

TERM

10, 15, 20, 25, 30

TRENDSETTER[®]

LB (LIVING BENEFITS) SERIES



2012 TERM PORTFOLIO PRODUCT GUIDE – EFFECTIVE AUGUST 10, 2012





Table of Contents

	Page
Dos and Don'ts of Non-Illustratable Life Insurance	3
Features	4
Policy Description	5
Issue Ages (Age Last Birthday)	5
Kind Codes	6
Underwriting	7
Policy Fees	8
Non-Guaranteed and Guaranteed Premiums (Definition)	8
Options/Endorsements and Riders	8
Options and Endorsements	9
Riders	15
Modes and Modal Factors	17
How to Calculate Premiums	17
Substandard Premiums	18
Advanced Premium Payments	18
Underwriting Classes as Used in the Rate Tables	19



Trendsetter® LB 10 Rate Tables	20
<hr/>	
Trendsetter® LB 15 Rate Tables	24
<hr/>	
Trendsetter® LB 20 Rate Tables	28
<hr/>	
Trendsetter® LB 25 Rate Tables	32
<hr/>	
Trendsetter® LB 30 Rate Tables	36
<hr/>	
Waiver of Premium Rate Tables	40
<hr/>	
Accident Indemnity Rate Tables	45
<hr/>	
Monthly Disability Income Rider Rate Tables	46
<hr/>	



Dos and Don'ts of Non-Illustratable Life Insurance

Trendsetter® LB 10, 15, 20, 25, and 30 (Form No. TL19) are designed to be “non-illustratable” under the NAIC Illustration Regulation.¹ Guaranteed premiums may be quoted on the basis of specific risk class, age, sex, etc., and presented to prospective applicants, but signed sales illustrations are not required. In fact, any presentation showing **non-guaranteed** elements over a period of years—including a sales illustration—is **PROHIBITED** during the first policy year. Quotes are available on the TLIC illustration software.

No sales illustrations or other presentations showing any non-guaranteed policy element over a period of years are allowed during the first policy year. Non-guaranteed elements include the premiums, benefits, values, credits, and charges under a policy of life insurance that are not guaranteed or not determined at issue. Guaranteed elements include the premiums, benefits, values, credits, or charges under a policy of life insurance that are guaranteed at issue. Therefore:

- Do discuss guaranteed premiums only.

- Do tell clients that the premiums will increase after the initial level premium period.

- Do tell clients that the premiums will never exceed the guaranteed premium amount.

- Do not talk about or show any premium or coverage period based on non-guaranteed rates.

¹Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.



Features

- Maximum face amount is \$999,999.

- Minimum face amount is \$25,000.

- Non-medical underwriting to \$249,999 – age and risk class limitations apply. See the *Trendsetter Producer Underwriting Guide*, form number OL 2987, for details.

- Underwriting classifications for all products:
 - Four Preferred classes:
 - Preferred Plus Nonsmoker
 - Preferred Choice Nonsmoker
 - Preferred Nonsmoker
 - Preferred Smoker
 - Five Standard classes:
 - Standard Plus
 - Standard Nonsmoker
 - Standard Smoker
 - Standard Express Nonsmoker
 - Standard Express Smoker

- Guaranteed level premiums for 10, 15, 20, 25, or 30 years. Premiums increase annually after the initial level premium period.

- Four premium rate bands for:
 - Band 1: \$ 25,000 – \$ 99,999
 - Band 2: \$ 100,000 – \$ 249,999
 - Band 3: \$ 250,000 – \$ 499,999
 - Band 4: \$ 500,000 – \$ 999,999

- Commissions paid on policy fees.

- “Age last birthday” – issue age is based on the insured’s age at last birthday.

- Conversion to the earlier of the end of the initial level premium period or insured’s 70th birthday (75th birthday for Preferred Plus class).



Policy Description

Trendsetter LB 10, 15, 20, 25, and 30 are level death benefit term life insurance policies guaranteed renewable to age 105. Premiums are guaranteed level for the first 10, 15, 20, 25, or 30 years, respectively. At the end of the respective initial level premium period, premiums will increase annually until the policy anniversary at the insured's age 105.

Issue Ages (Age Last Birthday)

Issue ages are based on "age last birthday." Maryland has unique issue ages.

Product	Band 1	Band 2	Band 3	Band 4
Trendsetter LB 10	18 – 60	18 – 80	18 – 80	18 – 80
Trendsetter LB 15	18 – 60	18 – 75 (NS) 18 – 73 (S)	18 – 75 (NS) 18 – 73 (S)	18 – 75 (NS) 18 – 73 (S)
Trendsetter LB 20	18 – 60	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)
Trendsetter LB 25	18 – 60 (NS) 18 – 49 (S)	18 – 63 (NS) 18 – 57 (S)	18 – 65 (NS) 18 – 60 (S)	18 – 65 (NS) 18 – 60 (S)
Trendsetter LB 30	18 – 50 (NS) 18 – 40 (S)	18 – 57 (NS) 18 – 46 (S)	18 – 58 (NS) 18 – 53 (S)	18 – 58 (NS) 18 – 53 (S)

Maryland Issue Ages

Product	Band 1	Band 2	Band 3	Band 4
Trendsetter LB 10	18 – 60	18 – 80 (NS) 18 – 79 (S)	18 – 80	18 – 80
Trendsetter LB 15	18 – 60	18 – 75 (NS) 18 – 73 (S)	18 – 75 (NS) 18 – 73 (S)	18 – 75 (NS) 18 – 73 (S)
Trendsetter LB 20	18 – 60	18 – 69 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)
Trendsetter LB 25	18 – 60 (NS) 18 – 46 (S)	18 – 63 (NS) 18 – 54 (S)	18 – 65 (NS) 18 – 60 (S)	18 – 65 (NS) 18 – 60 (S)
Trendsetter LB 30	18 – 50 (NS) 18 – 38 (S)	18 – 56 (NS) 18 – 43 (S)	18 – 58 (NS) 18 – 53 (S)	18 – 58 (NS) 18 – 53 (S)

Note on codes: NS = Nonsmokers. S = Smokers.

A Band/Issue Age combination not listed above is not allowed.



Kind Codes

Trendsetter LB 10		Trendsetter LB 15		Trendsetter LB 20	
Standard Smoker	6750	Standard Smoker	6759	Standard Smoker	6768
Standard Nonsmoker	6751	Standard Nonsmoker	6760	Standard Nonsmoker	6769
Standard Express Smoker	6752	Standard Express Smoker	6761	Standard Express Smoker	6770
Standard Express Nonsmoker	6753	Standard Express Nonsmoker	6762	Standard Express Nonsmoker	6771
Standard Plus	6754	Standard Plus	6763	Standard Plus	6772
Preferred Choice	6755	Preferred Choice	6764	Preferred Choice	6773
Preferred Smoker	6756	Preferred Smoker	6765	Preferred Smoker	6774
Preferred Nonsmoker	6757	Preferred Nonsmoker	6766	Preferred Nonsmoker	6775
Preferred Plus	6758	Preferred Plus	6767	Preferred Plus	6776

Trendsetter LB 25		Trendsetter LB 30	
Standard Smoker	6777	Standard Smoker	6786
Standard Nonsmoker	6778	Standard Nonsmoker	6787
Standard Express Smoker	6779	Standard Express Smoker	6788
Standard Express Nonsmoker	6780	Standard Express Nonsmoker	6789
Standard Plus	6781	Standard Plus	6790
Preferred Choice	6782	Preferred Choice	6791
Preferred Smoker	6783	Preferred Smoker	6792
Preferred Nonsmoker	6784	Preferred Nonsmoker	6793
Preferred Plus	6785	Preferred Plus	6794



Underwriting

Trendsetter LB is available based on nine risk classifications: Preferred Plus, Preferred Choice, Preferred Nonsmoker, Preferred Smoker, Standard Plus, Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker, and Standard Express Smoker.

Underwriting classes will be available based on face amounts.

Underwriting Classes by Face Amount Band

Band 1 \$25,000 – \$99,999	Band 2 \$100,000 – \$249,999	Band 3 \$250,000 – \$499,999	Band 4 \$500,000 – \$999,999
Standard Nonsmoker	Preferred Choice	Preferred Plus	Preferred Plus
Standard Express Nonsmoker	Standard Nonsmoker	Preferred Nonsmoker	Preferred Nonsmoker
Standard Smoker	Standard Express Nonsmoker	Standard Plus	Standard Plus
Standard Express Smoker	Standard Smoker	Standard Nonsmoker	Standard Nonsmoker
	Standard Express Smoker	Preferred Smoker	Preferred Smoker
		Standard Nonsmoker	Standard Nonsmoker

For Bands 1 and 2, substandard class rates are available through Table H. Risks determined to be Table A through D will be issued Standard Express Nonsmoker or Standard Express Smoker without extra premium. Table E through H will be issued Standard Nonsmoker or Standard Smoker with 25% per table extra.

For Bands 3 and 4, substandard class rates are available through Table P.

Substandard rates are 25% per table based on Standard Nonsmoker or Standard Smoker rates.

Here is a summary of risk classes with table ratings and flat extras:

Risk Class	Table Ratings				Flat Extra (Non-Aviation)	Aviation Flat Extra
	Band 1	Band 2	Band 3	Band 4	Bands 1 – 4	Bands 1 – 4
Standard Nonsmoker	E – H	E – H	A – P	A – P	Bands 1 – 4	Bands 1 – 4
Standard Smoker	E – H	E – H	A – P	A – P	Bands 1 – 4	Bands 1 – 4
Standard Express Nonsmoker	No*	No*	NA	NA	No	No
Standard Express Smoker	No*	No*	NA	NA	No	No
Preferred Choice	NA	No	NA	NA	No	Band 2
Standard Plus	NA	NA	Yes	Yes	Bands 3 and 4	Bands 3 and 4
Preferred Nonsmoker	NA	NA	No	No	No	Bands 3 and 4
Preferred Smoker	NA	NA	No	No	No	Bands 3 and 4
Preferred Plus	NA	NA	No	No	No	No

*Table A through D are inherent in the risk class. No additional ratings are allowed.

Note: "NA" signifies the class is not available at the Band.



Policy Fees

The policy fee for Band 1 is \$60.

The policy fee for Bands 2, 3 and 4 is \$30.

Commissions are paid on policy fees.

Non-Guaranteed and Guaranteed Premiums (Definition)

There are two schedules of premiums for the Trendsetter LB products: Non-guaranteed Premiums (Current) and Guaranteed Maximum Premiums. Each product has its own set of schedules. The Non-guaranteed Premiums are always less than, or equal to, the Guaranteed Maximum Premiums for the same attained age.

Guaranteed attained age ART premiums are available on the TLIC illustration system. Non-guaranteed attained age ART premiums are provided in the policy. ART premiums are those premiums due after the initial level premium period.

Montana requires unisex rates for all insured's. Use male rates for Montana insured's.

Options/Endorsements and Riders

This is a brief description of the policy options and riders that may be available with the Trendsetter LB series. It is not intended to replace the descriptions, definitions, limitations, and exclusions contained in options, riders, or base policy contract forms.

For a more precise description of policy features and the availability of options and riders, please consult the specific policy contract.

Options and Endorsements

The following options are included in the policy without extra charge.

Terminal Illness Accelerated Death Benefit (TIADB) (Subject to State Availability)

This benefit provides the policy owner with the option to access a portion of the policy's face amount in advance of death, in a lump sum payment, when the insured is certified by a licensed physician as being terminally ill and is expected to die within 12 months of such diagnosis.

The maximum amount that may be accelerated under the TIADB is the lesser of:

- 100% of the face amount of the policy; or
- \$500,000.

The minimum amount that may be accelerated under the TIADB is the lesser of:

- 100% of the face amount of the policy; or
- \$5,000.



In addition, any maximum amount that may be accelerated under the TIADB will also be subject to an aggregate maximum of \$500,000 under all policies issued by Transamerica and its affiliates covering the same insured, including any death benefit accelerated under a terminal illness, critical illness, chronic illness or other living benefit option.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for a Terminal Illness Accelerated Death Benefit.

The base policy and all riders will terminate if 100% of the face amount is accelerated on a policy.

Availability of this benefit is subject to state approval.

Chronic Illness Accelerated Death Benefit (CHADB) (Subject to State Availability)

If the insured is chronically ill, a portion of the face amount can be accessed in advance of death. A licensed health care practitioner must certify that the insured is unable to perform, without substantial assistance from another person, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for a period of 90 consecutive days; or requires substantial supervision by another person for a period of 90 consecutive days to protect himself or herself from threats to health and safety due to severe cognitive impairment.

The policy must be in force two years before benefits are available.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for a Chronic Illness Accelerated Death Benefit.

The maximum amount that we will accelerate in any 12 month period is 24% of the face amount of the policy at the time of the initial acceleration for chronic illness.

The maximum amount that may be accelerated is the lesser of:

- 90% of the face amount of the policy; or
 - \$500,000.
-

The minimum amount that may be accelerated is \$1,000 annually.

In addition, any maximum amount that may be accelerated will also be subject to an aggregate maximum of \$500,000 under all policies issued by Transamerica and its affiliates covering the same insured, including any death benefit accelerated under a terminal illness, critical illness, chronic illness or other living benefit option.

Critical Illness Accelerated Death Benefit (CRADB) (Subject to State Availability)

If the insured is critically ill, a portion of the policy's face amount can be accessed in advance of death. A physician must certify that the insured has suffered a critical health condition such as:

- I. Heart attack (myocardial infarction) – the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. The heart attack must have been severe enough to require an in-patient hospital stay and any impairment sustained as a result of the heart attack must be evident for at least 30 days after hospital discharge. Heart attack does not include angina or the chance finding of electrocardiographic (EKG) changes indicative of a previous heart attack. The diagnosis of heart attack must be based on the presence of all of the following:
 - a. Chest pain;
 - b. Associated new EKG changes which support the diagnosis; and
 - c. Elevation of cardiac enzymes above standard laboratory levels



- II. Stroke – a cerebrovascular accident (CVA) or infarction of brain tissue caused by hemorrhage, embolism, or thrombosis lasting more than 24 hours and producing measurable neurological deficit which persists for at least 30 consecutive days following the occurrence of the stroke. Stroke does not include transient ischemic attacks.
- III. Cancer – a disease manifested by the presence of one or more malignant tumors and characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. Cancer does not include:
 - a. Any skin cancer, except invasive malignant melanoma into the dermis or deeper;
 - b. Pre-malignant lesions, benign tumors, or polyps; or
 - c. Carcinoma in-situ.
- IV. End stage renal failure – chronic irreversible and total failure of both kidneys which requires the insured to undergo renal transplantation or regular renal dialysis. The permanent renal failure must persist for a period of at least 90 days.
- V. Major organ transplant – the receipt by transplant of any of the following organs or tissues: heart, lungs, liver, kidney, pancreas, or bone marrow. Transplantation means the replacement of the recipient’s malfunctioning organ(s) or tissue, with the organ(s) or tissue from a donor suitable under generally acceptable medical procedures.
- VI. Amyotrophic Lateral Sclerosis (ALS).
- VII. Blindness – permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy. The blindness must be confirmed by a physician who is an Ophthalmologist. The corrected visual acuity must be worse than 20/200 in both eyes, and the field of vision must be less than 20 degrees in both eyes.
- VIII. Paralysis – complete and permanent loss of use of two or more limbs through neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis or Guillain-Barre syndrome. The paralysis must be confirmed to have been present by a physician for a continuous period of at least 180 days from the time the paralysis begins.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for a Critical Illness Accelerated Death Benefit.

There is a 30-day waiting period for sickness to claim benefits under this option. Benefits will not be available during the first 30 days the policy is in force unless the critical illness results from accidental injury.

The maximum amount that may be accelerated is the lesser of:

- 90% of the face amount of the policy; or
 - \$500,000.
-

If less than the maximum amount is accelerated, this option may be exercised up to two additional times after the initial acceleration. The minimum amount that may be accelerated is \$2,500.

In addition, any maximum amount that may be accelerated will also be subject to an aggregate maximum of \$500,000 under all policies issued by Transamerica and its affiliates covering the same insured, including any death benefit accelerated under a terminal illness, critical illness, chronic illness or other living benefit option.



Administrative Charges

An administrative charge will be assessed for each accelerated death benefit request. The charge will be \$350 but will be subject to future increases based on increases in the Consumer Price Index (CPI) since January 1, 2012. Any CPI increases will not exceed 5% per calendar year. For any Chronic Illness Accelerated Death Benefit requests after the first annual payment that are paid pursuant to annual recertifications, we will assess a \$100 administrative charge which will not be subject to any CPI increases.

Factors taken into account for both chronic and critical illness benefits when determining the amount to payout

- The amount of death benefit accelerated and the future premiums that would be due.
- The Company's assessment of the life expectancy of the insured, which is based on age and overall medical condition at time of claim.
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums).
- Any administrative fees assessed.

The death benefit is reduced based on the factors above to arrive at the final payout amount. Therefore, the more severe/life threatening an insured's condition, the shorter his or her life expectancy and the more benefit the policy owner will receive.

EXAMPLES

Chronic Illness Accelerated Death Benefit Example

The following is an example of the chronic illness benefit on the Trendsetter LB (Note – numbers are rounded to whole dollars):

Example – Ellen, age 60, has a 20-year term policy issued in August 2012. In January of 2016 she qualified to receive the Chronic Illness Accelerated Death Benefit as she could not perform two out of six activities of daily living. Ellen opted to elect the maximum amount she could receive as an annual lump sum benefit (24% of the policy's face amount). Her condition was severe and her life expectancy was estimated to be 4 years.

Initial Face Amount:	\$300,000
Monthly Premiums:	\$200.55/month (Standard Nonsmoker)
Total Premiums Paid:	\$8,423
Available Benefit:	\$59,609* (24% x 300,000= \$72,000; after taking all the factors above into account, the benefit= \$59,609)



Here is how this policy would look after the client received 2 years of payments (total benefit payments of \$119,493*):

- **Remaining Face Amount after 2 years:** \$156,000 (Face Amount will reduce annually as the chronic illness benefit is paid out)
- **Monthly Premiums after 2 years:** \$139/month (premiums will reduce annually as the chronic illness benefit is paid out)

**For demonstration purposes, this example assumes a 4% discount rate and a \$375 administrative fee.*

Critical Illness Accelerated Death Benefit Example

The following is an example of the Critical Illness Accelerated Death Benefit on a Trendsetter LB policy (Note – numbers are rounded to whole dollars):

Example – Mark, age 40, has a 30 year Trendsetter LB policy issued in 2012. He suffered a serious heart attack at age 45. His life expectancy was estimated to be 10.5 years. He opted to elect 90%.

Initial Face Amount:	\$200,000
Monthly Premiums:	\$71.23/month (Standard Nonsmoker)
Total Premiums Paid:	\$4,274
Available Benefit:	\$115,418* (90% x 200,000= 180,000 of the policy face amount accelerated; after taking all the factors of the example into account, the benefit= \$115,418)

- **Remaining Face Amount after election:** \$20,000
- **Monthly Premiums after election:** \$14.47/month

If Mark chose to elect a partial benefit of 50% of the benefit available, the information would be as follows:

Available Benefit:	\$63,954* (50% x 200,000= 100,000 of policy’s face amount accelerated; after taking all the factors in this example into account, the benefit= \$63,954)
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- **Remaining Face Amount after election:** \$100,000
- **Monthly Premiums after election:** \$36.93/month

**For demonstration purposes, this example assumes a 4% discount rate and a \$375 administrative fee.*

Note: In the state of IL, for the Chronic Illness ADB and Critical Illness ADB, the maximum lifetime benefit is 75% of the policy’s face amount or \$500,000, whichever is less.



Frequently Asked Questions about the Chronic Illness ADB and Critical Illness ADB

1. *What factors are taken into account for both chronic and critical illness benefits when determining the amount to payout?*

- The amount of the policy face amount accelerated and the future premiums that would be due.

