

OPTERM[®] AND PENNTERM[™]

No illustrations required. Fully guaranteed.

DESCRIPTION

OPTerm and Penn Term are renewable and convertible term life insurance policies which provide a level death benefit.

OPTerm and Penn Term 10:

Term life insurance with level premiums during the initial 10-year period. Premiums increase annually in years 11 and later.

OPTerm and Penn Term 15:

Term life insurance with level premiums during the initial 15-year period. Premiums increase annually in years 16 and later.

OPTerm and Penn Term 20:

Term life insurance with level premiums during the initial 20-year period. Premiums increase annually in years 21 and later.

OPTerm and Penn Term 30:

Term life insurance with level premiums during the initial 30-year period. Premiums increase annually in years 31 and later.

ISSUE AGES: Age nearest birthday

OPTerm / Penn Term 10:	20-80 20-70WA only
OPTerm / Penn Term 15:	20-75 20-65WA only
OPTerm / Penn Term 20:	20-70 non-tobacco classes only 20-65 tobacco classes 20-62 OR only 20-60WA only
OPTerm / Penn Term 30:	20-55 non-tobacco classes only 20-50 tobacco classes 20-50 OR and WA only

COVERAGE EXPIRATION: Age 95

POLICY FORM:

Banner - OPTerm: RT-97 and state variations

William Penn - Penn Term: T-RC-IP/97

UNDERWRITING CLASSIFICATIONS:

Male/Female
Preferred Plus Non-Tobacco (PPNT)
Preferred Non-Tobacco (PNT)
Standard Plus Non-Tobacco (SPNT)
Standard Non-Tobacco (SNT)
Preferred Tobacco (PT)
Standard Tobacco (ST)



SUBSTANDARD:

Available through Table 12 on standard plus and standard classes, subject to underwriting discretion. Premiums are increased by 25% per table rating.

ANNUAL POLICY FEE:

\$65 non-commissionable policy fee

MODAL FACTORS:

Semi-annual: .51
Quarterly: .26
Monthly EFT: .0875

PREMIUM BANDS:

Band 1: \$100,000-249,999
Band 2: \$250,000-999,999
Band 3: \$1,000,000 & over

MAXIMUM CONVERSION PERIOD:

For OPTerm and Penn Term 10, 15, 20 and 30

Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.

REENTRY:

Available provided the insured's then attained age does not exceed the maximum allowable issue age for the policy. Evidence of insurability must be provided in accordance with the underwriting requirements at the time of reentry. Electing this option may result in lower premiums, if the insured qualifies, than renewing coverage annually on the existing policy.

LIMITATION OF BENEFITS:

Two-year contestability and suicide provisions apply.

WAIVER OF PREMIUM:

- Available ages 20-55 for OPterm 10, 15, & 20.
- Available ages 20-55 for Penn Term 10, 15, 20 and 30
- Available ages 20-55 for OPterm 30 non-tobacco.
- Available ages 20-50 for OPterm 30 tobacco.

Waiver of Premium coverage ceases at attained age 65. We will waive all premiums that are due during total disability if: 1) we are given due proof of total disability; and 2) such total disability has then existed continuously for at least 6 months.

See rider WPTR and state variations for full benefit description, requirements and exclusions. In CA the rider is form 10-82-B.

NON-ILLUSTRATED LIFE INSURANCE GUIDELINES:

Signed illustrations are not required with OPterm or Penn Term products; however, we recommend you provide the applicant one from Illustration Manager. When explaining non-illustrated products:

- Discuss only guaranteed premiums.
- Explain the requalification provision.
- Tell clients that after the initial period, the premiums will increase annually.
- Tell customers the premium will not exceed the guaranteed premium.
- Don't talk about or show any premiums or coverage periods based on non-guaranteed rates.
- Don't offer or imply a price for requalification.

ACCELERATED DEATH BENEFIT

The accelerated death benefit payment is payable in the event of a qualifying terminal illness. The accelerated death benefit is based on a portion of the policy's death benefit, subject to a maximum benefit amount. The accelerated death benefit is treated as a lien, which accrues interest. Upon the death of the insured, the death benefits payable are reduced by the total accelerated death benefit lien.

The accelerated death benefit feature is subject to state variation and is not available in all states. See rider ABD and state variations for full benefit description, requirements and exclusions.

Legal & General America
Banner Life Insurance Company
3275 Bennett Creek Avenue
Frederick, Maryland 21704

William Penn Life Insurance Company of NY
100 Quentin Roosevelt Boulevard
Garden City, New York 11530

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD and William Penn Life Insurance Company of New York, Garden City, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. Banner policy form number RT-97. William Penn policy form number T-RC-IP/97. State variations apply. Not available in all states. Not for public distribution. For agent/broker use only. Rates as of 11.1.11. LAA1805 11-279

**BANNER. WILLIAM PENN.
YOUR COMPANY FOR LIFE™**

TERM RIDERS:

Additional Term Insurance Riders, policy form AIR (1-11) and state variations, can provide temporary life insurance coverage for 10, 15 or 20 years after which coverage ceases. The rates-per-thousand coverage for the Term Rider are the same as the level OPterm or Penn Term plans. Premium bands are based on each Term Rider's face amount. Term riders are not available in all states; issue ages vary from base plan. Please refer to the Term Rider Specifications for all rider specifics.

MEDIGUIDE:

The MediGuide Medical Second Opinion Program, policy form MMGR (12-09) and state variations, is offered and administered by MediGuide America. The program is provided free with all Banner policies in approved jurisdictions. This program is not yet approved in NY and therefore is not offered with William Penn products. The service is not guaranteed for the duration of the policy.



OPTerm and Penn Term 10 - Male

\$100,000 - \$249,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.37	0.46	0.58	0.74	1.25	1.77
21	0.37	0.46	0.58	0.74	1.25	1.77
22	0.37	0.46	0.58	0.74	1.25	1.77
23	0.37	0.46	0.58	0.74	1.25	1.77
24	0.37	0.46	0.58	0.74	1.25	1.77
25	0.37	0.46	0.58	0.74	1.25	1.77
26	0.37	0.46	0.58	0.74	1.26	1.77
27	0.37	0.46	0.58	0.74	1.27	1.77
28	0.37	0.46	0.58	0.74	1.28	1.77
29	0.37	0.46	0.58	0.74	1.29	1.77
30	0.37	0.46	0.58	0.74	1.31	1.77
31	0.37	0.46	0.58	0.74	1.33	1.77
32	0.37	0.46	0.58	0.74	1.34	1.77
33	0.37	0.46	0.58	0.74	1.36	1.78
34	0.37	0.46	0.58	0.74	1.40	1.81
35	0.37	0.46	0.58	0.74	1.45	1.88
36	0.38	0.48	0.60	0.77	1.52	1.99
37	0.40	0.51	0.63	0.83	1.61	2.14
38	0.44	0.54	0.68	0.89	1.72	2.32
39	0.47	0.59	0.74	0.97	1.86	2.53
40	0.51	0.63	0.79	1.05	2.01	2.75
41	0.55	0.69	0.86	1.13	2.19	2.98
42	0.60	0.76	0.94	1.24	2.41	3.24
43	0.66	0.83	1.05	1.35	2.65	3.52
44	0.72	0.92	1.15	1.48	2.91	3.86
45	0.81	1.01	1.27	1.62	3.19	4.27
46	0.90	1.12	1.40	1.79	3.48	4.80
47	1.00	1.24	1.55	1.97	3.79	5.43
48	1.10	1.37	1.71	2.19	4.13	6.13
49	1.23	1.51	1.89	2.41	4.49	6.82
50	1.36	1.67	2.08	2.67	4.89	7.46
51	1.50	1.84	2.28	2.92	5.32	8.02
52	1.63	2.02	2.50	3.20	5.79	8.53
53	1.78	2.22	2.73	3.50	6.29	9.03
54	1.96	2.44	2.99	3.83	6.83	9.55
55	2.14	2.68	3.28	4.18	7.42	10.12
56	2.35	2.93	3.60	4.56	8.03	10.70
57	2.56	3.20	3.94	4.94	8.68	11.27
58	2.82	3.50	4.32	5.36	9.39	11.90
59	3.11	3.84	4.76	5.87	10.19	12.67
60	3.44	4.26	5.27	6.49	11.12	13.66
61	3.82	4.73	5.84	7.24	12.17	14.79
62	4.23	5.27	6.49	8.12	13.33	16.04
63	4.72	5.89	7.21	9.11	14.63	17.55
64	5.28	6.59	8.02	10.21	16.12	19.48
65	5.96	7.42	8.91	11.39	17.83	21.98
66	6.74	8.33	9.79	12.52	19.63	24.97
67	7.62	9.32	10.66	13.64	21.54	28.68
68	8.65	10.47	11.70	14.96	23.76	32.97
69	9.83	11.85	13.08	16.70	26.55	37.59
70	11.21	13.52	14.98	19.13	30.13	43.80
71	12.80	15.56	17.51	22.37	34.58	51.34
72	14.57	17.96	20.68	26.40	39.88	60.25
73	16.58	20.70	24.37	31.11	46.02	70.50
74	18.89	23.70	28.42	36.28	52.98	81.96
75	21.53	26.91	32.67	41.72	60.76	94.57
76	24.54	30.30	37.06	47.33	69.38	108.32
77	27.97	33.90	41.60	53.12	78.92	123.30
78	31.86	37.67	46.20	58.99	89.42	139.54
79	36.25	41.61	50.78	64.85	100.91	157.04
80	41.20	45.67	55.28	70.59	113.45	175.82

OPTerm and Penn Term 10 - Female

\$100,000 - \$249,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.33	0.41	0.51	0.66	0.98	1.37
21	0.33	0.41	0.51	0.66	0.98	1.37
22	0.33	0.41	0.51	0.66	0.98	1.37
23	0.33	0.41	0.51	0.66	0.98	1.37
24	0.33	0.41	0.51	0.66	0.98	1.37
25	0.33	0.41	0.51	0.66	0.98	1.37
26	0.33	0.41	0.51	0.66	0.99	1.37
27	0.33	0.41	0.51	0.66	1.01	1.38
28	0.33	0.41	0.51	0.66	1.02	1.38
29	0.33	0.41	0.51	0.66	1.04	1.39
30	0.33	0.41	0.51	0.66	1.06	1.40
31	0.33	0.41	0.51	0.66	1.07	1.40
32	0.33	0.41	0.51	0.66	1.08	1.40
33	0.33	0.41	0.51	0.66	1.09	1.40
34	0.33	0.41	0.51	0.66	1.11	1.41
35	0.33	0.41	0.51	0.66	1.15	1.46
36	0.34	0.43	0.55	0.69	1.22	1.55
37	0.37	0.46	0.58	0.75	1.31	1.67
38	0.40	0.49	0.63	0.81	1.42	1.83
39	0.43	0.55	0.67	0.87	1.54	2.00
40	0.47	0.59	0.74	0.95	1.66	2.18
41	0.51	0.65	0.80	1.02	1.79	2.38
42	0.57	0.71	0.86	1.10	1.94	2.60
43	0.63	0.79	0.93	1.19	2.10	2.85
44	0.69	0.86	1.00	1.28	2.26	3.11
45	0.75	0.93	1.09	1.40	2.44	3.38
46	0.81	1.00	1.18	1.50	2.62	3.67
47	0.86	1.07	1.27	1.63	2.82	4.00
48	0.91	1.16	1.37	1.73	3.03	4.33
49	0.99	1.23	1.47	1.88	3.25	4.67
50	1.06	1.33	1.59	2.03	3.48	5.00
51	1.16	1.43	1.70	2.17	3.72	5.31
52	1.26	1.53	1.84	2.35	3.98	5.61
53	1.37	1.64	1.98	2.53	4.25	5.91
54	1.48	1.76	2.14	2.73	4.56	6.23
55	1.61	1.91	2.31	2.95	4.91	6.58
56	1.71	2.06	2.49	3.17	5.33	6.95
57	1.83	2.21	2.67	3.40	5.80	7.33
58	1.93	2.39	2.89	3.66	6.32	7.74
59	2.08	2.58	3.13	3.98	6.86	8.21
60	2.26	2.82	3.43	4.38	7.40	8.74
61	2.49	3.11	3.79	4.88	7.92	9.33
62	2.75	3.41	4.20	5.50	8.44	9.96
63	3.07	3.78	4.67	6.21	9.00	10.69
64	3.41	4.17	5.20	6.95	9.62	11.53
65	3.80	4.60	5.74	7.73	10.36	12.54
66	4.19	5.01	6.28	8.48	11.15	13.35
67	4.57	5.40	6.79	9.21	11.99	13.98
68	5.02	5.87	7.39	10.04	12.96	14.93
69	5.64	6.52	8.20	11.10	14.19	16.85
70	6.52	7.46	9.31	12.52	15.79	20.27
71	7.67	8.70	10.76	14.31	17.62	25.29
72	9.09	10.28	12.53	16.44	19.52	31.70
73	10.77	12.13	14.58	18.94	21.84	39.62
74	12.69	14.20	16.96	21.79	25.06	49.13
75	14.84	16.49	19.59	25.02	29.57	60.34
76	17.20	18.93	22.52	28.65	35.72	73.48
77	19.79	21.57	25.76	32.71	43.59	88.58
78	22.62	24.39	29.31	37.22	53.56	105.78
79	25.69	27.38	33.18	42.23	65.93	125.20
80	29.01	30.53	37.40	47.75	81.12	147.01

