
48	0.21	0.50	58	48	0.49	0.91	60	48	0.55	1.03	60	48	0.59	1.09	60	48	0.62	1.14	60
49	0.26	0.62	59	49	0.59	1.09	60	49	0.66	1.23	60	49	0.70	1.29	60	49	0.73	1.34	60
50	0.32	0.76	60	50	0.71	1.29	60	50	0.80	1.46	60	50	0.84	1.52	60	50	0.87	1.57	60
51	0.35	0.84	60	51	0.77	1.39	60	51	0.87	1.57	60	51	0.91	1.63	60	51	0.94	1.68	60
52	0.43	1.01	60	52	0.91	1.65	60	52	1.02	1.86	60	52	1.06	1.92	60	52	1.09	1.97	60
53	0.48	1.11	60	53	0.99	1.77	60	53	1.11	1.99	60	53	1.15	2.05	60	53	1.18	2.10	60
54	0.58	1.32	60	54	1.13	2.01	60	54	1.26	2.25	60	54	1.30	2.30	60	54	1.34	2.35	60
55	0.71	1.56	60	55	1.28	2.25	60	55	1.43	2.52	60	55	1.47	2.57	60	55	1.50	2.62	60
56*	0.96	1.96	60	56*	1.40	2.47	60	56*	1.53	2.70	60	56*	1.56	2.74	60	56*	1.58	2.78	60
57*	1.25	2.43	60	57*	1.55	2.77	60	57*	1.65	2.94	60	57*	1.67	2.97	60	57*	1.68	2.99	60
58*	1.58	2.89	60	58*	1.74	3.06	60	58*	1.79	3.15	60	58*	1.80	3.17	60	58*	1.81	3.18	60
59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60	59*	1.96	3.35	60

*Issue ages over 55 apply to add-on coverage only.

Subsequent Premiums for 10, 15, 20, 30 and 35 Plans															
attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age	attained age	P+, P, and NTU	TU	next attained age
28-31	0.20	0.30	33-36	41	0.21	0.33	46	51	0.62	1.23	56	56	1.58	2.78	60
32	0.20	0.30	37	42	0.21	0.34	47	52	0.72	1.40	57	57	1.68	2.99	60
33	0.20	0.30	38	43	0.22	0.37	48	53	0.83	1.58	58	58	1.81	3.18	60
34	0.20	0.30	39	44	0.22	0.39	49	54	0.96	1.81	59	59	1.96	3.35	60
35	0.20	0.30	40	45	0.22	0.41	50	55	1.12	2.06	exp. 60	55	1.96	3.35	60
36	0.20	0.30	41	46	0.28	0.52	51	56	1.31	2.42	exp. 60	56	1.96	3.35	60
37	0.20	0.30	42	47	0.29	0.55	52	57	1.51	2.81	exp. 60	57	1.96	3.35	60
38	0.20	0.31	43	48	0.35	0.69	53	58	1.73	3.09	exp. 60	58	1.96	3.35	60
39	0.21	0.31	44	49	0.42	0.85	54	59	1.96	3.35	exp. 60	59	1.96	3.35	60
40	0.21	0.31	45	50	0.52	1.06	55	60	exp. 60	exp. 60	-	60	1.96	3.35	60

Exchange to Annual Renewable Term to Age 100

Scheduled Annual Premiums Per \$1,000 Face Amount

Add \$75 annual policy fee for policies only.