- The Company's assessment of the life expectancy of the insured, which is based on age and overall medical condition at time of claim.

- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums).

- Any administrative fees assessed.

The death benefit is reduced based on the factors above to arrive at the final payout amount. Therefore, the more severe/life threatening an insured's condition, the shorter his or her life expectancy and the more benefit the policy owner will receive.

2. *How much will a policy owner receive if the insured suffers from a chronic illness or critical illness?*

There is not a set amount. The quote gives you an idea, but the final number will be determined based on each individual and the factors shown above at the time of the critical or chronic event.

3. *Can a "partial" election be taken (instead of the full amount available)?*

Yes. A policy owner does not have to take the full election at initial claim time; however, chronic illness benefits may be claimed no more frequently than annually.

In addition, if the policy owner only takes a partial election and the insured has another qualifying critical or chronic illness in the future while the policy is still in force, s/he can file for benefits at that time. Again, chronic illness benefits may be claimed no more frequently than annually.

4. *What happens if an insured qualifies for both the critical and chronic illness benefits?*

At claim time, the policy owner has the option to file the claim under the critical illness option or the chronic illness option.

5. *If 90% of the face amount has been accelerated for a critical or chronic illness, will some life insurance (death benefit) be left in force?*

Yes. This means, at minimum, 10% of the face amount will remain.

For example, if the policy owner has a \$100,000 face amount and accelerates 90% due to a critical or chronic illness, the policy owner still has a \$10,000 face amount remaining. The less accelerated, the more face amount remaining.



Conversion

This option allows the policy owner to change his or her Trendsetter LB policy to a level face amount permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same, or lower, face amount. The new policy will be issued at the same class of risk as the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised. (To qualify for a better class of risk, full underwriting evidence may be required.)

This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class).

Upon exercise of this option, full first year commissions will be paid on the new policy.

Policies issued on a non-med basis may convert to whole life only.

Income Protection Option (IPO)

Only available at time of issue.

The Income Protection Option provides a settlement option that is fixed via a Fixed Settlement Endorsement. The policy owner can select a form of payout of the death benefit from three payout options:

- An initial lump sum at the insured's death.

- Monthly payments for a specified amount and for a specified period of time (the Guaranteed Period).

- A final lump sum at the end of the Guaranteed Period.

It is not a requirement that all three payout options are selected. For example, the policy owner may elect an initial lump sum followed by monthly payments and no final lump sum. Or, the owner may select monthly payments only with no lump sum payments.

Each payout option has a minimum required amount:

- The minimum lump sum amount (both initial and final) is \$10,000.

- The minimum monthly payment is \$100.

- The minimum monthly payout period is 5 years, with a maximum of 25 years.

A monthly income period must apply, even if no monthly income payout is selected. This means that if initial and final lump sums are chosen, the lump sums must be at least five years apart and the final lump sum may not be payable sooner than 60 months following the death claim settlement date.

The first fixed monthly payment will be made at the same time as the initial lump sum (if one was selected) and on the same date of each month following the date of death for the duration of the Guaranteed Period. Any final lump sum will be paid one month after the last fixed monthly payment.

If a policy has an Accident Indemnity Rider and the rider benefit is deemed payable, the rider benefit will be added to any initial lump sum. If no initial lump sum was selected, the rider benefit will create an initial lump sum.



When illustrating with the endorsement, the data input on the Income Protection Option screen will generate a calculation of the face amount based on a 3.0% discount factor that will be required to support the desired payout structure. This allows the client to use the financial benefits they wish to afford their beneficiaries as the main criteria in selecting the appropriate amount of insurance to purchase. The calculation will enforce the required minimums for each option as well as the minimum face amount requirements for the base plans.

Interest is earned at a guaranteed rate which is shown on the data pages.

The endorsement may only be added at the time of issue and will not be available on in-force policies.

Riders

The following riders require an additional premium.

Waiver of Premium Rider (WP)

Only available at time of issue.

In the event of total disability, after the total disability has continued uninterrupted for a waiting period of no less than six months, premiums will be waived retroactively from the beginning of the disability.

If the total disability begins before the insured's age 60 and continues to the insured's age 65, we will waive all further premiums under the policy.

If the total disability begins on or after the insured's age 60, we will waive premiums until the later of the insured's age 65 or the end of the initial level premium period.

Issue Age: 18 to 55, not to exceed base policy issue age limits.

Issue Limits: Not issued over Table D. Substandard WP is not available on Standard classes with face amounts under \$250,000.

Premiums: Premiums vary by plan, sex, and smoker status. Premiums are available on the TLIC illustration software or they can be calculated using rates found in this *Guide*.

Coverage terminates at age 65.

Monthly Disability Income Rider (MDI)

Only available at time of issue.

The MDI rider provides a monthly income for up to 24 months (2 years), if the insured is totally disabled and qualifies.

To be covered, we must have (1) proof that the insured is totally disabled, (2) that the disability began while the rider was in force, (3) that the disability lasts continuously for at least 90 days while covered under the rider, and (4) that the disability began prior to the policy anniversary at the insured's age 60.

The rider is not available on Trendsetter LB 10.

Premiums: Rates vary by plan, sex, and smoker status. Premiums will be guaranteed and level to age 60. The rates are per \$100 of monthly income benefit. Premiums are available on the TLIC illustration software or they can be calculated using rates found in this *Guide*. Unisex (female) rates are applicable in Montana.

Issue Age: 18 to 50, not to exceed base policy issue age limits.

Benefit Amount: The rider will be available in monthly income increments of \$100.



Issue Limits

Minimum: \$300 per month

Maximum: The lesser of \$2,000 per month or 2% of the initial face amount of the base policy, not to exceed 66% of the gross monthly income. Additional limitations may apply.

The coverage terminates once 24 months (2 years) of disability income payments have been paid or at policy anniversary at age 60 (If under claim, the benefits may continue to age 62). Separate periods of total disability while this rider is in force will be considered as one continuous disability period.

This rider is not available in all jurisdictions.

Accident Indemnity Rider (AI)

Only available at time of issue.

Accident Indemnity Rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double this additional amount is payable if the accidental bodily injury occurs while the insured is a fare-paying passenger on a common carrier. Death must occur within 90 days from the accident and before age 70 of the insured. The insured cannot be engaged in hazardous occupations, as determined by the Company.

Issue Age: 18 to 65

Issue Limits: Not available on substandard risk classes. Rider amount cannot be greater than \$300,000 or face amount of policy, whichever is less.

Participation Limits: Total accidental death benefits in force and applied for with all companies cannot exceed \$300,000.

Premiums: Premiums are available on the TLIC illustration software or they can be calculated using rates found in this *Guide*.

Children’s Insurance Rider (CIR)

May be added after issue.

Provides insurance on the children of an insured. Each unit is equal to \$1,000 of level term insurance. Coverage expires at the child’s age 25 or the policy anniversary at the insured’s age 65, whichever occurs first.

Issue Age:

Issue Ages:	Minimum	Maximum
Insured	18 years	55 years
Child	15 days	18 years

Issue Limits:

Minimum: One unit

Maximum: The lesser of 99 units or the face amount of the base policy. The non-medical limit is 20 units for all issue ages.

Premiums: \$5.83 per unit of CIR. If Waiver of Premium is issued on the base policy, it will cover the CIR without an additional premium charge. Premiums can be calculated using the information above or they can be generated using the TLIC illustration software.



Conversions: Insurance that terminates under the rider may be converted within 31 days to any permanent life insurance policy made available by Transamerica Life Insurance Company. The face amount of the converted coverage cannot exceed five times the amount of rider coverage or \$50,000, whichever is lower.

Modes and Modal Factors

Modes	Modal Factor
Annual (PAC and Direct)	1.0000
Semi-Annual (PAC and Direct)	.5100
Quarterly (PAC and Direct)	.2600
Monthly (PAC)	.0875

The following are only available on federal allotment list billing:

Semi-Monthly (24 payments)	Monthly premium times 12 divided by 24
Bi-Weekly (26 payments)	Monthly premium times 12 divided by 26

Premium modes other than annual will result in higher annual payments.

How to Calculate Premiums

The annual premium is calculated by multiplying the premium rate for each portion of the policy (plan premium plus substandard extra or flat extra premium plus any rider for which a premium is charged) by the number of \$1,000 of face amount or the number of units of coverage. Add appropriate annual policy fee. If the applicant wishes to pay the premium on a payment mode other than annual, the modal factor shall be applied. Multiply the annual premium by the modal factor to arrive at the desired payment mode.

Calculation Example for a Policy Mode Other Than Annual

Male, Preferred Plus, Age 30, 10-Year Policy, \$250,000 Face Amount, PAC Monthly Premium.

\$ 0.65	Rate per thousand from the rate pages
x 250	Amount of insurance (in thousands)
<u>\$162.50</u>	Basic premium (if the third digit after the decimal point is 0–4, round down; if the third digit after the decimal point is 5–9, round up)
+ \$ 30.00	Policy fee
<u>\$192.50</u>	Annual premium
\$192.50	Annual premium
x .0875	PAC monthly modal factor
<u>\$ 16.84</u>	PAC monthly premium for years 1 to 10 (if the third digit after the decimal point is 0–4, round down; if the third digit after the decimal point is 5–9, round up)



Substandard Premiums

Substandard premiums can easily be calculated by using the applicable rates in this *Guide*. The Substandard Table extra premiums are 25% additional per Table, ranging from Table A at 25% to Table P at 400%.

Substandard Table extra premiums are the same for all products. They are obtained by taking percentages of the standard rate according to the table below:

Table Rating	Percentage Extra	Table Rating	Percentage Extra
A	25%	F	150%
B	50%	H	200%
C	75%	J	250%
D	100%	L	300%
E	125%	P	400%

For Bands 1 and 2, substandard class rates are available through Table H. Risks determined to be Table A through D will be issued Standard Express Nonsmoker or Standard Express Smoker without extra premium. Table E through H will be issued Standard Nonsmoker or Standard Smoker with 25% per table extra.

For Bands 3 and 4, substandard class rates are available through Table P.

Advanced Premium Payments

To calculate the advanced premium payment amount, multiply the annual premium by the appropriate Single Sum Factor. The number of years of advanced premium payments cannot exceed the number of years of the level premium period.

Single Sum		Single Sum	
Years	Factor	Years	Factor
1	1.00000	16	12.93794
2	1.97087	17	13.56110
3	2.91347	18	14.16612
4	3.82861	19	14.75351
5	4.71710	20	15.32380
6	5.57971	21	15.87747
7	6.41719	22	16.41502
8	7.23028	23	16.93692
9	8.01969	24	17.44361
10	8.78611	25	17.93554
11	9.53020	26	18.41315
12	10.25262	27	18.87684
13	10.95400	28	19.32703
14	11.63496	29	19.76411
15	12.29607	30	20.18845



Underwriting Classes as Used in the Rate Tables

PP	Preferred Plus Nonsmoker
PC	Preferred Choice Nonsmoker
PNS	Preferred Nonsmoker
PS	Preferred Smoker
SP	Standard Plus Nonsmoker
SNS	Standard Nonsmoker
SS	Standard Smoker
SENS	Standard Express Nonsmoker
SES	Standard Express Smoker

For a detailed description of the criteria for each class, see the *Trendsetter Producer Underwriting Guide*.

TRENDSETTER® LB 10

Face Amounts of \$25,000–\$99,999

Level Annual Premium Rates per \$1,000 for Years 1–10

Annual Policy Fee: \$60

Male					Female				
Issue Age	SNS	SS	SENS	SES	Issue Age	SNS	SS	SENS	SES
18	2.88	4.81	4.13	5.23	18	2.47	3.39	2.94	3.61
19	2.88	4.81	4.13	5.43	19	2.47	3.39	3.04	3.61
20	2.88	4.81	4.13	5.55	20	2.47	3.39	3.14	3.61
21	2.88	4.81	4.13	5.55	21	2.47	3.39	3.20	3.61
22	2.88	4.81	4.13	5.55	22	2.47	3.39	3.20	3.61
23	2.88	4.81	4.13	5.55	23	2.47	3.39	3.20	3.61
24	2.88	4.81	4.13	5.55	24	2.47	3.39	3.20	3.61
25	2.88	4.81	4.13	5.55	25	2.47	3.39	3.20	3.61
26	2.89	4.90	4.13	5.60	26	2.48	3.48	3.25	3.66
27	2.89	4.98	4.13	5.65	27	2.50	3.56	3.30	3.71
28	2.90	5.07	4.13	5.70	28	2.51	3.65	3.35	3.77
29	2.90	5.16	4.13	5.75	29	2.53	3.74	3.41	3.82
30	2.91	5.25	4.13	5.80	30	2.54	3.82	3.46	3.87
31	2.95	5.45	4.25	6.01	31	2.61	3.97	3.55	4.05
32	2.99	5.64	4.37	6.22	32	2.68	4.12	3.65	4.23
33	3.03	5.84	4.49	6.44	33	2.75	4.26	3.74	4.42
34	3.07	6.04	4.61	6.65	34	2.81	4.41	3.83	4.60
35	3.12	6.24	4.73	6.86	35	2.88	4.56	3.93	4.78
36	3.33	6.69	4.92	7.26	36	3.02	4.90	4.09	5.22
37	3.54	7.14	5.11	7.66	37	3.16	5.25	4.22	5.74
38	3.76	7.58	5.44	8.28	38	3.30	5.60	4.39	6.35
39	3.97	8.03	5.77	8.94	39	3.44	5.94	4.57	7.04
40	4.18	8.48	6.11	9.69	40	3.58	6.29	4.82	7.90
41	4.34	8.99	6.38	10.69	41	3.75	6.92	5.11	8.76
42	4.49	9.50	6.69	11.78	42	3.92	7.55	5.43	9.58
43	4.65	10.01	6.97	12.81	43	4.08	8.18	5.79	10.36
44	4.81	10.51	7.25	13.86	44	4.25	8.81	6.19	11.06
45	4.96	11.02	7.53	14.74	45	4.42	9.44	6.58	11.67
46	5.31	12.00	8.05	16.06	46	4.73	10.36	7.14	12.91
47	5.65	12.99	8.64	17.60	47	5.04	11.28	7.70	14.22
48	6.00	13.97	9.23	19.21	48	5.35	12.20	8.28	15.54
49	6.35	14.95	9.89	20.96	49	5.66	13.12	8.84	16.84
50	6.69	15.93	10.57	22.81	50	5.97	14.04	9.28	17.93
51	7.21	17.39	11.33	24.79	51	6.26	15.14	9.83	19.35
52	7.72	18.84	12.10	26.72	52	6.55	16.24	10.39	20.77
53	8.23	20.29	13.01	28.64	53	6.84	17.33	10.90	22.13
54	8.75	21.74	14.06	30.87	54	7.12	18.43	11.43	23.47
55	9.26	23.20	15.32	33.20	55	7.41	19.53	12.05	25.71
56	10.10	25.05	16.15	35.82	56	7.84	20.81	12.37	28.08
57	10.94	26.91	17.14	38.77	57	8.26	22.09	12.74	30.43
58	11.78	28.77	18.16	41.85	58	8.69	23.38	13.15	32.79
59	12.62	30.63	19.26	45.04	59	9.11	24.66	13.61	35.63
60	13.47	32.48	20.44	48.39	60	9.54	25.94	14.11	38.64



Male						Female					
Issue Age	PC	SNS	SS	SENS	SES	Issue Age	PC	SNS	SS	SENS	SES
18	1.41	2.01	3.23	2.81	4.05	18	1.29	1.79	2.29	2.15	3.09
19	1.41	2.01	3.23	2.81	4.05	19	1.29	1.79	2.29	2.15	3.09
20	1.41	2.01	3.23	2.81	4.05	20	1.29	1.79	2.29	2.15	3.09
21	1.41	2.01	3.23	2.81	4.05	21	1.29	1.79	2.29	2.15	3.09
22	1.41	2.01	3.23	2.81	4.05	22	1.29	1.79	2.29	2.15	3.09
23	1.41	2.01	3.23	2.81	4.05	23	1.29	1.79	2.29	2.15	3.09
24	1.41	2.01	3.23	2.81	4.05	24	1.29	1.79	2.29	2.15	3.09
25	1.41	2.01	3.23	2.81	4.05	25	1.29	1.79	2.29	2.15	3.09
26	1.43	2.02	3.29	2.84	4.10	26	1.29	1.81	2.35	2.19	3.16
27	1.44	2.02	3.35	2.87	4.16	27	1.30	1.83	2.41	2.22	3.23
28	1.45	2.03	3.41	2.90	4.21	28	1.31	1.85	2.47	2.26	3.30
29	1.46	2.03	3.47	2.93	4.27	29	1.31	1.87	2.53	2.30	3.37
30	1.47	2.04	3.53	2.95	4.32	30	1.32	1.89	2.58	2.33	3.44
31	1.51	2.10	3.67	3.03	4.41	31	1.34	1.93	2.68	2.40	3.53
32	1.54	2.15	3.80	3.10	4.49	32	1.36	1.97	2.78	2.46	3.61
33	1.58	2.21	3.94	3.18	4.58	33	1.38	2.01	2.88	2.52	3.69
34	1.61	2.27	4.07	3.25	4.66	34	1.40	2.04	2.98	2.59	3.78
35	1.65	2.33	4.21	3.33	4.75	35	1.42	2.08	3.09	2.65	3.86
36	1.68	2.40	4.45	3.46	4.96	36	1.45	2.14	3.28	2.76	4.09
37	1.72	2.50	4.69	3.59	5.21	37	1.48	2.19	3.50	2.88	4.33
38	1.75	2.61	4.96	3.75	5.58	38	1.53	2.26	3.75	2.97	4.60
39	1.80	2.76	5.32	3.94	5.96	39	1.58	2.33	3.97	3.08	4.93
40	1.84	2.89	5.72	4.12	6.40	40	1.64	2.42	4.27	3.26	5.30
41	1.94	3.00	6.07	4.34	7.03	41	1.73	2.55	4.68	3.51	5.74
42	2.05	3.13	6.41	4.56	7.69	42	1.83	2.71	5.08	3.86	6.24
43	2.16	3.25	6.76	4.76	8.37	43	1.94	2.83	5.57	4.19	6.78
44	2.26	3.35	7.12	4.96	9.02	44	2.03	2.96	6.04	4.41	7.36
45	2.37	3.42	7.54	5.16	9.85	45	2.14	3.05	6.50	4.51	7.94
46	2.50	3.65	8.25	5.54	10.85	46	2.27	3.31	7.19	4.98	8.74
47	2.63	3.86	8.97	5.92	11.85	47	2.41	3.57	7.86	5.45	9.58
48	2.75	4.11	9.64	6.39	12.87	48	2.56	3.83	8.55	5.86	10.41
49	2.89	4.38	10.30	6.82	13.88	49	2.68	4.01	9.19	6.19	11.21
50	3.02	4.59	10.85	7.23	15.11	50	2.74	4.10	9.62	6.36	11.84
51	3.19	4.90	11.66	7.74	16.24	51	2.89	4.35	10.34	6.76	12.66
52	3.43	5.19	12.53	8.28	17.41	52	3.05	4.57	11.06	7.15	13.47
53	3.67	5.53	13.54	8.93	18.65	53	3.18	4.77	11.73	7.50	14.25
54	3.92	5.93	14.68	9.68	19.99	54	3.32	4.98	12.38	7.87	15.03
55	4.19	6.41	15.87	10.57	21.35	55	3.44	5.15	13.40	8.31	16.32
56	4.46	6.97	17.23	11.66	22.91	56	3.64	5.45	14.53	8.92	17.79
57	4.78	7.54	18.59	12.74	24.48	57	3.86	5.79	15.68	9.55	19.27
58	5.10	8.11	19.95	13.80	26.06	58	4.08	6.16	16.84	10.19	20.77
59	5.45	8.71	21.31	14.86	27.73	59	4.33	6.58	18.23	10.83	22.27
60	5.78	9.31	22.66	15.67	29.44	60	4.61	7.01	19.66	11.49	24.06
61	6.31	10.10	24.73	17.07	32.16	61	5.07	7.59	21.37	12.54	26.12
62	6.88	10.96	26.75	18.62	34.87	62	5.53	8.17	23.12	13.60	28.27
63	7.56	12.05	29.07	20.48	37.96	63	6.01	8.79	24.99	14.67	30.50
64	8.36	13.20	31.98	22.59	41.76	64	6.52	9.57	27.16	16.04	33.40
65	9.22	14.52	34.80	24.92	45.66	65	7.07	10.33	29.21	17.37	36.10
66	10.01	16.01	37.68	27.52	50.19	66	7.47	11.16	30.83	18.80	38.93
67	10.84	17.63	40.79	30.43	55.10	67	7.91	12.03	32.67	20.37	41.74
68	11.91	19.70	44.38	34.11	60.75	68	8.50	13.14	34.94	22.30	44.57
69	12.96	21.75	48.08	37.79	66.53	69	9.17	14.52	37.58	24.77	47.61
70	14.16	24.09	52.49	41.96	73.38	70	10.04	16.14	40.60	27.61	51.80
71	16.07	27.27	58.33	47.75	82.78	71	11.33	18.08	44.69	31.06	57.79
72	17.72	30.22	64.91	52.85	93.75	72	12.78	20.49	49.78	35.32	64.70
73	19.52	33.31	73.24	58.24	108.17	73	14.36	22.99	54.74	39.74	71.12
74	21.72	37.12	81.48	65.48	124.01	74	16.18	25.88	59.83	44.87	79.01
75	24.57	41.48	90.84	73.64	133.97	75	18.29	29.25	65.81	50.80	87.72
76	27.61	46.52	98.45	81.82	153.30	76	20.35	32.78	73.51	56.14	104.35
77	30.93	52.02	101.47	90.81	164.96	77	22.81	36.85	81.90	62.10	123.23
78	35.67	59.87	120.83	103.58	199.98	78	25.85	41.74	93.06	70.36	147.82
79	40.55	67.89	136.63	116.77	237.34	79	29.34	47.53	106.56	80.00	176.17
80	46.73	78.07	153.49	133.50	273.47	80	33.54	54.38	121.71	91.41	208.69

