

Modified Death Benefit

Base Annual Rate per \$1000

Issue Age	Male		Female	
	NT	T	NT	T
50	45.60	54.70	35.30	39.90
51	47.80	58.10	36.40	41.00
52	51.30	61.50	37.60	43.30
53	53.50	64.90	38.70	44.40
54	57.00	68.40	39.90	45.60
55	60.40	72.90	41.00	47.80
56	62.70	76.30	42.10	50.10
57	64.90	80.90	44.40	52.40
58	68.40	85.50	46.70	54.70
59	70.60	90.00	47.80	57.00
60	74.10	94.60	50.10	59.20
61	77.50	99.10	52.40	62.70
62	82.00	103.70	55.80	66.10
63	86.60	109.40	58.10	70.60
64	91.20	114.00	61.50	74.10
65	95.70	119.70	64.90	78.60
66	100.30	125.40	68.40	83.20
67	106.00	132.20	72.90	87.70
68	111.70	139.00	77.50	93.40
69	117.40	145.90	82.00	99.10
70	124.20	153.90	87.70	104.80
71	133.30	164.10	95.70	111.70
72	143.60	174.40	103.70	119.70
73	153.90	185.80	112.80	127.60
74	165.30	198.30	123.10	136.80
75	176.70	210.90	134.50	145.90
76	190.30	222.30	144.70	155.00
77	205.20	233.70	156.10	166.40
78	221.10	246.20	168.70	177.80
79	238.20	259.90	182.40	189.20
80	256.50	273.60	197.20	202.90
81	271.30	288.40	210.90	217.70
82	286.10	304.30	224.50	232.50
83	300.90	321.40	240.50	248.50
84	318.00	338.50	256.50	266.70
85	334.00	355.60	273.60	285.00

Graded Death Benefit

Issue Age	Base Annual Rate per \$1000				With ADB Annual Rate per \$1000			
	Male		Female		Male		Female	
	NT	T	NT	T	NT	T	NT	T
50	45.60	54.70	35.30	39.90	47.40	56.50	36.38	40.98
51	47.80	58.10	36.40	41.00	49.63	59.93	37.50	42.10
52	51.30	61.50	37.60	43.30	53.16	63.36	38.72	44.42
53	53.50	64.90	38.70	44.40	55.41	66.81	39.84	45.54
54	57.00	68.40	39.90	45.60	58.96	70.36	41.08	46.78
55	60.40	72.90	41.00	47.80	62.43	74.93	42.22	49.02
56	62.70	76.30	42.10	50.10	64.80	78.40	43.36	51.36
57	64.90	80.90	44.40	52.40	67.08	83.08	45.71	53.71
58	68.40	85.50	46.70	54.70	70.67	87.77	48.06	56.06
59	70.60	90.00	47.80	57.00	72.97	92.37	49.22	58.42
60	74.10	94.60	50.10	59.20	76.58	97.08	51.59	60.69
61	77.50	99.10	52.40	62.70	80.09	101.69	53.96	64.26
62	82.00	103.70	55.80	66.10	84.72	106.42	57.43	67.73
63	86.60	109.40	58.10	70.60	89.45	112.25	59.81	72.31
64	91.20	114.00	61.50	74.10	94.20	117.00	63.30	75.90
65	95.70	119.70	64.90	78.60	98.85	122.85	66.79	80.49
66	100.30	125.40	68.40	83.20	103.60	128.70	70.38	85.18
67	106.00	132.20	72.90	87.70	109.47	135.67	74.99	89.79
68	111.70	139.00	77.50	93.40	115.35	142.65	79.70	95.60
69	117.40	145.90	82.00	99.10	121.24	149.74	84.30	101.40
70	124.20	153.90	87.70	104.80	128.25	157.95	90.13	107.23
71	133.30	164.10	95.70	111.70	137.58	168.38	98.27	114.27
72	143.60	174.40	103.70	119.70	148.12	178.92	106.41	122.41
73	153.90	185.80	112.80	127.60	158.68	190.58	115.67	130.47
74	165.30	198.30	123.10	136.80	170.38	203.38	126.14	139.84
75	176.70	210.90	134.50	145.90	182.10	216.30	137.74	149.14
76	190.30	222.30	144.70	155.00	196.11	228.11	148.18	158.48
77	205.20	233.70	156.10	166.40	211.51	240.01	159.89	170.19
78	221.10	246.20	168.70	177.80	228.12	253.22	172.91	182.01
79	238.20	259.90	182.40	189.20	246.35	268.05	187.29	194.09
80	256.50	273.60	197.20	202.90	265.90	283.00	202.83	208.53
81	271.30	288.40	210.90	217.70	282.28	299.38	217.40	224.20
82	286.10	304.30	224.50	232.50	298.07	316.27	231.49	239.49
83	300.90	321.40	240.50	248.50	313.98	334.48	248.04	256.04
84	318.00	338.50	256.50	266.70	332.39	352.89	264.69	274.89
85	334.00	355.60	273.60	285.00	349.98	371.58	282.53	293.93

