

Dear ASG Broker:

Effective immediately, all Mass Mutual Vantage Term Business can only be processed via their Tele Application process and the company will not permit any other method of writing term insurance.

As the broker, your job will be to complete the Part 1 only and from that point on - Mass Mutual will arrange for the client interview, Part 2, Attending Physician Statements and all requirements.

Once the part 1 is taken, Mass Mutual will forward to Exam One for the client interview and part 2 portion of the exam.

The following exam companies are the only approved companies who may do exams for Mass Mutual Term -

- APPS
- EMSI
- Exam One
- Portamedic

The Part 1 A 70 is the only application form permitted for use and we have attached information on the product and on the new process.

Thank you and please speak with your case manager with any questions.

A **Guide** for
Financial Professionals

MassMutual Financial Professional's Guide to Tele-Interview for Vantage TermSM



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We'll help you get there.®



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Overview

Introducing **tele-interview**, a streamlined medical interview designed to facilitate more efficient underwriting decisions. This guide provides valuable information including benefits, what to expect, and how to prepare your client. Here are some of the highlights:

- Vantage Term will utilize a new telephone interview process (tele-interview) which will replace the need for a written Part 2 application and will be conducted by our tele-interview partner. (For more detail, see page 2.)
- Tele-interview will result in more complete and detailed underwriting information and less need for follow-ups and personal history interviews. (For more detail, see page 2.)
- A typical interview is 20 to 30 minutes, but actual length will depend on your client's medical history. (For more detail, see page 3.)
- Tele-interview will only replace the medical section of the application (Part 2) and the personal history interview (PHI). The rest of the traditional application and underwriting process will remain the same. (For more detail, see page 4.)

- If you have a multi-product sale, the output of a tele-interview is a completed Part 2 which can be used for all life and disability products. (For more detail, see page 4.)
- A tele-interview can be conducted in many different languages or by using tools for the hearing impaired. (For more detail, see page 5.)
- ExamOne calls applicants in their appropriate time zone between 8 a.m.-9 p.m. (For more detail, see page 5.)



Tele-interview — what, why and how

MassMutual's Vantage Term life insurance product will feature a streamlined medical information collection process designed to facilitate more efficient underwriting decisions. A telephone interview (tele-interview) will replace the need for a written Part 2 application and will be conducted by our tele-interview partner, ExamOne. This will not replace the need for the paramedical exam, but does limit that exam to physical measurements, blood and urine samples.

What the tele-interview means to you

- Accuracy and consistency of information. Interviews are conducted by professionals with medical knowledge who know what clarifying questions to ask and can obtain details around specific medical conditions.
- More complete and detailed information will typically result in faster reviews by underwriting and less need for personal history interviews, requests for additional information, and Attending Physician Statements (APS).
- A more competitively priced term product. The new client data collection process is expected to yield improved overall mortality, thereby allowing us to charge lower premiums.

What the tele-interview means to your client

- Your clients will only need to answer one set of medical questions. They won't need to be asked these questions by you or a paramedical examiner.
- Clients will provide potentially uncomfortable medical and treatment information to a third-party interviewer rather than face-to-face with an agent who may be a friend.
- A tele-interview can be conducted in many different languages or by using tools for the hearing impaired to better serve your client.
- Possibility of reduced policy approval time.

Contacting your client

Once New Business receives the applicant's information, the tele-interview will be initiated. A service representative will contact your client, sometimes in as little as a few hours after receiving the tele-interview order.

Only include phone numbers where your client would like to be contacted on the application.

The tele-interview process

A typical tele-interview is 20 to 30 minutes. Actual length will depend on your client's medical history. Any information your client provides will be used solely for the purpose of processing their application and will be kept confidential.

Questions will address:

- Medical history
- Names, addresses and phone numbers of their physicians
- Family medical history (parents and siblings)
- Prescribed medication
- Avocations (such as flying planes, skydiving, scuba diving, etc.)

Prepare your client

To help your client prepare for the tele-interview, the client brochure contains a page with questions they will be asked during the call. Encourage your client to write in as much information as possible to help ensure the tele-interview will go more smoothly.

Status and review of the tele-interview

Changes in your client's interview status will be provided to you. A summary of the tele-interview will be included with the policy.



Encourage your client to prepare for the tele-interview by providing them with the client brochure and instructing them how to use it.

Frequently asked questions

Does the tele-interview replace the traditional application and underwriting process?

No, the tele-interview will replace the medical section of the application (Part 2) and the personal history interview (PHI), but the rest of the application and underwriting process will remain the same.

Is the tele-interview mandatory?

Yes, the tele-interview will be required for the Vantage Term life insurance products as part of MassMutual's business transformation project. Not only does the tele-interview fit with the strategy to incorporate more straight-through-processing initiatives, it also achieves more accurate medical gathering which results in a more competitive product.

Can I still ask clients medical questions to get a sense of their underwriting class?

Absolutely. As a good field underwriter you may have cause to ask some general medical questions to determine probable underwriting class and medical issues that could complicate your client's application.

What products are eligible for the tele-interview program?

Only Vantage Term is currently using the tele-interview.

Does ExamOne also conduct the paramedical exam?

Only if you want them to. You will still have a choice of MassMutual's other paramedical companies to conduct the exam.

If this is a multi-product sale, will my client complete the tele-interview for one product and a Part 2 for others?

The output of the tele-interview is a completed Part 2 which can be used for all life and disability products being applied for during the period that the application is good (6 months).

Why are interviews not conducted by Home Office underwriters and staff?

In researching various programs, it became clear that developing an in-house tele-interview program was not the best approach for MassMutual. ExamOne is able to offer extended call center hours, highly trained staff and state-of-the art technology that would not necessarily be available through an in-house unit.

How did MassMutual decide on ExamOne to conduct the tele-interview?

A comprehensive review of several companies was undertaken in 2009. ExamOne's experience, professionalism, hours of operation and choice of languages most closely aligned with what we felt would be best for our business and your clients. ExamOne has 10-years of interviewing history and conducts over 1.6 million interviews a year. 50% of their interviews occur within a day and 80% are completed by day 4 of receiving the electronic application.

What languages can the interview be conducted in?

ExamOne has dedicated staff to support tele-interviews in English and Spanish. A multitude of other languages are available by way of a language line or translation service. They are also able to support both TTY and TDD services for the hearing impaired. If your client needs to complete their interview in a foreign language, please complete the appropriate Translation Form (FR1119).

Can my client initiate the interview before I submit the application?

No. For privacy reasons and to ensure the proper disclosures are submitted, the interviewer must be able to validate your client’s personal information, which they won’t have until they receive the applicant’s information.

What are ExamOne’s business hours for conducting interviews?

ExamOne calls applicants in their appropriate time zone, between 8 a.m.-9 p.m. Once initial contact is made, clients can call back at their convenience.

Call center hours of operation are:

Monday-Thursday: 7 a.m.-11 p.m. (Central time)

Friday: 7 a.m.-9 p.m. (Central time)

Saturday: 8 a.m.-4 p.m. (Central time)

Phone: (877) 519-4504

How will ExamOne personnel identify themselves?

ExamOne will make all calls on behalf of MassMutual.

What can I do to make the tele-interview as effective as possible?

Take the time to explain the process, walk your client through the tele-interview client guide and encourage them to have their medical information ready. Inform them they could be contacted for the interview in as little as a few hours of your meeting.





A **Worksheet**
for Individuals

Preparing for your tele-interview



Thank you for trusting MassMutual
with your life insurance needs.

Insurance Strategies



We'll help you get there.®

Preparing for your tele-interview

Now that you've had some conversations with your Massachusetts Mutual Life Insurance Company (MassMutual) financial professional and taken steps to help protect your beneficiaries, the next step in the application process is for MassMutual to gather your medical information before sending your application through underwriting. Underwriting is a review of your application, health and lifestyle to determine the best possible premium for which you are eligible. The underwriting review will require:

- A personal and medical history review done via phone interview
- An insurance exam with a trained technician
- A financial review done via phone interview (not necessary in all cases)

This brochure will walk you through what to expect and how to prepare for your medical history telephone interview. The process is simple, but will go more smoothly if you take a few minutes to prepare your information in advance.

Personal and medical history interview

Once MassMutual has been notified of your application a customer service representative will call you to collect your health information. This may be as soon as the next day or two.

The interview - what to expect

A typical interview is 20 to 30 minutes but actual length will depend on your personal and medical history. Since the call is of a personal nature, you may want to conduct the interview in a private setting. Rest assured any information you provide will be used solely for the purpose of processing your application and will be kept confidential. Questions will address:

- Medical history
- Names, addresses and phone numbers of your physicians
- Family medical history (parents and siblings)
- Prescribed medication
- Avocations and hobbies (such as flying planes, skydiving, scuba diving, etc.)



Preparation for your interview

To help you prepare for the interview in advance, included in this brochure is a page with questions you will be asked during the call. To ensure the interview goes as smoothly as possible, please gather and write in your relevant medical information ahead of time. The page is not required as part of your application package and is yours to keep for your own reference.

Making contact

If you are unavailable when a service representative calls, a message will be left at each of the phone numbers on your application with a call back number where you can reach the representative at your convenience. To expedite your application, a call back attempt will be made every 26 hours (between the hours of 8am and 9pm in your time zone) until you are reached for up to 14 days.

Disclosure and voice signature

If you've ever taken out a loan, were issued a credit card, or taken medication, disclosures are required. At the end of your call you will be asked several questions confirming you have answered questions to the best of your ability and that you understand the terms of submitting your information over the phone. You will also be asked for a verbal "yes" as your voice signature.

A printed summary of the interview will be included with your policy for your review.

Insurance exam appointment

A health screening to take your physical measurements, blood pressure, blood test and a urine sample will be scheduled by your financial professional. The appointment is conducted by a medical professional, should take less than a half hour and can be done either at your home, office or doctor's office.

Additional tests, such as an EKG, may be necessary for some applicants. A copy of the final report and/or test results will be made available upon request.

To prepare for the exam, you will achieve best results if you don't:

- Eat or drink 12 to 14 hours before your exam
- Smoke or chew tobacco at least one hour prior to the exam
- Use alcohol or nonprescription medications 24 hours before the exam
- Ingest caffeine eight hours before the exam
- Exercise strenuously 24 hours before the exam

Financial review

In certain cases, a more detailed financial review may be required for underwriting. If necessary for your case, a customer service representative will call you. Your financial professional can provide more information if a financial review is warranted for your case.

Policy decision

Once MassMutual has received the information obtained to underwrite your life insurance application, we will act swiftly to determine your appropriate risk class based on our underwriting guidelines.

Please contact your financial professional with any questions.

Personal information questionnaire

Use this page to prepare in advance of your medical interview by filling out as much information as possible. This questionnaire is yours to keep for your records.

- A typical interview is 20 to 30 minutes but will depend on your personal and medical history.
- Questions are personal so consider conducting the interview in a private setting.
- You will be asked to validate your answers by voice signature.
- Answers to your interview questions will be attached to your policy.

You should gather and make notes regarding the following:

Foreign travel – past and future travel plans

Avocation (such as racing, scuba diving, aerial sports, mountain climbing)

Current and future military plans

Traffic accidents or convictions of moving violation or license restriction/revocation in the past 5 years

Felony convictions, current parole and probation

Your annual earned income _____ Your unearned income (interest, dividends, etc.) _____

Your net worth (assets minus liabilities) _____ Household income* _____

Household net worth* _____ Your height _____ Your weight _____

Names and addresses of physicians and hospitals you have received care from in the last 10 years

Name of physician or hospital	Address (and phone # if doctor)	Dates Seen/Admitted	Reason for visit

*Household income and net worth refers to:

If the insured is the owner or the owner and insured are married – Include both the Insured's and spouse's (if applicable) income/net-worth.

If the owner is not the insured or the insured's spouse – Include only the owner's income/net worth.

If the insured is a juvenile – Include both parents' net worth and income unless parent taking out the insurance is a single parent.

Tobacco use in the last 5 years

Family history

Relative	Health problems (include age at onset)	Age if living	Age at death	Cause of death
Father				
Mother				
Siblings				

Any past and current medical and psychological conditions, disorders, diseases and injuries

Names, dosages and frequency of prescribed medications you take or have taken in the last 5 years

Medication Name	Dosage Amount	Frequency Taken

Alcohol use and unprescribed substances (cocaine, barbiturates, narcotics, stimulants, hallucinogens, or other controlled substances not prescribed by a physician)

Medical tests (electrocardiogram, x-ray, blood test, or other diagnostic test)

Herb, vitamin, mineral supplement or other homeopathic non-prescription remedies you currently take at least weekly

In the last 5 years have you had an application for life, disability, or health insurance denied, postponed, rated, or restricted?

Yes No

Congratulations on making a good decision by planning for your future and that of your beneficiaries.

MassMutual. We'll help you get there.®

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we are owned by our members and participating policy owners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company, ownership, strength and stability matter.

Learn more at www.massmutual.com/mutuality



**Aviation Supplement To Application For Insurance To Massachusetts Mutual Life Insurance Company
Springfield, Massachusetts 01111**

This Supplement is part of Application No. _____ dated: Month _____ Day _____ Year _____

Proposed Insured's Full Name (Print)	first name _____	middle name(s) _____	last name _____	Date of Birth <small>m d y</small> _____
				Client ID (if known) _____

1. All answers in this Supplement pertain to: Proposed Insured Insured 2 Payor Other(specify) _____

If Not Proposed Insured (Print)	first name _____	middle name(s) _____	last name _____	Date of Birth <small>m d y</small> _____
				Client ID (if known) _____

2. (a) What was the date of your last flight other than as a passenger? Month _____ Day _____ Year _____

(b) Give the number of hours flown in the past 12 months and your estimate for the next 12 months in each of the following categories.
(If no flying time in a given category, enter zero).

	Hours as Pilot or Co-Pilot			Hours as Crew Member	
	Total hours logged	Last 12 months	Estimate next 12 months	Last 12 months	Estimate next 12 months
Private or Student (not flying for hire)					
Commercial (flying for hire)					
Military (including Reserve and National Guard)					

3. CIVILIAN AVIATION (Including Private, Student and Commercial)

- (a) Have you flown or do you expect to fly outside the continental United States? Yes No **If "Yes", explain in 7**
- (b) What type of license(s) or certificate(s) do you hold? None Student Private Commercial
 Flight Instructor Air Transport Pilot
- (c) What ratings do you currently hold? Visual Flight Rating Instrument Flight Rating Other (specify in 7)
- (d) If flying commercially or on company business, indicate: Solo Both pilot and co-pilot aboard
- (e) Indicate the nature of flying other than as a passenger during the past 12 months. **(Check all that apply).**
 Pleasure or Personal Business Air Taxi Test - Experimental Scheduled Airlines (listed by FAA as Certified Route Air Carriers)
 Company Business: Charters Test - Production Line Supplemental Air Carriers
 Hire Not for Hire Cargo Carriers Flight Instructor Other (specify in 7)
 Dusting, Seeding, Spraying Other Airlines (non-scheduled passenger service) Other (specify in 7)
- (f) Indicate, by checking all applicable items, the types of aircraft you have flown in during past 12 months.
 Single Engine Propeller Helicopter Sailplane Balloon: Hot Air Gas or Helium
 Multi-engine Jet Glider Home Built (specify in 7) Other (specify in 7)

4. MILITARY AVIATION (Including Reserve and National Guard)

- (a) What is your Military Organization or Branch of Service? Air Force Army Navy Marine Corps Coast Guard
- (b) What is your Rank or Grade?
 Enlisted (E1-E4) Enlisted (E5 & up) Officer (01-04) Officer (05 & up)
- (c) Describe your current Military Assignment/Duties: Student Pilot Instructor M.A.C. Transport
 Flight Surgeon/Nurse Reserve/National Guard Fighter Pilot Proficiency Flying Other (specify in 7)
- (d) Have you flown or do you expect to fly in any carrier-based aircraft? Yes No
- (e) Indicate, by checking all applicable items, the types of aircraft you have flown in during past 12 months.
 Single Engine Propeller Helicopter Reconnaissance or Liaison Test/Experimental (specify in 7)
 Multi-engine Jet Bomber Fighter or Interceptor Transport Other (specify in 7)

5. Do you expect your future flying to be of different nature or in a different type of aircraft? Yes No **If "Yes", describe in 7.**

6. What type of coverage do you prefer?

- Full Coverage (insurance may be in a classified premium category with increased premium).
 Exclusion Rider, if available.

7. Details, Special Requests and Remarks:

To the best of my knowledge and belief, all answers and statements are full, complete and true and were correctly recorded before I signed my name below.

Signed at _____ Date _____
city state

Proposed Insured

Party To Whom Answers Pertain
(if other than Proposed Insured)

**Avocation Supplement To Application For Insurance To Massachusetts Mutual Life Insurance Company
Springfield, Massachusetts 01111**

This Supplement is part of Application No. _____ dated: Month _____ Day _____ Year _____

Proposed Insured's Full Name (Print)	first name _____	middle name _____	last name _____	Date of Birth _____ m d y
				Client ID (if known) _____

1. All answers in this Supplement pertain to: Proposed Insured Insured 2 Payor Other (specify) _____

If Not Proposed Insured (Print)	first name _____	middle name _____	last name _____	Date of Birth _____ m d y
				Client ID (if known) _____

2. In which of the following avocations have you participated during the last 3 years or do you now expect to participate? Underwater Diving Mountain Climbing
 Aerial Sports Racing

3. In your avocation(s), are you a: Professional Semi-Professional Instructor Amateur Student

4. How long have you participated in your avocation(s)? Less than 2 yrs 2-4 yrs More than 4 yrs

5. Are you a member of an organized club related to your avocation? Yes No If "Yes", give name _____

6. **RACING:** (a) Type: Boat Cycle Snowmobile Auto (Specify Type) _____
(b) Please supply the following as it pertains to each vehicle or boat raced: (Additional comments can be given in 11).

	Vehicle 1	Vehicle 2	Vehicle 3		Vehicle 1	Vehicle 2	Vehicle 3			
Vehicle/Boat Make				Usual Location: Local	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Vehicle/Boat Model				(check one) Regional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Displacement				National	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Horsepower				Track Types						
Class/Category				Race Sponsor						
Average Speed				Frequency:	Days	Races	Days	Races	Days	Races
Maximum Speed				12-24 months ago						
Timing: Vehicle vs Vehicle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Last 12 months						
Timing: Vehicle vs Clock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Est. next 12 months						

7. **UNDERWATER DIVING** (c) Frequency

(a) (Check all that apply)

<input type="checkbox"/> Scuba	<input type="checkbox"/> Skin or Snorkel
<input type="checkbox"/> Recreation	<input type="checkbox"/> Rescue
<input type="checkbox"/> Salvage	<input type="checkbox"/> Deep Sea
<input type="checkbox"/> Ocean	<input type="checkbox"/> Lakes
<input type="checkbox"/> Rivers	<input type="checkbox"/> Pools
<input type="checkbox"/> Quarries	<input type="checkbox"/> Caves
	<input type="checkbox"/> Other (specify in 11)

(b) Have you had formal training? Yes No

Depth	Average time	12 to 24 months ago	Last 12 months	Est. next 12 months
0 - 40 ft.				
41 - 60 ft.				
61 - 75 ft.				
76 - 100 ft.				
Over 100 ft.				
Maximum	////	ft.	ft.	ft.

8. **AERIAL SPORTS** (e) Height Distance* Duration

(a) Type: Hang Gliding
 Parasailing/Parakiting
 Parachuting/Skydiving

(b) Usual Location: Over or near water
 Over land Over cliffs and ridges

(c) Have you attempted or do you expect to attempt:
Any experimental jumping? Yes No
Any delayed chute openings? Yes No
If "Yes", explain in 11.

(d) If Hang Gliding, give percent of time spent: Ground skimming _____ Gliding _____ Soaring _____

(f) Number of Flights or Jumps

12-24 months ago	Last 12 months	Est. next 12 months	Total no. of jumps to date

*For Hang Gliding or Parasailing/Parakiting

9. **MOUNTAIN CLIMBING** (c) No. of trips:

(a) Type: Ice Rock Trail

(b) Usual Location: North America Elsewhere

12-24 months ago	Last 12 months	Est. next 12 months	Avg. days per trip

10. If you are involved in aerial sports or if you are a professional in athletics or sports, which type of coverage do you prefer?
 Full coverage (insurance may be in a classified premium category with increased premium). Exclusion rider, if available

11. Details, Special Requests and Remarks.

To the best of my knowledge and belief, all answers and statements are full, complete and true and were correctly recorded before I signed my name below.

Signed at _____ city _____ state _____ Date _____

Proposed Insured

Party To Whom Answers Pertain (if other than Proposed Insured)

Vantage Term Preferred Criteria

	Ultra	Select Nontobacco	Nontobacco Plus	Stretch*	Select Tobacco
Nicotine	In last 2 years, no use of • tobacco in any form • nicotine substitutes • smoking cessation product	In last 2 years, no use of • tobacco in any form • nicotine substitutes	In last 12 months, no use of • tobacco in any form • nicotine substitutes		Use of nicotine in any form is allowed
Personal Medical	No ratable or debitable impairment in last 10 years	No ratable or debitable impairment in last 10 years	No ratable or debitable impairment in last 5 years		No ratable or debitable impairment in last 10 years
Cancer History	No history of cancer ever, except for basal cell	No history of cancer ever, except for basal cell	No history of cancer ever, except for basal cell		No history of cancer ever, except for basal cell
Substance Use	No past history of drug or alcohol abuse, ever	No history of drug or alcohol abuse in past 10 years	No current rating for drug or alcohol abuse		No history of drug or alcohol abuse in past 10 years
Family History	No occurrence or death due to heart or vascular disease or cancer in parent or sibling before the age of 60	No death due to heart or vascular disease or cancer in parent or sibling before the age of 60	No more than one death due to heart or vascular disease or cancer in parent or sibling before the age of 60	See Stretch Guidelines	No death due to heart or vascular disease or cancer in parent or sibling before the age of 60
Build (BMI)	Age < 60 Age 60+ Male 18 - 28 19 - 28 Female 17 - 26 18 - 26	Age < 60 Age 60+ Male 18 - 30 19 - 30 Female 17 - 29 18 - 29	Age < 60 Age 60+ Male 18 - 31 19 - 31 Female 17 - 31 18 - 31	See Stretch Guidelines	Age < 60 Age 60+ Male 18 - 30 19 - 30 Female 17 - 29 18 - 29
BP	Age < 50: 132/82 Age 50+: 140/85	Age < 50: 138/85 Age 50+: 145/90	Age < 50: 140/90 Age 50+: 150/90	See Stretch Guidelines	Age < 50: 138/85 Age 50+: 145/90
BP Med	Not allowed	OK	OK		OK
Total Cholesterol	Age < 50: 100 - 210♦ Age 50+: 130 - 230	Age < 50: 100 - 240♦ Age 50+: 130 - 260	Age < 50: 100 - 260♦ Age 50+: 130 - 280	See Stretch Guidelines	Age < 50: 100 - 240♦ Age 50+: 130 - 260
TC/HDL Ratio	Age < 50: 4.5 Age 50+: 5.0	Age < 50: 5.0 Age 50+: 5.5	Age < 50: 5.5 Age 50+: 6.0		Age < 50: 5.0 Age 50+: 5.5
Lipid Med	OK	OK	OK		OK
Foreign Travel	Per Travel Guidelines	Per Travel Guidelines	Per Travel Guidelines		Per Travel Guidelines
Foreign Residence	US and Canada only	US and Canada only	US and Canada only		US and Canada only
Avocation	Ratable avocation allowed only with Exclusion Rider	Ratable avocation allowed only with Exclusion Rider	Rated avocation allowed		Ratable avocation allowed only with Exclusion Rider
Occupation	No ratable occupation	No ratable occupation	Rated occupation allowed		No ratable occupation
Private Aviation	Only allowed with Exclusion Rider	With Exclusion Rider or if "Well-Qualified" by Aviation Guidelines	With Exclusion Rider or rating or standard by Aviation Guidelines		With Exclusion Rider or if "Well-Qualified" by Aviation Guidelines
Driving	No more than 2 moving violations in last 3 years No DUI in 5 years	No more than 2 moving violations in last 3 years No DUI in 5 years	No more than 2 moving violations in last 2 years No DUI in 5 years		No more than 2 moving violations in last 3 years No DUI in 5 years

♦In women who are pregnant at the time of insurance blood draw, any value for total cholesterol is acceptable if not ratable by itself, and if all other criteria for class are met.

Stretch Guidelines

- Stretch is only available for Nontobacco Classes
- Only one Stretch Criterion may be used on any given case. If more than one criterion is failed, no Stretch can be used.
- Stretch may only be used to move one class.
- Class shown below is class available with Stretch Criterion listed.

Blood Pressure			
Allow BP to maximum shown below			IF
Ultra <i>BP Med not allowed</i>	Age < 50	Allow systolic up to 137 OR diastolic up to 87 (not both)	<ul style="list-style-type: none"> • The BMI is: Males: 19 - 26 Females: 18 - 24 OR • EBCT for credit within 3 years
	Age 50+	Allow systolic up to 145 OR diastolic up to 90 (not both)	
Select <i>BP Med allowed</i>	Age < 50	Allow systolic up to 143 and/or diastolic up to 90	<ul style="list-style-type: none"> • The BMI is: Males: 19 - 28 Females: 18 - 27 OR • EBCT for credit within 3 years
	Age 50+	Allow systolic up to 150 and/or diastolic up to 95	
NT Plus <i>BP Med allowed</i>	Age < 50	Allow systolic up to 145 and/or diastolic up to 95	<ul style="list-style-type: none"> • The BMI is: Males: 19 - 29 Females: 18 - 29 OR • EBCT for credit within 3 years
	Age 50+	Allow systolic up to 155 and/or diastolic up to 95	

Total Cholesterol				
Allow maximum TC as shown below			IF	
Ultra	Age < 50	TC 100 - 220	TC/HDL ratio \leq 4.0	OR EBCT for credit within 3 years
	Age 50+	TC 130 - 240	TC/HDL ratio \leq 4.5	
Select	Age < 50	TC 100 - 250	TC/HDL ratio \leq 4.5	
	Age 50+	TC 130 - 270	TC/HDL ratio \leq 5.0	
NT Plus	Age < 50	TC 100 - 270	TC/HDL ratio \leq 5.0	
	Age 50+	TC 130 - 290	TC/HDL ratio \leq 5.5	

Family History		
Variance Allowed		IF
Ultra	Allow one occurrence (not death)	TC/HDL is no more than: • Age < 50: 4.0 • Age 50+: 4.5
Select	Allow one death	TC/HDL is no more than: • Age < 50: 4.5 • Age 50+: 5.0
NT Plus	Stretch not available	

Build			
Allow BMI to limits shown below			IF
Ultra <i>BP Med not allowed</i>	Male	BMI of 19 - 29	<ul style="list-style-type: none"> • The BP is no more than: Systolic Diastolic Age < 50: 127 and 77 Age 50+: 135 and 80 OR • EBCT for credit within 3 years
	Female	BMI of 18 - 27	
Select <i>BP Med allowed</i>	Male	BMI of 19 - 31	<ul style="list-style-type: none"> • The BP is no more than: Systolic Diastolic Age < 50: 133 and 80 Age 50+: 140 and 85 OR • EBCT for credit within 3 years
	Female	BMI of 18 - 30	
NT Plus	Stretch not available		

An **Educational** Guide
for Financial Professionals

A Product Reference

For Vantage TermSM-ART,
Vantage TermSM-10 and Vantage TermSM-20



Insurance Strategies

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.