TRENDSETTER® LB 10

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 10

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.65	0.66	0.83	0.95	1.44	1.97	18	0.56	0.60	0.70	0.82	1.12	1.48
19	0.65	0.66	0.83	0.95	1.44	1.97	19	0.56	0.60	0.70	0.82	1.12	1.48
20	0.65	0.66	0.83	0.95	1.44	1.97	20	0.56	0.60	0.70	0.82	1.12	1.48
21	0.65	0.66	0.83	0.95	1.44	1.97	21	0.56	0.60	0.70	0.82	1.12	1.48
22	0.65	0.66	0.83	0.95	1.44	1.97	22	0.56	0.60	0.70	0.82	1.12	1.48
23	0.65	0.66	0.83	0.95	1.44	1.97	23	0.56	0.60	0.70	0.82	1.12	1.48
24	0.65	0.66	0.83	0.95	1.44	1.97	24	0.56	0.60	0.70	0.82	1.12	1.48
25	0.65	0.66	0.83	0.95	1.44	1.97	25	0.56	0.60	0.70	0.82	1.12	1.48
26	0.65	0.66	0.85	0.97	1.47	2.01	26	0.57	0.60	0.71	0.83	1.14	1.49
27	0.65	0.66	0.86	0.99	1.50	2.06	27	0.57	0.60	0.72	0.83	1.16	1.51
28	0.65	0.66	0.88	1.00	1.52	2.11	28	0.57	0.60	0.74	0.84	1.18	1.52
29	0.65	0.66	0.89	1.02	1.55	2.15	29	0.58	0.60	0.75	0.84	1.20	1.53
30	0.65	0.66	0.91	1.04	1.58	2.20	30	0.58	0.60	0.76	0.85	1.21	1.55
31	0.66	0.67	0.92	1.07	1.63	2.27	31	0.59	0.60	0.77	0.88	1.25	1.62
32	0.66	0.68	0.93	1.11	1.69	2.35	32	0.59	0.61	0.78	0.91	1.29	1.69
33	0.66	0.68	0.94	1.14	1.74	2.42	33	0.60	0.62	0.79	0.94	1.32	1.76
34	0.67	0.69	0.95	1.17	1.80	2.50	34	0.61	0.63	0.80	0.97	1.36	1.83
35	0.67	0.70	0.96	1.21	1.85	2.58	35	0.61	0.63	0.80	1.00	1.40	1.90
36	0.70	0.73	1.00	1.26	1.94	2.72	36	0.63	0.66	0.84	1.05	1.47	2.06
37	0.73	0.75	1.04	1.32	2.02	2.90	37	0.66	0.70	0.88	1.10	1.56	2.23
38	0.76	0.79	1.12	1.41	2.17	3.13	38	0.69	0.73	0.92	1.17	1.66	2.40
39	0.79	0.86	1.19	1.50	2.31	3.40	39	0.72	0.74	0.97	1.24	1.77	2.56
40	0.82	0.88	1.26	1.58	2.48	3.70	40	0.74	0.78	1.04	1.34	1.91	2.75
41	0.90	0.96	1.38	1.69	2.66	4.00	41	0.80	0.84	1.13	1.43	2.10	3.03
42	0.98	1.05	1.49	1.79	2.87	4.32	42	0.86	0.91	1.26	1.55	2.31	3.38
43	1.05	1.14	1.61	1.91	3.03	4.62	43	0.94	0.97	1.38	1.69	2.53	3.75
44	1.13	1.23	1.71	2.04	3.21	4.91	44	1.02	1.05	1.47	1.82	2.74	4.13
45	1.21	1.32	1.83	2.17	3.42	5.27	45	1.11	1.13	1.57	1.93	2.99	4.54
46	1.30	1.44	1.96	2.34	3.72	5.73	46	1.21	1.25	1.71	2.10	3.27	4.99
47	1.39	1.54	2.10	2.51	4.02	6.18	47	1.31	1.38	1.86	2.28	3.56	5.45
48	1.49	1.67	2.26	2.67	4.33	6.64	48	1.42	1.51	2.00	2.45	3.87	5.94
49	1.59	1.80	2.41	2.83	4.64	7.11	49	1.50	1.61	2.13	2.58	4.15	6.41
50	1.69	1.95	2.57	2.99	4.94	7.66	50	1.56	1.66	2.22	2.65	4.37	6.82
51	1.87	2.12	2.75	3.20	5.38	8.38	51	1.69	1.79	2.38	2.81	4.70	7.37
52	2.06	2.34	2.97	3.45	5.90	9.07	52	1.81	1.92	2.53	2.98	5.04	7.90
53	2.29	2.56	3.20	3.73	6.42	9.85	53	1.92	2.04	2.68	3.13	5.37	8.42
54	2.54	2.81	3.48	4.06	6.96	10.74	54	2.05	2.17	2.82	3.30	5.69	8.95
55	2.87	3.12	3.82	4.45	7.59	11.64	55	2.17	2.31	2.95	3.51	6.18	9.82
56	3.15	3.43	4.22	4.97	8.31	12.65	56	2.33	2.47	3.17	3.76	6.79	10.81
57	3.44	3.75	4.63	5.45	9.06	13.72	57	2.51	2.65	3.40	4.05	7.40	11.81
58	3.71	4.11	5.03	5.94	9.88	14.87	58	2.70	2.84	3.66	4.37	8.00	12.82
59	4.02	4.47	5.45	6.41	10.74	16.04	59	2.92	3.05	3.95	4.72	8.62	13.81
60	4.36	4.86	5.89	6.89	11.64	17.30	60	3.15	3.27	4.26	5.10	9.25	14.94
61	4.81	5.39	6.47	7.57	12.79	18.90	61	3.45	3.57	4.65	5.61	10.13	16.30
62	5.27	5.95	7.10	8.31	13.93	20.53	62	3.76	3.87	5.04	6.12	11.01	17.69
63	5.82	6.61	7.86	9.21	15.26	22.43	63	4.11	4.20	5.43	6.69	11.93	19.12
64	6.47	7.39	8.73	10.23	16.94	24.80	64	4.53	4.60	5.95	7.38	13.06	20.99
65	7.18	8.25	9.69	11.34	18.59	27.17	65	4.93	4.98	6.42	8.05	14.08	22.71
66	7.96	9.10	10.62	12.44	20.45	29.48	66	5.35	5.42	7.00	8.65	14.85	24.09
67	8.75	9.96	11.69	13.70	22.56	32.06	67	5.79	5.90	7.64	9.32	15.72	25.46
68	9.60	11.10	13.01	15.25	24.96	34.99	68	6.37	6.54	8.47	10.18	16.78	27.07
69	10.50	12.24	14.33	16.81	27.42	37.98	69	7.07	7.28	9.50	11.24	17.99	29.07
70	11.67	13.53	15.90	18.64	30.35	41.54	70	7.93	8.21	10.68	12.47	19.40	31.37
71	13.19	15.29	18.41	21.63	33.39	46.65	71	8.88	9.48	11.99	14.13	21.83	34.67
72	14.51	16.84	20.73	24.32	36.89	52.72	72	10.05	10.99	13.62	15.96	24.87	38.48
73	15.89	18.48	23.17	27.13	40.63	60.47	73	11.28	12.60	15.31	17.94	27.83	42.08
74	17.65	20.49	26.07	30.89	44.61	68.85	74	12.71	14.46	17.27	20.22	30.87	46.27
75	19.89	23.16	29.59	35.18	49.14	74.55	75	14.39	16.64	19.55	22.85	34.43	50.95
76	22.69	26.33	33.83	39.84	58.51	84.11	76	16.31	18.85	22.14	25.93	40.59	59.74
77	25.80	29.84	38.40	44.97	64.88	90.38	77	18.60	21.51	25.17	29.37	47.40	69.70
78	30.21	34.81	45.17	52.26	81.55	107.44	78	21.43	24.81	28.83	34.17	55.92	82.69
79	34.85	40.00	52.21	59.80	98.13	126.05	79	24.69	28.62	33.23	39.40	65.99	97.66
80	40.76	46.57	61.07	69.39	118.34	144.37	80	28.62	33.23	38.41	45.69	77.27	114.83



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.52	0.55	0.69	0.85	1.37	1.84	18	0.43	0.47	0.58	0.65	1.05	1.40
19	0.52	0.55	0.69	0.85	1.37	1.84	19	0.43	0.47	0.58	0.65	1.05	1.40
20	0.52	0.55	0.69	0.85	1.37	1.84	20	0.43	0.47	0.58	0.65	1.05	1.40
21	0.52	0.55	0.69	0.85	1.37	1.84	21	0.43	0.47	0.58	0.65	1.05	1.40
22	0.52	0.55	0.69	0.85	1.37	1.84	22	0.43	0.47	0.58	0.65	1.05	1.40
23	0.52	0.55	0.69	0.85	1.37	1.84	23	0.43	0.47	0.58	0.65	1.05	1.40
24	0.52	0.55	0.69	0.85	1.37	1.84	24	0.43	0.47	0.58	0.65	1.05	1.40
25	0.52	0.55	0.69	0.85	1.37	1.84	25	0.43	0.47	0.58	0.65	1.05	1.40
26	0.52	0.55	0.69	0.85	1.38	1.86	26	0.44	0.47	0.59	0.66	1.06	1.42
27	0.52	0.55	0.70	0.85	1.40	1.87	27	0.45	0.47	0.60	0.67	1.07	1.43
28	0.52	0.55	0.71	0.85	1.41	1.89	28	0.45	0.47	0.62	0.68	1.08	1.45
29	0.52	0.55	0.71	0.86	1.43	1.90	29	0.46	0.47	0.63	0.70	1.10	1.46
30	0.52	0.55	0.72	0.86	1.44	1.92	30	0.47	0.47	0.64	0.71	1.11	1.48
31	0.52	0.56	0.73	0.88	1.47	1.99	31	0.47	0.48	0.65	0.73	1.15	1.53
32	0.52	0.57	0.75	0.91	1.49	2.06	32	0.48	0.49	0.66	0.75	1.19	1.59
33	0.52	0.57	0.77	0.93	1.51	2.13	33	0.48	0.50	0.67	0.77	1.22	1.64
34	0.53	0.58	0.78	0.96	1.53	2.20	34	0.48	0.50	0.67	0.79	1.26	1.69
35	0.53	0.59	0.80	0.98	1.55	2.28	35	0.49	0.51	0.68	0.81	1.30	1.75
36	0.54	0.62	0.84	1.03	1.62	2.41	36	0.50	0.54	0.72	0.85	1.37	1.85
37	0.56	0.64	0.88	1.09	1.70	2.56	37	0.52	0.56	0.76	0.90	1.43	1.96
38	0.60	0.68	0.94	1.17	1.84	2.77	38	0.55	0.59	0.81	0.94	1.51	2.09
39	0.63	0.72	1.02	1.26	1.98	3.01	39	0.58	0.62	0.86	1.00	1.60	2.25
40	0.66	0.76	1.08	1.36	2.12	3.28	40	0.61	0.66	0.93	1.07	1.70	2.39
41	0.72	0.82	1.17	1.44	2.35	3.59	41	0.67	0.72	1.02	1.17	1.91	2.69
42	0.78	0.89	1.27	1.52	2.61	3.89	42	0.73	0.79	1.11	1.28	2.08	3.05
43	0.85	0.98	1.37	1.62	2.84	4.18	43	0.80	0.85	1.21	1.38	2.25	3.42
44	0.93	1.08	1.47	1.73	3.08	4.47	44	0.86	0.93	1.32	1.49	2.43	3.77
45	1.00	1.20	1.58	1.84	3.29	4.82	45	0.94	1.01	1.36	1.60	2.60	4.08
46	1.09	1.32	1.72	2.00	3.60	5.28	46	1.03	1.10	1.48	1.77	2.87	4.52
47	1.18	1.44	1.84	2.17	3.93	5.74	47	1.12	1.20	1.62	1.94	3.14	4.96
48	1.26	1.55	1.96	2.32	4.26	6.21	48	1.22	1.31	1.75	2.09	3.42	5.42
49	1.37	1.68	2.09	2.47	4.59	6.69	49	1.31	1.38	1.86	2.20	3.68	5.86
50	1.47	1.83	2.22	2.60	4.93	7.21	50	1.37	1.45	1.95	2.28	3.90	6.23
51	1.64	1.99	2.39	2.81	5.36	7.84	51	1.50	1.57	2.09	2.44	4.25	6.74
52	1.81	2.17	2.60	3.05	5.86	8.47	52	1.61	1.68	2.22	2.60	4.58	7.24
53	2.02	2.39	2.82	3.33	6.36	9.17	53	1.73	1.79	2.36	2.75	4.89	7.75
54	2.24	2.63	3.09	3.65	6.88	9.98	54	1.84	1.90	2.50	2.92	5.19	8.26
55	2.54	2.92	3.42	4.05	7.49	10.81	55	1.98	2.05	2.65	3.10	5.63	9.09
56	2.81	3.23	3.78	4.51	8.09	11.79	56	2.15	2.22	2.86	3.41	6.11	10.03
57	3.08	3.56	4.15	4.95	8.73	12.81	57	2.33	2.40	3.09	3.72	6.62	10.98
58	3.37	3.87	4.53	5.41	9.43	13.89	58	2.49	2.62	3.35	4.01	7.21	11.95
59	3.65	4.19	4.95	5.86	10.16	15.01	59	2.69	2.84	3.63	4.32	7.86	12.90
60	3.96	4.54	5.39	6.31	10.93	16.18	60	2.91	3.09	3.94	4.61	8.54	13.94
61	4.36	5.01	5.92	6.91	12.11	17.66	61	3.19	3.39	4.33	5.07	9.46	15.17
62	4.77	5.49	6.47	7.57	13.27	19.17	62	3.49	3.68	4.72	5.54	10.35	16.42
63	5.27	6.08	7.16	8.39	14.62	20.91	63	3.79	4.02	5.13	6.01	11.23	17.76
64	5.83	6.75	7.93	9.31	16.34	23.10	64	4.17	4.44	5.66	6.61	12.10	19.46
65	6.46	7.49	8.81	10.32	18.02	25.29	65	4.56	4.83	6.16	7.20	12.89	21.07
66	7.12	8.24	9.69	11.37	19.92	27.80	66	4.92	5.24	6.65	7.77	13.83	22.48
67	7.83	9.09	10.71	12.56	21.95	30.61	67	5.32	5.71	7.20	8.41	14.89	24.09
68	8.73	10.15	11.97	14.05	24.30	33.78	68	5.82	6.34	7.90	9.23	16.16	25.63
69	9.64	11.21	13.23	15.53	26.73	37.04	69	6.42	7.04	8.77	10.23	17.65	27.26
70	10.72	12.47	14.70	17.26	29.60	40.88	70	7.17	7.94	9.76	11.40	19.36	29.28
71	12.13	14.17	17.09	20.07	33.06	45.86	71	8.07	9.03	10.98	12.83	21.65	32.21
72	13.37	15.68	19.33	22.64	36.78	51.53	72	9.15	10.36	12.49	14.62	24.52	35.51
73	14.67	17.26	21.60	25.26	40.45	58.82	73	10.28	11.76	14.07	16.47	27.33	39.04
74	16.45	19.23	24.46	28.74	44.27	66.74	74	11.62	13.38	15.89	18.60	30.19	43.19
75	18.38	21.80	27.94	32.74	48.81	72.85	75	13.17	15.28	18.01	21.07	33.56	47.58
76	21.55	25.31	32.15	37.82	58.34	82.52	76	15.22	17.76	20.83	24.27	39.88	56.65
77	24.71	28.82	36.46	42.99	64.47	87.90	77	17.45	20.48	23.91	27.51	46.78	65.97
78	29.32	34.06	42.88	50.44	81.13	104.04	78	20.18	23.83	27.68	32.07	55.41	77.67
79	34.17	39.46	49.52	58.07	97.70	121.83	79	23.34	27.71	32.03	37.06	65.61	91.59
80	40.30	46.24	57.80	67.77	117.59	138.61	80	27.09	32.39	37.26	43.05	77.03	107.28