OPTerm and Penn Term 10 - Male						
\$250,000 - \$999,999						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.22	0.30	0.42	0.61	1.10	1.46
21	0.22	0.30	0.42	0.61	1.10	1.46
22	0.22	0.30	0.42	0.61	1.10	1.46
23	0.22	0.30	0.42	0.61	1.10	1.46
24	0.22	0.30	0.42	0.61	1.10	1.46
25	0.22	0.30	0.42	0.61	1.10	1.46
26	0.22	0.30	0.42	0.61	1.11	1.46
27	0.22	0.30	0.42	0.61	1.12	1.47
28	0.23	0.30	0.42	0.61	1.13	1.48
29	0.23	0.30	0.42	0.61	1.14	1.49
30	0.23	0.30	0.42	0.61	1.15	1.50
31	0.23	0.30	0.42	0.61	1.15	1.51
32	0.23	0.31	0.42	0.61	1.15	1.51
33	0.23	0.31	0.42	0.61	1.15	1.51
34	0.23	0.32	0.42	0.61	1.15	1.53
35	0.23	0.33	0.43	0.61	1.18	1.59
36	0.24	0.34	0.45	0.64	1.23	1.68
37	0.25	0.36	0.48	0.69	1.29	1.80
38	0.27	0.38	0.51	0.74	1.38	1.95
39	0.29	0.41	0.56	0.81	1.48	2.14
40	0.32	0.45	0.61	0.88	1.61	2.35
41	0.36	0.49	0.67	0.95	1.78	2.59
42	0.41	0.55	0.73	1.03	1.98	2.88
43	0.46	0.61	0.80	1.11	2.21	3.20
44	0.52	0.68	0.88	1.21	2.45	3.55
45	0.58	0.75	0.98	1.33	2.70	3.92
46	0.63	0.83	1.10	1.48	2.94	4.33
47	0.68	0.91	1.24	1.65	3.20	4.80
48	0.73	1.00	1.40	1.85	3.46	5.29
49	0.80	1.09	1.57	2.05	3.76	5.80
50	0.88	1.20	1.73	2.27	4.11	6.29
51	0.99	1.31	1.88	2.49	4.51	6.76
52	1.13	1.43	2.03	2.71	4.96	7.21
53	1.27	1.56	2.18	2.96	5.46	7.68
54	1.43	1.71	2.37	3.23	5.99	8.19
55	1.61	1.90	2.60	3.53	6.55	8.78
56	1.78	2.12	2.88	3.81	7.11	9.41
57	1.95	2.37	3.19	4.09	7.68	10.09
58	2.13	2.65	3.56	4.40	8.31	10.86
59	2.35	2.98	3.97	4.79	9.05	11.75
60	2.62	3.34	4.43	5.30	9.95	12.82
61	2.95	3.74	4.91	5.96	11.02	13.99
62	3.33	4.18	5.42	6.75	12.23	15.25
63	3.76	4.67	5.99	7.66	13.62	16.74
64	4.23	5.23	6.64	8.66	15.18	18.60
65	4.74	5.85	7.40	9.73	16.94	20.96
66	5.23	6.52	8.22	10.73	18.76	23.67
67	5.71	7.25	9.11	11.73	20.70	26.73
68	6.26	8.06	10.11	12.89	22.93	30.39
69	6.95	9.03	11.31	14.45	25.71	35.03
70	7.86	10.20	12.97	16.58	29.24	40.94
71	8.96	11.55	14.90	19.39	33.59	48.31
72	10.21	13.06	17.18	22.90	38.74	57.19
73	11.69	14.79	19.80	27.00	44.70	67.46
74	13.50	16.84	22.76	31.49	51.44	78.95
75	15.73	19.28	26.05	36.22	58.98	91.50
76	18.46	22.19	29.68	41.10	67.34	105.07
77	21.63	25.60	33.67	46.13	76.59	119.73
78	25.50	29.60	38.05	51.23	86.78	135.45
79	30.15	34.24	42.82	56.33	97.94	152.20
80	35.73	39.62	48.01	61.33	110.14	169.95

OPTerm and Penn Term 10 - Female						
\$250,000 - \$999,999						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.18	0.27	0.37	0.51	0.82	1.21
21	0.18	0.27	0.37	0.51	0.82	1.21
22	0.18	0.27	0.37	0.51	0.82	1.21
23	0.18	0.27	0.37	0.51	0.82	1.21
24	0.18	0.27	0.37	0.51	0.82	1.21
25	0.18	0.27	0.37	0.51	0.82	1.21
26	0.18	0.27	0.37	0.51	0.83	1.21
27	0.18	0.27	0.37	0.51	0.84	1.21
28	0.18	0.27	0.37	0.51	0.86	1.21
29	0.19	0.27	0.37	0.51	0.87	1.21
30	0.19	0.27	0.37	0.51	0.89	1.21
31	0.19	0.27	0.37	0.51	0.90	1.21
32	0.19	0.27	0.37	0.51	0.91	1.21
33	0.19	0.27	0.37	0.51	0.92	1.22
34	0.19	0.27	0.38	0.51	0.93	1.24
35	0.19	0.27	0.39	0.51	0.97	1.28
36	0.20	0.28	0.41	0.54	1.02	1.34
37	0.21	0.30	0.43	0.58	1.09	1.41
38	0.23	0.33	0.46	0.63	1.17	1.50
39	0.25	0.36	0.50	0.69	1.26	1.61
40	0.28	0.39	0.54	0.75	1.36	1.75
41	0.31	0.43	0.59	0.81	1.48	1.92
42	0.35	0.48	0.64	0.87	1.61	2.13
43	0.39	0.53	0.70	0.94	1.76	2.37
44	0.43	0.59	0.76	1.01	1.91	2.61
45	0.48	0.65	0.83	1.09	2.07	2.86
46	0.53	0.71	0.90	1.18	2.24	3.11
47	0.57	0.76	0.97	1.27	2.42	3.38
48	0.62	0.82	1.04	1.38	2.61	3.65
49	0.68	0.88	1.12	1.49	2.80	3.93
50	0.74	0.95	1.21	1.61	3.00	4.20
51	0.81	1.02	1.30	1.74	3.19	4.45
52	0.88	1.10	1.40	1.87	3.37	4.68
53	0.96	1.19	1.51	2.02	3.57	4.92
54	1.05	1.29	1.63	2.18	3.80	5.19
55	1.14	1.40	1.77	2.34	4.09	5.51
56	1.23	1.52	1.92	2.49	4.44	5.89
57	1.33	1.65	2.08	2.64	4.87	6.31
58	1.44	1.80	2.27	2.80	5.35	6.78
59	1.56	1.98	2.48	3.02	5.85	7.32
60	1.71	2.17	2.73	3.31	6.36	7.92
61	1.89	2.39	3.02	3.70	6.83	8.59
62	2.10	2.64	3.35	4.18	7.30	9.33
63	2.34	2.91	3.72	4.74	7.80	10.16
64	2.60	3.22	4.13	5.35	8.40	11.10
65	2.88	3.56	4.58	6.00	9.16	12.16
66	3.14	3.89	5.04	6.64	10.03	12.96
67	3.39	4.22	5.50	7.29	11.01	13.54
68	3.66	4.61	6.04	8.02	12.16	14.40
69	4.08	5.14	6.73	8.96	13.56	16.26
70	4.72	5.88	7.66	10.17	15.30	19.67
71	5.53	6.84	8.83	11.69	17.25	24.74
72	6.50	8.01	10.22	13.49	19.26	31.26
73	7.66	9.38	11.84	15.59	21.68	39.32
74	9.06	10.97	13.72	17.99	24.99	48.98
75	10.71	12.76	15.84	20.69	29.55	60.33
76	12.65	14.76	18.23	23.68	35.69	73.47
77	14.92	17.00	20.92	27.04	43.57	88.56
78	17.53	19.48	23.92	30.78	53.50	105.76
79	20.53	22.22	27.25	34.92	65.79	125.18
80	23.96	25.22	30.93	39.51	80.83	147.00

OPTerm and Penn Term 10 - Male						
\$1,000,000 & over						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.22	0.30	0.41	0.61	1.04	1.46
21	0.22	0.30	0.41	0.61	1.04	1.46
22	0.22	0.30	0.41	0.61	1.04	1.46
23	0.22	0.30	0.41	0.61	1.04	1.46
24	0.22	0.30	0.41	0.61	1.04	1.46
25	0.22	0.30	0.41	0.61	1.04	1.46
26	0.22	0.30	0.41	0.61	1.05	1.46
27	0.22	0.30	0.41	0.61	1.07	1.47
28	0.22	0.30	0.41	0.61	1.09	1.48
29	0.22	0.30	0.41	0.61	1.10	1.49
30	0.22	0.30	0.41	0.61	1.12	1.50
31	0.22	0.30	0.41	0.61	1.13	1.51
32	0.22	0.30	0.41	0.61	1.13	1.51
33	0.22	0.30	0.41	0.61	1.13	1.51
34	0.23	0.30	0.41	0.61	1.14	1.53
35	0.23	0.30	0.41	0.61	1.17	1.59
36	0.24	0.31	0.43	0.64	1.22	1.67
37	0.24	0.33	0.46	0.68	1.29	1.78
38	0.25	0.36	0.49	0.73	1.37	1.92
39	0.27	0.39	0.54	0.78	1.48	2.08
40	0.29	0.43	0.59	0.85	1.61	2.28
41	0.32	0.48	0.65	0.92	1.78	2.51
42	0.36	0.53	0.71	1.00	1.98	2.79
43	0.41	0.59	0.79	1.10	2.21	3.10
44	0.46	0.66	0.88	1.20	2.45	3.45
45	0.52	0.73	0.98	1.33	2.70	3.82
46	0.57	0.80	1.10	1.48	2.94	4.24
47	0.63	0.87	1.24	1.65	3.20	4.72
48	0.69	0.95	1.40	1.85	3.46	5.23
49	0.76	1.05	1.56	2.05	3.76	5.76
50	0.85	1.15	1.72	2.27	4.11	6.26
51	0.95	1.27	1.86	2.49	4.50	6.73
52	1.07	1.41	1.98	2.71	4.95	7.18
53	1.21	1.56	2.11	2.96	5.43	7.64
54	1.36	1.71	2.27	3.23	5.95	8.14
55	1.52	1.90	2.49	3.53	6.51	8.73
56	1.69	2.08	2.78	3.81	7.07	9.37
57	1.87	2.26	3.13	4.09	7.66	10.07
58	2.08	2.46	3.53	4.40	8.30	10.84
59	2.31	2.71	3.96	4.79	9.05	11.75
60	2.58	3.03	4.42	5.30	9.95	12.82
61	2.90	3.43	4.88	5.96	11.02	13.99
62	3.27	3.90	5.37	6.75	12.23	15.25
63	3.68	4.44	5.90	7.66	13.62	16.74
64	4.12	5.04	6.53	8.66	15.18	18.60
65	4.58	5.70	7.27	9.73	16.94	20.96
66	5.01	6.40	8.10	10.73	18.75	23.67
67	5.44	7.15	9.01	11.73	20.67	26.73
68	5.91	7.99	10.07	12.89	22.88	30.39
69	6.54	8.97	11.31	14.45	25.64	35.03
70	7.39	10.13	12.94	16.58	29.16	40.94
71	8.45	11.46	14.85	19.39	33.52	48.31
72	9.67	12.94	17.08	22.90	38.68	57.19
73	11.13	14.63	19.65	27.00	44.66	67.46
74	12.92	16.62	22.55	31.49	51.43	78.95
75	15.12	18.98	25.79	36.22	58.98	91.50
76	17.81	21.78	29.40	41.10	67.33	105.07
77	21.04	25.06	33.40	46.13	76.56	119.73
78	24.88	28.88	37.82	51.23	86.70	135.45
79	29.41	33.31	42.68	56.33	97.79	152.20
80	34.71	38.43	48.01	61.33	109.87	169.95