Attained Age	Preferred Plus and Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18-31	0.79	0.71	0.63	1.13	1.10	0.99	0.90	1.83	1.80	1.56	1.50
32	0.79	0.71	0.63	1.13	1.10	0.99	0.90	1.83	1.80	1.56	1.50
33	0.79	0.71	0.63	1.13	1.10	0.99	0.90	1.83	1.80	1.56	1.50
34	0.82	0.74	0.65	1.19	1.16	1.04	0.95	1.90	1.86	1.63	1.56
35	0.86	0.77	0.69	1.26	1.22	1.09	1.00	2.03	1.99	1.74	1.68
36	0.90	0.80	0.72	1.34	1.29	1.17	1.07	2.16	2.11	1.85	1.77
37	0.95	0.86	0.77	1.45	1.39	1.26	1.15	2.34	2.28	2.01	1.94
38	0.99	0.90	0.80	1.51	1.45	1.31	1.21	2.48	2.41	2.12	2.05
39	1.06	0.95	0.86	1.63	1.56	1.42	1.30	2.66	2.59	2.29	2.22
40	1.12	1.01	0.93	1.77	1.69	1.54	1.42	2.87	2.76	2.47	2.39
41	1.20	1.08	0.99	1.91	1.81	1.65	1.53	3.10	2.99	2.69	2.59
42	1.26	1.15	1.06	2.07	1.95	1.78	1.66	3.38	3.25	2.92	2.82
43	1.35	1.23	1.14	2.26	2.11	1.93	1.80	3.69	3.54	3.20	3.10
44	1.45	1.32	1.22	2.45	2.29	2.09	1.96	4.01	3.84	3.49	3.38
45	1.56	1.42	1.32	2.67	2.48	2.28	2.14	4.37	4.16	3.79	3.69
46	1.66	1.52	1.43	2.92	2.70	2.48	2.34	4.71	4.48	4.11	3.99
47	1.78	1.63	1.54	3.18	2.92	2.70	2.55	5.13	4.87	4.47	4.35
48	1.89	1.75	1.65	3.48	3.17	2.93	2.78	5.63	5.32	4.92	4.80
49	2.01	1.86	1.77	3.77	3.42	3.16	3.01	6.18	5.83	5.41	5.28
50	2.14	1.98	1.90	4.10	3.71	3.44	3.29	6.79	6.37	5.95	5.81
51	2.36	2.19	2.10	4.54	4.09	3.80	3.63	7.53	7.07	6.61	6.45
52	2.61	2.42	2.33	5.03	4.54	4.22	4.02	8.35	7.84	7.33	7.16
53	2.89	2.69	2.58	5.56	5.03	4.67	4.45	9.26	8.69	8.12	7.93
54	3.19	2.95	2.84	6.13	5.54	5.13	4.90	10.30	9.67	9.04	8.82
55	3.53	3.26	3.14	6.78	6.12	5.69	5.42	11.44	10.73	10.04	9.80
56	3.93	3.65	3.51	7.56	6.83	6.35	6.05	12.74	11.96	11.18	10.92
57	4.38	4.06	3.90	8.43	7.61	7.07	6.74	14.22	13.35	12.47	12.19
58	4.90	4.53	4.35	9.41	8.50	7.90	7.52	15.75	14.78	13.82	13.50
59	5.43	5.04	4.84	10.45	9.43	8.76	8.35	17.50	16.42	15.36	15.00
60	6.00	5.57	5.35	11.55	10.43	9.68	9.24	19.39	18.21	17.02	16.61
61	6.64	6.15	5.91	12.75	11.52	10.69	10.20	21.42	20.11	18.80	18.36
62	7.33	6.79	6.52	14.09	12.73	11.81	11.27	23.72	22.27	20.81	20.34
63	8.05	7.47	7.18	15.49	13.99	12.99	12.39	26.12	24.53	22.93	22.39
64	8.84	8.19	7.88	17.01	15.36	14.27	13.60	28.71	26.96	25.20	24.61
65	9.71	9.00	8.65	18.67	16.87	15.67	14.94	31.57	29.64	27.71	27.06
66	10.62	9.84	9.46	20.40	18.43	17.11	16.33	34.31	32.21	30.12	29.41
67	11.59	10.75	10.33	22.30	20.29	18.71	17.85	37.39	35.10	32.81	32.05
68	12.69	11.76	11.31	24.41	22.36	20.48	19.53	40.77	38.28	35.78	34.95