We'll help you get there.®



Twenty-two percent of U.S. households have no life insurance protection. Another forty-eight million households believe they do not have enough coverage.¹

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The number one reason preventing most people from buying coverage is that they feel they cannot afford it. Others admit that they could not decide on coverage amount, or were afraid of making the wrong decision.²

At MassMutual, we are committed to providing you with quality product solutions that are both affordable and flexible, as well as simple and effective sales tools that help you offer your clients the protection and security they want.

With Massachusetts Mutual Life Insurance Company (MassMutual) Vantage TermSM life insurance and the Lifetime Economic ValueSM Concept Kit, you can help your clients overcome their concerns and provide the flexibility to adapt to their evolving protection and accumulation needs over time.



¹ The Facts of Life and Annuities, November 2009 Update, Limra

² MarketTrends, 2010 Trends in the United States, Limra

Market positioning



Affordable, flexible, quality term life insurance

The Vantage TermSM life insurance portfolio from MassMutual offers your clients a cost-effective, flexible, and high quality solution to meet their temporary life insurance coverage needs.

Affordable temporary solutions for today

Vantage Term offers three product options to accommodate a range of protection and budgetary needs of your clients:

- **Vantage TermSM – Annually Renewable Term**
 - Initially the lowest price term option for short-term needs with premiums increasing annually. The policy is annually renewable to age 90.
- **Vantage TermSM – 10**
 - Premiums remain level for the initial 10-year term. In the 11th year the policy premiums begin to increase annually. The policy is annually renewable to age 90.
- **Vantage TermSM – 20**
 - Premiums remain level for the initial 20-year term. In the 21st year the policy premiums begin to increase annually. The policy is annually renewable to age 90.

Flexibility for tomorrow

While term life insurance is a cost-effective coverage option for today, your clients may find that a combination of term and permanent life insurance coverage best meets their long-term protection and accumulation goals. That's why all three Vantage TermSM products provide guaranteed convertibility to MassMutual's entire portfolio of permanent life insurance products.

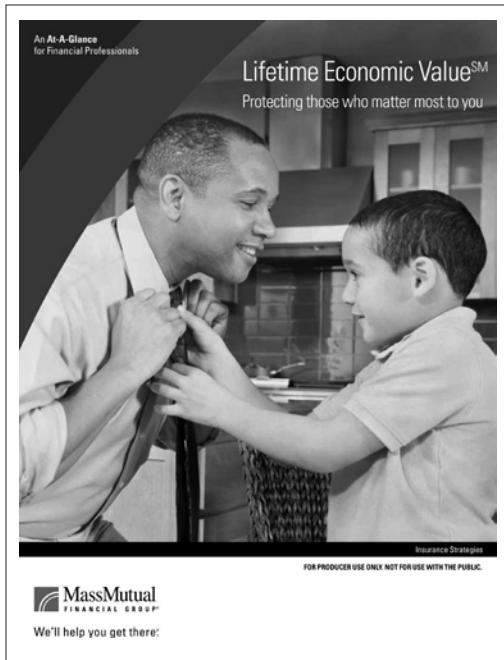
Your clients can convert all or a portion of their term coverage to a permanent product. With proper planning, you may even be able to convert two Vantage Term policies into a single survivorship policy. Conversion periods and credits vary by product, so refer to the Term Conversion section for full information on conversion periods and the conversion credit that MassMutual offers.

Quality for life

In addition to providing guaranteed convertibility to our entire permanent life insurance portfolio, MassMutual also offers our disability Waiver of Premium Rider (WP) with Vantage Term. If converting a Vantage Term policy with the WP Rider already included, the insured (if not disabled) has the option to transfer the WP Rider benefit to any of our permanent life insurance products.³ If the insured is disabled prior to converting his or her Vantage Term policy with the WP Rider, the insured may still convert to our lowest premium whole life policy available (currently Whole Life Legacy 100SM) and include the WP Rider benefit³ as well. MassMutual will pay the new whole life policy and rider premium while the insured is totally disabled. Of course, the Vantage Term portfolio is backed by the strength and stability of one of the largest mutual life insurance companies in America.



³ Within WP Rider age/issue guidelines - see Rider section for full details. Any WP Rider included with the new policy will be the one in use by MassMutual on the Policy Date of the new policy. Cost of the new rider may vary from the previous WP Rider.



Lifetime Economic Value At-A-Glance (LI7314)

This is an opportunity to strengthen your relationship with your clients and further build your practice.

Protecting those who matter most to you

One of the fundamental questions that you will need to help your clients answer is: *“How much coverage do I need?”*

The Lifetime Economic ValueSM (LEV) calculator and collateral materials can help determine an appropriate amount of life insurance for your clients. This important calculator tool provides a simple, comprehensive and effective way to help clients determine their insurance coverage needs.

Refer to the LEV At-A-Glance (LI7314) and the LEV Concept Kit (LI7310K) on FieldNet and the web-based calculator on www.massmutual.com for details.

Build your practice with Vantage TermSM

Vantage Term can help you provide quality temporary protection for clients and is a valuable tool to build your practice effectively. Building a block of term business today lays the foundation for future term conversions and additional whole life sales to build your practice successfully for years to come.

In many cases, your clients’ protection needs will outlast their term coverage. A basic income replacement need during early working years, for example, often evolves into an additional desire to accumulate cash value that may provide supplemental retirement income⁴ — or a desire to preserve wealth for their children or grandchildren. Vantage Term is designed with long-term flexibility to help you build your practice. It is important to prepare clients now — for permanent coverage later.

Strengthening relationships with annual reviews

Providing quality, short-term life insurance protection to your clients through Vantage Term may be the first step to building and maintaining strong relationships with your clients.

Take the second step by making time to meet with your clients to review their policies and update their personal information every year. Annual reviews provide your clients the opportunity to ask questions about their policy and discuss their financial situation with you.

⁴ Access to cash values through borrowing or partial surrenders will reduce the policy’s cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

Vantage TermSM — Refining the process

Vantage Term offers new advantages resulting from the Straight-Through-Processing (STP) initiative, which begins with the Tele-Interview. This initiative is part of the refinement and enhancement of the underwriting process to expedite underwriting decisions, to improve MassMutual's mortality experience, and to make it easier for you, our financial professionals, to do business.

The Tele-Interview process generates a complete medical history, relieves producers from asking detailed personal medical questions, and reduces paperwork. The detailed medical history will typically result in faster reviews by underwriting and less need for personal history interviews and Attending Physician Statements (APS).

STP initiative advantages include:

- More efficient and complete underwriting that ultimately helps to improve our mortality experience and enables lower term rates.
- In-agency policy printing facilitates faster policy delivery and commission release.
- Faster policy delivery and less paperwork means more time spent where you want it — meeting additional clients.

For further detail on STP and underwriting information refer to the Underwriting section.

Evolving the way we do business, together.



Vantage TermSM product details

Product specifications

	VT-ART	VT-10	VT-20
Description	Each product offers guaranteed death benefit protection, guaranteed premiums, and is automatically renewable to age 90 of the insured.		
	Premiums are guaranteed and increase annually.	Premiums are guaranteed to remain level for the initial 10-year term. In the 11th year the policy premiums begin to increase annually.	Premiums are guaranteed to remain level for the initial 20-year term. In the 21st year the policy premiums begin to increase annually.
Issuing company	All policies are issued by Massachusetts Mutual (MassMutual) Life Insurance Company.		
Markets	The products are available for Qualified and Non-qualified markets. The products are not available for GAPE (Guaranteed Acceptance Program for Executives).		
Issue ages / gender	18-75 (19-75 for WA)	18-65 (19-65 for WA)	18-65 (19-65 for WA)
	Non-qualified policies are issued on a gender-distinct basis in all states except Montana, where they are issued unisex. Unisex policies may be requested for non-qualified employer-sponsored plans. Qualified policies are issued unisex in all states.		
Riders	Waiver of Premium Rider (WP) ⁵ Accelerated Death Benefit Rider (ABR) ^{6,7}		
Policy face amount bands and limits	Premiums will vary based on the face amount bands below. If a partial term conversion results in the term policy moving to another band, premiums will continue to be calculated on the previous/higher band basis.		
	Band 1 = \$100,000 - \$249,999	Band 3 = \$500,000 - \$999,999	Band 5 = \$5,000,000 and greater
	Band 2 = \$250,000 - \$499,999	Band 4 = \$1,000,000 - \$4,999,999	
	The minimum policy face amount is \$100,000. The contract will terminate if the face amount drops below the minimum policy face amount for any reason.		
	The maximum policy size is \$10,000,000 (aggregate of all in force and applied for ART and VT-ART).	The maximum policy face amount is subject to MassMutual retention limits and reinsurance availability.	
Changes in face amount	There are no face amount increases allowed. Face amount decreases are available via request or as result of a partial conversion. Requested face amount decreases are not available in the first policy year and are subject to company policy at the time of the request. Partial conversions are available during the conversion period.		
Policy fee	The annual policy fee is \$75 and is not commissionable.		
Dividends	While the Vantage Term products are nominally participating, we do not expect to pay dividends.		
Premium billing	Available premium frequencies and billing types are: <ul style="list-style-type: none"> • Regular Billing = Annual, Semi-annual, Quarterly • Monthly Check Service = MassMutual Monthly "Triple M" • Franchise/Invoice = Annual, Semi-annual, Quarterly, Monthly 		

⁵ Available at an additional cost

⁶ This rider is not available in New York

⁷ No additional cost at issue, however, there is a cost to exercise ABR

Product specifications (cont.)

	VT-ART	VT-10	VT-20
Premium billing (cont.)	Frequency modal factors are: • Semi-annual = 0.5117 • Quarterly = 0.2589 • Monthly = 0.0870		
Settlement payment options	The following payment options are available, with a minimum amount of \$10,000 to be applied: • Option 1 = Installments for a Specified Period • Option 2 = Life Income • Option 3 = Interest • Option 4 = Installments of a Specified Amount • Option 5 = Life Income with Payments Guaranteed for Amount Applied • Option 6 = Joint Life Income with Reduced Payments to Survivor		
Reinstatement	<p>Prior to the policy expiration date, a policy may be reinstated within five years of the date of lapse.</p> <p>Prompt Reinstatement — A policy may be reinstated without evidence of insurability within 31 days after the expiration of the grace period. All overdue premiums must be paid.</p> <p>Later Reinstatement — Reinstatement more than 31 days after the expiration of the grace period requires evidence of insurability. Later Reinstatements are subject to repayment of back premiums plus 6% interest compounded annually. A new suicide period begins upon a Later Reinstatement.</p>		

Risk classes

- Ultra Preferred Non-Tobacco
- Select Preferred Non-Tobacco
- Non-Tobacco Plus
- Non-Tobacco
- Select Preferred Tobacco
- Tobacco

Permanent table ratings and permanent flat extras will drop off the policy after 20 years or at the insured's age 65, whichever is later. All rates will be recalculated if the rating drops as a result of an adjustment of rating with satisfactory evidence of insurability/underwriting.

Substandard ratings and premiums

	Ultra Preferred NT	Select Preferred NT	Non-Tobacco Plus	Non-Tobacco	Select Preferred Tobacco	Tobacco
Table Ratings A, B, C, D, E, F, H, and J				X		X
Temporary flat extra premiums		X*	X*	X	X*	X
Permanent flat extra premiums		X*	X*	X	X*	X
Military aviation ratings (flat extra)		X	X	X	X	X
Aviation exclusion riders	X	X	X	X	X	X
Avocation exclusion riders	X	X	X	X	X	X

* Non-medical only

Riders

Waiver of Premium Rider (WP)

The optional Waiver of Premium Rider offered with Vantage TermSM keeps the policy in force if the insured becomes disabled and cannot work. When this rider is in effect on the insured's policy, MassMutual will waive the policy premiums, and the premiums for the rider, during a qualifying period of disability and the policy coverage will continue as if the client were paying the premiums.

This valuable benefit helps to ensure that your client's other sources of income are not impacted to pay policy premiums and will help to keep their policy in force during a period of disability. In addition, the WP Rider definition of disability provides a five year "own occupation" period. This is extremely helpful for your highly specialized clients and clients who may not easily qualify for an individual disability insurance policy.

If the WP Rider is included with a Vantage Term policy, and the client is not disabled, the WP Rider benefit may be transferred to any of our permanent individual life insurance products with their Vantage Term conversion — within the age and issue guidelines. This feature locks in your client's ability to buy permanent coverage with waiver protection that can be used to augment their savings and provide supplemental retirement income, if they become disabled. This is a significant benefit and more detailed information can be found in the Retirement Supplement Kit (LI7977).

If the insured becomes totally disabled, not only will the Waiver of Premium Rider keep the Vantage Term policy in force — the WP Rider benefit is transferable with the term policy conversion to a permanent policy.

If the insured is disabled prior to converting his or her Vantage Term policy, the insured may still convert to our lowest premium whole life policy available, currently Whole Life Legacy 100SM, transfer the WP Rider⁸ benefit and MassMutual will pay the new policy premiums for as long as the insured is totally disabled, within the WP Rider guidelines. This policy will begin to generate tax-deferred cash value — which is so important if the client is unable to contribute to their retirement plan during this time period.

⁸Any new WP Rider on the permanent policy will be the one in use by MassMutual on the Policy Date of the new policy, regardless of whether or not the insured is disabled.

The features of MassMutual's Waiver of Premium Rider are critical benefits for your clients and key components of the Vantage TermSM value proposition. Understanding these benefits will help you effectively and consistently close more term sales with MassMutual Vantage Term insurance.

Own Occupation Period

A five-year own occupation period applies to the definition of disability.

Issue Ages

18-59

Availability

Not allowed if a table rating of E or greater is assessed; or, a flat extra over \$10.00 per \$1,000 on the base policy is assessed.

Ratings

WP may be rated 1.5, 2 or 3 times the standard rate.

Rider Termination

The rider terminates at age 65.

Maximum Face Amount Limits

For ages 18-49:

\$5 million of total face amount or MassMutual's retention limit.

For ages 50-59:

\$2.5 million of total face amount or MassMutual's retention limit.



Riders (cont.)

How the waiver benefit works

For an additional premium, the optional Waiver of Premium Rider waives the insurance policy premiums, as well as the premium for this rider, during the total disability of the insured as outlined below. MassMutual provides this benefit after the insured has been totally disabled for six continuous months or longer and all conditions of this rider are met.

Waiver of premium provisions

For the first five years (60 months) of any period of total disability, the Insured's occupation is the Insured's usual work, employment, business, or profession at the time total disability began. After total disability has continued for sixty (60) months, the definition of occupation becomes;

- any occupation that the Insured is (or may become) qualified to perform;
 - i.e. any work, employment, business, or profession that the Insured is reasonably qualified to do based on education, training, or experience.

Subject to the provisions of this rider, the premiums that will be waived are:

- Any premium that becomes due after the insured has been totally disabled for six continuous months; and
- Any premium that was due during the first six continuous months of the insured's total disability; and
- Any premium (except the first one) that was due during the 31-day period before total disability began.
- If any of the above mentioned premiums have already been paid to MassMutual, they will be refunded once the waiver benefit is allowed.

If disability occurs on or after the insured's age 60, but prior to age 65, premiums will be waived as long as disability continues, or to the insured's age 70, if earlier. If the disability begins prior to age 60, premiums will be waived for the duration of the disability.

At the time of term conversion, the Waiver of Premium Rider benefit may be transferred to a new permanent policy with no additional underwriting needed under the following conditions:

If not totally disabled at the time of the conversion, the insured's age must be within the new rider issue limits as of the new policy date and the premiums for the new permanent policy must be payable for at least five years from the conversion date, e.g., at the time of conversion, the client's new policy issue age must be age 59 or under, and their new policy must have payments due for an additional five years — beyond the policy issue date.



Accelerated Death Benefit Rider (ABR)

The Accelerated Death Benefit Rider (ABR), which is included with no additional premium, allows the policy owner to receive an advance of a portion of the policy death benefit when MassMutual receives satisfactory proof that the insured has a terminal illness which is expected to result in death within 12 months. The funds may be used for any purpose, but typically would be used to pay medical and living expenses of the insured.

Issue Ages

The rider is automatically attached at issue, subject to state approval. It may be attached after issue upon state approval.

Availability

The rider is not available for New York.

Ratings

Policy ratings do not impact availability.

Eligible Amount

The Eligible Amount is determined as of the acceleration date. It is the total death benefit payable upon the death of the insured under the base policy.

Limits

The minimum acceleration amount is \$25,000. The maximum amount that may be accelerated is the lesser of \$250,000 or 75% of the Eligible Amount. The maximum amount which may be accelerated under all policies on the life of any one insured is \$250,000.

Accelerated Benefit Payment

The accelerated benefit payment generally will be paid to the policy owner in a lump sum. Only one acceleration per policy is permitted. Accelerated benefit payment amounts cannot be returned to MassMutual.

Administrative and Interest charges

An accelerated benefit payment will be reduced by an interest charge and administrative fee of not more than \$250 (currently \$150).

Rider Termination

The rider terminates upon acceleration.



Term policy or term rider?

There are a number of ways that your clients can secure additional life insurance coverage. They can purchase separate term coverage, or can add whole life policy riders if they have or are considering purchasing a MassMutual whole life insurance policy. The following summarizes the features and benefits of these options and provides general suitability insight. In many cases, a combination of additional coverage options will be the most appropriate solution for your client's overall coverage needs. Since every client is different, be sure to compare illustrations for their specific situation.

Term policy/Whole Life term rider option overview

	Type of Coverage	Premiums	Guarantees
Vantage TermSM ART (VT-ART)	<ul style="list-style-type: none"> • VT-ART is a level death benefit term life insurance product. • It is annually renewable to age 90. 	Premiums are guaranteed annually to age 90 and increase each year based on the insured's attained age.	Premiums are guaranteed and increase each year based on the insured's attained age.
Vantage TermSM – 10 (VT-10)	Level term coverage to age 90	Guaranteed level premiums for 10 years, increasing annually thereafter.	Premiums are guaranteed level for the first 10 years.
Vantage TermSM – 20 (VT-20)	Level term coverage to age 90	Guaranteed level premiums for 20 years, increasing annually thereafter.	Premiums are guaranteed level for the first 20 years.
Whole Life Legacy Series Renewable Term Rider (RTR)⁹	Level amount of additional term coverage to age 95.	<ul style="list-style-type: none"> • Premiums increase annually • Premiums contribute to cost basis of the base whole life policy. 	Annual premiums not guaranteed.
Whole Life Legacy Series Life Insurance Supplement Rider (LISR)⁹	<ul style="list-style-type: none"> • Provides a level amount of additional coverage by combining paid-up whole life additions with term insurance. • May be used to provide temporary or permanent coverage. 	<ul style="list-style-type: none"> • Funded with level premiums and by policy dividends • Premiums contribute to cost basis of the base whole life policy. 	The term costs are based on a non-guaranteed annually increasing cost of insurance.

⁹ There is an additional cost for this rider. See the Whole Life Product Reference Guide (LI10804), Rider section, for full rider details. Not available for Qualified Cases.



Coverage Limits	Convertibility	Conversion Credits	Suitability
Maximum amount is \$10 million face amount. Minimum is \$100,000.	Convertible for earlier of 10 years or anniversary nearest age 65. Minimum of 5 years.	For conversion in policy years 2-5 10% of annual premium (excluding riders) for new base policy or additional coverage segment.	<ul style="list-style-type: none"> • Suitable for short-term coverage needs, generally 5 years or less • Ideal for policyholders that intend to convert to whole life • Most competitive for non-smokers at face amounts of \$500,000 or more
Max: subject to our retention limits & available reinsurance. Min: \$100,000.	Convertible for the earlier of 10 years or anniversary nearest age 65. Minimum conversion period of 2 years.	For conversion in policy years 2-7 10% of annual premium (excluding riders) for new base policy or additional coverage segment.	<ul style="list-style-type: none"> • Generally the lowest cost option for 10-year term coverage • Convertible with a conversion credit for up to 7 years
Max: subject to our retention limits & available reinsurance. Min: \$100,000.	Convertible for the earlier of 10 years or anniversary nearest age 65. Minimum conversion period of 2 years.	For conversion in policy years 2-7 10% of annual premium (excluding riders) for new base policy or additional coverage segment.	<ul style="list-style-type: none"> • Generally the lowest cost option for term coverage beyond 10 years • Convertible with a conversion credit for up to 7 years
Maximum amount of RTR coverage is 20 X the base whole life face amount. Minimum is \$100,000.	• Convertible for earlier of 10 years or to age 65.	10% of annual premium (excluding riders) for new base policy or additional coverage segment.	<ul style="list-style-type: none"> • Suitable for short-term coverage needs, generally 5-7 years • Ideal for policyholders that intend to convert to whole life • Most competitive at: face amounts under \$500,000; older ages 55+; and smokers at all face amounts
Maximum amount of LISR coverage is 3 X the base whole life face amount. Minimum is \$50,000.	Decreasing term portion is convertible for earlier of 10 years or to age 65.	None	<ul style="list-style-type: none"> • Cost-effective and flexible long-term coverage • Designed to provide permanent life insurance coverage • Term portion of this rider can be reduced or dropped at any time • Flexibility to keep coverage for as long as it is needed

Underwriting

“Hurdle” underwriting

STP is effective partly due to a new underwriting process known as “Hurdle” or “Knock-out” underwriting. To qualify for a particular preferred risk class, the insured must meet each of the criteria for that class. In order to maintain our new pricing structure, there are no exceptions to preferred underwriting criteria, and any criteria not met will move the insured to the next best risk class for consideration. Check the Underwriting section on FieldNet for complete details.

Vantage TermSM Preferred Risk Criteria

	Ultra Preferred Non-Tobacco	Select Preferred Non-Tobacco
Tobacco	In the last 2 years; No use of tobacco - in any form, nicotine substitutes or smoking cessation products.	In the last 2 years; No use of tobacco - in any form or nicotine substitutes.
Build (BMI) - Male	19-28	19-30
Build (BMI) - Female	18-26	18-29
Blood Pressure - to Age 49	132/82	138/85
Blood Pressure - Age 50 and up	140/85	145/90
Cholesterol - to Age 49	100 - 210	100 - 240
Cholesterol/HDL Ratio - to Age 49	4.5	5.0
Cholesterol - Age 50 and up	130 - 230	130 - 260
Cholesterol/HDL Ratio - Age 50 and up	5.0	5.5
Personal Medical History	No cancer history except basal cell skin cancer. No ratable or debitable impairment in last 10 years.	No cancer history except basal cell skin cancer. No ratable or debitable impairment in last 10 years.
Alcohol / Drugs	No history of drug or alcohol abuse.	No history of drug or alcohol abuse in last 10 years .
Family History	No occurrence of heart or vascular disease or cancer in a parent or sibling prior to age 60.	No deaths due to heart or vascular disease or cancer in a parent or sibling prior to age 60.
Driving History	No DUI in past 5 years. Maximum 2 moving violations in last 3 years.	No DUI in past 5 years. Maximum 2 moving violations in last 3 years.
Private Aviation	Only with Exclusion Rider	With Exclusion Rider or if “Well Qualified Pilot” (refer to Aviation Guidelines).
Avocation	Ratable avocation only with Exclusion Rider	Ratable avocation only with Exclusion Rider
Occupation	No ratable occupation	No ratable occupation
Foreign Travel	Per Travel Guidelines	Per Travel Guidelines
Foreign Residence	US and Canada only	US and Canada only

If the client is applying for both Vantage TermSM and a permanent product, be sure to follow underwriting requirements for the combined face amount of coverage requested. Part 2 of the application for both products will be covered by the Tele-Interview. Refer to the U98 life underwriting requirements guide available on FieldNet for details.

Vantage TermSM Preferred Risk Criteria (cont.)

	Non-Tobacco Plus	Select Preferred Tobacco
Tobacco	In the last 12 months; No use of tobacco - in any form or nicotine substitutes.	Use of nicotine in any form allowed
Build (BMI) - Male	19-31	19-30
Build (BMI) - Female	18-31	18-29
Blood Pressure - to Age 49	140/90	138/85
Blood Pressure - Age 50 and up	150/90	145/90
Cholesterol - to Age 49	100 - 260	100 - 240
Cholesterol/HDL Ratio - to Age 49	5.5	5.0
Cholesterol - Age 50 and up	130 - 280	130 - 260
Cholesterol/HDL Ratio - Age 50 and up	6.0	5.5
Personal Medical History	No cancer history except basal cell skin cancer. No ratable or debitable impairment in last 5 years	No cancer history except basal cell skin cancer. No ratable or debitable impairment in last 10 years
Alcohol / Drugs	No current rating for history of drug or alcohol abuse	No history of drug or alcohol abuse in last 10 years
Family History	No more than 1 death due to heart or vascular disease or cancer in a parent or sibling prior to age 60	No deaths due to heart or vascular disease or cancer in a parent or sibling prior to age 60
Driving History	No DUI in past 5 years. Maximum 2 moving violations in last 2 years	No DUI in past 5 years. Maximum 2 moving violations in last 3 years
Private Aviation	With Exclusion Rider or Rating or Standard by Aviation Guidelines	With Exclusion Rider or if "Well Qualified Pilot" (refer to Aviation Guidelines)
Avocation	Rated avocation allowed	Ratable avocation only with Exclusion Rider
Occupation	Rated occupation allowed	No ratable occupation
Foreign Travel	Per Travel Guidelines	Per Travel Guidelines
Foreign Residence	US and Canada only	US and Canada only

Next steps

Next steps for you

Follow these steps to submit Vantage TermSM business:

- Use the new streamlined Part 1 term application – Form A70
 - Answer initial questions
- Collect signatures and pre-payment, if applicable
- Submit forms to your New Business Coordinator
 - New Business Coordinator completes data entry and quality check, then submits to home office
- A Tele-Interview will be set up upon receipt of the application at the home office
 - The Tele-Interview can be conducted in many different languages or by using special tools for the hearing impaired to serve your client better

Next steps for your client

Help your clients understand what to expect with the Tele-Interview process:

- Make clients aware that they will no longer need to answer face to face medical questions, even during a Para-med visit, and will only need to answer one set of medical questions over the phone.
- Provide clients with the “Preparing for your Tele-Interview” client brochure (LI76028). It contains the general information needed and questions that they will be asked during the call. Encourage your client to prepare in advance by writing in as much of their personal information as possible, prior to the call, to ensure that the Tele-Interview will go smoothly.
- Advise clients that the Tele-Interview call typically takes approximately 20 minutes.