NEAT Level Whole Life Product**Annual Premium Rates per \$1,000**

Base Rate				
Issue Age	MNT	MT	FNT	FT
45-50	27.00	44.00	20.00	32.00
51	28.60	45.90	21.10	33.80
52	30.30	47.80	22.30	35.70
53	32.10	49.80	23.50	37.70
54	34.00	51.90	24.70	39.80
55	36.00	54.00	26.00	42.00
56	37.50	56.40	27.30	43.70
57	39.10	58.90	28.70	45.40
58	40.70	61.50	30.00	47.20
59	42.30	64.20	31.50	49.10
60	44.00	67.00	33.00	51.00
61	46.40	70.50	34.80	53.40
62	48.90	74.10	36.70	55.90
63	51.40	77.90	38.70	58.50
64	54.20	81.90	40.80	61.20
65	57.00	86.00	43.00	64.00
66	60.40	92.00	45.20	67.00
67	64.00	98.30	47.50	70.00
68	67.80	105.10	49.90	73.20
69	71.80	112.30	52.40	76.60
70	76.00	120.00	55.00	80.00
71	81.10	127.90	58.70	85.30
72	86.50	136.40	62.60	90.90
73	92.30	145.30	66.80	96.90
74	98.50	154.90	71.30	103.30
75	105.00	165.00	76.00	110.00
76	113.00	177.90	82.60	118.30
77	121.50	191.70	89.70	127.20
78	130.60	206.60	97.50	136.70
79	140.50	222.70	105.90	147.00
80	151.00	240.00	115.00	158.00
81	161.00	250.20	125.10	169.20
82	171.70	260.70	136.10	181.10
83	183.00	271.70	148.00	193.80
84	195.10	283.10	161.00	207.50
85	208.00	295.00	175.00	222.00

Add \$36 Policy Fee

**NEAT Level Whole Life Product
with Accidental Death Benefit Rider
Annual Premium Rates per \$1,000**

Base Rate with ADB Rider				
Issue Age	MNT	MT	FNT	FT
45-50	28.80	45.80	21.08	33.08
51	30.43	47.73	22.20	34.90
52	32.16	49.66	23.42	36.82
53	34.01	51.71	24.64	38.84
54	35.96	53.86	25.88	40.98
55	38.03	56.03	27.22	43.22
56	39.60	58.50	28.56	44.96
57	41.28	61.08	30.01	46.71
58	42.97	63.77	31.36	48.56
59	44.67	66.57	32.92	50.52
60	46.48	69.48	34.49	52.49
61	48.99	73.09	36.36	54.96
62	51.62	76.82	38.33	57.53
63	54.25	80.75	40.41	60.21
64	57.20	84.90	42.60	63.00
65	60.15	89.15	44.89	65.89
66	63.70	95.30	47.18	68.98
67	67.47	101.77	49.59	72.09
68	71.45	108.75	52.10	75.40
69	75.64	116.14	54.70	78.90
70	80.05	124.05	57.43	82.43
71	85.38	132.18	61.27	87.87
72	91.02	140.92	65.31	93.61
73	97.08	150.08	69.67	99.77
74	103.58	159.98	74.34	106.34
75	110.40	170.40	79.24	113.24
76	118.81	183.71	86.08	121.78
77	127.81	198.01	93.49	130.99
78	137.62	213.62	101.71	140.91
79	148.65	230.85	110.79	151.89
80	160.40	249.40	120.63	163.63
81	171.98	261.18	131.60	175.70
82	183.67	272.67	143.09	188.09
83	196.08	284.78	155.54	201.34
84	209.49	297.49	169.19	215.69
85	223.98	310.98	183.93	230.93

Add \$36 Policy Fee