69	13.54	12.55	12.06	26.03	24.02	21.83	20.82	43.30	40.65	38.00	37.12
70	14.90	13.81	13.27	28.64	26.61	24.03	22.91	47.64	44.73	41.81	40.84
71	16.74	15.43	14.74	31.46	29.45	26.51	25.24	55.84	51.06	46.58	45.40
72	18.77	17.20	16.35	34.48	32.49	29.18	27.73	62.06	58.05	51.73	50.33
73	21.01	19.15	18.16	38.48	35.82	32.10	30.44	69.59	65.86	57.40	55.74
74	23.50	21.32	20.15	42.92	39.50	35.31	33.42	78.39	74.62	63.68	61.72
75	26.31	23.74	22.38	47.89	43.57	38.89	36.74	88.17	84.54	70.71	68.40
76	29.46	26.46	24.88	53.49	48.12	42.86	40.42	98.65	95.31	78.54	75.84
77	32.99	29.49	27.66	59.73	53.15	47.28	44.51	109.60	105.60	87.28	84.14
78	36.92	32.86	30.75	66.68	58.71	52.16	49.02	121.09	116.33	96.95	93.30
79	41.29	36.58	34.16	74.36	64.79	57.52	53.94	133.44	127.80	107.61	103.38
80	46.08	40.66	37.89	82.78	71.41	63.35	59.32	147.18	140.53	119.26	114.39
81	51.32	45.10	41.91	91.98	78.57	69.69	65.14	162.73	154.91	131.94	126.35
82	56.97	49.88	46.25	101.90	86.21	76.33	71.37	180.55	169.89	145.54	139.16
83	63.10	55.02	50.93	112.60	94.37	83.45	78.04	200.07	184.74	160.15	152.90
84	69.92	60.75	56.14	124.55	103.42	91.37	85.47	222.99	201.10	176.39	168.15
85	77.48	67.08	61.33	137.75	113.36	100.11	93.68	245.89	218.97	194.30	184.97
86	85.81	74.04	67.00	152.25	124.20	109.67	102.67	271.91	238.36	213.95	203.38
87	94.94	81.64	73.13	168.13	135.98	120.14	112.53	296.98	259.26	235.36	223.42
88	104.89	89.90	79.72	185.40	148.70	131.52	123.23	325.31	281.68	258.60	245.15
89	115.56	98.74	86.99	200.93	162.19	143.68	134.72	352.24	305.26	283.39	268.28
90	124.78	106.62	94.58	216.96	176.25	156.48	146.80	383.25	329.61	309.36	292.49
91	134.28	114.74	102.13	233.48	189.73	169.95	159.55	416.32	354.71	336.56	317.79
92	144.09	123.11	109.96	250.52	203.64	184.12	172.99	452.40	380.59	365.00	344.21
93	154.16	131.72	118.04	268.04	217.95	199.06	187.16	493.27	407.21	394.71	371.77
94	164.53	140.58	126.40	286.05	232.67	214.78	202.11	543.40	434.59	425.69	400.47
95	175.19	149.69	134.59	304.58	247.74	228.70	215.21	566.60	462.73	453.26	426.40
96	189.53	161.95	145.61	324.95	264.31	243.98	229.59	594.61	492.93	482.84	454.23
97	317.05	270.91	243.58	389.85	317.11	292.73	275.46	655.20	566.74	555.14	522.24
98	335.57	286.73	257.81	412.62	335.61	309.81	291.53	738.53	599.81	587.52	552.72
99	354.52	302.91	272.37	435.91	354.57	327.30	307.99	780.25	633.69	620.72	583.94
100	expires	expires	expires	expires	expires	expires	expires	expires	expires	expires	expires