An underwriting decision can be expected soon after the completion of the Tele-Interview — normally within two to three weeks. Once an offer is made, the policy can be printed and delivered.

Strengthen relationships by personally delivering the Vantage Term policy — and scheduling annual reviews.

Help your clients reassess their financial situation yearly, uncover additional protection or asset accumulation needs, remind them of their conversion options and obtain referrals.



Term conversions



MassMutual Vantage TermSM provides affordable, quality temporary protection solutions with flexible term conversion options. During the conversion period, every Vantage Term product is convertible to any new permanent individual life insurance policy offered by MassMutual at the time of conversion — with no evidence of insurability required. Vantage Term may also be converted to an existing MassMutual whole life policy that allows for increases, such as the Whole Life Legacy series.¹⁰

Conversion period

The chart to the right lists the number of years that conversion is available by issue age and product.

Partial Conversion

Partial conversions are allowed as long as at least \$100,000 of term coverage is maintained after conversion. Even if a partial conversion results in the term policy moving to a lower band, the premiums will still be calculated on the previous/higher band basis.

Conversion period chart

Issue Age	VT-ART	VT-10 & VT-20
18-55*	10	10
56	9	9
57	8	8
58	7	7
59	6	6
60	5	5
61	5	4
62	5	3
63	5	2
64	5	2
65	5	2
66-75	5	n/a
*19-55 for WA		

¹⁰ Available with Whole Life Legacy 100SM, Legacy 65 and Legacy HECV products

Conversion methods

If the policy owner decides to convert within the first five years of a conversion period, he or she can choose one of the following methods. Conversion after five years will be Method 2) Attained Age only.

Method 1) Original Issue Age – Available during the first five years of a conversion period.

Under this method, a new whole life policy will be issued with the original issue age and policy date of the Vantage TermSM policy. Original age conversions to Universal Life type products are not available.

There is a premium catch-up cost to Method 1, which will be the larger of:

- A) 103% of the policy value of the new whole life policy at the time of conversion; and
- B) The difference between the premiums (less any dividends) that would have been paid for the new policy, and the premiums actually paid for the Vantage Term policy, both accumulated at an annual interest rate of 6%.

Method 2) Attained Age – Available for the entire conversion period.

Under this method, the policy owner can choose any permanent policy offered by MassMutual. The new policy will be issued with the attained age of the insured, and a policy date equal to the date of conversion. The new policy premiums, based on product and attained age, will begin as of the new policy issue date. There is no premium catch-up cost to convert under Method 2.

Risk class conversion

For conversion purposes, MassMutual will routinely map the risk classes available for Vantage Term to the risk classes available on permanent products. Every Vantage Term policy will be dual underwritten using term and permanent insurance underwriting guidelines. If a particular insured would have qualified for a better permanent class than term, MassMutual will include an endorsement in the Vantage Term policy indicating that upon conversion to a whole life policy, the new policy will be issued with a risk class one better than the Vantage Term risk class issued (if a better class is available), subject to state approval.

The conversion mapping on currently available permanent products is as follows:

Risk class conversion mapping	
Vantage Term Risk Classes	Current Permanent Portfolio Risk Classes
Ultra Preferred Non-Tobacco	Ultra Preferred Non-Tobacco
Select Preferred Non-Tobacco	Select Preferred Non-Tobacco
Non-Tobacco Plus	Non-Tobacco
Non-Tobacco	Non-Tobacco
Select Preferred Tobacco	Select Preferred Tobacco
Tobacco	Tobacco

Using the Whole Life Legacy series products as an example, a Vantage Term policy issued as Non-Tobacco Plus, with an underwriting endorsement, would receive an upgraded risk class upon conversion to a Whole Life LegacySM 100 policy and be issued as Select Preferred Non-Tobacco.

Conversion credit

MassMutual remains committed to making it easier for your clients to own more permanent life insurance for their long-term protection and accumulation goals by offering a conversion credit.

This credit will be applied toward the initial payment for a new whole life policy, or an increase amount on an eligible existing policy. This effectively reduces the out-of-pocket expense for clients to convert to a whole life policy in the year the term policy is converted.

Conversion credits become available in the 2nd policy year (upon the 1st anniversary) and are equal to 10% of the annual base policy premium for the converted face amount of the new whole life policy. The conversion credit takes into account all substandard ratings, but not rider charges.

The conversion credit is not commissionable

MassMutual offers this credit on an attained age conversion basis to any whole life policy available for conversion credits at the time of conversion.¹¹

A pro-rata credit will be available if the converted face amount is less than the total face amount of the new policy (or increase). For example, if a \$250,000 Vantage TermSM-ART policy is converted into a new \$500,000 whole life policy, the additional \$250,000 would still be subject to underwriting and the conversion credit would equal 50% of what the credit would have been for a \$500,000 policy.

Any pro-rata refund of the term policy premium is commissionable if applied to the initial premium on the new permanent policy.

Conversion opportunity notification

In order to fully support our financial professionals in achieving their conversion goals, MassMutual will provide client and servicing agent conversion opportunity notifications.

To remind eligible clients of their specific age and/or expiration dates for conversions, and for conversion credit opportunities, a new series of letters will be generated and sent directly to them automatically over the course of their eligibility period.

To help our financial professionals track these conversion opportunities, a monthly consolidated report listing policyholders receiving term conversion letters will be sent to servicing agents and their current GA.

The chart below lists the policy year(s) that a conversion credit toward the new policy is available — by issue age and product.

Conversion credit availability chart

Issue Age	VT-ART (Policy Year)	VT-10 & VT-20 (Policy Year)
18-55*	2-5	2-7
56	2-5	2-7
57	2-5	2-7
58	2-5	2-7
59	2-5	2-6
60	2-5	2-5
61	2-5	2-4
62	2-5	2-3
63	2-5	2
64	2-5	2
65	2-5	2
66-75	2-5	n/a

*19-55 for WA

¹¹ Currently eligible is Whole Life Legacy 100SM

Partial Conversion

Partial conversions are allowed as long as at least \$100,000 of term coverage is maintained after conversion. Even if a partial conversion results in the term policy moving to a lower band, the premiums will still be calculated on the previous/higher band basis.



Transfer of Riders upon Vantage TermSM conversion

Waiver of Premium Rider

A similar rider may be included upon conversion to a new policy under the following conditions:

- If the insured is not totally disabled at the time of the conversion, premiums for the new policy must be payable for at least five years from the conversion date and the insured's age must be within the rider issue limits as of the policy date.
- If the insured is totally disabled at the time of the conversion, the conversion must be on an attained age basis to the lowest premium whole life or comparable policy that we make available at that time.¹² Premiums for the new policy will be waived, subject to the terms of that rider.

There is an additional right to convert at the end of the level premium period if the insured is totally disabled and the policy is on disability waiver at that time — even if this is beyond the normal conversion period.

Accelerated Death Benefit Rider

MassMutual will automatically attach the Accelerated Death Benefit Rider, that is available at the time, to any new policy that offers a similar rider.

¹² Currently eligible is Whole Life Legacy 100SM

How to apply for a term conversion

Follow these steps for a successful term conversion.

There are two options to convert Vantage TermSM policies.

1) Add additional coverage to an existing permanent policy:

If there is an *existing* individual Legacy series policy (currently available with WL Legacy 100SM, Legacy 65 and Legacy HECV) the client may opt to have a layer of coverage added to the existing policy (with no added policy fee).

Producers may request a quote to convert the term to an eligible existing policy from the MassMutual Call Center: 1-800-272-2216, prompt 2.

Complete the following forms

- Form A-11 (state specific), Sections A1 and C9
- Form A1 AGE

2) Request a new policy:

Complete the following forms

- Part 1 – Form A60 for the appropriate contract state
- Complete any state-specific form requirements, information located on FieldNet
- Complete any product specific forms, such as the Investment Allocation Form for variable life policies, or the New Business report for UL Guard 2
- Complete the Certification of Trust Agreement (Form F6734) if the policy will be trust-owned

Have the policy owner and insured sign an NAIC compliant illustration, otherwise Section C of A60 must be completed

For any additional questions, contact the MassMutual Call Center at 1-800-272-2216, prompt 3.



Take every opportunity to strengthen the relationship with your clients and further build your practice — as your clients move through life.

MassMutual. We'll help you get there.®

There are many reasons to choose a life insurance company to help meet your financial needs: protection for your family or business, products to provide supplemental income and the confidence of knowing you will be prepared for the future.

At Massachusetts Mutual Life Insurance Company (MassMutual), we are owned by our members and participating policy owners. We stand strong in the fundamental belief that every secure future begins with a good decision. And when choosing a life insurance company, ownership, strength and stability matter.

Learn more at www.massmutual.com/mutuality

Insurance products issued by MassMutual, Springfield, MA 01111-0001



A Rate Guide for
Financial Professionals

MassMutual Vantage TermSM Product Rate Guide for

Vantage TermSM -Annually Renewable Term

Vantage TermSM -10

Vantage TermSM -20

Insurance Strategies



We'll help you get there.®

Rate Guide

The Vantage TermSM life insurance product portfolio from Massachusetts Mutual Life Insurance Company (MassMutual) offers your clients affordable, flexible, and high quality solutions to meet their temporary life insurance coverage needs.

The Vantage TermSM series consists of the following three annually renewable products:

- **Vantage TermSM -ART (VT-ART)**
- **Vantage TermSM -10 (VT-10)**
- **Vantage TermSM -20 (VT-20)**

This guide provides the Modal Factors and Premium Rates per \$1,000 for each of these products. You will also find our Waiver of Premium (WP) Rider rates included in this guide.

Contents

- 3 | Vantage Term underwriting process
- 4 | VT-ART Rates
- 14 | VT-10 Rates
- 19 | VT-20 Rates
- 24 | Waiver of Premium Rates
- 27 | Substandard Ratings & Conversion Periods

Risk Classifications

MassMutual's Term Portfolio is underwritten according to six classifications:

- Ultra Preferred Non-Tobacco
- Select Preferred Non-Tobacco
- Non-Tobacco Plus
- Non-Tobacco
- Select Preferred Tobacco
- Tobacco

Modal Factors

0.5117 semi-annual

0.2589 quarterly

0.0870 monthly check service

Vantage TermSM utilizes a new underwriting process.

This process is commonly known as “Hurdle” or “Knock-out” underwriting. To qualify for a particular preferred risk class, the insured must meet each of the criteria for that class. In order to maintain our new pricing structure, there are no exceptions to preferred underwriting criteria, and any criteria not met will move the insured to the next best risk class for consideration.

Vantage Term also offers new advantages resulting from the Straight-Through-Processing (STP) initiative, which begins with the Tele-Interview. This initiative is part of the refinement and enhancement of the underwriting process to expedite underwriting decisions, to improve MassMutual’s mortality experience, and to make it easier for you, our financial professionals, to do business.

The Tele-Interview process generates a complete medical history, relieves producers from asking detailed personal medical questions, and reduces paperwork. The detailed medical history will typically result in faster reviews by underwriting and less need for personal history interviews and Attending Physician Statements (APS).

If your client is applying for both Vantage Term and a permanent product, be sure to follow underwriting requirements for the combined face amount of coverage requested. Part 2 of the application for both products will be covered by the Tele-Interview.

Refer to the U98 Life Underwriting Requirements Guide for full details.

VT-ART: Guaranteed Premium Rates per \$1000
(Policy Year One)

Band 1: \$100,000 - \$249,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.33	0.52	0.80	1.00	1.54	1.99	0.25	0.41	0.62	0.78	1.15	1.50	0.32	0.49	0.76	0.96	1.47	1.89
19	0.33	0.53	0.82	1.02	1.57	2.03	0.26	0.40	0.61	0.76	1.09	1.44	0.32	0.50	0.77	0.97	1.47	1.92
20	0.33	0.53	0.82	1.02	1.57	2.04	0.23	0.38	0.58	0.73	1.08	1.37	0.32	0.50	0.76	0.96	1.47	1.92
21	0.33	0.53	0.82	1.02	1.60	2.06	0.23	0.35	0.57	0.71	1.07	1.30	0.32	0.49	0.76	0.96	1.50	1.90
22	0.33	0.53	0.82	1.02	1.58	2.04	0.22	0.33	0.52	0.65	1.04	1.30	0.30	0.49	0.75	0.94	1.47	1.90
23	0.32	0.49	0.76	0.95	1.54	1.99	0.20	0.29	0.45	0.57	1.02	1.25	0.29	0.45	0.70	0.87	1.44	1.84
24	0.30	0.46	0.72	0.91	1.47	1.96	0.20	0.29	0.43	0.53	1.01	1.21	0.29	0.43	0.66	0.83	1.38	1.81
25	0.26	0.40	0.61	0.76	1.43	1.93	0.19	0.27	0.40	0.50	0.99	1.18	0.24	0.37	0.57	0.71	1.34	1.79
26	0.26	0.40	0.58	0.73	1.40	1.87	0.20	0.29	0.41	0.52	0.99	1.18	0.24	0.37	0.54	0.68	1.31	1.73
27	0.26	0.39	0.57	0.71	1.35	1.81	0.20	0.29	0.43	0.53	0.99	1.18	0.24	0.37	0.54	0.68	1.28	1.68
28	0.26	0.39	0.56	0.70	1.32	1.76	0.22	0.32	0.45	0.57	0.99	1.18	0.24	0.37	0.53	0.66	1.25	1.64
29	0.26	0.39	0.56	0.70	1.28	1.70	0.22	0.32	0.47	0.58	0.99	1.18	0.24	0.37	0.54	0.68	1.22	1.60
30	0.26	0.39	0.54	0.68	1.25	1.64	0.22	0.33	0.47	0.58	0.99	1.18	0.24	0.37	0.53	0.66	1.20	1.56
31	0.26	0.39	0.54	0.68	1.25	1.64	0.22	0.33	0.47	0.58	1.02	1.24	0.24	0.37	0.53	0.66	1.21	1.56
32	0.24	0.37	0.54	0.68	1.25	1.64	0.22	0.33	0.47	0.58	1.02	1.25	0.24	0.36	0.53	0.66	1.21	1.57
33	0.26	0.37	0.54	0.68	1.25	1.64	0.22	0.33	0.47	0.58	1.05	1.30	0.24	0.36	0.53	0.66	1.21	1.57
34	0.26	0.39	0.54	0.68	1.25	1.64	0.22	0.33	0.48	0.60	1.07	1.32	0.24	0.37	0.53	0.66	1.21	1.58
35	0.26	0.39	0.54	0.68	1.25	1.64	0.22	0.33	0.47	0.58	1.08	1.37	0.24	0.37	0.53	0.66	1.22	1.58
36	0.27	0.42	0.58	0.73	1.35	1.79	0.23	0.35	0.50	0.63	1.15	1.47	0.26	0.40	0.57	0.71	1.31	1.73
37	0.30	0.45	0.63	0.79	1.47	1.94	0.24	0.37	0.53	0.66	1.24	1.58	0.29	0.43	0.61	0.76	1.43	1.87
38	0.33	0.48	0.69	0.86	1.60	2.12	0.27	0.40	0.57	0.71	1.32	1.70	0.32	0.46	0.66	0.83	1.54	2.03
39	0.35	0.50	0.74	0.92	1.73	2.30	0.29	0.43	0.61	0.76	1.41	1.81	0.33	0.49	0.71	0.89	1.67	2.20
40	0.38	0.53	0.79	0.99	1.87	2.51	0.32	0.45	0.66	0.83	1.51	1.96	0.36	0.52	0.76	0.96	1.80	2.39
41	0.40	0.58	0.85	1.07	2.03	2.72	0.35	0.48	0.70	0.87	1.61	2.10	0.39	0.56	0.83	1.04	1.94	2.59
42	0.43	0.62	0.92	1.15	2.20	2.97	0.36	0.52	0.75	0.94	1.73	2.26	0.42	0.60	0.88	1.10	2.10	2.82
43	0.48	0.66	1.00	1.25	2.38	3.23	0.40	0.55	0.80	1.00	1.84	2.42	0.46	0.63	0.95	1.20	2.28	3.07
44	0.50	0.71	1.07	1.34	2.58	3.51	0.43	0.58	0.85	1.07	1.97	2.61	0.49	0.68	1.03	1.30	2.46	3.33
45	0.55	0.75	1.15	1.44	2.79	3.82	0.46	0.62	0.92	1.15	2.10	2.79	0.53	0.72	1.10	1.38	2.65	3.61
46	0.60	0.82	1.24	1.55	3.05	4.18	0.50	0.68	1.00	1.25	2.26	3.01	0.59	0.79	1.19	1.49	2.89	3.95
47	0.68	0.91	1.35	1.68	3.34	4.55	0.56	0.73	1.07	1.34	2.43	3.23	0.65	0.88	1.29	1.62	3.15	4.29
48	0.75	0.99	1.46	1.83	3.66	4.98	0.62	0.81	1.16	1.46	2.62	3.47	0.72	0.95	1.39	1.75	3.46	4.68
49	0.82	1.08	1.58	1.97	4.00	5.44	0.68	0.88	1.27	1.59	2.82	3.73	0.79	1.04	1.51	1.90	3.77	5.10
50	0.92	1.20	1.71	2.14	4.38	5.95	0.75	0.96	1.37	1.72	3.02	4.02	0.89	1.15	1.64	2.06	4.10	5.56
51	1.02	1.31	1.85	2.31	4.78	6.49	0.84	1.05	1.49	1.86	3.25	4.32	0.98	1.25	1.77	2.22	4.48	6.06
52	1.12	1.43	2.01	2.51	5.23	7.10	0.91	1.14	1.62	2.02	3.50	4.65	1.08	1.37	1.92	2.41	4.88	6.61
53	1.25	1.57	2.17	2.72	5.72	7.76	1.01	1.24	1.75	2.18	3.77	5.00	1.21	1.50	2.08	2.61	5.33	7.21
54	1.38	1.71	2.36	2.94	6.25	8.47	1.11	1.35	1.90	2.38	4.06	5.37	1.32	1.64	2.26	2.84	5.82	7.85
55	1.54	1.89	2.55	3.19	6.84	9.26	1.22	1.48	2.06	2.57	4.36	5.77	1.48	1.80	2.44	3.06	6.35	8.57
56	1.70	2.08	2.77	3.45	7.08	9.40	1.28	1.56	2.13	2.63	4.49	5.89	1.62	1.98	2.64	3.29	6.56	8.70
57	1.89	2.28	3.00	3.73	7.32	9.54	1.36	1.65	2.22	2.71	4.65	6.04	1.78	2.15	2.84	3.53	6.79	8.84
58	2.07	2.48	3.23	4.00	7.56	9.68	1.44	1.75	2.31	2.79	4.82	6.19	1.94	2.33	3.05	3.76	7.01	8.98
59	2.27	2.70	3.48	4.29	7.80	9.81	1.54	1.87	2.41	2.87	5.01	6.35	2.12	2.53	3.27	4.01	7.24	9.12
60	2.49	2.94	3.74	4.60	8.05	9.95	1.64	1.99	2.51	2.96	5.19	6.51	2.32	2.75	3.49	4.27	7.48	9.26
61	2.72	3.20	4.05	4.98	8.65	10.59	1.78	2.17	2.74	3.23	5.67	7.12	2.53	2.99	3.79	4.63	8.05	9.90
62	2.95	3.47	4.37	5.36	9.25	11.21	1.97	2.40	3.03	3.57	6.26	7.88	2.75	3.26	4.10	5.00	8.65	10.54

Issue ages 63-75 are continued on the following page.

VT-ART: Guaranteed Premium Rates per \$1000 (Continued)
 (Policy Year One)

Band 1: \$100,000 - \$249,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
63	3.18	3.73	4.68	5.73	9.94	11.94	2.17	2.65	3.34	3.94	6.90	8.71	2.98	3.51	4.41	5.37	9.33	11.29
64	3.41	4.00	5.00	6.11	10.67	12.68	2.40	2.94	3.72	4.38	7.65	9.68	3.21	3.79	4.74	5.76	10.07	12.08
65	3.64	4.26	5.31	6.49	11.48	13.51	2.67	3.28	4.15	4.88	8.46	10.73	3.45	4.06	5.08	6.17	10.88	12.95
66	4.32	5.21	6.25	7.40	13.37	15.85	2.99	3.72	4.55	5.24	9.53	12.09	4.05	4.91	5.91	6.97	12.60	15.10
67	5.12	6.34	7.37	8.48	15.64	18.68	3.37	4.25	5.02	5.65	10.75	13.64	4.77	5.92	6.90	7.91	14.66	17.67
68	6.05	7.63	8.66	9.73	18.33	22.07	3.81	4.86	5.53	6.09	12.09	15.34	5.60	7.08	8.03	9.00	17.08	20.72
69	7.13	9.15	10.16	11.18	21.50	26.09	4.28	5.53	6.08	6.55	13.48	17.12	6.56	8.43	9.34	10.25	19.90	24.30
70	8.36	10.88	11.88	12.84	25.12	30.72	4.80	6.28	6.67	7.04	14.96	19.00	7.65	9.96	10.84	11.68	23.09	28.38
71	9.27	12.09	13.07	14.02	28.19	34.55	5.56	7.17	7.73	8.27	17.96	21.70	8.53	11.11	12.00	12.87	26.14	31.98
72	10.31	13.48	14.44	15.37	31.25	38.67	6.17	7.89	8.58	9.26	20.36	23.85	9.48	12.36	13.27	14.15	29.07	35.71
73	11.46	15.01	15.94	16.86	34.32	42.79	6.78	8.60	9.43	10.24	22.75	26.01	10.52	13.73	14.64	15.54	32.01	39.43
74	12.78	16.77	17.68	18.58	37.38	47.22	7.39	9.31	10.27	11.23	25.15	28.16	11.70	15.28	16.20	17.11	34.93	43.41
75	14.24	18.72	19.59	20.47	40.45	51.66	7.85	9.85	10.91	11.97	26.95	29.78	12.96	16.95	17.85	18.77	37.75	47.28

VT-ART: Guaranteed Premium Rates per \$1000
(Policy Year One)

Band 2: \$250,000 - \$499,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.31	0.43	0.73	0.92	1.37	1.78	0.23	0.34	0.55	0.69	0.99	1.26	0.29	0.42	0.70	0.88	1.29	1.68
19	0.31	0.44	0.73	0.92	1.38	1.82	0.23	0.34	0.54	0.68	0.95	1.21	0.29	0.42	0.70	0.88	1.30	1.70
20	0.31	0.44	0.73	0.92	1.38	1.82	0.22	0.32	0.51	0.63	0.90	1.15	0.29	0.42	0.68	0.86	1.29	1.69
21	0.31	0.44	0.73	0.92	1.45	1.84	0.20	0.32	0.49	0.62	0.87	1.13	0.28	0.42	0.68	0.86	1.33	1.69
22	0.31	0.44	0.73	0.92	1.39	1.82	0.20	0.28	0.47	0.59	0.84	1.11	0.28	0.42	0.68	0.86	1.29	1.68
23	0.30	0.42	0.69	0.86	1.39	1.82	0.18	0.24	0.40	0.50	0.83	1.10	0.27	0.38	0.62	0.79	1.29	1.68
24	0.28	0.39	0.67	0.84	1.34	1.73	0.18	0.24	0.39	0.48	0.79	1.07	0.25	0.36	0.61	0.77	1.23	1.59
25	0.24	0.34	0.55	0.69	1.31	1.69	0.18	0.24	0.36	0.45	0.78	1.06	0.23	0.32	0.52	0.65	1.21	1.57
26	0.24	0.32	0.52	0.65	1.29	1.66	0.19	0.26	0.39	0.48	0.78	1.06	0.23	0.31	0.49	0.62	1.18	1.54
27	0.23	0.31	0.48	0.60	1.26	1.62	0.19	0.26	0.39	0.48	0.78	1.06	0.21	0.29	0.46	0.57	1.17	1.51
28	0.23	0.31	0.47	0.59	1.22	1.59	0.19	0.27	0.40	0.50	0.78	1.06	0.21	0.29	0.46	0.57	1.13	1.49
29	0.23	0.29	0.47	0.59	1.19	1.55	0.20	0.28	0.41	0.51	0.78	1.06	0.23	0.29	0.46	0.57	1.11	1.46
30	0.24	0.29	0.47	0.59	1.17	1.53	0.20	0.28	0.41	0.51	0.78	1.06	0.23	0.29	0.46	0.57	1.09	1.43
31	0.23	0.29	0.47	0.59	1.17	1.53	0.20	0.28	0.41	0.51	0.83	1.11	0.23	0.29	0.46	0.57	1.10	1.45
32	0.21	0.29	0.47	0.59	1.17	1.53	0.20	0.28	0.41	0.51	0.86	1.13	0.21	0.29	0.46	0.57	1.10	1.45
33	0.21	0.29	0.47	0.59	1.17	1.53	0.20	0.28	0.41	0.51	0.88	1.15	0.21	0.29	0.46	0.57	1.11	1.45
34	0.21	0.29	0.47	0.59	1.17	1.53	0.20	0.28	0.41	0.51	0.92	1.19	0.21	0.29	0.46	0.57	1.11	1.46
35	0.21	0.29	0.47	0.59	1.17	1.53	0.20	0.28	0.41	0.51	0.96	1.22	0.21	0.29	0.46	0.57	1.13	1.46
36	0.23	0.32	0.51	0.63	1.26	1.66	0.22	0.29	0.43	0.54	1.03	1.31	0.23	0.32	0.49	0.62	1.22	1.59
37	0.25	0.35	0.54	0.68	1.37	1.81	0.23	0.32	0.46	0.57	1.11	1.42	0.24	0.34	0.53	0.66	1.31	1.73
38	0.27	0.38	0.59	0.74	1.47	1.97	0.24	0.34	0.49	0.62	1.19	1.53	0.27	0.36	0.56	0.71	1.42	1.88
39	0.29	0.40	0.63	0.78	1.61	2.14	0.27	0.36	0.53	0.66	1.27	1.65	0.29	0.39	0.60	0.76	1.54	2.04
40	0.32	0.43	0.67	0.84	1.74	2.33	0.28	0.39	0.55	0.69	1.37	1.77	0.31	0.43	0.65	0.82	1.66	2.21
41	0.35	0.47	0.72	0.90	1.88	2.53	0.29	0.42	0.59	0.74	1.47	1.90	0.34	0.46	0.70	0.88	1.80	2.41
42	0.38	0.51	0.78	0.98	2.04	2.76	0.32	0.44	0.63	0.78	1.58	2.05	0.36	0.50	0.76	0.95	1.94	2.61
43	0.42	0.55	0.84	1.05	2.21	3.00	0.34	0.47	0.67	0.84	1.69	2.21	0.40	0.54	0.80	1.01	2.10	2.84
44	0.44	0.59	0.90	1.13	2.39	3.27	0.36	0.51	0.71	0.89	1.81	2.39	0.43	0.58	0.86	1.09	2.28	3.08
45	0.48	0.64	0.98	1.22	2.59	3.55	0.39	0.54	0.76	0.95	1.94	2.57	0.47	0.62	0.92	1.16	2.45	3.35
46	0.54	0.71	1.06	1.33	2.83	3.86	0.43	0.59	0.82	1.02	2.09	2.75	0.51	0.68	1.01	1.27	2.68	3.64
47	0.59	0.76	1.16	1.45	3.08	4.19	0.47	0.63	0.89	1.11	2.24	2.95	0.56	0.74	1.10	1.39	2.92	3.95
48	0.64	0.84	1.26	1.58	3.38	4.57	0.52	0.70	0.98	1.22	2.40	3.15	0.62	0.82	1.20	1.51	3.18	4.27
49	0.71	0.92	1.37	1.72	3.69	4.96	0.56	0.75	1.06	1.33	2.57	3.36	0.68	0.88	1.31	1.65	3.46	4.65
50	0.79	1.01	1.49	1.87	4.02	5.40	0.63	0.82	1.16	1.45	2.76	3.60	0.75	0.96	1.43	1.80	3.77	5.04
51	0.87	1.10	1.64	2.05	4.40	5.87	0.68	0.90	1.25	1.57	2.96	3.85	0.83	1.06	1.55	1.95	4.11	5.47
52	0.96	1.21	1.78	2.23	4.80	6.38	0.75	0.98	1.36	1.70	3.18	4.11	0.92	1.17	1.69	2.13	4.48	5.92
53	1.06	1.33	1.94	2.42	5.24	6.94	0.83	1.06	1.48	1.85	3.40	4.41	1.02	1.27	1.84	2.31	4.88	6.43
54	1.17	1.45	2.11	2.64	5.74	7.54	0.91	1.15	1.60	2.00	3.64	4.72	1.11	1.39	2.00	2.52	5.31	6.98
55	1.29	1.58	2.30	2.88	6.26	8.20	1.01	1.26	1.75	2.18	3.91	5.04	1.23	1.51	2.18	2.75	5.79	7.57
56	1.41	1.72	2.45	3.08	6.45	8.36	1.05	1.31	1.80	2.23	4.01	5.16	1.34	1.64	2.32	2.91	5.96	7.72
57	1.55	1.88	2.62	3.30	6.65	8.52	1.11	1.38	1.86	2.30	4.14	5.30	1.46	1.78	2.47	3.10	6.15	7.88
58	1.68	2.03	2.78	3.51	6.85	8.67	1.16	1.44	1.92	2.36	4.26	5.44	1.58	1.91	2.61	3.28	6.33	8.02
59	1.83	2.20	2.95	3.73	7.05	8.82	1.23	1.52	1.99	2.43	4.40	5.60	1.71	2.06	2.76	3.47	6.52	8.18
60	1.99	2.38	3.13	3.97	7.25	8.98	1.29	1.59	2.06	2.50	4.54	5.76	1.85	2.22	2.92	3.68	6.71	8.34
61	2.20	2.62	3.42	4.32	7.85	9.62	1.41	1.74	2.25	2.73	5.00	6.32	2.04	2.44	3.19	4.00	7.28	8.96
62	2.41	2.87	3.70	4.67	8.46	10.25	1.57	1.93	2.49	3.02	5.56	7.02	2.24	2.68	3.46	4.34	7.88	9.60

Issue ages 63-75 are continued on the following page.