TRENDSETTER® LB 15

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee: \$60

Male					Female				
Issue Age	SNS	SS	SENS	SES	Issue Age	SNS	SS	SENS	SES
18	2.99	4.93	4.23	5.33	18	2.60	3.56	3.11	3.79
19	2.99	4.93	4.23	5.49	19	2.60	3.56	3.23	3.79
20	2.99	4.93	4.23	5.64	20	2.60	3.56	3.35	3.79
21	2.99	4.93	4.23	5.72	21	2.60	3.56	3.35	3.79
22	2.99	4.93	4.23	5.72	22	2.60	3.56	3.35	3.79
23	2.99	4.93	4.23	5.72	23	2.60	3.56	3.35	3.79
24	2.99	4.93	4.23	5.72	24	2.60	3.56	3.35	3.79
25	2.99	4.93	4.23	5.72	25	2.60	3.56	3.35	3.79
26	2.99	5.04	4.23	5.81	26	2.61	3.65	3.40	3.85
27	2.99	5.15	4.23	5.90	27	2.62	3.75	3.45	3.92
28	2.99	5.26	4.23	5.99	28	2.63	3.84	3.50	3.98
29	2.99	5.36	4.23	6.08	29	2.64	3.93	3.55	4.04
30	2.99	5.47	4.23	6.17	30	2.65	4.03	3.60	4.10
31	3.04	5.68	4.36	6.42	31	2.72	4.16	3.70	4.35
32	3.09	5.89	4.49	6.68	32	2.79	4.29	3.80	4.60
33	3.14	6.10	4.62	6.93	33	2.87	4.42	3.90	4.85
34	3.19	6.31	4.75	7.18	34	2.94	4.55	4.01	5.10
35	3.25	6.52	4.88	7.44	35	3.01	4.68	4.11	5.35
36	3.45	7.01	5.14	8.00	36	3.16	5.07	4.28	5.81
37	3.65	7.49	5.38	8.58	37	3.31	5.45	4.43	6.33
38	3.85	7.98	5.64	9.32	38	3.46	5.83	4.60	6.91
39	4.06	8.47	5.95	10.10	39	3.61	6.21	4.81	7.52
40	4.26	8.95	6.27	10.94	40	3.76	6.60	5.03	8.20
41	4.45	9.47	6.59	11.95	41	3.93	7.24	5.33	9.03
42	4.65	9.99	6.93	12.99	42	4.10	7.88	5.68	9.97
43	4.84	10.51	7.25	14.02	43	4.27	8.52	6.03	11.02
44	5.04	11.02	7.59	14.99	44	4.44	9.16	6.43	12.19
45	5.23	11.54	7.94	15.69	45	4.61	9.80	6.82	13.43
46	5.64	12.53	8.41	16.90	46	4.92	10.72	7.40	14.74
47	6.06	13.53	8.92	18.26	47	5.23	11.65	8.00	16.10
48	6.47	14.52	9.52	19.74	48	5.54	12.58	8.57	17.46
49	6.88	15.51	10.17	21.39	49	5.85	13.51	9.14	18.84
50	7.30	16.51	10.92	23.24	50	6.16	14.43	9.58	20.11
51	7.78	18.01	11.83	25.69	51	6.46	15.58	10.17	21.68
52	8.27	19.52	12.77	28.09	52	6.77	16.74	10.71	23.24
53	8.76	21.03	13.80	30.54	53	7.07	17.89	11.26	24.79
54	9.25	22.53	14.92	33.30	54	7.38	19.04	11.84	26.50
55	9.74	24.04	16.27	36.08	55	7.69	20.19	12.66	28.93
56	10.76	26.06	17.56	38.87	56	8.34	22.10	13.29	31.67
57	11.77	28.08	19.05	42.22	57	8.98	24.01	13.95	34.66
58	12.79	30.10	20.61	45.67	58	9.63	25.92	14.70	38.05
59	13.81	32.12	22.29	49.30	59	10.28	27.82	15.53	41.89
60	14.82	34.15	24.11	53.02	60	10.93	29.73	16.43	46.07



Male						Female					
Issue Age	PC	SNS	SS	SENS	SES	Issue Age	PC	SNS	SS	SENS	SES
18	1.44	2.14	3.32	2.89	4.77	18	1.31	1.89	2.40	2.25	3.21
19	1.44	2.14	3.32	2.89	4.77	19	1.31	1.89	2.40	2.25	3.21
20	1.44	2.14	3.32	2.89	4.77	20	1.31	1.89	2.40	2.25	3.21
21	1.44	2.14	3.32	2.89	4.77	21	1.31	1.89	2.40	2.25	3.21
22	1.44	2.14	3.32	2.89	4.77	22	1.31	1.89	2.40	2.25	3.21
23	1.44	2.14	3.32	2.89	4.77	23	1.31	1.89	2.40	2.25	3.21
24	1.44	2.14	3.32	2.89	4.77	24	1.31	1.89	2.40	2.25	3.21
25	1.44	2.14	3.32	2.89	4.77	25	1.31	1.89	2.40	2.25	3.21
26	1.45	2.16	3.39	2.92	4.80	26	1.32	1.90	2.46	2.29	3.33
27	1.46	2.17	3.46	2.95	4.82	27	1.32	1.92	2.53	2.32	3.45
28	1.48	2.18	3.54	2.98	4.85	28	1.33	1.93	2.59	2.36	3.56
29	1.49	2.20	3.61	3.01	4.88	29	1.34	1.95	2.66	2.39	3.68
30	1.50	2.21	3.69	3.04	4.91	30	1.34	1.97	2.73	2.43	3.79
31	1.54	2.27	3.83	3.12	5.00	31	1.37	2.00	2.84	2.49	3.98
32	1.57	2.34	3.97	3.21	5.09	32	1.39	2.03	2.94	2.55	4.17
33	1.61	2.40	4.12	3.29	5.19	33	1.41	2.07	3.05	2.61	4.36
34	1.65	2.47	4.26	3.37	5.28	34	1.43	2.10	3.16	2.67	4.54
35	1.68	2.53	4.41	3.46	5.37	35	1.45	2.13	3.27	2.73	4.73
36	1.72	2.60	4.68	3.60	5.70	36	1.50	2.23	3.53	2.88	5.02
37	1.77	2.67	4.95	3.74	6.07	37	1.55	2.31	3.82	3.03	5.33
38	1.80	2.78	5.30	3.86	6.52	38	1.58	2.39	4.09	3.15	5.70
39	1.84	2.89	5.67	4.05	7.01	39	1.62	2.47	4.38	3.30	6.04
40	1.88	2.97	6.06	4.23	7.55	40	1.67	2.53	4.64	3.43	6.37
41	1.98	3.10	6.39	4.46	8.29	41	1.78	2.66	5.04	3.67	6.93
42	2.08	3.23	6.77	4.70	9.13	42	1.89	2.80	5.51	3.96	7.55
43	2.20	3.37	7.15	4.96	9.95	43	1.98	2.92	5.98	4.23	8.21
44	2.30	3.50	7.51	5.19	10.75	44	2.09	3.05	6.49	4.50	8.91
45	2.42	3.61	7.84	5.37	11.43	45	2.18	3.18	7.03	4.75	9.66
46	2.56	3.83	8.42	5.80	12.26	46	2.32	3.43	7.68	5.19	10.52
47	2.71	4.08	9.07	6.25	13.11	47	2.47	3.68	8.36	5.64	11.40
48	2.85	4.32	9.77	6.73	14.09	48	2.60	3.90	9.06	6.06	12.30
49	2.96	4.58	10.55	7.23	15.13	49	2.72	4.13	9.71	6.48	13.18
50	3.09	4.88	11.43	7.79	16.31	50	2.78	4.28	10.30	6.73	13.95
51	3.29	5.28	12.39	8.47	17.97	51	2.93	4.53	11.09	7.19	14.94
52	3.53	5.68	13.38	9.18	19.60	52	3.07	4.77	11.83	7.66	15.87
53	3.77	6.09	14.44	9.94	21.41	53	3.20	5.02	12.59	8.10	16.78
54	4.00	6.54	15.61	10.77	23.37	54	3.34	5.30	13.38	8.63	17.67
55	4.29	7.09	16.78	11.77	25.36	55	3.52	5.59	14.52	9.16	18.98
56	4.67	7.70	18.07	12.90	27.48	56	3.75	5.97	15.62	9.84	20.63
57	5.08	8.42	19.48	14.13	29.57	57	4.01	6.41	16.82	10.63	22.46
58	5.51	9.18	20.99	15.47	31.69	58	4.28	6.90	18.18	11.49	24.50
59	5.97	9.97	22.56	16.90	33.94	59	4.59	7.42	19.69	12.43	26.80
60	6.45	10.83	24.17	18.40	36.29	60	4.93	7.99	21.32	13.46	29.30
61	7.13	11.92	26.24	20.32	39.90	61	5.41	8.79	23.47	14.75	32.04
62	7.82	13.02	28.26	22.36	43.39	62	5.94	9.63	25.60	16.13	34.78
63	8.62	14.30	30.52	24.77	47.36	63	6.47	10.45	27.71	17.60	37.76
64	9.55	15.79	33.38	27.36	52.36	64	7.10	11.28	29.80	19.20	41.28
65	10.62	17.51	36.38	29.99	57.57	65	7.75	12.27	32.15	20.96	44.83
66	11.73	19.32	39.39	33.12	64.19	66	8.38	13.39	34.24	23.13	49.31
67	12.99	21.38	42.80	36.66	71.60	67	9.12	14.74	36.53	25.71	54.21
68	14.54	23.88	46.72	40.97	80.12	68	10.05	16.38	39.18	28.69	59.88
69	16.09	26.38	50.72	45.29	88.65	69	11.13	18.31	42.15	31.97	66.19
70	18.05	29.64	55.80	50.66	99.48	70	12.39	20.60	45.42	35.25	73.12
71	21.84	33.47	64.40	56.15	111.02	71	14.18	23.00	49.92	38.35	81.70
72	25.19	36.78	72.19	60.67	121.60	72	16.10	25.64	54.93	41.95	91.22
73	28.94	40.55	83.10	66.15	136.29	73	18.13	28.70	59.69	45.58	100.40
74	33.23	44.60	NA	72.53	NA	74	20.47	32.05	NA	49.70	NA
75	39.39	50.55	NA	81.42	NA	75	23.17	35.90	NA	54.38	NA

TRENDSETTER® LB 15

Face Amounts of 250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 15

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.71	0.76	0.83	0.95	1.73	2.28	18	0.61	0.65	0.70	0.82	1.32	1.66
19	0.71	0.76	0.83	0.95	1.73	2.28	19	0.61	0.65	0.70	0.82	1.32	1.66
20	0.71	0.76	0.83	0.95	1.73	2.28	20	0.61	0.65	0.70	0.82	1.32	1.66
21	0.71	0.76	0.83	0.95	1.73	2.28	21	0.61	0.65	0.70	0.82	1.32	1.66
22	0.71	0.76	0.83	0.95	1.73	2.28	22	0.61	0.65	0.70	0.82	1.32	1.66
23	0.71	0.76	0.83	0.95	1.73	2.28	23	0.61	0.65	0.70	0.82	1.32	1.66
24	0.71	0.76	0.83	0.95	1.73	2.28	24	0.61	0.65	0.70	0.82	1.32	1.66
25	0.71	0.76	0.83	0.95	1.73	2.28	25	0.61	0.65	0.70	0.82	1.32	1.66
26	0.72	0.78	0.85	0.97	1.73	2.28	26	0.62	0.66	0.73	0.83	1.33	1.67
27	0.74	0.79	0.87	0.99	1.73	2.28	27	0.63	0.66	0.76	0.83	1.34	1.68
28	0.75	0.80	0.89	1.00	1.73	2.28	28	0.64	0.67	0.79	0.84	1.35	1.68
29	0.76	0.82	0.90	1.02	1.73	2.28	29	0.65	0.68	0.82	0.84	1.36	1.69
30	0.77	0.83	0.92	1.04	1.73	2.28	30	0.66	0.69	0.85	0.85	1.37	1.69
31	0.79	0.84	0.95	1.07	1.79	2.34	31	0.68	0.70	0.86	0.88	1.42	1.77
32	0.81	0.86	0.98	1.11	1.85	2.40	32	0.70	0.72	0.87	0.91	1.46	1.85
33	0.83	0.88	1.01	1.14	1.90	2.46	33	0.72	0.74	0.88	0.94	1.51	1.92
34	0.86	0.89	1.04	1.17	1.96	2.52	34	0.74	0.76	0.89	0.97	1.55	2.00
35	0.88	0.91	1.07	1.21	2.01	2.58	35	0.75	0.78	0.90	1.00	1.60	2.08
36	0.92	0.96	1.12	1.27	2.13	2.76	36	0.79	0.82	0.95	1.06	1.70	2.25
37	0.97	1.01	1.17	1.33	2.25	2.94	37	0.83	0.86	1.00	1.12	1.81	2.44
38	1.02	1.06	1.24	1.41	2.39	3.19	38	0.87	0.89	1.06	1.18	1.93	2.65
39	1.06	1.14	1.31	1.50	2.55	3.44	39	0.91	0.93	1.12	1.25	2.06	2.88
40	1.11	1.21	1.39	1.58	2.72	3.73	40	0.96	0.99	1.18	1.34	2.17	3.09
41	1.17	1.29	1.49	1.70	3.02	4.10	41	1.03	1.06	1.28	1.46	2.34	3.41
42	1.26	1.39	1.60	1.83	3.36	4.53	42	1.11	1.14	1.40	1.60	2.54	3.76
43	1.34	1.50	1.71	1.95	3.69	4.95	43	1.20	1.22	1.50	1.74	2.75	4.17
44	1.41	1.58	1.81	2.08	4.02	5.35	44	1.28	1.31	1.60	1.86	2.97	4.57
45	1.48	1.67	1.91	2.20	4.37	5.74	45	1.33	1.40	1.70	1.95	3.21	5.01
46	1.62	1.80	2.08	2.37	4.74	6.26	46	1.43	1.53	1.85	2.13	3.54	5.49
47	1.74	1.93	2.27	2.55	5.13	6.80	47	1.53	1.66	1.99	2.32	3.86	5.98
48	1.87	2.07	2.44	2.75	5.59	7.34	48	1.64	1.79	2.13	2.50	4.20	6.48
49	1.99	2.23	2.62	2.97	6.09	7.88	49	1.75	1.91	2.27	2.66	4.53	6.97
50	2.11	2.41	2.78	3.21	6.64	8.39	50	1.83	2.03	2.38	2.78	4.81	7.44
51	2.34	2.63	3.06	3.53	7.29	9.28	51	1.94	2.16	2.54	2.98	5.18	8.01
52	2.55	2.91	3.33	3.87	7.93	10.18	52	2.05	2.30	2.70	3.18	5.54	8.57
53	2.75	3.18	3.61	4.21	8.64	11.16	53	2.18	2.47	2.87	3.37	5.91	9.15
54	2.96	3.44	3.92	4.59	9.42	12.23	54	2.33	2.64	3.08	3.59	6.33	9.87
55	3.21	3.69	4.29	5.06	10.20	13.32	55	2.48	2.84	3.29	3.88	6.91	10.66
56	3.54	4.08	4.73	5.59	11.00	14.38	56	2.70	3.09	3.59	4.23	7.50	11.56
57	3.90	4.52	5.23	6.15	11.91	15.62	57	2.95	3.36	3.91	4.62	8.09	12.53
58	4.29	4.97	5.79	6.77	12.86	16.92	58	3.19	3.68	4.27	5.04	8.74	13.63
59	4.73	5.48	6.37	7.44	13.87	18.29	59	3.47	4.00	4.66	5.51	9.50	14.85
60	5.17	5.99	7.01	8.15	14.91	19.69	60	3.79	4.37	5.10	6.02	10.32	16.16
61	5.74	6.67	7.79	9.17	16.45	21.53	61	4.21	4.83	5.66	6.68	11.25	17.69
62	6.33	7.33	8.58	10.20	17.94	23.33	62	4.63	5.28	6.23	7.38	12.21	19.21
63	7.00	8.11	9.49	11.40	19.64	25.35	63	5.07	5.76	6.80	8.14	13.24	20.84
64	7.78	9.02	10.57	12.78	21.77	27.91	64	5.60	6.32	7.50	9.03	14.48	22.80
65	8.70	10.07	11.79	14.37	24.00	30.57	65	6.12	6.89	8.23	9.95	15.71	24.77
66	9.60	11.24	13.27	15.98	26.82	34.40	66	6.67	7.55	9.12	11.02	17.22	26.94
67	10.61	12.55	14.92	17.79	29.95	38.69	67	7.32	8.36	10.06	12.28	18.91	29.32
68	11.86	14.15	16.96	20.00	33.56	43.62	68	8.15	9.34	11.17	13.56	20.76	32.08
69	13.11	15.73	18.97	22.19	37.15	48.58	69	9.11	10.51	12.37	14.83	22.89	35.16
70	14.73	17.82	21.58	24.99	41.73	54.89	70	10.26	11.89	13.92	16.05	25.24	38.58
71	17.61	21.45	25.50	29.44	48.02	63.34	71	11.78	13.59	15.90	17.98	28.40	44.12
72	20.22	24.80	29.02	33.15	53.78	71.10	72	13.37	15.35	18.07	20.28	31.90	50.27
73	23.28	28.80	33.01	37.59	61.79	81.87	73	15.10	17.26	20.57	22.99	35.22	56.23
74	26.73	33.10	37.56	42.95	NA	NA	74	17.11	19.44	23.30	25.81	NA	NA
75	31.51	38.93	44.05	50.11	NA	NA	75	19.43	21.98	26.48	29.06	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.52	0.60	0.69	0.85	1.51	2.04	18	0.43	0.48	0.59	0.76	1.17	1.49
19	0.52	0.60	0.69	0.85	1.51	2.04	19	0.43	0.48	0.59	0.76	1.17	1.49
20	0.52	0.60	0.69	0.85	1.51	2.04	20	0.43	0.48	0.59	0.76	1.17	1.49
21	0.52	0.60	0.69	0.85	1.51	2.04	21	0.43	0.48	0.59	0.76	1.17	1.49
22	0.52	0.60	0.69	0.85	1.51	2.04	22	0.43	0.48	0.59	0.76	1.17	1.49
23	0.52	0.60	0.69	0.85	1.51	2.04	23	0.43	0.48	0.59	0.76	1.17	1.49
24	0.52	0.60	0.69	0.85	1.51	2.04	24	0.43	0.48	0.59	0.76	1.17	1.49
25	0.52	0.60	0.69	0.85	1.51	2.04	25	0.43	0.48	0.59	0.76	1.17	1.49
26	0.53	0.61	0.69	0.85	1.54	2.07	26	0.44	0.49	0.62	0.76	1.19	1.52
27	0.55	0.62	0.70	0.85	1.57	2.11	27	0.45	0.49	0.64	0.76	1.21	1.55
28	0.56	0.62	0.71	0.85	1.59	2.15	28	0.45	0.50	0.66	0.77	1.24	1.58
29	0.57	0.63	0.71	0.86	1.62	2.18	29	0.46	0.50	0.68	0.77	1.26	1.61
30	0.58	0.64	0.72	0.86	1.65	2.22	30	0.47	0.51	0.71	0.77	1.28	1.64
31	0.60	0.66	0.74	0.88	1.71	2.24	31	0.49	0.53	0.71	0.80	1.33	1.71
32	0.62	0.69	0.77	0.91	1.76	2.27	32	0.51	0.55	0.71	0.82	1.38	1.78
33	0.64	0.71	0.80	0.93	1.82	2.30	33	0.53	0.58	0.71	0.85	1.43	1.84
34	0.66	0.73	0.83	0.96	1.88	2.33	34	0.55	0.60	0.71	0.88	1.48	1.91
35	0.68	0.76	0.85	0.98	1.93	2.36	35	0.56	0.62	0.71	0.91	1.53	1.98
36	0.72	0.80	0.91	1.05	2.03	2.52	36	0.61	0.67	0.76	0.96	1.64	2.12
37	0.76	0.84	0.96	1.11	2.14	2.69	37	0.65	0.72	0.81	1.01	1.75	2.28
38	0.80	0.89	1.01	1.19	2.28	2.90	38	0.69	0.77	0.86	1.06	1.88	2.44
39	0.85	0.96	1.09	1.28	2.42	3.13	39	0.73	0.82	0.91	1.13	2.02	2.61
40	0.90	1.02	1.16	1.37	2.58	3.39	40	0.76	0.85	0.97	1.20	2.12	2.78
41	0.97	1.09	1.27	1.51	2.90	3.84	41	0.83	0.93	1.07	1.31	2.30	3.15
42	1.04	1.17	1.37	1.68	3.22	4.30	42	0.90	1.01	1.17	1.42	2.47	3.49
43	1.11	1.25	1.49	1.83	3.54	4.75	43	0.98	1.09	1.27	1.52	2.65	3.84
44	1.19	1.34	1.58	1.99	3.87	5.21	44	1.05	1.17	1.37	1.63	2.84	4.19
45	1.26	1.44	1.69	2.14	4.20	5.67	45	1.12	1.25	1.46	1.71	3.04	4.58
46	1.38	1.58	1.82	2.31	4.59	6.20	46	1.21	1.36	1.61	1.90	3.37	5.02
47	1.48	1.70	1.97	2.49	4.98	6.74	47	1.31	1.48	1.77	2.08	3.72	5.49
48	1.60	1.83	2.14	2.66	5.42	7.28	48	1.40	1.60	1.91	2.27	4.07	5.97
49	1.71	1.97	2.30	2.83	5.94	7.82	49	1.50	1.72	2.02	2.40	4.42	6.44
50	1.85	2.13	2.48	3.04	6.51	8.37	50	1.58	1.81	2.10	2.51	4.71	6.88
51	2.04	2.36	2.73	3.38	7.14	9.11	51	1.69	1.94	2.26	2.70	5.08	7.42
52	2.23	2.57	2.98	3.71	7.82	9.89	52	1.80	2.08	2.41	2.89	5.45	7.96
53	2.42	2.79	3.27	4.08	8.54	10.73	53	1.93	2.21	2.57	3.08	5.82	8.52
54	2.64	3.05	3.58	4.49	9.32	11.66	54	2.06	2.38	2.74	3.29	6.22	9.19
55	2.90	3.36	3.95	4.97	10.11	12.57	55	2.21	2.55	2.97	3.55	6.79	9.95
56	3.24	3.75	4.36	5.50	10.90	13.57	56	2.42	2.79	3.25	3.91	7.40	10.80
57	3.58	4.17	4.85	6.03	11.81	14.80	57	2.64	3.06	3.56	4.31	8.02	11.73
58	3.94	4.58	5.36	6.56	12.77	16.04	58	2.88	3.34	3.90	4.76	8.64	12.76
59	4.33	5.04	5.92	7.11	13.76	17.37	59	3.15	3.65	4.28	5.24	9.36	13.92
60	4.77	5.54	6.51	7.75	14.79	18.72	60	3.45	4.00	4.69	5.79	10.18	15.17
61	5.30	6.16	7.36	8.72	16.31	20.65	61	3.83	4.42	5.23	6.43	11.14	16.59
62	5.83	6.77	8.19	9.70	17.79	22.57	62	4.20	4.86	5.78	7.10	12.10	17.99
63	6.45	7.49	9.17	10.84	19.47	24.63	63	4.59	5.32	6.32	7.82	13.13	19.52
64	7.16	8.33	10.32	12.17	21.57	27.29	64	5.05	5.87	6.89	8.67	14.35	21.35
65	7.99	9.30	11.64	13.70	23.78	30.08	65	5.54	6.43	7.54	9.54	15.57	23.18
66	8.92	10.50	12.99	15.34	26.59	33.95	66	6.06	7.04	8.33	10.59	17.06	25.58
67	9.98	11.83	14.52	17.19	29.73	38.29	67	6.71	7.79	9.27	11.84	18.76	28.21
68	11.26	13.46	16.38	19.45	33.33	43.30	68	7.47	8.69	10.43	13.10	20.61	31.26
69	12.54	15.04	18.23	21.69	36.93	48.33	69	8.39	9.76	11.80	14.36	22.73	34.67
70	14.22	17.13	20.65	24.57	41.52	54.72	70	9.48	11.03	13.42	16.00	25.08	38.45
71	17.08	20.75	24.62	29.01	47.64	62.82	71	11.01	12.81	15.32	17.85	28.25	43.97
72	19.72	24.12	28.20	32.84	53.21	70.18	72	12.60	14.67	17.45	20.08	31.77	50.11
73	22.81	28.11	32.40	37.21	60.99	80.47	73	14.35	16.67	19.87	22.77	35.11	56.05
74	26.29	32.50	37.13	42.61	NA	NA	74	16.37	18.97	22.52	25.65	NA	NA
75	31.16	38.44	43.89	49.95	NA	NA	75	18.73	21.65	25.59	28.98	NA	NA