Guaranteed Maximum premiums are shown on page 47.

**Exchange to
Annual Renewable Term to Age 100**

Guaranteed Maximum Annual Premiums
Per \$1,000 Face Amount
Add \$75 annual policy fee for policies only.

Attained Age	Preferred Plus and Preferred	NTU	TU
18-31	1.28	1.64	2.53
32	1.28	1.64	2.53
33	1.28	1.64	2.53
34	1.38	1.77	2.76
35	1.50	1.93	3.06
36	1.60	2.06	3.32
37	1.73	2.23	3.62
38	1.80	2.31	3.82
39	1.90	2.44	4.09
40	2.02	2.60	4.35
41	2.14	2.75	4.67
42	2.27	2.92	5.04
43	2.44	3.14	5.49
44	2.64	3.40	6.00
45	2.88	3.70	6.60
46	3.15	4.05	7.27
47	3.48	4.48	8.12
48	3.85	4.95	9.17
49	4.26	5.47	10.35
50	4.73	6.08	11.66
51	5.25	6.75	13.09
52	5.84	7.51	14.66
53	6.48	8.33	16.34
54	7.15	9.19	18.19
55	7.88	10.13	20.14
56	8.72	11.21	22.25
57	9.59	12.33	24.51
58	10.53	13.54	26.72
59	11.48	14.75	29.18
60	12.45	16.01	31.75
61	13.51	17.37	34.44
62	14.67	18.87	37.47
63	15.87	20.40	40.53
64	17.16	22.07	43.78
65	18.59	23.91	47.34
66	20.18	25.94	51.14
67	21.91	28.17	55.42
68	23.84	30.66	60.14
69	25.96	33.38	65.28
70	28.30	36.39	71.03
71	31.00	39.86	77.60
72	34.01	43.73	84.88
73	37.27	47.92	92.75
74	40.86	52.53	101.42
75	44.83	57.64	110.21
76	49.19	63.24	119.83
77	53.98	69.40	130.23
78	59.28	76.22	141.47
79	65.00	83.57	153.68
80	71.40	91.80	166.89
81	80.08	102.96	185.34
82	89.87	115.55	205.47
83	99.63	128.10	225.27
84	110.42	141.97	246.65
85	122.57	157.59	268.36
86	133.59	171.76	286.80
87	150.18	193.09	315.55
88	167.51	215.37	344.48
89	185.99	239.13	373.81
90	203.02	261.03	398.01
91	211.63	272.10	416.42
92	228.58	293.89	452.50
93	253.72	326.21	493.37
94	285.45	367.01	543.50
95	324.63	417.38	568.43
96	361.83	465.21	626.44
97	400.13	514.45	684.72
98	406.69	522.89	739.53
99	428.65	551.12	781.25

**Exchange to
Decreasing Term to Age 100**

Face Amount Per \$100
Using Guaranteed Maximum Annual Premium
(not including \$75 annual policy fee)

Attained Age	Preferred Plus and Preferred	NTU	TU
18-31	78,125	60,975	39,525
32	78,125	60,975	39,525
33	78,125	60,975	39,525
34	72,463	56,497	36,231
35	66,666	51,813	32,679
36	62,500	48,543	30,120
37	57,803	44,843	27,624
38	55,555	43,290	26,178
39	52,631	40,983	24,449
40	49,504	38,461	22,988
41	46,728	36,363	21,413
42	44,052	34,246	19,841
43	40,983	31,847	18,214
44	37,878	29,411	16,666
45	34,722	27,027	15,151
46	31,746	24,691	13,755
47	28,735	22,321	12,315
48	25,974	20,202	10,905
49	23,474	18,281	9,661
50	21,141	16,447	8,576
51	19,047	14,814	7,639
52	17,123	13,315	6,821
53	15,432	12,004	6,119
54	13,986	10,881	5,497
55	12,690	9,871	4,965
56	11,467	8,920	4,494
57	10,427	8,110	4,079
58	9,496	7,385	3,742
59	8,710	6,779	3,427
60	8,032	6,246	3,149
61	7,401	5,757	2,903
62	6,816	5,299	2,668
63	6,301	4,901	2,467
64	5,827	4,531	2,284
65	5,379	4,182	2,112
66	4,955	3,855	1,955
67	4,564	3,549	1,804
68	4,194	3,261	1,662
69	3,852	2,995	1,531
70	3,533	2,748	1,407
71	3,225	2,508	1,288
72	2,940	2,286	1,178
73	2,683	2,086	1,078
74	2,447	1,903	985
75	2,230	1,734	907
76	2,032	1,581	834
77	1,852	1,440	767
78	1,686	1,311	706
79	1,538	1,196	650
80	1,400	1,089	599
81	1,248	971	539
82	1,112	865	486
83	1,003	780	443
84	905	704	405
85	815	634	372
86	748	582	348
87	665	517	316
88	596	464	290
89	537	418	267
90	492	383	251
91	472	367	240
92	437	340	220
93	394	306	202
94	350	272	183
95	308	239	175
96	276	214	159
97	249	194	146
98	245	191	135
99	233.00	181.00	128.00