VT-ART: Guaranteed Premium Rates per \$1000 (Continued)
 (Policy Year One)

Band 2: \$250,000 - \$499,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
63	2.61	3.11	3.99	5.02	9.17	10.98	1.75	2.15	2.76	3.34	6.19	7.78	2.44	2.92	3.74	4.68	8.57	10.34
64	2.82	3.36	4.27	5.37	9.91	11.73	1.96	2.40	3.07	3.72	6.92	8.67	2.65	3.17	4.03	5.04	9.31	11.12
65	3.03	3.60	4.56	5.72	10.75	12.58	2.20	2.69	3.43	4.15	7.72	9.64	2.86	3.42	4.33	5.41	10.14	11.99
66	3.79	4.38	5.34	6.70	12.23	14.86	2.47	3.06	3.76	4.57	8.51	10.75	3.53	4.12	5.02	6.27	11.49	14.04
67	4.70	5.29	6.26	7.85	13.98	17.64	2.80	3.51	4.14	5.05	9.39	11.99	4.32	4.93	5.84	7.29	13.06	16.51
68	5.74	6.35	7.33	9.19	16.00	21.00	3.17	4.03	4.56	5.60	10.34	13.35	5.23	5.89	6.78	8.47	14.87	19.47
69	6.95	7.58	8.57	10.74	18.32	25.00	3.57	4.60	5.01	6.17	11.31	14.74	6.27	6.98	7.86	9.83	16.92	22.95
70	8.34	8.99	9.99	12.52	20.91	29.64	4.02	5.24	5.49	6.80	12.32	16.21	7.48	8.24	9.09	11.38	19.19	26.95
71	9.25	9.86	10.91	13.67	22.63	33.32	4.67	6.11	6.34	7.88	14.18	18.89	8.33	9.11	10.00	12.51	20.94	30.43
72	10.30	10.86	11.97	15.00	24.35	37.27	5.19	6.80	7.01	8.74	15.67	21.03	9.28	10.05	10.98	13.75	22.61	34.02
73	11.45	11.95	13.14	16.45	26.06	41.22	5.71	7.50	7.69	9.60	17.16	23.17	10.30	11.06	12.05	15.08	24.28	37.61
74	12.77	13.21	14.48	18.13	27.78	45.47	6.23	8.19	8.36	10.46	18.65	25.31	11.46	12.21	13.26	16.60	25.95	41.44
75	14.24	14.61	15.96	19.98	29.50	49.73	6.62	8.71	8.87	11.10	19.77	26.91	12.72	13.43	14.54	18.20	27.55	45.17

VT-ART: Guaranteed Premium Rates per \$1000
(Policy Year One)

Band 3: \$500,000 - \$999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.29	0.40	0.68	0.85	1.20	1.61	0.21	0.31	0.51	0.64	0.89	1.17	0.27	0.38	0.64	0.81	1.14	1.53
19	0.29	0.41	0.68	0.85	1.22	1.64	0.21	0.31	0.50	0.63	0.86	1.12	0.27	0.38	0.64	0.81	1.14	1.54
20	0.29	0.41	0.68	0.85	1.22	1.64	0.20	0.30	0.47	0.59	0.82	1.07	0.27	0.38	0.63	0.79	1.14	1.53
21	0.29	0.41	0.68	0.85	1.28	1.69	0.19	0.30	0.46	0.57	0.79	1.04	0.26	0.38	0.63	0.79	1.18	1.56
22	0.29	0.41	0.68	0.85	1.19	1.67	0.19	0.26	0.43	0.54	0.78	1.03	0.26	0.38	0.63	0.79	1.10	1.55
23	0.28	0.39	0.64	0.79	1.17	1.65	0.16	0.22	0.37	0.46	0.76	1.02	0.25	0.35	0.58	0.72	1.08	1.53
24	0.26	0.36	0.62	0.78	1.10	1.60	0.16	0.22	0.36	0.45	0.73	0.99	0.24	0.33	0.57	0.71	1.03	1.48
25	0.23	0.31	0.51	0.64	1.19	1.56	0.16	0.22	0.33	0.42	0.72	0.98	0.21	0.30	0.48	0.60	1.09	1.45
26	0.22	0.30	0.48	0.60	1.17	1.54	0.18	0.24	0.36	0.45	0.72	0.98	0.21	0.29	0.46	0.57	1.08	1.43
27	0.21	0.29	0.45	0.56	1.14	1.50	0.17	0.24	0.36	0.45	0.72	0.98	0.20	0.27	0.42	0.53	1.05	1.40
28	0.21	0.29	0.43	0.54	1.12	1.48	0.17	0.25	0.37	0.46	0.72	0.98	0.20	0.27	0.42	0.53	1.04	1.38
29	0.21	0.27	0.43	0.54	1.09	1.44	0.19	0.26	0.38	0.47	0.72	0.98	0.21	0.27	0.42	0.53	1.02	1.35
30	0.22	0.27	0.43	0.54	1.07	1.41	0.19	0.26	0.38	0.47	0.72	0.98	0.21	0.27	0.42	0.53	0.99	1.33
31	0.21	0.27	0.43	0.54	1.07	1.41	0.19	0.26	0.38	0.47	0.77	1.03	0.21	0.27	0.42	0.53	1.00	1.34
32	0.20	0.27	0.43	0.54	1.07	1.41	0.19	0.26	0.38	0.47	0.78	1.04	0.20	0.27	0.42	0.53	1.00	1.34
33	0.20	0.27	0.43	0.54	1.07	1.41	0.19	0.26	0.38	0.47	0.82	1.07	0.20	0.27	0.42	0.53	1.02	1.34
34	0.20	0.27	0.43	0.54	1.07	1.41	0.19	0.26	0.38	0.47	0.84	1.10	0.20	0.27	0.42	0.53	1.02	1.35
35	0.20	0.27	0.43	0.54	1.07	1.41	0.19	0.26	0.38	0.47	0.88	1.13	0.20	0.27	0.42	0.53	1.03	1.35
36	0.21	0.30	0.47	0.59	1.15	1.54	0.20	0.27	0.40	0.50	0.94	1.22	0.21	0.29	0.46	0.57	1.12	1.48
37	0.24	0.32	0.50	0.63	1.25	1.67	0.21	0.30	0.42	0.53	1.02	1.31	0.22	0.31	0.48	0.60	1.20	1.60
38	0.25	0.35	0.54	0.67	1.35	1.81	0.22	0.31	0.46	0.57	1.09	1.41	0.25	0.33	0.51	0.64	1.30	1.74
39	0.27	0.37	0.57	0.71	1.48	1.97	0.25	0.33	0.48	0.60	1.17	1.53	0.27	0.36	0.56	0.70	1.41	1.88
40	0.30	0.40	0.61	0.77	1.59	2.15	0.26	0.36	0.51	0.64	1.25	1.64	0.29	0.40	0.59	0.74	1.53	2.05
41	0.32	0.43	0.66	0.82	1.72	2.33	0.27	0.38	0.55	0.68	1.35	1.76	0.31	0.42	0.63	0.79	1.65	2.22
42	0.35	0.46	0.70	0.88	1.87	2.53	0.30	0.41	0.58	0.72	1.45	1.90	0.33	0.46	0.68	0.85	1.79	2.41
43	0.38	0.50	0.75	0.93	2.03	2.75	0.31	0.43	0.61	0.77	1.56	2.05	0.37	0.48	0.72	0.90	1.93	2.62
44	0.41	0.55	0.80	1.00	2.19	2.99	0.33	0.47	0.65	0.81	1.67	2.21	0.40	0.52	0.77	0.96	2.10	2.84
45	0.45	0.58	0.86	1.07	2.38	3.25	0.36	0.50	0.69	0.86	1.80	2.38	0.43	0.57	0.82	1.03	2.27	3.08
46	0.50	0.64	0.94	1.17	2.58	3.51	0.40	0.55	0.75	0.93	1.92	2.53	0.47	0.62	0.90	1.13	2.46	3.31
47	0.55	0.71	1.03	1.28	2.80	3.78	0.43	0.58	0.81	1.02	2.05	2.68	0.52	0.68	0.99	1.24	2.65	3.56
48	0.60	0.77	1.13	1.41	3.04	4.08	0.48	0.64	0.89	1.11	2.18	2.85	0.57	0.74	1.08	1.35	2.86	3.84
49	0.66	0.84	1.24	1.55	3.30	4.41	0.52	0.69	0.97	1.21	2.33	3.03	0.63	0.82	1.18	1.47	3.10	4.13
50	0.72	0.92	1.35	1.69	3.58	4.76	0.58	0.76	1.06	1.32	2.48	3.21	0.69	0.89	1.29	1.61	3.36	4.45
51	0.79	1.02	1.48	1.85	3.88	5.13	0.63	0.83	1.15	1.43	2.64	3.41	0.77	0.98	1.41	1.77	3.63	4.79
52	0.88	1.12	1.62	2.02	4.22	5.54	0.69	0.91	1.25	1.56	2.83	3.62	0.84	1.07	1.54	1.93	3.93	5.16
53	0.97	1.22	1.77	2.21	4.58	5.98	0.77	0.98	1.36	1.70	3.01	3.84	0.93	1.17	1.69	2.11	4.25	5.56
54	1.07	1.34	1.94	2.42	4.96	6.46	0.84	1.07	1.48	1.85	3.21	4.09	1.03	1.28	1.84	2.31	4.61	5.98
55	1.18	1.46	2.13	2.66	5.38	6.97	0.93	1.17	1.62	2.02	3.42	4.34	1.13	1.40	2.02	2.53	4.98	6.45
56	1.30	1.61	2.29	2.86	5.67	7.28	0.98	1.22	1.67	2.07	3.55	4.50	1.24	1.53	2.17	2.70	5.25	6.72
57	1.43	1.77	2.47	3.08	5.97	7.61	1.04	1.29	1.74	2.15	3.71	4.70	1.35	1.67	2.32	2.89	5.52	7.03
58	1.57	1.93	2.65	3.30	6.27	7.92	1.10	1.36	1.81	2.21	3.88	4.91	1.48	1.82	2.48	3.08	5.79	7.32
59	1.71	2.10	2.83	3.53	6.58	8.25	1.18	1.45	1.88	2.29	4.07	5.14	1.60	1.97	2.64	3.28	6.08	7.63
60	1.87	2.29	3.03	3.77	6.90	8.59	1.25	1.53	1.96	2.37	4.25	5.37	1.75	2.14	2.82	3.49	6.37	7.95
61	2.07	2.53	3.32	4.11	7.44	9.20	1.37	1.67	2.14	2.58	4.67	5.88	1.93	2.36	3.08	3.80	6.89	8.54
62	2.26	2.77	3.61	4.45	7.99	9.80	1.53	1.86	2.37	2.86	5.20	6.51	2.11	2.59	3.36	4.13	7.43	9.14

Issue ages 63-75 are continued on the following page.

VT-ART: Guaranteed Premium Rates per \$1000 (Continued)
 (Policy Year One)

Band 3: \$500,000 - \$999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
63	2.46	3.01	3.90	4.78	8.62	10.49	1.70	2.06	2.63	3.15	5.78	7.20	2.31	2.82	3.65	4.45	8.05	9.83
64	2.65	3.25	4.19	5.12	9.28	11.21	1.90	2.30	2.93	3.51	6.46	8.01	2.50	3.06	3.94	4.80	8.72	10.57
65	2.85	3.49	4.48	5.46	10.03	12.02	2.14	2.58	3.28	3.91	7.21	8.89	2.71	3.31	4.24	5.15	9.47	11.39
66	3.64	4.28	5.27	6.47	11.49	14.32	2.42	2.96	3.63	4.36	8.00	10.08	3.40	4.02	4.94	6.05	10.79	13.47
67	4.57	5.21	6.21	7.67	13.22	17.16	2.75	3.42	4.03	4.88	8.88	11.44	4.21	4.85	5.77	7.11	12.35	16.02
68	5.64	6.29	7.28	9.05	15.23	20.61	3.13	3.96	4.48	5.47	9.83	12.94	5.14	5.82	6.72	8.33	14.15	19.08
69	6.90	7.54	8.54	10.66	17.56	24.76	3.55	4.55	4.96	6.10	10.82	14.52	6.23	6.94	7.82	9.75	16.21	22.71
70	8.33	8.98	9.98	12.50	20.18	29.62	4.01	5.23	5.48	6.80	11.84	16.20	7.47	8.23	9.08	11.36	18.51	26.94
71	9.24	9.85	10.90	13.65	22.04	33.30	4.66	6.10	6.32	7.88	13.82	18.87	8.32	9.10	9.98	12.50	20.40	30.41
72	10.29	10.85	11.96	14.98	23.91	37.25	5.18	6.79	7.00	8.74	15.41	21.01	9.27	10.04	10.97	13.73	22.21	34.00
73	11.44	11.94	13.13	16.43	25.77	41.21	5.69	7.48	7.67	9.60	16.99	23.15	10.29	11.05	12.04	15.06	24.01	37.60
74	12.77	13.20	14.47	18.11	27.64	45.46	6.21	8.17	8.34	10.46	18.58	25.29	11.46	12.19	13.24	16.58	25.83	41.43
75	14.24	14.60	15.95	19.96	29.50	49.72	6.60	8.69	8.85	11.10	19.77	26.89	12.71	13.42	14.53	18.19	27.55	45.15

VT-ART: Guaranteed Premium Rates per \$1000
(Policy Year One)

Band 4: \$1,000,000 - \$4,999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.29	0.40	0.64	0.79	1.20	1.56	0.18	0.31	0.48	0.60	0.89	1.00	0.26	0.38	0.60	0.75	1.14	1.45
19	0.29	0.41	0.64	0.79	1.22	1.59	0.19	0.31	0.47	0.59	0.84	1.00	0.26	0.38	0.60	0.75	1.14	1.48
20	0.29	0.41	0.64	0.79	1.22	1.59	0.19	0.30	0.43	0.54	0.81	1.00	0.26	0.38	0.59	0.74	1.13	1.48
21	0.29	0.41	0.64	0.79	1.28	1.64	0.19	0.30	0.41	0.52	0.78	0.97	0.26	0.38	0.59	0.74	1.18	1.50
22	0.29	0.41	0.62	0.78	1.19	1.59	0.17	0.26	0.38	0.47	0.74	0.94	0.26	0.38	0.58	0.72	1.10	1.46
23	0.28	0.39	0.60	0.75	1.17	1.55	0.15	0.22	0.35	0.43	0.72	0.91	0.25	0.35	0.54	0.68	1.08	1.43
24	0.26	0.36	0.59	0.74	1.10	1.45	0.15	0.22	0.33	0.42	0.68	0.87	0.24	0.33	0.53	0.67	1.02	1.34
25	0.23	0.31	0.47	0.59	1.07	1.36	0.15	0.22	0.32	0.40	0.66	0.84	0.21	0.30	0.43	0.54	0.98	1.26
26	0.22	0.30	0.45	0.56	1.05	1.35	0.16	0.24	0.32	0.40	0.66	0.84	0.21	0.29	0.42	0.53	0.98	1.25
27	0.21	0.29	0.42	0.53	1.04	1.35	0.16	0.24	0.32	0.40	0.66	0.84	0.20	0.27	0.40	0.50	0.97	1.25
28	0.21	0.29	0.42	0.53	1.03	1.34	0.16	0.24	0.33	0.42	0.66	0.84	0.20	0.27	0.40	0.50	0.95	1.24
29	0.21	0.27	0.41	0.52	1.02	1.34	0.18	0.25	0.37	0.46	0.66	0.84	0.20	0.27	0.40	0.50	0.94	1.24
30	0.21	0.27	0.41	0.52	1.00	1.33	0.17	0.26	0.37	0.46	0.66	0.84	0.20	0.27	0.40	0.50	0.93	1.23
31	0.20	0.27	0.41	0.52	1.00	1.33	0.18	0.26	0.37	0.46	0.71	0.93	0.20	0.27	0.40	0.50	0.94	1.25
32	0.19	0.27	0.40	0.50	1.00	1.33	0.17	0.26	0.37	0.46	0.73	0.95	0.19	0.27	0.39	0.49	0.95	1.25
33	0.19	0.27	0.40	0.50	1.00	1.33	0.18	0.26	0.37	0.46	0.77	1.00	0.19	0.27	0.39	0.49	0.95	1.26
34	0.19	0.27	0.41	0.52	1.00	1.33	0.18	0.26	0.37	0.46	0.81	1.07	0.19	0.27	0.40	0.50	0.97	1.28
35	0.19	0.27	0.41	0.52	1.00	1.33	0.17	0.26	0.37	0.46	0.84	1.12	0.19	0.27	0.40	0.50	0.97	1.29
36	0.20	0.30	0.45	0.56	1.09	1.45	0.19	0.27	0.39	0.49	0.91	1.20	0.20	0.29	0.43	0.54	1.05	1.40
37	0.22	0.31	0.47	0.59	1.19	1.59	0.20	0.30	0.41	0.52	0.98	1.30	0.21	0.31	0.46	0.57	1.15	1.53
38	0.24	0.33	0.50	0.63	1.30	1.72	0.21	0.31	0.43	0.54	1.05	1.40	0.24	0.33	0.49	0.61	1.25	1.66
39	0.26	0.36	0.54	0.67	1.41	1.88	0.22	0.33	0.47	0.59	1.14	1.51	0.25	0.36	0.52	0.65	1.36	1.81
40	0.29	0.38	0.58	0.72	1.54	2.06	0.25	0.36	0.49	0.61	1.23	1.62	0.27	0.38	0.56	0.70	1.48	1.97
41	0.31	0.42	0.61	0.77	1.67	2.26	0.26	0.37	0.52	0.65	1.33	1.76	0.30	0.41	0.60	0.75	1.60	2.16
42	0.33	0.45	0.66	0.82	1.82	2.47	0.29	0.40	0.56	0.70	1.44	1.90	0.32	0.45	0.63	0.79	1.75	2.36
43	0.36	0.48	0.70	0.88	1.98	2.69	0.30	0.42	0.59	0.74	1.55	2.05	0.35	0.47	0.68	0.85	1.90	2.57
44	0.38	0.52	0.75	0.93	2.16	2.94	0.32	0.46	0.64	0.79	1.66	2.21	0.37	0.51	0.72	0.90	2.06	2.79
45	0.42	0.56	0.80	1.00	2.36	3.21	0.35	0.48	0.67	0.84	1.80	2.38	0.41	0.55	0.78	0.97	2.24	3.05
46	0.47	0.61	0.88	1.10	2.55	3.46	0.38	0.53	0.72	0.91	1.91	2.52	0.45	0.60	0.84	1.06	2.43	3.27
47	0.51	0.67	0.97	1.21	2.78	3.72	0.42	0.57	0.79	0.99	2.02	2.65	0.50	0.66	0.93	1.17	2.62	3.51
48	0.57	0.74	1.07	1.34	3.01	4.01	0.46	0.63	0.86	1.07	2.13	2.80	0.55	0.72	1.02	1.28	2.84	3.77
49	0.63	0.82	1.17	1.46	3.26	4.32	0.51	0.68	0.93	1.16	2.26	2.96	0.61	0.79	1.12	1.40	3.06	4.04
50	0.69	0.89	1.29	1.62	3.55	4.65	0.57	0.74	1.00	1.25	2.39	3.12	0.67	0.87	1.23	1.54	3.31	4.34
51	0.77	0.98	1.43	1.78	3.84	5.00	0.62	0.82	1.09	1.37	2.53	3.30	0.73	0.95	1.35	1.70	3.58	4.66
52	0.84	1.08	1.56	1.95	4.18	5.38	0.68	0.89	1.18	1.48	2.68	3.48	0.82	1.04	1.49	1.86	3.88	5.01
53	0.93	1.19	1.73	2.16	4.53	5.80	0.76	0.97	1.28	1.60	2.84	3.68	0.89	1.14	1.63	2.04	4.19	5.37
54	1.03	1.31	1.90	2.37	4.91	6.24	0.83	1.05	1.38	1.73	3.01	3.88	0.99	1.25	1.79	2.24	4.54	5.77
55	1.14	1.44	2.09	2.60	5.33	6.72	0.92	1.15	1.51	1.88	3.19	4.10	1.09	1.38	1.96	2.46	4.90	6.20
56	1.25	1.58	2.25	2.79	5.57	7.01	0.96	1.20	1.56	1.94	3.31	4.25	1.19	1.50	2.11	2.62	5.12	6.46
57	1.37	1.72	2.42	2.99	5.82	7.31	1.02	1.26	1.63	2.01	3.47	4.42	1.30	1.63	2.26	2.79	5.35	6.73
58	1.48	1.87	2.58	3.19	6.05	7.60	1.08	1.32	1.70	2.08	3.62	4.61	1.40	1.76	2.40	2.97	5.56	7.00
59	1.61	2.03	2.75	3.41	6.30	7.91	1.15	1.39	1.78	2.16	3.80	4.82	1.52	1.90	2.56	3.16	5.80	7.29
60	1.75	2.20	2.94	3.63	6.56	8.22	1.22	1.46	1.86	2.24	3.98	5.02	1.64	2.05	2.72	3.35	6.04	7.58
61	1.93	2.44	3.24	3.97	7.05	8.80	1.34	1.60	2.04	2.44	4.38	5.49	1.81	2.27	3.00	3.66	6.52	8.14
62	2.12	2.68	3.54	4.31	7.54	9.37	1.49	1.78	2.26	2.70	4.87	6.06	1.99	2.50	3.28	3.99	7.01	8.71

Issue ages 63-75 are continued on the following page.