OPTerm and Penn Term 10 - Female						
\$1,000,000 & over						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.18	0.26	0.36	0.49	0.82	1.21
21	0.18	0.26	0.36	0.49	0.82	1.21
22	0.18	0.26	0.36	0.49	0.82	1.21
23	0.18	0.26	0.37	0.49	0.82	1.21
24	0.18	0.26	0.37	0.49	0.82	1.21
25	0.18	0.26	0.37	0.49	0.82	1.21
26	0.18	0.26	0.37	0.49	0.82	1.21
27	0.18	0.26	0.37	0.49	0.83	1.21
28	0.18	0.26	0.37	0.49	0.84	1.21
29	0.19	0.26	0.37	0.49	0.85	1.21
30	0.19	0.26	0.37	0.49	0.86	1.21
31	0.19	0.26	0.37	0.49	0.87	1.21
32	0.19	0.26	0.37	0.49	0.88	1.21
33	0.19	0.26	0.37	0.49	0.89	1.22
34	0.19	0.26	0.38	0.49	0.91	1.23
35	0.19	0.27	0.39	0.49	0.95	1.27
36	0.20	0.28	0.41	0.52	1.00	1.33
37	0.21	0.29	0.43	0.57	1.07	1.40
38	0.23	0.31	0.46	0.63	1.16	1.50
39	0.25	0.33	0.49	0.69	1.25	1.61
40	0.27	0.36	0.53	0.75	1.35	1.75
41	0.30	0.40	0.57	0.81	1.46	1.92
42	0.33	0.45	0.62	0.87	1.59	2.13
43	0.37	0.51	0.68	0.94	1.74	2.37
44	0.42	0.57	0.74	1.01	1.89	2.61
45	0.46	0.63	0.80	1.09	2.04	2.86
46	0.50	0.69	0.87	1.18	2.20	3.11
47	0.55	0.74	0.94	1.27	2.37	3.38
48	0.60	0.81	1.02	1.38	2.55	3.65
49	0.65	0.87	1.11	1.49	2.74	3.93
50	0.71	0.94	1.20	1.61	2.93	4.20
51	0.78	1.02	1.30	1.74	3.12	4.45
52	0.85	1.10	1.40	1.87	3.32	4.68
53	0.93	1.19	1.51	2.02	3.52	4.92
54	1.02	1.28	1.63	2.18	3.77	5.19
55	1.11	1.39	1.77	2.34	4.06	5.51
56	1.20	1.50	1.89	2.49	4.43	5.89
57	1.30	1.62	2.01	2.64	4.86	6.31
58	1.41	1.74	2.14	2.80	5.34	6.78
59	1.53	1.90	2.31	3.02	5.84	7.32
60	1.68	2.08	2.53	3.31	6.34	7.92
61	1.86	2.30	2.83	3.70	6.81	8.59
62	2.07	2.56	3.19	4.18	7.27	9.32
63	2.30	2.85	3.60	4.74	7.77	10.15
64	2.56	3.17	4.05	5.35	8.37	11.08
65	2.84	3.52	4.52	6.00	9.12	12.14
66	3.11	3.85	4.96	6.64	9.99	12.94
67	3.35	4.18	5.39	7.29	10.97	13.52
68	3.65	4.57	5.89	8.02	12.12	14.40
69	4.08	5.09	6.55	8.96	13.53	16.25
70	4.70	5.83	7.45	10.17	15.27	19.67
71	5.49	6.80	8.62	11.69	17.21	24.74
72	6.43	7.99	10.03	13.49	19.23	31.26
73	7.55	9.38	11.68	15.59	21.65	39.32
74	8.90	10.97	13.59	17.99	24.94	48.98
75	10.49	12.76	15.75	20.69	29.48	60.33
76	12.36	14.71	18.17	23.68	35.58	73.47
77	14.54	16.85	20.89	27.04	43.40	88.56
78	17.06	19.19	23.91	30.78	53.26	105.76
79	19.94	21.73	27.25	34.92	65.45	125.18
80	23.24	24.46	30.93	39.51	80.36	147.00

OPTerm and Penn Term 15 - Male

\$100,000 - \$249,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.49	0.62	0.78	0.97	1.69	2.54
21	0.49	0.62	0.78	0.97	1.69	2.54
22	0.49	0.62	0.78	0.97	1.69	2.54
23	0.49	0.62	0.78	0.97	1.69	2.54
24	0.49	0.62	0.78	0.97	1.69	2.54
25	0.49	0.62	0.78	0.97	1.69	2.54
26	0.49	0.62	0.78	0.97	1.72	2.54
27	0.49	0.62	0.78	0.97	1.75	2.55
28	0.49	0.62	0.78	0.97	1.79	2.56
29	0.49	0.62	0.78	0.97	1.83	2.57
30	0.49	0.62	0.78	0.97	1.87	2.59
31	0.49	0.62	0.78	0.97	1.90	2.60
32	0.49	0.62	0.78	0.97	1.92	2.61
33	0.49	0.62	0.78	0.97	1.95	2.62
34	0.49	0.62	0.78	0.99	2.00	2.66
35	0.49	0.62	0.78	1.02	2.08	2.74
36	0.52	0.66	0.82	1.06	2.19	2.86
37	0.55	0.70	0.87	1.13	2.34	3.03
38	0.60	0.76	0.95	1.21	2.51	3.23
39	0.66	0.83	1.04	1.29	2.71	3.47
40	0.72	0.91	1.14	1.42	2.94	3.76
41	0.82	1.01	1.27	1.57	3.20	4.11
42	0.94	1.13	1.41	1.75	3.51	4.53
43	1.07	1.25	1.58	1.95	3.85	5.00
44	1.22	1.39	1.75	2.17	4.22	5.49
45	1.36	1.54	1.93	2.40	4.62	5.98
46	1.50	1.68	2.12	2.62	5.05	6.44
47	1.64	1.83	2.30	2.85	5.53	6.90
48	1.79	1.99	2.50	3.11	6.04	7.38
49	1.96	2.17	2.71	3.38	6.60	7.94
50	2.14	2.37	2.97	3.70	7.21	8.62
51	2.31	2.60	3.24	4.05	7.87	9.46
52	2.50	2.84	3.55	4.43	8.58	10.46
53	2.68	3.12	3.90	4.86	9.35	11.55
54	2.91	3.43	4.29	5.33	10.19	12.69
55	3.19	3.77	4.72	5.86	11.10	13.82
56	3.51	4.14	5.18	6.43	12.07	14.88
57	3.86	4.52	5.67	7.06	13.10	15.92
58	4.28	4.96	6.23	7.75	14.22	17.01
59	4.75	5.49	6.89	8.57	15.48	18.29
60	5.31	6.14	7.68	9.56	16.90	19.84
61	5.95	6.92	8.59	10.67	18.42	21.57
62	6.61	7.81	9.59	11.93	19.97	23.33
63	7.39	8.84	10.75	13.36	21.73	25.40
64	8.35	10.05	12.13	15.08	23.93	28.13
65	9.53	11.49	13.83	17.20	26.78	31.82
66	11.01	13.17	15.89	19.76	30.44	36.71
67	12.80	15.13	18.37	22.81	34.98	42.93
68	14.97	17.40	21.29	26.44	40.59	50.72
69	17.55	20.02	24.74	30.74	47.40	60.30
70	20.62	23.02	28.78	35.76	55.62	71.99
71	24.52	27.12	33.66	37.98	58.16	85.08
72	28.41	30.94	37.84	40.34	60.82	95.78
73	32.16	34.29	40.98	42.84	63.60	102.00
74	35.65	36.97	42.70	45.50	66.51	102.10
75	38.72	38.72	42.72	48.32	69.55	102.22

OPTerm and Penn Term 15 - Female

\$100,000 - \$249,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.45	0.55	0.69	0.86	1.30	1.99
21	0.45	0.55	0.69	0.86	1.30	1.99
22	0.45	0.55	0.69	0.86	1.30	1.99
23	0.45	0.55	0.69	0.86	1.30	1.99
24	0.45	0.55	0.69	0.86	1.30	1.99
25	0.45	0.55	0.69	0.86	1.30	1.99
26	0.45	0.55	0.69	0.86	1.33	2.00
27	0.45	0.55	0.69	0.86	1.36	2.02
28	0.45	0.56	0.69	0.86	1.40	2.05
29	0.45	0.56	0.69	0.86	1.44	2.08
30	0.45	0.56	0.69	0.86	1.47	2.11
31	0.45	0.56	0.69	0.86	1.49	2.15
32	0.45	0.56	0.69	0.86	1.49	2.19
33	0.45	0.56	0.69	0.86	1.49	2.24
34	0.46	0.56	0.69	0.86	1.51	2.30
35	0.47	0.56	0.70	0.87	1.56	2.37
36	0.49	0.60	0.74	0.92	1.64	2.45
37	0.54	0.64	0.79	0.99	1.74	2.54
38	0.59	0.70	0.85	1.07	1.87	2.65
39	0.63	0.77	0.93	1.16	2.02	2.79
40	0.68	0.83	1.00	1.24	2.19	2.96
41	0.72	0.89	1.08	1.35	2.40	3.18
42	0.78	0.95	1.17	1.46	2.65	3.46
43	0.84	1.04	1.27	1.57	2.93	3.77
44	0.90	1.10	1.37	1.70	3.21	4.10
45	0.95	1.18	1.47	1.82	3.49	4.44
46	1.01	1.27	1.58	1.95	3.76	4.80
47	1.08	1.35	1.69	2.09	4.02	5.19
48	1.15	1.44	1.79	2.24	4.30	5.60
49	1.22	1.54	1.92	2.38	4.59	6.02
50	1.31	1.64	2.06	2.55	4.92	6.46
51	1.40	1.75	2.19	2.72	5.27	6.88
52	1.51	1.85	2.31	2.88	5.65	7.28
53	1.62	1.97	2.46	3.05	6.07	7.71
54	1.76	2.13	2.66	3.31	6.52	8.24
55	1.96	2.36	2.94	3.66	7.01	8.91
56	2.20	2.68	3.35	4.16	7.55	9.82
57	2.48	3.07	3.84	4.78	8.13	10.50
58	2.82	3.53	4.42	5.48	8.77	11.89
59	3.20	4.03	5.03	6.25	9.48	13.14
60	3.61	4.52	5.65	7.02	10.27	14.45
61	4.07	5.03	6.28	7.81	11.11	15.71
62	4.59	5.54	6.92	8.63	11.96	16.93
63	5.16	6.10	7.62	9.52	12.92	18.26
64	5.77	6.70	8.38	10.48	14.11	19.88
65	6.42	7.38	9.23	11.55	15.64	21.97
66	7.08	8.14	10.19	12.72	17.59	24.64
67	7.79	8.99	11.25	14.05	20.00	27.96
68	8.50	9.96	12.44	15.52	22.97	32.05
69	9.25	11.03	13.79	17.18	26.57	37.04
70	9.99	12.25	15.31	19.02	30.90	43.08
71	11.59	14.03	17.77	21.89	31.74	47.52
72	13.42	15.80	20.17	24.37	32.60	52.41
73	15.50	17.51	22.41	26.25	33.49	57.81
74	17.86	19.10	24.40	27.35	34.40	63.77
75	20.53	20.53	26.04	27.42	35.34	70.34