Exchange to Decreasing Term to Age 100

Face Amount Per \$100 of Scheduled Basic Annual Premium*

*Not Including \$75 annual policy fee

Attained Age	Preferred Plus and Preferred			NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
18-31	126,582	140,845	158,730	88,495	90,909	101,010	111,111	54,644	55,555	64,102	66,666
32	126,582	140,845	158,730	88,495	90,909	101,010	111,111	54,644	55,555	64,102	66,666
33	126,582	140,845	158,730	88,495	90,909	101,010	111,111	54,644	55,555	64,102	66,666
34	121,951	135,135	153,846	84,033	86,206	96,153	105,263	52,631	53,763	61,349	64,102
35	116,279	129,870	144,927	79,365	81,967	91,743	100,000	49,261	50,251	57,471	59,523
36	111,111	125,000	138,888	74,626	77,519	85,470	93,457	46,296	47,393	54,054	56,497
37	105,263	116,279	129,870	68,965	71,942	79,365	86,956	42,735	43,859	49,751	51,546
38	101,010	111,111	125,000	66,225	68,965	76,335	82,644	40,322	41,493	47,169	48,780
39	94,339	105,263	116,279	61,349	64,102	70,422	76,923	37,593	38,610	43,668	45,045
40	89,285	99,009	107,526	56,497	59,171	64,935	70,422	34,843	36,231	40,485	41,841
41	83,333	92,592	101,010	52,356	55,248	60,606	65,359	32,258	33,444	37,174	38,610
42	79,365	86,956	94,339	48,309	51,282	56,179	60,240	29,585	30,769	34,246	35,460
43	74,074	81,300	87,719	44,247	47,393	51,813	55,555	27,100	28,248	31,250	32,258
44	68,965	75,757	81,967	40,816	43,668	47,846	51,020	24,937	26,041	28,653	29,585
45	64,102	70,422	75,757	37,453	40,322	43,859	46,728	22,883	24,038	26,385	27,100
46	60,240	65,789	69,930	34,246	37,037	40,322	42,735	21,231	22,321	24,330	25,062
47	56,179	61,349	64,935	31,446	34,246	37,037	39,215	19,493	20,533	22,371	22,988
48	52,910	57,142	60,606	28,735	31,545	34,129	35,971	17,761	18,796	20,325	20,833
49	49,751	53,763	56,497	26,525	29,239	31,645	33,222	16,181	17,152	18,484	18,939
50	46,728	50,505	52,631	24,390	26,954	29,069	30,395	14,727	15,698	16,806	17,211
51	42,372	45,662	47,619	22,026	24,449	26,315	27,548	13,280	14,144	15,128	15,503
52	38,314	41,322	42,918	19,880	22,026	23,696	24,875	11,976	12,755	13,642	13,966
53	34,602	37,174	38,759	17,985	19,880	21,413	22,471	10,799	11,507	12,315	12,610
54	31,347	33,898	35,211	16,313	18,050	19,493	20,408	9,708	10,341	11,061	11,337
55	28,328	30,674	31,847	14,749	16,339	17,574	18,450	8,741	9,319	9,960	10,204
56	25,445	27,397	28,490	13,227	14,641	15,748	16,528	7,849	8,361	8,944	9,157
57	22,831	24,630	25,641	11,862	13,140	14,144	14,836	7,032	7,490	8,019	8,203
58	20,408	22,075	22,988	10,626	11,764	12,658	13,297	6,349	6,765	7,235	7,407
59	18,416	19,841	20,661	9,569	10,604	11,415	11,976	5,714	6,090	6,510	6,666
60	16,666	17,953	18,691	8,658	9,587	10,330	10,822	5,157	5,491	5,875	6,020
61	15,060	16,260	16,920	7,843	8,680	9,354	9,803	4,668	4,972	5,319	5,446
62	13,642	14,727	15,337	7,097	7,855	8,467	8,873	4,215	4,490	4,805	4,916
63	12,422	13,386	13,927	6,455	7,147	7,698	8,071	3,828	4,076	4,361	4,466
64	11,312	12,210	12,690	5,878	6,510	7,007	7,352	3,483	3,709	3,968	4,063
65	10,298	11,111	11,560	5,356	5,927	6,381	6,693	3,167	3,373	3,608	3,695
66	9,416	10,162	10,570	4,901	5,425	5,844	6,123	2,914	3,104	3,320	3,400
67	8,628	9,302	9,680	4,484	4,928	5,344	5,602	2,674	2,849	3,047	3,120
68	7,880	8,503	8,841	4,096	4,472	4,882	5,120	2,452	2,612	2,794	2,861
69	7,385	7,968	8,291	3,841	4,163	4,580	4,803	2,309	2,460	2,631	2,693
70	6,711	7,241	7,535	3,491	3,757	4,161	4,364	2,099	2,235	2,391	2,448
71	5,973	6,480	6,784	3,178	3,395	3,772	3,961	1,790	1,958	2,146	2,202
72	5,327	5,813	6,116	2,900	3,077	3,427	3,606	1,611	1,722	1,933	1,986
73	4,759	5,221	5,506	2,598	2,791	3,115	3,285	1,436	1,518	1,742	1,794
74	4,255	4,690	4,962	2,329	2,531	2,832	2,992	1,275	1,340	1,570	1,620
75	3,800	4,212	4,468	2,088	2,295	2,571	2,721	1,134	1,182	1,414	1,461
76	3,394	3,779	4,019	1,869	2,078	2,333	2,474	1,013	1,049	1,273	1,318
77	3,031	3,390	3,615	1,674	1,881	2,115	2,246	912	946	1,145	1,188
78	2,708	3,043	3,252	1,499	1,703	1,917	2,039	825	859	1,031	1,071
79	2,421	2,733	2,927	1,344	1,543	1,738	1,853	749	782	929	967
80	2,170	2,459	2,639	1,208	1,400	1,578	1,685	679	711	838	874
81	1,948	2,217	2,386	1,087	1,272	1,434	1,535	614	645	757	791
82	1,755	2,004	2,162	981	1,159	1,310	1,401	553	588	687	718
83	1,584	1,817	1,963	888	1,059	1,198	1,281	499	541	624	654
84	1,430	1,646	1,781	802	966	1,094	1,170	448	497	566	594
85	1,290	1,490	1,630	725	882	998	1,067	406	456	514	540
86	1,165	1,350	1,492	656	805	911	973	367	419	467	491
87	1,053	1,224	1,367	594	735	832	888	336	385	424	447
88	953	1,112	1,254	539	672	760	811	307	355	386	407
89	865	1,012	1,149	497	616	695	742	283	327	352	372
90	801	937	1,057	460	567	639	681	260	303	323	341
91	744	871	979	428	527	588	626	240	281	297	314
92	694	812	909	399	491	543	578	221	262	273	290
93	648	759	847	373	458	502	534	202	245	253	268
94	607	711	791	349	429	465	494	184	230	234	249
95	570	668	742	328	403	437	464	176	216	220	234
96	527	617	686	307	378	409	435	168	202	207	220
97	315	369	410	256	315	341	363	152	176	180	191
98	298	348	387	242	297	322	343	135	166	170	180
99	282	330	367	229	282	305	324	128	157	161	171
100	expires	expires	expires	expires	expires	expires	expires	expires	expires	expires	expires