VT-ART: Guaranteed Premium Rates per \$1000 (Continued)
 (Policy Year One)

Band 4: \$1,000,000 - \$4,999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
63	2.30	2.91	3.83	4.65	8.11	10.03	1.65	1.97	2.50	2.98	5.41	6.69	2.17	2.72	3.56	4.32	7.57	9.36
64	2.49	3.15	4.13	4.99	8.70	10.71	1.85	2.20	2.79	3.31	6.04	7.42	2.36	2.96	3.86	4.65	8.17	10.05
65	2.67	3.39	4.43	5.33	9.37	11.48	2.08	2.47	3.13	3.69	6.74	8.21	2.55	3.21	4.17	5.00	8.84	10.83
66	3.46	4.17	5.21	6.34	10.79	13.74	2.32	2.81	3.44	4.11	7.49	9.38	3.23	3.90	4.86	5.89	10.13	12.87
67	4.39	5.09	6.13	7.52	12.48	16.54	2.59	3.22	3.80	4.59	8.34	10.73	4.03	4.72	5.66	6.93	11.65	15.38
68	5.47	6.15	7.19	8.89	14.46	19.96	2.90	3.70	4.20	5.14	9.26	12.24	4.96	5.66	6.59	8.14	13.42	18.42
69	6.72	7.39	8.43	10.49	16.76	24.09	3.23	4.22	4.63	5.73	10.21	13.84	6.02	6.76	7.67	9.54	15.45	22.04
70	8.16	8.80	9.84	12.32	19.36	28.96	3.60	4.81	5.09	6.38	11.20	15.55	7.25	8.00	8.89	11.13	17.73	26.28
71	9.07	9.67	10.76	13.47	21.18	32.57	4.20	5.63	5.91	7.41	13.18	18.15	8.10	8.86	9.79	12.26	19.58	29.69
72	10.12	10.67	11.83	14.80	22.99	36.44	4.68	6.28	6.57	8.23	14.76	20.22	9.03	9.79	10.78	13.49	21.34	33.20
73	11.27	11.76	12.99	16.26	24.81	40.32	5.15	6.94	7.22	9.05	16.34	22.30	10.05	10.80	11.84	14.82	23.12	36.72
74	12.59	13.02	14.34	17.94	26.62	44.49	5.63	7.59	7.88	9.87	17.92	24.37	11.20	11.93	13.05	16.33	24.88	40.47
75	14.06	14.42	15.82	19.79	28.44	48.66	5.99	8.08	8.37	10.48	19.11	25.93	12.45	13.15	14.33	17.93	26.57	44.11

VT-ART: Guaranteed Premium Rates per \$1000
(Policy Year One)

Band 5: \$5,000,000 +

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.29	0.40	0.64	0.79	1.20	1.56	0.18	0.31	0.48	0.60	0.89	1.00	0.26	0.38	0.60	0.75	1.14	1.45
19	0.29	0.41	0.64	0.79	1.22	1.59	0.19	0.31	0.47	0.59	0.84	1.00	0.26	0.38	0.60	0.75	1.14	1.48
20	0.29	0.41	0.64	0.79	1.22	1.59	0.19	0.30	0.43	0.54	0.81	1.00	0.26	0.38	0.59	0.74	1.13	1.48
21	0.29	0.41	0.64	0.79	1.28	1.64	0.19	0.30	0.41	0.52	0.78	0.97	0.26	0.38	0.59	0.74	1.18	1.50
22	0.29	0.41	0.62	0.78	1.19	1.59	0.17	0.26	0.38	0.47	0.74	0.94	0.26	0.38	0.58	0.72	1.10	1.46
23	0.28	0.39	0.60	0.75	1.17	1.55	0.15	0.22	0.35	0.43	0.72	0.91	0.25	0.35	0.54	0.68	1.08	1.43
24	0.26	0.36	0.59	0.74	1.10	1.45	0.15	0.22	0.33	0.42	0.68	0.87	0.24	0.33	0.53	0.67	1.02	1.34
25	0.23	0.31	0.47	0.59	1.07	1.36	0.15	0.22	0.32	0.40	0.66	0.84	0.21	0.30	0.43	0.54	0.98	1.26
26	0.22	0.30	0.45	0.56	1.05	1.35	0.16	0.24	0.32	0.40	0.66	0.84	0.21	0.29	0.42	0.53	0.98	1.25
27	0.21	0.29	0.42	0.53	1.04	1.35	0.16	0.24	0.32	0.40	0.66	0.84	0.20	0.27	0.40	0.50	0.97	1.25
28	0.21	0.29	0.42	0.53	1.03	1.34	0.16	0.24	0.33	0.42	0.66	0.84	0.20	0.27	0.40	0.50	0.95	1.24
29	0.21	0.27	0.41	0.52	1.02	1.34	0.18	0.25	0.37	0.46	0.66	0.84	0.20	0.27	0.40	0.50	0.94	1.24
30	0.21	0.27	0.41	0.52	1.00	1.33	0.17	0.26	0.37	0.46	0.66	0.84	0.20	0.27	0.40	0.50	0.93	1.23
31	0.20	0.27	0.41	0.52	1.00	1.33	0.18	0.26	0.37	0.46	0.71	0.93	0.20	0.27	0.40	0.50	0.94	1.25
32	0.19	0.27	0.40	0.50	1.00	1.33	0.17	0.26	0.37	0.46	0.73	0.95	0.19	0.27	0.39	0.49	0.95	1.25
33	0.19	0.27	0.40	0.50	1.00	1.33	0.18	0.26	0.37	0.46	0.77	1.00	0.19	0.27	0.39	0.49	0.95	1.26
34	0.19	0.27	0.41	0.52	1.00	1.33	0.18	0.26	0.37	0.46	0.81	1.07	0.19	0.27	0.40	0.50	0.97	1.28
35	0.19	0.27	0.41	0.52	1.00	1.33	0.17	0.26	0.37	0.46	0.84	1.12	0.19	0.27	0.40	0.50	0.97	1.29
36	0.20	0.30	0.45	0.56	1.09	1.45	0.19	0.27	0.39	0.49	0.91	1.20	0.20	0.29	0.43	0.54	1.05	1.40
37	0.22	0.31	0.47	0.59	1.19	1.59	0.20	0.30	0.41	0.52	0.98	1.30	0.21	0.31	0.46	0.57	1.15	1.53
38	0.24	0.33	0.50	0.63	1.30	1.72	0.21	0.31	0.43	0.54	1.05	1.40	0.24	0.33	0.49	0.61	1.25	1.66
39	0.26	0.36	0.54	0.67	1.41	1.88	0.22	0.33	0.47	0.59	1.14	1.51	0.25	0.36	0.52	0.65	1.36	1.81
40	0.29	0.38	0.58	0.72	1.54	2.06	0.25	0.36	0.49	0.61	1.23	1.62	0.27	0.38	0.56	0.70	1.48	1.97
41	0.31	0.42	0.61	0.77	1.67	2.26	0.26	0.37	0.52	0.65	1.33	1.76	0.30	0.41	0.60	0.75	1.60	2.16
42	0.33	0.45	0.66	0.82	1.82	2.47	0.29	0.40	0.56	0.70	1.44	1.90	0.32	0.45	0.63	0.79	1.75	2.36
43	0.36	0.48	0.70	0.88	1.98	2.69	0.30	0.42	0.59	0.74	1.55	2.05	0.35	0.47	0.68	0.85	1.90	2.57
44	0.38	0.52	0.75	0.93	2.16	2.94	0.32	0.46	0.64	0.79	1.66	2.21	0.37	0.51	0.72	0.90	2.06	2.79
45	0.42	0.56	0.80	1.00	2.36	3.21	0.35	0.48	0.67	0.84	1.80	2.38	0.41	0.55	0.78	0.97	2.24	3.05
46	0.47	0.61	0.88	1.10	2.55	3.46	0.38	0.53	0.72	0.91	1.91	2.52	0.45	0.60	0.84	1.06	2.43	3.27
47	0.51	0.67	0.97	1.21	2.78	3.72	0.42	0.57	0.79	0.99	2.02	2.65	0.50	0.66	0.93	1.17	2.62	3.51
48	0.57	0.74	1.07	1.34	3.01	4.01	0.46	0.63	0.86	1.07	2.13	2.80	0.55	0.72	1.02	1.28	2.84	3.77
49	0.63	0.82	1.17	1.46	3.26	4.32	0.51	0.68	0.93	1.16	2.26	2.96	0.61	0.79	1.12	1.40	3.06	4.04
50	0.69	0.89	1.29	1.62	3.55	4.65	0.57	0.74	1.00	1.25	2.39	3.12	0.67	0.87	1.23	1.54	3.31	4.34
51	0.77	0.98	1.43	1.78	3.84	5.00	0.62	0.82	1.09	1.37	2.53	3.30	0.73	0.95	1.35	1.70	3.58	4.66
52	0.84	1.08	1.56	1.95	4.18	5.38	0.68	0.89	1.18	1.48	2.68	3.48	0.82	1.04	1.49	1.86	3.88	5.01
53	0.93	1.19	1.73	2.16	4.53	5.80	0.76	0.97	1.28	1.60	2.84	3.68	0.89	1.14	1.63	2.04	4.19	5.37
54	1.03	1.31	1.90	2.37	4.91	6.24	0.83	1.05	1.38	1.73	3.01	3.88	0.99	1.25	1.79	2.24	4.54	5.77
55	1.14	1.44	2.09	2.60	5.33	6.72	0.92	1.15	1.51	1.88	3.19	4.10	1.09	1.38	1.96	2.46	4.90	6.20
56	1.24	1.57	2.24	2.78	5.56	7.00	0.96	1.20	1.56	1.93	3.31	4.24	1.18	1.50	2.10	2.61	5.11	6.45
57	1.36	1.71	2.40	2.97	5.80	7.29	1.00	1.25	1.63	2.00	3.46	4.42	1.29	1.62	2.25	2.78	5.33	6.72
58	1.47	1.85	2.56	3.16	6.02	7.57	1.05	1.31	1.70	2.07	3.62	4.60	1.39	1.74	2.39	2.94	5.54	6.98
59	1.59	2.00	2.73	3.35	6.26	7.87	1.11	1.38	1.77	2.15	3.80	4.80	1.49	1.88	2.54	3.11	5.77	7.26
60	1.72	2.16	2.91	3.56	6.51	8.17	1.16	1.45	1.85	2.22	3.97	5.00	1.61	2.02	2.70	3.29	6.00	7.54
61	1.90	2.40	3.21	3.89	7.00	8.75	1.28	1.59	2.03	2.42	4.36	5.47	1.78	2.24	2.97	3.60	6.47	8.09
62	2.08	2.64	3.51	4.22	7.49	9.32	1.43	1.76	2.25	2.68	4.85	6.04	1.95	2.46	3.26	3.91	6.96	8.66

Issue ages 63-75 are continued on the following page.

VT-ART: Guaranteed Premium Rates per \$1000 (Continued)
 (Policy Year One)

Band 5: \$5,000,000 +
 Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
63	2.26	2.89	3.81	4.56	8.06	9.98	1.60	1.96	2.49	2.96	5.39	6.67	2.13	2.70	3.55	4.24	7.53	9.32
64	2.44	3.13	4.11	4.89	8.65	10.67	1.80	2.19	2.78	3.29	6.02	7.40	2.31	2.94	3.84	4.57	8.12	10.02
65	2.62	3.37	4.41	5.22	9.32	11.44	2.03	2.45	3.12	3.67	6.71	8.19	2.50	3.19	4.15	4.91	8.80	10.79
66	3.40	4.13	5.18	6.22	10.73	13.69	2.26	2.78	3.42	4.07	7.46	9.35	3.17	3.86	4.83	5.79	10.08	12.82
67	4.32	5.04	6.09	7.41	12.40	16.48	2.52	3.18	3.77	4.54	8.30	10.69	3.96	4.67	5.63	6.84	11.58	15.32
68	5.38	6.08	7.14	8.78	14.37	19.88	2.81	3.64	4.16	5.08	9.21	12.18	4.87	5.59	6.54	8.04	13.34	18.34
69	6.62	7.29	8.36	10.38	16.65	24.00	3.13	4.14	4.57	5.64	10.15	13.75	5.92	6.66	7.60	9.43	15.35	21.95
70	8.04	8.68	9.76	12.20	19.23	28.84	3.48	4.70	5.01	6.27	11.13	15.44	7.13	7.88	8.81	11.01	17.61	26.16
71	8.94	9.54	10.67	13.34	21.06	32.43	4.06	5.49	5.81	7.27	13.11	18.01	7.96	8.73	9.70	12.13	19.47	29.55
72	9.97	10.52	11.72	14.66	22.89	36.29	4.52	6.13	6.45	8.07	14.69	20.06	8.88	9.64	10.67	13.34	21.25	33.04
73	11.11	11.60	12.87	16.09	24.72	40.15	4.98	6.76	7.09	8.87	16.27	22.12	9.88	10.63	11.71	14.65	23.03	36.54
74	12.41	12.85	14.20	17.75	26.55	44.30	5.44	7.39	7.73	9.67	17.85	24.17	11.02	11.76	12.91	16.13	24.81	40.27
75	13.86	14.23	15.67	19.59	28.38	48.46	5.78	7.87	8.21	10.27	19.04	25.71	12.24	12.96	14.18	17.73	26.51	43.91

VT-10: 10-Year Level Premium Product Rates
(10-Year Guarantee)

Band 1: \$100,000 – \$249,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
19	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
20	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
21	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
22	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
23	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
24	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
25	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
26	0.60	0.75	0.85	1.00	1.55	2.15	0.55	0.70	0.80	0.90	1.25	1.75	0.59	0.74	0.84	0.98	1.49	2.07
27	0.61	0.76	0.86	1.01	1.58	2.18	0.56	0.71	0.81	0.91	1.27	1.77	0.60	0.75	0.85	0.99	1.52	2.10
28	0.62	0.77	0.87	1.02	1.61	2.22	0.57	0.72	0.82	0.92	1.30	1.79	0.61	0.76	0.86	1.00	1.55	2.13
29	0.63	0.78	0.88	1.03	1.66	2.27	0.58	0.73	0.83	0.94	1.34	1.82	0.62	0.77	0.87	1.01	1.60	2.18
30	0.64	0.79	0.89	1.04	1.70	2.32	0.59	0.74	0.84	0.96	1.38	1.85	0.63	0.78	0.88	1.02	1.64	2.23
31	0.65	0.80	0.90	1.05	1.73	2.36	0.60	0.75	0.85	0.97	1.41	1.87	0.64	0.79	0.89	1.03	1.67	2.26
32	0.65	0.80	0.90	1.05	1.74	2.37	0.60	0.75	0.85	0.97	1.42	1.87	0.64	0.79	0.89	1.03	1.68	2.27
33	0.66	0.81	0.91	1.06	1.80	2.43	0.61	0.76	0.86	0.99	1.47	1.91	0.65	0.80	0.90	1.05	1.73	2.33
34	0.68	0.83	0.93	1.08	1.87	2.51	0.63	0.78	0.88	1.02	1.53	1.95	0.67	0.82	0.92	1.07	1.80	2.40
35	0.70	0.85	0.95	1.10	1.95	2.60	0.65	0.80	0.90	1.05	1.60	2.00	0.69	0.84	0.94	1.09	1.88	2.48
36	0.73	0.89	1.00	1.16	2.06	2.75	0.68	0.83	0.93	1.09	1.69	2.12	0.72	0.88	0.99	1.15	1.99	2.62
37	0.76	0.93	1.05	1.22	2.17	2.91	0.70	0.86	0.97	1.14	1.79	2.24	0.75	0.92	1.03	1.20	2.09	2.78
38	0.80	0.98	1.13	1.31	2.34	3.14	0.74	0.90	1.02	1.21	1.94	2.42	0.79	0.96	1.11	1.29	2.26	3.00
39	0.85	1.04	1.21	1.41	2.53	3.40	0.78	0.95	1.08	1.28	2.10	2.62	0.84	1.02	1.18	1.38	2.44	3.24
40	0.89	1.10	1.30	1.51	2.72	3.67	0.82	1.00	1.14	1.35	2.26	2.83	0.88	1.08	1.27	1.48	2.63	3.50
41	0.94	1.17	1.40	1.63	2.95	3.99	0.87	1.05	1.20	1.43	2.46	3.07	0.93	1.15	1.36	1.59	2.85	3.81
42	0.99	1.24	1.50	1.75	3.18	4.31	0.92	1.10	1.26	1.51	2.66	3.32	0.98	1.21	1.45	1.70	3.08	4.11
43	1.04	1.31	1.60	1.87	3.40	4.62	0.96	1.15	1.32	1.59	2.86	3.56	1.02	1.28	1.54	1.81	3.29	4.41
44	1.10	1.38	1.69	1.97	3.61	4.91	1.00	1.20	1.38	1.67	3.04	3.78	1.08	1.34	1.63	1.91	3.50	4.68
45	1.15	1.45	1.80	2.10	3.85	5.25	1.05	1.25	1.45	1.75	3.25	4.05	1.13	1.41	1.73	2.03	3.73	5.01
46	1.25	1.56	1.93	2.28	4.17	5.67	1.13	1.33	1.55	1.86	3.48	4.36	1.23	1.51	1.85	2.20	4.03	5.41
47	1.36	1.69	2.09	2.48	4.53	6.15	1.21	1.42	1.66	1.99	3.75	4.71	1.33	1.64	2.00	2.38	4.37	5.86
48	1.49	1.82	2.25	2.70	4.93	6.67	1.30	1.52	1.78	2.13	4.04	5.08	1.45	1.76	2.16	2.59	4.75	6.35
49	1.62	1.97	2.42	2.94	5.34	7.21	1.40	1.62	1.91	2.27	4.33	5.48	1.58	1.90	2.32	2.81	5.14	6.86
50	1.76	2.12	2.60	3.19	5.78	7.79	1.50	1.73	2.04	2.42	4.64	5.89	1.71	2.04	2.49	3.04	5.55	7.41
51	1.92	2.29	2.81	3.47	6.29	8.45	1.62	1.85	2.19	2.59	5.00	6.37	1.86	2.20	2.69	3.29	6.03	8.03
52	2.11	2.49	3.05	3.80	6.87	9.21	1.75	1.99	2.36	2.78	5.41	6.91	2.04	2.39	2.91	3.60	6.58	8.75
53	2.33	2.72	3.32	4.19	7.55	10.08	1.90	2.14	2.55	3.00	5.87	7.53	2.24	2.60	3.17	3.95	7.21	9.57
54	2.58	2.97	3.62	4.62	8.32	11.07	2.07	2.32	2.77	3.24	6.39	8.24	2.48	2.84	3.45	4.34	7.93	10.50
55	2.85	3.25	3.95	5.10	9.15	12.15	2.25	2.50	3.00	3.50	6.95	9.00	2.73	3.10	3.76	4.78	8.71	11.52
56	3.12	3.58	4.34	5.58	10.00	13.24	2.42	2.71	3.26	3.82	7.47	9.70	2.98	3.41	4.12	5.23	9.49	12.53
57	3.43	3.97	4.79	6.12	10.96	14.47	2.62	2.94	3.54	4.18	8.06	10.48	3.27	3.76	4.54	5.73	10.38	13.67
58	3.76	4.38	5.26	6.70	11.99	15.78	2.83	3.18	3.85	4.56	8.67	11.30	3.57	4.14	4.98	6.27	11.33	14.88
59	4.10	4.81	5.76	7.31	13.06	17.14	3.04	3.44	4.17	4.96	9.31	12.15	3.89	4.54	5.44	6.84	12.31	16.14
60	4.47	5.28	6.30	7.95	14.20	18.58	3.26	3.70	4.50	5.38	9.97	13.03	4.23	4.96	5.94	7.44	13.35	17.47
61	4.85	5.76	6.85	8.62	15.37	20.06	3.49	3.98	4.84	5.81	10.64	13.94	4.58	5.40	6.45	8.06	14.42	18.84
62	5.27	6.30	7.47	9.35	16.67	21.70	3.74	4.28	5.22	6.29	11.37	14.92	4.96	5.90	7.02	8.74	15.61	20.34
63	5.77	6.95	8.21	10.24	18.22	23.66	4.03	4.63	5.67	6.87	12.23	16.09	5.42	6.49	7.70	9.57	17.02	22.15
64	6.34	7.69	9.04	11.23	19.97	25.84	4.35	5.03	6.16	7.51	13.19	17.38	5.94	7.16	8.46	10.49	18.61	24.15
65	6.95	8.50	9.95	12.30	21.85	28.20	4.70	5.45	6.70	8.20	14.20	18.75	6.50	7.89	9.30	11.48	20.32	26.31

VT-10: 10-Year Level Premium Product Rates
(10-Year Guarantee)

Band 2: \$250,000 – \$499,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
19	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
20	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
21	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
22	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
23	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
24	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
25	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
26	0.36	0.46	0.60	0.78	1.36	1.84	0.32	0.40	0.54	0.64	1.16	1.38	0.35	0.45	0.59	0.75	1.32	1.75
27	0.36	0.46	0.60	0.78	1.37	1.86	0.32	0.40	0.54	0.64	1.17	1.41	0.35	0.45	0.59	0.75	1.33	1.77
28	0.37	0.47	0.61	0.79	1.39	1.88	0.33	0.41	0.55	0.65	1.18	1.45	0.36	0.46	0.60	0.76	1.35	1.79
29	0.38	0.48	0.61	0.80	1.41	1.91	0.34	0.42	0.55	0.65	1.19	1.50	0.37	0.47	0.60	0.77	1.37	1.83
30	0.38	0.48	0.62	0.80	1.43	1.95	0.34	0.42	0.56	0.66	1.21	1.55	0.37	0.47	0.61	0.77	1.39	1.87
31	0.39	0.49	0.62	0.81	1.44	1.97	0.35	0.43	0.56	0.66	1.22	1.58	0.38	0.48	0.61	0.78	1.40	1.89
32	0.39	0.49	0.62	0.81	1.45	1.98	0.35	0.43	0.56	0.66	1.22	1.59	0.38	0.48	0.61	0.78	1.40	1.90
33	0.40	0.50	0.63	0.82	1.47	2.02	0.36	0.44	0.57	0.67	1.24	1.65	0.39	0.49	0.62	0.79	1.42	1.95
34	0.41	0.51	0.63	0.83	1.51	2.07	0.37	0.45	0.57	0.67	1.26	1.73	0.40	0.50	0.62	0.80	1.46	2.00
35	0.42	0.52	0.64	0.84	1.54	2.12	0.38	0.46	0.58	0.68	1.28	1.82	0.41	0.51	0.63	0.81	1.49	2.06
36	0.44	0.55	0.68	0.89	1.64	2.26	0.40	0.48	0.61	0.72	1.36	1.92	0.43	0.54	0.67	0.86	1.58	2.19
37	0.46	0.58	0.73	0.95	1.74	2.41	0.42	0.51	0.64	0.76	1.45	2.02	0.45	0.57	0.71	0.91	1.68	2.33
38	0.50	0.63	0.80	1.03	1.90	2.63	0.45	0.55	0.69	0.83	1.58	2.16	0.49	0.61	0.78	0.99	1.84	2.54
39	0.53	0.68	0.87	1.12	2.08	2.88	0.49	0.59	0.75	0.90	1.72	2.33	0.52	0.66	0.85	1.08	2.01	2.77
40	0.57	0.73	0.95	1.22	2.26	3.15	0.52	0.63	0.80	0.97	1.87	2.49	0.56	0.71	0.92	1.17	2.18	3.02
41	0.61	0.79	1.05	1.34	2.48	3.47	0.56	0.68	0.86	1.06	2.05	2.68	0.60	0.77	1.01	1.28	2.39	3.31
42	0.65	0.85	1.15	1.46	2.70	3.79	0.60	0.73	0.93	1.15	2.23	2.88	0.64	0.83	1.11	1.40	2.61	3.61
43	0.69	0.91	1.25	1.57	2.92	4.11	0.64	0.78	0.99	1.23	2.41	3.07	0.68	0.88	1.20	1.50	2.82	3.90
44	0.73	0.97	1.33	1.67	3.12	4.39	0.68	0.83	1.05	1.31	2.58	3.25	0.72	0.94	1.27	1.60	3.01	4.16
45	0.78	1.04	1.44	1.80	3.36	4.74	0.72	0.88	1.12	1.40	2.78	3.46	0.77	1.01	1.38	1.72	3.24	4.48
46	0.86	1.13	1.56	1.95	3.68	5.13	0.77	0.95	1.21	1.50	2.99	3.73	0.84	1.09	1.49	1.86	3.54	4.85
47	0.94	1.24	1.71	2.13	4.06	5.58	0.83	1.02	1.32	1.62	3.22	4.04	0.92	1.20	1.63	2.03	3.89	5.27
48	1.04	1.35	1.86	2.32	4.47	6.07	0.90	1.10	1.43	1.75	3.47	4.37	1.01	1.30	1.77	2.21	4.27	5.73
49	1.15	1.47	2.03	2.52	4.90	6.58	0.96	1.18	1.55	1.88	3.74	4.72	1.11	1.41	1.93	2.39	4.67	6.21
50	1.26	1.60	2.20	2.74	5.38	7.12	1.04	1.27	1.68	2.02	4.01	5.09	1.22	1.53	2.10	2.60	5.11	6.71
51	1.39	1.75	2.41	2.99	5.93	7.75	1.12	1.37	1.82	2.17	4.33	5.52	1.34	1.67	2.29	2.83	5.61	7.30
52	1.54	1.92	2.64	3.27	6.57	8.47	1.21	1.48	1.99	2.35	4.69	6.00	1.47	1.83	2.51	3.09	6.19	7.98
53	1.72	2.12	2.91	3.61	7.32	9.30	1.31	1.61	2.18	2.56	5.11	6.56	1.64	2.02	2.76	3.40	6.88	8.75
54	1.93	2.35	3.22	3.99	8.19	10.25	1.43	1.76	2.40	2.79	5.58	7.20	1.83	2.23	3.06	3.75	7.67	9.64
55	2.16	2.60	3.56	4.40	9.15	11.28	1.56	1.92	2.64	3.04	6.08	7.88	2.04	2.46	3.38	4.13	8.54	10.60
56	2.40	2.88	3.92	4.82	9.99	12.27	1.70	2.09	2.85	3.30	6.56	8.46	2.26	2.72	3.71	4.52	9.30	11.51
57	2.67	3.19	4.34	5.31	10.95	13.41	1.85	2.29	3.09	3.60	7.10	9.10	2.51	3.01	4.09	4.97	10.18	12.55
58	2.96	3.54	4.78	5.83	11.96	14.60	2.01	2.50	3.33	3.91	7.66	9.77	2.77	3.33	4.49	5.45	11.10	13.63
59	3.28	3.90	5.25	6.37	13.02	15.85	2.19	2.72	3.59	4.24	8.24	10.47	3.06	3.66	4.92	5.94	12.06	14.77
60	3.61	4.29	5.75	6.95	14.14	17.16	2.37	2.96	3.86	4.58	8.85	11.19	3.36	4.02	5.37	6.48	13.08	15.97
61	3.96	4.69	6.27	7.55	15.30	18.52	2.55	3.20	4.13	4.94	9.47	11.92	3.68	4.39	5.84	7.03	14.13	17.20
62	4.36	5.14	6.85	8.21	16.58	20.01	2.75	3.46	4.43	5.33	10.16	12.72	4.04	4.80	6.37	7.63	15.30	18.55
63	4.84	5.69	7.55	9.01	18.11	21.79	3.00	3.78	4.79	5.79	10.96	13.65	4.47	5.31	7.00	8.37	16.68	20.16
64	5.38	6.32	8.34	9.91	19.83	23.78	3.27	4.14	5.18	6.31	11.85	14.68	4.96	5.88	7.71	9.19	18.23	21.96
65	5.98	7.00	9.20	10.88	21.68	25.92	3.56	4.52	5.60	6.86	12.80	15.78	5.50	6.50	8.48	10.08	19.90	23.89

VT-10: 10-Year Level Premium Product Rates
(10-Year Guarantee)