OPTerm and Penn Term 15 - Male

\$250,000 - \$999,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.25	0.38	0.52	0.77	1.30	1.91
21	0.25	0.38	0.52	0.77	1.30	1.91
22	0.25	0.39	0.52	0.77	1.30	1.91
23	0.25	0.39	0.53	0.77	1.30	1.91
24	0.25	0.39	0.53	0.77	1.30	1.91
25	0.25	0.39	0.53	0.77	1.30	1.91
26	0.25	0.39	0.53	0.77	1.30	1.91
27	0.25	0.39	0.53	0.78	1.30	1.91
28	0.25	0.39	0.54	0.78	1.30	1.91
29	0.25	0.39	0.54	0.79	1.30	1.91
30	0.25	0.39	0.54	0.79	1.32	1.91
31	0.25	0.39	0.54	0.79	1.36	1.92
32	0.25	0.39	0.54	0.79	1.41	1.93
33	0.25	0.39	0.54	0.79	1.48	1.95
34	0.25	0.39	0.54	0.80	1.56	2.00
35	0.26	0.40	0.54	0.82	1.65	2.08
36	0.27	0.42	0.57	0.86	1.75	2.20
37	0.28	0.45	0.62	0.90	1.87	2.36
38	0.30	0.49	0.68	0.96	2.00	2.56
39	0.33	0.53	0.75	1.04	2.16	2.79
40	0.37	0.58	0.83	1.14	2.36	3.07
41	0.43	0.64	0.90	1.27	2.61	3.41
42	0.51	0.71	0.98	1.43	2.90	3.82
43	0.61	0.79	1.07	1.61	3.22	4.27
44	0.71	0.88	1.17	1.80	3.58	4.75
45	0.81	0.98	1.28	1.98	3.96	5.22
46	0.91	1.09	1.41	2.15	4.36	5.67
47	1.02	1.21	1.55	2.31	4.79	6.11
48	1.13	1.34	1.70	2.48	5.25	6.57
49	1.25	1.48	1.88	2.68	5.77	7.11
50	1.37	1.64	2.07	2.94	6.34	7.77
51	1.49	1.81	2.28	3.27	7.01	8.59
52	1.60	2.00	2.52	3.65	7.76	9.55
53	1.72	2.20	2.78	4.08	8.58	10.61
54	1.87	2.43	3.08	4.55	9.41	11.71
55	2.06	2.68	3.41	5.02	10.21	12.81
56	2.28	2.96	3.76	5.41	10.90	13.86
57	2.53	3.26	4.15	5.95	11.50	14.90
58	2.83	3.59	4.58	6.47	12.14	16.00
59	3.17	3.98	5.09	7.07	12.97	17.23
60	3.58	4.44	5.70	7.80	14.12	18.68
61	4.04	4.95	6.42	8.63	15.56	20.21
62	4.56	5.51	7.23	9.54	17.20	21.67
63	5.16	6.16	8.17	10.59	19.15	23.37
64	5.86	6.94	9.25	11.85	21.60	25.75
65	6.69	7.90	10.49	13.41	24.67	29.14
66	7.62	9.00	11.87	15.32	28.49	33.83
67	8.62	10.21	13.37	17.61	33.14	39.95
68	9.78	11.61	15.08	20.36	38.74	47.79
69	11.21	13.38	17.13	23.60	45.40	57.60
70	13.01	15.61	19.64	27.43	53.29	69.74
71	15.25	18.03	22.25	31.10	55.57	74.81
72	17.99	20.85	25.20	35.01	57.95	80.24
73	21.30	24.11	28.52	39.16	60.43	86.07
74	25.25	27.87	32.25	43.51	63.02	92.32
75	29.96	32.19	36.42	48.05	65.72	99.03

OPTerm and Penn Term 15 - Female

\$250,000 - \$999,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.22	0.32	0.44	0.66	0.97	1.28
21	0.22	0.32	0.44	0.66	0.97	1.28
22	0.22	0.32	0.44	0.66	0.97	1.28
23	0.22	0.32	0.44	0.66	0.97	1.28
24	0.22	0.32	0.44	0.66	0.97	1.28
25	0.22	0.32	0.44	0.66	0.97	1.28
26	0.22	0.32	0.44	0.66	0.99	1.28
27	0.22	0.32	0.45	0.66	1.01	1.29
28	0.22	0.32	0.46	0.66	1.03	1.30
29	0.23	0.33	0.46	0.66	1.05	1.32
30	0.23	0.33	0.47	0.66	1.08	1.35
31	0.23	0.33	0.47	0.66	1.10	1.39
32	0.23	0.34	0.48	0.66	1.12	1.45
33	0.24	0.34	0.48	0.66	1.14	1.52
34	0.24	0.35	0.49	0.66	1.18	1.60
35	0.25	0.36	0.51	0.66	1.23	1.69
36	0.26	0.38	0.53	0.71	1.31	1.79
37	0.28	0.40	0.56	0.77	1.41	1.91
38	0.30	0.43	0.60	0.85	1.52	2.05
39	0.33	0.46	0.64	0.94	1.66	2.21
40	0.37	0.50	0.69	1.03	1.80	2.39
41	0.41	0.55	0.75	1.11	1.96	2.61
42	0.45	0.61	0.82	1.21	2.14	2.86
43	0.50	0.67	0.90	1.31	2.33	3.14
44	0.55	0.74	0.99	1.41	2.54	3.44
45	0.61	0.81	1.08	1.52	2.77	3.76
46	0.66	0.88	1.17	1.62	3.02	4.10
47	0.72	0.95	1.27	1.72	3.28	4.48
48	0.78	1.02	1.37	1.83	3.57	4.88
49	0.84	1.11	1.48	1.94	3.89	5.30
50	0.91	1.20	1.60	2.08	4.22	5.72
51	0.98	1.30	1.73	2.22	4.58	6.12
52	1.06	1.42	1.87	2.35	4.96	6.51
53	1.14	1.54	2.03	2.51	5.37	6.93
54	1.23	1.68	2.21	2.73	5.81	7.42
55	1.35	1.83	2.42	3.04	6.30	8.04
56	1.49	1.99	2.66	3.47	6.83	8.80
57	1.64	2.17	2.93	4.01	7.40	9.69
58	1.82	2.37	3.23	4.63	8.02	10.69
59	2.02	2.59	3.56	5.30	8.70	11.80
60	2.26	2.86	3.94	5.98	9.46	12.99
61	2.52	3.15	4.31	6.67	10.20	14.15
62	2.80	3.47	4.69	7.41	10.94	15.33
63	3.12	3.84	5.14	8.19	11.80	16.67
64	3.51	4.30	5.71	9.05	12.94	18.34
65	3.98	4.87	6.47	9.99	14.51	20.50
66	4.52	5.55	7.45	11.02	16.60	23.22
67	5.11	6.34	8.64	12.16	18.93	26.50
68	5.80	7.25	10.02	13.41	21.79	30.27
69	6.64	8.32	11.56	14.78	25.24	34.46
70	7.68	9.57	13.23	16.29	29.00	39.00
71	8.96	11.03	15.01	17.94	30.14	43.85
72	10.51	12.72	16.92	19.75	30.91	49.04
73	12.37	14.66	18.94	21.74	31.70	54.55
74	14.58	16.88	21.06	23.92	32.51	60.31
75	17.18	19.42	23.27	26.31	33.34	66.41

OPTerm and Penn Term 15 - Male						
\$1,000,000 - & over						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.25	0.38	0.52	0.77	1.22	1.91
21	0.25	0.38	0.52	0.77	1.22	1.91
22	0.25	0.39	0.52	0.77	1.22	1.91
23	0.25	0.39	0.53	0.77	1.22	1.91
24	0.25	0.39	0.53	0.77	1.22	1.91
25	0.25	0.39	0.53	0.77	1.22	1.91
26	0.25	0.39	0.53	0.77	1.22	1.91
27	0.25	0.39	0.53	0.78	1.23	1.91
28	0.25	0.39	0.53	0.78	1.24	1.91
29	0.25	0.39	0.53	0.79	1.25	1.91
30	0.25	0.39	0.53	0.79	1.27	1.91
31	0.25	0.39	0.53	0.79	1.30	1.92
32	0.25	0.39	0.53	0.79	1.33	1.93
33	0.25	0.39	0.53	0.79	1.36	1.95
34	0.25	0.39	0.53	0.80	1.42	2.00
35	0.26	0.40	0.54	0.82	1.49	2.08
36	0.27	0.42	0.55	0.86	1.58	2.19
37	0.28	0.45	0.60	0.90	1.68	2.33
38	0.30	0.49	0.66	0.96	1.81	2.50
39	0.33	0.53	0.73	1.04	1.97	2.72
40	0.37	0.58	0.80	1.14	2.16	2.99
41	0.43	0.64	0.87	1.27	2.40	3.34
42	0.51	0.71	0.95	1.43	2.68	3.76
43	0.61	0.79	1.04	1.61	3.00	4.24
44	0.71	0.88	1.15	1.80	3.36	4.73
45	0.81	0.98	1.26	1.98	3.73	5.22
46	0.91	1.09	1.39	2.15	4.13	5.67
47	1.01	1.20	1.53	2.31	4.56	6.11
48	1.11	1.33	1.69	2.48	5.03	6.57
49	1.23	1.47	1.86	2.68	5.53	7.11
50	1.35	1.63	2.05	2.94	6.09	7.77
51	1.47	1.80	2.25	3.27	6.72	8.59
52	1.58	1.99	2.46	3.65	7.44	9.55
53	1.71	2.20	2.70	4.08	8.20	10.61
54	1.86	2.42	2.98	4.55	8.97	11.71
55	2.05	2.68	3.30	5.02	9.70	12.81
56	2.27	2.95	3.66	5.41	10.32	13.86
57	2.53	3.25	4.06	5.95	10.86	14.90
58	2.82	3.58	4.52	6.47	11.42	16.00
59	3.16	3.96	5.05	7.07	12.13	17.23
60	3.57	4.42	5.68	7.80	13.11	18.68
61	4.02	4.93	6.40	8.53	14.29	20.21
62	4.53	5.50	7.22	9.28	15.57	21.67
63	5.13	6.15	8.15	10.17	17.11	23.37
64	5.83	6.94	9.23	11.35	19.15	25.75
65	6.66	7.90	10.47	12.94	21.89	29.14
66	7.59	9.00	11.87	15.02	25.49	33.83
67	8.60	10.21	13.37	17.58	30.03	39.95
68	9.77	11.61	15.08	20.36	35.69	47.79
69	11.20	13.38	17.13	23.60	42.60	57.60
70	13.00	15.58	19.64	27.43	50.99	69.74
71	15.24	17.99	22.25	31.10	53.09	74.81
72	17.96	20.80	25.20	35.01	55.28	80.24
73	21.24	24.05	28.51	39.16	57.55	86.07
74	25.16	27.80	32.21	43.51	59.92	92.32
75	29.82	32.11	36.36	48.05	62.39	99.03