Guaranteed Minimum amounts are shown on page 47.

CHILDREN'S INSURANCE RIDER (FORM CP-CH)

Availability: This rider may be added to any Primerica Life life policy.

Plan Description: Each unit of this rider provides \$1,000 of death benefit on any covered child(ren). If the primary insured dies, each child will be provided with \$1,000 of paid-up term insurance per unit.

Issue Limits: Minimum - 1 unit; Maximum - 25 units

Issue Ages: 15 days through 24 years of age nearest birthday.

Premiums: Premiums are **\$6.50 per unit** for the rider and **\$0.30 for Waiver of Premium per unit**. Premiums remain level during the entire term of the rider.

Covered Children: Children qualified for the rider include any child or legally adopted child of the Insured; any child for whom the Insured has been granted legal guardianship; any grandchild or stepchild of the Insured living with and dependent upon the Insured for support.

On the Rider Date: Such insured child(ren) must be named in the application and approved by us subject to the ages discussed above.

After the Rider Date:

- Each child born to the insured and the spouse of the insured shall automatically become an insured child upon attainment of the age of 15 days. Primerica Life should be notified of children after issue of this rider.
- Each child legally adopted by the insured and spouse of the insured automatically becomes an insured child, subject to the ages discussed above. The rider shall be effective on the date of adoption or the date such child attains age 15 days, whichever is later.
- A child named in the application or not automatically covered by this rider may become an insured child provided evidence of insurability is furnished. Upon approval by Primerica Life, the "Rider Date" with respect to such child shall be the date of such supplemental application or the date such child attains age 15 days, whichever is later.