Band 3: \$500,000 – \$999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
19	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
20	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
21	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
22	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
23	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
24	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
25	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
26	0.33	0.41	0.56	0.71	1.28	1.74	0.28	0.36	0.50	0.58	1.04	1.37	0.32	0.40	0.55	0.68	1.23	1.67
27	0.33	0.41	0.56	0.71	1.30	1.76	0.28	0.36	0.50	0.58	1.06	1.39	0.32	0.40	0.55	0.68	1.25	1.69
28	0.33	0.41	0.56	0.72	1.32	1.78	0.28	0.36	0.50	0.59	1.07	1.41	0.32	0.40	0.55	0.69	1.27	1.71
29	0.33	0.41	0.56	0.73	1.35	1.81	0.28	0.36	0.50	0.60	1.10	1.44	0.32	0.40	0.55	0.70	1.30	1.74
30	0.33	0.42	0.56	0.73	1.37	1.85	0.28	0.36	0.50	0.60	1.12	1.46	0.32	0.41	0.55	0.70	1.32	1.77
31	0.33	0.42	0.56	0.74	1.39	1.87	0.28	0.36	0.50	0.61	1.14	1.48	0.32	0.41	0.55	0.71	1.34	1.79
32	0.34	0.42	0.57	0.74	1.40	1.88	0.29	0.37	0.51	0.61	1.15	1.49	0.33	0.41	0.56	0.71	1.35	1.80
33	0.34	0.43	0.57	0.75	1.43	1.92	0.29	0.37	0.51	0.62	1.18	1.52	0.33	0.42	0.56	0.72	1.38	1.84
34	0.35	0.43	0.58	0.76	1.47	1.97	0.30	0.38	0.52	0.63	1.22	1.56	0.34	0.42	0.57	0.73	1.42	1.89
35	0.35	0.44	0.58	0.77	1.52	2.02	0.30	0.38	0.52	0.64	1.26	1.61	0.34	0.43	0.57	0.74	1.47	1.94
36	0.37	0.47	0.62	0.82	1.61	2.16	0.32	0.40	0.55	0.68	1.34	1.71	0.36	0.46	0.61	0.79	1.56	2.07
37	0.39	0.50	0.66	0.87	1.71	2.30	0.34	0.43	0.58	0.72	1.42	1.81	0.38	0.49	0.64	0.84	1.65	2.20
38	0.42	0.54	0.72	0.94	1.86	2.52	0.37	0.46	0.62	0.78	1.54	1.97	0.41	0.52	0.70	0.91	1.80	2.41
39	0.46	0.59	0.79	1.03	2.02	2.77	0.40	0.50	0.67	0.84	1.68	2.15	0.45	0.57	0.77	0.99	1.95	2.65
40	0.50	0.64	0.87	1.12	2.19	3.02	0.43	0.54	0.72	0.91	1.82	2.33	0.49	0.62	0.84	1.08	2.12	2.88
41	0.54	0.70	0.96	1.22	2.39	3.34	0.47	0.59	0.78	0.99	1.99	2.55	0.53	0.68	0.92	1.17	2.31	3.18
42	0.58	0.76	1.05	1.33	2.59	3.66	0.51	0.64	0.84	1.07	2.16	2.77	0.57	0.74	1.01	1.28	2.50	3.48
43	0.62	0.82	1.14	1.43	2.79	3.97	0.55	0.69	0.90	1.15	2.33	2.98	0.61	0.79	1.09	1.37	2.70	3.77
44	0.66	0.88	1.22	1.52	2.98	4.25	0.59	0.74	0.96	1.23	2.49	3.17	0.65	0.85	1.17	1.46	2.88	4.03
45	0.71	0.95	1.32	1.64	3.20	4.60	0.63	0.79	1.02	1.32	2.68	3.41	0.69	0.92	1.26	1.58	3.10	4.36
46	0.78	1.04	1.44	1.78	3.47	4.96	0.68	0.85	1.10	1.41	2.87	3.65	0.76	1.00	1.37	1.71	3.35	4.70
47	0.87	1.13	1.57	1.94	3.78	5.37	0.73	0.92	1.20	1.52	3.09	3.91	0.84	1.09	1.50	1.86	3.64	5.08
48	0.96	1.24	1.72	2.12	4.12	5.82	0.79	1.00	1.30	1.64	3.33	4.20	0.93	1.19	1.64	2.02	3.96	5.50
49	1.06	1.36	1.87	2.31	4.47	6.28	0.86	1.08	1.40	1.76	3.57	4.49	1.02	1.30	1.78	2.20	4.29	5.92
50	1.17	1.48	2.04	2.50	4.85	6.78	0.92	1.17	1.52	1.89	3.83	4.81	1.12	1.42	1.94	2.38	4.65	6.39
51	1.29	1.62	2.23	2.74	5.28	7.35	1.00	1.27	1.65	2.03	4.12	5.16	1.23	1.55	2.11	2.60	5.05	6.91
52	1.44	1.79	2.45	3.00	5.78	7.99	1.09	1.38	1.80	2.19	4.45	5.56	1.37	1.71	2.32	2.84	5.51	7.50
53	1.61	1.98	2.70	3.30	6.36	8.74	1.18	1.51	1.97	2.38	4.83	6.02	1.52	1.89	2.55	3.12	6.05	8.20
54	1.82	2.20	3.00	3.66	7.02	9.59	1.30	1.66	2.17	2.59	5.26	6.53	1.72	2.09	2.83	3.45	6.67	8.98
55	2.04	2.44	3.32	4.04	7.74	10.50	1.42	1.82	2.38	2.82	5.72	7.08	1.92	2.32	3.13	3.80	7.34	9.82
56	2.25	2.71	3.66	4.45	8.55	11.49	1.55	1.98	2.58	3.08	6.17	7.63	2.11	2.56	3.44	4.18	8.07	10.72
57	2.50	3.03	4.06	4.92	9.48	12.61	1.70	2.16	2.82	3.37	6.69	8.26	2.34	2.86	3.81	4.61	8.92	11.74
58	2.77	3.37	4.48	5.42	10.49	13.81	1.86	2.35	3.06	3.68	7.23	8.91	2.59	3.17	4.20	5.07	9.84	12.83
59	3.05	3.73	4.92	5.95	11.55	15.07	2.03	2.54	3.32	4.00	7.78	9.58	2.85	3.49	4.60	5.56	10.80	13.97
60	3.35	4.12	5.40	6.51	12.68	16.40	2.21	2.75	3.59	4.34	8.37	10.29	3.12	3.85	5.04	6.08	11.82	15.18
61	3.66	4.53	5.89	7.10	13.87	17.77	2.39	2.97	3.86	4.70	8.96	11.00	3.41	4.22	5.48	6.62	12.89	16.42
62	4.01	4.99	6.45	7.75	15.19	19.30	2.59	3.20	4.16	5.09	9.61	11.79	3.73	4.63	5.99	7.22	14.07	17.80
63	4.43	5.55	7.12	8.54	16.79	21.12	2.83	3.48	4.52	5.55	10.38	12.72	4.11	5.14	6.60	7.94	15.51	19.44
64	4.91	6.20	7.87	9.43	18.61	23.18	3.11	3.79	4.93	6.08	11.24	13.74	4.55	5.72	7.28	8.76	17.14	21.29
65	5.44	6.90	8.70	10.40	20.60	25.40	3.40	4.13	5.36	6.64	12.15	14.84	5.03	6.35	8.03	9.65	18.91	23.29

VT-10: 10-Year Level Premium Product Rates
(10-Year Guarantee)

Band 4: \$1,000,000 – \$4,999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
19	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
20	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
21	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
22	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
23	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
24	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
25	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
26	0.30	0.39	0.55	0.69	1.19	1.61	0.26	0.33	0.46	0.54	0.94	1.26	0.29	0.38	0.53	0.66	1.14	1.54
27	0.30	0.39	0.55	0.69	1.20	1.63	0.26	0.33	0.46	0.54	0.95	1.27	0.29	0.38	0.53	0.66	1.15	1.56
28	0.30	0.39	0.55	0.70	1.22	1.64	0.26	0.33	0.46	0.55	0.97	1.29	0.29	0.38	0.53	0.67	1.17	1.57
29	0.30	0.39	0.55	0.70	1.24	1.67	0.26	0.33	0.46	0.56	0.98	1.31	0.29	0.38	0.53	0.67	1.19	1.60
30	0.30	0.39	0.55	0.71	1.26	1.70	0.26	0.34	0.46	0.56	1.00	1.33	0.29	0.38	0.53	0.68	1.21	1.63
31	0.30	0.39	0.55	0.71	1.27	1.71	0.26	0.34	0.46	0.57	1.01	1.35	0.29	0.38	0.53	0.68	1.22	1.64
32	0.30	0.40	0.56	0.71	1.28	1.72	0.26	0.34	0.46	0.57	1.02	1.35	0.29	0.39	0.54	0.68	1.23	1.65
33	0.30	0.40	0.56	0.72	1.30	1.75	0.26	0.35	0.46	0.58	1.04	1.38	0.29	0.39	0.54	0.69	1.25	1.68
34	0.31	0.41	0.57	0.73	1.34	1.79	0.27	0.35	0.47	0.59	1.07	1.41	0.30	0.40	0.55	0.70	1.29	1.71
35	0.31	0.41	0.57	0.74	1.37	1.83	0.27	0.36	0.47	0.60	1.10	1.45	0.30	0.40	0.55	0.71	1.32	1.75
36	0.33	0.43	0.61	0.78	1.46	1.96	0.29	0.38	0.50	0.64	1.17	1.55	0.32	0.42	0.59	0.75	1.40	1.88
37	0.35	0.46	0.65	0.83	1.55	2.10	0.30	0.41	0.53	0.67	1.24	1.65	0.34	0.45	0.63	0.80	1.49	2.01
38	0.37	0.50	0.71	0.90	1.69	2.31	0.33	0.44	0.58	0.73	1.35	1.80	0.36	0.49	0.68	0.87	1.62	2.21
39	0.40	0.54	0.77	0.98	1.85	2.55	0.36	0.48	0.63	0.79	1.47	1.97	0.39	0.53	0.74	0.94	1.77	2.43
40	0.44	0.59	0.84	1.06	2.01	2.79	0.39	0.52	0.68	0.86	1.60	2.14	0.43	0.58	0.81	1.02	1.93	2.66
41	0.47	0.64	0.93	1.16	2.21	3.10	0.43	0.57	0.74	0.94	1.75	2.36	0.46	0.63	0.89	1.12	2.12	2.95
42	0.51	0.69	1.02	1.26	2.41	3.41	0.47	0.62	0.81	1.02	1.90	2.58	0.50	0.68	0.98	1.21	2.31	3.24
43	0.55	0.74	1.10	1.36	2.60	3.72	0.51	0.67	0.87	1.09	2.05	2.79	0.54	0.73	1.05	1.31	2.49	3.53
44	0.58	0.79	1.18	1.44	2.77	3.99	0.54	0.71	0.93	1.16	2.18	2.98	0.57	0.77	1.13	1.38	2.65	3.79
45	0.62	0.85	1.27	1.55	2.99	4.34	0.58	0.76	1.00	1.24	2.35	3.22	0.61	0.83	1.22	1.49	2.86	4.12
46	0.69	0.93	1.38	1.68	3.25	4.67	0.63	0.82	1.07	1.33	2.53	3.44	0.68	0.91	1.32	1.61	3.11	4.42
47	0.77	1.03	1.50	1.83	3.54	5.05	0.68	0.88	1.16	1.43	2.74	3.70	0.75	1.00	1.43	1.75	3.38	4.78
48	0.85	1.13	1.64	1.99	3.87	5.47	0.74	0.96	1.25	1.53	2.97	3.97	0.83	1.10	1.56	1.90	3.69	5.17
49	0.95	1.24	1.78	2.17	4.20	5.89	0.80	1.03	1.34	1.64	3.20	4.25	0.92	1.20	1.69	2.06	4.00	5.56
50	1.05	1.36	1.93	2.35	4.57	6.35	0.86	1.11	1.44	1.76	3.45	4.54	1.01	1.31	1.83	2.23	4.35	5.99
51	1.17	1.50	2.10	2.56	4.99	6.87	0.94	1.20	1.55	1.90	3.74	4.88	1.12	1.44	1.99	2.43	4.74	6.47
52	1.31	1.66	2.30	2.80	5.47	7.46	1.02	1.30	1.67	2.05	4.06	5.26	1.25	1.59	2.17	2.65	5.19	7.02
53	1.48	1.85	2.53	3.09	6.03	8.14	1.12	1.42	1.82	2.22	4.43	5.69	1.41	1.76	2.39	2.92	5.71	7.65
54	1.68	2.08	2.80	3.41	6.67	8.92	1.23	1.56	1.98	2.41	4.86	6.18	1.59	1.98	2.64	3.21	6.31	8.37
55	1.90	2.32	3.09	3.76	7.37	9.75	1.35	1.70	2.16	2.62	5.32	6.70	1.79	2.20	2.90	3.53	6.96	9.14
56	2.10	2.58	3.42	4.15	8.10	10.69	1.48	1.85	2.35	2.84	5.73	7.22	1.98	2.43	3.21	3.89	7.63	10.00
57	2.33	2.89	3.81	4.60	8.94	11.77	1.62	2.03	2.57	3.09	6.20	7.80	2.19	2.72	3.56	4.30	8.39	10.98
58	2.58	3.22	4.22	5.08	9.84	12.91	1.78	2.22	2.80	3.36	6.68	8.41	2.42	3.02	3.94	4.74	9.21	12.01
59	2.85	3.57	4.67	5.59	10.79	14.12	1.94	2.41	3.04	3.63	7.19	9.03	2.67	3.34	4.34	5.20	10.07	13.10
60	3.13	3.95	5.14	6.13	11.80	15.39	2.11	2.62	3.29	3.92	7.71	9.69	2.93	3.68	4.77	5.69	10.98	14.25
61	3.43	4.34	5.63	6.69	12.84	16.72	2.29	2.83	3.55	4.22	8.24	10.36	3.20	4.04	5.21	6.20	11.92	15.45
62	3.76	4.79	6.19	7.33	14.01	18.19	2.48	3.07	3.84	4.55	8.83	11.09	3.50	4.45	5.72	6.77	12.97	16.77
63	4.16	5.34	6.86	8.09	15.41	19.95	2.72	3.35	4.18	4.93	9.52	11.95	3.87	4.94	6.32	7.46	14.23	18.35
64	4.62	5.96	7.63	8.96	17.00	21.94	2.98	3.66	4.57	5.37	10.29	12.90	4.29	5.50	7.02	8.24	15.66	20.13
65	5.12	6.65	8.47	9.90	18.72	24.10	3.27	4.00	4.98	5.83	11.10	13.92	4.75	6.12	7.77	9.09	17.20	22.06

VT-10: 10-Year Level Premium Product Rates
(10-Year Guarantee)

Band 5: \$5,000,000 +

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
19	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
20	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
21	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
22	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
23	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
24	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
25	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
26	0.28	0.38	0.54	0.68	1.18	1.57	0.24	0.31	0.44	0.52	0.91	1.24	0.27	0.37	0.52	0.65	1.13	1.50
27	0.28	0.38	0.54	0.68	1.19	1.59	0.24	0.31	0.44	0.53	0.92	1.25	0.27	0.37	0.52	0.65	1.14	1.52
28	0.28	0.38	0.54	0.69	1.21	1.61	0.24	0.31	0.44	0.53	0.94	1.27	0.27	0.37	0.52	0.66	1.16	1.54
29	0.28	0.38	0.54	0.69	1.23	1.64	0.24	0.31	0.44	0.54	0.95	1.29	0.27	0.37	0.52	0.66	1.17	1.57
30	0.28	0.38	0.54	0.70	1.25	1.67	0.24	0.32	0.45	0.55	0.97	1.31	0.27	0.37	0.52	0.67	1.19	1.60
31	0.28	0.38	0.54	0.70	1.26	1.69	0.24	0.32	0.45	0.55	0.98	1.32	0.27	0.37	0.52	0.67	1.20	1.62
32	0.29	0.39	0.55	0.70	1.26	1.69	0.24	0.32	0.45	0.55	0.99	1.33	0.28	0.38	0.53	0.67	1.21	1.62
33	0.29	0.39	0.55	0.71	1.29	1.73	0.24	0.33	0.46	0.56	1.01	1.35	0.28	0.38	0.53	0.68	1.23	1.65
34	0.30	0.40	0.56	0.71	1.32	1.77	0.25	0.33	0.46	0.58	1.04	1.39	0.29	0.39	0.54	0.68	1.26	1.69
35	0.30	0.40	0.56	0.72	1.35	1.82	0.25	0.34	0.47	0.59	1.07	1.42	0.29	0.39	0.54	0.69	1.29	1.74
36	0.32	0.42	0.60	0.76	1.44	1.95	0.27	0.36	0.50	0.62	1.14	1.51	0.31	0.41	0.58	0.73	1.38	1.86
37	0.34	0.45	0.64	0.81	1.53	2.08	0.28	0.38	0.53	0.66	1.21	1.61	0.33	0.44	0.62	0.78	1.47	1.99
38	0.36	0.49	0.69	0.88	1.67	2.29	0.31	0.42	0.57	0.71	1.32	1.76	0.35	0.48	0.67	0.85	1.60	2.18
39	0.39	0.53	0.76	0.96	1.83	2.52	0.34	0.46	0.62	0.77	1.44	1.93	0.38	0.52	0.73	0.92	1.75	2.40
40	0.42	0.57	0.83	1.04	1.99	2.77	0.37	0.49	0.68	0.84	1.56	2.10	0.41	0.55	0.80	1.00	1.90	2.64
41	0.46	0.62	0.91	1.14	2.19	3.07	0.41	0.54	0.74	0.91	1.71	2.31	0.45	0.60	0.88	1.09	2.09	2.92
42	0.50	0.67	0.99	1.24	2.39	3.37	0.45	0.59	0.80	0.98	1.86	2.52	0.49	0.65	0.95	1.19	2.28	3.20
43	0.54	0.72	1.07	1.34	2.59	3.67	0.48	0.64	0.86	1.05	2.01	2.73	0.53	0.70	1.03	1.28	2.47	3.48
44	0.57	0.77	1.15	1.42	2.76	3.94	0.51	0.68	0.92	1.12	2.15	2.92	0.56	0.75	1.10	1.36	2.64	3.74
45	0.61	0.83	1.24	1.53	2.98	4.28	0.55	0.73	0.99	1.20	2.32	3.15	0.60	0.81	1.19	1.46	2.85	4.05
46	0.67	0.91	1.35	1.66	3.24	4.61	0.59	0.79	1.06	1.29	2.49	3.37	0.65	0.89	1.29	1.59	3.09	4.36
47	0.75	1.00	1.47	1.81	3.53	4.98	0.65	0.85	1.14	1.39	2.69	3.63	0.73	0.97	1.40	1.73	3.36	4.71
48	0.83	1.10	1.61	1.97	3.85	5.38	0.70	0.92	1.23	1.50	2.91	3.90	0.80	1.06	1.53	1.88	3.66	5.08
49	0.91	1.21	1.75	2.15	4.19	5.80	0.76	0.99	1.32	1.61	3.13	4.18	0.88	1.17	1.66	2.04	3.98	5.48
50	1.01	1.33	1.90	2.33	4.55	6.25	0.82	1.06	1.41	1.73	3.37	4.48	0.97	1.28	1.80	2.21	4.31	5.90
51	1.12	1.47	2.08	2.54	4.97	6.76	0.90	1.15	1.52	1.87	3.64	4.82	1.08	1.41	1.97	2.41	4.70	6.37
52	1.24	1.62	2.28	2.79	5.45	7.33	0.98	1.25	1.64	2.02	3.95	5.20	1.19	1.55	2.15	2.64	5.15	6.90
53	1.40	1.81	2.51	3.07	6.01	8.00	1.07	1.36	1.78	2.20	4.31	5.64	1.33	1.72	2.36	2.90	5.67	7.53
54	1.57	2.02	2.79	3.40	6.65	8.76	1.18	1.49	1.94	2.40	4.71	6.13	1.49	1.91	2.62	3.20	6.26	8.23
55	1.77	2.26	3.08	3.75	7.35	9.57	1.30	1.63	2.11	2.62	5.14	6.66	1.68	2.13	2.89	3.52	6.91	8.99
56	1.97	2.51	3.41	4.14	8.08	10.50	1.42	1.78	2.30	2.84	5.56	7.15	1.86	2.36	3.19	3.88	7.58	9.83
57	2.20	2.81	3.79	4.59	8.92	11.56	1.57	1.96	2.52	3.08	6.03	7.71	2.07	2.64	3.54	4.29	8.34	10.79
58	2.45	3.12	4.20	5.07	9.82	12.69	1.72	2.14	2.74	3.34	6.52	8.28	2.30	2.92	3.91	4.72	9.16	11.81
59	2.72	3.46	4.64	5.58	10.77	13.88	1.87	2.34	2.98	3.61	7.03	8.88	2.55	3.24	4.31	5.19	10.02	12.88
60	3.01	3.82	5.10	6.12	11.78	15.15	2.04	2.54	3.23	3.89	7.57	9.50	2.82	3.56	4.73	5.67	10.94	14.02
61	3.32	4.21	5.59	6.69	12.83	16.46	2.21	2.75	3.49	4.18	8.12	10.13	3.10	3.92	5.17	6.19	11.89	15.19
62	3.66	4.64	6.14	7.32	14.00	17.92	2.41	2.99	3.78	4.49	8.72	10.82	3.41	4.31	5.67	6.75	12.94	16.50
63	4.08	5.16	6.80	8.08	15.40	19.67	2.64	3.27	4.12	4.87	9.43	11.62	3.79	4.78	6.26	7.44	14.21	18.06
64	4.55	5.75	7.55	8.95	16.99	21.64	2.90	3.59	4.51	5.28	10.22	12.51	4.22	5.32	6.94	8.22	15.64	19.81
65	5.08	6.41	8.38	9.90	18.72	23.78	3.18	3.93	4.92	5.73	11.07	13.46	4.70	5.91	7.69	9.07	17.19	21.72

VT-20: 20-Year Level Premium Product
(20-Year Guarantee)

Band 1: \$100,000 – \$249,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
19	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
20	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
21	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
22	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
23	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
24	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
25	0.65	0.90	1.05	1.15	1.95	2.65	0.60	0.75	0.85	0.95	1.50	1.95	0.64	0.87	1.01	1.11	1.86	2.51
26	0.66	0.91	1.06	1.17	1.99	2.70	0.61	0.76	0.86	0.96	1.53	2.00	0.65	0.88	1.02	1.13	1.90	2.56
27	0.67	0.92	1.07	1.19	2.04	2.77	0.62	0.77	0.87	0.99	1.58	2.07	0.66	0.89	1.03	1.15	1.95	2.63
28	0.68	0.93	1.08	1.22	2.10	2.85	0.62	0.78	0.89	1.01	1.64	2.16	0.67	0.90	1.04	1.18	2.01	2.71
29	0.69	0.94	1.09	1.25	2.17	2.94	0.63	0.79	0.90	1.04	1.70	2.25	0.68	0.91	1.05	1.21	2.08	2.80
30	0.70	0.95	1.10	1.28	2.24	3.02	0.64	0.80	0.92	1.06	1.76	2.33	0.69	0.92	1.06	1.24	2.14	2.88
31	0.70	0.96	1.11	1.31	2.29	3.10	0.65	0.80	0.93	1.08	1.81	2.41	0.69	0.93	1.07	1.26	2.19	2.96
32	0.71	0.96	1.11	1.33	2.35	3.17	0.66	0.81	0.94	1.10	1.86	2.49	0.70	0.93	1.08	1.28	2.25	3.03
33	0.72	0.97	1.12	1.37	2.42	3.26	0.67	0.82	0.96	1.13	1.93	2.59	0.71	0.94	1.09	1.32	2.32	3.13
34	0.74	0.99	1.14	1.41	2.51	3.38	0.69	0.84	0.98	1.17	2.01	2.72	0.73	0.96	1.11	1.36	2.41	3.25
35	0.75	1.00	1.15	1.45	2.60	3.50	0.70	0.85	1.00	1.20	2.10	2.85	0.74	0.97	1.12	1.40	2.50	3.37
36	0.81	1.07	1.25	1.55	2.81	3.79	0.75	0.91	1.07	1.28	2.24	3.06	0.80	1.04	1.21	1.50	2.70	3.64
37	0.87	1.15	1.35	1.66	3.03	4.09	0.80	0.97	1.15	1.37	2.39	3.27	0.86	1.11	1.31	1.60	2.90	3.93
38	0.94	1.24	1.48	1.79	3.30	4.47	0.86	1.04	1.24	1.48	2.57	3.53	0.92	1.20	1.43	1.73	3.15	4.28
39	1.02	1.34	1.63	1.93	3.60	4.88	0.93	1.13	1.34	1.59	2.77	3.81	1.00	1.30	1.57	1.86	3.43	4.67
40	1.11	1.46	1.79	2.08	3.93	5.34	1.01	1.21	1.46	1.72	2.99	4.13	1.09	1.41	1.72	2.01	3.74	5.10
41	1.21	1.59	1.98	2.27	4.34	5.90	1.10	1.32	1.59	1.87	3.25	4.50	1.19	1.54	1.90	2.19	4.12	5.62
42	1.33	1.74	2.20	2.47	4.79	6.53	1.20	1.44	1.74	2.04	3.53	4.92	1.30	1.68	2.11	2.38	4.54	6.21
43	1.44	1.88	2.41	2.66	5.21	7.12	1.29	1.55	1.88	2.19	3.80	5.31	1.41	1.81	2.30	2.57	4.93	6.76
44	1.56	2.03	2.64	2.87	5.67	7.76	1.39	1.67	2.03	2.36	4.08	5.73	1.53	1.96	2.52	2.77	5.35	7.35
45	1.70	2.20	2.90	3.10	6.20	8.50	1.50	1.80	2.20	2.55	4.40	6.20	1.66	2.12	2.76	2.99	5.84	8.04
46	1.86	2.39	3.14	3.40	6.74	9.16	1.61	1.94	2.37	2.74	4.75	6.63	1.81	2.30	2.99	3.27	6.34	8.65
47	2.05	2.61	3.40	3.73	7.34	9.87	1.72	2.09	2.55	2.94	5.13	7.09	1.98	2.51	3.23	3.57	6.90	9.31
48	2.24	2.83	3.67	4.07	7.96	10.62	1.84	2.25	2.75	3.15	5.53	7.58	2.16	2.71	3.49	3.89	7.47	10.01
49	2.44	3.07	3.95	4.45	8.63	11.40	1.97	2.41	2.95	3.37	5.95	8.08	2.35	2.94	3.75	4.23	8.09	10.74
50	2.68	3.34	4.27	4.87	9.38	12.27	2.11	2.59	3.17	3.61	6.41	8.63	2.57	3.19	4.05	4.62	8.79	11.54
51	2.94	3.63	4.63	5.34	10.21	13.23	2.26	2.80	3.42	3.88	6.93	9.24	2.80	3.46	4.39	5.05	9.55	12.43
52	3.23	3.96	5.01	5.86	11.12	14.27	2.42	3.02	3.69	4.17	7.49	9.90	3.07	3.77	4.75	5.52	10.39	13.40
53	3.55	4.32	5.44	6.45	12.13	15.42	2.60	3.26	3.98	4.49	8.10	10.61	3.36	4.11	5.15	6.06	11.32	14.46
54	3.91	4.72	5.90	7.10	13.25	16.68	2.80	3.52	4.31	4.84	8.78	11.39	3.69	4.48	5.58	6.65	12.36	15.62
55	4.30	5.15	6.40	7.80	14.44	18.00	3.00	3.80	4.65	5.20	9.50	12.20	4.04	4.88	6.05	7.28	13.45	16.84
56	4.78	5.73	7.15	8.65	16.00	19.67	3.32	4.18	5.13	5.82	10.60	13.60	4.49	5.42	6.75	8.08	14.92	18.46
57	5.34	6.41	8.04	9.64	17.84	21.59	3.68	4.62	5.70	6.54	11.91	15.24	5.01	6.05	7.57	9.02	16.65	20.32
58	5.95	7.14	8.99	10.70	19.79	23.61	4.08	5.08	6.30	7.32	13.30	17.00	5.58	6.73	8.45	10.02	18.49	22.29
59	6.59	7.92	10.01	11.84	21.88	25.74	4.49	5.58	6.94	8.17	14.81	18.90	6.17	7.45	9.40	11.11	20.47	24.37
60	7.29	8.76	11.12	13.05	24.12	27.99	4.94	6.10	7.62	9.08	16.44	20.94	6.82	8.23	10.42	12.26	22.58	26.58
61	8.30	9.94	12.68	14.93	26.45	30.30	5.57	6.84	8.58	10.36	18.13	23.07	7.75	9.32	11.86	14.02	24.79	28.85
62	9.43	11.25	14.41	17.03	28.94	32.74	6.27	7.66	9.64	11.79	19.96	25.36	8.80	10.53	13.46	15.98	27.14	31.26
63	10.78	12.81	16.48	19.56	31.81	35.52	7.09	8.62	10.89	13.50	22.09	28.02	10.04	11.97	15.36	18.35	29.87	34.02
64	12.37	14.65	18.93	22.54	35.06	38.62	8.05	9.74	12.34	15.52	24.51	31.04	11.51	13.67	17.61	21.14	32.95	37.10
65	14.20	16.75	21.75	26.00	38.65	42.00	9.15	11.00	14.00	17.85	27.20	34.40	13.19	15.60	20.20	24.37	36.36	40.48