OPTerm and Penn Term 15 - Female						
\$1,000,000 - & over						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.22	0.32	0.44	0.66	0.90	1.27
21	0.22	0.32	0.44	0.66	0.90	1.27
22	0.22	0.32	0.44	0.66	0.90	1.27
23	0.22	0.32	0.44	0.66	0.90	1.27
24	0.22	0.32	0.44	0.66	0.90	1.27
25	0.22	0.32	0.44	0.66	0.90	1.27
26	0.22	0.32	0.44	0.66	0.90	1.27
27	0.22	0.32	0.45	0.66	0.91	1.28
28	0.22	0.32	0.45	0.66	0.92	1.30
29	0.22	0.32	0.46	0.66	0.94	1.32
30	0.22	0.32	0.46	0.66	0.96	1.35
31	0.22	0.32	0.46	0.66	0.98	1.39
32	0.23	0.32	0.47	0.66	1.01	1.45
33	0.23	0.33	0.47	0.66	1.04	1.52
34	0.24	0.34	0.48	0.66	1.08	1.60
35	0.25	0.35	0.49	0.66	1.15	1.69
36	0.26	0.37	0.51	0.71	1.24	1.79
37	0.28	0.39	0.54	0.77	1.36	1.91
38	0.30	0.42	0.58	0.85	1.49	2.05
39	0.33	0.46	0.62	0.94	1.64	2.21
40	0.37	0.50	0.67	1.03	1.79	2.39
41	0.41	0.55	0.73	1.11	1.95	2.60
42	0.45	0.60	0.81	1.21	2.12	2.85
43	0.50	0.67	0.90	1.31	2.30	3.13
44	0.55	0.73	0.99	1.41	2.50	3.42
45	0.61	0.80	1.08	1.52	2.72	3.74
46	0.66	0.86	1.17	1.62	2.96	4.08
47	0.72	0.93	1.25	1.72	3.23	4.46
48	0.78	1.00	1.34	1.83	3.52	4.87
49	0.84	1.07	1.44	1.94	3.82	5.28
50	0.91	1.16	1.56	2.08	4.14	5.70
51	0.97	1.25	1.69	2.22	4.47	6.09
52	1.03	1.36	1.85	2.35	4.83	6.46
53	1.10	1.47	2.01	2.51	5.20	6.85
54	1.18	1.60	2.20	2.73	5.60	7.33
55	1.29	1.75	2.41	3.04	6.03	7.93
56	1.43	1.92	2.64	3.47	6.47	8.69
57	1.59	2.10	2.90	4.01	6.92	9.59
58	1.78	2.30	3.18	4.63	7.41	10.61
59	2.00	2.54	3.50	5.30	7.99	11.72
60	2.24	2.81	3.86	5.98	8.69	12.91
61	2.50	3.10	4.22	6.67	9.48	14.09
62	2.78	3.41	4.59	7.41	10.34	15.28
63	3.10	3.77	5.02	8.19	11.33	16.64
64	3.49	4.21	5.59	9.05	12.54	18.33
65	3.95	4.78	6.35	9.99	14.04	20.50
66	4.48	5.47	7.34	11.02	15.89	23.22
67	5.06	6.27	8.56	12.16	18.12	26.50
68	5.74	7.19	9.98	13.41	20.79	30.27
69	6.57	8.28	11.54	14.78	23.98	34.46
70	7.60	9.55	13.21	16.29	27.74	39.00
71	8.88	11.02	14.96	17.94	28.50	43.85
72	10.44	12.72	16.80	19.75	29.29	49.04
73	12.31	14.66	18.70	21.74	30.09	54.54
74	14.53	16.88	20.64	23.92	30.92	60.31
75	17.17	19.41	22.61	26.31	31.77	66.41

OPTerm and Penn Term 20 - Male

\$100,000 - \$249,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.68	0.85	1.00	1.21	2.13	2.64
21	0.68	0.85	1.00	1.21	2.13	2.64
22	0.68	0.85	1.00	1.21	2.13	2.64
23	0.68	0.85	1.00	1.21	2.13	2.64
24	0.68	0.85	1.00	1.21	2.13	2.64
25	0.68	0.85	1.00	1.21	2.13	2.64
26	0.68	0.85	1.00	1.21	2.13	2.64
27	0.68	0.85	1.00	1.21	2.13	2.64
28	0.68	0.85	1.00	1.21	2.13	2.64
29	0.68	0.85	1.00	1.21	2.13	2.66
30	0.68	0.85	1.00	1.21	2.13	2.69
31	0.68	0.85	1.00	1.22	2.20	2.72
32	0.68	0.85	1.00	1.24	2.30	2.75
33	0.68	0.85	1.00	1.27	2.43	2.80
34	0.68	0.85	1.00	1.30	2.57	2.90
35	0.68	0.85	1.00	1.34	2.73	3.07
36	0.71	0.90	1.06	1.39	2.89	3.33
37	0.77	0.97	1.14	1.47	3.07	3.67
38	0.84	1.06	1.25	1.54	3.27	4.08
39	0.93	1.16	1.37	1.65	3.51	4.52
40	1.02	1.28	1.51	1.80	3.81	4.99
41	1.14	1.40	1.66	1.96	4.19	5.50
42	1.28	1.56	1.84	2.18	4.64	6.07
43	1.43	1.74	2.04	2.43	5.14	6.67
44	1.59	1.91	2.24	2.68	5.68	7.30
45	1.75	2.09	2.46	2.95	6.22	7.93
46	1.92	2.27	2.67	3.20	6.77	8.54
47	2.10	2.45	2.88	3.45	7.35	9.16
48	2.30	2.63	3.09	3.70	7.95	9.79
49	2.52	2.85	3.36	4.04	8.60	10.49
50	2.74	3.13	3.68	4.46	9.29	11.27
51	2.96	3.45	4.07	4.99	9.98	12.14
52	3.19	3.82	4.54	5.62	10.68	13.10
53	3.43	4.24	5.06	6.35	11.45	14.14
54	3.74	4.73	5.62	7.13	12.37	15.26
55	4.12	5.27	6.23	7.97	13.51	16.48
56	4.58	5.87	6.85	8.82	14.88	17.77
57	5.11	6.53	7.48	9.67	16.47	19.11
58	5.73	7.27	8.15	10.61	18.29	20.57
59	6.44	8.13	9.00	11.81	20.35	22.26
60	7.29	9.12	10.10	13.32	22.66	24.25
61	8.28	10.27	11.50	15.27	25.24	26.60
62	9.43	11.60	13.24	17.66	28.12	29.36
63	10.76	13.13	15.38	20.65	31.32	32.59
64	12.28	14.89	17.99	24.27	34.85	36.35
65	14.03	16.91	21.14	28.65	38.75	40.73
66	16.04	19.15	22.79	30.64	N/A	N/A
67	18.12	21.15	24.56	32.76	N/A	N/A
68	20.24	22.79	26.47	35.04	N/A	N/A
69	22.37	23.95	28.54	37.47	N/A	N/A
70	24.47	24.47	30.76	40.07	N/A	N/A

OPTerm and Penn Term 20 - Female

\$100,000 - \$249,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.52	0.68	0.81	0.92	1.68	2.01
21	0.52	0.68	0.81	0.92	1.68	2.01
22	0.52	0.68	0.81	0.92	1.68	2.01
23	0.52	0.68	0.81	0.92	1.68	2.01
24	0.52	0.68	0.81	0.92	1.68	2.01
25	0.52	0.68	0.81	0.92	1.68	2.01
26	0.52	0.68	0.81	0.92	1.68	2.02
27	0.52	0.68	0.81	0.92	1.68	2.04
28	0.52	0.68	0.81	0.92	1.68	2.06
29	0.52	0.68	0.81	0.92	1.68	2.10
30	0.52	0.68	0.81	0.92	1.68	2.16
31	0.52	0.69	0.82	0.94	1.74	2.24
32	0.52	0.71	0.84	0.99	1.83	2.34
33	0.53	0.73	0.87	1.02	1.94	2.47
34	0.53	0.75	0.91	1.08	2.06	2.60
35	0.55	0.78	0.95	1.15	2.19	2.73
36	0.58	0.81	1.00	1.21	2.32	2.86
37	0.61	0.83	1.06	1.28	2.46	2.98
38	0.65	0.87	1.13	1.35	2.61	3.12
39	0.70	0.91	1.21	1.45	2.78	3.29
40	0.76	0.96	1.29	1.54	2.98	3.53
41	0.82	1.03	1.38	1.65	3.21	3.86
42	0.90	1.11	1.47	1.75	3.48	4.27
43	0.98	1.21	1.58	1.88	3.77	4.73
44	1.07	1.32	1.69	2.02	4.07	5.18
45	1.16	1.43	1.82	2.18	4.38	5.60
46	1.26	1.55	1.96	2.37	4.68	5.95
47	1.37	1.68	2.11	2.59	4.98	6.27
48	1.48	1.82	2.28	2.82	5.30	6.59
49	1.61	1.97	2.47	3.07	5.67	6.93
50	1.75	2.14	2.67	3.33	6.11	7.33
51	1.89	2.33	2.89	3.58	6.64	7.79
52	2.04	2.53	3.13	3.83	7.26	8.31
53	2.21	2.75	3.40	4.11	7.94	8.87
54	2.41	3.00	3.70	4.47	8.66	9.49
55	2.65	3.29	4.03	4.97	9.37	10.17
56	2.94	3.60	4.39	5.60	10.04	10.92
57	3.27	3.94	4.77	6.33	10.64	11.43
58	3.65	4.31	5.19	7.18	11.28	12.60
59	4.09	4.76	5.70	8.23	12.11	13.64
60	4.60	5.31	6.33	9.52	13.28	14.69
61	5.20	5.98	7.10	11.08	14.87	16.82
62	5.89	6.79	8.04	12.93	16.94	19.65
63	6.68	7.75	9.16	15.13	19.58	23.31
64	7.59	8.89	10.50	17.71	22.89	27.94
65	8.63	10.24	12.09	19.39	26.99	33.72
66	9.61	11.35	13.44	20.35	N/A	N/A
67	10.88	12.57	14.76	21.36	N/A	N/A
68	12.50	13.92	16.01	22.42	N/A	N/A
69	14.52	15.40	17.17	23.53	N/A	N/A
70	17.04	17.04	18.18	24.69	N/A	N/A

OPTerm and Penn Term 20 - Male

\$250,000 - \$999,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.36	0.52	0.63	0.91	1.61	2.01
21	0.36	0.52	0.63	0.91	1.61	2.01
22	0.36	0.52	0.63	0.91	1.61	2.01
23	0.36	0.52	0.63	0.91	1.61	2.01
24	0.36	0.52	0.63	0.91	1.61	2.01
25	0.36	0.52	0.63	0.91	1.61	2.01
26	0.36	0.52	0.63	0.91	1.61	2.01
27	0.36	0.52	0.64	0.91	1.62	2.01
28	0.36	0.52	0.65	0.91	1.64	2.01
29	0.36	0.52	0.66	0.92	1.67	2.01
30	0.36	0.52	0.67	0.93	1.72	2.06
31	0.36	0.52	0.68	0.94	1.76	2.15
32	0.37	0.53	0.69	0.96	1.80	2.27
33	0.37	0.54	0.70	0.98	1.86	2.41
34	0.38	0.55	0.72	1.01	1.93	2.58
35	0.40	0.57	0.75	1.05	2.02	2.77
36	0.42	0.60	0.79	1.10	2.12	2.97
37	0.44	0.63	0.85	1.17	2.24	3.19
38	0.48	0.67	0.91	1.25	2.39	3.44
39	0.52	0.72	0.99	1.35	2.57	3.73
40	0.58	0.79	1.09	1.46	2.82	4.07
41	0.66	0.87	1.21	1.59	3.15	4.48
42	0.75	0.98	1.36	1.75	3.56	4.96
43	0.87	1.10	1.53	1.92	4.02	5.50
44	0.98	1.22	1.71	2.11	4.51	6.06
45	1.10	1.35	1.89	2.31	4.99	6.63
46	1.22	1.48	2.06	2.50	5.46	7.20
47	1.34	1.61	2.24	2.67	5.94	7.79
48	1.46	1.76	2.42	2.88	6.44	8.42
49	1.60	1.92	2.63	3.15	6.99	9.10
50	1.76	2.11	2.87	3.51	7.61	9.85
51	1.93	2.32	3.14	3.95	8.30	10.69
52	2.11	2.55	3.44	4.47	9.05	11.60
53	2.31	2.80	3.78	5.06	9.88	12.59
54	2.54	3.09	4.16	5.70	10.78	13.66
55	2.82	3.43	4.60	6.34	11.77	14.79
56	3.13	3.79	5.07	6.91	12.82	15.96
57	3.48	4.17	5.59	7.44	13.91	17.15
58	3.89	4.62	6.17	8.05	15.11	18.45
59	4.38	5.16	6.88	8.88	16.53	19.95
60	4.98	5.85	7.75	10.08	18.24	21.76
61	5.70	6.68	8.81	11.76	20.31	23.94
62	6.55	7.64	10.05	13.94	22.79	26.53
63	7.52	8.73	11.47	16.47	25.74	29.61
64	8.62	10.02	13.05	19.08	29.23	33.24
65	9.88	11.55	14.76	21.57	33.34	37.52
66	11.30	13.23	16.59	23.80	N/A	N/A
67	12.89	15.14	18.58	25.72	N/A	N/A
68	14.66	17.29	20.70	27.21	N/A	N/A
69	16.65	19.70	22.94	28.12	N/A	N/A
70	18.85	22.40	25.32	28.30	N/A	N/A