TRENDSETTER® LB 20

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee: \$60

Male					Female				
Issue Age	SNS	SS	SENS	SES	Issue Age	SNS	SS	SENS	SES
18	3.04	5.05	4.31	5.45	18	2.70	3.78	3.41	4.34
19	3.04	5.05	4.31	5.63	19	2.70	3.78	3.44	4.34
20	3.04	5.05	4.31	5.82	20	2.70	3.78	3.44	4.34
21	3.04	5.05	4.31	6.01	21	2.70	3.78	3.44	4.34
22	3.04	5.05	4.31	6.01	22	2.70	3.78	3.44	4.34
23	3.04	5.05	4.31	6.01	23	2.70	3.78	3.44	4.34
24	3.04	5.05	4.31	6.01	24	2.70	3.78	3.44	4.34
25	3.04	5.05	4.31	6.01	25	2.70	3.78	3.44	4.34
26	3.04	5.19	4.32	6.20	26	2.71	3.91	3.49	4.47
27	3.05	5.33	4.32	6.38	27	2.72	4.04	3.54	4.61
28	3.05	5.47	4.33	6.56	28	2.73	4.18	3.59	4.75
29	3.06	5.61	4.33	6.75	29	2.74	4.31	3.64	4.88
30	3.06	5.75	4.34	6.93	30	2.75	4.44	3.69	5.02
31	3.16	6.02	4.53	7.32	31	2.87	4.63	3.83	5.37
32	3.25	6.28	4.71	7.71	32	2.98	4.83	3.97	5.71
33	3.34	6.55	4.90	8.10	33	3.10	5.02	4.11	6.06
34	3.44	6.81	5.09	8.49	34	3.21	5.21	4.24	6.41
35	3.53	7.08	5.27	8.88	35	3.32	5.41	4.38	6.75
36	3.76	7.55	5.53	9.50	36	3.47	5.89	4.62	7.49
37	3.99	8.01	5.78	10.12	37	3.61	6.37	4.83	8.29
38	4.21	8.48	6.06	10.92	38	3.75	6.85	5.09	9.19
39	4.44	8.94	6.40	11.70	39	3.90	7.33	5.33	10.12
40	4.67	9.41	6.74	12.60	40	4.04	7.81	5.62	11.12
41	4.87	10.07	7.12	13.84	41	4.25	8.55	5.99	12.11
42	5.08	10.73	7.55	15.22	42	4.46	9.28	6.39	13.12
43	5.28	11.39	7.97	16.59	43	4.67	10.02	6.81	14.29
44	5.49	12.05	8.41	17.97	44	4.88	10.75	7.26	15.52
45	5.70	12.71	8.81	19.49	45	5.09	11.49	7.73	16.84
46	6.17	13.88	9.50	21.16	46	5.46	12.55	8.33	18.41
47	6.64	15.06	10.24	22.96	47	5.83	13.61	8.95	20.05
48	7.11	16.24	11.05	24.89	48	6.21	14.66	9.63	21.76
49	7.58	17.41	11.92	26.99	49	6.58	15.72	10.29	23.47
50	8.05	18.59	12.90	29.24	50	6.96	16.78	11.00	25.20
51	8.78	20.26	14.26	31.79	51	7.40	18.11	11.82	27.10
52	9.51	21.93	15.49	34.54	52	7.83	19.43	12.61	29.01
53	10.23	23.60	16.67	37.57	53	8.27	20.76	13.43	30.91
54	10.96	25.27	17.86	40.87	54	8.71	22.08	14.20	32.82
55	11.69	26.94	19.34	44.17	55	9.15	23.40	14.98	34.93
56	13.02	29.36	20.81	47.67	56	9.96	25.67	15.99	38.15
57	14.35	31.77	22.55	51.75	57	10.78	27.94	17.12	41.72
58	15.68	34.19	24.46	55.95	58	11.59	30.21	18.36	45.71
59	17.01	36.61	26.55	60.45	59	12.41	32.48	19.75	50.15
60	18.34	39.03	28.89	65.17	60	13.22	34.75	21.27	54.99



Male						Female					
Issue Age	PC	SNS	SS	SENS	SES	Issue Age	PC	SNS	SS	SENS	SES
18	1.45	2.28	3.41	2.94	5.04	18	1.32	1.96	2.55	2.32	3.38
19	1.45	2.28	3.41	2.94	5.04	19	1.32	1.96	2.55	2.32	3.38
20	1.45	2.28	3.41	2.94	5.04	20	1.32	1.96	2.55	2.32	3.38
21	1.45	2.28	3.41	2.94	5.04	21	1.32	1.96	2.55	2.32	3.38
22	1.45	2.28	3.41	2.94	5.04	22	1.32	1.96	2.55	2.32	3.38
23	1.45	2.28	3.41	2.94	5.04	23	1.32	1.96	2.55	2.32	3.38
24	1.45	2.28	3.41	2.94	5.04	24	1.32	1.96	2.55	2.32	3.38
25	1.45	2.28	3.41	2.94	5.04	25	1.32	1.96	2.55	2.32	3.38
26	1.47	2.30	3.48	2.98	5.11	26	1.33	1.98	2.63	2.36	3.56
27	1.48	2.32	3.56	3.02	5.18	27	1.34	1.99	2.71	2.41	3.74
28	1.49	2.34	3.64	3.07	5.25	28	1.34	2.01	2.79	2.45	3.92
29	1.51	2.36	3.72	3.11	5.32	29	1.35	2.03	2.87	2.49	4.11
30	1.52	2.38	3.79	3.15	5.39	30	1.36	2.04	2.95	2.53	4.29
31	1.55	2.45	3.99	3.27	5.61	31	1.39	2.10	3.14	2.65	4.54
32	1.59	2.51	4.18	3.38	5.84	32	1.42	2.16	3.33	2.76	4.79
33	1.62	2.57	4.37	3.50	6.06	33	1.46	2.22	3.53	2.88	5.04
34	1.66	2.64	4.57	3.62	6.28	34	1.49	2.28	3.72	2.99	5.30
35	1.69	2.70	4.76	3.74	6.50	35	1.53	2.34	3.92	3.11	5.55
36	1.75	2.80	5.08	3.94	6.93	36	1.59	2.46	4.29	3.30	5.92
37	1.81	2.93	5.44	4.15	7.42	37	1.65	2.57	4.69	3.50	6.33
38	1.87	3.05	5.85	4.32	7.98	38	1.71	2.64	5.06	3.67	6.74
39	1.93	3.18	6.27	4.55	8.57	39	1.75	2.74	5.43	3.87	7.15
40	1.99	3.30	6.74	4.81	9.19	40	1.79	2.85	5.73	4.04	7.50
41	2.11	3.45	7.21	5.13	10.16	41	1.90	3.01	6.22	4.37	8.12
42	2.23	3.62	7.70	5.47	11.22	42	2.01	3.19	6.72	4.70	8.82
43	2.37	3.81	8.20	5.81	12.29	43	2.13	3.35	7.30	5.00	9.56
44	2.49	3.99	8.70	6.16	13.34	44	2.25	3.52	7.90	5.36	10.36
45	2.60	4.16	9.31	6.48	14.58	45	2.38	3.71	8.52	5.69	11.20
46	2.78	4.47	10.06	7.10	15.87	46	2.53	3.99	9.29	6.19	12.15
47	2.96	4.81	10.83	7.73	17.15	47	2.68	4.26	10.07	6.66	13.12
48	3.15	5.17	11.70	8.30	18.40	48	2.84	4.55	10.86	7.16	14.14
49	3.37	5.53	12.59	8.89	19.66	49	2.99	4.84	11.63	7.63	15.15
50	3.58	5.93	13.60	9.54	20.98	50	3.14	5.10	12.38	8.10	16.10
51	3.87	6.46	14.67	10.42	22.77	51	3.34	5.49	13.31	8.68	17.29
52	4.17	6.96	15.82	11.27	24.54	52	3.51	5.80	14.18	9.26	18.48
53	4.47	7.49	17.08	12.19	26.47	53	3.71	6.12	15.07	9.82	19.88
54	4.83	8.07	18.45	13.24	28.54	54	3.91	6.43	16.07	10.39	21.31
55	5.26	8.80	19.85	14.51	30.59	55	4.17	6.87	17.38	11.22	22.91
56	5.79	9.77	21.41	16.07	33.24	56	4.49	7.38	18.84	12.07	25.03
57	6.33	10.73	23.09	17.69	36.33	57	4.86	7.95	20.30	13.00	27.34
58	6.94	11.72	24.87	19.31	39.57	58	5.22	8.56	21.94	14.00	29.92
59	7.61	12.75	26.77	20.96	43.04	59	5.62	9.26	23.77	15.17	32.76
60	8.34	13.96	28.75	22.89	46.75	60	6.07	10.00	25.76	16.42	35.85
61	9.31	15.45	31.26	25.29	51.50	61	6.71	10.97	28.07	18.07	40.96
62	10.30	16.97	33.73	27.73	56.13	62	7.38	12.00	30.38	19.75	45.96
63	11.44	18.71	36.52	30.52	61.37	63	8.16	13.16	32.78	21.67	51.13
64	12.72	20.70	39.84	33.69	67.60	64	9.08	14.55	35.61	23.90	57.19
65	14.15	22.93	43.30	37.25	74.06	65	10.10	16.06	38.59	26.33	63.55
66	15.89	25.32	NA	40.96	NA	66	11.13	17.76	NA	28.81	NA
67	17.81	27.89	NA	44.86	NA	67	12.25	19.57	NA	31.61	NA
68	20.03	30.88	NA	49.47	NA	68	13.55	21.64	NA	34.85	NA
69	22.26	33.85	NA	54.02	NA	69	15.00	23.96	NA	38.49	NA
70	25.12	37.62	NA	59.24	NA	70	16.69	26.63	NA	42.75	NA

TRENDSETTER® LB 20

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 20

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.71	0.78	0.87	1.14	2.10	2.49	18	0.61	0.65	0.79	0.90	1.60	1.93
19	0.71	0.78	0.87	1.14	2.10	2.49	19	0.61	0.65	0.79	0.90	1.60	1.93
20	0.71	0.78	0.87	1.14	2.10	2.49	20	0.61	0.65	0.79	0.90	1.60	1.93
21	0.71	0.78	0.87	1.14	2.10	2.49	21	0.61	0.65	0.79	0.90	1.60	1.93
22	0.71	0.78	0.87	1.14	2.10	2.49	22	0.61	0.65	0.79	0.90	1.60	1.93
23	0.71	0.78	0.87	1.14	2.10	2.49	23	0.61	0.65	0.79	0.90	1.60	1.93
24	0.71	0.78	0.87	1.14	2.10	2.49	24	0.61	0.65	0.79	0.90	1.60	1.93
25	0.71	0.78	0.87	1.14	2.10	2.49	25	0.61	0.65	0.79	0.90	1.60	1.93
26	0.73	0.80	0.90	1.14	2.12	2.53	26	0.62	0.67	0.83	0.94	1.61	1.93
27	0.75	0.82	0.92	1.14	2.13	2.57	27	0.64	0.69	0.87	0.98	1.62	1.93
28	0.77	0.84	0.95	1.14	2.14	2.61	28	0.65	0.70	0.90	1.02	1.63	1.93
29	0.78	0.86	0.97	1.14	2.15	2.65	29	0.66	0.72	0.94	1.06	1.65	1.93
30	0.80	0.88	0.99	1.14	2.17	2.69	30	0.67	0.73	0.97	1.10	1.66	1.93
31	0.83	0.91	1.03	1.19	2.24	2.84	31	0.70	0.76	0.98	1.11	1.74	2.05
32	0.86	0.94	1.07	1.23	2.31	2.99	32	0.73	0.80	0.99	1.12	1.83	2.16
33	0.89	0.98	1.11	1.28	2.39	3.13	33	0.76	0.83	0.99	1.13	1.92	2.28
34	0.91	1.01	1.15	1.32	2.46	3.28	34	0.79	0.86	1.00	1.14	2.01	2.40
35	0.94	1.04	1.18	1.37	2.53	3.43	35	0.81	0.90	1.00	1.15	2.09	2.52
36	1.00	1.09	1.26	1.46	2.69	3.70	36	0.86	0.95	1.07	1.24	2.23	2.77
37	1.05	1.15	1.33	1.55	2.86	3.96	37	0.91	1.01	1.14	1.33	2.36	3.02
38	1.10	1.23	1.42	1.64	3.07	4.29	38	0.96	1.07	1.22	1.42	2.51	3.31
39	1.17	1.31	1.50	1.76	3.28	4.63	39	1.03	1.12	1.29	1.50	2.65	3.57
40	1.24	1.39	1.60	1.86	3.50	5.01	40	1.08	1.17	1.37	1.59	2.78	3.81
41	1.33	1.50	1.72	2.01	3.84	5.44	41	1.16	1.26	1.50	1.74	2.97	4.16
42	1.42	1.61	1.86	2.17	4.21	5.92	42	1.24	1.35	1.64	1.91	3.17	4.58
43	1.53	1.73	1.98	2.32	4.59	6.38	43	1.34	1.47	1.78	2.06	3.39	5.01
44	1.63	1.85	2.13	2.49	5.00	6.86	44	1.45	1.60	1.89	2.21	3.62	5.50
45	1.75	1.99	2.29	2.68	5.47	7.44	45	1.54	1.70	2.01	2.34	3.87	6.02
46	1.91	2.18	2.50	2.94	6.00	8.09	46	1.66	1.86	2.17	2.54	4.29	6.61
47	2.07	2.38	2.70	3.20	6.49	8.72	47	1.78	2.01	2.34	2.74	4.72	7.19
48	2.22	2.57	2.93	3.45	7.00	9.36	48	1.91	2.16	2.51	2.95	5.18	7.77
49	2.39	2.77	3.16	3.71	7.58	10.07	49	2.04	2.31	2.69	3.16	5.63	8.34
50	2.59	2.97	3.42	4.01	8.22	10.86	50	2.17	2.45	2.86	3.35	6.06	8.84
51	2.82	3.27	3.76	4.44	8.98	11.82	51	2.33	2.64	3.09	3.60	6.60	9.51
52	3.14	3.57	4.11	4.88	9.79	12.80	52	2.49	2.84	3.30	3.86	7.12	10.19
53	3.45	3.89	4.51	5.39	10.67	13.87	53	2.67	3.05	3.53	4.12	7.66	10.97
54	3.77	4.27	4.96	5.96	11.63	15.04	54	2.88	3.28	3.77	4.40	8.26	11.81
55	4.09	4.71	5.48	6.66	12.60	16.17	55	3.10	3.56	4.09	4.79	9.05	12.70
56	4.54	5.27	6.08	7.38	13.60	17.45	56	3.38	3.87	4.46	5.23	9.82	13.78
57	5.06	5.84	6.78	8.12	14.73	18.92	57	3.69	4.24	4.87	5.72	10.58	15.01
58	5.60	6.48	7.53	8.95	15.93	20.45	58	4.03	4.64	5.31	6.27	11.48	16.37
59	6.20	7.17	8.35	9.85	17.19	22.09	59	4.41	5.09	5.83	6.87	12.48	17.87
60	6.87	7.93	9.25	10.84	18.52	23.82	60	4.83	5.56	6.39	7.54	13.55	19.52
61	7.71	8.89	10.53	12.37	20.79	26.44	61	5.38	6.19	7.15	8.59	15.44	22.26
62	8.55	9.86	11.81	13.91	23.02	29.02	62	5.97	6.85	7.95	9.69	17.31	24.97
63	9.52	10.98	13.30	15.70	25.48	31.84	63	6.63	7.60	8.87	10.95	19.26	27.80
64	10.64	12.26	14.99	17.75	28.44	35.27	64	7.40	8.49	9.94	12.42	21.51	31.09
65	11.90	13.73	16.87	20.08	31.56	38.86	65	8.26	9.47	11.10	14.07	23.90	34.57
66	13.41	15.47	18.82	22.31	NA	NA	66	9.16	10.51	12.35	15.62	NA	NA
67	15.08	17.38	20.85	24.59	NA	NA	67	10.17	11.70	13.71	17.35	NA	NA
68	17.03	19.59	23.20	27.20	NA	NA	68	11.35	13.05	15.15	19.32	NA	NA
69	19.00	21.80	25.54	29.73	NA	NA	69	12.68	14.59	16.65	21.55	NA	NA
70	21.54	24.62	28.51	33.03	NA	NA	70	14.24	16.38	18.30	24.15	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.54	0.72	0.84	1.04	1.81	2.25	18	0.44	0.55	0.72	0.83	1.35	1.67
19	0.54	0.72	0.84	1.04	1.81	2.25	19	0.44	0.55	0.72	0.83	1.35	1.67
20	0.54	0.72	0.84	1.04	1.81	2.25	20	0.44	0.55	0.72	0.83	1.35	1.67
21	0.54	0.72	0.84	1.04	1.81	2.25	21	0.44	0.55	0.72	0.83	1.35	1.67
22	0.54	0.72	0.84	1.04	1.81	2.25	22	0.44	0.55	0.72	0.83	1.35	1.67
23	0.54	0.72	0.84	1.04	1.81	2.25	23	0.44	0.55	0.72	0.83	1.35	1.67
24	0.54	0.72	0.84	1.04	1.81	2.25	24	0.44	0.55	0.72	0.83	1.35	1.67
25	0.54	0.72	0.84	1.04	1.81	2.25	25	0.44	0.55	0.72	0.83	1.35	1.67
26	0.55	0.72	0.85	1.05	1.83	2.30	26	0.45	0.55	0.73	0.83	1.37	1.72
27	0.57	0.72	0.86	1.05	1.84	2.36	27	0.46	0.56	0.73	0.83	1.39	1.76
28	0.59	0.73	0.88	1.06	1.85	2.41	28	0.47	0.56	0.74	0.84	1.41	1.81
29	0.60	0.73	0.89	1.06	1.86	2.47	29	0.49	0.56	0.74	0.84	1.43	1.85
30	0.62	0.73	0.90	1.07	1.87	2.53	30	0.50	0.56	0.75	0.84	1.45	1.90
31	0.65	0.75	0.91	1.08	1.95	2.66	31	0.53	0.59	0.76	0.88	1.53	1.99
32	0.68	0.78	0.93	1.09	2.02	2.79	32	0.55	0.62	0.78	0.92	1.61	2.08
33	0.70	0.80	0.95	1.11	2.10	2.92	33	0.58	0.65	0.79	0.96	1.70	2.18
34	0.73	0.83	0.96	1.12	2.17	3.06	34	0.61	0.68	0.80	0.99	1.78	2.27
35	0.76	0.85	0.98	1.14	2.25	3.19	35	0.63	0.71	0.82	1.03	1.86	2.36
36	0.81	0.92	1.05	1.21	2.41	3.42	36	0.68	0.77	0.88	1.09	2.00	2.55
37	0.86	0.99	1.11	1.29	2.57	3.66	37	0.72	0.83	0.95	1.16	2.17	2.77
38	0.91	1.05	1.19	1.39	2.77	3.97	38	0.78	0.89	1.03	1.23	2.32	3.00
39	0.98	1.14	1.28	1.49	2.98	4.27	39	0.83	0.95	1.09	1.30	2.48	3.23
40	1.04	1.19	1.37	1.60	3.21	4.61	40	0.89	1.01	1.16	1.39	2.62	3.44
41	1.14	1.30	1.52	1.77	3.60	5.09	41	0.98	1.12	1.28	1.53	2.84	3.80
42	1.22	1.40	1.67	1.97	4.02	5.56	42	1.07	1.22	1.40	1.67	3.07	4.18
43	1.32	1.52	1.83	2.15	4.45	6.02	43	1.16	1.32	1.53	1.80	3.30	4.59
44	1.42	1.64	2.01	2.34	4.87	6.51	44	1.25	1.42	1.64	1.94	3.53	5.05
45	1.52	1.76	2.19	2.57	5.39	7.09	45	1.33	1.53	1.76	2.06	3.79	5.54
46	1.68	1.95	2.39	2.82	5.90	7.76	46	1.44	1.66	1.91	2.25	4.18	6.09
47	1.84	2.14	2.58	3.07	6.42	8.41	47	1.56	1.80	2.07	2.44	4.57	6.64
48	1.99	2.34	2.80	3.30	6.93	9.05	48	1.67	1.94	2.24	2.64	4.98	7.18
49	2.15	2.52	3.04	3.52	7.47	9.76	49	1.80	2.09	2.40	2.84	5.39	7.70
50	2.32	2.68	3.27	3.77	8.11	10.45	50	1.92	2.22	2.56	3.01	5.80	8.21
51	2.58	2.96	3.60	4.21	8.87	11.34	51	2.08	2.41	2.78	3.25	6.29	8.85
52	2.87	3.29	3.91	4.65	9.68	12.29	52	2.23	2.59	2.99	3.49	6.75	9.49
53	3.18	3.66	4.26	5.16	10.58	13.31	53	2.40	2.78	3.21	3.74	7.23	10.17
54	3.46	4.02	4.66	5.72	11.55	14.42	54	2.60	3.00	3.44	4.03	7.76	10.91
55	3.76	4.35	5.14	6.41	12.53	15.52	55	2.81	3.25	3.74	4.40	8.47	11.90
56	4.17	4.83	5.69	7.15	13.53	16.78	56	3.08	3.56	4.09	4.87	9.25	12.97
57	4.66	5.40	6.34	7.90	14.66	18.24	57	3.38	3.90	4.49	5.39	10.04	14.16
58	5.19	6.01	7.06	8.72	15.84	19.78	58	3.71	4.27	4.92	5.97	10.84	15.50
59	5.77	6.68	7.82	9.61	17.10	21.40	59	4.07	4.70	5.40	6.62	11.76	16.99
60	6.42	7.42	8.68	10.63	18.42	23.11	60	4.47	5.16	5.94	7.34	12.80	18.61
61	7.20	8.35	9.92	12.10	20.68	25.76	61	4.98	5.74	6.70	8.29	14.63	21.36
62	8.00	9.28	11.16	13.61	22.92	28.38	62	5.51	6.35	7.51	9.30	16.43	24.12
63	8.90	10.31	12.59	15.37	25.35	31.27	63	6.13	7.06	8.42	10.44	18.31	26.99
64	9.94	11.53	14.22	17.38	28.29	34.74	64	6.85	7.87	9.51	11.79	20.48	30.37
65	11.13	12.90	16.07	19.67	31.40	38.38	65	7.64	8.79	10.72	13.31	22.76	33.95
66	12.63	14.63	17.96	21.86	NA	NA	66	8.52	9.91	11.96	14.94	NA	NA
67	14.27	16.53	19.93	24.01	NA	NA	67	9.51	11.18	13.27	16.73	NA	NA
68	16.21	18.75	22.07	26.46	NA	NA	68	10.64	12.62	14.65	18.81	NA	NA
69	18.14	21.00	24.19	28.85	NA	NA	69	11.91	14.27	16.10	21.16	NA	NA
70	20.63	23.87	26.98	31.88	NA	NA	70	13.41	16.17	17.68	23.88	NA	NA