VT-20: 20-Year Level Premium Product Rates
(20-Year Guarantee)

Band 2: \$250,000 – \$499,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
19	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
20	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
21	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
22	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
23	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
24	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
25	0.54	0.70	0.80	1.06	1.80	2.34	0.46	0.56	0.72	0.80	1.36	1.64	0.52	0.67	0.78	1.01	1.71	2.20
26	0.54	0.71	0.81	1.07	1.84	2.38	0.47	0.57	0.73	0.81	1.39	1.69	0.53	0.68	0.79	1.02	1.75	2.24
27	0.54	0.71	0.82	1.08	1.91	2.45	0.47	0.58	0.74	0.83	1.44	1.76	0.53	0.68	0.80	1.03	1.82	2.31
28	0.55	0.72	0.83	1.10	1.98	2.52	0.48	0.59	0.75	0.86	1.49	1.84	0.54	0.69	0.81	1.05	1.88	2.38
29	0.55	0.73	0.84	1.12	2.06	2.59	0.49	0.60	0.76	0.88	1.55	1.93	0.54	0.70	0.82	1.07	1.96	2.46
30	0.56	0.74	0.85	1.13	2.14	2.67	0.50	0.61	0.77	0.91	1.61	2.02	0.55	0.71	0.83	1.09	2.03	2.54
31	0.56	0.74	0.86	1.15	2.20	2.73	0.51	0.62	0.77	0.93	1.66	2.10	0.55	0.72	0.84	1.11	2.09	2.60
32	0.57	0.75	0.88	1.16	2.27	2.79	0.52	0.63	0.78	0.95	1.71	2.17	0.56	0.73	0.86	1.12	2.16	2.67
33	0.57	0.76	0.89	1.18	2.36	2.87	0.53	0.65	0.79	0.97	1.77	2.28	0.56	0.74	0.87	1.14	2.24	2.75
34	0.57	0.77	0.90	1.20	2.47	2.98	0.55	0.66	0.81	1.01	1.86	2.40	0.57	0.75	0.88	1.16	2.35	2.86
35	0.58	0.78	0.92	1.22	2.58	3.08	0.56	0.68	0.82	1.04	1.94	2.54	0.58	0.76	0.90	1.18	2.45	2.97
36	0.63	0.84	1.00	1.31	2.77	3.34	0.60	0.72	0.88	1.11	2.08	2.72	0.62	0.82	0.98	1.27	2.63	3.22
37	0.68	0.90	1.08	1.40	2.97	3.62	0.63	0.77	0.93	1.18	2.23	2.91	0.67	0.87	1.05	1.36	2.82	3.48
38	0.74	0.97	1.18	1.51	3.20	3.96	0.68	0.82	1.01	1.26	2.41	3.14	0.73	0.94	1.15	1.46	3.04	3.80
39	0.81	1.05	1.30	1.63	3.47	4.34	0.73	0.88	1.08	1.35	2.61	3.39	0.79	1.02	1.26	1.57	3.30	4.15
40	0.89	1.14	1.42	1.76	3.76	4.76	0.79	0.94	1.17	1.45	2.83	3.66	0.87	1.10	1.37	1.70	3.57	4.54
41	0.98	1.24	1.58	1.92	4.10	5.27	0.85	1.01	1.27	1.56	3.09	3.99	0.95	1.19	1.52	1.85	3.90	5.01
42	1.09	1.36	1.75	2.10	4.49	5.86	0.92	1.09	1.38	1.69	3.38	4.36	1.06	1.31	1.68	2.02	4.27	5.56
43	1.19	1.47	1.92	2.26	4.85	6.40	0.99	1.17	1.48	1.81	3.66	4.70	1.15	1.41	1.83	2.17	4.61	6.06
44	1.30	1.59	2.09	2.44	5.24	7.00	1.06	1.25	1.59	1.94	3.95	5.07	1.25	1.52	1.99	2.34	4.98	6.61
45	1.42	1.72	2.30	2.64	5.68	7.68	1.14	1.34	1.72	2.08	4.28	5.48	1.36	1.64	2.18	2.53	5.40	7.24
46	1.55	1.88	2.51	2.91	6.19	8.30	1.24	1.45	1.87	2.25	4.62	5.90	1.49	1.79	2.38	2.78	5.88	7.82
47	1.70	2.05	2.75	3.20	6.74	8.97	1.34	1.58	2.02	2.44	4.98	6.36	1.63	1.96	2.60	3.05	6.39	8.45
48	1.85	2.23	3.00	3.52	7.33	9.67	1.46	1.71	2.19	2.64	5.37	6.84	1.77	2.13	2.84	3.34	6.94	9.10
49	2.02	2.43	3.26	3.86	7.96	10.42	1.57	1.85	2.37	2.86	5.78	7.34	1.93	2.31	3.08	3.66	7.52	9.80
50	2.20	2.65	3.56	4.24	8.66	11.24	1.71	2.01	2.57	3.09	6.22	7.90	2.10	2.52	3.36	4.01	8.17	10.57
51	2.41	2.90	3.90	4.68	9.44	12.15	1.85	2.18	2.79	3.36	6.72	8.51	2.30	2.76	3.68	4.42	8.90	11.42
52	2.64	3.17	4.26	5.16	10.30	13.14	2.01	2.37	3.03	3.64	7.26	9.18	2.51	3.01	4.01	4.86	9.69	12.35
53	2.89	3.47	4.67	5.70	11.25	14.24	2.19	2.58	3.29	3.96	7.86	9.91	2.75	3.29	4.39	5.35	10.57	13.37
54	3.18	3.80	5.13	6.31	12.31	15.45	2.39	2.81	3.59	4.31	8.51	10.71	3.02	3.60	4.82	5.91	11.55	14.50
55	3.48	4.16	5.62	6.96	13.44	16.72	2.60	3.06	3.90	4.68	9.20	11.56	3.30	3.94	5.28	6.50	12.59	15.69
56	3.88	4.63	6.18	7.67	15.00	18.29	2.85	3.38	4.29	5.19	10.29	12.88	3.67	4.38	5.80	7.17	14.06	17.21
57	4.34	5.18	6.83	8.50	16.85	20.11	3.13	3.74	4.74	5.80	11.57	14.44	4.10	4.89	6.41	7.96	15.79	18.98
58	4.84	5.77	7.52	9.37	18.83	22.02	3.43	4.13	5.21	6.44	12.96	16.11	4.56	5.44	7.06	8.78	17.66	20.84
59	5.38	6.41	8.25	10.31	20.96	24.04	3.75	4.55	5.71	7.13	14.45	17.91	5.05	6.04	7.74	9.67	19.66	22.81
60	5.96	7.09	9.03	11.30	23.26	26.17	4.09	4.99	6.25	7.87	16.06	19.84	5.59	6.67	8.47	10.61	21.82	24.90
61	6.77	8.05	10.19	12.97	25.66	28.36	4.60	5.57	7.05	8.94	17.75	21.86	6.34	7.55	9.56	12.16	24.08	27.06
62	7.67	9.11	11.48	14.84	28.25	30.68	5.16	6.21	7.92	10.13	19.57	24.03	7.17	8.53	10.77	13.90	26.51	29.35
63	8.75	10.38	13.00	17.09	31.26	33.32	5.83	6.96	8.97	11.54	21.69	26.55	8.17	9.70	12.19	15.98	29.35	31.97
64	10.01	11.87	14.78	19.77	34.69	36.28	6.60	7.83	10.18	13.21	24.11	29.42	9.33	11.06	13.86	18.46	32.57	34.91
65	11.46	13.58	16.80	22.88	38.50	39.50	7.48	8.80	11.56	15.12	26.80	32.60	10.66	12.62	15.75	21.33	36.16	38.12

VT-20: 20-Year Level Premium Product Rates
(20-Year Guarantee)

Band 3: \$500,000 – \$999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
19	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
20	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
21	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
22	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
23	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
24	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
25	0.48	0.62	0.75	0.99	1.72	2.17	0.40	0.51	0.64	0.76	1.30	1.56	0.46	0.60	0.73	0.94	1.64	2.05
26	0.48	0.63	0.76	1.00	1.76	2.22	0.40	0.51	0.65	0.77	1.33	1.61	0.46	0.61	0.74	0.95	1.67	2.10
27	0.48	0.63	0.77	1.02	1.82	2.29	0.41	0.52	0.66	0.79	1.38	1.68	0.47	0.61	0.75	0.97	1.73	2.17
28	0.49	0.64	0.78	1.03	1.88	2.37	0.42	0.53	0.67	0.82	1.44	1.76	0.48	0.62	0.76	0.99	1.79	2.25
29	0.49	0.65	0.79	1.05	1.96	2.46	0.42	0.54	0.68	0.84	1.51	1.86	0.48	0.63	0.77	1.01	1.87	2.34
30	0.50	0.66	0.80	1.07	2.02	2.54	0.43	0.55	0.69	0.87	1.56	1.94	0.49	0.64	0.78	1.03	1.93	2.42
31	0.50	0.66	0.81	1.08	2.08	2.61	0.43	0.55	0.70	0.89	1.62	2.03	0.49	0.64	0.79	1.04	1.99	2.49
32	0.51	0.67	0.82	1.10	2.14	2.68	0.44	0.56	0.71	0.91	1.67	2.10	0.50	0.65	0.80	1.06	2.05	2.56
33	0.51	0.68	0.83	1.11	2.22	2.78	0.44	0.57	0.73	0.93	1.74	2.21	0.50	0.66	0.81	1.07	2.12	2.67
34	0.51	0.69	0.85	1.14	2.32	2.90	0.45	0.58	0.74	0.97	1.83	2.34	0.50	0.67	0.83	1.11	2.22	2.79
35	0.52	0.70	0.86	1.16	2.42	3.02	0.46	0.59	0.76	1.00	1.92	2.48	0.51	0.68	0.84	1.13	2.32	2.91
36	0.57	0.76	0.93	1.25	2.61	3.28	0.49	0.63	0.81	1.06	2.06	2.65	0.55	0.73	0.91	1.21	2.50	3.15
37	0.61	0.81	1.01	1.33	2.81	3.55	0.53	0.68	0.87	1.13	2.20	2.83	0.59	0.78	0.98	1.29	2.69	3.41
38	0.67	0.88	1.11	1.44	3.05	3.88	0.58	0.73	0.94	1.21	2.37	3.04	0.65	0.85	1.08	1.39	2.91	3.71
39	0.74	0.96	1.21	1.56	3.32	4.25	0.62	0.79	1.01	1.30	2.56	3.27	0.72	0.93	1.17	1.51	3.17	4.05
40	0.82	1.05	1.33	1.69	3.62	4.66	0.68	0.85	1.10	1.39	2.77	3.52	0.79	1.01	1.28	1.63	3.45	4.43
41	0.91	1.16	1.48	1.85	3.98	5.16	0.74	0.93	1.19	1.50	3.02	3.83	0.88	1.11	1.42	1.78	3.79	4.89
42	1.01	1.27	1.64	2.02	4.39	5.72	0.82	1.02	1.30	1.63	3.30	4.17	0.97	1.22	1.57	1.94	4.17	5.41
43	1.11	1.38	1.80	2.19	4.77	6.26	0.88	1.10	1.41	1.74	3.55	4.48	1.06	1.32	1.72	2.10	4.53	5.90
44	1.22	1.50	1.97	2.36	5.17	6.84	0.96	1.18	1.52	1.86	3.83	4.81	1.17	1.44	1.88	2.26	4.90	6.43
45	1.34	1.64	2.16	2.56	5.64	7.50	1.04	1.28	1.64	2.00	4.14	5.19	1.28	1.57	2.06	2.45	5.34	7.04
46	1.47	1.79	2.36	2.81	6.14	8.11	1.13	1.39	1.77	2.17	4.47	5.59	1.40	1.71	2.24	2.68	5.81	7.61
47	1.61	1.95	2.58	3.09	6.67	8.77	1.24	1.50	1.91	2.34	4.83	6.02	1.54	1.86	2.45	2.94	6.30	8.22
48	1.75	2.13	2.81	3.38	7.25	9.46	1.35	1.63	2.06	2.53	5.20	6.48	1.67	2.03	2.66	3.21	6.84	8.86
49	1.91	2.32	3.07	3.70	7.85	10.20	1.46	1.76	2.22	2.73	5.60	6.95	1.82	2.21	2.90	3.51	7.40	9.55
50	2.09	2.52	3.34	4.05	8.53	11.01	1.59	1.90	2.39	2.95	6.04	7.48	1.99	2.40	3.15	3.83	8.03	10.30
51	2.29	2.76	3.66	4.45	9.29	11.92	1.74	2.07	2.58	3.20	6.53	8.07	2.18	2.62	3.44	4.20	8.74	11.15
52	2.51	3.02	4.00	4.89	10.12	12.90	1.90	2.24	2.79	3.47	7.06	8.70	2.39	2.86	3.76	4.61	9.51	12.06
53	2.75	3.30	4.39	5.39	11.04	13.98	2.07	2.44	3.02	3.77	7.64	9.39	2.61	3.13	4.12	5.07	10.36	13.06
54	3.03	3.62	4.82	5.94	12.06	15.18	2.27	2.65	3.27	4.09	8.28	10.16	2.88	3.43	4.51	5.57	11.30	14.18
55	3.32	3.96	5.28	6.54	13.14	16.44	2.48	2.88	3.54	4.44	8.96	10.96	3.15	3.74	4.93	6.12	12.30	15.34
56	3.71	4.41	5.83	7.24	14.67	18.00	2.74	3.21	3.96	4.96	10.00	12.28	3.52	4.17	5.46	6.78	13.74	16.86
57	4.16	4.94	6.48	8.06	16.48	19.81	3.04	3.61	4.46	5.56	11.23	13.84	3.94	4.67	6.08	7.56	15.43	18.62
58	4.65	5.50	7.17	8.93	18.41	21.70	3.35	4.03	4.99	6.22	12.55	15.52	4.39	5.21	6.73	8.39	17.24	20.46
59	5.17	6.11	7.90	9.86	20.51	23.71	3.69	4.49	5.57	6.92	13.97	17.34	4.87	5.79	7.43	9.27	19.20	22.44
60	5.74	6.76	8.68	10.85	22.76	25.84	4.05	4.98	6.20	7.68	15.51	19.31	5.40	6.40	8.18	10.22	21.31	24.53
61	6.54	7.68	9.82	12.48	25.11	28.02	4.53	5.55	6.98	8.73	17.11	21.38	6.14	7.25	9.25	11.73	23.51	26.69
62	7.42	8.70	11.07	14.30	27.65	30.34	5.05	6.17	7.83	9.90	18.84	23.61	6.95	8.19	10.42	13.42	25.89	28.99
63	8.48	9.92	12.56	16.52	30.60	32.97	5.67	6.89	8.84	11.30	20.84	26.21	7.92	9.31	11.82	15.48	28.65	31.62
64	9.73	11.36	14.31	19.14	33.96	35.93	6.38	7.72	10.01	12.94	23.13	29.18	9.06	10.63	13.45	17.90	31.79	34.58
65	11.16	13.00	16.30	22.20	37.70	39.15	7.18	8.66	11.34	14.82	25.67	32.50	10.36	12.13	15.31	20.72	35.29	37.82

VT-20: 20-Year Level Premium Product Rates
(20-Year Guarantee)

Band 4: \$1,000,000 – \$4,999,999

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
19	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
20	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
21	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
22	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
23	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
24	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
25	0.46	0.61	0.74	0.90	1.60	2.11	0.37	0.49	0.61	0.75	1.24	1.50	0.44	0.59	0.71	0.87	1.53	1.99
26	0.46	0.61	0.75	0.91	1.64	2.15	0.37	0.50	0.62	0.76	1.27	1.55	0.44	0.59	0.72	0.88	1.57	2.03
27	0.47	0.62	0.76	0.93	1.69	2.22	0.38	0.50	0.63	0.78	1.32	1.61	0.45	0.60	0.73	0.90	1.62	2.10
28	0.47	0.63	0.77	0.96	1.74	2.29	0.39	0.51	0.64	0.80	1.37	1.69	0.45	0.61	0.74	0.93	1.67	2.17
29	0.48	0.63	0.78	0.98	1.81	2.37	0.40	0.52	0.66	0.82	1.43	1.78	0.46	0.61	0.76	0.95	1.73	2.25
30	0.48	0.64	0.79	1.01	1.87	2.45	0.41	0.53	0.67	0.85	1.48	1.86	0.47	0.62	0.77	0.98	1.79	2.33
31	0.49	0.64	0.80	1.03	1.92	2.52	0.41	0.54	0.69	0.87	1.53	1.94	0.47	0.62	0.78	1.00	1.84	2.40
32	0.49	0.65	0.81	1.05	1.97	2.58	0.42	0.55	0.70	0.88	1.58	2.01	0.48	0.63	0.79	1.02	1.89	2.47
33	0.50	0.65	0.82	1.07	2.04	2.67	0.43	0.56	0.71	0.91	1.65	2.11	0.49	0.63	0.80	1.04	1.96	2.56
34	0.50	0.66	0.84	1.11	2.13	2.78	0.44	0.57	0.73	0.94	1.73	2.23	0.49	0.64	0.82	1.08	2.05	2.67
35	0.51	0.67	0.85	1.14	2.22	2.89	0.45	0.58	0.75	0.97	1.81	2.36	0.50	0.65	0.83	1.11	2.14	2.78
36	0.55	0.72	0.92	1.22	2.41	3.13	0.48	0.62	0.80	1.03	1.94	2.53	0.54	0.70	0.90	1.18	2.32	3.01
37	0.60	0.77	1.00	1.31	2.61	3.39	0.52	0.66	0.86	1.09	2.08	2.71	0.58	0.75	0.97	1.27	2.50	3.25
38	0.65	0.84	1.10	1.41	2.86	3.70	0.56	0.71	0.92	1.17	2.25	2.92	0.63	0.81	1.06	1.36	2.74	3.54
39	0.72	0.91	1.20	1.53	3.13	4.05	0.61	0.77	0.99	1.25	2.44	3.16	0.70	0.88	1.16	1.47	2.99	3.87
40	0.78	0.99	1.32	1.66	3.43	4.44	0.66	0.83	1.07	1.34	2.65	3.41	0.76	0.96	1.27	1.60	3.27	4.23
41	0.87	1.08	1.46	1.81	3.81	4.92	0.72	0.91	1.17	1.44	2.89	3.73	0.84	1.05	1.40	1.74	3.63	4.68
42	0.96	1.19	1.63	1.98	4.23	5.45	0.79	0.99	1.27	1.56	3.17	4.07	0.93	1.15	1.56	1.90	4.02	5.17
43	1.05	1.29	1.78	2.14	4.62	5.96	0.86	1.07	1.37	1.66	3.43	4.39	1.01	1.25	1.70	2.04	4.38	5.65
44	1.15	1.40	1.95	2.31	5.06	6.50	0.93	1.15	1.47	1.77	3.71	4.74	1.11	1.35	1.85	2.20	4.79	6.15
45	1.26	1.52	2.14	2.50	5.55	7.13	1.01	1.24	1.59	1.90	4.02	5.13	1.21	1.46	2.03	2.38	5.24	6.73
46	1.38	1.67	2.33	2.75	6.02	7.72	1.10	1.34	1.72	2.06	4.34	5.52	1.32	1.60	2.21	2.61	5.68	7.28
47	1.52	1.83	2.55	3.02	6.54	8.36	1.20	1.45	1.86	2.24	4.68	5.95	1.46	1.75	2.41	2.86	6.17	7.88
48	1.67	2.00	2.77	3.31	7.08	9.03	1.30	1.57	2.01	2.42	5.03	6.40	1.60	1.91	2.62	3.13	6.67	8.50
49	1.83	2.18	3.01	3.62	7.66	9.74	1.41	1.69	2.16	2.62	5.41	6.87	1.75	2.08	2.84	3.42	7.21	9.17
50	2.00	2.39	3.28	3.97	8.30	10.53	1.54	1.83	2.33	2.84	5.83	7.38	1.91	2.28	3.09	3.74	7.81	9.90
51	2.20	2.62	3.58	4.37	9.02	11.41	1.67	1.98	2.52	3.08	6.29	7.96	2.09	2.49	3.37	4.11	8.47	10.72
52	2.42	2.88	3.91	4.81	9.80	12.36	1.83	2.14	2.73	3.35	6.79	8.58	2.30	2.73	3.67	4.52	9.20	11.60
53	2.67	3.16	4.28	5.30	10.67	13.42	1.99	2.33	2.96	3.65	7.34	9.26	2.53	2.99	4.02	4.97	10.00	12.59
54	2.95	3.49	4.69	5.86	11.62	14.59	2.18	2.53	3.21	3.97	7.94	10.01	2.80	3.30	4.39	5.48	10.88	13.67
55	3.25	3.83	5.12	6.45	12.64	15.82	2.38	2.74	3.48	4.32	8.58	10.80	3.08	3.61	4.79	6.02	11.83	14.82
56	3.62	4.27	5.67	7.06	14.13	17.38	2.62	3.03	3.87	4.80	9.62	12.12	3.42	4.02	5.31	6.61	13.23	16.33
57	4.05	4.79	6.31	7.76	15.90	19.18	2.90	3.38	4.32	5.35	10.85	13.68	3.82	4.51	5.91	7.28	14.89	18.08
58	4.52	5.35	6.99	8.50	17.80	21.08	3.19	3.74	4.80	5.95	12.18	15.37	4.25	5.03	6.55	7.99	16.68	19.94
59	5.01	5.95	7.72	9.28	19.85	23.11	3.51	4.13	5.32	6.59	13.61	17.19	4.71	5.59	7.24	8.74	18.60	21.93
60	5.55	6.60	8.50	10.10	22.06	25.25	3.84	4.55	5.88	7.27	15.17	19.17	5.21	6.19	7.98	9.53	20.68	24.03
61	6.31	7.51	9.62	11.70	24.38	27.46	4.31	5.14	6.67	8.31	16.80	21.25	5.91	7.04	9.03	11.02	22.86	26.22
62	7.16	8.52	10.86	13.51	26.88	29.80	4.83	5.78	7.54	9.47	18.56	23.50	6.69	7.97	10.20	12.70	25.22	28.54
63	8.18	9.74	12.34	15.71	29.79	32.49	5.44	6.55	8.57	10.87	20.62	26.13	7.63	9.10	11.59	14.74	27.96	31.22
64	9.38	11.16	14.07	18.36	33.10	35.50	6.15	7.45	9.79	12.52	22.97	29.13	8.73	10.42	13.21	17.19	31.07	34.23
65	10.75	12.80	16.05	21.45	36.80	38.80	6.95	8.47	11.18	14.42	25.60	32.49	9.99	11.93	15.08	20.04	34.56	37.54

VT-20: 20-Year Level Premium Product Rates
(20-Year Guarantee)