OPTerm and Penn Term 20 - Female

\$250,000 - \$999,999

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.30	0.38	0.50	0.69	1.21	1.40
21	0.30	0.38	0.50	0.69	1.21	1.40
22	0.30	0.38	0.50	0.69	1.21	1.40
23	0.30	0.38	0.50	0.69	1.21	1.40
24	0.30	0.38	0.50	0.69	1.21	1.40
25	0.30	0.38	0.50	0.69	1.21	1.40
26	0.30	0.38	0.51	0.69	1.21	1.41
27	0.30	0.38	0.52	0.69	1.21	1.43
28	0.30	0.39	0.53	0.69	1.23	1.45
29	0.31	0.39	0.55	0.69	1.25	1.49
30	0.31	0.40	0.56	0.70	1.29	1.55
31	0.31	0.41	0.57	0.72	1.34	1.63
32	0.32	0.42	0.58	0.75	1.41	1.73
33	0.32	0.44	0.60	0.79	1.50	1.84
34	0.33	0.47	0.62	0.83	1.59	1.97
35	0.34	0.49	0.65	0.88	1.69	2.10
36	0.36	0.52	0.69	0.93	1.79	2.22
37	0.38	0.55	0.73	0.98	1.89	2.34
38	0.41	0.58	0.79	1.05	2.00	2.48
39	0.45	0.62	0.85	1.11	2.14	2.65
40	0.49	0.67	0.92	1.19	2.30	2.88
41	0.54	0.73	1.00	1.27	2.50	3.19
42	0.61	0.80	1.08	1.36	2.73	3.57
43	0.69	0.88	1.18	1.46	2.99	4.00
44	0.76	0.97	1.29	1.58	3.27	4.42
45	0.84	1.06	1.40	1.71	3.55	4.82
46	0.91	1.15	1.53	1.87	3.84	5.17
47	0.98	1.25	1.67	2.05	4.14	5.49
48	1.05	1.35	1.83	2.26	4.47	5.81
49	1.14	1.47	1.99	2.47	4.83	6.16
50	1.25	1.59	2.15	2.69	5.23	6.56
51	1.38	1.72	2.30	2.88	5.67	7.01
52	1.54	1.86	2.44	3.06	6.15	7.50
53	1.72	2.01	2.58	3.26	6.69	8.04
54	1.91	2.19	2.78	3.53	7.28	8.64
55	2.11	2.40	3.03	3.93	7.94	9.30
56	2.31	2.64	3.35	4.36	8.64	9.95
57	2.50	2.90	3.71	4.84	9.36	10.55
58	2.72	3.20	4.15	5.41	10.18	11.23
59	2.99	3.57	4.67	6.12	11.18	12.22
60	3.34	4.02	5.28	7.02	12.47	13.71
61	3.77	4.55	6.01	8.14	14.03	15.83
62	4.27	5.17	6.88	9.50	16.05	18.64
63	4.85	5.88	7.86	11.15	18.61	22.30
64	5.50	6.69	8.93	13.11	21.61	26.94
65	6.24	7.61	10.04	15.44	25.22	32.72
66	7.06	8.65	11.19	17.26	N/A	N/A
67	7.97	9.82	12.38	18.97	N/A	N/A
68	8.97	11.14	13.60	20.52	N/A	N/A
69	10.07	12.60	14.82	21.84	N/A	N/A
70	11.28	14.24	16.04	22.84	N/A	N/A

OPTerm and Penn Term 20 - Male

\$1,000,000 - & over

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.36	0.51	0.63	0.91	1.49	2.01
21	0.36	0.51	0.63	0.91	1.49	2.01
22	0.36	0.51	0.63	0.91	1.49	2.01
23	0.36	0.51	0.63	0.91	1.49	2.01
24	0.36	0.51	0.63	0.91	1.49	2.01
25	0.36	0.51	0.63	0.91	1.49	2.01
26	0.36	0.51	0.63	0.91	1.49	2.01
27	0.36	0.51	0.64	0.91	1.50	2.01
28	0.36	0.51	0.65	0.91	1.51	2.01
29	0.36	0.51	0.66	0.92	1.54	2.01
30	0.36	0.51	0.67	0.93	1.58	2.06
31	0.36	0.52	0.68	0.94	1.63	2.15
32	0.36	0.52	0.68	0.96	1.69	2.27
33	0.37	0.53	0.69	0.98	1.76	2.41
34	0.37	0.55	0.71	1.01	1.85	2.58
35	0.39	0.57	0.74	1.05	1.96	2.77
36	0.41	0.60	0.78	1.10	2.08	2.97
37	0.43	0.63	0.84	1.17	2.21	3.19
38	0.47	0.67	0.91	1.25	2.36	3.44
39	0.52	0.72	0.99	1.35	2.55	3.73
40	0.58	0.79	1.09	1.46	2.80	4.07
41	0.66	0.87	1.21	1.58	3.13	4.48
42	0.75	0.97	1.36	1.72	3.52	4.96
43	0.86	1.09	1.53	1.87	3.98	5.50
44	0.98	1.21	1.71	2.04	4.45	6.06
45	1.09	1.34	1.89	2.23	4.93	6.63
46	1.20	1.47	2.06	2.43	5.41	7.20
47	1.30	1.61	2.24	2.64	5.90	7.79
48	1.42	1.76	2.42	2.87	6.42	8.42
49	1.55	1.92	2.63	3.15	6.98	9.10
50	1.70	2.11	2.87	3.51	7.58	9.85
51	1.87	2.32	3.14	3.95	8.23	10.63
52	2.06	2.54	3.44	4.47	8.91	11.45
53	2.28	2.80	3.78	5.06	9.65	12.35
54	2.53	3.08	4.16	5.70	10.48	13.33
55	2.82	3.41	4.60	6.34	11.40	14.42
56	3.13	3.75	5.07	6.91	12.41	15.60
57	3.48	4.11	5.57	7.44	13.50	16.86
58	3.87	4.53	6.14	8.05	14.71	18.25
59	4.36	5.06	6.84	8.88	16.09	19.86
60	4.96	5.73	7.71	10.08	17.70	21.76
61	5.63	6.56	8.77	11.76	19.57	23.94
62	6.40	7.53	10.03	13.94	21.72	26.53
63	7.27	8.66	11.47	16.47	24.21	29.61
64	8.27	9.98	13.05	19.08	27.07	33.24
65	9.43	11.48	14.76	21.57	30.35	37.52
66	10.76	13.18	16.57	23.80	N/A	N/A
67	12.28	15.10	18.49	25.72	N/A	N/A
68	14.01	17.27	20.52	27.21	N/A	N/A
69	15.97	19.69	22.65	28.12	N/A	N/A
70	18.19	22.40	24.86	28.30	N/A	N/A

OPTerm and Penn Term 20 - Female

\$1,000,000 - & over

Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.30	0.37	0.50	0.69	1.14	1.40
21	0.30	0.37	0.50	0.69	1.14	1.40
22	0.30	0.37	0.50	0.69	1.14	1.40
23	0.30	0.37	0.50	0.69	1.14	1.40
24	0.30	0.37	0.50	0.69	1.14	1.40
25	0.30	0.37	0.50	0.69	1.14	1.40
26	0.30	0.37	0.51	0.69	1.14	1.41
27	0.30	0.38	0.52	0.69	1.14	1.43
28	0.30	0.38	0.53	0.69	1.15	1.45
29	0.31	0.39	0.55	0.69	1.17	1.49
30	0.31	0.40	0.56	0.70	1.21	1.55
31	0.31	0.41	0.57	0.72	1.26	1.63
32	0.31	0.42	0.58	0.75	1.32	1.73
33	0.32	0.44	0.59	0.79	1.40	1.84
34	0.33	0.47	0.61	0.83	1.49	1.97
35	0.34	0.49	0.64	0.88	1.59	2.10
36	0.36	0.52	0.67	0.93	1.70	2.22
37	0.38	0.55	0.70	0.98	1.81	2.34
38	0.41	0.58	0.75	1.05	1.94	2.48
39	0.45	0.62	0.80	1.11	2.09	2.65
40	0.49	0.67	0.86	1.19	2.26	2.88
41	0.54	0.73	0.94	1.27	2.45	3.19
42	0.61	0.79	1.04	1.36	2.68	3.57
43	0.68	0.87	1.15	1.46	2.92	4.00
44	0.75	0.95	1.27	1.58	3.18	4.42
45	0.83	1.03	1.39	1.71	3.46	4.82
46	0.90	1.12	1.52	1.87	3.75	5.17
47	0.98	1.21	1.65	2.05	4.06	5.49
48	1.05	1.31	1.80	2.26	4.40	5.81
49	1.14	1.43	1.95	2.47	4.77	6.16
50	1.25	1.55	2.11	2.69	5.16	6.56
51	1.37	1.68	2.26	2.88	5.58	7.01
52	1.51	1.83	2.41	3.06	6.02	7.50
53	1.67	1.99	2.57	3.26	6.50	8.04
54	1.85	2.17	2.77	3.53	7.05	8.64
55	2.04	2.39	3.03	3.93	7.69	9.30
56	2.24	2.63	3.34	4.36	8.40	9.95
57	2.45	2.89	3.71	4.84	9.18	10.55
58	2.69	3.19	4.14	5.41	10.06	11.23
59	2.98	3.55	4.65	6.12	11.08	12.22
60	3.34	4.00	5.26	7.02	12.31	13.71
61	3.77	4.53	5.99	8.14	13.76	15.83
62	4.27	5.13	6.87	9.50	15.46	18.64
63	4.83	5.82	7.85	11.15	17.48	22.30
64	5.47	6.64	8.92	13.11	19.84	26.94
65	6.21	7.59	10.04	15.44	22.59	32.72
66	7.02	8.63	11.19	17.26	N/A	N/A
67	7.93	9.81	12.38	18.97	N/A	N/A
68	8.94	11.12	13.60	20.52	N/A	N/A
69	10.05	12.60	14.82	21.84	N/A	N/A
70	11.28	14.24	16.04	22.84	N/A	N/A