TRENDSETTER® LB 25

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee: \$60

Male					Female				
Issue Age	SNS	SS	SENS	SES	Issue Age	SNS	SS	SENS	SES
18	3.12	5.17	4.54	5.79	18	2.76	3.82	3.52	4.42
19	3.12	5.17	4.54	6.04	19	2.76	3.82	3.52	4.42
20	3.12	5.17	4.54	6.32	20	2.76	3.82	3.52	4.42
21	3.12	5.17	4.54	6.36	21	2.76	3.82	3.52	4.42
22	3.12	5.17	4.54	6.36	22	2.76	3.82	3.52	4.42
23	3.12	5.17	4.54	6.36	23	2.76	3.82	3.52	4.42
24	3.12	5.17	4.54	6.36	24	2.76	3.82	3.52	4.42
25	3.12	5.17	4.54	6.36	25	2.76	3.82	3.52	4.42
26	3.17	5.32	4.58	6.56	26	2.80	3.98	3.58	4.61
27	3.22	5.47	4.62	6.76	27	2.84	4.15	3.65	4.80
28	3.27	5.62	4.67	6.96	28	2.88	4.31	3.71	4.99
29	3.32	5.78	4.71	7.16	29	2.93	4.47	3.78	5.18
30	3.38	5.93	4.75	7.36	30	2.97	4.63	3.84	5.37
31	3.52	6.23	4.93	7.81	31	3.08	4.90	3.99	5.86
32	3.66	6.53	5.10	8.27	32	3.19	5.17	4.14	6.34
33	3.80	6.83	5.28	8.72	33	3.30	5.44	4.28	6.83
34	3.94	7.13	5.46	9.18	34	3.41	5.71	4.43	7.32
35	4.08	7.44	5.64	9.64	35	3.52	5.98	4.58	7.81
36	4.29	7.94	5.94	10.49	36	3.67	6.50	4.86	8.66
37	4.50	8.45	6.26	11.39	37	3.82	7.02	5.13	9.58
38	4.70	8.95	6.65	12.40	38	3.97	7.54	5.41	10.59
39	4.91	9.46	7.09	13.53	39	4.12	8.06	5.74	11.62
40	5.12	9.97	7.57	14.76	40	4.28	8.59	6.07	12.73
41	5.31	10.71	7.85	16.04	41	4.51	9.37	6.50	13.94
42	5.49	11.45	8.11	17.38	42	4.75	10.15	6.94	15.24
43	5.67	12.20	8.37	18.71	43	4.99	10.94	7.42	16.68
44	5.86	12.94	8.62	20.05	44	5.23	11.72	7.95	18.22
45	6.04	13.69	8.88	21.51	45	5.47	12.51	8.47	19.89
46	6.63	14.96	9.75	23.41	46	5.82	13.64	9.06	21.80
47	7.21	16.23	10.71	25.51	47	6.17	14.78	9.66	23.80
48	7.80	17.50	11.82	27.78	48	6.53	15.91	10.32	26.00
49	8.39	18.77	13.01	30.27	49	6.88	17.05	10.99	28.21
50	8.97	NA	14.35	NA	50	7.24	NA	11.71	NA
51	9.85	NA	15.59	NA	51	7.83	NA	12.45	NA
52	10.72	NA	16.82	NA	52	8.42	NA	13.22	NA
53	11.59	NA	18.19	NA	53	9.02	NA	14.05	NA
54	12.46	NA	19.69	NA	54	9.61	NA	14.95	NA
55	13.34	NA	21.53	NA	55	10.20	NA	16.08	NA
56	14.88	NA	23.47	NA	56	11.19	NA	17.31	NA
57	16.42	NA	25.66	NA	57	12.17	NA	18.71	NA
58	17.96	NA	28.00	NA	58	13.16	NA	20.31	NA
59	19.50	NA	30.51	NA	59	14.15	NA	22.11	NA
60	21.04	NA	33.17	NA	60	15.13	NA	24.14	NA



Male						Female					
Issue Age	PC	SNS	SS	SENS	SES	Issue Age	PC	SNS	SS	SENS	SES
18	1.52	2.34	3.50	3.06	5.12	18	1.35	1.99	2.61	2.36	3.65
19	1.52	2.34	3.50	3.06	5.12	19	1.35	1.99	2.61	2.36	3.65
20	1.52	2.34	3.50	3.06	5.12	20	1.35	1.99	2.61	2.36	3.65
21	1.52	2.34	3.50	3.06	5.12	21	1.35	1.99	2.61	2.36	3.65
22	1.52	2.34	3.50	3.06	5.12	22	1.35	1.99	2.61	2.36	3.65
23	1.52	2.34	3.50	3.06	5.12	23	1.35	1.99	2.61	2.36	3.65
24	1.52	2.34	3.50	3.06	5.12	24	1.35	1.99	2.61	2.36	3.65
25	1.52	2.34	3.50	3.06	5.12	25	1.35	1.99	2.61	2.36	3.65
26	1.53	2.38	3.61	3.11	5.35	26	1.36	2.02	2.73	2.44	3.88
27	1.54	2.43	3.72	3.17	5.58	27	1.38	2.05	2.86	2.51	4.12
28	1.55	2.47	3.82	3.22	5.81	28	1.39	2.08	2.99	2.58	4.36
29	1.56	2.51	3.93	3.28	6.03	29	1.40	2.10	3.12	2.66	4.59
30	1.57	2.56	4.04	3.33	6.26	30	1.42	2.13	3.24	2.73	4.83
31	1.62	2.62	4.28	3.46	6.62	31	1.45	2.20	3.46	2.83	5.15
32	1.66	2.69	4.51	3.60	6.98	32	1.49	2.27	3.68	2.94	5.48
33	1.70	2.76	4.74	3.73	7.34	33	1.52	2.34	3.90	3.04	5.81
34	1.75	2.83	4.98	3.86	7.70	34	1.56	2.41	4.12	3.14	6.14
35	1.79	2.90	5.21	3.99	8.06	35	1.59	2.48	4.34	3.25	6.46
36	1.86	3.02	5.59	4.21	8.70	36	1.68	2.60	4.68	3.46	6.97
37	1.94	3.15	5.99	4.44	9.39	37	1.78	2.70	5.01	3.68	7.48
38	2.02	3.27	6.44	4.71	10.15	38	1.83	2.77	5.37	3.89	8.02
39	2.10	3.43	6.90	5.01	10.98	39	1.90	2.87	5.75	4.13	8.55
40	2.21	3.59	7.43	5.34	11.88	40	1.97	2.95	6.04	4.38	9.02
41	2.35	3.80	7.94	5.74	12.91	41	2.10	3.16	6.56	4.67	9.79
42	2.50	4.02	8.49	6.16	14.02	42	2.24	3.37	7.10	5.00	10.65
43	2.65	4.24	9.05	6.57	15.12	43	2.37	3.58	7.73	5.33	11.57
44	2.80	4.47	9.63	6.98	16.23	44	2.50	3.80	8.38	5.66	12.56
45	2.95	4.68	10.31	7.38	17.51	45	2.63	4.03	9.11	6.00	13.61
46	3.18	5.08	11.12	7.97	19.01	46	2.79	4.33	9.95	6.54	14.97
47	3.40	5.50	11.98	8.62	20.52	47	2.98	4.66	10.85	7.13	16.41
48	3.66	5.94	12.93	9.35	22.02	48	3.15	5.00	11.81	7.76	17.85
49	3.93	6.41	13.96	10.11	23.77	49	3.34	5.35	12.77	8.40	19.33
50	4.23	6.93	15.08	10.96	25.61	50	3.53	5.72	13.79	9.08	20.91
51	4.71	7.52	16.43	12.03	27.70	51	3.78	6.11	14.91	9.73	22.75
52	5.19	8.16	17.76	13.06	29.84	52	4.02	6.48	16.00	10.35	24.54
53	5.74	8.85	19.08	14.09	32.14	53	4.28	6.90	17.05	11.03	26.37
54	6.36	9.65	20.50	15.27	34.64	54	4.57	7.35	18.08	11.78	28.37
55	7.11	10.61	22.00	16.70	37.18	55	4.93	7.92	19.42	12.71	30.97
56	8.01	11.73	23.63	18.71	39.55	56	5.54	8.62	20.90	13.72	33.42
57	8.90	12.83	25.43	20.67	42.02	57	6.15	9.41	22.49	14.76	35.96
58	9.80	13.96	NA	21.84	NA	58	6.88	10.31	NA	16.00	NA
59	10.73	15.24	NA	24.27	NA	59	7.71	11.32	NA	17.38	NA
60	11.81	16.61	NA	26.00	NA	60	8.62	12.47	NA	18.92	NA
61	13.47	18.82	NA	29.23	NA	61	9.65	13.82	NA	21.25	NA
62	15.10	20.72	NA	31.92	NA	62	10.64	15.08	NA	23.36	NA
63	16.80	22.59	NA	34.57	NA	63	11.67	16.33	NA	25.45	NA