Band 5: \$5,000,000 +

Add \$75 Policy Fee

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
19	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
20	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
21	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
22	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
23	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
24	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
25	0.46	0.60	0.73	0.89	1.59	2.09	0.37	0.49	0.60	0.74	1.22	1.48	0.44	0.58	0.70	0.86	1.52	1.97
26	0.46	0.60	0.74	0.90	1.62	2.14	0.37	0.49	0.61	0.75	1.25	1.52	0.44	0.58	0.71	0.87	1.55	2.02
27	0.46	0.61	0.75	0.92	1.67	2.20	0.38	0.50	0.62	0.77	1.30	1.59	0.44	0.59	0.72	0.89	1.60	2.08
28	0.47	0.62	0.76	0.95	1.73	2.27	0.39	0.51	0.63	0.79	1.35	1.66	0.45	0.60	0.73	0.92	1.65	2.15
29	0.47	0.63	0.77	0.97	1.80	2.36	0.39	0.52	0.65	0.81	1.41	1.75	0.45	0.61	0.75	0.94	1.72	2.24
30	0.48	0.63	0.78	0.99	1.85	2.43	0.40	0.53	0.66	0.84	1.47	1.82	0.46	0.61	0.76	0.96	1.77	2.31
31	0.48	0.64	0.79	1.01	1.91	2.50	0.41	0.53	0.68	0.86	1.52	1.90	0.47	0.62	0.77	0.98	1.83	2.38
32	0.49	0.64	0.80	1.03	1.96	2.57	0.41	0.54	0.69	0.87	1.57	1.96	0.47	0.62	0.78	1.00	1.88	2.45
33	0.49	0.65	0.82	1.06	2.03	2.66	0.42	0.55	0.70	0.90	1.63	2.06	0.48	0.63	0.80	1.03	1.95	2.54
34	0.49	0.66	0.83	1.09	2.11	2.77	0.43	0.56	0.72	0.93	1.71	2.18	0.48	0.64	0.81	1.06	2.03	2.65
35	0.50	0.67	0.85	1.12	2.20	2.88	0.44	0.57	0.74	0.96	1.80	2.30	0.49	0.65	0.83	1.09	2.12	2.76
36	0.54	0.72	0.92	1.20	2.38	3.12	0.47	0.61	0.79	1.02	1.93	2.47	0.53	0.70	0.89	1.16	2.29	2.99
37	0.59	0.77	1.00	1.29	2.58	3.38	0.51	0.65	0.85	1.08	2.07	2.65	0.57	0.75	0.97	1.25	2.48	3.23
38	0.64	0.84	1.09	1.39	2.81	3.69	0.55	0.70	0.91	1.16	2.24	2.87	0.62	0.81	1.05	1.34	2.70	3.53
39	0.70	0.91	1.19	1.51	3.08	4.04	0.60	0.76	0.98	1.24	2.42	3.10	0.68	0.88	1.15	1.46	2.95	3.85
40	0.77	0.99	1.31	1.63	3.37	4.42	0.65	0.82	1.06	1.33	2.63	3.37	0.75	0.96	1.26	1.57	3.22	4.21
41	0.86	1.08	1.45	1.78	3.72	4.90	0.71	0.90	1.16	1.43	2.87	3.68	0.83	1.04	1.39	1.71	3.55	4.66
42	0.95	1.19	1.61	1.95	4.13	5.43	0.78	0.98	1.26	1.55	3.14	4.04	0.92	1.15	1.54	1.87	3.93	5.15
43	1.04	1.28	1.75	2.11	4.50	5.93	0.85	1.06	1.36	1.65	3.40	4.37	1.00	1.24	1.67	2.02	4.28	5.62
44	1.14	1.39	1.92	2.28	4.91	6.48	0.92	1.14	1.46	1.76	3.67	4.72	1.10	1.34	1.83	2.18	4.66	6.13
45	1.25	1.51	2.10	2.47	5.38	7.10	1.00	1.23	1.58	1.89	3.98	5.12	1.20	1.45	2.00	2.35	5.10	6.70
46	1.37	1.65	2.29	2.71	5.86	7.69	1.09	1.33	1.71	2.05	4.30	5.50	1.31	1.59	2.17	2.58	5.55	7.25
47	1.51	1.81	2.50	2.98	6.37	8.32	1.19	1.44	1.85	2.22	4.64	5.92	1.45	1.74	2.37	2.83	6.02	7.84
48	1.66	1.98	2.73	3.26	6.92	9.00	1.29	1.56	1.99	2.40	4.99	6.35	1.59	1.90	2.58	3.09	6.53	8.47
49	1.82	2.17	2.97	3.57	7.51	9.71	1.40	1.68	2.15	2.60	5.37	6.80	1.74	2.07	2.81	3.38	7.08	9.13
50	1.99	2.37	3.24	3.91	8.16	10.49	1.52	1.81	2.32	2.81	5.79	7.30	1.90	2.26	3.06	3.69	7.69	9.85
51	2.19	2.60	3.54	4.30	8.89	11.37	1.66	1.96	2.51	3.05	6.25	7.86	2.08	2.47	3.33	4.05	8.36	10.67
52	2.41	2.85	3.87	4.72	9.69	12.33	1.81	2.13	2.72	3.31	6.75	8.45	2.29	2.71	3.64	4.44	9.10	11.55
53	2.66	3.13	4.23	5.20	10.58	13.38	1.98	2.31	2.95	3.60	7.31	9.11	2.52	2.97	3.97	4.88	9.93	12.53
54	2.94	3.45	4.64	5.74	11.56	14.55	2.16	2.51	3.20	3.92	7.92	9.83	2.78	3.26	4.35	5.38	10.83	13.61
55	3.24	3.79	5.08	6.31	12.61	15.78	2.36	2.72	3.47	4.26	8.56	10.58	3.06	3.58	4.76	5.90	11.80	14.74
56	3.61	4.23	5.63	6.93	14.07	17.28	2.60	3.01	3.85	4.72	9.60	11.90	3.41	3.99	5.27	6.49	13.18	16.20
57	4.04	4.74	6.27	7.66	15.78	19.01	2.88	3.35	4.30	5.27	10.83	13.46	3.81	4.46	5.88	7.18	14.79	17.90
58	4.51	5.29	6.95	8.42	17.63	20.83	3.17	3.71	4.77	5.85	12.15	15.15	4.24	4.97	6.51	7.91	16.53	19.69
59	5.01	5.88	7.68	9.24	19.61	22.76	3.49	4.09	5.28	6.47	13.59	16.99	4.71	5.52	7.20	8.69	18.41	21.61
60	5.55	6.52	8.46	10.10	21.75	24.79	3.82	4.50	5.83	7.14	15.14	18.98	5.20	6.12	7.93	9.51	20.43	23.63
61	6.31	7.41	9.58	11.62	23.99	26.88	4.29	5.09	6.60	8.13	16.78	21.08	5.91	6.95	8.98	10.92	22.55	25.72
62	7.16	8.41	10.82	13.33	26.39	29.10	4.80	5.73	7.46	9.24	18.54	23.35	6.69	7.87	10.15	12.51	24.82	27.95
63	8.17	9.60	12.30	15.40	29.19	31.63	5.41	6.50	8.48	10.56	20.60	26.01	7.62	8.98	11.54	14.43	27.47	30.51
64	9.36	10.99	14.03	17.86	32.37	34.46	6.12	7.40	9.67	12.12	22.95	29.06	8.71	10.27	13.16	16.71	30.49	33.38
65	10.73	12.60	16.01	20.73	35.90	37.55	6.92	8.43	11.04	13.92	25.58	32.47	9.97	11.77	15.02	19.37	33.84	36.53

VT-ART: Waiver of Premium Rates per \$1000
(Policy Year One)

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
19	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
20	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
21	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
22	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
23	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
24	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
25	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
26	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
27	0.05	0.06	0.08	0.09	0.09	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.10	0.11
28	0.05	0.06	0.08	0.09	0.10	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.11	0.11
29	0.05	0.06	0.08	0.09	0.10	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.11	0.11
30	0.05	0.06	0.08	0.09	0.10	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.11	0.11
31	0.05	0.06	0.08	0.09	0.10	0.11	0.08	0.09	0.11	0.13	0.13	0.13	0.06	0.07	0.09	0.10	0.11	0.11
32	0.05	0.06	0.08	0.09	0.10	0.12	0.08	0.09	0.11	0.13	0.13	0.14	0.06	0.07	0.09	0.10	0.11	0.12
33	0.05	0.06	0.08	0.09	0.11	0.13	0.08	0.09	0.11	0.13	0.14	0.15	0.06	0.07	0.09	0.10	0.12	0.13
34	0.05	0.06	0.08	0.09	0.11	0.13	0.08	0.09	0.11	0.13	0.15	0.16	0.06	0.07	0.09	0.10	0.12	0.14
35	0.05	0.06	0.08	0.09	0.11	0.13	0.08	0.09	0.11	0.13	0.15	0.17	0.06	0.07	0.09	0.10	0.12	0.14
36	0.05	0.06	0.08	0.09	0.11	0.13	0.08	0.09	0.11	0.13	0.16	0.18	0.06	0.07	0.09	0.10	0.12	0.14
37	0.05	0.06	0.08	0.09	0.11	0.13	0.08	0.09	0.11	0.13	0.16	0.19	0.06	0.07	0.09	0.10	0.12	0.14
38	0.05	0.06	0.08	0.09	0.12	0.14	0.08	0.09	0.11	0.13	0.17	0.20	0.06	0.07	0.09	0.10	0.13	0.15
39	0.06	0.07	0.08	0.09	0.15	0.17	0.08	0.09	0.11	0.13	0.20	0.22	0.06	0.07	0.09	0.10	0.16	0.18
40	0.06	0.07	0.09	0.10	0.18	0.20	0.08	0.09	0.12	0.14	0.24	0.26	0.06	0.07	0.10	0.11	0.19	0.21
41	0.07	0.08	0.09	0.11	0.21	0.25	0.09	0.11	0.13	0.16	0.28	0.31	0.07	0.09	0.10	0.12	0.22	0.26
42	0.08	0.09	0.11	0.13	0.25	0.29	0.09	0.11	0.14	0.17	0.33	0.37	0.08	0.09	0.12	0.14	0.27	0.31
43	0.09	0.10	0.13	0.15	0.28	0.34	0.10	0.13	0.17	0.19	0.35	0.42	0.09	0.11	0.14	0.16	0.29	0.36
44	0.10	0.11	0.13	0.16	0.32	0.38	0.11	0.14	0.17	0.19	0.39	0.47	0.10	0.12	0.14	0.17	0.33	0.40
45	0.11	0.12	0.16	0.19	0.36	0.44	0.13	0.15	0.19	0.23	0.43	0.52	0.11	0.13	0.17	0.20	0.37	0.46
46	0.12	0.15	0.20	0.23	0.40	0.48	0.14	0.19	0.23	0.27	0.47	0.57	0.12	0.16	0.21	0.24	0.41	0.50
47	0.15	0.19	0.24	0.28	0.45	0.55	0.17	0.23	0.28	0.32	0.52	0.64	0.15	0.20	0.25	0.29	0.46	0.57
48	0.18	0.23	0.28	0.33	0.54	0.68	0.21	0.28	0.32	0.38	0.62	0.76	0.19	0.24	0.29	0.34	0.56	0.70
49	0.22	0.28	0.32	0.38	0.65	0.80	0.26	0.34	0.35	0.43	0.72	0.81	0.23	0.29	0.33	0.39	0.66	0.80
50	0.27	0.34	0.38	0.46	0.72	0.90	0.32	0.39	0.42	0.53	0.78	0.91	0.28	0.35	0.39	0.47	0.73	0.90
51	0.31	0.39	0.41	0.49	0.79	0.98	0.36	0.45	0.47	0.57	0.84	0.98	0.32	0.40	0.42	0.51	0.80	0.98
52	0.36	0.45	0.45	0.54	0.85	1.06	0.42	0.48	0.51	0.62	0.90	1.06	0.37	0.46	0.46	0.56	0.86	1.06
53	0.40	0.48	0.49	0.60	0.94	1.15	0.46	0.54	0.54	0.67	0.97	1.15	0.41	0.49	0.50	0.61	0.95	1.15
54	0.47	0.54	0.54	0.68	1.04	1.25	0.52	0.60	0.60	0.75	1.05	1.25	0.48	0.55	0.55	0.69	1.04	1.25
55	0.51	0.59	0.61	0.76	1.07	1.27	0.52	0.60	0.61	0.76	1.07	1.27	0.51	0.59	0.61	0.76	1.07	1.27
56	0.53	0.61	0.64	0.80	1.09	1.27	0.53	0.61	0.64	0.80	1.09	1.27	0.53	0.61	0.64	0.80	1.09	1.27
57	0.53	0.65	0.68	0.84	1.16	1.35	0.53	0.65	0.68	0.84	1.16	1.35	0.53	0.65	0.68	0.84	1.16	1.35
58	0.60	0.73	0.73	0.96	1.41	1.57	0.60	0.73	0.73	0.96	1.41	1.57	0.60	0.73	0.73	0.96	1.41	1.57
59	0.71	0.88	0.92	1.21	1.88	1.93	0.71	0.88	0.92	1.21	1.88	1.93	0.71	0.88	0.92	1.21	1.88	1.93

VT-10: Select Waiver Rates per \$1000

(Waiver rates apply through duration 10 or termination of Waiver Rider if earlier)

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.05	0.06	0.08	0.09	0.09	0.12	0.08	0.09	0.11	0.14	0.14	0.15	0.06	0.07	0.09	0.10	0.10	0.13
19	0.05	0.06	0.08	0.09	0.09	0.12	0.08	0.09	0.11	0.14	0.14	0.15	0.06	0.07	0.09	0.10	0.10	0.13
20	0.05	0.06	0.08	0.09	0.10	0.12	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.11	0.13
21	0.05	0.06	0.08	0.09	0.10	0.12	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.11	0.13
22	0.05	0.06	0.08	0.09	0.10	0.12	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.11	0.13
23	0.05	0.06	0.08	0.09	0.11	0.12	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.12	0.13
24	0.05	0.06	0.08	0.09	0.12	0.12	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.13	0.13
25	0.05	0.06	0.08	0.09	0.12	0.13	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.13	0.13
26	0.05	0.06	0.08	0.09	0.13	0.13	0.08	0.09	0.11	0.14	0.15	0.15	0.06	0.07	0.09	0.10	0.13	0.13
27	0.05	0.06	0.08	0.09	0.13	0.14	0.08	0.09	0.11	0.14	0.15	0.16	0.06	0.07	0.09	0.10	0.13	0.14
28	0.05	0.06	0.08	0.10	0.14	0.14	0.08	0.09	0.11	0.14	0.16	0.17	0.06	0.07	0.09	0.11	0.14	0.15
29	0.05	0.07	0.08	0.10	0.14	0.15	0.08	0.09	0.11	0.14	0.17	0.19	0.06	0.07	0.09	0.11	0.15	0.16
30	0.05	0.07	0.08	0.11	0.15	0.17	0.08	0.09	0.11	0.14	0.17	0.19	0.06	0.07	0.09	0.12	0.15	0.17
31	0.05	0.07	0.08	0.11	0.15	0.17	0.08	0.09	0.11	0.14	0.18	0.20	0.06	0.07	0.09	0.12	0.16	0.18
32	0.05	0.07	0.08	0.11	0.15	0.18	0.08	0.09	0.11	0.14	0.19	0.20	0.06	0.07	0.09	0.12	0.16	0.18
33	0.06	0.08	0.08	0.11	0.17	0.19	0.08	0.09	0.11	0.14	0.20	0.21	0.06	0.08	0.09	0.12	0.18	0.19
34	0.06	0.08	0.08	0.11	0.17	0.20	0.08	0.09	0.11	0.14	0.21	0.23	0.06	0.08	0.09	0.12	0.18	0.21
35	0.06	0.08	0.08	0.11	0.17	0.20	0.08	0.09	0.11	0.14	0.21	0.24	0.06	0.08	0.09	0.12	0.18	0.21
36	0.06	0.08	0.08	0.11	0.17	0.20	0.08	0.10	0.11	0.14	0.22	0.26	0.06	0.08	0.09	0.12	0.18	0.21
37	0.07	0.08	0.08	0.11	0.17	0.20	0.08	0.11	0.12	0.15	0.23	0.27	0.07	0.09	0.09	0.12	0.18	0.21
38	0.07	0.09	0.10	0.13	0.18	0.21	0.09	0.11	0.13	0.18	0.24	0.29	0.07	0.09	0.11	0.14	0.19	0.23
39	0.08	0.11	0.12	0.15	0.22	0.26	0.10	0.13	0.16	0.21	0.29	0.32	0.08	0.11	0.13	0.16	0.23	0.27
40	0.09	0.11	0.14	0.17	0.27	0.30	0.11	0.14	0.19	0.22	0.35	0.38	0.09	0.12	0.15	0.18	0.29	0.32
41	0.11	0.13	0.15	0.19	0.32	0.37	0.13	0.16	0.20	0.25	0.41	0.45	0.11	0.14	0.16	0.20	0.34	0.39
42	0.12	0.14	0.18	0.22	0.37	0.43	0.14	0.18	0.23	0.28	0.48	0.55	0.12	0.15	0.19	0.23	0.39	0.45
43	0.14	0.17	0.21	0.25	0.42	0.50	0.16	0.20	0.27	0.31	0.53	0.63	0.14	0.18	0.22	0.26	0.44	0.53
44	0.16	0.18	0.23	0.27	0.48	0.57	0.18	0.22	0.28	0.33	0.59	0.70	0.16	0.19	0.24	0.28	0.50	0.60
45	0.18	0.20	0.27	0.32	0.54	0.66	0.20	0.24	0.32	0.38	0.65	0.79	0.18	0.21	0.28	0.33	0.56	0.69
46	0.20	0.25	0.33	0.39	0.60	0.73	0.23	0.30	0.39	0.45	0.71	0.86	0.21	0.26	0.34	0.40	0.62	0.76
47	0.24	0.31	0.41	0.48	0.68	0.84	0.28	0.36	0.46	0.54	0.79	0.97	0.25	0.32	0.42	0.49	0.70	0.87
48	0.30	0.38	0.48	0.57	0.83	1.03	0.34	0.43	0.52	0.63	0.95	1.16	0.31	0.39	0.49	0.58	0.85	1.06
49	0.37	0.47	0.55	0.66	0.99	1.22	0.41	0.53	0.58	0.72	1.11	1.26	0.38	0.48	0.56	0.67	1.01	1.23
50	0.46	0.58	0.65	0.79	1.11	1.39	0.51	0.61	0.68	0.86	1.22	1.41	0.47	0.59	0.66	0.80	1.13	1.39
51	0.54	0.68	0.71	0.86	1.22	1.52	0.58	0.68	0.77	0.93	1.32	1.52	0.55	0.68	0.72	0.87	1.24	1.52
52	0.62	0.77	0.77	0.94	1.33	1.66	0.66	0.77	0.82	1.00	1.41	1.66	0.63	0.77	0.78	0.95	1.35	1.66
53	0.70	0.84	0.84	1.04	1.47	1.80	0.73	0.86	0.87	1.08	1.53	1.80	0.71	0.84	0.85	1.05	1.48	1.80
54	0.82	0.94	0.94	1.18	1.64	1.98	0.82	0.96	0.96	1.20	1.67	1.98	0.82	0.94	0.94	1.18	1.65	1.98
55	0.92	1.07	1.10	1.38	1.82	2.17	0.92	1.07	1.10	1.38	1.82	2.17	0.92	1.07	1.10	1.38	1.82	2.17
56	1.00	1.16	1.21	1.52	2.00	2.33	1.00	1.16	1.21	1.52	2.00	2.33	1.00	1.16	1.21	1.52	2.00	2.33
57	1.08	1.26	1.34	1.68	2.21	2.52	1.08	1.26	1.34	1.68	2.21	2.52	1.08	1.26	1.34	1.68	2.21	2.52
58	1.18	1.37	1.51	1.86	2.45	2.68	1.18	1.37	1.51	1.86	2.45	2.68	1.18	1.37	1.51	1.86	2.45	2.68
59	1.27	1.48	1.72	2.06	2.71	2.85	1.27	1.48	1.72	2.06	2.71	2.85	1.27	1.48	1.72	2.06	2.71	2.85

VT-20: Select Waiver Rates per \$1000

(Waiver rates apply through duration 20 or termination of Waiver Rider if earlier)

Issue Age	Male						Female						Unisex					
	Non-Tobacco			Tobacco			Non-Tobacco			Tobacco			Non-Tobacco			Tobacco		
	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco	Ultra Preferred	Select Preferred	Non-Tobacco Plus	Non-Tobacco	Select Preferred	Tobacco
18	0.06	0.08	0.11	0.13	0.17	0.17	0.09	0.10	0.13	0.16	0.19	0.19	0.07	0.08	0.11	0.14	0.17	0.17
19	0.06	0.08	0.11	0.13	0.17	0.18	0.09	0.10	0.14	0.17	0.19	0.19	0.07	0.08	0.12	0.14	0.17	0.18
20	0.06	0.08	0.11	0.13	0.18	0.18	0.09	0.10	0.14	0.17	0.20	0.20	0.07	0.08	0.12	0.14	0.18	0.18
21	0.06	0.08	0.11	0.13	0.19	0.19	0.09	0.10	0.14	0.17	0.20	0.22	0.07	0.08	0.12	0.14	0.19	0.20
22	0.06	0.08	0.11	0.13	0.19	0.20	0.09	0.10	0.14	0.17	0.22	0.23	0.07	0.08	0.12	0.14	0.20	0.21
23	0.06	0.08	0.11	0.13	0.20	0.21	0.09	0.10	0.14	0.17	0.23	0.23	0.07	0.08	0.12	0.14	0.21	0.21
24	0.06	0.08	0.11	0.13	0.21	0.22	0.09	0.10	0.14	0.17	0.24	0.24	0.07	0.08	0.12	0.14	0.22	0.22
25	0.06	0.08	0.11	0.13	0.22	0.23	0.09	0.10	0.14	0.17	0.24	0.26	0.07	0.08	0.12	0.14	0.22	0.24
26	0.06	0.08	0.11	0.13	0.23	0.24	0.09	0.10	0.14	0.17	0.26	0.27	0.07	0.08	0.12	0.14	0.24	0.25
27	0.06	0.08	0.11	0.13	0.24	0.25	0.09	0.10	0.15	0.18	0.27	0.29	0.07	0.08	0.12	0.14	0.25	0.26
28	0.06	0.08	0.11	0.13	0.25	0.26	0.09	0.10	0.15	0.18	0.29	0.30	0.07	0.08	0.12	0.14	0.26	0.27
29	0.07	0.09	0.11	0.13	0.26	0.27	0.10	0.11	0.16	0.19	0.30	0.31	0.08	0.09	0.12	0.14	0.27	0.28
30	0.07	0.09	0.11	0.13	0.27	0.29	0.10	0.11	0.16	0.19	0.31	0.33	0.08	0.09	0.12	0.14	0.28	0.30
31	0.07	0.09	0.11	0.13	0.28	0.30	0.10	0.11	0.16	0.19	0.33	0.34	0.08	0.09	0.12	0.14	0.29	0.31
32	0.07	0.09	0.11	0.13	0.28	0.32	0.10	0.11	0.16	0.19	0.35	0.37	0.08	0.09	0.12	0.14	0.29	0.33
33	0.07	0.09	0.12	0.15	0.30	0.34	0.10	0.12	0.16	0.19	0.37	0.38	0.08	0.10	0.13	0.16	0.31	0.35
34	0.07	0.09	0.12	0.15	0.30	0.36	0.10	0.12	0.16	0.19	0.39	0.41	0.08	0.10	0.13	0.16	0.32	0.37
35	0.07	0.09	0.12	0.15	0.30	0.36	0.10	0.12	0.16	0.19	0.39	0.43	0.08	0.10	0.13	0.16	0.32	0.37
36	0.07	0.09	0.12	0.15	0.30	0.36	0.10	0.12	0.16	0.20	0.40	0.47	0.08	0.10	0.13	0.16	0.32	0.38
37	0.08	0.10	0.12	0.16	0.30	0.37	0.11	0.13	0.17	0.22	0.42	0.49	0.09	0.11	0.13	0.17	0.32	0.39
38	0.09	0.11	0.14	0.18	0.32	0.39	0.12	0.15	0.19	0.25	0.44	0.52	0.10	0.12	0.15	0.19	0.34	0.42
39	0.10	0.12	0.17	0.22	0.38	0.47	0.14	0.16	0.23	0.30	0.51	0.56	0.11	0.13	0.18	0.24	0.41	0.49
40	0.11	0.14	0.20	0.24	0.45	0.55	0.15	0.19	0.27	0.32	0.56	0.60	0.12	0.15	0.21	0.26	0.47	0.56
41	0.13	0.16	0.22	0.27	0.53	0.61	0.17	0.21	0.29	0.35	0.61	0.64	0.14	0.17	0.23	0.29	0.55	0.62
42	0.16	0.19	0.26	0.31	0.63	0.67	0.20	0.24	0.33	0.40	0.65	0.68	0.17	0.20	0.27	0.33	0.63	0.67
43	0.19	0.23	0.30	0.35	0.71	0.74	0.24	0.29	0.38	0.44	0.71	0.75	0.20	0.24	0.32	0.37	0.71	0.74
44	0.21	0.25	0.33	0.39	0.77	0.80	0.26	0.30	0.40	0.48	0.77	0.80	0.22	0.26	0.34	0.41	0.77	0.80
45	0.25	0.29	0.39	0.45	0.84	0.87	0.30	0.35	0.47	0.54	0.84	0.87	0.26	0.30	0.41	0.47	0.84	0.87
46	0.28	0.33	0.47	0.55	0.90	0.95	0.33	0.38	0.55	0.64	0.90	0.95	0.29	0.34	0.49	0.57	0.90	0.95
47	0.35	0.41	0.58	0.68	1.00	1.06	0.39	0.46	0.65	0.76	1.00	1.06	0.36	0.42	0.59	0.70	1.00	1.06
48	0.41	0.48	0.68	0.81	1.08	1.16	0.44	0.52	0.74	0.88	1.08	1.16	0.42	0.49	0.69	0.82	1.08	1.16
49	0.47	0.53	0.78	0.94	1.19	1.26	0.49	0.55	0.82	0.98	1.19	1.26	0.47	0.53	0.79	0.95	1.19	1.26
50	0.56	0.63	0.93	1.13	1.31	1.41	0.56	0.64	0.94	1.14	1.31	1.41	0.56	0.63	0.93	1.13	1.31	1.41
51	0.62	0.72	1.01	1.23	1.43	1.52	0.62	0.72	1.01	1.23	1.43	1.52	0.62	0.72	1.01	1.23	1.43	1.52
52	0.69	0.81	1.10	1.34	1.57	1.66	0.69	0.81	1.10	1.34	1.57	1.66	0.69	0.81	1.10	1.34	1.57	1.66
53	0.77	0.90	1.20	1.48	1.71	1.80	0.77	0.90	1.20	1.48	1.71	1.80	0.77	0.90	1.20	1.48	1.71	1.80
54	0.86	1.01	1.32	1.64	1.87	1.98	0.86	1.01	1.32	1.64	1.87	1.98	0.86	1.01	1.32	1.64	1.87	1.98
55	0.97	1.13	1.46	1.83	2.05	2.17	0.97	1.13	1.46	1.83	2.05	2.17	0.97	1.13	1.46	1.83	2.05	2.17
56	1.05	1.22	1.57	1.96	2.22	2.33	1.05	1.22	1.57	1.96	2.22	2.33	1.05	1.22	1.57	1.96	2.22	2.33
57	1.14	1.33	1.71	2.10	2.40	2.52	1.14	1.33	1.71	2.10	2.40	2.52	1.14	1.33	1.71	2.10	2.40	2.52
58	1.24	1.44	1.84	2.23	2.55	2.68	1.24	1.44	1.84	2.23	2.55	2.68	1.24	1.44	1.84	2.23	2.55	2.68
59	1.34	1.56	1.98	2.37	2.71	2.85	1.34	1.56	1.98	2.37	2.71	2.85	1.34	1.56	1.98	2.37	2.71	2.85

Substandard Ratings & Conversion Periods

Permanent table ratings and permanent flat extras will drop off the policy after 20 years or at the insured's age 65, whichever is later. All rates will be recalculated if the rating drops as a result of an adjustment of rating with satisfaction evidence of insurability/underwriting.

Substandard ratings and premiums

	Ultra Preferred NT	Select Preferred NT	Non-Tobacco Plus	Non-Tobacco	Select Preferred Tobacco	Tobacco
Table Ratings A, B, C, D, E, F, H and J				X		X
Temporary flat extra premiums		X*	X*	X	X*	X
Permanent flat extra premiums		X*	X*	X	X*	X
Military aviation ratings (flat extra)		X	X	X	X	X
Aviation exclusion riders	X	X	X	X	X	X
Avocation exclusion riders	X	X	X	X	X	X

*Non-medical only

Conversion period chart

Issue Age	VT-ART	VT-10 & VT-20
18-55*	10	10
56	9	9
57	8	8
58	7	7
59	6	6
60	5	5
61	5	4
62	5	3
63	5	2
64	5	2
65	5	2
66-75	5	n/a

*19-55 for WA

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