OPTerm and Penn Term 30 - Male						
\$100,000 - \$249,999						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.91	1.28	1.50	1.90	3.08	4.56
21	0.91	1.28	1.50	1.90	3.08	4.56
22	0.91	1.28	1.50	1.90	3.08	4.56
23	0.91	1.28	1.50	1.90	3.08	4.56
24	0.91	1.28	1.50	1.90	3.08	4.56
25	0.91	1.28	1.52	1.90	3.08	4.56
26	0.92	1.29	1.56	1.91	3.15	4.56
27	0.94	1.30	1.62	1.93	3.23	4.56
28	0.95	1.31	1.68	1.96	3.33	4.56
29	0.99	1.32	1.74	1.98	3.43	4.56
30	1.01	1.33	1.78	2.00	3.54	4.56
31	1.05	1.35	1.81	2.00	3.63	4.63
32	1.07	1.36	1.81	2.00	3.71	4.73
33	1.12	1.37	1.81	2.00	3.80	4.87
34	1.16	1.39	1.83	2.02	3.94	5.08
35	1.22	1.44	1.87	2.12	4.16	5.38
36	1.29	1.51	1.96	2.31	4.47	5.81
37	1.37	1.61	2.07	2.58	4.85	6.37
38	1.46	1.73	2.21	2.90	5.31	7.02
39	1.58	1.86	2.38	3.23	5.83	7.71
40	1.73	2.02	2.60	3.53	6.41	8.42
41	1.91	2.21	2.86	3.80	7.07	9.16
42	2.14	2.44	3.17	4.03	7.86	9.98
43	2.39	2.68	3.53	4.24	8.72	10.85
44	2.69	2.97	3.93	4.53	9.60	11.73
45	3.00	3.28	4.38	4.91	10.45	12.58
46	3.35	3.62	4.86	5.42	11.24	13.38
47	3.70	4.00	5.39	6.07	11.97	14.12
48	4.11	4.42	5.96	6.89	12.60	14.77
49	4.52	4.86	6.57	7.92	13.10	15.33
50	4.96	5.36	7.22	9.20	13.43	15.75
51	5.83	6.26	7.71	9.49	N/A	N/A
52	6.69	7.11	8.22	9.79	N/A	N/A
53	7.51	7.87	8.78	10.10	N/A	N/A
54	8.28	8.50	9.37	10.41	N/A	N/A
55	8.94	8.94	10.00	10.74	N/A	N/A

OPTerm and Penn Term 30 - Female						
\$100,000 - \$249,999						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.62	0.92	1.16	1.27	2.43	3.37
21	0.62	0.92	1.16	1.27	2.43	3.37
22	0.62	0.92	1.16	1.27	2.43	3.37
23	0.62	0.92	1.16	1.27	2.43	3.37
24	0.62	0.92	1.16	1.27	2.43	3.37
25	0.62	0.92	1.16	1.27	2.43	3.37
26	0.64	0.93	1.18	1.31	2.47	3.37
27	0.68	0.94	1.21	1.37	2.52	3.37
28	0.71	0.95	1.23	1.43	2.57	3.37
29	0.75	0.97	1.25	1.47	2.64	3.38
30	0.78	0.98	1.28	1.52	2.70	3.43
31	0.81	0.99	1.29	1.54	2.76	3.51
32	0.82	0.99	1.30	1.54	2.81	3.61
33	0.83	1.00	1.30	1.54	2.87	3.75
34	0.85	1.01	1.32	1.55	2.96	3.91
35	0.89	1.05	1.38	1.62	3.10	4.12
36	0.93	1.09	1.47	1.76	3.30	4.37
37	0.98	1.16	1.59	1.94	3.54	4.67
38	1.04	1.24	1.73	2.17	3.83	5.01
39	1.12	1.33	1.89	2.39	4.16	5.40
40	1.21	1.45	2.05	2.60	4.54	5.84
41	1.32	1.58	2.22	2.76	4.97	6.33
42	1.47	1.73	2.39	2.89	5.47	6.88
43	1.64	1.90	2.60	3.01	6.03	7.49
44	1.82	2.09	2.81	3.19	6.62	8.19
45	1.99	2.30	3.05	3.43	7.22	8.98
46	2.15	2.53	3.31	3.78	7.83	9.88
47	2.29	2.77	3.60	4.26	8.44	10.89
48	2.42	3.05	3.91	4.88	9.05	12.03
49	2.51	3.34	4.27	5.67	9.63	13.32
50	2.56	3.65	4.65	6.67	10.19	14.76
51	3.04	4.22	5.40	6.93	N/A	N/A
52	3.66	4.81	6.13	7.20	N/A	N/A
53	4.43	5.39	6.79	7.49	N/A	N/A
54	5.38	5.97	7.37	7.78	N/A	N/A
55	6.53	6.53	7.82	8.09	N/A	N/A

OPTerm and Penn Term 30 - Male						
\$250,000 - \$999,999						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.59	0.83	1.07	1.49	2.52	3.90
21	0.59	0.83	1.07	1.49	2.52	3.90
22	0.59	0.83	1.07	1.49	2.52	3.90
23	0.59	0.83	1.07	1.49	2.52	3.90
24	0.59	0.83	1.07	1.49	2.52	3.90
25	0.59	0.83	1.07	1.49	2.52	3.90
26	0.60	0.83	1.09	1.49	2.56	3.90
27	0.60	0.83	1.12	1.49	2.60	3.90
28	0.61	0.84	1.15	1.50	2.67	3.92
29	0.62	0.84	1.18	1.51	2.74	3.96
30	0.64	0.85	1.21	1.53	2.83	4.04
31	0.65	0.85	1.22	1.56	2.93	4.15
32	0.67	0.86	1.23	1.58	3.04	4.28
33	0.69	0.86	1.23	1.62	3.17	4.45
34	0.71	0.88	1.25	1.68	3.33	4.67
35	0.75	0.92	1.30	1.77	3.53	4.95
36	0.80	0.98	1.38	1.89	3.77	5.31
37	0.86	1.06	1.48	2.04	4.05	5.75
38	0.93	1.15	1.61	2.21	4.38	6.26
39	1.01	1.27	1.76	2.41	4.76	6.81
40	1.11	1.39	1.92	2.62	5.21	7.39
41	1.22	1.53	2.09	2.85	5.75	8.01
42	1.35	1.69	2.28	3.10	6.38	8.70
43	1.49	1.87	2.49	3.37	7.10	9.44
44	1.65	2.07	2.75	3.69	7.86	10.21
45	1.82	2.29	3.06	4.06	8.64	11.00
46	2.00	2.52	3.45	4.49	9.42	11.80
47	2.19	2.78	3.91	4.98	10.20	12.60
48	2.40	3.05	4.43	5.55	10.96	13.40
49	2.65	3.37	5.00	6.21	11.70	14.19
50	2.94	3.74	5.58	6.96	12.38	14.95
51	3.29	4.16	6.16	7.60	N/A	N/A
52	3.71	4.66	6.74	8.23	N/A	N/A
53	4.21	5.23	7.32	8.83	N/A	N/A
54	4.79	5.90	7.90	9.39	N/A	N/A
55	5.48	6.68	8.47	9.88	N/A	N/A

OPTerm and Penn Term 30 - Female						
\$250,000 - \$999,999						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.46	0.58	0.84	1.01	1.97	3.11
21	0.46	0.58	0.84	1.01	1.97	3.11
22	0.47	0.58	0.84	1.01	1.97	3.11
23	0.47	0.58	0.84	1.01	1.97	3.11
24	0.47	0.58	0.84	1.01	1.97	3.11
25	0.47	0.59	0.84	1.02	1.97	3.11
26	0.47	0.60	0.86	1.05	2.01	3.11
27	0.47	0.62	0.88	1.09	2.06	3.11
28	0.48	0.64	0.91	1.13	2.12	3.11
29	0.49	0.65	0.94	1.17	2.18	3.11
30	0.50	0.67	0.96	1.21	2.25	3.15
31	0.52	0.68	0.97	1.24	2.31	3.19
32	0.54	0.69	0.98	1.26	2.38	3.23
33	0.57	0.70	0.99	1.29	2.45	3.30
34	0.60	0.73	1.01	1.33	2.54	3.41
35	0.63	0.76	1.04	1.38	2.67	3.57
36	0.66	0.81	1.09	1.44	2.83	3.81
37	0.70	0.86	1.17	1.52	3.01	4.11
38	0.74	0.93	1.26	1.61	3.22	4.48
39	0.79	1.01	1.36	1.71	3.48	4.88
40	0.86	1.09	1.47	1.84	3.80	5.30
41	0.95	1.18	1.59	1.98	4.18	5.74
42	1.05	1.29	1.72	2.13	4.64	6.21
43	1.17	1.41	1.86	2.31	5.16	6.72
44	1.30	1.54	2.02	2.53	5.73	7.32
45	1.43	1.68	2.19	2.82	6.32	8.03
46	1.55	1.83	2.37	3.15	6.93	8.88
47	1.66	2.00	2.56	3.55	7.56	9.87
48	1.78	2.18	2.76	4.03	8.20	11.05
49	1.92	2.39	3.01	4.60	8.84	12.42
50	2.11	2.63	3.30	5.29	9.48	14.02
51	2.26	2.87	3.57	5.79	N/A	N/A
52	2.42	3.13	3.84	6.24	N/A	N/A
53	2.58	3.40	4.14	6.62	N/A	N/A
54	2.75	3.70	4.44	6.90	N/A	N/A
55	2.92	4.01	4.76	7.06	N/A	N/A

OPTerm and Penn Term 30 - Male						
\$1,000,000 & over						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.58	0.79	1.07	1.49	2.41	3.90
21	0.58	0.79	1.07	1.49	2.41	3.90
22	0.58	0.79	1.07	1.49	2.41	3.90
23	0.58	0.79	1.07	1.49	2.41	3.90
24	0.58	0.79	1.07	1.49	2.41	3.90
25	0.58	0.79	1.07	1.49	2.41	3.90
26	0.59	0.80	1.09	1.49	2.45	3.90
27	0.59	0.81	1.11	1.49	2.50	3.90
28	0.60	0.82	1.14	1.50	2.56	3.92
29	0.62	0.84	1.17	1.51	2.63	3.96
30	0.63	0.85	1.19	1.53	2.72	4.04
31	0.64	0.85	1.21	1.55	2.81	4.15
32	0.65	0.86	1.21	1.57	2.92	4.28
33	0.67	0.86	1.22	1.60	3.04	4.45
34	0.69	0.88	1.25	1.64	3.20	4.67
35	0.73	0.92	1.30	1.72	3.40	4.95
36	0.78	0.98	1.38	1.83	3.65	5.31
37	0.85	1.05	1.48	1.97	3.94	5.75
38	0.92	1.14	1.61	2.14	4.29	6.26
39	1.01	1.25	1.76	2.33	4.69	6.81
40	1.11	1.37	1.92	2.54	5.16	7.39
41	1.22	1.51	2.09	2.76	5.71	8.01
42	1.35	1.67	2.28	3.00	6.36	8.70
43	1.49	1.85	2.49	3.27	7.09	9.44
44	1.65	2.05	2.75	3.58	7.86	10.21
45	1.82	2.27	3.06	3.96	8.64	11.00
46	2.00	2.51	3.45	4.41	9.42	11.80
47	2.19	2.77	3.91	4.95	10.19	12.60
48	2.39	3.05	4.43	5.55	10.93	13.40
49	2.64	3.37	5.00	6.18	11.63	14.19
50	2.93	3.74	5.58	6.83	12.27	14.95
51	3.28	4.16	6.13	7.48	N/A	N/A
52	3.69	4.63	6.66	8.12	N/A	N/A
53	4.19	5.16	7.16	8.74	N/A	N/A
54	4.78	5.77	7.62	9.34	N/A	N/A
55	5.48	6.45	8.00	9.88	N/A	N/A