TRENDSETTER® LB 25

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 25

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.78	1.02	1.26	1.62	2.34	3.03	18	0.64	0.78	0.96	1.25	1.76	2.11
19	0.78	1.02	1.26	1.62	2.34	3.03	19	0.64	0.78	0.96	1.25	1.76	2.11
20	0.78	1.02	1.26	1.62	2.34	3.03	20	0.64	0.78	0.96	1.25	1.76	2.11
21	0.78	1.02	1.26	1.62	2.34	3.03	21	0.64	0.78	0.96	1.25	1.76	2.11
22	0.78	1.02	1.26	1.62	2.34	3.03	22	0.64	0.78	0.96	1.25	1.76	2.11
23	0.78	1.02	1.26	1.62	2.34	3.03	23	0.64	0.78	0.96	1.25	1.76	2.11
24	0.78	1.02	1.26	1.62	2.34	3.03	24	0.64	0.78	0.96	1.25	1.76	2.11
25	0.78	1.02	1.26	1.62	2.34	3.03	25	0.64	0.78	0.96	1.25	1.76	2.11
26	0.79	1.03	1.28	1.65	2.38	3.08	26	0.65	0.79	0.98	1.27	1.81	2.19
27	0.81	1.03	1.29	1.69	2.42	3.14	27	0.67	0.81	0.99	1.28	1.85	2.28
28	0.82	1.03	1.31	1.73	2.46	3.19	28	0.69	0.82	1.01	1.30	1.89	2.37
29	0.84	1.03	1.32	1.76	2.50	3.25	29	0.70	0.83	1.02	1.32	1.94	2.45
30	0.85	1.04	1.33	1.80	2.54	3.30	30	0.72	0.85	1.04	1.34	1.98	2.54
31	0.89	1.06	1.37	1.81	2.66	3.48	31	0.75	0.88	1.06	1.35	2.08	2.72
32	0.92	1.09	1.40	1.82	2.78	3.65	32	0.79	0.91	1.07	1.37	2.17	2.90
33	0.96	1.11	1.43	1.83	2.90	3.83	33	0.83	0.94	1.09	1.39	2.27	3.08
34	1.00	1.14	1.46	1.84	3.02	4.00	34	0.86	0.97	1.11	1.40	2.37	3.26
35	1.04	1.16	1.49	1.85	3.14	4.17	35	0.90	1.00	1.12	1.42	2.46	3.44
36	1.10	1.24	1.59	1.97	3.41	4.52	36	0.95	1.07	1.21	1.53	2.64	3.70
37	1.17	1.32	1.67	2.11	3.68	4.87	37	1.01	1.13	1.29	1.63	2.84	3.98
38	1.25	1.40	1.79	2.27	3.99	5.29	38	1.08	1.23	1.38	1.74	3.04	4.25
39	1.33	1.50	1.91	2.43	4.32	5.73	39	1.15	1.31	1.47	1.86	3.24	4.52
40	1.42	1.61	2.03	2.63	4.69	6.22	40	1.22	1.38	1.57	1.99	3.43	4.79
41	1.54	1.77	2.25	2.84	5.22	6.84	41	1.32	1.50	1.70	2.10	3.72	5.21
42	1.67	1.94	2.46	3.09	5.80	7.51	42	1.45	1.63	1.84	2.23	4.02	5.67
43	1.79	2.10	2.69	3.34	6.38	8.17	43	1.54	1.76	1.99	2.37	4.35	6.17
44	1.92	2.28	2.91	3.58	6.98	8.86	44	1.64	1.88	2.14	2.52	4.71	6.69
45	2.05	2.47	3.17	3.84	7.68	9.63	45	1.75	2.00	2.30	2.66	5.10	7.27
46	2.24	2.68	3.43	4.20	8.36	10.37	46	1.89	2.17	2.50	2.98	5.56	7.98
47	2.44	2.93	3.72	4.57	9.00	11.08	47	2.04	2.35	2.72	3.31	6.06	8.73
48	2.66	3.20	4.05	4.97	9.62	11.78	48	2.21	2.53	2.95	3.67	6.57	9.47
49	2.92	3.49	4.40	5.40	10.28	12.49	49	2.37	2.72	3.19	4.05	7.09	10.23
50	3.19	3.80	4.78	5.89	11.05	13.31	50	2.56	2.92	3.43	4.46	7.62	11.04
51	3.63	4.28	5.31	6.60	12.30	14.44	51	2.82	3.22	3.81	4.88	8.45	11.96
52	4.07	4.75	5.83	7.37	13.54	15.54	52	3.08	3.54	4.19	5.29	9.26	12.83
53	4.56	5.29	6.37	8.14	14.88	16.64	53	3.35	3.84	4.59	5.74	10.07	13.75
54	5.13	5.90	6.99	8.91	16.37	17.84	54	3.67	4.20	5.04	6.24	10.97	14.76
55	5.83	6.63	7.75	9.74	17.92	19.05	55	4.04	4.64	5.59	6.84	12.12	16.06
56	6.58	7.40	8.64	10.72	19.50	21.02	56	4.50	5.14	6.18	7.53	13.30	17.50
57	7.36	8.18	9.54	11.68	21.18	23.15	57	5.02	5.72	6.86	8.33	14.58	18.99
58	8.19	9.00	10.57	12.62	22.91	28.80	58	5.61	6.37	7.64	9.25	15.99	20.54
59	9.15	9.95	11.68	13.56	24.69	30.37	59	6.29	7.12	8.52	10.26	17.58	22.17
60	10.20	10.96	12.89	14.55	26.52	31.88	60	7.06	7.94	9.53	11.42	19.26	23.93
61	11.50	12.41	14.47	16.15	NA	NA	61	7.97	8.87	10.70	12.66	NA	NA
62	12.80	13.85	16.04	17.60	NA	NA	62	8.91	9.88	11.80	13.95	NA	NA
63	14.15	15.45	17.75	19.32	NA	NA	63	9.94	10.97	12.90	15.32	NA	NA
64	15.67	17.24	19.53	20.70	NA	NA	64	11.10	12.20	14.07	16.84	NA	NA
65	17.34	19.19	21.19	21.38	NA	NA	65	12.34	13.49	15.26	18.43	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.67	0.96	1.13	1.33	2.27	2.94	18	0.56	0.74	0.89	1.10	1.52	2.00
19	0.67	0.96	1.13	1.33	2.27	2.94	19	0.56	0.74	0.89	1.10	1.52	2.00
20	0.67	0.96	1.13	1.33	2.27	2.94	20	0.56	0.74	0.89	1.10	1.52	2.00
21	0.67	0.96	1.13	1.33	2.27	2.94	21	0.56	0.74	0.89	1.10	1.52	2.00
22	0.67	0.96	1.13	1.33	2.27	2.94	22	0.56	0.74	0.89	1.10	1.52	2.00
23	0.67	0.96	1.13	1.33	2.27	2.94	23	0.56	0.74	0.89	1.10	1.52	2.00
24	0.67	0.96	1.13	1.33	2.27	2.94	24	0.56	0.74	0.89	1.10	1.52	2.00
25	0.67	0.96	1.13	1.33	2.27	2.94	25	0.56	0.74	0.89	1.10	1.52	2.00
26	0.68	0.97	1.14	1.34	2.30	3.00	26	0.57	0.75	0.91	1.12	1.56	2.05
27	0.68	0.97	1.16	1.36	2.34	3.05	27	0.57	0.76	0.93	1.14	1.59	2.11
28	0.69	0.97	1.17	1.38	2.37	3.11	28	0.57	0.77	0.95	1.16	1.63	2.16
29	0.69	0.97	1.18	1.40	2.41	3.16	29	0.58	0.78	0.97	1.18	1.67	2.21
30	0.70	0.97	1.19	1.42	2.45	3.22	30	0.58	0.79	0.98	1.20	1.71	2.27
31	0.73	0.98	1.23	1.47	2.57	3.39	31	0.61	0.80	1.00	1.23	1.82	2.44
32	0.76	0.99	1.27	1.51	2.69	3.56	32	0.64	0.81	1.02	1.27	1.94	2.62
33	0.79	1.00	1.31	1.56	2.81	3.73	33	0.66	0.82	1.03	1.30	2.06	2.79
34	0.82	1.01	1.35	1.61	2.94	3.90	34	0.69	0.83	1.05	1.34	2.17	2.97
35	0.85	1.02	1.39	1.66	3.06	4.07	35	0.72	0.84	1.06	1.37	2.29	3.14
36	0.91	1.10	1.47	1.76	3.31	4.41	36	0.79	0.91	1.12	1.47	2.47	3.41
37	0.97	1.17	1.57	1.87	3.57	4.76	37	0.86	0.98	1.18	1.57	2.64	3.72
38	1.05	1.26	1.68	1.98	3.88	5.17	38	0.90	1.04	1.27	1.66	2.85	4.02
39	1.13	1.36	1.80	2.13	4.22	5.60	39	0.96	1.11	1.34	1.77	3.04	4.33
40	1.22	1.47	1.93	2.28	4.57	6.08	40	1.03	1.18	1.41	1.90	3.22	4.64
41	1.35	1.63	2.10	2.53	5.15	6.74	41	1.13	1.29	1.53	2.05	3.51	5.10
42	1.48	1.78	2.28	2.80	5.72	7.41	42	1.23	1.40	1.65	2.18	3.84	5.56
43	1.63	1.95	2.46	3.06	6.26	8.07	43	1.31	1.51	1.77	2.30	4.19	6.04
44	1.76	2.11	2.64	3.34	6.86	8.76	44	1.43	1.64	1.90	2.42	4.57	6.58
45	1.93	2.29	2.83	3.65	7.53	9.54	45	1.54	1.77	2.04	2.54	4.97	7.15
46	2.10	2.50	3.09	3.97	8.19	10.29	46	1.67	1.93	2.25	2.82	5.43	7.76
47	2.28	2.71	3.38	4.29	8.81	10.99	47	1.82	2.10	2.49	3.13	5.91	8.44
48	2.48	2.94	3.69	4.64	9.40	11.65	48	1.98	2.27	2.73	3.46	6.42	9.11
49	2.70	3.20	4.01	5.03	9.96	12.31	49	2.14	2.45	2.98	3.80	6.93	9.76
50	2.93	3.47	4.36	5.45	10.45	13.11	50	2.30	2.64	3.24	4.16	7.44	10.45
51	3.33	3.90	4.88	6.01	11.67	14.25	51	2.56	2.91	3.58	4.54	8.28	11.36
52	3.73	4.32	5.39	6.59	12.87	15.37	52	2.80	3.18	3.91	4.94	9.10	12.25
53	4.20	4.81	5.96	7.22	14.17	16.48	53	3.07	3.45	4.27	5.34	9.90	13.10
54	4.70	5.36	6.62	7.93	15.62	17.62	54	3.37	3.76	4.68	5.80	10.80	13.95
55	5.34	6.03	7.41	8.80	17.14	18.82	55	3.73	4.14	5.17	6.37	11.96	15.10
56	6.05	6.73	8.27	9.70	18.75	20.82	56	4.14	4.60	5.70	7.05	13.12	16.45
57	6.76	7.49	9.14	10.61	20.48	22.87	57	4.60	5.11	6.30	7.82	14.36	17.85
58	7.58	8.34	10.13	11.59	22.26	28.61	58	5.14	5.69	6.99	8.70	15.75	19.32
59	8.48	9.26	11.22	12.65	24.13	30.27	59	5.76	6.37	7.77	9.69	17.29	20.91
60	9.48	10.27	12.40	13.76	26.18	31.80	60	6.45	7.13	8.65	10.82	18.95	22.65
61	10.71	11.67	13.83	15.44	NA	NA	61	7.28	8.13	9.61	12.10	NA	NA
62	11.91	13.08	15.32	16.99	NA	NA	62	8.14	9.16	10.66	13.46	NA	NA
63	13.22	14.64	16.92	18.84	NA	NA	63	9.08	10.28	11.79	14.95	NA	NA
64	14.67	16.39	18.67	20.60	NA	NA	64	10.13	11.56	13.06	16.60	NA	NA
65	16.26	18.31	20.28	21.11	NA	NA	65	11.27	12.94	14.40	18.35	NA	NA

TRENDSETTER® LB 30

Face Amounts of \$25,000 – \$99,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee: \$60

Male					Female				
Issue Age	SNS	SS	SENS	SES	Issue Age	SNS	SS	SENS	SES
18	3.14	5.49	4.60	6.38	18	2.78	4.04	3.55	4.79
19	3.14	5.49	4.60	6.67	19	2.78	4.04	3.55	4.79
20	3.14	5.49	4.60	6.95	20	2.78	4.04	3.55	4.79
21	3.14	5.49	4.60	7.25	21	2.78	4.04	3.55	4.79
22	3.14	5.49	4.60	7.30	22	2.78	4.04	3.55	4.79
23	3.14	5.49	4.60	7.30	23	2.78	4.04	3.55	4.79
24	3.14	5.49	4.60	7.30	24	2.78	4.04	3.55	4.79
25	3.14	5.49	4.60	7.30	25	2.78	4.04	3.55	4.79
26	3.23	5.64	4.68	7.47	26	2.85	4.24	3.63	5.04
27	3.31	5.79	4.76	7.63	27	2.92	4.43	3.71	5.30
28	3.39	5.94	4.83	7.80	28	3.00	4.62	3.79	5.56
29	3.47	6.10	4.91	7.97	29	3.07	4.82	3.87	5.81
30	3.56	6.25	4.99	8.14	30	3.14	5.01	3.96	6.07
31	3.76	6.56	5.18	8.60	31	3.29	5.28	4.15	6.56
32	3.95	6.88	5.37	9.07	32	3.43	5.56	4.35	7.05
33	4.15	7.20	5.56	9.54	33	3.58	5.83	4.55	7.54
34	4.35	7.51	5.76	10.01	34	3.72	6.10	4.74	8.04
35	4.55	7.83	5.95	10.47	35	3.87	6.37	4.94	8.53
36	4.69	8.40	6.26	11.51	36	3.99	6.94	5.22	9.48
37	4.84	8.98	6.61	12.60	37	4.11	7.51	5.49	10.53
38	4.98	9.55	6.99	13.84	38	4.23	8.08	5.78	11.68
39	5.13	10.12	7.41	15.11	39	4.35	8.65	6.12	12.89
40	5.27	10.70	7.84	16.51	40	4.47	9.21	6.45	14.19
41	5.55	NA	8.32	NA	41	4.72	NA	6.87	NA
42	5.83	NA	8.83	NA	42	4.96	NA	7.34	NA
43	6.11	NA	9.35	NA	43	5.20	NA	7.84	NA
44	6.38	NA	9.91	NA	44	5.44	NA	8.35	NA
45	6.66	NA	10.52	NA	45	5.68	NA	8.89	NA
46	7.30	NA	11.31	NA	46	6.15	NA	9.55	NA
47	7.93	NA	12.21	NA	47	6.62	NA	10.27	NA
48	8.56	NA	13.18	NA	48	7.09	NA	11.03	NA
49	9.19	NA	14.29	NA	49	7.57	NA	11.84	NA
50	9.83	NA	15.52	NA	50	8.04	NA	12.69	NA



Male						Female					
Issue Age	PC	SNS	SS	SENS	SES	Issue Age	PC	SNS	SS	SENS	SES
18	1.56	2.37	3.90	3.09	5.79	18	1.40	2.01	2.77	2.39	3.94
19	1.56	2.37	3.90	3.09	5.79	19	1.40	2.01	2.77	2.39	3.94
20	1.56	2.37	3.90	3.09	5.79	20	1.40	2.01	2.77	2.39	3.94
21	1.56	2.37	3.90	3.09	5.79	21	1.40	2.01	2.77	2.39	3.94
22	1.56	2.37	3.90	3.09	5.79	22	1.40	2.01	2.77	2.39	3.94
23	1.56	2.37	3.90	3.09	5.79	23	1.40	2.01	2.77	2.39	3.94
24	1.56	2.37	3.90	3.09	5.79	24	1.40	2.01	2.77	2.39	3.94
25	1.56	2.37	3.90	3.09	5.79	25	1.40	2.01	2.77	2.39	3.94
26	1.59	2.42	3.98	3.18	5.98	26	1.42	2.05	2.92	2.49	4.22
27	1.63	2.47	4.05	3.26	6.16	27	1.44	2.08	3.07	2.58	4.51
28	1.66	2.53	4.13	3.34	6.34	28	1.46	2.12	3.23	2.68	4.79
29	1.70	2.58	4.20	3.42	6.52	29	1.48	2.16	3.38	2.78	5.08
30	1.73	2.64	4.28	3.51	6.71	30	1.50	2.20	3.53	2.88	5.36
31	1.78	2.72	4.55	3.69	7.19	31	1.55	2.28	3.80	3.04	5.74
32	1.83	2.81	4.82	3.87	7.67	32	1.61	2.37	4.07	3.21	6.11
33	1.88	2.89	5.09	4.05	8.15	33	1.66	2.46	4.34	3.37	6.49
34	1.93	2.97	5.36	4.23	8.63	34	1.71	2.55	4.61	3.53	6.87
35	1.98	3.06	5.64	4.42	9.11	35	1.76	2.64	4.88	3.69	7.24
36	2.07	3.21	6.05	4.67	9.84	36	1.84	2.77	5.30	3.92	7.83
37	2.17	3.37	6.49	4.95	10.61	37	1.91	2.92	5.76	4.15	8.43
38	2.26	3.54	7.00	5.27	11.49	38	1.98	3.05	6.22	4.37	9.05
39	2.35	3.73	7.52	5.60	12.38	39	2.06	3.20	6.71	4.64	9.74
40	2.46	3.92	8.08	5.93	13.36	40	2.14	3.32	7.12	4.90	10.40
41	2.63	4.14	8.90	6.35	14.36	41	2.28	3.52	7.66	5.28	11.45
42	2.82	4.39	9.75	6.79	15.42	42	2.43	3.72	8.25	5.67	12.61
43	3.00	4.64	10.66	7.25	16.52	43	2.59	3.95	8.89	6.07	13.86
44	3.20	4.93	11.59	7.74	17.65	44	2.76	4.18	9.61	6.51	15.25
45	3.42	5.24	12.50	8.25	18.76	45	2.93	4.43	10.40	6.95	16.77
46	3.74	5.73	13.21	8.99	20.72	46	3.14	4.74	11.29	7.47	18.27
47	4.06	6.22	NA	9.76	NA	47	3.35	5.09	NA	8.04	NA
48	4.37	6.71	NA	10.54	NA	48	3.58	5.46	NA	8.63	NA
49	4.75	7.23	NA	11.32	NA	49	3.82	5.86	NA	9.24	NA
50	5.15	7.83	NA	12.23	NA	50	4.08	6.28	NA	9.91	NA
51	5.80	8.57	NA	13.62	NA	51	4.46	6.80	NA	10.65	NA
52	6.47	9.36	NA	14.95	NA	52	4.83	7.34	NA	11.42	NA
53	7.21	10.18	NA	16.31	NA	53	5.24	7.93	NA	12.25	NA
54	8.06	11.07	NA	17.54	NA	54	5.67	8.56	NA	13.20	NA
55	9.06	12.15	NA	18.72	NA	55	6.16	9.26	NA	14.36	NA
56	9.90	13.32	NA	20.41	NA	56	6.85	10.09	NA	15.46	NA
57	10.82	14.09	NA	21.56	NA	57	7.63	11.00	NA	16.69	NA

TRENDSETTER® LB 30

Face Amounts of \$250,000 – \$499,999

Level Annual Premium Rates per \$1,000 for Years 1 – 30

Annual Policy Fee: \$30

Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.92	1.14	1.51	1.76	2.77	3.55	18	0.78	0.87	1.12	1.46	1.89	2.40
19	0.92	1.14	1.51	1.76	2.77	3.55	19	0.78	0.87	1.12	1.46	1.89	2.40
20	0.92	1.14	1.51	1.76	2.77	3.55	20	0.78	0.87	1.12	1.46	1.89	2.40
21	0.92	1.14	1.51	1.76	2.77	3.55	21	0.78	0.87	1.12	1.46	1.89	2.40
22	0.92	1.14	1.51	1.76	2.77	3.55	22	0.78	0.87	1.12	1.46	1.89	2.40
23	0.92	1.14	1.51	1.76	2.77	3.55	23	0.78	0.87	1.12	1.46	1.89	2.40
24	0.92	1.14	1.51	1.76	2.77	3.55	24	0.78	0.87	1.12	1.46	1.89	2.40
25	0.92	1.14	1.51	1.76	2.77	3.55	25	0.78	0.87	1.12	1.46	1.89	2.40
26	0.92	1.15	1.53	1.78	2.83	3.62	26	0.78	0.89	1.15	1.48	1.95	2.49
27	0.92	1.17	1.54	1.81	2.89	3.70	27	0.78	0.90	1.17	1.49	2.00	2.57
28	0.92	1.18	1.56	1.83	2.95	3.77	28	0.78	0.92	1.19	1.50	2.06	2.65
29	0.92	1.19	1.58	1.86	3.01	3.85	29	0.78	0.94	1.22	1.52	2.12	2.73
30	0.92	1.20	1.59	1.88	3.07	3.92	30	0.78	0.95	1.24	1.53	2.17	2.82
31	0.97	1.23	1.62	1.92	3.22	4.11	31	0.82	0.99	1.26	1.56	2.30	3.01
32	1.02	1.25	1.64	1.97	3.37	4.29	32	0.87	1.02	1.28	1.58	2.43	3.20
33	1.07	1.28	1.66	2.01	3.53	4.48	33	0.91	1.05	1.30	1.60	2.56	3.40
34	1.12	1.30	1.69	2.05	3.68	4.66	34	0.95	1.09	1.32	1.63	2.68	3.59
35	1.17	1.33	1.71	2.09	3.83	4.85	35	1.00	1.12	1.34	1.65	2.81	3.78
36	1.26	1.42	1.81	2.25	4.12	5.25	36	1.07	1.20	1.44	1.76	3.03	4.07
37	1.34	1.53	1.92	2.41	4.45	5.67	37	1.13	1.25	1.55	1.86	3.24	4.37
38	1.44	1.64	2.04	2.58	4.80	6.13	38	1.22	1.36	1.65	1.96	3.48	4.70
39	1.55	1.76	2.16	2.78	5.16	6.63	39	1.30	1.48	1.76	2.08	3.69	5.04
40	1.65	1.89	2.30	2.98	5.56	7.15	40	1.37	1.56	1.89	2.19	3.89	5.36
41	1.79	2.06	2.54	3.21	6.27	7.86	41	1.48	1.72	2.06	2.35	4.28	5.90
42	1.94	2.23	2.81	3.47	7.04	8.61	42	1.60	1.90	2.27	2.51	4.66	6.50
43	2.10	2.42	3.09	3.72	7.87	9.38	43	1.72	2.08	2.45	2.67	5.10	7.16
44	2.27	2.62	3.39	4.00	8.71	10.20	44	1.85	2.22	2.56	2.86	5.55	7.86
45	2.45	2.84	3.70	4.32	9.54	11.12	45	2.01	2.29	2.64	3.06	6.05	8.66
46	2.70	3.14	4.06	4.76	10.29	11.96	46	2.19	2.51	2.88	3.42	6.73	9.70
47	2.98	3.44	4.46	5.27	11.00	12.82	47	2.38	2.74	3.15	3.79	7.61	10.96
48	3.28	3.74	4.90	5.83	11.73	13.68	48	2.58	2.96	3.42	4.21	8.40	12.14
49	3.61	4.09	5.37	6.44	12.46	14.57	49	2.79	3.19	3.71	4.64	9.14	13.21
50	3.96	4.48	5.90	7.13	13.16	15.50	50	3.03	3.43	4.02	5.10	9.89	14.26
51	4.45	5.04	6.54	7.88	14.59	16.82	51	3.33	3.79	4.44	5.58	10.75	15.43
52	4.97	5.60	7.21	8.59	15.97	17.69	52	3.63	4.15	4.89	6.09	11.54	16.58
53	5.53	6.25	7.92	9.34	17.46	17.88	53	3.98	4.54	5.37	6.67	12.68	17.77
54	6.19	6.96	8.68	10.11	NA	NA	54	4.37	4.98	5.93	7.31	NA	NA
55	6.95	7.82	9.61	11.03	NA	NA	55	4.85	5.54	6.59	8.10	NA	NA
56	7.77	8.70	10.64	12.08	NA	NA	56	5.44	6.18	7.33	8.94	NA	NA
57	8.69	9.69	11.79	13.32	NA	NA	57	6.08	6.88	8.15	9.87	NA	NA
58	9.69	10.76	13.02	13.72	NA	NA	58	6.79	7.68	9.08	10.89	NA	NA