Exchange: If all premiums have been duly paid, any insurance under this rider on the life of an insured child may be exchanged without evidence of insurability to any other plan of insurance then available for exchange as periodically determined by Us when such child attains age 25 or within 30 days of the Policy Expiry Date provided the Insured child is still living. Such exchange may be made for an amount of insurance which must not be less than the minimum then required by us for the plan selected nor greater than five times the face amount of this rider. For such exchange, Primerica Life must receive written notice and the required premium within 31 days of the date of expiry.

Expiry: The rider expires on the Policy Expiry Date or when the last insured child for whom we have received written notice becomes 25 years old, whichever comes first. Coverage for each child ends when that child reaches his/her 25th birthday.

INCREASING BENEFIT RIDER (IBR)

The Increasing Benefit Rider is an increasing term rider that increases at the rate of 10% of initial coverage per year for 10 years. (Maximum annual increases are \$50,000. Increases begin at policy year 2 and are rounded to the next higher one hundred dollars). It is available on all TermNow and Custom Advantage products.

The Increasing Benefit Rider was designed to allow your client the ability to automatically increase their coverage each year on a guaranteed issue basis. Premiums are based on the rates for the 20-year plan of the insured person's policy series. Issue age rates are used for the first 2 increases, then attained age rates are used. The gradual increase in premium allows families to keep their coverage updated with gradual premium increases that are more easily absorbed as salaries and financial stability improves.

The following example reflects how the Increasing Benefits are applied through the term of a policy:

Total Face Amount at Issue \$200,000 Base Plan Increasing Benefit Rider

POLICY YEAR	BASE	RIDER INCREASE	RIDER ACCUMULATION	TOTAL FACE AMOUNT
1	200,000	-0-	-0-	200,000
2	200,000	20,000	20,000	220,000
3	200,000	20,000	40,000	240,000
4	200,000	20,000	60,000	260,000
5	200,000	20,000	80,000	280,000
6	200,000	20,000	100,000	300,000
7	200,000	20,000	120,000	320,000
8	200,000	20,000	140,000	340,000
9	200,000	20,000	160,000	360,000
10	200,000	20,000	180,000	380,000
11	200,000	20,000	200,000	400,000
12-20	200,000	-0-	200,000	400,000
to age 95	200,000	-0-	200,000	400,000

Notes:

1. The increase that begins in policy year 2 will be automatic and will be on a guaranteed issue basis.
2. Increases will be implemented on the policy anniversary for new clients, unless the policyholder notifies PFS in writing that coverage is no longer desired.
3. Once an increase is rejected by the client, no further increases are allowed.

Primerica

The Best Value in Term Just Got Better!

- ✓ Personal Service/Financial Needs Analysis (FNA)
- ✓ Strong Financial Ratings -- Top 15%
- ✓ **New! Freedom Accumulation Benefit**
- ✓ **New! Custom Advantage Rate Reductions on new issues of 10-, 15- and 20-Year Product**
- ✓ One Policy Per Family
- ✓ One Policy Fee
- ✓ One Child Rider Covers All Children
- ✓ Liberal Child Rider Conversion
- ✓ **New! Automatic 10% Increasing Benefit Rider**
- ✓ **New! Waiver of Premium for Primary and Now Spouses**
- ✓ **New! Terminal Illness Maximum Benefit Increased to 70% with Waiver of Premium***
- ✓ **New! E-Delivery of Policy Option - at MyPrimerica.com**
- ✓ Guaranteed Renewable
- ✓ Industry Leading Renewal Options
- ✓ Industry Leading Renewal Rates
- ✓ **New! Option to Continue Spousal Coverage Upon Death of an Insured at Original Age Issue**
- ✓ Conditional Coverage
- ✓ Terms of Up to 35 Years**
- ✓ **New! Increased Maximum Issue Ages on 30 and 35 Products By 5 Years**
- ✓ 92% of Claims Paid Within 14 Days
- ✓ No War or Terror Clauses

Product Information Guide

General Information and Premium Rates, Not Available in All States

*The lesser of \$400,000 or 70%

**In New York State, the maximum term is 30 years.

Primerica Life Insurance Company; Executive Office: 3120 Breckinridge Boulevard, Duluth, Georgia 30099-0001
Underwriter for Primerica

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