OPTerm and Penn Term 30 - Female						
\$1,000,000 & over						
Issue Age	Initial Rates per \$1,000					
	PPNT	PNT	SPNT	SNT	PT	ST
20	0.46	0.58	0.82	1.01	1.92	3.11
21	0.46	0.58	0.82	1.01	1.92	3.11
22	0.47	0.58	0.82	1.01	1.92	3.11
23	0.47	0.58	0.82	1.01	1.92	3.11
24	0.47	0.58	0.82	1.01	1.92	3.11
25	0.47	0.59	0.83	1.02	1.92	3.11
26	0.47	0.60	0.85	1.05	1.95	3.11
27	0.47	0.61	0.87	1.09	1.99	3.11
28	0.48	0.63	0.90	1.13	2.05	3.11
29	0.49	0.64	0.92	1.17	2.10	3.11
30	0.50	0.66	0.94	1.21	2.17	3.15
31	0.52	0.67	0.95	1.24	2.23	3.19
32	0.54	0.68	0.96	1.26	2.28	3.23
33	0.57	0.69	0.96	1.29	2.35	3.30
34	0.60	0.71	0.98	1.33	2.44	3.41
35	0.63	0.74	1.01	1.38	2.56	3.57
36	0.66	0.78	1.06	1.44	2.72	3.81
37	0.70	0.84	1.13	1.52	2.91	4.11
38	0.74	0.90	1.22	1.61	3.14	4.48
39	0.79	0.98	1.31	1.71	3.40	4.88
40	0.86	1.06	1.42	1.84	3.72	5.30
41	0.94	1.16	1.53	1.98	4.09	5.74
42	1.04	1.27	1.66	2.13	4.54	6.21
43	1.16	1.40	1.80	2.31	5.04	6.72
44	1.27	1.54	1.96	2.53	5.58	7.32
45	1.39	1.68	2.13	2.82	6.13	8.03
46	1.50	1.83	2.31	3.15	6.69	8.88
47	1.61	1.99	2.51	3.55	7.26	9.87
48	1.72	2.17	2.74	4.03	7.83	11.05
49	1.86	2.36	3.00	4.60	8.39	12.42
50	2.03	2.57	3.30	5.29	8.92	14.02
51	2.18	2.80	3.57	5.79	N/A	N/A
52	2.35	3.06	3.84	6.24	N/A	N/A
53	2.52	3.35	4.14	6.62	N/A	N/A
54	2.71	3.66	4.44	6.90	N/A	N/A
55	2.92	4.01	4.76	7.06	N/A	N/A

Waiver of Premium					
OPTerm Male & Female - Initial Rates per \$1,000					
OPTerm 10 WP Rates			OPTerm 15 WP Rates		
Age*	NT	T	Age*	NT	T
20-25	0.08	0.10	20-24	0.08	0.11
26-30	0.09	0.12	25	0.08	0.12
31	0.10	0.14	26-30	0.09	0.13
32	0.10	0.15	31	0.10	0.14
33	0.10	0.16	32	0.10	0.15
34	0.10	0.16	33	0.10	0.16
35	0.10	0.17	34	0.11	0.18
36	0.11	0.18	35	0.12	0.19
37	0.13	0.23	36	0.13	0.21
38	0.14	0.25	37	0.14	0.24
39	0.15	0.28	38	0.15	0.26
40	0.16	0.30	39	0.16	0.29
41	0.18	0.34	40	0.17	0.32
42	0.20	0.40	41	0.19	0.36
43	0.23	0.46	42	0.21	0.42
44	0.26	0.54	43	0.24	0.47
45	0.28	0.58	44	0.27	0.57
46	0.30	0.63	45	0.29	0.60
47	0.33	0.69	46	0.34	0.69
48	0.41	0.87	47	0.38	0.79
49	0.50	1.06	48	0.46	0.99
50	0.63	1.32	49	0.59	1.24
51	0.80	1.70	50	0.66	1.39
52	1.00	2.14	51	0.97	2.05
53	1.22	2.61	52	1.19	2.53
54	1.52	3.27	53	1.44	3.08
55	1.93	4.13	54	1.75	3.76
			55	2.15	4.61

Waiver of Premium - After Initial Term Period		
OPTerm Male & Female - Rates per \$1,000		
	WP Rates	
Age*	NT	T
30	0.17	0.28
31	0.17	0.28
32	0.17	0.28
33	0.17	0.28
34	0.17	0.29
35	0.19	0.31
36	0.21	0.35
37	0.24	0.42
38	0.29	0.51
39	0.33	0.60
40	0.38	0.69
41	0.40	0.75
42	0.42	0.80
43	0.44	0.85
44	0.47	0.91
45	0.50	0.98
46	0.53	1.06
47	0.56	1.13
48	0.59	1.21
49	0.64	1.33
50	0.72	1.52
51	0.89	1.85
52	1.10	2.30
53	1.38	2.86
54	1.73	3.59
55	2.11	4.33
56	2.55	5.20
57	3.12	6.34
58	3.74	7.53
59	4.51	9.01
60	4.14	8.16
61	3.78	7.34
62	3.23	6.21
63	2.47	4.68
64	1.41	2.64

Waiver of Premium					
OPTerm Male & Female - Initial Rates per \$1,000					
OPTerm 20 WP Rates			OPTerm 30 WP Rates		
Age*	NT	T	Age*	NT	T
20-21	0.11	0.14	20-21	0.11	0.15
22-23	0.11	0.14	22-23	0.12	0.15
24	0.11	0.14	24	0.12	0.16
25	0.11	0.14	25	0.12	0.17
26	0.11	0.14	26	0.13	0.17
27	0.11	0.14	27	0.13	0.18
28	0.11	0.14	28	0.14	0.20
29	0.11	0.14	29	0.14	0.21
30	0.11	0.15	30	0.15	0.22
31	0.11	0.15	31	0.15	0.24
32	0.11	0.16	32	0.15	0.25
33	0.12	0.18	33	0.16	0.26
34	0.12	0.18	34	0.16	0.28
35	0.13	0.21	35	0.18	0.32
36	0.14	0.23	36	0.20	0.37
37	0.15	0.27	37	0.23	0.44
38	0.16	0.28	38	0.27	0.53
39	0.18	0.33	39	0.31	0.63
40	0.20	0.38	40	0.36	0.74
41	0.22	0.42	41	0.40	0.84
42	0.25	0.49	42	0.44	0.95
43	0.28	0.56	43	0.48	1.06
44	0.31	0.64	44	0.53	1.18
45	0.35	0.73	45	0.59	1.30
46	0.44	0.92	46	0.65	1.41
47	0.50	1.05	47	0.71	1.50
48	0.58	1.23	48	0.78	1.59
49	0.71	1.50	49	0.88	1.70
50	0.79	1.67	50	1.03	1.87
51	1.10	2.34	51	1.36	N/A
52	1.40	3.00	52	1.74	N/A
53	1.73	3.71	53	2.14	N/A
54	2.17	4.67	54	2.69	N/A
55	2.62	5.61	55	3.25	N/A

* Waiver of Premium current rates shown on page 15 are based on issue age. Annual Waiver of Premium rates after level term period based on attained age.

Waiver of Premium

Penn Term Male & Female - Rates per \$1,000

Issue Age	Penn Term 10 WP Rates	Penn Term 15 WP Rates	Penn Term 20 WP Rates	Penn Term 30 WP Rates
20	0.08	0.10	0.11	0.11
21	0.08	0.10	0.11	0.11
22	0.08	0.10	0.11	0.12
23	0.08	0.10	0.11	0.12
24	0.08	0.10	0.11	0.12
25	0.09	0.10	0.11	0.12
26	0.09	0.10	0.11	0.13
27	0.09	0.10	0.11	0.13
28	0.09	0.10	0.11	0.14
29	0.10	0.11	0.12	0.14
30	0.10	0.11	0.12	0.15
31	0.10	0.11	0.12	0.15
32	0.11	0.12	0.13	0.16
33	0.11	0.12	0.13	0.17
34	0.11	0.12	0.13	0.17
35	0.12	0.13	0.14	0.19
36	0.13	0.14	0.15	0.21
37	0.14	0.15	0.16	0.24
38	0.15	0.16	0.18	0.28
39	0.16	0.17	0.20	0.33
40	0.18	0.19	0.22	0.38
41	0.20	0.21	0.24	0.42
42	0.22	0.22	0.27	0.47
43	0.24	0.25	0.30	0.51
44	0.27	0.28	0.34	0.56
45	0.31	0.32	0.39	0.63
46	0.36	0.37	0.44	0.69
47	0.41	0.43	0.47	0.75
48	0.48	0.50	0.52	0.82
49	0.57	0.59	0.64	0.92
50	0.69	0.73	0.87	1.07
51	0.85	0.91	1.25	1.38
52	1.06	1.15	1.79	1.97
53	1.32	1.44	2.52	2.77
54	1.64	1.81	3.49	3.84
55	2.03	2.26	4.72	5.19

Waiver of Premium - After Initial Term Period

Penn Term Male & Female - Rates per \$1,000

Attained Age	Rates per \$1,000	Attained Age	Rates per \$1,000
25	0.10	45	0.32
26	0.10	46	0.38
27	0.10	47	0.45
28	0.11	48	0.53
29	0.11	49	0.65
30	0.11	50	0.84
31	0.11	51	1.11
32	0.11	52	1.46
33	0.11	53	1.85
34	0.12	54	2.23
35	0.12	55	2.56
36	0.12	56	2.88
37	0.12	57	3.20
38	0.13	58	3.49
39	0.14	59	3.71
40	0.15	60	3.41
41	0.17	61	3.11
42	0.19	62	2.66
43	0.22	63	2.03
44	0.26	64	1.16

After Initial Term Period

OPTerm and Penn Term 10, 15, 20 & 30 - Annual Rates per \$1,000

Attained Age	Guaranteed Rates Male		Attained Age	Guaranteed Rates Female	
	NT	PT/ST		NT	PT/ST
30	2.16	3.66	30	1.86	2.71
31	2.21	3.79	31	1.91	2.81
32	2.25	3.90	32	1.97	2.93
33	2.33	4.07	33	2.03	3.06
34	2.42	4.22	34	2.13	3.24
35	2.54	4.43	35	2.21	3.38
36	2.66	4.64	36	2.34	3.65
37	2.82	4.93	37	2.51	3.97
38	3.00	5.23	38	2.69	4.35
39	3.21	5.60	39	2.90	4.76
40	3.44	6.00	40	3.12	5.23
41	3.71	6.51	41	3.39	5.81
42	3.98	7.13	42	3.66	6.34
43	4.29	7.83	43	3.93	6.90
44	4.61	8.57	44	4.20	7.46
45	4.98	9.41	45	4.49	8.04
46	5.39	10.25	46	4.79	8.63
47	5.82	11.16	47	5.12	9.26
48	6.29	12.12	48	5.48	9.90
49	6.81	13.20	49	5.85	10.28
50	7.37	14.34	50	6.29	10.59
51	8.03	15.66	51	6.75	11.48
52	8.79	17.13	52	7.28	12.35
53	9.65	18.81	53	7.89	13.47
54	10.64	20.70	54	8.52	14.90
55	11.73	22.71	55	9.20	16.20
56	12.95	24.89	56	9.89	17.52
57	14.24	27.14	57	10.58	18.60
58	15.63	29.54	58	11.24	19.61
59	17.21	32.03	59	11.94	20.66
60	18.96	34.79	60	12.77	21.81
61	21.61	39.15	61	14.20	24.07
62	24.67	44.14	62	15.97	26.75
63	28.23	49.88	63	18.17	30.26
64	32.33	56.34	64	20.79	34.23
65	36.98	63.51	65	23.71	38.02
66	42.12	71.23	66	26.95	40.45
67	47.84	79.57	67	30.36	43.83
68	54.15	88.45	68	33.93	46.76
69	62.76	100.64	69	38.82	52.04
70	70.99	111.68	70	43.46	57.30
71	81.71	124.09	71	49.01	63.95
72	91.50	138.31	72	55.88	72.13
73	104.37	154.51	73	64.28	82.13
74	119.07	172.49	74	74.30	93.92
75	135.24	192.67	75	85.84	107.27
76	152.89	214.09	76	98.79	122.01
77	171.94	236.45	77	113.06	137.90
78	192.25	259.48	78	128.70	154.91
79	214.30	283.73	79	146.13	173.53
80	238.86	310.05	80	166.06	194.46
81	266.55	339.07	81	189.18	218.40
82	298.18	371.53	82	216.21	246.03
83	334.23	407.78	83	247.75	277.75
84	374.30	446.85	84	283.33	315.29
85	417.76	487.76	85	323.06	353.98
86	463.98	529.47	86	366.45	398.40
87	512.69	571.47	87	413.86	442.74
88	563.13	617.64	88	464.95	493.33
89	615.87	664.56	89	520.53	543.21
90	671.58	712.75	90	580.69	600.88
91	731.10	762.97	91	646.60	663.40
92	796.16	816.89	92	720.09	732.50
93	869.22	884.16	93	804.48	811.36
94	960.86	960.86	94	907.76	907.76

OR and WA guaranteed rates available by illustration only.