Male							Female						
Issue Age	PP	PNS	SP	SNS	PS	SS	Issue Age	PP	PNS	SP	SNS	PS	SS
18	0.80	1.07	1.24	1.56	2.67	3.45	18	0.69	0.85	1.00	1.24	1.80	2.32
19	0.80	1.07	1.24	1.56	2.67	3.45	19	0.69	0.85	1.00	1.24	1.80	2.32
20	0.80	1.07	1.24	1.56	2.67	3.45	20	0.69	0.85	1.00	1.24	1.80	2.32
21	0.80	1.07	1.24	1.56	2.67	3.45	21	0.69	0.85	1.00	1.24	1.80	2.32
22	0.80	1.07	1.24	1.56	2.67	3.45	22	0.69	0.85	1.00	1.24	1.80	2.32
23	0.80	1.07	1.24	1.56	2.67	3.45	23	0.69	0.85	1.00	1.24	1.80	2.32
24	0.80	1.07	1.24	1.56	2.67	3.45	24	0.69	0.85	1.00	1.24	1.80	2.32
25	0.80	1.07	1.24	1.56	2.67	3.45	25	0.69	0.85	1.00	1.24	1.80	2.32
26	0.80	1.07	1.27	1.59	2.73	3.51	26	0.70	0.86	1.02	1.25	1.86	2.39
27	0.81	1.07	1.30	1.61	2.79	3.56	27	0.70	0.86	1.04	1.27	1.91	2.47
28	0.81	1.07	1.33	1.64	2.85	3.61	28	0.70	0.87	1.07	1.28	1.97	2.54
29	0.81	1.07	1.36	1.66	2.92	3.67	29	0.70	0.88	1.09	1.30	2.02	2.62
30	0.82	1.08	1.39	1.69	2.98	3.72	30	0.70	0.89	1.11	1.31	2.08	2.70
31	0.85	1.09	1.44	1.72	3.13	3.93	31	0.73	0.90	1.14	1.36	2.20	2.86
32	0.88	1.10	1.48	1.76	3.29	4.14	32	0.75	0.91	1.16	1.41	2.33	3.02
33	0.92	1.12	1.53	1.80	3.44	4.35	33	0.77	0.93	1.18	1.45	2.45	3.18
34	0.95	1.13	1.58	1.84	3.60	4.56	34	0.79	0.94	1.21	1.50	2.58	3.34
35	0.99	1.15	1.62	1.88	3.75	4.76	35	0.82	0.95	1.23	1.55	2.70	3.50
36	1.06	1.23	1.74	2.02	4.05	5.17	36	0.89	1.04	1.31	1.64	2.92	3.81
37	1.15	1.33	1.86	2.18	4.37	5.58	37	0.95	1.09	1.40	1.75	3.13	4.13
38	1.24	1.43	1.97	2.34	4.73	6.04	38	1.02	1.18	1.49	1.88	3.35	4.47
39	1.34	1.54	2.10	2.53	5.10	6.53	39	1.09	1.26	1.58	2.00	3.57	4.82
40	1.45	1.67	2.25	2.72	5.50	7.05	40	1.18	1.35	1.69	2.13	3.80	5.15
41	1.58	1.87	2.49	3.00	6.23	7.81	41	1.29	1.52	1.85	2.30	4.18	5.66
42	1.72	2.07	2.73	3.27	6.99	8.56	42	1.40	1.68	2.01	2.45	4.56	6.17
43	1.87	2.27	2.97	3.56	7.71	9.32	43	1.53	1.86	2.14	2.61	4.99	6.73
44	2.03	2.49	3.24	3.86	8.44	10.12	44	1.64	2.01	2.26	2.77	5.45	7.35
45	2.21	2.74	3.53	4.21	9.20	11.04	45	1.78	2.05	2.37	2.95	5.95	8.03
46	2.45	3.00	3.86	4.63	9.96	11.83	46	1.96	2.25	2.62	3.28	6.60	8.87
47	2.72	3.26	4.22	5.10	10.73	12.61	47	2.14	2.46	2.90	3.65	7.30	9.94
48	3.01	3.56	4.61	5.60	11.49	13.40	48	2.34	2.68	3.18	4.04	8.05	10.95
49	3.31	3.88	5.03	6.17	12.25	14.18	49	2.54	2.90	3.48	4.47	8.82	11.93
50	3.66	4.24	5.49	6.79	13.00	14.96	50	2.76	3.14	3.80	4.92	9.65	12.86
51	4.13	4.77	6.09	7.49	14.30	16.44	51	3.07	3.47	4.25	5.39	10.52	13.93
52	4.62	5.33	6.72	8.18	15.58	17.36	52	3.37	3.79	4.71	5.88	11.35	14.86
53	5.15	5.95	7.42	8.96	16.97	17.79	53	3.72	4.16	5.22	6.44	12.35	16.17
54	5.75	6.65	8.20	9.81	NA	NA	54	4.11	4.59	5.79	7.05	NA	NA
55	6.46	7.46	9.12	10.81	NA	NA	55	4.59	5.11	6.48	7.82	NA	NA
56	7.20	8.32	10.12	11.79	NA	NA	56	5.13	5.68	7.16	8.62	NA	NA
57	8.03	9.27	11.23	12.81	NA	NA	57	5.73	6.34	7.92	9.53	NA	NA
58	8.93	10.31	12.43	13.19	NA	NA	58	6.40	7.07	8.75	10.51	NA	NA



TRENDSETTER® LB 10

WAIVER OF PREMIUM

Rates per \$1,000 of Face Amount

Male			Female		
Issue Age	NS	SM	Issue Age	NS	SM
18	0.31	0.38	18	0.34	0.41
19	0.31	0.38	19	0.34	0.41
20	0.31	0.38	20	0.34	0.41
21	0.31	0.38	21	0.34	0.41
22	0.31	0.38	22	0.34	0.41
23	0.31	0.38	23	0.34	0.41
24	0.31	0.38	24	0.34	0.41
25	0.31	0.38	25	0.34	0.41
26	0.31	0.40	26	0.34	0.41
27	0.31	0.40	27	0.34	0.41
28	0.34	0.41	28	0.34	0.41
29	0.34	0.41	29	0.34	0.43
30	0.34	0.43	30	0.34	0.50
31	0.34	0.44	31	0.34	0.51
32	0.35	0.49	32	0.35	0.56
33	0.40	0.51	33	0.40	0.58
34	0.41	0.56	34	0.41	0.60
35	0.41	0.56	35	0.45	0.60
36	0.44	0.59	36	0.48	0.66
37	0.47	0.65	37	0.51	0.72
38	0.50	0.68	38	0.54	0.75
39	0.52	0.73	39	0.55	0.76
40	0.59	0.87	40	0.62	0.90
41	0.62	0.88	41	0.65	0.91
42	0.64	0.91	42	0.67	0.91
43	0.67	1.05	43	0.73	0.99
44	0.71	1.22	44	0.80	1.08
45	0.79	1.28	45	0.84	1.14
46	0.94	1.42	46	0.97	1.31
47	1.09	1.62	47	1.12	1.49
48	1.26	1.81	48	1.23	1.68
49	1.46	2.06	49	1.43	1.88
50	1.66	2.36	50	1.63	2.02
51	1.99	2.63	51	1.89	2.20
52	2.32	2.93	52	2.24	2.48
53	2.68	3.23	53	2.58	2.86
54	3.12	3.64	54	2.85	3.30
55	3.59	4.32	55	3.13	3.74

TRENDSETTER® LB 15
WAIVER OF PREMIUM
 Rates per \$1,000 of Face Amount



Male			Female		
Issue Age	NS	SM	Issue Age	NS	SM
18	0.31	0.38	18	0.34	0.41
19	0.31	0.38	19	0.34	0.41
20	0.31	0.38	20	0.34	0.41
21	0.31	0.38	21	0.34	0.41
22	0.31	0.38	22	0.34	0.41
23	0.31	0.38	23	0.34	0.41
24	0.31	0.38	24	0.34	0.41
25	0.31	0.40	25	0.34	0.41
26	0.31	0.40	26	0.34	0.41
27	0.31	0.43	27	0.37	0.43
28	0.34	0.43	28	0.37	0.43
29	0.34	0.46	29	0.37	0.43
30	0.34	0.46	30	0.40	0.50
31	0.34	0.48	31	0.41	0.51
32	0.35	0.53	32	0.46	0.57
33	0.40	0.53	33	0.46	0.58
34	0.41	0.56	34	0.47	0.60
35	0.41	0.58	35	0.47	0.65
36	0.44	0.61	36	0.50	0.72
37	0.47	0.67	37	0.53	0.78
38	0.50	0.72	38	0.55	0.86
39	0.52	0.78	39	0.61	0.95
40	0.59	0.87	40	0.64	1.04
41	0.62	0.96	41	0.71	1.12
42	0.64	1.04	42	0.76	1.22
43	0.68	1.18	43	0.83	1.33
44	0.71	1.31	44	0.88	1.45
45	0.80	1.49	45	0.94	1.60
46	0.94	1.67	46	1.06	1.72
47	1.09	1.85	47	1.22	1.88
48	1.26	2.04	48	1.38	2.02
49	1.46	2.28	49	1.52	2.21
50	1.66	2.53	50	1.68	2.42
51	1.99	2.87	51	1.94	2.58
52	2.32	3.24	52	2.24	2.73
53	2.68	3.67	53	2.58	3.12
54	3.12	4.25	54	2.85	3.65
55	3.59	4.77	55	3.19	4.02



TRENDSETTER® LB 20

WAIVER OF PREMIUM

Rates per \$1,000 of Face Amount

Male			Female		
Issue Age	NS	SM	Issue Age	NS	SM
18	0.31	0.40	18	0.34	0.43
19	0.31	0.40	19	0.34	0.43
20	0.31	0.40	20	0.34	0.43
21	0.31	0.40	21	0.34	0.43
22	0.31	0.40	22	0.34	0.43
23	0.31	0.40	23	0.34	0.43
24	0.31	0.40	24	0.34	0.43
25	0.33	0.43	25	0.34	0.43
26	0.33	0.43	26	0.34	0.43
27	0.36	0.46	27	0.37	0.43
28	0.36	0.46	28	0.37	0.46
29	0.36	0.48	29	0.37	0.48
30	0.36	0.48	30	0.41	0.51
31	0.36	0.49	31	0.43	0.52
32	0.36	0.53	32	0.46	0.57
33	0.40	0.54	33	0.46	0.58
34	0.41	0.56	34	0.47	0.60
35	0.41	0.58	35	0.47	0.65
36	0.44	0.61	36	0.50	0.73
37	0.47	0.67	37	0.53	0.79
38	0.51	0.72	38	0.55	0.87
39	0.53	0.78	39	0.61	0.98
40	0.59	0.91	40	0.64	1.04
41	0.63	1.04	41	0.71	1.15
42	0.67	1.21	42	0.76	1.29
43	0.73	1.38	43	0.83	1.43
44	0.77	1.57	44	0.88	1.62
45	0.88	1.81	45	0.94	1.81
46	1.02	2.02	46	1.07	1.97
47	1.21	2.30	47	1.22	2.13
48	1.39	2.62	48	1.38	2.27
49	1.57	2.98	49	1.59	2.46
50	1.83	3.19	50	1.81	2.59
51	2.20	3.55	51	2.11	2.85
52	2.62	4.09	52	2.44	3.14
53	3.15	4.69	53	2.81	3.44
54	3.62	5.40	54	3.12	4.22
55	4.30	6.15	55	3.57	4.71

TRENDSETTER® LB 25
WAIVER OF PREMIUM
 Rates per \$1,000 of Face Amount



Male			Female		
Issue Age	NS	SM	Issue Age	NS	SM
18	0.34	0.43	18	0.37	0.46
19	0.34	0.43	19	0.37	0.46
20	0.34	0.43	20	0.37	0.46
21	0.34	0.46	21	0.37	0.46
22	0.34	0.46	22	0.37	0.46
23	0.34	0.46	23	0.37	0.46
24	0.34	0.46	24	0.37	0.46
25	0.37	0.49	25	0.40	0.49
26	0.37	0.49	26	0.40	0.49
27	0.40	0.52	27	0.40	0.49
28	0.40	0.52	28	0.40	0.52
29	0.40	0.54	29	0.40	0.57
30	0.40	0.54	30	0.45	0.60
31	0.40	0.54	31	0.45	0.60
32	0.41	0.54	32	0.46	0.62
33	0.41	0.56	33	0.46	0.68
34	0.41	0.59	34	0.47	0.71
35	0.43	0.66	35	0.49	0.75
36	0.44	0.69	36	0.50	0.83
37	0.48	0.75	37	0.53	0.91
38	0.51	0.84	38	0.55	0.97
39	0.57	0.92	39	0.61	1.07
40	0.63	1.07	40	0.64	1.17
41	0.66	1.16	41	0.71	1.27
42	0.70	1.31	42	0.76	1.40
43	0.74	1.48	43	0.83	1.54
44	0.78	1.66	44	0.88	1.70
45	0.88	1.88	45	0.94	1.88
46	1.02	2.18	46	1.07	2.16
47	1.21	2.57	47	1.22	2.49
48	1.39	3.03	48	1.38	2.82
49	1.57	3.54	49	1.59	3.16
50	1.83	4.08	50	1.81	3.52
51	2.21	4.68	51	2.11	4.00
52	2.62	5.46	52	2.44	4.49
53	3.15	6.20	53	2.81	5.03
54	3.65	7.12	54	3.12	5.85
55	4.32	8.31	55	3.57	6.73



TRENDSETTER® LB 30

WAIVER OF PREMIUM

Rates per \$1,000 of Face Amount

Male			Female		
Issue Age	NS	SM	Issue Age	NS	SM
18	0.34	0.46	18	0.40	0.49
19	0.34	0.46	19	0.40	0.49
20	0.34	0.46	20	0.40	0.49
21	0.37	0.49	21	0.40	0.49
22	0.37	0.49	22	0.40	0.49
23	0.37	0.49	23	0.40	0.49
24	0.37	0.49	24	0.40	0.49
25	0.37	0.52	25	0.43	0.52
26	0.37	0.56	26	0.43	0.56
27	0.40	0.57	27	0.43	0.56
28	0.40	0.57	28	0.43	0.56
29	0.40	0.58	29	0.43	0.61
30	0.40	0.58	30	0.45	0.66
31	0.40	0.58	31	0.46	0.66
32	0.42	0.58	32	0.46	0.66
33	0.42	0.58	33	0.46	0.71
34	0.42	0.61	34	0.47	0.74
35	0.44	0.67	35	0.49	0.75
36	0.46	0.74	36	0.50	0.87
37	0.49	0.83	37	0.53	0.93
38	0.53	0.94	38	0.55	1.06
39	0.59	1.04	39	0.61	1.16
40	0.67	1.18	40	0.64	1.27
41	0.72	1.35	41	0.71	1.44
42	0.77	1.54	42	0.77	1.61
43	0.82	1.75	43	0.83	1.81
44	0.91	1.99	44	0.93	2.03
45	0.98	2.27	45	1.00	2.27
46	1.12	2.56	46	1.14	2.58
47	1.24	2.98	47	1.24	2.96
48	1.39	3.47	48	1.38	3.36
49	1.57	4.01	49	1.59	3.74
50	1.83	4.68	50	1.81	4.20
51	2.21	5.61	51	2.11	4.95
52	2.66	6.70	52	2.44	5.70
53	3.18	7.70	53	2.81	6.56
54	3.84	N/A	54	3.12	N/A
55	4.54	N/A	55	3.57	N/A

ACCIDENT INDEMNITY RATES*
Per \$1,000 of AI Face Amount



Male/Female			
Issue Age	Rate	Issue Age	Rate
18	1.10	42	1.16
19	1.10	43	1.19
20	1.10	44	1.21
21	1.10	45	1.23
22	1.10	46	1.26
23	1.10	47	1.29
24	1.10	48	1.32
25	1.10	49	1.35
26	1.10	50	1.38
27	1.10	51	1.41
28	1.10	52	1.44
29	1.10	53	1.47
30	1.10	54	1.49
31	1.10	55	1.52
32	1.10	56	1.55
33	1.10	57	1.58
34	1.10	58	1.62
35	1.10	59	1.66
36	1.10	60	1.70
37	1.10	61	1.75
38	1.10	62	1.81
39	1.10	63	1.89
40	1.12	64	1.98
41	1.14	65	2.09

**Issue age limitations based on rate band.*



MONTHLY DISABILITY INCOME RIDER*

Per \$100 Monthly Benefit for Disability Income Rider

Male					Female				
Issue Age	T15	T20	T25	T30	Issue Age	T15	T20	T25	T30
18	12.08	12.49	13.43	13.78	18	14.92	16.01	17.13	18.06
19	12.08	12.49	13.43	13.78	19	14.92	16.01	17.13	18.06
20	12.08	12.49	13.43	13.78	20	14.92	16.01	17.13	18.06
21	12.29	12.78	14.27	14.27	21	15.44	16.62	17.78	18.76
22	12.48	13.07	14.76	14.76	22	15.96	17.23	18.43	19.45
23	12.68	13.34	15.26	15.26	23	16.49	17.83	19.07	20.15
24	12.88	13.63	15.67	15.76	24	17.00	18.44	19.73	20.84
25	13.08	13.92	15.86	16.25	25	17.53	19.06	20.37	21.54
26	13.48	14.46	16.48	17.04	26	18.46	20.04	21.17	22.55
27	13.87	15.01	16.97	17.82	27	19.39	21.02	22.07	23.56
28	14.28	15.55	17.61	18.61	28	20.32	22.02	22.93	24.58
29	14.68	16.10	18.37	19.39	29	21.25	23.00	23.72	25.58
30	15.07	16.64	19.15	20.18	30	22.18	23.99	24.57	26.59
31	15.90	17.70	19.96	21.02	31	23.44	25.28	25.67	27.66
32	16.72	18.77	20.75	21.86	32	24.71	26.59	26.71	28.73
33	17.54	19.82	21.91	22.69	33	25.97	27.89	28.54	29.80
34	18.36	20.89	22.76	23.53	34	27.24	29.20	29.61	30.86
35	19.19	21.95	24.01	24.37	35	28.50	30.49	31.93	31.93
36	20.72	23.63	24.85	25.57	36	29.94	31.92	33.07	33.07
37	22.26	25.31	26.70	26.77	37	31.38	33.35	33.47	34.21
38	23.81	27.00	27.96	27.96	38	32.83	34.76	35.34	35.34
39	25.34	28.68	29.16	29.16	39	34.27	36.19	36.48	36.48
40	26.88	30.36	30.36	30.36	40	35.71	37.62	37.62	37.62
41	29.21	31.99	31.99	31.99	41	37.20	38.72	38.72	38.72
42	31.54	33.62	33.62	33.62	42	38.69	39.83	39.83	39.83
43	33.85	35.24	35.24	35.24	43	40.18	40.94	40.94	40.94
44	36.18	36.88	36.88	36.88	44	41.66	42.05	42.05	42.05
45	38.51	38.51	38.51	38.51	45	43.15	43.15	43.15	43.15
46	40.61	40.61	40.61	40.61	46	44.18	44.18	44.18	44.18
47	42.70	42.70	42.70	42.70	47	45.20	45.20	45.20	45.20
48	44.80	44.80	44.80	44.80	48	46.24	46.24	46.24	46.24
49	46.88	46.88	46.88	46.88	49	47.26	47.26	47.26	47.26
50	48.98	48.98	48.98	48.98	50	48.29	48.29	48.29	48.29

*Issue age limitations based on product and rate band.

